



February 1, 2023

Honorable Mike Causey
Commissioner of Insurance
North Carolina Department of Insurance
Raleigh, North Carolina

Re: Revision of Automobile Insurance Rates -
Private Passenger Cars and Motorcycles

Dear Commissioner Causey:

Enclosed herewith for filing on behalf of the member companies of the North Carolina Rate Bureau, with respect to vehicles subject to the jurisdiction of the Rate Bureau, are (1) revised premium rates for bodily injury and property damage liability, medical payments, uninsured and underinsured motorists, and physical damage insurance for non-fleet private passenger automobiles; and (2) revised premium rates for liability insurance for motorcycles; (3) revised increased limit factors; and (4) miscellaneous rule and coverage changes.

The enclosed memoranda and exhibits set forth and explain the calculations which indicate an overall statewide rate need of +28.4% for non-fleet private passenger automobile insurance as follows: (1) a statewide average liability insurance rate level increase of 31.4% for non-fleet private passenger automobiles, (2) a statewide average physical damage insurance rate level increase of 25.5% for non-fleet private passenger automobiles, and (3) a statewide average liability insurance rate level increase of +4.7% for motorcycles.

The foregoing changes were calculated based on rates currently in force and reflect consideration, duly given, to data for the experience period set forth herein. Ratios in the filing relating to expense experience were developed from special calls issued by the Rate Bureau. In preparing this filing, due consideration has been given to the factors specified in G.S. 58-36-10(2). Information and statistical data required pursuant to G.S. 58-36-15 and 11 NCAC 10.1104 are shown and referenced in Section H. Additionally, the pre-filed testimony of (a) Joanna Biliouris, General Manager - North Carolina Rate Bureau; (b) Raul Retian, Insurance Services Office, Inc.; (c) Paul Anderson, Milliman; and (d) Dr. George Zanjani, University of Alabama are submitted herewith.

The revised rates are to become effective October 1, 2023 in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2023. No policy effective prior to October 1, 2023 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to October 1, 2023.

Sincerely,

Joanna Biliouris

General Manager

SECTION A
SUMMARY OF REVISION

NORTH CAROLINA
SUMMARY OF RATE LEVEL CHANGES

	<u>EARNED PREMIUMS* AT PRESENT MANUAL RATES</u>	<u>INDICATED RATE LEVEL CHANGE</u>
Auto Liability:		
Bodily Injury	\$1,813,614	21.3% (A)
Property Damage	\$1,837,752	41.4% (A)
Medical Payments	\$175,750	-9.7%
Uninsured Motorists	\$188,354	41.0% (B)
Underinsured Motorists	\$209,726	57.8% (B)
Auto Liability Total	\$4,225,196	31.4%
Auto Physical Damage:		
Comprehensive	\$1,167,970	27.5%
Collision	\$3,064,602	24.7%
Auto Physical Damage Total	\$4,232,572	25.5%
Auto GRAND TOTAL	\$8,457,768	28.4%
MOTORCYCLE LIABILITY	\$57,018	4.7% (C)

* In thousands.

(A) THE INDICATED RATE LEVEL CHANGES FOR BODILY INJURY AND PROPERTY DAMAGE REFLECT THE COMBINED INDICATIONS FOR BASIC AND HIGHER LIMITS AS FOLLOWS:

	BI	PD
Basic Limit Change (See Section C)=	15.6%	40.4%
Higher Limit Change (See Section G)=	4.9%	0.7%
Total Limit Change=	21.3%	41.4%

(B) THREE YEAR AVERAGE WEIGHTED ON EARNED CAR YEARS.

(C) THREE YEAR AVERAGE WEIGHTED ON EARNED PREMIUM AT PRESENT MANUAL RATES.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
TERRITORY RATE LEVEL CHANGES BY COVERAGE

<u>Terr. Code</u>	<u>30/60 B.I.</u>	<u>\$25,000 P.D.</u>	<u>30/60/25 Combined</u>	<u>\$500 Med Pay</u>	<u>Full Cov Comp</u>	<u>\$100 Ded. Coll</u>
110	28.6%	42.9%	36.9%	-13.3%	20.8%	18.9%
120	17.2%	44.6%	31.3%	-10.5%	13.7%	21.6%
130	20.3%	47.2%	33.6%	-5.0%	19.1%	22.9%
140	27.7%	46.0%	36.3%	-12.5%	19.8%	25.4%
150	33.3%	41.9%	38.1%	-13.0%	20.1%	22.2%
170	14.9%	39.5%	28.9%	0.0%	21.1%	21.1%
180	7.8%	36.4%	24.1%	-8.7%	25.1%	14.5%
190	6.5%	33.5%	22.3%	-20.0%	23.3%	17.3%
200	22.1%	47.3%	35.5%	-12.0%	11.7%	22.3%
210	6.6%	32.2%	19.7%	-15.0%	16.7%	16.3%
220	16.7%	42.2%	28.2%	-8.3%	29.2%	20.4%
230	21.1%	52.8%	34.2%	-3.8%	24.9%	30.8%
240	14.0%	46.6%	28.4%	-4.2%	32.8%	24.0%
250	15.1%	39.8%	28.2%	-6.7%	21.6%	25.3%
260	16.1%	44.2%	31.0%	-4.5%	22.2%	25.7%
270	12.1%	31.1%	23.8%	-17.6%	28.9%	17.2%
280	22.2%	42.7%	33.5%	-16.7%	21.1%	25.7%
290	10.7%	36.6%	25.1%	-20.8%	19.2%	18.9%
300	9.4%	29.2%	21.7%	-12.5%	37.4%	20.5%
310	9.0%	27.2%	20.1%	-7.7%	28.5%	13.6%
320	17.9%	44.5%	32.7%	-6.7%	29.5%	24.2%
340	22.7%	44.7%	34.6%	-14.8%	39.6%	31.9%
350	15.9%	39.6%	29.6%	-11.8%	31.8%	27.2%
360	18.0%	42.2%	31.0%	-5.0%	31.2%	25.9%
370	15.5%	37.7%	27.6%	-12.5%	26.1%	27.6%
380	17.9%	45.1%	32.3%	-4.5%	44.6%	21.8%
390	11.5%	28.3%	21.6%	0.0%	40.2%	23.9%
420	14.1%	35.1%	24.6%	-20.8%	27.0%	31.2%
440	14.2%	37.9%	27.2%	-11.1%	37.3%	27.8%
450	13.1%	41.1%	27.4%	0.0%	34.4%	28.8%
460	12.0%	41.2%	28.7%	-11.1%	32.2%	26.1%
470	15.4%	51.1%	33.8%	-10.5%	31.3%	32.1%
480	8.8%	40.6%	27.1%	-7.7%	41.0%	25.7%
490	12.7%	44.1%	31.5%	-7.1%	42.8%	29.5%
S/W	15.6%	40.4%	29.3%	-9.7%	27.5%	24.7%

The displayed Bodily Injury and Property Damage rate level changes by territory are basic limits changes.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

INDICATED CHANGES BY LIMIT FOR
PROPOSED INCREASED LIMITS FACTORS

Bodily Injury

Limit Of Liability	Current ILF	Revised ILF	Percent Change
30/60	1.00	1.00	0.0%
50/100	1.18	1.23	4.2%
100/200	1.39	1.49	7.2%
100/300	1.40	1.50	7.1%
250/500	1.66	1.83	10.2%
300/300	1.62	1.78	9.9%
500/1000	1.85	2.07	11.9%
1000/1000	1.96	2.20	12.2%
All Other	1.234	1.294	4.9%
Total			4.9%

Property Damage

Limit Of Liability	Current ILF	Revised ILF	Percent Change
25,000	1.000	1.000	0.0%
35,000	1.005	1.008	0.3%
50,000	1.010	1.016	0.6%
100,000	1.030	1.048	1.7%
250,000	1.059	1.095	3.4%
300,000	1.071	1.115	4.1%
500,000	1.113	1.182	6.2%
1,000,000	1.202	1.326	10.3%
All Other	1.013	1.020	0.7%
Total			0.7%

SECTION B
MATERIAL TO BE IMPLEMENTED

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FILED BASE RATES - LIABILITY

<u>Terr Code</u>	\$30,000/60,000 <u>Bodily Injury</u>	\$25,000 <u>Property Damage</u>	\$500 <u>Medical Payments</u>
110	\$198	\$310	\$13
120	225	295	17
130	261	312	19
140	360	365	28
150	288	379	20
170	200	318	17
180	221	371	21
190	212	375	16
200	276	380	22
210	209	271	17
220	308	310	22
230	373	330	25
240	318	324	23
250	305	418	28
260	253	359	21
270	194	358	14
280	308	441	25
290	258	399	19
300	174	341	14
310	158	290	12
320	198	305	14
340	292	408	23
350	197	328	15
360	236	330	19
370	269	387	21
380	303	418	21
390	223	385	17
420	413	493	38
440	281	411	24
450	328	429	24
460	215	363	16
470	255	358	17
480	161	284	12
490	160	307	13

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FILED PHYSICAL DAMAGE BASE RATES (A)

<u>Terr Code</u>	<u>FULL COVERAGE COMPREHENSIVE</u>	<u>\$100 DEDUCTIBLE COLLISION</u>
110	\$169	\$718
120	287	846
130	233	828
140	187	967
150	179	833
170	140	720
180	151	862
190	100	731
200	137	789
210	129	615
220	296	861
230	195	933
240	233	901
250	143	1009
260	166	848
270	115	736
280	124	940
290	145	941
300	117	719
310	129	648
320	197	774
340	150	986
350	131	759
360	145	807
370	133	875
380	195	925
390	118	832
420	152	1204
440	135	954
450	139	1014
460	130	851
470	189	875
480	203	796
490	139	807

(A) MODEL YEAR 2024 SYMBOL 11

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF RATES TO BE CHARGED INDIVIDUAL INSURED

Liability and Medical Payments Rates

Page B-1 shows the filed liability and medical payments base rates by territory. These pages set forth the filed manual rates for the classification carrying unity differential. The revised rates for the remaining classifications are determined by applying the appropriate classification rate differentials to the base rates by territory. This filing does not include a proposed revision to classification rate differentials.

Physical Damage Rates

Page B-2 shows the filed base rates by territory for Model Year 2024, Symbol 11, for the base deductibles (Full Coverage Comprehensive and \$100 Deductible Collision) and the classification carrying unity differential. These are the filed manual rates from which all other rates for these coverages may be obtained. The Model Year 2024, Symbol 11 base rate for any other deductible is obtained by applying the appropriate deductible relativity factor to the Model Year 2024, Symbol 11 base rate. The factors on pages B-4 and B-5 are applied to the Model Year 2024, Symbol 11 base rate by coverage (after application of the appropriate deductible relativity) to produce the respective model year and symbol base premiums. This filing does not include a proposed revision to the deductible relativities.

The revised rates for the remaining classifications are determined by applying the appropriate classification rate differentials to the base rates by territory. This filing does not include a proposed revision to classification rate differentials.

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage ONLY

1.
 - a. Rates

The per policy rates for Uninsured Motorists Coverage are as follows:

	B.I. UM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 30/60	\$ [16] <u>24</u>	\$ [40] <u>59</u>
50/100	[17] <u>25</u>	[42] <u>62</u>
100/200	[20] <u>29</u>	[49] <u>72</u>
100/300	[21] <u>31</u>	[52] <u>77</u>
300/300	[26] <u>37</u>	[64] <u>91</u>
250/500	[27] <u>39</u>	[67] <u>96</u>
500/500	[28] <u>40</u>	[69] <u>99</u>
500/1,000	[31] <u>44</u>	[77] <u>109</u>
1,000/1,000	[32] <u>45</u>	[79] <u>111</u>

	P.D. UM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	10
250,000	6	15
500,000	8	20
750,000	10	25
1,000,000	11	27

For limits other than those shown, charge the premium for the next higher limit.

- * For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile, or other miscellaneous type vehicle.

These rates are not subject to modification under the provisions of any rating plan or other manual rule.

14. MISCELLANEOUS COVERAGES(Cont'd)

B. Combined Uninsured/Underinsured Motorists Coverage

1.

2. Rates

The per policy rates for Combined Uninsured/Underinsured Motorists Coverage are as follows:

	B.I. UM/UIM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 50/100	\$ [27] <u>41</u>	\$ [67] <u>102</u>
100/200	[48] <u>73</u>	[118] <u>181</u>
100/300	[59] <u>91</u>	[146] <u>225</u>
300/300	[81] <u>123</u>	[200] <u>303</u>
250/500	[95] <u>146</u>	[235] <u>360</u>
500/500	[130] <u>200</u>	[321] <u>494</u>
500/1,000	[147] <u>226</u>	[364] <u>559</u>
1,000/1,000	[164] <u>252</u>	[405] <u>622</u>

	P.D. UM/UIM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	10
250,000	6	15
500,000	8	20
750,000	10	25
1,000,000	11	27

For limits other than those shown, charge the premium for the next higher limit.

* For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile, or other miscellaneous type vehicle.

These rates are not subject to modification under the provisions of any rating plan or other manual rule.

18. INCREASED LIMITS

B. 30/60 Split Limit Bodily Injury Liability Increased Limits Table

Applicable to 30/60 Split Limit Bodily Injury Liability Rates Only:

Total Limits	Factor
\$ 30/60	[1.00] <u>1.00</u>
50/100	[1.18] <u>1.23</u>
100/100	[1.31] <u>1.39</u>
100/200	[1.39] <u>1.49</u>
100/300	[1.40] <u>1.50</u>
300/300	[1.62] <u>1.78</u>
250/500	[1.66] <u>1.83</u>
500/1,000	[1.85] <u>2.07</u>
1,000/1,000	[1.96] <u>2.20</u>
1,000/2,000	[2.02] <u>2.28</u>

C. \$25,000 Property Damage Liability Increased Limits Table

Applicable to \$25,000 Property Damage Liability Rates Only:

Total Limits	Factor
\$ 25,000	[1.000] <u>1.000</u>
35,000	[1.005] <u>1.008</u>
50,000	[1.010] <u>1.016</u>
100,000	[1.030] <u>1.048</u>
250,000	[1.059] <u>1.095</u>
300,000	[1.071] <u>1.115</u>
500,000	[1.113] <u>1.182</u>
750,000	[1.153] <u>1.247</u>
1,000,000	[1.202] <u>1.326</u>

(Remainder of rule is unchanged.)

19. MISCELLANEOUS TYPES (Cont'd)

- B. Motorcycles, Motorscooters, Motorbikes, Mopeds and Other Similar Motor Vehicles Not Used for Commercial Purposes.

Liability Coverages Only.

With respect to voluntary risks and "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by applying the following factors to the applicable voluntary private passenger bodily injury, property damage, and medical payments rates. For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14.

Engine Size Cubic Centimeters (cc)	Bodily Injury and Property Damage	Medical Payments*
0-499	[12%]10%	[30%]35%
500-1249	[19%]15%	[30%]35%
1250-1499	[28%]22%	[30%]35%
1500-up	[36%]29%	[30%]35%

*Note: Medical Payments coverage for these vehicles is not eligible for cession to the North Carolina Reinsurance Facility.

(Remainder of rule is unchanged.)

SECTION C
SUPPORTING EXPERIENCE

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021

All Liability Business

All Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	662,954,943	1,008,478,031	75,330,764
(2) Loss Development Factor (b)	1.147	1.050	1.066
(3) Developed Losses and ALAE (1)x(2)	760,409,320	1,058,901,933	80,302,594
(4) Unallocated Loss Adjustment Expense Factor (See page D-25)	0.119	0.114	0.119
(5) Unallocated Loss Adjustment Expense (3)x(4)	90,488,709	120,714,820	9,556,009
(6) General and Other Acquisition Expenses (c)	181,773,426	223,741,374	21,402,147
(7) Earned Exposures (a)	8,382,874	8,382,874	5,407,845
(8) Average Annual Change in Losses and ALAE (See page D-9)	7.1%	11.6%	0.0%
(9) Average Annual Change in Expenses (See page D-8)	5.5%	5.5%	5.5%
(10) Years of Trend - Losses and ALAE (d)	3.04	3.04	3.04
(11) Years of Trend - ULAE (e)	3.04	3.04	3.04
(12) Years of Trend - G & OA Expenses (f)	2.75	2.75	2.75
(13) Projected Losses and ALAE (d)	936,824,282	1,478,227,098	80,302,594
(14) Projected ULAE (e)	106,505,210	142,081,343	11,247,423
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$	124.46	193.29	16.93
(16) Projected G & OA Expenses (f)	210,675,401	259,316,252	24,805,088
(17) Projected Fixed Expenses per exposure $[(16)]/(7)$	25.13	30.93	4.59
(18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$	149.59	224.22	21.52
(19) Percentage Dividends (See page D-35)	0.40%	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page D-22)	0.816	0.816	0.816
(21) Net Premium Required per exposure $[(18)]/((20)-(19))$	184.22	276.13	26.50
(22) Percentage Net Deviations (g)	9.12%	9.12%	9.12%
(23) Anticipated Deviations Per Exposure $[(21)]/(1.0-(22))-(21)$	18.49	27.71	2.66
(24) Premium Required per exposure $[(21)+(23)]$	202.71	303.84	29.16
(25) Distributional Adjustment Factor (h)	0.867	0.869	1.644
(26) Required Basic Limit Base Class Premium $[(24)]/(25)$	233.81	349.64	17.74
(27) Effective Basic Limits Change (See pages C-13, C-14, C-15)	15.6%	40.4%	-9.7%
(28) Effective Higher Limits Change (See Section G)	4.9%	0.7%	
(29) Effective Total Limits Change $[(1.0+(27))x(1.0+(28))]-1.000$	21.3%	41.4%	-9.7%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-16, D-17, and D-18.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-31 - D-33.
- (d) Projected losses and allocated loss adjustment expenses =
$$\frac{(10)}{[(3) \times (1 + (8))]}$$
, where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =
$$\frac{(11)}{[(5) \times (1 + (9))]}$$
, where (11) = the number of years of projection from 7/1/2021 to 7/16/2024.
- (f) Projected general and other acquisition expenses =
$$\frac{(12)}{[(6) \times (1 + (9))]}$$
, where (12) = the number of years of projection from 7/1/2021 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See pre-filed testimony of R. Retian and P. Anderson and page D-45.
- (h) Distributional adjustment factor = Average Rate / Base Rate. See pages C-19 - C-21.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020

All Liability Business

All Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	652,348,159	838,065,019	72,557,901
(2) Loss Development Factor (b)	1.033	1.006	1.026
(3) Developed Losses and ALAE (1)x(2)	673,875,648	843,093,409	74,444,406
(4) Unallocated Loss Adjustment Expense Factor (See page D-26)	0.119	0.114	0.119
(5) Unallocated Loss Adjustment Expense (3)x(4)	80,191,202	96,112,649	8,858,884
(6) General and Other Acquisition Expenses (c)	178,391,137	216,356,688	21,735,812
(7) Earned Exposures (a)	8,196,517	8,196,517	5,367,178
(8) Average Annual Change in Losses and ALAE (See page D-9)	6.8%	11.7%	0.0%
(9) Average Annual Change in Expenses (See page D-8)	5.5%	5.5%	5.5%
(10) Years of Trend - Losses and ALAE (d)	4.04	4.04	4.04
(11) Years of Trend - ULAE (e)	4.04	4.04	4.04
(12) Years of Trend - G & OA Expenses (f)	3.75	3.75	3.75
(13) Projected Losses and ALAE (d)	878,733,845	1,318,598,092	74,444,406
(14) Projected ULAE (e)	99,517,282	119,275,797	10,993,875
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$	119.35	175.42	15.92
(16) Projected G & OA Expenses (f)	217,993,969	264,387,873	26,561,162
(17) Projected Fixed Expenses per exposure $[(16)]/(7)$	26.60	32.26	4.95
(18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$	145.95	207.68	20.87
(19) Percentage Dividends (See page D-35)	0.40%	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page D-23)	0.816	0.816	0.816
(21) Net Premium Required per exposure $[(18)]/[(20)-(19)]$	179.74	255.76	25.70
(22) Percentage Net Deviations (g)	9.12%	9.12%	9.12%
(23) Anticipated Deviations Per Exposure $[(21)]/[(1.0-(22))-(21)]$	18.04	25.67	2.58
(24) Premium Required per exposure $[(21)+(23)]$	197.78	281.43	28.28

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-16, D-17, and D-18.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-31 - D-33.
- (d) Projected losses and allocated loss adjustment expenses =
$$\frac{(10)}{[(3) \times (1 + (8))]}$$
, where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =
$$\frac{(11)}{[(5) \times (1 + (9))]}$$
, where (11) = the number of years of projection from 7/1/2020 to 7/16/2024.
- (f) Projected general and other acquisition expenses =
$$\frac{(12)}{[(6) \times (1 + (9))]}$$
, where (12) = the number of years of projection from 7/1/2020 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See pre-filed testimony of R. Retian and P. Anderson and page D-45.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019

All Liability Business

All Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	789,009,124	1,044,416,752	94,593,555
(2) Loss Development Factor (b)	1.012	1.001	1.009
(3) Developed Losses and ALAE (1)x(2)	798,477,233	1,045,461,169	95,444,897
(4) Unallocated Loss Adjustment Expense Factor (See page D-27)	0.119	0.114	0.119
(5) Unallocated Loss Adjustment Expense (3)x(4)	95,018,791	119,182,573	11,357,943
(6) General and Other Acquisition Expenses (c)	175,866,290	193,778,606	22,206,816
(7) Earned Exposures (a)	7,937,673	7,937,673	5,282,795
(8) Average Annual Change in Losses and ALAE (See page D-9)	6.7%	11.8%	0.0%
(9) Average Annual Change in Expenses (See page D-8)	5.5%	5.5%	5.5%
(10) Years of Trend - Losses and ALAE (d)	5.04	5.04	5.04
(11) Years of Trend - ULAE (e)	5.04	5.04	5.04
(12) Years of Trend - G & OA Expenses (f)	4.75	4.75	4.75
(13) Projected Losses and ALAE (d)	1,107,487,922	1,833,738,890	95,444,897
(14) Projected ULAE (e)	124,474,616	156,129,171	14,878,905
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$	155.20	250.69	20.88
(16) Projected G & OA Expenses (f)	226,867,514	249,974,402	28,646,793
(17) Projected Fixed Expenses per exposure $[(16)]/(7)$	28.58	31.49	5.42
(18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$	183.78	282.18	26.30
(19) Percentage Dividends (See page D-35)	0.40%	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page D-24)	0.817	0.817	0.817
(21) Net Premium Required per exposure $[(18)]/[(20)-(19)]$	226.05	347.08	32.35
(22) Percentage Net Deviations (g)	9.12%	9.12%	9.12%
(23) Anticipated Deviations Per Exposure $[(21)]/[(1.0-(22))-(21)]$	22.68	34.83	3.25
(24) Premium Required per exposure $[(21)+(23)]$	248.73	381.91	35.60

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-16, D-17, and D-18.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-31 - D-33.
- (d) Projected losses and allocated loss adjustment expenses =
$$\frac{(10)}{[(3) \times (1 + (8))]}$$
, where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =
$$\frac{(11)}{[(5) \times (1 + (9))]}$$
, where (11) = the number of years of projection from 7/1/2019 to 7/16/2024.
- (f) Projected general and other acquisition expenses =
$$\frac{(12)}{[(6) \times (1 + (9))]}$$
, where (12) = the number of years of projection from 7/1/2019 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See pre-filed testimony of R. Retian and P. Anderson and page D-45.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2021

All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	564,574,957	1,256,608,052
(2) Paid to Incurred Factor (See page D-42)	1.021	1.021
(3) Incurred Losses (1)x(2)	576,431,031	1,282,996,821
(4) Loss Adjustment Expense Factor (See page D-25)	0.122	0.122
(5) Loss Adjustment Expense (3)x(4)	70,324,586	156,525,612
(6) Earned Exposures (c)	6,307,522	5,902,886
(7) General and Other Acquisition Expenses (d)	109,024,140	284,248,150
(8) Average Annual Change in Losses (See page D-9)	10.0%	15.7%
(9) Average Annual Change in Expenses (See page D-8)	5.5%	5.5%
(10) Years of Trend - Losses (e)	3.04	3.04
(11) Years of Trend - LAE (f)	3.04	3.04
(12) Years of Trend - G & OA Expenses (g)	2.75	2.75
(13) Projected Losses (e)	770,111,857	1,998,909,047
(14) Projected LAE (f)	82,772,038	184,230,645
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(6)$	135.22	369.84
(16) Projected G & OA Expenses (g)	126,358,978	329,443,606
(17) Projected Fixed Expenses per exposure $[(16)]/(6)$	20.03	55.81
(18) Projected Loss, LAE and Fixed Expenses per exposure $[(15)+(17)]$	155.25	425.65
(19) Percentage Dividends (See page D-35)	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page D-22)	0.799	0.799
(21) Net Premium Required per exposure $[(18)]/[(20)-(19)]$	195.28	535.41
(22) Percentage Net Deviations (h)	17.35%	17.35%
(23) Anticipated Deviations Per Exposure $[(21)/(1.0-(22))]-21$	40.99	112.39
(24) Premium Required per exposure $[(21)+(23)]$	236.27	647.80
(25) Model Year Trend Factor (See page D-43)	1.064	1.127
(26) Symbol Trend Factor (i) (See pages D-44)	1.135	1.052
(27) Distributional Adjustment Factor (j) (See pages C-22,23)	1.306	0.735
(28) Required Base Class Premium - Model Year 2022, Symbol 11 $[(24)]/[(25)x(26)x(27)]$	149.81	743.39
(29) Factor for Change in Model Year Base	1.05	1.11
(30) Required Base Class Premium - Model Year 2024, Symbol 11 $[(29)x(30)]$	\$157.30	\$825.16
(31) Effective Change (See pages C-16, C-17)	27.5%	24.7%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2021

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses. See pages D-14 and D-15 for the adjustment of wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See pages D-31 and D-34.

(e) Projected losses = $\frac{(10)}{[(3) \times (1+(8))]}$ where (10) = number of years of projection from 7/1/2021 to 7/16/2024.

(f) Projected loss adjustment expenses = $\frac{(11)}{[(5) \times (1+(9))]}$ where (11) = number of years of projection from 7/1/2021 to 7/16/2024.

(g) Projected general and other acquisition expenses = $\frac{(12)}{[(7) \times (1+(9))]}$ where (12) = number of years of projection from 7/1/2021 to 4/1/2024.

(h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See pre-filed testimony of R. Retian and P. Anderson and page D-46.

(i) Symbol trend factors from 7/1/2021 to the prospective average date of earning of 7/16/2024 are 1.135 for Comprehensive and 1.052 for Collision. See page D-44. On an annualized basis these are:

Comprehensive:	$\frac{1/3.04}{[(1.135)]}$	=	1.043	or 4.3% per annum
Collision:	$\frac{1/3.04}{[(1.052)]}$	=	1.017	or 1.7% per annum.

