



September 1, 2022

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

Re: Workers Compensation Insurance
2022 Loss Cost Filing

Dear Commissioner Causey:

Pursuant to the provisions of Article 36, Chapter 58 of the General Statutes of North Carolina, enclosed is the filing for workers compensation insurance prospective advisory loss costs, rating values and miscellaneous values applicable to new and renewal policies becoming effective on or after April 1, 2023.

The enclosed memoranda, exhibits, testimony and other supporting detail explain the calculations underlying, on average, a decrease of 4.8% from loss costs approved effective April 1, 2022. By industry group, the changes are: Manufacturing 3.8% decrease; Contracting 5.7% decrease; Office & Clerical 5.9% decrease; Goods & Services 5.2% decrease; and Miscellaneous 3.7% decrease. Within each industry group, the change will vary from the average by classification depending upon the volume and character of the particular classification experience.

The advisory loss costs for classifications which contemplate exposure under the United States Longshore and Harbor Workers' Compensation Act ("F" classifications) are also included. Appendix B-V sets forth and explains the calculations which produce a 13.8% decrease from the "F" classification advisory loss costs approved effective April 1, 2022.

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) Joanna Biliouris, General Manager — North Carolina Rate Bureau, (b) Brett Foster, FCAS, MAAA — National Council on Compensation Insurance, Inc. and (c) Mark Mulvaney, FCAS, MAAA — Milliman, Inc. are enclosed.

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

Sincerely,

A handwritten signature in black ink that reads "Joanna Biliouris". The signature is written in a cursive, flowing style.

Joanna Biliouris
General Manager

JB:ko
Enclosures

NORTH CAROLINA - LOSS COSTS

SUMMARY

Proposed Effective Date

April 1, 2023

I. Industrial Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -4.8%

By Industry Group

Manufacturing -3.8%

Contracting -5.7%

Office and Clerical -5.9%

Goods and Services -5.2%

Miscellaneous -3.7%

Overall -4.8%

II. Federal Classifications

Overall Proposed Change in Lost Cost Level

- New and Renewal Policies -13.8%

III. Summary of Miscellaneous Changes

	<u>Current</u>	<u>Proposed</u>
- USL&HW %	58%	58%
- Experience Rating Split Point	\$18,500	\$18,500
- Experience Rating Premium Eligibility Thresholds		
Column A	\$12,000	\$12,500
Column B	\$6,000	\$6,250

NORTH CAROLINA – LOSS COSTS

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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2020 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$828,544,876
(2) Premium On-level Factor (Appendix A-I)	0.827
(3) Premium Available for Benefit Costs = (1) x (2)	\$685,206,612

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$320,094,552
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.000
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(7) Composite Adjustment Factor = (5) x (6)	1.200
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$384,113,462
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.561
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.889
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.499
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.504
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.504

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$275,395,612
(17) Medical Loss On-level Factor (Appendix A-I)	1.009
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(19) Composite Adjustment Factor = (17) x (18)	1.211
(20) Adjusted Limited Medical Losses = (16) x (19)	\$333,504,086
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.487
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.889
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.433
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(25) Projected Medical Cost Ratio = (23) x (24)	0.437
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.005
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.439

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.943
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NORTH CAROLINA

EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2019 Experience

Premium:

(1) Standard Earned Premium Developed to Ultimate (Appendix A-II)	\$896,950,285
(2) Premium On-level Factor (Appendix A-I)	0.728
(3) Premium Available for Benefit Costs = (1) x (2)	\$652,979,807

Indemnity Benefit Cost:

(4) Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	\$320,792,438
(5) Indemnity Loss On-level Factor (Appendix A-I)	1.000
(6) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(7) Composite Adjustment Factor = (5) x (6)	1.200
(8) Adjusted Limited Indemnity Losses = (4) x (7)	\$384,950,926
(9) Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (8) / (3)	0.590
(10) Factor to Reflect Indemnity Trend (Appendix A-III)	0.858
(11) Projected Limited Indemnity Cost Ratio = (9) x (10)	0.506
(12) Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(13) Projected Indemnity Cost Ratio = (11) x (12)	0.511
(14) Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(15) Projected Indemnity Cost Ratio including Benefit Changes = (13) x (14)	0.511

Medical Benefit Cost:

(16) Limited Medical Losses Developed to Ultimate (Appendix A-II)	\$274,951,540
(17) Medical Loss On-level Factor (Appendix A-I)	1.021
(18) Factor to Include Loss Adjustment Expense (Exhibit II)	1.200
(19) Composite Adjustment Factor = (17) x (18)	1.225
(20) Adjusted Limited Medical Losses = (16) x (19)	\$336,815,637
(21) Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (20) / (3)	0.516
(22) Factor to Reflect Medical Trend (Appendix A-III)	0.858
(23) Projected Limited Medical Cost Ratio = (21) x (22)	0.443
(24) Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.010
(25) Projected Medical Cost Ratio = (23) x (24)	0.447
(26) Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.005
(27) Projected Medical Cost Ratio including Benefit Changes = (25) x (26)	0.449

Total Benefit Cost:

(28) Indicated Change Based on Experience, Trend and Benefits = (15) + (27)	0.960
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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 2020 Indicated Change Based on Experience, Trend, and Benefits	0.943 (-5.7%)
(2) Policy Year 2019 Indicated Change Based on Experience, Trend, and Benefits	0.96 (-4.0%)
(3) Indicated Change Based on Experience, Trend, and Benefits = $[(1)+(2)] / 2$	0.952 (-4.8%)

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

Industry Group Differentials (Appendix A-V):

Manufacturing	1.011
Contracting	0.991
Office & Clerical	0.988
Goods & Services	0.996
Miscellaneous	1.012

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

Industry Group	(1) Final Overall Loss Cost Level Change	(2) Industry Group Differential	(3) = (1) x (2) Final Loss Cost Level Change by Industry Group	
Manufacturing	0.952	1.011	0.962	(-3.8%)
Contracting	0.952	0.991	0.943	(-5.7%)
Office & Clerical	0.952	0.988	0.941	(-5.9%)
Goods & Services	0.952	0.996	0.948	(-5.2%)
Miscellaneous	0.952	1.012	0.963	(-3.7%)
Overall	0.952	1.000	0.952	(-4.8%)

North Carolina

Loss Adjustment Expense Provision

	<u>Current Provision</u>	<u>Selected Provision</u>
Loss Adjustment Expense (See Exhibit II-A, Sheet 1)	20.0%	20.0%

North Carolina

Derivation of Loss Adjustment Expense Provision

(1) Calendar/ Accident <u>Year</u>	(2) Calendar Year <u>LAE Ratio*</u>	(3) Accident Year Developed <u>AOE Ratio+</u>	(4) Policy Year <u>Year</u>	(5) Policy Year Developed <u>DCCE Ratio^</u>
2017	22.9%	9.2%	2016	11.3%
2018	23.4%	9.2%	2017	11.1%
2019	21.7%	9.6%	2018	10.9%
2020	18.1%	10.0%	2019	10.4%
2021	18.4%	9.3%	2020	9.5%

Current North Carolina Loss Adjustment Expense Provision 20.0%

Selected North Carolina Loss Adjustment Expense Provision 20.0%

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

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

^ Exhibit II-A, Sheet 2.

North Carolina

Selection of DCCE Provision

Policy Year	(1)	(2)	(3)
	Reported Ratio of Paid DCCE to <u>Paid Losses</u>	Age to Ultimate Development <u>Factor</u>	Ultimate DCCE Ratio <u>(1) x (2)</u>
2016	11.4%	0.992	11.3%
2017	11.2%	0.988	11.1%
2018	11.1%	0.986	10.9%
2019	10.5%	0.987	10.4%
2020	9.2%	1.035	9.5%

Summary of Paid DCCE to Paid Loss Ratio Development Factors

Report	(1)	(2)
	<u>DCCE Ratio Development</u>	
	<u>To Next Report</u>	<u>To Ultimate</u>
1st	1.049	1.035
2nd	1.001	0.987
3rd	0.998	0.986
4th	0.996	0.988
5th	0.997	0.992
6th	0.998	0.995
7th	1.000	0.997
8th	0.999	0.997
9th	0.997	0.998
10th	1.000	1.001
11th	0.999	1.001
12th	0.999	1.002
13th	0.999	1.003
14th	1.002	1.004
15th	1.000	1.002
16th	1.000	1.002
17th	1.001	1.002
18th	1.001	1.001
19th		1.000*

(1) Selected two-year average

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

* Selection

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

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Effective April 1, 2023

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.52	1.11	0.36	2041	1.24	0.89	0.36	2735	2.04	1.48	0.36
0008	1.09	0.79	0.36	2065	1.10	0.77	0.33	2759	2.65	1.92	0.36
0016	2.44	1.58	0.29	2070	2.46	1.72	0.33	2790	0.90	0.69	0.40
0034	1.73	1.22	0.33	2081	1.82	1.38	0.40	2797	2.10	1.61	0.40
0035	1.06	0.75	0.33	2089	1.16	0.83	0.36	2799	2.98	2.08	0.33
0036	1.79	1.28	0.36	2095	1.69	1.18	0.33	2802	2.16	1.51	0.33
0037	1.76	1.13	0.29	2105	1.84	1.40	0.40	2835	1.22	0.92	0.40
0042	2.35	1.65	0.33	2110	1.18	0.85	0.36	2836	1.35	1.02	0.40
0050	3.27	2.10	0.29	2111	1.02	0.73	0.36	2841	1.74	1.27	0.36
0059D	0.17	0.05	0.25	2112	2.05	1.48	0.36	2881	1.43	1.09	0.40
0065D	0.05	0.02	0.29	2114	1.13	0.86	0.40	2883	1.78	1.29	0.36
0066D	0.05	0.02	0.33	2121	0.69	0.53	0.40	2915	1.32	0.85	0.29
0067D	0.05	0.02	0.33	2130	1.17	0.83	0.33	2916	1.80	1.16	0.29
0079	1.21	0.85	0.33	2131	0.81	0.58	0.36	2923	0.78	0.59	0.40
0083	2.06	1.45	0.33	2143	1.19	0.91	0.40	2960	2.10	1.47	0.33
0106	6.69	4.05	0.24	2157	1.65	1.18	0.36	3004	0.71	0.43	0.25
0113	2.10	1.52	0.36	2172	0.82	0.52	0.29	3018	1.41	0.85	0.25
0170	1.15	0.82	0.36	2174	1.55	1.13	0.36	3022	1.98	1.43	0.36
0251	2.11	1.48	0.33	2211	3.31	2.13	0.29	3027	0.94	0.61	0.29
0401	4.19	2.54	0.24	2220	1.27	0.89	0.33	3028	1.43	0.92	0.29
0771N	0.22	-	-	2286	-	0.89	0.33	3030	2.34	1.50	0.29
0908P	85.00	59.78	0.33	2288	1.99	1.44	0.36	3040	2.01	1.41	0.33
0913P	235.00	164.80	0.33	2302	0.96	0.68	0.33	3041	1.63	1.14	0.33
0917	1.99	1.52	0.40	2305	1.16	0.75	0.29	3042	1.64	1.15	0.33
1005	3.62	2.03	0.24	2361	0.88	0.62	0.33	3064	1.57	1.10	0.33
1164	1.77	1.00	0.24	2362	1.34	0.97	0.36	3076	1.45	1.04	0.36
1165XD	1.49	0.83	0.24	2380	0.95	0.69	0.36	3081D	1.68	1.16	0.33
1320	1.00	0.60	0.25	2386	-	0.82	0.36	3082D	1.75	1.11	0.29
1322	4.68	2.64	0.24	2388	0.64	0.49	0.40	3085D	2.42	1.67	0.33
1430	2.60	1.68	0.29	2402	1.24	0.80	0.29	3110	1.84	1.29	0.33
1438	2.12	1.35	0.29	2413	1.25	0.88	0.33	3111	1.26	0.91	0.36
1452	1.15	0.73	0.29	2416	1.30	0.94	0.36	3113	0.90	0.63	0.33
1463	4.30	2.44	0.23	2417	0.83	0.60	0.36	3114	1.25	0.88	0.33
1472	1.29	0.83	0.29	2501	1.14	0.82	0.36	3118	0.81	0.62	0.40
1624D	1.64	0.97	0.25	2503	0.57	0.41	0.36	3119	0.36	0.29	0.44
1642	1.19	0.76	0.29	2534	-	0.82	0.36	3122	1.04	0.79	0.40
1654	4.37	2.77	0.29	2570	1.74	1.26	0.36	3126	0.78	0.54	0.33
1655	-	0.76	0.29	2585	1.63	1.14	0.33	3131	0.74	0.52	0.33
1699	1.22	0.78	0.29	2586	1.43	1.04	0.36	3132	1.22	0.88	0.36
1701	1.29	0.78	0.25	2587	1.28	0.92	0.36	3145	0.88	0.62	0.33
1710	2.43	1.56	0.29	2589	1.03	0.73	0.33	3146	0.91	0.64	0.33
1741	-	0.78	0.25	2600	2.21	1.58	0.36	3169	1.25	0.90	0.36
1747	1.11	0.70	0.29	2623	2.83	1.82	0.29	3175	-	0.90	0.36
1748	2.19	1.42	0.29	2651	0.72	0.52	0.36	3179	0.78	0.56	0.36
1803D	3.62	2.13	0.29	2660	1.13	0.86	0.40	3180	0.92	0.66	0.36
1853	-	0.78	0.25	2670	-	0.80	0.36	3188	0.76	0.53	0.33
1860	-	0.79	0.29	2683	-	0.82	0.36	3220	1.14	0.80	0.33
1924	1.49	1.07	0.36	2688	1.11	0.80	0.36	3223	-	0.66	0.36
1925	1.92	1.35	0.33	2702	11.85	6.73	0.23	3224	1.63	1.23	0.40
2002	1.59	1.14	0.36	2705X*	29.45	17.70	0.25	3227	1.48	1.06	0.36
2003	1.41	0.99	0.33	2709	3.80	2.28	0.25	3240	-	0.95	0.36
2014	2.38	1.53	0.29	2710	3.91	2.51	0.29	3241	1.35	0.97	0.36
2016	1.14	0.82	0.36	2714	1.78	1.30	0.36	3255	1.20	0.92	0.40
2021	1.54	1.08	0.33	2727X	4.95	2.99	0.25	3257	1.31	0.95	0.36
2039	1.30	0.94	0.36	2731	1.97	1.42	0.36	3270	1.07	0.78	0.36

* 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, 2023

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3300	2.05	1.57	0.40	4101	1.12	0.78	0.33	4703	0.68	0.47	0.33
3303	1.11	0.80	0.36	4109	0.22	0.16	0.36	4717	0.95	0.73	0.40
3307	1.32	0.93	0.33	4110	0.38	0.28	0.36	4720	0.80	0.56	0.33
3315	1.54	1.11	0.36	4111	0.91	0.65	0.36	4740	0.55	0.31	0.23
3334	1.66	1.15	0.33	4113	-	0.65	0.36	4741	1.37	0.95	0.33
3336	1.07	0.75	0.33	4114	1.43	1.00	0.33	4751	1.58	1.02	0.29
3365	2.93	1.75	0.25	4130	1.52	1.10	0.36	4771N	1.23	0.74	0.25
3372	1.36	0.95	0.33	4131	3.48	2.53	0.36	4777	1.31	0.80	0.24
3373	1.84	1.32	0.36	4133	1.06	0.81	0.40	4825	0.39	0.25	0.29
3383	0.66	0.47	0.36	4149	0.36	0.27	0.40	4828	0.90	0.54	0.25
3385	0.47	0.34	0.36	4206	1.22	0.87	0.36	4829	0.71	0.43	0.25
3400	1.26	0.91	0.36	4207	1.04	0.62	0.25	4902	0.95	0.69	0.36
3507	1.00	0.70	0.33	4239	1.14	0.68	0.25	4923	0.42	0.29	0.33
3515	0.84	0.59	0.33	4240	1.39	1.07	0.40	5020	2.93	1.76	0.25
3548	0.72	0.52	0.36	4243	0.91	0.64	0.33	5022	3.62	2.06	0.23
3559	1.07	0.75	0.33	4244	1.05	0.67	0.29	5037	5.28	2.98	0.24
3574	0.54	0.39	0.36	4250	0.85	0.60	0.33	5040	4.15	2.35	0.23
3581	0.59	0.43	0.36	4251	1.46	1.05	0.36	5057	2.61	1.49	0.23
3612	0.82	0.57	0.33	4263	1.45	1.01	0.33	5059	9.48	5.40	0.23
3620	1.49	0.96	0.29	4273	1.25	0.88	0.33	5069	-	5.40	0.23
3629	0.74	0.52	0.33	4279	1.24	0.79	0.29	5102	2.96	1.78	0.25
3632	1.05	0.74	0.33	4282	-	0.79	0.29	5146	2.26	1.44	0.29
3634	0.69	0.48	0.33	4283	0.92	0.66	0.36	5160	1.25	0.71	0.23
3635	0.72	0.51	0.33	4299	0.83	0.58	0.33	5183	1.70	1.02	0.25
3638	0.88	0.63	0.36	4304	2.17	1.52	0.33	5188	1.78	1.07	0.25
3642	0.73	0.53	0.36	4307	0.73	0.56	0.40	5190	1.77	1.06	0.25
3643	0.88	0.56	0.29	4351	0.81	0.58	0.36	5191	0.47	0.30	0.29
3647	1.15	0.80	0.33	4352	0.73	0.53	0.36	5192	1.29	0.90	0.33
3648	0.62	0.48	0.40	4360	-	0.17	0.29	5213	3.39	1.93	0.23
3681	0.38	0.28	0.36	4361	0.44	0.32	0.36	5215	2.78	1.78	0.29
3685	0.44	0.31	0.36	4410	1.40	1.01	0.36	5221	2.07	1.25	0.25
3719	0.46	0.26	0.24	4420	1.91	1.14	0.25	5222	3.71	2.10	0.23
3724	1.99	1.13	0.23	4431	0.67	0.51	0.40	5223	2.52	1.62	0.29
3726	2.29	1.30	0.23	4432	0.47	0.36	0.40	5348	2.07	1.32	0.29
3803	1.07	0.77	0.36	4439	-	0.62	0.33	5402	3.22	2.32	0.36
3807	0.85	0.61	0.36	4452	1.14	0.80	0.33	5403	2.91	1.75	0.25
3808	2.57	1.79	0.33	4459	1.30	0.84	0.29	5437	2.86	1.72	0.25
3821	2.63	1.69	0.29	4470	1.04	0.73	0.33	5443	2.02	1.42	0.33
3822X	1.80	1.30	0.36	4484	1.16	0.84	0.36	5445	4.74	2.70	0.23
3824X	1.92	1.39	0.36	4493	1.12	0.78	0.33	5462	2.94	1.88	0.29
3826	0.33	0.23	0.33	4511	0.21	0.15	0.33	5472	4.14	2.36	0.23
3827	0.77	0.55	0.36	4557	1.20	0.77	0.29	5473	5.60	3.18	0.23
3830	0.69	0.48	0.33	4558	0.89	0.62	0.33	5474	3.55	2.03	0.23
3851	0.94	0.68	0.36	4568	1.03	0.66	0.29	5478	1.87	1.12	0.25
3865	1.31	1.00	0.40	4581	0.48	0.29	0.24	5479	3.03	1.94	0.29
3881	1.59	1.11	0.33	4583	2.46	1.50	0.24	5480	3.31	1.98	0.25
4000	2.53	1.52	0.25	4611	0.45	0.32	0.36	5491	1.06	0.64	0.25
4021	1.84	1.29	0.33	4635	1.54	0.93	0.25	5506	2.77	1.66	0.25
4024D	1.78	1.13	0.29	4653	1.05	0.76	0.36	5507	1.94	1.17	0.25
4034	2.96	1.89	0.29	4665	3.30	2.11	0.29	5508	-	1.17	0.25
4036	1.10	0.70	0.29	4670	-	0.98	0.33	5535	3.83	2.18	0.23
4038	1.26	0.95	0.40	4683	1.40	0.98	0.33	5537	2.29	1.46	0.29
4053	-	0.88	0.33	4686	0.80	0.51	0.29	5551	8.81	5.03	0.23
4061	-	0.88	0.33	4692	0.36	0.26	0.36	5606	0.53	0.30	0.23
4062	1.26	0.88	0.33	4693	0.43	0.31	0.36	5610	2.78	1.79	0.29

* 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 S3

Effective April 1, 2023

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5645	8.22	4.69	0.23	7152M	4.07	2.37	0.24	8002	0.98	0.71	0.36
5703	7.47	4.80	0.29	7153M	2.82	1.71	0.24	8006	1.18	0.90	0.40
5705	11.40	7.35	0.29	7219	4.54	2.71	0.25	8008	0.65	0.50	0.40
5951	0.22	0.16	0.36	7222X	4.46	2.66	0.25	8010	0.86	0.62	0.36
6003	3.00	1.80	0.25	7225	4.80	3.05	0.29	8013	0.17	0.12	0.33
6005	3.25	2.08	0.29	7228	-	2.71	0.25	8015	0.37	0.26	0.33
6017	-	1.93	0.23	7229	-	2.71	0.25	8017	0.71	0.55	0.40
6018	1.58	1.00	0.29	7230X	4.62	3.21	0.33	8018	1.50	1.08	0.36
6045	2.73	1.74	0.29	7231	4.94	3.43	0.33	8021	1.16	0.84	0.36
6204	3.72	2.23	0.25	7232X	6.61	3.92	0.25	8031	1.02	0.74	0.36
6206	1.42	0.80	0.24	7309F	5.39	2.67	0.21	8032	0.90	0.65	0.36
6213	1.06	0.60	0.24	7313F	2.40	1.19	0.21	8033	0.89	0.68	0.40
6214	0.83	0.50	0.25	7317F	4.82	2.39	0.21	8037	0.71	0.56	0.44
6216	2.92	1.65	0.24	7327F	10.36	5.13	0.21	8039	0.83	0.64	0.40
6217	2.35	1.34	0.23	7333M	1.66	0.93	0.24	8044	1.39	1.00	0.36
6229	2.55	1.63	0.29	7335M	1.84	1.03	0.24	8045	0.38	0.27	0.36
6233	1.04	0.58	0.24	7337M	2.65	1.42	0.24	8046	1.24	0.90	0.36
6235	2.94	1.66	0.24	7350F	6.46	3.35	0.23	8047	0.42	0.30	0.36
6236	3.20	2.04	0.29	7360	2.25	1.44	0.29	8058	1.24	0.90	0.36
6237	0.80	0.48	0.25	7370	2.45	1.76	0.36	8072	0.36	0.28	0.40
6251D	2.20	1.31	0.25	7380	2.97	1.89	0.29	8102	0.88	0.64	0.36
6252D	1.65	0.92	0.24	7382	2.57	1.79	0.33	8103	1.39	0.98	0.33
6306	2.30	1.39	0.25	7390	2.10	1.51	0.36	8106	1.91	1.23	0.29
6319	1.81	1.03	0.23	7394M	1.65	0.93	0.24	8107	1.39	0.83	0.25
6325	1.81	1.03	0.23	7395M	1.83	1.03	0.24	8111	0.97	0.68	0.33
6400	2.38	1.52	0.29	7398M	2.64	1.42	0.24	8116	1.04	0.73	0.33
6503	1.17	0.84	0.36	7402	0.07	0.05	0.36	8203	3.46	2.41	0.33
6504	1.48	1.07	0.36	7403	2.36	1.69	0.36	8204	2.25	1.59	0.33
6702M*	2.38	1.51	0.29	7405N	0.86	0.61	0.36	8209	1.62	1.17	0.36
6703M*	3.81	2.33	0.29	7420	3.73	2.08	0.24	8215	1.74	1.12	0.29
6704M*	2.65	1.69	0.29	7421	0.42	0.27	0.29	8227	1.85	1.11	0.25
6801F	3.22	1.74	0.28	7422	0.72	0.43	0.25	8232	2.50	1.60	0.29
6811	2.87	1.85	0.29	7425	1.11	0.65	0.25	8233	1.42	0.90	0.29
6824F	4.34	2.34	0.28	7431N	0.70	0.42	0.25	8235	2.06	1.44	0.33
6826F	2.39	1.29	0.28	7445N	0.29	-	-	8236X	2.42	1.46	0.25
6834	1.44	1.04	0.36	7453N	0.23	-	-	8263	3.14	2.21	0.33
6836	1.83	1.29	0.33	7502	0.99	0.63	0.29	8264	2.08	1.33	0.29
6843F	5.53	2.74	0.21	7515	0.53	0.30	0.23	8265	2.71	1.63	0.25
6845F	3.91	1.94	0.21	7520	1.40	0.98	0.33	8279	2.87	1.74	0.24
6854	2.74	1.65	0.25	7529X	5.77	3.25	0.24	8288	3.22	2.28	0.33
6872F	5.34	2.65	0.21	7538	1.99	1.13	0.23	8291X	1.77	1.24	0.33
6874F	9.98	4.94	0.21	7539	0.86	0.51	0.25	8292X	1.68	1.21	0.36
6882	1.70	1.03	0.25	7540	1.97	1.12	0.23	8293X	3.73	2.68	0.36
6884	1.85	1.10	0.25	7580	1.48	0.95	0.29	8304	2.60	1.56	0.25
7016M	2.12	1.20	0.24	7590	1.87	1.20	0.29	8350	4.10	2.47	0.25
7024M	2.36	1.33	0.24	7600	2.99	1.90	0.29	8380	1.06	0.74	0.33
7038M	3.07	1.78	0.23	7605	1.36	0.82	0.25	8381	0.94	0.66	0.33
7046M	3.15	1.79	0.23	7610	0.27	0.17	0.29	8385	1.29	0.90	0.33
7047M	3.40	1.84	0.24	7705	2.50	1.75	0.33	8392	1.06	0.82	0.40
7050M	4.91	2.73	0.23	7710	1.96	1.18	0.25	8393	0.85	0.54	0.29
7090M	3.41	1.98	0.23	7711	1.96	1.18	0.25	8500	3.04	1.95	0.29
7098M	3.50	1.99	0.23	7720X	1.57	1.01	0.29	8601	0.15	0.09	0.25
7099M	5.04	2.75	0.23	7723X	1.06	0.64	0.25	8602	0.63	0.40	0.29
7133	2.09	1.27	0.24	7855	1.96	1.25	0.29	8603	0.04	0.03	0.36
7151M	2.54	1.55	0.24	8001	1.28	0.93	0.36	8606	0.86	0.52	0.25

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

ADVISORY LOSS COSTS - NOT RATES

NORTH CAROLINA

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

Exhibit III

Page S4

Effective April 1, 2023

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8709F	2.61	1.29	0.21	9083	0.56	0.44	0.44				
8719	1.02	0.61	0.25	9084	0.61	0.47	0.40				
8720	0.57	0.34	0.25	9089	0.45	0.35	0.40				
8721	0.18	0.12	0.29	9093	0.58	0.44	0.40				
8723	0.07	0.05	0.33	9101	1.54	1.18	0.40				
8725	1.06	0.68	0.29	9102	1.56	1.10	0.33				
8726F	1.37	0.74	0.28	9154	0.77	0.56	0.36				
8734M	0.19	0.12	0.29	9156	0.98	0.74	0.40				
8737M	0.17	0.11	0.29	9170	4.31	2.60	0.25				
8738M	0.27	0.17	0.29	9178	2.98	2.42	0.44				
8742	0.14	0.09	0.29	9179	8.99	7.09	0.44				
8745	1.80	1.27	0.33	9180	2.40	1.70	0.33				
8748	0.31	0.18	0.25	9182	1.04	0.76	0.36				
8755	0.17	0.11	0.29	9186	5.58	3.39	0.24				
8799	0.24	0.17	0.36	9220	2.65	1.86	0.33				
8800	0.74	0.53	0.36	9402	2.82	1.69	0.25				
8803	0.03	0.02	0.29	9403	3.90	2.34	0.25				
8805M	0.08	0.06	0.36	9410	1.39	1.00	0.36				
8810	0.06	0.04	0.36	9501	1.38	0.89	0.29				
8814M	0.07	0.05	0.36	9505	1.86	1.30	0.33				
8815M	0.12	0.07	0.36	9516	1.25	0.87	0.33				
8820	0.06	0.04	0.29	9519	2.13	1.36	0.29				
8824	1.10	0.87	0.44	9521	1.61	1.03	0.29				
8825	-	0.71	0.40	9522	0.90	0.68	0.40				
8826	0.92	0.71	0.40	9534	2.69	1.52	0.23				
8831	0.58	0.46	0.44	9554	4.61	2.79	0.25				
8832	0.16	0.11	0.36	9586	0.22	0.17	0.40				
8833	0.50	0.36	0.36	9600	1.12	0.80	0.36				
8835	1.04	0.75	0.36	9620	0.71	0.46	0.29				
8842X	1.11	0.88	0.44								
8848	-	0.87	0.44								
8849	-	0.87	0.44								
8855	0.06	0.04	0.36								
8856	0.31	0.22	0.36								
8864X	0.56	0.43	0.40								
8868	0.24	0.18	0.40								
8869	0.51	0.39	0.40								
8871	0.04	0.03	0.36								
8901	0.10	0.07	0.29								
9012	0.44	0.28	0.29								
9014	1.46	1.05	0.36								
9015	1.29	0.91	0.33								
9016	1.03	0.75	0.36								
9019	1.52	0.98	0.29								
9033	0.96	0.67	0.33								
9040	1.47	1.12	0.40								
9044	0.55	0.42	0.40								
9052	0.76	0.58	0.40								
9058	0.71	0.56	0.44								
9060	0.64	0.49	0.40								
9061	0.53	0.40	0.40								
9062	0.59	0.45	0.40								
9063	0.38	0.29	0.40								
9077F	2.42	1.41	0.35								
9082	0.57	0.45	0.44								

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

Effective April 1, 2023

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	0.17	S	1624D	0.01	S	4024D	0.02	S
0065D	0.05	S	1803D	0.30	S	6251D	0.01	S
0066D	0.05	S	3081D	0.03	S	6252D	0.01	S
0067D	0.05	S	3082D	0.03	S			
1165XD	0.01	S	3085D	0.05	S			

S=Silica

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

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

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

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

P Classification is computed on a per capita basis.

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

*** Class Codes with Specific Footnotes**

- 2705 An upset payroll of \$4.00 per cord shall be used for premium computation purposes in all instances.
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.945 and elr x 1.863.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.

Effective April 1, 2023

ADVISORY MISCELLANEOUS VALUES

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

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.4%	1.1%	0.8%	0.6%	0.4%	0.3%	0.2%
\$200	2.5%	2.1%	1.5%	1.2%	0.8%	0.5%	0.4%
\$300	3.5%	2.8%	2.1%	1.7%	1.1%	0.8%	0.6%
\$400	4.3%	3.5%	2.6%	2.1%	1.4%	1.0%	0.7%
\$500	5.1%	4.1%	3.0%	2.5%	1.7%	1.2%	0.9%
\$1,000	8.1%	6.5%	4.9%	4.1%	2.9%	2.0%	1.6%
\$1,500	10.3%	8.3%	6.4%	5.3%	3.9%	2.8%	2.2%
\$2,000	12.0%	9.7%	7.6%	6.4%	4.7%	3.4%	2.7%
\$2,500	13.6%	11.0%	8.7%	7.3%	5.5%	4.0%	3.3%
\$5,000	19.4%	16.0%	13.0%	11.2%	8.7%	6.7%	5.5%

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

Employee operated vehicle.....	\$83,900
Leased or rented vehicle.....	\$55,900

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

Maximum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$2,200

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$1,100

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$55,900

Terrorism - (Advisory Loss Cost) \$0.005

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 58%

(Multiply a Non-F classification loss cost by a factor of 1.58 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.50) and the adjustment for differences in loss-based expenses (1.051).)

Experience Rating Eligibility

A risk is eligible for experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$12,500. If more than two years, an average annual premium of at least \$6,250 is required. These amounts are applicable for ratings effective April 1, 2023, and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2023

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,554	0.04	1,440,686	--	1,520,153	0.44
2,555	--	10,328	0.05	1,520,154	--	1,604,222	0.45
10,329	--	18,267	0.06	1,604,223	--	1,693,304	0.46
18,268	--	26,378	0.07	1,693,305	--	1,787,862	0.47
26,379	--	34,666	0.08	1,787,863	--	1,888,419	0.48
34,667	--	57,982	0.09	1,888,420	--	1,995,564	0.49
57,983	--	86,309	0.10	1,995,565	--	2,109,969	0.50
86,310	--	111,506	0.11	2,109,970	--	2,232,397	0.51
111,507	--	136,039	0.12	2,232,398	--	2,363,724	0.52
136,040	--	160,575	0.13	2,363,725	--	2,504,958	0.53
160,576	--	185,414	0.14	2,504,959	--	2,657,265	0.54
185,415	--	210,723	0.15	2,657,266	--	2,822,001	0.55
210,724	--	236,616	0.16	2,822,002	--	3,000,752	0.56
236,617	--	263,180	0.17	3,000,753	--	3,195,389	0.57
263,181	--	290,487	0.18	3,195,390	--	3,408,126	0.58
290,488	--	318,601	0.19	3,408,127	--	3,641,615	0.59
318,602	--	347,582	0.20	3,641,616	--	3,899,047	0.60
347,583	--	377,490	0.21	3,899,048	--	4,184,305	0.61
377,491	--	408,386	0.22	4,184,306	--	4,502,161	0.62
408,387	--	440,331	0.23	4,502,162	--	4,858,540	0.63
440,332	--	473,388	0.24	4,858,541	--	5,260,899	0.64
473,389	--	507,625	0.25	5,260,900	--	5,718,752	0.65
507,626	--	543,114	0.26	5,718,753	--	6,244,430	0.66
543,115	--	579,929	0.27	6,244,431	--	6,854,213	0.67
579,930	--	618,151	0.28	6,854,214	--	7,570,040	0.68
618,152	--	657,866	0.29	7,570,041	--	8,422,210	0.69
657,867	--	699,168	0.30	8,422,211	--	9,453,780	0.70
699,169	--	742,157	0.31	9,453,781	--	10,728,066	0.71
742,158	--	786,941	0.32	10,728,067	--	12,342,156	0.72
786,942	--	833,638	0.33	12,342,157	--	14,452,883	0.73
833,639	--	882,375	0.34	14,452,884	--	17,331,140	0.74
882,376	--	933,291	0.35	17,331,141	--	21,488,613	0.75
933,292	--	986,537	0.36	21,488,614	--	28,021,774	0.76
986,538	--	1,042,280	0.37	28,021,775	--	39,781,450	0.77
1,042,281	--	1,100,699	0.38	39,781,451	--	67,220,671	0.78
1,100,700	--	1,161,995	0.39	67,220,672	--	204,416,711	0.79
1,161,996	--	1,226,386	0.40	204,416,712	AND OVER	0.80	
1,226,387	--	1,294,115	0.41				
1,294,116	--	1,365,449	0.42				
1,365,450	--	1,440,685	0.43				

(a) G	12.20
(b) State Per Claim Accident Limitation	\$305,500
(c) State Multiple Claim Accident Limitation	\$611,000
(d) USL&HW Per Claim Accident Limitation	\$574,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,149,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$18,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.50
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.50.)</i>	

Effective April 1, 2023

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 -- 65,621	30,500	2,105,732 -- 2,166,697	244,000	4,240,114 -- 4,301,104	457,500
65,622 -- 112,941	36,600	2,166,698 -- 2,227,664	250,100	4,301,105 -- 4,362,095	463,600
112,942 -- 167,311	42,700	2,227,665 -- 2,288,633	256,200	4,362,096 -- 4,423,087	469,700
167,312 -- 224,668	48,800	2,288,634 -- 2,349,604	262,300	4,423,088 -- 4,484,079	475,800
224,669 -- 283,421	54,900	2,349,605 -- 2,410,576	268,400	4,484,080 -- 4,545,072	481,900
283,422 -- 342,911	61,000	2,410,577 -- 2,471,550	274,500	4,545,073 -- 4,606,064	488,000
342,912 -- 402,831	67,100	2,471,551 -- 2,532,525	280,600	4,606,065 -- 4,667,057	494,100
402,832 -- 463,023	73,200	2,532,526 -- 2,593,501	286,700	4,667,058 -- 4,728,049	500,200
463,024 -- 523,396	79,300	2,593,502 -- 2,654,478	292,800	4,728,050 -- 4,789,042	506,300
523,397 -- 583,896	85,400	2,654,479 -- 2,715,456	298,900	4,789,043 -- 4,850,036	512,400
583,897 -- 644,488	91,500	2,715,457 -- 2,776,435	305,000	4,850,037 -- 4,911,029	518,500
644,489 -- 705,149	97,600	2,776,436 -- 2,837,415	311,100	4,911,030 -- 4,972,022	524,600
705,150 -- 765,863	103,700	2,837,416 -- 2,898,396	317,200	4,972,023 -- 5,033,016	530,700
765,864 -- 826,618	109,800	2,898,397 -- 2,959,377	323,300	5,033,017 -- 5,094,010	536,800
826,619 -- 887,407	115,900	2,959,378 -- 3,020,359	329,400	5,094,011 -- 5,155,004	542,900
887,408 -- 948,222	122,000	3,020,360 -- 3,081,342	335,500	5,155,005 -- 5,215,998	549,000
948,223 -- 1,009,059	128,100	3,081,343 -- 3,142,326	341,600	5,215,999 -- 5,276,992	555,100
1,009,060 -- 1,069,915	134,200	3,142,327 -- 3,203,310	347,700	5,276,993 -- 5,337,987	561,200
1,069,916 -- 1,130,786	140,300	3,203,311 -- 3,264,295	353,800	5,337,988 -- 5,398,981	567,300
1,130,787 -- 1,191,670	146,400	3,264,296 -- 3,325,281	359,900	5,398,982 -- 5,459,976	573,400
1,191,671 -- 1,252,565	152,500	3,325,282 -- 3,386,267	366,000	5,459,977 -- 5,520,971	579,500
1,252,566 -- 1,313,470	158,600	3,386,268 -- 3,447,253	372,100	5,520,972 -- 5,581,965	585,600
1,313,471 -- 1,374,383	164,700	3,447,254 -- 3,508,240	378,200	5,581,966 -- 5,642,960	591,700
1,374,384 -- 1,435,304	170,800	3,508,241 -- 3,569,228	384,300	5,642,961 -- 5,703,955	597,800
1,435,305 -- 1,496,230	176,900	3,569,229 -- 3,630,215	390,400	5,703,956 -- 5,764,951	603,900
1,496,231 -- 1,557,163	183,000	3,630,216 -- 3,691,204	396,500	5,764,952 -- 5,825,950	610,000
1,557,164 -- 1,618,101	189,100	3,691,205 -- 3,752,192	402,600		
1,618,102 -- 1,679,043	195,200	3,752,193 -- 3,813,181	408,700		
1,679,044 -- 1,739,989	201,300	3,813,182 -- 3,874,170	414,800		
1,739,990 -- 1,800,939	207,400	3,874,171 -- 3,935,160	420,900		
1,800,940 -- 1,861,892	213,500	3,935,161 -- 3,996,150	427,000		
1,861,893 -- 1,922,848	219,600	3,996,151 -- 4,057,140	433,100		
1,922,849 -- 1,983,807	225,700	4,057,141 -- 4,118,131	439,200		
1,983,808 -- 2,044,768	231,800	4,118,132 -- 4,179,121	445,300		
2,044,769 -- 2,105,731	237,900	4,179,122 -- 4,240,113	451,400		

For Expected Losses greater than \$5,825,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(12.20) / (\text{Expected Losses} + (700)(12.20))$$

G = 12.20

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

**NORTH CAROLINA
RR 1
Exhibit III**

Effective April 1, 2023

1. Average Cost per Case by Hazard Group

A	B	C	D	E	F	G
6,913	8,225	11,975	14,896	22,563	35,417	49,222

Average Cost per Case including ALAE by Hazard Group

A	B	C	D	E	F	G
7,703	9,153	13,307	16,543	24,988	39,178	54,416

2.

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.606	0.640	0.672	0.691	0.720	0.742	0.756
\$15,000	0.557	0.594	0.630	0.652	0.687	0.713	0.730
\$20,000	0.517	0.556	0.595	0.620	0.658	0.687	0.707
\$25,000	0.484	0.523	0.566	0.591	0.633	0.664	0.687
\$30,000	0.456	0.495	0.539	0.566	0.611	0.644	0.668
\$35,000	0.431	0.471	0.516	0.543	0.590	0.625	0.651
\$40,000	0.409	0.449	0.495	0.523	0.572	0.608	0.635
\$50,000	0.373	0.413	0.460	0.488	0.540	0.577	0.606
\$75,000	0.309	0.347	0.394	0.422	0.478	0.517	0.549
\$100,000	0.266	0.302	0.349	0.375	0.433	0.472	0.505
\$125,000	0.234	0.269	0.315	0.339	0.398	0.437	0.470
\$150,000	0.209	0.243	0.288	0.311	0.370	0.409	0.441
\$175,000	0.190	0.222	0.265	0.288	0.347	0.385	0.417
\$200,000	0.174	0.204	0.247	0.269	0.327	0.364	0.396
\$225,000	0.160	0.190	0.231	0.252	0.310	0.346	0.378
\$250,000	0.148	0.177	0.218	0.238	0.295	0.331	0.361
\$275,000	0.139	0.166	0.206	0.225	0.282	0.317	0.347
\$300,000	0.130	0.157	0.195	0.214	0.270	0.304	0.334
\$325,000	0.122	0.148	0.186	0.204	0.259	0.293	0.322
\$350,000	0.116	0.141	0.178	0.195	0.249	0.282	0.311
\$375,000	0.110	0.134	0.170	0.187	0.241	0.273	0.301
\$400,000	0.104	0.128	0.163	0.179	0.232	0.264	0.291
\$425,000	0.099	0.123	0.157	0.172	0.225	0.256	0.283
\$450,000	0.095	0.118	0.152	0.166	0.218	0.248	0.275
\$475,000	0.091	0.113	0.146	0.160	0.212	0.241	0.267
\$500,000	0.087	0.109	0.141	0.155	0.206	0.235	0.260
\$600,000	0.075	0.095	0.125	0.137	0.186	0.213	0.236
\$700,000	0.066	0.084	0.113	0.124	0.170	0.195	0.217
\$800,000	0.059	0.076	0.103	0.113	0.157	0.181	0.202
\$900,000	0.053	0.069	0.094	0.104	0.146	0.169	0.188
\$1,000,000	0.049	0.064	0.087	0.096	0.136	0.158	0.177
\$2,000,000	0.026	0.035	0.051	0.056	0.085	0.101	0.114
\$3,000,000	0.017	0.024	0.036	0.040	0.062	0.075	0.085
\$4,000,000	0.012	0.018	0.027	0.030	0.048	0.059	0.068
\$5,000,000	0.009	0.014	0.021	0.024	0.039	0.048	0.056
\$6,000,000	0.007	0.011	0.017	0.019	0.032	0.040	0.047
\$7,000,000	0.006	0.009	0.014	0.016	0.026	0.033	0.040
\$8,000,000	0.005	0.007	0.011	0.013	0.022	0.028	0.034
\$9,000,000	0.004	0.006	0.010	0.011	0.019	0.024	0.030
\$10,000,000	0.003	0.005	0.008	0.010	0.016	0.021	0.026

Effective April 1, 2023

**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	0.684	0.720	0.754	0.775	0.805	0.828	0.843
\$15,000	0.631	0.671	0.710	0.734	0.770	0.797	0.816
\$20,000	0.588	0.630	0.672	0.699	0.739	0.770	0.792
\$25,000	0.552	0.595	0.640	0.668	0.712	0.746	0.770
\$30,000	0.521	0.565	0.612	0.640	0.688	0.724	0.750
\$35,000	0.494	0.538	0.587	0.616	0.666	0.703	0.731
\$40,000	0.471	0.514	0.564	0.594	0.646	0.685	0.714
\$50,000	0.431	0.474	0.525	0.555	0.611	0.652	0.683
\$75,000	0.359	0.401	0.453	0.483	0.543	0.586	0.620
\$100,000	0.311	0.351	0.402	0.431	0.493	0.537	0.572
\$125,000	0.276	0.314	0.364	0.392	0.455	0.498	0.534
\$150,000	0.248	0.285	0.334	0.360	0.424	0.466	0.502
\$175,000	0.226	0.261	0.309	0.334	0.398	0.440	0.475
\$200,000	0.208	0.242	0.288	0.313	0.376	0.417	0.452
\$225,000	0.192	0.225	0.271	0.294	0.357	0.397	0.432
\$250,000	0.179	0.211	0.256	0.278	0.340	0.380	0.414
\$275,000	0.168	0.198	0.242	0.264	0.325	0.364	0.398
\$300,000	0.158	0.188	0.230	0.251	0.312	0.350	0.383
\$325,000	0.149	0.178	0.220	0.240	0.300	0.337	0.370
\$350,000	0.141	0.169	0.210	0.229	0.289	0.326	0.357
\$375,000	0.134	0.161	0.202	0.220	0.279	0.315	0.346
\$400,000	0.128	0.154	0.194	0.212	0.270	0.305	0.336
\$425,000	0.122	0.148	0.187	0.204	0.262	0.296	0.326
\$450,000	0.117	0.142	0.180	0.197	0.254	0.288	0.317
\$475,000	0.112	0.137	0.174	0.190	0.247	0.280	0.309
\$500,000	0.107	0.132	0.168	0.184	0.240	0.273	0.301
\$600,000	0.093	0.115	0.149	0.164	0.217	0.248	0.274
\$700,000	0.082	0.103	0.135	0.147	0.199	0.228	0.253
\$800,000	0.073	0.092	0.123	0.135	0.184	0.211	0.235
\$900,000	0.066	0.084	0.113	0.124	0.171	0.197	0.220
\$1,000,000	0.060	0.077	0.105	0.115	0.160	0.185	0.207
\$2,000,000	0.032	0.043	0.061	0.068	0.101	0.119	0.134
\$3,000,000	0.021	0.029	0.043	0.048	0.074	0.088	0.101
\$4,000,000	0.015	0.022	0.033	0.036	0.057	0.069	0.080
\$5,000,000	0.012	0.017	0.026	0.029	0.046	0.057	0.066
\$6,000,000	0.009	0.013	0.021	0.024	0.038	0.047	0.056
\$7,000,000	0.007	0.011	0.017	0.019	0.032	0.040	0.047
\$8,000,000	0.006	0.009	0.014	0.016	0.027	0.034	0.041
\$9,000,000	0.005	0.007	0.012	0.014	0.023	0.030	0.036
\$10,000,000	0.004	0.006	0.010	0.012	0.020	0.026	0.031

3.

Retrospective Pure Premium Development Factors

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.06	0.04	0.02	0.22	0.12	0.09	0.00

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

NORTH CAROLINA—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY

EXPERIENCE RATING PLAN MANUAL—2003 EDITION RULE 2—EXPERIENCE RATING ELEMENTS AND FORMULA A. PREMIUM ELIGIBILITY

2. State Subject Premium Eligibility Amounts

A risk qualifies for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amount shown in the State Table of Subject Premium Eligibility Amounts in Rule 2-A-2-c. *Refer to Rule 2-E-1 to determine a risk's experience period.*

- a. A risk qualifies for experience rating if its data within the most recent 24 months of the experience period develops a subject premium of at least the amount shown in Column A.
- b. A risk may not qualify according to Rule 2-A-2-a. If it has more than the amount of experience referenced in Rule 2-A-2-a, then to qualify for experience rating the risk must develop an average annual subject premium of at least the amount shown in Column B. *Refer to Rule 2-A-3 to determine average annual subject premium.*
- c. A risk's rating effective date determines the applicable Column A and Column B subject premium eligibility amounts required to qualify for experience rating. *Refer to Rule 2-B for rating effective date determination.*

State Table of Subject Premium Eligibility Amounts

State	Rating Effective Date	Column A (\$)	Column B (\$)
NC	<u>4/1/23 and after</u>	<u>12,500</u>	<u>6,250</u>
	4/1/22 - 3/31/23	12,000	6,000

NOTE: This exhibit revises the North Carolina experience rating subject premium eligibility amounts shown in the State Table of Subject Premium Eligibility Amounts in NCCI's *Experience Rating Plan Manual* national Rule 2-A-2-c. The content shown in this table is not a complete replacement of the existing State Table of Subject Premium Eligibility Amounts. The premium eligibility amounts are applicable to all policies.

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section A - Factor Adjusting 2020 Policy Year Assigned Risk Premium to Present Assigned Risk Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
Date									
NR 04/01/19	Base	1.000	0.307	0.307	0.954	0.938	0.792	0.945	0.670
NR 04/01/20	0.924	0.924	0.693	0.640					
NR 04/01/21	0.958	0.885							
NR 04/01/22	1.020	0.903							
				0.947					

Section B - Factor Adjusting 2020 Policy Year Voluntary Premium to Present Voluntary Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 04/01/19	Base	1.000	0.307	0.307	0.878	1.000	1.000	0.878
NR 04/01/20	0.897	0.897	0.693	0.622				
NR 04/01/21	0.961	0.862						
NR 04/01/22	0.947	0.816						
				0.929				

Section C - Factor Adjusting 2020 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2020	0.085
(2) Voluntary Market Share PY 2020	0.915
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. A)	0.670
(4) Voluntary Standard Premium Adjustment Factor (See Sec. B)	0.878
(5) Premium Adjustment Factor = [(1)x(3)]/2.349+(2)x(4) #	0.827

NR New and renewal business.

@ Eliminates premium derived from expense constants.

Current premium index (assigned risk-to-voluntary) = 2.349

* Eliminates premium derived from minimum premiums.

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2020 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)
01/01/20	Base	1.000	0.357	0.357	1.000
10/01/20	1.000	1.000	0.233	0.233	
01/01/21	1.000	1.000	0.410	0.410	
				<u>1.000</u>	

Section E - Factor Adjusting 2020 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)
01/01/20	Base	1.000	0.357	0.357	1.009
10/01/20	1.002	1.002	0.233	0.233	
01/01/21	1.013	1.015	0.410	0.416	
				<u>1.006</u>	

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section F - Factor Adjusting 2019 Policy Year Assigned Risk Premium to Present Assigned Risk Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Rate Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For Expense Removal	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)x(8)
Date									
NR 04/01/18	Base	1.000	0.307	0.307	0.849	0.939	0.792	0.945	0.596
NR 04/01/19	0.828	0.828	0.693	0.574					
NR 04/01/20	0.924	0.765							
NR 04/01/21	0.958	0.733							
NR 04/01/22	1.020	0.748							
				0.881					

Section G - Factor Adjusting 2019 Policy Year Voluntary Premium to Present Voluntary Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Constant Removal @	Adj. For MPM Removal*	Premium Adjustment Factor (5)x(6)x(7)
Date								
NR 04/01/18	Base	1.000	0.307	0.307	0.772	1.000	1.000	0.772
NR 04/01/19	0.841	0.841	0.693	0.583				
NR 04/01/20	0.897	0.754						
NR 04/01/21	0.961	0.725						
NR 04/01/22	0.947	0.687						
				0.890				

Section H - Factor Adjusting 2019 Policy Year Assigned Risk Premium and Voluntary Premium to Present Statewide Level

(1) Assigned Risk Market Share PY 2019	0.084
(2) Voluntary Market Share PY 2019	0.916
(3) Assigned Risk Standard Premium Adjustment Factor (See Sec. F)	0.596
(4) Voluntary Standard Premium Adjustment Factor (See Sec. G)	0.772
(5) Premium Adjustment Factor = [(1)x(3)]/2.349+(2)x(4) #	0.728

NR New and renewal business.

@ Eliminates premium derived from expense constants.

Current premium index (assigned risk-to-voluntary) = 2.349

* Eliminates premium derived from minimum premiums.

NORTH CAROLINA

APPENDIX A-I

Determination of Policy Year On-level Factors

Section I - Factor Adjusting 2019 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)
01/01/19	Base	1.000	0.357	0.357	1.000
10/01/19	1.000	1.000	0.233	0.233	
01/01/20	1.000	1.000	0.393	0.393	
10/01/20	1.000	1.000	0.017	0.017	
01/01/21	1.000	1.000		1.000	

Section J - Factor Adjusting 2019 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)
01/01/19	Base	1.000	0.357	0.357	1.021
10/01/19	1.003	1.003	0.233	0.234	
01/01/20	1.008	1.011	0.393	0.397	
10/01/20	1.002	1.013	0.017	0.017	
01/01/21	1.013	1.026		1.005	

NORTH CAROLINA

APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2021

Policy Year 2020

(1) Standard Earned Premium	\$818,720,233
(2) Factor to Develop Premium to Ultimate	1.012
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$828,544,876
(4) Limited Indemnity Paid Losses	\$115,649,652
(5) Limited Indemnity Paid Development Factor to Ultimate	2.824
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$326,594,617
(7) Limited Indemnity Paid+Case Losses	\$212,174,889
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.478
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$313,594,486
(10) Policy Year 2020 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$320,094,552
(11) Limited Medical Paid Losses	\$169,227,162
(12) Limited Medical Paid Development Factor to Ultimate	1.686
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$285,316,995
(14) Limited Medical Paid+Case Losses	\$276,824,012
(15) Limited Medical Paid+Case Development Factor to Ultimate	0.959
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$265,474,228
(17) Policy Year 2020 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$275,395,612

Policy Year 2019

(1) Standard Earned Premium	\$896,950,285
(2) Factor to Develop Premium to Ultimate	1.000
(3) Standard Earned Premium Developed to Ultimate = (1)x(2)	\$896,950,285
(4) Limited Indemnity Paid Losses	\$211,569,045
(5) Limited Indemnity Paid Development Factor to Ultimate	1.515
(6) Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	\$320,527,103
(7) Limited Indemnity Paid+Case Losses	\$275,586,071
(8) Limited Indemnity Paid+Case Development Factor to Ultimate	1.165
(9) Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	\$321,057,773
(10) Policy Year 2019 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	\$320,792,438
(11) Limited Medical Paid Losses	\$210,787,907
(12) Limited Medical Paid Development Factor to Ultimate	1.281
(13) Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	\$270,019,309
(14) Limited Medical Paid+Case Losses	\$285,887,407
(15) Limited Medical Paid+Case Development Factor to Ultimate	0.979
(16) Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	\$279,883,771
(17) Policy Year 2019 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	\$274,951,540

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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>
2017	1.013	2016	1.000	2015	1.000	2014	1.000
2018	1.017	2017	0.999	2016	0.999	2015	1.000
2019	1.005	2018	1.000	2017	1.000	2016	1.000
Average	1.012	Average	1.000	Average	1.000	Average	1.000

Summary of Premium Development Factors

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

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Determination of Premium and Losses Developed to an Ultimate Report

Section C1 - Limited Indemnity Paid Loss Development Factors

<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>
2018	1.890	2017	1.214	2016	1.078	2015	1.041
2019	1.837	2018	1.225	2017	1.071	2016	1.034
Average	1.864	Average	1.220	Average	1.075	Average	1.038
<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>
2014	1.020	2013	1.011	2012	1.007	2011	1.009
2015	1.021	2014	1.012	2013	1.007	2012	1.007
Average	1.021	Average	1.012	Average	1.007	Average	1.008
<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>
2010	1.010	2009	1.003	2008	1.004	2007	1.003
2011	1.007	2010	1.005	2009	1.003	2008	1.002
Average	1.009	Average	1.004	Average	1.004	Average	1.003
<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>
2006	1.002	2005	1.003	2004	1.003	2003	1.003
2007	1.003	2006	1.002	2005	1.002	2004	1.002
Average	1.003	Average	1.003	Average	1.003	Average	1.003
<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>				
2002	1.003	2001	1.002				
2003	1.004	2002	1.003				
Average	1.004	Average	1.003				

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C1 - Limited Medical Paid 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>
2018	1.282	2017	1.066	2016	1.027	2015	1.027
2019	1.350	2018	1.100	2017	1.037	2016	1.012
Average	1.316	Average	1.083	Average	1.032	Average	1.020
<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>
2014	1.009	2013	1.006	2012	1.003	2011	1.007
2015	1.017	2014	1.006	2013	1.002	2012	1.007
Average	1.013	Average	1.006	Average	1.003	Average	1.007
<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>
2010	1.008	2009	1.005	2008	1.003	2007	1.005
2011	1.006	2010	1.006	2009	1.009	2008	1.004
Average	1.007	Average	1.006	Average	1.006	Average	1.005
<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>
2006	1.002	2005	0.996	2004	1.006	2003	1.004
2007	1.005	2006	1.003	2005	1.004	2004	1.006
Average	1.004	Average	1.000	Average	1.005	Average	1.005
<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>				
2002	1.003	2001	1.001				
2003	1.003	2002	1.007				
Average	1.003	Average	1.004				

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section C2 - Limited Indemnity Paid + Case Loss Development Factors

<u>Policy Year</u>	<u>1st/2nd</u>	<u>Policy Year</u>	<u>2nd/3rd</u>	<u>Policy Year</u>	<u>3rd/4th</u>	<u>Policy Year</u>	<u>4th/5th</u>
2015	1.265	2014	1.083	2013	1.026	2012	1.019
2016	1.287	2015	1.091	2014	1.027	2013	1.013
2017	1.254	2016	1.082	2015	1.016	2014	1.011
2018	1.286	2017	1.060	2016	1.027	2015	1.021
2019	1.252	2018	1.068	2017	1.029	2016	1.012
Average	1.269	Average	1.077	Average	1.025	Average	1.015

<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>
2011	1.006	2010	1.007	2009	1.004	2008	1.002
2012	1.001	2011	1.001	2010	1.006	2009	1.003
2013	1.010	2012	1.001	2011	1.007	2010	1.004
2014	1.007	2013	1.004	2012	1.002	2011	1.005
2015	1.006	2014	1.003	2013	1.000	2012	1.002
Average	1.006	Average	1.003	Average	1.004	Average	1.003

<u>Policy Year</u>	<u>9th/10th</u>	<u>Policy Year</u>	<u>10th/11th</u>	<u>Policy Year</u>	<u>11th/12th</u>	<u>Policy Year</u>	<u>12th/13th</u>
2007	1.004	2006	1.001	2005	1.003	2004	1.001
2008	0.999	2007	1.002	2006	1.003	2005	1.000
2009	0.999	2008	0.998	2007	1.000	2006	1.000
2010	1.006	2009	1.002	2008	1.001	2007	1.000
2011	1.001	2010	1.007	2009	1.001	2008	1.002
Average	1.002	Average	1.002	Average	1.002	Average	1.001

<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>
2003	1.002	2002	1.001	2001	0.999	2000	1.002
2004	1.000	2003	1.002	2002	0.999	2001	1.000
2005	1.001	2004	1.000	2003	1.001	2002	1.003
2006	1.003	2005	1.001	2004	1.002	2003	1.002
2007	0.999	2006	1.002	2005	1.001	2004	1.000
Average	1.001	Average	1.001	Average	1.000	Average	1.001

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1999	1.001	1998	1.001
2000	1.003	1999	1.000
2001	1.001	2000	1.002
2002	1.002	2001	1.001
2003	1.000	2002	0.999
Average	1.001	Average	1.001

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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>
2015	0.988	2014	0.984	2013	0.991	2012	0.995
2016	0.971	2015	0.978	2014	1.002	2013	0.986
2017	0.941	2016	0.956	2015	0.994	2014	0.973
2018	0.990	2017	0.987	2016	0.993	2015	0.990
2019	1.009	2018	0.991	2017	0.987	2016	1.000
Average	0.980	Average	0.979	Average	0.993	Average	0.989

<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>
2011	0.997	2010	1.005	2009	1.006	2008	1.003
2012	0.995	2011	1.002	2010	1.000	2009	0.995
2013	0.995	2012	0.993	2011	0.999	2010	1.001
2014	1.000	2013	0.999	2012	0.999	2011	0.998
2015	1.004	2014	0.999	2013	1.000	2012	1.001
Average	0.998	Average	1.000	Average	1.001	Average	1.000

<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>
2007	1.008	2006	1.004	2005	0.997	2004	1.010
2008	1.000	2007	0.997	2006	1.001	2005	0.997
2009	0.994	2008	0.998	2007	1.001	2006	0.999
2010	0.998	2009	1.000	2008	1.000	2007	1.004
2011	0.997	2010	0.999	2009	1.012	2008	1.000
Average	0.999	Average	1.000	Average	1.002	Average	1.002

<u>Policy Year</u>	<u>13th/14th</u>	<u>Policy Year</u>	<u>14th/15th</u>	<u>Policy Year</u>	<u>15th/16th</u>	<u>Policy Year</u>	<u>16th/17th</u>
2003	1.000	2002	1.000	2001	1.000	2000	0.999
2004	0.999	2003	1.002	2002	0.998	2001	0.995
2005	1.001	2004	0.997	2003	0.999	2002	1.000
2006	1.003	2005	1.002	2004	1.001	2003	0.997
2007	1.001	2006	0.997	2005	1.001	2004	1.001
Average	1.001	Average	1.000	Average	1.000	Average	0.998

<u>Policy Year</u>	<u>17th/18th</u>	<u>Policy Year</u>	<u>18th/19th</u>
1999	1.001	1998	1.001
2000	1.000	1999	1.000
2001	1.001	2000	1.005
2002	1.003	2001	1.000
2003	0.998	2002	1.003
Average	1.001	Average	1.002

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

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

Indemnity Paid+Case Data for Matching Companies

(1) Policy Year	(2) <u>Losses for Policy Year</u> 19th Report	(3) <u>Losses for Policy Year</u> 20th Report	(4) <u>Losses for All Prior Policy Years</u> Previous	(5) <u>Losses for All Prior Policy Years</u> Current	(6) Factor to Adjust Losses for Prior Policy Years	(7) Indicated 19th-to-Ult Development for Policy Year
1992	186,335,197	185,628,007	2,179,189,824	2,183,334,104	0.861	1.022
1993	151,416,883	151,330,205	2,368,917,194	2,372,554,238	1.137	1.021
1994	121,415,191	121,362,701	2,514,518,376	2,516,147,929	1.481	1.009
1995	120,320,721	120,313,375	2,628,720,234	2,631,729,350	1.514	1.016
1996	140,561,670	140,846,248	2,748,072,811	2,749,956,102	1.300	1.012
1997	168,276,290	168,572,574	2,889,696,284	2,892,384,446	1.094	1.016
1998	236,447,182	236,461,091	2,832,350,416	2,833,534,413	0.730	1.007
1999	262,564,092	262,756,023	3,284,389,915	3,288,338,207	0.703	1.022
2000	268,789,813	268,913,177	3,550,597,860	3,552,515,926	0.700	1.011
2001	271,321,733	271,812,145	3,820,979,183	3,822,689,452	0.686	1.011
Selected Indemnity 19th-to-Ultimate Loss Development Factor						1.015

Medical Paid+Case Data for Matching Companies

(8) Policy Year	(9) <u>Losses for Policy Year</u> 19th Report	(10) <u>Losses for Policy Year</u> 20th Report	(11) <u>Losses for All Prior Policy Years</u> Previous	(12) <u>Losses for All Prior Policy Years</u> Current	(13) Factor to Adjust Losses for Prior Policy Years	(14) Indicated 19th-to-Ult Development for Policy Year
1992	168,518,550	167,970,731	1,722,248,236	1,732,749,265	0.774	1.077
1993	135,595,487	135,321,544	1,900,718,713	1,909,395,917	1.045	1.059
1994	98,591,984	98,817,836	2,038,496,870	2,042,982,162	1.512	1.032
1995	106,697,873	106,566,043	2,134,670,213	2,137,491,625	1.422	1.017
1996	116,708,208	116,823,153	2,240,048,543	2,240,606,977	1.317	1.005
1997	133,792,125	134,081,591	2,356,505,757	2,354,698,250	1.160	0.991
1998	178,924,920	178,376,967	2,306,065,591	2,306,610,568	0.818	1.001
1999	203,212,240	203,223,116	2,656,930,972	2,657,495,839	0.782	1.004
2000	207,766,056	207,788,159	2,860,718,955	2,858,806,581	0.730	0.987
2001	210,172,050	211,697,692	3,066,201,220	3,065,242,741	0.753	1.001
Selected Medical 19th-to-Ultimate Loss Development Factor						1.017

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

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

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

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

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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>
1998	0.992	0.974
1999	0.991	0.968
2000	0.984	0.947
2001	0.993	0.985
2002	0.985	0.969
Selected	0.989	0.969

	<u>Indemnity</u>	<u>Medical</u>
(1) Paid+Case 19th-to-Ultimate Loss Development Factor (Section D)	1.015	1.017
(2) Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.796	0.796
(3) Limited Paid+Case 19th-to-Ultimate Loss Development Factor = $[(1)-1]x(2)+1$	1.012	1.014
(4) Limited Paid-to-Paid+Case Ratio (Section E)	0.989	0.969
(5) Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.023	1.046

Section F1 - Summary of Limited Paid Loss Development Factors

<u>Report</u>	<u>(1) Indemnity Paid Loss Development</u>		<u>Report</u>	<u>(3) Medical Paid Loss Development</u>	
	<u>to Next Report</u>	<u>to Ultimate</u>		<u>to Next Report</u>	<u>to Ultimate</u>
1st	1.864	2.824	1st	1.316	1.686
2nd	1.220	1.515	2nd	1.083	1.281
3rd	1.075	1.242	3rd	1.032	1.183
4th	1.038	1.155	4th	1.020	1.146
5th	1.021	1.113	5th	1.013	1.124
6th	1.012	1.090	6th	1.006	1.110
7th	1.007	1.077	7th	1.003	1.103
8th	1.008	1.070	8th	1.007	1.100
9th	1.009	1.062	9th	1.007	1.092
10th	1.004	1.053	10th	1.006	1.084
11th	1.004	1.049	11th	1.006	1.078
12th	1.003	1.045	12th	1.005	1.072
13th	1.003	1.042	13th	1.004	1.067
14th	1.003	1.039	14th	1.000	1.063
15th	1.003	1.036	15th	1.005	1.063
16th	1.003	1.033	16th	1.005	1.058
17th	1.004	1.030	17th	1.003	1.053
18th	1.003	1.026	18th	1.004	1.050
19th		1.023	19th		1.046

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

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

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Determination of Premium and Losses Developed to an Ultimate Report

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

<u>Report</u>	<u>(1) Indemnity Paid+Case Loss Development</u>		<u>Report</u>	<u>(3) Medical Paid+Case Loss Development</u>	
	<u>to Next Report</u>	<u>to Ultimate</u>		<u>to Next Report</u>	<u>to Ultimate</u>
1st	1.269	1.478	1st	0.980	0.959
2nd	1.077	1.165	2nd	0.979	0.979
3rd	1.025	1.082	3rd	0.993	1.000
4th	1.015	1.056	4th	0.989	1.007
5th	1.006	1.040	5th	0.998	1.018
6th	1.003	1.034	6th	1.000	1.020
7th	1.004	1.031	7th	1.001	1.020
8th	1.003	1.027	8th	1.000	1.019
9th	1.002	1.024	9th	0.999	1.019
10th	1.002	1.022	10th	1.000	1.020
11th	1.002	1.020	11th	1.002	1.020
12th	1.001	1.018	12th	1.002	1.018
13th	1.001	1.017	13th	1.001	1.016
14th	1.001	1.016	14th	1.000	1.015
15th	1.000	1.015	15th	1.000	1.015
16th	1.001	1.015	16th	0.998	1.015
17th	1.001	1.014	17th	1.001	1.017
18th	1.001	1.013	18th	1.002	1.016
19th		1.012	19th		1.014

(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*	11,164,730
(2) Statewide Excess Ratio for (1)	0.010
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = $1.0 / \{1.0 - [(2) \times (1.0 - (3))]\}$	1.010

Section H - Policy Year Large Loss Limits

Experience Year	Policy Year Detrended Limit
2020	9,427,708
2019	8,915,736
2018	8,547,927
2017	8,251,653
2016	7,958,486
2015	7,769,857
2014	7,573,727
2013	7,348,369
2012	7,190,402
2011	7,029,872
2010	6,852,850
2009	6,636,806
2008	6,538,851
2007	6,465,857
2006	6,281,784
2005	6,043,197
2004	5,828,921
2003	5,623,742
2002	5,452,475
2001	5,338,684
2000	5,208,503
1999	4,986,959
1998	4,745,193

* March 20, 2024 is the midpoint of the effective period for which the revised loss costs are being proposed.

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APPENDIX A-III

Policy Year Trend

Section A - Summary of Annual Trends

(1)	(2)	(3)	(4)	(5)	(6)
Policy Year	Lost-Time	Indemnity		Medical	
	Claim Frequency*	Avg Cost Per Case*^	Loss Ratio^	Avg Cost Per Case*^	Loss Ratio^
2013	18.4	37,939	0.699	33,338	0.614
2014	18.0	36,138	0.649	32,032	0.576
2015	17.0	34,650	0.590	31,281	0.533
2016	16.4	32,779	0.539	28,149	0.463
2017	16.0	32,825	0.525	27,173	0.434
2018	15.6	33,665	0.527	29,042	0.455
2019	14.2	34,527	0.492	30,208	0.430
2020	14.6	31,993	0.468	27,774	0.406

* Figures have been adjusted to the current wage level.

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

	<u>Indemnity</u>	<u>Medical</u>
(1) Current Approved Annual Loss Ratio Trend Factor	0.960	0.965
(2) Range of Indicated Annual Trend Factors Based on Frequency and Severity Analysis		
Lower estimate:	0.932	0.929
Upper estimate:	1.000	1.009
(3) Selected Annual Loss Ratio Trend Factor	0.965	0.965
(4) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period:		
	<u>Years</u>	
Policy Year 2020	3.307	
Policy Year 2019	4.307	
(5) Trend Factor Applied to Experience Year = (3) ^ (4)		
	<u>Indemnity</u>	<u>Medical</u>
Policy Year 2020	0.889	0.889
Policy Year 2019	0.858	0.858

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APPENDIX A-III

Policy Year Trend

Section B - Summary of Data Points Underlying Trend Analysis

<u>Policy Year</u>	<u>Paid Indemnity Loss Ratio</u>	<u>Paid Medical Loss Ratio</u>	<u>Paid+Case Indemnity Loss Ratio</u>	<u>Paid+Case Medical Loss Ratio</u>	<u>Claim Frequency</u>	<u>Paid Indemnity Avg. Cost Per Case</u>	<u>Paid Medical Avg. Cost Per Case</u>	<u>Paid+Case Indemnity Avg. Cost Per Case</u>	<u>Paid+Case Medical Avg. Cost Per Case</u>
2013	0.709	0.631	0.688	0.596	18.4	38,531	34,294	37,347	32,382
2014	0.656	0.589	0.642	0.562	18.0	36,515	32,779	35,760	31,284
2015	0.597	0.546	0.582	0.519	17.0	35,088	32,068	34,211	30,494
2016	0.547	0.471	0.531	0.454	16.4	33,255	28,666	32,302	27,632
2017	0.531	0.446	0.518	0.422	16.0	33,248	27,903	32,402	26,444
2018	0.532	0.459	0.521	0.450	15.6	33,996	29,350	33,334	28,734
2019	0.491	0.422	0.492	0.438	14.2	34,498	29,666	34,555	30,750
2020	0.477	0.420	0.458	0.391	14.6	32,643	28,774	31,344	26,773

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Loss Ratio Trend Supporting Information
Financial Data is Valued as of December 31, 2021

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)
2013	1,018,494,369	xxx	1,018,494,369	0.434	442,026,556
2014	1,076,685,343	xxx	1,076,685,343	0.434	467,281,439
2015	1,124,804,464	xxx	1,124,804,464	0.442	497,163,573
2016	1,109,602,427	xxx	1,109,602,427	0.481	533,718,767
2017	1,034,286,663	1.000	1,034,286,663	0.548	566,789,091
2018	982,848,340	1.000	982,848,340	0.623	612,314,516
2019	896,950,285	1.000	896,950,285	0.728	652,979,807
2020	818,720,233	1.012	828,544,876	0.827	685,206,612

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)]
2013	293,043,454	1.070	313,556,496	1.000	313,556,496	0.709
2014	284,570,446	1.077	306,482,370	1.000	306,482,370	0.656
2015	272,349,774	1.090	296,861,254	1.000	296,861,254	0.597
2016	262,125,125	1.113	291,745,264	1.000	291,745,264	0.547
2017	260,584,021	1.155	300,974,544	1.000	300,974,544	0.531
2018	262,155,455	1.242	325,597,075	1.000	325,597,075	0.532
2019	211,569,045	1.515	320,527,103	1.000	320,527,103	0.491
2020	115,649,652	2.824	326,594,617	1.000	326,594,617	0.477

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)]
2013	254,498,925	1.100	279,948,818	0.997	279,108,972	0.631
2014	245,489,179	1.103	270,774,564	1.016	275,106,957	0.589
2015	233,827,238	1.110	259,548,234	1.045	271,227,905	0.546
2016	214,165,095	1.124	240,721,567	1.045	251,554,038	0.471
2017	211,527,988	1.146	242,411,074	1.042	252,592,339	0.446
2018	230,512,580	1.183	272,696,382	1.031	281,149,970	0.459
2019	210,787,907	1.281	270,019,309	1.021	275,689,714	0.422
2020	169,227,162	1.686	285,316,995	1.009	287,884,848	0.420

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)]
2013	295,937,462	1.027	303,927,773	1.000	303,927,773	0.688
2014	291,121,340	1.031	300,146,102	1.000	300,146,102	0.642
2015	279,923,894	1.034	289,441,306	1.000	289,441,306	0.582
2016	272,489,228	1.040	283,388,797	1.000	283,388,797	0.531
2017	277,760,491	1.056	293,315,078	1.000	293,315,078	0.518
2018	295,057,799	1.082	319,252,539	1.000	319,252,539	0.521
2019	275,586,071	1.165	321,057,773	1.000	321,057,773	0.492
2020	212,174,889	1.478	313,594,486	1.000	313,594,486	0.458

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)]
2013	259,415,775	1.019	264,344,675	0.997	263,551,641	0.596
2014	253,363,313	1.020	258,430,579	1.016	262,565,468	0.562
2015	241,969,721	1.020	246,809,115	1.045	257,915,525	0.519
2016	227,936,000	1.018	232,038,848	1.045	242,480,596	0.454
2017	228,139,699	1.007	229,736,677	1.042	239,385,617	0.422
2018	266,970,082	1.000	266,970,082	1.031	275,246,155	0.450
2019	285,887,407	0.979	279,883,771	1.021	285,761,330	0.438
2020	276,824,012	0.959	265,474,228	1.009	267,863,496	0.391

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APPENDIX A-III
Frequency and Severity Trend Supporting Information
Financial Data is Valued as of December 31, 2021

Section F - Claim Frequency

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			=(1)x(2)			=(4)x(5)			=(6)x(7)x(8)	=(3)/(9)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Policy Year Premium	Premium Devel Factor	Ultimate Premium	On-level Factor	Factor to Adjust to 2020 Wage Levels	On-level Devel Prem Adj to 2020 Wage Level	Claim Freq Per Million of On-level Premium
2013	10,449	1.000	10,449	1,018,494,369	1.000	1,018,494,369	0.434	1.284	567,301,364	18.4
2014	10,458	1.000	10,458	1,076,685,343	1.000	1,076,685,343	0.434	1.246	582,486,771	18.0
2015	10,271	1.000	10,271	1,124,804,464	1.000	1,124,804,464	0.442	1.214	604,019,997	17.0
2016	10,396	1.000	10,396	1,109,602,427	1.000	1,109,602,427	0.481	1.185	632,473,383	16.4
2017	10,347	1.000	10,347	1,034,286,663	1.000	1,034,286,663	0.548	1.143	647,463,451	16.0
2018	10,564	1.000	10,564	982,848,340	1.000	982,848,340	0.623	1.103	675,216,810	15.6
2019	9,781	1.005	9,830	896,950,285	1.000	896,950,285	0.728	1.058	690,651,719	14.2
2020	9,667	1.035	10,005	818,720,233	1.012	828,544,876	0.827	1.000	685,206,612	14.6

Section G - Paid Severity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			=(1)x(2)			=(4)x(5)			=(6)x(7)x(8)	=(9)/(3)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid Indemnity Losses	Paid Indemnity LDF	Ultimate Indemnity Losses	On-level Factor	Factor to Adjust to 2020 Wage Levels	On-level Devel Indemnity Losses Adj to 2020 Wage Level	Indemnity Average Claim Severity
2013	10,449	1.000	10,449	293,043,454	1.070	313,556,496	1.000	1.284	402,606,541	38,531
2014	10,458	1.000	10,458	284,570,446	1.077	306,482,370	1.000	1.246	381,877,033	36,515
2015	10,271	1.000	10,271	272,349,774	1.090	296,861,254	1.000	1.214	360,389,562	35,088
2016	10,396	1.000	10,396	262,125,125	1.113	291,745,264	1.000	1.185	345,718,138	33,255
2017	10,347	1.000	10,347	260,584,021	1.155	300,974,544	1.000	1.143	344,013,904	33,248
2018	10,564	1.000	10,564	262,155,455	1.242	325,597,075	1.000	1.103	359,133,574	33,996
2019	9,781	1.005	9,830	211,569,045	1.515	320,527,103	1.000	1.058	339,117,675	34,498
2020	9,667	1.035	10,005	115,649,652	2.824	326,594,617	1.000	1.000	326,594,617	32,643

	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
			=(11)x(12)			=(14)x(15)			=(16)x(17)x(18)	=(19)/(13)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid Medical Losses	Paid Medical LDF	Ultimate Medical Losses	On-level Factor	Factor to Adjust to 2020 Wage Levels	On-level Devel Medical Losses Adj to 2020 Wage Level	Medical Average Claim Severity
2013	10,449	1.000	10,449	254,498,925	1.100	279,948,818	0.997	1.284	358,334,487	34,294
2014	10,458	1.000	10,458	245,489,179	1.103	270,774,564	1.016	1.246	342,800,598	32,779
2015	10,271	1.000	10,271	233,827,238	1.110	259,548,234	1.045	1.214	329,366,709	32,068
2016	10,396	1.000	10,396	214,165,095	1.124	240,721,567	1.045	1.185	298,013,300	28,666
2017	10,347	1.000	10,347	211,527,988	1.146	242,411,074	1.042	1.143	288,711,589	27,903
2018	10,564	1.000	10,564	230,512,580	1.183	272,696,382	1.031	1.103	310,055,786	29,350
2019	9,781	1.005	9,830	210,787,907	1.281	270,019,309	1.021	1.058	291,620,859	29,666
2020	9,667	1.035	10,005	169,227,162	1.686	285,316,995	1.009	1.000	287,884,848	28,774

Section H - Paid+Case Severity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			=(1)x(2)			=(4)x(5)			=(6)x(7)x(8)	=(9)/(3)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid+Case Indemnity Losses	Paid+Case Indemnity LDF	Ultimate Indemnity Losses	On-level Factor	Factor to Adjust to 2020 Wage Levels	On-level Devel Indemnity Losses Adj to 2020 Wage Level	Indemnity Average Claim Severity
2013	10,449	1.000	10,449	295,937,462	1.027	303,927,773	1.000	1.284	390,243,261	37,347
2014	10,458	1.000	10,458	291,121,340	1.031	300,146,102	1.000	1.246	373,982,043	35,760
2015	10,271	1.000	10,271	279,923,894	1.034	289,441,306	1.000	1.214	351,381,745	34,211
2016	10,396	1.000	10,396	272,489,228	1.040	283,388,797	1.000	1.185	335,815,724	32,302
2017	10,347	1.000	10,347	277,760,491	1.056	293,315,078	1.000	1.143	335,259,134	32,402
2018	10,564	1.000	10,564	295,057,799	1.082	319,252,539	1.000	1.103	352,135,551	33,334
2019	9,781	1.005	9,830	275,586,071	1.165	321,057,773	1.000	1.058	339,679,124	34,555
2020	9,667	1.035	10,005	212,174,889	1.478	313,594,486	1.000	1.000	313,594,486	31,344

	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
			=(11)x(12)			=(14)x(15)			=(16)x(17)x(18)	=(19)/(13)
Policy Year	Policy Year Claims	Claim Devel Factor	Ultimate Claim Counts	Paid+Case Medical Losses	Paid+Case Medical LDF	Ultimate Medical Losses	On-level Factor	Factor to Adjust to 2020 Wage Levels	On-level Devel Medical Losses Adj to 2020 Wage Level	Medical Average Claim Severity
2013	10,449	1.000	10,449	259,415,775	1.019	264,344,675	0.997	1.284	338,361,184	32,382
2014	10,458	1.000	10,458	253,363,313	1.020	258,430,579	1.016	1.246	327,173,113	31,284
2015	10,271	1.000	10,271	241,969,721	1.020	246,809,115	1.045	1.214	313,200,767	30,494
2016	10,396	1.000	10,396	227,936,000	1.018	232,038,848	1.045	1.185	287,264,094	27,632
2017	10,347	1.000	10,347	228,139,699	1.007	229,736,677	1.042	1.143	273,616,382	26,444
2018	10,564	1.000	10,564	266,970,082	1.000	266,970,082	1.031	1.103	303,544,983	28,734
2019	9,781	1.005	9,830	285,887,407	0.979	279,883,771	1.021	1.058	302,274,473	30,750
2020	9,667	1.035	10,005	276,824,012	0.959	265,474,228	1.009	1.000	267,863,496	26,773

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APPENDIX A-IV

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

All carriers writing more than one-tenth of one percent of the North Carolina workers compensation written premium volume and whose aggregate financial data is not included in this filing are listed below. The listing is separated between policy years 2020 and 2019 aggregate data.

Carriers not included in policy year experience valued as of December 31, 2021

Policy Year 2020

Name of Carrier

None

Percentage of
Premium Volume

Policy Year 2019

Name of Carrier

None

Percentage of
Premium Volume

Note: Figures are based on 2020 and 2019 data from the NAIC.

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APPENDIX A-V

Derivation of Industry Group Differentials

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

I. Expected Losses

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

Industry Group	(1) Latest Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(2) Five Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(3) Five Year Proposed Expected Losses Prior to Adjustment for Change in Off-Balance	(4) Current Ratio of Manual to Standard Premium	(5) Proposed Ratio of Manual to Standard Premium
Manufacturing	194,949,220	925,202,309	881,137,754	1.092	1.095
Contracting	248,648,422	1,062,337,864	1,011,797,391	1.089	1.090
Office & Clerical	105,350,838	454,739,115	432,962,018	1.138	1.138
Goods & Services	310,480,512	1,419,629,503	1,351,522,263	1.052	1.051
Miscellaneous	209,671,461	930,794,813	887,179,074	1.047	1.043
Statewide	1,069,100,453	4,792,703,604	4,564,598,500		

Industry Group	(6) Latest Year Current Expected Losses Adjusted for Change in Off-Balance (1)x(4)/(5)	(7) Five Year Current Expected Losses Adjusted for Change in Off-Balance (2)x(4)/(5)	(8) Five Year Proposed Expected Losses Adjusted for Change in Off-Balance (3)x(4)/(5)	(9) Current/ Proposed (7)/(8)	(10) Adjustment to Proposed for Current Relativity (9)IG/(9)SW
Manufacturing	194,415,112	922,667,508	878,723,678	1.050	1.000
Contracting	248,420,304	1,061,363,242	1,010,869,137	1.050	1.000
Office & Clerical	105,350,838	454,739,115	432,962,018	1.050	1.000
Goods & Services	310,775,927	1,420,980,244	1,352,808,203	1.050	1.000
Miscellaneous	210,475,570	934,364,496	890,581,487	1.049	0.999
Statewide	1,069,437,751	4,794,114,605	4,565,944,523	1.050	

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APPENDIX A-V

II. Industry Group Differentials

To calculate the converted indicated balanced losses (11) the reported losses are limited to \$500,000 for a single claim occurrence and \$1,500,000 for each multiple claim occurrence. After the application of limited development, trend and benefit factors, the limited losses are brought to an unlimited level through the application of the expected excess provision. The expected excess loss provisions are non-catastrophe and the excess ratios at a loss limit of \$50 million are set equal to zero. The proposed experience change, applicable loss-based expenses and any miscellaneous premium adjustments are applied to calculate the indicated losses. These indicated losses are then balanced to the expected losses using the factors shown in Appendix B-I, Section A-3.

Industry Group	(11) Converted Indicated Balanced Losses	(12) Indicated/ Expected Ratio (11)/[(8)x(10)]	(13) Indicated Differential (12)IG/(12)SW	(14) Lost-Time Claim Counts
Manufacturing	887,857,262	1.010	1.011	18,625
Contracting	1,000,324,244	0.990	0.991	12,907
Office & Clerical	426,472,880	0.985	0.986	8,995
Goods & Services	1,346,455,956	0.995	0.996	34,661
Miscellaneous	899,188,647	1.011	1.012	14,027
Statewide	4,560,298,989	0.999		

Industry Group	(15) Full Credibility Standard for Lost-Time Claim Counts	(16) Credibility Minimum of 1.000 and ((14)/(15))^0.5	(17) Credibility Weighted Indicated/Expected Ratio [(16)IGx(12)IG] + [1-(16)IG]x(12)SW*	(18) Final Industry Group Differential (17)IG/(17)SW
Manufacturing	12,000	1.00	1.010	1.011
Contracting	12,000	1.00	0.990	0.991
Office & Clerical	12,000	0.87	0.987	0.988
Goods & Services	12,000	1.00	0.995	0.996
Miscellaneous	12,000	1.00	1.011	1.012
Statewide			0.999	1.000

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

North Carolina

APPENDIX A-V

III. Description of Industry Group Differentials

Column (2) reflects the indemnity and medical combined expected losses calculated as five years of payroll (in hundreds) extended separately by indemnity and medical pure premiums underlying the latest approved loss costs. Column (3) adjusts the current expected losses to the proposed level by applying the components of the proposed loss cost level change. These components are applied separately for indemnity and medical, where possible. These adjustments are reflected in Appendix B-I, Section B.

Column (4) shows the current manual premium to standard premium ratios that were calculated using the latest five years of WCSP data used in the currently approved North Carolina filing. Column (5) shows the proposed manual premium to standard premium ratios calculated using the latest five years of manual premium and experience modification factors reported in the WCSP data used in the proposed North Carolina filing. "Proposed" ratio refers to the fact that these ratios are based on the latest available WCSP data in the proposed filing, and they are used to adjust the proposed industry group differentials to reflect the latest available impact of experience rating by industry group. The differences between columns (4) and (5) relate to the different periods of data being used, which are rolling 5-year periods.

Columns (6), (7), and (8) are based on columns (1), (2), and (3), respectively, and include an adjustment for the change in the average experience rating off-balance by Industry Group (IG). The adjustment for the change in the average experience rating off-balance by IG is reflected by multiplying columns (1), (2), and (3) by the ratio of column (4) to column (5). The ratio of column (4) to column (5) adjusts the current and proposed expected losses (and therefore the IG differentials) to reflect the latest available impact of experience rating by industry group.

The expected losses in column (6) are used as the IG weights when determining the statewide average Credibility Weighted Indicated-to-Expected Ratio in column (17).

The expected losses in columns (7) and (8) are used to determine the relative IG changes from the prior filing to the proposed filing in column (9). Since the indicated IG relativities in column (9) reflect a statewide average that differs from 1.000, the calculation in column (10) ensures that the indicated changes by IG balance to the overall proposed statewide loss cost level change.

Column (13) normalizes the indicated to expected ratios determined in column (12) to determine differentials before credibility weighting. The credibilities are calculated for each industry group using actual lost-time cases (column (14)) and the full credibility standard. The full credibility standard (column (15)) is determined based on an analysis of five successive years of five industry group differential fluctuations across 36 states. In column (16), the credibility is 1.00 when lost-time claims exceed 12,000. The final differentials reflected in column (18) are the normalized credibility weighted industry group differentials calculated in column (17).

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APPENDIX B-I

Distribution of Loss Cost Level Change to Occupational Classification

After determining the required changes in the overall loss cost level for the state and by industry group, the next step in the ratemaking procedure is to distribute these changes among the various occupational classifications. In order to do this, the pure premiums by classification must be adjusted, by policy period, industry group, or on an overall basis, to incorporate the changes proposed in the filing. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums.

Section A – Calculation of Indicated Pure Premiums

The indicated pure premiums are calculated from the payroll and loss data reported, by class code and policy period, in the Workers Compensation Statistical Plan (WCSP) for the latest available five policy periods. Various adjustments are made to these pure premiums to put them at the level proposed in this filing (Sections A-1 to A-3).

Section A-1 – Calculation of Primary Conversion Factors

1. Limited Loss Development Factors*

The following factors are applied to develop the losses from first through fifth report to an ultimate basis.

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
1/15-12/15	1.067	1.029	1.045	1.013
1/16-12/16	1.093	1.042	1.049	1.011
1/17-12/17	1.144	1.068	1.048	1.011
1/18-12/18	1.296	1.148	1.042	0.999
1/19-12/19	1.995	1.453	1.050	0.966

*The likely/not-likely development factors reflect a 60% likely / 40% not-likely distribution of the total tail development.

2. Factors to Adjust to the Proposed Trend Level

The proposed trend factors are applied to adjust the losses to the proposed level.

Policy Period	Indemnity	Medical
1/15-12/15	0.744	0.744
1/16-12/16	0.771	0.771
1/17-12/17	0.799	0.799
1/18-12/18	0.828	0.828
1/19-12/19	0.858	0.858

3. Factors to Adjust to the Proposed Benefit Level

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

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
1/15-12/15	1.000	1.000	1.000	1.000	1.050
1/16-12/16	1.000	1.000	1.000	1.000	1.050
1/17-12/17	1.000	1.000	1.000	1.000	1.047
1/18-12/18	1.000	1.000	1.000	1.000	1.036
1/19-12/19	1.000	1.000	1.000	1.000	1.026

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4. Primary Conversion Factors: Indicated Pure Premiums

The factors above, contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
1/15-12/15	0.794	0.766	0.794	0.794	0.766	0.794	0.766	0.816	0.791
1/16-12/16	0.843	0.803	0.843	0.843	0.803	0.843	0.803	0.849	0.818
1/17-12/17	0.914	0.853	0.914	0.914	0.853	0.914	0.853	0.877	0.846
1/18-12/18	1.073	0.951	1.073	1.073	0.951	1.073	0.951	0.894	0.857
1/19-12/19	1.712	1.247	1.712	1.712	1.247	1.712	1.247	0.924	0.850

* 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. The expected excess loss provisions are non-catastrophe and the excess ratios at a loss limit of \$50 million are set equal to zero. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.098	0.124	0.163	0.179	0.240	0.276	0.307
(2) Excess Factors 1/(1-(1))	1.109	1.142	1.195	1.218	1.316	1.381	1.443

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.

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Section A-3 – Calculation of Secondary Conversion Factors

1. Factors to Adjust for Proposed Industry Group Differentials

The following factors are applied to adjust the indicated industry group differentials for the effects of credibility weighting the industry group differentials and weighting the differentials by the latest year expected losses.

	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Indicated Differentials*	1.011	0.991	0.986	0.996	1.012
(2) Final Differentials**	1.011	0.991	0.988	0.996	1.012
(3) Adjustment (2)/(1)	1.000	1.000	1.002	1.000	1.000

*See Appendix A-V, column (13).

**See Appendix A-V, column (18).

2. Factors to Balance Indicated to Expected Losses

The expected losses are calculated as the pure premium underlying the current loss costs, adjusted to the proposed level and adjusted for the Experience Rating Plan off-balance. The indicated losses are balanced to the expected losses by applying the following factors.

Policy Period	(1) Adjustment of Indicated Losses to Pure Premium at Proposed Level	(2) Current Ratio of Manual to Standard Premium	(3) Proposed Ratio of Manual to Standard Premium	(4) Off-balance Adjustment (2)/(3)	(5) Balancing Indicated to Expected Losses (1)x(4)
1/15-12/15	0.820	1.075	1.069	1.006	0.825
1/16-12/16	0.879	1.075	1.073	1.002	0.881
1/17-12/17	0.882	1.075	1.080	0.995	0.878
1/18-12/18	0.847	1.075	1.084	0.992	0.840
1/19-12/19	0.884	1.075	1.073	1.002	0.886

3. Adjustment for Experience Change

A factor of 0.940 is applied to adjust for the experience change in the proposed loss cost level.

4. Factor to Reflect the Proposed Loss-Based Expense Provisions

A factor of 1.200 is applied to include the proposed loss-based expense provisions.

5. Secondary Conversion Factors: Indicated Pure Premiums

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

Policy Period	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
1/15-12/15	0.931	0.931	0.932	0.931	0.931
1/16-12/16	0.994	0.994	0.996	0.994	0.994
1/17-12/17	0.990	0.990	0.992	0.990	0.990
1/18-12/18	0.948	0.948	0.949	0.948	0.948
1/19-12/19	0.999	0.999	1.001	0.999	0.999

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Section B – Calculation of Present on Rate Level Pure Premiums

The present on rate level pure premiums are the pure premiums underlying the current loss costs, adjusted to the proposed level. The data sources for the above-captioned pure premiums are the partial pure premiums underlying the current loss costs.

1. Adjustment for Experience Change

A factor of 0.940 is applied to adjust for the experience change in the proposed loss cost level.

2. Factors to Adjust to the Proposed Trend Level

The pure premiums underlying the current loss costs contain the current trend. The change in trend factors, 1.020 and 1.000, for indemnity and medical, respectively, are applied to adjust to the proposed trend level.

3. Factors to Adjust to the Proposed Benefit Level

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

Effective Date	Indemnity	Medical
October 1, 2021 (Appendix C-I)	1.000	1.002
January 1, 2022 (Appendix C-I)	1.000	1.003
Combined Benefit Adjustment	1.000	1.005

4. Factors to Include the Proposed Loss-Based Expense Provisions

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

	(a) Current		(b) Proposed	
	Indemnity	Medical	Indemnity	Medical
(1) Loss Adjustment Expense	1.200	1.200	1.200	1.200
(2) Loss-based Assessment	1.000	1.000	1.000	1.000
(3) = (1) + (2) – 1.000	1.200	1.200	1.200	1.200
(4) Overall Change (3b)/(3a)			1.000	1.000

5. Adjustment to Obtain Expected Losses

The pure premiums underlying the current loss costs reflect the current Experience Rating Plan off-balance. The change in off-balance must be applied.

Industry Group	(1) Current Ratio of Manual to Standard Premium	(2) Proposed Ratio of Manual to Standard Premium	(3) Off-balance Adjustment (1)/(2)
Manufacturing	1.092	1.095	0.997
Contracting	1.089	1.090	0.999
Office & Clerical	1.138	1.138	1.000
Goods & Services	1.052	1.051	1.001
Miscellaneous	1.047	1.043	1.004

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6. Factors to Adjust for Proposed Industry Group Differentials

The pure premiums underlying the current loss costs are adjusted by the proposed industry group differentials.

Industry Group	(1) Final Differential*	(2) Adjustment to Proposed for Current Relativities**	(3) Adjusted Differential (1)x(2)
Manufacturing	1.011	1.000	1.011
Contracting	0.991	1.000	0.991
Office & Clerical	0.988	1.000	0.988
Goods & Services	0.996	1.000	0.996
Miscellaneous	1.012	0.999	1.011

*See Appendix A-V, column (18).

**See Appendix A-V, column (10).

7. Combined Conversion Factors

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

Industry Group	Indemnity	Medical
Manufacturing	0.967	0.953
Contracting	0.949	0.936
Office & Clerical	0.947	0.934
Goods & Services	0.956	0.942
Miscellaneous	0.973	0.959

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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: \$47,148,193 for indemnity and \$18,746,431 for medical.

