



NORTH CAROLINA RATE BUREAU
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November 15, 2002

CIRCULAR LETTER TO ALL MEMBER COMPANIES

**Re: Revised Private Passenger Automobile
and Motorcycle Insurance Rates**

By Circular Letter to All Member Companies A-02-7 dated October 31, 2002, the Rate Bureau distributed to member companies numerous exhibits setting forth revised rates, rating factors, deductible relativities and other miscellaneous changes to be implemented effective January 27, 2003.

For your information, please find attached an array of bodily injury and property damage increased limits factors that are not displayed in the Personal Auto Manual.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dmp

A-02-9

North Carolina Private Passenger Automobile Insurance
 Bodily Injury Increased Limits Factors
 Applicable to 30/60 Rates only

	30	40	50	85	100	200	250	300	400	500	750	1000	1250	1500	2000	2500	3000	4000	5000	7500	10000	
60	1.000	1.060	1.110																			
85	1.020	1.080	1.130	1.210																		
100	1.030	1.090	1.140	1.220	1.250																	
200	1.090	1.140	1.190	1.270	1.300	1.380																
250	1.110	1.160	1.210	1.290	1.310	1.400	1.440															
300	1.120	1.180	1.230	1.300	1.320	1.420	1.460	1.500														
400			1.250	1.320	1.340	1.450	1.490	1.530	1.560													
500			1.260	1.340	1.360	1.480	1.520	1.550	1.580	1.610												
750			1.280	1.370	1.390	1.510	1.550	1.580	1.610	1.640	1.690											
1000			1.300	1.400	1.420	1.540	1.580	1.610	1.640	1.670	1.720	1.760										
1250					1.450	1.570	1.610	1.640	1.670	1.700	1.740	1.780	1.810									
1500					1.480	1.600	1.640	1.670	1.700	1.730	1.770	1.800	1.830	1.850								
2000					1.510	1.630	1.680	1.710	1.740	1.770	1.790	1.810	1.840	1.860	1.890							
2500					1.540	1.660	1.720	1.750	1.780	1.810	1.840	1.870	1.900	1.920	1.950	1.980						
3000					1.570	1.690	1.750	1.780	1.810	1.840	1.870	1.900	1.930	1.950	1.980	2.010	2.030					
4000					1.610	1.730	1.790	1.820	1.850	1.880	1.910	1.940	1.970	1.990	2.020	2.050	2.070	2.100				
5000					1.640	1.760	1.820	1.850	1.880	1.910	1.940	1.970	2.000	2.020	2.050	2.080	2.100	2.130	2.150			
7500					1.680	1.800	1.860	1.890	1.920	1.950	1.980	2.010	2.040	2.060	2.090	2.120	2.140	2.170	2.190	2.220		
10000					1.710	1.830	1.890	1.920	1.950	1.980	2.010	2.040	2.070	2.090	2.120	2.150	2.170	2.200	2.220	2.250	2.270	

North Carolina Private Passenger Automobile Insurance
Property Damage Increased Limits Factors
Applicable to \$25,000 Rates only

Limit	Increased Limits Factor
250,000	1.059
300,000	1.069
350,000	1.084
400,000	1.094
450,000	1.103
500,000	1.113
550,000	1.123
600,000	1.133
650,000	1.138
700,000	1.143
750,000	1.153
800,000	1.163
850,000	1.172
900,000	1.182
950,000	1.192
1,000,000	1.202
2,000,000	1.300
2,500,000	1.330
3,000,000	1.350
3,500,000	1.369
4,000,000	1.389
4,500,000	1.399
5,000,000	1.409
6,000,000	1.419
7,000,000	1.429
8,000,000	1.438
9,000,000	1.448
10,000,000	1.458