(j) Distributional adjustment factor = Average Rate / Base Deductible Base Class Rate. See pages C-22,23.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2020

All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	478,781,224	933,935,158
(2) Paid to Incurred Factor (See page D-42)	1.006	1.006
(3) Incurred Losses (1)x(2)	481,653,911	939,538,769
(4) Loss Adjustment Expense Factor (See page D-26)	0.122	0.122
(5) Loss Adjustment Expense (3)x(4)	58,761,777	114,623,730
(6) Earned Exposures (c)	6,083,986	5,665,581
(7) General and Other Acquisition Expenses (d)	104,808,072	272,184,589
(8) Average Annual Change in Losses (See page D-9)	10.0%	15.5%
(9) Average Annual Change in Expenses (See page D-8)	5.5%	5.5%
(10) Years of Trend - Losses (e)	4.04	4.04
(11) Years of Trend - LAE (f)	4.04	4.04
(12) Years of Trend - G & OA Expenses (g)	3.75	3.75
(13) Projected Losses (e)	708,031,249	1,681,774,397
(14) Projected LAE (f)	72,923,365	142,248,049
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(6)$	128.36	321.95
(16) Projected G & OA Expenses (g)	128,075,464	332,609,568
(17) Projected Fixed Expenses per exposure $[(16)]/(6)$	21.05	58.71
(18) Projected Loss, LAE and Fixed Expenses per exposure $[(15)+(17)]$	149.41	380.66
(19) Percentage Dividends (See page D-35)	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page D-23)	0.799	0.799
(21) Net Premium Required per exposure $[(18)]/((20)-(19))$	187.94	478.82
(22) Percentage Net Deviations (h)	17.35%	17.35%
(23) Anticipated Deviations Per Exposure $[(21)/(1.0-(22))]- (21)$	39.45	100.51
(24) Premium Required per exposure $[(21)+(23)]$	227.39	579.33

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2020

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses. See pages D-14 and D-15 for the adjustment of wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See pages D-31 and D-34.
- (e) Projected losses = $\left[\frac{(10)}{(3) \times (1+(8))} \right]$ where (10) = number of years of projection from 7/1/2020 to 7/16/2024.
- (f) Projected loss adjustment expenses = $\left[\frac{(11)}{(5) \times (1+(9))} \right]$ where (11) = number of years of projection from 7/1/2020 to 7/16/2024.
- (g) Projected general and other acquisition expenses = $\left[\frac{(12)}{(7) \times (1+(9))} \right]$ where (12) = number of years of projection from 7/1/2020 to 4/1/2024.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See pre-filed testimony of R. Retian and P. Anderson and page D-46.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2019

All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	488,227,065	1,071,761,013
(2) Paid to Incurred Factor (See page D-42)	0.996	0.996
(3) Incurred Losses (1)x(2)	486,274,157	1,067,473,969
(4) Loss Adjustment Expense Factor (See page D-27)	0.122	0.122
(5) Loss Adjustment Expense (3b)x(4)	59,325,447	130,231,824
(6) Earned Exposures (c)	5,852,067	5,451,074
(7) General and Other Acquisition Expenses (d)	97,291,831	259,627,446
(8) Average Annual Change in Losses (See page D-9)	10.0%	15.4%
(9) Average Annual Change in Expenses (See page D-8)	5.5%	5.5%
(10) Years of Trend - Losses (e)	5.04	5.04
(11) Years of Trend - LAE (f)	5.04	5.04
(12) Years of Trend - G & OA Expenses (g)	4.75	4.75
(13) Projected Losses (e)	786,305,312	2,196,861,428
(14) Projected LAE (f)	77,716,336	170,603,689
(15) Projected Losses and LAE per exposure $[\frac{(13)+(14)}{(6)}]$	147.64	434.31
(16) Projected G & OA Expenses (g)	125,506,462	334,919,405
(17) Projected Fixed Expenses per exposure $[\frac{(16)}{(6)}]$	21.45	61.44
(18) Projected Loss, LAE and Fixed Expenses per exposure $[\frac{(15)+(17)}{(6)}]$	169.09	495.75
(19) Percentage Dividends (See page D-35)	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page D-24)	0.799	0.799
(21) Net Premium Required per exposure $[\frac{(18)}{(20)-(19)}]$	212.69	623.58
(22) Percentage Net Deviations (h)	17.35%	17.35%
(23) Anticipated Deviations Per Exposure $[\frac{(21)}{(1.0-(22))}-(21)]$	44.65	130.90
(24) Premium Required per exposure $[\frac{(21)+(23)}{(20)}]$	257.34	754.48

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2019

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses. See pages D-14 and D-15 for the adjustment of wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See pages D-31 and D-34.
- (e) Projected losses = $\frac{(10)}{[(3b) \times (1+(8))]}$ where (10) = number of years of projection from 7/1/2019 to 7/16/2024.
- (f) Projected loss adjustment expenses = $\frac{(11)}{[(5) \times (1+(9))]}$ where (11) = number of years of projection from 7/1/2019 to 7/16/2024.
- (g) Projected general and other acquisition expenses = $\frac{(12)}{[(7) \times (1+(9))]}$ where (12) = number of years of projection from 7/1/2019 to 4/1/2024.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See pre-filed testimony of R. Retian and P. Anderson and page D-46.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
BODILY INJURY LIABILITY
CALCULATION OF FILED BASE RATES BY TERRITORY

TERR	(1) EARNED CAR YEARS YR. ENDED 12/31/2021	(2) 30/60 LOSS COST 3 YRS ENDED 12/31/2021	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 30/60 BASE CLASS RATE PRES.	(9) FILED	(10) % CHG.
110	110,223	76.18	0.872	87.36	0.9	86.63	0.824	154	198	28.6%
120	372,701	83.68	0.830	100.82	1.0	100.82	0.959	192	225	17.2%
130	440,454	99.90	0.839	119.07	1.0	119.07	1.132	217	261	20.3%
140	25,813	161.30	0.869	185.62	0.6	170.00	1.617	282	360	27.7%
150	110,109	118.71	0.891	133.23	1.0	133.23	1.267	216	288	33.3%
170	193,593	76.53	0.874	87.56	1.0	87.56	0.833	174	200	14.9%
180	107,848	94.15	0.953	98.79	1.0	98.79	0.939	205	221	7.8%
190	201,206	83.50	0.889	93.93	1.0	93.93	0.893	199	212	6.5%
200	91,039	110.20	0.863	127.69	0.9	126.67	1.205	226	276	22.1%
210	24,836	57.55	0.813	70.79	0.3	92.55	0.880	196	209	6.6%
220	60,551	118.62	0.818	145.01	0.8	143.45	1.364	264	308	16.7%
230	90,927	145.79	0.826	176.50	1.0	176.50	1.678	308	373	21.1%
240	81,347	123.77	0.833	148.58	1.0	148.58	1.413	279	318	14.0%
250	264,647	126.73	0.894	141.76	1.0	141.76	1.348	265	305	15.1%
260	616,080	98.59	0.858	114.91	1.0	114.91	1.093	218	253	16.1%
270	213,733	75.47	0.890	84.80	1.0	84.80	0.806	173	194	12.1%
280	173,499	130.94	0.913	143.42	1.0	143.42	1.364	252	308	22.2%
290	104,269	106.05	0.902	117.57	1.0	117.57	1.118	233	258	10.7%
300	412,570	68.24	0.917	74.42	1.0	74.42	0.708	159	174	9.4%
310	79,856	56.79	0.906	62.68	0.7	66.49	0.632	145	158	9.0%
320	930,386	71.58	0.826	86.66	1.0	86.66	0.824	168	198	17.9%
340	177,494	120.74	0.895	134.91	1.0	134.91	1.283	238	292	22.7%
350	488,066	74.81	0.869	86.09	1.0	86.09	0.819	170	197	15.9%
360	181,816	90.77	0.852	106.54	1.0	106.54	1.013	200	236	18.0%
370	415,864	107.28	0.869	123.45	1.0	123.45	1.174	233	269	15.5%
380	87,665	117.89	0.837	140.85	1.0	140.85	1.339	257	303	17.9%
390	261,971	90.46	0.909	99.52	1.0	99.52	0.946	200	223	11.5%
420	215,072	180.96	0.917	197.34	1.0	197.34	1.877	362	413	14.1%
440	168,755	113.20	0.875	129.37	1.0	129.37	1.230	246	281	14.2%
450	76,409	134.58	0.876	153.63	1.0	153.63	1.461	290	328	13.1%
460	658,347	81.95	0.858	95.51	1.0	95.51	0.908	192	215	12.0%
470	158,589	97.85	0.843	116.07	1.0	116.07	1.104	221	255	15.4%
480	223,165	56.13	0.826	67.95	1.0	67.95	0.646	148	161	8.8%
490	563,909	57.47	0.854	67.30	1.0	67.30	0.640	142	160	12.7%
SW	8,382,809	91.12	0.867	105.14		105.16				15.6%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PROPERTY DAMAGE LIABILITY
CALCULATION OF FILED BASE RATES BY TERRITORY

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2021	(2) \$25,000 LOSS COST 3 YRS ENDED 12/31/2021	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) \$25,000 BASE CLASS RATE PRES.	(9) BASE CLASS RATE FILED	(10) % CHG.
110	110,223	105.40	0.872	120.87	1.0	120.87	0.873	217	310	42.9%
120	372,701	94.80	0.830	114.22	1.0	114.22	0.825	204	295	44.6%
130	440,454	102.36	0.839	122.00	1.0	122.00	0.881	212	312	47.2%
140	25,813	127.07	0.869	146.23	0.9	145.50	1.050	250	365	46.0%
150	110,109	134.92	0.891	151.43	1.0	151.43	1.093	267	379	41.9%
170	193,593	108.82	0.874	124.51	1.0	124.51	0.899	228	318	39.5%
180	107,848	140.82	0.953	147.76	1.0	147.76	1.067	272	371	36.4%
190	201,206	133.21	0.889	149.84	1.0	149.84	1.082	281	375	33.5%
200	91,039	131.17	0.863	151.99	1.0	151.99	1.097	258	380	47.3%
210	24,836	80.56	0.813	99.09	0.7	103.56	0.748	205	271	32.2%
220	60,551	98.88	0.818	120.88	1.0	120.88	0.873	218	310	42.2%
230	90,927	107.22	0.826	129.81	1.0	129.81	0.937	216	330	52.8%
240	81,347	105.89	0.833	127.12	1.0	127.12	0.918	221	324	46.6%
250	264,647	150.69	0.894	168.56	1.0	168.56	1.217	299	418	39.8%
260	616,080	122.36	0.858	142.61	1.0	142.61	1.030	249	359	44.2%
270	213,733	126.63	0.890	142.28	1.0	142.28	1.027	273	358	31.1%
280	173,499	163.29	0.913	178.85	1.0	178.85	1.291	309	441	42.7%
290	104,269	144.69	0.902	160.41	1.0	160.41	1.158	292	399	36.6%
300	412,570	123.42	0.917	134.59	1.0	134.59	0.972	264	341	29.2%
310	79,856	101.70	0.906	112.25	1.0	112.25	0.810	228	290	27.2%
320	930,386	98.06	0.826	118.72	1.0	118.72	0.857	211	305	44.5%
340	177,494	146.98	0.895	164.22	1.0	164.22	1.186	282	408	44.7%
350	488,066	112.19	0.869	129.10	1.0	129.10	0.932	235	328	39.6%
360	181,816	110.80	0.852	130.05	1.0	130.05	0.939	232	330	42.2%
370	415,864	134.87	0.869	155.20	1.0	155.20	1.120	281	387	37.7%
380	87,665	141.37	0.837	168.90	1.0	168.90	1.219	288	418	45.1%
390	261,971	140.08	0.909	154.10	1.0	154.10	1.112	300	385	28.3%
420	215,072	185.01	0.917	201.76	1.0	201.76	1.457	365	493	35.1%
440	168,755	144.76	0.875	165.44	1.0	165.44	1.194	298	411	37.9%
450	76,409	152.06	0.876	173.58	1.0	173.58	1.253	304	429	41.1%
460	658,347	123.73	0.858	144.21	1.0	144.21	1.041	257	363	41.2%
470	158,589	120.09	0.843	142.46	1.0	142.46	1.028	237	358	51.1%
480	223,165	90.42	0.826	109.47	1.0	109.47	0.790	202	284	40.6%
490	563,909	102.16	0.854	119.63	1.0	119.63	0.864	213	307	44.1%
SW	8,382,809	120.23	0.869	138.51		138.52				40.4%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
MEDICAL PAYMENTS
CALCULATION OF FILED BASE RATES BY TERRITORY

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2021	(2) LOSS COST 3 YRS ENDED 12/31/2021	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) \$500 BASE CLASS RATE PRES.	(9) FILED	(10) % CHG.
110	74,389	9.02	0.605	14.91	0.5	17.36	0.663	15	13	-13.3%
120	268,073	14.09	0.573	24.59	1.0	24.59	0.940	19	17	-10.5%
130	311,119	16.29	0.580	28.09	1.0	28.09	1.073	20	19	-5.0%
140	15,420	27.30	0.593	46.04	0.5	44.16	1.687	32	28	-12.5%
150	71,098	18.70	0.616	30.36	0.9	30.36	1.160	23	20	-13.0%
170	128,900	14.52	0.601	24.16	0.9	23.99	0.917	17	17	0.0%
180	53,477	20.25	0.627	32.30	0.7	31.72	1.212	23	21	-8.7%
190	127,338	14.07	0.615	22.88	0.8	23.59	0.901	20	16	-20.0%
200	55,185	19.71	0.593	33.24	0.7	33.18	1.268	25	22	-12.0%
210	18,363	10.92	0.567	19.26	0.2	24.99	0.955	20	17	-15.0%
220	42,335	18.75	0.562	33.36	0.7	32.86	1.256	24	22	-8.3%
230	57,539	21.84	0.563	38.79	0.9	38.34	1.465	26	25	-3.8%
240	55,308	20.78	0.579	35.89	0.8	35.05	1.339	24	23	-4.2%
250	132,098	26.24	0.606	43.30	1.0	43.30	1.655	30	28	-6.7%
260	396,627	18.45	0.592	31.17	1.0	31.17	1.191	22	21	-4.5%
270	147,948	12.45	0.620	20.08	0.9	20.32	0.776	17	14	-17.6%
280	101,996	24.37	0.624	39.05	1.0	39.05	1.492	30	25	-16.7%
290	60,405	16.36	0.616	26.56	0.7	28.10	1.074	24	19	-20.8%
300	267,020	11.91	0.633	18.82	1.0	18.82	0.719	16	14	-12.5%
310	53,349	8.81	0.625	14.10	0.4	15.95	0.609	13	12	-7.7%
320	627,976	10.80	0.571	18.91	1.0	18.91	0.723	15	14	-6.7%
340	97,874	21.44	0.610	35.15	1.0	35.15	1.343	27	23	-14.8%
350	322,369	12.69	0.601	21.11	1.0	21.11	0.807	17	15	-11.8%
360	117,787	16.25	0.584	27.83	1.0	27.83	1.063	20	19	-5.0%
370	270,486	19.21	0.598	32.12	1.0	32.12	1.227	24	21	-12.5%
380	61,186	18.72	0.579	32.33	0.8	31.68	1.211	22	21	-4.5%
390	170,847	15.24	0.633	24.08	1.0	24.08	0.920	17	17	0.0%
420	101,670	39.05	0.626	62.38	1.0	62.38	2.384	48	38	-20.8%
440	95,529	22.21	0.603	36.83	1.0	36.83	1.407	27	24	-11.1%
450	41,070	22.91	0.598	38.31	0.7	36.33	1.388	24	24	0.0%
460	440,349	14.01	0.592	23.67	1.0	23.67	0.904	18	16	-11.1%
470	109,796	14.41	0.581	24.80	0.9	24.83	0.949	19	17	-10.5%
480	146,082	9.40	0.573	16.40	0.8	16.56	0.633	13	12	-7.7%
490	366,772	10.85	0.591	18.36	1.0	18.36	0.702	14	13	-7.1%
SW	5,407,780	15.57	0.597	26.11		26.17				-9.7%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FULL COVERAGE COMPREHENSIVE
CALCULATION OF FILED BASE RATES BY TERRITORY

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2021	(2) LOSS COST 3 YRS ENDED 12/31/2021	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 2024 SYMBOL BASE CLASS RATE PRES.	(9) 11 BASE CLASS RATE FILED	(10) % CHG.
110	80,830	89.79	1.297	69.23	1.0	69.23	1.068	138	169	20.8%
120	261,995	146.76	1.209	121.39	1.0	121.39	1.873	249	287	13.7%
130	305,030	119.41	1.227	97.32	1.0	97.32	1.502	193	233	19.1%
140	18,224	96.27	1.258	76.53	0.9	76.99	1.188	154	187	19.8%
150	85,950	96.99	1.317	73.64	1.0	73.64	1.136	147	179	20.1%
170	147,426	71.70	1.273	56.32	1.0	56.32	0.869	114	140	21.1%
180	86,001	78.70	1.289	61.06	1.0	61.06	0.942	119	151	25.1%
190	165,052	52.68	1.378	38.23	1.0	38.23	0.590	80	100	23.3%
200	70,471	71.87	1.307	54.99	1.0	54.99	0.848	121	137	11.7%
210	20,923	64.94	1.308	49.65	0.8	51.20	0.790	109	129	16.7%
220	40,613	146.40	1.166	125.56	1.0	125.56	1.937	226	296	29.2%
230	60,853	99.32	1.234	80.49	1.0	80.49	1.242	154	195	24.9%
240	57,311	119.03	1.219	97.65	1.0	97.65	1.507	173	233	32.8%
250	211,162	78.29	1.361	57.52	1.0	57.52	0.888	116	143	21.6%
260	462,833	88.21	1.305	67.59	1.0	67.59	1.043	134	166	22.2%
270	183,662	65.98	1.471	44.85	1.0	44.85	0.692	88	115	28.9%
280	134,425	67.11	1.371	48.95	1.0	48.95	0.755	101	124	21.1%
290	74,477	77.21	1.326	58.23	1.0	58.23	0.898	120	145	19.2%
300	345,146	65.22	1.416	46.06	1.0	46.06	0.711	84	117	37.4%
310	64,628	71.75	1.394	51.47	1.0	51.47	0.794	99	129	28.5%
320	659,173	101.40	1.243	81.58	1.0	81.58	1.259	150	197	29.5%
340	126,909	80.08	1.319	60.71	1.0	60.71	0.937	106	150	39.6%
350	380,342	71.34	1.370	52.07	1.0	52.07	0.803	98	131	31.8%
360	129,239	74.77	1.282	58.32	1.0	58.32	0.900	109	145	31.2%
370	321,908	71.67	1.351	53.05	1.0	53.05	0.819	104	133	26.1%
380	63,020	99.71	1.240	80.41	1.0	80.41	1.241	133	195	44.6%
390	225,507	72.67	1.560	46.58	1.0	46.58	0.719	83	118	40.2%
420	159,308	83.11	1.349	61.61	1.0	61.61	0.951	118	152	27.0%
440	134,959	75.14	1.396	53.83	1.0	53.83	0.831	97	135	37.3%
450	55,183	69.96	1.255	55.75	1.0	55.75	0.860	102	139	34.4%
460	500,380	70.30	1.363	51.58	1.0	51.58	0.796	97	130	32.2%
470	110,393	96.36	1.238	77.84	1.0	77.84	1.201	142	189	31.3%
480	153,231	106.85	1.268	84.27	1.0	84.27	1.300	142	203	41.0%
490	410,767	73.66	1.325	55.59	1.0	55.59	0.858	96	139	42.8%
SW	6,307,331	84.68	1.306	64.81		64.81				27.5%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
\$100 DEDUCTIBLE COLLISION
CALCULATION OF FILED BASE RATES BY TERRITORY

TERRITORIAL	(1) EARNED CAR YEARS YR. ENDED 12/31/2021	(2) LOSS COST 3 YRS ENDED 12/31/2021	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 2024 SYMBOL BASE CLASS RATE PRES.	(9) 11 BASE CLASS RATE FILED	(10) % CHG.
110	77,156	162.28	0.729	222.61	1.0	222.61	0.846	596	718	18.9%
120	236,893	178.14	0.668	266.68	1.0	266.68	1.013	687	846	21.6%
130	282,186	177.55	0.681	260.72	1.0	260.72	0.990	665	828	22.9%
140	17,180	222.24	0.721	308.24	1.0	308.24	1.171	761	967	25.4%
150	82,036	198.28	0.756	262.28	1.0	262.28	0.996	673	833	22.2%
170	141,351	164.27	0.736	223.19	1.0	223.19	0.848	587	720	21.1%
180	82,497	227.29	0.835	272.20	1.0	272.20	1.034	743	862	14.5%
190	158,604	172.23	0.758	227.22	1.0	227.22	0.863	615	731	17.3%
200	67,080	180.38	0.730	247.10	1.0	247.10	0.939	637	789	22.3%
210	19,904	124.47	0.698	178.32	0.7	187.10	0.711	522	615	16.3%
220	36,531	178.16	0.655	272.00	1.0	272.00	1.033	706	861	20.4%
230	57,171	206.89	0.697	296.83	1.0	296.83	1.127	704	933	30.8%
240	52,706	197.16	0.690	285.74	1.0	285.74	1.085	717	901	24.0%
250	203,190	261.53	0.810	322.88	1.0	322.88	1.226	795	1009	25.3%
260	436,708	194.65	0.728	267.38	1.0	267.38	1.016	666	848	25.7%
270	177,902	179.85	0.786	228.82	1.0	228.82	0.869	620	736	17.2%
280	129,343	236.95	0.792	299.18	1.0	299.18	1.136	738	940	25.7%
290	70,972	231.99	0.775	299.34	1.0	299.34	1.137	781	941	18.9%
300	334,257	178.44	0.800	223.05	1.0	223.05	0.847	589	719	20.5%
310	62,071	152.36	0.768	198.39	1.0	198.39	0.754	563	648	13.6%
320	582,576	160.68	0.664	241.99	1.0	241.99	0.919	615	774	24.2%
340	118,952	234.90	0.746	314.88	1.0	314.88	1.196	738	986	31.9%
350	355,841	172.72	0.729	236.93	1.0	236.93	0.900	589	759	27.2%
360	117,306	175.21	0.692	253.19	1.0	253.19	0.962	633	807	25.9%
370	302,008	206.16	0.745	276.72	1.0	276.72	1.051	677	875	27.6%
380	58,762	202.93	0.691	293.68	1.0	293.68	1.116	750	925	21.8%
390	219,715	220.34	0.841	262.00	1.0	262.00	0.995	663	832	23.9%
420	153,142	319.24	0.818	390.27	1.0	390.27	1.482	906	1204	31.2%
440	129,280	236.64	0.778	304.16	1.0	304.16	1.155	737	954	27.8%
450	51,484	237.64	0.732	324.64	1.0	324.64	1.233	777	1014	28.8%
460	463,569	195.50	0.728	268.54	1.0	268.54	1.020	666	851	26.1%
470	99,711	187.12	0.676	276.80	1.0	276.80	1.051	654	875	32.1%
480	137,669	162.30	0.650	249.69	1.0	249.69	0.948	625	796	25.7%
490	386,946	175.75	0.694	253.24	1.0	253.24	0.962	615	807	29.5%
SW	5,902,699	193.36	0.735	263.24		263.27				24.7%

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE
NOTES TO CALCULATION OF FILED BASE RATES BY TERRITORY

Liability data shown in column (1) and column (2) is total market data. Comprehensive data are for Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 deductibles. Collision data are for \$50, \$100, \$200, \$250, \$500 and \$1,000 deductibles. Physical Damage data is total market data.

Column

- (1) Earned exposures for the year ended 12/31/2021.
- (2) Pure premium (losses divided by exposures) for the three years ended 12/31/2021. Liability data are developed to ultimate. Comprehensive data are adjusted by territory by replacing the actual wind and water losses incurred in the latest three years with a long-term territory wind and water provision.
- (3) Distributional adjustment factor = Present average premium for year ended 12/31/2021 divided by the current base class base rate. See pages C-19-23.
- (4) Base Class Loss Cost = Col.(2) / Col.(3)
- (5) Credibility is determined by each territory's three year number of claims using the credibility tables shown on page D-40. Comprehensive claims have been adjusted to reflect normalized wind and water claims.
- (6) Formula base class loss cost = [Col.(4) x Col.(5)] + [Statewide Col.(4)x{1-Col.(5)} x HAF] where HAF is the historical adjustment factor and is equal to the ratio of the current base class base rate to the statewide average base class base rate. See pages C-19-23.
- (7) Index to state = Col.(6) / Statewide Col.(6)
- (8) Present base rates currently in effect as of the date of this filing. For physical damage, the rates shown are for the model year specified.
- (9) The filed base rate is calculated by the following formula: {[RBCP x VR x Col.(7)] + FE } x offset

RBCP = Required base class premium, as shown on pages C-1, C-7.

VR = variable ratio FE = flattened expense amount

The variable ratio and flattened expense amount account for the flattening of 100% of general and other acquisition expenses by territory and are calculated below:

	BI	PD	Med Pay	Comp	Coll
(1) Projected general and other acquisition expenses per exposure (from page C-1, line (17) and page C-7, line (17))	25.13	30.93	4.59	20.03	55.81
(2) Required average premium per exposure (from pages C-1, line (24) and C-7, line (24))	202.71	303.84	29.16	236.27	647.80
(3) Fixed ratio = (1) / (2)	0.124	0.102	0.157	0.085	0.086
(4) Variable ratio 1 - (3)	0.876	0.898	0.843	0.915	0.914
(5) Required Base Class Premium (from page C-1, line (26) and page C-7, line (30))	233.81	349.64	17.74	157.30	825.16
(6) Flattened expenses (5) x (3)	28.99	35.66	2.79	13.37	70.96

- (10) The percent change is calculated by the following formula: [(9)/(8)/offset]-1.00. The statewide change is determined by weighing the territory changes on each territory's base premium.

The offsets required so that filed changes will have no rate level effect are as follows:

Offsets for the change in model year base from 2022 to 2024 are 1.014 for Comprehensive and 1.013 for Collision.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
BODILY INJURY LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2021	(2) 30/60 PRES. AVG. PREM(A)	(3) 30/60 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	110,223	134.26	154	0.872	0.761
120	372,701	159.28	192	0.830	0.949
130	440,454	182.04	217	0.839	1.073
140	25,813	244.99	282	0.869	1.394
150	110,109	192.48	216	0.891	1.068
170	193,593	152.03	174	0.874	0.860
180	107,848	195.37	205	0.953	1.014
190	201,206	176.95	199	0.889	0.984
200	91,039	195.08	226	0.863	1.117
210	24,836	159.30	196	0.813	0.969
220	60,551	215.97	264	0.818	1.305
230	90,927	254.36	308	0.826	1.523
240	81,347	232.45	279	0.833	1.379
250	264,647	236.93	265	0.894	1.310
260	616,080	187.11	218	0.858	1.078
270	213,733	154.01	173	0.890	0.855
280	173,499	230.07	252	0.913	1.246
290	104,269	210.26	233	0.902	1.152
300	412,570	145.87	159	0.917	0.786
310	79,856	131.43	145	0.906	0.717
320	930,386	138.81	168	0.826	0.831
340	177,494	213.04	238	0.895	1.177
350	488,066	147.69	170	0.869	0.841
360	181,816	170.38	200	0.852	0.989
370	415,864	202.51	233	0.869	1.152
380	87,665	215.14	257	0.837	1.271
390	261,971	181.88	200	0.909	0.989
420	215,072	331.93	362	0.917	1.790
440	168,755	215.30	246	0.875	1.216
450	76,409	254.03	290	0.876	1.434
460	658,347	164.66	192	0.858	0.949
470	158,589	186.38	221	0.843	1.093
480	223,165	122.20	148	0.826	0.732
490	563,909	121.24	142	0.854	0.702
SW	8,382,809	175.32	202.26	0.867	

(A) Total Market Data at Rate Bureau rates.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PROPERTY DAMAGE LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

T E R R	(1) EARNED CAR YEARS YR. ENDED 12/31/2021	(2) \$25000 PRES. AVG. PREM(A)	(3) \$25000 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	110,223	189.18	217	0.872	0.871
120	372,701	169.24	204	0.830	0.819
130	440,454	177.85	212	0.839	0.851
140	25,813	217.19	250	0.869	1.003
150	110,109	237.93	267	0.891	1.072
170	193,593	199.21	228	0.874	0.915
180	107,848	259.23	272	0.953	1.092
190	201,206	249.86	281	0.889	1.128
200	91,039	222.70	258	0.863	1.036
210	24,836	166.61	205	0.813	0.823
220	60,551	178.34	218	0.818	0.875
230	90,927	178.38	216	0.826	0.867
240	81,347	184.13	221	0.833	0.887
250	264,647	267.33	299	0.894	1.200
260	616,080	213.72	249	0.858	0.999
270	213,733	243.04	273	0.890	1.096
280	173,499	282.11	309	0.913	1.240
290	104,269	263.51	292	0.902	1.172
300	412,570	242.20	264	0.917	1.060
310	79,856	206.67	228	0.906	0.915
320	930,386	174.34	211	0.826	0.847
340	177,494	252.43	282	0.895	1.132
350	488,066	204.16	235	0.869	0.943
360	181,816	197.63	232	0.852	0.931
370	415,864	244.23	281	0.869	1.128
380	87,665	241.09	288	0.837	1.156
390	261,971	272.82	300	0.909	1.204
420	215,072	334.68	365	0.917	1.465
440	168,755	260.81	298	0.875	1.196
450	76,409	266.30	304	0.876	1.220
460	658,347	220.41	257	0.858	1.032
470	158,589	199.88	237	0.843	0.951
480	223,165	166.78	202	0.826	0.811
490	563,909	181.86	213	0.854	0.855
SW	8,382,809	216.41	249.15	0.869	

(A) Total Market Data at Rate Bureau rates.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
MEDICAL PAYMENTS