The partial credibilities formula is:

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

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

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

National Credibility equals the smaller of:

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

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

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

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

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Appendix B-II

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CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	93,198,122	12	446,580	30	446,840	292,834	818,157	2,004,411	2.15
1/16 through 12/16	104,686,481	2	32,392	24	585,660	162,320	736,429	1,516,801	1.45
1/17 through 12/17	103,862,767	4	29,494	18	195,922	70,551	287,494	583,461	0.56
1/18 through 12/18	99,814,355	7	413,301	23	386,195	391,936	775,362	1,966,794	1.97
1/19 through 12/19	116,574,788	3	66,854	23	465,044	47,883	800,708	1,380,489	1.18
5 YR. TOTAL	518,136,513	28	988,621	118	2,079,661	965,524	3,418,150	7,451,956	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.592	46%		0.846		1.44	
Pure Premium Indicated by National Relativity		36%	0.691	27%		0.713		1.40	
Pure Premium Present on Rate Level		37%	0.685	27%		0.775		1.46	
Pure Premium Derived by Formula		0.662			0.791		1.45		

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& 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.
1/15 through 12/15	96,622,138	2	70,052	9	70,509	46,192	101,031	287,784	0.30
1/16 through 12/16	103,417,850	0	0	15	205,712	0	206,743	412,455	0.40
1/17 through 12/17	103,079,022	3	266,082	16	148,953	96,159	245,887	757,081	0.74
1/18 through 12/18	102,036,331	2	79,843	15	264,755	142,916	269,560	757,074	0.74
1/19 through 12/19	118,140,816	7	377,271	20	162,787	1,105,681	654,249	2,299,988	1.95
5 YR. TOTAL	523,296,157	14	793,248	75	852,716	1,390,948	1,477,470	4,514,382	0.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.315	37%		0.548		0.86	
Pure Premium Indicated by National Relativity		38%	0.607	31%		0.601		1.21	
Pure Premium Present on Rate Level		38%	0.502	32%		0.495		1.00	
Pure Premium Derived by Formula		0.497			0.547		1.04		

CLASS 0016		FARM - ORCHARD OR GROVE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	2,881,042	0	0	1	2,186	0	7,599	9,785	0.34
1/16 through 12/16	3,130,149	0	0	2	18,287	0	15,619	33,906	1.08
1/17 through 12/17	3,580,806	0	0	1	21,498	0	44,578	66,076	1.85
1/18 through 12/18	3,998,920	0	0	1	13,439	0	21,202	34,641	0.87
1/19 through 12/19	4,309,554	0	0	0	0	0	1,794	1,794	0.04
5 YR. TOTAL	17,900,471	0	0	5	55,410	0	90,792	146,202	0.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.310	12%		0.507		0.82	
Pure Premium Indicated by National Relativity		46%	0.998	44%		1.203		2.20	
Pure Premium Present on Rate Level		47%	1.260	44%		1.509		2.77	
Pure Premium Derived by Formula		1.073			1.254		2.33		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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: 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.
1/15 through 12/15	105,725,609	6	328,222	30	259,902	140,994	532,892	1,262,010	1.19
1/16 through 12/16	88,802,143	3	30,609	30	292,370	107,075	419,083	849,137	0.96
1/17 through 12/17	108,201,163	6	299,691	27	452,391	240,973	384,561	1,377,616	1.27
1/18 through 12/18	110,684,249	3	205,233	41	1,084,189	301,741	1,648,422	3,239,585	2.93
1/19 through 12/19	122,843,700	4	43,059	34	914,199	46,572	1,319,201	2,323,031	1.89
5 YR. TOTAL	536,256,864	22	906,814	162	3,003,051	837,355	4,304,159	9,051,379	1.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.729	49%	0.959			1.69	
Pure Premium Indicated by National Relativity		35%	0.795	25%	0.818			1.61	
Pure Premium Present on Rate Level		35%	0.765	26%	0.829			1.59	
Pure Premium Derived by Formula		0.765		0.890				1.66	

CLASS 0035		FARM: FLORIST & 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.
1/15 through 12/15	59,128,165	2	106,231	17	77,108	75,251	239,609	498,199	0.84
1/16 through 12/16	55,797,687	0	0	15	41,541	0	156,231	197,772	0.35
1/17 through 12/17	57,090,731	0	0	24	248,526	0	361,957	610,483	1.07
1/18 through 12/18	59,440,371	2	38,098	16	160,664	52,387	263,625	514,774	0.87
1/19 through 12/19	63,846,565	1	16,092	22	395,137	18,668	509,883	939,780	1.47
5 YR. TOTAL	295,303,519	5	160,421	94	922,976	146,306	1,531,305	2,761,008	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.367	30%	0.568			0.94	
Pure Premium Indicated by National Relativity		41%	0.482	35%	0.547			1.03	
Pure Premium Present on Rate Level		42%	0.441	35%	0.583			1.02	
Pure Premium Derived by Formula		0.445		0.566				1.01	

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.
1/15 through 12/15	12,383,404	0	0	2	70,495	0	115,409	185,904	1.50
1/16 through 12/16	12,813,485	0	0	1	15,007	0	7,982	22,989	0.18
1/17 through 12/17	13,388,400	0	0	3	18,104	0	52,264	70,368	0.53
1/18 through 12/18	15,595,760	1	34,082	1	3,131	5,460	9,921	52,594	0.34
1/19 through 12/19	15,960,984	0	0	3	406,651	0	89,010	495,661	3.11
5 YR. TOTAL	70,142,033	1	34,082	10	513,388	5,460	274,586	827,516	1.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.781	17%	0.399			1.18	
Pure Premium Indicated by National Relativity		44%	1.107	41%	0.830			1.94	
Pure Premium Present on Rate Level		44%	0.902	42%	0.759			1.66	
Pure Premium Derived by Formula		0.978		0.727				1.71	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	235,013,643	27	640,438	54	1,294,306	672,552	1,903,591	4,510,887	1.92
1/16 through 12/16	234,407,592	10	406,001	52	679,298	419,246	1,431,465	2,936,010	1.25
1/17 through 12/17	247,723,765	13	282,854	45	1,135,880	656,550	1,495,989	3,571,273	1.44
1/18 through 12/18	240,679,353	7	706,068	43	1,023,058	730,986	1,588,210	4,048,322	1.68
1/19 through 12/19	236,549,222	8	380,124	48	788,779	446,727	1,080,421	2,696,051	1.14
5 YR. TOTAL	1,194,373,575	65	2,415,485	242	4,921,321	2,926,061	7,499,676	17,762,543	1.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.614	76%	0.873	1.49			
Pure Premium Indicated by National Relativity		27%	1.064	12%	1.010	2.07			
Pure Premium Present on Rate Level		28%	0.787	12%	0.901	1.69			
Pure Premium Derived by Formula		0.784			0.893			1.68	

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.
1/15 through 12/15	239,366,395	25	846,023	114	1,642,894	984,667	1,840,568	5,314,152	2.22
1/16 through 12/16	267,704,661	18	998,173	89	1,467,400	775,159	1,832,449	5,073,181	1.90
1/17 through 12/17	282,271,730	22	1,116,423	123	2,488,097	811,960	2,774,886	7,191,366	2.55
1/18 through 12/18	301,064,384	15	762,730	102	1,481,340	602,929	1,716,935	4,563,934	1.52
1/19 through 12/19	335,216,456	15	1,155,225	116	2,749,046	725,197	2,188,671	6,818,139	2.03
5 YR. TOTAL	1,425,623,626	95	4,878,574	544	9,828,777	3,899,912	10,353,509	28,960,772	2.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	1.032	89%	1.000	2.03			
Pure Premium Indicated by National Relativity		21%	1.581	5%	1.349	2.93			
Pure Premium Present on Rate Level		21%	1.108	6%	1.041	2.15			
Pure Premium Derived by Formula		1.163			1.020			2.18	

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& 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.
1/15 through 12/15	11,181,625	1	56,352	3	166,526	91,741	109,605	424,224	3.79
1/16 through 12/16	11,371,563	3	292,048	2	42,225	108,986	52,862	496,121	4.36
1/17 through 12/17	11,513,531	0	0	5	167,957	0	324,595	492,552	4.28
1/18 through 12/18	14,027,934	0	0	5	214,274	0	252,249	466,523	3.33
1/19 through 12/19	12,165,726	2	291,162	2	16,062	83,268	14,410	404,902	3.33
5 YR. TOTAL	60,260,379	6	639,562	17	607,044	283,995	753,721	2,284,322	3.79
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	2.069	21%	1.722	3.79			
Pure Premium Indicated by National Relativity		43%	1.566	39%	1.385	2.95			
Pure Premium Present on Rate Level		43%	1.420	40%	1.417	2.84			
Pure Premium Derived by Formula		1.574			1.469			3.04	

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* 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: 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.	
1/15 through 12/15	19,804,010	2	67,659	3	73,089	38,828	69,762	249,338	1.26	
1/16 through 12/16	33,215,137	0	0	4	38,804	0	70,423	109,227	0.33	
1/17 through 12/17	26,611,811	0	0	2	9,741	0	15,697	25,438	0.10	
1/18 through 12/18	30,846,552	0	0	4	2,736	0	16,836	19,572	0.06	
1/19 through 12/19	32,675,063	0	0	2	29,724	0	60,788	90,512	0.28	
5 YR. TOTAL	143,152,573	2	67,659	15	154,094	38,828	233,506	494,087	0.35	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		13%	0.155	21%	0.190	0.35				
Pure Premium Indicated by National Relativity		31%	0.800	33%	0.732	1.53				
Pure Premium Present on Rate Level		56%	0.585	46%	0.592	1.18				
Pure Premium Derived by Formula		0.596			0.554		1.15			

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & 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.	
1/15 through 12/15	101,130,636	7	142,492	36	532,186	235,319	785,094	1,695,091	1.68	
1/16 through 12/16	159,639,948	10	251,803	63	1,386,866	293,263	1,461,833	3,393,765	2.13	
1/17 through 12/17	168,877,536	8	257,171	56	991,205	332,166	866,177	2,446,719	1.45	
1/18 through 12/18	170,222,245	8	614,091	48	804,551	528,457	905,296	2,852,395	1.68	
1/19 through 12/19	176,444,916	7	645,431	41	665,693	633,489	1,183,682	3,128,295	1.77	
5 YR. TOTAL	776,315,281	40	1,910,988	244	4,380,501	2,022,694	5,202,082	13,516,265	1.74	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		40%	0.810	63%	0.931	1.74				
Pure Premium Indicated by National Relativity		30%	1.208	18%	1.228	2.44				
Pure Premium Present on Rate Level		30%	0.970	19%	0.966	1.94				
Pure Premium Derived by Formula		0.977			0.991		1.97			

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.	
1/15 through 12/15	23,376,433	6	264,832	20	545,411	558,638	370,791	1,739,672	7.44	
1/16 through 12/16	31,804,659	8	717,155	22	320,427	1,411,455	634,715	3,083,752	9.70	
1/17 through 12/17	39,503,132	6	391,513	31	944,706	377,801	1,002,514	2,716,534	6.88	
1/18 through 12/18	48,674,385	9	563,879	25	886,535	642,115	656,135	2,748,664	5.65	
1/19 through 12/19	58,679,507	6	301,445	24	1,456,773	772,050	695,434	3,225,702	5.50	
5 YR. TOTAL	202,038,116	35	2,238,824	122	4,153,852	3,762,059	3,359,589	13,514,324	6.69	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		37%	3.164	64%	3.525	6.69				
Pure Premium Indicated by National Relativity		31%	2.899	18%	2.431	5.33				
Pure Premium Present on Rate Level		32%	3.254	18%	3.861	7.12				
Pure Premium Derived by Formula		3.111			3.389		6.50			

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

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CLASS 0113		FARM: FISH HATCHERY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	2,849,261	0	0	2	60,085	0	59,336	119,421	4.19
1/16 through 12/16	2,573,108	0	0	1	1,556	0	8,863	10,419	0.40
1/17 through 12/17	2,532,692	0	0	2	28,743	0	31,402	60,145	2.38
1/18 through 12/18	2,468,132	0	0	0	0	0	3,506	3,506	0.14
1/19 through 12/19	2,661,109	0	0	1	7,372	0	17,021	24,393	0.92
5 YR. TOTAL	13,084,302	0	0	6	97,756	0	120,128	217,884	1.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.747	9%	0.918			1.67	
Pure Premium Indicated by National Relativity		27%	1.032	29%	0.947			1.98	
Pure Premium Present on Rate Level		68%	0.923	62%	1.126			2.05	
Pure Premium Derived by Formula		0.944				1.055		2.00	

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	402,667	0	0	0	0	0	0	0	0.00
1/16 through 12/16	610,374	0	0	0	0	0	0	0	0.00
1/17 through 12/17	677,348	1	108	0	0	6,062	0	6,170	0.91
1/18 through 12/18	821,832	0	0	0	0	0	0	0	0.00
1/19 through 12/19	938,014	0	0	1	1,988	0	4,630	6,618	0.71
5 YR. TOTAL	3,450,235	1	108	1	1,988	6,062	4,630	12,788	0.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.061	3%	0.310			0.37	
Pure Premium Indicated by National Relativity		13%	0.884	14%	0.430			1.31	
Pure Premium Present on Rate Level		85%	0.553	83%	0.529			1.08	
Pure Premium Derived by Formula		0.586				0.509		1.10	

CLASS 0251		IRRIGATION WORKS OPERATION & 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.
1/15 through 12/15	443,551	0	0	0	0	0	758	758	0.17
1/16 through 12/16	546,344	0	0	0	0	0	395	395	0.07
1/17 through 12/17	494,298	0	0	0	0	0	0	0	0.00
1/18 through 12/18	811,809	0	0	1	8,156	0	2,882	11,038	1.36
1/19 through 12/19	690,226	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,986,228	0	0	1	8,156	0	4,035	12,191	0.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.273	4%	0.135			0.41	
Pure Premium Indicated by National Relativity		30%	1.296	32%	1.100			2.40	
Pure Premium Present on Rate Level		67%	1.030	64%	0.950			1.98	
Pure Premium Derived by Formula		1.087				0.965		2.05	

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

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CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	7,780,034	1	31,131	6	75,957	29,520	85,536	222,144	2.86
1/16 through 12/16	5,957,658	0	0	1	7,454	0	11,301	18,755	0.32
1/17 through 12/17	7,979,950	1	7,238	2	6,677	53,659	25,080	92,654	1.16
1/18 through 12/18	8,870,310	0	0	7	75,848	0	178,538	254,386	2.87
1/19 through 12/19	10,864,649	0	0	2	80,624	0	136,556	217,180	2.00
5 YR. TOTAL	41,452,601	2	38,369	18	246,560	83,179	437,011	805,119	1.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.687	22%	1.255			1.94	
Pure Premium Indicated by National Relativity		24%	2.426	26%	2.662			5.09	
Pure Premium Present on Rate Level		63%	1.952	52%	2.174			4.13	
Pure Premium Derived by Formula		1.901			2.099		4.00		

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: D		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.
1/15 through 12/15	4,343	0	0	1	410	0	2,083	2,493	5.74
1/16 through 12/16	8,428	0	0	1	158,643	0	65,226	223,869	265.63
1/17 through 12/17	10,065	0	0	3	65,506	0	55,449	120,955	120.17
1/18 through 12/18	14,134	1	43,909	2	8,620	79,201	16,907	148,637	105.16
1/19 through 12/19	15,748	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	52,718	1	43,909	7	233,179	79,201	139,665	495,954	94.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		7%	52.561	11%	41.516			94.08	
Pure Premium Indicated by National Relativity		17%	32.598	19%	38.179			70.78	
Pure Premium Present on Rate Level		76%	40.966	70%	41.221			82.19	
Pure Premium Derived by Formula		40.355			40.675		81.03		

CLASS 0913 + +		DOMESTIC WORKERS - RESIDENCES - FULL-TIME							
Industry Group: Goods and Services Hazard Group: D		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.
1/15 through 12/15	4,773	1	4,180	4	237,960	1,406	166,248	409,794	858.57
1/16 through 12/16	8,366	0	0	1	10,602	0	35,416	46,018	55.01
1/17 through 12/17	11,709	0	0	1	1,825	0	24,788	26,613	22.73
1/18 through 12/18	14,860	2	188,410	1	5,773	157,135	11,955	363,273	244.46
1/19 through 12/19	17,033	0	0	5	46,550	0	40,084	86,634	50.86
5 YR. TOTAL	56,741	3	192,590	12	302,710	158,541	278,491	932,332	164.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.**	CRED.	PURE PREM.**			PURE PREM.**	
Indicated Pure Premium		12%	87.291	18%	77.022			164.31	
Pure Premium Indicated by National Relativity		37%	133.205	39%	102.594			235.80	
Pure Premium Present on Rate Level		51%	123.900	43%	110.984			234.88	
Pure Premium Derived by Formula		122.950			101.599		224.55		

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

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CLASS 0917		RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	13,172,626	0	0	10	70,713	0	47,636	118,349	0.90	
1/16 through 12/16	16,009,843	1	103,638	4	27,396	377,267	47,485	555,786	3.47	
1/17 through 12/17	22,004,040	6	126,795	10	183,471	155,387	169,431	635,084	2.89	
1/18 through 12/18	24,618,581	2	247,944	9	195,410	41,882	135,883	621,119	2.52	
1/19 through 12/19	28,773,950	2	192,869	14	214,668	145,597	136,417	689,551	2.40	
5 YR. TOTAL	104,579,040	11	671,246	47	691,658	720,133	536,852	2,619,889	2.51	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	1.303	23%	1.202	2.51				
Pure Premium Indicated by National Relativity		43%	0.870	38%	0.811	1.68				
Pure Premium Present on Rate Level		43%	0.857	39%	0.974	1.83				
Pure Premium Derived by Formula		0.925			0.965		1.89			

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.	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00	
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00	
1/19 through 12/19	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%	2.138	50%	0.988	3.13				
Pure Premium Present on Rate Level		50%	2.644	50%	1.269	3.91				
Pure Premium Derived by Formula		2.391			1.129		3.52			

CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS								
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	587,086	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	427,893	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	331,799	0	0	0	0	0	0	0	0.00	
1/18 through 12/18	472,539	0	0	0	0	0	0	0	0.00	
1/19 through 12/19	332,967	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	2,152,284	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		38%	1.011	40%	0.689	1.70				
Pure Premium Present on Rate Level		60%	1.057	57%	0.752	1.81				
Pure Premium Derived by Formula		1.018			0.704		1.72			

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

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CLASS 1165		MINING NOC-NOT COAL-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: 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.
1/15 through 12/15	8,447,311	0	0	0	0	0	872	872	0.01
1/16 through 12/16	8,507,180	0	0	1	1,516	0	2,545	4,061	0.05
1/17 through 12/17	7,546,983	0	0	0	0	0	0	0	0.00
1/18 through 12/18	7,335,790	1	205,601	0	0	144,250	7,013	356,864	4.87
1/19 through 12/19	9,252,086	0	0	0	0	0	3,097	3,097	0.03
5 YR. TOTAL	41,089,350	1	205,601	1	1,516	144,250	13,527	364,894	0.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.504	11%	0.384	0.89			
Pure Premium Indicated by National Relativity		34%	1.047	37%	0.583	1.63			
Pure Premium Present on Rate Level		57%	0.902	52%	0.521	1.42			
Pure Premium Derived by Formula			0.915		0.529	1.44			

CLASS 1320		OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	172,346	0	0	0	0	0	0	0	0.00
1/16 through 12/16	450,972	0	0	0	0	0	0	0	0.00
1/17 through 12/17	381,337	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,087,387	0	0	0	0	0	0	0	0.00
1/19 through 12/19	1,755,052	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,847,094	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%	0.630	48%	0.425	1.06			
Pure Premium Present on Rate Level		49%	0.531	49%	0.416	0.95			
Pure Premium Derived by Formula			0.569		0.408	0.98			

CLASS 1322		OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING & 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.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	11,875	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1,721	0	0	0	0	0	0	0	0.00
1/18 through 12/18	2,520	0	0	0	0	0	0	0	0.00
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	16,116	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		45%	2.912	48%	1.719	4.63			
Pure Premium Present on Rate Level		55%	2.403	52%	1.711	4.11			
Pure Premium Derived by Formula			2.632		1.715	4.35			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	996,112	0	0	3	6,632	0	7,275	13,907	1.40
1/16 through 12/16	1,152,107	1	117,196	2	33,995	61,699	25,486	238,376	20.69
1/17 through 12/17	1,073,967	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,334,330	0	0	2	155,575	0	54,665	210,240	15.76
1/19 through 12/19	723,531	0	0	1	36,520	0	8,906	45,426	6.28
5 YR. TOTAL	5,280,047	1	117,196	8	232,722	61,699	96,332	507,949	9.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	6.627	6%	2.993			9.62	
Pure Premium Indicated by National Relativity		12%	0.773	13%	0.507			1.28	
Pure Premium Present on Rate Level		85%	0.965	81%	1.241			2.21	
Pure Premium Derived by Formula						1.112	1.251	2.36	

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-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.
1/15 through 12/15	30,470,784	0	0	5	139,281	0	101,200	240,481	0.79
1/16 through 12/16	31,174,203	1	22,051	3	43,201	0	98,125	163,377	0.52
1/17 through 12/17	36,945,606	1	16,669	6	461,223	0	336,652	814,544	2.21
1/18 through 12/18	37,586,889	0	0	5	320,747	0	250,293	571,040	1.52
1/19 through 12/19	39,617,499	0	0	6	252,043	0	152,279	404,322	1.02
5 YR. TOTAL	175,794,981	2	38,720	25	1,216,495	0	938,549	2,193,764	1.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.714	30%	0.534			1.25	
Pure Premium Indicated by National Relativity		39%	1.272	35%	0.907			2.18	
Pure Premium Present on Rate Level		40%	1.202	35%	0.941			2.14	
Pure Premium Derived by Formula						1.127	0.807	1.93	

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.
1/15 through 12/15	4,632,125	1	110,118	0	0	72,806	629	183,553	3.96
1/16 through 12/16	4,853,670	0	0	0	0	0	0	0	0.00
1/17 through 12/17	5,389,558	0	0	0	0	0	1,098	1,098	0.02
1/18 through 12/18	6,892,189	0	0	0	0	0	11,955	11,955	0.17
1/19 through 12/19	7,442,033	0	0	0	0	0	14,681	14,681	0.20
5 YR. TOTAL	29,209,575	1	110,118	0	0	72,806	28,363	211,287	0.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.377	8%	0.346			0.72	
Pure Premium Indicated by National Relativity		27%	0.661	29%	0.431			1.09	
Pure Premium Present on Rate Level		67%	0.641	63%	0.426			1.07	
Pure Premium Derived by Formula						0.631	0.421	1.05	

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

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CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing Hazard Group: 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.
1/15 through 12/15	30,706,725	6	203,882	15	893,181	324,539	393,681	1,815,283	5.91
1/16 through 12/16	34,301,349	5	633,620	21	770,897	676,679	598,265	2,679,461	7.81
1/17 through 12/17	38,390,823	3	203,157	11	554,996	153,923	401,140	1,313,216	3.42
1/18 through 12/18	41,150,188	3	338,828	6	347,185	190,408	215,105	1,091,526	2.65
1/19 through 12/19	37,431,442	2	47,071	5	220,649	63,492	167,342	498,554	1.33
5 YR. TOTAL	181,980,527	19	1,426,558	58	2,786,908	1,409,041	1,775,533	7,398,040	4.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	2.315	43%	1.750	4.07			
Pure Premium Indicated by National Relativity		35%	2.016	28%	1.600	3.62			
Pure Premium Present on Rate Level		36%	2.194	29%	1.907	4.10			
Pure Premium Derived by Formula		2.167			1.754		3.92		

CLASS 1472		DISTILLATION-WOOD-& 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.
1/15 through 12/15	50,618	0	0	0	0	0	0	0	0.00
1/16 through 12/16	349,755	0	0	0	0	0	0	0	0.00
1/17 through 12/17	429,947	0	0	0	0	0	0	0	0.00
1/18 through 12/18	427,671	0	0	1	432	0	1,812	2,244	0.53
1/19 through 12/19	531,813	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,789,804	0	0	1	432	0	1,812	2,244	0.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.024	2%	0.101	0.13			
Pure Premium Indicated by National Relativity		18%	0.765	19%	0.619	1.38			
Pure Premium Present on Rate Level		80%	0.639	79%	0.514	1.15			
Pure Premium Derived by Formula		0.649			0.526		1.18		

CLASS 1624		QUARRY NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	73,609,527	7	357,652	7	324,386	313,902	150,476	1,146,416	1.56
1/16 through 12/16	82,179,738	4	393,316	9	497,239	130,404	318,383	1,339,342	1.63
1/17 through 12/17	84,304,536	3	714,253	6	112,008	137,559	146,288	1,110,108	1.32
1/18 through 12/18	98,072,589	3	300,118	9	218,306	87,315	285,103	890,842	0.91
1/19 through 12/19	99,690,570	2	126,004	10	638,084	78,767	410,653	1,253,508	1.26
5 YR. TOTAL	437,856,960	19	1,891,343	41	1,790,023	747,947	1,310,903	5,740,216	1.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.841	40%	0.470	1.31			
Pure Premium Indicated by National Relativity		35%	1.011	30%	0.795	1.81			
Pure Premium Present on Rate Level		35%	0.965	30%	0.689	1.65			
Pure Premium Derived by Formula		0.944			0.633		1.58		

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* 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.
1/15 through 12/15	356,036	0	0	0	0	0	0	0	0.00
1/16 through 12/16	258,183	0	0	0	0	0	0	0	0.00
1/17 through 12/17	398,694	0	0	0	0	0	0	0	0.00
1/18 through 12/18	426,060	0	0	0	0	0	0	0	0.00
1/19 through 12/19	371,823	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,810,796	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		21%	0.722	23%	0.578	1.30			
Pure Premium Present on Rate Level		78%	0.564	75%	0.483	1.05			
Pure Premium Derived by Formula		0.592			0.495			1.09	

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.
1/15 through 12/15	8,735	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	8,735	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		12%	0.859	13%	0.851	1.71			
Pure Premium Present on Rate Level		88%	2.909	87%	1.697	4.61			
Pure Premium Derived by Formula		2.663			1.587			4.25	

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.
1/15 through 12/15	11,193,063	0	0	3	43,029	0	24,981	68,010	0.61
1/16 through 12/16	13,809,071	0	0	1	10,933	0	38,845	49,778	0.36
1/17 through 12/17	16,162,243	0	0	4	11,723	0	18,553	30,276	0.19
1/18 through 12/18	14,386,954	0	0	5	172,310	0	76,888	249,198	1.73
1/19 through 12/19	7,454,879	0	0	2	221,164	0	202,457	423,621	5.68
5 YR. TOTAL	63,006,210	0	0	15	459,159	0	361,724	820,883	1.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.729	13%	0.574	1.30			
Pure Premium Indicated by National Relativity		23%	0.549	25%	0.605	1.15			
Pure Premium Present on Rate Level		68%	0.545	62%	0.520	1.07			
Pure Premium Derived by Formula		0.562			0.548			1.11	

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

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CLASS 1701		CEMENT MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/15 through 12/15	7,838,017	1	86,900	1	199	96,946	2,560	186,605	2.38
1/16 through 12/16	5,588,951	0	0	0	0	0	990	990	0.02
1/17 through 12/17	6,876,788	0	0	1	4,253	0	17,312	21,565	0.31
1/18 through 12/18	8,484,325	0	0	1	4,859	0	7,921	12,780	0.15
1/19 through 12/19	9,891,920	0	0	1	11,086	0	8,129	19,215	0.19
5 YR. TOTAL	38,680,001	1	86,900	4	20,397	96,946	36,912	241,155	0.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.277	11%	0.346	0.62			
Pure Premium Indicated by National Relativity		41%	0.641	44%	0.586	1.23			
Pure Premium Present on Rate Level		52%	0.612	45%	0.636	1.25			
Pure Premium Derived by Formula		0.600			0.582			1.18	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/15 through 12/15	4,512,238	0	0	1	2,417	0	5,917	8,334	0.19
1/16 through 12/16	4,729,202	0	0	1	18,988	0	45,049	64,037	1.36
1/17 through 12/17	4,681,339	1	5,953	1	6,966	0	17,986	30,905	0.66
1/18 through 12/18	5,092,876	0	0	2	146,171	0	84,137	230,308	4.52
1/19 through 12/19	10,348,660	0	0	4	171,602	0	79,604	251,206	2.43
5 YR. TOTAL	29,364,315	1	5,953	9	346,144	0	232,693	584,790	1.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.199	14%	0.792	1.99			
Pure Premium Indicated by National Relativity		26%	1.017	27%	0.861	1.88			
Pure Premium Present on Rate Level		65%	1.378	59%	1.279	2.66			
Pure Premium Derived by Formula		1.268			1.098			2.37	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/15 through 12/15	1,252,271	0	0	0	0	0	442	442	0.04
1/16 through 12/16	1,110,404	1	10,632	0	0	7,792	0	18,424	1.66
1/17 through 12/17	1,202,616	0	0	0	0	0	799	799	0.07
1/18 through 12/18	1,068,647	1	103,475	0	0	20,021	0	123,496	11.56
1/19 through 12/19	1,140,120	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,774,058	2	114,107	0	0	27,813	1,241	143,161	2.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	1.976	3%	0.503	2.48			
Pure Premium Indicated by National Relativity		15%	1.073	16%	0.456	1.53			
Pure Premium Present on Rate Level		83%	0.497	81%	0.377	0.87			
Pure Premium Derived by Formula		0.613			0.393			1.01	

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

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CLASS 1748		ABRASIVE WHEEL MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	266,799	0	0	0	0	0	0	0	0.00
1/16 through 12/16	130,464	0	0	0	0	0	0	0	0.00
1/17 through 12/17	29,966	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	23,756	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	450,985	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	2%	0.000	0.000		0.00	
Pure Premium Indicated by National Relativity		16%	0.963	17%	1.210	1.210		2.17	
Pure Premium Present on Rate Level		83%	0.852	81%	1.152	1.152		2.00	
Pure Premium Derived by Formula		0.861			1.139		2.00		

CLASS 1803		STONE CUTTING OR POLISHING 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.
1/15 through 12/15	23,918,801	2	123,277	13	291,339	23,411	166,463	604,490	2.53
1/16 through 12/16	26,961,239	1	91,612	18	230,391	81,002	291,381	694,386	2.58
1/17 through 12/17	32,944,777	3	107,143	18	424,994	124,745	499,432	1,156,314	3.51
1/18 through 12/18	34,683,534	3	203,454	15	579,716	238,940	372,656	1,394,766	4.02
1/19 through 12/19	39,144,811	1	305,152	9	318,665	336,692	196,074	1,156,583	2.96
5 YR. TOTAL	157,653,162	10	830,638	73	1,845,105	804,790	1,526,006	5,006,539	3.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.697	35%	1.478	1.478		3.18	
Pure Premium Indicated by National Relativity		38%	1.515	32%	1.353	1.353		2.87	
Pure Premium Present on Rate Level		39%	1.601	33%	1.471	1.471		3.07	
Pure Premium Derived by Formula		1.590			1.436		3.03		

CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT 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.
1/15 through 12/15	19,300,368	1	4,760	9	100,048	21,670	104,429	230,907	1.20
1/16 through 12/16	19,924,601	2	364,471	3	49,852	141,231	68,215	623,769	3.13
1/17 through 12/17	23,131,923	3	224,661	1	1,476	55,197	11,041	292,375	1.26
1/18 through 12/18	24,867,230	2	90,687	7	190,508	81,101	175,298	537,594	2.16
1/19 through 12/19	24,303,601	3	338,600	3	125,071	205,886	128,374	797,931	3.28
5 YR. TOTAL	111,527,723	11	1,023,179	23	466,955	505,085	487,357	2,482,576	2.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.336	19%	0.890	0.890		2.23	
Pure Premium Indicated by National Relativity		33%	0.594	35%	0.518	0.518		1.11	
Pure Premium Present on Rate Level		54%	0.687	46%	0.581	0.581		1.27	
Pure Premium Derived by Formula		0.741			0.618		1.36		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 1925		DIE CASTING MFG								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	15,899,879	1	10,052	1	24,193	14,668	11,624	60,537	0.38	
1/16 through 12/16	19,092,419	2	54,171	13	242,857	90,499	558,432	945,959	4.96	
1/17 through 12/17	22,861,810	1	210,096	13	384,925	99,146	171,854	866,021	3.79	
1/18 through 12/18	21,904,937	0	0	13	219,055	0	179,517	398,572	1.82	
1/19 through 12/19	30,592,220	3	255,174	9	399,994	159,186	234,969	1,049,323	3.43	
5 YR. TOTAL	110,351,265	7	529,493	49	1,271,024	363,499	1,156,396	3,320,412	3.01	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	1.632	24%	1.377	3.01				
Pure Premium Indicated by National Relativity		40%	0.534	38%	0.574	1.11				
Pure Premium Present on Rate Level		46%	0.811	38%	1.002	1.81				
Pure Premium Derived by Formula		0.815			0.929		1.74			

CLASS 2002		PASTA OR NOODLE 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.	
1/15 through 12/15	827,159	0	0	1	393	0	2,911	3,304	0.40	
1/16 through 12/16	754,983	0	0	0	0	0	1,298	1,298	0.17	
1/17 through 12/17	2,210,300	0	0	0	0	0	192	192	0.01	
1/18 through 12/18	2,040,175	0	0	3	113,111	0	19,330	132,441	6.49	
1/19 through 12/19	2,238,534	0	0	1	19,349	0	0	19,349	0.86	
5 YR. TOTAL	8,071,151	0	0	5	132,853	0	23,731	156,584	1.94	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	1.646	5%	0.294	1.94				
Pure Premium Indicated by National Relativity		26%	0.840	28%	0.743	1.58				
Pure Premium Present on Rate Level		70%	0.740	67%	0.624	1.36				
Pure Premium Derived by Formula		0.802			0.641		1.44			

CLASS 2003		BAKERY - SALESPERSONS & 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.	
1/15 through 12/15	225,215,415	6	248,827	67	861,879	129,436	1,254,496	2,494,638	1.11	
1/16 through 12/16	249,256,845	12	416,592	41	706,834	288,845	684,409	2,096,680	0.84	
1/17 through 12/17	251,516,359	16	1,006,857	52	1,127,564	449,115	1,055,341	3,638,877	1.45	
1/18 through 12/18	304,232,078	13	434,312	76	1,512,783	304,587	1,246,299	3,497,981	1.15	
1/19 through 12/19	326,617,970	10	658,170	62	1,792,906	582,200	1,206,904	4,240,180	1.30	
5 YR. TOTAL	1,356,838,667	57	2,764,758	298	6,001,966	1,754,183	5,447,449	15,968,356	1.18	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		44%	0.646	62%	0.531	1.18				
Pure Premium Indicated by National Relativity		28%	0.883	19%	0.707	1.59				
Pure Premium Present on Rate Level		28%	0.676	19%	0.535	1.21				
Pure Premium Derived by Formula		0.721			0.565		1.29			

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

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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.
1/15 through 12/15	32,991,439	2	47,194	5	41,352	24,832	85,818	199,196	0.60
1/16 through 12/16	40,001,453	4	405,873	5	75,178	255,260	142,796	879,107	2.20
1/17 through 12/17	48,344,570	1	115,506	10	437,557	293,330	716,073	1,562,466	3.23
1/18 through 12/18	46,100,918	4	88,977	8	607,775	113,192	584,489	1,394,433	3.02
1/19 through 12/19	47,425,136	2	36,657	11	257,358	9,966	416,886	720,867	1.52
5 YR. TOTAL	214,863,516	13	694,207	39	1,419,220	696,580	1,946,062	4,756,069	2.21
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.984	37%	1.230	2.21			
Pure Premium Indicated by National Relativity		39%	1.023	31%	0.924	1.95			
Pure Premium Present on Rate Level		39%	1.056	32%	1.237	2.29			
Pure Premium Derived by Formula			1.027		1.137	2.16			

CLASS 2016		CEREAL OR BAR 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.
1/15 through 12/15	23,349,426	1	41,227	0	0	18,983	5,568	65,778	0.28
1/16 through 12/16	11,396,662	0	0	4	124,002	0	61,374	185,376	1.63
1/17 through 12/17	12,665,522	0	0	4	163,267	0	166,016	329,283	2.60
1/18 through 12/18	12,522,325	0	0	2	41,820	0	28,736	70,556	0.56
1/19 through 12/19	12,768,151	0	0	0	0	0	327	327	0.00
5 YR. TOTAL	72,702,086	1	41,227	10	329,089	18,983	262,021	651,320	0.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.509	13%	0.387	0.90			
Pure Premium Indicated by National Relativity		45%	0.584	43%	0.443	1.03			
Pure Premium Present on Rate Level		45%	0.607	44%	0.469	1.08			
Pure Premium Derived by Formula			0.587		0.447	1.03			

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.
1/15 through 12/15	10,159,360	0	0	1	9,069	0	14,889	23,958	0.24
1/16 through 12/16	10,778,268	0	0	3	435,593	0	129,067	564,660	5.24
1/17 through 12/17	10,605,185	0	0	0	0	0	735	735	0.01
1/18 through 12/18	10,170,574	0	0	0	0	0	266	266	0.00
1/19 through 12/19	9,983,023	0	0	1	38,908	0	29,862	68,770	0.69
5 YR. TOTAL	51,696,410	0	0	5	483,570	0	174,819	658,389	1.27
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.935	13%	0.338	1.27			
Pure Premium Indicated by National Relativity		35%	0.755	38%	0.806	1.56			
Pure Premium Present on Rate Level		56%	0.718	49%	0.636	1.35			
Pure Premium Derived by Formula			0.750		0.662	1.41			

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

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CLASS 2039		ICE CREAM MFG & 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.
1/15 through 12/15	2,205,191	0	0	0	0	0	1,158	1,158	0.05
1/16 through 12/16	4,115,124	0	0	1	42,542	0	39,180	81,722	1.99
1/17 through 12/17	3,743,436	0	0	0	0	0	3,532	3,532	0.09
1/18 through 12/18	3,589,461	0	0	0	0	0	3,029	3,029	0.08
1/19 through 12/19	2,662,425	0	0	0	0	0	1,614	1,614	0.06
5 YR. TOTAL	16,315,637	0	0	1	42,542	0	48,513	91,055	0.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.261	6%	0.297	0.56			
Pure Premium Indicated by National Relativity		42%	0.707	45%	0.689	1.40			
Pure Premium Present on Rate Level		54%	0.582	49%	0.484	1.07			
Pure Premium Derived by Formula		0.622			0.565			1.19	

CLASS 2041		CANDY, CHOCOLATE AND CONFECTION 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.
1/15 through 12/15	32,829,308	4	96,944	6	117,037	78,712	73,252	365,945	1.12
1/16 through 12/16	36,740,307	2	60,898	8	42,487	24,672	57,086	185,143	0.50
1/17 through 12/17	48,482,394	1	24,289	14	125,756	6,561	152,259	308,865	0.64
1/18 through 12/18	40,261,960	1	12,153	3	63,689	0	86,699	162,541	0.40
1/19 through 12/19	48,455,739	1	45,234	10	282,208	20,028	164,776	512,246	1.06
5 YR. TOTAL	206,769,708	9	239,518	41	631,177	129,973	534,072	1,534,740	0.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.421	23%	0.321	0.74			
Pure Premium Indicated by National Relativity		42%	0.729	38%	0.609	1.34			
Pure Premium Present on Rate Level		42%	0.611	39%	0.503	1.11			
Pure Premium Derived by Formula		0.630			0.501			1.13	

CLASS 2065		MILK PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	85,150	0	0	0	0	0	0	0	0.00
1/16 through 12/16	4,998	0	0	0	0	0	0	0	0.00
1/17 through 12/17	281,090	1	37,092	0	0	5,505	0	42,597	15.15
1/18 through 12/18	441,498	0	0	0	0	0	0	0	0.00
1/19 through 12/19	1,246,488	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,059,224	1	37,092	0	0	5,505	0	42,597	2.07
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	1.801	2%	0.267	2.07			
Pure Premium Indicated by National Relativity		25%	0.491	27%	0.408	0.90			
Pure Premium Present on Rate Level		73%	0.543	71%	0.456	1.00			
Pure Premium Derived by Formula		0.555			0.439			0.99	

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

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CLASS 2070		CREAMERY OR DAIRY & ROUTE SUPERVISORS, 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.
1/15 through 12/15	41,509,491	1	5,366	23	569,406	21,382	350,317	946,471	2.28
1/16 through 12/16	42,141,416	0	0	18	890,447	0	411,753	1,302,200	3.09
1/17 through 12/17	42,384,156	3	500,486	7	529,892	325,052	350,231	1,705,661	4.02
1/18 through 12/18	42,589,388	3	150,549	12	351,116	104,243	190,874	796,782	1.87
1/19 through 12/19	31,558,355	1	67,192	5	142,959	15,241	151,582	376,974	1.20
5 YR. TOTAL	200,182,806	8	723,593	65	2,483,820	465,918	1,454,757	5,128,088	2.56
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.602	32%	0.959	2.56			
Pure Premium Indicated by National Relativity		38%	1.109	34%	0.789	1.90			
Pure Premium Present on Rate Level		38%	1.401	34%	0.992	2.39			
Pure Premium Derived by Formula			1.338		0.912	2.25			

CLASS 2081		BUTCHERING							
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.
1/15 through 12/15	7,983,541	0	0	4	98,985	0	75,794	174,779	2.19
1/16 through 12/16	79,486,234	5	281,267	67	542,381	135,080	728,630	1,687,358	2.12
1/17 through 12/17	108,702,424	5	200,968	110	1,475,843	137,924	903,920	2,718,655	2.50
1/18 through 12/18	111,683,995	7	329,289	86	1,051,963	181,263	1,167,996	2,730,511	2.45
1/19 through 12/19	127,656,730	2	34,729	96	1,381,971	21,833	780,976	2,219,509	1.74
5 YR. TOTAL	435,512,924	19	846,253	363	4,551,143	476,100	3,657,316	9,530,812	2.19
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.239	42%	0.949	2.19			
Pure Premium Indicated by National Relativity		37%	0.655	29%	0.635	1.29			
Pure Premium Present on Rate Level		37%	0.764	29%	0.772	1.54			
Pure Premium Derived by Formula			0.847		0.807	1.65			

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.
1/15 through 12/15	57,353,027	3	223,892	20	241,478	137,107	197,311	799,788	1.39
1/16 through 12/16	334,477,837	24	380,185	59	597,817	360,596	707,684	2,046,282	0.61
1/17 through 12/17	304,789,773	25	454,019	85	1,432,674	228,022	1,178,493	3,293,208	1.08
1/18 through 12/18	302,346,493	23	615,632	60	1,051,952	392,474	807,542	2,867,600	0.95
1/19 through 12/19	313,364,823	31	585,996	65	1,235,912	440,154	940,386	3,202,448	1.02
5 YR. TOTAL	1,312,331,953	106	2,259,724	289	4,559,833	1,558,353	3,831,416	12,209,326	0.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.520	58%	0.411	0.93			
Pure Premium Indicated by National Relativity		30%	0.671	21%	0.622	1.29			
Pure Premium Present on Rate Level		30%	0.579	21%	0.487	1.07			
Pure Premium Derived by Formula			0.583		0.471	1.05			

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

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CLASS 2095		MEAT PRODUCTS MFG NOC								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	48,851,708	6	476,252	24	456,264	220,741	449,427	1,602,684	3.28	
1/16 through 12/16	47,508,047	5	213,713	24	462,724	133,574	390,878	1,200,889	2.53	
1/17 through 12/17	105,461,989	3	150,077	38	707,385	33,331	625,629	1,516,422	1.44	
1/18 through 12/18	116,297,139	3	304,352	24	433,054	113,997	355,787	1,207,190	1.04	
1/19 through 12/19	117,988,275	0	0	18	206,814	0	344,314	551,128	0.47	
5 YR. TOTAL	436,107,158	17	1,144,394	128	2,266,241	501,643	2,166,035	6,078,313	1.39	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	0.782	42%	0.612	1.39				
Pure Premium Indicated by National Relativity		36%	0.848	29%	0.805	1.65				
Pure Premium Present on Rate Level		36%	0.839	29%	0.764	1.60				
Pure Premium Derived by Formula		0.826			0.712		1.54			

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.	
1/15 through 12/15	2,765,402	0	0	1	3,979	0	4,330	8,309	0.30	
1/16 through 12/16	2,811,461	0	0	0	0	0	3,335	3,335	0.12	
1/17 through 12/17	2,337,724	0	0	0	0	0	2,540	2,540	0.11	
1/18 through 12/18	2,100,108	0	0	1	8,803	0	11,982	20,785	0.99	
1/19 through 12/19	2,326,170	0	0	2	17,651	0	13,425	31,076	1.34	
5 YR. TOTAL	12,340,865	0	0	4	30,433	0	35,612	66,045	0.54	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.247	7%	0.289	0.54				
Pure Premium Indicated by National Relativity		37%	0.956	40%	0.871	1.83				
Pure Premium Present on Rate Level		58%	0.860	53%	0.840	1.70				
Pure Premium Derived by Formula		0.865			0.814		1.68			

CLASS 2110		PICKLE 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.	
1/15 through 12/15	31,226,750	1	12,301	3	50,231	8,059	84,997	155,588	0.50	
1/16 through 12/16	37,971,197	0	0	5	48,504	0	73,267	121,771	0.32	
1/17 through 12/17	39,519,902	3	145,323	3	149,403	36,489	68,159	399,374	1.01	
1/18 through 12/18	42,003,913	2	64,108	5	160,533	116,223	124,289	465,153	1.11	
1/19 through 12/19	45,809,137	0	0	11	159,122	0	124,005	283,127	0.62	
5 YR. TOTAL	196,530,899	6	221,732	27	567,793	160,771	474,717	1,425,013	0.73	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	0.402	21%	0.323	0.73				
Pure Premium Indicated by National Relativity		18%	1.051	19%	0.898	1.95				
Pure Premium Present on Rate Level		68%	0.500	60%	0.422	0.92				
Pure Premium Derived by Formula		0.585			0.492		1.08			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2111		CANNERY 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.
1/15 through 12/15	75,894,944	1	24,255	10	282,795	53,375	151,606	512,031	0.68
1/16 through 12/16	70,428,670	0	0	4	80,541	0	121,498	202,039	0.29
1/17 through 12/17	68,713,634	5	466,174	10	117,984	132,394	242,654	959,206	1.40
1/18 through 12/18	69,564,042	0	0	11	312,749	0	155,209	467,958	0.67
1/19 through 12/19	81,515,885	1	11,174	3	51,284	13,756	49,823	126,037	0.16
5 YR. TOTAL	366,117,175	7	501,603	38	845,353	199,525	720,790	2,267,271	0.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.368	30%	0.251	0.62			
Pure Premium Indicated by National Relativity		40%	0.555	35%	0.550	1.11			
Pure Premium Present on Rate Level		40%	0.517	35%	0.453	0.97			
Pure Premium Derived by Formula			0.502		0.426	0.93			

CLASS 2112		FRUIT EVAPORATING OR PRESERVING							
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.
1/15 through 12/15	2,295,520	0	0	1	5,259	0	5,095	10,354	0.45
1/16 through 12/16	1,122,058	0	0	1	1,604	0	11,370	12,974	1.16
1/17 through 12/17	998,907	0	0	0	0	0	1,002	1,002	0.10
1/18 through 12/18	976,365	2	109,917	2	3,296	65,270	4,214	182,697	18.71
1/19 through 12/19	1,485,237	1	37,313	1	17,338	23,714	10,701	89,066	6.00
5 YR. TOTAL	6,878,087	3	147,230	5	27,497	88,984	32,382	296,093	4.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	2.540	6%	1.765	4.31			
Pure Premium Indicated by National Relativity		42%	0.902	46%	0.812	1.71			
Pure Premium Present on Rate Level		54%	0.912	48%	0.855	1.77			
Pure Premium Derived by Formula			0.973		0.890	1.86			

CLASS 2114		OYSTER PROCESSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	54,271	0	0	0	0	0	0	0	0.00
1/16 through 12/16	116,981	0	0	0	0	0	0	0	0.00
1/17 through 12/17	60,766	0	0	0	0	0	0	0	0.00
1/18 through 12/18	94,422	0	0	0	0	0	0	0	0.00
1/19 through 12/19	64,823	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	391,263	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		12%	0.420	13%	0.331	0.75			
Pure Premium Present on Rate Level		87%	0.524	86%	0.551	1.08			
Pure Premium Derived by Formula			0.506		0.517	1.02			

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

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CLASS 2121		BREWERY & 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.
1/15 through 12/15	65,954,481	1	22,991	8	141,485	14,323	130,690	309,489	0.47
1/16 through 12/16	43,137,035	1	8,122	9	194,792	51,742	214,371	469,027	1.09
1/17 through 12/17	43,323,307	2	210,352	11	76,826	35,526	146,054	468,758	1.08
1/18 through 12/18	54,633,808	2	94,492	6	21,322	163,353	56,120	335,287	0.61
1/19 through 12/19	56,932,780	1	259,544	12	273,065	266,443	218,677	1,017,729	1.79
5 YR. TOTAL	263,981,411	7	595,501	46	707,490	531,387	765,912	2,600,290	0.99
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.494	21%	0.491	0.99			
Pure Premium Indicated by National Relativity		43%	0.215	39%	0.246	0.46			
Pure Premium Present on Rate Level		44%	0.326	40%	0.317	0.64			
Pure Premium Derived by Formula		0.300			0.326			0.63	

CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY							
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.
1/15 through 12/15	2,991,648	0	0	2	174,178	0	119,368	293,546	9.81
1/16 through 12/16	3,349,774	0	0	0	0	0	0	0	0.00
1/17 through 12/17	4,419,999	0	0	0	0	0	1,851	1,851	0.04
1/18 through 12/18	3,731,688	2	83,610	2	11,711	51,660	46,899	193,880	5.20
1/19 through 12/19	3,646,166	0	0	0	0	0	615	615	0.02
5 YR. TOTAL	18,139,275	2	83,610	4	185,889	51,660	168,733	489,892	2.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	1.486	7%	1.215	2.70			
Pure Premium Indicated by National Relativity		35%	0.502	38%	0.487	0.99			
Pure Premium Present on Rate Level		61%	0.466	55%	0.503	0.97			
Pure Premium Derived by Formula		0.519			0.547			1.07	

CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	1,077,336	0	0	0	0	0	0	0	0.00
1/16 through 12/16	790,188	0	0	0	0	0	0	0	0.00
1/17 through 12/17	807,801	0	0	0	0	0	0	0	0.00
1/18 through 12/18	573,195	0	0	0	0	0	0	0	0.00
1/19 through 12/19	663,271	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,911,791	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		25%	0.375	27%	0.359	0.73			
Pure Premium Present on Rate Level		73%	0.404	70%	0.364	0.77			
Pure Premium Derived by Formula		0.389			0.352			0.74	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2143		FRUIT JUICE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	6,731,918	0	0	1	4,581	0	22,558	27,139	0.40
1/16 through 12/16	8,185,727	1	4,783	2	73,698	0	31,680	110,161	1.35
1/17 through 12/17	10,277,456	1	295,224	2	11,629	45,600	18,361	370,814	3.61
1/18 through 12/18	12,918,309	0	0	1	7,630	0	11,810	19,440	0.15
1/19 through 12/19	16,629,655	2	27,656	4	52,580	65,721	55,692	201,649	1.21
5 YR. TOTAL	54,743,065	4	327,663	10	150,118	111,321	140,101	729,203	1.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.873	12%	0.459	1.33			
Pure Premium Indicated by National Relativity		35%	0.420	37%	0.488	0.91			
Pure Premium Present on Rate Level		56%	0.637	51%	0.535	1.17			
Pure Premium Derived by Formula		0.582			0.508			1.09	

CLASS 2157		BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	222,844,726	12	564,533	93	1,557,497	177,822	1,331,513	3,631,365	1.63
1/16 through 12/16	233,768,430	12	959,326	75	954,043	355,019	704,498	2,972,886	1.27
1/17 through 12/17	249,170,722	14	688,863	92	855,883	343,869	876,713	2,765,328	1.11
1/18 through 12/18	269,462,374	19	1,358,851	90	1,087,633	500,484	955,755	3,902,723	1.45
1/19 through 12/19	264,879,246	16	734,458	84	1,136,429	434,296	1,001,124	3,306,307	1.25
5 YR. TOTAL	1,240,125,498	73	4,306,031	434	5,591,485	1,811,490	4,869,603	16,578,609	1.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.798	64%	0.539	1.34			
Pure Premium Indicated by National Relativity		25%	1.113	18%	0.756	1.87			
Pure Premium Present on Rate Level		26%	0.931	18%	0.626	1.56			
Pure Premium Derived by Formula		0.911			0.594			1.51	

CLASS 2172		TOBACCO PRODUCTS 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.
1/15 through 12/15	201,815,354	7	614,410	21	492,764	232,610	363,740	1,703,524	0.84
1/16 through 12/16	154,308,315	0	0	12	289,001	0	228,095	517,096	0.34
1/17 through 12/17	138,324,465	3	196,475	14	555,701	180,312	356,817	1,289,305	0.93
1/18 through 12/18	105,596,131	2	127,823	17	409,003	67,065	488,819	1,092,710	1.03
1/19 through 12/19	106,852,734	1	88,714	9	552,071	28,286	346,605	1,015,676	0.95
5 YR. TOTAL	706,896,999	13	1,027,422	73	2,298,540	508,273	1,784,076	5,618,311	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.471	33%	0.324	0.80			
Pure Premium Indicated by National Relativity		25%	0.422	26%	0.302	0.72			
Pure Premium Present on Rate Level		49%	0.442	41%	0.289	0.73			
Pure Premium Derived by Formula		0.445			0.304			0.75	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING							
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.
1/15 through 12/15	44,158,394	4	199,443	15	140,676	267,767	214,788	822,674	1.86
1/16 through 12/16	44,225,170	1	346,834	15	204,793	154,650	216,320	922,597	2.09
1/17 through 12/17	47,113,541	5	103,466	12	149,879	111,449	300,145	664,939	1.41
1/18 through 12/18	41,277,623	1	9,690	6	176,584	4,339	133,713	324,326	0.79
1/19 through 12/19	36,030,295	0	0	8	212,768	0	467,452	680,220	1.89
5 YR. TOTAL	212,805,023	11	659,433	56	884,700	538,205	1,332,418	3,414,756	1.61
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.726	29%	0.879	1.61			
Pure Premium Indicated by National Relativity		9%	0.490	9%	0.931	1.42			
Pure Premium Present on Rate Level		74%	0.626	62%	0.727	1.35			
Pure Premium Derived by Formula		0.631			0.789			1.42	

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.
1/15 through 12/15	7,323,464	0	0	1	1,909	0	6,377	8,286	0.11
1/16 through 12/16	7,365,373	0	0	2	303,998	0	260,932	564,930	7.67
1/17 through 12/17	7,278,587	0	0	3	231,056	0	208,889	439,945	6.04
1/18 through 12/18	7,787,672	0	0	5	146,499	0	122,221	268,720	3.45
1/19 through 12/19	7,482,635	0	0	2	27,399	0	69,040	96,439	1.29
5 YR. TOTAL	37,237,731	0	0	13	710,861	0	667,459	1,378,320	3.70
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.909	18%	1.792	3.70			
Pure Premium Indicated by National Relativity		14%	1.052	15%	0.879	1.93			
Pure Premium Present on Rate Level		75%	1.479	67%	1.640	3.12			
Pure Premium Derived by Formula		1.467			1.553			3.02	

CLASS 2220		YARN OR THREAD MFG-COTTON							
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.
1/15 through 12/15	160,131,962	9	371,151	33	769,882	292,787	537,079	1,970,899	1.23
1/16 through 12/16	166,781,938	7	206,487	49	963,974	98,288	836,389	2,105,138	1.26
1/17 through 12/17	168,076,531	2	18,378	51	1,493,463	50,103	1,314,131	2,876,075	1.71
1/18 through 12/18	121,246,040	3	55,113	29	483,153	39,188	576,055	1,153,509	0.95
1/19 through 12/19	215,928,811	7	526,530	34	823,878	321,659	842,054	2,514,121	1.16
5 YR. TOTAL	832,165,282	28	1,177,659	196	4,534,350	802,025	4,105,708	10,619,742	1.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.686	48%	0.590	1.28			
Pure Premium Indicated by National Relativity		34%	0.598	26%	0.451	1.05			
Pure Premium Present on Rate Level		34%	0.601	26%	0.513	1.11			
Pure Premium Derived by Formula		0.627			0.534			1.16	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	45,256,242	6	96,365	14	546,157	225,678	589,109	1,457,309	3.22	
1/16 through 12/16	48,647,290	0	0	13	282,840	0	395,557	678,397	1.39	
1/17 through 12/17	47,121,984	0	0	13	241,431	0	315,993	557,424	1.18	
1/18 through 12/18	51,522,981	1	29,131	16	286,662	29,715	607,420	952,928	1.85	
1/19 through 12/19	49,859,430	1	25,561	11	674,591	20,672	400,529	1,121,353	2.25	
5 YR. TOTAL	242,407,927	8	151,057	67	2,031,681	276,065	2,308,608	4,767,411	1.97	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		20%	0.900	34%	1.066	1.97				
Pure Premium Indicated by National Relativity		24%	1.016	25%	0.829	1.85				
Pure Premium Present on Rate Level		56%	0.806	41%	0.902	1.71				
Pure Premium Derived by Formula		0.875			0.940		1.82			

CLASS 2302		SILK THREAD OR YARN 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.	
1/15 through 12/15	249,654,071	6	185,864	45	980,257	71,375	1,603,824	2,841,320	1.14	
1/16 through 12/16	258,539,070	7	239,326	46	673,764	230,397	672,184	1,815,671	0.70	
1/17 through 12/17	265,859,790	7	172,219	48	865,882	104,883	1,386,760	2,529,744	0.95	
1/18 through 12/18	295,442,059	11	462,426	57	998,810	316,383	1,097,223	2,874,842	0.97	
1/19 through 12/19	189,082,787	4	567,956	23	371,194	287,749	503,952	1,730,851	0.92	
5 YR. TOTAL	1,258,577,777	35	1,627,791	219	3,889,907	1,010,787	5,263,943	11,792,428	0.94	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	0.438	55%	0.499	0.94				
Pure Premium Indicated by National Relativity		30%	0.417	22%	0.420	0.84				
Pure Premium Present on Rate Level		38%	0.376	23%	0.449	0.83				
Pure Premium Derived by Formula		0.408			0.470		0.88			

CLASS 2305		TEXTILE FIBER MFG-SYNTHETIC								
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.	
1/15 through 12/15	173,080,281	4	98,565	38	513,693	59,043	532,337	1,203,638	0.70	
1/16 through 12/16	181,490,585	9	161,273	42	1,144,347	191,934	777,987	2,275,541	1.25	
1/17 through 12/17	179,259,952	13	968,354	39	703,877	507,372	751,614	2,931,217	1.64	
1/18 through 12/18	183,129,423	2	43,028	46	981,207	16,012	1,018,545	2,058,792	1.12	
1/19 through 12/19	191,014,191	3	105,826	26	943,004	164,903	671,624	1,885,357	0.99	
5 YR. TOTAL	907,974,432	31	1,377,046	191	4,286,128	939,264	3,752,107	10,354,545	1.14	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		32%	0.624	51%	0.517	1.14				
Pure Premium Indicated by National Relativity		34%	0.508	24%	0.442	0.95				
Pure Premium Present on Rate Level		34%	0.540	25%	0.536	1.08				
Pure Premium Derived by Formula		0.556			0.504		1.06			

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

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CLASS 2361		HOSIERY 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.	
1/15 through 12/15	174,803,275	2	151,072	38	428,896	74,968	600,676	1,255,612	0.72	
1/16 through 12/16	170,742,964	10	298,487	35	398,027	296,602	636,914	1,630,030	0.96	
1/17 through 12/17	165,333,032	8	229,368	31	352,517	222,613	421,582	1,226,080	0.74	
1/18 through 12/18	143,940,686	7	341,239	29	343,977	256,864	309,302	1,251,382	0.87	
1/19 through 12/19	114,660,995	3	54,411	25	459,948	44,717	617,420	1,176,496	1.03	
5 YR. TOTAL	769,480,952	30	1,074,577	158	1,983,365	895,764	2,585,894	6,539,600	0.85	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	0.397	41%	0.452	0.85				
Pure Premium Indicated by National Relativity		17%	0.421	18%	0.422	0.84				
Pure Premium Present on Rate Level		60%	0.337	41%	0.411	0.75				
Pure Premium Derived by Formula		0.365			0.430		0.80			

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.	
1/15 through 12/15	88,848,773	7	337,923	19	248,165	250,948	218,206	1,055,242	1.19	
1/16 through 12/16	88,691,558	5	353,608	24	347,197	189,034	584,630	1,474,469	1.66	
1/17 through 12/17	93,694,228	3	160,217	35	627,861	89,128	623,592	1,500,798	1.60	
1/18 through 12/18	96,307,780	9	293,755	25	420,721	298,696	433,106	1,446,278	1.50	
1/19 through 12/19	84,885,415	1	12,416	23	966,276	14,550	727,898	1,721,140	2.03	
5 YR. TOTAL	452,427,754	25	1,157,919	126	2,610,220	842,356	2,587,432	7,197,927	1.59	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		22%	0.833	38%	0.758	1.59				
Pure Premium Indicated by National Relativity		16%	0.473	17%	0.435	0.91				
Pure Premium Present on Rate Level		62%	0.517	45%	0.615	1.13				
Pure Premium Derived by Formula		0.579			0.639		1.22			

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.	
1/15 through 12/15	36,822,747	2	49,863	6	66,011	52,993	96,437	265,304	0.72	
1/16 through 12/16	40,515,530	2	44,202	8	40,547	27,074	89,615	201,438	0.50	
1/17 through 12/17	42,579,210	0	0	5	25,059	0	47,409	72,468	0.17	
1/18 through 12/18	45,138,151	0	0	10	533,274	0	397,332	930,606	2.06	
1/19 through 12/19	37,452,125	2	79,002	6	177,483	128,349	282,872	667,706	1.78	
5 YR. TOTAL	202,507,763	6	173,067	35	842,374	208,416	913,665	2,137,522	1.06	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		13%	0.501	22%	0.554	1.06				
Pure Premium Indicated by National Relativity		24%	0.393	26%	0.396	0.79				
Pure Premium Present on Rate Level		63%	0.404	52%	0.440	0.84				
Pure Premium Derived by Formula		0.414			0.454		0.87			

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

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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.
1/15 through 12/15	17,001,798	0	0	4	21,163	0	38,161	59,324	0.35
1/16 through 12/16	18,052,871	1	11,055	3	52,215	8,343	38,101	109,714	0.61
1/17 through 12/17	19,572,577	1	1,160	4	10,770	2,561	24,120	38,611	0.20
1/18 through 12/18	21,528,682	0	0	0	0	0	5,266	5,266	0.02
1/19 through 12/19	21,193,383	0	0	2	8,754	0	9,803	18,557	0.09
5 YR. TOTAL	97,349,311	2	12,215	13	92,902	10,904	115,451	231,472	0.24
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.108	13%	0.130	0.24			
Pure Premium Indicated by National Relativity		21%	0.244	22%	0.292	0.54			
Pure Premium Present on Rate Level		71%	0.299	65%	0.344	0.64			
Pure Premium Derived by Formula		0.272			0.305			0.58	

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.
1/15 through 12/15	53,560,579	1	12,158	6	30,002	0	133,914	176,074	0.33
1/16 through 12/16	51,768,027	6	277,816	15	309,200	333,361	340,628	1,261,005	2.44
1/17 through 12/17	49,704,381	2	69,960	18	340,435	44,883	372,869	828,147	1.67
1/18 through 12/18	49,586,235	1	4,420	10	132,617	2,231	178,382	317,650	0.64
1/19 through 12/19	43,007,620	2	31,675	3	9,097	39,437	39,187	119,396	0.28
5 YR. TOTAL	247,626,842	12	396,029	52	821,351	419,912	1,064,980	2,702,272	1.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.492	30%	0.600	1.09			
Pure Premium Indicated by National Relativity		41%	0.517	35%	0.511	1.03			
Pure Premium Present on Rate Level		42%	0.573	35%	0.674	1.25			
Pure Premium Derived by Formula		0.536			0.595			1.13	

CLASS 2413		TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING							
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.
1/15 through 12/15	62,309,081	2	164,571	16	422,185	54,068	473,141	1,113,965	1.79
1/16 through 12/16	78,664,704	5	155,635	24	313,083	217,072	359,901	1,045,691	1.33
1/17 through 12/17	87,815,412	5	226,882	23	404,291	115,376	422,009	1,168,558	1.33
1/18 through 12/18	82,873,258	1	7,752	22	732,196	7,460	575,984	1,323,392	1.60
1/19 through 12/19	64,738,304	2	145,101	15	616,781	43,029	556,110	1,361,021	2.10
5 YR. TOTAL	376,400,759	15	699,941	100	2,488,536	437,005	2,387,145	6,012,627	1.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.847	35%	0.750	1.60			
Pure Premium Indicated by National Relativity		25%	0.314	27%	0.332	0.65			
Pure Premium Present on Rate Level		54%	0.542	38%	0.629	1.17			
Pure Premium Derived by Formula		0.549			0.591			1.14	

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

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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.
1/15 through 12/15	17,235,436	0	0	5	52,137	0	265,302	317,439	1.84
1/16 through 12/16	14,355,314	1	18,147	6	24,028	24,138	32,657	98,970	0.69
1/17 through 12/17	15,853,190	0	0	4	106,586	0	133,037	239,623	1.51
1/18 through 12/18	13,440,285	2	21,574	9	126,452	19,847	130,797	298,670	2.22
1/19 through 12/19	10,255,659	0	0	0	0	0	20,105	20,105	0.20
5 YR. TOTAL	71,139,884	3	39,721	24	309,203	43,985	581,898	974,807	1.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.490	15%	0.880	1.37			
Pure Premium Indicated by National Relativity		8%	1.553	9%	0.711	2.26			
Pure Premium Present on Rate Level		84%	0.467	76%	0.578	1.05			
Pure Premium Derived by Formula		0.556			0.635			1.19	

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.
1/15 through 12/15	7,549,316	2	87,795	0	0	117,727	6,087	211,609	2.80
1/16 through 12/16	9,065,768	1	37,434	3	17,651	9,653	20,678	85,416	0.94
1/17 through 12/17	9,967,003	0	0	1	112,336	0	81,993	194,329	1.95
1/18 through 12/18	7,636,670	0	0	1	8,147	0	14,888	23,035	0.30
1/19 through 12/19	7,499,386	0	0	2	1,721	0	19,438	21,159	0.28
5 YR. TOTAL	41,718,143	3	125,229	7	139,855	127,380	143,084	535,548	1.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.635	9%	0.648	1.28			
Pure Premium Indicated by National Relativity		12%	0.342	13%	0.304	0.65			
Pure Premium Present on Rate Level		82%	0.354	78%	0.375	0.73			
Pure Premium Derived by Formula		0.369			0.390			0.76	

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.
1/15 through 12/15	233,848,007	10	376,071	77	1,013,401	291,827	987,115	2,668,414	1.14
1/16 through 12/16	247,207,812	7	72,885	59	1,076,947	137,109	946,867	2,233,808	0.90
1/17 through 12/17	248,264,098	8	392,772	68	1,154,159	350,038	1,105,551	3,002,520	1.21
1/18 through 12/18	245,490,357	7	183,237	51	783,222	166,293	707,547	1,840,299	0.75
1/19 through 12/19	304,534,433	5	212,431	70	1,514,970	125,944	1,867,239	3,720,584	1.22
5 YR. TOTAL	1,279,344,707	37	1,237,396	325	5,542,699	1,071,211	5,614,319	13,465,625	1.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.530	57%	0.523	1.05			
Pure Premium Indicated by National Relativity		31%	0.546	21%	0.510	1.06			
Pure Premium Present on Rate Level		32%	0.501	22%	0.478	0.98			
Pure Premium Derived by Formula		0.526			0.510			1.04	

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

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CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	5,087,849	0	0	2	1,157	0	26,492	27,649	0.54
1/16 through 12/16	3,238,468	0	0	1	28,691	0	48,112	76,803	2.37
1/17 through 12/17	4,296,091	0	0	1	11,793	0	11,529	23,322	0.54
1/18 through 12/18	4,753,722	0	0	0	0	0	837	837	0.02
1/19 through 12/19	4,364,684	0	0	1	1,392	0	59,487	60,879	1.40
5 YR. TOTAL	21,740,814	0	0	5	43,033	0	146,457	189,490	0.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.198	5%		0.674		0.87	
Pure Premium Indicated by National Relativity		10%	0.193	11%		0.152		0.35	
Pure Premium Present on Rate Level		86%	0.271	84%		0.248		0.52	
Pure Premium Derived by Formula		0.260			0.259		0.52		

CLASS 2570		MATTRESS OR BOX SPRING MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	38,832,507	6	205,903	27	674,350	94,052	423,969	1,398,274	3.60
1/16 through 12/16	36,848,623	1	3,276	16	381,107	670	259,594	644,647	1.75
1/17 through 12/17	34,207,102	0	0	8	141,163	0	108,621	249,784	0.73
1/18 through 12/18	31,065,472	1	54,920	8	89,327	461,161	109,028	714,436	2.30
1/19 through 12/19	28,264,474	0	0	1	480	0	51,994	52,474	0.19
5 YR. TOTAL	169,218,178	8	264,099	60	1,286,427	555,883	953,206	3,059,615	1.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.916	27%		0.892		1.81	
Pure Premium Indicated by National Relativity		37%	0.642	36%		0.645		1.29	
Pure Premium Present on Rate Level		45%	0.906	37%		0.822		1.73	
Pure Premium Derived by Formula		0.810			0.777		1.59		

CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	137,122,548	11	615,700	30	822,109	211,771	451,463	2,101,043	1.53
1/16 through 12/16	148,794,752	6	252,337	40	590,426	434,003	545,496	1,822,262	1.22
1/17 through 12/17	152,767,750	10	255,114	29	449,211	325,028	621,482	1,650,835	1.08
1/18 through 12/18	170,428,402	6	443,502	37	1,152,534	183,365	961,908	2,741,309	1.61
1/19 through 12/19	163,504,927	10	665,989	22	476,766	681,179	529,831	2,353,765	1.44
5 YR. TOTAL	772,618,379	43	2,232,642	158	3,491,046	1,835,346	3,110,180	10,669,214	1.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.741	51%		0.640		1.38	
Pure Premium Indicated by National Relativity		31%	0.898	24%		0.735		1.63	
Pure Premium Present on Rate Level		32%	0.848	25%		0.632		1.48	
Pure Premium Derived by Formula		0.824			0.661		1.49		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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.
1/15 through 12/15	7,581,348	1	8,256	3	45,240	928	23,449	77,873	1.03
1/16 through 12/16	7,038,075	0	0	1	736	0	26,492	27,228	0.39
1/17 through 12/17	6,549,296	2	127,956	4	13,422	123,463	17,473	282,314	4.31
1/18 through 12/18	6,876,407	1	3,641	0	0	64,251	3,383	71,275	1.04
1/19 through 12/19	5,529,031	0	0	0	0	0	1,505	1,505	0.03
5 YR. TOTAL	33,574,157	4	139,853	8	59,398	188,642	72,302	460,195	1.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.593	11%		0.777		1.37	
Pure Premium Indicated by National Relativity		28%	0.643	30%		0.701		1.34	
Pure Premium Present on Rate Level		66%	0.598	59%		0.679		1.28	
Pure Premium Derived by Formula		0.610			0.696		1.31		

CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, 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.
1/15 through 12/15	7,837,461	0	0	2	38,629	0	15,810	54,439	0.70
1/16 through 12/16	3,503,809	0	0	4	58,260	0	73,325	131,585	3.76
1/17 through 12/17	1,951,103	0	0	0	0	0	2,689	2,689	0.14
1/18 through 12/18	3,227,202	0	0	1	30,761	0	13,026	43,787	1.36
1/19 through 12/19	2,897,608	0	0	2	84,872	0	75,579	160,451	5.54
5 YR. TOTAL	19,417,183	0	0	9	212,522	0	180,429	392,951	2.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	1.095	7%		0.929		2.02	
Pure Premium Indicated by National Relativity		13%	1.008	14%		0.774		1.78	
Pure Premium Present on Rate Level		82%	0.590	79%		0.483		1.07	
Pure Premium Derived by Formula		0.670			0.555		1.23		

CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, 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.
1/15 through 12/15	51,355,200	3	121,422	9	84,914	54,539	98,794	359,669	0.70
1/16 through 12/16	53,116,085	1	48,443	13	346,071	89,690	540,059	1,024,263	1.93
1/17 through 12/17	50,859,554	0	0	3	45,761	0	45,320	91,081	0.18
1/18 through 12/18	50,972,617	2	23,103	10	109,714	94,427	318,429	545,673	1.07
1/19 through 12/19	48,520,473	2	15,584	5	118,577	7,191	54,507	195,859	0.40
5 YR. TOTAL	254,823,929	8	208,552	40	705,037	245,847	1,057,109	2,216,545	0.87
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.359	27%		0.511		0.87	
Pure Premium Indicated by National Relativity		42%	0.448	36%		0.444		0.89	
Pure Premium Present on Rate Level		42%	0.475	37%		0.523		1.00	
Pure Premium Derived by Formula		0.445			0.491		0.94		

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* 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: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	336,572	0	0	0	0	0	0	0	0.00
1/16 through 12/16	367,263	0	0	0	0	0	209	209	0.06
1/17 through 12/17	524,861	0	0	0	0	0	0	0	0.00
1/18 through 12/18	539,545	0	0	0	0	0	0	0	0.00
1/19 through 12/19	535,375	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,303,616	0	0	0	0	0	209	209	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.009			0.01	
Pure Premium Indicated by National Relativity		7%	1.682	8%	1.362			3.04	
Pure Premium Present on Rate Level		91%	1.246	89%	0.735			1.98	
Pure Premium Derived by Formula		1.252			0.763		2.02		

CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSEING, AND WOOL PULLING							
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.
1/15 through 12/15	1,969	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,969	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.000	0%	0.000			0.00	
Pure Premium Indicated by National Relativity		13%	1.279	14%	1.096			2.38	
Pure Premium Present on Rate Level		87%	1.303	86%	1.308			2.61	
Pure Premium Derived by Formula		1.300			1.278		2.58		

CLASS 2651		SHOE STOCK 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.
1/15 through 12/15	16,212,498	0	0	4	45,492	0	78,167	123,659	0.76
1/16 through 12/16	18,929,143	0	0	5	20,740	0	15,261	36,001	0.19
1/17 through 12/17	17,307,822	1	33,582	1	8,684	8,677	6,662	57,605	0.33
1/18 through 12/18	19,585,806	0	0	5	23,203	0	22,096	45,299	0.23
1/19 through 12/19	16,570,008	0	0	2	19,882	0	52,084	71,966	0.43
5 YR. TOTAL	88,605,277	1	33,582	17	118,001	8,677	174,270	334,530	0.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.171	13%	0.206			0.38	
Pure Premium Indicated by National Relativity		15%	0.267	16%	0.274			0.54	
Pure Premium Present on Rate Level		77%	0.369	71%	0.360			0.73	
Pure Premium Derived by Formula		0.338			0.326		0.66		

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* 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.
1/15 through 12/15	8,905,962	0	0	2	9,233	0	32,477	41,710	0.47
1/16 through 12/16	8,631,871	0	0	3	36,757	0	37,375	74,132	0.86
1/17 through 12/17	5,612,368	0	0	2	8,932	0	20,192	29,124	0.52
1/18 through 12/18	6,818,397	1	28,090	3	42,705	98,109	79,889	248,793	3.65
1/19 through 12/19	7,451,787	0	0	2	7,754	0	9,316	17,070	0.23
5 YR. TOTAL	37,420,385	1	28,090	12	105,381	98,109	179,249	410,829	1.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.357	11%		0.741		1.10	
Pure Premium Indicated by National Relativity		28%	0.488	30%		0.457		0.95	
Pure Premium Present on Rate Level		66%	0.484	59%		0.561		1.05	
Pure Premium Derived by Formula		0.478			0.550		1.03		

CLASS 2688		LEATHER 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.
1/15 through 12/15	14,800,456	0	0	4	88,647	0	107,972	196,619	1.33
1/16 through 12/16	15,615,607	1	12,152	5	107,065	14,922	88,921	223,060	1.43
1/17 through 12/17	16,577,848	0	0	7	155,556	0	287,769	443,325	2.67
1/18 through 12/18	15,938,416	0	0	3	8,306	0	11,883	20,189	0.13
1/19 through 12/19	16,758,148	0	0	5	131,421	0	94,881	226,302	1.35
5 YR. TOTAL	79,690,475	1	12,152	24	490,995	14,922	591,426	1,109,495	1.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.631	15%		0.761		1.39	
Pure Premium Indicated by National Relativity		20%	0.257	21%		0.317		0.57	
Pure Premium Present on Rate Level		71%	0.511	64%		0.555		1.07	
Pure Premium Derived by Formula		0.471			0.536		1.01		

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.
1/15 through 12/15	5,461,614	0	0	8	126,510	0	116,676	243,186	4.45
1/16 through 12/16	4,535,716	0	0	1	5,278	0	24,782	30,060	0.66
1/17 through 12/17	4,118,073	2	448,513	4	34,171	391,109	62,139	935,932	22.73
1/18 through 12/18	4,024,911	0	0	4	114,946	0	63,174	178,120	4.43
1/19 through 12/19	3,843,096	2	173,191	2	12,403	523,745	15,695	725,034	18.87
5 YR. TOTAL	21,983,410	4	621,704	19	293,308	914,854	282,466	2,112,332	9.61
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	4.162	24%		5.446		9.61	
Pure Premium Indicated by National Relativity		42%	7.328	38%		5.426		12.75	
Pure Premium Present on Rate Level		42%	5.866	38%		5.112		10.98	
Pure Premium Derived by Formula		6.207			5.311		11.52		

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

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CLASS 2705		LOGGING OR TREE REMOVAL-PULPWOOD ONLY-ALL OPERATIONS							
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.
1/15 through 12/15	15,559	0	0	0	0	0	0	0	0.00
1/16 through 12/16	16,914	0	0	0	0	0	0	0	0.00
1/17 through 12/17	12,481	0	0	0	0	0	0	0	0.00
1/18 through 12/18	11,473	0	0	0	0	0	0	0	0.00
1/19 through 12/19	6,900	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	63,327	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		0.00	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00		0.00	
Pure Premium Present on Rate Level		99%	15.989	98%	13.059	29.05		29.05	
Pure Premium Derived by Formula		15.829			12.798		28.63		

CLASS 2709		LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS							
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.
1/15 through 12/15	69,265,650	2	42,059	13	340,871	19,583	260,409	662,922	0.96
1/16 through 12/16	70,894,734	6	239,243	21	1,484,405	165,826	1,045,701	2,935,175	4.14
1/17 through 12/17	72,403,283	4	502,695	17	450,216	955,125	263,000	2,171,036	3.00
1/18 through 12/18	72,701,932	3	584,487	16	600,401	272,388	1,034,618	2,491,894	3.43
1/19 through 12/19	73,454,985	2	700,392	12	487,416	721,088	301,585	2,210,481	3.01
5 YR. TOTAL	358,720,584	17	2,068,876	79	3,363,309	2,134,010	2,905,313	10,471,508	2.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	1.514	57%	1.405	2.92		2.92	
Pure Premium Indicated by National Relativity		30%	2.757	21%	2.100	4.86		4.86	
Pure Premium Present on Rate Level		30%	2.102	22%	1.736	3.84		3.84	
Pure Premium Derived by Formula		2.063			1.624		3.69		

CLASS 2710		SAW 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.
1/15 through 12/15	79,708,480	5	290,332	44	939,131	207,302	889,606	2,326,371	2.92
1/16 through 12/16	79,609,034	9	1,127,119	42	1,109,506	1,129,178	1,065,060	4,430,863	5.57
1/17 through 12/17	86,822,773	3	90,619	44	990,903	48,399	997,342	2,127,263	2.45
1/18 through 12/18	88,978,538	1	28,359	48	1,995,368	14,943	1,503,117	3,541,787	3.98
1/19 through 12/19	87,781,685	5	476,017	28	981,720	300,901	1,130,971	2,889,609	3.29
5 YR. TOTAL	422,900,510	23	2,012,446	206	6,016,628	1,700,723	5,586,096	15,315,893	3.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.899	63%	1.723	3.62		3.62	
Pure Premium Indicated by National Relativity		29%	1.747	18%	1.609	3.36		3.36	
Pure Premium Present on Rate Level		30%	1.876	19%	1.801	3.68		3.68	
Pure Premium Derived by Formula		1.848			1.717		3.57		

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* 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: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	4,023,563	0	0	2	22,184	0	24,379	46,563	1.16	
1/16 through 12/16	4,286,534	0	0	2	6,550	0	23,846	30,396	0.71	
1/17 through 12/17	3,124,885	1	3,493	2	5,384	5,065	10,586	24,528	0.79	
1/18 through 12/18	2,542,609	0	0	1	3,146	0	13,793	16,939	0.67	
1/19 through 12/19	1,882,887	0	0	5	85,786	0	134,204	219,990	11.68	
5 YR. TOTAL	15,860,478	1	3,493	12	123,050	5,065	206,808	338,416	2.13	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.798	9%	1.336	2.13				
Pure Premium Indicated by National Relativity		12%	0.985	13%	0.718	1.70				
Pure Premium Present on Rate Level		83%	0.702	78%	0.862	1.56				
Pure Premium Derived by Formula		0.741			0.886		1.63			

CLASS 2727		LOG 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.	
1/15 through 12/15	29,029,986	6	487,390	8	325,334	400,590	126,502	1,339,816	4.62	
1/16 through 12/16	29,477,443	0	0	14	986,477	0	659,857	1,646,334	5.59	
1/17 through 12/17	29,852,468	3	257,506	13	562,943	127,871	285,457	1,233,777	4.13	
1/18 through 12/18	30,644,344	3	535,601	5	85,115	407,737	111,409	1,139,862	3.72	
1/19 through 12/19	33,533,111	6	536,996	12	337,350	973,414	338,260	2,186,020	6.52	
5 YR. TOTAL	152,537,352	18	1,817,493	52	2,297,219	1,909,612	1,521,485	7,545,809	4.95	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		28%	2.698	43%	2.249	4.95				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		72%	2.460	57%	2.313	4.77				
Pure Premium Derived by Formula		2.527			2.285		4.81			

CLASS 2731		PLANING OR MOLDING MILL								
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.	
1/15 through 12/15	62,296,296	3	289,885	15	188,607	219,119	301,195	998,806	1.60	
1/16 through 12/16	73,722,361	2	97,040	22	417,541	48,972	483,607	1,047,160	1.42	
1/17 through 12/17	77,655,716	1	169,624	15	386,286	29,973	442,821	1,028,704	1.33	
1/18 through 12/18	79,158,961	3	308,922	24	661,301	161,680	654,023	1,785,926	2.26	
1/19 through 12/19	74,781,120	3	506,862	31	999,376	551,296	579,809	2,637,343	3.53	
5 YR. TOTAL	367,614,454	12	1,372,333	107	2,653,111	1,011,040	2,461,455	7,497,939	2.04	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		25%	1.095	42%	0.945	2.04				
Pure Premium Indicated by National Relativity		37%	0.855	29%	0.775	1.63				
Pure Premium Present on Rate Level		38%	0.831	29%	0.925	1.76				
Pure Premium Derived by Formula		0.906			0.890		1.80			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	9,680,405	1	16,512	7	76,323	10,722	91,679	195,236	2.02
1/16 through 12/16	9,844,284	0	0	8	162,419	0	152,355	314,774	3.20
1/17 through 12/17	10,715,042	0	0	4	17,462	0	41,049	58,511	0.55
1/18 through 12/18	10,832,168	1	63,030	6	76,722	47,428	72,764	259,944	2.40
1/19 through 12/19	11,372,907	0	0	6	91,018	0	124,591	215,609	1.90
5 YR. TOTAL	52,444,806	2	79,542	31	423,944	58,150	482,438	1,044,074	1.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.960	16%	1.031	1.99			
Pure Premium Indicated by National Relativity		22%	0.798	24%	1.089	1.89			
Pure Premium Present on Rate Level		68%	0.875	60%	0.948	1.82			
Pure Premium Derived by Formula		0.867			0.995		1.86		

CLASS 2759		BOX OR BOX SHOOK 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.
1/15 through 12/15	63,198,736	4	78,260	46	417,427	79,820	624,390	1,199,897	1.90
1/16 through 12/16	63,611,383	3	47,440	38	791,300	36,638	775,331	1,650,709	2.60
1/17 through 12/17	63,742,994	3	283,432	36	516,291	70,934	738,486	1,609,143	2.53
1/18 through 12/18	70,302,180	5	206,791	27	333,683	204,454	396,674	1,141,602	1.62
1/19 through 12/19	74,187,838	6	441,256	31	774,395	698,415	811,057	2,725,123	3.67
5 YR. TOTAL	335,043,131	21	1,057,179	178	2,833,096	1,090,261	3,345,938	8,326,474	2.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.161	46%	1.324	2.49			
Pure Premium Indicated by National Relativity		36%	1.172	27%	1.208	2.38			
Pure Premium Present on Rate Level		36%	1.148	27%	1.185	2.33			
Pure Premium Derived by Formula		1.160			1.255		2.42		

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.
1/15 through 12/15	2,012,458	0	0	0	0	0	643	643	0.03
1/16 through 12/16	2,247,003	0	0	0	0	0	0	0	0.00
1/17 through 12/17	2,702,306	0	0	0	0	0	626	626	0.02
1/18 through 12/18	3,287,442	1	3,973	1	17,528	3,110	2,481	27,092	0.82
1/19 through 12/19	3,253,506	0	0	1	3,027	0	6,648	9,675	0.30
5 YR. TOTAL	13,502,715	1	3,973	2	20,555	3,110	10,398	38,036	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.182	6%	0.100	0.28			
Pure Premium Indicated by National Relativity		17%	0.445	18%	0.540	0.99			
Pure Premium Present on Rate Level		80%	0.352	76%	0.463	0.82			
Pure Premium Derived by Formula		0.363			0.455		0.82		

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

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CLASS 2797		MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS & 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.	
1/15 through 12/15	42,072,916	8	236,442	21	380,763	169,774	394,510	1,181,489	2.81	
1/16 through 12/16	47,849,388	4	103,427	29	707,054	54,322	768,704	1,633,507	3.41	
1/17 through 12/17	52,929,480	1	19,635	23	703,445	1,762	640,571	1,365,413	2.58	
1/18 through 12/18	52,649,425	2	9,381	20	576,373	8,364	502,553	1,096,671	2.08	
1/19 through 12/19	62,175,628	0	0	23	442,267	0	508,480	950,747	1.53	
5 YR. TOTAL	257,676,837	15	368,885	116	2,809,902	234,222	2,814,818	6,227,827	2.42	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	1.234	40%	1.183	2.42				
Pure Premium Indicated by National Relativity		38%	0.616	30%	0.697	1.31				
Pure Premium Present on Rate Level		39%	0.950	30%	1.170	2.12				
Pure Premium Derived by Formula		0.888			1.033		1.92			

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.	
1/15 through 12/15	6,229,593	0	0	1	4,331	0	18,600	22,931	0.37	
1/16 through 12/16	8,045,310	2	59,956	1	103,798	15,938	9,255	188,947	2.35	
1/17 through 12/17	7,941,981	0	0	6	272,170	0	213,878	486,048	6.12	
1/18 through 12/18	9,080,870	1	14,913	6	60,108	15,998	46,263	137,282	1.51	
1/19 through 12/19	12,086,294	2	38,680	3	62,855	36,713	98,370	236,618	1.96	
5 YR. TOTAL	43,384,048	5	113,549	17	503,262	68,649	386,366	1,071,826	2.47	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		12%	1.422	17%	1.049	2.47				
Pure Premium Indicated by National Relativity		25%	1.951	27%	1.251	3.20				
Pure Premium Present on Rate Level		63%	1.451	56%	1.199	2.65				
Pure Premium Derived by Formula		1.573			1.188		2.76			

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.	
1/15 through 12/15	104,336,689	11	477,024	48	845,298	247,849	781,386	2,351,557	2.25	
1/16 through 12/16	114,092,469	11	686,395	57	762,507	295,354	786,308	2,530,564	2.22	
1/17 through 12/17	121,929,911	7	271,309	55	1,625,526	301,364	1,145,213	3,343,412	2.74	
1/18 through 12/18	135,934,815	6	277,008	42	551,469	147,497	686,533	1,662,507	1.22	
1/19 through 12/19	150,929,196	7	134,339	45	976,940	111,488	835,720	2,058,487	1.36	
5 YR. TOTAL	627,223,080	42	1,846,075	247	4,761,740	1,103,552	4,235,160	11,946,527	1.91	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		39%	1.054	58%	0.851	1.91				
Pure Premium Indicated by National Relativity		30%	0.997	21%	0.951	1.95				
Pure Premium Present on Rate Level		31%	1.130	21%	1.021	2.15				
Pure Premium Derived by Formula		1.060			0.908		1.97			

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

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CLASS 2835		BRUSH OR BROOM 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.
1/15 through 12/15	3,332,218	1	2,005	1	371	789	9,773	12,938	0.39
1/16 through 12/16	3,243,575	0	0	0	0	0	1,914	1,914	0.06
1/17 through 12/17	3,396,568	0	0	1	4,581	0	4,095	8,676	0.26
1/18 through 12/18	2,940,769	0	0	1	7,337	0	1,426	8,763	0.30
1/19 through 12/19	2,309,994	0	0	2	18,212	0	19,569	37,781	1.64
5 YR. TOTAL	15,223,124	1	2,005	5	30,501	789	36,777	70,072	0.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.214	6%	0.247	0.46			
Pure Premium Indicated by National Relativity		18%	0.825	19%	0.736	1.56			
Pure Premium Present on Rate Level		78%	0.542	75%	0.495	1.04			
Pure Premium Derived by Formula		0.580			0.526		1.11		

CLASS 2836		BRUSH OR BROOM 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.
1/15 through 12/15	1,877,783	0	0	0	0	0	1,300	1,300	0.07
1/16 through 12/16	1,925,571	0	0	1	19,485	0	2,399	21,884	1.14
1/17 through 12/17	1,689,731	0	0	1	2,915	0	9,223	12,138	0.72
1/18 through 12/18	2,063,038	0	0	0	0	0	0	0	0.00
1/19 through 12/19	2,398,782	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,954,905	0	0	2	22,400	0	12,922	35,322	0.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.225	6%	0.130	0.36			
Pure Premium Indicated by National Relativity		15%	0.821	16%	0.567	1.39			
Pure Premium Present on Rate Level		81%	0.670	78%	0.578	1.25			
Pure Premium Derived by Formula		0.675			0.549		1.22		

CLASS 2841		WOODENWARE MANUFACTURING 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.
1/15 through 12/15	8,635,395	0	0	3	46,773	0	59,509	106,282	1.23
1/16 through 12/16	8,766,175	0	0	5	49,542	0	62,284	111,826	1.28
1/17 through 12/17	8,914,286	0	0	9	119,431	0	59,517	178,948	2.01
1/18 through 12/18	11,142,877	0	0	6	168,828	0	128,560	297,388	2.67
1/19 through 12/19	12,445,994	1	15,387	3	17,281	13,425	9,325	55,418	0.45
5 YR. TOTAL	49,904,727	1	15,387	26	401,855	13,425	319,195	749,862	1.50
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.836	16%	0.667	1.50			
Pure Premium Indicated by National Relativity		25%	0.511	27%	0.716	1.23			
Pure Premium Present on Rate Level		66%	0.768	57%	1.016	1.78			
Pure Premium Derived by Formula		0.710			0.879		1.59		

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

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CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD							
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.
1/15 through 12/15	83,061,660	6	103,885	30	442,159	104,355	505,575	1,155,974	1.39
1/16 through 12/16	90,201,009	3	111,183	37	365,248	71,673	423,621	971,725	1.08
1/17 through 12/17	102,121,891	6	225,151	41	838,296	107,491	747,821	1,918,759	1.88
1/18 through 12/18	127,523,216	5	299,319	37	657,261	191,159	435,146	1,582,885	1.24
1/19 through 12/19	135,678,724	3	226,857	29	743,843	133,299	436,758	1,540,757	1.14
5 YR. TOTAL	538,586,500	23	966,395	174	3,046,807	607,977	2,548,921	7,170,100	1.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.745	43%	0.586			1.33	
Pure Premium Indicated by National Relativity		36%	0.704	28%	0.610			1.31	
Pure Premium Present on Rate Level		37%	0.661	29%	0.635			1.30	
Pure Premium Derived by Formula		0.699			0.607				1.31

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.
1/15 through 12/15	338,493,077	21	948,655	140	1,272,925	494,527	1,715,821	4,431,928	1.31
1/16 through 12/16	359,240,038	17	917,165	160	2,087,841	638,905	2,440,476	6,084,387	1.69
1/17 through 12/17	382,164,990	17	1,229,289	158	2,800,269	566,248	2,797,928	7,393,734	1.93
1/18 through 12/18	364,914,597	17	1,195,125	147	2,377,626	965,930	2,274,724	6,813,405	1.87
1/19 through 12/19	341,367,210	10	564,462	119	2,625,845	508,894	1,989,292	5,688,493	1.67
5 YR. TOTAL	1,786,179,912	82	4,854,696	724	11,164,506	3,174,504	11,218,241	30,411,947	1.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	0.897	89%	0.806			1.70	
Pure Premium Indicated by National Relativity		22%	0.689	5%	0.665			1.35	
Pure Premium Present on Rate Level		23%	0.792	6%	0.830			1.62	
Pure Premium Derived by Formula		0.827			0.800				1.63

CLASS 2915		VENEER 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.
1/15 through 12/15	39,103,369	0	0	11	636,179	0	310,368	946,547	2.42
1/16 through 12/16	40,447,458	1	72,884	8	209,297	37,594	187,393	507,168	1.25
1/17 through 12/17	43,463,820	0	0	8	188,587	0	146,807	335,394	0.77
1/18 through 12/18	41,483,610	0	0	5	175,465	0	86,041	261,506	0.63
1/19 through 12/19	33,850,350	1	80,828	4	179,221	54,737	98,994	413,780	1.22
5 YR. TOTAL	198,348,607	2	153,712	36	1,388,749	92,331	829,603	2,464,395	1.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.778	24%	0.465			1.24	
Pure Premium Indicated by National Relativity		41%	0.539	38%	0.566			1.11	
Pure Premium Present on Rate Level		41%	0.753	38%	0.563			1.32	
Pure Premium Derived by Formula		0.670			0.541				1.21

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 2916		VENEER PRODUCTS MFG-NO VENEER 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.
1/15 through 12/15	17,382,466	3	88,804	4	219,480	504,806	166,546	979,636	5.64
1/16 through 12/16	18,171,826	0	0	5	43,049	0	78,288	121,337	0.67
1/17 through 12/17	16,302,324	0	0	8	107,350	0	132,118	239,468	1.47
1/18 through 12/18	18,901,309	1	73,055	14	454,976	55,456	341,699	925,186	4.90
1/19 through 12/19	43,761,414	0	0	5	57,924	0	106,372	164,296	0.38
5 YR. TOTAL	114,519,339	4	161,859	36	882,779	560,262	825,023	2,429,923	2.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.912	25%		1.210		2.12	
Pure Premium Indicated by National Relativity		29%	0.528	31%		0.599		1.13	
Pure Premium Present on Rate Level		58%	0.743	44%		1.003		1.75	
Pure Premium Derived by Formula						0.930		1.63	

CLASS 2923		PIANO MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	2,562,011	0	0	0	0	0	218	218	0.01
1/16 through 12/16	3,080,712	0	0	1	1,339	0	6,476	7,815	0.25
1/17 through 12/17	2,779,102	0	0	0	0	0	0	0	0.00
1/18 through 12/18	3,279,557	0	0	0	0	0	2,721	2,721	0.08
1/19 through 12/19	3,634,683	0	0	0	0	0	3,639	3,639	0.10
5 YR. TOTAL	15,336,065	0	0	1	1,339	0	13,054	14,393	0.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.009	5%		0.085		0.09	
Pure Premium Indicated by National Relativity		15%	0.375	17%		0.330		0.71	
Pure Premium Present on Rate Level		82%	0.375	78%		0.364		0.74	
Pure Premium Derived by Formula						0.344		0.71	

CLASS 2960		WOOD PRESERVING & 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.
1/15 through 12/15	5,914,477	0	0	6	30,055	0	96,143	126,198	2.13
1/16 through 12/16	6,546,431	1	17,807	3	6,089	24,886	16,459	65,241	1.00
1/17 through 12/17	7,190,660	1	512	4	55,774	1,523	73,590	131,399	1.83
1/18 through 12/18	6,902,595	0	0	1	18,154	0	31,263	49,417	0.72
1/19 through 12/19	7,696,698	0	0	1	7,762	0	6,901	14,663	0.19
5 YR. TOTAL	34,250,861	2	18,319	15	117,834	26,409	224,356	386,918	1.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.398	13%		0.732		1.13	
Pure Premium Indicated by National Relativity		33%	1.174	35%		0.954		2.13	
Pure Premium Present on Rate Level		58%	1.047	52%		0.874		1.92	
Pure Premium Derived by Formula						0.884		1.92	

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* 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: 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.	
1/15 through 12/15	134,190,650	3	81,881	10	124,796	98,175	207,214	512,066	0.38	
1/16 through 12/16	136,062,980	1	73,704	8	236,102	43,410	284,956	638,172	0.47	
1/17 through 12/17	145,815,627	2	487,887	11	625,730	193,156	620,287	1,927,060	1.32	
1/18 through 12/18	157,370,169	4	627,847	12	515,243	362,346	462,951	1,968,387	1.25	
1/19 through 12/19	143,048,265	2	194,242	8	485,992	98,633	277,932	1,056,799	0.74	
5 YR. TOTAL	716,487,691	12	1,465,561	49	1,987,863	795,720	1,853,340	6,102,484	0.85	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		22%	0.482	34%	0.370	0.85				
Pure Premium Indicated by National Relativity		39%	0.307	33%	0.225	0.53				
Pure Premium Present on Rate Level		39%	0.327	33%	0.297	0.62				
Pure Premium Derived by Formula		0.353			0.298		0.65			

CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & 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.	
1/15 through 12/15	757,907	0	0	0	0	0	2,069	2,069	0.27	
1/16 through 12/16	826,491	0	0	0	0	0	23,717	23,717	2.87	
1/17 through 12/17	755,959	0	0	2	11,533	0	10,073	21,606	2.86	
1/18 through 12/18	925,660	1	54,292	0	0	54,155	938	109,385	11.82	
1/19 through 12/19	800,304	0	0	1	7,653	0	2,079	9,732	1.22	
5 YR. TOTAL	4,066,321	1	54,292	3	19,186	54,155	38,876	166,509	4.10	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	1.807	4%	2.288	4.10				
Pure Premium Indicated by National Relativity		37%	0.530	39%	0.487	1.02				
Pure Premium Present on Rate Level		61%	0.656	57%	0.650	1.31				
Pure Premium Derived by Formula		0.632			0.652		1.28			

CLASS 3022		PIPE OR TUBE MFG NOC & 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.	
1/15 through 12/15	20,444,444	1	26,825	10	234,247	33,298	155,388	449,758	2.20	
1/16 through 12/16	21,302,522	2	24,144	6	89,929	5,935	130,191	250,199	1.17	
1/17 through 12/17	18,681,329	0	0	15	330,876	0	280,733	611,609	3.27	
1/18 through 12/18	19,368,384	2	247,495	9	165,961	126,737	196,687	736,880	3.81	
1/19 through 12/19	18,705,813	0	0	6	221,580	0	322,064	543,644	2.91	
5 YR. TOTAL	98,502,492	5	298,464	46	1,042,593	165,970	1,085,063	2,592,090	2.63	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	1.361	20%	1.270	2.63				
Pure Premium Indicated by National Relativity		38%	0.787	40%	0.717	1.50				
Pure Premium Present on Rate Level		48%	0.952	40%	0.805	1.76				
Pure Premium Derived by Formula		0.947			0.863		1.81			

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* 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.	
1/15 through 12/15	4,143,602	0	0	0	0	0	9,739	9,739	0.24	
1/16 through 12/16	101,982	0	0	0	0	0	526	526	0.52	
1/17 through 12/17	118,073	0	0	0	0	0	0	0	0.00	
1/18 through 12/18	82,869	0	0	0	0	0	0	0	0.00	
1/19 through 12/19	146,472	0	0	0	0	0	307	307	0.21	
5 YR. TOTAL	4,592,998	0	0	0	0	0	10,572	10,572	0.23	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.000	3%	0.230	0.23				
Pure Premium Indicated by National Relativity		34%	0.460	37%	0.423	0.88				
Pure Premium Present on Rate Level		64%	0.453	60%	0.421	0.87				
Pure Premium Derived by Formula		0.446			0.416		0.86			

CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& 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.	
1/15 through 12/15	9,338,989	0	0	2	131,683	0	29,768	161,451	1.73	
1/16 through 12/16	10,625,920	0	0	5	54,605	0	68,913	123,518	1.16	
1/17 through 12/17	8,584,701	0	0	0	0	0	19,723	19,723	0.23	
1/18 through 12/18	9,878,388	0	0	4	94,043	0	189,515	283,558	2.87	
1/19 through 12/19	9,643,369	1	96,582	4	72,037	40,517	71,307	280,443	2.91	
5 YR. TOTAL	48,071,367	1	96,582	15	352,368	40,517	379,226	868,693	1.81	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.934	12%	0.873	1.81				
Pure Premium Indicated by National Relativity		46%	0.653	44%	0.611	1.26				
Pure Premium Present on Rate Level		46%	0.638	44%	0.591	1.23				
Pure Premium Derived by Formula		0.669			0.634		1.30			

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.	
1/15 through 12/15	57,596,032	3	183,552	21	745,984	35,516	404,398	1,369,450	2.38	
1/16 through 12/16	70,096,565	2	138,184	25	946,858	226,250	706,921	2,018,213	2.88	
1/17 through 12/17	62,632,756	4	376,846	15	453,695	99,532	416,984	1,347,057	2.15	
1/18 through 12/18	75,248,831	2	285,860	24	410,415	157,262	496,074	1,349,611	1.79	
1/19 through 12/19	83,662,132	1	14,281	27	718,911	18,233	592,000	1,343,425	1.61	
5 YR. TOTAL	349,236,316	12	998,723	112	3,275,863	536,793	2,616,377	7,427,756	2.13	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		30%	1.224	43%	0.903	2.13				
Pure Premium Indicated by National Relativity		35%	1.094	28%	0.965	2.06				
Pure Premium Present on Rate Level		35%	1.235	29%	1.023	2.26				
Pure Premium Derived by Formula		1.182			0.955		2.14			

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* 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: 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.
1/15 through 12/15	30,815,001	2	37,964	14	181,828	81,159	167,452	468,403	1.52
1/16 through 12/16	32,959,858	3	48,909	7	124,022	61,202	112,756	346,889	1.05
1/17 through 12/17	30,704,417	1	4,025	9	63,030	9,523	137,437	214,015	0.70
1/18 through 12/18	37,193,617	0	0	9	214,237	0	195,005	409,242	1.10
1/19 through 12/19	55,107,375	3	128,536	10	171,351	146,995	158,611	605,493	1.10
5 YR. TOTAL	186,780,268	9	219,434	49	754,468	298,879	771,261	2,044,042	1.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.521	30%	0.573			1.09	
Pure Premium Indicated by National Relativity		40%	1.173	35%	0.984			2.16	
Pure Premium Present on Rate Level		40%	1.061	35%	0.937			2.00	
Pure Premium Derived by Formula		0.998			0.844		1.84		

CLASS 3041		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, 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.
1/15 through 12/15	2,100,301	0	0	0	0	0	765	765	0.04
1/16 through 12/16	2,088,237	0	0	0	0	0	621	621	0.03
1/17 through 12/17	1,870,057	0	0	1	3,581	0	8,017	11,598	0.62
1/18 through 12/18	2,379,553	0	0	1	24,785	0	6,482	31,267	1.31
1/19 through 12/19	2,525,888	0	0	1	18,422	0	9,595	28,017	1.11
5 YR. TOTAL	10,964,036	0	0	3	46,788	0	25,480	72,268	0.66
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.427	6%	0.232			0.66	
Pure Premium Indicated by National Relativity		24%	0.931	26%	0.743			1.67	
Pure Premium Present on Rate Level		72%	0.783	68%	0.705			1.49	
Pure Premium Derived by Formula		0.804			0.687		1.49		

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.
1/15 through 12/15	4,413,657	0	0	0	0	0	2,534	2,534	0.06
1/16 through 12/16	4,912,055	0	0	2	15,991	0	18,714	34,705	0.71
1/17 through 12/17	6,235,369	0	0	1	25,370	0	28,438	53,808	0.86
1/18 through 12/18	6,592,091	0	0	0	0	0	3,374	3,374	0.05
1/19 through 12/19	5,773,102	0	0	1	7,043	0	42,559	49,602	0.86
5 YR. TOTAL	27,926,274	0	0	4	48,404	0	95,619	144,023	0.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.173	11%	0.342			0.52	
Pure Premium Indicated by National Relativity		25%	0.866	27%	0.652			1.52	
Pure Premium Present on Rate Level		68%	0.843	62%	0.780			1.62	
Pure Premium Derived by Formula		0.802			0.697		1.50		

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* 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: 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.
1/15 through 12/15	15,099,541	0	0	10	102,262	0	118,785	221,047	1.46
1/16 through 12/16	14,989,063	0	0	5	51,712	0	111,451	163,163	1.09
1/17 through 12/17	15,966,350	1	18,665	5	33,967	40,351	53,509	146,492	0.92
1/18 through 12/18	17,594,897	1	35,409	3	48,758	35,121	67,181	186,469	1.06
1/19 through 12/19	17,020,968	0	0	5	62,908	0	87,920	150,828	0.89
5 YR. TOTAL	80,670,819	2	54,074	28	299,607	75,472	438,846	867,999	1.08
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.438	18%		0.638		1.08	
Pure Premium Indicated by National Relativity		37%	0.750	40%		0.689		1.44	
Pure Premium Present on Rate Level		51%	0.782	42%		0.735		1.52	
Pure Premium Derived by Formula		0.729			0.699		1.43		

CLASS 3076		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	353,841,570	22	1,004,152	99	1,608,561	845,193	1,722,708	5,180,614	1.46
1/16 through 12/16	381,427,438	25	1,560,337	109	1,852,041	887,424	1,421,320	5,721,122	1.50
1/17 through 12/17	418,706,251	12	853,590	105	1,911,332	402,990	1,970,635	5,138,547	1.23
1/18 through 12/18	438,616,085	13	1,085,123	105	2,403,906	527,348	2,113,928	6,130,305	1.40
1/19 through 12/19	452,520,836	7	216,698	96	2,280,371	176,733	1,724,485	4,398,287	0.97
5 YR. TOTAL	2,045,112,180	79	4,719,900	514	10,056,211	2,839,688	8,953,076	26,568,875	1.30
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	0.723	86%		0.577		1.30	
Pure Premium Indicated by National Relativity		21%	0.706	7%		0.674		1.38	
Pure Premium Present on Rate Level		22%	0.744	7%		0.678		1.42	
Pure Premium Derived by Formula		0.724			0.591		1.32		

CLASS 3081		FOUNDRY-FERROUS-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.
1/15 through 12/15	46,363,799	2	12,687	10	71,438	20,713	126,471	231,309	0.50
1/16 through 12/16	49,800,044	2	65,081	9	101,340	527,388	177,284	871,093	1.75
1/17 through 12/17	39,786,396	0	0	1	17,762	0	37,919	55,681	0.14
1/18 through 12/18	62,994,286	1	17,571	8	52,322	15,910	62,705	148,508	0.24
1/19 through 12/19	54,653,418	1	28,779	12	387,676	7,933	269,218	693,606	1.27
5 YR. TOTAL	253,597,943	6	124,118	40	630,538	571,944	673,597	2,000,197	0.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.298	32%		0.491		0.79	
Pure Premium Indicated by National Relativity		39%	1.053	34%		0.825		1.88	
Pure Premium Present on Rate Level		40%	0.845	34%		0.759		1.60	
Pure Premium Derived by Formula		0.811			0.696		1.51		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	16,026	0	0	0	0	0	0	0	0.00
1/19 through 12/19	340,539	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	356,565	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		33%	0.699	36%	0.745			1.44	
Pure Premium Present on Rate Level		66%	0.836	63%	0.815			1.65	
Pure Premium Derived by Formula		0.782			0.782		1.56		

CLASS 3085		FOUNDRY-NON-FERROUS							
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.
1/15 through 12/15	12,216,203	1	112,708	4	17,422	33,787	60,558	224,475	1.84
1/16 through 12/16	11,184,334	1	50,652	6	132,840	43,984	112,605	340,081	3.04
1/17 through 12/17	11,344,813	1	9,277	10	142,122	27,225	111,904	290,528	2.56
1/18 through 12/18	16,373,054	0	0	7	376,100	0	535,622	911,722	5.57
1/19 through 12/19	20,963,404	1	3,482	6	79,110	2,517	84,431	169,540	0.81
5 YR. TOTAL	72,081,808	4	176,119	33	747,594	107,513	905,120	1,936,346	2.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.281	21%	1.405			2.69	
Pure Premium Indicated by National Relativity		43%	0.982	39%	0.907			1.89	
Pure Premium Present on Rate Level		44%	1.074	40%	1.124			2.20	
Pure Premium Derived by Formula		1.061			1.098		2.16		

CLASS 3110		FORGING WORK-DROP OR MACHINE							
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.
1/15 through 12/15	15,649,166	1	58,514	5	236,114	7,760	130,887	433,275	2.77
1/16 through 12/16	10,598,565	1	68,197	2	7,849	40,745	15,336	132,127	1.25
1/17 through 12/17	12,997,162	0	0	2	195,589	0	268,667	464,256	3.57
1/18 through 12/18	17,848,672	0	0	2	21,606	0	12,327	33,933	0.19
1/19 through 12/19	18,442,980	1	82,427	6	145,253	90,232	73,315	391,227	2.12
5 YR. TOTAL	75,536,545	3	209,138	17	606,411	138,737	500,532	1,454,818	1.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.080	18%	0.846			1.93	
Pure Premium Indicated by National Relativity		30%	0.683	32%	0.806			1.49	
Pure Premium Present on Rate Level		58%	0.911	50%	0.818			1.73	
Pure Premium Derived by Formula		0.863			0.819		1.68		

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

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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.
1/15 through 12/15	14,568,245	0	0	3	41,775	0	46,449	88,224	0.61
1/16 through 12/16	14,716,492	1	170,192	2	57,042	0	67,759	294,993	2.00
1/17 through 12/17	19,689,402	2	75,194	4	92,067	100,054	60,794	328,109	1.67
1/18 through 12/18	15,896,737	0	0	5	175,862	0	444,895	620,757	3.91
1/19 through 12/19	11,315,347	0	0	4	38,303	0	22,882	61,185	0.54
5 YR. TOTAL	76,186,223	3	245,386	18	405,049	100,054	642,779	1,393,268	1.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.854	15%	0.975			1.83	
Pure Premium Indicated by National Relativity		24%	0.369	25%	0.333			0.70	
Pure Premium Present on Rate Level		66%	0.636	60%	0.536			1.17	
Pure Premium Derived by Formula		0.594			0.551		1.15		

CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-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.
1/15 through 12/15	77,652,436	0	0	13	108,396	0	144,180	252,576	0.33
1/16 through 12/16	72,378,734	4	300,381	14	235,525	75,672	329,945	941,523	1.30
1/17 through 12/17	76,109,123	3	49,130	5	227,529	58,735	122,350	457,744	0.60
1/18 through 12/18	74,655,049	2	71,791	10	430,320	46,219	218,589	766,919	1.03
1/19 through 12/19	75,999,509	1	91,790	9	148,876	25,850	151,208	417,724	0.55
5 YR. TOTAL	376,794,851	10	513,092	51	1,150,646	206,476	966,272	2,836,486	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.442	28%	0.311			0.75	
Pure Premium Indicated by National Relativity		40%	0.445	36%	0.408			0.85	
Pure Premium Present on Rate Level		41%	0.442	36%	0.384			0.83	
Pure Premium Derived by Formula		0.443			0.372		0.82		

CLASS 3114		TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS							
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.
1/15 through 12/15	26,208,882	1	203,672	5	65,262	80,161	27,835	376,930	1.44
1/16 through 12/16	31,969,364	0	0	5	427,221	0	211,790	639,011	2.00
1/17 through 12/17	25,427,975	0	0	3	63,707	0	107,552	171,259	0.67
1/18 through 12/18	26,364,617	0	0	2	1,440	0	45,116	46,556	0.18
1/19 through 12/19	18,914,761	0	0	2	12,175	0	67,587	79,762	0.42
5 YR. TOTAL	128,885,599	1	203,672	17	569,805	80,161	459,880	1,313,518	1.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.600	19%	0.419			1.02	
Pure Premium Indicated by National Relativity		28%	0.504	30%	0.582			1.09	
Pure Premium Present on Rate Level		59%	0.658	51%	0.543			1.20	
Pure Premium Derived by Formula		0.607			0.531		1.14		

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

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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.	
1/15 through 12/15	4,627,189	0	0	0	0	0	1,261	1,261	0.03	
1/16 through 12/16	4,316,465	0	0	2	20,066	0	10,512	30,578	0.71	
1/17 through 12/17	4,414,692	1	40,996	3	5,775	19,086	15,412	81,269	1.84	
1/18 through 12/18	5,166,003	0	0	2	16,944	0	7,398	24,342	0.47	
1/19 through 12/19	4,460,023	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	22,984,372	1	40,996	7	42,785	19,086	34,583	137,450	0.60	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		5%	0.365	7%	0.234	0.60				
Pure Premium Indicated by National Relativity		19%	0.329	20%	0.302	0.63				
Pure Premium Present on Rate Level		76%	0.425	73%	0.354	0.78				
Pure Premium Derived by Formula		0.404			0.335		0.74			

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.	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	9,804,421	0	0	0	0	0	7,581	7,581	0.08	
1/17 through 12/17	10,359,498	0	0	0	0	0	0	0	0.00	
1/18 through 12/18	11,216,208	0	0	0	0	0	0	0	0.00	
1/19 through 12/19	12,388,526	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	43,768,653	0	0	0	0	0	7,581	7,581	0.02	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.000	6%	0.017	0.02				
Pure Premium Indicated by National Relativity		6%	0.122	7%	0.127	0.25				
Pure Premium Present on Rate Level		90%	0.180	87%	0.175	0.36				
Pure Premium Derived by Formula		0.169			0.162		0.33			

CLASS 3122		CUTLERY MFG NOC								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	1,556,721	0	0	1	46,703	0	29,972	76,675	4.93	
1/16 through 12/16	1,716,938	0	0	1	9,629	0	12,206	21,835	1.27	
1/17 through 12/17	1,932,803	0	0	0	0	0	1,150	1,150	0.06	
1/18 through 12/18	2,829,258	1	75,638	0	0	72,721	496	148,855	5.26	
1/19 through 12/19	2,649,560	0	0	0	0	0	670	670	0.03	
5 YR. TOTAL	10,685,280	1	75,638	2	56,332	72,721	44,494	249,185	2.33	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		3%	1.235	5%	1.097	2.33				
Pure Premium Indicated by National Relativity		17%	0.355	18%	0.296	0.65				
Pure Premium Present on Rate Level		80%	0.460	77%	0.490	0.95				
Pure Premium Derived by Formula		0.465			0.485		0.95			

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

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CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL								
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.	
1/15 through 12/15	12,516,297	2	209,813	1	3,645	131,509	15,529	360,496	2.88	
1/16 through 12/16	12,216,034	0	0	0	0	0	2,844	2,844	0.02	
1/17 through 12/17	18,964,221	0	0	1	7,008	0	26,087	33,095	0.18	
1/18 through 12/18	18,166,085	0	0	2	38,479	0	70,216	108,695	0.60	
1/19 through 12/19	16,491,807	0	0	0	0	0	18,786	18,786	0.11	
5 YR. TOTAL	78,354,444	2	209,813	4	49,132	131,509	133,462	523,916	0.67	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.330	11%	0.338	0.67				
Pure Premium Indicated by National Relativity		26%	0.453	28%	0.339	0.79				
Pure Premium Present on Rate Level		66%	0.369	61%	0.313	0.68				
Pure Premium Derived by Formula		0.388			0.323		0.71			

CLASS 3131		BUTTON OR FASTENER MFG-METAL								
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.	
1/15 through 12/15	20,620,441	2	20,738	3	35,941	14,593	24,492	95,764	0.47	
1/16 through 12/16	21,809,768	1	4,082	5	28,502	0	65,214	97,798	0.45	
1/17 through 12/17	23,026,841	0	0	2	19,225	0	68,029	87,254	0.38	
1/18 through 12/18	25,959,787	0	0	4	99,039	0	85,671	184,710	0.71	
1/19 through 12/19	20,042,266	0	0	2	3,198	0	38,174	41,372	0.21	
5 YR. TOTAL	111,459,103	3	24,820	16	185,905	14,593	281,580	506,898	0.46	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.189	15%	0.266	0.46				
Pure Premium Indicated by National Relativity		19%	0.344	20%	0.313	0.66				
Pure Premium Present on Rate Level		72%	0.350	65%	0.379	0.73				
Pure Premium Derived by Formula		0.334			0.349		0.68			

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.	
1/15 through 12/15	2,100,279	0	0	0	0	0	2,003	2,003	0.10	
1/16 through 12/16	3,702,420	0	0	0	0	0	1,500	1,500	0.04	
1/17 through 12/17	3,536,857	0	0	1	25,992	0	43,631	69,623	1.97	
1/18 through 12/18	3,593,366	0	0	1	3,458	0	2,498	5,956	0.17	
1/19 through 12/19	3,036,513	0	0	0	0	0	2,487	2,487	0.08	
5 YR. TOTAL	15,969,435	0	0	2	29,450	0	52,119	81,569	0.51	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.184	7%	0.326	0.51				
Pure Premium Indicated by National Relativity		30%	0.536	32%	0.546	1.08				
Pure Premium Present on Rate Level		66%	0.575	61%	0.596	1.17				
Pure Premium Derived by Formula		0.548			0.561		1.11			

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

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CLASS 3145		SCREW 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.
1/15 through 12/15	924,197	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,099,475	0	0	1	1,512	0	6,808	8,320	0.40
1/17 through 12/17	4,686,448	0	0	1	4,775	0	1,569	6,344	0.14
1/18 through 12/18	1,052,848	0	0	0	0	0	0	0	0.00
1/19 through 12/19	4,157,794	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	12,920,762	0	0	2	6,287	0	8,377	14,664	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.049	5%		0.065		0.11	
Pure Premium Indicated by National Relativity		41%	0.403	44%		0.415		0.82	
Pure Premium Present on Rate Level		56%	0.417	51%		0.409		0.83	
Pure Premium Derived by Formula		0.400			0.394			0.79	

CLASS 3146		HARDWARE 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.
1/15 through 12/15	163,308,806	3	287,342	25	333,676	116,068	536,272	1,273,358	0.78
1/16 through 12/16	163,980,874	5	261,619	17	420,185	154,360	436,281	1,272,445	0.78
1/17 through 12/17	150,101,253	2	208,788	17	150,525	90,813	337,063	787,189	0.52
1/18 through 12/18	142,910,570	1	144,779	11	189,368	93,472	418,590	846,209	0.59
1/19 through 12/19	158,762,047	2	62,856	22	633,682	9,155	606,738	1,312,431	0.83
5 YR. TOTAL	779,063,550	13	965,384	92	1,727,436	463,868	2,334,944	5,491,632	0.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.346	41%		0.359		0.71	
Pure Premium Indicated by National Relativity		37%	0.476	29%		0.469		0.95	
Pure Premium Present on Rate Level		37%	0.409	30%		0.416		0.83	
Pure Premium Derived by Formula		0.417			0.408			0.83	

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.
1/15 through 12/15	58,506,534	6	339,034	23	632,960	183,966	578,124	1,734,084	2.96
1/16 through 12/16	63,034,964	2	106,127	16	400,361	35,332	310,432	852,252	1.35
1/17 through 12/17	65,168,125	3	77,948	16	626,764	36,131	397,755	1,138,598	1.75
1/18 through 12/18	70,262,586	1	18,399	16	274,529	7,703	262,377	563,008	0.80
1/19 through 12/19	73,196,091	2	160,049	9	235,718	75,263	143,849	614,879	0.84
5 YR. TOTAL	330,168,300	14	701,557	80	2,170,332	338,395	1,692,537	4,902,821	1.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.870	32%		0.615		1.49	
Pure Premium Indicated by National Relativity		39%	0.380	34%		0.453		0.83	
Pure Premium Present on Rate Level		40%	0.642	34%		0.597		1.24	
Pure Premium Derived by Formula		0.588			0.554			1.14	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3179		ELECTRICAL APPARATUS 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.	
1/15 through 12/15	446,722,732	11	331,883	64	1,076,715	181,933	769,095	2,359,626	0.53	
1/16 through 12/16	487,109,953	11	873,907	60	1,116,220	442,135	998,701	3,430,963	0.71	
1/17 through 12/17	484,077,670	7	442,763	75	1,545,759	129,608	1,135,731	3,253,861	0.67	
1/18 through 12/18	485,840,393	9	395,853	77	1,435,493	311,184	1,173,388	3,315,918	0.68	
1/19 through 12/19	496,448,821	6	310,232	54	1,416,745	132,199	1,279,150	3,138,326	0.63	
5 YR. TOTAL	2,400,199,569	44	2,354,638	330	6,590,932	1,197,059	5,356,065	15,498,694	0.65	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		46%	0.373	63%	0.273	0.65				
Pure Premium Indicated by National Relativity		27%	0.467	18%	0.396	0.86				
Pure Premium Present on Rate Level		27%	0.413	19%	0.308	0.72				
Pure Premium Derived by Formula		0.409			0.302		0.71			

CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES 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.	
1/15 through 12/15	10,712,661	0	0	0	0	0	5,324	5,324	0.05	
1/16 through 12/16	8,536,668	0	0	0	0	0	653	653	0.01	
1/17 through 12/17	11,404,380	0	0	0	0	0	5,604	5,604	0.05	
1/18 through 12/18	7,721,570	0	0	0	0	0	843	843	0.01	
1/19 through 12/19	30,384,626	0	0	1	3,474	0	13,812	17,286	0.06	
5 YR. TOTAL	68,759,905	0	0	1	3,474	0	26,236	29,710	0.04	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	0.005	12%	0.038	0.04				
Pure Premium Indicated by National Relativity		34%	0.577	37%	0.548	1.13				
Pure Premium Present on Rate Level		59%	0.377	51%	0.419	0.80				
Pure Premium Derived by Formula		0.419			0.421		0.84			

CLASS 3188		PLUMBERS SUPPLIES 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.	
1/15 through 12/15	56,121,061	2	29,327	5	81,076	43,492	57,135	211,030	0.38	
1/16 through 12/16	63,492,625	0	0	7	191,346	0	124,552	315,898	0.50	
1/17 through 12/17	64,458,870	1	19,287	8	44,617	0	66,403	130,307	0.20	
1/18 through 12/18	64,059,105	1	40,649	6	55,185	44,015	46,018	185,867	0.29	
1/19 through 12/19	65,732,505	1	22,744	3	25,360	19,063	37,959	105,126	0.16	
5 YR. TOTAL	313,864,166	5	112,007	29	397,584	106,570	332,067	948,228	0.30	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		16%	0.162	24%	0.140	0.30				
Pure Premium Indicated by National Relativity		34%	0.442	37%	0.429	0.87				
Pure Premium Present on Rate Level		50%	0.385	39%	0.335	0.72				
Pure Premium Derived by Formula		0.369			0.323		0.69			

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

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CLASS 3220		CAN 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.	
1/15 through 12/15	28,493,607	1	64,157	7	171,178	197,009	95,074	527,418	1.85	
1/16 through 12/16	34,891,833	2	303,905	4	437,864	213,104	117,694	1,072,567	3.07	
1/17 through 12/17	30,359,138	0	0	5	454,984	0	178,547	633,531	2.09	
1/18 through 12/18	19,899,843	0	0	2	41,150	0	22,185	63,335	0.32	
1/19 through 12/19	23,314,426	0	0	1	9,775	0	15,421	25,196	0.11	
5 YR. TOTAL	136,958,847	3	368,062	19	1,114,951	410,113	428,921	2,322,047	1.70	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		13%	1.083	18%	0.613	1.70				
Pure Premium Indicated by National Relativity		29%	0.374	31%	0.320	0.69				
Pure Premium Present on Rate Level		58%	0.580	51%	0.467	1.05				
Pure Premium Derived by Formula		0.586			0.448		1.03			

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.	
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00	
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00	
1/18 through 12/18	8,100	0	0	0	0	0	0	0	0.00	
1/19 through 12/19	375	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	8,475	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		12%	1.010	13%	0.680	1.69				
Pure Premium Present on Rate Level		88%	0.836	87%	0.624	1.46				
Pure Premium Derived by Formula		0.857			0.631		1.49			

CLASS 3227		ALUMINUM WARE 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.	
1/15 through 12/15	11,782,591	2	55,639	3	13,793	0	15,670	85,102	0.72	
1/16 through 12/16	7,946,470	0	0	3	198,712	0	98,005	296,717	3.73	
1/17 through 12/17	10,390,683	0	0	6	53,983	0	44,082	98,065	0.94	
1/18 through 12/18	7,410,733	0	0	4	108,191	0	90,454	198,645	2.68	
1/19 through 12/19	7,307,372	0	0	8	177,381	0	156,362	333,743	4.57	
5 YR. TOTAL	44,837,849	2	55,639	24	552,060	0	404,573	1,012,272	2.26	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	1.355	12%	0.902	2.26				
Pure Premium Indicated by National Relativity		46%	0.725	44%	0.541	1.27				
Pure Premium Present on Rate Level		46%	0.677	44%	0.562	1.24				
Pure Premium Derived by Formula		0.753			0.594		1.35			

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

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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.
1/15 through 12/15	2,153,348	0	0	1	2,663	0	23,325	25,988	1.21
1/16 through 12/16	4,351,468	0	0	0	0	0	2,399	2,399	0.06
1/17 through 12/17	4,001,912	0	0	0	0	0	2,625	2,625	0.07
1/18 through 12/18	4,314,586	0	0	2	64,239	0	22,916	87,155	2.02
1/19 through 12/19	4,646,808	0	0	2	28,948	0	19,632	48,580	1.05
5 YR. TOTAL	19,468,122	0	0	5	95,850	0	70,897	166,747	0.86
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.492	8%	0.364			0.86	
Pure Premium Indicated by National Relativity		33%	0.563	36%	0.538			1.10	
Pure Premium Present on Rate Level		62%	0.713	56%	0.622			1.34	
Pure Premium Derived by Formula		0.652			0.571		1.22		

CLASS 3255		WIRE CLOTH 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.
1/15 through 12/15	1,049,888	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,238,957	0	0	1	13,610	0	6,723	20,333	1.64
1/17 through 12/17	874,770	0	0	0	0	0	0	0	0.00
1/18 through 12/18	702,642	0	0	0	0	0	0	0	0.00
1/19 through 12/19	946,261	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,812,518	0	0	1	13,610	0	6,723	20,333	0.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.283	4%	0.140			0.42	
Pure Premium Indicated by National Relativity		11%	0.798	12%	0.837			1.64	
Pure Premium Present on Rate Level		87%	0.539	84%	0.517			1.06	
Pure Premium Derived by Formula		0.562			0.540		1.10		

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.
1/15 through 12/15	71,381,108	2	51,562	27	388,052	28,932	370,936	839,482	1.18
1/16 through 12/16	74,331,929	1	94,963	17	158,703	114,848	318,946	687,460	0.93
1/17 through 12/17	74,591,887	1	34,000	20	402,690	36,487	337,403	810,580	1.09
1/18 through 12/18	74,553,972	3	349,098	18	404,475	68,174	415,605	1,237,352	1.66
1/19 through 12/19	70,556,128	4	715,482	22	584,564	220,033	581,472	2,101,551	2.98
5 YR. TOTAL	365,415,024	11	1,245,105	104	1,938,484	468,474	2,024,362	5,676,425	1.55
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	0.871	34%	0.682			1.55	
Pure Premium Indicated by National Relativity		39%	0.482	33%	0.471			0.95	
Pure Premium Present on Rate Level		40%	0.598	33%	0.612			1.21	
Pure Premium Derived by Formula		0.610			0.589		1.20		

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

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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.
1/15 through 12/15	322,825	0	0	0	0	0	1,304	1,304	0.40
1/16 through 12/16	353,757	0	0	0	0	0	260	260	0.07
1/17 through 12/17	362,676	0	0	0	0	0	0	0	0.00
1/18 through 12/18	436,342	0	0	0	0	0	164	164	0.04
1/19 through 12/19	469,349	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,944,949	0	0	0	0	0	1,728	1,728	0.09
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.089	0.09			
Pure Premium Indicated by National Relativity		20%	0.373	22%	0.423	0.80			
Pure Premium Present on Rate Level		79%	0.507	76%	0.530	1.04			
Pure Premium Derived by Formula		0.475			0.498			0.97	

CLASS 3300		BED SPRING OR WIRE MATTRESS 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.
1/15 through 12/15	25,119,685	0	0	13	327,385	0	278,109	605,494	2.41
1/16 through 12/16	25,401,474	1	15,985	9	209,955	24,965	260,420	511,325	2.01
1/17 through 12/17	25,458,100	1	4,603	9	110,495	3,028	146,955	265,081	1.04
1/18 through 12/18	25,125,206	2	41,027	12	178,358	26,161	169,847	415,393	1.65
1/19 through 12/19	20,696,580	1	21,263	5	83,603	5,284	100,166	210,316	1.02
5 YR. TOTAL	121,801,045	5	82,878	48	909,796	59,438	955,497	2,007,609	1.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.815	25%	0.833	1.65			
Pure Premium Indicated by National Relativity		41%	0.951	37%	1.128	2.08			
Pure Premium Present on Rate Level		45%	0.804	38%	1.000	1.80			
Pure Premium Derived by Formula		0.866			1.006			1.87	

CLASS 3303		SPRING 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.
1/15 through 12/15	444,509	0	0	0	0	0	0	0	0.00
1/16 through 12/16	403,931	0	0	0	0	0	0	0	0.00
1/17 through 12/17	475,941	0	0	2	426	0	1,262	1,688	0.36
1/18 through 12/18	167,246	0	0	0	0	0	0	0	0.00
1/19 through 12/19	2,319	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,493,946	0	0	2	426	0	1,262	1,688	0.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.028	2%	0.084	0.11			
Pure Premium Indicated by National Relativity		29%	0.715	31%	0.528	1.24			
Pure Premium Present on Rate Level		70%	0.454	67%	0.477	0.93			
Pure Premium Derived by Formula		0.525			0.485			1.01	

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

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CLASS 3307		HEAT-TREATING-METAL							
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.
1/15 through 12/15	4,806,849	1	99,736	2	22,655	30,889	21,779	175,059	3.64
1/16 through 12/16	4,626,774	0	0	0	0	0	1,679	1,679	0.04
1/17 through 12/17	4,690,859	0	0	1	30,594	0	23,491	54,085	1.15
1/18 through 12/18	4,742,436	0	0	0	0	0	745	745	0.02
1/19 through 12/19	5,325,315	0	0	0	0	0	11,899	11,899	0.22
5 YR. TOTAL	24,192,233	1	99,736	3	53,249	30,889	59,593	243,467	1.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.632	9%	0.374			1.01	
Pure Premium Indicated by National Relativity		27%	0.556	29%	0.521			1.08	
Pure Premium Present on Rate Level		67%	0.638	62%	0.648			1.29	
Pure Premium Derived by Formula		0.616			0.587		1.20		

CLASS 3315		BRASS OR COPPER 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.
1/15 through 12/15	9,674,219	0	0	4	17,907	0	35,552	53,459	0.55
1/16 through 12/16	11,480,943	0	0	3	77,135	0	104,412	181,547	1.58
1/17 through 12/17	13,403,183	1	50,530	3	174,151	21,163	127,391	373,235	2.78
1/18 through 12/18	15,812,916	1	28,401	11	114,460	3,181	126,772	272,814	1.73
1/19 through 12/19	15,570,641	0	0	5	81,653	0	93,197	174,850	1.12
5 YR. TOTAL	65,941,902	2	78,931	26	465,306	24,344	487,324	1,055,905	1.60
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.825	15%	0.776			1.60	
Pure Premium Indicated by National Relativity		23%	0.796	25%	0.565			1.36	
Pure Premium Present on Rate Level		67%	0.724	60%	0.668			1.39	
Pure Premium Derived by Formula		0.751			0.658		1.41		

CLASS 3334		TIN FOIL 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.
1/15 through 12/15	8,092,211	2	385,227	0	0	79,931	784	465,942	5.76
1/16 through 12/16	11,365,249	1	20,413	1	17,983	0	5,018	43,414	0.38
1/17 through 12/17	10,437,035	1	134,299	4	244,432	58,553	146,029	583,313	5.59
1/18 through 12/18	11,890,230	0	0	4	103,730	0	72,758	176,488	1.48
1/19 through 12/19	8,181,688	0	0	1	61,988	0	70,523	132,511	1.62
5 YR. TOTAL	49,966,413	4	539,939	10	428,133	138,484	295,112	1,401,668	2.81
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.937	12%	0.868			2.81	
Pure Premium Indicated by National Relativity		13%	0.511	14%	0.266			0.78	
Pure Premium Present on Rate Level		77%	0.960	74%	0.512			1.47	
Pure Premium Derived by Formula		0.999			0.520		1.52		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3336		TYPE FOUNDRY							
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.
1/15 through 12/15	1,082,066	0	0	0	0	0	142	142	0.01
1/16 through 12/16	1,531,470	0	0	0	0	0	0	0	0.00
1/17 through 12/17	385,400	0	0	0	0	0	0	0	0.00
1/18 through 12/18	354,548	0	0	0	0	0	0	0	0.00
1/19 through 12/19	503,613	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,857,097	0	0	0	0	0	142	142	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	3%	0.004			0.00	
Pure Premium Indicated by National Relativity		34%	0.591	36%	0.453			1.04	
Pure Premium Present on Rate Level		64%	0.522	61%	0.457			0.98	
Pure Premium Derived by Formula		0.535			0.442		0.98		

CLASS 3365		WELDING OR CUTTING 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.
1/15 through 12/15	19,217,905	4	201,367	9	461,750	67,512	353,031	1,083,660	5.64
1/16 through 12/16	22,938,720	3	150,522	8	140,144	146,096	87,822	524,584	2.29
1/17 through 12/17	25,940,503	1	59,360	7	692,836	63,757	237,036	1,052,989	4.06
1/18 through 12/18	28,911,736	4	198,182	5	405,886	49,514	286,098	939,680	3.25
1/19 through 12/19	36,600,084	1	115,850	14	1,008,907	82,346	438,961	1,646,064	4.50
5 YR. TOTAL	133,608,948	13	725,281	43	2,709,523	409,225	1,402,948	5,246,977	3.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	2.571	27%	1.356			3.93	
Pure Premium Indicated by National Relativity		40%	1.399	36%	0.994			2.39	
Pure Premium Present on Rate Level		40%	1.352	37%	1.044			2.40	
Pure Premium Derived by Formula		1.615			1.110		2.73		

CLASS 3372		ELECTROPLATING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	24,382,862	2	212,077	5	48,502	111,342	22,490	394,411	1.62
1/16 through 12/16	22,001,547	0	0	2	9,279	0	27,705	36,984	0.17
1/17 through 12/17	24,181,569	1	98,117	4	214,610	14,802	102,871	430,400	1.78
1/18 through 12/18	23,099,832	1	13,126	3	13,901	18,298	16,548	61,873	0.27
1/19 through 12/19	24,131,410	1	275,192	1	10,699	48,858	56,774	391,523	1.62
5 YR. TOTAL	117,797,220	5	598,512	15	296,991	193,300	226,388	1,315,191	1.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.760	20%	0.356			1.12	
Pure Premium Indicated by National Relativity		43%	0.651	40%	0.592			1.24	
Pure Premium Present on Rate Level		44%	0.703	40%	0.613			1.32	
Pure Premium Derived by Formula		0.688			0.553		1.24		

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

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CLASS 3373		GALVANIZING OR TINNING-NOT ELECTROLYTIC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	7,216,088	0	0	5	32,745	0	29,883	62,628	0.87	
1/16 through 12/16	7,604,084	0	0	6	13,649	0	33,710	47,359	0.62	
1/17 through 12/17	8,493,308	0	0	7	57,362	0	61,683	119,045	1.40	
1/18 through 12/18	9,327,238	0	0	3	23,474	0	21,797	45,271	0.49	
1/19 through 12/19	7,614,901	0	0	1	31,305	0	21,864	53,169	0.70	
5 YR. TOTAL	40,255,619	0	0	22	158,535	0	168,937	327,472	0.81	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	0.394	12%	0.420	0.81				
Pure Premium Indicated by National Relativity		29%	1.211	31%	0.978	2.19				
Pure Premium Present on Rate Level		63%	0.846	57%	0.710	1.56				
Pure Premium Derived by Formula		0.916			0.758		1.67			

CLASS 3383		JEWELRY 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.	
1/15 through 12/15	3,036,912	0	0	0	0	0	730	730	0.02	
1/16 through 12/16	3,228,417	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	3,863,794	0	0	0	0	0	0	0	0.00	
1/18 through 12/18	4,778,887	0	0	0	0	0	0	0	0.00	
1/19 through 12/19	5,632,430	0	0	0	0	0	325	325	0.01	
5 YR. TOTAL	20,540,440	0	0	0	0	0	1,055	1,055	0.01	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.000	6%	0.005	0.01				
Pure Premium Indicated by National Relativity		31%	0.341	33%	0.307	0.65				
Pure Premium Present on Rate Level		65%	0.323	61%	0.292	0.62				
Pure Premium Derived by Formula		0.316			0.280		0.60			

CLASS 3385		WATCH 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.	
1/15 through 12/15	1,818,644	0	0	0	0	0	166	166	0.01	
1/16 through 12/16	1,661,735	0	0	0	0	0	494	494	0.03	
1/17 through 12/17	1,451,341	0	0	1	5,516	0	14,423	19,939	1.37	
1/18 through 12/18	757,367	0	0	0	0	0	4,081	4,081	0.54	
1/19 through 12/19	1,456,372	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	7,145,459	0	0	1	5,516	0	19,164	24,680	0.35	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		2%	0.077	3%	0.268	0.35				
Pure Premium Indicated by National Relativity		7%	0.376	7%	0.467	0.84				
Pure Premium Present on Rate Level		91%	0.203	90%	0.200	0.40				
Pure Premium Derived by Formula		0.213			0.221		0.43			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3400		METAL STAMPED 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.
1/15 through 12/15	197,476,996	10	364,888	55	741,218	606,809	1,110,537	2,823,452	1.43
1/16 through 12/16	210,282,587	4	103,557	61	1,188,786	60,856	1,164,289	2,517,488	1.20
1/17 through 12/17	216,301,370	5	231,544	53	848,518	163,248	1,029,533	2,272,843	1.05
1/18 through 12/18	224,625,788	6	233,813	49	945,389	155,508	1,031,300	2,366,010	1.05
1/19 through 12/19	310,003,679	2	92,719	30	552,242	83,508	629,363	1,357,832	0.44
5 YR. TOTAL	1,158,690,420	27	1,026,521	248	4,276,153	1,069,929	4,965,022	11,337,625	0.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.458	65%	0.521	0.98			
Pure Premium Indicated by National Relativity		30%	0.696	17%	0.650	1.35			
Pure Premium Present on Rate Level		31%	0.608	18%	0.697	1.31			
Pure Premium Derived by Formula		0.576			0.575			1.15	

CLASS 3507		CONSTRUCTION OR AGRICULTURAL MACHINERY 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.
1/15 through 12/15	268,986,516	4	206,706	70	1,049,453	205,055	1,019,814	2,481,028	0.92
1/16 through 12/16	264,467,124	8	330,478	64	724,422	140,187	624,343	1,819,430	0.69
1/17 through 12/17	260,702,964	6	211,291	56	717,213	144,666	735,514	1,808,684	0.69
1/18 through 12/18	286,851,539	9	229,919	49	542,711	151,279	582,680	1,506,589	0.53
1/19 through 12/19	269,089,185	6	231,222	40	1,097,493	384,360	1,096,707	2,809,782	1.04
5 YR. TOTAL	1,350,097,328	33	1,209,616	279	4,131,292	1,025,547	4,059,058	10,425,513	0.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.396	55%	0.377	0.77			
Pure Premium Indicated by National Relativity		31%	0.596	22%	0.522	1.12			
Pure Premium Present on Rate Level		32%	0.494	23%	0.418	0.91			
Pure Premium Derived by Formula		0.489			0.418			0.91	

CLASS 3515		TEXTILE MACHINERY 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.
1/15 through 12/15	18,266,217	1	12,121	5	36,456	3,727	74,287	126,591	0.69
1/16 through 12/16	17,982,045	1	16,363	1	10,808	10,728	11,550	49,449	0.28
1/17 through 12/17	18,632,043	0	0	3	31,712	0	51,790	83,502	0.45
1/18 through 12/18	19,782,321	0	0	1	408	0	5,649	6,057	0.03
1/19 through 12/19	18,003,758	0	0	2	28,788	0	30,154	58,942	0.33
5 YR. TOTAL	92,666,384	2	28,484	12	108,172	14,455	173,430	324,541	0.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.147	15%	0.203	0.35			
Pure Premium Indicated by National Relativity		10%	0.394	10%	0.229	0.62			
Pure Premium Present on Rate Level		81%	0.410	75%	0.435	0.85			
Pure Premium Derived by Formula		0.385			0.380			0.77	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/15 through 12/15	1,088,677	0	0	0	0	0	616	616	0.06
1/16 through 12/16	1,228,908	0	0	0	0	0	617	617	0.05
1/17 through 12/17	1,158,754	1	36,564	0	0	20,739	2,246	59,549	5.14
1/18 through 12/18	1,131,468	1	8,521	0	0	7,162	1,344	17,027	1.51
1/19 through 12/19	1,032,098	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,639,905	2	45,085	0	0	27,901	4,823	77,809	1.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.799	3%	0.580	1.38			
Pure Premium Indicated by National Relativity		21%	0.453	23%	0.408	0.86			
Pure Premium Present on Rate Level		77%	0.275	74%	0.301	0.58			
Pure Premium Derived by Formula		0.323			0.334			0.66	

CLASS 3559		CONFECTION MACHINE 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.
1/15 through 12/15	4,028,925	0	0	0	0	0	0	0	0.00
1/16 through 12/16	5,433,409	0	0	2	26,446	0	12,570	39,016	0.72
1/17 through 12/17	5,623,714	0	0	0	0	0	1,060	1,060	0.02
1/18 through 12/18	5,538,592	0	0	1	5,097	0	2,296	7,393	0.13
1/19 through 12/19	1,390,241	0	0	0	0	0	735	735	0.05
5 YR. TOTAL	22,014,881	0	0	3	31,543	0	16,661	48,204	0.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.143	7%	0.076	0.22			
Pure Premium Indicated by National Relativity		21%	0.602	22%	0.482	1.08			
Pure Premium Present on Rate Level		74%	0.543	71%	0.465	1.01			
Pure Premium Derived by Formula		0.535			0.442			0.98	

CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE 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.
1/15 through 12/15	130,383,566	3	102,551	10	115,294	142,321	160,030	520,196	0.40
1/16 through 12/16	131,837,275	3	51,528	14	304,538	50,772	182,802	589,640	0.45
1/17 through 12/17	125,446,979	0	0	19	280,198	0	252,607	532,805	0.42
1/18 through 12/18	133,537,362	2	131,488	13	288,754	35,734	157,160	613,136	0.46
1/19 through 12/19	132,118,269	0	0	9	173,188	0	190,322	363,510	0.28
5 YR. TOTAL	653,323,451	8	285,567	65	1,161,972	228,827	942,921	2,619,287	0.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.222	27%	0.179	0.40			
Pure Premium Indicated by National Relativity		40%	0.313	36%	0.250	0.56			
Pure Premium Present on Rate Level		41%	0.270	37%	0.211	0.48			
Pure Premium Derived by Formula		0.278			0.216			0.49	

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

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CLASS 3581		FUEL INJECTION DEVICE 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.
1/15 through 12/15	24,444,874	2	214,751	8	224,258	45,723	138,370	623,102	2.55
1/16 through 12/16	28,258,298	0	0	3	99,911	0	50,267	150,178	0.53
1/17 through 12/17	22,332,998	0	0	6	61,781	0	55,074	116,855	0.52
1/18 through 12/18	26,040,600	1	11,361	4	40,280	3,640	46,384	101,665	0.39
1/19 through 12/19	17,452,429	0	0	0	0	0	1,660	1,660	0.01
5 YR. TOTAL	118,529,199	3	226,112	21	426,230	49,363	291,755	993,460	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.550	13%		0.288		0.84	
Pure Premium Indicated by National Relativity		28%	0.207	30%		0.214		0.42	
Pure Premium Present on Rate Level		63%	0.300	57%		0.257		0.56	
Pure Premium Derived by Formula		0.296			0.248		0.54		

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.
1/15 through 12/15	205,038,910	4	175,514	16	356,104	141,737	265,427	938,782	0.46
1/16 through 12/16	209,622,761	4	444,575	25	644,160	359,132	623,828	2,071,695	0.99
1/17 through 12/17	144,380,306	4	125,791	21	251,081	87,093	293,088	757,053	0.52
1/18 through 12/18	135,700,971	1	115,027	23	662,538	17,134	444,173	1,238,872	0.91
1/19 through 12/19	159,277,647	2	52,514	13	593,869	21,271	302,175	969,829	0.61
5 YR. TOTAL	854,020,595	15	913,421	98	2,507,752	626,367	1,928,691	5,976,231	0.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.401	40%		0.299		0.70	
Pure Premium Indicated by National Relativity		36%	0.435	30%		0.384		0.82	
Pure Premium Present on Rate Level		37%	0.401	30%		0.348		0.75	
Pure Premium Derived by Formula		0.413			0.339		0.75		

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.
1/15 through 12/15	37,897,199	1	319,893	11	122,833	115,500	138,540	696,766	1.84
1/16 through 12/16	28,859,401	1	29,902	17	227,470	31,844	274,619	563,835	1.95
1/17 through 12/17	26,507,804	2	44,072	12	113,578	20,852	166,240	344,742	1.30
1/18 through 12/18	38,916,997	2	196,620	11	76,758	187,601	104,653	565,632	1.45
1/19 through 12/19	30,583,606	1	65,236	7	110,866	38,181	86,369	300,652	0.98
5 YR. TOTAL	162,765,007	7	655,723	58	651,505	393,978	770,421	2,471,627	1.52
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.803	25%		0.715		1.52	
Pure Premium Indicated by National Relativity		42%	0.597	37%		0.524		1.12	
Pure Premium Present on Rate Level		42%	0.771	38%		0.737		1.51	
Pure Premium Derived by Formula		0.703			0.653		1.36		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3629		MACHINED PARTS MFG. NOC								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	170,846,513	5	480,990	26	319,885	275,835	289,324	1,366,034	0.80	
1/16 through 12/16	160,567,906	2	61,763	30	231,998	45,149	339,879	678,789	0.42	
1/17 through 12/17	171,445,753	4	202,427	26	705,886	93,533	615,873	1,617,719	0.94	
1/18 through 12/18	188,487,578	2	15,536	20	481,354	5,920	392,669	895,479	0.48	
1/19 through 12/19	189,623,167	2	173,845	21	600,241	75,061	327,927	1,177,074	0.62	
5 YR. TOTAL	880,970,917	15	934,561	123	2,339,364	495,498	1,965,672	5,735,095	0.65	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		25%	0.372	38%	0.279	0.65				
Pure Premium Indicated by National Relativity		37%	0.396	31%	0.350	0.75				
Pure Premium Present on Rate Level		38%	0.341	31%	0.312	0.65				
Pure Premium Derived by Formula		0.369			0.311		0.68			

CLASS 3632		MACHINE SHOP NOC								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	588,972,258	23	719,747	146	2,191,462	835,540	1,833,196	5,579,945	0.95	
1/16 through 12/16	588,554,197	7	99,001	126	2,245,568	65,685	2,471,517	4,881,771	0.83	
1/17 through 12/17	609,624,624	18	925,750	128	3,129,872	474,811	2,202,991	6,733,424	1.10	
1/18 through 12/18	757,916,499	7	250,905	118	3,088,379	127,959	2,394,697	5,861,940	0.77	
1/19 through 12/19	719,652,249	9	437,421	117	3,873,438	605,553	2,777,683	7,694,095	1.07	
5 YR. TOTAL	3,264,719,827	64	2,432,824	635	14,528,719	2,109,548	11,680,084	30,751,175	0.94	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		61%	0.520	87%	0.422	0.94				
Pure Premium Indicated by National Relativity		19%	0.577	6%	0.492	1.07				
Pure Premium Present on Rate Level		20%	0.534	7%	0.436	0.97				
Pure Premium Derived by Formula		0.534			0.427		0.96			

CLASS 3634		VALVE MFG								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	66,956,600	1	75,211	3	7,614	11,130	45,238	139,193	0.21	
1/16 through 12/16	72,797,173	4	61,365	8	177,288	86,090	176,671	501,414	0.69	
1/17 through 12/17	84,212,168	1	64,988	7	52,910	32,425	104,879	255,202	0.30	
1/18 through 12/18	93,518,011	0	0	9	55,891	0	92,918	148,809	0.16	
1/19 through 12/19	79,622,849	2	31,004	10	417,700	54,014	250,553	753,271	0.95	
5 YR. TOTAL	397,106,801	8	232,568	37	711,403	183,659	670,259	1,797,889	0.45	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		16%	0.238	24%	0.215	0.45				
Pure Premium Indicated by National Relativity		42%	0.421	38%	0.327	0.75				
Pure Premium Present on Rate Level		42%	0.321	38%	0.284	0.61				
Pure Premium Derived by Formula		0.350			0.284		0.63			

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

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CLASS 3635		GEAR MFG OR GRINDING							
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.
1/15 through 12/15	46,905,587	0	0	4	25,591	0	55,726	81,317	0.17
1/16 through 12/16	60,963,232	1	11,052	7	70,914	22,565	75,955	180,486	0.30
1/17 through 12/17	71,757,930	0	0	10	107,221	0	161,909	269,130	0.38
1/18 through 12/18	72,112,176	0	0	3	15,883	0	46,947	62,830	0.09
1/19 through 12/19	9,143,397	0	0	0	0	0	1,913	1,913	0.02
5 YR. TOTAL	260,882,322	1	11,052	24	219,609	22,565	342,450	595,676	0.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.088	21%	0.140	0.23			
Pure Premium Indicated by National Relativity		39%	0.423	39%	0.345	0.77			
Pure Premium Present on Rate Level		46%	0.405	40%	0.325	0.73			
Pure Premium Derived by Formula		0.364			0.294		0.66		

CLASS 3638		BALL OR ROLLER BEARING 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.
1/15 through 12/15	65,008,061	0	0	15	259,286	0	176,602	435,888	0.67
1/16 through 12/16	50,075,712	1	15,017	10	139,302	0	271,607	425,926	0.85
1/17 through 12/17	71,270,096	3	344,281	11	216,346	166,706	142,417	869,750	1.22
1/18 through 12/18	78,017,416	1	33,080	11	164,446	26,407	231,750	455,683	0.58
1/19 through 12/19	77,730,620	3	159,593	7	178,473	71,956	83,711	493,733	0.64
5 YR. TOTAL	342,101,905	8	551,971	54	957,853	265,069	906,087	2,680,980	0.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.441	26%	0.342	0.78			
Pure Premium Indicated by National Relativity		41%	0.453	37%	0.378	0.83			
Pure Premium Present on Rate Level		42%	0.397	37%	0.380	0.78			
Pure Premium Derived by Formula		0.427			0.369		0.80		

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.
1/15 through 12/15	36,236,497	1	9,594	5	71,019	42,153	55,953	178,719	0.49
1/16 through 12/16	48,827,998	0	0	7	259,077	0	130,351	389,428	0.80
1/17 through 12/17	41,124,757	2	118,011	5	191,300	209,319	184,453	703,083	1.71
1/18 through 12/18	35,577,770	0	0	2	66,849	0	62,630	129,479	0.36
1/19 through 12/19	37,953,933	0	0	2	74,704	0	76,941	151,645	0.40
5 YR. TOTAL	199,720,955	3	127,605	21	662,949	251,472	510,328	1,552,354	0.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.396	19%	0.381	0.78			
Pure Premium Indicated by National Relativity		17%	0.512	18%	0.297	0.81			
Pure Premium Present on Rate Level		72%	0.283	63%	0.340	0.62			
Pure Premium Derived by Formula		0.334			0.340		0.67		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3643		ELECTRIC POWER OR TRANSMISSION EQUIPMENT 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.
1/15 through 12/15	247,460,887	9	742,814	25	1,182,469	365,569	752,770	3,043,622	1.23
1/16 through 12/16	280,602,757	2	11,065	21	1,227,583	25,930	806,338	2,070,916	0.74
1/17 through 12/17	263,202,800	2	161,303	22	500,395	56,052	482,503	1,200,253	0.46
1/18 through 12/18	302,754,212	3	160,695	23	816,431	147,146	808,993	1,933,265	0.64
1/19 through 12/19	311,230,329	6	604,690	36	1,382,644	222,158	837,200	3,046,692	0.98
5 YR. TOTAL	1,405,250,985	22	1,680,567	127	5,109,522	816,855	3,687,804	11,294,748	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.483	50%	0.321	0.80			
Pure Premium Indicated by National Relativity		32%	0.467	25%	0.402	0.87			
Pure Premium Present on Rate Level		33%	0.410	25%	0.330	0.74			
Pure Premium Derived by Formula		0.454			0.344			0.80	

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.
1/15 through 12/15	26,852,747	1	13,243	1	5,624	29,572	14,186	62,625	0.23
1/16 through 12/16	25,123,672	0	0	3	158,802	0	84,895	243,697	0.97
1/17 through 12/17	25,515,033	0	0	3	126,530	0	51,873	178,403	0.70
1/18 through 12/18	27,958,076	1	10,532	3	36,393	0	9,651	56,576	0.20
1/19 through 12/19	37,340,727	2	143,149	5	92,348	49,564	104,415	389,476	1.04
5 YR. TOTAL	142,790,255	4	166,924	15	419,697	79,136	265,020	930,777	0.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.411	19%	0.241	0.65			
Pure Premium Indicated by National Relativity		43%	0.641	40%	0.546	1.19			
Pure Premium Present on Rate Level		44%	0.571	41%	0.485	1.06			
Pure Premium Derived by Formula		0.580			0.463			1.04	

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.
1/15 through 12/15	42,100,380	1	13,176	5	26,440	10,801	44,674	95,091	0.23
1/16 through 12/16	37,539,665	1	79,956	3	72,830	66,929	76,102	295,817	0.79
1/17 through 12/17	41,609,118	1	17,474	1	16,034	6,819	8,564	48,891	0.12
1/18 through 12/18	47,319,915	2	66,243	1	4,891	100,581	84,550	256,265	0.54
1/19 through 12/19	38,778,543	0	0	6	88,008	0	46,940	134,948	0.35
5 YR. TOTAL	207,347,621	5	176,849	16	208,203	185,130	260,830	831,012	0.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.186	18%	0.215	0.40			
Pure Premium Indicated by National Relativity		44%	0.300	41%	0.278	0.58			
Pure Premium Present on Rate Level		44%	0.308	41%	0.306	0.61			
Pure Premium Derived by Formula		0.290			0.278			0.57	

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

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CLASS 3681		TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE 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.
1/15 through 12/15	210,446,317	4	72,616	19	448,234	47,716	450,504	1,019,070	0.48
1/16 through 12/16	247,259,679	1	40,081	29	475,166	35,437	313,180	863,864	0.35
1/17 through 12/17	265,800,012	4	126,395	27	338,072	66,119	389,096	919,682	0.35
1/18 through 12/18	291,799,309	6	369,711	34	417,742	286,965	455,887	1,530,305	0.53
1/19 through 12/19	279,027,412	1	145,609	15	359,871	55,238	458,226	1,018,944	0.37
5 YR. TOTAL	1,294,332,729	16	754,412	124	2,039,085	491,475	2,066,893	5,351,865	0.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.216	34%	0.198			0.41	
Pure Premium Indicated by National Relativity		39%	0.145	33%	0.147			0.29	
Pure Premium Present on Rate Level		39%	0.182	33%	0.173			0.36	
Pure Premium Derived by Formula		0.175		0.173				0.35	

CLASS 3685		INSTRUMENT 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.
1/15 through 12/15	196,477,863	6	487,272	16	259,417	185,560	300,509	1,232,758	0.63
1/16 through 12/16	211,598,900	2	44,827	14	373,271	31,034	264,552	713,684	0.34
1/17 through 12/17	219,908,177	4	703,785	18	252,742	270,900	199,161	1,426,588	0.65
1/18 through 12/18	239,024,368	4	188,691	12	296,995	62,552	243,036	791,274	0.33
1/19 through 12/19	280,577,495	2	48,923	13	283,599	26,165	269,278	627,965	0.22
5 YR. TOTAL	1,147,586,803	18	1,473,498	73	1,466,024	576,211	1,276,536	4,792,269	0.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.256	35%	0.161			0.42	
Pure Premium Indicated by National Relativity		38%	0.184	32%	0.180			0.36	
Pure Premium Present on Rate Level		38%	0.237	33%	0.205			0.44	
Pure Premium Derived by Formula		0.221		0.182				0.40	

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.
1/15 through 12/15	8,403,838	0	0	0	0	0	0	0	0.00
1/16 through 12/16	5,092,403	0	0	0	0	0	0	0	0.00
1/17 through 12/17	10,373,616	0	0	0	0	0	0	0	0.00
1/18 through 12/18	22,734,193	0	0	0	0	0	0	0	0.00
1/19 through 12/19	29,806,777	0	0	1	41,590	0	26,837	68,427	0.23
5 YR. TOTAL	76,410,827	0	0	1	41,590	0	26,837	68,427	0.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.054	9%	0.035			0.09	
Pure Premium Indicated by National Relativity		38%	0.293	41%	0.171			0.46	
Pure Premium Present on Rate Level		56%	0.254	50%	0.180			0.43	
Pure Premium Derived by Formula		0.257		0.163				0.42	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR 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.
1/15 through 12/15	557,602,308	33	2,712,243	103	4,303,622	2,085,898	3,150,440	12,252,203	2.20
1/16 through 12/16	581,127,897	23	2,065,783	111	3,372,052	1,465,151	3,631,047	10,534,033	1.81
1/17 through 12/17	602,550,859	14	1,170,459	106	3,964,383	642,146	3,475,966	9,252,954	1.54
1/18 through 12/18	712,943,348	24	3,994,263	106	5,289,195	2,140,452	3,941,374	15,365,284	2.16
1/19 through 12/19	740,007,444	18	1,738,643	133	5,025,937	1,641,932	3,768,216	12,174,728	1.65
5 YR. TOTAL	3,194,231,856	112	11,681,391	559	21,955,189	7,975,579	17,967,043	59,579,202	1.87
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	1.053	100%	0.812	1.87			
Pure Premium Indicated by National Relativity		9%	1.063	0%	0.806	1.87			
Pure Premium Present on Rate Level		9%	0.977	0%	0.797	1.77			
Pure Premium Derived by Formula		1.047			0.812			1.86	

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.
1/15 through 12/15	28,390,336	4	197,319	5	112,617	168,871	83,414	562,221	1.98
1/16 through 12/16	20,339,926	2	145,635	5	55,624	486,418	33,970	721,647	3.55
1/17 through 12/17	27,773,056	1	373,625	4	232,449	270,046	166,541	1,042,661	3.75
1/18 through 12/18	25,149,077	1	16,095	2	29,435	6,777	31,851	84,158	0.34
1/19 through 12/19	29,353,463	2	161,245	4	302,563	95,871	102,690	662,369	2.26
5 YR. TOTAL	131,005,858	10	893,919	20	732,688	1,027,983	418,466	3,073,056	2.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	1.242	26%	1.104	2.35			
Pure Premium Indicated by National Relativity		40%	1.144	37%	0.780	1.92			
Pure Premium Present on Rate Level		41%	1.237	37%	0.951	2.19			
Pure Premium Derived by Formula		1.201			0.928			2.13	

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.
1/15 through 12/15	30,079	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,309	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	613,565	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	646,953	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%	0.467	22%	0.409	0.88			
Pure Premium Present on Rate Level		79%	0.571	77%	0.447	1.02			
Pure Premium Derived by Formula		0.544			0.434			0.98	

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

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CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	12,323,207	0	0	2	2,802	0	3,952	6,754	0.06
1/16 through 12/16	10,313,357	0	0	2	9,761	0	6,554	16,315	0.16
1/17 through 12/17	13,199,412	0	0	0	0	0	4,892	4,892	0.04
1/18 through 12/18	15,163,477	0	0	1	9,234	0	29,402	38,636	0.26
1/19 through 12/19	12,405,311	0	0	0	0	0	7,388	7,388	0.06
5 YR. TOTAL	63,404,764	0	0	5	21,797	0	52,188	73,985	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.034	11%	0.082			0.12	
Pure Premium Indicated by National Relativity		29%	0.400	31%	0.316			0.72	
Pure Premium Present on Rate Level		63%	0.536	58%	0.368			0.90	
Pure Premium Derived by Formula		0.456			0.320		0.78		

CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	562,951,329	28	2,220,300	190	4,955,077	1,058,302	2,976,811	11,210,490	1.99
1/16 through 12/16	459,816,393	25	1,683,325	140	3,821,508	1,018,735	2,685,269	9,208,837	2.00
1/17 through 12/17	470,793,864	37	2,626,540	153	4,379,040	1,510,026	2,751,718	11,267,324	2.39
1/18 through 12/18	531,425,711	43	2,778,433	189	6,454,399	1,670,932	4,558,201	15,461,965	2.91
1/19 through 12/19	413,286,202	23	1,943,314	141	5,761,875	868,149	3,424,826	11,998,164	2.90
5 YR. TOTAL	2,438,273,499	156	11,251,912	813	25,371,899	6,126,144	16,396,825	59,146,780	2.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		81%	1.502	100%	0.924			2.43	
Pure Premium Indicated by National Relativity		9%	0.897	0%	0.612			1.51	
Pure Premium Present on Rate Level		10%	1.265	0%	0.793			2.06	
Pure Premium Derived by Formula		1.424			0.924		2.35		

CLASS 3821		AUTOMOBILE RECYCLING & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	24,027,732	1	467	10	143,828	2,815	237,736	384,846	1.60
1/16 through 12/16	23,769,510	4	161,670	10	140,555	168,558	233,556	704,339	2.96
1/17 through 12/17	23,955,057	2	68,884	15	163,363	23,930	182,834	439,011	1.83
1/18 through 12/18	25,058,779	2	211,816	10	259,675	111,044	334,740	917,275	3.66
1/19 through 12/19	24,810,738	1	38,681	14	134,014	59,007	136,575	368,277	1.48
5 YR. TOTAL	121,621,816	10	481,518	59	841,435	365,354	1,125,441	2,813,748	2.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.088	30%	1.226			2.31	
Pure Premium Indicated by National Relativity		41%	1.309	35%	1.156			2.47	
Pure Premium Present on Rate Level		41%	1.307	35%	1.340			2.65	
Pure Premium Derived by Formula		1.268			1.241		2.51		

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

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CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED 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.
1/15 through 12/15	1,348,273	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,344,288	0	0	0	0	0	1,322	1,322	0.10
1/17 through 12/17	1,838,157	0	0	1	7,794	0	11,688	19,482	1.06
1/18 through 12/18	1,198,493	0	0	2	64,956	0	99,664	164,620	13.74
1/19 through 12/19	2,511,613	0	0	0	0	0	3,202	3,202	0.13
5 YR. TOTAL	8,240,824	0	0	3	72,750	0	115,876	188,626	2.29
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.883	6%	1.406			2.29	
Pure Premium Indicated by National Relativity		36%	0.840	38%	0.838			1.68	
Pure Premium Present on Rate Level		61%	0.689	56%	0.864			1.55	
Pure Premium Derived by Formula		0.749			0.887		1.64		

CLASS 3824		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY 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.
1/15 through 12/15	56,747,856	1	24,458	24	394,075	4,792	446,680	870,005	1.53
1/16 through 12/16	66,720,955	9	170,826	32	493,335	83,384	446,278	1,193,823	1.79
1/17 through 12/17	68,541,138	4	332,268	29	682,987	189,444	575,666	1,780,365	2.60
1/18 through 12/18	72,130,657	2	206,234	29	328,762	221,829	353,527	1,110,352	1.54
1/19 through 12/19	69,995,591	3	422,371	20	420,876	406,906	633,605	1,883,758	2.69
5 YR. TOTAL	334,136,197	19	1,156,157	134	2,320,035	906,355	2,455,756	6,838,303	2.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.040	39%	1.006			2.05	
Pure Premium Indicated by National Relativity		37%	0.721	30%	0.751			1.47	
Pure Premium Present on Rate Level		38%	0.867	31%	0.880			1.75	
Pure Premium Derived by Formula		0.856			0.890		1.75		

CLASS 3826		AIRCRAFT 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.
1/15 through 12/15	135,455,327	1	27,356	3	13,602	13,470	20,415	74,843	0.06
1/16 through 12/16	118,420,981	0	0	10	331,171	0	170,774	501,945	0.42
1/17 through 12/17	106,796,773	1	4,004	3	29,710	3,200	38,445	75,359	0.07
1/18 through 12/18	107,527,180	0	0	4	84,410	0	76,396	160,806	0.15
1/19 through 12/19	108,438,465	0	0	3	91,796	0	89,778	181,574	0.17
5 YR. TOTAL	576,638,726	2	31,360	23	550,689	16,670	395,808	994,527	0.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.101	21%	0.072			0.17	
Pure Premium Indicated by National Relativity		39%	0.194	39%	0.143			0.34	
Pure Premium Present on Rate Level		46%	0.188	40%	0.139			0.33	
Pure Premium Derived by Formula		0.177			0.126		0.30		

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

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CLASS 3827		AUTOMOBILE 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.
1/15 through 12/15	62,335,267	4	56,860	7	24,390	46,632	45,257	173,139	0.28
1/16 through 12/16	56,159,479	0	0	9	36,616	0	139,897	176,513	0.31
1/17 through 12/17	62,731,796	0	0	7	76,982	0	46,566	123,548	0.20
1/18 through 12/18	62,978,876	0	0	15	205,273	0	172,300	377,573	0.60
1/19 through 12/19	55,882,360	2	61,406	9	144,787	71,332	111,820	389,345	0.70
5 YR. TOTAL	300,087,778	6	118,266	47	488,048	117,964	515,840	1,240,118	0.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.202	23%	0.211	0.41			
Pure Premium Indicated by National Relativity		33%	0.457	36%	0.346	0.80			
Pure Premium Present on Rate Level		51%	0.400	41%	0.339	0.74			
Pure Premium Derived by Formula		0.387			0.312			0.70	

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.
1/15 through 12/15	86,168,873	2	181,646	14	410,652	67,098	359,117	1,018,513	1.18
1/16 through 12/16	91,507,126	0	0	7	409,679	0	199,661	609,340	0.67
1/17 through 12/17	107,108,538	3	62,418	6	70,387	8,568	160,293	301,666	0.28
1/18 through 12/18	83,411,546	6	293,772	10	390,124	239,108	252,783	1,175,787	1.41
1/19 through 12/19	72,293,323	2	157,235	4	210,874	95,880	119,808	583,797	0.81
5 YR. TOTAL	440,489,406	13	695,071	41	1,491,716	410,654	1,091,662	3,689,103	0.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.496	25%	0.341	0.84			
Pure Premium Indicated by National Relativity		41%	0.316	37%	0.241	0.56			
Pure Premium Present on Rate Level		42%	0.325	38%	0.271	0.60			
Pure Premium Derived by Formula		0.350			0.277			0.63	

CLASS 3851		MOTORCYCLE MFG OR ASSEMBLY							
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.
1/15 through 12/15	316,448	0	0	0	0	0	0	0	0.00
1/16 through 12/16	254,459	0	0	0	0	0	0	0	0.00
1/17 through 12/17	277,253	0	0	0	0	0	0	0	0.00
1/18 through 12/18	261,932	0	0	0	0	0	0	0	0.00
1/19 through 12/19	1,268,201	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,378,293	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		23%	0.439	24%	0.396	0.84			
Pure Premium Present on Rate Level		75%	0.465	74%	0.418	0.88			
Pure Premium Derived by Formula		0.450			0.404			0.85	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 3865		BABY CARRIAGE 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.
1/15 through 12/15	2,734,508	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,650,899	0	0	1	5,224	0	1,470	6,694	0.25
1/17 through 12/17	2,261,053	0	0	1	12,269	0	20,835	33,104	1.46
1/18 through 12/18	2,507,432	0	0	0	0	0	133	133	0.01
1/19 through 12/19	2,990,102	0	0	0	0	0	891	891	0.03
5 YR. TOTAL	13,143,994	0	0	2	17,493	0	23,329	40,822	0.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.133	6%	0.177	0.31			
Pure Premium Indicated by National Relativity		21%	0.930	23%	0.712	1.64			
Pure Premium Present on Rate Level		75%	0.519	71%	0.603	1.12			
Pure Premium Derived by Formula		0.590			0.603			1.19	

CLASS 3881		CAR MFG-RAILROAD-& 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.
1/15 through 12/15	15,638,209	1	20,898	5	116,276	3,850	93,646	234,670	1.50
1/16 through 12/16	14,121,743	2	22,592	2	80,322	39,275	57,684	199,873	1.42
1/17 through 12/17	9,732,118	0	0	2	2,244	0	14,200	16,444	0.17
1/18 through 12/18	7,320,691	1	27,878	1	927	0	4,663	33,468	0.46
1/19 through 12/19	6,644,340	0	0	3	63,883	0	58,327	122,210	1.84
5 YR. TOTAL	53,457,101	4	71,368	13	263,652	43,125	228,520	606,665	1.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.627	13%	0.508	1.14			
Pure Premium Indicated by National Relativity		45%	0.857	43%	0.666	1.52			
Pure Premium Present on Rate Level		46%	0.801	44%	0.640	1.44			
Pure Premium Derived by Formula		0.811			0.634			1.45	

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.
1/15 through 12/15	36,711,546	3	141,353	10	159,948	96,607	232,219	630,127	1.72
1/16 through 12/16	43,258,183	1	8,102	3	218,493	0	136,696	363,291	0.84
1/17 through 12/17	26,387,970	5	431,657	8	405,751	430,135	167,821	1,435,364	5.44
1/18 through 12/18	46,649,943	2	296,981	7	435,151	221,771	240,219	1,194,122	2.56
1/19 through 12/19	42,279,486	2	135,275	6	70,497	100,680	186,535	492,987	1.17
5 YR. TOTAL	195,287,128	13	1,013,368	34	1,289,840	849,193	963,490	4,115,891	2.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.179	31%	0.928	2.11			
Pure Premium Indicated by National Relativity		38%	1.672	34%	1.192	2.86			
Pure Premium Present on Rate Level		39%	1.351	35%	0.951	2.30			
Pure Premium Derived by Formula		1.433			1.026			2.46	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4021		BRICK OR CLAY PRODUCTS MFG. NOC & 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.
1/15 through 12/15	35,932,743	4	200,783	14	171,773	139,478	253,565	765,599	2.13
1/16 through 12/16	36,174,483	0	0	6	191,919	0	174,311	366,230	1.01
1/17 through 12/17	36,021,904	2	226,289	9	172,942	97,529	137,506	634,266	1.76
1/18 through 12/18	36,718,226	0	0	8	151,605	0	106,861	258,466	0.70
1/19 through 12/19	33,694,963	2	81,615	11	226,978	74,529	191,877	574,999	1.71
5 YR. TOTAL	178,542,319	8	508,687	48	915,217	311,536	864,120	2,599,560	1.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.798	29%	0.658			1.46	
Pure Premium Indicated by National Relativity		30%	0.926	32%	0.819			1.75	
Pure Premium Present on Rate Level		52%	0.880	39%	0.877			1.76	
Pure Premium Derived by Formula		0.879		0.795				1.67	

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.
1/15 through 12/15	4,261,293	0	0	2	50,246	0	44,425	94,671	2.22
1/16 through 12/16	6,868,665	0	0	4	11,936	0	24,457	36,393	0.53
1/17 through 12/17	6,385,297	0	0	2	133,425	0	76,725	210,150	3.29
1/18 through 12/18	7,627,411	0	0	1	1,412	0	44,949	46,361	0.61
1/19 through 12/19	6,551,751	0	0	2	41,313	0	50,335	91,648	1.40
5 YR. TOTAL	31,694,417	0	0	11	238,332	0	240,891	479,223	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.752	11%	0.760			1.51	
Pure Premium Indicated by National Relativity		18%	0.770	19%	0.611			1.38	
Pure Premium Present on Rate Level		74%	0.894	70%	0.777			1.67	
Pure Premium Derived by Formula		0.860		0.744				1.60	

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.
1/15 through 12/15	78,034,356	6	583,232	36	1,027,711	236,568	694,357	2,541,868	3.26
1/16 through 12/16	85,726,605	9	416,010	34	568,780	166,913	627,834	1,779,537	2.08
1/17 through 12/17	94,043,029	7	533,266	32	662,160	370,686	591,415	2,157,527	2.29
1/18 through 12/18	89,797,048	4	321,947	38	1,266,542	158,706	1,012,655	2,759,850	3.07
1/19 through 12/19	92,201,567	2	173,402	41	1,471,068	71,432	1,547,251	3,263,153	3.54
5 YR. TOTAL	439,802,605	28	2,027,857	181	4,996,261	1,004,305	4,473,512	12,501,935	2.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		36%	1.597	53%	1.246			2.84	
Pure Premium Indicated by National Relativity		32%	1.377	23%	1.271			2.65	
Pure Premium Present on Rate Level		32%	1.381	24%	1.203			2.58	
Pure Premium Derived by Formula		1.457		1.241				2.70	

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

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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.
1/15 through 12/15	18,026,780	1	48,565	6	214,444	13,873	153,233	430,115	2.39
1/16 through 12/16	19,000,281	0	0	1	2,658	0	18,670	21,328	0.11
1/17 through 12/17	19,867,215	0	0	4	141,099	0	119,628	260,727	1.31
1/18 through 12/18	24,609,528	0	0	1	28,973	0	14,840	43,813	0.18
1/19 through 12/19	28,521,795	2	23,795	3	223,756	18,788	143,425	409,764	1.44
5 YR. TOTAL	110,025,599	3	72,360	15	610,930	32,661	449,796	1,165,747	1.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.621	17%	0.438			1.06	
Pure Premium Indicated by National Relativity		34%	0.496	37%	0.439			0.94	
Pure Premium Present on Rate Level		55%	0.545	46%	0.482			1.03	
Pure Premium Derived by Formula		0.537			0.459		1.00		

CLASS 4038		PLASTER STATUARY OR ORNAMENT 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.
1/15 through 12/15	1,128,321	0	0	1	1,140	0	1,374	2,514	0.22
1/16 through 12/16	751,388	0	0	1	45,545	0	18,876	64,421	8.57
1/17 through 12/17	945,227	0	0	0	0	0	0	0	0.00
1/18 through 12/18	876,432	0	0	0	0	0	0	0	0.00
1/19 through 12/19	728,762	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,430,130	0	0	2	46,685	0	20,250	66,935	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	1.054	3%	0.457			1.51	
Pure Premium Indicated by National Relativity		12%	0.673	13%	0.639			1.31	
Pure Premium Present on Rate Level		86%	0.624	84%	0.491			1.12	
Pure Premium Derived by Formula		0.638			0.509		1.15		

CLASS 4062		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
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.
1/15 through 12/15	87,619,288	2	128,110	13	291,610	114,995	315,311	850,026	0.97
1/16 through 12/16	95,099,656	4	76,379	16	596,696	27,807	293,718	994,600	1.05
1/17 through 12/17	91,662,597	2	82,196	15	1,009,731	20,503	591,684	1,704,114	1.86
1/18 through 12/18	94,454,742	4	367,221	7	261,250	596,401	221,055	1,445,927	1.53
1/19 through 12/19	64,993,232	1	31,960	7	182,066	20,158	164,147	398,331	0.61
5 YR. TOTAL	433,829,515	13	685,866	58	2,341,353	779,864	1,585,915	5,392,998	1.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.698	35%	0.545			1.24	
Pure Premium Indicated by National Relativity		29%	0.501	31%	0.484			0.99	
Pure Premium Present on Rate Level		47%	0.658	34%	0.534			1.19	
Pure Premium Derived by Formula		0.622			0.522		1.14		

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

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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.	
1/15 through 12/15	59,196,856	3	101,621	11	201,026	33,930	240,099	576,676	0.97	
1/16 through 12/16	34,352,849	1	172,451	5	105,980	55,132	82,284	415,847	1.21	
1/17 through 12/17	97,787,039	1	7,960	18	287,367	7,310	282,160	584,797	0.60	
1/18 through 12/18	85,415,857	5	411,268	28	184,447	259,311	274,602	1,129,628	1.32	
1/19 through 12/19	86,592,879	0	0	27	540,096	0	437,889	977,985	1.13	
5 YR. TOTAL	363,345,480	10	693,300	89	1,318,916	355,683	1,317,034	3,684,933	1.01	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		21%	0.554	30%	0.460	1.01				
Pure Premium Indicated by National Relativity		35%	0.546	35%	0.421	0.97				
Pure Premium Present on Rate Level		44%	0.583	35%	0.474	1.06				
Pure Premium Derived by Formula		0.564			0.451		1.02			

CLASS 4109		INTEGRATED CIRCUIT 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.	
1/15 through 12/15	219,548,146	4	367,579	8	142,681	207,808	338,362	1,056,430	0.48	
1/16 through 12/16	282,567,974	0	0	13	164,762	0	273,930	438,692	0.16	
1/17 through 12/17	263,236,084	2	10,588	8	27,714	29,502	99,251	167,055	0.06	
1/18 through 12/18	300,518,219	0	0	5	99,097	0	114,844	213,941	0.07	
1/19 through 12/19	337,839,937	2	312,525	9	336,967	178,489	400,217	1,228,198	0.36	
5 YR. TOTAL	1,403,710,360	8	690,692	43	771,221	415,799	1,226,604	3,104,316	0.22	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		17%	0.104	28%	0.117	0.22				
Pure Premium Indicated by National Relativity		25%	0.090	27%	0.103	0.19				
Pure Premium Present on Rate Level		58%	0.097	45%	0.105	0.20				
Pure Premium Derived by Formula		0.096			0.108		0.20			

CLASS 4110		ELECTRIC BULB MFG								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	23,604,380	1	38,999	7	26,271	55,878	62,075	183,223	0.78	
1/16 through 12/16	21,865,996	0	0	3	4,294	0	13,666	17,960	0.08	
1/17 through 12/17	65,905,799	0	0	2	24,771	0	26,303	51,074	0.08	
1/18 through 12/18	57,905,298	1	8,521	1	1,983	39,269	8,532	58,305	0.10	
1/19 through 12/19	58,872,234	0	0	3	59,132	0	22,516	81,648	0.14	
5 YR. TOTAL	228,153,707	2	47,520	16	116,451	95,147	133,092	392,210	0.17	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.072	15%	0.100	0.17				
Pure Premium Indicated by National Relativity		14%	0.250	15%	0.146	0.40				
Pure Premium Present on Rate Level		76%	0.199	70%	0.175	0.37				
Pure Premium Derived by Formula		0.193			0.159		0.35			

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

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CLASS 4111		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
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.
1/15 through 12/15	87,458,355	1	35,371	7	111,837	54,151	100,742	302,101	0.35
1/16 through 12/16	93,764,898	2	299,810	8	371,341	152,963	173,522	997,636	1.06
1/17 through 12/17	100,160,166	3	374,620	7	97,226	99,189	130,949	701,984	0.70
1/18 through 12/18	92,664,735	1	31,839	13	228,847	34,671	241,021	536,378	0.58
1/19 through 12/19	95,383,748	2	403,193	14	185,977	222,225	224,993	1,036,388	1.09
5 YR. TOTAL	469,431,902	9	1,144,833	49	995,228	563,199	871,227	3,574,487	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.456	28%	0.306			0.76	
Pure Premium Indicated by National Relativity		23%	0.715	24%	0.433			1.15	
Pure Premium Present on Rate Level		57%	0.415	48%	0.315			0.73	
Pure Premium Derived by Formula		0.492			0.341		0.83		

CLASS 4114		GLASSWARE 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.
1/15 through 12/15	62,718,482	1	180,077	27	666,186	0	362,029	1,208,292	1.93
1/16 through 12/16	58,588,913	1	396,242	26	555,096	94,335	236,322	1,281,995	2.19
1/17 through 12/17	59,083,136	0	0	10	301,250	0	149,518	450,768	0.76
1/18 through 12/18	69,683,357	2	91,138	20	569,786	71,840	310,986	1,043,750	1.50
1/19 through 12/19	67,497,806	1	18,374	13	470,048	16,685	313,492	818,599	1.21
5 YR. TOTAL	317,571,694	5	685,831	96	2,562,366	182,860	1,372,347	4,803,404	1.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	1.023	29%	0.490			1.51	
Pure Premium Indicated by National Relativity		32%	0.563	34%	0.499			1.06	
Pure Premium Present on Rate Level		44%	0.874	37%	0.501			1.38	
Pure Premium Derived by Formula		0.810			0.497		1.31		

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.
1/15 through 12/15	26,449,600	1	8,750	7	203,013	9,389	223,219	444,371	1.68
1/16 through 12/16	27,673,034	0	0	6	77,428	0	133,499	210,927	0.76
1/17 through 12/17	31,204,337	1	10,811	7	267,979	0	253,009	531,799	1.70
1/18 through 12/18	32,397,555	0	0	7	89,580	0	82,059	171,639	0.53
1/19 through 12/19	40,811,692	3	82,182	5	308,806	205,295	269,026	865,309	2.12
5 YR. TOTAL	158,536,218	5	101,743	32	946,806	214,684	960,812	2,224,045	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.661	24%	0.741			1.40	
Pure Premium Indicated by National Relativity		42%	0.743	38%	0.660			1.40	
Pure Premium Present on Rate Level		43%	0.651	38%	0.702			1.35	
Pure Premium Derived by Formula		0.691			0.695		1.39		

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* 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: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	6,005,432	1	7,100	2	5,888	13,379	24,057	50,424	0.84
1/16 through 12/16	6,518,986	0	0	6	29,021	0	49,701	78,722	1.21
1/17 through 12/17	6,897,058	0	0	6	138,215	0	345,164	483,379	7.01
1/18 through 12/18	7,340,114	1	22,038	5	321,528	40,588	187,112	571,266	7.78
1/19 through 12/19	6,881,561	0	0	6	404,064	0	188,297	592,361	8.61
5 YR. TOTAL	33,643,151	2	29,138	25	898,716	53,967	794,331	1,776,152	5.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	2.758	18%	2.521	5.28			
Pure Premium Indicated by National Relativity		12%	1.175	13%	0.630	1.81			
Pure Premium Present on Rate Level		79%	1.244	69%	1.834	3.08			
Pure Premium Derived by Formula			1.372		1.801	3.17			

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.
1/15 through 12/15	1,121,561	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,086,726	0	0	0	0	0	733	733	0.07
1/17 through 12/17	1,432,928	0	0	1	4,581	0	8,220	12,801	0.89
1/18 through 12/18	1,060,612	0	0	1	4,695	0	2,130	6,825	0.64
1/19 through 12/19	1,128,287	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,830,114	0	0	2	9,276	0	11,083	20,359	0.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.159	4%	0.190	0.35			
Pure Premium Indicated by National Relativity		11%	0.876	12%	0.920	1.80			
Pure Premium Present on Rate Level		87%	0.394	84%	0.489	0.88			
Pure Premium Derived by Formula			0.442		0.529	0.97			

CLASS 4149		OPTICAL 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.
1/15 through 12/15	19,717,913	0	0	2	17,409	0	7,412	24,821	0.13
1/16 through 12/16	34,773,492	0	0	3	121,453	0	68,011	189,464	0.55
1/17 through 12/17	34,629,411	0	0	2	21,220	0	19,661	40,881	0.12
1/18 through 12/18	27,475,861	0	0	1	11,314	0	8,765	20,079	0.07
1/19 through 12/19	32,735,207	1	144,944	1	12,057	105,031	44,971	307,003	0.94
5 YR. TOTAL	149,331,884	1	144,944	9	183,453	105,031	148,820	582,248	0.39
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.220	11%	0.170	0.39			
Pure Premium Indicated by National Relativity		33%	0.160	36%	0.160	0.32			
Pure Premium Present on Rate Level		60%	0.169	53%	0.148	0.32			
Pure Premium Derived by Formula			0.170		0.155	0.33			

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

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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.	
1/15 through 12/15	5,558,727	0	0	0	0	0	5,775	5,775	0.10	
1/16 through 12/16	6,776,892	0	0	2	14,635	0	38,029	52,664	0.78	
1/17 through 12/17	5,838,863	0	0	2	12,869	0	8,899	21,768	0.37	
1/18 through 12/18	14,425,951	0	0	0	0	0	5,920	5,920	0.04	
1/19 through 12/19	9,147,762	0	0	1	5,769	0	5,953	11,722	0.13	
5 YR. TOTAL	41,748,195	0	0	5	33,273	0	64,576	97,849	0.24	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	0.080	10%	0.155	0.24				
Pure Premium Indicated by National Relativity		14%	0.801	15%	0.750	1.55				
Pure Premium Present on Rate Level		79%	0.624	75%	0.491	1.12				
Pure Premium Derived by Formula		0.611			0.496		1.11			

CLASS 4207		PULP MFG-CHEMICAL PROCESS								
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.	
1/15 through 12/15	40,650,554	1	168,078	6	115,358	107,887	113,083	504,406	1.24	
1/16 through 12/16	37,921,811	2	349,551	3	63,121	46,148	27,122	485,942	1.28	
1/17 through 12/17	65,377,160	0	0	5	162,569	0	95,746	258,315	0.40	
1/18 through 12/18	35,897,437	0	0	1	9,890	0	4,068	13,958	0.04	
1/19 through 12/19	44,824,705	0	0	1	56,901	0	93,676	150,577	0.34	
5 YR. TOTAL	224,671,667	3	517,629	16	407,839	154,035	333,695	1,413,198	0.63	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		17%	0.412	21%	0.217	0.63				
Pure Premium Indicated by National Relativity		24%	0.646	26%	0.450	1.10				
Pure Premium Present on Rate Level		59%	0.626	53%	0.355	0.98				
Pure Premium Derived by Formula		0.594			0.351		0.95			

CLASS 4239		PAPER 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.	
1/15 through 12/15	120,773,913	9	73,611	14	470,906	101,010	486,356	1,131,883	0.94	
1/16 through 12/16	126,829,388	3	553,468	15	1,051,412	214,035	714,075	2,532,990	2.00	
1/17 through 12/17	172,423,045	5	222,602	20	458,524	505,464	359,251	1,545,841	0.90	
1/18 through 12/18	227,219,306	1	7,025	29	1,713,136	0	1,025,360	2,745,521	1.21	
1/19 through 12/19	250,032,572	4	88,799	21	649,114	122,357	649,052	1,509,322	0.60	
5 YR. TOTAL	897,278,224	22	945,505	99	4,343,092	942,866	3,234,094	9,465,557	1.06	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		33%	0.589	47%	0.466	1.06				
Pure Premium Indicated by National Relativity		33%	0.583	26%	0.428	1.01				
Pure Premium Present on Rate Level		34%	0.574	27%	0.473	1.05				
Pure Premium Derived by Formula		0.582			0.458		1.04			

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

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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.
1/15 through 12/15	2,753,971	0	0	1	5,721	0	8,244	13,965	0.51
1/16 through 12/16	2,987,210	0	0	2	14,987	0	31,060	46,047	1.54
1/17 through 12/17	2,154,653	0	0	2	9,654	0	17,239	26,893	1.25
1/18 through 12/18	2,140,119	0	0	1	892	0	5,224	6,116	0.29
1/19 through 12/19	1,727,348	0	0	2	11,374	0	12,816	24,190	1.40
5 YR. TOTAL	11,763,301	0	0	8	42,628	0	74,583	117,211	1.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.362	7%	0.634			1.00	
Pure Premium Indicated by National Relativity		19%	0.446	20%	0.498			0.94	
Pure Premium Present on Rate Level		77%	0.622	73%	0.750			1.37	
Pure Premium Derived by Formula		0.578				0.691		1.27	

CLASS 4243		BOX MFG-FOLDING PAPER-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.
1/15 through 12/15	196,513,902	6	343,937	28	618,502	200,907	454,480	1,617,826	0.82
1/16 through 12/16	211,442,163	6	262,161	22	306,703	101,896	440,022	1,110,782	0.53
1/17 through 12/17	201,958,705	2	54,656	26	507,770	12,657	404,984	980,067	0.49
1/18 through 12/18	214,035,373	3	87,039	34	920,238	24,052	648,107	1,679,436	0.79
1/19 through 12/19	230,335,316	3	458,074	32	962,419	454,366	614,069	2,488,928	1.08
5 YR. TOTAL	1,054,285,459	20	1,205,867	142	3,315,632	793,878	2,561,662	7,877,039	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.429	44%	0.318			0.75	
Pure Premium Indicated by National Relativity		35%	0.511	28%	0.469			0.98	
Pure Premium Present on Rate Level		35%	0.419	28%	0.350			0.77	
Pure Premium Derived by Formula		0.454				0.369		0.82	

CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER 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.
1/15 through 12/15	148,589,847	2	14,218	37	935,378	26,836	786,361	1,762,793	1.19
1/16 through 12/16	170,687,447	2	208,919	26	350,388	259,667	485,267	1,304,241	0.76
1/17 through 12/17	203,871,679	3	74,532	32	759,572	68,325	668,603	1,571,032	0.77
1/18 through 12/18	208,155,871	4	127,641	29	1,207,798	360,087	690,699	2,386,225	1.15
1/19 through 12/19	201,459,920	2	62,257	22	626,455	24,859	429,937	1,143,508	0.57
5 YR. TOTAL	932,764,764	13	487,567	146	3,879,591	739,774	3,060,867	8,167,799	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.468	47%	0.407			0.88	
Pure Premium Indicated by National Relativity		34%	0.554	26%	0.525			1.08	
Pure Premium Present on Rate Level		35%	0.503	27%	0.448			0.95	
Pure Premium Derived by Formula		0.509				0.449		0.96	

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

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CLASS 4250		PAPER COATING							
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.
1/15 through 12/15	99,748,628	2	53,733	10	126,544	100,841	178,542	459,660	0.46
1/16 through 12/16	89,445,497	1	14,687	17	223,615	12,163	291,561	542,026	0.61
1/17 through 12/17	101,356,247	1	25,279	14	244,856	31,969	145,442	447,546	0.44
1/18 through 12/18	108,918,727	2	213,804	21	401,856	78,872	356,952	1,051,484	0.97
1/19 through 12/19	128,778,797	2	56,732	10	590,398	51,555	313,203	1,011,888	0.79
5 YR. TOTAL	528,247,896	8	364,235	72	1,587,269	275,400	1,285,700	3,512,604	0.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.369	32%	0.296	0.67			
Pure Premium Indicated by National Relativity		39%	0.488	34%	0.384	0.87			
Pure Premium Present on Rate Level		40%	0.396	34%	0.362	0.76			
Pure Premium Derived by Formula		0.426			0.348			0.77	

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.
1/15 through 12/15	25,631,796	1	175,876	5	22,917	131,583	47,638	378,014	1.48
1/16 through 12/16	22,734,165	0	0	13	88,453	0	126,719	215,172	0.95
1/17 through 12/17	19,927,827	0	0	8	79,195	0	72,174	151,369	0.76
1/18 through 12/18	21,092,291	0	0	7	68,554	0	130,038	198,592	0.94
1/19 through 12/19	21,812,672	1	33,550	4	39,524	46,129	46,607	165,810	0.76
5 YR. TOTAL	111,198,751	2	209,426	37	298,643	177,712	423,176	1,108,957	1.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.457	19%	0.540	1.00			
Pure Premium Indicated by National Relativity		31%	0.907	33%	0.739	1.65			
Pure Premium Present on Rate Level		57%	0.640	48%	0.589	1.23			
Pure Premium Derived by Formula		0.701			0.629			1.33	

CLASS 4263		FIBER GOODS 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.
1/15 through 12/15	28,524,737	0	0	3	156,430	0	86,928	243,358	0.85
1/16 through 12/16	34,126,722	0	0	3	21,979	0	32,037	54,016	0.16
1/17 through 12/17	38,924,660	1	5,116	6	88,377	924	46,320	140,737	0.36
1/18 through 12/18	38,214,565	2	150,697	8	403,799	126,602	99,583	780,681	2.04
1/19 through 12/19	41,804,599	2	243,706	3	99,873	228,012	66,185	637,776	1.53
5 YR. TOTAL	181,595,283	5	399,519	23	770,458	355,538	331,053	1,856,568	1.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.644	24%	0.378	1.02			
Pure Premium Indicated by National Relativity		28%	0.890	30%	0.814	1.70			
Pure Premium Present on Rate Level		56%	0.643	46%	0.586	1.23			
Pure Premium Derived by Formula		0.712			0.604			1.32	

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

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CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
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.
1/15 through 12/15	39,135,191	0	0	15	161,338	0	512,225	673,563	1.72
1/16 through 12/16	39,961,438	2	87,474	15	382,194	91,483	306,325	867,476	2.17
1/17 through 12/17	35,512,370	1	13,141	12	293,823	38,900	156,774	502,638	1.42
1/18 through 12/18	46,047,013	0	0	7	64,058	0	101,118	165,176	0.36
1/19 through 12/19	48,235,152	0	0	12	319,770	0	266,067	585,837	1.22
5 YR. TOTAL	208,891,164	3	100,615	61	1,221,183	130,383	1,342,509	2,794,690	1.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.633	25%	0.705	1.34			
Pure Premium Indicated by National Relativity		42%	0.545	37%	0.473	1.02			
Pure Premium Present on Rate Level		42%	0.564	38%	0.588	1.15			
Pure Premium Derived by Formula		0.567			0.575			1.14	

CLASS 4279		PAPER GOODS 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.
1/15 through 12/15	128,291,328	2	117,471	34	786,754	39,279	435,626	1,379,130	1.08
1/16 through 12/16	139,230,440	3	167,210	30	637,304	161,654	492,532	1,458,700	1.05
1/17 through 12/17	145,521,993	5	154,564	23	348,127	76,850	335,070	914,611	0.63
1/18 through 12/18	151,081,295	1	20,775	43	978,295	24,374	1,060,022	2,083,466	1.38
1/19 through 12/19	153,455,293	3	112,357	28	968,152	80,609	917,829	2,078,947	1.36
5 YR. TOTAL	717,580,349	14	572,377	158	3,718,632	382,766	3,241,079	7,914,854	1.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.598	44%	0.505	1.10			
Pure Premium Indicated by National Relativity		35%	0.661	28%	0.561	1.22			
Pure Premium Present on Rate Level		36%	0.564	28%	0.502	1.07			
Pure Premium Derived by Formula		0.608			0.520			1.13	

CLASS 4283		BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	1,981,537	0	0	2	77,827	0	93,817	171,644	8.66
1/16 through 12/16	1,964,165	0	0	0	0	0	1,559	1,559	0.08
1/17 through 12/17	1,877,984	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,554,834	0	0	0	0	0	7,297	7,297	0.47
1/19 through 12/19	1,471,603	0	0	1	1,950	0	1,851	3,801	0.26
5 YR. TOTAL	8,850,123	0	0	3	79,777	0	104,524	184,301	2.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.901	4%	1.181	2.08			
Pure Premium Indicated by National Relativity		23%	0.602	24%	0.354	0.96			
Pure Premium Present on Rate Level		74%	0.367	72%	0.372	0.74			
Pure Premium Derived by Formula		0.437			0.400			0.84	

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

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CLASS 4299		PRINTING							
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.
1/15 through 12/15	296,931,796	13	432,769	51	991,576	307,730	937,550	2,669,625	0.90
1/16 through 12/16	336,561,758	9	328,206	47	784,145	446,046	810,918	2,369,315	0.70
1/17 through 12/17	344,812,727	5	194,863	45	1,102,021	172,136	1,018,095	2,487,115	0.72
1/18 through 12/18	352,583,362	5	376,112	60	1,074,803	279,336	1,008,952	2,739,203	0.78
1/19 through 12/19	353,474,818	6	169,193	28	851,868	155,297	656,178	1,832,536	0.52
5 YR. TOTAL	1,684,364,461	38	1,501,143	231	4,804,413	1,360,545	4,431,693	12,097,794	0.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.374	58%	0.344	0.72			
Pure Premium Indicated by National Relativity		31%	0.422	21%	0.423	0.85			
Pure Premium Present on Rate Level		32%	0.381	21%	0.377	0.76			
Pure Premium Derived by Formula		0.391			0.368		0.76		

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.
1/15 through 12/15	23,273,831	0	0	11	126,274	0	116,323	242,597	1.04
1/16 through 12/16	19,062,674	1	176,906	14	247,351	55,205	192,382	671,844	3.53
1/17 through 12/17	18,004,419	1	108,158	6	40,908	107,865	53,701	310,632	1.73
1/18 through 12/18	16,107,449	1	28,757	8	58,457	56,682	89,828	233,724	1.45
1/19 through 12/19	14,454,792	0	0	5	138,683	0	160,056	298,739	2.07
5 YR. TOTAL	90,903,165	3	313,821	44	611,673	219,752	612,290	1,757,536	1.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.018	21%	0.915	1.93			
Pure Premium Indicated by National Relativity		43%	1.104	39%	0.994	2.10			
Pure Premium Present on Rate Level		44%	0.932	40%	0.940	1.87			
Pure Premium Derived by Formula		1.017			0.956		1.97		

CLASS 4307		BOOKBINDING							
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.
1/15 through 12/15	3,706,968	0	0	0	0	0	3,107	3,107	0.08
1/16 through 12/16	4,049,222	0	0	1	974	0	17,855	18,829	0.47
1/17 through 12/17	3,568,378	0	0	0	0	0	8,489	8,489	0.24
1/18 through 12/18	11,270,008	0	0	4	64,773	0	39,899	104,672	0.93
1/19 through 12/19	12,767,832	0	0	0	0	0	8,715	8,715	0.07
5 YR. TOTAL	35,362,408	0	0	5	65,747	0	78,065	143,812	0.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.186	8%	0.221	0.41			
Pure Premium Indicated by National Relativity		22%	0.291	24%	0.323	0.61			
Pure Premium Present on Rate Level		73%	0.340	68%	0.370	0.71			
Pure Premium Derived by Formula		0.322			0.347		0.67		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4351		PHOTOENGRAVING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	2,305,148	0	0	1	3,373	0	10,694	14,067	0.61
1/16 through 12/16	2,469,435	0	0	0	0	0	1,782	1,782	0.07
1/17 through 12/17	2,337,058	0	0	0	0	0	4,077	4,077	0.17
1/18 through 12/18	1,962,572	0	0	0	0	0	2,687	2,687	0.14
1/19 through 12/19	1,981,215	0	0	0	0	0	368	368	0.02
5 YR. TOTAL	11,055,428	0	0	1	3,373	0	19,608	22,981	0.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.031	4%	0.177	0.21			
Pure Premium Indicated by National Relativity		12%	0.366	13%	0.350	0.72			
Pure Premium Present on Rate Level		85%	0.496	83%	0.264	0.76			
Pure Premium Derived by Formula		0.466			0.272			0.74	

CLASS 4352		ENGRAVING							
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.
1/15 through 12/15	5,319,357	0	0	1	6,770	0	6,916	13,686	0.26
1/16 through 12/16	5,560,283	0	0	2	20,682	0	20,503	41,185	0.74
1/17 through 12/17	5,918,917	0	0	1	40,711	0	23,161	63,872	1.08
1/18 through 12/18	5,807,833	0	0	1	5,035	0	2,376	7,411	0.13
1/19 through 12/19	6,096,269	0	0	0	0	0	321	321	0.01
5 YR. TOTAL	28,702,659	0	0	5	73,198	0	53,277	126,475	0.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.255	7%	0.186	0.44			
Pure Premium Indicated by National Relativity		15%	0.328	16%	0.387	0.72			
Pure Premium Present on Rate Level		80%	0.337	77%	0.335	0.67			
Pure Premium Derived by Formula		0.332			0.333			0.67	

CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
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.
1/15 through 12/15	61,107,033	2	45,111	6	23,847	352,876	34,050	455,884	0.75
1/16 through 12/16	59,140,889	0	0	5	111,701	0	86,857	198,558	0.34
1/17 through 12/17	59,607,191	1	38,110	3	22,840	36,133	26,467	123,550	0.21
1/18 through 12/18	61,682,437	1	7,961	4	26,493	3,274	31,827	69,555	0.11
1/19 through 12/19	54,355,800	0	0	5	354,176	0	79,685	433,861	0.80
5 YR. TOTAL	295,893,350	4	91,182	23	539,057	392,283	258,886	1,281,408	0.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.213	18%	0.220	0.43			
Pure Premium Indicated by National Relativity		39%	0.220	41%	0.184	0.40			
Pure Premium Present on Rate Level		51%	0.170	41%	0.205	0.38			
Pure Premium Derived by Formula		0.194			0.199			0.39	

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

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CLASS 4410		RUBBER GOODS MFG NOC								
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	155,243,598	5	101,944	39	878,428	102,394	713,438	1,796,204	1.16	
1/16 through 12/16	154,672,934	3	217,869	37	650,548	76,030	850,131	1,794,578	1.16	
1/17 through 12/17	154,028,329	2	289,475	32	407,134	106,179	477,748	1,280,536	0.83	
1/18 through 12/18	156,924,800	7	399,290	38	1,356,232	443,337	888,257	3,087,116	1.97	
1/19 through 12/19	135,240,460	4	60,742	36	1,104,367	38,730	673,656	1,877,495	1.39	
5 YR. TOTAL	756,110,121	21	1,069,320	182	4,396,709	766,670	3,603,230	9,835,929	1.30	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		33%	0.723	51%	0.578	1.30				
Pure Premium Indicated by National Relativity		33%	0.645	24%	0.569	1.21				
Pure Premium Present on Rate Level		34%	0.698	25%	0.646	1.34				
Pure Premium Derived by Formula		0.689			0.593		1.28			

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.	
1/15 through 12/15	299,746,179	17	1,140,722	84	2,859,619	716,464	1,929,076	6,645,881	2.22	
1/16 through 12/16	291,560,952	16	1,143,901	66	1,547,610	850,149	1,448,336	4,989,996	1.71	
1/17 through 12/17	298,555,902	5	438,788	80	2,167,718	248,959	1,440,318	4,295,783	1.44	
1/18 through 12/18	319,878,337	13	1,171,830	64	2,319,492	550,651	1,595,957	5,637,930	1.76	
1/19 through 12/19	282,253,213	6	494,441	60	3,258,261	174,617	1,680,234	5,607,553	1.99	
5 YR. TOTAL	1,491,994,583	57	4,389,682	354	12,152,700	2,540,840	8,093,921	27,177,143	1.82	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		59%	1.109	80%	0.713	1.82				
Pure Premium Indicated by National Relativity		20%	0.754	10%	0.548	1.30				
Pure Premium Present on Rate Level		21%	1.091	10%	0.812	1.90				
Pure Premium Derived by Formula		1.034			0.706		1.74			

CLASS 4431		MAGNETIC AND OPTICAL RECORDING MEDIA 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.	
1/15 through 12/15	9,877,818	0	0	0	0	0	1,314	1,314	0.01	
1/16 through 12/16	6,560,716	0	0	1	121,278	0	46,469	167,747	2.56	
1/17 through 12/17	5,980,730	0	0	0	0	0	701	701	0.01	
1/18 through 12/18	4,344,624	0	0	0	0	0	8,409	8,409	0.19	
1/19 through 12/19	1,549,197	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	28,313,085	0	0	1	121,278	0	56,893	178,171	0.63	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.428	7%	0.201	0.63				
Pure Premium Indicated by National Relativity		13%	0.212	14%	0.273	0.49				
Pure Premium Present on Rate Level		83%	0.331	79%	0.303	0.63				
Pure Premium Derived by Formula		0.319			0.292		0.61			

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

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CLASS 4432		PEN MFG								
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	5,753,197	0	0	0	0	0	1,157	1,157	0.02	
1/16 through 12/16	7,672,981	0	0	2	26,492	0	32,452	58,944	0.77	
1/17 through 12/17	7,433,898	0	0	1	15,247	0	30,531	45,778	0.62	
1/18 through 12/18	7,038,272	0	0	0	0	0	2,948	2,948	0.04	
1/19 through 12/19	7,930,935	0	0	1	29,148	0	41,959	71,107	0.90	
5 YR. TOTAL	35,829,283	0	0	4	70,887	0	109,047	179,934	0.50	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		4%	0.198	7%	0.304	0.50				
Pure Premium Indicated by National Relativity		13%	0.321	14%	0.227	0.55				
Pure Premium Present on Rate Level		83%	0.174	79%	0.229	0.40				
Pure Premium Derived by Formula		0.194			0.234		0.43			

CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC								
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	165,864,950	2	147,525	27	629,736	52,452	933,657	1,763,370	1.06	
1/16 through 12/16	174,389,085	3	84,266	24	389,563	68,425	485,118	1,027,372	0.59	
1/17 through 12/17	153,200,463	4	194,428	35	643,972	96,876	657,091	1,592,367	1.04	
1/18 through 12/18	126,194,854	2	59,420	23	703,903	77,641	709,801	1,550,765	1.23	
1/19 through 12/19	142,902,158	4	130,003	27	325,473	88,588	420,184	964,248	0.68	
5 YR. TOTAL	762,551,510	15	615,642	136	2,692,647	383,982	3,205,851	6,898,122	0.91	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		29%	0.434	45%	0.471	0.91				
Pure Premium Indicated by National Relativity		35%	0.618	27%	0.587	1.21				
Pure Premium Present on Rate Level		36%	0.507	28%	0.492	1.00				
Pure Premium Derived by Formula		0.525			0.508		1.03			

CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES								
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	166,301,802	11	503,432	54	1,077,430	223,755	1,437,326	3,241,943	1.95	
1/16 through 12/16	173,756,535	4	120,538	51	618,029	140,232	643,538	1,522,337	0.88	
1/17 through 12/17	190,686,436	4	194,226	44	603,273	648,753	679,986	2,126,238	1.12	
1/18 through 12/18	182,847,331	5	214,856	30	633,667	169,479	565,983	1,583,985	0.87	
1/19 through 12/19	234,578,268	9	219,034	46	1,136,723	155,757	1,229,666	2,741,180	1.17	
5 YR. TOTAL	948,170,372	33	1,252,086	225	4,069,122	1,337,976	4,556,499	11,215,683	1.18	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		34%	0.561	54%	0.622	1.18				
Pure Premium Indicated by National Relativity		33%	0.634	23%	0.581	1.22				
Pure Premium Present on Rate Level		33%	0.572	23%	0.579	1.15				
Pure Premium Derived by Formula		0.589			0.603		1.19			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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: 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.
1/15 through 12/15	141,560,466	5	179,358	17	266,225	153,899	347,190	946,672	0.67
1/16 through 12/16	148,287,364	3	109,244	12	320,843	176,562	412,488	1,019,137	0.69
1/17 through 12/17	96,161,759	3	497,119	17	658,596	275,253	369,732	1,800,700	1.87
1/18 through 12/18	105,248,400	2	194,791	12	129,598	101,541	199,087	625,017	0.59
1/19 through 12/19	108,468,741	0	0	10	153,140	0	243,813	396,953	0.37
5 YR. TOTAL	599,726,730	13	980,512	68	1,528,402	707,255	1,572,310	4,788,479	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.418	36%	0.380	0.80			
Pure Premium Indicated by National Relativity		37%	0.601	32%	0.443	1.04			
Pure Premium Present on Rate Level		37%	0.542	32%	0.419	0.96			
Pure Premium Derived by Formula		0.532			0.413			0.95	

CLASS 4484		PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	589,617,464	24	1,270,787	132	2,449,807	1,153,763	2,245,041	7,119,398	1.21
1/16 through 12/16	622,297,658	24	1,299,870	132	2,016,453	792,787	2,261,111	6,370,221	1.02
1/17 through 12/17	649,076,991	15	795,091	121	1,776,649	486,140	1,665,073	4,722,953	0.73
1/18 through 12/18	652,281,951	24	1,230,906	128	3,119,805	846,602	3,838,600	9,035,913	1.39
1/19 through 12/19	652,043,919	15	922,833	120	2,077,094	1,154,108	1,845,583	5,999,618	0.92
5 YR. TOTAL	3,165,317,983	102	5,519,487	633	11,439,808	4,433,400	11,855,408	33,248,103	1.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	0.536	96%	0.515	1.05			
Pure Premium Indicated by National Relativity		19%	0.564	2%	0.517	1.08			
Pure Premium Present on Rate Level		20%	0.551	2%	0.553	1.10			
Pure Premium Derived by Formula		0.544			0.516			1.06	

CLASS 4493		FABRIC COATING OR IMPREGNATING 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.
1/15 through 12/15	11,618,346	0	0	0	0	0	20,986	20,986	0.18
1/16 through 12/16	15,446,045	1	52,115	1	63,376	24,783	32,694	172,968	1.12
1/17 through 12/17	15,342,773	0	0	4	80,850	0	116,455	197,305	1.29
1/18 through 12/18	21,943,316	1	30,598	5	270,045	23,005	112,201	435,849	1.99
1/19 through 12/19	26,207,091	0	0	5	78,143	0	111,149	189,292	0.72
5 YR. TOTAL	90,557,571	2	82,713	15	492,414	47,788	393,485	1,016,400	1.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.635	15%	0.487	1.12			
Pure Premium Indicated by National Relativity		25%	0.485	27%	0.388	0.87			
Pure Premium Present on Rate Level		65%	0.569	58%	0.488	1.06			
Pure Premium Derived by Formula		0.555			0.461			1.02	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4511		ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	757,183,153	7	167,693	29	537,693	104,088	561,492	1,370,966	0.18
1/16 through 12/16	695,534,129	3	184,963	22	352,663	131,072	439,083	1,107,781	0.16
1/17 through 12/17	729,814,939	8	472,530	21	281,238	522,223	437,499	1,713,490	0.24
1/18 through 12/18	787,734,807	4	75,042	23	317,709	74,275	559,365	1,026,391	0.13
1/19 through 12/19	1,001,762,286	4	110,347	16	334,436	57,920	447,974	950,677	0.10
5 YR. TOTAL	3,972,029,314	26	1,010,575	111	1,823,739	889,578	2,445,413	6,169,305	0.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		31%	0.071	47%	0.084			0.16	
Pure Premium Indicated by National Relativity		34%	0.114	26%	0.115			0.23	
Pure Premium Present on Rate Level		35%	0.113	27%	0.106			0.22	
Pure Premium Derived by Formula		0.100		0.098				0.20	

CLASS 4557		INK MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	71,598,572	5	109,200	12	369,895	135,413	546,145	1,160,653	1.62
1/16 through 12/16	70,308,207	2	459,766	15	480,034	266,065	413,455	1,619,320	2.30
1/17 through 12/17	53,334,905	0	0	8	64,284	0	166,553	230,837	0.43
1/18 through 12/18	75,894,445	1	88,391	6	63,746	64,856	71,012	288,005	0.38
1/19 through 12/19	74,720,571	3	248,031	7	157,118	179,743	154,036	738,928	0.99
5 YR. TOTAL	345,856,700	11	905,388	48	1,135,077	646,077	1,351,201	4,037,743	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.590	30%	0.577			1.17	
Pure Premium Indicated by National Relativity		40%	0.633	35%	0.509			1.14	
Pure Premium Present on Rate Level		41%	0.517	35%	0.491			1.01	
Pure Premium Derived by Formula		0.577		0.523				1.10	

CLASS 4558		PAINT MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	55,158,020	3	91,436	6	73,191	138,556	72,504	375,687	0.68
1/16 through 12/16	60,155,292	2	133,128	11	601,168	121,876	304,233	1,160,405	1.93
1/17 through 12/17	56,938,008	4	121,190	12	95,855	52,925	136,030	406,000	0.71
1/18 through 12/18	64,470,398	2	14,411	11	291,198	9,506	200,243	515,358	0.80
1/19 through 12/19	53,947,713	0	0	7	237,893	0	214,942	452,835	0.84
5 YR. TOTAL	290,669,431	11	360,165	47	1,299,305	322,863	927,952	2,910,285	1.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.571	24%	0.430			1.00	
Pure Premium Indicated by National Relativity		42%	0.388	38%	0.332			0.72	
Pure Premium Present on Rate Level		42%	0.436	38%	0.371			0.81	
Pure Premium Derived by Formula		0.437		0.370				0.81	

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

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CLASS 4568		SALT BORAX OR POTASH PRODUCING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	2,059,114	0	0	1	5,513	0	4,802	10,315	0.50
1/16 through 12/16	1,669,409	0	0	1	3,891	0	5,119	9,010	0.54
1/17 through 12/17	1,495,515	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,202,913	0	0	1	10,724	0	3,647	14,371	1.20
1/19 through 12/19	649,115	0	0	1	741	0	4,790	5,531	0.85
5 YR. TOTAL	7,076,066	0	0	4	20,869	0	18,358	39,227	0.55
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.295	4%	0.259	0.55			
Pure Premium Indicated by National Relativity		18%	1.075	20%	0.481	1.56			
Pure Premium Present on Rate Level		79%	0.430	76%	0.386	0.82			
Pure Premium Derived by Formula		0.542			0.400			0.94	

CLASS 4581		PHOSPHATE WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	61,176,742	0	0	3	49,895	0	55,215	105,110	0.17
1/16 through 12/16	61,739,462	0	0	6	384,818	0	375,486	760,304	1.23
1/17 through 12/17	63,344,855	2	81,544	2	8,210	343,347	17,107	450,208	0.71
1/18 through 12/18	139,229,575	0	0	4	124,006	0	179,178	303,184	0.22
1/19 through 12/19	89,206,060	1	10,507	1	17,221	3,216	48,618	79,562	0.09
5 YR. TOTAL	414,696,694	3	92,051	16	584,150	346,563	675,604	1,698,368	0.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.163	24%	0.246	0.41			
Pure Premium Indicated by National Relativity		15%	0.172	17%	0.223	0.40			
Pure Premium Present on Rate Level		72%	0.187	59%	0.264	0.45			
Pure Premium Derived by Formula		0.182			0.253			0.44	

CLASS 4583		FERTILIZER MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	15,679,292	1	2,271	7	240,057	669	187,252	430,249	2.75
1/16 through 12/16	14,694,194	2	131,643	10	128,128	61,043	162,589	483,403	3.29
1/17 through 12/17	15,967,184	2	73,394	3	85,241	590,317	124,928	873,880	5.47
1/18 through 12/18	19,494,643	0	0	8	273,389	0	442,458	715,847	3.67
1/19 through 12/19	19,956,611	2	324,277	5	230,445	110,492	179,303	844,517	4.23
5 YR. TOTAL	85,791,924	7	531,585	33	957,260	762,521	1,096,530	3,347,896	3.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.735	24%	2.167	3.90			
Pure Premium Indicated by National Relativity		41%	0.838	38%	0.700	1.54			
Pure Premium Present on Rate Level		46%	0.917	38%	1.231	2.15			
Pure Premium Derived by Formula		0.991			1.254			2.25	

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* 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: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	620,042,131	9	506,045	56	1,191,418	355,593	686,721	2,739,777	0.44
1/16 through 12/16	594,545,080	9	439,138	47	919,243	220,256	828,031	2,406,668	0.40
1/17 through 12/17	591,766,354	7	687,162	50	602,505	484,808	705,652	2,480,127	0.42
1/18 through 12/18	506,675,319	6	349,446	36	626,911	144,141	575,238	1,695,736	0.34
1/19 through 12/19	545,150,556	5	250,219	24	479,222	158,505	448,591	1,336,537	0.25
5 YR. TOTAL	2,858,179,440	36	2,232,010	213	3,819,299	1,363,303	3,244,233	10,658,845	0.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.212	54%	0.161	0.37			
Pure Premium Indicated by National Relativity		32%	0.246	23%	0.241	0.49			
Pure Premium Present on Rate Level		33%	0.204	23%	0.190	0.39			
Pure Premium Derived by Formula		0.220			0.186			0.41	

CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	43,341,001	2	63,882	7	526,982	27,108	411,562	1,029,534	2.38
1/16 through 12/16	57,559,347	1	248,160	8	541,972	109,853	303,672	1,203,657	2.09
1/17 through 12/17	55,700,069	0	0	10	612,301	0	404,928	1,017,229	1.83
1/18 through 12/18	60,455,277	1	7,025	8	208,566	0	176,858	392,449	0.65
1/19 through 12/19	65,909,488	1	12,609	6	382,677	1,898	325,951	723,135	1.10
5 YR. TOTAL	282,965,182	5	331,676	39	2,272,498	138,859	1,622,971	4,366,004	1.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.920	32%	0.623	1.54			
Pure Premium Indicated by National Relativity		38%	0.681	34%	0.516	1.20			
Pure Premium Present on Rate Level		39%	0.853	34%	0.665	1.52			
Pure Premium Derived by Formula		0.803			0.601			1.40	

CLASS 4653		GLUE MFG & 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.
1/15 through 12/15	10,617,151	0	0	1	9,011	0	23,667	32,678	0.31
1/16 through 12/16	15,457,364	1	189,506	1	1,426	13,353	9,998	214,283	1.39
1/17 through 12/17	17,624,955	2	88,566	6	18,576	86,957	28,709	222,808	1.26
1/18 through 12/18	17,312,198	0	0	6	290,978	0	170,191	461,169	2.66
1/19 through 12/19	17,393,006	1	18,369	5	63,627	18,601	70,175	170,772	0.98
5 YR. TOTAL	78,404,674	4	296,441	19	383,618	118,911	302,740	1,101,710	1.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.867	13%	0.538	1.41			
Pure Premium Indicated by National Relativity		15%	0.411	17%	0.524	0.94			
Pure Premium Present on Rate Level		76%	0.492	70%	0.401	0.89			
Pure Premium Derived by Formula		0.514			0.440			0.95	

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* 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.
1/15 through 12/15	36,801,465	4	135,431	7	98,078	117,730	75,907	427,146	1.16
1/16 through 12/16	35,858,083	1	24,890	14	859,429	42,598	382,012	1,308,929	3.65
1/17 through 12/17	36,828,907	4	132,210	12	278,914	84,638	392,136	887,898	2.41
1/18 through 12/18	37,915,939	6	261,503	16	349,527	271,382	375,044	1,257,456	3.32
1/19 through 12/19	39,009,875	5	546,950	15	581,552	721,727	456,576	2,306,805	5.91
5 YR. TOTAL	186,414,269	20	1,100,984	64	2,167,500	1,238,075	1,681,675	6,188,234	3.32
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.753	35%	1.566	3.32			
Pure Premium Indicated by National Relativity		38%	1.692	32%	1.312	3.00			
Pure Premium Present on Rate Level		38%	1.484	33%	1.234	2.72			
Pure Premium Derived by Formula			1.628		1.375	3.00			

CLASS 4683		OIL MFG-VEGETABLE-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.
1/15 through 12/15	1,369,931	0	0	0	0	0	498	498	0.04
1/16 through 12/16	1,048,949	0	0	0	0	0	0	0	0.00
1/17 through 12/17	5,134,765	0	0	0	0	0	0	0	0.00
1/18 through 12/18	5,736,712	0	0	1	49,153	0	32,767	81,920	1.43
1/19 through 12/19	5,077,806	0	0	0	0	0	6,568	6,568	0.13
5 YR. TOTAL	18,368,163	0	0	1	49,153	0	39,833	88,986	0.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.268	8%	0.217	0.49			
Pure Premium Indicated by National Relativity		22%	0.705	24%	0.593	1.30			
Pure Premium Present on Rate Level		73%	0.729	68%	0.606	1.34			
Pure Premium Derived by Formula			0.701		0.572	1.27			

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.
1/15 through 12/15	9,379,382	0	0	0	0	0	0	0	0.00
1/16 through 12/16	10,664,396	0	0	0	0	0	4,104	4,104	0.04
1/17 through 12/17	11,696,787	0	0	0	0	0	0	0	0.00
1/18 through 12/18	12,729,425	0	0	0	0	0	0	0	0.00
1/19 through 12/19	17,348,319	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	61,818,309	0	0	0	0	0	4,104	4,104	0.01
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	11%	0.007	0.01			
Pure Premium Indicated by National Relativity		20%	0.485	21%	0.378	0.86			
Pure Premium Present on Rate Level		73%	0.417	68%	0.361	0.78			
Pure Premium Derived by Formula			0.401		0.326	0.73			

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

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CLASS 4692		DENTAL LABORATORY							
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.
1/15 through 12/15	36,068,695	0	0	7	73,043	0	65,309	138,352	0.38
1/16 through 12/16	34,641,532	0	0	5	79,356	0	100,604	179,960	0.52
1/17 through 12/17	35,395,627	0	0	3	41,362	0	45,012	86,374	0.24
1/18 through 12/18	38,850,418	2	111,952	4	91,178	109,275	51,210	363,615	0.94
1/19 through 12/19	34,747,480	0	0	0	0	0	1,790	1,790	0.01
5 YR. TOTAL	179,703,752	2	111,952	19	284,939	109,275	263,925	770,091	0.43
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.221	12%	0.208	0.43			
Pure Premium Indicated by National Relativity		25%	0.171	26%	0.134	0.31			
Pure Premium Present on Rate Level		67%	0.167	62%	0.150	0.32			
Pure Premium Derived by Formula		0.172			0.153			0.33	

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.
1/15 through 12/15	83,666,486	0	0	8	99,767	0	98,585	198,352	0.24
1/16 through 12/16	96,719,646	1	6,708	7	86,641	0	111,867	205,216	0.21
1/17 through 12/17	102,049,113	0	0	10	122,251	0	166,755	289,006	0.28
1/18 through 12/18	135,203,550	0	0	13	207,512	0	165,184	372,696	0.28
1/19 through 12/19	139,640,889	0	0	9	99,820	0	82,347	182,167	0.13
5 YR. TOTAL	557,279,684	1	6,708	47	615,991	0	624,738	1,247,437	0.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.112	24%	0.112	0.22			
Pure Premium Indicated by National Relativity		42%	0.234	38%	0.232	0.47			
Pure Premium Present on Rate Level		43%	0.199	38%	0.194	0.39			
Pure Premium Derived by Formula		0.201			0.189			0.39	

CLASS 4703		CORN 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.
1/15 through 12/15	7,115,437	0	0	0	0	0	999	999	0.01
1/16 through 12/16	7,349,182	1	13,418	1	2,321	14,103	9,764	39,606	0.54
1/17 through 12/17	7,376,830	0	0	2	38,734	0	6,236	44,970	0.61
1/18 through 12/18	7,423,951	0	0	0	0	0	4,246	4,246	0.06
1/19 through 12/19	7,003,447	1	156,097	0	0	41,602	3,942	201,641	2.88
5 YR. TOTAL	36,268,847	2	169,515	3	41,055	55,705	25,187	291,462	0.80
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.581	7%	0.223	0.80			
Pure Premium Indicated by National Relativity		23%	0.375	25%	0.223	0.60			
Pure Premium Present on Rate Level		72%	0.351	68%	0.264	0.62			
Pure Premium Derived by Formula		0.368			0.251			0.62	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 4717		BUTTER SUBSTITUTE 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.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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		12%	0.576	12%	0.424	1.00			
Pure Premium Present on Rate Level		88%	0.425	88%	0.429	0.85			
Pure Premium Derived by Formula		0.443			0.428			0.87	

CLASS 4720		SOAP OR SYNTHETIC DETERGENT 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.
1/15 through 12/15	41,007,425	0	0	0	0	0	5,062	5,062	0.01
1/16 through 12/16	43,498,562	3	16,724	4	80,735	19,700	21,712	138,871	0.32
1/17 through 12/17	42,135,439	1	106,308	3	26,036	41,234	39,337	212,915	0.51
1/18 through 12/18	42,303,482	0	0	4	27,326	0	36,223	63,549	0.15
1/19 through 12/19	49,711,492	1	16,523	3	135,627	16,972	57,043	226,165	0.46
5 YR. TOTAL	218,656,400	5	139,555	14	269,724	77,906	159,377	646,562	0.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.187	20%	0.109	0.30			
Pure Premium Indicated by National Relativity		39%	0.453	40%	0.451	0.90			
Pure Premium Present on Rate Level		48%	0.385	40%	0.345	0.73			
Pure Premium Derived by Formula		0.386			0.340			0.73	

CLASS 4740		OIL REFINING-PETROLEUM-& 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.
1/15 through 12/15	9,966,663	0	0	1	46,308	0	0	46,308	0.47
1/16 through 12/16	11,033,673	1	200,692	2	30,323	43,842	35,026	309,883	2.81
1/17 through 12/17	10,317,163	0	0	3	46,582	0	57,811	104,393	1.01
1/18 through 12/18	17,610,407	0	0	2	43,651	0	103,026	146,677	0.83
1/19 through 12/19	11,438,387	0	0	3	57,723	0	68,834	126,557	1.11
5 YR. TOTAL	60,366,293	1	200,692	11	224,587	43,842	264,697	733,818	1.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.704	9%	0.511	1.22			
Pure Premium Indicated by National Relativity		44%	0.214	45%	0.151	0.37			
Pure Premium Present on Rate Level		50%	0.281	46%	0.228	0.51			
Pure Premium Derived by Formula		0.277			0.219			0.50	

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

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CLASS 4741		ASPHALT OR TAR DISTILLING OR REFINING & 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.
1/15 through 12/15	16,063,580	0	0	3	117,004	0	76,139	193,143	1.20
1/16 through 12/16	17,018,435	0	0	0	0	0	0	0	0.00
1/17 through 12/17	17,184,169	0	0	1	300,802	0	140,583	441,385	2.57
1/18 through 12/18	17,291,052	1	1,150	1	6,372	1,121	10,544	19,187	0.11
1/19 through 12/19	17,735,858	0	0	0	0	0	504	504	0.00
5 YR. TOTAL	85,293,094	1	1,150	5	424,178	1,121	227,770	654,219	0.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.499	15%	0.268			0.77	
Pure Premium Indicated by National Relativity		20%	1.005	22%	0.737			1.74	
Pure Premium Present on Rate Level		69%	0.689	63%	0.502			1.19	
Pure Premium Derived by Formula		0.731			0.519		1.25		

CLASS 4751		SYNTHETIC RUBBER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	23,114,938	1	43,713	13	143,426	47,577	187,300	422,016	1.83
1/16 through 12/16	26,321,759	1	7,476	7	176,862	12,171	210,380	406,889	1.55
1/17 through 12/17	32,019,992	4	76,733	13	125,024	58,539	196,669	456,965	1.43
1/18 through 12/18	41,368,904	9	512,692	17	520,995	443,363	528,173	2,005,223	4.85
1/19 through 12/19	33,597,726	0	0	13	404,534	0	572,112	976,646	2.91
5 YR. TOTAL	156,423,319	15	640,614	63	1,370,841	561,650	1,694,634	4,267,739	2.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.286	22%	1.442			2.73	
Pure Premium Indicated by National Relativity		21%	0.650	23%	0.655			1.31	
Pure Premium Present on Rate Level		66%	0.541	55%	0.611			1.15	
Pure Premium Derived by Formula		0.661			0.804		1.47		

CLASS 4771		EXPLOSIVES OR AMMUNITION MFG: 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.
1/15 through 12/15	1,872,582	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,448,870	0	0	0	0	0	428	428	0.03
1/17 through 12/17	372,040	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,408,360	0	0	2	22,156	0	2,803	24,959	1.77
1/19 through 12/19	4,008,139	0	0	4	174,787	0	68,906	243,693	6.08
5 YR. TOTAL	9,109,991	0	0	6	196,943	0	72,137	269,080	2.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	2.162	5%	0.792			2.95	
Pure Premium Indicated by National Relativity		37%	0.592	40%	0.511			1.10	
Pure Premium Present on Rate Level		60%	0.554	55%	0.474			1.03	
Pure Premium Derived by Formula		0.616			0.505		1.12		

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

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CLASS 4777		EXPLOSIVES DISTRIBUTORS & 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.
1/15 through 12/15	1,231,086	0	0	1	77	0	4,788	4,865	0.40
1/16 through 12/16	768,155	0	0	0	0	0	893	893	0.12
1/17 through 12/17	725,257	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,197,246	0	0	1	3,832	0	5,924	9,756	0.82
1/19 through 12/19	3,248,730	0	0	0	0	0	528	528	0.02
5 YR. TOTAL	7,170,474	0	0	2	3,909	0	12,133	16,042	0.22
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.055	5%	0.169	0.22			
Pure Premium Indicated by National Relativity		12%	0.408	12%	0.607	1.02			
Pure Premium Present on Rate Level		85%	0.553	83%	0.713	1.27			
Pure Premium Derived by Formula		0.521			0.673			1.19	

CLASS 4825		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	439,608,108	7	81,297	22	974,474	74,877	631,490	1,762,138	0.40
1/16 through 12/16	552,557,452	6	319,215	21	576,826	185,885	516,495	1,598,421	0.29
1/17 through 12/17	651,372,930	3	145,608	22	594,008	51,945	575,372	1,366,933	0.21
1/18 through 12/18	686,659,411	18	1,777,137	43	1,435,297	735,504	987,847	4,935,785	0.72
1/19 through 12/19	708,866,096	7	391,234	35	1,038,326	228,098	808,446	2,466,104	0.35
5 YR. TOTAL	3,039,063,997	41	2,714,491	143	4,618,931	1,276,309	3,519,650	12,129,381	0.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.241	51%	0.158	0.40			
Pure Premium Indicated by National Relativity		32%	0.159	24%	0.158	0.32			
Pure Premium Present on Rate Level		33%	0.191	25%	0.164	0.36			
Pure Premium Derived by Formula		0.198			0.160			0.36	

CLASS 4828		CHEMICAL BLENDING AND MIXING 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.
1/15 through 12/15	135,274,952	3	195,148	16	179,347	309,029	254,388	937,912	0.69
1/16 through 12/16	163,315,467	7	240,906	13	483,776	157,129	454,671	1,336,482	0.82
1/17 through 12/17	160,451,507	4	648,677	8	583,160	273,335	220,589	1,725,761	1.08
1/18 through 12/18	134,610,618	6	375,838	11	356,310	146,722	234,508	1,113,378	0.83
1/19 through 12/19	128,073,641	0	0	12	460,649	0	334,013	794,662	0.62
5 YR. TOTAL	721,726,185	20	1,460,569	60	2,063,242	886,215	1,498,169	5,908,195	0.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.488	39%	0.330	0.82			
Pure Premium Indicated by National Relativity		37%	0.431	30%	0.394	0.83			
Pure Premium Present on Rate Level		37%	0.440	31%	0.395	0.84			
Pure Premium Derived by Formula		0.449			0.369			0.82	

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

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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.
1/15 through 12/15	178,832,786	5	379,865	14	834,115	231,098	585,962	2,031,040	1.14
1/16 through 12/16	180,864,488	4	57,423	17	675,811	70,491	367,644	1,171,369	0.65
1/17 through 12/17	218,487,496	2	229,844	11	381,868	84,833	397,652	1,094,197	0.50
1/18 through 12/18	236,948,759	5	503,224	14	1,034,650	195,558	482,572	2,216,004	0.94
1/19 through 12/19	257,213,606	6	335,416	24	882,807	648,127	618,961	2,485,311	0.97
5 YR. TOTAL	1,072,347,135	22	1,505,772	80	3,809,251	1,230,107	2,452,791	8,997,921	0.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.496	40%	0.343	0.84			
Pure Premium Indicated by National Relativity		36%	0.288	30%	0.217	0.51			
Pure Premium Present on Rate Level		36%	0.337	30%	0.287	0.62			
Pure Premium Derived by Formula		0.364			0.288			0.65	

CLASS 4902		SPORTING 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.
1/15 through 12/15	7,307,555	0	0	1	13,915	0	2,515	16,430	0.22
1/16 through 12/16	8,775,032	0	0	1	18,497	0	5,040	23,537	0.27
1/17 through 12/17	8,376,793	0	0	1	1,017	0	5,440	6,457	0.08
1/18 through 12/18	8,789,544	0	0	1	1,511	0	1,580	3,091	0.04
1/19 through 12/19	9,769,855	0	0	1	50,648	0	66,139	116,787	1.20
5 YR. TOTAL	43,018,779	0	0	5	85,588	0	80,714	166,302	0.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.199	11%	0.188	0.39			
Pure Premium Indicated by National Relativity		35%	0.374	37%	0.470	0.84			
Pure Premium Present on Rate Level		59%	0.458	52%	0.492	0.95			
Pure Premium Derived by Formula		0.413			0.450			0.86	

CLASS 4923		PHOTOGRAPHIC SUPPLIES 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.
1/15 through 12/15	3,248,917	0	0	0	0	0	0	0	0.00
1/16 through 12/16	4,347,966	0	0	0	0	0	244	244	0.01
1/17 through 12/17	6,383,441	0	0	0	0	0	0	0	0.00
1/18 through 12/18	5,224,547	0	0	0	0	0	14,776	14,776	0.28
1/19 through 12/19	5,470,135	0	0	0	0	0	755	755	0.01
5 YR. TOTAL	24,675,006	0	0	0	0	0	15,775	15,775	0.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	5%	0.064	0.06			
Pure Premium Indicated by National Relativity		16%	0.236	17%	0.188	0.42			
Pure Premium Present on Rate Level		81%	0.187	78%	0.197	0.38			
Pure Premium Derived by Formula		0.189			0.189			0.38	

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

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CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/15 through 12/15	8,005,613	1	47,505	2	60,454	29,560	60,785	198,304	2.48
1/16 through 12/16	10,314,206	0	0	2	47,235	0	29,502	76,737	0.74
1/17 through 12/17	10,437,250	0	0	7	424,799	0	401,398	826,197	7.92
1/18 through 12/18	12,966,389	1	14,938	2	11,130	14,731	13,268	54,067	0.42
1/19 through 12/19	10,885,228	0	0	3	107,160	0	114,072	221,232	2.03
5 YR. TOTAL	52,608,686	2	62,443	16	650,778	44,291	619,025	1,376,537	2.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.356	18%		1.261		2.62	
Pure Premium Indicated by National Relativity		31%	1.841	33%		1.113		2.95	
Pure Premium Present on Rate Level		56%	1.441	49%		1.181		2.62	
Pure Premium Derived by Formula			1.554			1.173		2.73	

CLASS 5022		MASONRY NOC							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/15 through 12/15	164,753,006	22	1,511,785	55	1,985,797	1,094,639	1,797,027	6,389,248	3.88
1/16 through 12/16	180,157,998	12	772,364	57	2,227,516	635,091	2,013,316	5,648,287	3.14
1/17 through 12/17	179,562,144	19	1,060,984	50	1,438,543	699,780	1,055,798	4,255,105	2.37
1/18 through 12/18	189,902,784	11	1,109,495	49	2,070,876	932,157	1,267,135	5,379,663	2.83
1/19 through 12/19	205,713,285	18	1,663,716	44	1,557,548	3,279,513	1,441,109	7,941,886	3.86
5 YR. TOTAL	920,089,217	82	6,118,344	255	9,280,280	6,641,180	7,574,385	29,614,189	3.22
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		59%	1.674	83%		1.545		3.22	
Pure Premium Indicated by National Relativity		20%	2.318	8%		1.639		3.96	
Pure Premium Present on Rate Level		21%	1.782	9%		1.406		3.19	
Pure Premium Derived by Formula			1.825			1.540		3.37	

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 AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/15 through 12/15	1,304,589	0	0	2	2,345	0	4,585	6,930	0.53
1/16 through 12/16	1,036,901	0	0	1	182,581	0	0	182,581	17.61
1/17 through 12/17	1,462,112	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,347,523	0	0	1	18,444	0	54,640	73,084	5.42
1/19 through 12/19	1,231,431	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,382,556	0	0	4	203,370	0	59,225	262,595	4.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	3.186	9%		0.928		4.11	
Pure Premium Indicated by National Relativity		17%	2.335	18%		1.606		3.94	
Pure Premium Present on Rate Level		77%	2.968	73%		2.268		5.24	
Pure Premium Derived by Formula			2.873			2.028		4.90	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/15 through 12/15	16,954,649	3	148,992	8	119,256	133,864	235,001	637,113	3.76
1/16 through 12/16	18,618,480	4	415,205	7	334,417	180,163	308,025	1,237,810	6.65
1/17 through 12/17	37,822,958	3	289,101	17	1,271,742	252,448	566,129	2,379,420	6.29
1/18 through 12/18	72,875,330	3	126,284	16	632,493	135,713	688,202	1,582,692	2.17
1/19 through 12/19	40,230,382	4	285,862	8	510,875	327,352	341,710	1,465,799	3.64
5 YR. TOTAL	186,501,799	17	1,265,444	56	2,868,783	1,029,540	2,139,067	7,302,834	3.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	2.217	43%	1.699	3.92			
Pure Premium Indicated by National Relativity		35%	2.139	28%	1.402	3.54			
Pure Premium Present on Rate Level		35%	2.266	29%	1.846	4.11			
Pure Premium Derived by Formula		2.207			1.658			3.87	

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.
1/15 through 12/15	24,190,235	3	127,108	6	58,558	202,396	87,312	475,374	1.97
1/16 through 12/16	17,731,473	1	9,166	4	111,063	599,638	184,463	904,330	5.10
1/17 through 12/17	24,063,130	1	31,990	7	431,719	1	480,221	943,931	3.92
1/18 through 12/18	26,601,134	1	38,627	9	271,130	10,239	179,371	499,367	1.88
1/19 through 12/19	27,037,397	0	0	5	187,478	0	134,303	321,781	1.19
5 YR. TOTAL	119,623,369	6	206,891	31	1,059,948	812,274	1,065,670	3,144,783	2.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.059	30%	1.570	2.63			
Pure Premium Indicated by National Relativity		41%	1.149	35%	0.777	1.93			
Pure Premium Present on Rate Level		41%	1.313	35%	1.372	2.69			
Pure Premium Derived by Formula		1.200			1.223			2.42	

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.
1/15 through 12/15	5,825,518	1	17,778	4	103,905	28,300	75,137	225,120	3.87
1/16 through 12/16	5,444,746	3	201,140	4	118,607	154,743	101,812	576,302	10.59
1/17 through 12/17	6,863,740	3	504,365	1	131,052	327,501	35,231	998,149	14.54
1/18 through 12/18	8,460,949	1	192,947	4	193,345	455,226	147,216	988,734	11.69
1/19 through 12/19	7,951,678	0	0	1	15,768	0	47,915	63,683	0.80
5 YR. TOTAL	34,546,631	8	916,230	14	562,677	965,770	407,311	2,851,988	8.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	4.281	30%	3.975	8.26			
Pure Premium Indicated by National Relativity		39%	4.212	35%	3.679	7.89			
Pure Premium Present on Rate Level		41%	5.166	35%	4.892	10.06			
Pure Premium Derived by Formula		4.617			4.192			8.81	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 5102		DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	51,910,701	3	99,487	20	589,704	171,103	503,447	1,363,741	2.63
1/16 through 12/16	63,472,916	8	818,878	20	398,397	416,743	334,338	1,968,356	3.10
1/17 through 12/17	72,331,218	5	358,465	18	653,620	269,323	885,783	2,167,191	3.00
1/18 through 12/18	81,891,547	3	98,644	15	331,469	43,110	271,022	744,245	0.91
1/19 through 12/19	83,267,173	5	225,073	32	1,442,186	94,786	1,073,513	2,835,558	3.41
5 YR. TOTAL	352,873,555	24	1,600,547	105	3,415,376	995,065	3,068,103	9,079,091	2.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.421	48%	1.151	2.57			
Pure Premium Indicated by National Relativity		33%	1.660	26%	1.351	3.01			
Pure Premium Present on Rate Level		33%	1.512	26%	1.233	2.75			
Pure Premium Derived by Formula		1.530			1.224			2.75	

CLASS 5146		FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NO-C							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	48,632,390	1	91,061	17	299,909	51,888	243,174	686,032	1.41
1/16 through 12/16	51,327,775	4	96,406	10	332,471	202,055	296,917	927,849	1.81
1/17 through 12/17	56,179,396	2	108,059	13	342,534	49,985	218,243	718,821	1.28
1/18 through 12/18	62,749,473	3	178,008	19	718,362	73,993	578,399	1,548,762	2.47
1/19 through 12/19	65,853,961	1	68,048	12	353,381	53,232	290,257	764,918	1.16
5 YR. TOTAL	284,742,995	11	541,582	71	2,046,657	431,153	1,626,990	4,646,382	1.63
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.909	38%	0.723	1.63			
Pure Premium Indicated by National Relativity		36%	1.471	31%	1.024	2.50			
Pure Premium Present on Rate Level		37%	1.178	31%	0.944	2.12			
Pure Premium Derived by Formula		1.211			0.885			2.10	

CLASS 5160		ELEVATOR ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	35,228,489	3	421,723	3	226,110	412,763	113,992	1,174,588	3.33
1/16 through 12/16	42,729,942	2	75,157	5	264,883	94,995	233,683	668,718	1.57
1/17 through 12/17	46,177,894	1	21,588	4	85,052	30,181	89,942	226,763	0.49
1/18 through 12/18	49,790,860	1	105,891	2	49,119	88,715	91,838	335,563	0.67
1/19 through 12/19	64,971,498	0	0	11	454,417	0	410,419	864,836	1.33
5 YR. TOTAL	238,898,683	7	624,359	25	1,079,581	626,654	939,874	3,270,468	1.37
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.713	25%	0.656	1.37			
Pure Premium Indicated by National Relativity		41%	0.637	37%	0.484	1.12			
Pure Premium Present on Rate Level		41%	0.618	38%	0.476	1.09			
Pure Premium Derived by Formula		0.643			0.524			1.17	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 5183		PLUMBING 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.
1/15 through 12/15	541,929,683	26	1,511,431	120	3,402,462	1,305,843	2,498,032	8,717,768	1.61
1/16 through 12/16	559,373,565	28	1,801,596	140	3,618,116	1,494,125	3,172,399	10,086,236	1.80
1/17 through 12/17	664,257,653	25	1,498,093	121	3,929,741	2,087,680	3,075,930	10,591,444	1.59
1/18 through 12/18	728,137,797	20	1,803,478	132	3,967,538	1,676,067	3,092,679	10,539,762	1.45
1/19 through 12/19	754,710,294	22	1,552,857	121	5,248,463	1,425,713	3,111,509	11,338,542	1.50
5 YR. TOTAL	3,248,408,992	121	8,167,455	634	20,166,320	7,989,428	14,950,549	51,273,752	1.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	0.872	100%	0.706	1.58			
Pure Premium Indicated by National Relativity		11%	0.912	0%	0.653	1.57			
Pure Premium Present on Rate Level		11%	0.878	0%	0.753	1.63			
Pure Premium Derived by Formula		0.877			0.706		1.58		

CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & 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.
1/15 through 12/15	60,443,310	3	14,415	16	111,435	19,575	111,547	256,972	0.43
1/16 through 12/16	73,757,527	5	344,940	12	309,113	400,522	313,995	1,368,570	1.86
1/17 through 12/17	80,853,089	6	510,077	14	263,520	141,704	277,164	1,192,465	1.48
1/18 through 12/18	86,340,267	2	54,012	15	578,763	14,926	736,332	1,384,033	1.60
1/19 through 12/19	79,854,694	4	387,886	16	768,129	655,844	491,473	2,303,332	2.89
5 YR. TOTAL	381,248,887	20	1,311,330	73	2,030,960	1,232,571	1,930,511	6,505,372	1.71
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.877	38%	0.830	1.71			
Pure Premium Indicated by National Relativity		37%	0.989	31%	0.754	1.74			
Pure Premium Present on Rate Level		38%	0.773	31%	0.707	1.48			
Pure Premium Derived by Formula		0.879			0.768		1.65		

CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	712,943,032	35	1,674,840	177	4,000,595	1,539,071	3,551,118	10,765,624	1.51
1/16 through 12/16	754,653,442	29	1,924,411	171	5,677,708	1,407,829	4,635,672	13,645,620	1.81
1/17 through 12/17	828,439,896	26	1,974,220	173	4,962,192	1,614,918	4,428,488	12,979,818	1.57
1/18 through 12/18	925,160,624	24	1,868,979	177	5,916,741	1,636,149	4,642,752	14,064,621	1.52
1/19 through 12/19	953,092,819	24	1,756,721	168	7,102,088	2,491,846	6,226,656	17,577,311	1.84
5 YR. TOTAL	4,174,289,813	138	9,199,171	866	27,659,324	8,689,813	23,484,686	69,032,994	1.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	0.883	100%	0.771	1.65			
Pure Premium Indicated by National Relativity		7%	0.794	0%	0.656	1.45			
Pure Premium Present on Rate Level		7%	0.823	0%	0.705	1.53			
Pure Premium Derived by Formula		0.873			0.771		1.64		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
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.
1/15 through 12/15	661,247,207	5	282,552	32	831,644	384,291	682,183	2,180,670	0.33
1/16 through 12/16	743,981,470	15	925,680	51	1,605,739	930,069	1,156,545	4,618,033	0.62
1/17 through 12/17	745,068,016	17	804,274	35	811,667	534,283	768,842	2,919,066	0.39
1/18 through 12/18	741,029,225	9	813,874	31	1,237,835	452,432	948,702	3,452,843	0.47
1/19 through 12/19	794,179,264	8	1,162,521	29	1,149,049	552,078	804,110	3,667,758	0.46
5 YR. TOTAL	3,685,505,182	54	3,988,901	178	5,635,934	2,853,153	4,360,382	16,838,370	0.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.261	62%	0.196	0.46			
Pure Premium Indicated by National Relativity		28%	0.264	19%	0.201	0.47			
Pure Premium Present on Rate Level		28%	0.245	19%	0.192	0.44			
Pure Premium Derived by Formula		0.257			0.196		0.45		

CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & 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.
1/15 through 12/15	71,575,027	4	200,622	11	92,852	109,878	134,760	538,112	0.75
1/16 through 12/16	74,930,513	5	322,286	14	130,512	231,406	185,785	869,989	1.16
1/17 through 12/17	91,882,227	4	143,211	20	460,717	88,741	466,630	1,159,299	1.26
1/18 through 12/18	90,251,684	1	6,612	15	284,480	9,763	323,222	624,077	0.69
1/19 through 12/19	98,630,861	7	493,438	16	235,594	225,770	217,659	1,172,461	1.19
5 YR. TOTAL	427,270,312	21	1,166,169	76	1,204,155	665,558	1,328,056	4,363,938	1.02
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.555	36%	0.467	1.02			
Pure Premium Indicated by National Relativity		38%	0.772	32%	0.619	1.39			
Pure Premium Present on Rate Level		38%	0.658	32%	0.577	1.24			
Pure Premium Derived by Formula		0.677			0.551		1.23		

CLASS 5213		CONCRETE CONSTRUCTION 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.
1/15 through 12/15	116,864,381	10	391,310	52	1,616,493	328,819	1,404,616	3,741,238	3.20
1/16 through 12/16	131,709,030	7	374,539	50	1,906,127	476,134	1,832,383	4,589,183	3.49
1/17 through 12/17	152,357,478	6	316,318	55	1,985,915	259,224	2,055,780	4,617,237	3.03
1/18 through 12/18	183,416,487	16	1,246,338	45	1,687,626	1,074,640	1,626,026	5,634,630	3.07
1/19 through 12/19	229,855,474	8	591,567	68	3,461,067	532,381	2,448,419	7,033,434	3.06
5 YR. TOTAL	814,202,850	47	2,920,072	270	10,657,228	2,671,198	9,367,224	25,615,722	3.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	1.668	79%	1.479	3.15			
Pure Premium Indicated by National Relativity		24%	1.838	10%	1.398	3.24			
Pure Premium Present on Rate Level		24%	1.567	11%	1.441	3.01			
Pure Premium Derived by Formula		1.685			1.467		3.15		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
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.
1/15 through 12/15	37,063,906	6	512,250	14	371,657	582,655	389,839	1,856,401	5.01
1/16 through 12/16	42,206,188	0	0	6	51,395	0	70,270	121,665	0.29
1/17 through 12/17	40,445,212	3	121,515	9	281,228	568,091	179,142	1,149,976	2.84
1/18 through 12/18	41,994,930	1	12,370	8	143,555	0	92,004	247,929	0.59
1/19 through 12/19	45,049,669	2	960,653	2	19,244	450,613	67,242	1,497,752	3.33
5 YR. TOTAL	206,759,905	12	1,606,788	39	867,079	1,601,359	798,497	4,873,723	2.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.196	35%	1.161			2.36	
Pure Premium Indicated by National Relativity		37%	1.611	32%	1.196			2.81	
Pure Premium Present on Rate Level		38%	1.427	33%	1.073			2.50	
Pure Premium Derived by Formula			1.437		1.143			2.58	

CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& 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.
1/15 through 12/15	318,256,697	26	1,056,506	70	1,863,930	1,724,397	1,738,897	6,383,730	2.01
1/16 through 12/16	357,912,502	27	2,450,900	95	2,195,242	1,213,786	2,279,260	8,139,188	2.27
1/17 through 12/17	383,519,564	18	1,049,930	84	2,336,533	721,007	1,977,218	6,084,688	1.59
1/18 through 12/18	415,749,440	17	1,022,469	83	2,347,142	866,803	1,971,671	6,208,085	1.49
1/19 through 12/19	444,322,895	11	570,944	80	4,124,212	779,925	3,275,895	8,750,976	1.97
5 YR. TOTAL	1,919,761,098	99	6,150,749	412	12,867,059	5,305,918	11,242,941	35,566,667	1.85
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		66%	0.991	94%	0.862			1.85	
Pure Premium Indicated by National Relativity		17%	1.304	3%	1.009			2.31	
Pure Premium Present on Rate Level		17%	1.046	3%	0.850			1.90	
Pure Premium Derived by Formula			1.054		0.866			1.92	

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
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.
1/15 through 12/15	58,168,203	8	638,767	22	687,590	405,643	726,852	2,458,852	4.23
1/16 through 12/16	67,002,235	5	415,535	22	810,970	132,329	721,964	2,080,798	3.11
1/17 through 12/17	69,052,768	1	5,154	25	1,132,887	8,790	1,367,988	2,514,819	3.64
1/18 through 12/18	69,998,156	4	230,823	21	493,834	69,341	517,989	1,311,987	1.87
1/19 through 12/19	72,020,283	4	43,176	23	865,922	35,292	1,268,323	2,212,713	3.07
5 YR. TOTAL	336,241,645	22	1,333,455	113	3,991,203	651,395	4,603,116	10,579,169	3.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	1.584	53%	1.563			3.15	
Pure Premium Indicated by National Relativity		31%	2.147	23%	1.615			3.76	
Pure Premium Present on Rate Level		32%	1.934	24%	1.565			3.50	
Pure Premium Derived by Formula			1.871		1.575			3.45	

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

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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.
1/15 through 12/15	14,350,302	2	77,698	3	111,326	53,363	103,157	345,544	2.41
1/16 through 12/16	18,886,810	0	0	5	129,206	0	122,010	251,216	1.33
1/17 through 12/17	20,889,972	1	52,526	6	111,953	47,372	151,715	363,566	1.74
1/18 through 12/18	24,857,847	3	214,366	6	176,061	175,317	145,931	711,675	2.86
1/19 through 12/19	27,230,391	1	48,827	6	250,300	229,273	271,735	800,135	2.94
5 YR. TOTAL	106,215,322	7	393,417	26	778,846	505,325	794,548	2,472,136	2.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.104	26%	1.224	2.33			
Pure Premium Indicated by National Relativity		41%	1.225	37%	0.920	2.15			
Pure Premium Present on Rate Level		42%	1.297	37%	1.192	2.49			
Pure Premium Derived by Formula			1.235		1.100	2.34			

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.
1/15 through 12/15	87,766,643	8	146,002	21	414,301	111,992	562,490	1,234,785	1.41
1/16 through 12/16	95,737,654	10	448,697	31	708,886	275,606	654,160	2,087,349	2.18
1/17 through 12/17	107,977,400	7	493,920	38	1,166,353	229,642	682,599	2,572,514	2.38
1/18 through 12/18	110,544,924	7	350,075	16	270,173	675,438	187,942	1,483,628	1.34
1/19 through 12/19	110,247,685	1	36,618	17	1,170,847	16,034	451,048	1,674,547	1.52
5 YR. TOTAL	512,274,306	33	1,475,312	123	3,730,560	1,308,712	2,538,239	9,052,823	1.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	1.016	48%	0.751	1.77			
Pure Premium Indicated by National Relativity		32%	1.255	26%	0.853	2.11			
Pure Premium Present on Rate Level		33%	1.124	26%	0.829	1.95			
Pure Premium Derived by Formula			1.128		0.798	1.93			

CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
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.
1/15 through 12/15	1,238,906	0	0	2	28,983	0	38,141	67,124	5.42
1/16 through 12/16	1,049,449	0	0	0	0	0	1,437	1,437	0.14
1/17 through 12/17	897,979	0	0	0	0	0	6,540	6,540	0.73
1/18 through 12/18	744,710	1	30,566	1	1,122	65,002	4,928	101,618	13.65
1/19 through 12/19	1,279,295	0	0	1	1,392	0	18,044	19,436	1.52
5 YR. TOTAL	5,210,339	1	30,566	4	31,497	65,002	69,090	196,155	3.77
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	1.191	7%	2.574	3.77			
Pure Premium Indicated by National Relativity		9%	1.388	10%	0.643	2.03			
Pure Premium Present on Rate Level		87%	1.511	83%	1.514	3.03			
Pure Premium Derived by Formula			1.487		1.501	2.99			

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

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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.
1/15 through 12/15	183,430,488	10	269,305	53	1,483,118	196,534	1,185,364	3,134,321	1.71
1/16 through 12/16	205,714,050	18	811,470	65	1,540,336	933,568	1,322,016	4,607,390	2.24
1/17 through 12/17	259,883,122	22	2,852,573	77	2,372,319	1,788,107	2,117,751	9,130,750	3.51
1/18 through 12/18	266,421,530	23	1,462,209	74	2,565,842	1,005,812	2,221,549	7,255,412	2.72
1/19 through 12/19	280,007,283	17	2,170,343	45	2,070,085	1,687,920	1,888,452	7,816,800	2.79
5 YR. TOTAL	1,195,456,473	90	7,565,900	314	10,031,700	5,611,941	8,735,132	31,944,673	2.67
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.472	89%	1.200	2.67			
Pure Premium Indicated by National Relativity		19%	1.657	5%	1.284	2.94			
Pure Premium Present on Rate Level		20%	1.451	6%	1.236	2.69			
Pure Premium Derived by Formula		1.503			1.206			2.71	

CLASS 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM							
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.
1/15 through 12/15	152,074,189	9	287,861	59	1,632,702	572,010	1,774,994	4,267,567	2.81
1/16 through 12/16	163,529,062	7	454,866	66	1,785,130	278,443	1,665,169	4,183,608	2.56
1/17 through 12/17	180,083,213	8	471,912	57	2,291,939	455,670	1,784,657	5,004,178	2.78
1/18 through 12/18	200,250,678	9	769,214	64	1,909,114	646,650	1,873,757	5,198,735	2.60
1/19 through 12/19	206,714,299	3	502,706	59	1,984,597	197,723	1,455,097	4,140,123	2.00
5 YR. TOTAL	902,651,441	36	2,486,559	305	9,603,482	2,150,496	8,553,674	22,794,211	2.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	1.339	80%	1.186	2.53			
Pure Premium Indicated by National Relativity		23%	1.683	10%	1.306	2.99			
Pure Premium Present on Rate Level		24%	1.454	10%	1.318	2.77			
Pure Premium Derived by Formula		1.446			1.211			2.66	

CLASS 5443		LATHING & 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.
1/15 through 12/15	88,319	0	0	1	18,819	0	19,382	38,201	43.25
1/16 through 12/16	97,009	0	0	0	0	0	0	0	0.00
1/17 through 12/17	150,817	0	0	0	0	0	0	0	0.00
1/18 through 12/18	112,150	0	0	0	0	0	0	0	0.00
1/19 through 12/19	218,214	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	666,509	0	0	1	18,819	0	19,382	38,201	5.73
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	2.824	2%	2.908	5.73			
Pure Premium Indicated by National Relativity		23%	0.721	24%	0.662	1.38			
Pure Premium Present on Rate Level		76%	1.003	74%	0.948	1.95			
Pure Premium Derived by Formula		0.956			0.919			1.88	

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

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CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & DRIVERS								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	103,959,217	19	1,519,973	53	1,821,263	1,846,304	1,359,378	6,546,918	6.30	
1/16 through 12/16	119,857,310	8	465,754	61	2,577,493	372,639	1,606,335	5,022,221	4.19	
1/17 through 12/17	124,525,270	13	536,605	51	1,598,219	297,756	1,118,219	3,550,799	2.85	
1/18 through 12/18	139,101,580	22	1,770,859	60	2,785,071	1,538,867	2,646,643	8,741,440	6.28	
1/19 through 12/19	142,011,897	7	507,087	51	2,486,748	687,498	2,426,889	6,108,222	4.30	
5 YR. TOTAL	629,455,274	69	4,800,278	276	11,268,794	4,743,064	9,157,464	29,969,600	4.76	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		55%	2.553	82%	2.208			4.76		
Pure Premium Indicated by National Relativity		22%	1.732	9%	1.232			2.96		
Pure Premium Present on Rate Level		23%	2.262	9%	1.971			4.23		
Pure Premium Derived by Formula		2.305			2.099		4.40			

CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS								
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	44,019,179	5	261,639	10	488,839	161,542	372,804	1,284,824	2.92	
1/16 through 12/16	51,436,302	2	143,308	17	380,265	67,631	376,799	968,003	1.88	
1/17 through 12/17	51,168,897	1	33,366	12	467,828	5,879	340,352	847,425	1.66	
1/18 through 12/18	54,009,494	4	355,264	18	384,846	714,284	401,459	1,855,853	3.44	
1/19 through 12/19	59,855,847	2	108,754	16	628,048	73,994	519,005	1,329,801	2.22	
5 YR. TOTAL	260,489,719	14	902,331	73	2,349,826	1,023,330	2,010,419	6,285,906	2.41	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		30%	1.248	42%	1.165			2.41		
Pure Premium Indicated by National Relativity		35%	1.688	29%	1.223			2.91		
Pure Premium Present on Rate Level		35%	1.623	29%	1.236			2.86		
Pure Premium Derived by Formula		1.533			1.202		2.74			

CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	7,097,337	2	240,550	4	129,065	304,364	166,696	840,675	11.85	
1/16 through 12/16	4,756,582	0	0	1	1,011	0	6,723	7,734	0.16	
1/17 through 12/17	2,346,200	0	0	1	35,964	0	47,040	83,004	3.54	
1/18 through 12/18	2,719,568	0	0	3	91,113	0	79,431	170,544	6.27	
1/19 through 12/19	1,647,788	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	18,567,475	2	240,550	9	257,153	304,364	299,890	1,101,957	5.94	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		9%	2.681	13%	3.254			5.94		
Pure Premium Indicated by National Relativity		19%	2.433	20%	1.366			3.80		
Pure Premium Present on Rate Level		72%	1.834	67%	1.682			3.52		
Pure Premium Derived by Formula		2.024			1.823		3.85			

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

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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.
1/15 through 12/15	17,556,061	4	221,410	13	191,607	522,720	220,783	1,156,520	6.59
1/16 through 12/16	12,519,857	2	449,478	8	84,008	148,181	45,212	726,879	5.81
1/17 through 12/17	13,848,391	1	6,529	5	135,157	0	77,130	218,816	1.58
1/18 through 12/18	16,874,002	7	680,267	7	458,839	632,486	229,737	2,001,329	11.86
1/19 through 12/19	22,465,452	8	770,603	11	457,517	413,580	384,330	2,026,030	9.02
5 YR. TOTAL	83,263,763	22	2,128,287	44	1,327,128	1,716,967	957,192	6,129,574	7.36
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	4.150	32%	3.212			7.36	
Pure Premium Indicated by National Relativity		39%	2.167	34%	1.724			3.89	
Pure Premium Present on Rate Level		39%	2.698	34%	2.300			5.00	
Pure Premium Derived by Formula						2.810	2.396	5.21	

CLASS 5474		PAINTING NOC & SHOP OPERATIONS, 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.
1/15 through 12/15	220,018,792	25	1,241,489	79	2,207,799	2,103,943	2,064,223	7,617,454	3.46
1/16 through 12/16	238,119,171	19	1,763,911	70	2,425,797	2,206,792	2,217,307	8,613,807	3.62
1/17 through 12/17	250,344,628	15	1,130,355	73	2,249,329	1,210,304	1,935,099	6,525,087	2.61
1/18 through 12/18	281,249,172	21	1,039,417	86	3,534,736	926,154	3,051,438	8,551,745	3.04
1/19 through 12/19	310,813,213	20	1,929,007	80	3,424,628	2,615,547	3,431,186	11,400,368	3.67
5 YR. TOTAL	1,300,544,976	100	7,104,179	388	13,842,289	9,062,740	12,699,253	42,708,461	3.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		67%	1.611	100%	1.673			3.28	
Pure Premium Indicated by National Relativity		16%	1.714	0%	1.358			3.07	
Pure Premium Present on Rate Level		17%	1.603	0%	1.658			3.26	
Pure Premium Derived by Formula						1.626	1.673	3.30	

CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
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.
1/15 through 12/15	69,921,275	0	0	14	729,797	0	322,917	1,052,714	1.51
1/16 through 12/16	78,312,965	1	254,498	14	251,374	111,852	261,530	879,254	1.12
1/17 through 12/17	83,246,434	2	144,534	12	610,288	82,330	424,379	1,261,531	1.52
1/18 through 12/18	88,926,333	2	64,632	20	734,793	8,288	527,034	1,334,747	1.50
1/19 through 12/19	97,943,906	3	409,194	14	394,049	479,021	282,120	1,564,384	1.60
5 YR. TOTAL	418,350,913	8	872,858	74	2,720,301	681,491	1,817,980	6,092,630	1.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.859	38%	0.597			1.46	
Pure Premium Indicated by National Relativity		35%	1.266	31%	0.836			2.10	
Pure Premium Present on Rate Level		35%	1.014	31%	0.637			1.65	
Pure Premium Derived by Formula						1.056	0.683	1.74	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 5479		INSULATION WORK 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.
1/15 through 12/15	52,548,653	9	237,928	24	267,014	435,181	262,494	1,202,617	2.29
1/16 through 12/16	56,492,511	4	207,372	33	967,173	114,634	670,302	1,959,481	3.47
1/17 through 12/17	60,672,219	6	393,349	30	375,625	89,786	417,038	1,275,798	2.10
1/18 through 12/18	64,071,627	1	48,397	20	466,603	6,448	363,308	884,756	1.38
1/19 through 12/19	68,106,333	7	382,210	22	504,158	432,009	440,825	1,759,202	2.58
5 YR. TOTAL	301,891,343	27	1,269,256	129	2,580,573	1,078,058	2,153,967	7,081,854	2.35
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.275	46%	1.071	2.35			
Pure Premium Indicated by National Relativity		34%	1.690	27%	1.654	3.34			
Pure Premium Present on Rate Level		34%	1.590	27%	1.296	2.89			
Pure Premium Derived by Formula			1.523		1.289	2.81			

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.
1/15 through 12/15	903,062	0	0	1	84,950	0	42,576	127,526	14.12
1/16 through 12/16	922,587	0	0	0	0	0	0	0	0.00
1/17 through 12/17	823,637	0	0	0	0	0	0	0	0.00
1/18 through 12/18	626,645	0	0	0	0	0	0	0	0.00
1/19 through 12/19	1,242,917	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,518,848	0	0	1	84,950	0	42,576	127,526	2.82
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	1.880	6%	0.942	2.82			
Pure Premium Indicated by National Relativity		22%	1.833	24%	1.397	3.23			
Pure Premium Present on Rate Level		74%	1.804	70%	1.244	3.05			
Pure Premium Derived by Formula			1.813		1.263	3.08			

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.
1/15 through 12/15	3,797,642	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,156,568	0	0	1	22,971	0	29,447	52,418	1.66
1/17 through 12/17	4,412,149	0	0	0	0	0	2,981	2,981	0.07
1/18 through 12/18	3,910,355	0	0	0	0	0	0	0	0.00
1/19 through 12/19	4,674,184	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	19,950,898	0	0	1	22,971	0	32,428	55,399	0.28
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.115	7%	0.163	0.28			
Pure Premium Indicated by National Relativity		12%	0.651	13%	0.560	1.21			
Pure Premium Present on Rate Level		83%	0.525	80%	0.475	1.00			
Pure Premium Derived by Formula			0.520		0.464	0.98			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 5506		STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	151,702,279	16	354,601	59	2,344,769	723,604	1,443,864	4,866,838	3.21
1/16 through 12/16	162,109,215	14	1,153,822	47	1,834,735	769,144	1,441,041	5,198,742	3.21
1/17 through 12/17	177,326,794	15	909,375	37	1,210,095	628,577	1,316,536	4,064,583	2.29
1/18 through 12/18	200,652,692	13	1,092,286	37	1,181,345	744,334	1,245,307	4,263,272	2.13
1/19 through 12/19	212,280,437	7	447,929	48	1,262,993	213,782	1,312,319	3,237,023	1.53
5 YR. TOTAL	904,071,417	65	3,958,013	228	7,833,937	3,079,441	6,759,067	21,630,458	2.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	1.304	78%	1.088			2.39	
Pure Premium Indicated by National Relativity		22%	1.681	11%	1.308			2.99	
Pure Premium Present on Rate Level		23%	1.543	11%	1.249			2.79	
Pure Premium Derived by Formula			1.442		1.130			2.57	

CLASS 5507		STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	115,237,423	2	36,241	16	113,694	0	227,895	377,830	0.33
1/16 through 12/16	125,608,616	2	153,618	24	884,258	119,480	524,678	1,682,034	1.34
1/17 through 12/17	135,053,639	3	270,525	26	851,986	562,312	1,090,856	2,775,679	2.06
1/18 through 12/18	144,532,313	5	224,193	29	839,434	167,051	1,071,507	2,302,185	1.59
1/19 through 12/19	144,805,089	5	819,623	19	726,068	282,384	894,785	2,722,860	1.88
5 YR. TOTAL	665,237,080	17	1,504,200	114	3,415,440	1,131,227	3,809,721	9,860,588	1.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.740	54%	0.743			1.48	
Pure Premium Indicated by National Relativity		31%	1.336	23%	0.986			2.32	
Pure Premium Present on Rate Level		32%	0.956	23%	0.808			1.76	
Pure Premium Derived by Formula			0.994		0.814			1.81	

CLASS 5535		SHEET METAL WORK - INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	86,662,537	4	440,559	40	1,491,852	333,909	1,843,140	4,109,460	4.74
1/16 through 12/16	97,819,902	8	505,131	52	1,410,205	970,850	1,413,696	4,299,882	4.40
1/17 through 12/17	92,621,744	6	409,407	39	970,310	445,046	913,197	2,737,960	2.96
1/18 through 12/18	101,594,769	4	424,256	56	1,557,310	90,081	1,420,780	3,492,427	3.44
1/19 through 12/19	136,828,883	7	868,683	31	1,342,752	485,505	1,518,556	4,215,496	3.08
5 YR. TOTAL	515,527,835	29	2,648,036	218	6,772,429	2,325,391	7,109,369	18,855,225	3.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		43%	1.827	70%	1.830			3.66	
Pure Premium Indicated by National Relativity		28%	1.806	15%	1.536			3.34	
Pure Premium Present on Rate Level		29%	1.705	15%	1.753			3.46	
Pure Premium Derived by Formula			1.786		1.774			3.56	

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* 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							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	571,601,133	38	2,470,322	189	4,227,894	2,347,159	3,943,969	12,989,344	2.27
1/16 through 12/16	615,587,598	27	2,839,616	199	4,651,357	1,288,540	4,228,572	13,008,085	2.11
1/17 through 12/17	669,078,860	32	2,212,940	186	5,487,535	1,145,382	4,090,503	12,936,360	1.93
1/18 through 12/18	749,845,838	28	2,504,388	206	6,795,667	2,568,985	4,469,886	16,338,926	2.18
1/19 through 12/19	772,489,254	32	3,416,740	187	5,809,357	3,503,764	4,116,661	16,846,522	2.18
5 YR. TOTAL	3,378,602,683	157	13,444,006	967	26,971,810	10,853,830	20,849,591	72,119,237	2.13
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		92%	1.196	100%	0.938			2.13	
Pure Premium Indicated by National Relativity		4%	1.164	0%	0.865			2.03	
Pure Premium Present on Rate Level		4%	1.172	0%	0.931			2.10	
Pure Premium Derived by Formula			1.194		0.938			2.13	

CLASS 5551		ROOFING-ALL KINDS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	93,687,189	20	1,527,641	64	2,080,453	1,316,931	2,192,599	7,117,624	7.60
1/16 through 12/16	105,035,869	13	954,146	53	1,923,011	1,115,779	1,735,945	5,728,881	5.45
1/17 through 12/17	116,756,686	14	1,141,324	61	3,056,525	1,269,840	2,916,389	8,384,078	7.18
1/18 through 12/18	131,073,077	18	1,629,092	69	3,451,745	2,439,967	2,863,042	10,383,846	7.92
1/19 through 12/19	142,157,139	25	4,618,778	62	4,055,291	4,713,613	4,340,028	17,727,710	12.47
5 YR. TOTAL	588,709,960	90	9,870,981	309	14,567,025	10,856,130	14,048,003	49,342,139	8.38
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		68%	4.151	100%	4.230			8.38	
Pure Premium Indicated by National Relativity		16%	3.365	0%	3.043			6.41	
Pure Premium Present on Rate Level		16%	3.704	0%	3.610			7.31	
Pure Premium Derived by Formula			3.954		4.230			8.18	

CLASS 5606		CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	1,080,214,556	11	738,344	52	1,130,285	1,038,873	1,119,769	4,027,271	0.37
1/16 through 12/16	1,189,436,286	26	2,054,083	50	1,883,789	1,337,551	1,600,027	6,875,450	0.58
1/17 through 12/17	1,373,781,387	11	1,101,848	54	1,822,225	882,319	1,744,075	5,550,467	0.40
1/18 through 12/18	1,525,716,009	15	1,304,400	50	1,857,833	1,161,761	1,527,872	5,851,866	0.38
1/19 through 12/19	1,681,395,992	19	3,997,020	63	3,591,982	1,945,768	2,799,497	12,334,267	0.73
5 YR. TOTAL	6,850,544,230	82	9,195,695	269	10,286,114	6,366,272	8,791,240	34,639,321	0.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	0.284	89%	0.221			0.51	
Pure Premium Indicated by National Relativity		19%	0.287	5%	0.229			0.52	
Pure Premium Present on Rate Level		20%	0.250	6%	0.212			0.46	
Pure Premium Derived by Formula			0.278		0.221			0.50	

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

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CLASS 5610		CLEANER - DEBRIS REMOVAL - CONSTRUCTION							
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.
1/15 through 12/15	15,730,089	1	64,653	9	116,019	31,170	373,848	585,690	3.72
1/16 through 12/16	13,447,142	1	15,151	3	12,342	9,370	24,243	61,106	0.45
1/17 through 12/17	12,616,903	2	24,643	8	144,608	20,882	108,325	298,458	2.37
1/18 through 12/18	18,825,013	2	101,272	10	59,094	281,066	64,001	505,433	2.69
1/19 through 12/19	17,269,920	2	181,545	6	34,579	295,959	40,467	552,550	3.20
5 YR. TOTAL	77,889,067	8	387,264	36	366,642	638,447	610,884	2,003,237	2.57
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.968	23%	1.604			2.57	
Pure Premium Indicated by National Relativity		42%	1.360	38%	1.186			2.55	
Pure Premium Present on Rate Level		43%	1.292	39%	1.272			2.56	
Pure Premium Derived by Formula			1.272		1.316			2.59	

CLASS 5645		CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE 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.
1/15 through 12/15	254,886,492	63	3,565,061	240	7,641,717	3,964,463	7,754,524	22,925,765	9.00
1/16 through 12/16	272,123,084	47	3,380,850	197	7,774,343	2,651,317	5,907,702	19,714,212	7.24
1/17 through 12/17	294,098,984	48	3,904,927	186	6,593,450	5,171,618	5,992,570	21,662,565	7.37
1/18 through 12/18	332,013,483	52	4,164,692	182	8,186,224	3,997,618	7,742,709	24,091,243	7.26
1/19 through 12/19	356,195,340	48	4,324,058	198	8,280,413	6,106,936	8,238,310	26,949,717	7.57
5 YR. TOTAL	1,509,317,383	258	19,339,588	1,003	38,476,147	21,891,952	35,635,815	115,343,502	7.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	3.831	100%	3.812			7.64	
Pure Premium Indicated by National Relativity		0%	3.325	0%	2.786			6.11	
Pure Premium Present on Rate Level		0%	3.989	0%	3.966			7.96	
Pure Premium Derived by Formula			3.831		3.812			7.64	

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.
1/15 through 12/15	316,750	0	0	0	0	0	1,347	1,347	0.43
1/16 through 12/16	412,888	0	0	1	76,560	0	44,170	120,730	29.24
1/17 through 12/17	373,321	0	0	0	0	0	0	0	0.00
1/18 through 12/18	308,065	0	0	0	0	0	0	0	0.00
1/19 through 12/19	571,234	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,982,258	0	0	1	76,560	0	45,517	122,077	6.16
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	3.862	6%	2.296			6.16	
Pure Premium Indicated by National Relativity		9%	1.414	9%	2.547			3.96	
Pure Premium Present on Rate Level		87%	3.689	85%	3.625			7.31	
Pure Premium Derived by Formula			3.491		3.448			6.94	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/15 through 12/15	145,269	0	0	0	0	0	0	0	0.00
1/16 through 12/16	231,813	0	0	0	0	0	0	0	0.00
1/17 through 12/17	87,719	0	0	0	0	0	0	0	0.00
1/18 through 12/18	102,358	0	0	0	0	0	0	0	0.00
1/19 through 12/19	129,642	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	696,801	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		8%	5.587	9%	4.741	10.33			
Pure Premium Present on Rate Level		89%	5.180	86%	5.945	11.13			
Pure Premium Derived by Formula		5.057			5.539			10.60	

CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & 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.
1/15 through 12/15	9,596,252	0	0	1	1,995	0	3,479	5,474	0.06
1/16 through 12/16	8,682,985	0	0	1	14,263	0	7,833	22,096	0.25
1/17 through 12/17	12,566,132	0	0	0	0	0	9,610	9,610	0.08
1/18 through 12/18	10,401,533	0	0	1	68,871	0	23,438	92,309	0.89
1/19 through 12/19	10,947,974	0	0	0	0	0	3,487	3,487	0.03
5 YR. TOTAL	52,194,876	0	0	3	85,129	0	47,847	132,976	0.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.163	5%	0.092	0.26			
Pure Premium Indicated by National Relativity		19%	0.132	21%	0.127	0.26			
Pure Premium Present on Rate Level		78%	0.074	74%	0.108	0.18			
Pure Premium Derived by Formula		0.088			0.111			0.20	

CLASS 6003		PILE DRIVING							
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.
1/15 through 12/15	5,158,961	0	0	3	33,956	0	34,423	68,379	1.33
1/16 through 12/16	6,020,115	0	0	3	12,700	0	36,873	49,573	0.82
1/17 through 12/17	13,679,337	0	0	3	12,897	0	53,267	66,164	0.48
1/18 through 12/18	6,619,933	0	0	2	39,880	0	88,813	128,693	1.94
1/19 through 12/19	7,508,095	2	71,450	1	2,429	12,055	2,535	88,469	1.18
5 YR. TOTAL	38,986,441	2	71,450	12	101,862	12,055	215,911	401,278	1.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.445	16%	0.585	1.03			
Pure Premium Indicated by National Relativity		21%	2.032	23%	1.566	3.60			
Pure Premium Present on Rate Level		67%	1.649	61%	1.219	2.87			
Pure Premium Derived by Formula		1.585			1.197			2.78	

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

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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.
1/15 through 12/15	339,139	0	0	0	0	0	0	0	0.00
1/16 through 12/16	419,926	1	17,342	1	475	7,648	912	26,377	6.28
1/17 through 12/17	284,166	0	0	0	0	0	0	0	0.00
1/18 through 12/18	280,360	0	0	0	0	0	0	0	0.00
1/19 through 12/19	304,523	0	0	0	0	0	414	414	0.14
5 YR. TOTAL	1,628,114	1	17,342	1	475	7,648	1,326	26,791	1.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	1.094	4%	0.551	1.65			
Pure Premium Indicated by National Relativity		8%	2.266	8%	1.222	3.49			
Pure Premium Present on Rate Level		90%	1.582	88%	1.444	3.03			
Pure Premium Derived by Formula		1.627			1.391			3.02	

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.
1/15 through 12/15	71,253	0	0	0	0	0	0	0	0.00
1/16 through 12/16	74,748	0	0	0	0	0	0	0	0.00
1/17 through 12/17	321,861	0	0	0	0	0	0	0	0.00
1/18 through 12/18	715,585	0	0	0	0	0	0	0	0.00
1/19 through 12/19	466,413	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,649,860	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%	1.985	7%	2.003	3.99			
Pure Premium Present on Rate Level		92%	0.961	91%	0.362	1.32			
Pure Premium Derived by Formula		1.003			0.470			1.47	

CLASS 6045		LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,063	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1	0	0	0	0	0	0	0	0.00
1/18 through 12/18	93,592	0	0	0	0	0	0	0	0.00
1/19 through 12/19	273,781	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	370,437	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		10%	2.337	11%	1.917	4.25			
Pure Premium Present on Rate Level		89%	1.419	88%	0.931	2.35			
Pure Premium Derived by Formula		1.497			1.030			2.53	

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

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CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	20,813,777	1	98,963	6	134,011	54,248	120,299	407,521	1.96
1/16 through 12/16	21,435,614	1	19,607	10	252,300	26,722	218,346	516,975	2.41
1/17 through 12/17	24,117,434	1	85,752	9	378,773	56,476	240,802	761,803	3.16
1/18 through 12/18	26,697,569	3	397,878	8	237,287	292,721	225,346	1,153,232	4.32
1/19 through 12/19	26,856,217	1	84,060	8	754,300	61,364	249,094	1,148,818	4.28
5 YR. TOTAL	119,920,611	7	686,260	41	1,756,671	491,531	1,053,887	3,988,349	3.33
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	2.037	32%		1.289		3.33	
Pure Premium Indicated by National Relativity		38%	2.039	34%		1.460		3.50	
Pure Premium Present on Rate Level		39%	1.979	34%		1.549		3.53	
Pure Premium Derived by Formula						2.015		1.436	3.45

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.
1/15 through 12/15	125,853	0	0	0	0	0	0	0	0.00
1/16 through 12/16	37,054	0	0	0	0	0	0	0	0.00
1/17 through 12/17	84,008	0	0	0	0	0	0	0	0.00
1/18 through 12/18	37,278	0	0	0	0	0	0	0	0.00
1/19 through 12/19	166,468	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	450,661	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		38%	0.852	41%		0.466		1.32	
Pure Premium Present on Rate Level		61%	0.799	58%		0.541		1.34	
Pure Premium Derived by Formula						0.811		0.505	1.32

CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND 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.
1/15 through 12/15	514,919	0	0	0	0	0	0	0	0.00
1/16 through 12/16	227,222	0	0	0	0	0	0	0	0.00
1/17 through 12/17	784,532	0	0	0	0	0	0	0	0.00
1/18 through 12/18	86,718	0	0	0	0	0	0	0	0.00
1/19 through 12/19	118,112	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,731,503	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		32%	0.815	34%		0.495		1.31	
Pure Premium Present on Rate Level		67%	0.514	64%		0.326		0.84	
Pure Premium Derived by Formula						0.605		0.377	0.98

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

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CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS							
Industry Group: Contracting Hazard Group: 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.
1/15 through 12/15	16,882	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	16,882	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		8%	0.209	8%	0.169	0.38			
Pure Premium Present on Rate Level		92%	0.447	92%	0.355	0.80			
Pure Premium Derived by Formula		0.428			0.340			0.77	

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.
1/15 through 12/15	187,245	0	0	0	0	0	0	0	0.00
1/16 through 12/16	8,100	0	0	0	0	0	0	0	0.00
1/17 through 12/17	62,143	0	0	0	0	0	0	0	0.00
1/18 through 12/18	82,536	0	0	0	0	0	0	0	0.00
1/19 through 12/19	275,074	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	615,098	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	1.721	49%	1.120	2.84			
Pure Premium Present on Rate Level		50%	1.577	49%	1.093	2.67			
Pure Premium Derived by Formula		1.632			1.084			2.72	

CLASS 6217		EXCAVATION & 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.
1/15 through 12/15	389,184,343	22	1,966,467	89	2,165,366	1,768,433	2,024,530	7,924,796	2.04
1/16 through 12/16	441,953,039	22	1,372,077	101	2,886,620	1,574,821	2,704,509	8,538,027	1.93
1/17 through 12/17	492,506,897	29	2,490,111	111	3,527,245	1,732,488	2,332,352	10,082,196	2.05
1/18 through 12/18	561,354,559	16	1,119,834	117	4,179,864	860,023	3,370,789	9,530,510	1.70
1/19 through 12/19	578,801,649	20	3,103,708	125	6,024,072	2,926,980	5,658,849	17,713,609	3.06
5 YR. TOTAL	2,463,800,487	109	10,052,197	543	18,783,167	8,862,745	16,091,029	53,789,138	2.18
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	1.170	100%	1.013	2.18			
Pure Premium Indicated by National Relativity		11%	1.265	0%	0.962	2.23			
Pure Premium Present on Rate Level		12%	1.128	0%	0.974	2.10			
Pure Premium Derived by Formula		1.175			1.013			2.19	

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

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CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	17,266,503	2	106,327	2	25,704	122,320	32,576	286,927	1.66
1/16 through 12/16	19,556,557	2	81,330	5	61,270	36,309	81,152	260,061	1.33
1/17 through 12/17	22,122,212	3	316,004	6	251,088	108,484	170,965	846,541	3.83
1/18 through 12/18	26,497,579	2	169,003	4	240,730	63,238	197,492	670,463	2.53
1/19 through 12/19	28,875,788	0	0	4	181,533	0	136,597	318,130	1.10
5 YR. TOTAL	114,318,639	9	672,664	21	760,325	330,351	618,782	2,382,122	2.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.254	27%	0.830	2.08			
Pure Premium Indicated by National Relativity		41%	1.356	36%	1.124	2.48			
Pure Premium Present on Rate Level		41%	1.274	37%	1.177	2.45			
Pure Premium Derived by Formula			1.304		1.064	2.37			

CLASS 6233		OIL OR GAS PIPELINE 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.
1/15 through 12/15	37,578,678	0	0	2	36,703	0	34,890	71,593	0.19
1/16 through 12/16	49,162,265	1	6,046	3	48,453	0	43,053	97,552	0.20
1/17 through 12/17	60,496,247	2	445,557	8	168,495	94,825	219,489	928,366	1.54
1/18 through 12/18	70,424,084	1	20,603	4	158,581	12,725	78,057	269,966	0.38
1/19 through 12/19	65,190,668	0	0	2	63,075	0	24,372	87,447	0.13
5 YR. TOTAL	282,851,942	4	472,206	19	475,307	107,550	399,861	1,454,924	0.51
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.335	25%	0.179	0.51			
Pure Premium Indicated by National Relativity		40%	0.714	37%	0.417	1.13			
Pure Premium Present on Rate Level		40%	0.648	38%	0.409	1.06			
Pure Premium Derived by Formula			0.612		0.354	0.97			

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.
1/15 through 12/15	5,186	0	0	0	0	0	0	0	0.00
1/16 through 12/16	16,651	0	0	0	0	0	0	0	0.00
1/17 through 12/17	17,063	0	0	0	0	0	0	0	0.00
1/18 through 12/18	247,009	0	0	0	0	0	0	0	0.00
1/19 through 12/19	31,227	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	317,136	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	1.754	49%	1.179	2.93			
Pure Premium Present on Rate Level		50%	1.518	50%	1.076	2.59			
Pure Premium Derived by Formula			1.618		1.116	2.73			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		16%	1.626	17%	0.911	2.54			
Pure Premium Present on Rate Level		84%	1.802	83%	1.265	3.07			
Pure Premium Derived by Formula		1.774			1.205			2.98	

CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY 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.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	34,684	0	0	0	0	0	0	0	0.00
1/17 through 12/17	20,659	0	0	0	0	0	0	0	0.00
1/18 through 12/18	215,286	0	0	0	0	0	0	0	0.00
1/19 through 12/19	274,987	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	545,616	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		22%	0.582	23%	0.315	0.90			
Pure Premium Present on Rate Level		77%	0.427	76%	0.281	0.71			
Pure Premium Derived by Formula		0.457			0.286			0.74	

CLASS 6251		TUNNELING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	137,751	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	39,011	0	0	0	0	0	0	0	0.00
1/19 through 12/19	51,307	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	228,069	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		14%	1.504	15%	0.895	2.40			
Pure Premium Present on Rate Level		85%	1.162	84%	0.839	2.00			
Pure Premium Derived by Formula		1.198			0.839			2.04	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6252		SHAFT SINKING-ALL OPERATIONS								
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	2,251,382	0	0	1	1,302	0	2,326	3,628	0.16	
1/16 through 12/16	1,949,500	0	0	0	0	0	0	0	0.00	
1/17 through 12/17	1,007,377	0	0	0	0	0	0	0	0.00	
1/18 through 12/18	759,952	0	0	0	0	0	0	0	0.00	
1/19 through 12/19	2,032,601	0	0	0	0	0	0	0	0.00	
5 YR. TOTAL	8,000,812	0	0	1	1,302	0	2,326	3,628	0.05	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		4%	0.016	5%	0.029			0.05		
Pure Premium Indicated by National Relativity		15%	1.257	17%	0.740			2.00		
Pure Premium Present on Rate Level		81%	0.938	78%	0.573			1.51		
Pure Premium Derived by Formula						0.949			0.574	1.52

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.	
1/15 through 12/15	75,801,674	1	309,987	19	767,672	188,418	503,577	1,769,654	2.34	
1/16 through 12/16	95,357,850	6	426,256	22	352,816	848,492	322,399	1,949,963	2.05	
1/17 through 12/17	120,270,671	7	343,714	23	610,696	923,858	631,797	2,510,065	2.09	
1/18 through 12/18	148,408,082	4	464,427	38	948,807	319,278	828,030	2,560,542	1.73	
1/19 through 12/19	157,570,035	4	450,644	25	973,723	556,217	808,177	2,788,761	1.77	
5 YR. TOTAL	597,408,312	22	1,995,028	127	3,653,714	2,836,263	3,093,980	11,578,985	1.94	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		38%	0.946	58%	0.993			1.94		
Pure Premium Indicated by National Relativity		31%	1.318	21%	1.068			2.39		
Pure Premium Present on Rate Level		31%	1.126	21%	1.051			2.18		
Pure Premium Derived by Formula						1.117			1.021	2.14

CLASS 6319		GAS MAIN OR CONNECTION 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.	
1/15 through 12/15	104,142,984	3	34,026	33	882,289	40,877	731,219	1,688,411	1.62	
1/16 through 12/16	107,470,792	4	585,450	21	246,886	438,660	269,501	1,540,497	1.43	
1/17 through 12/17	115,102,181	8	737,051	11	747,843	419,233	269,448	2,173,575	1.89	
1/18 through 12/18	130,469,500	0	0	18	527,914	0	984,543	1,512,457	1.16	
1/19 through 12/19	146,306,819	4	740,604	23	572,206	654,342	712,775	2,679,927	1.83	
5 YR. TOTAL	603,492,276	19	2,097,131	106	2,977,138	1,553,112	2,967,486	9,594,867	1.59	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		35%	0.841	52%	0.749			1.59		
Pure Premium Indicated by National Relativity		32%	0.939	24%	0.776			1.72		
Pure Premium Present on Rate Level		33%	0.947	24%	0.816			1.76		
Pure Premium Derived by Formula						0.907			0.772	1.68

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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: 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.
1/15 through 12/15	52,432,037	2	194,282	4	92,959	54,148	106,189	447,578	0.85
1/16 through 12/16	60,816,369	3	189,597	17	236,555	78,356	255,974	760,482	1.25
1/17 through 12/17	57,748,023	0	0	7	129,418	0	155,885	285,303	0.49
1/18 through 12/18	81,173,175	2	120,658	11	155,004	135,118	240,457	651,237	0.80
1/19 through 12/19	91,585,938	7	1,399,046	14	559,641	1,016,428	582,244	3,557,359	3.89
5 YR. TOTAL	343,755,542	14	1,903,583	53	1,173,577	1,284,050	1,340,749	5,701,959	1.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.895	35%	0.764	1.66			
Pure Premium Indicated by National Relativity		37%	1.019	32%	0.864	1.88			
Pure Premium Present on Rate Level		38%	0.846	33%	0.664	1.51			
Pure Premium Derived by Formula		0.922			0.763			1.69	

CLASS 6400		FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND							
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.
1/15 through 12/15	32,156,563	3	302,811	10	121,700	76,689	202,290	703,490	2.19
1/16 through 12/16	34,964,525	4	209,360	8	366,088	86,595	332,464	994,507	2.85
1/17 through 12/17	40,648,043	2	42,626	6	59,420	14,133	84,552	200,731	0.49
1/18 through 12/18	43,035,321	4	411,857	11	139,142	155,985	188,325	895,309	2.08
1/19 through 12/19	49,281,272	0	0	14	316,997	0	385,716	702,713	1.43
5 YR. TOTAL	200,085,724	13	966,654	49	1,003,347	333,402	1,193,347	3,496,750	1.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.985	33%	0.763	1.75			
Pure Premium Indicated by National Relativity		38%	1.362	33%	1.225	2.59			
Pure Premium Present on Rate Level		39%	1.206	34%	0.982	2.19			
Pure Premium Derived by Formula		1.214			0.990			2.20	

CLASS 6503		POTATO CHIP, POPCORN & SNACK CHIP 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.
1/15 through 12/15	33,552,509	0	0	7	194,822	0	140,763	335,585	1.00
1/16 through 12/16	35,483,252	2	42,697	5	23,899	48,872	86,777	202,245	0.57
1/17 through 12/17	33,618,109	5	156,282	10	446,313	144,614	290,429	1,037,638	3.09
1/18 through 12/18	31,421,309	1	113,606	10	237,665	20,901	202,495	574,667	1.83
1/19 through 12/19	36,632,035	0	0	4	153,596	0	97,357	250,953	0.69
5 YR. TOTAL	170,707,214	8	312,585	36	1,056,295	214,387	817,821	2,401,088	1.41
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.802	20%	0.605	1.41			
Pure Premium Indicated by National Relativity		42%	0.511	40%	0.395	0.91			
Pure Premium Present on Rate Level		43%	0.623	40%	0.463	1.09			
Pure Premium Derived by Formula		0.603			0.464			1.07	