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

T E R R	(1) EARNED CAR YEARS YR. ENDED 12/31/2021	(2) \$500 PRES. AVG. PREM(A)	(3) \$500 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	74,389	9.08	15	0.605	0.759
120	268,073	10.88	19	0.573	0.961
130	311,119	11.59	20	0.580	1.012
140	15,420	18.98	32	0.593	1.619
150	71,098	14.17	23	0.616	1.163
170	128,900	10.22	17	0.601	0.860
180	53,477	14.43	23	0.627	1.163
190	127,338	12.29	20	0.615	1.012
200	55,185	14.82	25	0.593	1.265
210	18,363	11.34	20	0.567	1.012
220	42,335	13.48	24	0.562	1.214
230	57,539	14.64	26	0.563	1.315
240	55,308	13.89	24	0.579	1.214
250	132,098	18.19	30	0.606	1.517
260	396,627	13.02	22	0.592	1.113
270	147,948	10.54	17	0.620	0.860
280	101,996	18.72	30	0.624	1.517
290	60,405	14.78	24	0.616	1.214
300	267,020	10.12	16	0.633	0.809
310	53,349	8.13	13	0.625	0.658
320	627,976	8.56	15	0.571	0.759
340	97,874	16.48	27	0.610	1.366
350	322,369	10.22	17	0.601	0.860
360	117,787	11.67	20	0.584	1.012
370	270,486	14.36	24	0.598	1.214
380	61,186	12.74	22	0.579	1.113
390	170,847	10.76	17	0.633	0.860
420	101,670	30.06	48	0.626	2.428
440	95,529	16.29	27	0.603	1.366
450	41,070	14.35	24	0.598	1.214
460	440,349	10.66	18	0.592	0.910
470	109,796	11.03	19	0.581	0.961
480	146,082	7.45	13	0.573	0.658
490	366,772	8.28	14	0.591	0.708
SW	5,407,780	11.80	19.77	0.597	
Avg. ILF		2.754			
Total		32.50		1.644	

(A) Total Market Data at Rate Bureau rates.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FULL COVERAGE COMPREHENSIVE

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2021	(2) PRES. AVG. PREM	(3) Full Coverage BASE CLASS* RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	80,830	169.96	131	1.297	1.116
120	261,995	286.63	237	1.209	2.019
130	305,030	225.77	184	1.227	1.567
140	18,224	184.98	147	1.258	1.252
150	85,950	184.40	140	1.317	1.193
170	147,426	138.74	109	1.273	0.929
180	86,001	145.62	113	1.289	0.963
190	165,052	104.69	76	1.378	0.647
200	70,471	150.25	115	1.307	0.980
210	20,923	136.00	104	1.308	0.886
220	40,613	250.68	215	1.166	1.832
230	60,853	181.36	147	1.234	1.252
240	57,311	201.18	165	1.219	1.406
250	211,162	149.68	110	1.361	0.937
260	462,833	167.03	128	1.305	1.090
270	183,662	123.58	84	1.471	0.716
280	134,425	131.61	96	1.371	0.818
290	74,477	151.22	114	1.326	0.971
300	345,146	113.28	80	1.416	0.681
310	64,628	131.00	94	1.394	0.801
320	659,173	177.82	143	1.243	1.218
340	126,909	133.26	101	1.319	0.860
350	380,342	127.39	93	1.370	0.792
360	129,239	133.33	104	1.282	0.886
370	321,908	133.72	99	1.351	0.843
380	63,020	157.45	127	1.240	1.082
390	225,507	123.23	79	1.560	0.673
420	159,308	151.08	112	1.349	0.954
440	134,959	128.39	92	1.396	0.784
450	55,183	121.73	97	1.255	0.826
460	500,380	125.37	92	1.363	0.784
470	110,393	167.09	135	1.238	1.150
480	153,231	171.20	135	1.268	1.150
490	410,767	120.62	91	1.325	0.775
SW	6,307,331	153.33	117.39	1.306	

* Model year 2022, symbol = 11.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
\$100 DEDUCTIBLE COLLISION

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED CAR YEARS	(2) PRES. AVG. PREM	(3) \$100 Ded. BASE CLASS* RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	77,156	391.39	537	0.729	0.901
120	236,893	413.68	619	0.668	1.039
130	282,186	407.67	599	0.681	1.005
140	17,180	494.87	686	0.721	1.151
150	82,036	458.05	606	0.756	1.017
170	141,351	389.49	529	0.736	0.888
180	82,497	558.83	669	0.835	1.122
190	158,604	419.85	554	0.758	0.930
200	67,080	419.14	574	0.730	0.963
210	19,904	327.86	470	0.698	0.789
220	36,531	416.71	636	0.655	1.067
230	57,171	442.02	634	0.697	1.064
240	52,706	445.80	646	0.690	1.084
250	203,190	579.72	716	0.810	1.201
260	436,708	436.81	600	0.728	1.007
270	177,902	439.48	559	0.786	0.938
280	129,343	526.60	665	0.792	1.116
290	70,972	545.50	704	0.775	1.181
300	334,257	425.05	531	0.800	0.891
310	62,071	389.60	507	0.768	0.851
320	582,576	367.96	554	0.664	0.930
340	118,952	496.37	665	0.746	1.116
350	355,841	387.32	531	0.729	0.891
360	117,306	394.56	570	0.692	0.956
370	302,008	454.68	610	0.745	1.023
380	58,762	467.24	676	0.691	1.134
390	219,715	502.33	597	0.841	1.002
420	153,142	667.56	816	0.818	1.369
440	129,280	516.67	664	0.778	1.114
450	51,484	512.31	700	0.732	1.174
460	463,569	436.68	600	0.728	1.007
470	99,711	398.02	589	0.676	0.988
480	137,669	365.87	563	0.650	0.945
490	386,946	384.29	554	0.694	0.930
SW	5,902,699	437.89	596.01	0.735	

* Model year 2022, symbol = 11.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

CALCULATION OF OFFSETS FOR THE CHANGE IN BASE MODEL YEAR

Notes for the determination of the Offsets for the Shift to a 2024 Base Model Year.

The offsets used are necessary so that no overall rate level change will result from the change in model year base from 2022 to 2024. The data used are the model year distributions underlying Comprehensive and Collision coverages for the year ending 12/31/2021. These distributions are used to determine the anticipated revenue impact of a two year shift in the model year base.

Column (1): Model Year

Column (2): Symbol

Column (3): Written Premium for all deductibles combined for year ended 12/31/2021.

Column (4): Relativity at the current base model year (2022), prior to the two year shift. Model years 1989 and prior are based on a previous 21 symbol table. Model years 1990 - 2010 are based on a 27 symbol table with a symbol 8 base. Model years 2011 and subsequent are based on a 75 symbol table with a symbol 11 base.

Column (5) [Comp]: $\text{Column (4)} / 1.05$ where 1.05 is the current change in model year relativity representing a two year change in model year base for Comprehensive. Column (5) [Coll]: $\text{Column (4)} / 1.11$ where 1.11 is the current change in model year relativity representing a two year change in model year base for Collision.

Column (6): Relativity at the revised base model year (2024), representing a two year base shift.

Column (7): $\text{Column (6)} / \text{Column (5)}$

Column (8): $\text{Column (7)} \times \text{Column (3)}$

The offset is derived by dividing the total of column (3) by the total of column (8).

See following pages for the calculation of the offsets. The calculations for Comprehensive are contained on pages C-25-42 and the calculations for Collision are contained on pages C-43-60.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
1989	1	53,540	0.09	0.0857	0.09	1.0500	56,217
1989	2	20,950	0.11	0.1048	0.11	1.0500	21,998
1989	3	48,807	0.15	0.1429	0.15	1.0500	51,247
1989	4	37,926	0.18	0.1714	0.18	1.0500	39,822
1989	5	102,431	0.21	0.2000	0.21	1.0500	107,553
1989	6	49,435	0.28	0.2667	0.28	1.0500	51,907
1989	7	200,939	0.34	0.3238	0.34	1.0500	210,986
1989	8	149,207	0.40	0.3810	0.40	1.0500	156,667
1989	10	211,085	0.51	0.4857	0.51	1.0500	221,639
1989	11	175,599	0.62	0.5905	0.62	1.0500	184,379
1989	12	156,587	0.72	0.6857	0.72	1.0500	164,416
1989	13	85,206	0.85	0.8095	0.85	1.0500	89,466
1989	14	73,878	1.00	0.9524	1.00	1.0500	77,572
1989	15	48,408	1.21	1.1524	1.21	1.0500	50,828
1989	16	38,931	1.47	1.4000	1.47	1.0500	40,878
1989	17	43,784	1.76	1.6762	1.76	1.0500	45,973
1989	18	46,060	2.10	2.0000	2.10	1.0500	48,363
1989	19	52,065	2.51	2.3905	2.51	1.0500	54,668
1989	20	31,771	2.98	2.8381	2.98	1.0500	33,360
1989	21	77,811	4.12	3.9238	4.12	1.0500	81,702

Model Years 1990-2010 combined

2010	1	50,993	0.25	0.2381	0.25	1.0500	53,543
2010	2	63,353	0.34	0.3238	0.34	1.0500	66,521
2010	3	80,326	0.39	0.3714	0.39	1.0500	84,342
2010	4	167,479	0.43	0.4095	0.43	1.0500	175,853
2010	5	567,501	0.49	0.4667	0.49	1.0500	595,876
2010	6	954,070	0.55	0.5238	0.55	1.0500	1,001,774
2010	7	2,136,231	0.60	0.5714	0.60	1.0500	2,243,043
2010	8	5,277,182	0.65	0.6190	0.65	1.0500	5,541,041
2010	10	7,737,196	0.70	0.6667	0.70	1.0500	8,124,056
2010	11	11,992,174	0.76	0.7238	0.76	1.0500	12,591,783
2010	12	18,109,262	0.83	0.7905	0.83	1.0500	19,014,725
2010	13	19,995,823	0.89	0.8476	0.89	1.0500	20,995,614
2010	14	24,096,996	0.96	0.9143	0.96	1.0500	25,301,846
2010	15	24,225,564	1.06	1.0095	1.06	1.0500	25,436,842
2010	16	20,302,754	1.16	1.1048	1.16	1.0500	21,317,892
2010	17	13,617,055	1.29	1.2286	1.29	1.0500	14,297,908
2010	18	10,802,857	1.40	1.3333	1.40	1.0500	11,343,000
2010	19	9,300,463	1.53	1.4571	1.53	1.0500	9,765,486
2010	20	7,814,236	1.70	1.6190	1.70	1.0500	8,204,948
2010	21	6,081,815	1.89	1.8000	1.89	1.0500	6,385,906
2010	22	5,315,935	2.13	2.0286	2.13	1.0500	5,581,732
2010	23	4,480,343	2.39	2.2762	2.39	1.0500	4,704,360
2010	24	3,535,974	2.76	2.6286	2.76	1.0500	3,712,773
2010	25	2,177,979	3.40	3.2381	3.40	1.0500	2,286,878
2010	26	1,181,112	4.17	3.9714	4.17	1.0500	1,240,168
2010	27	3,147,121	4.86	4.6286	4.86	1.0500	3,304,477

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2011	1	25,294	0.22	0.2095	0.20	0.9545	24,144
2011	2	25,739	0.29	0.2762	0.27	0.9776	25,162
2011	3	8,906	0.36	0.3429	0.33	0.9625	8,572
2011	4	14,841	0.42	0.4000	0.38	0.9500	14,099
2011	5	44,430	0.47	0.4476	0.43	0.9606	42,681
2011	6	36,763	0.52	0.4952	0.47	0.9490	34,890
2011	7	62,439	0.58	0.5524	0.53	0.9595	59,909
2011	8	56,729	0.62	0.5905	0.57	0.9653	54,762
2011	10	97,923	0.67	0.6381	0.61	0.9560	93,611
2011	11	170,129	0.71	0.6762	0.65	0.9613	163,539
2011	12	351,736	0.75	0.7143	0.68	0.9520	334,853
2011	13	239,775	0.77	0.7333	0.71	0.9682	232,146
2011	14	413,613	0.81	0.7714	0.74	0.9593	396,762
2011	15	815,325	0.84	0.8000	0.77	0.9625	784,750
2011	16	647,033	0.88	0.8381	0.81	0.9665	625,343
2011	17	843,351	0.92	0.8762	0.84	0.9587	808,517
2011	18	1,284,510	0.95	0.9048	0.87	0.9616	1,235,158
2011	19	1,525,639	0.98	0.9333	0.90	0.9643	1,471,152
2011	20	2,159,518	1.01	0.9619	0.92	0.9564	2,065,440
2011	21	2,045,489	1.04	0.9905	0.96	0.9692	1,982,551
2011	22	1,599,864	1.07	1.0190	0.98	0.9617	1,538,561
2011	23	1,466,461	1.11	1.0571	1.01	0.9554	1,401,065
2011	24	898,426	1.14	1.0857	1.04	0.9579	860,598
2011	25	1,871,932	1.17	1.1143	1.07	0.9603	1,797,535
2011	26	862,385	1.21	1.1524	1.11	0.9632	830,669
2011	27	1,785,120	1.24	1.1810	1.14	0.9653	1,723,217
2011	28	1,126,261	1.29	1.2286	1.18	0.9605	1,081,734
2011	29	945,679	1.33	1.2667	1.22	0.9632	910,838
2011	30	721,229	1.36	1.2952	1.25	0.9651	696,039
2011	31	651,727	1.41	1.3429	1.29	0.9606	626,074
2011	32	341,036	1.45	1.3810	1.33	0.9631	328,453
2011	33	409,176	1.49	1.4190	1.37	0.9654	395,033
2011	34	502,370	1.53	1.4571	1.40	0.9608	482,669
2011	35	464,238	1.56	1.4857	1.43	0.9625	446,829
2011	36	676,905	1.60	1.5238	1.47	0.9647	653,002
2011	37	373,546	1.66	1.5810	1.52	0.9614	359,144
2011	38	356,284	1.73	1.6476	1.58	0.9590	341,662
2011	39	177,834	1.78	1.6952	1.63	0.9615	170,990
2011	40	125,398	1.84	1.7524	1.68	0.9587	120,219
2011	41	417,651	1.90	1.8095	1.74	0.9616	401,604
2011	42	137,491	1.96	1.8667	1.79	0.9589	131,844
2011	43	531,923	2.02	1.9238	1.85	0.9616	511,515
2011	44	322,139	2.07	1.9714	1.90	0.9638	310,467
2011	45	220,527	2.13	2.0286	1.95	0.9613	211,985
2011	46	244,128	2.20	2.0952	2.02	0.9641	235,362
2011	47	102,850	2.27	2.1619	2.08	0.9621	98,953
2011	48	119,143	2.34	2.2286	2.15	0.9647	114,942
2011	49	202,413	2.41	2.2952	2.21	0.9629	194,896
2011	50	370,154	2.48	2.3619	2.27	0.9611	355,751
2011	51	434,237	2.55	2.4286	2.33	0.9594	416,612
2011	52	148,318	2.62	2.4952	2.40	0.9618	142,657

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2011	53	90,981	2.68	2.5524	2.46	0.9638	87,688
2011	54	196,804	2.79	2.6571	2.55	0.9597	188,868
2011	55	696,437	2.93	2.7905	2.68	0.9604	668,865
2011	56	412,996	3.08	2.9333	2.82	0.9614	397,039
2011	57	442,160	3.25	3.0952	2.98	0.9628	425,698
2011	58	260,868	3.51	3.3429	3.21	0.9603	250,500
2011	59	263,038	3.89	3.7048	3.56	0.9609	252,760
2011	60	147,009	4.31	4.1048	3.95	0.9623	141,466
2011	61	253,526	4.71	4.4857	4.31	0.9608	243,595
2011	62	38,462	5.08	4.8381	4.65	0.9611	36,967
2011	63	107,807	5.45	5.1905	4.99	0.9614	103,643
2011	64	66,961	5.82	5.5429	5.33	0.9616	64,390
2011	65	40,263	6.20	5.9048	5.67	0.9602	38,662
2011	66	64,038	6.76	6.4381	6.19	0.9615	61,570
2011	67	110,966	7.50	7.1429	6.87	0.9618	106,727
2011	68	13,720	8.25	7.8571	7.55	0.9609	13,184
2011	69	117,151	9.00	8.5714	8.24	0.9613	112,621
2011	70	76,338	9.74	9.2762	8.92	0.9616	73,407
2011	71	1,306	10.49	9.9905	9.60	0.9609	1,255
2011	72	1,319	11.23	10.6952	10.28	0.9612	1,268
2011	73	1,193	11.98	11.4095	10.97	0.9615	1,147
2011	74	6,333	12.72	12.1143	11.65	0.9617	6,090
2011	75	1,063	13.47	12.8286	12.33	0.9611	1,022
2012	1	31,608	0.23	0.2190	0.20	0.9130	28,859
2012	2	5,169	0.30	0.2857	0.27	0.9450	4,885
2012	3	10,584	0.38	0.3619	0.33	0.9118	9,651
2012	4	20,017	0.44	0.4190	0.38	0.9068	18,152
2012	5	19,192	0.49	0.4667	0.43	0.9214	17,684
2012	6	26,238	0.54	0.5143	0.47	0.9139	23,979
2012	7	23,169	0.60	0.5714	0.53	0.9275	21,489
2012	8	91,873	0.64	0.6095	0.57	0.9352	85,916
2012	10	194,903	0.70	0.6667	0.61	0.9150	178,336
2012	11	152,401	0.74	0.7048	0.65	0.9223	140,559
2012	12	386,766	0.78	0.7429	0.68	0.9154	354,040
2012	13	368,013	0.81	0.7714	0.71	0.9204	338,708
2012	14	261,765	0.84	0.8000	0.74	0.9250	242,133
2012	15	599,477	0.88	0.8381	0.77	0.9188	550,769
2012	16	891,831	0.92	0.8762	0.81	0.9245	824,459
2012	17	1,283,165	0.95	0.9048	0.84	0.9284	1,191,317
2012	18	1,347,945	0.99	0.9429	0.87	0.9227	1,243,786
2012	19	1,489,578	1.02	0.9714	0.90	0.9265	1,380,050
2012	20	2,224,462	1.05	1.0000	0.92	0.9200	2,046,505
2012	21	2,627,198	1.09	1.0381	0.96	0.9248	2,429,556
2012	22	2,058,792	1.12	1.0667	0.98	0.9188	1,891,515
2012	23	2,667,641	1.15	1.0952	1.01	0.9222	2,460,029
2012	24	1,805,385	1.18	1.1238	1.04	0.9254	1,670,746
2012	25	947,104	1.22	1.1619	1.07	0.9209	872,190
2012	26	1,466,111	1.26	1.2000	1.11	0.9250	1,356,153
2012	27	1,262,011	1.30	1.2381	1.14	0.9208	1,162,021

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2012	28	1,553,199	1.34	1.2762	1.18	0.9246	1,436,130
2012	29	1,161,609	1.38	1.3143	1.22	0.9283	1,078,276
2012	30	1,222,508	1.42	1.3524	1.25	0.9243	1,129,959
2012	31	755,228	1.47	1.4000	1.29	0.9214	695,889
2012	32	942,282	1.51	1.4381	1.33	0.9248	871,455
2012	33	721,292	1.55	1.4762	1.37	0.9281	669,406
2012	34	650,872	1.59	1.5143	1.40	0.9245	601,750
2012	35	459,437	1.63	1.5524	1.43	0.9212	423,218
2012	36	587,629	1.67	1.5905	1.47	0.9243	543,117
2012	37	432,894	1.73	1.6476	1.52	0.9225	399,363
2012	38	754,701	1.80	1.7143	1.58	0.9217	695,583
2012	39	445,132	1.86	1.7714	1.63	0.9202	409,593
2012	40	615,471	1.92	1.8286	1.68	0.9188	565,464
2012	41	176,413	1.98	1.8857	1.74	0.9227	162,781
2012	42	263,616	2.04	1.9429	1.79	0.9213	242,876
2012	43	238,813	2.10	2.0000	1.85	0.9250	220,902
2012	44	224,864	2.16	2.0571	1.90	0.9236	207,687
2012	45	314,704	2.22	2.1143	1.95	0.9223	290,251
2012	46	77,876	2.29	2.1810	2.02	0.9262	72,129
2012	47	103,648	2.37	2.2571	2.08	0.9215	95,514
2012	48	139,901	2.44	2.3238	2.15	0.9252	129,437
2012	49	245,908	2.52	2.4000	2.21	0.9208	226,440
2012	50	117,220	2.58	2.4571	2.27	0.9238	108,292
2012	51	111,428	2.66	2.5333	2.33	0.9197	102,484
2012	52	186,793	2.73	2.6000	2.40	0.9231	172,424
2012	53	89,680	2.80	2.6667	2.46	0.9225	82,730
2012	54	396,905	2.91	2.7714	2.55	0.9201	365,194
2012	55	308,730	3.05	2.9048	2.68	0.9226	284,841
2012	56	975,962	3.21	3.0571	2.82	0.9224	900,257
2012	57	392,901	3.39	3.2286	2.98	0.9230	362,651
2012	58	425,668	3.66	3.4857	3.21	0.9209	391,998
2012	59	170,108	4.06	3.8667	3.56	0.9207	156,617
2012	60	472,137	4.49	4.2762	3.95	0.9237	436,122
2012	61	173,401	4.91	4.6762	4.31	0.9217	159,822
2012	62	291,822	5.29	5.0381	4.65	0.9230	269,342
2012	63	82,620	5.68	5.4095	4.99	0.9224	76,213
2012	64	43,493	6.07	5.7810	5.33	0.9220	40,100
2012	65	76,356	6.46	6.1524	5.67	0.9216	70,369
2012	66	186,787	7.04	6.7048	6.19	0.9232	172,446
2012	67	60,731	7.82	7.4476	6.87	0.9224	56,021
2012	68	34,531	8.60	8.1905	7.55	0.9218	31,831
2012	69	235,582	9.38	8.9333	8.24	0.9224	217,298
2012	70	156,102	10.15	9.6667	8.92	0.9228	144,044
2012	71	5,984	10.93	10.4095	9.60	0.9222	5,519
2012	72	442	11.71	11.1524	10.28	0.9218	407
2012	73	0	12.48	11.8857	10.97	0.9230	0
2012	74	22,215	13.26	12.6286	11.65	0.9225	20,494
2012	75	537	14.04	13.3714	12.33	0.9221	495
2013	1	27,090	0.24	0.2286	0.22	0.9625	26,074

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2013	2	6,942	0.32	0.3048	0.29	0.9516	6,606
2013	3	7,388	0.40	0.3810	0.36	0.9450	6,982
2013	4	5,397	0.46	0.4381	0.42	0.9587	5,174
2013	5	10,587	0.51	0.4857	0.47	0.9676	10,244
2013	6	16,616	0.57	0.5429	0.52	0.9579	15,916
2013	7	71,585	0.63	0.6000	0.58	0.9667	69,199
2013	8	38,329	0.68	0.6476	0.62	0.9574	36,694
2013	10	106,830	0.73	0.6952	0.67	0.9637	102,952
2013	11	94,062	0.78	0.7429	0.71	0.9558	89,902
2013	12	293,361	0.82	0.7810	0.75	0.9604	281,734
2013	13	155,641	0.85	0.8095	0.77	0.9512	148,042
2013	14	322,653	0.89	0.8476	0.81	0.9556	308,333
2013	15	557,618	0.93	0.8857	0.84	0.9484	528,838
2013	16	773,460	0.97	0.9238	0.88	0.9526	736,780
2013	17	1,230,937	1.01	0.9619	0.92	0.9564	1,177,312
2013	18	1,915,107	1.05	1.0000	0.95	0.9500	1,819,352
2013	19	1,782,538	1.08	1.0286	0.98	0.9528	1,698,363
2013	20	1,604,145	1.11	1.0571	1.01	0.9554	1,532,609
2013	21	2,772,832	1.15	1.0952	1.04	0.9496	2,632,985
2013	22	1,945,313	1.18	1.1238	1.07	0.9521	1,852,169
2013	23	3,061,457	1.22	1.1619	1.11	0.9553	2,924,695
2013	24	2,537,177	1.25	1.1905	1.14	0.9576	2,429,601
2013	25	2,621,772	1.29	1.2286	1.17	0.9523	2,496,781
2013	26	1,558,206	1.33	1.2667	1.21	0.9553	1,488,497
2013	27	2,249,259	1.37	1.3048	1.24	0.9504	2,137,617
2013	28	2,093,312	1.41	1.3429	1.29	0.9606	2,010,916
2013	29	1,275,636	1.46	1.3905	1.33	0.9565	1,220,155
2013	30	3,204,622	1.50	1.4286	1.36	0.9520	3,050,800
2013	31	1,074,050	1.54	1.4667	1.41	0.9614	1,032,553
2013	32	1,122,637	1.59	1.5143	1.45	0.9575	1,074,978
2013	33	873,020	1.64	1.5619	1.49	0.9540	832,829
2013	34	1,024,311	1.68	1.6000	1.53	0.9563	979,497
2013	35	559,114	1.72	1.6381	1.56	0.9523	532,459
2013	36	580,930	1.76	1.6762	1.60	0.9545	554,524
2013	37	535,442	1.83	1.7429	1.66	0.9525	509,987
2013	38	769,761	1.90	1.8095	1.73	0.9561	735,932
2013	39	437,736	1.96	1.8667	1.78	0.9536	417,413
2013	40	349,400	2.02	1.9238	1.84	0.9564	334,179
2013	41	521,483	2.09	1.9905	1.90	0.9545	497,779
2013	42	762,632	2.15	2.0476	1.96	0.9572	729,998
2013	43	855,138	2.22	2.1143	2.02	0.9554	817,003
2013	44	278,556	2.28	2.1714	2.07	0.9533	265,545
2013	45	245,845	2.34	2.2286	2.13	0.9558	234,971
2013	46	97,512	2.42	2.3048	2.20	0.9545	93,080
2013	47	183,634	2.50	2.3810	2.27	0.9534	175,077
2013	48	1,183,417	2.57	2.4476	2.34	0.9560	1,131,383
2013	49	507,809	2.65	2.5238	2.41	0.9549	484,910
2013	50	366,234	2.72	2.5905	2.48	0.9574	350,615
2013	51	687,596	2.80	2.6667	2.55	0.9563	657,514
2013	52	298,261	2.88	2.7429	2.62	0.9552	284,901
2013	53	219,989	2.95	2.8095	2.68	0.9539	209,847

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2013	54	629,837	3.07	2.9238	2.79	0.9542	601,012
2013	55	263,110	3.21	3.0571	2.93	0.9584	252,168
2013	56	298,310	3.39	3.2286	3.08	0.9540	284,582
2013	57	320,545	3.57	3.4000	3.25	0.9559	306,403
2013	58	294,445	3.85	3.6667	3.51	0.9573	281,864
2013	59	328,881	4.27	4.0667	3.89	0.9566	314,594
2013	60	210,922	4.73	4.5048	4.31	0.9568	201,803
2013	61	179,009	5.17	4.9238	4.71	0.9566	171,236
2013	62	118,986	5.58	5.3143	5.08	0.9559	113,740
2013	63	229,602	5.99	5.7048	5.45	0.9553	219,348
2013	64	82,198	6.40	6.0952	5.82	0.9548	78,486
2013	65	86,508	6.81	6.4857	6.20	0.9559	82,697
2013	66	129,310	7.43	7.0762	6.76	0.9553	123,532
2013	67	83,027	8.24	7.8476	7.50	0.9557	79,349
2013	68	159,779	9.06	8.6286	8.25	0.9561	152,769
2013	69	213,691	9.88	9.4095	9.00	0.9565	204,391
2013	70	112,301	10.70	10.1905	9.74	0.9558	107,337
2013	71	6,439	11.52	10.9714	10.49	0.9561	6,156
2013	72	0	12.34	11.7524	11.23	0.9556	0
2013	73	0	13.16	12.5333	11.98	0.9559	0
2013	74	26,716	13.98	13.3143	12.72	0.9554	25,524
2013	75	1,641	14.80	14.0952	13.47	0.9556	1,568
2014	1	25,551	0.25	0.2381	0.23	0.9660	24,682
2014	2	5,706	0.34	0.3238	0.30	0.9265	5,286
2014	3	2,520	0.42	0.4000	0.38	0.9500	2,394
2014	4	39,030	0.48	0.4571	0.44	0.9625	37,566
2014	5	6,730	0.54	0.5143	0.49	0.9528	6,412
2014	6	21,551	0.60	0.5714	0.54	0.9450	20,366
2014	7	76,305	0.66	0.6286	0.60	0.9545	72,837
2014	8	107,991	0.71	0.6762	0.64	0.9465	102,211
2014	10	71,889	0.77	0.7333	0.70	0.9545	68,621
2014	11	178,520	0.82	0.7810	0.74	0.9476	169,159
2014	12	150,034	0.86	0.8190	0.78	0.9523	142,881
2014	13	517,156	0.89	0.8476	0.81	0.9556	494,204
2014	14	176,079	0.93	0.8857	0.84	0.9484	166,991
2014	15	1,003,845	0.98	0.9333	0.88	0.9429	946,482
2014	16	689,221	1.02	0.9714	0.92	0.9471	652,733
2014	17	848,438	1.06	1.0095	0.95	0.9410	798,412
2014	18	1,231,427	1.10	1.0476	0.99	0.9450	1,163,699
2014	19	1,851,165	1.13	1.0762	1.02	0.9478	1,754,511
2014	20	1,587,750	1.16	1.1048	1.05	0.9504	1,509,047
2014	21	2,363,137	1.21	1.1524	1.09	0.9459	2,235,215
2014	22	2,348,785	1.24	1.1810	1.12	0.9484	2,227,557
2014	23	3,178,512	1.28	1.2190	1.15	0.9434	2,998,479
2014	24	2,418,744	1.31	1.2476	1.18	0.9458	2,287,652
2014	25	2,218,907	1.35	1.2857	1.22	0.9489	2,105,496
2014	26	3,984,223	1.39	1.3238	1.26	0.9518	3,792,178
2014	27	2,173,452	1.44	1.3714	1.30	0.9479	2,060,251
2014	28	1,978,826	1.48	1.4095	1.34	0.9507	1,881,222