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* 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: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	170,971,263	11	191,545	48	853,361	195,617	1,030,383	2,270,906	1.33
1/16 through 12/16	190,350,166	10	390,457	69	955,239	247,908	1,383,998	2,977,602	1.56
1/17 through 12/17	203,829,944	10	485,788	63	1,175,981	428,771	1,235,731	3,326,271	1.63
1/18 through 12/18	183,656,900	13	382,627	52	919,205	203,002	781,476	2,286,310	1.25
1/19 through 12/19	195,977,430	13	604,666	40	628,706	334,210	784,519	2,352,101	1.20
5 YR. TOTAL	944,785,703	57	2,055,083	272	4,532,492	1,409,508	5,216,107	13,213,190	1.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.697	60%	0.701	1.40			
Pure Premium Indicated by National Relativity		32%	0.621	20%	0.593	1.21			
Pure Premium Present on Rate Level		32%	0.668	20%	0.714	1.38			
Pure Premium Derived by Formula		0.663			0.682			1.35	

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.
1/15 through 12/15	1,054,379	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,597,407	0	0	0	0	0	341	341	0.01
1/17 through 12/17	3,085,429	0	0	0	0	0	0	0	0.00
1/18 through 12/18	2,324,736	0	0	0	0	0	680	680	0.03
1/19 through 12/19	1,639,830	0	0	1	1,830	0	1,545	3,375	0.21
5 YR. TOTAL	10,701,781	0	0	1	1,830	0	2,566	4,396	0.04
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.017	9%	0.024	0.04			
Pure Premium Indicated by National Relativity		6%	2.099	7%	3.134	5.23			
Pure Premium Present on Rate Level		88%	1.426	84%	1.414	2.84			
Pure Premium Derived by Formula		1.382			1.409			2.79	

CLASS 6834		BOAT BUILDING OR REPAIR & 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.
1/15 through 12/15	46,204,921	3	55,881	13	189,149	30,707	161,672	437,409	0.95
1/16 through 12/16	51,600,810	4	118,541	13	163,069	427,371	224,788	933,769	1.81
1/17 through 12/17	62,311,431	4	219,545	10	256,125	388,611	109,990	974,271	1.56
1/18 through 12/18	70,713,241	0	0	20	308,292	0	250,872	559,164	0.79
1/19 through 12/19	75,105,185	2	66,516	17	317,465	89,558	289,102	762,641	1.02
5 YR. TOTAL	305,935,588	13	460,483	73	1,234,100	936,247	1,036,424	3,667,254	1.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.554	34%	0.645	1.20			
Pure Premium Indicated by National Relativity		39%	0.769	33%	0.673	1.44			
Pure Premium Present on Rate Level		39%	0.749	33%	0.729	1.48			
Pure Premium Derived by Formula		0.714			0.682			1.40	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6836		MARINA & 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.
1/15 through 12/15	13,932,342	0	0	1	264	0	10,304	10,568	0.08
1/16 through 12/16	15,402,247	2	52,632	2	5,084	536,418	10,153	604,287	3.92
1/17 through 12/17	15,894,547	1	32,745	1	13,735	66,609	20,855	133,944	0.84
1/18 through 12/18	17,424,728	0	0	4	54,871	0	58,976	113,847	0.65
1/19 through 12/19	17,879,408	1	16,261	3	48,830	14,520	46,247	125,858	0.70
5 YR. TOTAL	80,533,272	4	101,638	11	122,784	617,547	146,535	988,504	1.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.279	21%	0.949	1.23			
Pure Premium Indicated by National Relativity		44%	0.924	39%	0.829	1.75			
Pure Premium Present on Rate Level		44%	0.891	40%	1.049	1.94			
Pure Premium Derived by Formula		0.832			0.942			1.77	

CLASS 6854		SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	2.222	10%	1.597	3.82			
Pure Premium Present on Rate Level		91%	1.429	90%	1.123	2.55			
Pure Premium Derived by Formula		1.500			1.170			2.67	

CLASS 6882		SHIP REPAIR CONVERSION-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.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	0.748	9%	0.774	1.52			
Pure Premium Present on Rate Level		91%	0.863	91%	0.799	1.66			
Pure Premium Derived by Formula		0.853			0.797			1.65	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 6884		PAINTING-SHIP HULLS							
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.
1/15 through 12/15	68,133	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,233,763	0	0	0	0	0	0	0	0.00
1/17 through 12/17	2,641,563	0	0	0	0	0	0	0	0.00
1/18 through 12/18	2,571,218	0	0	0	0	0	0	0	0.00
1/19 through 12/19	2,326,543	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,841,220	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		7%	1.670	7%	1.290	2.96			
Pure Premium Present on Rate Level		88%	1.116	87%	0.693	1.81			
Pure Premium Derived by Formula		1.099			0.693		1.79		

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.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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%	1.353	100%	0.881	2.23			
Pure Premium Derived by Formula		1.353			0.881		2.23		

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.
1/15 through 12/15	331,129	0	0	1	3,337	0	0	3,337	1.01
1/16 through 12/16	71,466	0	0	0	0	0	0	0	0.00
1/17 through 12/17	134,426	0	0	0	0	0	0	0	0.00
1/18 through 12/18	370,391	0	0	0	0	0	0	0	0.00
1/19 through 12/19	539,529	0	0	1	1,182	0	15,667	16,849	3.12
5 YR. TOTAL	1,446,941	0	0	2	4,519	0	15,667	20,186	1.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.312	3%	1.083	1.40			
Pure Premium Indicated by National Relativity		10%	0.373	11%	0.435	0.81			
Pure Premium Present on Rate Level		88%	1.506	86%	0.980	2.49			
Pure Premium Derived by Formula		1.369			0.923		2.29		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7038 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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%	0.781	100%	1.560	2.34			
Pure Premium Derived by Formula		0.781			1.560			2.34	

CLASS 7046 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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%	1.693	100%	1.429	3.12			
Pure Premium Derived by Formula		1.693			1.429			3.12	

CLASS 7047 + +		VESSELS-NOC-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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%	2.000	100%	1.404	3.40			
Pure Premium Derived by Formula		2.000			1.404			3.40	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7050 ++		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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%	3.516	100%	1.262	4.78			
Pure Premium Derived by Formula		3.516			1.262			4.78	

CLASS 7090		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	1,631	0	0	0	0	0	0	0	0.00
1/16 through 12/16	4,408	0	0	0	0	0	0	0	0.00
1/17 through 12/17	22,670	0	0	0	0	0	0	0	0.00
1/18 through 12/18	13,015	0	0	0	0	0	0	0	0.00
1/19 through 12/19	143,852	1	63,029	0	0	157,665	0	220,694	153.42
5 YR. TOTAL	185,576	1	63,029	0	0	157,665	0	220,694	118.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	33.964	1%	84.960	118.92			
Pure Premium Indicated by National Relativity		12%	1.089	13%	2.220	3.31			
Pure Premium Present on Rate Level		87%	0.865	86%	1.727	2.59			
Pure Premium Derived by Formula		1.223			2.623			3.85	

CLASS 7098		VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	1,000	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,000	0	0	0	0	0	0	0	0.00
1/19 through 12/19	1,000	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,000	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		2%	0.134	2%	0.230	0.36			
Pure Premium Present on Rate Level		98%	1.882	98%	1.588	3.47			
Pure Premium Derived by Formula		1.847			1.561			3.41	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7099 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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%	2.904	100%	2.690	5.59			
Pure Premium Derived by Formula		2.904			2.690			5.59	

CLASS 7133		RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	2,374,456	0	0	0	0	0	1,066	1,066	0.05
1/16 through 12/16	2,653,708	1	75,264	1	19,319	125,310	22,227	242,120	9.12
1/17 through 12/17	2,869,040	0	0	0	0	0	145	145	0.01
1/18 through 12/18	3,193,348	0	0	0	0	0	3,067	3,067	0.10
1/19 through 12/19	2,876,499	0	0	2	12,802	0	13,305	26,107	0.91
5 YR. TOTAL	13,967,051	1	75,264	3	32,121	125,310	39,810	272,505	1.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.769	9%	1.182	1.95			
Pure Premium Indicated by National Relativity		18%	0.876	20%	0.666	1.54			
Pure Premium Present on Rate Level		77%	0.943	71%	1.219	2.16			
Pure Premium Derived by Formula		0.922			1.105			2.03	

CLASS 7219		TRUCKING: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	1,456,021,559	191	15,811,143	687	22,221,520	9,171,623	14,370,380	61,574,666	4.23
1/16 through 12/16	1,476,250,496	161	14,630,998	711	22,670,132	9,491,272	14,550,802	61,343,204	4.16
1/17 through 12/17	1,577,451,813	174	16,682,328	699	29,126,732	10,820,920	16,092,862	72,722,842	4.61
1/18 through 12/18	1,630,744,555	159	15,405,800	706	31,683,609	9,400,940	18,518,607	75,008,956	4.60
1/19 through 12/19	1,753,882,160	160	19,666,868	623	30,624,627	10,913,322	16,676,563	77,881,380	4.44
5 YR. TOTAL	7,894,350,583	845	82,197,137	3,426	136,326,620	49,798,077	80,209,214	348,531,048	4.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.768	100%	1.647	4.42			
Pure Premium Indicated by National Relativity		0%	2.624	0%	1.525	4.15			
Pure Premium Present on Rate Level		0%	2.660	0%	1.636	4.30			
Pure Premium Derived by Formula		2.768			1.647			4.42	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: 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.
1/15 through 12/15	23,240	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	60,499	0	0	0	0	0	0	0	0.00
1/19 through 12/19	6,028	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	89,767	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		27%	3.026	29%	1.568			4.59	
Pure Premium Present on Rate Level		72%	2.769	70%	1.538			4.31	
Pure Premium Derived by Formula						2.811	1.531	4.34	

CLASS 7225		AUTOMOBILE TOWING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	21,813,088	3	355,638	9	121,022	74,189	80,115	630,964	2.89
1/19 through 12/19	31,595,274	5	510,925	11	871,999	342,640	347,121	2,072,685	6.56
5 YR. TOTAL	53,408,362	8	866,563	20	993,021	416,829	427,236	2,703,649	5.06
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	3.482	22%	1.580			5.06	
Pure Premium Indicated by National Relativity		41%	3.027	39%	1.904			4.93	
Pure Premium Present on Rate Level		42%	2.530	39%	1.726			4.26	
Pure Premium Derived by Formula						2.896	1.763	4.66	

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.
1/15 through 12/15	1,919,524	1	127,895	3	30,566	57,980	24,665	241,106	12.56
1/16 through 12/16	2,198,848	1	137,786	0	0	0	0	137,786	6.27
1/17 through 12/17	3,340,883	0	0	0	0	0	1,741	1,741	0.05
1/18 through 12/18	17,993,265	5	149,513	16	263,735	30,529	133,530	577,307	3.21
1/19 through 12/19	16,154,724	1	113,040	16	178,278	64,934	168,374	524,626	3.25
5 YR. TOTAL	41,607,244	8	528,234	35	472,579	153,443	328,310	1,482,566	3.56
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	2.405	20%	1.158			3.56	
Pure Premium Indicated by National Relativity		42%	2.904	40%	1.954			4.86	
Pure Premium Present on Rate Level		43%	2.708	40%	1.838			4.55	
Pure Premium Derived by Formula						2.745	1.748	4.49	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7231		MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	66,779,965	12	680,217	52	1,029,113	468,601	485,680	2,663,611	3.99
1/16 through 12/16	73,437,569	11	641,853	60	1,472,082	441,066	925,934	3,480,935	4.74
1/17 through 12/17	82,885,827	26	985,254	66	1,377,722	661,837	783,073	3,807,886	4.59
1/18 through 12/18	104,012,012	16	939,162	81	2,158,672	821,556	1,101,102	5,020,492	4.83
1/19 through 12/19	160,426,084	28	1,926,209	174	4,090,443	877,286	2,528,885	9,422,823	5.87
5 YR. TOTAL	487,541,457	93	5,172,695	433	10,128,032	3,270,346	5,824,674	24,395,747	5.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	3.138	67%	1.865	5.00			
Pure Premium Indicated by National Relativity		23%	2.860	16%	1.652	4.51			
Pure Premium Present on Rate Level		24%	2.791	17%	1.757	4.55			
Pure Premium Derived by Formula		2.991			1.813			4.80	

CLASS 7232		TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	33,704,637	12	1,574,397	20	1,227,427	718,815	547,884	4,068,523	12.07
1/16 through 12/16	38,001,969	7	589,597	17	170,329	262,381	327,975	1,350,282	3.55
1/17 through 12/17	39,623,883	8	846,942	28	1,349,581	350,692	507,747	3,054,962	7.71
1/18 through 12/18	47,479,870	3	278,278	30	1,421,868	65,227	755,260	2,520,633	5.31
1/19 through 12/19	52,616,468	9	1,223,068	32	1,744,518	583,587	535,336	4,086,509	7.77
5 YR. TOTAL	211,426,827	39	4,512,282	127	5,913,723	1,980,702	2,674,202	15,080,909	7.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	4.931	48%	2.202	7.13			
Pure Premium Indicated by National Relativity		28%	3.716	26%	1.763	5.48			
Pure Premium Present on Rate Level		29%	4.169	26%	2.086	6.26			
Pure Premium Derived by Formula		4.370			2.058			6.43	

CLASS 7333 ++		DREDGING-ALL TYPES-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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%	1.054	100%	0.611	1.67			
Pure Premium Derived by Formula		1.054			0.611			1.67	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/15 through 12/15	237,417	0	0	0	0	0	0	0	0.00
1/16 through 12/16	294,728	0	0	0	0	0	0	0	0.00
1/17 through 12/17	213,593	0	0	0	0	0	0	0	0.00
1/18 through 12/18	238,145	0	0	0	0	0	0	0	0.00
1/19 through 12/19	233,620	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,217,503	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		4%	0.964	4%	0.304	1.27			
Pure Premium Present on Rate Level		94%	1.171	94%	0.678	1.85			
Pure Premium Derived by Formula		1.139			0.649			1.79	

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.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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%	2.089	100%	1.019	3.11			
Pure Premium Derived by Formula		2.089			1.019			3.11	

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.
1/15 through 12/15	48,754,235	3	11,998	15	118,773	15,229	127,006	273,006	0.56
1/16 through 12/16	45,501,204	3	281,689	17	254,491	174,866	339,283	1,050,329	2.31
1/17 through 12/17	49,387,942	2	52,699	17	224,702	60,827	199,501	537,729	1.09
1/18 through 12/18	43,815,450	1	14,484	13	777,819	8,466	339,689	1,140,458	2.60
1/19 through 12/19	45,038,651	4	124,721	16	567,418	72,356	287,079	1,051,574	2.34
5 YR. TOTAL	232,497,482	13	485,591	78	1,943,203	331,744	1,292,558	4,053,096	1.74
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.045	32%	0.699	1.74			
Pure Premium Indicated by National Relativity		38%	1.553	34%	1.148	2.70			
Pure Premium Present on Rate Level		38%	1.147	34%	0.864	2.01			
Pure Premium Derived by Formula		1.277			0.908			2.19	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	10,203,423	2	43,486	3	9,335	30,249	11,056	94,126	0.92
1/16 through 12/16	12,755,484	0	0	5	152,228	0	54,604	206,832	1.62
1/17 through 12/17	16,154,500	4	207,221	6	48,075	165,810	50,964	472,070	2.92
1/18 through 12/18	17,991,129	1	2,840	7	253,777	2,357	155,815	414,789	2.31
1/19 through 12/19	18,866,699	2	41,873	7	166,798	18,880	101,402	328,953	1.74
5 YR. TOTAL	75,971,235	9	295,420	28	630,213	217,296	373,841	1,516,770	2.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	1.218	20%	0.778	2.00			
Pure Premium Indicated by National Relativity		43%	1.492	40%	1.172	2.66			
Pure Premium Present on Rate Level		43%	1.259	40%	1.022	2.28			
Pure Premium Derived by Formula			1.353		1.033	2.39			

CLASS 7380		DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL							
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.
1/15 through 12/15	764,010,643	85	5,135,262	318	6,882,404	3,993,407	4,713,671	20,724,744	2.71
1/16 through 12/16	817,725,621	94	6,032,406	321	10,472,868	3,872,523	6,579,104	26,956,901	3.30
1/17 through 12/17	855,789,848	66	4,368,480	345	10,674,227	2,380,880	7,521,365	24,944,952	2.92
1/18 through 12/18	939,582,671	75	5,096,751	368	8,665,487	2,985,510	6,367,880	23,115,628	2.46
1/19 through 12/19	966,827,159	80	6,913,325	354	11,077,213	4,114,243	7,717,939	29,822,720	3.09
5 YR. TOTAL	4,343,935,942	400	27,546,224	1,706	47,772,199	17,346,563	32,899,959	125,564,945	2.89
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.734	100%	1.157	2.89			
Pure Premium Indicated by National Relativity		0%	1.858	0%	1.314	3.17			
Pure Premium Present on Rate Level		0%	1.688	0%	1.165	2.85			
Pure Premium Derived by Formula			1.734		1.157	2.89			

CLASS 7382		BUS CO.: ALL OTHER 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.
1/15 through 12/15	83,131,932	6	154,262	40	344,755	101,236	297,003	897,256	1.08
1/16 through 12/16	73,675,756	19	423,832	48	684,143	479,218	514,929	2,102,122	2.85
1/17 through 12/17	83,592,402	19	436,345	48	713,353	287,050	445,785	1,882,533	2.25
1/18 through 12/18	81,196,163	19	600,677	36	440,053	605,017	429,557	2,075,304	2.56
1/19 through 12/19	84,043,470	14	970,192	47	1,376,200	612,748	796,829	3,755,969	4.47
5 YR. TOTAL	405,639,723	77	2,585,308	219	3,558,504	2,085,269	2,484,103	10,713,184	2.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.515	46%	1.126	2.64			
Pure Premium Indicated by National Relativity		34%	1.429	27%	1.151	2.58			
Pure Premium Present on Rate Level		34%	1.244	27%	0.989	2.23			
Pure Premium Derived by Formula			1.394		1.096	2.49			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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.
1/15 through 12/15	88,688,131	9	487,636	46	363,048	316,077	400,326	1,567,087	1.77
1/16 through 12/16	94,697,594	8	573,560	50	520,731	250,197	455,572	1,800,060	1.90
1/17 through 12/17	94,183,809	7	297,750	45	637,148	194,831	620,892	1,750,621	1.86
1/18 through 12/18	80,544,254	10	529,066	42	589,455	234,835	554,097	1,907,453	2.37
1/19 through 12/19	92,751,090	8	523,564	34	582,636	322,421	688,131	2,116,752	2.28
5 YR. TOTAL	450,864,878	42	2,411,576	217	2,693,018	1,318,361	2,719,018	9,141,973	2.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.132	45%	0.895	2.03			
Pure Premium Indicated by National Relativity		34%	1.174	27%	0.854	2.03			
Pure Premium Present on Rate Level		34%	1.086	28%	0.852	1.94			
Pure Premium Derived by Formula		1.131			0.872		2.00		

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.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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%	1.057	100%	0.646	1.70			
Pure Premium Derived by Formula		1.057			0.646		1.70		

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.
1/15 through 12/15	267,800	0	0	0	0	0	0	0	0.00
1/16 through 12/16	265,357	0	0	0	0	0	0	0	0.00
1/17 through 12/17	219,533	0	0	0	0	0	0	0	0.00
1/18 through 12/18	269,734	0	0	0	0	0	0	0	0.00
1/19 through 12/19	62,549	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,084,973	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		5%	0.156	5%	0.256	0.41			
Pure Premium Present on Rate Level		93%	1.171	93%	0.716	1.89			
Pure Premium Derived by Formula		1.097			0.679		1.78		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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%	2.105	100%	1.292	3.40			
Pure Premium Derived by Formula		2.105			1.292			3.40	

CLASS 7402		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	1,853,061	0	0	0	0	0	0	0	0.00
1/16 through 12/16	2,390,703	0	0	0	0	0	0	0	0.00
1/17 through 12/17	2,773,556	0	0	0	0	0	0	0	0.00
1/18 through 12/18	4,309,754	0	0	0	0	0	0	0	0.00
1/19 through 12/19	3,246,007	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	14,573,081	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		4%	0.224	4%	0.018	0.24			
Pure Premium Present on Rate Level		95%	0.026	95%	0.021	0.05			
Pure Premium Derived by Formula		0.034			0.021			0.06	

CLASS 7403		AVIATION: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	603,210,306	55	2,768,247	404	8,790,857	1,577,711	7,029,749	20,166,564	3.34
1/16 through 12/16	586,131,738	46	1,602,705	191	4,300,493	1,306,226	3,614,742	10,824,166	1.85
1/17 through 12/17	606,206,874	34	3,182,232	275	6,269,129	1,809,377	4,639,820	15,900,558	2.62
1/18 through 12/18	690,605,738	36	2,080,498	259	6,447,364	974,371	4,030,911	13,533,144	1.96
1/19 through 12/19	706,772,070	24	1,785,256	232	6,218,874	934,545	4,130,991	13,069,666	1.85
5 YR. TOTAL	3,192,926,726	195	11,418,938	1,361	32,026,717	6,602,230	23,446,213	73,494,098	2.30
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		93%	1.361	100%	0.941	2.30			
Pure Premium Indicated by National Relativity		3%	1.187	0%	0.848	2.04			
Pure Premium Present on Rate Level		4%	1.282	0%	1.009	2.29			
Pure Premium Derived by Formula		1.353			0.941			2.29	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	784,136,110	8	489,220	107	2,450,712	436,098	1,576,731	4,952,761	0.63
1/16 through 12/16	585,673,123	21	940,638	122	2,400,631	401,939	1,402,912	5,146,120	0.88
1/17 through 12/17	671,186,526	19	1,313,467	141	3,691,542	965,696	2,257,327	8,228,032	1.23
1/18 through 12/18	675,145,665	21	1,123,369	135	1,955,628	624,715	1,151,063	4,854,775	0.72
1/19 through 12/19	639,578,605	8	723,002	102	2,738,314	267,599	1,281,447	5,010,362	0.78
5 YR. TOTAL	3,355,720,029	77	4,589,696	607	13,236,827	2,696,047	7,669,480	28,192,050	0.84
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	0.531	77%	0.309	0.84			
Pure Premium Indicated by National Relativity		18%	0.448	11%	0.216	0.66			
Pure Premium Present on Rate Level		18%	0.580	12%	0.339	0.92			
Pure Premium Derived by Formula		0.525			0.302		0.83		

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.
1/15 through 12/15	298,594	0	0	0	0	0	0	0	0.00
1/16 through 12/16	170,183	0	0	0	0	0	0	0	0.00
1/17 through 12/17	66,914	0	0	0	0	0	0	0	0.00
1/18 through 12/18	364,261	0	0	0	0	0	0	0	0.00
1/19 through 12/19	308,346	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,208,298	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		8%	2.500	8%	0.779	3.28			
Pure Premium Present on Rate Level		89%	2.720	89%	1.060	3.78			
Pure Premium Derived by Formula		2.621			1.006		3.63		

CLASS 7421		AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - 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.
1/15 through 12/15	34,246,895	1	170,863	3	26,699	89,142	34,738	321,442	0.94
1/16 through 12/16	36,154,492	0	0	5	195,169	0	177,492	372,661	1.03
1/17 through 12/17	36,658,561	0	0	4	40,140	0	52,134	92,274	0.25
1/18 through 12/18	39,519,905	0	0	1	1,853	0	20,065	21,918	0.06
1/19 through 12/19	43,621,890	0	0	0	0	0	2,563	2,563	0.01
5 YR. TOTAL	190,201,743	1	170,863	13	263,861	89,142	286,992	810,858	0.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.229	14%	0.198	0.43			
Pure Premium Indicated by National Relativity		19%	0.243	20%	0.128	0.37			
Pure Premium Present on Rate Level		72%	0.222	66%	0.194	0.42			
Pure Premium Derived by Formula		0.227			0.181		0.41		

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* 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: 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.
1/15 through 12/15	20,562,868	0	0	0	0	0	5,779	5,779	0.03
1/16 through 12/16	25,670,482	0	0	2	36,764	0	50,762	87,526	0.34
1/17 through 12/17	23,601,683	0	0	1	2,883	0	8,612	11,495	0.05
1/18 through 12/18	26,667,586	0	0	1	986	0	31,536	32,522	0.12
1/19 through 12/19	27,539,304	0	0	3	95,512	0	63,471	158,983	0.58
5 YR. TOTAL	124,041,923	0	0	7	136,145	0	160,160	296,305	0.24
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.110	13%	0.129	0.24			
Pure Premium Indicated by National Relativity		23%	0.616	25%	0.304	0.92			
Pure Premium Present on Rate Level		66%	0.450	62%	0.256	0.71			
Pure Premium Derived by Formula		0.451			0.251		0.70		

CLASS 7425		AVIATION: HELICOPTERS - 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.
1/15 through 12/15	9,125,079	0	0	0	0	0	0	0	0.00
1/16 through 12/16	9,853,898	0	0	0	0	0	0	0	0.00
1/17 through 12/17	9,467,122	0	0	1	517,775	0	69,561	587,336	6.20
1/18 through 12/18	11,312,051	0	0	1	4,229	0	32,212	36,441	0.32
1/19 through 12/19	13,037,836	0	0	3	34,475	0	17,840	52,315	0.40
5 YR. TOTAL	52,795,986	0	0	5	556,479	0	119,613	676,092	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.054	9%	0.227	1.28			
Pure Premium Indicated by National Relativity		27%	0.707	29%	0.321	1.03			
Pure Premium Present on Rate Level		64%	0.781	62%	0.285	1.07			
Pure Premium Derived by Formula		0.786			0.290		1.08		

CLASS 7431		AVIATION: AIR CHARTER OR AIR TAXI - 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.
1/15 through 12/15	38,487,290	0	0	2	143,428	0	362,716	506,144	1.32
1/16 through 12/16	43,026,196	3	445,611	0	0	411,943	10,023	867,577	2.02
1/17 through 12/17	51,662,472	0	0	0	0	0	8,476	8,476	0.02
1/18 through 12/18	58,347,826	1	46,812	1	3,239	12,048	13,323	75,422	0.13
1/19 through 12/19	62,304,370	0	0	3	790,509	0	146,827	937,336	1.51
5 YR. TOTAL	253,828,154	4	492,423	6	937,176	423,991	541,365	2,394,955	0.94
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.563	18%	0.380	0.94			
Pure Premium Indicated by National Relativity		26%	0.496	28%	0.144	0.64			
Pure Premium Present on Rate Level		60%	0.374	54%	0.255	0.63			
Pure Premium Derived by Formula		0.432			0.246		0.68		

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* 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	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	1,510,430	0	0	0	0	0	706	706	0.05
1/16 through 12/16	1,474,099	0	0	0	0	0	272	272	0.02
1/17 through 12/17	2,583,778	0	0	1	7,577	0	7,169	14,746	0.57
1/18 through 12/18	6,472,689	0	0	3	48,794	0	24,383	73,177	1.13
1/19 through 12/19	6,942,504	0	0	0	0	0	1,640	1,640	0.02
5 YR. TOTAL	18,983,500	0	0	4	56,371	0	34,170	90,541	0.48
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		5%	0.297	6%	0.180			0.48	
Pure Premium Indicated by National Relativity		39%	0.565	42%	0.467			1.03	
Pure Premium Present on Rate Level		56%	0.554	52%	0.413			0.97	
Pure Premium Derived by Formula		0.545			0.422		0.97		

CLASS 7515		OIL OR GAS PIPELINE OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	21,281,957	0	0	1	7,664	0	24,605	32,269	0.15
1/16 through 12/16	23,140,136	0	0	0	0	0	4,449	4,449	0.02
1/17 through 12/17	25,109,295	0	0	1	35,628	0	29,709	65,337	0.26
1/18 through 12/18	26,330,327	1	4,812	2	50,865	0	60,295	115,972	0.44
1/19 through 12/19	26,172,189	0	0	2	43,004	0	126,052	169,056	0.65
5 YR. TOTAL	122,033,904	1	4,812	6	137,161	0	245,110	387,083	0.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.116	12%	0.201			0.32	
Pure Premium Indicated by National Relativity		38%	0.351	40%	0.229			0.58	
Pure Premium Present on Rate Level		54%	0.280	48%	0.213			0.49	
Pure Premium Derived by Formula		0.294			0.218		0.51		

CLASS 7520		WATERWORKS OPERATION & 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.
1/15 through 12/15	39,240,043	0	0	7	278,375	0	193,590	471,965	1.20
1/16 through 12/16	43,376,152	1	9,476	8	43,008	2,273	96,294	151,051	0.35
1/17 through 12/17	46,423,471	2	49,564	10	106,073	75,633	136,921	368,191	0.79
1/18 through 12/18	47,547,185	1	261,835	8	84,954	54,820	139,655	541,264	1.14
1/19 through 12/19	50,636,143	0	0	6	133,694	0	96,905	230,599	0.46
5 YR. TOTAL	227,222,994	4	320,875	39	646,104	132,726	663,365	1,763,070	0.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.426	28%	0.350			0.78	
Pure Premium Indicated by National Relativity		40%	0.913	36%	0.786			1.70	
Pure Premium Present on Rate Level		41%	0.728	36%	0.644			1.37	
Pure Premium Derived by Formula		0.745			0.613		1.36		

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* 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.
1/15 through 12/15	4,891,668	0	0	2	26,597	0	13,067	39,664	0.81
1/16 through 12/16	6,779,404	1	170	5	246,158	5,224	89,181	340,733	5.03
1/17 through 12/17	5,297,884	0	0	3	39,218	0	36,475	75,693	1.43
1/18 through 12/18	5,203,045	0	0	4	581,265	0	163,177	744,442	14.31
1/19 through 12/19	4,905,144	0	0	0	0	0	771	771	0.02
5 YR. TOTAL	27,077,145	1	170	14	893,238	5,224	302,671	1,201,303	4.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	3.299	19%	1.137	4.44			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		86%	3.225	81%	2.351	5.58			
Pure Premium Derived by Formula			3.235		2.120	5.36			

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.
1/15 through 12/15	111,139,548	4	477,082	29	1,284,773	453,899	637,497	2,853,251	2.57
1/16 through 12/16	130,522,912	4	826,081	17	475,671	678,074	459,317	2,439,143	1.87
1/17 through 12/17	205,494,208	6	527,141	26	1,676,527	505,615	2,094,564	4,803,847	2.34
1/18 through 12/18	267,375,137	5	636,423	26	1,872,603	276,970	1,789,536	4,575,532	1.71
1/19 through 12/19	196,851,230	2	155,705	19	742,791	96,056	580,011	1,574,563	0.80
5 YR. TOTAL	911,383,035	21	2,622,432	117	6,052,365	2,010,614	5,560,925	16,246,336	1.78
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.952	70%	0.831	1.78			
Pure Premium Indicated by National Relativity		26%	0.944	15%	0.773	1.72			
Pure Premium Present on Rate Level		26%	1.167	15%	0.992	2.16			
Pure Premium Derived by Formula			1.006		0.846	1.85			

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.
1/15 through 12/15	60,471,143	0	0	7	265,779	0	217,322	483,101	0.80
1/16 through 12/16	72,737,226	1	244,557	10	196,002	79,437	125,729	645,725	0.89
1/17 through 12/17	70,982,776	3	367,119	10	151,231	392,875	166,783	1,078,008	1.52
1/18 through 12/18	79,442,944	0	0	5	126,621	0	91,697	218,318	0.27
1/19 through 12/19	84,960,617	1	231,407	3	206,189	47,965	115,022	600,583	0.71
5 YR. TOTAL	368,594,706	5	843,083	35	945,822	520,277	716,553	3,025,735	0.82
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.485	27%	0.336	0.82			
Pure Premium Indicated by National Relativity		40%	0.468	36%	0.351	0.82			
Pure Premium Present on Rate Level		41%	0.476	37%	0.385	0.86			
Pure Premium Derived by Formula			0.475		0.360	0.84			

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* 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	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	96,362,806	3	35,586	22	534,381	52,585	534,862	1,157,414	1.20
1/16 through 12/16	100,496,364	6	692,613	23	583,059	422,653	970,891	2,669,216	2.66
1/17 through 12/17	102,981,128	3	129,617	33	1,738,253	116,825	1,183,688	3,168,383	3.08
1/18 through 12/18	109,093,353	2	82,162	25	686,911	132,712	672,203	1,573,988	1.44
1/19 through 12/19	110,134,608	2	324,733	25	787,960	465,039	783,533	2,361,265	2.14
5 YR. TOTAL	519,068,259	16	1,264,711	128	4,330,564	1,189,814	4,145,177	10,930,266	2.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		32%	1.078	51%	1.028			2.11	
Pure Premium Indicated by National Relativity		34%	0.891	24%	0.755			1.65	
Pure Premium Present on Rate Level		34%	0.943	25%	0.970			1.91	
Pure Premium Derived by Formula		0.969			0.948				1.92

CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	25,714,410	1	277,205	5	121,654	0	69,225	468,084	1.82
1/16 through 12/16	26,904,213	0	0	3	186,027	0	103,910	289,937	1.08
1/17 through 12/17	28,516,157	0	0	6	86,773	0	67,183	153,956	0.54
1/18 through 12/18	33,259,199	1	61,694	5	247,174	105,984	179,142	593,994	1.79
1/19 through 12/19	35,301,643	0	0	2	101,835	0	131,256	233,091	0.66
5 YR. TOTAL	149,695,622	2	338,899	21	743,463	105,984	550,716	1,739,062	1.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.723	24%	0.439			1.16	
Pure Premium Indicated by National Relativity		42%	0.812	38%	0.713			1.53	
Pure Premium Present on Rate Level		42%	0.779	38%	0.747			1.53	
Pure Premium Derived by Formula		0.784			0.660				1.44

CLASS 7590		GARBAGE WORKS							
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.
1/15 through 12/15	15,685,006	0	0	4	84,699	0	59,374	144,073	0.92
1/16 through 12/16	12,240,068	1	5,980	2	24,223	6,106	26,123	62,432	0.51
1/17 through 12/17	15,977,841	0	0	2	51,840	0	49,489	101,329	0.63
1/18 through 12/18	20,914,822	2	12,705	4	256,714	8,709	87,158	365,286	1.75
1/19 through 12/19	17,758,933	1	37,404	7	101,817	17,879	109,847	266,947	1.50
5 YR. TOTAL	82,576,670	4	56,089	19	519,293	32,694	331,991	940,067	1.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.697	18%	0.442			1.14	
Pure Premium Indicated by National Relativity		42%	1.196	41%	1.045			2.24	
Pure Premium Present on Rate Level		46%	0.896	41%	0.757			1.65	
Pure Premium Derived by Formula		0.998			0.818				1.82

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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.
1/15 through 12/15	448,024,918	34	3,078,875	182	3,594,135	2,054,331	3,037,229	11,764,570	2.63
1/16 through 12/16	468,092,325	35	2,976,369	176	5,049,809	1,694,744	3,558,279	13,279,201	2.84
1/17 through 12/17	478,389,175	40	4,613,116	177	5,172,223	1,836,124	3,233,388	14,854,851	3.11
1/18 through 12/18	496,720,664	40	4,988,339	182	4,509,641	2,846,865	3,045,590	15,390,435	3.10
1/19 through 12/19	491,677,436	26	3,779,241	149	5,687,771	1,585,437	3,289,968	14,342,417	2.92
5 YR. TOTAL	2,382,904,518	175	19,435,940	866	24,013,579	10,017,501	16,164,454	69,631,474	2.92
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		93%	1.823	100%	1.099			2.92	
Pure Premium Indicated by National Relativity		3%	1.627	0%	0.997			2.62	
Pure Premium Present on Rate Level		4%	1.722	0%	1.132			2.85	
Pure Premium Derived by Formula			1.813		1.099			2.91	

CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & 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.
1/15 through 12/15	207,523,009	10	726,055	37	952,203	452,748	795,724	2,926,730	1.41
1/16 through 12/16	210,985,322	10	860,559	44	1,498,809	530,177	1,183,489	4,073,034	1.93
1/17 through 12/17	207,326,276	12	299,094	24	603,612	284,368	445,838	1,632,912	0.79
1/18 through 12/18	213,620,932	6	332,722	31	1,212,053	570,481	814,253	2,929,509	1.37
1/19 through 12/19	218,014,852	8	392,910	35	1,725,804	138,284	896,618	3,153,616	1.45
5 YR. TOTAL	1,057,470,391	46	2,611,340	171	5,992,481	1,976,058	4,135,922	14,715,801	1.39
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		39%	0.814	57%	0.578			1.39	
Pure Premium Indicated by National Relativity		30%	0.621	21%	0.479			1.10	
Pure Premium Present on Rate Level		31%	0.660	22%	0.566			1.23	
Pure Premium Derived by Formula			0.708		0.555			1.26	

CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS							
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.
1/15 through 12/15	437,961,872	2	286,075	14	209,331	393,544	279,147	1,168,097	0.27
1/16 through 12/16	480,919,188	2	50,894	15	273,312	44,850	342,635	711,691	0.15
1/17 through 12/17	484,618,560	3	88,900	8	137,734	57,358	195,519	479,511	0.10
1/18 through 12/18	482,910,896	3	193,409	15	469,298	228,667	376,189	1,267,563	0.26
1/19 through 12/19	541,110,786	2	88,887	24	845,579	42,359	599,358	1,576,183	0.29
5 YR. TOTAL	2,427,521,302	12	708,165	76	1,935,254	766,778	1,792,848	5,203,045	0.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.109	38%	0.105			0.21	
Pure Premium Indicated by National Relativity		36%	0.147	31%	0.111			0.26	
Pure Premium Present on Rate Level		37%	0.142	31%	0.112			0.25	
Pure Premium Derived by Formula			0.135		0.109			0.24	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	36,206,608	5	205,710	19	120,723	103,010	185,024	614,467	1.70
1/16 through 12/16	30,094,281	2	62,328	20	226,246	84,921	206,132	579,627	1.93
1/17 through 12/17	28,187,872	3	88,682	10	253,847	135,582	256,608	734,719	2.61
1/18 through 12/18	32,015,248	1	26,799	9	140,580	60,357	104,702	332,438	1.04
1/19 through 12/19	31,999,374	6	218,297	11	242,425	136,896	223,993	821,611	2.57
5 YR. TOTAL	158,503,383	17	601,816	69	983,821	520,766	976,459	3,082,862	1.95
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	1.000	30%	0.945	1.95			
Pure Premium Indicated by National Relativity		39%	1.569	35%	1.184	2.75			
Pure Premium Present on Rate Level		40%	1.348	35%	1.079	2.43			
Pure Premium Derived by Formula			1.361		1.076	2.44			

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.
1/15 through 12/15	11,722,859	0	0	0	0	0	5,630	5,630	0.05
1/16 through 12/16	15,004,636	0	0	2	5,998	0	58,417	64,415	0.43
1/17 through 12/17	16,103,260	0	0	1	6,555	0	25,600	32,155	0.20
1/18 through 12/18	16,090,328	0	0	3	24,653	0	33,949	58,602	0.36
1/19 through 12/19	15,966,055	0	0	3	26,462	0	45,726	72,188	0.45
5 YR. TOTAL	74,887,138	0	0	9	63,668	0	169,322	232,990	0.31
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.085	19%	0.226	0.31			
Pure Premium Indicated by National Relativity		43%	1.335	40%	1.142	2.48			
Pure Premium Present on Rate Level		44%	1.001	41%	0.874	1.88			
Pure Premium Derived by Formula			1.026		0.858	1.88			

CLASS 7711 + +		FIREFIGHTERS & DRIVERS - VOLUNTEER							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	1,537,387	0	0	2	57,741	0	128,613	186,354	12.12
1/16 through 12/16	1,522,130	0	0	1	846	0	38,515	39,361	2.59
1/17 through 12/17	1,476,589	0	0	0	0	0	20,514	20,514	1.39
1/18 through 12/18	1,429,582	1	32,307	3	51,624	17,574	106,536	208,041	14.55
1/19 through 12/19	1,226,300	0	0	2	5,742	0	9,906	15,648	1.28
5 YR. TOTAL	7,191,988	1	32,307	8	115,953	17,574	304,084	469,918	6.53
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	2.061	6%	4.472	6.53			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		96%	1.001	94%	0.874	1.88			
Pure Premium Derived by Formula			1.043		1.090	2.13			

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

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CLASS 7720		POLICE OFFICERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	162,540,762	6	280,651	50	971,526	159,685	859,735	2,271,597	1.40
1/16 through 12/16	157,304,717	13	371,458	35	743,984	291,379	1,009,111	2,415,932	1.54
1/17 through 12/17	166,669,805	5	107,959	53	985,109	87,270	1,018,496	2,198,834	1.32
1/18 through 12/18	196,827,747	8	367,544	56	1,216,855	466,894	1,057,671	3,108,964	1.58
1/19 through 12/19	201,712,033	9	856,871	42	797,114	427,263	959,170	3,040,418	1.51
5 YR. TOTAL	885,055,064	41	1,984,483	236	4,714,588	1,432,491	4,904,183	13,035,745	1.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.757	59%	0.716	1.47			
Pure Premium Indicated by National Relativity		31%	0.884	20%	0.780	1.66			
Pure Premium Present on Rate Level		32%	0.744	21%	0.743	1.49			
Pure Premium Derived by Formula		0.792			0.734			1.53	

CLASS 7723		DETECTIVE OR PATROL AGENCY - PRIVATE & 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.
1/15 through 12/15	265,521,574	8	164,741	49	518,597	186,962	741,525	1,611,825	0.61
1/16 through 12/16	314,748,489	19	895,287	51	1,046,730	747,924	1,121,684	3,811,625	1.21
1/17 through 12/17	305,389,441	14	385,097	62	1,010,870	671,717	1,030,149	3,097,833	1.01
1/18 through 12/18	326,975,014	15	812,646	56	1,555,810	555,152	1,022,259	3,945,867	1.21
1/19 through 12/19	339,736,343	20	689,966	51	1,293,843	607,263	1,197,099	3,788,171	1.12
5 YR. TOTAL	1,552,370,861	76	2,947,737	269	5,425,850	2,769,018	5,112,716	16,255,321	1.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.539	66%	0.508	1.05			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		59%	0.506	34%	0.537	1.04			
Pure Premium Derived by Formula		0.520			0.518			1.04	

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.
1/15 through 12/15	11,390,461	0	0	2	123,136	0	57,489	180,625	1.59
1/16 through 12/16	13,301,649	0	0	5	73,484	0	77,362	150,846	1.13
1/17 through 12/17	7,419,811	0	0	0	0	0	1,750	1,750	0.02
1/18 through 12/18	5,967,836	1	172,940	2	42,895	94,183	11,657	321,675	5.39
1/19 through 12/19	6,596,527	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	44,676,284	1	172,940	9	239,515	94,183	148,258	654,896	1.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.923	13%	0.543	1.47			
Pure Premium Indicated by National Relativity		28%	1.261	30%	0.782	2.04			
Pure Premium Present on Rate Level		62%	1.035	57%	0.748	1.78			
Pure Premium Derived by Formula		1.087			0.732			1.82	

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

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CLASS 8001		STORE: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	43,251,641	6	431,051	10	71,294	308,828	117,417	928,590	2.15
1/16 through 12/16	43,369,297	5	338,878	21	194,152	183,523	278,713	995,266	2.30
1/17 through 12/17	43,954,499	0	0	11	65,599	0	87,465	153,064	0.35
1/18 through 12/18	46,376,536	0	0	23	168,144	0	119,002	287,146	0.62
1/19 through 12/19	47,687,474	3	163,365	14	165,674	247,774	321,913	898,726	1.89
5 YR. TOTAL	224,639,447	14	933,294	79	664,863	740,125	924,510	3,262,792	1.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.711	28%	0.741			1.45	
Pure Premium Indicated by National Relativity		41%	0.515	36%	0.546			1.06	
Pure Premium Present on Rate Level		42%	0.570	36%	0.673			1.24	
Pure Premium Derived by Formula		0.571				0.646		1.22	

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.
1/15 through 12/15	73,249,480	6	53,685	17	233,766	89,158	206,815	583,424	0.80
1/16 through 12/16	79,427,965	7	191,170	24	127,311	258,685	250,172	827,338	1.04
1/17 through 12/17	79,674,546	7	110,324	15	87,904	124,299	184,210	506,737	0.64
1/18 through 12/18	89,081,714	3	92,723	20	346,291	518,126	284,644	1,241,784	1.39
1/19 through 12/19	81,273,659	9	142,122	11	94,851	164,055	171,193	572,221	0.70
5 YR. TOTAL	402,707,364	32	590,024	87	890,123	1,154,323	1,097,034	3,731,504	0.93
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.368	35%	0.559			0.93	
Pure Premium Indicated by National Relativity		40%	0.407	32%	0.449			0.86	
Pure Premium Present on Rate Level		41%	0.418	33%	0.559			0.98	
Pure Premium Derived by Formula		0.404				0.524		0.93	

CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-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.
1/15 through 12/15	545,326,963	46	1,411,399	138	1,548,913	1,399,142	1,679,980	6,039,434	1.11
1/16 through 12/16	596,623,696	37	1,483,433	181	2,462,530	1,042,562	2,142,559	7,131,084	1.20
1/17 through 12/17	637,301,807	41	1,313,571	187	2,708,086	1,142,620	2,228,701	7,392,978	1.16
1/18 through 12/18	689,922,160	43	1,650,545	201	3,391,264	1,096,134	2,750,706	8,888,649	1.29
1/19 through 12/19	741,977,064	35	1,468,774	167	3,206,464	770,254	2,746,176	8,191,668	1.10
5 YR. TOTAL	3,211,151,690	202	7,327,722	874	13,317,257	5,450,712	11,548,122	37,643,813	1.17
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	0.643	97%	0.529			1.17	
Pure Premium Indicated by National Relativity		18%	0.455	1%	0.412			0.87	
Pure Premium Present on Rate Level		19%	0.581	2%	0.548			1.13	
Pure Premium Derived by Formula		0.597				0.528		1.13	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	769,625,229	27	893,714	119	1,971,407	667,723	2,371,549	5,904,393	0.77
1/16 through 12/16	775,890,115	31	1,174,683	151	1,759,283	945,692	2,136,157	6,015,815	0.78
1/17 through 12/17	745,446,383	22	907,297	105	1,264,126	1,153,042	1,451,427	4,775,892	0.64
1/18 through 12/18	797,875,848	17	557,993	105	1,265,247	415,065	1,814,464	4,052,769	0.51
1/19 through 12/19	845,358,500	24	779,102	101	1,678,311	748,887	1,719,764	4,926,064	0.58
5 YR. TOTAL	3,934,196,075	121	4,312,789	581	7,938,374	3,930,409	9,493,361	25,674,933	0.65
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.311	85%	0.341	0.65			
Pure Premium Indicated by National Relativity		25%	0.249	7%	0.261	0.51			
Pure Premium Present on Rate Level		26%	0.290	8%	0.346	0.64			
Pure Premium Derived by Formula		0.290			0.336			0.63	

CLASS 8010		STORE: HARDWARE							
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.
1/15 through 12/15	278,788,294	14	785,838	48	535,444	402,233	698,311	2,421,826	0.87
1/16 through 12/16	308,437,784	19	923,551	58	737,599	993,766	920,217	3,575,133	1.16
1/17 through 12/17	337,047,535	11	430,391	57	640,525	401,996	602,957	2,075,869	0.62
1/18 through 12/18	363,140,101	12	776,389	56	734,186	681,856	897,246	3,089,677	0.85
1/19 through 12/19	351,654,744	9	637,588	47	607,745	251,262	911,787	2,408,382	0.69
5 YR. TOTAL	1,639,068,458	65	3,553,757	266	3,255,499	2,731,113	4,030,518	13,570,887	0.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.415	61%	0.413	0.83			
Pure Premium Indicated by National Relativity		31%	0.401	19%	0.406	0.81			
Pure Premium Present on Rate Level		32%	0.397	20%	0.429	0.83			
Pure Premium Derived by Formula		0.405			0.415			0.82	

CLASS 8013		STORE: JEWELRY							
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.
1/15 through 12/15	216,360,215	0	0	9	67,697	0	54,300	121,997	0.06
1/16 through 12/16	226,480,124	1	36,380	6	75,603	33,580	59,011	204,574	0.09
1/17 through 12/17	248,294,113	4	114,490	5	81,166	33,714	91,122	320,492	0.13
1/18 through 12/18	247,976,726	1	496	10	84,030	0	138,189	222,715	0.09
1/19 through 12/19	237,659,214	2	84,021	4	66,572	62,785	80,901	294,279	0.12
5 YR. TOTAL	1,176,770,392	8	235,387	34	375,068	130,079	423,523	1,164,057	0.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.052	22%	0.047	0.10			
Pure Premium Indicated by National Relativity		42%	0.098	39%	0.088	0.19			
Pure Premium Present on Rate Level		43%	0.095	39%	0.076	0.17			
Pure Premium Derived by Formula		0.090			0.074			0.16	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	56,500,041	1	1,159	1	886	2,217	9,135	13,397	0.02
1/16 through 12/16	53,563,124	0	0	4	44,645	0	32,241	76,886	0.14
1/17 through 12/17	51,996,202	1	82,160	3	38,317	56,529	62,710	239,716	0.46
1/18 through 12/18	52,012,416	1	124,814	5	121,727	84,656	83,104	414,301	0.80
1/19 through 12/19	52,925,218	2	114,189	4	72,023	81,121	93,477	360,810	0.68
5 YR. TOTAL	266,997,001	5	322,322	17	277,598	224,523	280,667	1,105,110	0.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.225	16%	0.189	0.41			
Pure Premium Indicated by National Relativity		40%	0.169	42%	0.164	0.33			
Pure Premium Present on Rate Level		50%	0.171	42%	0.171	0.34			
Pure Premium Derived by Formula		0.176			0.171		0.35		

CLASS 8017		STORE: RETAIL NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	1,448,800,888	71	1,925,749	241	2,779,415	1,800,028	3,510,740	10,015,932	0.69
1/16 through 12/16	1,475,320,976	53	1,533,228	247	3,712,375	1,357,868	3,747,255	10,350,726	0.70
1/17 through 12/17	1,664,920,495	54	2,624,366	265	3,881,585	1,725,499	4,465,161	12,696,611	0.76
1/18 through 12/18	1,681,822,388	42	1,469,552	269	3,834,654	1,584,787	4,307,710	11,196,703	0.67
1/19 through 12/19	1,717,887,255	44	1,565,052	232	3,697,511	1,092,595	4,096,473	10,451,631	0.61
5 YR. TOTAL	7,988,752,002	264	9,117,947	1,254	17,905,540	7,560,777	20,127,339	54,711,603	0.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		73%	0.338	100%	0.347	0.69			
Pure Premium Indicated by National Relativity		13%	0.321	0%	0.307	0.63			
Pure Premium Present on Rate Level		14%	0.316	0%	0.348	0.66			
Pure Premium Derived by Formula		0.333			0.347		0.68		

CLASS 8018		STORE: WHOLESALE NOC							
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.
1/15 through 12/15	800,751,812	42	2,356,953	239	3,669,452	1,495,567	3,349,193	10,871,165	1.36
1/16 through 12/16	861,461,460	55	2,968,763	289	4,320,636	1,726,742	4,306,863	13,323,004	1.55
1/17 through 12/17	926,340,687	48	2,074,875	305	4,551,139	1,063,261	4,669,058	12,358,333	1.33
1/18 through 12/18	1,005,939,859	56	3,053,741	381	5,753,409	1,582,642	4,734,251	15,124,043	1.50
1/19 through 12/19	1,115,187,146	50	2,773,982	380	6,612,030	1,404,357	5,123,418	15,913,787	1.43
5 YR. TOTAL	4,709,680,964	251	13,228,314	1,594	24,906,666	7,272,569	22,182,783	67,590,332	1.44
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		86%	0.810	100%	0.625	1.44			
Pure Premium Indicated by National Relativity		7%	0.768	0%	0.607	1.38			
Pure Premium Present on Rate Level		7%	0.747	0%	0.621	1.37			
Pure Premium Derived by Formula		0.803			0.625		1.43		

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

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CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	259,035,082	17	804,437	91	1,317,212	452,193	1,274,393	3,848,235	1.49
1/16 through 12/16	228,953,286	5	249,576	59	666,538	437,205	881,251	2,234,570	0.98
1/17 through 12/17	279,663,114	5	175,852	64	967,526	120,513	1,327,888	2,591,779	0.93
1/18 through 12/18	191,181,547	5	98,812	57	1,036,335	86,875	1,039,021	2,261,043	1.18
1/19 through 12/19	211,015,110	7	135,204	42	739,765	185,922	679,546	1,740,437	0.83
5 YR. TOTAL	1,169,848,139	39	1,463,881	313	4,727,376	1,282,708	5,202,099	12,676,064	1.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	0.529	59%	0.554	1.08			
Pure Premium Indicated by National Relativity		32%	0.574	20%	0.591	1.17			
Pure Premium Present on Rate Level		32%	0.526	21%	0.556	1.08			
Pure Premium Derived by Formula		0.542			0.562			1.10	

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.
1/15 through 12/15	13,800,919	0	0	1	368	0	15,146	15,514	0.11
1/16 through 12/16	13,690,623	1	2,564	2	5,157	15,631	11,513	34,865	0.25
1/17 through 12/17	14,862,890	2	127,993	5	22,463	92,298	67,887	310,641	2.09
1/18 through 12/18	16,074,361	0	0	1	1,288	0	8,997	10,285	0.06
1/19 through 12/19	16,563,787	1	10,505	0	0	15,870	7,101	33,476	0.20
5 YR. TOTAL	74,992,580	4	141,062	9	29,276	123,799	110,644	404,781	0.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.227	15%	0.313	0.54			
Pure Premium Indicated by National Relativity		42%	0.503	42%	0.478	0.98			
Pure Premium Present on Rate Level		49%	0.521	43%	0.551	1.07			
Pure Premium Derived by Formula		0.487			0.485			0.97	

CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-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.
1/15 through 12/15	168,881,948	2	250,105	29	558,861	191,044	453,506	1,453,516	0.86
1/16 through 12/16	164,617,889	8	559,578	36	642,354	216,869	591,504	2,010,305	1.22
1/17 through 12/17	182,588,009	4	116,480	21	467,509	43,521	437,283	1,064,793	0.58
1/18 through 12/18	172,838,771	6	342,596	11	218,196	132,034	216,379	909,205	0.53
1/19 through 12/19	178,888,491	3	151,391	19	380,888	127,835	403,263	1,063,377	0.60
5 YR. TOTAL	867,815,108	23	1,420,150	116	2,267,808	711,303	2,101,935	6,501,196	0.75
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.425	45%	0.324	0.75			
Pure Premium Indicated by National Relativity		35%	0.492	27%	0.454	0.95			
Pure Premium Present on Rate Level		35%	0.483	28%	0.429	0.91			
Pure Premium Derived by Formula		0.469			0.389			0.86	

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

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CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	710,612,475	39	1,589,765	150	1,755,114	949,644	2,218,550	6,513,073	0.92	
1/16 through 12/16	757,853,234	28	1,041,126	150	2,379,466	780,363	2,444,617	6,645,572	0.88	
1/17 through 12/17	848,269,785	21	771,135	135	2,092,938	541,028	2,621,493	6,026,594	0.71	
1/18 through 12/18	834,403,007	29	1,068,938	166	1,979,586	537,999	2,805,354	6,391,877	0.77	
1/19 through 12/19	980,516,539	26	1,281,895	186	3,546,506	912,681	3,735,133	9,476,215	0.97	
5 YR. TOTAL	4,131,655,040	143	5,752,859	787	11,753,610	3,721,715	13,825,147	35,053,331	0.85	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		59%	0.424	96%	0.425	0.85				
Pure Premium Indicated by National Relativity		20%	0.435	2%	0.421	0.86				
Pure Premium Present on Rate Level		21%	0.402	2%	0.414	0.82				
Pure Premium Derived by Formula		0.422			0.425		0.85			

CLASS 8037		STORE - SUPERSTORES AND WAREHOUSE CLUBS								
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.	
1/15 through 12/15	1,312,652,841	47	1,308,481	228	2,111,973	1,038,477	2,725,786	7,184,717	0.55	
1/16 through 12/16	1,385,309,257	51	1,489,365	200	3,336,330	1,002,069	3,891,515	9,719,279	0.70	
1/17 through 12/17	1,366,728,695	58	1,969,899	250	4,110,086	1,161,909	4,319,495	11,561,389	0.85	
1/18 through 12/18	1,326,298,164	49	1,346,822	239	3,751,448	722,578	3,682,855	9,503,703	0.72	
1/19 through 12/19	1,441,203,634	33	1,187,734	220	2,909,947	834,342	3,886,189	8,818,212	0.61	
5 YR. TOTAL	6,832,192,591	238	7,302,301	1,137	16,219,784	4,759,375	18,505,840	46,787,300	0.69	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		70%	0.344	100%	0.341	0.69				
Pure Premium Indicated by National Relativity		15%	0.352	0%	0.392	0.74				
Pure Premium Present on Rate Level		15%	0.335	0%	0.358	0.69				
Pure Premium Derived by Formula		0.344			0.341		0.69			

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.	
1/15 through 12/15	294,493,399	16	556,835	46	454,303	742,783	703,520	2,457,441	0.83	
1/16 through 12/16	263,049,591	6	253,373	43	708,893	121,424	967,572	2,051,262	0.78	
1/17 through 12/17	264,975,748	9	209,252	59	721,155	431,921	969,191	2,331,519	0.88	
1/18 through 12/18	273,530,411	18	941,080	54	1,003,092	341,244	1,112,068	3,397,484	1.24	
1/19 through 12/19	274,467,649	15	347,824	46	599,023	218,903	856,968	2,022,718	0.74	
5 YR. TOTAL	1,370,516,798	64	2,308,364	248	3,486,466	1,856,275	4,609,319	12,260,424	0.90	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		30%	0.423	56%	0.472	0.90				
Pure Premium Indicated by National Relativity		35%	0.312	22%	0.382	0.69				
Pure Premium Present on Rate Level		35%	0.317	22%	0.422	0.74				
Pure Premium Derived by Formula		0.347			0.441		0.79			

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

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CLASS 8044		STORE: FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	346,105,450	30	1,072,568	109	2,025,038	570,423	1,489,608	5,157,637	1.49
1/16 through 12/16	340,848,343	15	661,330	113	1,782,195	485,834	1,933,910	4,863,269	1.43
1/17 through 12/17	350,560,383	21	890,241	108	1,926,930	369,034	1,449,282	4,635,487	1.32
1/18 through 12/18	378,933,480	20	527,235	90	1,767,337	303,084	1,501,486	4,099,142	1.08
1/19 through 12/19	387,764,487	24	1,117,256	102	2,114,318	690,626	2,115,428	6,037,628	1.56
5 YR. TOTAL	1,804,212,143	110	4,268,630	522	9,615,818	2,419,001	8,489,714	24,793,163	1.38
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	0.770	75%	0.605	1.38			
Pure Premium Indicated by National Relativity		23%	0.645	12%	0.517	1.16			
Pure Premium Present on Rate Level		24%	0.723	13%	0.578	1.30			
Pure Premium Derived by Formula		0.730			0.591			1.32	

CLASS 8045		STORE: DRUG - 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.
1/15 through 12/15	602,833,814	12	651,009	31	582,879	536,336	808,213	2,578,437	0.43
1/16 through 12/16	600,414,300	8	335,140	30	312,782	309,765	414,252	1,371,939	0.23
1/17 through 12/17	620,338,598	3	352,784	34	536,300	379,000	636,531	1,904,615	0.31
1/18 through 12/18	565,756,067	5	372,032	34	857,670	573,947	898,607	2,702,256	0.48
1/19 through 12/19	521,973,471	6	121,345	33	800,887	132,546	843,581	1,898,359	0.36
5 YR. TOTAL	2,911,316,250	34	1,832,310	162	3,090,518	1,931,594	3,601,184	10,455,606	0.36
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.169	53%	0.190	0.36			
Pure Premium Indicated by National Relativity		33%	0.187	23%	0.158	0.35			
Pure Premium Present on Rate Level		34%	0.171	24%	0.180	0.35			
Pure Premium Derived by Formula		0.176			0.180			0.36	

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.
1/15 through 12/15	357,326,401	28	1,003,838	56	921,697	694,924	975,425	3,595,884	1.01
1/16 through 12/16	363,266,321	32	1,219,684	86	2,030,368	988,665	1,595,840	5,834,557	1.61
1/17 through 12/17	373,054,547	25	744,147	77	800,238	911,469	1,184,331	3,640,185	0.98
1/18 through 12/18	284,624,357	23	1,163,618	56	933,881	1,596,924	862,728	4,557,151	1.60
1/19 through 12/19	285,127,032	9	176,222	44	825,156	122,493	1,197,513	2,321,384	0.81
5 YR. TOTAL	1,663,398,658	117	4,307,509	319	5,511,340	4,314,475	5,815,837	19,949,161	1.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.590	75%	0.609	1.20			
Pure Premium Indicated by National Relativity		27%	0.553	12%	0.577	1.13			
Pure Premium Present on Rate Level		28%	0.572	13%	0.624	1.20			
Pure Premium Derived by Formula		0.575			0.607			1.18	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8047		STORE: DRUG-WHOLESALE								
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	40,903,774	0	0	2	68,748	0	60,665	129,413	0.32	
1/16 through 12/16	44,735,318	0	0	4	51,346	0	56,432	107,778	0.24	
1/17 through 12/17	48,923,611	1	12,632	5	139,896	9,350	87,721	249,599	0.51	
1/18 through 12/18	46,561,283	1	29,925	9	243,711	19,914	158,448	451,998	0.97	
1/19 through 12/19	62,986,885	0	0	3	26,020	0	55,309	81,329	0.13	
5 YR. TOTAL	244,110,871	2	42,557	23	529,721	29,264	418,575	1,020,117	0.42	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		10%	0.234	16%	0.183	0.42				
Pure Premium Indicated by National Relativity		40%	0.225	42%	0.198	0.42				
Pure Premium Present on Rate Level		50%	0.194	42%	0.186	0.38				
Pure Premium Derived by Formula		0.210			0.191		0.40			

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.	
1/15 through 12/15	88,334,193	5	320,470	19	301,870	192,117	303,459	1,117,916	1.27	
1/16 through 12/16	79,382,412	2	215,941	14	249,456	75,269	198,790	739,456	0.93	
1/17 through 12/17	79,277,029	5	200,106	21	336,202	78,855	418,258	1,033,421	1.30	
1/18 through 12/18	91,386,496	2	115,186	11	136,699	112,163	155,044	519,092	0.57	
1/19 through 12/19	105,828,399	3	457,135	22	442,558	546,003	335,328	1,781,024	1.68	
5 YR. TOTAL	444,208,529	17	1,308,838	87	1,466,785	1,004,407	1,410,879	5,190,909	1.17	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	0.625	39%	0.544	1.17				
Pure Premium Indicated by National Relativity		38%	0.563	30%	0.642	1.21				
Pure Premium Present on Rate Level		39%	0.560	31%	0.654	1.21				
Pure Premium Derived by Formula		0.576			0.608		1.18			

CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	46,504,037	0	0	2	171	0	24,487	24,658	0.05	
1/16 through 12/16	41,003,798	0	0	5	82,318	0	161,671	243,989	0.60	
1/17 through 12/17	43,084,739	2	282,957	5	129,543	307,578	127,795	847,873	1.97	
1/18 through 12/18	38,347,482	0	0	4	32,784	0	79,817	112,601	0.29	
1/19 through 12/19	38,236,023	1	63,787	1	6,758	81,116	15,815	167,476	0.44	
5 YR. TOTAL	207,176,079	3	346,744	17	251,574	388,694	409,585	1,396,597	0.67	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		7%	0.289	14%	0.385	0.67				
Pure Premium Indicated by National Relativity		33%	0.118	36%	0.160	0.28				
Pure Premium Present on Rate Level		60%	0.126	50%	0.187	0.31				
Pure Premium Derived by Formula		0.135			0.205		0.34			

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

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CLASS 8102		SEED MERCHANT								
Industry Group: Goods and Services Hazard Group: 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.	
1/15 through 12/15	52,039,418	1	14,943	5	145,657	16,927	364,842	542,369	1.04	
1/16 through 12/16	35,395,189	0	0	4	15,148	0	20,433	35,581	0.10	
1/17 through 12/17	21,209,540	0	0	4	16,733	0	40,868	57,601	0.27	
1/18 through 12/18	19,893,441	0	0	6	152,640	0	469,745	622,385	3.13	
1/19 through 12/19	45,573,239	0	0	3	9,294	0	17,735	27,029	0.06	
5 YR. TOTAL	174,110,827	1	14,943	22	339,472	16,927	913,623	1,284,965	0.74	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		12%	0.204	20%	0.534	0.74		0.74		
Pure Premium Indicated by National Relativity		44%	0.474	40%	0.439	0.91		0.91		
Pure Premium Present on Rate Level		44%	0.374	40%	0.414	0.79		0.79		
Pure Premium Derived by Formula		0.398			0.448		0.85		0.85	

CLASS 8103		WOOL MERCHANT								
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	3,478,252	0	0	2	26,023	0	5,497	31,520	0.91	
1/16 through 12/16	4,374,679	0	0	1	147	0	5,102	5,249	0.12	
1/17 through 12/17	4,706,766	0	0	1	16,712	0	3,866	20,578	0.44	
1/18 through 12/18	5,003,664	0	0	0	0	0	2,726	2,726	0.05	
1/19 through 12/19	5,451,814	0	0	2	55,511	0	55,060	110,571	2.03	
5 YR. TOTAL	23,015,175	0	0	6	98,393	0	72,251	170,644	0.74	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		5%	0.428	9%	0.314	0.74		0.74		
Pure Premium Indicated by National Relativity		11%	1.453	12%	0.947	2.40		2.40		
Pure Premium Present on Rate Level		84%	0.584	79%	0.649	1.23		1.23		
Pure Premium Derived by Formula		0.672			0.655		1.33		1.33	

CLASS 8106		IRON OR STEEL MERCHANT & DRIVERS								
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	66,380,397	1	84,090	23	523,188	29,246	429,686	1,066,210	1.61	
1/16 through 12/16	69,308,645	4	390,885	21	467,839	88,973	436,778	1,384,475	2.00	
1/17 through 12/17	74,162,174	2	24,609	21	371,672	58,760	365,485	820,526	1.11	
1/18 through 12/18	73,897,318	1	120,993	20	343,263	403,152	282,315	1,149,723	1.56	
1/19 through 12/19	71,538,972	2	304,963	17	380,967	82,723	295,823	1,064,476	1.49	
5 YR. TOTAL	355,287,506	10	925,540	102	2,086,929	662,854	1,810,087	5,485,410	1.54	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		28%	0.848	42%	0.696	1.54		1.54		
Pure Premium Indicated by National Relativity		36%	1.048	29%	1.016	2.06		2.06		
Pure Premium Present on Rate Level		36%	1.010	29%	0.907	1.92		1.92		
Pure Premium Derived by Formula		0.978			0.850		1.83		1.83	

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

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CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& 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.
1/15 through 12/15	247,056,206	11	810,180	43	807,210	604,543	846,629	3,068,562	1.24
1/16 through 12/16	274,908,779	9	560,990	52	1,593,058	549,310	1,032,370	3,735,728	1.36
1/17 through 12/17	302,820,343	7	629,601	58	2,187,593	388,427	1,584,770	4,790,391	1.58
1/18 through 12/18	309,743,717	14	504,013	52	1,281,377	314,964	1,133,613	3,233,967	1.04
1/19 through 12/19	316,414,195	11	996,783	41	1,132,907	1,059,704	1,126,433	4,315,827	1.36
5 YR. TOTAL	1,450,943,240	52	3,501,567	246	7,002,145	2,916,948	5,723,815	19,144,475	1.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	0.724	70%	0.596			1.32	
Pure Premium Indicated by National Relativity		26%	0.701	15%	0.572			1.27	
Pure Premium Present on Rate Level		26%	0.753	15%	0.624			1.38	
Pure Premium Derived by Formula		0.726			0.597		1.32		

CLASS 8111		PLUMBERS SUPPLIES 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.
1/15 through 12/15	97,074,748	3	66,333	7	105,680	72,215	91,886	336,114	0.35
1/16 through 12/16	90,617,476	1	6,286	26	981,171	5,043	861,290	1,853,790	2.05
1/17 through 12/17	100,058,347	3	148,110	18	310,432	70,951	246,562	776,055	0.78
1/18 through 12/18	112,096,752	3	365,380	13	168,631	68,070	327,343	929,424	0.83
1/19 through 12/19	108,197,822	4	134,580	14	461,095	51,820	324,655	972,150	0.90
5 YR. TOTAL	508,045,145	14	720,689	78	2,027,009	268,099	1,851,736	4,867,533	0.96
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.541	34%	0.417			0.96	
Pure Premium Indicated by National Relativity		38%	0.471	33%	0.451			0.92	
Pure Premium Present on Rate Level		39%	0.477	33%	0.425			0.90	
Pure Premium Derived by Formula		0.489			0.431		0.92		

CLASS 8116		FARM MACHINERY DEALER-ALL 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.
1/15 through 12/15	55,142,512	2	28,627	13	183,341	26,223	180,994	419,185	0.76
1/16 through 12/16	57,429,657	1	99,683	9	60,508	32,354	117,793	310,338	0.54
1/17 through 12/17	58,129,231	2	84,158	7	123,462	81,588	176,892	466,100	0.80
1/18 through 12/18	65,438,923	1	4,660	10	249,291	3,035	167,006	423,992	0.65
1/19 through 12/19	65,986,608	2	81,039	15	286,960	36,782	245,382	650,163	0.99
5 YR. TOTAL	302,126,931	8	298,167	54	903,562	179,982	888,067	2,269,778	0.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.398	28%	0.354			0.75	
Pure Premium Indicated by National Relativity		41%	0.575	36%	0.545			1.12	
Pure Premium Present on Rate Level		41%	0.522	36%	0.475			1.00	
Pure Premium Derived by Formula		0.521			0.466		0.99		

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

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CLASS 8203		ICE MFG. OR DISTRIBUTION & 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.
1/15 through 12/15	7,219,045	1	10,951	3	99,829	3,035	34,757	148,572	2.06
1/16 through 12/16	8,113,123	1	19,652	5	305,525	11,063	167,630	503,870	6.21
1/17 through 12/17	7,704,561	1	57,318	3	81,324	16,116	56,822	211,580	2.75
1/18 through 12/18	8,333,444	2	129,802	8	231,328	30,537	121,737	513,404	6.16
1/19 through 12/19	8,003,989	0	0	9	164,440	0	87,473	251,913	3.15
5 YR. TOTAL	39,374,162	5	217,723	28	882,446	60,751	468,419	1,629,339	4.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	2.794	16%		1.344		4.14	
Pure Premium Indicated by National Relativity		37%	1.701	39%		1.355		3.06	
Pure Premium Present on Rate Level		51%	1.759	45%		1.230		2.99	
Pure Premium Derived by Formula		1.862			1.297		3.16		

CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, 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.
1/15 through 12/15	6,317,937	1	71,111	4	121,562	27,398	52,151	272,222	4.31
1/16 through 12/16	9,176,567	2	41,925	4	21,509	47,231	29,060	139,725	1.52
1/17 through 12/17	11,404,731	0	0	7	56,991	0	71,395	128,386	1.13
1/18 through 12/18	13,237,738	1	83,474	3	33,096	447,671	59,893	624,134	4.72
1/19 through 12/19	12,709,961	0	0	7	24,997	0	64,539	89,536	0.71
5 YR. TOTAL	52,846,934	4	196,510	25	258,155	522,300	277,038	1,254,003	2.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.860	18%		1.513		2.37	
Pure Premium Indicated by National Relativity		26%	1.007	27%		0.813		1.82	
Pure Premium Present on Rate Level		63%	1.062	55%		1.139		2.20	
Pure Premium Derived by Formula		1.025			1.118		2.14		

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.
1/15 through 12/15	58,845,342	6	151,044	18	344,670	313,098	261,828	1,070,640	1.82
1/16 through 12/16	59,622,168	5	144,423	16	110,964	151,313	159,339	566,039	0.95
1/17 through 12/17	71,525,749	3	23,923	21	231,165	21,840	280,761	557,689	0.78
1/18 through 12/18	77,284,878	0	0	20	307,148	0	273,598	580,746	0.75
1/19 through 12/19	77,909,867	2	112,504	20	475,146	34,439	404,108	1,026,197	1.32
5 YR. TOTAL	345,188,004	16	431,894	95	1,469,093	520,690	1,379,634	3,801,311	1.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.551	38%		0.551		1.10	
Pure Premium Indicated by National Relativity		38%	0.934	31%		0.970		1.90	
Pure Premium Present on Rate Level		38%	0.803	31%		0.782		1.59	
Pure Premium Derived by Formula		0.792			0.753		1.55		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/15 through 12/15	38,862,303	4	446,169	12	322,390	301,276	269,906	1,339,741	3.45
1/16 through 12/16	39,474,151	1	22,358	16	413,965	19,301	306,192	761,816	1.93
1/17 through 12/17	44,805,853	1	48,434	12	197,377	11,211	542,110	799,132	1.78
1/18 through 12/18	39,878,690	0	0	8	115,345	0	87,314	202,659	0.51
1/19 through 12/19	43,658,085	1	49,487	5	164,359	96,348	137,309	447,503	1.03
5 YR. TOTAL	206,679,082	7	566,448	53	1,213,436	428,136	1,342,831	3,550,851	1.72
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.861	30%	0.857	1.72			
Pure Premium Indicated by National Relativity		40%	0.858	35%	0.848	1.71			
Pure Premium Present on Rate Level		41%	0.793	35%	0.802	1.60			
Pure Premium Derived by Formula		0.832			0.835			1.67	

CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
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.
1/15 through 12/15	115,445,373	4	186,293	27	1,107,745	182,910	769,827	2,246,775	1.95
1/16 through 12/16	120,795,443	6	496,517	35	870,810	379,813	599,064	2,346,204	1.94
1/17 through 12/17	138,982,091	1	10,679	27	1,040,136	27,951	766,728	1,845,494	1.33
1/18 through 12/18	147,489,314	4	375,149	39	540,643	354,512	773,745	2,044,049	1.39
1/19 through 12/19	152,322,103	2	228,020	36	1,028,162	531,893	762,492	2,550,567	1.68
5 YR. TOTAL	675,034,324	17	1,296,658	164	4,587,496	1,477,079	3,671,856	11,033,089	1.64
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.872	53%	0.763	1.64			
Pure Premium Indicated by National Relativity		31%	1.000	23%	0.849	1.85			
Pure Premium Present on Rate Level		32%	0.935	24%	0.782	1.72			
Pure Premium Derived by Formula		0.932			0.787			1.72	

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.
1/15 through 12/15	271,405,276	12	893,643	111	2,651,020	705,183	2,521,781	6,771,627	2.50
1/16 through 12/16	282,343,279	17	1,038,647	113	2,604,827	699,718	2,172,384	6,515,576	2.31
1/17 through 12/17	321,880,150	26	1,429,246	131	2,470,286	1,262,421	2,444,910	7,606,863	2.36
1/18 through 12/18	347,620,344	23	1,428,188	138	3,284,705	1,100,550	2,654,906	8,468,349	2.44
1/19 through 12/19	374,155,021	9	852,638	132	4,915,915	406,522	3,733,612	9,908,687	2.65
5 YR. TOTAL	1,597,404,070	87	5,642,362	625	15,926,753	4,174,394	13,527,593	39,271,102	2.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		62%	1.350	93%	1.108	2.46			
Pure Premium Indicated by National Relativity		19%	1.206	3%	0.995	2.20			
Pure Premium Present on Rate Level		19%	1.147	4%	1.017	2.16			
Pure Premium Derived by Formula		1.284			1.101			2.39	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	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		21%	1.077	22%	0.449	1.53			
Pure Premium Present on Rate Level		79%	0.870	78%	0.433	1.30			
Pure Premium Derived by Formula		0.913			0.437			1.35	

CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK 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.
1/15 through 12/15	23,971,518	3	126,082	7	132,364	68,001	168,529	494,976	2.07
1/16 through 12/16	26,582,842	3	300,585	5	199,858	86,744	86,521	673,708	2.54
1/17 through 12/17	31,805,428	2	95,831	17	298,201	50,928	363,789	808,749	2.54
1/18 through 12/18	40,169,478	1	49,999	16	334,252	22,627	252,520	659,398	1.64
1/19 through 12/19	36,679,081	1	12,764	12	176,192	15,038	95,589	299,583	0.82
5 YR. TOTAL	159,208,347	10	585,261	57	1,140,867	243,338	966,948	2,936,414	1.84
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.084	28%	0.760	1.84			
Pure Premium Indicated by National Relativity		40%	1.115	36%	0.874	1.99			
Pure Premium Present on Rate Level		40%	1.128	36%	0.895	2.02			
Pure Premium Derived by Formula		1.114			0.850			1.96	

CLASS 8236		READY MIXED CONCRETE 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.
1/15 through 12/15	89,472,525	9	518,010	24	384,293	429,557	703,909	2,035,769	2.28
1/16 through 12/16	98,382,624	9	398,763	28	765,614	309,843	668,885	2,143,105	2.18
1/17 through 12/17	103,343,247	6	646,408	29	565,439	368,684	566,250	2,146,781	2.08
1/18 through 12/18	108,323,308	9	780,802	27	735,115	434,269	601,096	2,551,282	2.36
1/19 through 12/19	107,131,474	6	318,262	24	585,685	221,383	707,051	1,832,381	1.71
5 YR. TOTAL	506,653,178	39	2,662,245	132	3,036,146	1,763,736	3,247,191	10,709,318	2.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	1.125	57%	0.989	2.11			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		63%	1.298	43%	1.189	2.49			
Pure Premium Derived by Formula		1.234			1.075			2.31	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/15 through 12/15	3,430,176	0	0	1	1,939	0	4,203	6,142	0.18
1/16 through 12/16	3,805,322	3	48,587	3	32,241	38,260	28,919	148,007	3.89
1/17 through 12/17	4,484,037	0	0	5	66,781	0	23,202	89,983	2.01
1/18 through 12/18	4,802,636	0	0	5	66,155	0	37,997	104,152	2.17
1/19 through 12/19	4,502,341	0	0	2	4,482	0	32,206	36,688	0.82
5 YR. TOTAL	21,024,512	3	48,587	16	171,598	38,260	126,527	384,972	1.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	1.047	13%	0.784			1.83	
Pure Premium Indicated by National Relativity		29%	1.646	31%	1.628			3.27	
Pure Premium Present on Rate Level		63%	1.554	56%	1.521			3.08	
Pure Premium Derived by Formula		1.540			1.458		3.00		

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.
1/15 through 12/15	47,494,601	1	12,970	16	177,078	14,122	193,685	397,855	0.84
1/16 through 12/16	40,268,661	1	11,768	17	450,776	7,879	507,992	978,415	2.43
1/17 through 12/17	47,773,149	2	533,415	18	380,541	188,245	334,598	1,436,799	3.01
1/18 through 12/18	46,412,429	3	99,434	14	92,133	70,841	202,319	464,727	1.00
1/19 through 12/19	44,513,643	2	36,586	15	265,443	32,464	230,258	564,751	1.27
5 YR. TOTAL	226,462,483	9	694,173	80	1,365,971	313,551	1,468,852	3,842,547	1.70
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.910	35%	0.787			1.70	
Pure Premium Indicated by National Relativity		39%	1.158	32%	0.995			2.15	
Pure Premium Present on Rate Level		39%	1.032	33%	1.027			2.06	
Pure Premium Derived by Formula		1.054			0.933		1.99		

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.
1/15 through 12/15	44,252,217	2	154,774	11	194,572	64,085	237,382	650,813	1.47
1/16 through 12/16	38,077,532	2	254,776	16	430,886	134,036	481,886	1,301,584	3.42
1/17 through 12/17	45,148,744	0	0	11	299,468	0	335,600	635,068	1.41
1/18 through 12/18	52,641,857	3	354,580	20	1,139,439	264,941	498,114	2,257,074	4.29
1/19 through 12/19	49,024,824	3	613,941	12	251,696	259,593	273,149	1,398,379	2.85
5 YR. TOTAL	229,145,174	10	1,378,071	70	2,316,061	722,655	1,826,131	6,242,918	2.72
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	1.612	39%	1.112			2.72	
Pure Premium Indicated by National Relativity		37%	1.360	30%	1.245			2.61	
Pure Premium Present on Rate Level		38%	1.262	31%	1.272			2.53	
Pure Premium Derived by Formula		1.386			1.202		2.59		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/15 through 12/15	6,343,597	0	0	2	13,618	0	28,212	41,830	0.66
1/16 through 12/16	7,488,561	0	0	3	55,726	0	70,907	126,633	1.69
1/17 through 12/17	8,750,169	1	21,542	4	11,200	19,692	32,754	85,188	0.97
1/18 through 12/18	9,563,455	0	0	8	200,793	0	186,559	387,352	4.05
1/19 through 12/19	11,184,169	1	186,870	3	4,552	74,039	74,308	339,769	3.04
5 YR. TOTAL	43,329,951	2	208,412	20	285,889	93,731	392,740	980,772	2.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.141	19%		1.123		2.26	
Pure Premium Indicated by National Relativity		45%	1.347	40%		1.710		3.06	
Pure Premium Present on Rate Level		45%	1.113	41%		1.494		2.61	
Pure Premium Derived by Formula		1.221			1.510		2.73		

CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & 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.
1/15 through 12/15	3,034,655	0	0	1	31,118	0	42,724	73,842	2.43
1/16 through 12/16	2,906,576	1	1,232	2	39,498	33,596	13,692	88,018	3.03
1/17 through 12/17	4,392,059	0	0	1	1,392	0	20,400	21,792	0.50
1/18 through 12/18	4,398,102	0	0	6	44,560	0	95,578	140,138	3.19
1/19 through 12/19	3,931,916	0	0	4	51,331	0	23,311	74,642	1.90
5 YR. TOTAL	18,663,308	1	1,232	14	167,899	33,596	195,705	398,432	2.14
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.906	13%		1.229		2.14	
Pure Premium Indicated by National Relativity		46%	1.507	43%		1.901		3.41	
Pure Premium Present on Rate Level		47%	1.291	44%		1.649		2.94	
Pure Premium Derived by Formula		1.363			1.703		3.07		

CLASS 8291		STORAGE WAREHOUSE-COLD							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	18,580,209	2	65,202	5	141,689	71,409	77,959	356,259	1.92
1/16 through 12/16	19,723,810	1	5,496	8	60,927	15,677	86,207	168,307	0.85
1/17 through 12/17	21,030,369	1	35,356	7	195,696	70,799	320,974	622,825	2.96
1/18 through 12/18	20,971,247	1	213,134	9	335,795	36,260	299,816	885,005	4.22
1/19 through 12/19	27,275,685	2	93,684	8	348,560	79,662	150,753	672,659	2.47
5 YR. TOTAL	107,581,320	7	412,872	37	1,082,667	273,807	935,709	2,705,055	2.51
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.390	22%		1.124		2.51	
Pure Premium Indicated by National Relativity		43%	0.770	39%		0.684		1.45	
Pure Premium Present on Rate Level		44%	0.762	39%		0.832		1.59	
Pure Premium Derived by Formula		0.847			0.839		1.69		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8292		STORAGE WAREHOUSE NOC								
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.	
1/15 through 12/15	190,313,686	16	334,522	93	973,519	228,937	1,015,977	2,552,955	1.34	
1/16 through 12/16	196,245,197	8	320,027	69	656,608	232,239	801,614	2,010,488	1.03	
1/17 through 12/17	221,162,246	15	700,142	103	1,022,889	1,006,412	1,009,498	3,738,941	1.69	
1/18 through 12/18	217,289,705	17	1,250,981	86	1,769,239	1,075,368	1,183,905	5,279,493	2.43	
1/19 through 12/19	242,568,707	9	316,545	77	2,216,856	209,674	1,169,127	3,912,202	1.61	
5 YR. TOTAL	1,067,579,541	65	2,922,217	428	6,639,111	2,752,630	5,180,121	17,494,079	1.64	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		44%	0.896	66%	0.743	1.64				
Pure Premium Indicated by National Relativity		28%	0.832	17%	0.695	1.53				
Pure Premium Present on Rate Level		28%	0.846	17%	0.768	1.61				
Pure Premium Derived by Formula		0.864			0.739		1.60			

CLASS 8293		STORAGE WAREHOUSE-FURNITURE & 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.	
1/15 through 12/15	73,736,313	7	251,060	70	577,969	472,941	645,964	1,947,934	2.64	
1/16 through 12/16	82,464,208	17	680,192	85	1,332,338	467,058	1,030,590	3,510,178	4.26	
1/17 through 12/17	82,300,350	7	233,640	61	1,167,373	282,200	866,697	2,549,910	3.10	
1/18 through 12/18	89,460,843	8	274,146	70	1,348,636	218,652	1,307,098	3,148,532	3.52	
1/19 through 12/19	91,210,736	7	386,401	69	1,964,927	416,376	1,130,215	3,897,919	4.27	
5 YR. TOTAL	419,172,450	46	1,825,439	355	6,391,243	1,857,227	4,980,564	15,054,473	3.59	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		42%	1.960	62%	1.631	3.59				
Pure Premium Indicated by National Relativity		29%	1.933	19%	1.438	3.37				
Pure Premium Present on Rate Level		29%	1.959	19%	1.706	3.67				
Pure Premium Derived by Formula		1.952			1.609		3.56			

CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS								
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES								
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	6,058,640	0	0	1	3,838	0	88,773	92,611	1.53	
1/16 through 12/16	4,790,575	0	0	0	0	0	1,830	1,830	0.04	
1/17 through 12/17	5,328,666	0	0	0	0	0	3,771	3,771	0.07	
1/18 through 12/18	5,056,223	0	0	1	22,708	0	27,093	49,801	0.99	
1/19 through 12/19	4,868,587	0	0	5	413,672	0	162,978	576,650	11.85	
5 YR. TOTAL	26,102,691	0	0	7	440,218	0	284,445	724,663	2.78	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		8%	1.686	12%	1.090	2.78				
Pure Premium Indicated by National Relativity		46%	1.406	44%	1.214	2.62				
Pure Premium Present on Rate Level		46%	1.176	44%	1.112	2.29				
Pure Premium Derived by Formula		1.323			1.154		2.48			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8350		GASOLINE - OR OIL 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.
1/15 through 12/15	143,007,099	14	1,431,920	61	1,600,904	2,063,509	1,508,186	6,604,519	4.62
1/16 through 12/16	159,220,119	16	1,998,645	54	2,401,565	1,444,867	1,701,290	7,546,367	4.74
1/17 through 12/17	154,765,790	15	1,027,177	73	2,384,402	818,887	1,726,188	5,956,654	3.85
1/18 through 12/18	161,001,566	15	1,311,791	53	1,748,811	1,574,331	1,064,599	5,699,532	3.54
1/19 through 12/19	159,157,099	21	1,615,319	48	1,194,909	2,032,281	1,157,510	6,000,019	3.77
5 YR. TOTAL	777,151,673	81	7,384,852	289	9,330,591	7,933,875	7,157,773	31,807,091	4.09
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	2.151	88%	1.942	4.09			
Pure Premium Indicated by National Relativity		21%	1.696	6%	1.011	2.71			
Pure Premium Present on Rate Level		21%	2.010	6%	1.872	3.88			
Pure Premium Derived by Formula		2.026		1.882		3.91			

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.
1/15 through 12/15	1,873,237,998	85	4,840,977	353	6,022,396	2,735,105	5,655,992	19,254,470	1.03
1/16 through 12/16	1,989,053,051	70	4,233,275	405	7,017,113	2,984,960	6,256,361	20,491,709	1.03
1/17 through 12/17	2,045,943,025	66	3,272,101	378	7,194,472	2,528,059	6,158,382	19,153,014	0.94
1/18 through 12/18	2,261,793,541	69	5,677,834	414	8,702,953	4,378,887	7,019,944	25,779,618	1.14
1/19 through 12/19	2,330,341,641	56	4,567,474	368	8,181,489	2,454,328	6,401,192	21,604,483	0.93
5 YR. TOTAL	10,500,369,256	346	22,591,661	1,918	37,118,423	15,081,339	31,491,871	106,283,294	1.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.569	100%	0.444	1.01			
Pure Premium Indicated by National Relativity		0%	0.617	0%	0.480	1.10			
Pure Premium Present on Rate Level		0%	0.576	0%	0.469	1.05			
Pure Premium Derived by Formula		0.569		0.444		1.01			

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.
1/15 through 12/15	24,197,740	0	0	4	158,667	0	165,701	324,368	1.34
1/16 through 12/16	22,902,772	0	0	4	216,678	0	184,821	401,499	1.75
1/17 through 12/17	24,132,113	0	0	3	74,384	0	55,813	130,197	0.54
1/18 through 12/18	23,748,563	2	66,732	0	0	55,899	17,084	139,715	0.59
1/19 through 12/19	18,183,894	0	0	3	176,524	0	157,750	334,274	1.84
5 YR. TOTAL	113,165,082	2	66,732	14	626,253	55,899	581,169	1,330,053	1.18
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.612	16%	0.563	1.18			
Pure Premium Indicated by National Relativity		30%	0.415	32%	0.370	0.79			
Pure Premium Present on Rate Level		59%	0.463	52%	0.420	0.88			
Pure Premium Derived by Formula		0.465		0.427		0.89			

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

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CLASS 8385		BUS CO.: GARAGE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	68,292,018	2	186,885	8	291,329	51,819	156,980	687,013	1.01
1/16 through 12/16	66,581,577	5	348,066	17	545,394	98,891	289,664	1,282,015	1.93
1/17 through 12/17	72,892,440	3	135,304	15	611,497	74,728	497,848	1,319,377	1.81
1/18 through 12/18	74,850,556	6	149,725	18	583,998	194,871	428,934	1,357,528	1.81
1/19 through 12/19	91,064,753	5	451,488	12	295,427	439,066	209,556	1,395,537	1.53
5 YR. TOTAL	373,681,344	21	1,271,468	70	2,327,645	859,375	1,582,982	6,041,470	1.62
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.963	32%		0.654		1.62	
Pure Premium Indicated by National Relativity		39%	0.627	34%		0.480		1.11	
Pure Premium Present on Rate Level		39%	0.600	34%		0.501		1.10	
Pure Premium Derived by Formula			0.690			0.543		1.23	

CLASS 8392		AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	30,532,812	5	41,699	7	62,455	260,724	66,918	431,796	1.41
1/16 through 12/16	32,608,233	1	149,928	7	34,779	49,600	85,616	319,923	0.98
1/17 through 12/17	35,981,832	1	727	13	260,003	1,022	561,464	823,216	2.29
1/18 through 12/18	35,912,924	2	22,976	8	82,418	17,128	75,315	197,837	0.55
1/19 through 12/19	44,070,855	2	20,823	12	80,405	37,049	149,880	288,157	0.65
5 YR. TOTAL	179,106,656	11	236,153	47	520,060	365,523	939,193	2,060,929	1.15
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.422	23%		0.728		1.15	
Pure Premium Indicated by National Relativity		43%	0.459	38%		0.476		0.94	
Pure Premium Present on Rate Level		44%	0.434	39%		0.571		1.01	
Pure Premium Derived by Formula			0.443			0.571		1.01	

CLASS 8393		AUTOMOBILE BODY REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	245,591,699	8	372,712	37	1,095,562	184,774	733,969	2,387,017	0.97
1/16 through 12/16	280,086,179	6	861,278	26	577,462	343,499	418,746	2,200,985	0.79
1/17 through 12/17	276,048,815	2	229,347	27	1,045,435	518,939	591,860	2,385,581	0.86
1/18 through 12/18	320,761,304	6	159,553	41	1,721,142	188,669	954,662	3,024,026	0.94
1/19 through 12/19	313,370,439	3	278,685	29	1,416,891	132,377	800,457	2,628,410	0.84
5 YR. TOTAL	1,435,858,436	25	1,901,575	160	5,856,492	1,368,258	3,499,694	12,626,019	0.88
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.540	48%		0.339		0.88	
Pure Premium Indicated by National Relativity		31%	0.460	26%		0.325		0.79	
Pure Premium Present on Rate Level		32%	0.445	26%		0.297		0.74	
Pure Premium Derived by Formula			0.485			0.324		0.81	

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

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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.
1/15 through 12/15	6,365,954	1	47,446	1	12,157	29,175	14,375	103,153	1.62
1/16 through 12/16	12,357,612	1	22,061	4	61,877	24,577	52,009	160,524	1.30
1/17 through 12/17	8,805,359	0	0	5	91,803	0	18,307	110,110	1.25
1/18 through 12/18	15,264,271	1	126,924	9	460,427	168,978	852,677	1,609,006	10.54
1/19 through 12/19	17,121,359	0	0	3	348,362	0	51,693	400,055	2.34
5 YR. TOTAL	59,914,555	3	196,431	22	974,626	222,730	989,061	2,382,848	3.98
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	1.955	21%	2.023			3.98	
Pure Premium Indicated by National Relativity		42%	1.377	39%	1.173			2.55	
Pure Premium Present on Rate Level		45%	1.404	40%	1.376			2.78	
Pure Premium Derived by Formula		1.464			1.433		2.90		

CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical 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.
1/15 through 12/15	1,238,795,969	7	306,939	22	369,456	136,093	415,736	1,228,224	0.10
1/16 through 12/16	1,334,979,171	5	181,335	35	756,845	82,034	785,982	1,806,196	0.14
1/17 through 12/17	1,342,978,152	2	37,134	22	296,142	12,165	544,552	889,993	0.07
1/18 through 12/18	1,485,546,802	5	262,082	26	677,707	101,635	657,057	1,698,481	0.11
1/19 through 12/19	1,617,271,503	4	612,990	21	660,235	338,617	642,118	2,253,960	0.14
5 YR. TOTAL	7,019,571,597	23	1,400,480	126	2,760,385	670,544	3,045,445	7,876,854	0.11
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.059	48%	0.053			0.11	
Pure Premium Indicated by National Relativity		33%	0.071	26%	0.064			0.14	
Pure Premium Present on Rate Level		34%	0.072	26%	0.060			0.13	
Pure Premium Derived by Formula		0.067			0.058		0.13		

CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
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.
1/15 through 12/15	78,030,227	0	0	11	164,477	0	170,880	335,357	0.43
1/16 through 12/16	90,524,457	1	1,398	8	189,793	584	93,341	285,116	0.32
1/17 through 12/17	99,713,338	3	104,844	6	76,561	105,497	205,283	492,185	0.49
1/18 through 12/18	118,497,646	0	0	14	222,581	0	247,315	469,896	0.40
1/19 through 12/19	127,061,063	1	110,658	12	354,713	61,379	226,577	753,327	0.59
5 YR. TOTAL	513,826,731	5	216,900	51	1,008,125	167,460	943,396	2,335,881	0.45
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	0.238	27%	0.216			0.45	
Pure Premium Indicated by National Relativity		41%	0.347	36%	0.274			0.62	
Pure Premium Present on Rate Level		41%	0.290	37%	0.256			0.55	
Pure Premium Derived by Formula		0.304			0.252		0.56		

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

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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.
1/15 through 12/15	479,560,524	0	0	2	39,540	0	38,149	77,689	0.02
1/16 through 12/16	540,700,339	2	35,634	5	50,367	9,524	81,196	176,721	0.03
1/17 through 12/17	626,047,545	3	93,698	4	47,794	62,965	89,729	294,186	0.05
1/18 through 12/18	742,936,211	1	2,185	4	31,063	4,588	99,623	137,459	0.02
1/19 through 12/19	831,555,164	1	422,569	3	48,436	72,701	102,705	646,411	0.08
5 YR. TOTAL	3,220,799,783	7	554,086	18	217,200	149,778	411,402	1,332,466	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	0.024	17%		0.017		0.04	
Pure Premium Indicated by National Relativity		34%	0.016	36%		0.014		0.03	
Pure Premium Present on Rate Level		54%	0.021	47%		0.017		0.04	
Pure Premium Derived by Formula		0.020			0.016		0.04		

CLASS 8606		GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	11,365,517	1	130,578	3	42,497	67,436	33,293	273,804	2.41
1/16 through 12/16	13,409,035	0	0	0	0	0	9,728	9,728	0.07
1/17 through 12/17	12,473,946	0	0	1	2,929	0	17,588	20,517	0.16
1/18 through 12/18	17,347,493	1	5,625	1	32,951	168,181	27,796	234,553	1.35
1/19 through 12/19	18,113,511	0	0	0	0	0	11,770	11,770	0.07
5 YR. TOTAL	72,709,502	2	136,203	5	78,377	235,617	100,175	550,372	0.76
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.295	12%		0.462		0.76	
Pure Premium Indicated by National Relativity		14%	0.428	15%		0.367		0.80	
Pure Premium Present on Rate Level		78%	0.448	73%		0.387		0.84	
Pure Premium Derived by Formula		0.433			0.393		0.83		