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2014	29	2,048,198	1.53	1.4571	1.38	0.9471	1,939,764
2014	30	2,961,545	1.57	1.4952	1.42	0.9497	2,812,525
2014	31	2,062,717	1.62	1.5429	1.47	0.9528	1,965,311
2014	32	1,160,663	1.67	1.5905	1.51	0.9494	1,101,935
2014	33	1,086,794	1.72	1.6381	1.55	0.9462	1,028,347
2014	34	1,181,130	1.76	1.6762	1.59	0.9486	1,120,396
2014	35	822,564	1.80	1.7143	1.63	0.9508	782,121
2014	36	769,524	1.85	1.7619	1.67	0.9478	729,384
2014	37	668,223	1.92	1.8286	1.73	0.9461	632,202
2014	38	742,107	1.99	1.8952	1.80	0.9497	704,815
2014	39	688,399	2.06	1.9619	1.86	0.9481	652,642
2014	40	548,921	2.12	2.0190	1.92	0.9509	521,993
2014	41	368,410	2.20	2.0952	1.98	0.9450	348,147
2014	42	656,754	2.26	2.1524	2.04	0.9478	622,463
2014	43	374,030	2.33	2.2190	2.10	0.9464	353,964
2014	44	1,150,007	2.39	2.2762	2.16	0.9490	1,091,304
2014	45	594,195	2.46	2.3429	2.22	0.9476	563,036
2014	46	235,108	2.54	2.4190	2.29	0.9467	222,566
2014	47	294,273	2.62	2.4952	2.37	0.9498	279,503
2014	48	995,061	2.71	2.5810	2.44	0.9454	940,718
2014	49	1,218,204	2.79	2.6571	2.52	0.9484	1,155,329
2014	50	377,242	2.86	2.7238	2.58	0.9472	357,325
2014	51	357,848	2.94	2.8000	2.66	0.9500	339,956
2014	52	330,050	3.03	2.8857	2.73	0.9460	312,240
2014	53	264,687	3.10	2.9524	2.80	0.9484	251,026
2014	54	210,455	3.22	3.0667	2.91	0.9489	199,703
2014	55	438,577	3.38	3.2190	3.05	0.9475	415,545
2014	56	635,712	3.56	3.3905	3.21	0.9468	601,873
2014	57	265,201	3.76	3.5810	3.39	0.9467	251,059
2014	58	196,350	4.05	3.8571	3.66	0.9489	186,314
2014	59	436,294	4.49	4.2762	4.06	0.9494	414,236
2014	60	158,279	4.98	4.7429	4.49	0.9467	149,841
2014	61	139,931	5.44	5.1810	4.91	0.9477	132,613
2014	62	231,057	5.86	5.5810	5.29	0.9479	219,011
2014	63	136,016	6.30	6.0000	5.68	0.9467	128,762
2014	64	164,388	6.72	6.4000	6.07	0.9484	155,912
2014	65	120,199	7.16	6.8190	6.46	0.9473	113,870
2014	66	103,759	7.81	7.4381	7.04	0.9465	98,206
2014	67	120,303	8.67	8.2571	7.82	0.9471	113,934
2014	68	56,139	9.53	9.0762	8.60	0.9475	53,194
2014	69	203,830	10.39	9.8952	9.38	0.9479	193,217
2014	70	153,171	11.25	10.7143	10.15	0.9473	145,104
2014	71	83,148	12.11	11.5333	10.93	0.9477	78,798
2014	72	7,465	12.97	12.3524	11.71	0.9480	7,077
2014	73	1,787	13.83	13.1714	12.48	0.9475	1,693
2014	74	31,410	14.69	13.9905	13.26	0.9478	29,770
2014	75	11,029	15.56	14.8190	14.04	0.9474	10,449
2015	1	40,198	0.27	0.2571	0.24	0.9333	37,518
2015	2	1,114	0.35	0.3333	0.32	0.9600	1,069

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2015	3	1,219	0.44	0.4190	0.40	0.9545	1,164
2015	4	11,866	0.51	0.4857	0.46	0.9471	11,238
2015	5	6,153	0.57	0.5429	0.51	0.9395	5,781
2015	6	22,197	0.63	0.6000	0.57	0.9500	21,087
2015	7	23,197	0.70	0.6667	0.63	0.9450	21,921
2015	8	70,067	0.75	0.7143	0.68	0.9520	66,704
2015	10	157,680	0.81	0.7714	0.73	0.9463	149,212
2015	11	48,361	0.86	0.8190	0.78	0.9523	46,055
2015	12	207,937	0.90	0.8571	0.82	0.9567	198,926
2015	13	265,299	0.94	0.8952	0.85	0.9495	251,893
2015	14	224,066	0.98	0.9333	0.89	0.9536	213,663
2015	15	526,660	1.02	0.9714	0.93	0.9574	504,200
2015	16	945,488	1.07	1.0190	0.97	0.9519	899,981
2015	17	760,676	1.11	1.0571	1.01	0.9554	726,754
2015	18	1,283,370	1.15	1.0952	1.05	0.9587	1,230,361
2015	19	1,494,791	1.19	1.1333	1.08	0.9529	1,424,448
2015	20	1,569,010	1.22	1.1619	1.11	0.9553	1,498,919
2015	21	3,432,404	1.26	1.2000	1.15	0.9583	3,289,387
2015	22	2,392,570	1.30	1.2381	1.18	0.9531	2,280,303
2015	23	2,279,599	1.34	1.2762	1.22	0.9560	2,179,229
2015	24	4,896,172	1.38	1.3143	1.25	0.9511	4,656,685
2015	25	1,977,447	1.42	1.3524	1.29	0.9539	1,886,234
2015	26	2,390,783	1.46	1.3905	1.33	0.9565	2,286,800
2015	27	2,359,512	1.51	1.4381	1.37	0.9526	2,247,787
2015	28	2,685,642	1.56	1.4857	1.41	0.9490	2,548,778
2015	29	1,747,534	1.61	1.5333	1.46	0.9522	1,663,956
2015	30	3,139,161	1.65	1.5714	1.50	0.9545	2,996,472
2015	31	2,251,776	1.70	1.6190	1.54	0.9512	2,141,836
2015	32	5,736,344	1.75	1.6667	1.59	0.9540	5,472,472
2015	33	1,512,742	1.81	1.7238	1.64	0.9514	1,439,194
2015	34	2,072,098	1.85	1.7619	1.68	0.9535	1,975,773
2015	35	1,192,527	1.89	1.8000	1.72	0.9556	1,139,526
2015	36	1,392,304	1.94	1.8476	1.76	0.9526	1,326,277
2015	37	1,464,054	2.01	1.9143	1.83	0.9560	1,399,592
2015	38	2,187,624	2.09	1.9905	1.90	0.9545	2,088,187
2015	39	901,917	2.16	2.0571	1.96	0.9528	859,326
2015	40	1,128,085	2.23	2.1238	2.02	0.9511	1,072,945
2015	41	762,931	2.30	2.1905	2.09	0.9541	727,936
2015	42	866,436	2.37	2.2571	2.15	0.9525	825,308
2015	43	436,322	2.44	2.3238	2.22	0.9553	416,831
2015	44	376,332	2.51	2.3905	2.28	0.9538	358,940
2015	45	469,770	2.58	2.4571	2.34	0.9523	447,374
2015	46	474,376	2.67	2.5429	2.42	0.9517	451,457
2015	47	880,246	2.75	2.6190	2.50	0.9545	840,235
2015	48	678,964	2.84	2.7048	2.57	0.9502	645,135
2015	49	468,479	2.92	2.7810	2.65	0.9529	446,419
2015	50	579,082	3.00	2.8571	2.72	0.9520	551,286
2015	51	674,056	3.09	2.9429	2.80	0.9515	641,335
2015	52	272,583	3.17	3.0190	2.88	0.9539	260,029
2015	53	327,245	3.25	3.0952	2.95	0.9531	311,890
2015	54	818,477	3.38	3.2190	3.07	0.9537	780,580

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2015	55	530,464	3.54	3.3714	3.21	0.9521	505,065
2015	56	454,404	3.73	3.5524	3.39	0.9543	433,633
2015	57	384,306	3.94	3.7524	3.57	0.9514	365,627
2015	58	356,631	4.25	4.0476	3.85	0.9512	339,219
2015	59	356,514	4.71	4.4857	4.27	0.9519	339,370
2015	60	266,030	5.22	4.9714	4.73	0.9514	253,111
2015	61	254,939	5.70	5.4286	5.17	0.9524	242,796
2015	62	240,344	6.15	5.8571	5.58	0.9527	228,972
2015	63	226,479	6.60	6.2857	5.99	0.9530	215,824
2015	64	146,071	7.05	6.7143	6.40	0.9532	139,234
2015	65	112,840	7.51	7.1524	6.81	0.9521	107,438
2015	66	151,623	8.19	7.8000	7.43	0.9526	144,431
2015	67	118,577	9.09	8.6571	8.24	0.9518	112,863
2015	68	161,711	9.99	9.5143	9.06	0.9523	153,990
2015	69	41,366	10.90	10.3810	9.88	0.9517	39,370
2015	70	290,822	11.80	11.2381	10.70	0.9521	276,897
2015	71	189,883	12.70	12.0952	11.52	0.9524	180,852
2015	72	1,194	13.61	12.9619	12.34	0.9520	1,137
2015	73	1,056	14.51	13.8190	13.16	0.9523	1,006
2015	74	52,446	15.41	14.6762	13.98	0.9526	49,958
2015	75	26,935	16.31	15.5333	14.80	0.9528	25,663
2016	1	20,525	0.28	0.2667	0.25	0.9375	19,242
2016	2	20,941	0.36	0.3429	0.34	0.9917	20,766
2016	3	10,434	0.45	0.4286	0.42	0.9800	10,225
2016	4	1,488	0.53	0.5048	0.48	0.9509	1,415
2016	5	17,253	0.59	0.5619	0.54	0.9610	16,580
2016	6	10,037	0.65	0.6190	0.60	0.9692	9,728
2016	7	29,651	0.72	0.6857	0.66	0.9625	28,539
2016	8	10,794	0.77	0.7333	0.71	0.9682	10,451
2016	10	103,314	0.84	0.8000	0.77	0.9625	99,440
2016	11	246,378	0.89	0.8476	0.82	0.9674	238,350
2016	12	155,125	0.93	0.8857	0.86	0.9710	150,621
2016	13	313,047	0.97	0.9238	0.89	0.9634	301,590
2016	14	188,506	1.01	0.9619	0.93	0.9668	182,254
2016	15	645,701	1.06	1.0095	0.98	0.9708	626,817
2016	16	248,218	1.10	1.0476	1.02	0.9736	241,674
2016	17	783,221	1.15	1.0952	1.06	0.9678	758,022
2016	18	1,130,044	1.19	1.1333	1.10	0.9706	1,096,807
2016	19	1,370,168	1.23	1.1714	1.13	0.9646	1,321,711
2016	20	1,478,562	1.26	1.2000	1.16	0.9667	1,429,277
2016	21	2,199,709	1.31	1.2476	1.21	0.9698	2,133,382
2016	22	3,188,550	1.34	1.2762	1.24	0.9716	3,098,128
2016	23	2,637,060	1.39	1.3238	1.28	0.9669	2,549,790
2016	24	5,437,116	1.42	1.3524	1.31	0.9687	5,266,728
2016	25	2,015,184	1.47	1.4000	1.35	0.9643	1,943,213
2016	26	1,902,376	1.51	1.4381	1.39	0.9666	1,838,753
2016	27	3,440,521	1.56	1.4857	1.44	0.9692	3,334,659
2016	28	2,062,695	1.61	1.5333	1.48	0.9652	1,990,949
2016	29	3,090,214	1.66	1.5810	1.53	0.9678	2,990,620

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2016	30	2,079,573	1.71	1.6286	1.57	0.9640	2,004,781
2016	31	3,666,392	1.76	1.6762	1.62	0.9665	3,543,485
2016	32	1,787,807	1.82	1.7333	1.67	0.9635	1,722,483
2016	33	2,577,179	1.87	1.7810	1.72	0.9658	2,488,976
2016	34	1,401,435	1.91	1.8190	1.76	0.9675	1,355,943
2016	35	2,231,999	1.96	1.8667	1.80	0.9643	2,152,285
2016	36	1,897,958	2.01	1.9143	1.85	0.9664	1,834,221
2016	37	1,879,733	2.08	1.9810	1.92	0.9692	1,821,895
2016	38	1,345,176	2.16	2.0571	1.99	0.9674	1,301,271
2016	39	2,374,414	2.23	2.1238	2.06	0.9700	2,303,075
2016	40	2,026,668	2.31	2.2000	2.12	0.9636	1,952,971
2016	41	899,539	2.39	2.2762	2.20	0.9665	869,429
2016	42	742,314	2.46	2.3429	2.26	0.9646	716,061
2016	43	888,684	2.53	2.4095	2.33	0.9670	859,354
2016	44	518,810	2.60	2.4762	2.39	0.9652	500,751
2016	45	540,556	2.67	2.5429	2.46	0.9674	522,942
2016	46	432,160	2.76	2.6286	2.54	0.9663	417,598
2016	47	523,430	2.85	2.7143	2.62	0.9653	505,248
2016	48	635,767	2.94	2.8000	2.71	0.9679	615,332
2016	49	877,979	3.03	2.8857	2.79	0.9668	848,858
2016	50	521,405	3.11	2.9619	2.86	0.9656	503,466
2016	51	919,456	3.20	3.0476	2.94	0.9647	886,988
2016	52	461,165	3.28	3.1238	3.03	0.9700	447,316
2016	53	812,932	3.36	3.2000	3.10	0.9688	787,528
2016	54	535,813	3.50	3.3333	3.22	0.9660	517,595
2016	55	580,407	3.67	3.4952	3.38	0.9670	561,271
2016	56	1,169,490	3.86	3.6762	3.56	0.9684	1,132,527
2016	57	263,967	4.08	3.8857	3.76	0.9676	255,427
2016	58	369,206	4.40	4.1905	4.05	0.9665	356,829
2016	59	426,959	4.88	4.6476	4.49	0.9661	412,479
2016	60	268,729	5.40	5.1429	4.98	0.9683	260,219
2016	61	236,577	5.90	5.6190	5.44	0.9681	229,039
2016	62	306,017	6.36	6.0571	5.86	0.9675	296,057
2016	63	392,558	6.84	6.5143	6.30	0.9671	379,645
2016	64	274,846	7.30	6.9524	6.72	0.9666	265,659
2016	65	132,429	7.77	7.4000	7.16	0.9676	128,134
2016	66	235,230	8.47	8.0667	7.81	0.9682	227,745
2016	67	63,855	9.41	8.9619	8.67	0.9674	61,775
2016	68	75,774	10.34	9.8476	9.53	0.9677	73,330
2016	69	45,227	11.28	10.7429	10.39	0.9672	43,741
2016	70	49,585	12.21	11.6286	11.25	0.9674	47,971
2016	71	24,674	13.15	12.5238	12.11	0.9670	23,859
2016	72	193,078	14.08	13.4095	12.97	0.9672	186,749
2016	73	76,214	15.01	14.2952	13.83	0.9675	73,734
2016	74	109,276	15.95	15.1905	14.69	0.9671	105,676
2016	75	5,933	16.88	16.0762	15.56	0.9679	5,742
2017	1	36,719	0.29	0.2762	0.27	0.9776	35,896
2017	2	22,244	0.38	0.3619	0.35	0.9671	21,512
2017	3	748	0.47	0.4476	0.44	0.9830	735

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2017	4	6,482	0.55	0.5238	0.51	0.9736	6,311
2017	5	20,680	0.61	0.5810	0.57	0.9811	20,290
2017	6	9,255	0.68	0.6476	0.63	0.9728	9,003
2017	7	14,667	0.75	0.7143	0.70	0.9800	14,374
2017	8	8,876	0.81	0.7714	0.75	0.9722	8,629
2017	10	58,693	0.87	0.8286	0.81	0.9776	57,377
2017	11	116,233	0.93	0.8857	0.86	0.9710	112,858
2017	12	84,118	0.98	0.9333	0.90	0.9643	81,114
2017	13	135,309	1.01	0.9619	0.94	0.9772	132,228
2017	14	94,697	1.06	1.0095	0.98	0.9708	91,928
2017	15	208,517	1.11	1.0571	1.02	0.9649	201,191
2017	16	501,868	1.15	1.0952	1.07	0.9770	490,303
2017	17	527,896	1.20	1.1429	1.11	0.9713	512,719
2017	18	1,063,890	1.25	1.1905	1.15	0.9660	1,027,718
2017	19	1,227,730	1.28	1.2190	1.19	0.9762	1,198,475
2017	20	1,159,971	1.32	1.2571	1.22	0.9705	1,125,699
2017	21	1,782,504	1.37	1.3048	1.26	0.9657	1,721,352
2017	22	2,313,968	1.40	1.3333	1.30	0.9750	2,256,119
2017	23	2,638,099	1.45	1.3810	1.34	0.9703	2,559,866
2017	24	3,385,787	1.49	1.4190	1.38	0.9725	3,292,621
2017	25	4,065,003	1.53	1.4571	1.42	0.9745	3,961,385
2017	26	3,043,003	1.58	1.5048	1.46	0.9703	2,952,483
2017	27	3,162,499	1.63	1.5524	1.51	0.9727	3,076,161
2017	28	2,702,942	1.68	1.6000	1.56	0.9750	2,635,368
2017	29	2,613,075	1.74	1.6571	1.61	0.9716	2,538,738
2017	30	2,848,916	1.79	1.7048	1.65	0.9679	2,757,401
2017	31	2,820,444	1.84	1.7524	1.70	0.9701	2,736,137
2017	32	3,495,149	1.90	1.8095	1.75	0.9671	3,380,177
2017	33	3,657,913	1.95	1.8571	1.81	0.9746	3,565,058
2017	34	2,191,248	2.00	1.9048	1.85	0.9713	2,128,250
2017	35	2,542,991	2.05	1.9524	1.89	0.9680	2,461,739
2017	36	2,590,358	2.10	2.0000	1.94	0.9700	2,512,647
2017	37	2,219,773	2.18	2.0762	2.01	0.9681	2,149,005
2017	38	1,975,367	2.26	2.1524	2.09	0.9710	1,918,116
2017	39	1,632,735	2.33	2.2190	2.16	0.9734	1,589,289
2017	40	1,763,020	2.41	2.2952	2.23	0.9716	1,712,909
2017	41	2,156,199	2.49	2.3714	2.30	0.9699	2,091,253
2017	42	1,164,637	2.57	2.4476	2.37	0.9683	1,127,704
2017	43	1,105,508	2.64	2.5143	2.44	0.9705	1,072,845
2017	44	774,913	2.72	2.5905	2.51	0.9689	750,839
2017	45	693,587	2.79	2.6571	2.58	0.9710	673,451
2017	46	986,893	2.88	2.7429	2.67	0.9734	960,679
2017	47	716,215	2.98	2.8381	2.75	0.9690	693,983
2017	48	785,520	3.07	2.9238	2.84	0.9713	763,003
2017	49	514,510	3.16	3.0095	2.92	0.9703	499,205
2017	50	773,863	3.25	3.0952	3.00	0.9692	750,052
2017	51	468,977	3.34	3.1810	3.09	0.9714	455,568
2017	52	677,111	3.43	3.2667	3.17	0.9704	657,074
2017	53	359,237	3.52	3.3524	3.25	0.9695	348,266
2017	54	337,238	3.65	3.4762	3.38	0.9723	327,906
2017	55	763,389	3.83	3.6476	3.54	0.9705	740,866

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2017	56	1,815,102	4.04	3.8476	3.73	0.9694	1,759,616
2017	57	553,050	4.26	4.0571	3.94	0.9711	537,082
2017	58	474,039	4.59	4.3714	4.25	0.9722	460,871
2017	59	426,846	5.10	4.8571	4.71	0.9697	413,915
2017	60	620,004	5.65	5.3810	5.22	0.9701	601,459
2017	61	229,068	6.17	5.8762	5.70	0.9700	222,200
2017	62	228,702	6.65	6.3333	6.15	0.9711	222,082
2017	63	234,826	7.14	6.8000	6.60	0.9706	227,919
2017	64	195,228	7.63	7.2667	7.05	0.9702	189,407
2017	65	144,187	8.12	7.7333	7.51	0.9711	140,023
2017	66	156,454	8.85	8.4286	8.19	0.9717	152,026
2017	67	83,174	9.83	9.3619	9.09	0.9710	80,758
2017	68	91,944	10.81	10.2952	9.99	0.9704	89,218
2017	69	98,853	11.78	11.2190	10.90	0.9716	96,042
2017	70	35,237	12.76	12.1524	11.80	0.9710	34,215
2017	71	36,809	13.74	13.0857	12.70	0.9705	35,724
2017	72	163,516	14.71	14.0095	13.61	0.9715	158,853
2017	73	3,343	15.69	14.9429	14.51	0.9710	3,246
2017	74	89,934	16.67	15.8762	15.41	0.9706	87,293
2017	75	5,447	17.64	16.8000	16.31	0.9708	5,288
2018	1	38,710	0.30	0.2857	0.28	0.9800	37,936
2018	2	10,164	0.40	0.3810	0.36	0.9450	9,605
2018	3	5,051	0.49	0.4667	0.45	0.9643	4,871
2018	4	18,240	0.57	0.5429	0.53	0.9763	17,808
2018	5	8,768	0.64	0.6095	0.59	0.9680	8,487
2018	6	9,218	0.71	0.6762	0.65	0.9613	8,861
2018	7	11,215	0.79	0.7524	0.72	0.9570	10,732
2018	8	17,520	0.84	0.8000	0.77	0.9625	16,863
2018	10	38,346	0.91	0.8667	0.84	0.9692	37,166
2018	11	27,064	0.97	0.9238	0.89	0.9634	26,074
2018	12	106,737	1.02	0.9714	0.93	0.9574	102,185
2018	13	121,171	1.06	1.0095	0.97	0.9608	116,427
2018	14	88,447	1.11	1.0571	1.01	0.9554	84,503
2018	15	225,611	1.15	1.0952	1.06	0.9678	218,352
2018	16	508,353	1.20	1.1429	1.10	0.9625	489,290
2018	17	520,057	1.25	1.1905	1.15	0.9660	502,375
2018	18	769,655	1.30	1.2381	1.19	0.9612	739,757
2018	19	1,341,879	1.34	1.2762	1.23	0.9638	1,293,311
2018	20	1,508,867	1.38	1.3143	1.26	0.9587	1,446,544
2018	21	672,318	1.43	1.3619	1.31	0.9619	646,695
2018	22	991,977	1.46	1.3905	1.34	0.9637	955,967
2018	23	2,190,732	1.51	1.4381	1.39	0.9666	2,117,466
2018	24	2,352,467	1.55	1.4762	1.42	0.9619	2,262,921
2018	25	2,895,708	1.60	1.5238	1.47	0.9647	2,793,453
2018	26	3,250,429	1.65	1.5714	1.51	0.9609	3,123,367
2018	27	1,699,663	1.70	1.6190	1.56	0.9635	1,637,675
2018	28	2,398,248	1.76	1.6762	1.61	0.9605	2,303,544
2018	29	2,787,800	1.81	1.7238	1.66	0.9630	2,684,605
2018	30	2,386,514	1.86	1.7714	1.71	0.9653	2,303,756

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2018	31	2,176,868	1.92	1.8286	1.76	0.9625	2,095,235
2018	32	2,409,164	1.98	1.8857	1.82	0.9652	2,325,208
2018	33	2,791,461	2.04	1.9429	1.87	0.9625	2,686,781
2018	34	2,867,524	2.09	1.9905	1.91	0.9596	2,751,588
2018	35	3,061,986	2.13	2.0286	1.96	0.9662	2,958,482
2018	36	3,092,978	2.19	2.0857	2.01	0.9637	2,980,699
2018	37	1,734,259	2.27	2.1619	2.08	0.9621	1,668,556
2018	38	3,102,671	2.36	2.2476	2.16	0.9610	2,981,719
2018	39	2,102,254	2.43	2.3143	2.23	0.9636	2,025,690
2018	40	2,271,604	2.51	2.3905	2.31	0.9663	2,195,130
2018	41	2,309,430	2.60	2.4762	2.39	0.9652	2,229,044
2018	42	1,341,238	2.68	2.5524	2.46	0.9638	1,292,693
2018	43	1,306,239	2.75	2.6190	2.53	0.9660	1,261,827
2018	44	856,594	2.83	2.6952	2.60	0.9647	826,326
2018	45	1,158,679	2.91	2.7714	2.67	0.9634	1,116,274
2018	46	686,654	3.01	2.8667	2.76	0.9628	661,104
2018	47	806,805	3.10	2.9524	2.85	0.9653	778,827
2018	48	935,302	3.20	3.0476	2.94	0.9647	902,274
2018	49	729,688	3.30	3.1429	3.03	0.9641	703,486
2018	50	506,982	3.39	3.2286	3.11	0.9633	488,363
2018	51	742,678	3.48	3.3143	3.20	0.9655	717,068
2018	52	681,590	3.58	3.4095	3.28	0.9620	655,697
2018	53	401,258	3.67	3.4952	3.36	0.9613	385,732
2018	54	547,089	3.81	3.6286	3.50	0.9646	527,704
2018	55	764,225	4.00	3.8095	3.67	0.9634	736,235
2018	56	1,115,319	4.21	4.0095	3.86	0.9627	1,073,726
2018	57	490,122	4.44	4.2286	4.08	0.9649	472,901
2018	58	469,613	4.79	4.5619	4.40	0.9645	452,946
2018	59	591,094	5.32	5.0667	4.88	0.9632	569,317
2018	60	470,226	5.89	5.6095	5.40	0.9626	452,662
2018	61	267,872	6.43	6.1238	5.90	0.9635	258,082
2018	62	195,096	6.94	6.6095	6.36	0.9622	187,731
2018	63	144,319	7.45	7.0952	6.84	0.9640	139,127
2018	64	199,504	7.95	7.5714	7.30	0.9642	192,352
2018	65	162,080	8.47	8.0667	7.77	0.9632	156,119
2018	66	124,221	9.23	8.7905	8.47	0.9635	119,692
2018	67	98,430	10.25	9.7619	9.41	0.9640	94,882
2018	68	108,166	11.27	10.7333	10.34	0.9634	104,202
2018	69	86,028	12.29	11.7048	11.28	0.9637	82,906
2018	70	62,751	13.31	12.6762	12.21	0.9632	60,443
2018	71	35,689	14.33	13.6476	13.15	0.9635	34,388
2018	72	63,304	15.35	14.6190	14.08	0.9631	60,970
2018	73	29,866	16.36	15.5810	15.01	0.9634	28,772
2018	74	137,611	17.38	16.5524	15.95	0.9636	132,603
2018	75	30,556	18.40	17.5238	16.88	0.9633	29,433
2019	1	44,531	0.31	0.2952	0.29	0.9823	43,741
2019	2	3,306	0.41	0.3905	0.38	0.9732	3,217
2019	3	704	0.51	0.4857	0.47	0.9676	681
2019	4	20,755	0.59	0.5619	0.55	0.9788	20,315