CLASS 8719		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
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.
1/15 through 12/15	225,476	0	0	0	0	0	0	0	0.00
1/16 through 12/16	277,819	0	0	0	0	0	0	0	0.00
1/17 through 12/17	256,509	0	0	0	0	0	0	0	0.00
1/18 through 12/18	299,740	0	0	0	0	0	0	0	0.00
1/19 through 12/19	297,418	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,356,962	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		8%	0.616	9%		0.503		1.12	
Pure Premium Present on Rate Level		91%	0.509	89%		0.469		0.98	
Pure Premium Derived by Formula		0.512			0.463		0.98		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* 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: 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.
1/15 through 12/15	206,741,952	4	232,258	17	258,026	210,977	445,308	1,146,569	0.55
1/16 through 12/16	212,655,466	3	552,500	21	372,164	277,518	479,160	1,681,342	0.79
1/17 through 12/17	229,485,937	4	477,152	13	682,466	187,463	327,141	1,674,222	0.73
1/18 through 12/18	272,582,216	1	127,784	21	422,948	125,418	326,417	1,002,567	0.37
1/19 through 12/19	240,460,300	2	78,448	10	378,229	40,469	261,909	759,055	0.32
5 YR. TOTAL	1,161,925,871	14	1,468,142	82	2,113,833	841,845	1,839,935	6,263,755	0.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.308	39%	0.231	0.54			
Pure Premium Indicated by National Relativity		37%	0.321	30%	0.257	0.58			
Pure Premium Present on Rate Level		37%	0.267	31%	0.246	0.51			
Pure Premium Derived by Formula		0.298			0.243			0.54	

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.
1/15 through 12/15	194,899,128	2	31,881	0	0	46,743	3,039	81,663	0.04
1/16 through 12/16	219,167,304	5	424,693	3	45,033	529,151	27,132	1,026,009	0.47
1/17 through 12/17	243,086,649	1	97,859	3	75,703	478,882	57,729	710,173	0.29
1/18 through 12/18	258,651,243	0	0	2	76,543	0	76,843	153,386	0.06
1/19 through 12/19	308,355,287	2	62,904	1	177,234	110,004	127,508	477,650	0.16
5 YR. TOTAL	1,224,159,611	10	617,337	9	374,513	1,164,780	292,251	2,448,881	0.20
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.081	26%	0.119	0.20			
Pure Premium Indicated by National Relativity		19%	0.063	20%	0.048	0.11			
Pure Premium Present on Rate Level		68%	0.068	54%	0.101	0.17			
Pure Premium Derived by Formula		0.069			0.095			0.16	

CLASS 8723		INSURANCE COMPANIES - INCLUDING 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.
1/15 through 12/15	2,160,859,837	8	138,701	16	619,882	207,925	744,355	1,710,863	0.08
1/16 through 12/16	2,386,910,510	5	366,510	24	530,036	212,773	437,924	1,547,243	0.07
1/17 through 12/17	2,769,285,028	6	105,134	20	472,728	163,637	458,363	1,199,862	0.04
1/18 through 12/18	2,889,207,564	6	288,788	21	368,009	182,061	415,663	1,254,521	0.04
1/19 through 12/19	3,243,861,332	4	244,500	19	826,175	161,524	418,578	1,650,777	0.05
5 YR. TOTAL	13,450,124,271	29	1,143,633	100	2,816,830	927,920	2,474,883	7,363,266	0.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	0.029	49%	0.025	0.05			
Pure Premium Indicated by National Relativity		35%	0.029	25%	0.028	0.06			
Pure Premium Present on Rate Level		35%	0.032	26%	0.034	0.07			
Pure Premium Derived by Formula		0.030			0.028			0.06	

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* 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.
1/15 through 12/15	2,185,608	1	4,396	0	0	1,453	4,489	10,338	0.47
1/16 through 12/16	3,485,543	0	0	0	0	0	1,003	1,003	0.03
1/17 through 12/17	4,436,955	0	0	1	5,339	0	40,728	46,067	1.04
1/18 through 12/18	4,265,534	0	0	2	2,987	0	13,000	15,987	0.38
1/19 through 12/19	3,884,659	0	0	1	1,159	0	13,035	14,194	0.37
5 YR. TOTAL	18,258,299	1	4,396	4	9,485	1,453	72,255	87,589	0.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.076	7%	0.404	0.48			
Pure Premium Indicated by National Relativity		15%	0.439	16%	0.333	0.77			
Pure Premium Present on Rate Level		80%	0.605	77%	0.487	1.09			
Pure Premium Derived by Formula		0.554			0.457			1.01	

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.
1/15 through 12/15	10,734,473,377	68	3,915,228	159	3,186,453	2,647,566	3,097,834	12,847,081	0.12
1/16 through 12/16	10,813,928,881	64	3,013,975	183	3,575,779	1,948,400	4,119,304	12,657,458	0.12
1/17 through 12/17	11,578,646,295	50	3,146,722	187	5,364,476	1,870,181	4,962,164	15,343,543	0.13
1/18 through 12/18	12,082,609,196	45	3,737,041	201	5,727,871	2,366,261	4,796,144	16,627,317	0.14
1/19 through 12/19	12,456,385,051	43	4,026,555	142	4,342,292	2,917,775	3,602,187	14,888,809	0.12
5 YR. TOTAL	57,666,042,800	270	17,839,521	872	22,196,871	11,750,183	20,577,633	72,364,208	0.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		95%	0.069	100%	0.056	0.13			
Pure Premium Indicated by National Relativity		2%	0.069	0%	0.057	0.13			
Pure Premium Present on Rate Level		3%	0.073	0%	0.059	0.13			
Pure Premium Derived by Formula		0.069			0.056			0.13	

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.
1/15 through 12/15	7,008,343	1	7,401	2	3,136	4,075	6,609	21,221	0.30
1/16 through 12/16	6,173,193	1	85,685	1	2,802	143,513	7,271	239,271	3.88
1/17 through 12/17	6,580,707	0	0	2	9,286	0	16,042	25,328	0.39
1/18 through 12/18	7,537,060	2	70,193	2	832	475,180	10,523	556,728	7.39
1/19 through 12/19	5,891,041	1	5,802	2	129,489	588	56,608	192,487	3.27
5 YR. TOTAL	33,190,344	5	169,081	9	145,545	623,356	97,053	1,035,035	3.12
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.948	12%	2.171	3.12			
Pure Premium Indicated by National Relativity		29%	0.697	31%	0.689	1.39			
Pure Premium Present on Rate Level		64%	0.769	57%	0.844	1.61			
Pure Premium Derived by Formula		0.761			0.955			1.72	

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* 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: 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.
1/15 through 12/15	845,897,188	14	793,970	12	192,761	533,837	242,492	1,763,060	0.21
1/16 through 12/16	856,206,958	9	1,130,998	19	541,134	661,777	507,951	2,841,860	0.33
1/17 through 12/17	876,035,339	12	970,030	25	1,119,292	482,681	668,949	3,240,952	0.37
1/18 through 12/18	934,370,043	8	362,546	25	959,439	171,825	888,265	2,382,075	0.25
1/19 through 12/19	921,769,623	9	685,827	23	680,930	697,631	739,343	2,803,731	0.30
5 YR. TOTAL	4,434,279,151	52	3,943,371	104	3,493,556	2,547,751	3,047,000	13,031,678	0.29
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.168	53%	0.126	0.29			
Pure Premium Indicated by National Relativity		31%	0.126	23%	0.109	0.24			
Pure Premium Present on Rate Level		31%	0.154	24%	0.119	0.27			
Pure Premium Derived by Formula		0.151			0.120			0.27	

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.
1/15 through 12/15	12,002,723	0	0	0	0	0	244	244	0.00
1/16 through 12/16	13,155,457	0	0	1	3,076	0	5,585	8,661	0.07
1/17 through 12/17	12,738,683	0	0	2	46,097	0	59,147	105,244	0.83
1/18 through 12/18	15,739,843	0	0	0	0	0	0	0	0.00
1/19 through 12/19	16,762,582	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	70,399,288	0	0	3	49,173	0	64,976	114,149	0.16
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.070	5%	0.092	0.16			
Pure Premium Indicated by National Relativity		21%	0.110	22%	0.070	0.18			
Pure Premium Present on Rate Level		76%	0.070	73%	0.071	0.14			
Pure Premium Derived by Formula		0.078			0.072			0.15	

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.
1/15 through 12/15	5,150,280	0	0	0	0	0	1,889	1,889	0.04
1/16 through 12/16	9,539,109	0	0	0	0	0	0	0	0.00
1/17 through 12/17	10,555,314	0	0	0	0	0	1,327	1,327	0.01
1/18 through 12/18	10,294,895	0	0	0	0	0	0	0	0.00
1/19 through 12/19	9,192,093	0	0	1	34,156	0	12,038	46,194	0.50
5 YR. TOTAL	44,731,691	0	0	1	34,156	0	15,254	49,410	0.11
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.076	5%	0.034	0.11			
Pure Premium Indicated by National Relativity		18%	0.168	19%	0.146	0.31			
Pure Premium Present on Rate Level		79%	0.090	76%	0.098	0.19			
Pure Premium Derived by Formula		0.104			0.104			0.21	

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* 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: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	27,585,895	2	6,338	6	171,816	11,020	117,659	306,833	1.11
1/16 through 12/16	29,660,062	1	12,290	5	35,393	20,066	42,137	109,886	0.37
1/17 through 12/17	37,175,236	0	0	4	63,844	0	22,095	85,939	0.23
1/18 through 12/18	35,548,397	0	0	5	246,591	0	113,424	360,015	1.01
1/19 through 12/19	25,444,624	1	19,141	6	136,492	10,087	150,426	316,146	1.24
5 YR. TOTAL	155,414,214	4	37,769	26	654,136	41,173	445,741	1,178,819	0.76
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.445	16%	0.313	0.76			
Pure Premium Indicated by National Relativity		45%	0.330	42%	0.344	0.67			
Pure Premium Present on Rate Level		45%	0.316	42%	0.295	0.61			
Pure Premium Derived by Formula		0.335			0.318			0.65	

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.
1/15 through 12/15	2,933,289,836	1	7,004	12	352,860	15,148	264,780	639,792	0.02
1/16 through 12/16	3,205,290,205	3	282,422	12	376,120	126,891	338,447	1,123,880	0.04
1/17 through 12/17	3,163,942,049	2	202,438	11	439,073	405,806	393,033	1,440,350	0.05
1/18 through 12/18	3,441,444,178	1	48,448	15	214,597	13,354	263,211	539,610	0.02
1/19 through 12/19	3,330,956,719	0	0	9	550,212	0	343,088	893,300	0.03
5 YR. TOTAL	16,074,922,987	7	540,312	59	1,932,862	561,199	1,602,559	4,636,932	0.03
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.015	34%	0.013	0.03			
Pure Premium Indicated by National Relativity		38%	0.011	33%	0.010	0.02			
Pure Premium Present on Rate Level		39%	0.015	33%	0.013	0.03			
Pure Premium Derived by Formula		0.013			0.012			0.03	

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.
1/15 through 12/15	38,774,627,969	96	3,676,835	357	6,796,648	3,502,723	6,920,963	20,897,169	0.05
1/16 through 12/16	40,867,239,757	83	2,813,312	359	6,274,916	2,357,020	6,642,651	18,087,899	0.04
1/17 through 12/17	43,228,328,197	82	3,614,488	396	7,678,117	2,289,049	8,017,568	21,599,222	0.05
1/18 through 12/18	45,769,772,853	96	4,284,703	395	7,089,329	3,590,618	7,808,623	22,773,273	0.05
1/19 through 12/19	48,497,250,086	80	4,713,082	318	7,520,397	3,392,884	7,446,277	23,072,640	0.05
5 YR. TOTAL	217,137,218,862	437	19,102,420	1,825	35,359,407	15,132,294	36,836,082	106,430,203	0.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.025	100%	0.024	0.05			
Pure Premium Indicated by National Relativity		0%	0.029	0%	0.028	0.06			
Pure Premium Present on Rate Level		0%	0.023	0%	0.024	0.05			
Pure Premium Derived by Formula		0.025			0.024			0.05	

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* 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: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	1,396,948,553	1	14,436	22	688,331	14,844	575,017	1,292,628	0.09
1/16 through 12/16	1,457,767,835	2	48,673	12	190,440	59,368	338,641	637,122	0.04
1/17 through 12/17	1,540,723,102	4	159,810	12	112,310	18,884	311,078	602,082	0.04
1/18 through 12/18	1,625,329,128	0	0	7	89,071	0	325,000	414,071	0.03
1/19 through 12/19	1,671,626,580	1	59,872	9	138,551	36,324	194,154	428,901	0.03
5 YR. TOTAL	7,692,395,198	8	282,791	62	1,218,703	129,420	1,743,890	3,374,804	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.020	34%	0.024			0.04	
Pure Premium Indicated by National Relativity		39%	0.031	33%	0.025			0.06	
Pure Premium Present on Rate Level		39%	0.029	33%	0.027			0.06	
Pure Premium Derived by Formula		0.028		0.025				0.05	

CLASS 8824 + +		RETIREMENT LIVING CENTERS: HEALTH CARE 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.
1/15 through 12/15	367,395,884	38	876,422	113	934,855	823,005	1,448,869	4,083,151	1.11
1/16 through 12/16	301,716,261	24	652,907	77	1,141,762	386,792	1,421,037	3,602,498	1.19
1/17 through 12/17	349,049,545	24	537,809	129	1,139,803	469,112	1,501,522	3,648,246	1.05
1/18 through 12/18	369,833,126	32	1,442,793	134	2,141,937	950,343	2,096,718	6,631,791	1.79
1/19 through 12/19	389,959,572	29	1,124,334	119	2,334,899	626,682	2,263,334	6,349,249	1.63
5 YR. TOTAL	1,777,954,388	147	4,634,265	572	7,693,256	3,255,934	8,731,480	24,314,935	1.37
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		45%	0.693	68%	0.674			1.37	
Pure Premium Indicated by National Relativity		27%	0.630	16%	0.601			1.23	
Pure Premium Present on Rate Level		28%	0.544	16%	0.491			1.04	
Pure Premium Derived by Formula		0.634		0.633				1.27	

CLASS 8826		RETIREMENT LIVING CENTERS: 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.
1/15 through 12/15	295,648,383	15	714,231	64	602,522	317,859	755,598	2,390,210	0.81
1/16 through 12/16	278,705,633	18	673,462	71	781,242	432,980	1,073,105	2,960,789	1.06
1/17 through 12/17	291,083,690	14	515,918	64	573,518	289,127	840,713	2,219,276	0.76
1/18 through 12/18	319,913,170	16	643,156	66	946,622	671,318	1,337,521	3,598,617	1.13
1/19 through 12/19	328,035,478	11	511,726	64	708,601	346,273	848,348	2,414,948	0.74
5 YR. TOTAL	1,513,386,354	74	3,058,493	329	3,612,505	2,057,557	4,855,285	13,583,840	0.90
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.441	63%	0.457			0.90	
Pure Premium Indicated by National Relativity		31%	0.398	18%	0.448			0.85	
Pure Premium Present on Rate Level		32%	0.425	19%	0.485			0.91	
Pure Premium Derived by Formula		0.423		0.461				0.88	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8831		HOSPITAL-VETERINARY & DRIVERS							
Industry Group: Goods and Services Hazard Group: 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.
1/15 through 12/15	443,446,649	8	266,399	84	542,321	138,573	1,198,480	2,145,773	0.48
1/16 through 12/16	465,724,545	10	589,749	66	733,676	482,789	1,445,511	3,251,725	0.70
1/17 through 12/17	544,890,189	9	145,052	60	463,801	211,172	1,429,941	2,249,966	0.41
1/18 through 12/18	571,326,132	11	307,498	100	860,795	208,667	1,985,207	3,362,167	0.59
1/19 through 12/19	624,581,273	13	442,015	77	1,128,331	304,020	2,167,456	4,041,822	0.65
5 YR. TOTAL	2,649,968,788	51	1,750,713	387	3,728,924	1,345,221	8,226,595	15,051,453	0.57
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.207	70%	0.361	0.57			
Pure Premium Indicated by National Relativity		33%	0.193	15%	0.314	0.51			
Pure Premium Present on Rate Level		34%	0.199	15%	0.350	0.55			
Pure Premium Derived by Formula		0.200			0.352			0.55	

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.
1/15 through 12/15	6,244,594,053	49	2,244,762	133	2,767,348	1,182,175	2,627,986	8,822,271	0.14
1/16 through 12/16	6,590,443,776	38	2,104,318	163	3,946,787	988,118	3,137,748	10,176,971	0.16
1/17 through 12/17	6,609,638,155	34	1,396,025	151	3,395,226	1,025,009	3,156,288	8,972,548	0.14
1/18 through 12/18	7,226,300,236	47	2,184,310	139	2,887,146	1,253,070	3,020,641	9,345,167	0.13
1/19 through 12/19	7,693,161,754	47	3,259,293	138	3,561,019	2,059,271	3,407,717	12,287,300	0.16
5 YR. TOTAL	34,364,137,974	215	11,188,708	724	16,557,526	6,507,643	15,350,380	49,604,257	0.15
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	0.081	100%	0.064	0.15			
Pure Premium Indicated by National Relativity		14%	0.069	0%	0.062	0.13			
Pure Premium Present on Rate Level		14%	0.070	0%	0.062	0.13			
Pure Premium Derived by Formula		0.078			0.064			0.14	

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.
1/15 through 12/15	1,304,729,601	25	1,417,364	96	1,652,675	835,293	1,537,929	5,443,261	0.42
1/16 through 12/16	1,377,747,309	26	1,708,667	88	2,204,359	827,941	1,783,136	6,524,103	0.47
1/17 through 12/17	1,452,529,256	32	2,287,124	85	2,273,230	1,388,070	2,163,445	8,111,869	0.56
1/18 through 12/18	1,407,131,986	19	1,592,003	108	2,080,157	738,638	1,983,927	6,394,725	0.45
1/19 through 12/19	2,538,373,288	31	2,491,728	149	3,155,509	1,436,643	2,806,341	9,890,221	0.39
5 YR. TOTAL	8,080,511,440	133	9,496,886	526	11,365,930	5,226,585	10,274,778	36,364,179	0.45
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.258	93%	0.192	0.45			
Pure Premium Indicated by National Relativity		17%	0.207	3%	0.191	0.40			
Pure Premium Present on Rate Level		18%	0.243	4%	0.199	0.44			
Pure Premium Derived by Formula		0.247			0.192			0.44	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	970,460,519	68	2,948,753	204	2,338,705	2,492,916	2,223,405	10,003,779	1.03
1/16 through 12/16	1,026,983,218	57	2,437,304	197	2,598,298	1,303,979	2,298,694	8,638,275	0.84
1/17 through 12/17	1,110,195,979	61	3,183,291	230	3,668,558	1,786,870	3,786,012	12,424,731	1.12
1/18 through 12/18	1,206,586,489	54	3,038,897	225	3,168,066	1,591,157	3,357,000	11,155,120	0.92
1/19 through 12/19	1,203,118,138	61	3,882,019	205	4,158,797	1,735,003	3,164,213	12,940,032	1.08
5 YR. TOTAL	5,517,344,343	301	15,490,264	1,061	15,932,424	8,909,925	14,829,324	55,161,937	1.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		81%	0.570	100%	0.430			1.00	
Pure Premium Indicated by National Relativity		9%	0.511	0%	0.395			0.91	
Pure Premium Present on Rate Level		10%	0.554	0%	0.463			1.02	
Pure Premium Derived by Formula		0.563			0.430		0.99		

CLASS 8842		GROUP HOMES-ALL EMPLOYEES & 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.
1/15 through 12/15	355,647,929	18	491,665	108	930,677	574,435	1,118,353	3,115,130	0.88
1/16 through 12/16	389,633,129	17	496,200	117	1,463,563	414,112	1,611,147	3,985,022	1.02
1/17 through 12/17	414,898,576	32	1,118,599	117	949,346	670,440	1,342,247	4,080,632	0.98
1/18 through 12/18	422,876,061	27	813,126	119	1,367,505	711,933	1,942,395	4,834,959	1.14
1/19 through 12/19	454,316,925	19	930,386	116	2,030,377	533,975	1,993,208	5,487,946	1.21
5 YR. TOTAL	2,037,372,620	113	3,849,976	577	6,741,468	2,904,895	8,007,350	21,503,689	1.06
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	0.520	77%	0.536			1.06	
Pure Premium Indicated by National Relativity		26%	0.561	11%	0.535			1.10	
Pure Premium Present on Rate Level		27%	0.515	12%	0.538			1.05	
Pure Premium Derived by Formula		0.529			0.536		1.07		

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.
1/15 through 12/15	124,536,252	18	379,049	42	338,086	285,853	445,236	1,448,224	1.16
1/16 through 12/16	136,464,492	12	209,545	52	370,427	131,385	518,098	1,229,455	0.90
1/17 through 12/17	112,945,899	13	236,245	47	375,838	292,342	497,148	1,401,573	1.24
1/18 through 12/18	102,438,564	1	2,244	26	362,311	5,209	310,238	680,002	0.66
1/19 through 12/19	100,714,355	5	166,645	23	571,376	187,526	361,727	1,287,274	1.28
5 YR. TOTAL	577,099,562	49	993,728	190	2,018,038	902,315	2,132,447	6,046,528	1.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.522	39%	0.526			1.05	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		74%	0.544	61%	0.491			1.04	
Pure Premium Derived by Formula		0.538			0.505		1.04		

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

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CLASS 8849 + +		NURSING HOME-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	1,105,710,416	62	3,129,136	239	3,301,905	1,797,120	3,578,392	11,806,553	1.07
1/16 through 12/16	1,106,235,717	53	1,430,199	232	3,342,119	912,201	3,642,675	9,327,194	0.84
1/17 through 12/17	1,181,523,714	45	2,005,855	252	4,545,896	1,364,667	4,652,046	12,568,464	1.06
1/18 through 12/18	1,174,840,742	52	1,865,756	227	4,198,127	1,045,677	4,337,034	11,446,594	0.97
1/19 through 12/19	1,190,973,143	49	1,471,725	217	4,431,296	1,402,668	3,774,703	11,080,392	0.93
5 YR. TOTAL	5,759,283,732	261	9,902,671	1,167	19,819,343	6,522,333	19,984,850	56,229,197	0.98
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	0.516	100%	0.460	0.98			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		18%	0.544	0%	0.491	1.04			
Pure Premium Derived by Formula		0.521			0.460			0.98	

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.
1/15 through 12/15	5,994,046,909	14	294,804	52	863,861	139,707	955,184	2,253,556	0.04
1/16 through 12/16	6,478,654,117	20	1,025,357	59	691,540	564,021	877,133	3,158,051	0.05
1/17 through 12/17	7,053,498,133	14	939,648	69	1,319,517	670,927	1,541,425	4,471,517	0.06
1/18 through 12/18	7,664,195,671	19	1,045,072	48	678,553	331,346	948,375	3,003,346	0.04
1/19 through 12/19	9,280,285,568	13	977,465	40	949,652	533,139	951,403	3,411,659	0.04
5 YR. TOTAL	36,470,680,398	80	4,282,346	268	4,503,123	2,239,140	5,273,520	16,298,129	0.05
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.024	72%	0.021	0.05			
Pure Premium Indicated by National Relativity		25%	0.027	14%	0.028	0.06			
Pure Premium Present on Rate Level		26%	0.030	14%	0.026	0.06			
Pure Premium Derived by Formula		0.026			0.023			0.05	

CLASS 8856		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	7,081,716	1	33,611	0	0	9,258	96	42,965	0.61
1/16 through 12/16	9,140,512	0	0	0	0	0	2,616	2,616	0.03
1/17 through 12/17	9,236,760	1	74,381	2	40,165	10,593	14,906	140,045	1.52
1/18 through 12/18	9,028,704	0	0	2	24,202	0	12,116	36,318	0.40
1/19 through 12/19	10,764,609	0	0	2	38,330	0	36,335	74,665	0.69
5 YR. TOTAL	45,252,301	2	107,992	6	102,697	19,851	66,069	296,609	0.66
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.466	5%	0.190	0.66			
Pure Premium Indicated by National Relativity		30%	0.150	32%	0.095	0.25			
Pure Premium Present on Rate Level		66%	0.169	63%	0.095	0.26			
Pure Premium Derived by Formula		0.175			0.100			0.28	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8864		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	683,874,542	21	433,157	82	749,937	810,653	1,221,972	3,215,719	0.47
1/16 through 12/16	710,375,098	23	717,978	93	1,354,321	734,691	1,212,705	4,019,695	0.57
1/17 through 12/17	783,281,856	21	648,739	103	1,311,332	544,176	1,500,187	4,004,434	0.51
1/18 through 12/18	853,485,276	21	419,507	69	1,198,338	287,499	1,134,393	3,039,737	0.36
1/19 through 12/19	900,983,018	15	717,048	78	1,494,908	519,638	1,842,656	4,574,250	0.51
5 YR. TOTAL	3,931,999,790	101	2,936,429	425	6,108,836	2,896,657	6,911,913	18,853,835	0.48
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	0.230	76%	0.249	0.48			
Pure Premium Indicated by National Relativity		26%	0.338	12%	0.377	0.72			
Pure Premium Present on Rate Level		27%	0.270	12%	0.271	0.54			
Pure Premium Derived by Formula		0.269			0.267			0.54	

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	4,127,330,409	70	1,239,206	287	2,815,843	938,639	4,006,030	8,999,718	0.22
1/16 through 12/16	4,297,444,186	51	1,057,381	286	2,101,300	1,130,814	3,679,288	7,968,783	0.19
1/17 through 12/17	4,476,193,612	65	1,863,243	288	2,808,269	1,755,360	4,476,662	10,903,534	0.24
1/18 through 12/18	4,681,108,798	73	1,373,209	299	3,534,978	1,724,947	4,423,177	11,056,311	0.24
1/19 through 12/19	4,811,613,402	50	1,240,376	259	2,279,573	1,018,171	4,249,992	8,788,112	0.18
5 YR. TOTAL	22,393,690,407	309	6,773,415	1,419	13,539,963	6,567,931	20,835,149	47,716,458	0.21
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.091	100%	0.122	0.21			
Pure Premium Indicated by National Relativity		17%	0.077	0%	0.098	0.18			
Pure Premium Present on Rate Level		18%	0.087	0%	0.120	0.21			
Pure Premium Derived by Formula		0.088			0.122			0.21	

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.
1/15 through 12/15	645,058,415	11	339,314	92	861,679	226,072	1,289,407	2,716,472	0.42
1/16 through 12/16	681,792,426	15	482,028	81	792,247	587,222	1,028,030	2,889,527	0.42
1/17 through 12/17	701,865,977	21	698,987	97	1,025,144	346,824	1,358,767	3,429,722	0.49
1/18 through 12/18	765,376,763	17	627,105	109	1,278,578	466,565	1,510,472	3,882,720	0.51
1/19 through 12/19	791,452,073	12	358,798	100	1,541,075	168,067	1,743,320	3,811,260	0.48
5 YR. TOTAL	3,585,545,654	76	2,506,232	479	5,498,723	1,794,750	6,929,996	16,729,701	0.47
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.223	71%	0.243	0.47			
Pure Premium Indicated by National Relativity		29%	0.184	14%	0.229	0.41			
Pure Premium Present on Rate Level		30%	0.216	15%	0.263	0.48			
Pure Premium Derived by Formula		0.210			0.244			0.45	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	484,305,366	2	341,716	1	3,566	56,290	7,173	408,745	0.08
1/16 through 12/16	569,642,638	1	5,810	3	17,601	9,633	51,082	84,126	0.02
1/17 through 12/17	757,545,958	0	0	5	76,441	0	92,613	169,054	0.02
1/18 through 12/18	1,088,260,838	1	7,014	5	149,454	9,775	130,450	296,693	0.03
1/19 through 12/19	2,114,191,432	3	191,124	6	397,145	220,115	180,201	988,585	0.05
5 YR. TOTAL	5,013,946,232	7	545,664	20	644,207	295,813	461,519	1,947,203	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.024	19%		0.015		0.04	
Pure Premium Indicated by National Relativity		29%	0.017	32%		0.012		0.03	
Pure Premium Present on Rate Level		55%	0.025	49%		0.013		0.04	
Pure Premium Derived by Formula		0.023			0.013		0.04		

CLASS 8901		TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
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.
1/15 through 12/15	1,159,693,474	8	384,603	11	197,011	321,581	219,861	1,123,056	0.10
1/16 through 12/16	1,221,684,961	2	188,791	21	840,081	314,120	680,735	2,023,727	0.17
1/17 through 12/17	1,176,409,008	2	244,664	18	266,356	83,844	257,784	852,648	0.07
1/18 through 12/18	1,147,269,255	10	906,721	14	319,482	506,218	255,413	1,987,834	0.17
1/19 through 12/19	1,147,548,727	4	620,183	7	140,851	194,821	154,509	1,110,364	0.10
5 YR. TOTAL	5,852,605,425	26	2,344,962	71	1,763,781	1,420,584	1,568,302	7,097,629	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	0.070	36%		0.051		0.12	
Pure Premium Indicated by National Relativity		37%	0.042	32%		0.029		0.07	
Pure Premium Present on Rate Level		37%	0.053	32%		0.041		0.09	
Pure Premium Derived by Formula		0.053			0.041		0.09		

CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
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.
1/15 through 12/15	912,855,552	13	641,457	58	988,286	536,176	1,028,178	3,194,097	0.35
1/16 through 12/16	962,877,637	17	567,000	69	1,685,719	483,431	1,278,963	4,015,113	0.42
1/17 through 12/17	1,091,728,627	15	1,051,294	60	1,374,911	1,056,993	1,283,385	4,766,583	0.44
1/18 through 12/18	1,200,793,182	11	1,222,038	77	1,658,781	775,288	1,554,936	5,211,043	0.43
1/19 through 12/19	1,320,727,921	7	488,203	67	2,104,296	193,100	1,762,858	4,548,457	0.34
5 YR. TOTAL	5,488,982,919	63	3,969,992	331	7,811,993	3,044,988	6,908,320	21,735,293	0.40
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	0.215	75%		0.181		0.40	
Pure Premium Indicated by National Relativity		25%	0.213	12%		0.168		0.38	
Pure Premium Present on Rate Level		25%	0.214	13%		0.191		0.41	
Pure Premium Derived by Formula		0.214			0.181		0.40		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 9014		JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	776,342,942	63	2,341,163	201	3,118,545	2,308,857	3,307,027	11,075,592	1.43
1/16 through 12/16	817,795,968	45	1,549,486	222	3,342,934	1,732,085	3,510,372	10,134,877	1.24
1/17 through 12/17	869,355,103	57	2,023,138	269	4,785,919	1,256,620	4,010,665	12,076,342	1.39
1/18 through 12/18	934,360,636	61	2,907,524	253	5,090,798	1,793,850	4,866,201	14,658,373	1.57
1/19 through 12/19	978,992,271	37	2,217,702	234	5,377,418	1,519,470	4,364,344	13,478,934	1.38
5 YR. TOTAL	4,376,846,920	263	11,039,013	1,179	21,715,614	8,610,882	20,058,609	61,424,118	1.40
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		81%	0.748	100%	0.655			1.40	
Pure Premium Indicated by National Relativity		9%	0.666	0%	0.577			1.24	
Pure Premium Present on Rate Level		10%	0.700	0%	0.667			1.37	
Pure Premium Derived by Formula		0.736			0.655		1.39		

CLASS 9015		BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES							
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.
1/15 through 12/15	539,403,476	29	1,348,612	133	2,033,863	1,657,572	2,250,238	7,290,285	1.35
1/16 through 12/16	578,926,918	23	1,497,483	99	2,551,926	899,862	2,351,415	7,300,686	1.26
1/17 through 12/17	621,342,486	21	1,058,565	140	2,957,788	685,437	2,371,547	7,073,337	1.14
1/18 through 12/18	673,124,768	30	1,973,291	133	2,288,093	1,151,312	2,188,384	7,601,080	1.13
1/19 through 12/19	717,206,975	22	1,636,003	160	3,297,142	1,023,662	3,225,839	9,182,646	1.28
5 YR. TOTAL	3,130,004,623	125	7,513,954	665	13,128,812	5,417,845	12,387,423	38,448,034	1.23
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		66%	0.660	97%	0.569			1.23	
Pure Premium Indicated by National Relativity		17%	0.703	1%	0.604			1.31	
Pure Premium Present on Rate Level		17%	0.659	2%	0.566			1.23	
Pure Premium Derived by Formula		0.667			0.569		1.24		

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.
1/15 through 12/15	42,956,096	1	18,875	12	69,430	27,532	281,155	396,992	0.93
1/16 through 12/16	41,984,640	2	6,645	15	32,118	17,686	174,652	231,101	0.55
1/17 through 12/17	56,824,362	2	54,611	13	73,975	51,427	201,564	381,577	0.67
1/18 through 12/18	65,623,737	1	100,001	16	85,374	25,808	324,495	535,678	0.82
1/19 through 12/19	56,964,936	0	0	16	385,172	0	265,005	650,177	1.14
5 YR. TOTAL	264,353,771	6	180,132	72	646,069	122,453	1,246,871	2,195,525	0.83
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.313	29%	0.518			0.83	
Pure Premium Indicated by National Relativity		42%	0.469	35%	0.594			1.06	
Pure Premium Present on Rate Level		43%	0.409	36%	0.577			0.99	
Pure Premium Derived by Formula		0.420			0.566		0.99		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 9019		BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	728,602	0	0	0	0	0	0	0	0.00
1/16 through 12/16	719,225	0	0	0	0	0	0	0	0.00
1/17 through 12/17	732,616	0	0	0	0	0	1,917	1,917	0.26
1/18 through 12/18	569,975	0	0	0	0	0	0	0	0.00
1/19 through 12/19	574,324	0	0	1	65,566	0	0	65,566	11.42
5 YR. TOTAL	3,324,742	0	0	1	65,566	0	1,917	67,483	2.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	1.972	3%	0.058			2.03	
Pure Premium Indicated by National Relativity		16%	1.187	17%	1.154			2.34	
Pure Premium Present on Rate Level		82%	0.627	80%	0.667			1.29	
Pure Premium Derived by Formula		0.744			0.732		1.48		

CLASS 9033		HOUSING AUTHORITY & CLERICAL, 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.
1/15 through 12/15	18,962,693	1	10,357	1	14,113	20,359	19,995	64,824	0.34
1/16 through 12/16	17,005,225	0	0	4	27,251	0	44,790	72,041	0.42
1/17 through 12/17	10,553,043	0	0	1	859	0	4,634	5,493	0.05
1/18 through 12/18	20,409,806	1	10,332	4	22,797	28,438	19,840	81,407	0.40
1/19 through 12/19	22,113,137	0	0	0	0	0	25,041	25,041	0.11
5 YR. TOTAL	89,043,904	2	20,689	10	65,020	48,797	114,300	248,806	0.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.096	14%	0.183			0.28	
Pure Premium Indicated by National Relativity		45%	0.601	43%	0.480			1.08	
Pure Premium Present on Rate Level		45%	0.505	43%	0.407			0.91	
Pure Premium Derived by Formula		0.507			0.407		0.91		

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.
1/15 through 12/15	85,687,841	8	138,482	17	99,450	113,489	281,677	633,098	0.74
1/16 through 12/16	83,892,928	13	485,336	27	163,120	617,505	322,745	1,588,706	1.89
1/17 through 12/17	80,852,905	7	426,247	24	235,325	73,523	341,098	1,076,193	1.33
1/18 through 12/18	76,753,470	9	227,671	22	301,157	179,654	457,434	1,165,916	1.52
1/19 through 12/19	175,257,431	8	891,987	34	643,418	339,457	741,943	2,616,805	1.49
5 YR. TOTAL	502,444,575	45	2,169,723	124	1,442,470	1,323,628	2,144,897	7,080,718	1.41
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.719	45%	0.690			1.41	
Pure Premium Indicated by National Relativity		36%	0.701	27%	0.689			1.39	
Pure Premium Present on Rate Level		37%	0.673	28%	0.750			1.42	
Pure Premium Derived by Formula		0.696			0.707		1.40		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 9044		CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	143,994	0	0	0	0	0	0	0	0.00
1/16 through 12/16	1,476,397	0	0	0	0	0	2,063	2,063	0.14
1/17 through 12/17	2,954,977	0	0	0	0	0	112	112	0.00
1/18 through 12/18	3,144,181	0	0	0	0	0	7,341	7,341	0.23
1/19 through 12/19	4,423,143	0	0	0	0	0	5,399	5,399	0.12
5 YR. TOTAL	12,142,692	0	0	0	0	0	14,915	14,915	0.12
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		2%	0.000	4%	0.123			0.12	
Pure Premium Indicated by National Relativity		49%	0.281	48%	0.265			0.55	
Pure Premium Present on Rate Level		49%	0.242	48%	0.270			0.51	
Pure Premium Derived by Formula		0.256			0.262		0.52		

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.
1/15 through 12/15	576,996,355	41	852,227	163	1,947,523	969,133	2,116,083	5,884,966	1.02
1/16 through 12/16	604,186,255	22	462,667	119	1,082,773	261,686	1,483,011	3,290,137	0.55
1/17 through 12/17	654,797,141	23	767,486	116	1,248,535	397,494	1,626,078	4,039,593	0.62
1/18 through 12/18	692,477,801	19	480,996	122	1,249,528	348,629	1,736,062	3,815,215	0.55
1/19 through 12/19	672,329,278	19	442,569	95	2,107,297	319,027	1,653,527	4,522,420	0.67
5 YR. TOTAL	3,200,786,830	124	3,005,945	615	7,635,656	2,295,969	8,614,761	21,552,331	0.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	0.332	79%	0.341			0.67	
Pure Premium Indicated by National Relativity		25%	0.453	10%	0.425			0.88	
Pure Premium Present on Rate Level		25%	0.368	11%	0.363			0.73	
Pure Premium Derived by Formula		0.371			0.352		0.72		

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.
1/15 through 12/15	140,054,662	2	46,654	30	359,949	43,648	556,984	1,007,235	0.72
1/16 through 12/16	153,273,512	2	32,667	37	378,206	90,105	607,813	1,108,791	0.72
1/17 through 12/17	176,675,896	4	114,416	39	514,709	45,418	779,813	1,454,356	0.82
1/18 through 12/18	181,934,829	8	118,527	36	444,267	73,880	336,395	973,069	0.54
1/19 through 12/19	155,389,280	2	58,473	26	281,609	59,238	226,668	625,988	0.40
5 YR. TOTAL	807,328,179	18	370,737	168	1,978,740	312,289	2,507,673	5,169,439	0.64
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		24%	0.291	40%	0.349			0.64	
Pure Premium Indicated by National Relativity		38%	0.365	30%	0.325			0.69	
Pure Premium Present on Rate Level		38%	0.334	30%	0.368			0.70	
Pure Premium Derived by Formula		0.335			0.348		0.68		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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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.
1/15 through 12/15	470,739,456	8	191,307	64	983,655	178,556	1,222,495	2,576,013	0.55
1/16 through 12/16	466,140,299	12	191,029	73	644,075	225,837	852,431	1,913,372	0.41
1/17 through 12/17	460,903,524	17	826,951	80	990,242	788,818	999,142	3,605,153	0.78
1/18 through 12/18	486,151,917	13	388,109	75	938,380	452,460	1,084,675	2,863,624	0.59
1/19 through 12/19	484,814,621	8	523,890	58	690,476	478,834	1,262,746	2,955,946	0.61
5 YR. TOTAL	2,368,749,817	58	2,121,286	350	4,246,828	2,124,505	5,421,489	13,914,108	0.59
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	0.269	64%	0.319	0.59			
Pure Premium Indicated by National Relativity		31%	0.308	18%	0.337	0.65			
Pure Premium Present on Rate Level		31%	0.290	18%	0.327	0.62			
Pure Premium Derived by Formula		0.288			0.324			0.61	

CLASS 9061		CLUB NOC & 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.
1/15 through 12/15	33,028,977	0	0	2	24,000	0	5,399	29,399	0.09
1/16 through 12/16	32,005,997	1	4,547	3	175,019	12,230	42,073	233,869	0.73
1/17 through 12/17	28,476,305	1	34,825	2	6,125	28,190	82,385	151,525	0.53
1/18 through 12/18	30,859,063	0	0	2	5,642	0	28,131	33,773	0.11
1/19 through 12/19	27,767,885	0	0	1	25,603	0	32,393	57,996	0.21
5 YR. TOTAL	152,138,227	2	39,372	10	236,389	40,420	190,381	506,562	0.33
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.181	14%	0.152	0.33			
Pure Premium Indicated by National Relativity		45%	0.305	43%	0.253	0.56			
Pure Premium Present on Rate Level		46%	0.250	43%	0.243	0.49			
Pure Premium Derived by Formula		0.269			0.235			0.50	

CLASS 9062		CASINO GAMBLING-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.
1/15 through 12/15	2,523,019	0	0	0	0	0	0	0	0.00
1/16 through 12/16	3,828,125	0	0	0	0	0	0	0	0.00
1/17 through 12/17	3,664,211	0	0	1	917	0	1,404	2,321	0.06
1/18 through 12/18	3,636,612	0	0	1	9,231	0	32,824	42,055	1.16
1/19 through 12/19	4,237,588	0	0	0	0	0	1,173	1,173	0.03
5 YR. TOTAL	17,889,555	0	0	2	10,148	0	35,401	45,549	0.26
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.057	5%	0.198	0.26			
Pure Premium Indicated by National Relativity		38%	0.287	41%	0.304	0.59			
Pure Premium Present on Rate Level		59%	0.263	54%	0.297	0.56			
Pure Premium Derived by Formula		0.266			0.295			0.56	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	362,523,434	5	49,343	32	415,779	57,350	635,666	1,158,138	0.32
1/16 through 12/16	395,293,757	10	267,059	45	184,051	885,722	599,160	1,935,992	0.49
1/17 through 12/17	430,331,436	4	13,696	49	443,602	47,533	930,383	1,435,214	0.33
1/18 through 12/18	465,447,863	5	33,213	48	399,179	86,696	726,432	1,245,520	0.27
1/19 through 12/19	439,910,932	4	124,118	38	398,832	179,492	583,963	1,286,405	0.29
5 YR. TOTAL	2,093,507,422	28	487,429	212	1,841,443	1,256,793	3,475,604	7,061,269	0.34
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.111	51%	0.226	0.34			
Pure Premium Indicated by National Relativity		37%	0.164	24%	0.214	0.38			
Pure Premium Present on Rate Level		38%	0.136	25%	0.234	0.37			
Pure Premium Derived by Formula		0.140			0.225			0.37	

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.
1/15 through 12/15	2,262,724,887	59	1,099,820	455	3,965,912	801,870	5,150,001	11,017,603	0.49
1/16 through 12/16	2,389,737,307	66	2,147,057	472	4,058,003	1,577,637	5,245,905	13,028,602	0.55
1/17 through 12/17	2,456,772,484	55	1,837,963	416	4,428,166	1,598,440	5,770,065	13,634,634	0.56
1/18 through 12/18	2,602,601,579	54	1,426,862	476	5,638,624	1,075,434	6,822,658	14,963,578	0.57
1/19 through 12/19	2,555,058,225	46	1,797,780	391	5,387,184	1,361,609	5,604,047	14,150,620	0.55
5 YR. TOTAL	12,266,894,482	280	8,309,482	2,210	23,477,889	6,414,990	28,592,676	66,795,037	0.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	0.259	100%	0.285	0.54			
Pure Premium Indicated by National Relativity		9%	0.277	0%	0.292	0.57			
Pure Premium Present on Rate Level		10%	0.250	0%	0.290	0.54			
Pure Premium Derived by Formula		0.260			0.285			0.55	

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.
1/15 through 12/15	1,565,100,475	58	1,011,642	309	3,137,034	1,282,201	3,405,904	8,836,781	0.57
1/16 through 12/16	1,718,713,307	61	1,462,610	345	2,211,676	1,215,098	3,167,473	8,056,857	0.47
1/17 through 12/17	1,871,263,619	54	1,178,009	354	2,919,619	666,008	3,929,772	8,693,408	0.47
1/18 through 12/18	1,966,573,225	52	2,274,253	354	3,920,809	1,844,521	4,248,120	12,287,703	0.63
1/19 through 12/19	2,074,698,894	53	1,153,115	386	4,599,496	1,018,914	4,492,962	11,264,487	0.54
5 YR. TOTAL	9,196,349,520	278	7,079,629	1,748	16,788,634	6,026,742	19,244,231	49,139,236	0.54
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	0.260	100%	0.275	0.54			
Pure Premium Indicated by National Relativity		14%	0.250	0%	0.280	0.53			
Pure Premium Present on Rate Level		15%	0.256	0%	0.294	0.55			
Pure Premium Derived by Formula		0.258			0.275			0.53	

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

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CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	47,871,289	3	96,340	9	93,792	148,544	136,079	474,755	0.99
1/16 through 12/16	57,058,935	1	8,131	8	54,035	0	92,728	154,894	0.27
1/17 through 12/17	69,531,797	0	0	10	112,546	0	118,209	230,755	0.33
1/18 through 12/18	85,342,088	1	37,608	16	362,625	55,250	243,720	699,203	0.82
1/19 through 12/19	85,906,143	1	5,857	6	183,711	0	119,770	309,338	0.36
5 YR. TOTAL	345,710,252	6	147,936	49	806,709	203,794	710,506	1,868,945	0.54
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.276	25%	0.264			0.54	
Pure Premium Indicated by National Relativity		43%	0.296	37%	0.285			0.58	
Pure Premium Present on Rate Level		43%	0.264	38%	0.343			0.61	
Pure Premium Derived by Formula		0.279			0.302		0.58		

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.
1/15 through 12/15	574,365	0	0	0	0	0	0	0	0.00
1/16 through 12/16	652,781	0	0	0	0	0	0	0	0.00
1/17 through 12/17	946,050	0	0	0	0	0	0	0	0.00
1/18 through 12/18	1,173,441	0	0	0	0	0	474	474	0.04
1/19 through 12/19	923,094	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,269,731	0	0	0	0	0	474	474	0.01
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		1%	0.000	3%	0.011			0.01	
Pure Premium Indicated by National Relativity		6%	0.187	6%	0.129			0.32	
Pure Premium Present on Rate Level		93%	0.157	91%	0.288			0.45	
Pure Premium Derived by Formula		0.157			0.270		0.43		

CLASS 9093		BOWLING LANE							
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.
1/15 through 12/15	24,966,151	0	0	4	36,372	0	50,496	86,868	0.35
1/16 through 12/16	24,006,894	0	0	4	27,609	0	61,561	89,170	0.37
1/17 through 12/17	24,445,608	0	0	8	141,531	0	176,831	318,362	1.30
1/18 through 12/18	28,433,288	0	0	10	82,616	0	120,244	202,860	0.71
1/19 through 12/19	24,646,356	0	0	4	14,135	0	25,125	39,260	0.16
5 YR. TOTAL	126,498,297	0	0	30	302,263	0	434,257	736,520	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	0.239	15%	0.343			0.58	
Pure Premium Indicated by National Relativity		39%	0.230	42%	0.292			0.52	
Pure Premium Present on Rate Level		53%	0.235	43%	0.333			0.57	
Pure Premium Derived by Formula		0.233			0.317		0.55		

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

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CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	449,468,840	55	1,580,231	188	1,462,702	1,581,706	2,173,894	6,798,533	1.51
1/16 through 12/16	465,510,514	59	1,090,021	208	1,324,165	1,474,779	2,154,237	6,043,202	1.30
1/17 through 12/17	460,229,431	61	1,908,302	242	1,993,647	1,556,267	3,042,903	8,501,119	1.85
1/18 through 12/18	487,013,403	40	893,755	238	1,615,777	643,860	2,755,161	5,908,553	1.21
1/19 through 12/19	478,732,763	36	1,557,985	173	2,051,849	1,045,148	2,261,143	6,916,125	1.45
5 YR. TOTAL	2,340,954,951	251	7,030,294	1,049	8,448,140	6,301,760	12,387,338	34,167,532	1.46
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.661	100%	0.798	1.46			
Pure Premium Indicated by National Relativity		21%	0.751	0%	0.802	1.55			
Pure Premium Present on Rate Level		22%	0.661	0%	0.837	1.50			
Pure Premium Derived by Formula		0.680			0.798			1.48	

CLASS 9102		PARK NOC-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.
1/15 through 12/15	331,320,512	35	927,882	99	1,197,336	1,088,159	1,149,603	4,362,980	1.32
1/16 through 12/16	367,760,532	21	1,397,891	93	1,217,541	1,497,894	1,868,010	5,981,336	1.63
1/17 through 12/17	408,188,201	27	1,114,241	112	2,007,257	1,088,072	2,259,074	6,468,644	1.59
1/18 through 12/18	430,231,631	20	1,247,166	108	1,959,682	784,571	1,728,309	5,719,728	1.33
1/19 through 12/19	449,212,639	18	978,147	107	3,132,305	499,211	2,419,989	7,029,652	1.57
5 YR. TOTAL	1,986,713,515	121	5,665,327	519	9,514,121	4,957,907	9,424,985	29,562,340	1.49
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	0.764	90%	0.724	1.49			
Pure Premium Indicated by National Relativity		22%	0.871	5%	0.811	1.68			
Pure Premium Present on Rate Level		22%	0.752	5%	0.784	1.54			
Pure Premium Derived by Formula		0.785			0.731			1.52	

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.
1/15 through 12/15	73,766,254	2	23,560	13	49,156	33,653	168,942	275,311	0.37
1/16 through 12/16	78,517,998	2	80,923	16	64,000	15,817	139,585	300,325	0.38
1/17 through 12/17	86,689,326	4	111,512	12	40,818	292,612	163,366	608,308	0.70
1/18 through 12/18	92,483,491	2	14,774	13	108,526	35,328	199,462	358,090	0.39
1/19 through 12/19	84,181,575	0	0	10	96,175	0	123,303	219,478	0.26
5 YR. TOTAL	415,638,644	10	230,769	64	358,675	377,410	794,658	1,761,512	0.42
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.142	31%	0.282	0.42			
Pure Premium Indicated by National Relativity		41%	0.422	34%	0.484	0.91			
Pure Premium Present on Rate Level		41%	0.372	35%	0.430	0.80			
Pure Premium Derived by Formula		0.351			0.402			0.75	

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

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CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS								
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	25,685,643	0	0	2	2,718	0	40,362	43,080	0.17	
1/16 through 12/16	25,190,456	1	7,357	1	47	5,356	14,834	27,594	0.11	
1/17 through 12/17	24,269,571	0	0	6	54,663	0	60,204	114,867	0.47	
1/18 through 12/18	28,861,807	0	0	4	32,528	0	64,370	96,898	0.34	
1/19 through 12/19	35,307,502	2	52,059	1	10,726	13,387	26,983	103,155	0.29	
5 YR. TOTAL	139,314,979	3	59,416	14	100,682	18,743	206,753	385,594	0.28	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		12%	0.115	18%	0.162	0.28				
Pure Premium Indicated by National Relativity		44%	0.546	41%	0.458	1.00				
Pure Premium Present on Rate Level		44%	0.473	41%	0.449	0.92				
Pure Premium Derived by Formula		0.462			0.401		0.86			

CLASS 9170		JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & 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.	
1/15 through 12/15	17,418,631	2	14,093	8	161,220	25,897	195,953	397,163	2.28	
1/16 through 12/16	16,302,959	1	39,324	10	69,786	19,442	112,841	241,393	1.48	
1/17 through 12/17	14,862,842	2	40,650	6	84,938	67,875	280,313	473,776	3.19	
1/18 through 12/18	16,800,390	3	291,818	10	406,935	156,078	350,866	1,205,697	7.18	
1/19 through 12/19	16,544,314	2	4,749	5	166,031	5,907	200,023	376,710	2.28	
5 YR. TOTAL	81,929,136	10	390,634	39	888,910	275,199	1,139,996	2,694,739	3.29	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		18%	1.562	29%	1.727	3.29				
Pure Premium Indicated by National Relativity		40%	2.720	35%	2.104	4.82				
Pure Premium Present on Rate Level		42%	1.907	36%	1.945	3.85				
Pure Premium Derived by Formula		2.170			1.937		4.11			

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.	
1/15 through 12/15	15,388,394	5	43,538	0	0	88,788	337,161	469,487	3.05	
1/16 through 12/16	19,382,651	1	1,481	10	29,875	4,271	495,848	531,475	2.74	
1/17 through 12/17	19,248,408	0	0	2	15,884	0	471,365	487,249	2.53	
1/18 through 12/18	21,046,070	1	11,060	2	98,473	14,069	393,028	516,630	2.45	
1/19 through 12/19	19,684,049	0	0	3	49,196	0	386,589	435,785	2.21	
5 YR. TOTAL	94,749,572	7	56,079	17	193,428	107,128	2,083,991	2,440,626	2.58	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		12%	0.263	33%	2.313	2.58				
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00				
Pure Premium Present on Rate Level		88%	0.727	67%	2.180	2.91				
Pure Premium Derived by Formula		0.671			2.224		2.90			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: 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.
1/15 through 12/15	13,100,143	4	3,688	25	586,253	0	466,395	1,056,336	8.06
1/16 through 12/16	15,194,420	5	505,567	43	1,480,990	302,428	972,016	3,261,001	21.46
1/17 through 12/17	16,006,998	3	143,941	21	560,740	25,653	485,361	1,215,695	7.59
1/18 through 12/18	15,984,030	5	202,942	40	727,373	9,898	744,800	1,685,013	10.54
1/19 through 12/19	16,110,870	0	0	13	238,303	0	420,544	658,847	4.09
5 YR. TOTAL	76,396,461	17	856,138	142	3,593,659	337,979	3,089,116	7,876,892	10.31
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		25%	5.825	41%	4.486			10.31	
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000			0.00	
Pure Premium Present on Rate Level		75%	3.978	59%	4.164			8.14	
Pure Premium Derived by Formula		4.440			4.296		8.74		

CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& 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.
1/15 through 12/15	33,227,734	0	0	12	121,208	0	178,344	299,552	0.90
1/16 through 12/16	32,554,643	2	13,129	13	88,854	36,054	179,152	317,189	0.97
1/17 through 12/17	36,431,225	1	18,727	13	53,431	35,772	273,631	381,561	1.05
1/18 through 12/18	38,237,517	3	53,018	17	84,024	42,023	331,966	511,031	1.34
1/19 through 12/19	33,914,706	2	394,763	10	93,114	423,582	172,285	1,083,744	3.20
5 YR. TOTAL	174,365,825	8	479,637	65	440,631	537,431	1,135,378	2,593,077	1.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.528	34%	0.959			1.49	
Pure Premium Indicated by National Relativity		40%	1.317	33%	1.713			3.03	
Pure Premium Present on Rate Level		41%	0.973	33%	1.266			2.24	
Pure Premium Derived by Formula		1.026			1.309		2.34		

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.
1/15 through 12/15	40,318,206	2	14,108	8	81,583	34,165	170,928	300,784	0.75
1/16 through 12/16	35,020,074	1	7,861	6	33,916	6,919	165,608	214,304	0.61
1/17 through 12/17	38,460,303	0	0	2	23,350	0	110,971	134,321	0.35
1/18 through 12/18	42,747,174	1	22,867	12	56,545	6,970	296,334	382,716	0.90
1/19 through 12/19	43,588,910	0	0	7	22,002	0	98,066	120,068	0.28
5 YR. TOTAL	200,134,667	4	44,836	35	217,396	48,054	841,907	1,152,193	0.58
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		13%	0.131	24%	0.445			0.58	
Pure Premium Indicated by National Relativity		43%	0.533	38%	0.694			1.23	
Pure Premium Present on Rate Level		44%	0.406	38%	0.569			0.98	
Pure Premium Derived by Formula		0.425			0.587		1.01		

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

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CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/15 through 12/15	2,783,126	0	0	0	0	0	7,225	7,225	0.26	
1/16 through 12/16	2,702,131	0	0	1	12,094	0	14,942	27,036	1.00	
1/17 through 12/17	2,796,821	0	0	1	10,540	0	12,689	23,229	0.83	
1/18 through 12/18	2,634,565	1	6,323	0	0	0	4,990	11,313	0.43	
1/19 through 12/19	2,358,064	0	0	1	5,672	0	5,743	11,415	0.49	
5 YR. TOTAL	13,274,707	1	6,323	3	28,306	0	45,589	80,218	0.60	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		9%	0.261	16%	0.343	0.60				
Pure Premium Indicated by National Relativity		24%	2.427	26%	2.869	5.30				
Pure Premium Present on Rate Level		67%	2.723	58%	3.789	6.51				
Pure Premium Derived by Formula		2.430			2.998		5.43			

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.	
1/15 through 12/15	15,168,156	3	210,183	5	54,005	362,230	84,982	711,400	4.69	
1/16 through 12/16	12,612,053	0	0	7	176,490	0	195,819	372,309	2.95	
1/17 through 12/17	15,027,844	1	44,410	5	257,771	103,121	112,443	517,745	3.45	
1/18 through 12/18	16,229,428	0	0	5	94,118	0	65,621	159,739	0.98	
1/19 through 12/19	15,153,133	2	96,094	8	61,693	113,451	81,225	352,463	2.33	
5 YR. TOTAL	74,190,614	6	350,687	30	644,077	578,802	540,090	2,113,656	2.85	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		14%	1.341	23%	1.508	2.85				
Pure Premium Indicated by National Relativity		43%	1.315	38%	1.056	2.37				
Pure Premium Present on Rate Level		43%	1.181	39%	1.314	2.50				
Pure Premium Derived by Formula		1.261			1.261		2.52			

CLASS 9402		STREET CLEANING & 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.	
1/15 through 12/15	51,610,995	3	267,668	14	631,492	103,464	788,404	1,791,028	3.47	
1/16 through 12/16	59,530,025	4	190,937	19	901,763	133,514	391,537	1,617,751	2.72	
1/17 through 12/17	66,627,794	4	248,742	19	359,158	99,057	287,677	994,634	1.49	
1/18 through 12/18	77,707,792	8	536,021	21	1,033,108	520,067	445,319	2,534,515	3.26	
1/19 through 12/19	81,085,524	6	1,064,919	18	223,892	652,218	392,979	2,334,008	2.88	
5 YR. TOTAL	336,562,130	25	2,308,287	91	3,149,413	1,508,320	2,305,916	9,271,936	2.76	
		INDEMNITY				MEDICAL		TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		33%	1.622	45%	1.133	2.76				
Pure Premium Indicated by National Relativity		33%	1.550	27%	1.209	2.76				
Pure Premium Present on Rate Level		34%	1.540	28%	1.167	2.71				
Pure Premium Derived by Formula		1.570			1.163		2.73			

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

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CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	151,921,287	18	1,143,435	62	1,540,502	1,078,225	1,285,467	5,047,629	3.32
1/16 through 12/16	172,106,830	16	1,420,611	73	2,839,227	1,155,202	1,790,212	7,205,252	4.19
1/17 through 12/17	182,826,221	15	954,328	67	2,460,084	1,073,800	1,810,288	6,298,500	3.45
1/18 through 12/18	185,419,657	10	716,797	85	2,906,558	457,692	1,981,180	6,062,227	3.27
1/19 through 12/19	213,409,774	11	796,077	74	3,827,860	1,846,437	2,215,284	8,685,658	4.07
5 YR. TOTAL	905,683,769	70	5,031,248	361	13,574,231	5,611,356	9,082,431	33,299,266	3.68
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		63%	2.054	88%	1.622			3.68	
Pure Premium Indicated by National Relativity		18%	2.547	6%	1.821			4.37	
Pure Premium Present on Rate Level		19%	2.127	6%	1.634			3.76	
Pure Premium Derived by Formula			2.157		1.635			3.79	

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.
1/15 through 12/15	30,374,757	4	209,363	7	92,702	566,813	152,907	1,021,785	3.36
1/16 through 12/16	34,944,421	2	5,318	6	115,705	8,546	94,373	223,942	0.64
1/17 through 12/17	35,693,276	2	180,702	5	14,632	161,219	43,834	400,387	1.12
1/18 through 12/18	37,671,548	3	479,729	8	91,732	294,726	106,623	972,810	2.58
1/19 through 12/19	30,961,376	2	75,455	6	214,145	69,083	254,280	612,963	1.98
5 YR. TOTAL	169,645,378	13	950,567	32	528,916	1,100,387	652,017	3,231,887	1.91
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.872	24%	1.033			1.91	
Pure Premium Indicated by National Relativity		42%	0.592	38%	0.533			1.13	
Pure Premium Present on Rate Level		43%	0.586	38%	0.638			1.22	
Pure Premium Derived by Formula			0.631		0.693			1.32	

CLASS 9501		PAINTING: SHOP ONLY & 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.
1/15 through 12/15	51,633,094	0	0	15	221,928	0	165,476	387,404	0.75
1/16 through 12/16	48,834,041	2	116,823	17	133,314	141,876	218,311	610,324	1.25
1/17 through 12/17	51,758,888	4	180,009	16	238,363	45,677	300,369	764,418	1.48
1/18 through 12/18	53,817,724	2	24,365	8	114,113	24,272	156,332	319,082	0.59
1/19 through 12/19	51,284,547	0	0	12	392,489	0	305,292	697,781	1.36
5 YR. TOTAL	257,328,294	8	321,197	68	1,100,207	211,825	1,145,780	2,779,009	1.08
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		20%	0.552	29%	0.528			1.08	
Pure Premium Indicated by National Relativity		40%	0.631	35%	0.658			1.29	
Pure Premium Present on Rate Level		40%	0.712	36%	0.633			1.35	
Pure Premium Derived by Formula			0.648		0.611			1.26	

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

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CLASS 9505		PAINTING: AUTOMOBILE OR CARRIAGE BODIES							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	15,176,784	0	0	8	192,495	0	68,580	261,075	1.72
1/16 through 12/16	13,039,980	0	0	6	102,249	0	67,229	169,478	1.30
1/17 through 12/17	4,606,025	0	0	1	9,851	0	16,868	26,719	0.58
1/18 through 12/18	4,527,615	0	0	3	85,269	0	47,292	132,561	2.93
1/19 through 12/19	4,931,231	1	103,555	2	5,339	20,059	35,838	164,791	3.34
5 YR. TOTAL	42,281,635	1	103,555	20	395,203	20,059	235,807	754,624	1.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.180	14%		0.605		1.79	
Pure Premium Indicated by National Relativity		24%	0.541	26%		0.577		1.12	
Pure Premium Present on Rate Level		66%	1.055	60%		0.857		1.91	
Pure Premium Derived by Formula		0.944			0.749		1.69		

CLASS 9516		ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & 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.
1/15 through 12/15	68,364,222	4	340,166	16	379,305	108,917	337,811	1,166,199	1.71
1/16 through 12/16	70,940,752	4	113,091	15	444,104	35,639	401,919	994,753	1.40
1/17 through 12/17	71,051,530	1	147,760	14	416,617	44,830	215,435	824,642	1.16
1/18 through 12/18	70,996,153	3	123,007	16	374,006	63,395	193,784	754,192	1.06
1/19 through 12/19	75,994,695	2	122,721	11	112,452	90,136	193,895	519,204	0.68
5 YR. TOTAL	357,347,352	14	846,745	72	1,726,484	342,917	1,342,844	4,258,990	1.19
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.720	32%		0.472		1.19	
Pure Premium Indicated by National Relativity		38%	0.657	34%		0.495		1.15	
Pure Premium Present on Rate Level		39%	0.726	34%		0.519		1.25	
Pure Premium Derived by Formula		0.698			0.496		1.19		

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.
1/15 through 12/15	64,331,227	9	387,748	20	307,937	307,239	277,086	1,280,010	1.99
1/16 through 12/16	66,277,806	6	596,017	31	831,558	193,007	656,528	2,277,110	3.44
1/17 through 12/17	69,450,443	7	149,246	21	407,389	55,980	519,622	1,132,237	1.63
1/18 through 12/18	73,989,691	7	493,582	21	549,685	406,888	483,054	1,933,209	2.61
1/19 through 12/19	94,111,186	4	119,005	36	943,973	73,690	464,967	1,601,635	1.70
5 YR. TOTAL	368,160,353	33	1,745,598	129	3,040,542	1,036,804	2,401,257	8,224,201	2.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		29%	1.300	40%		0.934		2.23	
Pure Premium Indicated by National Relativity		35%	1.195	30%		0.759		1.95	
Pure Premium Present on Rate Level		36%	1.100	30%		0.809		1.91	
Pure Premium Derived by Formula		1.191			0.844		2.04		

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

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CLASS 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	36,885,723	2	4,847	12	329,882	12,261	158,127	505,117	1.37
1/16 through 12/16	37,972,584	4	175,455	16	361,230	77,193	247,623	861,501	2.27
1/17 through 12/17	40,436,235	1	4,763	13	166,219	0	134,490	305,472	0.76
1/18 through 12/18	39,993,884	1	30,249	6	111,103	11,790	110,036	263,178	0.66
1/19 through 12/19	48,645,331	1	43,138	15	417,208	23,316	280,493	764,155	1.57
5 YR. TOTAL	203,933,757	9	258,452	62	1,385,642	124,560	930,769	2,699,423	1.32
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.806	28%	0.517			1.32	
Pure Premium Indicated by National Relativity		40%	0.800	36%	0.684			1.48	
Pure Premium Present on Rate Level		41%	0.846	36%	0.710			1.56	
Pure Premium Derived by Formula		0.820		0.647				1.47	

CLASS 9522		UPHOLSTERING							
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.
1/15 through 12/15	553,104,775	16	314,361	108	1,062,853	343,935	1,071,871	2,793,020	0.51
1/16 through 12/16	538,336,032	7	665,536	89	982,586	398,064	977,396	3,023,582	0.56
1/17 through 12/17	592,198,319	16	1,266,832	77	1,443,031	740,226	1,184,346	4,634,435	0.78
1/18 through 12/18	552,530,165	14	1,109,305	81	1,420,670	798,832	1,452,728	4,781,535	0.87
1/19 through 12/19	536,367,574	7	472,113	74	1,399,134	318,773	1,345,626	3,535,646	0.66
5 YR. TOTAL	2,772,536,865	60	3,828,147	429	6,308,274	2,599,830	6,031,967	18,768,218	0.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	0.366	72%	0.311			0.68	
Pure Premium Indicated by National Relativity		24%	0.715	14%	0.521			1.24	
Pure Premium Present on Rate Level		24%	0.457	14%	0.350			0.81	
Pure Premium Derived by Formula		0.472		0.346				0.82	

CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS & 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.
1/15 through 12/15	21,056,198	3	185,104	10	247,183	117,293	150,857	700,437	3.33
1/16 through 12/16	26,701,443	1	171,871	9	419,084	118,049	303,434	1,012,438	3.79
1/17 through 12/17	31,334,017	0	0	8	391,064	0	260,613	651,677	2.08
1/18 through 12/18	28,931,932	1	46,618	6	246,375	19,885	349,915	662,793	2.29
1/19 through 12/19	34,983,049	1	180,266	5	707,442	345,800	521,359	1,754,867	5.02
5 YR. TOTAL	143,006,639	6	583,859	38	2,011,148	601,027	1,586,178	4,782,212	3.34
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		21%	1.815	28%	1.529			3.34	
Pure Premium Indicated by National Relativity		39%	1.188	36%	0.834			2.02	
Pure Premium Present on Rate Level		40%	1.438	36%	0.987			2.43	
Pure Premium Derived by Formula		1.420		1.084				2.50	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES						TOTAL	TOTAL
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	18,438,600	1	6,722	12	241,741	2,271	324,837	575,571	3.12
1/16 through 12/16	21,258,227	3	269,481	17	466,952	334,419	301,066	1,371,918	6.45
1/17 through 12/17	19,985,954	3	268,621	7	131,499	100,764	643,057	1,143,941	5.72
1/18 through 12/18	20,897,788	2	43,126	5	21,899	82,607	62,723	210,355	1.01
1/19 through 12/19	20,663,953	0	0	9	421,439	0	347,736	769,175	3.72
5 YR. TOTAL	101,244,522	9	587,950	50	1,283,530	520,061	1,679,419	4,070,960	4.02
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.848	35%	2.172	4.02			
Pure Premium Indicated by National Relativity		39%	2.207	32%	1.860	4.07			
Pure Premium Present on Rate Level		39%	2.305	33%	2.303	4.61			
Pure Premium Derived by Formula			2.166		2.115	4.28			

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
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.
1/15 through 12/15	198,300,116	4	127,059	13	95,404	155,225	146,873	524,561	0.26
1/16 through 12/16	205,112,019	2	4,919	9	132,959	8,056	66,538	212,472	0.10
1/17 through 12/17	227,378,407	4	32,687	15	307,755	36,501	182,913	559,856	0.25
1/18 through 12/18	237,930,177	1	17,418	11	33,592	0	53,969	104,979	0.04
1/19 through 12/19	228,974,616	2	22,400	10	189,170	66,483	159,197	437,250	0.19
5 YR. TOTAL	1,097,695,335	13	204,483	58	758,880	266,265	609,490	1,839,118	0.17
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.088	23%	0.080	0.17			
Pure Premium Indicated by National Relativity		42%	0.133	38%	0.102	0.24			
Pure Premium Present on Rate Level		42%	0.116	39%	0.093	0.21			
Pure Premium Derived by Formula			0.119		0.093	0.21			

CLASS 9600		TAXIDERMIST							
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.
1/15 through 12/15	0	0	0	0	0	0	0	0	0.00
1/16 through 12/16	0	0	0	0	0	0	0	0	0.00
1/17 through 12/17	0	0	0	0	0	0	0	0	0.00
1/18 through 12/18	0	0	0	0	0	0	0	0	0.00
1/19 through 12/19	92,120	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	92,120	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		7%	0.488	7%	0.450	0.94			
Pure Premium Present on Rate Level		93%	0.554	93%	0.474	1.03			
Pure Premium Derived by Formula			0.549		0.472	1.02			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

NORTH CAROLINA
Appendix B-II

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CLASS 9620		FUNERAL DIRECTOR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/15 through 12/15	89,012,959	3	216,285	9	95,259	457,226	129,234	898,004	1.01
1/16 through 12/16	90,900,561	1	2,990	4	78,593	762	173,989	256,334	0.28
1/17 through 12/17	94,012,900	2	165,286	11	467,169	154,636	329,992	1,117,083	1.19
1/18 through 12/18	94,696,626	4	290,831	8	400,019	249,889	215,103	1,155,842	1.22
1/19 through 12/19	96,520,379	1	65,821	5	62,965	56,403	143,007	328,196	0.34
5 YR. TOTAL	465,143,425	11	741,213	37	1,104,005	918,916	991,325	3,755,459	0.81
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.397	32%	0.411			0.81	
Pure Premium Indicated by National Relativity		41%	0.285	34%	0.313			0.60	
Pure Premium Present on Rate Level		42%	0.297	34%	0.404			0.70	
Pure Premium Derived by Formula			0.309		0.375			0.68	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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

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APPENDIX B-III

Adjustments to Obtain Loss Costs

The following items are combined with the derived by formula pure premium to obtain the proposed loss cost:

1. Test Correction Factor

The payrolls are now extended by the loss costs presently in effect and by the indicated loss costs to determine if the required change in manual premium level as calculated in Exhibit I has been achieved. Since at first this calculation may not yield the required results, an iterative process is initiated which continuously tests the proposed loss costs including tentative test correction factors until the required change in manual premium level is obtained. The test correction factor is applied to the derived by formula pure premiums.

The factors referred to above are set out as follows:

	Test Correction Factor
Manufacturing	1.0014
Contracting	0.9870
Office & Clerical	0.9927
Goods & Services	0.9977
Miscellaneous	0.9863

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	1.095
Contracting	1.090
Office & Clerical	1.138
Goods & Services	1.051
Miscellaneous	1.043

3. Disease Loadings

The proposed manual loss costs shown in this filing include specific disease loadings for those classifications where they apply. The proposed specific disease loadings are shown on the footnotes page.

NORTH CAROLINA

APPENDIX B-III

4. Swing Limits

As a further step, a test is made to make certain that the proposed loss costs fall within the following departures from the present loss costs:

Manufacturing	from 21% above to 29% below
Contracting	from 19% above to 31% below
Office & Clerical	from 19% above to 31% below
Goods & Services	from 20% above to 30% below
Miscellaneous	from 21% above to 29% below

These limits have been calculated in accordance with the following formula:

Max. Deviation = Effect of the final change in loss cost level by industry group plus or minus 25% rounded to the nearest 1%.

The product of the swing limits and the present loss cost sets bounds for the proposed loss cost. If the calculated loss cost falls outside of the bounds, the closest bound is chosen as the proposed loss cost. When a code is limited, the underlying pure premiums are adjusted to reflect the limited loss cost. The classifications which have been so limited are shown below. Note that classifications that are subject to special handling may fall outside of the swing limits. A code listed below with an asterisk indicates the code's swing limit was adjusted by one cent before being applied; this is only performed when the upper and lower bounds calculated by the swing limit are equal.

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

List of Classifications Limited by the Upper Swing

List of Classifications Limited by the Lower Swing

4751 7038 7050 7090 8603 8871

None

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APPENDIX B-IV

Derivation of Proposed Loss Cost - Code 8810

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

LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/15 - 12/31/15	0	1,091,221	513,219	2,761,185	5,249,266	1,174,412	2,183,776	3,572,765	7,319,559
01/01/16 - 12/31/16	0	0	26	2,029,849	4,209,730	970,238	2,815,165	2,138,812	6,374,615
01/01/17 - 12/31/17	297,500	658,753	173,908	1,979,310	4,429,805	1,118,685	3,036,019	1,959,719	7,462,139
01/01/18 - 12/31/18	247,176	0	0	1,575,391	4,349,189	1,945,004	2,684,208	3,247,516	7,527,363
01/01/19 - 12/31/19	0	206,179	0	1,275,443	2,468,912	1,187,044	2,719,358	2,772,877	6,809,077

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

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/15 - 12/31/15	0.794	0.766	0.794	0.794	0.766	0.794	0.766	0.816	0.791
01/01/16 - 12/31/16	0.843	0.803	0.843	0.843	0.803	0.843	0.803	0.849	0.818
01/01/17 - 12/31/17	0.914	0.853	0.914	0.914	0.853	0.914	0.853	0.877	0.846
01/01/18 - 12/31/18	1.073	0.951	1.073	1.073	0.951	1.073	0.951	0.894	0.857
01/01/19 - 12/31/19	1.712	1.247	1.712	1.712	1.247	1.712	1.247	0.924	0.850

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	1.195

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

Redistribution %	40%
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NORTH CAROLINA

APPENDIX B-IV

Derivation of Proposed Loss Cost - Code 8810

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

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
01/01/15 - 12/31/15	0	933,544	455,110	2,448,552	4,490,768	1,041,440	1,868,229	3,758,286	7,425,926
01/01/16 - 12/31/16	0	0	24	1,911,105	3,775,400	913,481	2,524,716	2,366,486	6,669,328
01/01/17 - 12/31/17	303,687	627,573	177,525	2,020,474	4,220,141	1,141,951	2,892,323	2,307,509	8,082,226
01/01/18 - 12/31/18	296,210	0	0	1,887,911	4,619,363	2,330,845	2,850,952	3,783,581	8,228,264
01/01/19 - 12/31/19	0	287,146	0	2,438,698	3,438,470	2,269,676	3,787,268	3,389,495	7,438,838

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

Policy Period	INDUSTRY GROUP: Office and Clerical
01/01/15 - 12/31/15	0.932
01/01/16 - 12/31/16	0.996
01/01/17 - 12/31/17	0.992
01/01/18 - 12/31/18	0.949
01/01/19 - 12/31/19	1.001

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
01/01/15 - 12/31/15	38,774,627,969	3,676,835	6,796,648	3,502,723	6,920,963	10,473,483	10,423,686	20,897,169
01/01/16 - 12/31/16	40,867,239,757	2,813,312	6,274,916	2,357,020	6,642,651	9,088,228	8,999,671	18,087,899
01/01/17 - 12/31/17	43,228,328,197	3,614,488	7,678,117	2,289,049	8,017,568	11,292,605	10,306,617	21,599,222
01/01/18 - 12/31/18	45,769,772,853	4,284,703	7,089,329	3,590,618	7,808,623	11,374,032	11,399,241	22,773,273
01/01/19 - 12/31/19	48,497,250,086	4,713,082	7,520,397	3,392,884	7,446,277	12,233,479	10,839,161	23,072,640
Total	217,137,218,862	19,102,420	35,359,407	15,132,294	36,836,082	54,461,827	51,968,376	106,430,203
INDICATED PURE PREMIUM						0.025	0.024	0.05

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

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	0.024	0.026	0.05
Conversion Factors (App. B-I, Section B)	0.947	0.934	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.023	0.024	0.05

NORTH CAROLINA

APPENDIX B-IV

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

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

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Indicated Pure Premium	0.025	0.024	0.05
2. Pure Premium Indicated by National Relativity	0.029	0.028	0.06
3. Pure Premium Present on Rate Level	0.023	0.024	0.05
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)	0.025	0.024	0.05
8. Test Correction Factor	0.9927	0.9927	xxx
9. Underlying Pure Premiums = (7) x (8) *	0.026	0.024	0.05
10. Ratio of Manual to Standard Premium			1.138
11. Loss Cost = (9) x (10)			0.06
12. Loss Cost Within Swing Limits			0.06
Current Loss Cost x Swing Limits			
a) Lower bound = 0.06 x 0.690 = 0.05			
b) Upper bound = 0.06 x 1.190 = 0.07			
13. Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.026	0.024	0.05
14. Disease, Catastrophe and/or Miscellaneous Loadings			0.00
15. Final Loaded Loss Cost			0.06

* 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

WCSP data is used to determine the F-Classification (F-Class) loss costs. The latest year of WCSP payroll is extended by both the current and proposed loss costs. Based on \$9,445,727 of payroll, the overall loss cost level change in North Carolina is -13.8%.

I. Overview of Methodology

- Ten years of F-Class losses* across all states for which the National Council on Compensation Insurance compiles workers compensation ratemaking data are converted and adjusted to a countrywide level and used with ten years of F-Class countrywide payroll to determine the F-class countrywide pure premiums at both an overall and individual classification level.
- F-class code countrywide relativities are then calculated by comparing the F-class countrywide pure premiums by class to the overall countrywide F-class pure premium. The relativity values were updated in this filing and are reflected in the table in Section II.
- A single state primary base pure premium is calculated by applying a countrywide to state relativity factor to bring the F-class overall countrywide pure premium to the North Carolina proposed level.
- A final base pure premium is calculated by bringing the primary base pure premium to the proposed North Carolina trend and benefit levels, and applying any applicable expenses and/or offsets.
- Final F-Class loss costs are calculated by applying the countrywide relativity by class code to the final base pure premium and applying swing limits.

*Losses are limited to \$500,000 for a single claim occurrence and \$1,500,000 for each multiple claim occurrence. Texas data is included for policies effective 1/1/2013 and subsequent.

**NORTH CAROLINA
APPENDIX B-V**

II. The F-class code countrywide relativities:

Class Code	(1) 10-Year Countrywide Payroll	(2) 10-Year Expected Unlimited Countrywide Losses	(3) = (2)/((1)/100) Countrywide Pure Premium	(4) = (3)/(3)Overall Countrywide Relativity
6006	319,348,635	16,099,739	5.04	1.686
6801*	25,149,359	317,541	1.26	1.000
6824	458,135,225	16,228,862	3.54	1.184
6825	282,951,707	2,983,160	1.05	0.351
6826	131,202,370	2,614,329	1.99	0.666
6828*	32,547,556	295,888	0.91	1.000
6829*	14,486,717	215,799	1.49	1.000
6843	1,175,200,155	47,728,908	4.06	1.358
6845	261,305,795	5,703,096	2.18	0.729
6872	1,586,157,671	60,116,329	3.79	1.268
6873*	33,323,113	1,109,521	3.33	1.000
6874	119,940,848	5,708,295	4.76	1.592
7309	899,444,077	33,043,808	3.67	1.227
7313	694,325,089	10,328,694	1.49	0.498
7317	1,259,736,448	35,680,681	2.83	0.946
7327	53,442,740	4,022,190	7.53	2.518
7350	673,451,636	20,606,788	3.06	1.023
8709	404,943,249	4,647,082	1.15	0.385
8726	703,002,097	5,536,694	0.79	0.264
9077*	442,283	3,517	0.80	1.000
Overall	9,128,536,770	272,990,921	2.99	

*Relativities for class codes with a limited amount of data are set to 1.000.

III. Swing Limits

The proposed loss costs are limited to the swing limits based on 15% above and 15% below the current loss costs.

Classifications Limited by the Upper Swing

6801 9077

Classifications Limited by the Lower Swing

6824	6843	6845	6872
6874	7309	7313	7317
7327	7350	8709	8726

**NORTH CAROLINA
APPENDIX B-V**

Derivation of State Base Pure Premium

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Overall Countrywide Pure Premium			2.99
2. State Act Pure Premium Relativity Factor			1.021
3. Countrywide State Act Weight			24%
4. Primary Base Pure Premium = [(1) x (2) x (3)] + [(1) x (1 - (3))]			3.01
5. Countrywide Weights	50%	50%	100%
6. Trend Factors	0.958	0.958	xx
7. Weighted Benefits	1.000	1.001	xx
8. Weighted Loss-Based Expenses	1.286	1.200	xx
9. Secondary Base Pure Premium = (4tot) x (5) x (6) x (7) x (8)	1.854	1.732	3.59
10. Additional Offsets			1.000
11. Final Base Pure Premium = (9) x (10)			3.59

**NORTH CAROLINA
APPENDIX B-V**

Derivation of Proposed Loss Cost - Code 6872
Industry Group - F-Class, Hazard Group - G

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

1. North Carolina's Final Base Pure Premium	3.59
2. Countrywide Class Code 6872 Relativity (Section II)	1.268
3. Loss Cost = (1) x (2)	4.55
4. Loss Cost Within Swing Limits	5.34
Current Loss Cost x Swing Limits	
a) Lower bound = $6.28 \times 0.85 = 5.34$	
a) Upper bound = $6.28 \times 1.15 = 7.22$	
5. Disease, Catastrophe and/or Miscellaneous Loadings	0.00
6. Final Loaded Loss Cost	5.34

NORTH CAROLINA

APPENDIX B-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.) Assessment Rate on Indemnity Losses *	11.3%
2.) Assessment Rate on Total Losses #	6.1%

* Calculated using data provided by the U.S. Department of Labor

Calculated using U.S. Department of Labor data and on-leveled and developed USL&HW losses - statistical plan data

NORTH CAROLINA

APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2021 AND JANUARY 1, 2022

NCCI estimates that the changes to the medical fee schedule in North Carolina, effective October 1, 2021 and January 1, 2022, will result in impacts of +0.1% and +0.1%, respectively, on overall workers compensation system costs.

SUMMARY OF CHANGES

Changes to the medical fee schedule adopted by the North Carolina Industrial Commission are described below.

Effective October 1, 2021

- Hospital Inpatient Services
 - Updated the maximum reimbursement rates for Hospital Inpatient services performed in a non-critical access hospital from 160% of Medicare's 2021 Hospital Inpatient Prospective Payment System (IPPS) rates to 160% of Medicare's 2022 IPPS rates.

Effective January 1, 2022

- Physician Services
 - Updated the physician fee schedule to be based on Medicare's 2022 Resource-Based Relative Value Scale (RBRVS). Previously, the maximum reimbursement rates were based on Medicare's 2021 RBRVS.
- Hospital Outpatient Services
 - Updated the maximum reimbursement rates for Hospital Outpatient services performed in a non-critical access hospital from 200% of Medicare's 2021 Hospital Outpatient Prospective Payment System (OPPS) rates to 200% of Medicare's 2022 OPPS rates.
- Ambulatory Surgical Center Services
 - Updated the maximum reimbursement rates for Ambulatory Surgical Center (ASC) services from 200% of Medicare's 2021 ASC payment rates to 200% of Medicare's 2022 ASC payment rates.
- Durable Medical Equipment, Prosthetics, Orthotics, and Supplies (DMEPOS)
 - Updated the maximum reimbursement rates for DMEPOS services from 100% of Medicare's 2021 DMEPOS payment rates to 100% of Medicare's 2022 DMEPOS payment rates.

NORTH CAROLINA

APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2021 AND JANUARY 1, 2022

ACTUARIAL ANALYSIS

NCCI's methodology to evaluate the impact of medical fee schedule changes includes three major steps:

1. Calculate the percentage change in maximum reimbursements
 - Compare the prior and revised maximum reimbursements by procedure code to determine the percentage change by procedure code. For hospital inpatient services, the prior and revised maximum reimbursements are compared by episode.
 - Calculate the weighted-average percentage change in maximum reimbursements for the fee schedule using observed payments by procedure code as weights. For hospital inpatient services, the observed payments by episode are used as weights. For hospital outpatient and ASC services, observed payments are aggregated according to the packaging rules, where applicable.
2. Determine the share of costs that are subject to the fee schedule
 - The share is based on a combination of fields, such as procedure code, provider type, and place of service, as reported on the NCCI Medical Data Call, to categorize payments that are subject to the fee schedule.
 - For facility fee schedules, the share is calculated as the greater of the percent of observed payments with a maximum allowable reimbursement (MAR) or 75%. Any potential impact from the share of costs not subject to the fee schedule will be realized in future claim experience and reflected in subsequent loss cost filings, as appropriate.
3. Estimate the price level change as a result of the revised fee schedule
 - NCCI research by David Colón and Paul Hendrick, "The Impact of Fee Schedule Updates on Physician Payments" (2018), suggests that approximately 80% of the change in maximum reimbursements for physician fee schedules is realized on payments impacted by the change.
 - For facility and DMEPOS fee schedule changes, a price realization factor of 80% is assumed.

In this analysis, NCCI relies primarily on two data sources:

- Detailed medical data underlying the calculations in this analysis are based on NCCI's Medical Data Call for North Carolina for Service Year 2020. Reported medical experience for COVID-19 claims as reported in NCCI Call 31 for Large Loss and Catastrophe have been excluded from the data on which this analysis is based.
- The share of benefit costs attributed to medical benefits is based on NCCI's Financial Call data for North Carolina from Policy Years 2018 and 2019 projected to the effective date of the benefit changes.

NORTH CAROLINA

APPENDIX C-I

**ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES
EFFECTIVE OCTOBER 1, 2021 AND JANUARY 1, 2022**

SUMMARY OF IMPACTS

The impact from the fee schedule change in North Carolina, effective October 1, 2021, is summarized below.

	(A)	(B)	(C) = (A) x (B)	(D)	(E) = (C) x (D)
Type of Service	Impact on Type of Service	Share of Medical Costs	Impact on Medical Costs	Medical Costs as a Share of Overall Costs	Impact on Overall Costs
Hospital Inpatient	+1.1%	14.2%	+0.2%	46%	+0.1%

The impacts from the fee schedule changes in North Carolina, effective January 1, 2022, are summarized below.

Type of Service	(A) Impact on Type of Service	(B) Share of Medical Costs	(C) = (A) x (B) Impact on Medical Costs
Physician	-0.6%	40.8%	-0.2%
Hospital Outpatient	+1.8%	17.1%	+0.3%
ASC	+2.3%	4.4%	+0.1%
DMEPOS	+0.9%	9.2%	+0.1%
Combined Impact on Medical Costs (D) = Total of (C)			+0.3%
Medical Costs as a Share of Overall Costs (E)			46%
Combined Impact on Overall Costs (F) = (D) x (E)			+0.1%

The impact on medical costs from the fee schedule changes effective October 1, 2021 and January 1, 2022 are combined to determine the Factor to Reflect Proposed Changes in Medical Benefits (Exhibit I):

Date of Change	Impact on Medical Costs
October 1, 2021	+0.2%
January 1, 2022	+0.3%
Combined Impact	+0.5%

Refer to the appendix for the weighted-average changes in MARs by physician practice category, the share of costs subject to the fee schedule by type of service, and the weighted-average change in MAR by type of service.

NORTH CAROLINA

APPENDIX C-I

ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES EFFECTIVE OCTOBER 1, 2021 AND JANUARY 1, 2022

NON-QUANTIFIED CHANGES

- Maximum reimbursement for dental and ambulance services are also governed by the fee schedule in North Carolina. The share of these payments with a MAR makes up a small portion of medical costs. Therefore, the impact on overall costs due to updating the fee schedule for these services is not anticipated to be material. As such, any potential impact from this change will be realized in future claim/loss experience and reflected in subsequent loss cost filings in North Carolina, as appropriate.

NORTH CAROLINA

APPENDIX C-I

**ANALYSIS OF NORTH CAROLINA MEDICAL FEE SCHEDULE CHANGES
EFFECTIVE OCTOBER 1, 2021 AND JANUARY 1, 2022**

APPENDIX

Weighted-Average Percentage Change in MARs Prior to Price Realization by Physician Practice Category

Physician Practice Category	Share of Physician Costs	Percentage Change in MARs
Anesthesia	2.2%	0.0%
Major Surgery	14.5%	0.0%
Pain Management	1.6%	+0.2%
Radiology	8.5%	-1.6%
Physical Medicine	38.4%	-1.1%
Evaluation & Management	21.9%	-0.5%
Emergency Medicine	1.7%	-0.6%
Neurology	0.7%	-2.2%
Clinical Laboratory	0.4%	0.0%
Other Professional Services	4.2%	-0.2%
Payments with no specific MAR	5.9%	–
Total	100.0%	-0.7%

Share of Costs Subject to the Fee Schedule and Weighted-Average Percentage Change in MARs by Type of Service

Type of Service	Share of Costs Subject to the Fee Schedule	Percentage Change in MARs	Impact after 80% Price Realization
Physician	94.1%	-0.7%	-0.6%
Hospital Inpatient	64.0%	+1.4%	+1.1%
Hospital Outpatient	93.9%	+2.2%	+1.8%
ASC	96.5%	+2.9%	+2.3%
DMEPOS	22.9%	+1.1%	+0.9%

NORTH CAROLINA

APPENDIX D

Data Reporting Requirements - G.S. 58-36-15 (g) and (h)

Item (g)

- (1) A detailed list of the rates, loss costs, rules, and policy forms filed, accompanied by a list of those superseded; and
- (2) A detailed description, properly referenced, of all changes in policy forms, rules, prospective loss costs, and rates, including the effect of each change.

Response

See the summary page at the beginning of Exhibit RB-1 and Appendix E.

Item (h)

- (1) North Carolina earned premiums at the actual and current rate level; losses and loss adjustment expenses, each on paid and incurred bases without trending or other modification for the experience period, including the loss ratio anticipated at the time the rates were promulgated for the experience period;
- (2) Credibility factor development and application;
- (3) Loss development factor derivation and application on both paid and incurred bases and in both numbers and dollars of claims;
- (4) Trending factor development and application;
- (5) Changes in premium base resulting from rating exposure trends;
- (6) Limiting factor development and application;
- (7) Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees;
- (8) Percent rate or prospective loss costs change;
- (9) Final proposed rates;
- (10) Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense, and unearned premium reserves;
- (11) Identification of applicable statistical plans and programs and a certification of compliance with them;
- (12) Investment earnings on capital and surplus;
- (13) Level of capital and surplus needed to support premium writings without endangering the solvency of member companies; and
- (14) Such other information that may be required by any rule adopted by the Commissioner.

Response

To the extent that G. S. 58-36-15 (h) applies to workers' compensation insurance voluntary loss costs and residual market rate filings, the required information is included in the 11 NCAC 10.1111 responses.