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2019	5	11,885	0.66	0.6286	0.61	0.9705	11,534
2019	6	3,881	0.73	0.6952	0.68	0.9781	3,796
2019	7	19,446	0.81	0.7714	0.75	0.9722	18,906
2019	8	9,034	0.87	0.8286	0.81	0.9776	8,832
2019	10	53,095	0.94	0.8952	0.87	0.9718	51,598
2019	11	48,815	1.00	0.9524	0.93	0.9765	47,668
2019	12	76,968	1.05	1.0000	0.98	0.9800	75,429
2019	13	55,342	1.09	1.0381	1.01	0.9729	53,844
2019	14	102,924	1.14	1.0857	1.06	0.9763	100,486
2019	15	215,230	1.19	1.1333	1.11	0.9794	210,799
2019	16	392,621	1.24	1.1810	1.15	0.9738	382,331
2019	17	653,806	1.29	1.2286	1.20	0.9767	638,601
2019	18	678,940	1.34	1.2762	1.25	0.9795	665,007
2019	19	1,002,333	1.38	1.3143	1.28	0.9739	976,185
2019	20	1,506,636	1.42	1.3524	1.32	0.9761	1,470,562
2019	21	1,013,173	1.47	1.4000	1.37	0.9786	991,462
2019	22	1,456,707	1.51	1.4381	1.40	0.9735	1,418,119
2019	23	2,197,246	1.56	1.4857	1.45	0.9760	2,144,428
2019	24	2,077,895	1.60	1.5238	1.49	0.9778	2,031,792
2019	25	2,700,127	1.65	1.5714	1.53	0.9736	2,628,942
2019	26	2,525,694	1.70	1.6190	1.58	0.9759	2,464,780
2019	27	1,992,328	1.75	1.6667	1.63	0.9780	1,948,497
2019	28	1,921,960	1.81	1.7238	1.68	0.9746	1,873,115
2019	29	2,540,845	1.87	1.7810	1.74	0.9770	2,482,419
2019	30	2,082,083	1.92	1.8286	1.79	0.9789	2,038,164
2019	31	2,041,112	1.98	1.8857	1.84	0.9758	1,991,630
2019	32	2,437,557	2.04	1.9429	1.90	0.9779	2,383,787
2019	33	2,763,016	2.10	2.0000	1.95	0.9750	2,693,941
2019	34	2,553,293	2.15	2.0476	2.00	0.9767	2,493,914
2019	35	2,681,413	2.20	2.0952	2.05	0.9784	2,623,519
2019	36	2,357,534	2.26	2.1524	2.10	0.9757	2,300,160
2019	37	3,562,135	2.34	2.2286	2.18	0.9782	3,484,499
2019	38	2,562,397	2.43	2.3143	2.26	0.9765	2,502,291
2019	39	1,928,497	2.51	2.3905	2.33	0.9747	1,879,708
2019	40	1,988,394	2.59	2.4667	2.41	0.9770	1,942,715
2019	41	1,497,001	2.68	2.5524	2.49	0.9756	1,460,414
2019	42	1,699,772	2.76	2.6286	2.57	0.9777	1,661,897
2019	43	1,178,801	2.84	2.7048	2.64	0.9761	1,150,576
2019	44	1,436,461	2.92	2.7810	2.72	0.9781	1,404,977
2019	45	683,509	3.00	2.8571	2.79	0.9765	667,447
2019	46	1,037,521	3.10	2.9524	2.88	0.9755	1,012,085
2019	47	1,107,134	3.20	3.0476	2.98	0.9778	1,082,569
2019	48	560,884	3.30	3.1429	3.07	0.9768	547,882
2019	49	1,088,654	3.40	3.2381	3.16	0.9759	1,062,398
2019	50	419,084	3.49	3.3238	3.25	0.9778	409,778
2019	51	459,649	3.59	3.4190	3.34	0.9769	449,022
2019	52	392,356	3.69	3.5143	3.43	0.9760	382,946
2019	53	421,076	3.78	3.6000	3.52	0.9778	411,719
2019	54	360,109	3.93	3.7429	3.65	0.9752	351,175
2019	55	484,642	4.12	3.9238	3.83	0.9761	473,055
2019	56	704,220	4.34	4.1333	4.04	0.9774	688,318

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2019	57	591,114	4.58	4.3619	4.26	0.9766	577,304
2019	58	453,366	4.94	4.7048	4.59	0.9756	442,307
2019	59	423,151	5.48	5.2190	5.10	0.9772	413,499
2019	60	670,005	6.07	5.7810	5.65	0.9773	654,828
2019	61	340,937	6.63	6.3143	6.17	0.9771	333,146
2019	62	245,488	7.15	6.8095	6.65	0.9766	239,737
2019	63	139,456	7.68	7.3143	7.14	0.9762	136,133
2019	64	125,121	8.20	7.8095	7.63	0.9770	122,245
2019	65	56,661	8.73	8.3143	8.12	0.9766	55,337
2019	66	115,311	9.52	9.0667	8.85	0.9761	112,555
2019	67	90,166	10.57	10.0667	9.83	0.9765	88,046
2019	68	120,590	11.62	11.0667	10.81	0.9768	117,793
2019	69	107,842	12.67	12.0667	11.78	0.9762	105,280
2019	70	44,764	13.72	13.0667	12.76	0.9765	43,713
2019	71	37,554	14.77	14.0667	13.74	0.9768	36,682
2019	72	44,655	15.82	15.0667	14.71	0.9763	43,598
2019	73	19,728	16.87	16.0667	15.69	0.9766	19,265
2019	74	172,102	17.92	17.0667	16.67	0.9768	168,102
2019	75	56,065	18.97	18.0667	17.64	0.9764	54,741
2020	1	47,835	0.32	0.3048	0.30	0.9844	47,088
2020	2	1,267	0.42	0.4000	0.40	1.0000	1,267
2020	3	964	0.53	0.5048	0.49	0.9708	936
2020	4	2,956	0.61	0.5810	0.57	0.9811	2,900
2020	5	3,830	0.68	0.6476	0.64	0.9882	3,785
2020	6	27,870	0.75	0.7143	0.71	0.9940	27,703
2020	7	5,747	0.83	0.7905	0.79	0.9994	5,744
2020	8	12,271	0.90	0.8571	0.84	0.9800	12,026
2020	10	19,942	0.97	0.9238	0.91	0.9851	19,644
2020	11	67,930	1.03	0.9810	0.97	0.9888	67,172
2020	12	31,318	1.08	1.0286	1.02	0.9917	31,057
2020	13	46,800	1.12	1.0667	1.06	0.9938	46,508
2020	14	52,250	1.17	1.1143	1.11	0.9962	52,049
2020	15	208,255	1.23	1.1714	1.15	0.9817	204,445
2020	16	141,073	1.28	1.2190	1.20	0.9844	138,869
2020	17	416,631	1.33	1.2667	1.25	0.9868	411,149
2020	18	245,659	1.38	1.3143	1.30	0.9891	242,989
2020	19	621,960	1.42	1.3524	1.34	0.9908	616,266
2020	20	1,024,841	1.46	1.3905	1.38	0.9925	1,017,120
2020	21	637,540	1.51	1.4381	1.43	0.9944	633,951
2020	22	930,223	1.56	1.4857	1.46	0.9827	914,123
2020	23	960,217	1.61	1.5333	1.51	0.9848	945,605
2020	24	1,127,040	1.65	1.5714	1.55	0.9864	1,111,671
2020	25	1,783,494	1.70	1.6190	1.60	0.9882	1,762,512
2020	26	1,753,603	1.75	1.6667	1.65	0.9900	1,736,067
2020	27	2,322,777	1.80	1.7143	1.70	0.9917	2,303,421
2020	28	1,558,516	1.86	1.7714	1.76	0.9935	1,548,461
2020	29	1,763,978	1.93	1.8381	1.81	0.9847	1,737,016
2020	30	1,736,755	1.98	1.8857	1.86	0.9864	1,713,072
2020	31	1,623,789	2.04	1.9429	1.92	0.9882	1,604,686

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2020	32	1,584,637	2.10	2.0000	1.98	0.9900	1,568,791
2020	33	1,608,683	2.16	2.0571	2.04	0.9917	1,595,277
2020	34	1,982,587	2.21	2.1048	2.09	0.9930	1,968,682
2020	35	1,805,508	2.27	2.1619	2.13	0.9852	1,778,863
2020	36	1,852,134	2.33	2.2190	2.19	0.9869	1,827,889
2020	37	2,754,897	2.41	2.2952	2.27	0.9890	2,724,605
2020	38	1,512,304	2.50	2.3810	2.36	0.9912	1,498,996
2020	39	1,789,214	2.59	2.4667	2.43	0.9851	1,762,618
2020	40	1,655,918	2.67	2.5429	2.51	0.9871	1,634,521
2020	41	1,751,589	2.76	2.6286	2.60	0.9891	1,732,550
2020	42	1,374,936	2.84	2.7048	2.68	0.9908	1,362,349
2020	43	1,798,975	2.93	2.7905	2.75	0.9855	1,772,881
2020	44	1,013,598	3.01	2.8667	2.83	0.9872	1,000,633
2020	45	976,326	3.09	2.9429	2.91	0.9888	965,425
2020	46	703,887	3.19	3.0381	3.01	0.9908	697,378
2020	47	733,957	3.30	3.1429	3.10	0.9864	723,948
2020	48	867,026	3.40	3.2381	3.20	0.9882	856,826
2020	49	889,848	3.50	3.3333	3.30	0.9900	880,950
2020	50	768,232	3.59	3.4190	3.39	0.9915	761,705
2020	51	701,882	3.70	3.5238	3.48	0.9876	693,156
2020	52	382,092	3.80	3.6190	3.58	0.9892	377,969
2020	53	289,733	3.89	3.7048	3.67	0.9906	287,014
2020	54	446,621	4.05	3.8571	3.81	0.9878	441,162
2020	55	641,135	4.24	4.0381	4.00	0.9906	635,087
2020	56	615,634	4.47	4.2571	4.21	0.9889	608,817
2020	57	582,313	4.72	4.4952	4.44	0.9877	575,157
2020	58	314,212	5.09	4.8476	4.79	0.9881	310,477
2020	59	290,251	5.64	5.3714	5.32	0.9904	287,472
2020	60	715,897	6.25	5.9524	5.89	0.9895	708,394
2020	61	362,571	6.83	6.5048	6.43	0.9885	358,404
2020	62	158,196	7.36	7.0095	6.94	0.9901	156,627
2020	63	162,948	7.91	7.5333	7.45	0.9889	161,145
2020	64	142,837	8.45	8.0476	7.95	0.9879	141,104
2020	65	127,519	8.99	8.5619	8.47	0.9893	126,150
2020	66	73,417	9.81	9.3429	9.23	0.9879	72,530
2020	67	83,396	10.89	10.3714	10.25	0.9883	82,420
2020	68	97,551	11.97	11.4000	11.27	0.9886	96,439
2020	69	82,764	13.05	12.4286	12.29	0.9889	81,841
2020	70	50,958	14.13	13.4571	13.31	0.9891	50,401
2020	71	22,715	15.21	14.4857	14.33	0.9893	22,471
2020	72	47,458	16.29	15.5143	15.35	0.9894	46,955
2020	73	12,811	17.38	16.5524	16.36	0.9884	12,662
2020	74	111,852	18.46	17.5810	17.38	0.9886	110,574
2020	75	102,861	19.54	18.6095	18.40	0.9887	101,703
2021	1	49,254	0.33	0.3143	0.31	0.9864	48,582
2021	2	2,356	0.43	0.4095	0.41	1.0012	2,359
2021	3	1,207	0.54	0.5143	0.51	0.9917	1,197
2021	4	3,954	0.62	0.5905	0.59	0.9992	3,951
2021	5	5,202	0.69	0.6571	0.66	1.0043	5,225

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Comprehensive
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2021	6	4,563	0.77	0.7333	0.73	0.9955	4,542
2021	7	7,328	0.85	0.8095	0.81	1.0006	7,332
2021	8	4,549	0.91	0.8667	0.87	1.0038	4,566
2021	10	13,460	0.99	0.9429	0.94	0.9970	13,419
2021	11	66,118	1.05	1.0000	1.00	1.0000	66,118
2021	12	19,883	1.10	1.0476	1.05	1.0023	19,928
2021	13	54,310	1.14	1.0857	1.09	1.0039	54,524
2021	14	30,568	1.20	1.1429	1.14	0.9975	30,492
2021	15	177,885	1.25	1.1905	1.19	0.9996	177,814
2021	16	86,206	1.30	1.2381	1.24	1.0015	86,339
2021	17	182,570	1.35	1.2857	1.29	1.0033	183,179
2021	18	147,412	1.41	1.3429	1.34	0.9979	147,098
2021	19	403,889	1.45	1.3810	1.38	0.9993	403,610
2021	20	602,711	1.49	1.4190	1.42	1.0007	603,116
2021	21	249,630	1.54	1.4667	1.47	1.0023	250,197
2021	22	899,207	1.59	1.5143	1.51	0.9972	896,662
2021	23	790,036	1.64	1.5619	1.56	0.9988	789,073
2021	24	505,408	1.68	1.6000	1.60	1.0000	505,408
2021	25	815,254	1.73	1.6476	1.65	1.0014	816,432
2021	26	783,584	1.79	1.7048	1.70	0.9972	781,395
2021	27	1,647,208	1.84	1.7524	1.75	0.9986	1,644,970
2021	28	1,080,556	1.90	1.8095	1.81	1.0003	1,080,840
2021	29	1,361,053	1.96	1.8667	1.87	1.0018	1,363,483
2021	30	1,043,839	2.02	1.9238	1.92	0.9980	1,041,772
2021	31	1,592,278	2.08	1.9810	1.98	0.9995	1,591,512
2021	32	1,020,318	2.14	2.0381	2.04	1.0009	1,021,272
2021	33	1,470,767	2.21	2.1048	2.10	0.9977	1,467,439
2021	34	1,474,502	2.26	2.1524	2.15	0.9989	1,472,871
2021	35	1,253,695	2.31	2.2000	2.20	1.0000	1,253,695
2021	36	1,292,285	2.37	2.2571	2.26	1.0013	1,293,921
2021	37	1,126,749	2.46	2.3429	2.34	0.9988	1,125,375
2021	38	1,820,541	2.55	2.4286	2.43	1.0006	1,821,612
2021	39	1,624,005	2.64	2.5143	2.51	0.9983	1,621,237
2021	40	1,756,089	2.72	2.5905	2.59	0.9998	1,755,766
2021	41	1,133,481	2.81	2.6762	2.68	1.0014	1,135,094
2021	42	1,276,272	2.90	2.7619	2.76	0.9993	1,275,392
2021	43	1,142,781	2.98	2.8381	2.84	1.0007	1,143,548
2021	44	1,448,634	3.07	2.9238	2.92	0.9987	1,446,747
2021	45	1,121,472	3.15	3.0000	3.00	1.0000	1,121,472
2021	46	957,295	3.26	3.1048	3.10	0.9985	955,827
2021	47	645,875	3.36	3.2000	3.20	1.0000	645,875
2021	48	708,327	3.47	3.3048	3.30	0.9986	707,306
2021	49	808,332	3.57	3.4000	3.40	1.0000	808,332
2021	50	650,591	3.66	3.4857	3.49	1.0012	651,391
2021	51	651,165	3.77	3.5905	3.59	0.9999	651,079
2021	52	450,404	3.87	3.6857	3.69	1.0012	450,928
2021	53	426,434	3.97	3.7810	3.78	0.9997	426,327
2021	54	426,843	4.13	3.9333	3.93	0.9992	426,481
2021	55	592,128	4.33	4.1238	4.12	0.9991	591,581
2021	56	422,686	4.56	4.3429	4.34	0.9993	422,408
2021	57	516,085	4.81	4.5810	4.58	0.9998	515,978

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model Year	Symbol	All Deductibles Combined Total	Current Rel on '22 base	Current Rel on '24 base	Revised Rel on '24 base	Ratio	Comprehensive Ratio x Writ Prem
2021	58	493,637	5.19	4.9429	4.94	0.9994	493,352
2021	59	289,849	5.75	5.4762	5.48	1.0007	290,051
2021	60	521,769	6.37	6.0667	6.07	1.0005	522,056
2021	61	451,635	6.96	6.6286	6.63	1.0002	451,732
2021	62	292,339	7.51	7.1524	7.15	0.9997	292,242
2021	63	160,251	8.06	7.6762	7.68	1.0005	160,331
2021	64	160,251	8.61	8.2000	8.20	1.0000	160,251
2021	65	112,924	9.17	8.7333	8.73	0.9996	112,881
2021	66	131,566	10.00	9.5238	9.52	0.9996	131,513
2021	67	82,789	11.10	10.5714	10.57	0.9999	82,778
2021	68	71,682	12.20	11.6190	11.62	1.0001	71,688
2021	69	92,977	13.30	12.6667	12.67	1.0003	93,001
2021	70	45,051	14.41	13.7238	13.72	0.9997	45,038
2021	71	20,887	15.51	14.7714	14.77	0.9999	20,885
2021	72	20,220	16.61	15.8190	15.82	1.0001	20,221
2021	73	9,239	17.71	16.8667	16.87	1.0002	9,241
2021	74	64,459	18.82	17.9238	17.92	0.9998	64,445
2021	75	13,062	19.92	18.9714	18.97	0.9999	13,061
		830,571,181			offset (3)/(8) :	1.014	818,924,643

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model Year	Symbol	All Deductibles Combined Total	Current Rel on '22 base	Current Rel on '24 base	Revised Rel on '24 base	Ratio	Collision Ratio x Writ Prem
1989	1	107,608	0.13	0.1171	0.13	1.1100	119,445
1989	2	47,282	0.16	0.1441	0.16	1.1100	52,483
1989	3	110,502	0.20	0.1802	0.20	1.1100	122,657
1989	4	86,466	0.22	0.1982	0.22	1.1100	95,977
1989	5	218,112	0.26	0.2342	0.26	1.1100	242,104
1989	6	98,375	0.28	0.2523	0.28	1.1100	109,196
1989	7	316,310	0.31	0.2793	0.31	1.1100	351,104
1989	8	225,881	0.37	0.3333	0.37	1.1100	250,728
1989	10	287,532	0.43	0.3874	0.43	1.1100	319,161
1989	11	235,049	0.47	0.4234	0.47	1.1100	260,904
1989	12	292,559	0.52	0.4685	0.52	1.1100	324,740
1989	13	119,262	0.56	0.5045	0.56	1.1100	132,381
1989	14	95,891	0.62	0.5586	0.62	1.1100	106,439
1989	15	61,798	0.67	0.6036	0.67	1.1100	68,596
1989	16	50,343	0.74	0.6667	0.74	1.1100	55,881
1989	17	49,497	0.78	0.7027	0.78	1.1100	54,942
1989	18	52,138	0.85	0.7658	0.85	1.1100	57,873
1989	19	64,384	0.90	0.8108	0.90	1.1100	71,466
1989	20	29,758	0.96	0.8649	0.96	1.1100	33,031
1989	21	72,413	1.09	0.9820	1.09	1.1100	80,378

Model Years 1990-2010 combined

2010	1	97,245	0.27	0.2432	0.27	1.1100	107,942
2010	2	88,315	0.31	0.2793	0.31	1.1100	98,030
2010	3	120,442	0.36	0.3243	0.36	1.1100	133,691
2010	4	219,068	0.39	0.3514	0.39	1.1100	243,165
2010	5	1,060,029	0.41	0.3694	0.41	1.1100	1,176,632
2010	6	1,700,237	0.43	0.3874	0.43	1.1100	1,887,263
2010	7	4,285,083	0.45	0.4054	0.45	1.1100	4,756,442
2010	8	10,882,888	0.47	0.4234	0.47	1.1100	12,080,006
2010	10	16,719,440	0.50	0.4505	0.50	1.1100	18,558,578
2010	11	25,604,297	0.53	0.4775	0.53	1.1100	28,420,770
2010	12	37,211,482	0.54	0.4865	0.54	1.1100	41,304,745
2010	13	40,880,199	0.56	0.5045	0.56	1.1100	45,377,021
2010	14	49,081,506	0.60	0.5405	0.60	1.1100	54,480,472
2010	15	48,669,352	0.63	0.5676	0.63	1.1100	54,022,981
2010	16	38,435,034	0.65	0.5856	0.65	1.1100	42,662,888
2010	17	24,197,214	0.68	0.6126	0.68	1.1100	26,858,908
2010	18	18,379,440	0.71	0.6396	0.71	1.1100	20,401,178
2010	19	16,503,265	0.75	0.6757	0.75	1.1100	18,318,624
2010	20	13,210,107	0.77	0.6937	0.77	1.1100	14,663,219
2010	21	9,379,178	0.80	0.7207	0.80	1.1100	10,410,888
2010	22	7,990,626	0.85	0.7658	0.85	1.1100	8,869,595
2010	23	6,350,463	1.72	1.5495	1.72	1.1100	7,049,014
2010	24	4,511,408	2.00	1.8018	2.00	1.1100	5,007,663
2010	25	2,442,835	2.46	2.2162	2.46	1.1100	2,711,547
2010	26	1,197,132	3.02	2.7207	3.02	1.1100	1,328,817
2010	27	3,159,797	3.52	3.1712	3.52	1.1100	3,507,375

2011	1	155,238	0.25	0.2252	0.21	0.9324	144,744
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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2011	2	118,047	0.34	0.3063	0.28	0.9141	107,909
2011	3	99,393	0.36	0.3243	0.30	0.9250	91,939
2011	4	282,556	0.43	0.3874	0.35	0.9035	255,286
2011	5	295,474	0.47	0.4234	0.39	0.9211	272,150
2011	6	552,797	0.49	0.4414	0.40	0.9061	500,902
2011	7	718,470	0.51	0.4595	0.42	0.9141	656,766
2011	8	541,851	0.54	0.4865	0.44	0.9044	490,074
2011	10	974,444	0.55	0.4955	0.46	0.9284	904,638
2011	11	1,585,736	0.57	0.5135	0.47	0.9153	1,451,366
2011	12	1,571,986	0.59	0.5315	0.49	0.9219	1,449,158
2011	13	1,452,525	0.61	0.5495	0.50	0.9098	1,321,560
2011	14	1,416,995	0.63	0.5676	0.52	0.9162	1,298,237
2011	15	2,350,665	0.64	0.5766	0.53	0.9192	2,160,775
2011	16	1,847,145	0.64	0.5766	0.53	0.9192	1,697,930
2011	17	2,643,046	0.66	0.5946	0.54	0.9082	2,400,366
2011	18	1,913,296	0.67	0.6036	0.55	0.9112	1,743,384
2011	19	2,239,308	0.68	0.6126	0.56	0.9141	2,046,991
2011	20	3,032,084	0.70	0.6306	0.58	0.9197	2,788,651
2011	21	2,192,803	0.72	0.6486	0.59	0.9096	1,994,537
2011	22	3,926,601	0.73	0.6577	0.60	0.9123	3,582,351
2011	23	5,197,892	0.74	0.6667	0.61	0.9150	4,756,071
2011	24	1,710,878	0.76	0.6847	0.63	0.9201	1,574,233
2011	25	2,295,143	0.76	0.6847	0.63	0.9201	2,111,834
2011	26	2,252,771	0.78	0.7027	0.64	0.9108	2,051,755
2011	27	2,389,459	0.79	0.7117	0.65	0.9133	2,182,272
2011	28	3,049,743	0.79	0.7117	0.65	0.9133	2,785,303
2011	29	2,186,374	0.80	0.7207	0.66	0.9158	2,002,172
2011	30	1,732,116	0.81	0.7297	0.67	0.9181	1,590,339
2011	31	1,297,058	0.82	0.7387	0.68	0.9205	1,193,926
2011	32	1,128,146	0.84	0.7568	0.69	0.9118	1,028,627
2011	33	873,933	0.85	0.7658	0.70	0.9141	798,878
2011	34	1,045,986	0.86	0.7748	0.71	0.9164	958,537
2011	35	1,203,809	0.87	0.7838	0.72	0.9186	1,105,844
2011	36	1,521,409	0.88	0.7928	0.73	0.9208	1,400,906
2011	37	514,311	0.90	0.8108	0.74	0.9127	469,395
2011	38	565,375	0.91	0.8198	0.75	0.9148	517,225
2011	39	550,859	0.92	0.8288	0.76	0.9170	505,114
2011	40	440,423	0.93	0.8378	0.77	0.9190	404,763
2011	41	652,638	0.94	0.8468	0.78	0.9211	601,121
2011	42	507,112	0.95	0.8559	0.78	0.9114	462,166
2011	43	475,054	0.96	0.8649	0.79	0.9134	433,932
2011	44	1,061,533	0.97	0.8739	0.80	0.9155	971,795
2011	45	488,845	0.99	0.8919	0.81	0.9082	443,960
2011	46	601,645	1.00	0.9009	0.82	0.9102	547,617
2011	47	894,776	1.01	0.9099	0.83	0.9122	816,195
2011	48	841,701	1.02	0.9189	0.84	0.9141	769,414
2011	49	350,821	1.03	0.9279	0.85	0.9160	321,359
2011	50	498,355	1.04	0.9369	0.86	0.9179	457,432
2011	51	594,568	1.05	0.9459	0.87	0.9197	546,833
2011	52	237,858	1.06	0.9550	0.87	0.9110	216,698
2011	53	292,053	1.07	0.9640	0.88	0.9129	266,614
2011	54	257,925	1.08	0.9730	0.89	0.9147	235,930

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model Year	Symbol	All Deductibles Combined Total	Current Rel on '22 base	Current Rel on '24 base	Revised Rel on '24 base	Ratio	Collision Ratio x Writ Prem
2011	55	371,407	1.10	0.9910	0.91	0.9183	341,053
2011	56	482,209	1.12	1.0090	0.92	0.9118	439,671
2011	57	816,315	1.14	1.0270	0.94	0.9153	747,143
2011	58	228,624	1.17	1.0541	0.97	0.9203	210,393
2011	59	315,988	1.22	1.0991	1.01	0.9189	290,372
2011	60	279,307	1.27	1.1441	1.05	0.9177	256,325
2011	61	235,375	1.31	1.1802	1.08	0.9151	215,395
2011	62	191,959	1.34	1.2072	1.10	0.9112	174,912
2011	63	171,179	1.36	1.2252	1.12	0.9141	156,478
2011	64	153,491	1.39	1.2523	1.15	0.9183	140,958
2011	65	147,056	1.42	1.2793	1.17	0.9146	134,494
2011	66	106,686	1.46	1.3153	1.20	0.9123	97,333
2011	67	35,132	1.52	1.3694	1.25	0.9128	32,070
2011	68	12,863	1.57	1.4144	1.30	0.9191	11,822
2011	69	45,223	1.63	1.4685	1.34	0.9125	41,267
2011	70	13,296	1.69	1.5225	1.39	0.9130	12,139
2011	71	12,527	1.74	1.5676	1.44	0.9186	11,508
2011	72	18,736	1.80	1.6216	1.49	0.9188	17,215
2011	73	0	1.86	1.6757	1.53	0.9131	0
2011	74	46,483	1.92	1.7297	1.58	0.9134	42,459
2011	75	2,610	1.97	1.7748	1.63	0.9184	2,397
2012	1	199,376	0.27	0.2432	0.21	0.8633	172,128
2012	2	137,367	0.36	0.3243	0.28	0.8633	118,594
2012	3	92,107	0.39	0.3514	0.30	0.8538	78,645
2012	4	115,056	0.46	0.4144	0.35	0.8446	97,172
2012	5	241,533	0.50	0.4505	0.39	0.8658	209,119
2012	6	300,318	0.52	0.4685	0.40	0.8538	256,425
2012	7	410,434	0.55	0.4955	0.42	0.8476	347,899
2012	8	805,080	0.57	0.5135	0.44	0.8568	689,826
2012	10	1,251,196	0.59	0.5315	0.46	0.8654	1,082,815
2012	11	678,670	0.61	0.5495	0.47	0.8552	580,430
2012	12	2,157,323	0.63	0.5676	0.49	0.8633	1,862,489
2012	13	2,100,134	0.65	0.5856	0.50	0.8538	1,793,191
2012	14	1,644,485	0.67	0.6036	0.52	0.8615	1,416,712
2012	15	2,236,411	0.68	0.6126	0.53	0.8651	1,934,824
2012	16	2,439,938	0.69	0.6216	0.53	0.8526	2,080,312
2012	17	3,654,825	0.70	0.6306	0.54	0.8563	3,129,574
2012	18	2,781,857	0.72	0.6486	0.55	0.8479	2,358,783
2012	19	1,893,244	0.73	0.6577	0.56	0.8515	1,612,110
2012	20	3,077,155	0.75	0.6757	0.58	0.8584	2,641,430
2012	21	3,425,018	0.77	0.6937	0.59	0.8505	2,913,045
2012	22	2,576,083	0.78	0.7027	0.60	0.8538	2,199,579
2012	23	3,620,116	0.79	0.7117	0.61	0.8571	3,102,760
2012	24	6,631,690	0.81	0.7297	0.63	0.8633	5,725,359
2012	25	3,344,891	0.82	0.7387	0.63	0.8528	2,852,539
2012	26	2,632,182	0.83	0.7477	0.64	0.8559	2,252,894
2012	27	3,629,491	0.84	0.7568	0.65	0.8589	3,117,474
2012	28	2,166,264	0.85	0.7658	0.65	0.8488	1,838,776
2012	29	5,744,397	0.86	0.7748	0.66	0.8519	4,893,425
2012	30	2,985,243	0.87	0.7838	0.67	0.8548	2,551,868

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model Year	Symbol	All Deductibles Combined Total	Current Rel on '22 base	Current Rel on '24 base	Revised Rel on '24 base	Ratio	Collision Ratio x Writ Prem
2012	31	3,127,689	0.88	0.7928	0.68	0.8577	2,682,704
2012	32	3,211,575	0.90	0.8108	0.69	0.8510	2,733,050
2012	33	2,709,030	0.91	0.8198	0.70	0.8538	2,313,095
2012	34	2,162,598	0.92	0.8288	0.71	0.8566	1,852,547
2012	35	997,769	0.93	0.8378	0.72	0.8594	857,438
2012	36	2,252,354	0.95	0.8559	0.73	0.8529	1,921,139
2012	37	1,470,095	0.96	0.8649	0.74	0.8556	1,257,850
2012	38	797,757	0.98	0.8829	0.75	0.8495	677,686
2012	39	880,470	0.98	0.8829	0.76	0.8608	757,923
2012	40	924,464	0.99	0.8919	0.77	0.8633	798,121
2012	41	1,133,892	1.01	0.9099	0.78	0.8572	972,004
2012	42	1,100,315	1.02	0.9189	0.78	0.8488	933,973
2012	43	519,736	1.03	0.9279	0.79	0.8514	442,482
2012	44	687,400	1.04	0.9369	0.80	0.8538	586,934
2012	45	1,029,616	1.06	0.9550	0.81	0.8482	873,328
2012	46	356,416	1.07	0.9640	0.82	0.8507	303,187
2012	47	396,405	1.08	0.9730	0.83	0.8531	338,155
2012	48	839,775	1.09	0.9820	0.84	0.8554	718,354
2012	49	538,105	1.10	0.9910	0.85	0.8577	461,547
2012	50	1,016,509	1.12	1.0090	0.86	0.8523	866,392
2012	51	429,961	1.13	1.0180	0.87	0.8546	367,445
2012	52	460,107	1.13	1.0180	0.87	0.8546	393,208
2012	53	182,189	1.15	1.0360	0.88	0.8494	154,750
2012	54	877,324	1.16	1.0450	0.89	0.8516	747,162
2012	55	200,673	1.18	1.0631	0.91	0.8560	171,779
2012	56	837,395	1.20	1.0811	0.92	0.8510	712,623
2012	57	405,067	1.22	1.0991	0.94	0.8552	346,432
2012	58	498,854	1.26	1.1351	0.97	0.8545	426,283
2012	59	363,524	1.31	1.1802	1.01	0.8558	311,104
2012	60	279,618	1.36	1.2252	1.05	0.8570	239,629
2012	61	240,556	1.40	1.2613	1.08	0.8563	205,985
2012	62	208,875	1.43	1.2883	1.10	0.8538	178,347
2012	63	320,382	1.46	1.3153	1.12	0.8515	272,807
2012	64	150,105	1.49	1.3423	1.15	0.8567	128,597
2012	65	279,833	1.52	1.3694	1.17	0.8544	239,092
2012	66	220,877	1.56	1.4054	1.20	0.8538	188,595
2012	67	29,847	1.62	1.4595	1.25	0.8565	25,563
2012	68	47,359	1.68	1.5135	1.30	0.8589	40,678
2012	69	70,509	1.74	1.5676	1.34	0.8548	60,273
2012	70	39,667	1.81	1.6306	1.39	0.8524	33,813
2012	71	16,440	1.87	1.6847	1.44	0.8548	14,052
2012	72	16,107	1.93	1.7387	1.49	0.8569	13,803
2012	73	1,170	1.99	1.7928	1.53	0.8534	998
2012	74	25,416	2.05	1.8468	1.58	0.8555	21,744
2012	75	3,170	2.11	1.9009	1.63	0.8575	2,718
2013	1	206,293	0.29	0.2613	0.25	0.9569	197,401
2013	2	146,888	0.39	0.3514	0.34	0.9677	142,142
2013	3	75,923	0.42	0.3784	0.36	0.9514	72,235
2013	4	57,753	0.50	0.4505	0.43	0.9546	55,131
2013	5	251,233	0.54	0.4865	0.47	0.9661	242,719

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2013	6	409,848	0.57	0.5135	0.49	0.9542	391,081
2013	7	570,665	0.59	0.5315	0.51	0.9595	547,548
2013	8	762,877	0.62	0.5586	0.54	0.9668	737,530
2013	10	1,107,495	0.64	0.5766	0.55	0.9539	1,056,446
2013	11	2,111,190	0.66	0.5946	0.57	0.9586	2,023,864
2013	12	928,303	0.69	0.6216	0.59	0.9491	881,081
2013	13	1,696,140	0.71	0.6396	0.61	0.9537	1,617,544
2013	14	2,130,412	0.73	0.6577	0.63	0.9579	2,040,818
2013	15	2,538,350	0.74	0.6667	0.64	0.9600	2,436,816
2013	16	3,113,130	0.75	0.6757	0.64	0.9472	2,948,757
2013	17	2,971,130	0.76	0.6847	0.66	0.9639	2,864,013
2013	18	4,799,905	0.78	0.7027	0.67	0.9535	4,576,525
2013	19	2,964,539	0.79	0.7117	0.68	0.9554	2,832,448
2013	20	3,656,760	0.81	0.7297	0.70	0.9593	3,507,781
2013	21	3,425,698	0.83	0.7477	0.72	0.9629	3,298,576
2013	22	3,994,199	0.84	0.7568	0.73	0.9646	3,852,976
2013	23	3,069,078	0.86	0.7748	0.74	0.9551	2,931,326
2013	24	5,218,949	0.88	0.7928	0.76	0.9586	5,003,074
2013	25	5,068,812	0.88	0.7928	0.76	0.9586	4,859,148
2013	26	6,961,787	0.90	0.8108	0.78	0.9620	6,697,239
2013	27	2,876,612	0.91	0.8198	0.79	0.9636	2,771,979
2013	28	4,043,494	0.92	0.8288	0.79	0.9532	3,854,065
2013	29	6,544,905	0.93	0.8378	0.80	0.9548	6,249,329
2013	30	4,719,280	0.94	0.8468	0.81	0.9565	4,513,941
2013	31	6,896,507	0.95	0.8559	0.82	0.9581	6,607,580
2013	32	4,489,127	0.97	0.8739	0.84	0.9612	4,315,115
2013	33	3,079,311	0.98	0.8829	0.85	0.9628	2,964,622
2013	34	2,515,893	1.00	0.9009	0.86	0.9546	2,401,671
2013	35	2,813,267	1.01	0.9099	0.87	0.9561	2,689,873
2013	36	1,983,468	1.02	0.9189	0.88	0.9576	1,899,462
2013	37	1,338,326	1.04	0.9369	0.90	0.9606	1,285,565
2013	38	1,620,470	1.06	0.9550	0.91	0.9529	1,544,186
2013	39	643,183	1.06	0.9550	0.92	0.9634	619,640
2013	40	1,696,832	1.08	0.9730	0.93	0.9558	1,621,889
2013	41	1,420,067	1.09	0.9820	0.94	0.9572	1,359,356
2013	42	699,262	1.10	0.9910	0.95	0.9586	670,338
2013	43	1,323,162	1.12	1.0090	0.96	0.9514	1,258,894
2013	44	747,879	1.12	1.0090	0.97	0.9613	718,965
2013	45	518,920	1.14	1.0270	0.99	0.9639	500,212
2013	46	781,278	1.16	1.0450	1.00	0.9569	747,602
2013	47	545,396	1.17	1.0541	1.01	0.9582	522,601
2013	48	982,327	1.18	1.0631	1.02	0.9595	942,534
2013	49	1,527,284	1.19	1.0721	1.03	0.9608	1,467,348
2013	50	1,281,041	1.21	1.0901	1.04	0.9540	1,222,177
2013	51	1,759,710	1.22	1.0991	1.05	0.9553	1,681,100
2013	52	544,649	1.23	1.1081	1.06	0.9566	521,003
2013	53	508,886	1.24	1.1171	1.07	0.9578	487,423
2013	54	961,774	1.25	1.1261	1.08	0.9590	922,380
2013	55	506,807	1.27	1.1441	1.10	0.9614	487,253
2013	56	969,667	1.29	1.1622	1.12	0.9637	934,488
2013	57	921,651	1.32	1.1892	1.14	0.9586	883,528
2013	58	873,661	1.36	1.2252	1.17	0.9549	834,282

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2013	59	282,546	1.41	1.2703	1.22	0.9604	271,364
2013	60	664,591	1.47	1.3243	1.27	0.9590	637,329
2013	61	577,260	1.52	1.3694	1.31	0.9566	552,233
2013	62	192,089	1.55	1.3964	1.34	0.9596	184,331
2013	63	365,740	1.58	1.4234	1.36	0.9554	349,444
2013	64	244,618	1.61	1.4505	1.39	0.9583	234,423
2013	65	304,627	1.64	1.4775	1.42	0.9611	292,776
2013	66	338,597	1.69	1.5225	1.46	0.9589	324,692
2013	67	291,681	1.76	1.5856	1.52	0.9586	279,616
2013	68	88,739	1.82	1.6396	1.57	0.9575	84,970
2013	69	77,697	1.89	1.7027	1.63	0.9573	74,379
2013	70	49,502	1.95	1.7568	1.69	0.9620	47,621
2013	71	37,426	2.02	1.8198	1.74	0.9561	35,784
2013	72	10,115	2.09	1.8829	1.80	0.9560	9,670
2013	73	918	2.15	1.9369	1.86	0.9603	882
2013	74	91,992	2.22	2.0000	1.92	0.9600	88,312
2013	75	0	2.28	2.0541	1.97	0.9591	0
2014	1	249,522	0.31	0.2793	0.27	0.9668	241,231
2014	2	161,444	0.41	0.3694	0.36	0.9746	157,349
2014	3	59,999	0.45	0.4054	0.39	0.9620	57,719
2014	4	511,926	0.53	0.4775	0.46	0.9634	493,188
2014	5	26,938	0.57	0.5135	0.50	0.9737	26,229
2014	6	445,243	0.60	0.5405	0.52	0.9620	428,324
2014	7	325,277	0.63	0.5676	0.55	0.9690	315,209
2014	8	948,190	0.66	0.5946	0.57	0.9586	908,969
2014	10	759,053	0.68	0.6126	0.59	0.9631	731,035
2014	11	1,860,706	0.70	0.6306	0.61	0.9673	1,799,834
2014	12	1,884,404	0.73	0.6577	0.63	0.9579	1,805,156
2014	13	2,659,580	0.75	0.6757	0.65	0.9620	2,558,516
2014	14	1,975,474	0.77	0.6937	0.67	0.9658	1,908,000
2014	15	5,054,786	0.78	0.7027	0.68	0.9677	4,891,478
2014	16	2,212,835	0.79	0.7117	0.69	0.9695	2,145,330
2014	17	3,544,792	0.81	0.7297	0.70	0.9593	3,400,375
2014	18	3,654,391	0.83	0.7477	0.72	0.9629	3,518,782
2014	19	3,998,744	0.84	0.7568	0.73	0.9646	3,857,360
2014	20	4,394,031	0.86	0.7748	0.75	0.9680	4,253,524
2014	21	4,787,302	0.88	0.7928	0.77	0.9713	4,649,667
2014	22	3,201,319	0.90	0.8108	0.78	0.9620	3,079,669
2014	23	5,307,663	0.91	0.8198	0.79	0.9636	5,114,604
2014	24	4,791,131	0.93	0.8378	0.81	0.9668	4,631,942
2014	25	4,379,571	0.94	0.8468	0.82	0.9683	4,240,729
2014	26	4,972,476	0.95	0.8559	0.83	0.9698	4,822,255
2014	27	4,731,259	0.97	0.8739	0.84	0.9612	4,547,862
2014	28	6,855,059	0.97	0.8739	0.85	0.9727	6,667,782
2014	29	4,793,983	0.99	0.8919	0.86	0.9642	4,622,562
2014	30	4,341,693	0.99	0.8919	0.87	0.9755	4,235,124
2014	31	7,435,759	1.01	0.9099	0.88	0.9671	7,191,336
2014	32	5,875,305	1.03	0.9279	0.90	0.9699	5,698,475
2014	33	5,467,570	1.04	0.9369	0.91	0.9713	5,310,377
2014	34	3,073,769	1.06	0.9550	0.92	0.9634	2,961,257

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2014	35	3,149,414	1.07	0.9640	0.93	0.9648	3,038,449
2014	36	2,028,231	1.09	0.9820	0.95	0.9674	1,962,174
2014	37	1,326,961	1.11	1.0000	0.96	0.9600	1,273,883
2014	38	3,579,289	1.12	1.0090	0.98	0.9713	3,476,384
2014	39	1,411,113	1.13	1.0180	0.98	0.9627	1,358,415
2014	40	992,859	1.14	1.0270	0.99	0.9639	957,064
2014	41	816,680	1.16	1.0450	1.01	0.9665	789,293
2014	42	2,465,057	1.17	1.0541	1.02	0.9677	2,385,417
2014	43	823,523	1.18	1.0631	1.03	0.9689	797,910
2014	44	1,075,289	1.19	1.0721	1.04	0.9701	1,043,121
2014	45	537,269	1.21	1.0901	1.06	0.9724	522,439
2014	46	1,167,482	1.23	1.1081	1.07	0.9656	1,127,332
2014	47	545,995	1.24	1.1171	1.08	0.9668	527,854
2014	48	1,145,251	1.25	1.1261	1.09	0.9679	1,108,511
2014	49	2,178,831	1.27	1.1441	1.10	0.9614	2,094,766
2014	50	1,458,362	1.28	1.1532	1.12	0.9713	1,416,434
2014	51	1,553,680	1.30	1.1712	1.13	0.9648	1,499,062
2014	52	964,738	1.30	1.1712	1.13	0.9648	930,824
2014	53	1,023,546	1.32	1.1892	1.15	0.9670	989,816
2014	54	837,651	1.33	1.1982	1.16	0.9681	810,947
2014	55	1,243,656	1.35	1.2162	1.18	0.9702	1,206,623
2014	56	1,082,601	1.37	1.2342	1.20	0.9723	1,052,573
2014	57	1,417,138	1.40	1.2613	1.22	0.9673	1,370,777
2014	58	411,011	1.44	1.2973	1.26	0.9713	399,194
2014	59	547,678	1.50	1.3514	1.31	0.9694	530,919
2014	60	623,396	1.56	1.4054	1.36	0.9677	603,256
2014	61	773,290	1.61	1.4505	1.40	0.9652	746,393
2014	62	217,351	1.65	1.4865	1.43	0.9620	209,092
2014	63	303,360	1.67	1.5045	1.46	0.9704	294,386
2014	64	213,045	1.71	1.5405	1.49	0.9672	206,056
2014	65	340,369	1.74	1.5676	1.52	0.9697	330,041
2014	66	361,617	1.79	1.6126	1.56	0.9674	349,819
2014	67	154,962	1.86	1.6757	1.62	0.9668	149,813
2014	68	151,815	1.93	1.7387	1.68	0.9662	146,686
2014	69	204,533	2.00	1.8018	1.74	0.9657	197,518
2014	70	75,645	2.07	1.8649	1.81	0.9706	73,420
2014	71	68,563	2.14	1.9279	1.87	0.9700	66,503
2014	72	25,876	2.21	1.9910	1.93	0.9694	25,083
2014	73	5,703	2.28	2.0541	1.99	0.9688	5,525
2014	74	168,955	2.35	2.1171	2.05	0.9683	163,599
2014	75	16,187	2.42	2.1802	2.11	0.9678	15,666
2015	1	417,835	0.33	0.2973	0.29	0.9755	407,579
2015	2	18,023	0.44	0.3964	0.39	0.9839	17,732
2015	3	13,609	0.48	0.4324	0.42	0.9713	13,218
2015	4	311,031	0.56	0.5045	0.50	0.9911	308,254
2015	5	75,778	0.62	0.5586	0.54	0.9668	73,260
2015	6	360,830	0.65	0.5856	0.57	0.9734	351,226
2015	7	397,750	0.68	0.6126	0.59	0.9631	383,068
2015	8	505,394	0.71	0.6396	0.62	0.9693	489,876
2015	10	1,431,930	0.73	0.6577	0.64	0.9732	1,393,484

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2015	11	969,319	0.75	0.6757	0.66	0.9768	946,831
2015	12	1,479,893	0.78	0.7027	0.69	0.9819	1,453,141
2015	13	2,077,677	0.80	0.7207	0.71	0.9851	2,046,772
2015	14	2,448,354	0.83	0.7477	0.73	0.9763	2,390,242
2015	15	2,356,535	0.84	0.7568	0.74	0.9779	2,304,355
2015	16	5,979,504	0.85	0.7658	0.75	0.9794	5,856,397
2015	17	3,911,408	0.86	0.7748	0.76	0.9809	3,836,818
2015	18	3,100,549	0.89	0.8018	0.78	0.9728	3,016,242
2015	19	6,236,925	0.90	0.8108	0.79	0.9743	6,076,844
2015	20	4,290,030	0.92	0.8288	0.81	0.9773	4,192,572
2015	21	8,676,948	0.95	0.8559	0.83	0.9698	8,414,813
2015	22	4,739,711	0.96	0.8649	0.84	0.9713	4,603,444
2015	23	3,424,946	0.98	0.8829	0.86	0.9741	3,336,177
2015	24	6,952,275	1.00	0.9009	0.88	0.9768	6,790,982
2015	25	5,540,145	1.01	0.9099	0.88	0.9671	5,358,033
2015	26	4,338,089	1.02	0.9189	0.90	0.9794	4,248,775
2015	27	7,890,375	1.04	0.9369	0.91	0.9713	7,663,527
2015	28	4,788,679	1.04	0.9369	0.92	0.9819	4,702,114
2015	29	4,014,867	1.06	0.9550	0.93	0.9739	3,909,950
2015	30	5,782,384	1.07	0.9640	0.94	0.9751	5,638,635
2015	31	4,134,071	1.08	0.9730	0.95	0.9764	4,036,461
2015	32	12,244,195	1.10	0.9910	0.97	0.9788	11,984,841
2015	33	4,637,277	1.12	1.0090	0.98	0.9713	4,503,955
2015	34	8,292,303	1.13	1.0180	1.00	0.9823	8,145,537
2015	35	5,435,249	1.15	1.0360	1.01	0.9749	5,298,659
2015	36	3,565,598	1.16	1.0450	1.02	0.9760	3,480,147
2015	37	4,527,471	1.19	1.0721	1.04	0.9701	4,392,027
2015	38	5,219,993	1.20	1.0811	1.06	0.9805	5,118,203
2015	39	2,666,374	1.21	1.0901	1.06	0.9724	2,592,773
2015	40	2,479,187	1.22	1.0991	1.08	0.9826	2,436,106
2015	41	2,365,751	1.24	1.1171	1.09	0.9757	2,308,324
2015	42	1,392,807	1.25	1.1261	1.10	0.9768	1,360,494
2015	43	1,865,732	1.27	1.1441	1.12	0.9789	1,826,361
2015	44	867,543	1.28	1.1532	1.12	0.9713	842,601
2015	45	1,451,970	1.30	1.1712	1.14	0.9734	1,413,325
2015	46	836,446	1.31	1.1802	1.16	0.9829	822,143
2015	47	936,204	1.33	1.1982	1.17	0.9765	914,172
2015	48	2,021,560	1.34	1.2072	1.18	0.9775	1,975,999
2015	49	662,152	1.36	1.2252	1.19	0.9713	643,115
2015	50	1,290,433	1.37	1.2342	1.21	0.9804	1,265,095
2015	51	1,364,278	1.39	1.2523	1.22	0.9742	1,329,140
2015	52	966,219	1.40	1.2613	1.23	0.9752	942,271
2015	53	680,205	1.41	1.2703	1.24	0.9762	663,996
2015	54	1,806,930	1.43	1.2883	1.25	0.9703	1,753,228
2015	55	1,103,460	1.45	1.3063	1.27	0.9722	1,072,791
2015	56	1,796,050	1.47	1.3243	1.29	0.9741	1,749,499
2015	57	1,509,315	1.50	1.3514	1.32	0.9768	1,474,299
2015	58	1,033,447	1.55	1.3964	1.36	0.9739	1,006,511
2015	59	725,000	1.61	1.4505	1.41	0.9721	704,781
2015	60	651,202	1.67	1.5045	1.47	0.9771	636,267
2015	61	723,865	1.73	1.5586	1.52	0.9753	705,957
2015	62	440,213	1.76	1.5856	1.55	0.9776	430,333

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2015	63	579,111	1.79	1.6126	1.58	0.9798	567,399
2015	64	354,215	1.83	1.6486	1.61	0.9766	345,911
2015	65	463,999	1.87	1.6847	1.64	0.9735	451,692
2015	66	163,227	1.92	1.7297	1.69	0.9770	159,478
2015	67	226,601	2.00	1.8018	1.76	0.9768	221,344
2015	68	203,679	2.07	1.8649	1.82	0.9759	198,779
2015	69	198,409	2.15	1.9369	1.89	0.9758	193,601
2015	70	139,910	2.22	2.0000	1.95	0.9750	136,412
2015	71	82,264	2.30	2.0721	2.02	0.9749	80,197
2015	72	26,947	2.37	2.1351	2.09	0.9789	26,377
2015	73	25,170	2.45	2.2072	2.15	0.9741	24,518
2015	74	143,090	2.52	2.2703	2.22	0.9779	139,922
2015	75	1,391	2.60	2.3423	2.28	0.9734	1,354
2016	1	24,479	0.36	0.3243	0.31	0.9558	23,398
2016	2	512,413	0.48	0.4324	0.41	0.9481	485,832
2016	3	200,207	0.52	0.4685	0.45	0.9606	192,314
2016	4	31,957	0.61	0.5495	0.53	0.9644	30,820
2016	5	419,370	0.66	0.5946	0.57	0.9586	402,023
2016	6	357,946	0.70	0.6306	0.60	0.9514	340,560
2016	7	857,900	0.73	0.6577	0.63	0.9579	821,821
2016	8	200,614	0.76	0.6847	0.66	0.9639	193,381
2016	10	1,370,035	0.79	0.7117	0.68	0.9554	1,308,990
2016	11	1,025,721	0.81	0.7297	0.70	0.9593	983,932
2016	12	1,782,923	0.84	0.7568	0.73	0.9646	1,719,884
2016	13	1,352,997	0.87	0.7838	0.75	0.9569	1,294,678
2016	14	2,177,635	0.89	0.8018	0.77	0.9603	2,091,264
2016	15	2,561,346	0.91	0.8198	0.78	0.9514	2,436,938
2016	16	4,317,798	0.92	0.8288	0.79	0.9532	4,115,519
2016	17	3,876,896	0.93	0.8378	0.81	0.9668	3,748,083
2016	18	6,193,952	0.96	0.8649	0.83	0.9597	5,944,258
2016	19	3,261,882	0.97	0.8739	0.84	0.9612	3,135,442
2016	20	5,460,701	1.00	0.9009	0.86	0.9546	5,212,785
2016	21	7,624,372	1.02	0.9189	0.88	0.9576	7,301,457
2016	22	6,601,765	1.04	0.9369	0.90	0.9606	6,341,503
2016	23	4,509,754	1.05	0.9459	0.91	0.9620	4,338,383
2016	24	9,775,808	1.08	0.9730	0.93	0.9558	9,344,043
2016	25	5,067,765	1.09	0.9820	0.94	0.9572	4,851,106
2016	26	5,426,767	1.10	0.9910	0.95	0.9586	5,202,296
2016	27	9,782,972	1.12	1.0090	0.97	0.9613	9,404,755
2016	28	5,686,609	1.13	1.0180	0.97	0.9528	5,418,382
2016	29	3,772,499	1.14	1.0270	0.99	0.9639	3,636,490
2016	30	7,786,987	1.15	1.0360	0.99	0.9556	7,440,974
2016	31	6,162,078	1.17	1.0541	1.01	0.9582	5,904,535
2016	32	7,230,422	1.19	1.0721	1.03	0.9608	6,946,674
2016	33	7,073,546	1.21	1.0901	1.04	0.9540	6,748,514
2016	34	8,860,554	1.22	1.0991	1.06	0.9644	8,545,351
2016	35	5,057,100	1.24	1.1171	1.07	0.9578	4,843,805
2016	36	3,346,640	1.26	1.1351	1.09	0.9602	3,213,571
2016	37	5,484,996	1.28	1.1532	1.11	0.9626	5,279,737
2016	38	1,955,775	1.30	1.1712	1.12	0.9563	1,870,323

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2016	39	4,429,294	1.30	1.1712	1.13	0.9648	4,273,587
2016	40	2,299,686	1.32	1.1892	1.14	0.9586	2,204,563
2016	41	1,451,867	1.34	1.2072	1.16	0.9609	1,395,092
2016	42	2,436,687	1.35	1.2162	1.17	0.9620	2,344,093
2016	43	2,200,032	1.37	1.2342	1.18	0.9561	2,103,359
2016	44	1,922,487	1.38	1.2432	1.19	0.9572	1,840,154
2016	45	1,741,325	1.40	1.2613	1.21	0.9594	1,670,553
2016	46	714,129	1.42	1.2793	1.23	0.9615	686,620
2016	47	719,804	1.43	1.2883	1.24	0.9625	692,824
2016	48	1,410,415	1.45	1.3063	1.25	0.9569	1,349,621
2016	49	1,073,681	1.47	1.3243	1.27	0.9590	1,029,638
2016	50	2,532,557	1.48	1.3333	1.28	0.9600	2,431,255
2016	51	1,364,277	1.50	1.3514	1.30	0.9620	1,312,434
2016	52	1,309,567	1.51	1.3604	1.30	0.9556	1,251,460
2016	53	1,207,135	1.52	1.3694	1.32	0.9639	1,163,615
2016	54	759,728	1.54	1.3874	1.33	0.9586	728,303
2016	55	1,704,031	1.56	1.4054	1.35	0.9606	1,636,853
2016	56	980,123	1.59	1.4324	1.37	0.9564	937,404
2016	57	1,266,953	1.62	1.4595	1.40	0.9593	1,215,336
2016	58	1,457,040	1.67	1.5045	1.44	0.9571	1,394,571
2016	59	1,199,757	1.73	1.5586	1.50	0.9624	1,154,679
2016	60	580,311	1.81	1.6306	1.56	0.9567	555,175
2016	61	720,441	1.86	1.6757	1.61	0.9608	692,204
2016	62	283,868	1.90	1.7117	1.65	0.9639	273,634
2016	63	358,858	1.94	1.7477	1.67	0.9555	342,894
2016	64	523,020	1.98	1.7838	1.71	0.9586	501,386
2016	65	348,805	2.02	1.8198	1.74	0.9561	333,506
2016	66	439,084	2.07	1.8649	1.79	0.9599	421,457
2016	67	369,600	2.15	1.9369	1.86	0.9603	354,919
2016	68	217,006	2.24	2.0180	1.93	0.9564	207,541
2016	69	150,840	2.32	2.0901	2.00	0.9569	144,338
2016	70	107,045	2.40	2.1622	2.07	0.9574	102,482
2016	71	40,553	2.48	2.2342	2.14	0.9578	38,843
2016	72	76,828	2.56	2.3063	2.21	0.9582	73,620
2016	73	14,919	2.64	2.3784	2.28	0.9586	14,302
2016	74	241,782	2.72	2.4505	2.35	0.9590	231,871
2016	75	1,254	2.80	2.5225	2.42	0.9594	1,203
2017	1	65,352	0.38	0.3423	0.33	0.9639	62,996
2017	2	588,523	0.51	0.4595	0.44	0.9576	563,597
2017	3	2,613	0.56	0.5045	0.48	0.9514	2,486
2017	4	164,489	0.65	0.5856	0.56	0.9563	157,302
2017	5	387,151	0.71	0.6396	0.62	0.9693	375,264
2017	6	164,952	0.75	0.6757	0.65	0.9620	158,684
2017	7	419,521	0.78	0.7027	0.68	0.9677	405,967
2017	8	204,725	0.82	0.7387	0.71	0.9611	196,761
2017	10	716,474	0.84	0.7568	0.73	0.9646	691,142
2017	11	957,042	0.87	0.7838	0.75	0.9569	915,790
2017	12	761,482	0.90	0.8108	0.78	0.9620	732,546
2017	13	2,476,341	0.93	0.8378	0.80	0.9548	2,364,506
2017	14	1,846,785	0.96	0.8649	0.83	0.9597	1,772,336