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
0005	1.62	1.52	-6.2%
0008	1.10	1.09	-0.9%
0016	3.07	2.44	-20.5%
0034	1.77	1.73	-2.3%
0035	1.14	1.06	-7.0%
0036	1.84	1.79	-2.7%
0037	1.87	1.76	-5.9%
0042	2.48	2.35	-5.2%
0050	3.28	3.27	-0.3%
0059	0.18	0.17	-5.6%
0065	0.05	0.05	0.0%
0066	0.05	0.05	0.0%
0067	0.05	0.05	0.0%
0079	1.30	1.21	-6.9%
0083	2.15	2.06	-4.2%
0106	7.72	6.69	-13.3%
0113	2.27	2.10	-7.5%
0170	1.20	1.15	-4.2%
0251	2.15	2.11	-1.9%
0401	4.58	4.19	-8.5%
0771	0.21	0.22	4.8%
0908	91.00	85.00	-6.6%
0913	260.00	235.00	-9.6%
0917	2.03	1.99	-2.0%
1005	4.23	3.62	-14.4%
1164	1.96	1.77	-9.7%
1165	1.56	1.49	-4.5%
1320	1.03	1.00	-2.9%
1322	4.75	4.68	-1.5%
1430	2.51	2.60	3.6%
1438	2.44	2.12	-13.1%
1452	1.21	1.15	-5.0%
1463	4.66	4.30	-7.7%
1472	1.31	1.29	-1.5%
1624	1.80	1.64	-8.9%
1642	1.19	1.19	0.0%
1654	4.98	4.37	-12.2%
1699	1.21	1.22	0.8%
1701	1.42	1.29	-9.2%
1710	2.88	2.43	-15.6%
1747	0.99	1.11	12.1%
1748	2.28	2.19	-3.9%
1803	3.81	3.62	-5.0%
1924	1.44	1.49	3.5%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
1925	2.06	1.92	-6.8%
2002	1.55	1.59	2.6%
2003	1.38	1.41	2.2%
2014	2.61	2.38	-8.8%
2016	1.22	1.14	-6.6%
2021	1.54	1.54	0.0%
2039	1.21	1.30	7.4%
2041	1.27	1.24	-2.4%
2065	1.14	1.10	-3.5%
2070	2.72	2.46	-9.6%
2081	1.75	1.82	4.0%
2089	1.21	1.16	-4.1%
2095	1.82	1.69	-7.1%
2105	1.93	1.84	-4.7%
2110	1.05	1.18	12.4%
2111	1.10	1.02	-7.3%
2112	2.01	2.05	2.0%
2114	1.22	1.13	-7.4%
2121	0.73	0.69	-5.5%
2130	1.10	1.17	6.4%
2131	0.87	0.81	-6.9%
2143	1.33	1.19	-10.5%
2157	1.77	1.65	-6.8%
2172	0.83	0.82	-1.2%
2174	1.54	1.55	0.6%
2211	3.55	3.31	-6.8%
2220	1.27	1.27	0.0%
2288	1.94	1.99	2.6%
2302	0.94	0.96	2.1%
2305	1.22	1.16	-4.9%
2361	0.85	0.88	3.5%
2362	1.29	1.34	3.9%
2380	0.96	0.95	-1.0%
2388	0.73	0.64	-12.3%
2402	1.42	1.24	-12.7%
2413	1.33	1.25	-6.0%
2416	1.19	1.30	9.2%
2417	0.83	0.83	0.0%
2501	1.11	1.14	2.7%
2503	0.59	0.57	-3.4%
2570	1.97	1.74	-11.7%
2585	1.68	1.63	-3.0%
2586	1.45	1.43	-1.4%
2587	1.19	1.28	7.6%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
2589	1.14	1.03	-9.6%
2600	2.25	2.21	-1.8%
2623	2.97	2.83	-4.7%
2651	0.83	0.72	-13.3%
2660	1.19	1.13	-5.0%
2688	1.21	1.11	-8.3%
2702	11.89	11.85	-0.3%
2705	31.46	29.45	-6.4%
2709	4.16	3.80	-8.7%
2710	4.18	3.91	-6.5%
2714	1.78	1.78	0.0%
2727	5.17	4.95	-4.3%
2731	2.00	1.97	-1.5%
2735	2.07	2.04	-1.4%
2759	2.65	2.65	0.0%
2790	0.93	0.90	-3.2%
2797	2.41	2.10	-12.9%
2799	3.06	2.98	-2.6%
2802	2.45	2.16	-11.8%
2835	1.18	1.22	3.4%
2836	1.42	1.35	-4.9%
2841	2.03	1.74	-14.3%
2881	1.47	1.43	-2.7%
2883	1.85	1.78	-3.8%
2915	1.50	1.32	-12.0%
2916	1.99	1.80	-9.5%
2923	0.84	0.78	-7.1%
2960	2.18	2.10	-3.7%
3004	0.71	0.71	0.0%
3018	1.49	1.41	-5.4%
3022	2.00	1.98	-1.0%
3027	0.99	0.94	-5.1%
3028	1.40	1.43	2.1%
3030	2.57	2.34	-8.9%
3040	2.27	2.01	-11.5%
3041	1.69	1.63	-3.6%
3042	1.85	1.64	-11.4%
3064	1.73	1.57	-9.2%
3076	1.62	1.45	-10.5%
3081	1.85	1.68	-9.2%
3082	1.91	1.75	-8.4%
3085	2.55	2.42	-5.1%
3110	1.97	1.84	-6.6%
3111	1.33	1.26	-5.3%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
3113	0.94	0.90	-4.3%
3114	1.37	1.25	-8.8%
3118	0.88	0.81	-8.0%
3119	0.40	0.36	-10.0%
3122	1.08	1.04	-3.7%
3126	0.78	0.78	0.0%
3131	0.83	0.74	-10.8%
3132	1.33	1.22	-8.3%
3145	0.94	0.88	-6.4%
3146	0.94	0.91	-3.2%
3169	1.41	1.25	-11.3%
3179	0.82	0.78	-4.9%
3180	0.91	0.92	1.1%
3188	0.82	0.76	-7.3%
3220	1.19	1.14	-4.2%
3224	1.66	1.63	-1.8%
3227	1.41	1.48	5.0%
3241	1.52	1.35	-11.2%
3255	1.20	1.20	0.0%
3257	1.38	1.31	-5.1%
3270	1.18	1.07	-9.3%
3300	2.05	2.05	0.0%
3303	1.06	1.11	4.7%
3307	1.46	1.32	-9.6%
3315	1.58	1.54	-2.5%
3334	1.67	1.66	-0.6%
3336	1.11	1.07	-3.6%
3365	2.77	2.93	5.8%
3372	1.50	1.36	-9.3%
3373	1.77	1.84	4.0%
3383	0.70	0.66	-5.7%
3385	0.46	0.47	2.2%
3400	1.49	1.26	-15.4%
3507	1.04	1.00	-3.8%
3515	0.96	0.84	-12.5%
3548	0.66	0.72	9.1%
3559	1.15	1.07	-7.0%
3574	0.55	0.54	-1.8%
3581	0.63	0.59	-6.3%
3612	0.85	0.82	-3.5%
3620	1.71	1.49	-12.9%
3629	0.74	0.74	0.0%
3632	1.10	1.05	-4.5%
3634	0.69	0.69	0.0%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
3635	0.83	0.72	-13.3%
3638	0.88	0.88	0.0%
3642	0.71	0.73	2.8%
3643	0.84	0.88	4.8%
3647	1.20	1.15	-4.2%
3648	0.70	0.62	-11.4%
3681	0.40	0.38	-5.0%
3685	0.50	0.44	-12.0%
3719	0.50	0.46	-8.0%
3724	2.05	1.99	-2.9%
3726	2.53	2.29	-9.5%
3803	1.16	1.07	-7.8%
3807	1.03	0.85	-17.5%
3808	2.34	2.57	9.8%
3821	2.94	2.63	-10.5%
3822	1.77	1.80	1.7%
3824	1.99	1.92	-3.5%
3826	0.37	0.33	-10.8%
3827	0.84	0.77	-8.3%
3830	0.68	0.69	1.5%
3851	1.00	0.94	-6.0%
3865	1.28	1.31	2.3%
3881	1.64	1.59	-3.0%
4000	2.49	2.53	1.6%
4021	2.00	1.84	-8.0%
4024	1.92	1.78	-7.3%
4034	2.94	2.96	0.7%
4036	1.17	1.10	-6.0%
4038	1.27	1.26	-0.8%
4062	1.35	1.26	-6.7%
4101	1.20	1.12	-6.7%
4109	0.23	0.22	-4.3%
4110	0.43	0.38	-11.6%
4111	0.83	0.91	9.6%
4114	1.56	1.43	-8.3%
4130	1.54	1.52	-1.3%
4131	3.51	3.48	-0.9%
4133	1.00	1.06	6.0%
4149	0.36	0.36	0.0%
4206	1.27	1.22	-3.9%
4207	1.11	1.04	-6.3%
4239	1.19	1.14	-4.2%
4240	1.56	1.39	-10.9%
4243	0.87	0.91	4.6%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
4244	1.08	1.05	-2.8%
4250	0.86	0.85	-1.2%
4251	1.40	1.46	4.3%
4263	1.40	1.45	3.6%
4273	1.31	1.25	-4.6%
4279	1.21	1.24	2.5%
4283	0.84	0.92	9.5%
4299	0.86	0.83	-3.5%
4304	2.13	2.17	1.9%
4307	0.81	0.73	-9.9%
4351	0.86	0.81	-5.8%
4352	0.76	0.73	-3.9%
4361	0.46	0.44	-4.3%
4410	1.53	1.40	-8.5%
4420	2.16	1.91	-11.6%
4431	0.72	0.67	-6.9%
4432	0.46	0.47	2.2%
4452	1.14	1.14	0.0%
4459	1.31	1.30	-0.8%
4470	1.09	1.04	-4.6%
4484	1.26	1.16	-7.9%
4493	1.20	1.12	-6.7%
4511	0.24	0.21	-12.5%
4557	1.15	1.20	4.3%
4558	0.92	0.89	-3.3%
4568	0.93	1.03	10.8%
4581	0.51	0.48	-5.9%
4583	2.45	2.46	0.4%
4611	0.45	0.45	0.0%
4635	1.73	1.54	-11.0%
4653	1.02	1.05	2.9%
4665	3.09	3.30	6.8%
4683	1.52	1.40	-7.9%
4686	0.88	0.80	-9.1%
4692	0.36	0.36	0.0%
4693	0.45	0.43	-4.4%
4703	0.70	0.68	-2.9%
4717	0.97	0.95	-2.1%
4720	0.83	0.80	-3.6%
4740	0.58	0.55	-5.2%
4741	1.35	1.37	1.5%
4751	1.31	1.58	20.6%
4771	1.17	1.23	5.1%
4777	1.44	1.31	-9.0%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
4825	0.40	0.39	-2.5%
4828	0.95	0.90	-5.3%
4829	0.71	0.71	0.0%
4902	1.08	0.95	-12.0%
4923	0.44	0.42	-4.5%
5020	3.03	2.93	-3.3%
5022	3.68	3.62	-1.6%
5037	6.04	5.28	-12.6%
5040	4.75	4.15	-12.6%
5057	3.10	2.61	-15.8%
5059	11.62	9.48	-18.4%
5102	3.17	2.96	-6.6%
5146	2.45	2.26	-7.8%
5160	1.26	1.25	-0.8%
5183	1.88	1.70	-9.6%
5188	1.71	1.78	4.1%
5190	1.76	1.77	0.6%
5191	0.48	0.47	-2.1%
5192	1.37	1.29	-5.8%
5213	3.47	3.39	-2.3%
5215	2.89	2.78	-3.8%
5221	2.19	2.07	-5.5%
5222	4.04	3.71	-8.2%
5223	2.87	2.52	-12.2%
5348	2.25	2.07	-8.0%
5402	3.50	3.22	-8.0%
5403	3.10	2.91	-6.1%
5437	3.20	2.86	-10.6%
5443	2.25	2.02	-10.2%
5445	4.89	4.74	-3.1%
5462	3.30	2.94	-10.9%
5472	4.06	4.14	2.0%
5473	5.77	5.60	-2.9%
5474	3.77	3.55	-5.8%
5478	1.91	1.87	-2.1%
5479	3.33	3.03	-9.0%
5480	3.52	3.31	-6.0%
5491	1.15	1.06	-7.8%
5506	3.22	2.77	-14.0%
5507	2.04	1.94	-4.9%
5535	4.00	3.83	-4.3%
5537	2.43	2.29	-5.8%
5551	8.45	8.81	4.3%
5606	0.53	0.53	0.0%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
5610	2.96	2.78	-6.1%
5645	9.19	8.22	-10.6%
5703	8.45	7.47	-11.6%
5705	12.86	11.40	-11.4%
5951	0.21	0.22	4.8%
6003	3.31	3.00	-9.4%
6005	3.50	3.25	-7.1%
6018	1.52	1.58	3.9%
6045	2.71	2.73	0.7%
6204	4.07	3.72	-8.6%
6206	1.55	1.42	-8.4%
6213	0.97	1.06	9.3%
6214	0.93	0.83	-10.8%
6216	3.08	2.92	-5.2%
6217	2.43	2.35	-3.3%
6229	2.83	2.55	-9.9%
6233	1.22	1.04	-14.8%
6235	2.99	2.94	-1.7%
6236	3.54	3.20	-9.6%
6237	0.82	0.80	-2.4%
6251	2.32	2.20	-5.2%
6252	1.75	1.65	-5.7%
6306	2.52	2.30	-8.7%
6319	2.04	1.81	-11.3%
6325	1.74	1.81	4.0%
6400	2.53	2.38	-5.9%
6503	1.23	1.17	-4.9%
6504	1.57	1.48	-5.7%
6702	2.50	2.38	-4.8%
6703	4.01	3.81	-5.0%
6704	2.78	2.65	-4.7%
6801	2.80	3.22	15.0%
6811	3.08	2.87	-6.8%
6824	5.10	4.34	-14.9%
6826	2.60	2.39	-8.1%
6834	1.60	1.44	-10.0%
6836	2.10	1.83	-12.9%
6843	6.50	5.53	-14.9%
6845	4.60	3.91	-15.0%
6854	2.76	2.74	-0.7%
6872	6.28	5.34	-15.0%
6874	11.73	9.98	-14.9%
6882	1.80	1.70	-5.6%
6884	1.96	1.85	-5.6%

NORTH CAROLINA

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
7016	2.42	2.12	-12.4%
7024	2.69	2.36	-12.3%
7038	2.54	3.07	20.9%
7046	3.38	3.15	-6.8%
7047	3.88	3.40	-12.4%
7050	4.06	4.91	20.9%
7090	2.82	3.41	20.9%
7098	3.76	3.50	-6.9%
7099	5.42	5.04	-7.0%
7133	2.35	2.09	-11.1%
7151	2.86	2.54	-11.2%
7152	4.57	4.07	-10.9%
7153	3.17	2.82	-11.0%
7219	4.65	4.54	-2.4%
7222	4.66	4.46	-4.3%
7225	4.61	4.80	4.1%
7230	4.92	4.62	-6.1%
7231	4.92	4.94	0.4%
7232	6.76	6.61	-2.2%
7309	6.34	5.39	-15.0%
7313	2.82	2.40	-14.9%
7317	5.66	4.82	-14.8%
7327	12.18	10.36	-14.9%
7333	1.80	1.66	-7.8%
7335	2.00	1.84	-8.0%
7337	2.88	2.65	-8.0%
7350	7.59	6.46	-14.9%
7360	2.18	2.25	3.2%
7370	2.47	2.45	-0.8%
7380	3.09	2.97	-3.9%
7382	2.42	2.57	6.2%
7390	2.15	2.10	-2.3%
7394	1.84	1.65	-10.3%
7395	2.04	1.83	-10.3%
7398	2.94	2.64	-10.2%
7402	0.06	0.07	16.7%
7403	2.48	2.36	-4.8%
7405	0.99	0.86	-13.1%
7420	4.08	3.73	-8.6%
7421	0.45	0.42	-6.7%
7422	0.76	0.72	-5.3%
7425	1.15	1.11	-3.5%
7431	0.68	0.70	2.9%
7445	0.33	0.29	-12.1%

NORTH CAROLINA

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
7453	0.23	0.23	0.0%
7502	1.05	0.99	-5.7%
7515	0.53	0.53	0.0%
7520	1.49	1.40	-6.0%
7529	6.44	5.77	-10.4%
7538	2.49	1.99	-20.1%
7539	0.93	0.86	-7.5%
7540	2.07	1.97	-4.8%
7580	1.65	1.48	-10.3%
7590	1.79	1.87	4.5%
7600	3.09	2.99	-3.2%
7605	1.42	1.36	-4.2%
7610	0.31	0.27	-12.9%
7705	2.63	2.50	-4.9%
7710	2.03	1.96	-3.4%
7711	2.03	1.96	-3.4%
7720	1.61	1.57	-2.5%
7723	1.13	1.06	-6.2%
7855	2.06	1.96	-4.9%
8001	1.38	1.28	-7.2%
8002	1.08	0.98	-9.3%
8006	1.25	1.18	-5.6%
8008	0.70	0.65	-7.1%
8010	0.92	0.86	-6.5%
8013	0.19	0.17	-10.5%
8015	0.38	0.37	-2.6%
8017	0.74	0.71	-4.1%
8018	1.51	1.50	-0.7%
8021	1.20	1.16	-3.3%
8031	1.19	1.02	-14.3%
8032	1.01	0.90	-10.9%
8033	0.90	0.89	-1.1%
8037	0.77	0.71	-7.8%
8039	0.82	0.83	1.2%
8044	1.44	1.39	-3.5%
8045	0.39	0.38	-2.6%
8046	1.33	1.24	-6.8%
8047	0.42	0.42	0.0%
8058	1.35	1.24	-8.1%
8072	0.35	0.36	2.9%
8102	0.87	0.88	1.1%
8103	1.37	1.39	1.5%
8106	2.13	1.91	-10.3%
8107	1.53	1.39	-9.2%

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
8111	1.00	0.97	-3.0%
8116	1.10	1.04	-5.5%
8203	3.40	3.46	1.8%
8204	2.44	2.25	-7.8%
8209	1.76	1.62	-8.0%
8215	1.77	1.74	-1.7%
8227	1.98	1.85	-6.6%
8232	2.40	2.50	4.2%
8233	1.44	1.42	-1.4%
8235	2.24	2.06	-8.0%
8236	2.76	2.42	-12.3%
8263	3.41	3.14	-7.9%
8264	2.28	2.08	-8.8%
8265	2.81	2.71	-3.6%
8279	2.89	2.87	-0.7%
8288	3.26	3.22	-1.2%
8291	1.77	1.77	0.0%
8292	1.79	1.68	-6.1%
8293	4.06	3.73	-8.1%
8304	2.54	2.60	2.4%
8350	4.30	4.10	-4.7%
8380	1.16	1.06	-8.6%
8381	0.98	0.94	-4.1%
8385	1.22	1.29	5.7%
8392	1.12	1.06	-5.4%
8393	0.82	0.85	3.7%
8500	3.08	3.04	-1.3%
8601	0.16	0.15	-6.3%
8602	0.66	0.63	-4.5%
8603	0.04	0.04	0.0%
8606	0.93	0.86	-7.5%
8709	3.06	2.61	-14.7%
8719	1.08	1.02	-5.6%
8720	0.57	0.57	0.0%
8721	0.20	0.18	-10.0%
8723	0.08	0.07	-12.5%
8725	1.21	1.06	-12.4%
8726	1.61	1.37	-14.9%
8734	0.22	0.19	-13.6%
8737	0.19	0.17	-10.5%
8738	0.31	0.27	-12.9%
8742	0.16	0.14	-12.5%
8745	1.79	1.80	0.6%
8748	0.33	0.31	-6.1%

NORTH CAROLINA

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Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
8755	0.17	0.17	0.0%
8799	0.23	0.24	4.3%
8800	0.74	0.74	0.0%
8803	0.03	0.03	0.0%
8805	0.08	0.08	0.0%
8810	0.06	0.06	0.0%
8814	0.07	0.07	0.0%
8815	0.12	0.12	0.0%
8820	0.07	0.06	-14.3%
8824	1.15	1.10	-4.3%
8826	1.01	0.92	-8.9%
8831	0.61	0.58	-4.9%
8832	0.16	0.16	0.0%
8833	0.53	0.50	-5.7%
8835	1.13	1.04	-8.0%
8842	1.17	1.11	-5.1%
8855	0.07	0.06	-14.3%
8856	0.32	0.31	-3.1%
8864	0.60	0.56	-6.7%
8868	0.25	0.24	-4.0%
8869	0.58	0.51	-12.1%
8871	0.04	0.04	0.0%
8901	0.11	0.10	-9.1%
9012	0.49	0.44	-10.2%
9014	1.51	1.46	-3.3%
9015	1.36	1.29	-5.1%
9016	1.09	1.03	-5.5%
9019	1.40	1.52	8.6%
9033	1.01	0.96	-5.0%
9040	1.58	1.47	-7.0%
9044	0.57	0.55	-3.5%
9052	0.81	0.76	-6.2%
9058	0.78	0.71	-9.0%
9060	0.68	0.64	-5.9%
9061	0.55	0.53	-3.6%
9062	0.62	0.59	-4.8%
9063	0.41	0.38	-7.3%
9077	2.11	2.42	14.7%
9082	0.60	0.57	-5.0%
9083	0.61	0.56	-8.2%
9084	0.67	0.61	-9.0%
9089	0.49	0.45	-8.2%
9093	0.63	0.58	-7.9%
9101	1.66	1.54	-7.2%

NORTH CAROLINA

APPENDIX E

Loss Costs Comparison

<u>Class Code</u>	<u>Current 04/01/22</u>	<u>Proposed 04/01/23</u>	<u>Percent Change</u>
9102	1.66	1.56	-6.0%
9154	0.87	0.77	-11.5%
9156	1.12	0.98	-12.5%
9170	4.27	4.31	0.9%
9178	3.16	2.98	-5.7%
9179	8.83	8.99	1.8%
9180	2.43	2.40	-1.2%
9182	1.06	1.04	-1.9%
9186	7.07	5.58	-21.1%
9220	2.77	2.65	-4.3%
9402	2.93	2.82	-3.8%
9403	4.07	3.90	-4.2%
9410	1.36	1.39	2.2%
9501	1.53	1.38	-9.8%
9505	2.17	1.86	-14.3%
9516	1.38	1.25	-9.4%
9519	2.11	2.13	0.9%
9521	1.77	1.61	-9.0%
9522	0.92	0.90	-2.2%
9534	2.80	2.69	-3.9%
9554	5.33	4.61	-13.5%
9586	0.23	0.22	-4.3%
9600	1.17	1.12	-4.3%
9620	0.78	0.71	-9.0%

NORTH CAROLINA – LOSS COSTS

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Supplemental Material

North Carolina G.S. 58-36-15(h) specifies that the following information must be included in all policy form, rule and rate filings filed under Article 36. 11 NCAC 10.1111 specifies that additional detail be provided under each of these items.

Item

- 1 North Carolina losses and loss adjustment expenses
- 2 Credibility factor development and application
- 3 Loss development factor development and application
- 4 Trending factor development and application
- 5 Changes in premium base and exposures
- 6 Limiting factor development and application
- 7 Percent rate or loss cost change
- 8 Underwriting profit and contingencies and investment income
- 9 Investment earnings on capital and surplus
- 10 Additional supplemental information per 11 NCAC 10.1111

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1 North Carolina losses and loss adjustment expenses, each on paid and incurred bases without trending or other modification for the experience period.
- 1(a) The filer shall include loss and loss adjustment expense data from all companies writing North Carolina workers compensation insurance. In addition, if exposures are used in the calculation of premiums at present rates, the filer shall provide all available exposure data from these companies. If the experience of any company that writes more than one percent of the North Carolina workers compensation written premium has been excluded from any trend or loss development calculations, the filer shall identify the company and its market share and provide an explanation for its exclusion. The filer shall also estimate the aggregate market share of other companies whose experience is excluded from such calculations.

Response

See Exhibit RB-1, Exhibit II as well as RB-4 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 less than five percent.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(b) If any identifiable group of policies is excluded from the calculation of classification differentials, the filer shall describe those policies, indicate their market share, and provide an explanation for their exclusion.

Response

This request refers to policies excluded from the calculation of "classification differentials." The response has been prepared under the assumption that the interest is in policies excluded from the calculation of the industry group differentials. The Rate Bureau is advised by the National Council on Compensation Insurance as follows:

Industry group differentials distribute the overall pure premium level change among the five industry groups: manufacturing, contracting, office & clerical, goods & services, and miscellaneous. The losses and premium used to derive the industry group differentials are, hence, based on losses and premium from class codes in the five industry groups (See Exhibit RB-1, Appendix A-V). A description of the class codes excluded from this calculation is listed below along with an explanation of their exclusion.

Discontinued class codes - Because loss costs are no longer calculated for these class codes, if data is not reassigned to another class code, the loss and premium experience is not included in the industry group differential calculation.

Disease codes and non-ratable codes - Because of the current ratemaking procedures for these codes, their experience does not directly influence the loss cost calculation. It, therefore, is not considered when determining other class codes' loss costs through the industry group differentials. Loss costs for disease codes and loss costs for non-ratable codes are a certain percentage of their respective ratable portions.

Federal classifications - Loss costs for the federal classes (F-classes) are calculated separately from non F-class loss costs. F-class experience is not allowed to influence the industry group differentials that are used to derive non F-class loss costs.

Maritime codes - The ratemaking procedure for maritime codes varies by class code. Item B-1101 established the combination of rates for several industrial class codes with several F-classifications. Similar to F-classes, we do not allow maritime experience to influence the industry group differentials that are used to derive non-maritime loss costs.

Statistical classifications - The experience reported under statistical classes is not directly associated with a certain code or industry group. For this reason, it is not included in the industry group differential calculation. Examples of experience in this classification category are expense constant premium and the additional premium charged for increased liability limits.

Concerning their percentage of the market share, the excluded data mentioned above normally represents less than 1% of the payroll for the five policy periods combined.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 1(c) The filer shall clearly describe all adjustments to losses, loss adjustment expenses, expenses as defined in G.S. 58-36-100(c), and exposures included in the filing.

Response

See Exhibits RB-1, RB-3, RB-5, and the attached Exhibit 1(c).

North Carolina Policy Year Premium On-level Factors

Section A - Historical Premium Level and Expense Constant Changes

Voluntary Market			Assigned Risk Market		
Date	Pure Premium Level Change	Expense Constant	Date	Premium Level Change	Expense Constant
1/1/13 *	0.991	n/a	1/1/13 *	0.991	\$250
4/1/13	0.995	n/a	4/1/13	1.048	\$250
4/1/14	1.003	n/a	4/1/14	1.042	\$250
4/1/15	0.966	n/a	4/1/15	0.955	\$250
4/1/16	0.898	n/a	4/1/16	1.019	\$160
4/1/17	0.856	n/a	4/1/17	0.917	\$160
4/1/18	0.887	n/a	4/1/18	0.875	\$160
4/1/19	0.841	n/a	4/1/19	0.828	\$160
4/1/20	0.897	n/a	4/1/20	0.924	\$160
4/1/21	0.961	n/a	4/1/21	0.958	\$160
4/1/22	0.947	n/a	4/1/22	1.020	\$160

Section B - Factors adjusting assigned risk and voluntary premium to present pure premium level

	Policy Year <u>2020</u>	Policy Year <u>2019</u>	Policy Year <u>2018</u>	Policy Year <u>2017</u>	Policy Year <u>2016</u>	Policy Year <u>2015</u>	Policy Year <u>2014</u>	Policy Year <u>2013</u>
(1) Assigned Risk Market Share	0.085	0.084	0.084	0.079	0.076	0.073	0.073	0.071
(2) Voluntary Market Share	0.915	0.916	0.916	0.921	0.924	0.927	0.927	0.929
(3) Assigned Risk Standard Prem. Adj. Factor	0.67	0.596	0.512	0.451	0.425	0.419	0.414	0.431
(4) Voluntary Standard Prem. Adj. Factor	0.878	0.772	0.661	0.579	0.505	0.463	0.454	0.453
(5) Current Premium Index A/R to Voluntary	2.349	2.349	2.349	2.349	2.349	2.349	2.349	2.349
(6) Final Premium Adjustment Factor = [((1)x(3))/(5) + (2)x(4)]	0.827	0.728	0.623	0.548	0.481	0.442	0.434	0.434

* 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>
8/7/14	1.000	8/7/14	0.992
4/1/15	1.000	4/1/15	0.941
7/1/15	1.000	7/1/15	1.030
1/1/16	1.000	1/1/16	0.995
1/1/17	1.000	1/1/17	0.998
10/1/17	1.000	10/1/17	1.001
1/1/18	1.000	1/1/18	1.009
10/1/18	1.000	10/1/18	1.003
1/1/19	1.000	1/1/19	1.007
10/1/19	1.000	10/1/19	1.003
1/1/20	1.000	1/1/20	1.008
10/1/20	1.000	10/1/20	1.002
1/1/21	1.000	1/1/21	1.013

Section D - Factors adjusting policy year indemnity and medical losses to present benefit level

	<u>Policy Year 2020</u>	<u>Policy Year 2019</u>	<u>Policy Year 2018</u>	<u>Policy Year 2017</u>	<u>Policy Year 2016</u>	<u>Policy Year 2015</u>	<u>Policy Year 2014</u>	<u>Policy Year 2013</u>
(1) Indemnity Loss On-level Factor	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(2) Medical Loss On-level Factor	1.009	1.021	1.031	1.042	1.045	1.045	1.016	0.997

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Item

- 1(d) The filer shall provide the latest available written and earned premiums and market shares for the ten largest writers of North Carolina workers compensation insurance.

Response

See attached Exhibit 1(d).

Ten Largest Writers of Workers Compensation
Insurance in North Carolina

	<u>Written Premium</u>	<u>Earned Premium</u>	Written Premium Market <u>Share</u>
Hartford Fire & Cas Grp	107,325	107,436	8.1%
BCBS Of MI Grp	96,578	101,173	7.3%
Travelers Grp	94,170	95,326	7.1%
Builders Grp	93,223	92,763	7.1%
Liberty Mut Grp	68,649	68,506	5.2%
WR Berkley Corp Grp	57,819	57,905	4.4%
Zurich Ins Grp	52,365	52,785	4.0%
Chubb Ltd Grp	50,544	49,205	3.8%
Berkshire Hathaway Grp	47,451	45,740	3.6%
American Financial Grp	47,962	48,343	3.6%

Note: The premium figures are based on calendar year 2021 Annual Statement data and shown in thousands of dollars.

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Item

- 1(e) The filer shall provide the following information on losses and loss adjustment expenses:
- (i) For each of the latest three available accident and calendar years, undeveloped and untrended losses and loss adjustment expenses;
 - (ii) For each accident year and policy year included in the filing, paid losses, case basis reserves, loss development, incurred allocated loss adjustment expenses (if collected separately from losses), incurred unallocated (or combined allocated and unallocated) loss adjustment expenses, applied trend factors, and trended incurred losses and loss adjustment expenses.

Response

- (i) See attached Exhibit 1(e), page 1*.
- (ii) See attached Exhibit 1(e), page 1 for paid losses and case basis reserves.

See RB-1, Appendix A-II for loss development.

See RB-1, Exhibit II and attached Exhibit 1(e), page 2 for loss adjustment expense data*.

See RB-1, Appendix A-III and Exhibit I for the applied trend factors and trended losses.

* The Rate Bureau is advised by NCCI that incurred losses and loss adjustment expense data on a policy year and accident year basis by state is not regularly collected. In North Carolina, NCCI collects such data through a special Financial Call. The results are attached as Exhibit 1(e), page 2. Note that 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>
2019	+	+	532,870,058	115,548,686
2020	+	+	634,641,083	114,698,186
2021	+	+	625,597,598	114,300,502

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>
2013	293,043,454	2,894,008	254,498,925	4,916,850
2014	284,570,446	6,550,894	245,489,179	7,874,134
2015	272,349,774	7,574,120	233,827,238	8,142,483
2016	262,125,125	10,627,385	214,165,095	30,425,418
2017	260,584,021	17,176,470	211,527,988	16,611,711
2018	262,155,455	32,902,344	230,512,580	36,457,502
2019	211,569,045	64,370,694	210,787,907	86,078,258
2020	115,649,652	96,525,237	169,227,162	107,596,850

* PY data is valued as of 12/31/21.

+ 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>
2016	61,193,371	11,478,279	47,035,730	4,744,156	108,229,101	16,222,435
2017	57,158,168	14,701,418	45,345,979	6,470,933	102,504,147	21,172,351
2018	57,110,879	22,376,801	47,488,306	9,438,764	104,599,185	31,815,565
2019	46,971,011	36,265,831	42,761,656	14,298,537	89,732,667	50,564,368
2020	25,312,730	49,115,942	31,263,848	22,654,867	56,576,578	71,770,809

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>
2016	60,137,276	11,905,919	50,435,296	4,690,919	110,572,572	16,596,838
2017	57,284,035	14,460,139	48,481,019	6,011,822	105,765,054	20,471,961
2018	59,257,919	20,620,451	50,235,264	8,153,416	109,493,183	28,773,867
2019	54,316,076	31,731,060	49,337,729	13,381,752	103,653,805	45,112,812
2020	34,377,127	45,351,160	39,695,121	19,173,657	74,072,248	64,524,817
2021	12,073,839	62,472,065	22,814,691	35,137,193	34,888,530	97,609,258

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>
2016	67,249,837	289,202,432	62,500,715	121,402,324	129,750,552	410,604,756
2017	65,298,674	299,909,025	56,742,562	121,653,350	122,041,236	421,562,375
2018	65,728,447	293,740,563	62,757,134	120,953,823	128,485,581	414,694,386
2019	68,175,088	279,821,706	65,477,991	119,777,259	133,653,079	399,598,965
2020	64,618,966	273,697,209	52,267,154	118,638,303	116,886,120	392,335,512
2021	64,162,652	288,016,487	59,048,894	118,154,014	123,211,546	406,170,501

* Please see the response to Item 1(e).

[^] PY and AY data is valued as of 12/31/21.

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Item

- 2 Credibility factor development and application. The filer shall provide all information related to the derivation of all credibility factors contained in the filing, including the following:
- (a) A description of all data reviewed;
 - (b) A complete description of the methodology used to derive these factors;
 - (c) A description of alternative methodologies used in the last three years;
 - (d) A description of the criteria used to select a methodology;
 - (e) Specific details on the application of these criteria in the selection of a methodology for this filing;
 - (f) Details on the application of the methodology to this filing.

Response

Credibility is utilized in the filing with the Workers Compensation Statistical Plan data, as described in the attached Exhibit 2 (pages 1-3) and RB-1, Appendices A-V and B-I.

The following is a memorandum regarding credibility factor development and application. The NCRB has used credibility procedures in each of the previous three loss cost/rate filings as well as in this filing.

Industry Group Differentials:

NCCI employs five industry group classifications. In some states, the volume of data in the industry groups is relatively low, potentially allowing random fluctuations to influence the industry group differentials. A credibility-weighting procedure is used to minimize such random fluctuations.

The procedure implemented essentially weights the indicated industry group change with the statewide change depending on the indemnity claim count volume in each industry group. The full credibility standard (i.e., the number of compensable claims needed for full credibility) is 12,000 lost-time claims for each industry group. This full credibility standard was also used in each of the previous three loss cost/rate filings in North Carolina. Partial credibilities are calculated using the square root of the ratio of actual compensable cases to the applicable full credibility standard.

The determined full credibility standards and the partial credibility formula were a result of NCCI's examination of the inherent variability in each industry group. These standards were chosen to moderate the effect of random fluctuations in the industry group differentials.

Pure Premium Calculation:

The workers compensation classification ratemaking methodology relies on three estimates of the class pure premiums: the indicated pure premium (based on the latest available class experience for the state), the present-on-rate level pure premium (based on the prior pure premium update by the industry group change), and the national pure premium (based on class data nationally). The final (derived by formula) pure premium is a credibility-weighted combination of these three component pure premiums.

The credibility weights are based on the volume of information used to calculate the pure premiums. Expected losses are used to measure the volume of data for a class. Expected losses for a class are calculated by taking the pure premium underlying the current loss costs, adjusting it to the proposed level, and multiplying by payroll (in hundreds). This is done separately for indemnity and medical.

The volume of expected losses required for 100% credibility is as follows:

Indemnity	1,700 x indemnity average cost per case
Medical	800 x medical average cost per case

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.

The credibility applied to the indicated pure premiums is calculated via the following state partial credibility formula:

$$\text{State Partial Credibility} = \left(\frac{\text{Expected Losses}}{\text{Full Credibility Standard}} \right)^{0.5}$$

For the pure premiums indicated by national relativity, credibility is determined by the number of actual cases. The full credibility standards, based on three years of data, are calculated as follows:

Indemnity	2,300 compensable cases
Medical	2,000 compensable cases

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

National Credibility = The smaller of

$$\left(\frac{\text{Cases Nationally}}{\text{Full Credibility Standard}} \right)^{0.5} \text{ and } \frac{(1 - \text{state credibiliy})}{2}$$

In the prior three filings as well as this filing, the residual credibility (100% minus the sum of the state and national credibilities) is assigned to the present on rate level pure premiums.

An empirical study was performed to determine what full credibility standards and what partial credibility formula should be used to limit the fluctuations in the formula pure premiums.

North Carolina

Credibility Criteria - Policy Periods 1/1/15 to 12/31/19

	(1)	(2)	(3)	(4)
Loss Group	Lost-Time Cases	Converted Indicated Losses*	Average Cost Per Case [(2) / (1)]	Index for Credibility
Indemnity	89,215	2,867,113,367	32,137	1,700
Medical	89,215	2,422,434,464	27,153	800
Total		5,289,547,831		

Injury Group	(5) Converted Expected Losses**	(6) Adjustment of Indicateds to Expecteds (5) / (2)	(7) Full Standard for State Credibility (Expected Losses) [(3)x(4)]x(6)	(8) Full Standard for National Credibility (Lost-Time Cases)
Indemnity	2,431,311,215		47,148,193	2,300
Medical	2,133,287,285		18,746,431	2,000
Total	4,564,598,500	0.863		

State credibility exponent: 0.5

National credibility exponent: 0.5

Percentage of the complement of state credibility that the national credibility is limited to: 50%

* These expected unlimited losses are at ultimate, on-level, trended, and include the proposed experience and loss-based expense changes as well as any miscellaneous premium adjustments.

** These expected losses are payroll extended underlying pure premiums adjusted to include the proposed experience, trend, benefit and loss-based expense changes as well as any miscellaneous premium adjustments.

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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 any methodology changes described in the response to Item 10(c).
- (iv) See Exhibits RB-1, RB-3, and RB-5.
- (v) See Exhibits RB-1, RB-3, and RB-5.
- (vi) See Exhibits RB-1, RB-3, and RB-5.

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Item

- 3(b) The filer shall provide at least the latest five available years of the aggregate loss data described in Sub-items (3)(b)(i) through (iii) of this Rule for matching companies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Data on both a policy year and an accident year basis;
 - (ii) Data separated into indemnity and medical portions, as well as combined data;
 - (iii) Data separated into paid, case incurred and incurred but not reported* portions, as well as combined data.

Response

See attached Exhibit 3(b) for all requested data.

* The Rate Bureau is advised by NCCI that bulk and IBNR reserves are not collected on the ratemaking financial calls.

North Carolina - Paid

Policy Year Development Factors

Indemnity Losses										Medical Losses			Total Losses		
PY	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't						
2015	100,899,397	192,271,147	1.906	150,543,267	199,091,136	1.322	251,442,664	391,362,283	1.556						
2016	100,506,700	188,010,429	1.871	149,568,432	191,567,717	1.281	250,075,132	379,578,146	1.518						
2017	106,465,414	200,323,248	1.882	148,534,812	191,345,919	1.288	255,000,226	391,669,167	1.536						
2018	113,236,888	213,969,961	1.890	163,502,919	209,606,461	1.282	276,739,807	423,576,422	1.531						
2019	115,175,978	211,569,045	1.837	156,113,059	210,787,907	1.350	271,289,037	422,356,952	1.557						
2-yr avg			1.864			1.316			1.544						
3-yr avg			1.870			1.307			1.541						
4-yr avg			1.870			1.300			1.536						
5-yr avg			1.877			1.305			1.540						

Indemnity Losses				Medical Losses			Total Losses		
PY	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
2014	198,371,560	246,433,996	1.242	210,753,551	228,433,576	1.084	409,125,111	474,867,572	1.161
2015	189,983,139	239,662,322	1.261	197,849,397	213,705,697	1.080	387,832,536	453,368,019	1.169
2016	188,010,429	235,001,154	1.250	191,567,717	206,022,737	1.075	379,578,146	441,023,891	1.162
2017	200,323,248	243,261,155	1.214	191,345,919	203,986,063	1.066	391,669,167	447,247,218	1.142
2018	213,969,961	262,155,455	1.225	209,606,461	230,512,580	1.100	423,576,422	492,668,035	1.163
2-yr avg			1.220			1.083			1.153
3-yr avg			1.230			1.080			1.156
4-yr avg			1.238			1.080			1.159
5-yr avg			1.238			1.081			1.159

Indemnity Losses				Medical Losses			Total Losses		
PY	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
2013	250,162,552	273,151,075	1.092	238,738,512	246,537,505	1.033	488,901,064	519,688,580	1.063
2014	243,889,599	264,767,654	1.086	227,081,826	233,577,306	1.029	470,971,425	498,344,960	1.058
2015	239,662,322	256,472,716	1.070	213,705,697	223,758,435	1.047	453,368,019	480,231,151	1.059
2016	235,001,154	253,433,387	1.078	206,022,737	211,526,217	1.027	441,023,891	464,959,604	1.054
2017	243,261,155	260,584,021	1.071	203,986,063	211,527,988	1.037	447,247,218	472,112,009	1.056
2-yr avg			1.075			1.032			1.055
3-yr avg			1.073			1.037			1.056
4-yr avg			1.076			1.035			1.057
5-yr avg			1.079			1.035			1.058

Indemnity Losses				Medical Losses			Total Losses		
PY	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
2012	274,614,503	288,549,088	1.051	268,266,717	276,871,023	1.032	542,881,220	565,420,111	1.042
2013	270,968,024	282,668,003	1.043	245,467,229	249,555,663	1.017	516,435,253	532,223,666	1.031
2014	264,767,654	275,583,176	1.041	233,577,306	241,845,216	1.035	498,344,960	517,428,392	1.038
2015	256,472,716	266,868,620	1.041	223,758,435	229,827,660	1.027	480,231,151	496,696,280	1.034
2016	253,433,387	262,125,125	1.034	211,526,217	214,165,095	1.012	464,959,604	476,290,220	1.024
2-yr avg			1.038			1.020			1.029
3-yr avg			1.039			1.025			1.032
4-yr avg			1.040			1.023			1.032
5-yr avg			1.042			1.025			1.034

Indemnity Losses				Medical Losses			Total Losses		
PY	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2011	318,196,311	326,298,635	1.025	298,950,039	301,960,681	1.010	617,146,350	628,259,316	1.018
2012	285,539,311	291,018,416	1.019	274,551,680	279,062,812	1.016	560,090,991	570,081,228	1.018
2013	282,668,003	288,608,584	1.021	249,555,663	252,652,999	1.012	532,223,666	541,261,583	1.017
2014	275,583,176	281,092,164	1.020	241,845,216	243,974,937	1.009	517,428,392	525,067,101	1.015
2015	266,868,620	272,349,774	1.021	229,827,660	233,827,238	1.017	496,696,280	506,177,012	1.019
2-yr avg			1.021			1.013			1.017
3-yr avg			1.021			1.013			1.017
4-yr avg			1.020			1.014			1.017
5-yr avg			1.021			1.013			1.017

Indemnity Losses				Medical Losses			Total Losses		
PY	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2010	338,412,675	344,306,471	1.017	291,593,922	295,292,675	1.013	630,006,597	639,599,146	1.015
2011	320,684,057	325,238,755	1.014	297,671,217	300,282,149	1.009	618,355,274	625,520,904	1.012
2012	290,824,729	293,762,424	1.010	278,712,354	280,741,812	1.007	569,537,083	574,504,236	1.009
2013	288,608,584	291,798,418	1.011	252,650,487	254,234,399	1.006	541,259,071	546,032,817	1.009
2014	281,092,164	284,570,446	1.012	243,974,937	245,489,179	1.006	525,067,101	530,059,625	1.010
2-yr avg			1.012			1.006			1.010
3-yr avg			1.011			1.006			1.009
4-yr avg			1.012			1.007			1.010
5-yr avg			1.013			1.008			1.011

North Carolina - Paid

Policy Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
PY	7th	8th	Dev't	7th	8th	Dev't	7th	8th	Dev't
2009	341,579,850	346,777,381	1.015	278,815,142	281,947,713	1.011	620,394,992	628,725,094	1.013
2010	342,246,468	346,590,046	1.013	293,385,985	296,670,811	1.011	635,632,453	643,260,857	1.012
2011	324,323,176	328,965,052	1.014	299,808,545	302,059,085	1.008	624,131,721	631,024,137	1.011
2012	293,569,028	295,743,949	1.007	280,516,805	281,483,630	1.003	574,085,833	577,227,579	1.005
2013	291,085,818	293,043,454	1.007	253,925,972	254,498,925	1.002	545,011,790	547,542,379	1.005
2-yr avg			1.007			1.003			1.005
3-yr avg			1.009			1.004			1.007
4-yr avg			1.010			1.006			1.008
5-yr avg			1.011			1.007			1.009
Indemnity Losses			Medical Losses			Total Losses			
PY	8th	9th	Dev't	8th	9th	Dev't	8th	9th	Dev't
2008	375,261,994	378,819,595	1.009	307,238,920	311,566,571	1.014	682,500,914	690,386,166	1.012
2009	344,456,624	347,392,448	1.009	279,979,971	282,143,200	1.008	624,436,595	629,535,648	1.008
2010	346,240,776	350,242,916	1.012	296,315,180	299,847,335	1.012	642,555,956	650,090,251	1.012
2011	328,683,257	331,724,372	1.009	301,877,095	304,139,402	1.007	630,560,352	635,863,774	1.008
2012	295,600,667	297,597,765	1.007	281,220,459	283,080,580	1.007	576,821,126	580,678,345	1.007
2-yr avg			1.008			1.007			1.008
3-yr avg			1.009			1.009			1.009
4-yr avg			1.009			1.009			1.009
5-yr avg			1.009			1.010			1.009
Indemnity Losses			Medical Losses			Total Losses			
PY	9th	10th	Dev't	9th	10th	Dev't	9th	10th	Dev't
2007	420,626,894	423,663,471	1.007	347,259,511	351,436,489	1.012	767,886,405	775,099,960	1.009
2008	375,807,087	377,460,374	1.004	307,732,845	308,634,242	1.003	683,539,932	686,094,616	1.004
2009	347,003,343	349,422,502	1.007	282,000,245	283,870,381	1.007	629,003,588	633,292,883	1.007
2010	349,560,235	352,936,454	1.010	299,370,989	301,620,277	1.008	648,931,224	654,556,731	1.009
2011	329,176,273	331,520,944	1.007	302,955,022	304,720,723	1.006	632,131,295	636,241,667	1.007
2-yr avg			1.009			1.007			1.008
3-yr avg			1.008			1.007			1.008
4-yr avg			1.007			1.006			1.007
5-yr avg			1.007			1.007			1.007
Indemnity Losses			Medical Losses			Total Losses			
PY	10th	11th	Dev't	10th	11th	Dev't	10th	11th	Dev't
2006	380,819,892	382,511,168	1.004	311,030,182	313,303,796	1.007	691,850,074	695,814,964	1.006
2007	422,276,932	423,963,054	1.004	350,347,480	354,316,302	1.011	772,624,412	778,279,356	1.007
2008	376,490,855	378,703,729	1.006	308,114,998	309,476,636	1.004	684,605,853	688,180,365	1.005
2009	349,004,845	349,971,827	1.003	283,584,670	285,091,919	1.005	632,589,515	635,063,746	1.004
2010	351,642,100	353,315,581	1.005	300,965,853	302,781,500	1.006	652,607,953	656,097,081	1.005
2-yr avg			1.004			1.006			1.005
3-yr avg			1.005			1.005			1.005
4-yr avg			1.005			1.007			1.005
5-yr avg			1.004			1.007			1.005
Indemnity Losses			Medical Losses			Total Losses			
PY	11th	12th	Dev't	11th	12th	Dev't	11th	12th	Dev't
2005	366,405,469	369,011,399	1.007	310,523,574	318,084,432	1.024	676,929,043	687,095,831	1.015
2006	382,526,671	383,977,288	1.004	313,288,293	314,720,886	1.005	695,814,964	698,698,174	1.004
2007	422,458,865	423,835,027	1.003	352,947,319	355,641,086	1.008	775,406,184	779,476,113	1.005
2008	378,481,175	379,806,122	1.004	309,376,604	310,336,009	1.003	687,857,779	690,142,131	1.003
2009	348,718,973	349,814,124	1.003	284,524,102	287,149,569	1.009	633,243,075	636,963,693	1.006
2-yr avg			1.004			1.006			1.005
3-yr avg			1.003			1.007			1.005
4-yr avg			1.004			1.006			1.005
5-yr avg			1.004			1.010			1.007
Indemnity Losses			Medical Losses			Total Losses			
PY	12th	13th	Dev't	12th	13th	Dev't	12th	13th	Dev't
2004	356,257,621	357,347,748	1.003	303,380,883	304,844,456	1.005	659,638,504	662,192,204	1.004
2005	369,092,063	370,651,758	1.004	318,003,768	319,630,424	1.005	687,095,831	690,282,182	1.005
2006	383,450,897	384,886,492	1.004	314,360,855	315,505,705	1.004	697,811,752	700,392,197	1.004
2007	423,835,027	425,233,650	1.003	355,641,086	357,365,523	1.005	779,476,113	782,599,173	1.004
2008	379,434,208	380,195,457	1.002	309,871,097	310,959,133	1.004	689,305,305	691,154,590	1.003
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.004			1.004
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.005			1.004

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PY	Indemnity Losses			Medical Losses			Total Losses		
	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
2003	332,400,217	333,318,147	1.003	252,676,021	253,880,375	1.005	585,076,238	587,198,522	1.004
2004	357,796,067	359,136,758	1.004	304,596,137	306,481,564	1.006	662,392,204	665,618,322	1.005
2005	370,244,451	371,017,422	1.002	319,458,936	321,170,013	1.005	689,703,387	692,187,435	1.004
2006	384,886,492	385,646,590	1.002	315,505,705	316,228,214	1.002	700,392,197	701,874,804	1.002
2007	425,233,650	426,422,985	1.003	357,365,523	359,191,526	1.005	782,599,173	785,614,511	1.004
2-yr avg			1.003			1.004			1.003
3-yr avg			1.002			1.004			1.003
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.005			1.004
PY	Indemnity Losses			Medical Losses			Total Losses		
	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
2002	303,115,032	303,953,698	1.003	235,645,111	239,938,736	1.018	538,760,143	543,892,434	1.010
2003	333,454,219	334,738,131	1.004	253,744,303	254,765,759	1.004	587,198,522	589,503,890	1.004
2004	359,086,629	360,490,349	1.004	306,434,759	308,400,985	1.006	665,521,388	668,891,334	1.005
2005	371,017,422	371,961,206	1.003	321,170,013	319,809,873	0.996	692,187,435	691,771,079	0.999
2006	385,641,590	386,471,320	1.002	316,226,646	317,220,703	1.003	701,868,236	703,692,023	1.003
2-yr avg			1.003			1.000			1.001
3-yr avg			1.003			1.002			1.002
4-yr avg			1.003			1.002			1.003
5-yr avg			1.003			1.005			1.004
PY	Indemnity Losses			Medical Losses			Total Losses		
	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
2001	283,356,055	284,345,951	1.003	208,992,570	209,683,370	1.003	492,348,625	494,029,321	1.003
2002	304,161,642	305,036,718	1.003	239,730,792	240,522,295	1.003	543,892,434	545,559,013	1.003
2003	334,683,132	335,835,245	1.003	254,653,866	255,724,661	1.004	589,336,998	591,559,906	1.004
2004	360,490,349	361,427,622	1.003	308,400,985	310,248,690	1.006	668,891,334	671,676,312	1.004
2005	371,961,206	372,558,506	1.002	319,809,873	321,152,240	1.004	691,771,079	693,710,746	1.003
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.004			1.004
5-yr avg			1.003			1.004			1.003
PY	Indemnity Losses			Medical Losses			Total Losses		
	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
2000	274,545,914	275,012,974	1.002	209,703,162	210,922,974	1.006	484,249,076	485,935,948	1.003
2001	284,676,332	285,187,939	1.002	209,352,989	209,806,244	1.002	494,029,321	494,994,183	1.002
2002	302,843,209	304,189,234	1.004	239,010,815	239,869,570	1.004	541,854,024	544,058,804	1.004
2003	335,835,245	336,814,887	1.003	255,724,661	256,790,666	1.004	591,559,906	593,605,553	1.003
2004	361,285,830	362,054,338	1.002	310,227,620	312,136,184	1.006	671,513,450	674,190,522	1.004
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.004			1.003
5-yr avg			1.003			1.004			1.003
PY	Indemnity Losses			Medical Losses			Total Losses		
	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
1999	276,866,871	277,172,157	1.001	201,689,722	202,570,678	1.004	478,556,593	479,742,835	1.002
2000	275,214,345	276,095,147	1.003	210,721,603	216,159,467	1.026	485,935,948	492,254,614	1.013
2001	284,277,455	284,606,023	1.001	209,156,088	209,815,140	1.003	493,433,543	494,421,163	1.002
2002	304,189,234	304,959,668	1.003	239,869,570	240,703,873	1.003	544,058,804	545,663,541	1.003
2003	336,814,887	338,108,794	1.004	256,787,369	257,472,764	1.003	593,602,256	595,581,558	1.003
2-yr avg			1.004			1.003			1.003
3-yr avg			1.003			1.003			1.003
4-yr avg			1.003			1.009			1.005
5-yr avg			1.002			1.008			1.005
PY	Indemnity Losses			Medical Losses			Total Losses		
	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1998	260,021,255	260,857,221	1.003	195,737,318	196,931,208	1.006	455,758,573	457,788,429	1.004
1999	277,581,847	277,892,241	1.001	202,160,988	203,153,944	1.005	479,742,835	481,046,185	1.003
2000	273,947,486	274,619,596	1.002	214,061,678	214,676,485	1.003	488,009,164	489,296,081	1.003
2001	284,606,023	285,140,631	1.002	209,815,140	210,424,966	1.003	494,421,163	495,565,597	1.002
2002	304,940,507	305,733,128	1.003	240,683,662	242,357,497	1.007	545,624,169	548,090,625	1.005
2-yr avg			1.003			1.005			1.004
3-yr avg			1.002			1.004			1.003
4-yr avg			1.002			1.005			1.003
5-yr avg			1.002			1.005			1.003

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Indemnity Losses										Medical Losses			Total Losses		
PY	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't						
2015	196,287,909	248,312,767	1.265	254,761,122	251,727,288	0.988	451,049,031	500,040,055	1.109						
2016	188,314,802	242,574,705	1.288	247,314,026	255,523,437	1.033	435,628,828	498,098,142	1.143						
2017	203,119,109	254,624,531	1.254	248,939,050	234,144,525	0.941	452,058,159	488,769,056	1.081						
2018	214,827,127	276,298,761	1.286	272,143,934	269,505,956	0.990	486,971,061	545,804,717	1.121						
2019	220,428,727	275,939,739	1.252	291,985,123	296,866,165	1.017	512,413,850	572,805,904	1.118						
2-yr avg			1.269			1.004			1.120						
3-yr avg			1.264			0.983			1.107						
4-yr avg			1.270			0.995			1.116						
5-yr avg			1.269			0.994			1.114						

Indemnity Losses				Medical Losses			Total Losses		
PY	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
2014	258,732,842	280,316,854	1.083	265,769,455	261,573,712	0.984	524,502,297	541,890,566	1.033
2015	245,938,587	268,430,997	1.091	250,468,991	244,899,639	0.978	496,407,578	513,330,636	1.034
2016	242,574,705	262,483,523	1.082	255,523,437	245,759,382	0.962	498,098,142	508,242,905	1.020
2017	254,624,531	269,948,846	1.060	234,144,525	231,124,714	0.987	488,769,056	501,073,560	1.025
2018	276,298,761	295,057,799	1.068	269,505,956	266,970,082	0.991	545,804,717	562,027,881	1.030
2-yr avg			1.064			0.989			1.028
3-yr avg			1.070			0.980			1.025
4-yr avg			1.075			0.980			1.027
5-yr avg			1.077			0.980			1.028

Indemnity Losses				Medical Losses			Total Losses		
PY	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
2013	283,926,819	291,191,605	1.026	270,582,838	266,121,377	0.984	554,509,657	557,312,982	1.005
2014	277,752,030	285,155,503	1.027	260,207,070	260,621,214	1.002	537,959,100	545,776,717	1.015
2015	268,430,997	272,740,056	1.016	244,899,639	243,420,897	0.994	513,330,636	516,160,953	1.006
2016	262,483,523	269,603,992	1.027	245,759,382	244,684,298	0.996	508,242,905	514,288,290	1.012
2017	269,948,846	277,760,491	1.029	231,124,714	228,139,699	0.987	501,073,560	505,900,190	1.010
2-yr avg			1.028			0.992			1.011
3-yr avg			1.024			0.992			1.009
4-yr avg			1.025			0.995			1.011
5-yr avg			1.025			0.993			1.010

Indemnity Losses				Medical Losses			Total Losses		
PY	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
2012	297,708,761	303,278,106	1.019	307,820,014	306,471,970	0.996	605,528,775	609,750,076	1.007
2013	288,997,435	292,796,847	1.013	265,051,027	261,215,336	0.986	554,048,462	554,012,183	1.000
2014	285,155,503	288,374,680	1.011	260,621,214	253,620,343	0.973	545,776,717	541,995,023	0.993
2015	272,740,056	278,381,634	1.021	243,420,897	241,095,700	0.990	516,160,953	519,477,334	1.006
2016	269,603,992	272,752,510	1.012	244,684,298	244,590,513	1.000	514,288,290	517,343,023	1.006
2-yr avg			1.017			0.995			1.006
3-yr avg			1.015			0.988			1.002
4-yr avg			1.014			0.987			1.001
5-yr avg			1.015			0.989			1.002

Indemnity Losses				Medical Losses			Total Losses		
PY	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2011	335,593,259	337,508,825	1.006	325,006,754	319,618,505	0.983	660,600,013	657,127,330	0.995
2012	300,264,843	300,251,367	1.000	304,144,229	298,684,743	0.982	604,409,072	598,936,110	0.991
2013	292,796,847	295,588,696	1.010	261,215,336	260,034,684	0.995	554,012,183	555,623,380	1.003
2014	288,374,680	290,314,750	1.007	253,620,343	253,548,937	1.000	541,995,023	543,863,687	1.003
2015	278,381,634	279,923,894	1.006	241,095,700	241,969,721	1.004	519,477,334	521,893,615	1.005
2-yr avg			1.007			1.002			1.004
3-yr avg			1.008			1.000			1.004
4-yr avg			1.006			0.995			1.001
5-yr avg			1.006			0.993			0.999

Indemnity Losses				Medical Losses			Total Losses		
PY	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2010	358,445,245	361,040,449	1.007	324,635,974	326,354,888	1.005	683,081,219	687,395,337	1.006
2011	331,892,749	332,361,064	1.001	315,319,289	315,843,122	1.002	647,212,038	648,204,186	1.002
2012	300,057,680	300,418,809	1.001	298,334,285	296,128,748	0.993	598,391,965	596,547,557	0.997
2013	295,588,696	296,681,868	1.004	260,032,172	259,840,103	0.999	555,620,868	556,521,971	1.002
2014	290,314,750	291,121,340	1.003	253,548,937	253,363,313	0.999	543,863,687	544,484,653	1.001
2-yr avg			1.004			0.999			1.002
3-yr avg			1.003			0.997			1.000
4-yr avg			1.002			0.998			1.001
5-yr avg			1.003			1.000			1.002

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Policy Year Development Factors, Continued

Indemnity Losses										Medical Losses			Total Losses		
PY	7th	8th	Dev't	7th	8th	Dev't	7th	8th	Dev't						
2009	356,778,949	358,336,772	1.004	304,868,796	306,599,719	1.006	661,647,745	664,936,491	1.005						
2010	358,980,397	361,000,112	1.006	324,448,153	324,868,091	1.001	683,428,550	685,868,203	1.004						
2011	331,445,485	333,787,306	1.007	315,369,518	315,018,857	0.999	646,815,003	648,806,163	1.003						
2012	300,225,413	300,910,310	1.002	295,903,741	295,600,137	0.999	596,129,154	596,510,447	1.001						
2013	295,969,268	295,937,462	1.000	259,531,676	259,415,775	1.000	555,500,944	555,353,237	1.000						
2-yr avg			1.001			1.000			1.001						
3-yr avg			1.003			0.999			1.001						
4-yr avg			1.004			1.000			1.002						
5-yr avg			1.004			1.001			1.003						

Indemnity Losses										Medical Losses			Total Losses		
PY	8th	9th	Dev't	8th	9th	Dev't	8th	9th	Dev't						
2008	389,656,808	390,603,982	1.002	323,909,892	324,898,200	1.003	713,566,700	715,502,182	1.003						
2009	356,016,015	356,948,792	1.003	304,631,977	303,085,646	0.995	660,647,992	660,034,438	0.999						
2010	360,650,842	362,250,595	1.004	324,512,460	327,407,977	1.009	685,163,302	689,658,572	1.007						
2011	333,505,511	335,077,319	1.005	314,836,867	314,325,166	0.998	648,342,378	649,402,485	1.002						
2012	300,767,028	301,393,183	1.002	295,336,966	296,000,437	1.002	596,103,994	597,393,620	1.002						
2-yr avg			1.004			1.000			1.002						
3-yr avg			1.004			1.003			1.004						
4-yr avg			1.004			1.001			1.003						
5-yr avg			1.003			1.001			1.003						

Indemnity Losses										Medical Losses			Total Losses		
PY	9th	10th	Dev't	9th	10th	Dev't	9th	10th	Dev't						
2007	431,187,711	432,774,914	1.004	377,448,044	380,542,972	1.008	808,635,755	813,317,886	1.006						
2008	387,501,805	387,288,588	0.999	320,950,361	320,932,918	1.000	708,452,166	708,221,506	1.000						
2009	356,559,687	356,257,432	0.999	302,942,691	301,042,209	0.994	659,502,378	657,299,641	0.997						
2010	361,567,914	363,833,239	1.006	326,931,631	326,644,139	0.999	688,499,545	690,477,378	1.003						
2011	332,529,220	332,945,620	1.001	313,140,786	312,244,351	0.997	645,670,006	645,189,971	0.999						
2-yr avg			1.004			0.998			1.001						
3-yr avg			1.002			0.997			1.000						
4-yr avg			1.001			0.998			1.000						
5-yr avg			1.002			1.000			1.001						

Indemnity Losses										Medical Losses			Total Losses		
PY	10th	11th	Dev't	10th	11th	Dev't	10th	11th	Dev't						
2006	389,519,268	389,925,218	1.001	324,778,752	326,114,390	1.004	714,298,020	716,039,608	1.002						
2007	431,388,375	432,394,911	1.002	379,453,963	378,275,670	0.997	810,842,338	810,670,581	1.000						
2008	386,319,069	385,626,867	0.998	320,413,674	319,847,793	0.998	706,732,743	705,474,660	0.998						
2009	355,839,775	356,626,275	1.002	300,756,498	300,814,472	1.000	656,596,273	657,440,747	1.001						
2010	362,538,885	365,230,200	1.007	325,989,715	325,829,800	1.000	688,528,600	691,060,000	1.004						
2-yr avg			1.005			1.000			1.003						
3-yr avg			1.002			0.999			1.001						
4-yr avg			1.002			0.999			1.001						
5-yr avg			1.002			1.000			1.001						

Indemnity Losses										Medical Losses			Total Losses		
PY	11th	12th	Dev't	11th	12th	Dev't	11th	12th	Dev't						
2005	376,172,108	377,128,989	1.003	333,702,307	332,569,316	0.997	709,874,415	709,698,305	1.000						
2006	389,940,721	391,087,109	1.003	326,098,887	326,531,673	1.001	716,039,608	717,618,782	1.002						
2007	430,890,722	430,870,435	1.000	376,906,687	377,356,101	1.001	807,797,409	808,226,536	1.001						
2008	385,404,313	385,971,577	1.001	319,747,761	319,834,320	1.000	705,152,074	705,805,897	1.001						
2009	355,286,054	355,733,797	1.001	300,246,655	303,797,401	1.012	655,532,709	659,531,198	1.006						
2-yr avg			1.001			1.006			1.004						
3-yr avg			1.001			1.004			1.003						
4-yr avg			1.001			1.004			1.003						
5-yr avg			1.002			1.002			1.002						

Indemnity Losses										Medical Losses			Total Losses		
PY	12th	13th	Dev't	12th	13th	Dev't	12th	13th	Dev't						
2004	365,668,413	366,186,647	1.001	324,814,523	327,998,935	1.010	690,482,936	694,185,582	1.005						
2005	377,209,653	377,391,477	1.000	332,488,652	331,654,166	0.997	709,698,305	709,045,643	0.999						
2006	390,560,718	390,693,956	1.000	326,171,642	325,957,418	0.999	716,732,360	716,651,374	1.000						
2007	430,870,435	431,251,066	1.001	377,356,101	382,033,914	1.012	808,226,536	813,284,980	1.006						
2008	385,599,663	386,218,054	1.002	319,369,408	319,447,493	1.000	704,969,071	705,665,547	1.001						
2-yr avg			1.002			1.006			1.004						
3-yr avg			1.001			1.004			1.002						
4-yr avg			1.001			1.002			1.002						
5-yr avg			1.001			1.004			1.002						

North Carolina - Paid+Case

Policy Year Development Factors, Continued

Indemnity Losses										Medical Losses			Total Losses		
PY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't						
2003	341,977,161	342,483,673	1.001	274,149,815	274,039,662	1.000	616,126,976	616,523,335	1.001						
2004	366,634,966	366,520,863	1.000	327,750,616	327,557,234	0.999	694,385,582	694,078,097	1.000						
2005	376,984,170	377,279,066	1.001	331,482,678	331,651,613	1.001	708,466,848	708,930,679	1.001						
2006	390,693,956	391,811,193	1.003	325,957,418	326,824,052	1.003	716,651,374	718,635,245	1.003						
2007	431,251,066	430,930,359	0.999	382,033,914	382,409,670	1.001	813,284,980	813,340,029	1.000						
2-yr avg			1.001			1.002			1.002						
3-yr avg			1.001			1.002			1.001						
4-yr avg			1.001			1.001			1.001						
5-yr avg			1.001			1.001			1.001						

Indemnity Losses										Medical Losses			Total Losses		
PY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't						
2002	311,002,290	311,418,188	1.001	254,012,222	253,936,255	1.000	565,014,512	565,354,443	1.001						
2003	342,619,745	343,264,027	1.002	273,903,590	274,463,384	1.002	616,523,335	617,727,411	1.002						
2004	366,470,734	366,615,980	1.000	327,510,429	326,610,217	0.997	693,981,163	693,226,197	0.999						
2005	377,279,066	377,769,463	1.001	331,651,613	334,091,250	1.007	708,930,679	711,860,713	1.004						
2006	391,806,193	392,527,521	1.002	326,822,484	325,861,909	0.997	718,628,677	718,389,430	1.000						
2-yr avg			1.002			1.002			1.002						
3-yr avg			1.001			1.000			1.001						
4-yr avg			1.001			1.001			1.001						
5-yr avg			1.001			1.001			1.001						

Indemnity Losses										Medical Losses			Total Losses		
PY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't						
2001	287,983,514	287,566,957	0.999	223,085,078	223,127,422	1.000	511,068,592	510,694,379	0.999						
2002	311,626,132	311,447,343	0.999	253,728,311	250,139,529	0.986	565,354,443	561,586,872	0.993						
2003	343,209,028	343,585,900	1.001	274,351,491	274,099,117	0.999	617,560,519	617,685,017	1.000						
2004	366,615,980	367,226,371	1.002	326,610,217	326,892,500	1.001	693,226,197	694,118,871	1.001						
2005	377,769,463	377,983,494	1.001	334,091,250	334,512,032	1.001	711,860,713	712,495,526	1.001						
2-yr avg			1.002			1.001			1.001						
3-yr avg			1.001			1.000			1.001						
4-yr avg			1.001			0.997			0.999						
5-yr avg			1.000			0.997			0.999						

Indemnity Losses										Medical Losses			Total Losses		
PY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't						
2000	279,078,461	279,642,887	1.002	227,460,542	227,184,635	0.999	506,539,003	506,827,522	1.001						
2001	287,897,338	287,853,851	1.000	222,797,041	221,813,237	0.996	510,694,379	509,667,088	0.998						
2002	309,253,834	310,220,294	1.003	248,628,049	248,634,531	1.000	557,881,883	558,854,825	1.002						
2003	343,585,900	344,378,122	1.002	274,099,117	273,321,762	0.997	617,685,017	617,699,884	1.000						
2004	367,084,579	367,185,720	1.000	326,871,430	327,577,002	1.002	693,956,009	694,762,722	1.001						
2-yr avg			1.001			1.000			1.001						
3-yr avg			1.002			1.000			1.001						
4-yr avg			1.001			0.999			1.000						
5-yr avg			1.001			0.999			1.000						

Indemnity Losses										Medical Losses			Total Losses		
PY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't						
1999	280,074,270	280,246,335	1.001	214,306,440	214,498,040	1.001	494,380,710	494,744,375	1.001						
2000	279,844,258	280,688,926	1.003	226,983,264	228,410,295	1.006	506,827,522	509,099,221	1.004						
2001	286,943,367	287,168,689	1.001	221,163,081	221,431,381	1.001	508,106,448	508,600,070	1.001						
2002	310,220,294	310,790,173	1.002	248,634,531	249,390,976	1.003	558,854,825	560,181,149	1.002						
2003	344,378,122	344,250,001	1.000	273,318,465	272,906,911	0.998	617,696,587	617,156,912	0.999						
2-yr avg			1.001			1.001			1.001						
3-yr avg			1.001			1.001			1.001						
4-yr avg			1.002			1.002			1.002						
5-yr avg			1.001			1.002			1.001						

Indemnity Losses										Medical Losses			Total Losses		
PY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't						
1998	262,759,539	262,906,705	1.001	201,831,319	202,122,841	1.001	464,590,858	465,029,546	1.001						
1999	280,656,025	280,644,709	1.000	214,088,350	214,248,237	1.001	494,744,375	494,892,946	1.000						
2000	278,491,265	279,078,632	1.002	226,312,506	227,478,974	1.005	504,803,771	506,557,606	1.003						
2001	287,168,689	287,437,477	1.001	221,431,381	221,391,283	1.000	508,600,070	508,828,760	1.000						
2002	310,771,012	310,515,716	0.999	249,370,765	250,173,224	1.003	560,141,777	560,688,940	1.001						
2-yr avg			1.000			1.002			1.001						
3-yr avg			1.001			1.003			1.001						
4-yr avg			1.001			1.002			1.001						
5-yr avg			1.001			1.002			1.001						

North Carolina - Paid

Accident Year Development Factors

Indemnity Losses										Medical Losses			Total Losses		
AY	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't						
2016	43,137,667	147,619,592	3.422	90,014,313	177,128,918	1.968	133,151,980	324,748,510	2.439						
2017	42,787,818	151,777,570	3.547	94,898,977	177,358,015	1.869	137,686,795	329,135,585	2.390						
2018	46,532,928	162,649,570	3.495	93,632,374	185,368,597	1.980	140,165,302	348,018,167	2.483						
2019	47,094,364	171,227,836	3.636	102,226,161	199,846,273	1.955	149,320,525	371,074,109	2.485						
2020	44,109,810	157,462,776	3.570	83,473,294	185,254,448	2.219	127,583,104	342,717,224	2.686						
2-yr avg			3.603			2.087			2.586						
3-yr avg			3.567			2.051			2.551						
4-yr avg			3.562			2.006			2.511						
5-yr avg			3.534			1.998			2.497						

Indemnity Losses				Medical Losses			Total Losses		
AY	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
2015	149,013,837	221,806,304	1.488	183,736,132	212,057,907	1.154	332,749,969	433,864,211	1.304
2016	146,729,011	215,871,439	1.471	176,586,392	200,431,714	1.135	323,315,403	416,303,153	1.288
2017	151,777,570	224,904,468	1.482	177,358,015	199,989,725	1.128	329,135,585	424,894,193	1.291
2018	162,649,570	236,351,957	1.453	185,368,597	210,323,886	1.135	348,018,167	446,675,843	1.283
2019	171,227,836	248,585,203	1.452	199,846,273	234,026,112	1.171	371,074,109	482,611,315	1.301
2-yr avg			1.453			1.153			1.292
3-yr avg			1.462			1.145			1.292
4-yr avg			1.465			1.142			1.291
5-yr avg			1.469			1.145			1.293

Indemnity Losses				Medical Losses			Total Losses		
AY	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
2014	228,851,190	260,730,245	1.139	231,529,576	243,987,999	1.054	460,380,766	504,718,244	1.096
2015	219,518,296	253,805,079	1.156	210,816,168	222,089,510	1.053	430,334,464	475,894,589	1.106
2016	215,871,439	243,949,715	1.130	200,431,714	210,606,823	1.051	416,303,153	454,556,538	1.092
2017	224,904,468	252,402,455	1.122	199,989,725	208,248,092	1.041	424,894,193	460,650,547	1.084
2018	236,351,957	267,272,520	1.131	210,323,886	224,100,654	1.066	446,675,843	491,373,174	1.100
2-yr avg			1.127			1.054			1.092
3-yr avg			1.128			1.053			1.092
4-yr avg			1.135			1.053			1.096
5-yr avg			1.136			1.053			1.096

Indemnity Losses				Medical Losses			Total Losses		
AY	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
2013	260,293,797	278,259,373	1.069	242,402,519	248,511,273	1.025	502,696,316	526,770,646	1.048
2014	258,185,848	272,686,539	1.056	242,636,249	247,856,752	1.022	500,822,097	520,543,291	1.039
2015	253,805,079	266,928,279	1.052	222,089,510	232,051,694	1.045	475,894,589	498,979,973	1.049
2016	243,949,715	257,705,434	1.056	210,606,823	216,552,814	1.028	454,556,538	474,258,248	1.043
2017	252,402,455	263,466,655	1.044	208,248,092	213,317,377	1.024	460,650,547	476,784,032	1.035
2-yr avg			1.050			1.026			1.039
3-yr avg			1.051			1.032			1.042
4-yr avg			1.052			1.030			1.042
5-yr avg			1.055			1.029			1.043

Indemnity Losses				Medical Losses			Total Losses		
AY	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2012	293,692,049	304,461,528	1.037	276,480,586	283,469,664	1.025	570,172,635	587,931,192	1.031
2013	276,076,322	283,102,367	1.025	247,440,997	250,455,164	1.012	523,517,319	533,557,531	1.019
2014	272,686,539	280,923,247	1.030	247,856,752	255,563,231	1.031	520,543,291	536,486,478	1.031
2015	266,928,279	274,658,576	1.029	232,051,694	235,499,900	1.015	498,979,973	510,158,476	1.022
2016	257,705,434	263,958,187	1.024	216,552,814	218,614,909	1.010	474,258,248	482,573,096	1.018
2-yr avg			1.027			1.013			1.020
3-yr avg			1.028			1.019			1.024
4-yr avg			1.027			1.017			1.023
5-yr avg			1.029			1.019			1.024

Indemnity Losses				Medical Losses			Total Losses		
AY	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2011	327,026,833	334,390,992	1.023	300,439,553	303,463,822	1.010	627,466,386	637,854,814	1.017
2012	301,445,330	306,622,370	1.017	281,146,164	285,222,337	1.014	582,591,494	591,844,707	1.016
2013	282,994,167	286,708,914	1.013	250,332,459	252,300,267	1.008	533,326,626	539,009,181	1.011
2014	280,923,247	284,248,678	1.012	255,563,231	257,108,637	1.006	536,486,478	541,357,315	1.009
2015	274,658,576	279,489,849	1.018	235,499,900	239,393,148	1.017	510,158,476	518,882,997	1.017
2-yr avg			1.015			1.012			1.013
3-yr avg			1.014			1.010			1.012
4-yr avg			1.015			1.011			1.013
5-yr avg			1.017			1.011			1.014

North Carolina - Paid

Accident Year Development Factors, Continued

Indemnity Losses			Medical Losses			Total Losses			
AY	7th	8th	Dev't	7th	8th	Dev't	7th	8th	Dev't
2010	339,033,414	344,496,767	1.016	290,202,931	294,720,945	1.016	629,236,345	639,217,712	1.016
2011	328,572,878	332,811,949	1.013	298,913,917	301,514,581	1.009	627,486,795	634,326,530	1.011
2012	306,300,591	309,593,975	1.011	284,834,161	286,147,381	1.005	591,134,752	595,741,356	1.008
2013	286,608,959	289,218,442	1.009	252,137,323	253,606,180	1.006	538,746,282	542,824,622	1.008
2014	283,825,061	286,508,917	1.009	256,938,138	258,229,267	1.005	540,763,199	544,738,184	1.007
2-yr avg			1.009			1.006			1.008
3-yr avg			1.010			1.005			1.008
4-yr avg			1.011			1.006			1.009
5-yr avg			1.012			1.008			1.010
Indemnity Losses			Medical Losses			Total Losses			
AY	8th	9th	Dev't	8th	9th	Dev't	8th	9th	Dev't
2009	344,964,406	349,394,009	1.013	289,871,832	292,934,587	1.011	634,836,238	642,328,596	1.012
2010	342,157,154	345,781,153	1.011	292,733,114	295,960,446	1.011	634,890,268	641,741,599	1.011
2011	331,872,684	336,341,801	1.013	300,910,468	303,622,785	1.009	632,783,152	639,964,586	1.011
2012	309,227,015	311,927,917	1.009	285,929,667	287,122,698	1.004	595,156,682	599,050,615	1.007
2013	288,855,066	290,319,790	1.005	253,401,499	254,205,583	1.003	542,256,565	544,525,373	1.004
2-yr avg			1.007			1.004			1.006
3-yr avg			1.009			1.005			1.007
4-yr avg			1.010			1.007			1.008
5-yr avg			1.010			1.008			1.009
Indemnity Losses			Medical Losses			Total Losses			
AY	9th	10th	Dev't	9th	10th	Dev't	9th	10th	Dev't
2008	415,936,840	419,246,865	1.008	327,757,963	332,270,787	1.014	743,694,803	751,517,652	1.011
2009	345,854,930	348,777,240	1.008	289,488,937	290,867,756	1.005	635,343,867	639,644,996	1.007
2010	345,376,759	348,913,467	1.010	295,818,885	299,293,293	1.012	641,195,644	648,206,760	1.011
2011	336,237,849	338,965,651	1.008	303,509,419	305,537,559	1.007	639,747,268	644,503,210	1.007
2012	311,684,422	313,840,455	1.007	286,888,495	288,784,180	1.007	598,572,917	602,624,635	1.007
2-yr avg			1.008			1.007			1.007
3-yr avg			1.008			1.009			1.008
4-yr avg			1.008			1.008			1.008
5-yr avg			1.008			1.009			1.009
Indemnity Losses			Medical Losses			Total Losses			
AY	10th	11th	Dev't	10th	11th	Dev't	10th	11th	Dev't
2007	398,794,771	401,038,002	1.006	336,068,565	339,109,742	1.009	734,863,336	740,147,744	1.007
2008	417,316,998	418,939,324	1.004	329,890,460	333,394,022	1.011	747,207,458	752,333,346	1.007
2009	348,389,025	351,020,679	1.008	290,603,489	292,192,397	1.005	638,992,514	643,213,076	1.007
2010	348,227,387	350,987,347	1.008	298,767,398	300,960,465	1.007	646,994,785	651,947,812	1.008
2011	336,097,954	338,478,187	1.007	304,169,230	306,011,149	1.006	640,267,184	644,489,336	1.007
2-yr avg			1.008			1.007			1.008
3-yr avg			1.008			1.006			1.007
4-yr avg			1.007			1.007			1.007
5-yr avg			1.007			1.008			1.007
Indemnity Losses			Medical Losses			Total Losses			
AY	11th	12th	Dev't	11th	12th	Dev't	11th	12th	Dev't
2006	369,186,975	372,150,445	1.008	300,267,913	307,916,408	1.025	669,454,888	680,066,853	1.016
2007	400,042,438	401,426,246	1.003	338,112,970	339,616,329	1.004	738,155,408	741,042,575	1.004
2008	418,201,191	419,862,039	1.004	332,951,195	334,472,278	1.005	751,152,386	754,334,317	1.004
2009	350,489,745	351,573,482	1.003	291,951,630	293,074,305	1.004	642,441,375	644,647,787	1.003
2010	349,487,473	350,695,480	1.003	300,318,044	301,795,694	1.005	649,805,517	652,491,174	1.004
2-yr avg			1.003			1.005			1.004
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.005			1.004
5-yr avg			1.004			1.009			1.006
Indemnity Losses			Medical Losses			Total Losses			
AY	12th	13th	Dev't	12th	13th	Dev't	12th	13th	Dev't
2005	365,661,029	366,627,296	1.003	326,273,231	328,550,984	1.007	691,934,260	695,178,280	1.005
2006	372,164,292	373,416,111	1.003	307,902,561	309,705,338	1.006	680,066,853	683,121,449	1.004
2007	399,870,011	401,196,537	1.003	338,233,893	340,528,109	1.007	738,103,904	741,724,646	1.005
2008	419,851,836	421,309,519	1.003	334,461,366	336,100,875	1.005	754,313,202	757,410,394	1.004
2009	350,900,564	352,127,112	1.003	292,665,072	295,549,761	1.010	643,565,636	647,676,873	1.006
2-yr avg			1.003			1.008			1.005
3-yr avg			1.003			1.007			1.005
4-yr avg			1.003			1.007			1.005
5-yr avg			1.003			1.007			1.005

North Carolina - Paid

Accident Year Development Factors, Continued

Accident Year Development Factors, Continued									
AY	Indemnity Losses			Medical Losses			Total Losses		
	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't
2004	348,469,171	349,629,447	1.003	268,213,375	269,005,392	1.003	616,682,546	618,634,839	1.003
2005	366,772,055	368,341,181	1.004	328,406,225	330,421,237	1.006	695,178,280	698,762,418	1.005
2006	372,649,881	373,738,475	1.003	309,347,405	310,938,751	1.005	681,997,286	684,677,226	1.004
2007	401,196,537	402,169,067	1.002	340,528,109	341,451,058	1.003	741,724,646	743,620,125	1.003
2008	421,057,393	422,131,629	1.003	335,687,110	337,149,074	1.004	756,744,503	759,280,703	1.003
2-yr avg			1.003			1.004			1.003
3-yr avg			1.003			1.004			1.003
4-yr avg			1.003			1.005			1.004
5-yr avg			1.003			1.004			1.004
AY	Indemnity Losses			Medical Losses			Total Losses		
	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't
2003	319,805,014	320,597,940	1.002	248,869,490	250,172,191	1.005	568,674,504	570,770,131	1.004
2004	350,079,778	351,433,879	1.004	268,755,061	269,589,244	1.003	618,834,839	621,023,123	1.004
2005	368,290,833	369,284,535	1.003	330,363,387	332,023,473	1.005	698,654,220	701,308,008	1.004
2006	373,738,475	374,451,469	1.002	310,938,751	309,669,330	0.996	684,677,226	684,120,799	0.999
2007	402,169,067	403,135,678	1.002	341,451,058	342,614,548	1.003	743,620,125	745,750,226	1.003
2-yr avg			1.002			1.000			1.001
3-yr avg			1.002			1.001			1.002
4-yr avg			1.003			1.002			1.003
5-yr avg			1.003			1.002			1.003
AY	Indemnity Losses			Medical Losses			Total Losses		
	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't
2002	288,919,964	289,687,850	1.003	218,352,739	222,456,671	1.019	507,272,703	512,144,521	1.010
2003	320,760,213	321,876,053	1.003	250,009,918	251,314,723	1.005	570,770,131	573,190,776	1.004
2004	351,397,665	352,650,339	1.004	269,551,025	270,887,700	1.005	620,948,690	623,538,039	1.004
2005	369,284,535	370,453,880	1.003	332,023,473	333,961,912	1.006	701,308,008	704,415,792	1.004
2006	374,446,469	375,148,178	1.002	309,667,762	310,931,339	1.004	684,114,231	686,079,517	1.003
2-yr avg			1.003			1.005			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			1.008			1.005
AY	Indemnity Losses			Medical Losses			Total Losses		
	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't
2001	275,169,118	276,328,192	1.004	210,839,573	212,138,477	1.006	486,008,691	488,466,669	1.005
2002	289,858,831	290,528,936	1.002	222,285,690	222,720,485	1.002	512,144,521	513,249,421	1.002
2003	321,234,398	323,038,492	1.006	250,352,515	251,766,426	1.006	571,586,913	574,804,918	1.006
2004	352,650,339	353,393,929	1.002	270,887,700	271,527,670	1.002	623,538,039	624,921,599	1.002
2005	370,312,088	370,827,713	1.001	333,940,842	336,048,386	1.006	704,252,930	706,876,099	1.004
2-yr avg			1.002			1.004			1.003
3-yr avg			1.003			1.005			1.004
4-yr avg			1.003			1.004			1.004
5-yr avg			1.003			1.004			1.004
AY	Indemnity Losses			Medical Losses			Total Losses		
	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't
2000	277,030,924	277,365,217	1.001	203,481,984	204,076,505	1.003	480,512,908	481,441,722	1.002
2001	276,641,519	277,392,827	1.003	211,825,150	217,114,272	1.025	488,466,669	494,507,099	1.012
2002	288,674,110	289,087,473	1.001	221,864,992	222,283,754	1.002	510,539,102	511,371,227	1.002
2003	323,038,492	323,963,532	1.003	251,766,426	253,054,288	1.005	574,804,918	577,017,820	1.004
2004	353,393,929	354,558,089	1.003	271,527,670	272,334,163	1.003	624,921,599	626,892,252	1.003
2-yr avg			1.003			1.004			1.004
3-yr avg			1.002			1.003			1.003
4-yr avg			1.003			1.009			1.005
5-yr avg			1.002			1.008			1.005
AY	Indemnity Losses			Medical Losses			Total Losses		
	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't
1999	273,450,841	274,079,200	1.002	200,882,781	202,411,119	1.008	474,333,622	476,490,319	1.005
2000	277,576,978	278,202,072	1.002	203,864,744	204,450,833	1.003	481,441,722	482,652,905	1.003
2001	276,414,922	276,775,831	1.001	215,857,617	216,627,522	1.004	492,272,539	493,403,353	1.002
2002	289,087,473	290,049,219	1.003	222,283,754	222,896,093	1.003	511,371,227	512,945,312	1.003
2003	323,945,238	325,126,076	1.004	253,032,332	254,804,258	1.007	576,977,570	579,930,334	1.005
2-yr avg			1.004			1.005			1.004
3-yr avg			1.003			1.005			1.003
4-yr avg			1.003			1.004			1.003
5-yr avg			1.002			1.005			1.004

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 Accident Year Development Factors

Indemnity Losses			Medical Losses			Total Losses			
AY	1st	2nd	Dev't	1st	2nd	Dev't	1st	2nd	Dev't
2016	137,316,287	218,972,642	1.595	234,747,105	242,427,230	1.033	372,063,392	461,399,872	1.240
2017	142,575,079	233,303,187	1.636	233,436,248	270,546,079	1.159	376,011,327	503,849,266	1.340
2018	151,631,401	247,676,357	1.633	235,609,750	259,026,903	1.099	387,241,151	506,703,260	1.308
2019	156,344,318	263,370,918	1.685	272,482,376	314,047,430	1.153	428,826,694	577,418,348	1.347
2020	146,929,470	240,086,924	1.634	237,672,302	273,033,414	1.149	384,601,772	513,120,338	1.334
2-yr avg			1.660			1.151			1.341
3-yr avg			1.651			1.134			1.330
4-yr avg			1.647			1.140			1.332
5-yr avg			1.637			1.119			1.314

Indemnity Losses			Medical Losses			Total Losses			
AY	2nd	3rd	Dev't	2nd	3rd	Dev't	2nd	3rd	Dev't
2015	234,165,532	268,050,357	1.145	263,089,883	258,556,862	0.983	497,255,415	526,607,219	1.059
2016	217,977,989	254,154,542	1.166	241,768,436	233,032,373	0.964	459,746,425	487,186,915	1.060
2017	233,303,187	262,863,674	1.127	270,546,079	251,017,374	0.928	503,849,266	513,881,048	1.020
2018	247,676,357	281,735,174	1.138	259,026,903	251,931,149	0.973	506,703,260	533,666,323	1.053
2019	263,370,918	298,597,823	1.134	314,047,430	298,840,708	0.952	577,418,348	597,438,531	1.035
2-yr avg			1.136			0.963			1.044
3-yr avg			1.133			0.951			1.036
4-yr avg			1.141			0.954			1.042
5-yr avg			1.142			0.960			1.045

Indemnity Losses			Medical Losses			Total Losses			
AY	3rd	4th	Dev't	3rd	4th	Dev't	3rd	4th	Dev't
2014	273,145,670	284,181,882	1.040	273,299,157	270,176,754	0.989	546,444,827	554,358,636	1.014
2015	265,676,177	279,064,843	1.050	257,298,565	255,187,584	0.992	522,974,742	534,252,427	1.022
2016	254,154,542	263,645,402	1.037	233,032,373	228,535,764	0.981	487,186,915	492,181,166	1.010
2017	262,863,674	271,136,391	1.031	251,017,374	249,097,843	0.992	513,881,048	520,234,234	1.012
2018	281,735,174	293,831,863	1.043	251,931,149	252,944,421	1.004	533,666,323	546,776,284	1.025
2-yr avg			1.037			0.998			1.019
3-yr avg			1.037			0.992			1.016
4-yr avg			1.040			0.992			1.017
5-yr avg			1.040			0.992			1.017

Indemnity Losses			Medical Losses			Total Losses			
AY	4th	5th	Dev't	4th	5th	Dev't	4th	5th	Dev't
2013	286,603,100	292,090,986	1.019	271,336,491	270,100,406	0.995	557,939,591	562,191,392	1.008
2014	281,617,058	286,351,637	1.017	268,810,112	266,152,765	0.990	550,427,170	552,504,402	1.004
2015	279,064,843	283,671,381	1.017	255,187,584	249,732,378	0.979	534,252,427	533,403,759	0.998
2016	263,645,402	270,354,858	1.025	228,535,764	226,135,366	0.989	492,181,166	496,490,224	1.009
2017	271,136,391	275,686,757	1.017	249,097,843	245,576,445	0.986	520,234,234	521,263,202	1.002
2-yr avg			1.021			0.988			1.006
3-yr avg			1.020			0.985			1.003
4-yr avg			1.019			0.986			1.003
5-yr avg			1.019			0.988			1.004

Indemnity Losses			Medical Losses			Total Losses			
AY	5th	6th	Dev't	5th	6th	Dev't	5th	6th	Dev't
2012	312,943,411	317,697,788	1.015	306,677,920	306,148,341	0.998	619,621,331	623,846,129	1.007
2013	289,896,816	292,235,837	1.008	269,030,056	267,581,184	0.995	558,926,872	559,817,021	1.002
2014	286,351,637	289,063,923	1.009	266,152,765	262,621,760	0.987	552,504,402	551,685,683	0.999
2015	283,671,381	287,159,255	1.012	249,732,378	250,498,050	1.003	533,403,759	537,657,305	1.008
2016	270,354,858	272,125,207	1.007	226,135,366	226,217,064	1.000	496,490,224	498,342,271	1.004
2-yr avg			1.010			1.002			1.006
3-yr avg			1.009			0.997			1.004
4-yr avg			1.009			0.996			1.003
5-yr avg			1.010			0.997			1.004

Indemnity Losses			Medical Losses			Total Losses			
AY	6th	7th	Dev't	6th	7th	Dev't	6th	7th	Dev't
2011	346,593,607	348,359,977	1.005	326,507,404	321,057,432	0.983	673,101,011	669,417,409	0.995
2012	314,678,104	314,625,490	1.000	303,816,443	299,069,132	0.984	618,494,547	613,694,622	0.992
2013	292,127,637	292,850,954	1.002	267,458,479	265,064,360	0.991	559,586,116	557,915,314	0.997
2014	289,063,923	290,198,872	1.004	262,621,760	263,084,558	1.002	551,685,683	553,283,430	1.003
2015	287,159,255	288,042,588	1.003	250,498,050	251,348,858	1.003	537,657,305	539,391,446	1.003
2-yr avg			1.004			1.003			1.003
3-yr avg			1.003			0.999			1.001
4-yr avg			1.002			0.995			0.999
5-yr avg			1.003			0.993			0.998

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Accident Year Development Factors, Continued

Accident Year Development Factors, Continued									
Indemnity Losses			Medical Losses			Total Losses			
AY	7th	8th	Dev't	7th	8th	Dev't	7th	8th	Dev't
2010	356,617,187	358,434,807	1.005	325,440,996	327,971,449	1.008	682,058,183	686,406,256	1.006
2011	342,540,365	342,620,167	1.000	316,497,658	317,605,528	1.004	659,038,023	660,225,695	1.002
2012	314,303,711	315,303,813	1.003	298,680,956	298,747,964	1.000	612,984,667	614,051,777	1.002
2013	292,750,999	293,738,657	1.003	264,901,416	264,155,554	0.997	557,652,415	557,894,211	1.000
2014	289,775,255	290,369,769	1.002	262,914,059	263,248,859	1.001	552,689,314	553,618,628	1.002
2-yr avg			1.003			0.999			1.001
3-yr avg			1.003			0.999			1.001
4-yr avg			1.002			1.001			1.002
5-yr avg			1.003			1.002			1.002
Indemnity Losses			Medical Losses			Total Losses			
AY	8th	9th	Dev't	8th	9th	Dev't	8th	9th	Dev't
2009	359,069,843	360,729,349	1.005	311,236,641	312,635,744	1.004	670,306,484	673,365,093	1.005
2010	356,095,154	358,227,674	1.006	325,983,567	324,995,571	0.997	682,078,721	683,223,245	1.002
2011	341,680,902	343,614,164	1.006	317,001,415	317,568,291	1.002	658,682,317	661,182,455	1.004
2012	314,936,853	316,255,670	1.004	298,530,250	297,638,609	0.997	613,467,103	613,894,279	1.001
2013	293,375,281	293,680,487	1.001	263,950,873	263,949,282	1.000	557,326,154	557,629,769	1.001
2-yr avg			1.003			0.999			1.001
3-yr avg			1.004			1.000			1.002
4-yr avg			1.004			0.999			1.002
5-yr avg			1.004			1.000			1.003
Indemnity Losses			Medical Losses			Total Losses			
AY	9th	10th	Dev't	9th	10th	Dev't	9th	10th	Dev't
2008	430,293,767	431,691,240	1.003	349,279,279	351,852,284	1.007	779,573,046	783,543,524	1.005
2009	357,190,270	357,396,348	1.001	309,190,094	307,808,268	0.996	666,380,364	665,204,616	0.998
2010	357,823,280	358,921,142	1.003	324,854,010	325,113,303	1.001	682,677,290	684,034,445	1.002
2011	343,510,212	344,194,115	1.002	317,454,925	317,051,822	0.999	660,965,137	661,245,937	1.000
2012	316,012,175	316,203,555	1.001	297,404,406	297,768,484	1.001	613,416,581	613,972,039	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			0.999			1.000
5-yr avg			1.002			1.001			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	10th	11th	Dev't	10th	11th	Dev't	10th	11th	Dev't
2007	406,610,023	407,342,739	1.002	360,885,397	362,427,767	1.004	767,495,420	769,770,506	1.003
2008	429,671,703	430,283,996	1.001	349,357,843	348,977,573	0.999	779,029,546	779,261,569	1.000
2009	357,008,133	357,035,529	1.000	307,544,001	307,127,084	0.999	664,552,134	664,162,613	0.999
2010	358,235,062	361,015,419	1.008	324,587,408	324,848,126	1.001	682,822,470	685,863,545	1.004
2011	341,326,418	342,728,619	1.004	315,683,493	314,002,559	0.995	657,009,911	656,731,178	1.000
2-yr avg			1.006			0.998			1.002
3-yr avg			1.004			0.998			1.001
4-yr avg			1.003			0.999			1.001
5-yr avg			1.003			1.000			1.001
Indemnity Losses			Medical Losses			Total Losses			
AY	11th	12th	Dev't	11th	12th	Dev't	11th	12th	Dev't
2006	379,842,670	381,006,894	1.003	321,692,885	322,563,837	1.003	701,535,555	703,570,731	1.003
2007	406,347,175	407,698,079	1.003	361,430,995	360,884,684	0.998	767,778,170	768,582,763	1.001
2008	429,545,863	428,657,381	0.998	348,534,746	349,176,973	1.002	778,080,609	777,834,354	1.000
2009	356,504,595	357,402,370	1.003	306,886,317	306,677,748	0.999	663,390,912	664,080,118	1.001
2010	359,515,545	361,474,505	1.005	324,205,705	324,786,175	1.002	683,721,250	686,260,680	1.004
2-yr avg			1.004			1.001			1.003
3-yr avg			1.002			1.001			1.002
4-yr avg			1.002			1.000			1.002
5-yr avg			1.002			1.001			1.002
Indemnity Losses			Medical Losses			Total Losses			
AY	12th	13th	Dev't	12th	13th	Dev't	12th	13th	Dev't
2005	374,374,508	374,997,095	1.002	351,050,741	352,607,589	1.004	725,425,249	727,604,684	1.003
2006	381,020,741	381,443,450	1.001	322,549,990	322,057,562	0.998	703,570,731	703,501,012	1.000
2007	406,141,844	406,330,356	1.000	359,502,248	359,200,726	0.999	765,644,092	765,531,082	1.000
2008	428,647,178	428,991,637	1.001	349,166,061	349,631,608	1.001	777,813,239	778,623,245	1.001
2009	356,642,085	357,205,736	1.002	306,268,515	310,100,332	1.013	662,910,600	667,306,068	1.007
2-yr avg			1.002			1.007			1.004
3-yr avg			1.001			1.004			1.003
4-yr avg			1.001			1.003			1.002
5-yr avg			1.001			1.003			1.002

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Accident Year Development Factors, Continued

Indemnity Losses										Medical Losses			Total Losses		
AY	13th	14th	Dev't	13th	14th	Dev't	13th	14th	Dev't						
2004	357,834,048	358,055,577	1.001	278,703,495	279,014,851	1.001	636,537,543	637,070,428	1.001						
2005	375,141,854	375,153,494	1.000	352,462,830	352,662,727	1.001	727,604,684	727,816,221	1.000						
2006	380,677,220	381,234,459	1.001	321,699,629	321,861,204	1.001	702,376,849	703,095,663	1.001						
2007	406,330,356	406,447,857	1.000	359,200,726	363,560,335	1.012	765,531,082	770,008,192	1.006						
2008	428,739,511	429,535,305	1.002	349,217,843	349,300,949	1.000	777,957,354	778,836,254	1.001						
2-yr avg			1.001			1.006			1.004						
3-yr avg			1.001			1.004			1.003						
4-yr avg			1.001			1.004			1.002						
5-yr avg			1.001			1.003			1.002						
Indemnity Losses										Medical Losses			Total Losses		
AY	14th	15th	Dev't	14th	15th	Dev't	14th	15th	Dev't						
2003	329,345,339	329,803,974	1.001	273,540,933	273,435,430	1.000	602,886,272	603,239,404	1.001						
2004	358,505,908	358,628,042	1.000	278,764,520	278,397,670	0.999	637,270,428	637,025,712	1.000						
2005	375,103,146	374,724,944	0.999	352,604,877	351,505,798	0.997	727,708,023	726,230,742	0.998						
2006	381,234,459	381,995,370	1.002	321,861,204	325,535,744	1.011	703,095,663	707,531,114	1.006						
2007	406,447,857	406,255,646	1.000	363,560,335	364,144,070	1.002	770,008,192	770,399,716	1.001						
2-yr avg			1.001			1.007			1.004						
3-yr avg			1.000			1.003			1.002						
4-yr avg			1.000			1.002			1.001						
5-yr avg			1.000			1.002			1.001						
Indemnity Losses										Medical Losses			Total Losses		
AY	15th	16th	Dev't	15th	16th	Dev't	15th	16th	Dev't						
2002	294,524,990	294,952,643	1.001	232,649,875	232,778,937	1.001	527,174,865	527,731,580	1.001						
2003	329,966,247	330,756,911	1.002	273,273,157	274,228,089	1.003	603,239,404	604,985,000	1.003						
2004	358,591,828	359,340,040	1.002	278,359,451	278,972,433	1.002	636,951,279	638,312,473	1.002						
2005	374,724,944	375,100,313	1.001	351,505,798	351,674,889	1.000	726,230,742	726,775,202	1.001						
2006	381,990,370	382,472,007	1.001	325,534,176	324,082,102	0.996	707,524,546	706,554,109	0.999						
2-yr avg			1.001			0.998			1.000						
3-yr avg			1.001			0.999			1.001						
4-yr avg			1.002			1.000			1.001						
5-yr avg			1.001			1.000			1.001						
Indemnity Losses										Medical Losses			Total Losses		
AY	16th	17th	Dev't	16th	17th	Dev't	16th	17th	Dev't						
2001	280,245,608	280,686,294	1.002	234,557,013	234,247,424	0.999	514,802,621	514,933,718	1.000						
2002	295,123,624	294,744,451	0.999	232,607,956	228,130,269	0.981	527,731,580	522,874,720	0.991						
2003	330,115,256	331,012,359	1.003	273,265,881	272,694,951	0.998	603,381,137	603,707,310	1.001						
2004	359,340,040	360,274,682	1.003	278,972,433	278,613,669	0.999	638,312,473	638,888,351	1.001						
2005	374,958,521	375,058,416	1.000	351,653,819	352,548,567	1.003	726,612,340	727,606,983	1.001						
2-yr avg			1.002			1.001			1.001						
3-yr avg			1.002			1.000			1.001						
4-yr avg			1.001			0.995			0.999						
5-yr avg			1.001			0.996			0.999						
Indemnity Losses										Medical Losses			Total Losses		
AY	17th	18th	Dev't	17th	18th	Dev't	17th	18th	Dev't						
2000	279,936,293	280,285,034	1.001	210,191,032	210,496,619	1.001	490,127,325	490,781,653	1.001						
2001	280,999,621	281,148,650	1.001	233,934,097	234,923,497	1.004	514,933,718	516,072,147	1.002						
2002	292,889,625	293,268,793	1.001	227,274,776	227,490,359	1.001	520,164,401	520,759,152	1.001						
2003	331,012,359	331,763,291	1.002	272,694,951	272,553,403	0.999	603,707,310	604,316,694	1.001						
2004	360,274,682	360,278,279	1.000	278,613,669	278,787,194	1.001	638,888,351	639,065,473	1.000						
2-yr avg			1.001			1.000			1.001						
3-yr avg			1.001			1.000			1.001						
4-yr avg			1.001			1.001			1.001						
5-yr avg			1.001			1.001			1.001						
Indemnity Losses										Medical Losses			Total Losses		
AY	18th	19th	Dev't	18th	19th	Dev't	18th	19th	Dev't						
1999	277,665,283	277,737,873	1.000	214,936,994	214,911,835	1.000	492,602,277	492,649,708	1.000						
2000	280,496,795	281,236,867	1.003	210,284,858	210,473,879	1.001	490,781,653	491,710,746	1.002						
2001	280,170,745	280,844,063	1.002	233,666,842	234,570,618	1.004	513,837,587	515,414,681	1.003						
2002	293,268,793	293,862,264	1.002	227,490,359	227,703,480	1.001	520,759,152	521,565,744	1.002						
2003	331,744,997	331,401,715	0.999	272,531,447	272,517,956	1.000	604,276,444	603,919,671	0.999						
2-yr avg			1.001			1.001			1.001						
3-yr avg			1.001			1.002			1.001						
4-yr avg			1.002			1.002			1.002						
5-yr avg			1.001			1.001			1.001						

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Item

- 3(c) The filer shall provide for each of the loss amounts in Sub-item (3)(b) of this Rule, paid claim counts, incurred claim counts, and outstanding claim counts.