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2017	15	1,800,923	0.97	0.8739	0.84	0.9612	1,731,114
2017	16	3,639,882	0.98	0.8829	0.85	0.9628	3,504,315
2017	17	2,863,800	1.00	0.9009	0.86	0.9546	2,733,783
2017	18	3,745,099	1.03	0.9279	0.89	0.9591	3,592,023
2017	19	6,254,881	1.04	0.9369	0.90	0.9606	6,008,294
2017	20	4,693,923	1.07	0.9640	0.92	0.9544	4,479,845
2017	21	6,551,852	1.10	0.9910	0.95	0.9586	6,280,844
2017	22	6,367,976	1.11	1.0000	0.96	0.9600	6,113,257
2017	23	9,410,981	1.13	1.0180	0.98	0.9627	9,059,527
2017	24	5,587,583	1.16	1.0450	1.00	0.9569	5,346,739
2017	25	10,977,896	1.17	1.0541	1.01	0.9582	10,519,076
2017	26	8,154,968	1.18	1.0631	1.02	0.9595	7,824,623
2017	27	5,240,739	1.20	1.0811	1.04	0.9620	5,041,591
2017	28	8,202,867	1.21	1.0901	1.04	0.9540	7,825,942
2017	29	3,739,695	1.23	1.1081	1.06	0.9566	3,577,338
2017	30	6,335,628	1.24	1.1171	1.07	0.9578	6,068,408
2017	31	8,227,065	1.25	1.1261	1.08	0.9590	7,890,084
2017	32	8,127,852	1.28	1.1532	1.10	0.9539	7,753,209
2017	33	6,031,112	1.30	1.1712	1.12	0.9563	5,767,599
2017	34	7,319,376	1.31	1.1802	1.13	0.9575	7,008,163
2017	35	4,546,598	1.33	1.1982	1.15	0.9598	4,363,709
2017	36	8,053,465	1.35	1.2162	1.16	0.9538	7,681,216
2017	37	5,145,750	1.37	1.2342	1.19	0.9642	4,961,329
2017	38	3,199,411	1.39	1.2523	1.20	0.9583	3,065,910
2017	39	9,987,945	1.40	1.2613	1.21	0.9594	9,582,006
2017	40	5,263,774	1.42	1.2793	1.22	0.9537	5,019,861
2017	41	4,122,020	1.44	1.2973	1.24	0.9558	3,939,964
2017	42	2,566,207	1.45	1.3063	1.25	0.9569	2,455,595
2017	43	1,512,988	1.47	1.3243	1.27	0.9590	1,450,925
2017	44	2,014,573	1.48	1.3333	1.28	0.9600	1,933,990
2017	45	1,074,234	1.51	1.3604	1.30	0.9556	1,026,569
2017	46	1,895,358	1.52	1.3694	1.31	0.9566	1,813,184
2017	47	1,702,965	1.54	1.3874	1.33	0.9586	1,632,524
2017	48	1,296,747	1.56	1.4054	1.34	0.9535	1,236,398
2017	49	1,167,332	1.57	1.4144	1.36	0.9615	1,122,423
2017	50	1,595,135	1.59	1.4324	1.37	0.9564	1,525,611
2017	51	975,943	1.61	1.4505	1.39	0.9583	935,269
2017	52	2,648,840	1.62	1.4595	1.40	0.9593	2,540,924
2017	53	1,471,402	1.64	1.4775	1.41	0.9543	1,404,202
2017	54	1,295,804	1.65	1.4865	1.43	0.9620	1,246,563
2017	55	1,703,468	1.68	1.5135	1.45	0.9580	1,631,983
2017	56	1,920,387	1.71	1.5405	1.47	0.9542	1,832,453
2017	57	1,711,519	1.74	1.5676	1.50	0.9569	1,637,747
2017	58	1,207,722	1.79	1.6126	1.55	0.9612	1,160,830
2017	59	945,494	1.86	1.6757	1.61	0.9608	908,437
2017	60	1,017,409	1.94	1.7477	1.67	0.9555	972,150
2017	61	558,869	2.00	1.8018	1.73	0.9602	536,598
2017	62	707,600	2.04	1.8378	1.76	0.9576	677,631
2017	63	302,683	2.08	1.8739	1.79	0.9552	289,135
2017	64	254,404	2.12	1.9099	1.83	0.9582	243,760
2017	65	292,971	2.17	1.9550	1.87	0.9565	280,240
2017	66	433,498	2.23	2.0090	1.92	0.9557	414,292

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2017	67	180,299	2.31	2.0811	2.00	0.9610	173,274
2017	68	320,444	2.40	2.1622	2.07	0.9574	306,785
2017	69	155,763	2.49	2.2432	2.15	0.9584	149,289
2017	70	174,152	2.58	2.3243	2.22	0.9551	166,335
2017	71	92,348	2.66	2.3964	2.30	0.9598	88,633
2017	72	40,489	2.75	2.4775	2.37	0.9566	38,733
2017	73	17,156	2.84	2.5586	2.45	0.9576	16,428
2017	74	252,191	2.92	2.6306	2.52	0.9579	241,585
2017	75	23,218	3.01	2.7117	2.60	0.9588	22,262
2018	1	329,081	0.41	0.3694	0.36	0.9746	320,734
2018	2	299,199	0.55	0.4955	0.48	0.9687	289,842
2018	3	65,361	0.60	0.5405	0.52	0.9620	62,877
2018	4	381,274	0.70	0.6306	0.61	0.9673	368,801
2018	5	169,656	0.76	0.6847	0.66	0.9639	163,539
2018	6	211,182	0.80	0.7207	0.70	0.9713	205,111
2018	7	270,096	0.84	0.7568	0.73	0.9646	260,546
2018	8	457,135	0.87	0.7838	0.76	0.9697	443,263
2018	10	975,593	0.90	0.8108	0.79	0.9743	950,553
2018	11	519,938	0.93	0.8378	0.81	0.9668	502,663
2018	12	1,317,506	0.97	0.8739	0.84	0.9612	1,266,436
2018	13	1,540,837	1.00	0.9009	0.87	0.9657	1,487,986
2018	14	1,667,392	1.02	0.9189	0.89	0.9685	1,614,918
2018	15	3,101,685	1.04	0.9369	0.91	0.9713	3,012,512
2018	16	2,708,419	1.05	0.9459	0.92	0.9726	2,634,131
2018	17	3,663,421	1.07	0.9640	0.93	0.9648	3,534,345
2018	18	4,134,399	1.10	0.9910	0.96	0.9687	4,005,105
2018	19	7,030,910	1.12	1.0090	0.97	0.9613	6,759,090
2018	20	5,299,320	1.14	1.0270	1.00	0.9737	5,159,864
2018	21	5,566,386	1.17	1.0541	1.02	0.9677	5,386,549
2018	22	4,159,585	1.19	1.0721	1.04	0.9701	4,035,147
2018	23	3,994,329	1.21	1.0901	1.05	0.9632	3,847,430
2018	24	6,989,932	1.24	1.1171	1.08	0.9668	6,757,686
2018	25	5,486,621	1.25	1.1261	1.09	0.9679	5,310,610
2018	26	8,672,238	1.26	1.1351	1.10	0.9690	8,403,812
2018	27	6,157,863	1.28	1.1532	1.12	0.9713	5,980,824
2018	28	6,556,744	1.29	1.1622	1.13	0.9723	6,375,290
2018	29	4,682,123	1.31	1.1802	1.14	0.9660	4,522,716
2018	30	6,172,817	1.32	1.1892	1.15	0.9670	5,969,395
2018	31	9,093,459	1.34	1.2072	1.17	0.9692	8,813,190
2018	32	4,265,821	1.37	1.2342	1.19	0.9642	4,112,936
2018	33	3,935,865	1.39	1.2523	1.21	0.9663	3,803,065
2018	34	4,136,380	1.40	1.2613	1.22	0.9673	4,001,061
2018	35	8,429,082	1.42	1.2793	1.24	0.9693	8,170,274
2018	36	4,367,044	1.44	1.2973	1.26	0.9713	4,241,491
2018	37	4,509,648	1.47	1.3243	1.28	0.9665	4,358,713
2018	38	4,225,321	1.49	1.3423	1.30	0.9685	4,092,039
2018	39	4,978,640	1.50	1.3514	1.30	0.9620	4,789,452
2018	40	5,245,942	1.52	1.3694	1.32	0.9639	5,056,812
2018	41	5,190,569	1.53	1.3784	1.34	0.9722	5,046,047
2018	42	3,079,486	1.55	1.3964	1.35	0.9668	2,977,168

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2018	43	4,154,796	1.57	1.4144	1.37	0.9686	4,024,330
2018	44	1,580,757	1.58	1.4234	1.38	0.9695	1,532,534
2018	45	1,136,443	1.61	1.4505	1.40	0.9652	1,096,915
2018	46	988,024	1.63	1.4685	1.42	0.9670	955,413
2018	47	5,267,084	1.65	1.4865	1.43	0.9620	5,066,935
2018	48	1,384,165	1.66	1.4955	1.45	0.9696	1,342,056
2018	49	755,364	1.68	1.5135	1.47	0.9713	733,647
2018	50	1,634,150	1.70	1.5315	1.48	0.9664	1,579,166
2018	51	1,035,368	1.72	1.5495	1.50	0.9680	1,002,260
2018	52	661,857	1.73	1.5586	1.51	0.9688	641,236
2018	53	936,749	1.75	1.5766	1.52	0.9641	903,133
2018	54	1,297,297	1.77	1.5946	1.54	0.9658	1,252,881
2018	55	1,769,067	1.79	1.6126	1.56	0.9674	1,711,350
2018	56	2,336,104	1.82	1.6396	1.59	0.9697	2,265,379
2018	57	1,945,578	1.86	1.6757	1.62	0.9668	1,880,935
2018	58	1,748,095	1.92	1.7297	1.67	0.9655	1,687,731
2018	59	1,020,588	1.99	1.7928	1.73	0.9650	984,842
2018	60	1,138,530	2.07	1.8649	1.81	0.9706	1,105,034
2018	61	686,499	2.14	1.9279	1.86	0.9648	662,311
2018	62	408,809	2.19	1.9730	1.90	0.9630	393,689
2018	63	279,099	2.22	2.0000	1.94	0.9700	270,726
2018	64	424,290	2.27	2.0450	1.98	0.9682	410,795
2018	65	418,125	2.32	2.0901	2.02	0.9665	404,103
2018	66	285,208	2.38	2.1441	2.07	0.9654	275,346
2018	67	369,262	2.47	2.2252	2.15	0.9662	356,779
2018	68	330,052	2.57	2.3153	2.24	0.9675	319,316
2018	69	231,634	2.66	2.3964	2.32	0.9681	224,250
2018	70	95,264	2.75	2.4775	2.40	0.9687	92,285
2018	71	38,151	2.85	2.5676	2.48	0.9659	36,850
2018	72	36,193	2.94	2.6486	2.56	0.9665	34,982
2018	73	81,056	3.03	2.7297	2.64	0.9671	78,392
2018	74	168,031	3.12	2.8108	2.72	0.9677	162,602
2018	75	56,585	3.22	2.9009	2.80	0.9652	54,617
2019	1	159,669	0.44	0.3964	0.38	0.9586	153,065
2019	2	56,705	0.59	0.5315	0.51	0.9595	54,408
2019	3	2,355	0.64	0.5766	0.56	0.9713	2,287
2019	4	389,405	0.75	0.6757	0.65	0.9620	374,608
2019	5	230,742	0.82	0.7387	0.71	0.9611	221,766
2019	6	109,108	0.86	0.7748	0.75	0.9680	105,619
2019	7	425,582	0.90	0.8108	0.78	0.9620	409,410
2019	8	150,202	0.94	0.8468	0.82	0.9683	145,440
2019	10	1,119,553	0.97	0.8739	0.84	0.9612	1,076,156
2019	11	537,128	1.00	0.9009	0.87	0.9657	518,705
2019	12	1,193,803	1.04	0.9369	0.90	0.9606	1,146,740
2019	13	1,279,888	1.07	0.9640	0.93	0.9648	1,234,793
2019	14	2,090,180	1.10	0.9910	0.96	0.9687	2,024,814
2019	15	2,416,068	1.12	1.0090	0.97	0.9613	2,322,661
2019	16	3,768,434	1.13	1.0180	0.98	0.9627	3,627,701
2019	17	3,627,438	1.15	1.0360	1.00	0.9652	3,501,266
2019	18	4,747,096	1.18	1.0631	1.03	0.9689	4,599,453

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2019	19	5,170,820	1.20	1.0811	1.04	0.9620	4,974,329
2019	20	5,155,016	1.23	1.1081	1.07	0.9656	4,977,734
2019	21	5,349,999	1.26	1.1351	1.10	0.9690	5,184,404
2019	22	5,424,967	1.28	1.1532	1.11	0.9626	5,221,955
2019	23	2,856,064	1.30	1.1712	1.13	0.9648	2,755,662
2019	24	8,084,869	1.33	1.1982	1.16	0.9681	7,827,126
2019	25	3,946,093	1.34	1.2072	1.17	0.9692	3,824,471
2019	26	7,461,683	1.36	1.2252	1.18	0.9631	7,186,259
2019	27	6,576,867	1.38	1.2432	1.20	0.9652	6,348,106
2019	28	6,211,631	1.39	1.2523	1.21	0.9663	6,002,044
2019	29	6,777,820	1.41	1.2703	1.23	0.9683	6,562,949
2019	30	4,591,803	1.42	1.2793	1.24	0.9693	4,450,815
2019	31	5,162,051	1.44	1.2973	1.25	0.9635	4,973,851
2019	32	9,570,090	1.47	1.3243	1.28	0.9665	9,249,785
2019	33	3,785,484	1.49	1.3423	1.30	0.9685	3,666,076
2019	34	6,147,322	1.51	1.3604	1.31	0.9630	5,919,749
2019	35	4,683,399	1.53	1.3784	1.33	0.9649	4,519,021
2019	36	5,522,005	1.55	1.3964	1.35	0.9668	5,338,532
2019	37	3,053,789	1.58	1.4234	1.37	0.9625	2,939,175
2019	38	6,464,903	1.60	1.4414	1.39	0.9643	6,234,187
2019	39	4,066,161	1.61	1.4505	1.40	0.9652	3,924,729
2019	40	5,572,713	1.63	1.4685	1.42	0.9670	5,388,779
2019	41	3,348,620	1.65	1.4865	1.44	0.9687	3,243,900
2019	42	3,352,004	1.67	1.5045	1.45	0.9638	3,230,569
2019	43	4,287,667	1.69	1.5225	1.47	0.9655	4,139,755
2019	44	4,050,151	1.70	1.5315	1.48	0.9664	3,913,875
2019	45	2,167,575	1.73	1.5586	1.51	0.9688	2,100,042
2019	46	2,107,545	1.75	1.5766	1.52	0.9641	2,031,914
2019	47	998,263	1.77	1.5946	1.54	0.9658	964,085
2019	48	1,297,639	1.79	1.6126	1.56	0.9674	1,255,303
2019	49	1,737,600	1.81	1.6306	1.57	0.9628	1,672,992
2019	50	808,390	1.83	1.6486	1.59	0.9644	779,633
2019	51	1,178,397	1.85	1.6667	1.61	0.9660	1,138,332
2019	52	833,484	1.86	1.6757	1.62	0.9668	805,791
2019	53	934,071	1.88	1.6937	1.64	0.9683	904,459
2019	54	704,576	1.90	1.7117	1.65	0.9639	679,174
2019	55	1,065,563	1.93	1.7387	1.68	0.9662	1,029,566
2019	56	1,377,294	1.96	1.7658	1.71	0.9684	1,333,797
2019	57	1,809,989	2.00	1.8018	1.74	0.9657	1,747,906
2019	58	1,366,324	2.06	1.8559	1.79	0.9645	1,317,839
2019	59	962,404	2.14	1.9279	1.86	0.9648	928,495
2019	60	1,132,274	2.23	2.0090	1.94	0.9657	1,093,381
2019	61	675,647	2.30	2.0721	2.00	0.9652	652,146
2019	62	826,320	2.35	2.1171	2.04	0.9636	796,221
2019	63	340,894	2.39	2.1532	2.08	0.9660	329,312
2019	64	361,226	2.44	2.1982	2.12	0.9644	348,376
2019	65	313,567	2.49	2.2432	2.17	0.9673	303,329
2019	66	280,170	2.56	2.3063	2.23	0.9669	270,900
2019	67	174,279	2.66	2.3964	2.31	0.9639	167,996
2019	68	209,027	2.76	2.4865	2.40	0.9652	201,756
2019	69	122,954	2.86	2.5766	2.49	0.9664	118,823
2019	70	143,628	2.96	2.6667	2.58	0.9675	138,960

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2019	71	55,716	3.06	2.7568	2.66	0.9649	53,760
2019	72	18,131	3.16	2.8468	2.75	0.9660	17,514
2019	73	55,613	3.26	2.9369	2.84	0.9670	53,777
2019	74	241,293	3.36	3.0270	2.92	0.9646	232,762
2019	75	27,696	3.46	3.1171	3.01	0.9656	26,744
2020	1	194,020	0.47	0.4234	0.41	0.9683	187,869
2020	2	22,014	0.63	0.5676	0.55	0.9690	21,333
2020	3	3,871	0.68	0.6126	0.60	0.9794	3,791
2020	4	82,398	0.80	0.7207	0.70	0.9713	80,029
2020	5	54,053	0.88	0.7928	0.76	0.9586	51,817
2020	6	465,167	0.92	0.8288	0.80	0.9652	448,987
2020	7	135,643	0.96	0.8649	0.84	0.9713	131,743
2020	8	274,749	1.01	0.9099	0.87	0.9561	262,698
2020	10	334,829	1.04	0.9369	0.90	0.9606	321,629
2020	11	830,504	1.07	0.9640	0.93	0.9648	801,242
2020	12	723,822	1.11	1.0000	0.97	0.9700	702,107
2020	13	1,130,545	1.14	1.0270	1.00	0.9737	1,100,794
2020	14	1,065,563	1.18	1.0631	1.02	0.9595	1,022,399
2020	15	1,766,930	1.20	1.0811	1.04	0.9620	1,699,787
2020	16	2,737,596	1.21	1.0901	1.05	0.9632	2,636,916
2020	17	1,736,169	1.23	1.1081	1.07	0.9656	1,676,462
2020	18	2,101,736	1.26	1.1351	1.10	0.9690	2,036,682
2020	19	3,759,809	1.28	1.1532	1.12	0.9713	3,651,714
2020	20	3,308,454	1.32	1.1892	1.14	0.9586	3,171,604
2020	21	4,196,427	1.35	1.2162	1.17	0.9620	4,036,963
2020	22	6,006,940	1.37	1.2342	1.19	0.9642	5,791,655
2020	23	2,100,183	1.39	1.2523	1.21	0.9663	2,029,321
2020	24	3,059,784	1.42	1.2793	1.24	0.9693	2,965,836
2020	25	5,464,143	1.43	1.2883	1.25	0.9703	5,301,747
2020	26	4,783,642	1.46	1.3153	1.26	0.9579	4,582,467
2020	27	5,387,310	1.48	1.3333	1.28	0.9600	5,171,818
2020	28	5,785,537	1.49	1.3423	1.29	0.9610	5,559,940
2020	29	5,023,921	1.51	1.3604	1.31	0.9630	4,837,936
2020	30	2,723,554	1.52	1.3694	1.32	0.9639	2,625,363
2020	31	4,435,137	1.54	1.3874	1.34	0.9658	4,283,651
2020	32	5,306,991	1.57	1.4144	1.37	0.9686	5,140,345
2020	33	3,996,037	1.59	1.4324	1.39	0.9704	3,877,664
2020	34	5,361,339	1.62	1.4595	1.40	0.9593	5,142,914
2020	35	3,237,921	1.64	1.4775	1.42	0.9611	3,111,958
2020	36	4,008,370	1.66	1.4955	1.44	0.9629	3,859,626
2020	37	3,690,720	1.69	1.5225	1.47	0.9655	3,563,401
2020	38	4,781,430	1.71	1.5405	1.49	0.9672	4,624,566
2020	39	4,914,342	1.72	1.5495	1.50	0.9680	4,757,197
2020	40	3,827,801	1.74	1.5676	1.52	0.9697	3,711,647
2020	41	2,702,537	1.77	1.5946	1.53	0.9595	2,593,061
2020	42	4,969,584	1.79	1.6126	1.55	0.9612	4,776,631
2020	43	2,244,093	1.81	1.6306	1.57	0.9628	2,160,652
2020	44	2,185,733	1.82	1.6396	1.58	0.9636	2,106,230
2020	45	2,199,092	1.85	1.6667	1.61	0.9660	2,124,323
2020	46	2,787,416	1.87	1.6847	1.63	0.9675	2,696,937

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2020	47	1,747,416	1.89	1.7027	1.65	0.9690	1,693,329
2020	48	2,339,483	1.92	1.7297	1.66	0.9597	2,245,173
2020	49	1,013,756	1.94	1.7477	1.68	0.9612	974,460
2020	50	1,544,578	1.96	1.7658	1.70	0.9628	1,487,050
2020	51	1,317,625	1.98	1.7838	1.72	0.9642	1,270,510
2020	52	1,273,401	1.99	1.7928	1.73	0.9650	1,228,800
2020	53	615,773	2.01	1.8108	1.75	0.9664	595,094
2020	54	991,829	2.03	1.8288	1.77	0.9678	959,924
2020	55	1,285,524	2.07	1.8649	1.79	0.9599	1,233,917
2020	56	1,265,182	2.10	1.8919	1.82	0.9620	1,217,105
2020	57	1,316,572	2.14	1.9279	1.86	0.9648	1,270,184
2020	58	926,036	2.20	1.9820	1.92	0.9687	897,076
2020	59	1,078,413	2.29	2.0631	1.99	0.9646	1,040,221
2020	60	914,558	2.39	2.1532	2.07	0.9614	879,238
2020	61	1,224,904	2.46	2.2162	2.14	0.9656	1,182,779
2020	62	355,666	2.51	2.2613	2.19	0.9685	344,458
2020	63	384,060	2.56	2.3063	2.22	0.9626	369,688
2020	64	525,501	2.61	2.3514	2.27	0.9654	507,320
2020	65	262,357	2.66	2.3964	2.32	0.9681	253,993
2020	66	232,513	2.74	2.4685	2.38	0.9642	224,180
2020	67	135,798	2.85	2.5676	2.47	0.9620	130,638
2020	68	157,781	2.95	2.6577	2.57	0.9670	152,577
2020	69	185,912	3.06	2.7568	2.66	0.9649	179,387
2020	70	97,600	3.17	2.8559	2.75	0.9629	93,982
2020	71	22,719	3.27	2.9459	2.85	0.9674	21,979
2020	72	67,726	3.38	3.0450	2.94	0.9655	65,390
2020	73	48,499	3.49	3.1441	3.03	0.9637	46,738
2020	74	155,112	3.60	3.2432	3.12	0.9620	149,218
2020	75	164,163	3.70	3.3333	3.22	0.9660	158,581
2021	1	200,404	0.49	0.4414	0.44	0.9967	199,750
2021	2	34,311	0.65	0.5856	0.59	1.0075	34,570
2021	3	3,879	0.71	0.6396	0.64	1.0006	3,881
2021	4	87,078	0.83	0.7477	0.75	1.0030	87,340
2021	5	43,400	0.91	0.8198	0.82	1.0002	43,410
2021	6	130,245	0.95	0.8559	0.86	1.0048	130,876
2021	7	243,728	1.00	0.9009	0.90	0.9990	243,484
2021	8	146,688	1.04	0.9369	0.94	1.0033	147,168
2021	10	207,070	1.08	0.9730	0.97	0.9969	206,437
2021	11	952,037	1.11	1.0000	1.00	1.0000	952,037
2021	12	413,823	1.15	1.0360	1.04	1.0038	415,406
2021	13	972,278	1.19	1.0721	1.07	0.9981	970,399
2021	14	603,573	1.22	1.0991	1.10	1.0008	604,068
2021	15	1,567,910	1.24	1.1171	1.12	1.0026	1,571,956
2021	16	1,410,064	1.25	1.1261	1.13	1.0034	1,414,915
2021	17	1,245,399	1.28	1.1532	1.15	0.9973	1,241,994
2021	18	2,112,321	1.31	1.1802	1.18	0.9998	2,111,999
2021	19	2,413,670	1.33	1.1982	1.20	1.0015	2,417,300
2021	20	3,246,560	1.37	1.2342	1.23	0.9966	3,235,422
2021	21	2,071,796	1.40	1.2613	1.26	0.9990	2,069,724
2021	22	4,559,539	1.42	1.2793	1.28	1.0006	4,562,108

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model		All Deductibles	Current	Current	Revised		Collision
Year	Symbol	Combined Total	Rel on '22 base	Rel on '24 base	Rel on '24 base	Ratio	Ratio x Writ Prem
2021	23	2,694,007	1.44	1.2973	1.30	1.0021	2,699,620
2021	24	2,498,688	1.48	1.3333	1.33	0.9975	2,492,441
2021	25	3,798,025	1.49	1.3423	1.34	0.9983	3,791,398
2021	26	2,591,502	1.51	1.3604	1.36	0.9997	2,590,816
2021	27	4,553,861	1.53	1.3784	1.38	1.0012	4,559,218
2021	28	3,327,655	1.54	1.3874	1.39	1.0019	3,333,921
2021	29	3,429,600	1.57	1.4144	1.41	0.9969	3,418,896
2021	30	3,408,439	1.58	1.4234	1.42	0.9976	3,400,241
2021	31	3,025,852	1.60	1.4414	1.44	0.9990	3,022,826
2021	32	3,340,337	1.63	1.4685	1.47	1.0010	3,343,821
2021	33	4,499,342	1.65	1.4865	1.49	1.0024	4,509,977
2021	34	2,863,875	1.68	1.5135	1.51	0.9977	2,857,227
2021	35	3,644,941	1.70	1.5315	1.53	0.9990	3,641,296
2021	36	3,542,084	1.72	1.5495	1.55	1.0003	3,543,114
2021	37	2,601,603	1.75	1.5766	1.58	1.0022	2,607,252
2021	38	2,821,957	1.78	1.6036	1.60	0.9978	2,815,616
2021	39	4,964,347	1.79	1.6126	1.61	0.9984	4,956,304
2021	40	3,024,728	1.81	1.6306	1.63	0.9996	3,023,558
2021	41	3,428,979	1.83	1.6486	1.65	1.0008	3,431,790
2021	42	3,199,923	1.85	1.6667	1.67	1.0020	3,206,323
2021	43	2,469,637	1.88	1.6937	1.69	0.9978	2,464,251
2021	44	2,153,221	1.89	1.7027	1.70	0.9984	2,149,803
2021	45	2,014,094	1.92	1.7297	1.73	1.0002	2,014,409
2021	46	2,383,795	1.94	1.7477	1.75	1.0013	2,386,867
2021	47	1,596,317	1.96	1.7658	1.77	1.0024	1,600,145
2021	48	1,956,573	1.99	1.7928	1.79	0.9984	1,953,525
2021	49	1,411,922	2.01	1.8108	1.81	0.9996	1,411,290
2021	50	1,476,766	2.03	1.8288	1.83	1.0006	1,477,712
2021	51	1,197,936	2.05	1.8468	1.85	1.0017	1,199,981
2021	52	1,220,550	2.06	1.8559	1.86	1.0022	1,223,276
2021	53	866,749	2.09	1.8829	1.88	0.9985	865,422
2021	54	810,512	2.11	1.9009	1.90	0.9995	810,128
2021	55	1,076,139	2.14	1.9279	1.93	1.0011	1,077,296
2021	56	1,102,278	2.18	1.9640	1.96	0.9980	1,100,053
2021	57	1,046,055	2.22	2.0000	2.00	1.0000	1,046,055
2021	58	861,113	2.29	2.0631	2.06	0.9985	859,834
2021	59	902,951	2.38	2.1441	2.14	0.9981	901,206
2021	60	1,104,652	2.48	2.2342	2.23	0.9981	1,102,559
2021	61	829,838	2.55	2.2973	2.30	1.0012	830,814
2021	62	591,539	2.61	2.3514	2.35	0.9994	591,199
2021	63	340,907	2.65	2.3874	2.39	1.0011	341,280
2021	64	350,800	2.71	2.4414	2.44	0.9994	350,593
2021	65	335,410	2.76	2.4865	2.49	1.0014	335,884
2021	66	165,040	2.84	2.5586	2.56	1.0006	165,133
2021	67	150,318	2.95	2.6577	2.66	1.0009	150,450
2021	68	147,963	3.06	2.7568	2.76	1.0012	148,137
2021	69	156,291	3.17	2.8559	2.86	1.0015	156,518
2021	70	99,950	3.29	2.9640	2.96	0.9987	99,816
2021	71	39,227	3.40	3.0631	3.06	0.9990	39,188
2021	72	18,773	3.51	3.1622	3.16	0.9993	18,760
2021	73	7,777	3.62	3.2613	3.26	0.9996	7,774
2021	74	130,788	3.73	3.3604	3.36	0.9999	130,774

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Model Year	Symbol	All Deductibles Combined Total	Current Rel on '22 base	Current Rel on '24 base	Revised Rel on '24 base	Ratio	Collision Ratio x Writ Prem
2021	75	46,111	3.84	3.4595	3.46	1.0002	46,118
		2,022,997,064			offset (3)/(8) :	1.013	1,997,475,751

SECTION D
EXPLANATORY MATERIAL

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Explanatory Memorandum

This memorandum supplements the filing letter and supporting exhibits setting forth a revision of private passenger automobile insurance rates in the State of North Carolina. It is the purpose of this memorandum to describe the source data used and to set forth in detail the insurance ratemaking procedures reflected in the filing. Certain pages in the filing and accompanying material contain a notation "all carriers" or other similar wording. This indicates that the data are combined ISO, ISS and NISS data. Data for certain companies are not included, as noted on page H-7.