Response

The requested claim count data are not regularly collected through the statistical plan. Incurred claim counts are available from NCCI's financial calls and are attached as Exhibit 3(c), pages 1 and 2.

The requested paid and outstanding claim count data are attached as Exhibit 3(c), page 3. The source of this data is a special North Carolina Financial Call. Caution should be used in interpreting the data shown on these exhibits. For instance, the data, as it is shown, cannot be used to make a determination on the relative frequency of claims—the data must first be developed to an ultimate basis. In addition, consideration would have to be given to matching companies, shifts in premium and loss volume and any differences in reporting methods by company. This data does not correspond to the loss amounts in the response to Item 3(b) and has not been used in any loss cost level calculations.

North Carolina Open and Closed Claim Count Data*

Policy Year

Policy Year	Paid (Closed) Claim Counts			Outstanding (Open) Claim Counts			Total Claim Counts		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>	<u>Indemnity</u>	Medical <u>Only</u>	<u>Total</u>
2016	10,188	32,767	42,955	200	30	230	10,388	32,797	43,185
2017	9,954	32,227	42,181	382	82	464	10,336	32,309	42,645
2018	9,741	31,521	41,262	784	100	884	10,525	31,621	42,146
2019	8,072	28,256	36,328	1,751	302	2,053	9,823	28,558	38,381
2020	5,733	23,007	28,740	4,458	1,834	6,292	10,191	24,841	35,032

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>
2017	10,076	32,763	42,839	237	304	541	10,313	33,067	43,380
2018	10,068	32,374	42,442	550	351	901	10,618	32,725	43,343
2019	9,195	31,960	41,155	1,226	503	1,729	10,421	32,463	42,884
2020	7,079	23,515	30,594	2,744	707	3,451	9,823	24,222	34,045
2021	2,554	18,692	21,246	6,435	5,872	12,307	8,989	24,564	33,553

* 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 12/31/21.

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Item

- 3(d) The filer shall provide at least the latest ten available policy years of the incurred loss data described in Sub-items (3)(d)(i) through (ii) of this Rule from the Unit Statistical Plan for matching policies for all pairs of successive evaluation dates. The filer shall also provide the corresponding loss development factors and five-year average factors derivable from the data.
- (i) Losses separated into indemnity and medical portions, as well as combined data;
 - (ii) Losses separated into deaths, permanent totals, major permanent partials, minor permanent partials, temporary totals, and medicals only.

Response

See attached Exhibit 3(d) for the available incurred loss data from the Workers Compensation Statistical Plan.

NORTH CAROLINA

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Fatal

Indemnity					Medical					Combined (Indemnity + Medical)							
Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report	Policy Year	1st Report	2nd Report	3rd Report	4th Report	5th Report
2010	12,177,029	12,392,599	13,127,810	13,361,696	13,362,432	2010	1,219,328	1,097,623	1,072,431	1,290,004	1,281,014	2010	13,396,357	13,490,222	14,200,241	14,651,700	14,643,446
2011	13,172,445	13,151,188	13,179,297	13,543,148	14,584,890	2011	809,144	722,709	696,876	780,181	4,020,563	2011	13,981,589	13,873,897	13,876,173	14,323,329	18,605,453
2012	7,683,799	8,267,458	8,183,515	8,759,940	8,938,025	2012	1,572,602	1,553,292	1,349,708	1,531,111	1,530,535	2012	9,256,401	9,820,750	9,533,223	10,291,051	10,468,560
2013	6,618,339	8,714,949	8,563,336	7,683,302	7,638,898	2013	916,764	878,951	884,277	849,777	829,777	2013	7,535,103	9,593,900	9,447,613	8,533,079	8,468,675
2014	12,151,049	12,956,565	13,233,449	13,465,455	13,330,545	2014	1,496,889	1,286,028	1,114,101	1,082,601	966,871	2014	13,647,938	14,242,593	14,347,550	14,548,056	14,297,416
2015	14,030,977	15,186,272	15,154,989	15,152,566	15,288,969	2015	1,133,388	964,668	3,405,664	2,427,874	2,243,539	2015	15,164,365	16,150,940	18,560,653	17,580,440	17,532,508
2016	15,121,578	15,146,397	15,403,051	15,679,484		2016	1,519,725	1,412,333	1,154,132	1,164,853		2016	16,641,303	16,558,730	16,557,183	16,844,337	
2017	15,269,213	16,090,984	16,968,540			2017	3,417,386	6,736,901	4,622,757			2017	18,686,599	22,827,885	21,591,297		
2018	13,473,863	13,926,549				2018	4,165,414	4,387,116				2018	17,639,277	18,313,665			
2019	16,129,551					2019	1,201,199					2019	17,330,750				
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	
2010	1.018	1.059	1.018	1.000		2010	0.900	0.977	1.203	0.993		2010	1.007	1.053	1.032	0.999	
2011	0.998	1.002	1.028	1.077		2011	0.893	0.964	1.120	5.153		2011	0.992	1.000	1.032	1.299	
2012	1.076	0.990	1.070	1.020		2012	0.988	0.869	1.134	1.000		2012	1.061	0.971	1.079	1.017	
2013	1.317	0.983	0.897	0.994		2013	0.959	1.006	0.961	0.976		2013	1.273	0.985	0.903	0.992	
2014	1.066	1.021	1.018	0.990		2014	0.859	0.866	0.972	0.893		2014	1.044	1.007	1.014	0.983	
2015	1.082	0.998	1.000	1.009		2015	0.851	3.530	0.713	0.924		2015	1.065	1.149	0.947	0.997	
2016	1.002	1.017	1.018			2016	0.929	0.817	1.009			2016	0.995	1.000	1.017		
2017	1.054	1.055				2017	1.971	0.686				2017	1.222	0.946			
2018	1.034					2018	1.053					2018	1.038				
5-yr Avg	1.048	1.015	1.001	1.018		5-yr Avg	1.133	1.381	0.958	1.789		5-yr Avg	1.073	1.017	0.992	1.058	

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
2010	3,652,834	5,625,851	6,871,846	7,839,780	11,285,357	2010	16,514,807	22,216,440	25,417,603	28,622,575	33,769,141	2010	20,167,641	27,842,291	32,289,449	36,462,355	45,054,498
2011	4,452,044	4,866,289	6,511,341	6,670,519	8,644,334	2011	33,720,964	35,594,217	44,456,972	44,688,914	29,665,691	2011	38,173,008	40,460,506	50,968,313	51,359,433	38,310,025
2012	4,439,987	7,162,541	8,720,279	11,318,301	12,730,264	2012	35,439,940	35,941,519	36,304,473	40,997,555	44,113,292	2012	39,879,927	43,104,060	45,024,752	52,315,856	56,843,556
2013	2,062,049	2,870,623	4,651,336	5,717,843	5,899,850	2013	16,452,835	18,004,298	15,698,204	15,439,554	12,102,395	2013	18,514,884	20,874,921	20,349,540	21,157,397	18,002,245
2014	1,253,900	5,292,164	7,398,220	8,207,230	10,939,462	2014	3,668,743	13,374,417	13,763,547	10,683,207	13,473,411	2014	4,922,643	18,666,581	21,161,767	18,890,437	24,412,873
2015	3,583,075	4,728,491	6,065,840	7,766,232	8,425,849	2015	8,525,447	13,275,551	14,402,304	19,781,888	17,936,117	2015	12,108,522	18,004,042	20,468,144	27,548,120	26,361,966
2016	3,478,367	7,886,329	10,912,682	11,065,866		2016	15,526,902	37,031,277	38,569,488	40,561,474		2016	19,005,269	44,917,606	49,482,170	51,627,340	
2017	3,591,918	7,606,605	7,431,471			2017	21,604,337	24,924,775	18,543,507			2017	25,196,255	32,531,380	25,974,978		
2018	8,261,444	9,405,232				2018	28,157,765	35,758,175				2018	36,419,209	45,163,407			
2019	6,014,195					2019	31,897,825					2019	37,912,020				
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	
2010	1.540	1.221	1.141	1.439		2010	1.345	1.144	1.126	1.180		2010	1.381	1.160	1.129	1.236	
2011	1.093	1.338	1.024	1.296		2011	1.056	1.249	1.005	0.664		2011	1.060	1.260	1.008	0.746	
2012	1.613	1.217	1.298	1.125		2012	1.014	1.010	1.129	1.076		2012	1.081	1.045	1.162	1.087	
2013	1.392	1.620	1.229	1.032		2013	1.094	0.872	0.984	0.784		2013	1.127	0.975	1.040	0.851	
2014	4.221	1.398	1.109	1.333		2014	3.646	1.029	0.776	1.261		2014	3.792	1.134	0.893	1.292	
2015	1.320	1.283	1.280	1.085		2015	1.557	1.085	1.374	0.907		2015	1.487	1.137	1.346	0.957	
2016	2.267	1.384	1.014			2016	2.385	1.042	1.052			2016	2.363	1.102	1.043		
2017	2.118	0.977				2017	1.154	0.744				2017	1.291	0.798			
2018	1.138					2018	1.270					2018	1.240				
5-yr Avg	2.213	1.332	1.186	1.174		5-yr Avg	2.002	0.954	1.063	0.938		5-yr Avg	2.035	1.029	1.097	0.987	

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
2010	157,585,893	318,551,861	380,883,929	411,398,271	421,893,596	2010	161,412,927	260,535,931	284,774,071	299,520,573	305,125,846	2010	318,998,820	579,087,792	665,658,000	710,918,844	727,019,442
2011	160,423,170	315,103,664	360,331,670	380,563,777	390,234,887	2011	163,252,960	264,172,596	278,014,938	283,058,519	283,945,198	2011	323,676,130	579,276,260	638,346,608	663,622,296	674,180,085
2012	147,580,094	293,873,611	337,903,911	350,908,754	357,913,173	2012	161,575,413	250,063,684	260,586,770	264,163,762	264,972,994	2012	309,155,507	543,937,295	598,490,681	615,072,516	622,886,167
2013	146,720,163	283,152,388	327,356,228	339,443,925	346,347,250	2013	147,364,608	223,027,390	234,070,261	239,372,422	238,918,876	2013	294,084,771	506,179,778	561,426,489	578,816,347	585,266,126
2014	142,127,844	284,969,524	319,813,920	330,800,924	338,613,654	2014	145,568,706	233,392,094	237,319,918	239,473,818	239,205,396	2014	287,696,550	518,361,618	557,133,838	570,274,742	577,819,050
2015	148,937,370	291,084,796	322,682,432	339,497,803	344,210,715	2015	141,841,911	214,126,679	213,207,027	217,786,285	216,659,675	2015	290,779,281	505,211,475	535,889,459	557,284,088	560,870,390
2016	142,627,923	266,275,500	302,888,607	316,275,050		2016	129,538,128	182,820,520	187,380,643	188,173,637		2016	272,166,051	449,096,020	490,269,250	504,448,687	
2017	146,940,183	284,837,855	313,590,620			2017	136,277,403	200,764,282	199,804,553			2017	283,217,586	485,602,137	513,395,173		
2018	146,463,132	296,727,402				2018	141,437,449	203,111,539				2018	287,900,581	499,838,941			
2019	143,967,392					2019	144,139,567					2019	288,106,959				
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	
2010	2.021	1.196	1.080	1.026		2010	1.614	1.093	1.052	1.019		2010	1.815	1.149	1.068	1.023	
2011	1.964	1.144	1.056	1.025		2011	1.618	1.052	1.018	1.003		2011	1.790	1.102	1.040	1.016	
2012	1.991	1.150	1.038	1.020		2012	1.548	1.042	1.014	1.003		2012	1.759	1.100	1.028	1.013	
2013	1.930	1.156	1.037	1.020		2013	1.513	1.050	1.023	0.998		2013	1.721	1.109	1.031	1.011	
2014	2.005	1.122	1.034	1.024		2014	1.603	1.017	1.009	0.999		2014	1.802	1.075	1.024	1.013	
2015	1.954	1.109	1.052	1.014		2015	1.510	0.996	1.021	0.995		2015	1.737	1.061	1.040	1.006	
2016	1.867	1.138	1.044			2016	1.411	1.025	1.004			2016	1.650	1.092	1.029		
2017	1.938	1.101				2017	1.473	0.995				2017	1.715	1.057			
2018	2.026					2018	1.436					2018	1.736				
5-yr Avg	1.958	1.125	1.041	1.021		5-yr Avg	1.487	1.017	1.014	1.000		5-yr Avg	1.728	1.079	1.030	1.012	

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
2010	154,069,072	140,129,929	147,977,552	151,422,796	153,517,857	2010	191,348,414	132,413,936	129,371,518	127,063,261	124,908,054	2010	345,417,486	272,543,865	277,349,070	278,486,057	278,425,911
2011	157,302,714	133,634,412	141,972,419	147,593,158	148,067,494	2011	201,316,682	134,166,573	130,215,695	131,107,187	129,252,327	2011	358,619,396	267,800,985	272,188,114	278,700,345	277,319,821
2012	158,081,141	137,786,784	145,758,895	147,702,604	149,751,894	2012	200,847,694	135,859,996	131,982,891	123,338,448	122,292,312	2012	358,928,835	273,646,780	277,741,786	271,041,052	272,044,206
2013	174,608,551	155,164,652	156,548,140	161,156,957	163,532,300	2013	208,774,167	140,908,807	132,099,551	127,439,124	126,974,475	2013	383,382,718	296,073,459	288,647,691	288,596,081	290,506,775
2014	169,758,880	145,056,585	150,707,988	156,413,762	156,473,434	2014	215,034,859	126,441,485	118,343,455	118,095,367	113,993,539	2014	384,793,739	271,498,070	269,051,443	274,509,129	270,466,973
2015	173,952,203	142,531,892	154,219,819	155,137,895	157,933,841	2015	201,589,151	123,876,470	124,047,431	113,492,252	114,630,720	2015	375,541,354	266,408,362	278,267,250	268,630,147	272,564,561
2016	168,676,756	152,523,882	155,286,780	158,006,051		2016	187,247,112	122,728,961	113,715,552	114,885,086		2016	355,923,868	275,252,843	269,002,332	272,891,137	
2017	178,346,605	149,778,622	161,167,059			2017	191,935,690	115,142,879	114,743,209			2017	370,282,295	264,921,501	275,910,268		
2018	200,515,966	173,771,611				2018	206,969,753	135,158,712				2018	407,485,719	308,930,323			
2019	199,352,810					2019	200,978,859					2019	400,331,669				
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	
2010	0.910	1.056	1.023	1.014		2010	0.692	0.977	0.982	0.983		2010	0.789	1.018	1.004	1.000	
2011	0.850	1.062	1.040	1.003		2011	0.666	0.971	1.007	0.986		2011	0.747	1.016	1.024	0.995	
2012	0.872	1.058	1.013	1.014		2012	0.676	0.971	0.935	0.992		2012	0.762	1.015	0.976	1.004	
2013	0.889	1.009	1.029	1.015		2013	0.675	0.965	0.965	0.996		2013	0.772	0.975	1.000	1.007	
2014	0.854	1.039	1.038	1.000		2014	0.588	0.936	0.998	0.965		2014	0.706	0.991	1.020	0.985	
2015	0.819	1.082	1.006	1.018		2015	0.614	1.001	0.915	1.010		2015	0.709	1.045	0.965	1.015	
2016	0.904	1.018	1.018			2016	0.655	0.927	1.010			2016	0.773	0.977	1.014		
2017	0.840	1.076				2017	0.600	0.997				2017	0.715	1.041			
2018	0.867					2018	0.653					2018	0.758				
5-yr Avg	0.857	1.045	1.021	1.010		5-yr Avg	0.622	0.960	0.965	0.990		5-yr Avg	0.732	1.006	0.995	1.001	

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
2010	0	0	0	0	0	2010	56,475,350	53,420,525	53,561,695	53,460,139	53,474,316	2010	56,475,350	53,420,525	53,561,695	53,460,139	53,474,316
2011	0	0	0	0	0	2011	57,177,367	54,309,511	53,835,174	53,735,795	53,883,453	2011	57,177,367	54,309,511	53,835,174	53,735,795	53,883,453
2012	0	0	0	0	0	2012	55,517,297	53,616,609	52,993,798	53,099,632	52,796,707	2012	55,517,297	53,616,609	52,993,798	53,099,632	52,796,707
2013	0	0	0	0	0	2013	55,380,761	52,781,738	52,069,756	51,718,995	51,621,187	2013	55,380,761	52,781,738	52,069,756	51,718,995	51,621,187
2014	0	0	0	0	0	2014	53,965,869	50,559,000	49,943,045	49,585,403	49,549,604	2014	53,965,869	50,559,000	49,943,045	49,585,403	49,549,604
2015	0	0	0	0	0	2015	51,395,223	48,571,148	48,018,194	48,026,746	48,064,765	2015	51,395,223	48,571,148	48,018,194	48,026,746	48,064,765
2016	0	0	0	0	0	2016	52,258,061	49,392,761	49,353,568	49,004,490		2016	52,258,061	49,392,761	49,353,568	49,004,490	
2017	0	0	0			2017	53,457,077	50,845,120	50,500,719			2017	53,457,077	50,845,120	50,500,719		
2018	0	0				2018	57,231,391	53,146,411				2018	57,231,391	53,146,411			
2019	0					2019	49,339,778					2019	49,339,778				

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
2010	-	-	-	-	2010	0.946	1.003	0.998	1.000	2010	0.946	1.003	0.998	1.000
2011	-	-	-	-	2011	0.950	0.991	0.998	1.003	2011	0.950	0.991	0.998	1.003
2012	-	-	-	-	2012	0.966	0.988	1.002	0.994	2012	0.966	0.988	1.002	0.994
2013	-	-	-	-	2013	0.953	0.987	0.993	0.998	2013	0.953	0.987	0.993	0.998
2014	-	-	-	-	2014	0.937	0.988	0.993	0.999	2014	0.937	0.988	0.993	0.999
2015	-	-	-	-	2015	0.945	0.989	1.000	1.001	2015	0.945	0.989	1.000	1.001
2016	-	-	-	-	2016	0.945	0.999	0.993		2016	0.945	0.999	0.993	
2017	-	-	-	-	2017	0.951	0.993			2017	0.951	0.993		
2018	-	-	-	-	2018	0.929				2018	0.929			
5-yr Avg	-	-	-	-	5-yr Avg	0.941	0.991	0.996	0.999	5-yr Avg	0.941	0.991	0.996	0.999

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
2010	327,484,828	476,700,240	548,861,137	584,022,543	600,059,242	2010	426,970,826	469,684,455	494,197,318	509,956,552	518,558,371	2010	754,455,654	946,384,695	1,043,058,455	1,093,979,095	1,118,617,613
2011	335,350,373	466,755,553	521,994,727	548,370,602	561,531,605	2011	456,277,117	488,965,606	507,219,655	513,370,596	500,767,232	2011	791,627,490	955,721,159	1,029,214,382	1,061,741,198	1,062,298,837
2012	317,785,021	447,090,394	500,566,600	518,689,599	529,333,356	2012	454,952,946	477,035,100	483,217,640	483,130,508	485,705,840	2012	772,737,967	924,125,494	983,784,240	1,001,820,107	1,015,039,196
2013	330,009,102	449,902,612	497,119,040	514,002,027	523,418,298	2013	428,889,135	435,601,184	434,822,049	434,819,872	430,446,710	2013	758,898,237	885,503,796	931,941,089	948,821,899	953,865,008
2014	325,291,673	448,274,838	491,153,577	508,887,371	519,357,095	2014	419,735,066	425,053,024	420,484,066	418,920,396	417,188,821	2014	745,026,739	873,327,862	911,637,643	927,807,767	936,545,916
2015	340,503,625	453,531,451	498,123,080	517,554,496	525,859,374	2015	404,485,120	400,814,516	403,080,620	401,515,045	399,534,816	2015	744,988,745	854,345,967	901,203,700	919,069,541	925,394,190
2016	329,904,624	441,832,108	484,491,120	501,026,451		2016	386,089,928	393,385,852	390,173,383	393,789,540		2016	715,994,552	835,217,960	874,664,503	894,815,991	
2017	344,147,919	458,314,066	499,157,690			2017	406,691,893	398,413,957	388,214,745			2017	750,839,812	856,728,023	887,372,435		
2018	368,714,405	493,830,794				2018	437,961,772	431,561,953				2018	806,676,177	925,392,747			
2019	365,463,948					2019	427,557,228					2019	793,021,176				

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
2010	1.456	1.151	1.064	1.027	2010	1.100	1.052	1.032	1.017	2010	1.254	1.102	1.049	1.023
2011	1.392	1.118	1.051	1.024	2011	1.072	1.037	1.012	0.975	2011	1.207	1.077	1.032	1.001
2012	1.407	1.120	1.036	1.021	2012	1.049	1.013	1.000	1.005	2012	1.196	1.065	1.018	1.013
2013	1.363	1.105	1.034	1.018	2013	1.016	0.998	1.000	0.990	2013	1.167	1.052	1.018	1.005
2014	1.378	1.096	1.036	1.021	2014	1.013	0.989	0.996	0.996	2014	1.172	1.044	1.018	1.009
2015	1.332	1.098	1.039	1.016	2015	0.991	1.006	0.996	0.995	2015	1.147	1.055	1.020	1.007
2016	1.339	1.097	1.034		2016	1.019	0.992	1.009		2016	1.167	1.047	1.023	
2017	1.332	1.089			2017	0.980	0.974			2017	1.141	1.036		
2018	1.339				2018	0.985				2018	1.147			
5-yr Avg	1.344	1.097	1.036	1.020	5-yr Avg	0.998	0.992	1.000	0.992	5-yr Avg	1.155	1.047	1.019	1.007

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Item

- 3(e) The filer shall provide for each of the loss amounts in Sub-item (3)(d) of this Rule the corresponding incurred claim counts and for each of the policy years in Sub-item (3)(d) of this Rule the aggregate earned exposures. Where small claims are reported in bulk, the filer shall provide such information as accurately as possible, given the imprecision inherent in such aggregate data.

Response

See attached Exhibit 3(e).

NORTH CAROLINA

WORKERS COMPENSATION STATISTICAL PLAN DATA

Aggregate Earned Exposures By Policy Year

<u>Policy Year</u>	<u>Payroll</u>	<u>Std Earned Premium</u>
2010	105,588,224,371	1,974,067,960
2011	110,419,290,550	2,021,925,165
2012	114,279,934,805	2,039,543,314
2013	120,555,873,811	2,172,140,008
2014	127,975,602,388	2,301,268,489
2015	136,500,776,676	2,436,055,876
2016	143,519,941,505	2,380,215,820
2017	151,959,863,457	2,265,700,434
2018	161,196,949,710	2,165,975,525
2019	171,683,002,715	1,995,873,453

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>
2010	72	72	74	76	77	2010	12	20	26	27	33
2011	66	71	74	76	79	2011	15	18	23	25	30
2012	46	48	47	50	51	2012	11	14	16	25	29
2013	35	39	39	39	39	2013	8	10	13	17	18
2014	56	56	59	60	60	2014	5	22	30	32	35
2015	65	68	69	70	70	2015	13	22	26	32	34
2016	67	70	71	73		2016	18	29	37	37	
2017	68	75	78			2017	19	20	21		
2018	51	58				2018	25	32			
2019	63					2019	16				

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>
2010	5,970	9,082	9,394	9,497	9,517	2010	11,464	9,128	8,958	8,879	8,871
2011	6,165	9,293	9,569	9,620	9,653	2011	11,415	9,046	8,926	8,892	8,873
2012	5,986	8,789	9,089	9,140	9,166	2012	10,779	8,622	8,448	8,413	8,404
2013	6,005	8,734	9,085	9,161	9,157	2013	10,950	8,819	8,602	8,541	8,559
2014	5,943	8,864	9,125	9,177	9,209	2014	11,050	8,734	8,570	8,547	8,520
2015	5,919	8,850	9,016	9,120	9,139	2015	11,201	8,884	8,808	8,714	8,710
2016	5,746	8,288	8,595	8,653		2016	11,350	9,344	9,167	9,156	
2017	5,590	8,344	8,549			2017	11,801	9,601	9,534		
2018	5,649	8,370				2018	12,110	9,975			
2019	5,278					2019	11,370				

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>
2010	60,092	60,185	60,198	60,145	60,175	2010	77,610	78,487	78,650	78,624	78,673
2011	59,152	59,502	59,561	59,606	59,615	2011	76,813	77,930	78,153	78,219	78,250
2012	56,169	56,539	56,594	56,601	56,592	2012	72,991	74,012	74,194	74,229	74,242
2013	54,665	54,966	55,041	55,013	55,063	2013	71,663	72,568	72,780	72,771	72,836
2014	54,496	55,029	55,102	55,133	55,154	2014	71,550	72,705	72,886	72,949	72,978
2015	55,125	55,736	55,874	55,915	55,908	2015	72,323	73,560	73,793	73,851	73,861
2016	55,383	55,789	55,839	55,810		2016	72,564	73,520	73,709	73,729	
2017	55,493	55,844	55,801			2017	72,971	73,884	73,983		
2018	55,016	55,300				2018	72,851	73,735			
2019	48,872					2019	65,599				

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Item

- 3(f) The filer shall provide for each of the policy periods in Sub-items (3)(b) and (3)(d) of this Rule the law amendment factors for adjusting past losses to current benefit levels.

Response

See attached Exhibit 3(f).

North Carolina

Amendment Factors Adjusting Losses to the January 1, 2022 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>
1/19 - 12/19	1.000	1.000	1.000	1.000	1.000	1.026	1.012
1/18 - 12/18	1.000	1.000	1.000	1.000	1.000	1.036	1.016
1/17 - 12/17	1.000	1.000	1.000	1.000	1.000	1.047	1.020
1/16 - 12/16	1.000	1.000	1.000	1.000	1.000	1.050	1.021
1/15 - 12/15	1.000	1.000	1.000	1.000	1.000	1.050	1.020
1/14 - 12/14	1.000	1.000	1.000	1.000	1.000	1.021	1.008
1/13 - 12/13	1.000	1.000	1.000	1.000	1.000	1.002	0.999
1/12 - 12/12	1.000	1.000	1.000	1.000	1.000	0.988	0.991
1/11 - 12/11	1.030	0.999	0.995	0.999	0.997	0.984	0.988
1/10 - 12/10	1.196	0.995	0.973	0.995	0.981	0.979	0.977

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) The trend factors used in the filing were judgmentally selected based on a collective review of the results of various trend indications and other considerations. The trend factors used in the previous three filings were similarly judgmentally selected based on a review of various trends and other considerations, though the trends displayed varied. See also the response to 11 NCAC 10.1111(2).
- (iv) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (v) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).
- (vi) See Exhibits RB-1, RB-3, RB-5 and the response to 11 NCAC 10.1111(2).

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

4(b) The filer shall calculate the following trend factors:

- (i) Indemnity and medical trend factors based on the latest eight available policy years and accident years of North Carolina paid and paid plus case data;
- (ii) Indemnity and medical trend factors based on the latest eight available policy years and accident years of multi-state paid and paid plus case data.

Response

- (i) See Exhibit RB-1, Appendix A-III of the filing for the selected policy year paid and paid plus case trend factors. Please note that due to the nature of the financial calls, accident year trend factors based on eight years of data are not available.

Annual trends based on exponential curves fit to the latest available eight policy years of paid loss ratio data are 0.947 (-5.3%) and 0.941 (-5.9%) for indemnity and medical, respectively.

Annual trends based on exponential curves fit to the latest available eight policy years of paid plus case loss ratio data are 0.947 (-5.3%) and 0.946 (-5.4%) for indemnity and medical, respectively.

- (ii) Multi-state trend factors based on the latest eight policy years and accident years of paid and paid + case data are not readily available. See attached Exhibit 4(b), which contains the available trend factors based on multi-state data. The multi-state trend factors are computed as premium-weighted averages of the annual trend factors filed in the specified jurisdictions. As seen in Exhibit 4(b), the average indemnity trend factor is 0.964 (-3.6%), while the average medical trend factor is 0.963 (-3.7%).

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.
FILED ANNUAL LOSS RATIO TRENDS
BASED ON FILINGS MADE DURING THE 2021/2022 FILING SEASON

<u>State</u>	<u>Indemnity</u>	<u>Medical</u>
ALABAMA	0.965	0.975
ALASKA	0.945	0.955
ARIZONA	0.950	0.965
ARKANSAS	0.945	0.955
COLORADO	0.945	0.950
CONNECTICUT	0.960	0.955
DISTRICT OF COLUMBIA	0.975	0.970
FLORIDA	0.970	0.960
GEORGIA	0.960	0.960
HAWAII	1.000	1.015
IDAHO	0.985	0.965
ILLINOIS	0.980	0.975
INDIANA	0.965	0.975
IOWA	0.965	0.985
KANSAS	0.950	0.965
KENTUCKY	0.965	0.955
LOUISIANA	0.965	0.970
MAINE	0.960	0.975
MARYLAND	0.950	0.955
MISSISSIPPI	0.960	0.955
MISSOURI	0.975	0.985
MONTANA	0.945	0.955
NEBRASKA	0.970	0.960
NEVADA	0.970	0.960
NEW HAMPSHIRE	0.965	0.960
NEW MEXICO	0.960	0.955
OKLAHOMA	0.980	0.965
OREGON	0.970	0.960
RHODE ISLAND	0.965	0.945
SOUTH CAROLINA	0.970	0.955
SOUTH DAKOTA	0.970	0.975
TENNESSEE	0.950	0.955
TEXAS	0.950	0.930
UTAH	0.950	0.955
VERMONT	0.975	0.970
VIRGINIA	0.953	0.980
<u>WEST VIRGINIA</u>	<u>0.940</u>	<u>0.945</u>
All States Average	0.964	0.963

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.

In addition to the traditional growth in the statewide average weekly wage (AWW) that may be expected to occur each year, the observed 2019-to-2020 and 2020-to-2021 AWW changes were also impacted by COVID-19-related shifts in employment across industry sectors. While a change in industry-sector mix occurs to a small degree each year, its impact on the 2020 and 2021 AWW changes was unusually large, due to pandemic related job losses in relatively low wage industries. Therefore, in this year's ratemaking analysis the 2020 and 2021 AWW values were adjusted to exclude the estimated impact of the pandemic-related, industry sector mix change. These adjustments are reflected in Exhibit 5, and in the frequency and severity values shown in Appendix A-III of the loss cost filing.

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

2017	942	
2018	978	
2019	1010	
2020	1068	
2021	1130	*
2022	1203	*
2023	1252	*
2024	1311	*

Policy Year

2011	815	
2012	834	
2013	852	
2014	878	
2015	901	
2016	923	
2017	957	
2018	991	
2019	1034	
2020	1093	*
2021	1160	*
2022	1223	*
2023	1276	*

[^] Based on data received from the Quarterly Census of Employment and Wages.

* Estimated.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

- 6 Limiting factor development and application. The filer shall provide information on the following items:
- (a) Limitations on losses included in the statistical data used in the filing;
 - (b) Limitations on the extent of the rate or loss costs level change;
 - (c) Limitations on the extent of classification rate or loss costs changes; and
 - (d) Any other limitations applied.

Response

- (a) See Exhibit RB-1, Appendix B-I.
- (b) See Exhibits RB-1, RB-3, and RB-5.
- (c) See Exhibit RB-1, Appendix B-III.
- (d) None.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

7 The percent rate or loss costs change:

(a) The filer shall provide the overall statewide rate or loss costs change, as well as the amount of the change attributable to each of the following: loss experience, a modification of the trend factor, law amendments, a change in the loss-based assessment provision, and any other factors.

(b) The filer shall provide the rate or loss costs changes for each industry group and for each classification.

Response

(a) The components of the proposed overall statewide changes are as follows:

Change in loss experience	0.940
Change in trend	1.011
Change in benefits	1.002
Change in loss-based expense provisions	<u>1.000</u>
Overall Statewide Loss Costs change	0.952
Change in the assigned risk loss cost multiplier	<u>1.042</u>
Overall Statewide Assigned Risk Rate change	0.992

(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 include the resulting rates of return (including consideration of investment income) on equity capital, on statutory surplus, and on total assets. The filer shall show the derivation of all factors used in producing these calculations and justify the fairness and reasonableness of these rates of return.

Response

This item is not applicable to the loss cost filing.

11 NCAC 10.1111 – WORKERS COMPENSATION

Item

10 As required by G.S. 58-36-15, the filer shall:

10(a) Provide information on the following aspects of workers compensation individual risk rating plans, including an explanation of their purpose and a detailed description of their derivation:

(i) For experience rating plans, the table of expected loss rate and discount ratios and the table of weighting and ballast values.

(ii) For retrospective rating plans, the table of insurance charges, multipliers (including the derivation of any assigned risk subsidy), and the table of excess loss factors.

Response

(i) See attached Exhibit 10(a)(i), RB-1, and Exhibit III.

(ii) See attached Exhibit 10(a)(ii) and Exhibit III items RR1-RR2 of the Loss Cost Filing. For the complete Table of Aggregate Loss Factors (formerly Table of Insurance Charges), please refer to the ***Retrospective Rating Plan Manual***. In the Assigned Risk filing, the tax multiplier covers licenses, fees, assessments and taxes that the insurance carrier must pay on its collected premium. For voluntary business, each carrier calculates its own tax multiplier.

Expected Loss Rates and Discount Ratios

Expected Loss Rates

An expected loss rate (ELR) estimates the average expected loss level of a classification for the experience rating period. An ELR is a statewide rate that gets applied to payroll in hundreds to estimate the expected losses for a risk. These expected losses are compared with the actual losses of a risk during the experience rating period and used in the calculation of the experience modification (the "mod"). This North Carolina filing, proposed effective 4/1/2023, contains ELRs that will be used to estimate losses during the 4/1/2019 to 3/31/2022 time period for experience ratings to be issued between 4/1/2023 and 3/31/2024.

In the experience mod calculation, expected losses and actual losses must be at the same level to enable an "apples to apples" comparison. The actual losses reflect the statewide data during the experience rating period. Since the proposed loss costs are calculated to reflect the average loss levels of the proposed effective rating period, "unwinding" the proposed loss costs to the experience rating period can derive the ELR. This unwinding is accomplished through the application of ELR factors to the proposed underlying pure premiums. These ELR factors remove effects of development, benefit changes, trend, loss-based expenses, experience, assigned risk programs and any other factors that should not be reflected in the expected losses. The resulting total pure premium (after application of the ELR factors) is multiplied by the manual to earned ratio to derive the ELR for each classification.

Attached, immediately following the text of this memorandum, is an exhibit detailing the ELR factor calculation.

Average development, benefits, trend, and loss-based expenses:

The left half of the attached exhibit calculates the factors needed to remove the effects of development to ultimate, benefit changes, trend, etc. from the proposed underlying pure premiums. These factors are weighted with the latest three reports of statistical plan data to adjust the proposed underlying pure premiums by indemnity and medical.

Experience adjustment factor:

The proposed underlying pure premiums reflect the proposed experience change in the financial data time period. The ELRs need to reflect the experience change in the experience rating time period. The experience adjustment factor is the ratio of the experience change in the experience rating time period to the experience change in the financial data time period.

ELR composite factor:

The ELR composite factor removes offsets or assigned risk impacts from the proposed underlying pure premiums to bring them to a statewide level. For example, an offset for the change in assigned risk programs would be removed in this step.

Adjustment for Excess Provision and Undeveloped Loss Layer Between Ratemaking Limit and State Accident Limit:

These factors are applied to recognize the fact that limited losses are used in calculating the experience mod, but the underlying pure premiums reflect unlimited losses.

Discount Ratios

In experience rating, losses are divided into primary and excess portions. The discount ratio (d-ratio) represents the average ratio of expected "primary" losses to expected total losses for a classification. The function of the d-ratio is to determine what portion of the expected loss shall enter the experience mod calculation as the primary loss.

Under the Experience Rating Plan, a specific fixed dollar amount (called the "split point") is considered to be the primary portion of any loss that exceeds this amount. For a loss less than or equal to the split point, the entire loss is considered primary. In accordance with Item filing E-1402, the split point is adjusted for inflation over time. The below table provides historical split point values in North Carolina.

Date	Split Point
Prior to 4/1/13	\$5,000
Effective 4/1/13	\$10,000
Effective 4/1/14	\$13,500
Effective 4/1/15	\$15,500
Effective 4/1/16	\$16,000
Effective 4/1/17	\$16,500
Effective 4/1/18	\$16,500
Effective 4/1/19	\$17,000
Effective 4/1/20	\$17,500
Effective 4/1/21	\$18,000
Effective 4/1/22	\$18,500
Effective 4/1/23	\$18,500

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:

$$\text{d-ratio} = \frac{\{(HG \text{ indemnity d-ratio factor}) \times (\text{indemnity pure premium}) + (HG \text{ medical d-ratio factor}) \times (\text{medical pure premium})\}}{\text{total pure premium}}$$

ELR FACTOR CALCULATION

ERA Experience Rating

Exp Rating 3rd rpt 04/01/19	WCSP 3rd rpt Losses	3:U Devel.*	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^4	Trended Losses
Fatal Likely	1,532,281	1.144	1,752,929	1.000	1,752,929	0.867	1,519,789
Permanent Total	3,443,578	1.144	3,939,453	1.000	3,939,453	0.867	3,415,506
Permanent Partial Likely	98,940,905	1.144	113,188,395	1.000	113,188,395	0.867	98,134,338
Temporary Total Likely	51,170,529	1.144	58,539,085	1.000	58,539,085	0.867	50,753,387
Likely	155,087,293	1.144	177,419,862	1.000	177,419,862	0.867	153,823,020
Fatal Not Likely	14,540,449	1.068	15,529,200	1.000	15,529,200	0.867	13,463,816
Permanent Partial Not Likely	210,601,252	1.068	224,922,137	1.000	224,922,137	0.867	195,007,493
Temporary Total Not Likely	108,162,888	1.068	115,517,964	1.000	115,517,964	0.867	100,154,075
Not-Likely	333,304,589	1.068	355,969,301	1.000	355,969,301	0.867	308,625,384
Medical Likely	93,380,621	1.048	97,862,891	1.023	100,113,737	0.867	86,798,610
Medical Not Likely	252,867,806	1.011	255,649,352	1.023	261,529,287	0.867	226,745,892
Medical	346,248,427	1.021	353,512,243	1.023	361,643,024	0.867	313,544,502

Exp Rating 2nd rpt 04/01/20	WCSP 2nd rpt Losses	2:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^3	Trended Losses
Fatal Likely	760,188	1.296	985,204	1.000	985,204	0.899	885,698
Permanent Total	4,746,474	1.296	6,151,430	1.000	6,151,430	0.899	5,530,136
Permanent Partial Likely	90,854,393	1.296	117,747,293	1.000	117,747,293	0.899	105,854,816
Temporary Total Likely	49,830,369	1.296	64,580,158	1.000	64,580,158	0.899	58,057,562
Likely	146,191,424	1.296	189,464,085	1.000	189,464,085	0.899	170,328,212
Fatal Not Likely	12,608,824	1.148	14,474,930	1.000	14,474,930	0.899	13,012,962
Permanent Partial Not Likely	200,728,481	1.148	230,436,296	1.000	230,436,296	0.899	207,162,230
Temporary Total Not Likely	122,364,244	1.148	140,474,152	1.000	140,474,152	0.899	126,286,263
Not Likely	335,701,549	1.148	385,385,378	1.000	385,385,378	0.899	346,461,455
Medical Likely	102,209,647	1.042	106,502,452	1.009	107,460,974	0.899	96,607,416
Medical Not Likely	273,238,224	0.999	272,964,986	1.009	275,421,671	0.899	247,604,082
Medical	375,447,871	1.011	379,467,438	1.009	382,882,645	0.899	344,211,498

Exp Rating 1st rpt 04/01/21	WCSP 1st rpt Losses	1:U Devel.	Ultimate Losses	Amend. Factor	On-Level Losses	Trend Factor (10)^2	Trended Losses
Fatal Likely	0	1.995	0	1.000	0	0.931	0
Permanent Total	2,221,875	1.995	4,432,641	1.000	4,432,641	0.931	4,126,789
Permanent Partial Likely	33,648,603	1.995	67,128,963	1.000	67,128,963	0.931	62,497,065
Temporary Total Likely	55,009,016	1.995	109,742,987	1.000	109,742,987	0.931	102,170,721
Likely	90,879,494	1.995	181,304,591	1.000	181,304,591	0.931	168,794,575
Fatal Not Likely	15,667,760	1.453	22,765,255	1.000	22,765,255	0.931	21,194,452
Permanent Partial Not Likely	107,259,215	1.453	155,847,639	1.000	155,847,639	0.931	145,094,152
Temporary Total Not Likely	140,268,765	1.453	203,810,516	1.000	203,810,516	0.931	189,747,590
Not Likely	263,195,740	1.453	382,423,410	1.000	382,423,410	0.931	356,036,194
Medical Likely	100,602,242	1.050	105,632,354	1.002	105,843,619	0.931	98,540,409
Medical Not Likely	263,943,201	0.966	254,969,132	1.002	255,479,070	0.931	237,851,014
Medical	364,545,443	0.989	360,601,486	1.002	361,322,689	0.931	336,391,423

Injury Type	Development	x Benefit	x Trend	x(LBP)	= Total	Reciprocal
Indemnity	1.262	1.000	0.900	1.200	1.363	0.734
Medical	1.007	1.011	0.899	1.200	1.098	0.911
Total	1.147	1.004	0.899	1.200	1.242	0.805

* Development factor limited at \$500,000.

NORTH CAROLINA

04/01/23

1st Report WCSP Start: Jan-19
1st Report WCSP End: Dec-19

	Indemnity	Medical
1.) Reciprocal Weighted Averages	0.734	0.911
ERA Medical Adjustment Factor		0.897
Final Weighted Averages	0.734	0.817

	Overall
2.) (a) Trended WCSP Experience Change	1.084
(1) WCSP Experience Change	1.152
(2) WCSP Trend	0.941
(3) Adjustment to Target Off-Balance(Mult.)	1.000

(b) Financial Data Experience Change	0.94
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(c) Experience Adj. Factor (a)/(b)	1.153
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3.) ELR Composite Factor (1)x(2)	1.000
(1) Adjustment Factor Unlikely to Appear	1.0000
(2) Change in MPM and Other Adjustments (Mult.)	1.000

	Indemnity	Medical
4.) Avg. RERP/GERT ELR Factor	0.846	1.050
Avg. ERA ELR Factor	0.846	0.942
[(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	0.883	0.853	0.808	0.787	0.72	0.676	0.638

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)]	0.747	0.722	0.684	0.666	0.609	0.572	0.540
Medical [(4 Med)x(5)x(6)x(7)]	0.832	0.804	0.761	0.741	0.678	0.637	0.601

9.) LAE & Assessment	
Loss Adj. Expense	1.200
Indemnity Assessment	1.00000
Medical Assessment	1.00000
Overall Assessment	1.00000

10.) Financial Data Annual Trend	
Indemnity	0.965
Medical	0.965

Table of Aggregate Loss Factors (Formerly the Table of Insurance Charges)

What is the Table of Aggregate Loss Factors?

Items R-1414 and R-1414-A introduce the Table of Aggregate Loss Factors, which replaced the Table of Insurance Charges, effective January 1st, 2019. This table is the source of the "aggregate excess loss factors" and "aggregate minimum loss factors," formerly known as "insurance charges and savings," used in the retrospective rating plans.

On a voluntary basis, the policyholder is hoping to reap the benefit of good experience at the risk of bearing the costs of possible bad experience within the limits of the plan. A retrospective rating plan responds to policyholder's loss experience by adjusting the final premium on the basis of this experience, subject to certain restrictions agreed upon in the policy at issuance. One important restriction is the limitation of the final premium to a maximum amount. When the policyholder chooses a maximum premium, the insurance company will then use an estimated average cost for the expected dollars above this maximum.

This type of limitation makes it possible for a policyholder to purchase a retrospectively rated policy, even if the policyholder cannot afford to pay for extremely adverse experience. The Table of Aggregate Loss Factors tabulates these average costs.

Many retrospectively rated plans also have a minimum premium set above the costs of servicing the policy. In this case, there will be an average credit in the premium of the insured because some policyholders will have losses below the minimum, resulting in a net savings to the insurer. This savings is distributed equitably to all plan participants. In addition to being the source of the aggregate excess loss factors, the Table is also the source of determining the aggregate minimum loss factors. An aggregate minimum loss factor is used to adjust the retrospective premium to account for the possibility that the premium will be capped at the minimum amount. It is common for a retrospectively rated policy to include both a maximum and a minimum premium amount, in which case a net aggregate loss factor is determined.

On average, it is expected that the losses paid by the policyholder plus the premium generated from the aggregate excess loss factor will sum to total expected losses. Although this may not always work perfectly due to the variability of actual losses for an individual insured, across a large portfolio of insureds, the expected retrospective premium equals guaranteed cost premium. This is called a balanced plan.

Why do we need aggregate excess loss factors?

Essentially, this question has to be answered in two steps:

- a) There is a need for retrospectively rated policies in the insurance marketplace.
- b) Although the policyholder may wish to pay his/her own losses within limits, he/she may not have the financial reserves to retain unlimited loss potential.

The first point is discussed in many places in the standard insurance literature. Some policyholders simply would like to pay for their own costs to the greatest extent possible without relying on industry rates. Others have a more specific reason—such as a belief that their safety program will produce superior results.

Few corporate entities are strong enough to retain unlimited exposure to loss. Even large insurance companies buy reinsurance to further spread the risk. Limiting the loss ratio in a retrospectively rated policy, and accounting for the cost of this limitation with an aggregate excess loss factor, is analogous to a reinsurance premium.

How is the Table of Aggregate Loss Factors structured?

To use the Table, one must know the Expected Claim Count Group assignment of a policyholder and the entry ratio for the subject retrospective rating plan.

Because of the law of large numbers, the variance in results tends to decrease with increasing premium size. Since aggregate excess loss factors measure the amount of loss above certain loss ratios, it follows that for any fixed maximum loss ratio, decreasing variance leads to decreasing aggregate loss factors for larger policyholders. The Table is therefore indexed by Expected Claim Count Groups, determined by expected number of claims for the policyholder (expected losses divided by the average cost per case).

The Table of Aggregate Loss Factors also needs an index determined by the loss ratio at which one wishes to measure the aggregate excess loss factor. If one used the actual loss ratio as the index, the Table would be valid for only one expected loss ratio. To eliminate the need to create a Table of Aggregate Loss Factors for each expected loss ratio, the entry ratio (the particular loss ratio divided by the expected loss ratio) concept is used. An entry ratio of 1.0 corresponds to the expected loss ratio. The entry ratios published in the Table of Aggregate Loss Factors range from 0.0 to 10.0, and are shown in increments of 0.01.

The loss limit is an optional premium element that limits the amount that a single claim can impact the final retrospective premium for the policy. For a given claim, the percentage of losses that are expected to exceed the loss limit divided by the total expected loss for the policy is measured by an excess loss ratio, or excess ratio. For low loss limits, excess ratios are higher and for high loss limits, excess ratios are lower. The Table of Aggregate Loss Factors is divided into 18 separate Sub-tables, each corresponding to a given Policy Excess Ratio Range. Because applying a loss limitation decreases the variance of the (limited) loss ratio for the policy, the aggregate excess loss factors are lower for Sub-tables corresponding to higher Policy Excess Ratio Ranges. Both the Policy Excess Ratio Range and the Expected Claim Count Group ranges are lookup tables found in Appendix A of NCCI's Retrospective Rating Plan Manual.

By using the two lookup tables, the Table of Aggregate Loss Factors automatically accounts for inflation in claim sizes over time. The Expected Claim Count Group is determined by the user by calculating the expected losses for the insured and dividing by the average cost per case. The average cost per case also underlies the calculation of the policy excess ratio, and its values are updated annually. These annual updates help keep the Retrospective Rating Plan in balance, allowing the Table of Aggregate Loss Factors to remain relevant over time, even if the average claim size is changing.

North Carolina

Calculation of State and Federal Tax Multipliers Effective April 1, 2023

	Assigned Risk
A. Proposed overall state loss assessments	1.0000
B. Proposed state premium taxes and assessments	
1. Premium Tax	0.0266
2. Miscellaneous Tax	0.0000
C. Total of proposed state premium taxes and assessments	0.0266
D. Proposed target cost ratio	0.698
E. Loss adjustment expense provision	1.200
F. State permissible loss ratio = $[(D) / ((A)+(E)-1.000)]$	0.582
G. Expense and Profit, excluding taxes and assessments = $1-(C)-(F)$	0.391
H. State tax multiplier = $[(G)+(A)x(F)] / [(F)+(G)] \times [1 / (1-(C))]$	1.027
I. Proposed overall federal assessment	1.061
J. State weight ^	0.240
K. Federal weight ^	0.760
L. Weighted federal assessment = $((A)x(J)) + ((I)x(K))$	1.046
M. Federal permissible loss ratio = $[(D) / ((E)+(L)-1.000)]$	0.560
N. Federal tax multiplier = $[(G)+(L)x(M)] / [(G)+(M)] \times [1 / (1-(C))]$	1.055

^ From F-class summary data.

Excess Loss Factors

At the onset of a policy, the insurer and the insured may agree that the final premium paid by the insured can be a function of not only the payroll, but also of the actual losses during the coverage period. An arrangement of this sort is formalized in the Retrospective Rating Plan as approved in most states. Ultimate premium is based on actual losses, expenses and a net aggregate loss factor to compensate for the application of maximum and minimum aggregate amounts.

For most insureds, the maximum premium can be a burdensome amount, but an amount they are reasonably confident they will not have to pay. However, there remains a fear that a single disastrous accident may cause enough loss by itself to result in the maximum premium being charged. Because of this, the insured may select a "loss limit" or cap on individual losses that enter the retrospective premium formula.

Charges for excess coverage can be calculated using excess loss factors (ELFs). These vary by the state and hazard group assignment of the insured as well as the selected loss limit. The excess coverage is on a per occurrence basis. Therefore, the portion of the loss in excess of the loss limit due to a single occurrence (possibly multiple-claim) is excluded from the calculation of the retrospective premium.

The ELF for a given loss limit can be applied to standard premium to generate the pure loss charge for the coverage. The tax multiplier is applied to the final retrospective premium to compensate for taxes, loss assessments and other miscellaneous items.

The distribution of losses in excess of the selected loss limit (i.e., the excess ratios) is central to the ELF calculation. These distributions vary by hazard group, injury type, and by the state's applicable benefit structure. In particular, North Carolina's benefits are considered "limited" due the existence of a specified duration of time for which benefits are payable.

11 NCAC 10.1111 – WORKERS’ COMPENSATION

Item

- 10(b) Describe all payments made to all consultants (including lawyers, actuaries, and economists) related to this filing and the previous one on workers’ compensation insurance. If payment cannot be specifically identified as related to particular filings, the filer shall estimate them.

Response

September 1, 2021 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 2021 for work specifically related to workers’ compensation insurance loss cost and residual market rate filings total approximately \$437,707.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$44,399 for fees in connection with the 2021 workers’ compensation insurance loss cost and residual market rate filings.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$17,285 for services rendered in connection with the 2021 workers’ compensation insurance loss cost and residual market rate filings.

George Zanjani: Dr. Zanjani has billed the Rate Bureau approximately \$19,215 for services rendered in connection with the 2021 workers’ compensation insurance residual market rate filing.

September 1, 2022 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 2022 for work specifically related to workers' compensation insurance loss cost and residual market rate filings total approximately \$449,444.

Young Moore and Henderson, P.A.: The firm has billed the Rate Bureau approximately \$10,755 for fees in connection with the 2022 workers' compensation insurance loss cost and residual market rate filings.

Milliman, Inc.: The firm has billed the Rate Bureau approximately \$7,200 for services rendered in connection with the 2022 workers' compensation insurance loss cost and residual market rate filings.

George Zanjani: Dr. Zanjani has not yet billed the Rate Bureau for services rendered in connection with the 2022 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

NCCI's class ratemaking methodology groups claims into likely and not-likely groups based on characteristics such as injury type, body part and claim status. As part of the standard development methodology, 80% of the development beyond a 10th report is allocated to the likely group, with the remaining 20% allocated to not-likely development. Recent research by NCCI supports modifying the 80%/20% split to a 60%/40% split, allocating more of the development beyond a 10th report to the not-likely group. This change is incorporated in the Filings.

See also the prefiled testimony of B. Foster and M. Mulvaney.

**PRE-FILED TESTIMONY
OF
JOANNA BILIOURIS**

**NORTH CAROLINA WORKERS COMPENSATION INSURANCE
2022 LOSS COST FILING
BY THE NORTH CAROLINA RATE BUREAU**

- Q. Would you state your full name and business address?
- A. My name is Joanna Biliouris. My business address is 2910 Sumner Blvd, Raleigh, North Carolina 27616.
- Q. Are you employed by the North Carolina Rate Bureau ("Bureau")?
- A. Yes. I am the General Manager. Prior to becoming the General Manager in early 2022, I had been employed by the Bureau as Chief Operating Officer since 2015.
- Q. What is the Bureau's function with respect to loss costs for Workers Compensation insurance?
- A. The Bureau promulgates loss costs for Workers Compensation insurance in North Carolina.
- 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 prefilled testimony and exhibits. Together, these materials constitute a filing (the "Filing") that is dated September 1, 2022 submitted by the Bureau to the Honorable Mike Causey, Commissioner of Insurance, with respect to workers compensation insurance loss costs in North Carolina.
- Q. Does the Bureau have actuaries on its staff?
- A. Yes, the Bureau has an actuary on its staff. However, the Bureau continues to obtain actuarial expertise for preparation of the Filing from the Workers Compensation Committee, the National Council on Compensation Insurance, Inc. and from Milliman, Inc.
- Q. Does the Filing submitted to the Commissioner include, to the extent available, the information to be furnished in connection with filings under Article 36 of Chapter 58 of the General Statutes?
- A. Yes. Those data that were available have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.

Q. What is the proposed effective date of the rates in the Filing?

A. The rates are proposed to be effective April 1, 2023.

Q Does that conclude your prefiled testimony?

A. Yes.

PREFILED TESTIMONY
OF
BRETT S. FOSTER

2022 NORTH CAROLINA WORKERS COMPENSATION
LOSS COST AND ASSIGNED RISK RATE FILINGS
PROPOSED TO BE EFFECTIVE ON APRIL 1, 2023

Q. *Please state your name, title, employer, and position you hold.*

A. My name is Brett Foster, 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 three jurisdictions (including North Carolina).

Q. *Would you outline your academic and professional training?*

A. I have a Bachelor of Science degree with majors in mathematics and economics from Missouri State University, in Springfield, Missouri. I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries and am in good standing with both of those organizations.

Q. *How long have you been employed by NCCI?*

A. I have worked for NCCI since June of 2012, during which time I have contributed in various areas of NCCI's Actuarial and Economic Services division, including class ratemaking, individual risk rating, legislative analysis, and aggregate ratemaking. In addition to overseeing the actuarial function for three jurisdictions, I am currently responsible for leading NCCI's individual risk rating research area.

Q. *Would you briefly describe the principal functions of NCCI?*

A. NCCI is the major data collector of workers compensation statistics and is recognized as the expert organization in workers compensation data collection, ratemaking, and research. NCCI's principal functions are to

collect and process statistical data, inspect and administer a detailed classification system and develop prices for workers compensation insurance that are not excessive, inadequate or unfairly discriminatory. It prepares manual loss costs, manual rates, rating plans and policy forms for use by its members and subscribers, and files this information with various supervisory authorities on their behalf.

Q. *Who belongs to NCCI?*

A. NCCI is an organization of some 600 members and subscribers who are insurance companies and self-insured funds writing workers compensation insurance.

Q. *Are you familiar with the filings for revised workers compensation loss costs and assigned risk rates by the North Carolina Rate Bureau (the "Filings") of which this testimony is a part?*

A. Yes, I am.

Q. *Did you supervise the production of the Filings?*

A. Yes, I did. NCCI has contracted with the North Carolina Rate Bureau as an actuarial services vendor in connection with these Filings.

Q. *What is the purpose and scope of your testimony?*

A. I will provide testimony on the key actuarial issues and components in the Filings. Specifically, my testimony will discuss the (i) development of the overall average loss cost level indication, (ii) assigned risk differential analysis, and (iii) various expense components contained in the voluntary loss costs and assigned risk rates.

Q. *Could you briefly describe the purpose of the Filings that have been submitted to the North Carolina Department of Insurance?*

A. Yes. One of the Filings proposes revised loss costs and rating values for the voluntary market. The other Filing proposes revised rates and rating values for the Workers Compensation Insurance Plan, which is the assigned risk market.

Q. *What is the voluntary market and what is the assigned risk market?*

A. When insurers elect to provide employers workers compensation coverage in North Carolina's competitive marketplace, incorporating their own underwriting guidelines and expense needs, the group of policies issued to those employers constitutes the "voluntary market."

Because workers compensation insurance is required by law for most employers in North Carolina, an employer unable to secure workers compensation insurance in the voluntary market obtains coverage through the Workers Compensation Insurance Plan, which is also called the "assigned risk" or "residual" market. This "market of last resort" provides a method for those employers not written voluntarily to obtain coverage.

Q. *For the voluntary market, you mentioned a revision to the current loss costs has been filed. What is the difference between a loss cost and a rate?*

A. The term loss cost is used because, in general, it represents only that portion of the full rate that provides for loss and loss adjustment expenses. The North Carolina loss costs are not final rates because they do not include provisions for any of the remaining expenses (including production expenses, profit, contingencies, etc.) of an insurer.

In the North Carolina voluntary market, each carrier is responsible for considering its individual expense needs, developing a loss cost multiplier (LCM), and determining its final rates. The carrier-specific LCM is the expense loading (providing for all carrier expenses other than loss adjustment expense) an insurer applies to a set of loss costs to build its final rates. In this process, a carrier may elect to base its final rates on the loss costs in the Loss Cost filing.

Q. *If this loss cost revision were approved as filed, would all employers insured in the voluntary market receive a loss cost change equal to the overall average proposed change?*

A. No. The proposed loss cost indication represents the overall average change for the voluntary market. The actual percentage loss cost change

will vary between individual classification codes—some above and others below this average.

The proposed overall average change is equitably distributed to the various industry groups and then to the more than 500 individual classification codes during the ratemaking process. The final premium charged to a particular employer not only depends on the specific class codes in which the employer conducts business, but also on the individual insurer issuing the policy. Since in the voluntary market each insurer is responsible for determining its final rates, after reviewing its own expense needs, underwriting guidelines, etc., the final premium charged to any particular employer may vary among insurers.

- Q. *Please give us an overview of the process used to develop the Filings.*
- A. The latest available premium and loss data is collected by NCCI and NCRB from insurance companies and verified. Using this data, the expected costs associated with writing workers compensation insurance in North Carolina during the period April 1, 2023 through March 31, 2024 are determined. In this process, expenses are analyzed and provisions for these components are included. The expected future costs determine the extent to which the currently approved overall loss cost and rate levels should change.
- Q. *Do the Filings include data for all companies writing workers compensation business in North Carolina?*
- A. Not necessarily. There are several reasons that would prevent a carrier's data from being included in a filing, including (i) data that was not reported prior to the filing and (ii) quality issues that exist with the reported data. While it would be preferable to include all carriers' data in the filing, it is critical that the data be of the highest quality possible. Carriers with a premium market share greater than 0.1% and whose data is not contained in the Filings' experience period are listed in Appendix A-IV.

NCCI has the following processes in place to provide all carriers the incentive to submit aggregate data in a timely and accurate manner:

(i) Aggregate Data Quality Incentive Program (ADQIP): In response to carriers reporting late and/or inaccurate data, they are subject to financial assessments levied by NCCI.

(ii) Financial Data Escalation Process: During the data collection and validation process, data issues are discussed with insurance carrier personnel at progressively increasing levels of authority until the issues are resolved.

The data goes through a series of three validation procedures implemented by NCCI: (i) arithmetic checks, (ii) reasonableness checks, and (iii) a reconciliation report.

The first check, the arithmetic check, is used to make sure that the data submitted to NCCI in the various rows and columns of the aggregate financial data reports sum to the correct totals as stated by the carriers in those submissions.

The second check, the reasonableness check, is used to make sure that all unusual fluctuations in a carrier's data are explained. For example, a company reporting \$100,000 in premium in 2020 and then \$10 million in 2021 would be questioned about the large change in premium amounts.

The third test is reconciliation. The North Carolina data submitted to NCCI is reconciled with the NAIC Annual Statement data submitted by companies to the North Carolina Department of Insurance.

NCRB also has a variety of procedures in place to encourage timely and accurate data reporting, and NCCI does additional validation of the data it receives from NCRB.

Q. *Does the data used in the Filings reflect any effects of the COVID-19 pandemic?*

A. The overall average loss cost/rate level change proposed in the Filings is based on premium and loss experience for Policy Years 2019 and 2020 evaluated as of December 31, 2021.

Policy Year 2019 consists of policies becoming effective between January 1, 2019 and December 31, 2019—the last of which expired in December 2020, well into the pandemic. However, much of the exposure associated with Policy Year 2019 occurred prior to the start of the pandemic, so only a portion of this data is subject to any direct or indirect effects of the pandemic.

On the contrary, the timing of Policy Year 2020 is such that most of its exposure falls after the start of the pandemic—meaning that Policy Year 2020 is potentially subject to more pandemic related effects than Policy Year 2019.

Changes at the classification code level are based on five years of Unit Statistical Plan Data, which is the audited exposure, premium, and loss information reported to NCCI on a policy level. The Unit Statistical Plan Data used in the Filings includes policies with expiration dates through December 2020. This timing is such that it significantly limits the potential direct or indirect effects of the COVID-19 pandemic on the individual classification code experience.

Q. *Has an adjustment been made to the data on account of COVID-19?*

A. Similar to the prior year's filing, reported COVID-19-related claims have been excluded from the data on which this filing is based. This is consistent with the handling of the COVID-19 pandemic as a catastrophic event. After an in-depth review and analysis, the NCRB's Workers Compensation Committee determined that in general the standard ratemaking methodologies continue to remain appropriate for use in this year's filing.

The standard approach for the trend analysis is to consider frequency and severity values that have been adjusted to a common wage level before analyzing trends that may be present in those values. In NC and across the country, the observed 2020 and 2021 average weekly wage values were impacted by COVID-19-related shifts in employment across industry sectors. In this year's analysis the 2020 and 2021 AWW values were adjusted to exclude the estimated impact of the pandemic-related, industry-sector mix change. In North Carolina, the unadjusted increase in average weekly wage from 2019 to 2020 is +7.6%. The adjusted wage increase is +5.7%. From 2020 to 2021, the unadjusted increase in average weekly wage is +5.6%, while the adjusted value is +5.8%. The impact of the adjustment to the 2021 average weekly wage is much lower than for 2020.

Other indirect impacts of the COVID-19 pandemic may be reflected in the data but were not necessarily subject to an adjustment (e.g., lower payroll amounts due to the pandemic related economic slowdown).

Q. *Do the Filings contemplate catastrophic events that may exceed \$50 million in losses?*

A. Yes, using established ratemaking procedures, the Filings are based on data that excludes the impact of catastrophic events (which may include pandemics) that may exceed \$50 million in losses countrywide. The Catastrophe (other than Certified Acts of Terrorism) Provision is intended to contemplate the exposure to all such events or perils.

Q. *Are the data used in the Filings reasonable and reliable for determining voluntary loss costs and assigned risk rates in North Carolina?*

A. Yes, in my opinion, the data as collected and validated provides an actuarially appropriate, reasonable, and credible dataset on which to base the Loss Cost and Assigned Risk rate Filings.

Q. *What overall average change does the Loss Cost filing propose?*

- A. The Loss Cost filing seeks an overall average decrease of 4.8% from the current loss cost level for the industrial classifications.
- Q. *What overall average rate level change does the Assigned Risk filing propose?*
- A. The Assigned Risk rate filing seeks an overall average rate level decrease of 0.8% 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, 2023. 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 aggregate financial data and adjusting it to reflect conditions that are expected to exist for policies becoming effective during the period April 1, 2023 through March 31, 2024. 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 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 2020 and is commonly referred to as "Policy Year 2020" data. The second block of data reflects the experience from all policies with effective dates during 2019 and is referred to as "Policy Year 2019" data. This data consists of earned premiums and losses during these periods reported by those companies writing workers compensation insurance in North Carolina. "Losses" is simply another term for the benefits carriers provide to or on behalf of injured workers. They can be in the form of medical services or

indemnity (lost wage) payments. While several years of data were reviewed in connection with this year's actuarial analysis, data for Policy Years 2019 and 2020 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 2020 (Exhibit I, Section A) and 2019 (Exhibit I, Section B). An average of the separate Policy Year 2019 and 2020 loss cost level indications (Exhibit I, Section C) serves as the basis for the Rate Bureau's filed overall average voluntary loss cost level change.

In calculating the overall loss cost level change, the premium from these two policy years is the first focus. The premiums that have been collected must be "developed" to reflect future payroll audits (line 1 of Exhibit I, Sections A and B). Since the final premium totals for the recent policy years will not be known until all payroll audits have been completed, the application of premium development factors provides a projection of the amount by which the currently-reported premium totals will change when the final results are known.

Additionally, the premiums are brought to the current loss cost level and the portion that covers expenses is removed (line 2). These adjustments are necessary because we are trying to determine how much premium will be available for benefits, and the historical premium data still reflects old rates and includes the portion covering expenses. Since the current loss costs are being analyzed and updated, the reported historical premium is adjusted to this current loss cost level. Once the historical premium has been adjusted to the latest approved loss cost level, one may opine on the adequacy of the current set of loss costs in terms of providing for future losses.

Q. *Would you now describe the adjustments to the policy year indemnity and medical losses?*

- A. Yes. The losses from these two blocks of data are reviewed. Indemnity and medical losses are analyzed separately. Initially, losses are limited to mitigate the impact of individual large workers compensation claims. Medical reserves for example can extend into the multi-million dollar range on extremely severe cases. At this stage, limiting such claims is appropriate in determining future loss costs and rates.

Next, the limited losses must be developed to their ultimate level (lines 4 and 16). This is especially necessary for workers compensation insurance because it takes many years before some losses are finally paid. For example, depending on the nature and seriousness of a work-related injury, indemnity payments may extend many years into the future. Further, since even the conditions giving rise to some of these losses may take many years to manifest themselves, several years may pass before some claims are even known to the insurer, let alone settled. Asbestosis claims are an example of this type of loss.

Next, since we are trying to estimate future losses and the data reflects historical benefit levels, the reported losses are adjusted to reflect the impact of any subsequent changes in the level of workers compensation benefits. This is accomplished in two steps (lines 5, 14, 17, and 26). The losses are then increased by 20.0% so that the final loss costs will include a provision for loss adjustment expense (lines 6 and 18).

The resulting loss figures (lines 8 and 20) are compared to the total estimated premium (line 3) that would be available to fund these losses. Next, the indemnity and medical cost ratios data must be trended to account for inflationary pressures between the time period of the historical data and the period when the loss costs will be in effect (lines 10 and 22). Trend adjusts the historical data to account for the differential impact of inflation on losses and premiums. If losses were changing at the same rate as payrolls, trend would not be needed since the change in losses would be exactly matched by a corresponding change in payrolls and, therefore, premiums. On the other hand, if losses have been changing at a

different rate than payroll, trend is necessary if historical data is to be used as a predictor of future losses.

The trend factors selected by the Rate Bureau and applied in these Filings are -3.5% per year for indemnity losses and -3.5% per year for medical losses.

The final step is to adjust the developed and limited cost ratios to an unlimited basis. This is accomplished in lines 12 and 24. The employed methodology involves replacing the amount of actual reported individual claim losses in excess of a North Carolina-specific dollar threshold with an excess loss provision. The excess provision represents the expected volume of losses in excess of the threshold. This procedure serves to smooth out the impact of large losses.

Q. *What are the final steps in determining the overall average voluntary loss cost level change?*

A. Indicated loss cost level changes for each of Policy Years 2019 and 2020 are calculated by summing the respective indemnity and medical cost ratios (line 28). These individual-year changes are then averaged, resulting in an indicated overall average decrease of 4.8% to the current voluntary loss cost level (Exhibit I, Section C).

Q. *What loss development methodologies were analyzed and utilized in connection with the Filings?*

A. The financial data were analyzed in order to select the most actuarially sound loss development projection methodology to be used in determining experience indications. This analysis involves identifying changes in the level of reserve adequacy and trends in development that could skew the results of one or more of the loss development projection methods. In addition, the base to which the loss development factors will be applied is analyzed in conjunction with the factors themselves.

The loss development projection methods examined in this year's analysis were based on (i) paid losses and (ii) paid losses plus case reserves.

Results based on an average of these two loss development methodologies were chosen as being most appropriate for this year's Filings.

Q. *After identifying the most appropriate loss development methodology, what is the next step in the process to compute the actual loss development factors?*

A. After identifying the most appropriate loss development methodology, prior years' losses are examined to determine how they evolve from the time they are first reported to the time they are finally settled.

For inclusion in the Filings, (i) final paid loss development factors were derived based on an average of the two most recent historical factors at each age-to-age interval and (ii) final paid plus case loss development factors were derived based on an average of the five most recent historical factors at each age-to-age interval. Statewide loss development (tail) factors were used to develop losses from a nineteenth report to an ultimate basis. The tail factors used in the Filings are based on an average of the most recent ten historical factors at a nineteenth report.

Q. *Please explain the tail factor methodology included in the Filings.*

A. In workers compensation, payments and loss reserve changes persist for extended periods of time. The ultimate losses of a policy year are determined by multiplying the current reported losses by the expected loss development factor. This expected loss development factor is calculated as the product of individual age-to-age development factors (link ratios). However, due to data constraints, it is not possible to calculate all of the required individual link ratios. Therefore, it is necessary to aggregate all loss development that occurs after a nineteenth report into a single (tail) factor. Tail factors are calculated separately for indemnity and medical losses by comparing the changes in the volume of policy year paid plus case losses after a nineteenth report to the volume of policy year paid plus case losses as of a nineteenth report, along with the application of a growth adjustment factor.

Q. *Will you please describe how the final indemnity and medical annual trend factors were determined for the Filings?*

A. Yes. The final trend factors were judgmentally selected by the NCRB after reviewing the results of several different trend estimates, including (i) a North Carolina frequency/severity trend analysis and (ii) indicated annual loss ratio trend factors.

A North Carolina-specific frequency/severity analysis was performed to separately examine changes in the frequency of workers compensation claims being filed and changes in their average cost per case. Indicated loss ratio trend factors based on both paid and paid plus case losses were also examined in order to review trend estimates that are independent of possible fluctuations in carrier-reported claim counts from year to year.

Q. *Has the trending procedure been adjusted to account for the expected impact of COVID-19?*

A. The standard methodology is to adjust frequency and severity values included in Appendix A-III to a common wage level before analyzing trends that may be present in those values. This practice enables us to analyze trends above and beyond changes that may be due solely to wage inflation. More specifically, this year the frequency and severity adjustments would have incorporated the state's estimated 2020 and 2021 average weekly wage (AWW) values using data from the Bureau of Labor Statistics' Quarterly Census of Employment and Wages (QCEW).

In addition to the traditional growth in wages/salaries that may be expected to occur each year, the observed change in the 2019-to-2020 AWW was also impacted by COVID-19-related shifts in employment across industry sectors. While a change in industry-sector mix occurs to a small degree each year, its impact on the 2020 AWW change was unusually large due to pandemic related job losses in relatively low wage industries, and ignoring this effect would otherwise distort the intended nature of the adjustment. Similarly, as the economy recovered in 2021, additional industry sector mix changes were observed. Therefore, in this

year's ratemaking analysis the 2020 and 2021 AWW values were adjusted to exclude the estimated impact of the pandemic-related, industry sector mix changes. This adjustment is reflected in the frequency and severity values shown in Appendix A-III. The impact of the AWW adjustment is expected to be immaterial.

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 20.0% 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. Appendices A-V and B-I through B-V of the Loss Cost filing provide extensive descriptions and documentation of the methods that are used to distribute the overall change among the various classifications.

Q. *Have there been any changes to the methodology for distributing the overall change to the individual classifications?*

A. NCCI's class ratemaking methodology groups claims into *likely* and *not-likely* groups based on characteristics such as injury type, body part and claim status. As part of the standard development methodology, 80% of the development beyond a 10th report is allocated to the *likely* group, with the remaining 20% allocated to *not-likely* development. Recent research by NCCI supports modifying the 80%/20% split to a 60%/40% split, allocating more of the development beyond a 10th report to the *not-likely* group. This change is incorporated in the Filings. All other methodology for

distributing the overall change to the individual classifications has not changed from prior Filings.

Q. *How was the overall average change for the Assigned Risk filing determined?*

A. The Assigned Risk filing begins with the loss costs resulting from the analyses just described. Then two additional analyses were performed. The first of these compares the assigned risk market experience to the statewide market experience. This analysis supported the proposed change to the current assigned risk loss cost differential. The second analysis involves the assigned risk expense need. Both of these analyses are documented in Exhibit II of the Assigned Risk filing.

The results of these two analyses are incorporated in the formula Loss Cost Multiplier (Exhibit I-A, Sheet 1 of the Assigned Risk filing). After combining the indicated change in the loss cost level and the proposed change in the Loss Cost Multiplier, the final Assigned Risk rate level decrease of 0.8% results (Exhibit I, Section D of the Assigned Risk filing).

Q. *Please explain the purpose and concept of the assigned risk differential.*

A. The primary purpose of the differential is to ensure equity between the assigned risk and voluntary markets. In order to help ensure a self-funded assigned risk market—one that does not require subsidization by participants in the voluntary market—the adequacy of the assigned risk differential is reviewed.

In North Carolina, as is usually the case, the combined experience for those employers in the assigned risk market is worse than the combined experience for those in the voluntary market. Therefore, during the assigned risk ratemaking process, the assigned risk differential is applied to recognize this disparity.

Q. *Please explain how this year's proposed change in the assigned risk differential was determined.*

A. As documented in Exhibit II-E of the Assigned Risk filing, ten years of indicated loss cost differentials based on each of (i) paid and (ii) paid plus case data were reviewed. The selected change to the current loss cost differential is based on an average of the changes indicated by both the paid and paid plus case experience (Exhibit II-E, Sheet 1, line (e)).

Q. *Please briefly describe the provisions for the various assigned risk expense components contained in the Assigned Risk filing.*

A. The underlying detail and supporting calculations in connection with the various expense provisions contained in this year's proposed assigned risk rates are fully documented in Exhibit II of the Assigned Risk filing. As a summary, a brief description of each expense component is as follows:

- (i) Commission and brokerage – The 5.0% provision is the commission payable on assigned risk business, as required by the Workers Compensation Insurance Plan.
- (ii) Loss adjustment expense (LAE) – The selection of this component was discussed earlier in connection with the proposed voluntary loss cost level change.
- (iii) Other acquisition and general expense – This category includes provisions for various carrier expense items such as premium collection, underwriting, policy processing, advertising, and company operational and administrative expenses.
- (iv) Uncollectible premium provision – This provision recognizes the fact that not all premium earned by the carriers is collected (Exhibit II-F).
- (v) Underwriting profit – The underwriting profit analysis was conducted by Dr. Zanjani.
- (vi) Taxes, licenses, and fees – This includes a 2.66% provision for the premium tax, including the regulatory surcharge (equal to 6.5% of the premium tax).

- (vii) Effect of expense constant and minimum premiums – It is expected that a \$160 expense constant, a minimum premium multiplier of 200, and a maximum minimum premium of \$1,500 will generate 16.6% of premium in the assigned risk market (Exhibit II-D).

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 -13.8% from the current loss cost level. The Assigned Risk filing proposes an overall average rate level change of -12.7% 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. As I noted above, the profit analysis was conducted by Dr. Zanjani, and I am relying on his work and opinion as to the appropriateness of the profit

provision. 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 2022 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 1: Ultimate AOE Ratios

Accident Year	Ultimate AOE Ratio Based on Paid Data	Ultimate AOE Ratio Based on Incurred Data	Ultimate AOE Ratio Based on Avg. of Paid and Incurred Data
2017	9.3%	9.1%	9.2%
2018	9.3%	9.1%	9.2%
2019	9.7%	9.5%	9.6%
2020	10.6%	9.4%	10.0%
2021	9.3%	9.3%	9.3%

NATIONAL COUNCIL ON COMPENSATION INSURANCE 2022 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 2: Calculation of Ultimate AOE Ratios—Paid Data

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)
	Paid AOE	Cumulative Paid AOE	Estimated Paid AOE	Paid Losses	Cumulative Paid Loss	Estimated Paid Losses	10th Report- to-Ultimate Paid AOE
Accident Year	at Current Report	Development Factors	Developed to a 10th Report	at Current Report	Development Factors	Developed to a 10th Report	Tail Factor
2017	1,986,485,845	1.093	2,171,229,029	16,054,250,403	1.120	17,980,760,451	0.93
2018	1,992,855,628	1.142	2,275,841,127	15,856,810,303	1.194	18,933,031,502	0.93
2019	1,970,766,937	1.228	2,420,101,799	14,024,739,977	1.343	18,835,225,789	0.93
2020	1,594,810,376	1.416	2,258,251,492	9,545,564,666	1.727	16,485,190,178	0.93
2021	1,028,944,013	2.106	2,166,956,091	4,757,786,718	3.782	17,993,949,367	0.93

	(8)=(3)/(6)x(7)	(9)	(10)	(11)	(12)	(13)=[(8)+(9)]x(10)x(11)/[1-(12)]
	Estimated Ultimate AOE	Adjustment to	Adjustment for	Adjustment to	Pct. of Reported	Estimated
Accident Year	Ratio Before Adjustments	Reverse AOE Credits	Losses Associated with TPA Agreements	Convert Losses From Net to Gross of Deductible	COVID-19-Related Losses to Total Losses	Ultimate AOE Ratio After Adjustments
2017	11.3%	0.013	1.055	0.70	-	9.3%
2018	11.2%	0.014	1.057	0.70	-	9.3%
2019	11.9%	0.012	1.063	0.70	-	9.7%
2020	12.7%	0.012	1.065	0.70	2.1%	10.6%
2021	11.2%	0.012	1.058	0.70	0.8%	9.3%

NATIONAL COUNCIL ON COMPENSATION INSURANCE
2022 ANNUAL COUNTRYWIDE ADJUSTING AND OTHER EXPENSE REVIEW

Exhibit 3: Calculation of Ultimate AOE Ratios—Incurred Data

	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)
Accident	Incurring AOE	Cumulative	Estimated	Incurring Losses	Cumulative	Estimated	10th Report-
Year	at Current	Incurring AOE	Incurring AOE	at Current	Incurring Loss	Incurring Losses	to-Ultimate
	Report	Development	Developed to a	Report	Development	Developed to a	Incurring AOE
		Factors	10th Report		Factors	10th Report	Tail Factor
2017	2,314,345,746	1.013	2,344,432,241	22,874,791,410	0.953	21,799,676,214	1.02
2018	2,373,997,567	1.011	2,400,111,540	24,344,930,179	0.925	22,519,060,416	1.02
2019	2,524,213,486	1.003	2,531,786,126	24,879,648,922	0.894	22,242,406,136	1.02
2020	2,262,992,410	0.987	2,233,573,509	23,413,206,749	0.865	20,252,423,838	1.02
2021	2,279,553,301	0.987	2,249,919,108	23,887,064,333	0.851	20,327,891,747	1.02

	(8)=(3)/(6)x(7)	(9)	(10)	(11)	(12)	(13)=[(8)+(9)]x(10)x(11)/[1-(12)]
Accident	Estimated	Adjustment to	Adjustment for	Adjustment to	Pct. of Reported	Estimated
Year	Ultimate AOE	Reverse AOE	Losses	Convert Losses	COVID-19-Related	Ultimate AOE
	Ratio Before	Credits	Associated with	From Net to Gross	Losses to	Ratio After
	Adjustments		TPA Agreements	of Deductible	Total Losses	Adjustments
2017	11.0%	0.013	1.055	0.70	-	9.1%
2018	10.9%	0.014	1.057	0.70	-	9.1%
2019	11.6%	0.012	1.063	0.70	-	9.5%
2020	11.2%	0.012	1.065	0.70	2.1%	9.4%
2021	11.3%	0.012	1.058	0.70	0.8%	9.3%

PRE-FILED TESTIMONY
OF
MARK MULVANEY
2022 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 900, 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 34 years ago, and have remained focused on workers compensation issues, but have broadened my client base to include casualty actuarial consulting services to insurance companies, reinsurers, rating bureaus, insurance regulators, state funds, self-insurance groups and pools, and to individual public and private self-insured employers. Activities include ratemaking, reserving, company formation, merger and acquisition valuation, financial analysis and company modeling, software development, expert testimony, research, and special project work.

Q. What is Milliman?

A. Milliman is among the world's largest independent actuarial and consulting firms. Milliman was founded in Seattle in 1947 as Milliman & Robertson and today has offices in principal cities worldwide, covering markets in North America, Latin America, Europe, Asia and the Pacific, the Middle East, and Africa. Milliman employs more than 4,600 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 2022 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 Rate Bureau's Workers Compensation Committee is responsible for making the selections included in this filing. The scope of Milliman's engagement 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. How is COVID-19 reflected in the loss costs?

A. Policy years 2019 and 2020 include losses that occurred in 2019 through 2021, and therefore would normally include direct COVID-19 related losses arising in 2020 and 2021. However, the Rate Bureau elected to exclude all COVID-19 losses from this filing.

Q. Why did the Rate Bureau exclude COVID-19 losses?

A. At this point, the impact of COVID-19 on workers compensation costs is unclear. Depending upon the course of the pandemic, there is the potential for direct COVID-19 cases during the period covered by this filing that are not included in the experience used to evaluate the change. The

economic consequences of the various shutdown orders and social distancing protocols as well as the injured workers' attitudes toward seeking care could affect the timing and number of medical services sought post injury as well as the ability of injured workers to return to work following an injury. All of these potential consequences are highly uncertain and could either increase or decrease costs. Additionally, there is a \$0.01 provision for Catastrophes other than Certified Acts of Terrorism incorporated in the current rate structure that could include future pandemics. As a result, the Workers Compensation Committee elected to not include any direct COVID-19 losses.

Q. Did the Rate Bureau make any changes to its methodology or selections as a result of COVID-19?

A. The Rate Bureau did not change its methodology but did make a minor change to its selections because of the economic effects caused by COVID-19. There is a technical issue that arises in the calculation of the frequency and severity trends when losses are indexed to the latest Average Weekly Wage (AWW) level. The 2020 and 2021 AWW values were impacted by the economic slowdown as different sectors of the economy were affected differently, particularly the relatively low wage hospitality sectors. For this filing, the 2020 and 2021 AWW values were adjusted to remove the impact of the change in business mix on the sectors. This adjustment did not have a material impact on the filing.

Q. What is the overall change in Loss Costs the Rate Bureau is seeking in this filing?

A. The Rate Bureau is filing a 4.8% reduction in the overall level of loss costs for industrial classifications and a 13.8% decrease for Federal ("F") classifications.

Q. Do you know what the overall change in premium will be?

A. No, the overall change in premium will depend upon the actions of individual companies to adopt the loss costs, as well as the loadings for production and general expenses, taxes, licenses and fees, and profit that are included in their individual rate filings with the Insurance Department.

Q. Is the change in Loss Costs the same for each class code?

A. No, although the overall change is a decrease of 4.8% for industrial classifications and a decrease of 13.8% 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 3.8% decrease
Contracting 5.7% decrease
Office and Clerical 5.9% decrease
Goods and Services 5.2% decrease
Miscellaneous 3.7% decrease

Q. What is the proposed effective date of the filed loss costs?

A. April 1, 2023.

Q. When did the current loss costs take effect in North Carolina?

A. The current loss costs became effective April 1, 2022.

Q. For what period of time are the projections made?

A. The filed loss costs are anticipated to go into effect on April 1, 2023. Because it is anticipated that loss cost filings are made annually, these loss costs are expected to remain in effect until April 1, 2024. Therefore, loss costs are projected for policies that become effective from April 1, 2023 through March 31, 2024. 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, 2023 and the last covered claim could occur no later than March 31, 2025. Thus, the loss costs must be projected to be sufficient for occurrences over this two-year period. To simplify the analysis, the Rate Bureau projects losses to the average occurrence date during this period.

Q. Let's begin discussing the industrial classifications. Can you provide more detail on what historical experience is used and how the projection is made for the industrial classifications?

A. Fundamentally, the proposed overall change in loss costs is based on Policy Year 2019 and Policy Year 2020 data, valued as of December 31, 2021.

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 2020, for example, consists of the experience of policies (both losses and exposures) with effective dates on any day during 2020.

Q. It's now September 2022, so policy year 2020 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 have been written in policy year 2020 would have been written on December 31, 2020 with normal expiration one year later. For the industrial classifications, the valuation date of the data is December 31, 2021. 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 2020 is the most recent complete policy year that could feasibly be included.

Q. What about Policy Year 2021?

A. As of December 31, 2021, policy year 2021 is incomplete. Most policies written in 2021 will continue in force during 2022. Roughly speaking, only one half of policy year 2021 written premium would be earned as of year-end 2021, and only one half of the claims that will eventually occur would have occurred by year-end 2021. The Rate Bureau does collect this data, even in its incomplete form. However, in my view, the losses and exposures are too immature to be used reliably for ratemaking.

Q. OK, tell me more about the projection process.

A. It is easiest to start with the overall change, and then work backwards exposing more layers of complexity as we go. Most insurance professionals are familiar with the term "loss ratio." A loss ratio is simply losses divided by premium. In North Carolina, the loss costs are required to include provision for losses, loss adjustment expenses, and loss-based assessments, but to exclude provision for other insurance company expenses and profit and contingencies. By convention, we often call a premium excluding expenses and profit a "pure premium." For convenience, we will define the term "loss and LAE pure premium ratio" as a numerator that includes losses, loss adjustment expenses, and loss-based assessments divided by a denominator that includes a provision in the premium for the same three elements. In essence, the numerator is the cost for losses, loss adjustment expenses, and loss-based assessments that insurance companies will ultimately pay, and the denominator is the amount insurance companies will ultimately charge to policyholders for those same elements.

If we knew the loss and LAE pure premium ratio that would result during the period of prospective loss cost use if the current loss costs were charged to policyholders, then we would know by how much to change the current loss costs. Suppose, for example, the numerator was 10% bigger than the denominator (i.e., the ratio is 1.10). The solution would be to increase the denominator by 10% to make them equal. Similarly, if the numerator was 10% smaller than the denominator (i.e., a ratio of .90), then the solution would be to shrink the denominator by 10%. We can increase and shrink the denominator simply by changing the current loss costs by the desired percentage.

In reality, however, we do not know the loss and LAE pure premium ratio that will result during the period of prospective use if the current loss costs were charged. Quite simply, the overall change calculation is all about obtaining a reasonable estimate of that ratio.

Q. How did the Rate Bureau go about estimating 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 2019 and policy year 2020 experience.

Q. What companies' data are included in policy year 2019 and policy year 2020 experience?

A. All companies are required to submit data to either the Rate Bureau or the NCCI. The data are aggregated at NCCI and NCCI reviews and validates the data in order to assemble an accurate database upon which to base the filing. However, some companies may not report, or their data cannot be validated and reconciled, in which case their data are excluded. Appendix A-IV of the filing shows a listing of all carriers writing more than 0.1% of the market that are excluded. This listing shows that no carriers meeting this criterion were excluded for policy years 2019 or 2020.

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 2019 and policy year 2020 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, although depending upon economic circumstances could also result in decreases 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 were 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 (4/1/2022) 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 2019 and 2020 will therefore include many claims which have not been resolved as of December 31, 2021, 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 (2019 or 2020) to a 19th report. At the 19th report, the policy year ratio of paid loss to paid loss plus case reserves is selected based on an average of the five most recently available policy years that have a 19th report valuation and is used as a divisor. Additionally, a policy year 19th to ultimate limited case-incurred loss development factor is applied to obtain limited losses at ultimate.

In addition to using paid losses, the Rate Bureau also projects development on a case-incurred basis. Case-incurred losses are defined as losses paid to date, plus case reserves. Case reserves are estimates made by insurance adjusters for the future cost of a claim, considering the facts known to

the adjuster at the time the estimate is made. As with paid losses, these values tend to grow as a cohort of claims matures, losses are paid, claims are closed, and the remaining case reserves are revalued.

For limited case-incurred losses the Rate Bureau used the unweighted average of the five most recently available age-to-age factors up to a 19th report. Five years were used consistent with the methodology used over the past several years.

In a manner consistent with the paid loss development, policy year cumulative development to a 19th report is first calculated. Additionally, a policy year 19th to ultimate limited case-incurred loss development factor is applied.

Because indemnity and medical losses typically develop at different rates, loss development factors are calculated separately for these components.

Q. Is this the same loss development methodology used in the prior filing?

A. Yes, it is.

Q. Have you reviewed the loss development factors as calculated by the Rate Bureau?

A. Yes, I have.

Q. What are your conclusions?

A. I found the development factors and the development methods selected by the Rate Bureau to be reasonable.

Q. Why are "limited losses" used and what are the limits?

A. Some workers compensation losses can be very large and can have a destabilizing effect on the losses for a policy year or on the loss development factors. Consequently, the losses for policy years 2019 and 2020 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 in recognition of the fact that losses excess of the loss limit are expected to occur in the future. The filing uses a factor of 1.010 (1.0%) to include losses excess of the limit. This factor is based on the fitted severity distributions used for the Excess Loss Pure Premium Factors in the Retrospective Rating Plan.

As might be expected, the loss limit will generally increase over time as inflation drives loss costs upward. For example, the loss limit for the midpoint of loss cost use (March 20, 2024) is approximately \$11.2 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 2019 or policy year 2020 apart from COVID-19 in policy years 2019 and 2020.

Q. In your opinion, is the loss limitation procedure used by the Rate Bureau reasonable?

A. Yes, it is.

Q. Why are losses adjusted to proposed benefit level?

A. The claims that occurred during policy year 2019 and policy year 2020 will receive benefits based on the law that was in effect on the date of occurrence. The benefits that will ultimately be paid for the occurrences during the expected effective period will be based on the level of benefits during that time period. By convention, the Rate Bureau estimates changes in benefits in two stages. The first adjustment is from the average benefit level based on the claims in each policy year up to the benefit level included in the April 1, 2022 filing. This adjustment is calculated in Appendix A-I of the filing. The second adjustment is for the impact of the revised medical fee schedules: The Hospital Inpatient fee schedule change effective October 1, 2021 and other components of the medical fee schedule change effective January 1, 2022. 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 three sources of information for the ratio of loss adjustment expenses to losses. The first, used for Defense and Cost Containment Expenses (DCCE), is North Carolina Policy Year data where the ratio of DCCE to loss is developed to ultimate by policy year. The second source of information is countrywide accident year ratios of Adjusting and Other Expenses (AOE), developed to ultimate and based on a special call for

accident year loss adjustment expenses. The third source is the North Carolina calendar year ratios of total LAE to total loss from insurance company statutory annual statements page 14.

Q. What factor did the Rate Bureau select to incorporate loss adjustment expenses?

A. The Rate Bureau selected a factor of 1.200, no change from the factor that was used in the current loss costs.

Q. In your opinion, is the loss adjustment expense factor reasonable?

A. Yes, it is.

Q. What is trend?

A. In the filing, trend refers to the relative movement of a loss to pure premium ratio over time, after adjustments have been made for premium and loss development and premium and loss on-level factors. If the loss to pure premium ratios drift upwards over time, this is a positive trend; if they drift downwards over time, it is a negative trend. Trend is needed because the data for policy years 2019 and 2020, even after adjustment for development and on-leveling, represents the ultimate level of costs during policy year 2019 and 2020 respectively. However, the loss costs are proposed to be applied to policies effective from 4/1/2023 through 3/31/2024. 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 2006 through 2020, but focused chiefly on policy years 2013 to 2020. 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 an annual trend rate.

The process is similar for the frequency trend; however, in addition to development and adjustment to the 4/1/2022 loss cost level, the pure premiums that form the denominator are also adjusted to the policy year 2020 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 an 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 adjusted to the policy year 2020 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 wage levels) and a denominator consistent with the denominator of the frequency trend (developed pure premiums adjusted to current loss cost and 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. Has trend been adjusted for COVID-19?

A. As discussed earlier, the Rate Bureau elected to exclude all COVID-19 losses from the data entering this filing and made a small adjustment to the 2020 and 2021 Average Weekly Wages used in the frequency and severity trends.

Q. What did the Rate Bureau select for its annual trend rates?

A. The Rate Bureau selected an indemnity pure premium annual trend factor of 0.965 (a negative 3.5% annual trend). Their medical pure premium annual trend selection was also a factor of 0.965 (a negative 3.5% annual trend). The end result is that the combined trend rate is negative, implying that loss costs are expected to improve between the time they were last observed (policy year 2019 and policy year 2020) and the time that they will be used (policies written between 4/1/2023 and 3/31/2024).

Q. What trends did the Rate Bureau use for the loss costs currently in effect?

A. The current loss costs incorporated a negative 4.0% indemnity annual trend and a negative 3.5% medical annual trend.

Q. In your opinion, are the Rate Bureau's annual trends reasonable?

A. Yes.

Q. You have explained the experience used in the loss cost filing, the adjustment made to the data with respect to development, the adjustment to current loss cost level, the adjustment to current benefit level, the adjustment to include losses excess of the loss limit, the adjustment to include loss adjustment expenses, and the adjustment for trend. You have concluded that each of these was reasonable, have you not?

A. Yes.

Q. In your opinion, are there any adjustments or factors that the Rate Bureau should have included in its analysis but has not?

A. No, there are not.

Q. Do you have an opinion on the reasonableness of the overall change in loss costs proposed by the Rate Bureau?

A. Yes, my conclusion is that the Rate Bureau used appropriate actuarial methods and reasonable assumptions in its calculation of the overall change in loss costs in the voluntary loss cost filing. I therefore conclude that the result, a filing for an overall decrease in the level of loss costs by 4.8% 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. Has the methodology proposed for determining the loss costs for the Federal classifications ("F-classes") changed?

A. No, it has not.

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 13.8% 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. Have there been any changes to the methodology used to distribute the overall loss cost change by industry group to the individual classifications within each industry?

A. Yes, there is one change. For class ratemaking, claims are grouped into likely to develop and not likely to develop based on characteristics such as injury type, body part and claim status. Development based on these two groups is tracked up to a 10th report. Historically, 80% of the development beyond a 10th report was allocated to the likely to develop group and 20% was allocated to the not likely to develop group. Recent research by NCCI supports changing the 80%/20% allocation to 60%/40%, allocating more of the development to the not likely to develop group.

Q. Have you reviewed that research by the NCCI supporting the 60%/40% allocation?

A. Yes, I have and believe that it is reasonable.

Q. Are swing limits still applied?

A. Yes. Swing limits are applied similarly to prior filings, namely, the maximum loss cost change for any given classification is limited. For the industrial classifications, the limits remain the industry group average change plus or minus 25%. For the F classifications, the Rate Bureau is continuing with the plus or minus 15% used in the prior filing.

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.