Premium, Loss, and Expense Experience

This revision is based upon the combined premium, loss, and expense experience, as applicable, of all licensed companies writing private passenger automobile insurance in this State, except as noted in Section H. In order to have this experience available in all detail necessary for rate review and ratemaking in accordance with accepted standards, all such companies are required to file each year their total private passenger automobile insurance experience with the official statistical agents recorded pursuant to the officially approved statistical plans and reported by the companies in accordance with instructions issued by the statistical agents under the Official Calls for Experience.

The Commissioner appointed the following statistical agents to act on his behalf for the collection of private passenger automobile insurance experience in North Carolina, Insurance Services Office (ISO), Independent Statistical Service (ISS), and National Independent Statistical Service (NISS), and American Association of Insurance Services (AAIS).

Experience utilized in the filing was collected under the Automobile Statistical Plan and the 2021 Official Statistical Programs of ISO, the Automobile Statistical Plan - All Coverages and the 2021 Statistical Programs of ISS, and the Automobile Statistical Plan - All Coverages - Part IV, North Carolina and the 2021 Statistical Programs of NISS. No data from AAIS were utilized in the filing. In substance, the statistical plans of all statistical agents are alike in North Carolina, and provide for the recording and reporting of the experience in the detail required for ratemaking and in such form that the experience of all companies can be combined.

The filing of experience is accompanied by an affidavit executed by an officer of the statistical agent responsible for and acquainted with the statistical procedures employed for the production of this end product. Further, the licensing of an organization and its appointment as a statistical agent in the various states is predicated upon demonstration by the organization of its ability to perform this function. Moreover, the performance of the statistical agents is reviewed periodically through examination by personnel of state insurance departments under the convention examinations of the National Association of Insurance Commissioners. From time to time such organizations are called upon by Insurance Department examiners to verify, and do verify the data consolidated by them as statistical agents.

The insurance companies likewise are subject to a variety of checks and controls. Effective controls are maintained within the company over the activities of company employees connected with the company's statistics. Companies are required by statute to submit directly to the Insurance Department statistical and accounting information to be found in the Annual Statement and the Insurance Expense Exhibit. These documents are scrutinized by experienced Insurance Department personnel throughout the country. The insurance companies are also subject to examination by the Insurance Department, which examinations extend into the statistical records of the companies.

Statewide Rate Exhibits

1. Experience

A. Private Passenger Automobile Liability

Private passenger automobile liability experience was compiled on a calendar/accident year basis for the years ended December 31, 2021, 2020 and 2019. For any twelve-month period, the accident year experience brings together the losses resulting from accidents occurring during that period with the premiums and number of cars "earned" during the same period.

B. Private Passenger Automobile Physical Damage

Private passenger automobile experience for physical damage coverages was compiled on a calendar year basis for the years ended December 31, 2021, 2020 and 2019, and includes experience for all losses paid in the respective twelve-month periods.

Based on credibility considerations, the overall filed rates for Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision are based on the loss and expense experience of the year ended December 31, 2021. However, the experience of the earlier two years was also considered and evaluated. Indicated rates for all three years were reviewed to make sure that there were no anomalies or abnormalities associated with the latest year. Because of the smaller volume of experience for Uninsured Motorists and Underinsured Motorists coverage, three years of experience were utilized in the determination of the overall indicated rates, with each year of experience given weight proportional to its earned car years.

C. Motorcycles

For liability, motorcycle experience was compiled on a calendar/accident year basis for the years ended December 31, 2021, 2020 and 2019. For any twelve-month period, the accident year experience brings together the losses resulting from accidents occurring during that period with the premiums and number of cars years "earned" during the same period.

Because of the small volume of motorcycle experience, each year of the experience period is given weight proportional to its earned premium in the calculation of an indicated change.

2. Losses

A. Private Passenger Automobile Liability

Losses compiled for any accident year include paid losses as well as loss reserves. The amounts that will ultimately be required as payments of claims on open cases are carefully determined by the claim departments of the companies, and experience has shown that these determinations are highly accurate in the aggregate. Since, however, there are differences between the total incurred losses so determined and the amounts ultimately paid, the ratemaking procedure provides for a "development" of the incurred losses to a basis which, for all practical purposes, can be considered as the ultimate basis. This development is accomplished as follows: Each year the experience is compiled for the latest three years, all valued as of three months after the close of the latest accident year period. Thus, the experience is reported for the latest year as of 15 months, the preceding year as of 27 months and the next preceding year as of 39 months, all measured from the beginning of each accident year respectively. From reports of prior years, similarly aged experience was obtained so that there are available 3 successive reports for each year except the current and the preceding year. For the latter, 2 successive reports are available.

Further aged data are obtained on each year's incurred losses in the aggregate as of 51 months and as of 63 months. As of 63 months, nearly all incurred losses are paid. From a comparison of the incurred losses for each year at its successive valuation dates, it is determined what the rate of development has been in the past. An average of these developments gives an indication of the future development of the incurred losses for those years which have not yet sufficiently matured. This development is reflected in the incurred losses for the less matured years by the application of loss development factors. These loss development factors are shown on pages C-1, C-3, and C-5.

The derivation of the factors is presented on pages D-16, D-17 and D-18. By applying these factors, the reported incurred losses have been changed to the amounts at which it is believed they will ultimately be settled.

B. Private Passenger Automobile Physical Damage

Physical Damage losses are reported on a paid basis. These losses are then adjusted to an incurred basis based on Statutory Page 14 annual statement data. These adjustment factors are shown on pages C-7, C-9, and C-11. In order to insure stability in Comprehensive rate levels while maintaining adequacy in the event of large, unexpected wind and water losses, a wind and water adjustment procedure is utilized. This procedure adjusts reported losses by removing the wind and water losses that actually occurred during the experience year and replaces these losses with an amount commensurate with an expected wind and water loss provision based on North Carolina's long term history of wind and water losses. The resulting losses are not subject to the type of yearly variation inherent in actual wind and water losses. Hence, severe shifts in rate level (both upward and downward), which might result from reflecting variable wind and water losses only in the year in which they occur, will be avoided. The derivation of the wind and water adjustment is shown on pages D-14 and D-15.

3. Loss Adjustment Expense

A. Private Passenger Automobile Liability

The liability unallocated loss adjustment expenses are determined as a percentage of the North Carolina incurred losses and allocated loss adjustment expenses based on a North Carolina expense call. Due to anomalies in the 2020 expense data, the 2020 data was excluded from the determination of the multi-year average ratios used in the statewide rate level calculations. The expense call data and the percentages derived from them are shown on pages D-28 and D-31.

B. Private Passenger Automobile Physical Damage

The physical damage loss adjustment expenses are determined as a percentage of the North Carolina incurred losses based on a North Carolina expense call. Due to anomalies in the 2020 expense data, the 2020 data was excluded from the determination of the multi-year average ratios used in the statewide rate level calculations. The expense call data and the percentages derived from them are shown on pages D-29-D-31.

4. General Expenses and Other Acquisition Expenses

The general expenses and other acquisition expenses are determined as a percentage of North Carolina earned premiums based on a North Carolina expense call. Due to anomalies in the 2020 expense data, the 2020 data was excluded from the determination of the multi-year average ratios used in the statewide rate level calculations. The expense call data and the percentages determined from them are shown on pages D-28-D-31.

5. Annual Change in Losses

A. Private Passenger Automobile Liability

Historical and prospective annual changes in liability losses are determined by coverage for the Bodily Injury, Property Damage and Medical Payments coverages. The average annual changes in losses are based upon the available North Carolina average claim cost and claim frequency data, both from collected statistical plan experience and ISO-PCI(ISS) Fast Track data. The claim cost data are used as a measure of the inflationary trend in the cost of claims. The claim frequency data are used as a measure of the expected trend in claim occurrence. Exponential and linear curves of best fit are developed from the claim cost and claim frequency data. The average annual changes in losses used in the determination of the needed rate level change are also based upon consideration of changes in the number of miles driven, the changing cost of gasoline, and the impact of recent legislation. The expected historical and prospective average annual changes in losses have been selected based upon analysis and review of these data.

B. Private Passenger Automobile Physical Damage

Historical and prospective annual changes in physical damage losses are determined by coverage for Comprehensive and Collision. The average annual change in Comprehensive losses is based on trend experience excluding wind and water and "all other" losses. The average annual change in Collision losses is based on available North Carolina Collision data, both from collected statistical plan experience and ISO-PCI(ISS) Fast Track data. The claim cost data are used as a measure of the inflationary trend in the cost of claims. The claim frequency data are used as a measure of the expected trend in claim occurrence.

Exponential and linear curves of best fit are developed from the claim cost and claim frequency data. The prospective annual change in Collision losses is also based upon consideration of changes in the number of miles driven, the changing cost of gasoline, and the impact of recent legislation. The expected historical and prospective average annual changes in losses have been selected based upon analysis and review of these data.

C. Annual Changes in Loss for Earlier Years

Since the average annual change in losses determined for each coverage is the appropriate rate of change to apply to losses to project them from average date of accident in the most recent year to the average date of accident for the prospective period, it is necessary to recognize known changes from earlier years to the most recent year. These changes are reflected by means of an historical trend factor which reflects the changes in claim costs and claim frequencies for the period of time up to the latest accident year, and are applicable to the 12/31/2019 and 12/31/2020 accident years. For the purposes of display and calculation of the indicated change by coverage, these historical trend factors are compounded with the prospective trend factors and converted to an annualized basis. These calculations are shown on page D-9.

6. Annual Change in Expenses

The average annual change in expenses is based on consideration of the All Items Consumer Price Index, the All Items - Less Energy Consumer Price Index and the Compensation Cost Index – Insurance Carriers, Agent Brokers, and Service, as shown on pages D-10 through D-13. The expected average annual change in expenses is then selected based on analysis and review of these data.

7. Trend Period

The number of years of projection for losses and loss adjustment expenses is the number of years from the average date of accident in the experience period to the average date of coverage under the filed rates. The average date of accident for accident year ended December 31, 2021 is July 1, 2021.

The changes proposed in this filing are applicable to all new and renewal policies written on or after October 1, 2023. The losses and loss adjustment expenses are projected to July 16, 2024. For 6 month policies, the average date of loss is 9 months after the effective date, since losses will occur under these policies throughout the 18 month period commencing with the anticipated effective date. Similarly, for 12 month policies, the average date of loss is 12 months after the anticipated effective date, since losses will occur under these policies throughout the 24 month period commencing with the assumed effective date for annual policies. The average dates of loss during these periods anticipated are weighted based on the distribution of 6 and 12 month policies.

The most recent distribution of policies by term is:

6 month policies	82%
12 month policies	18%

Other acquisition expenses and general expenses are projected six months beyond the anticipated effective date (April 1, 2024) to reflect expense incurred in writing policies throughout the 12 month period commencing with the anticipated effective date.

8. Expected Loss and Loss Adjustment Ratios

These quantities represent the portion of the present premium income available for losses, loss adjustment expenses, general expenses and other acquisition expenses. They are determined from special calls for North Carolina expense experience and reflect the 2021, 2020, 2019, 2018 and 2017 results as reported by all companies licensed in North Carolina during those years. For all experience years reviewed in this filing, the average ratio for 2017-2019 and 2021 (excluding 2020) was used for each of these expense categories. The breakdowns of the expected loss and loss adjustment ratios are set forth on Pages D-22 to D-27, E-11 and F-4.

9. Premium Trend

Private Passenger Automobile Physical Damage

The required average premiums per exposure for the physical damage coverages are adjusted to reflect the distribution of exposures by model year and the corresponding model year rating relativities in effect during the prospective rating period.

The physical damage required average premiums per exposure are also adjusted for "symbol drift" which accounts for the anticipated increase in premium revenue due to the increasing prices of new cars. Symbol trend factors are derived using the average symbol factors for the most recent experience year and projections of the average symbol relativity during the prospective period in which the proposed rates are to be in effect, as shown on Page D-44 and described in Section H. The trend period is the midpoint of the latest experience year to the average date of earning under the filed rates.

Territory Rate Exhibits

1. Base Class Loss Cost

For each coverage, a base class loss cost by territory is derived by dividing the latest three year average pure premium by the latest year distributional adjustment factor. The distributional adjustment factor is determined for each territory by dividing the latest year average rate by the base class rate (see pages C-19-C-23). The average rates reflect the most recent distribution of risks by class in each territory. The pure premium or loss cost (losses / exposures) is based on three years of experience for purposes of stability.

2. Credibility

The base class loss cost for each territory is assigned a credibility value on the basis of the number of claims underlying the three year pure premium. The complement of the credibility assigned to the territory base class loss cost is assigned to the statewide base class loss cost. The credibility table utilized is shown on page D-40.

3. Formula Base Class Loss Cost

The formula base class loss cost by territory is calculated by multiplying the territory base class loss cost by its credibility value and adding this amount to the statewide base class loss cost multiplied by the compliment of the territory credibility and the historical adjustment factor. The historical adjustment factor is calculated as the ratio of the current territory base class rate to the current statewide average base class rate. See pages C-19-C-23.

4. Index to State

Territory indices to state are calculated by dividing each territory's credibility-weighted formula base class loss cost with the statewide formula base class loss cost.

5. Filed Base Rate

Filed base rates by territory were developed so as to achieve the statewide required base class premium. In addition, the rate change has been distributed in such a way that 100% of the general and other acquisition expenses have been flattened by territory. No offsets have been applied to the Liability coverages. Offsets are applied to the Physical Damage coverages to reflect the change in base model year from 2022 to 2024. The calculation of the flattened general and other acquisition expenses and application of any offsets are described on pages C-18 and C-24-C-60.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED FACTORS

<u>Loss Trends</u>	Historical			Prospective		
	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>
Bodily Injury (B/L)	6.0%	0.0%	6.0%	6.0%	1.0%	7.1%
Bodily Injury (T/L)	7.5%			7.0%		
Property Damage	12.0%	0.0%	12.0%	10.5%	1.0%	11.6%
Medical Payments	3.0%	-3.0%	-0.1%	2.0%	-2.0%	0.0%
Comprehensive	10.0%	0.0%	10.0%	10.0%	0.0%	10.0%
Collision	15.0%	0.0%	15.0%	14.0%	1.5%	15.7%
Uninsured Motorists BI	6.0%	0.0%	6.0%	6.0%	0.0%	6.0%
Uninsured Motorists PD	7.5%	0.0%	7.5%	7.0%	0.0%	7.0%
Underinsured Motorists BI	3.5%	5.0%	8.7%	3.5%	5.0%	8.7%
Expense Trend	5.5%					

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Loss Trend Factors by Experience Year

	(1) Year	(2) # Years of Historical Trend (a)	(3) Historical Trend Factor(b)	(4) # Years of Prospective Trend (c)	(5) Prospective Trend Factor(b)	(6) Total Trend Factor (d)	(7) Annualized Trend Factor (e)
Bodily Injury	2019	2.00	6.0%	3.04	7.1%	1.384	6.7%
	2020	1.00	6.0%	3.04	7.1%	1.306	6.8%
	2021	0.00	6.0%	3.04	7.1%	1.232	7.1%
Property Damage	2019	2.00	12.0%	3.04	11.6%	1.751	11.8%
	2020	1.00	12.0%	3.04	11.6%	1.564	11.7%
	2021	0.00	12.0%	3.04	11.6%	1.396	11.6%
Medical Payments	2019	2.00	-0.1%	3.04	0.0%	0.998	0.0%
	2020	1.00	-0.1%	3.04	0.0%	0.999	0.0%
	2021	0.00	-0.1%	3.04	0.0%	1.000	0.0%
Comprehensive	2019	2.00	10.0%	3.04	10.0%	1.617	10.0%
	2020	1.00	10.0%	3.04	10.0%	1.470	10.0%
	2021	0.00	10.0%	3.04	10.0%	1.336	10.0%
Collision	2019	2.00	15.0%	3.04	15.7%	2.060	15.4%
	2020	1.00	15.0%	3.04	15.7%	1.792	15.5%
	2021	0.00	15.0%	3.04	15.7%	1.558	15.7%
Uninsured Motorists-BI	2019	2.00	6.0%	3.04	6.0%	1.341	6.0%
	2020	1.00	6.0%	3.04	6.0%	1.265	6.0%
	2021	0.00	6.0%	3.04	6.0%	1.194	6.0%
Uninsured Motorists-PD	2019	2.00	7.5%	3.04	7.0%	1.420	7.2%
	2020	1.00	7.5%	3.04	7.0%	1.320	7.1%
	2021	0.00	7.5%	3.04	7.0%	1.228	7.0%
Underinsured Motorists-BI	2019	2.00	8.7%	3.04	8.7%	1.523	8.7%
	2020	1.00	8.7%	3.04	8.7%	1.401	8.7%
	2021	0.00	8.7%	3.04	8.7%	1.289	8.7%

(a) Number of years from average date of occurrence for year shown to 7/1/2021.

(b) Selected annual trend factor

(c) Number of years from 7/1/2021 to projection date of 7/16/2024.

(d) $(6) = [(1.00 + (3))^{(2)}] \times [(1.00 + (5))^{(4)}]$

(e) $(7) = ((6)^{(1.00/((2)+(4)))})$

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>ALL ITEMS CPI INDEX</u>	<u>ALL ITEMS - LESS ENERGY CPI INDEX</u>	<u>COMPENSATION COST INDEX</u>
Oct-18	252.9	257.7	
Nov-18	252.0	257.7	135.7
Dec-18	251.2	257.8	
Jan-19	251.7	258.9	
Feb-19	252.8	259.8	137.8
Mar-19	254.2	260.5	
Apr-19	255.5	260.9	
May-19	256.1	261.2	139.1
Jun-19	256.1	261.7	
Jul-19	256.6	262.1	
Aug-19	256.6	262.6	139.6
Sep-19	256.8	263.0	
Oct-19	257.3	263.5	
Nov-19	257.2	263.5	139.6
Dec-19	257.0	263.5	
Jan-20	258.0	264.5	
Feb-20	258.7	265.7	140.6
Mar-20	258.1	265.9	
Apr-20	256.4	265.5	
May-20	256.4	265.5	142.5
Jun-20	257.8	266.1	
Jul-20	259.1	267.1	
Aug-20	259.9	268.1	142.7
Sep-20	260.3	268.3	
Oct-20	260.4	268.7	
Nov-20	260.2	268.7	143.0
Dec-20	260.5	268.6	
Jan-21	261.6	269.2	
Feb-21	263.0	270.1	144.6
Mar-21	264.9	271.0	
Apr-21	267.1	273.1	
May-21	269.2	274.9	145.6
Jun-21	271.7	277.2	
Jul-21	273.0	278.2	
Aug-21	273.6	278.7	146.4
Sep-21	274.3	279.4	
Oct-21	276.6	281.2	
Nov-21	277.9	282.4	147.1
Dec-21	278.8	283.6	
Jan-22	281.1	285.8	
Feb-22	283.7	288.0	150.1
Mar-22	287.5	289.5	
Apr-22	289.1	291.2	
May-22	292.3	293.1	153.4
Jun-22	296.3	295.4	
Jul-22	296.3	296.7	
Aug-22	296.2	298.3	154.4
Sep-22	296.8	299.7	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>All Items - Less Energy (B)</u>	<u>CCI (C)</u>	<u>Combined (D)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	4.15%	3.66%	3.10%	3.50%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	5.60%	4.59%	3.54%	4.32%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	7.97%	6.32%	4.52%	5.83%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	9.37%	7.55%	6.91%	7.68%
(5) Average Annual Index (E)				
Year Ended 3/31/2020	257.00	263.18	139.73	
Year Ended 9/30/2020	258.02	265.60	141.35	
Year Ended 3/31/2021	260.04	268.08	143.20	
Year Ended 9/30/2021	266.63	273.15	144.90	
Year Ended 3/31/2022	276.21	281.00	147.30	
Year Ended 9/30/2022	287.72	290.41	151.25	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2020	1.15	1.14	1.11	1.13
Year Ended 9/30/2020	1.15	1.13	1.09	1.12
Year Ended 3/31/2021	1.14	1.12	1.08	1.11
Year Ended 9/30/2021	1.11	1.10	1.07	1.09
Year Ended 3/31/2022	1.07	1.07	1.05	1.06
Year Ended 9/30/2022	1.03	1.03	1.02	1.03

Notes: (A) All items CPI index (urban). Source: Bureau of Labor Statistics.

(B) All items less energy CPI index (urban). Source: Bureau of Labor Statistics.

(C) Total Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service.
Source: Bureau of Labor Statistics.

(D) Weighted Average determined as .25 (All items) + .25 (All items - Less Energy) + .50 (CCI).

(E) Average year ended index for period shown.

NORTH CAROLINA
EXTERNAL EXPENSE TREND SUMMARY
AVERAGE ANNUAL RATES OF CHANGE
DATA ENDED SEPTEMBER 2022

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	3.82%	4.13%	4.15%
36 points	5.10%	5.51%	5.60%
24 points	7.16%	7.68%	7.97%
12 points	8.59%	8.94%	9.37%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	3.37%	3.63%	3.66%
36 points	4.20%	4.53%	4.59%
24 points	5.73%	6.15%	6.32%
12 points	6.99%	7.27%	7.55%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.90%	3.07%	3.10%
12 points	3.33%	3.49%	3.54%
8 points	4.27%	4.44%	4.52%
4 points	6.50%	6.66%	6.91%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED SEPTEMBER 2022

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.92	0.93
36 points	0.95	0.95
24 points	0.99	0.99
12 points	0.98	0.98

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.95	0.96
36 points	0.96	0.97
24 points	0.99	0.99
12 points	1.00	1.00

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.97	0.98
12 points	0.97	0.97
8 points	0.97	0.97
4 points	0.98	0.98

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
COMPREHENSIVE COVERAGES
DERIVATION OF WIND AND WATER ADJUSTMENT

Year	(1) Wind & Water Paid Losses (a)(b)	(2) Total Paid Losses(a)(b)	(3) (2)-(1) [Total - Wind & Water]	(4) [Wind & Water] / [Total - Wind & Water]	(5) Avg.(4)-(4) Variation From Avg. W&W Ratio	(6) (3) x (5) Wind and Water Adj.
12/31/92	1,928,913	21,696,593	19,767,680	0.098	0.126	\$ 2,490,728
12/31/93	18,640,617	67,247,004	48,606,387	0.384	-0.160	(7,777,022)
12/31/94	3,267,309	54,565,559	51,298,250	0.064	0.160	8,207,720
12/31/95	9,648,334	65,189,949	55,541,615	0.174	0.050	2,777,081
12/31/96	49,270,157	121,767,966	72,497,809	0.680	-0.456	(33,059,001)
12/31/97	8,337,582	74,959,385	66,621,803	0.125	0.099	6,595,558
12/31/98	36,582,228	109,433,029	72,850,801	0.502	-0.278	(20,252,523)
12/31/99	82,839,636	254,543,319	171,703,683	0.482	-0.258	(44,299,550)
12/31/00	26,900,286	219,752,475	192,852,189	0.139	0.085	16,392,436
12/31/01	12,205,306	195,182,807	182,977,501	0.067	0.157	28,727,468
12/31/02	19,987,319	207,651,735	187,664,416	0.107	0.117	21,956,737
12/31/03	71,165,906	270,447,922	199,282,016	0.357	-0.133	(26,504,508)
12/31/04	22,627,816	242,377,216	219,749,400	0.103	0.121	26,589,677
12/31/05	15,400,792	234,388,376	218,987,584	0.070	0.154	33,724,088
12/31/06	35,338,646	273,491,755	238,153,109	0.148	0.076	18,099,636
12/31/07	18,082,928	266,769,682	248,686,754	0.073	0.151	37,551,700
12/31/08	40,583,664	308,375,011	267,791,347	0.152	0.072	19,280,977
12/31/09	26,400,184	283,714,317	257,314,133	0.103	0.121	31,135,010
12/31/10	28,265,837	298,598,932	270,333,095	0.105	0.119	32,169,638
12/31/11	203,657,338	480,977,217	277,319,879	0.734	-0.510	(141,433,138)
12/31/12	62,581,368	321,750,613	259,169,245	0.241	-0.017	(4,405,877)
12/31/13	19,758,670	278,450,013	258,691,343	0.076	0.148	38,286,319
12/31/14	37,932,870	302,875,301	264,942,431	0.143	0.081	21,460,337
12/31/15	39,044,951	329,490,008	290,445,057	0.134	0.090	26,140,055
12/31/16	134,032,466	450,053,876	316,021,410	0.424	-0.200	(63,204,282)
12/31/17	46,380,142	333,331,249	286,951,107	0.162	0.062	17,790,969
12/31/18	113,865,780	432,253,026	318,387,246	0.358	-0.134	(42,663,891)
12/31/19	96,928,582	495,757,037	398,828,455	0.243	-0.019	(7,577,741)
12/31/20	67,128,840	458,415,830	391,286,990	0.172	0.052	20,346,923
12/31/21	40,207,035	501,361,361	461,154,326	0.087	0.137	63,178,143

Average (4) = 0.224

(a) Losses are for Full Coverage, \$50, \$100 and \$250 Deductible Comprehensive for 1992.

Losses are for Full Coverage, \$50, \$100, \$250 and \$500 Deductible Comprehensive for 1993-1996.

Losses are for Full Coverage, \$50, \$100, \$250, \$500 and \$1000 Deductible Comprehensive for 1997-2021.

(b) Data prior to 1999 is for ISO reporting companies only. Data prior to 2004 excludes Non-Standard Business.

NORTH CAROLINA

DERIVATION OF ADJUSTED COMPREHENSIVE LOSSES FOR STATEWIDE RATE LEVEL

	<u>2019</u>	<u>2020</u>	<u>2021</u>
(1) Total Paid Losses Page D-14, Col. (2)	\$495,757,037	\$458,415,830	\$501,361,361
(2) Non-Wind and Water Losses Page D-14, Col. (3)	398,828,455	391,286,990	461,154,326
(3) Ratio (2)/(1)	0.804	0.854	0.920
(4) Wind and Water Variation Ratio Page D-14, Col. (5)	-0.019	0.052	0.137
(5) Total paid losses	495,800,920	458,423,551	501,380,907
(6) Wind and water loss adjustment (3)x(4)x(5)	(7,573,855)	20,357,673	63,194,050
(7) Total paid losses adjusted for wind and water (5) + (6)	488,227,065	478,781,224	564,574,957

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					617,481,470
2009				677,961,158	678,378,046
2010			674,985,532	677,413,856	677,391,262
2011		671,130,623	676,256,932	679,413,783	679,001,826
2012	663,780,028	675,959,052	681,148,421	682,100,471	683,645,062
2013	659,776,040	675,365,278	679,850,899	688,465,873	686,687,252
2014	654,759,462	685,511,442	699,316,996	703,227,016	707,826,806
2015	696,388,761	744,161,515	764,655,824	767,752,936	768,941,328
2016	746,254,527	803,385,854	820,194,385	823,929,639	827,312,520
2017	720,842,437	779,117,099	794,316,931	803,129,554	805,729,596
2018	703,666,187	773,432,181	794,448,260	802,226,196	
2019	738,594,513	819,436,656	833,176,947		
2020	617,045,585	692,250,840			
2021	697,250,186				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.001
2010			1.004	1.000
2011		1.008	1.005	0.999
2012	1.018	1.008	1.001	1.002
2013	1.024	1.007	1.013	0.997
2014	1.047	1.020	1.006	1.007
2015	1.069	1.028	1.004	1.002
2016	1.077	1.021	1.005	1.004
2017	1.081	1.020	1.011	1.003
2018	1.099	1.027	1.010	
2019	1.109	1.017		
2020	1.122			

Five Year Average	1.098	1.023	1.007	1.003
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Three Year Average	1.110	1.021	1.009	1.003
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Five Year	Three Year
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39 to 63 months:	1.010	1.012
27 to 63 months:	1.033	1.033
15 to 63 months:	1.134	1.147

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					603,225,683
2009				610,899,239	611,030,537
2010			626,714,405	627,058,274	626,732,185
2011		633,888,047	635,716,024	636,104,411	636,935,467
2012	650,831,743	668,507,250	672,154,949	672,672,573	672,828,719
2013	687,781,171	711,283,573	713,953,296	714,435,768	714,454,874
2014	742,337,687	763,487,631	765,503,500	766,476,520	766,429,387
2015	825,271,105	856,359,697	859,583,993	860,538,054	858,733,663
2016	905,529,154	943,611,862	947,762,013	946,401,199	948,761,500
2017	933,429,513	966,862,089	968,399,526	972,189,159	972,084,969
2018	956,716,106	999,951,129	1,008,153,385	1,008,799,481	
2019	1,040,291,321	1,084,570,912	1,088,786,209		
2020	838,299,340	875,903,687			
2021	1,050,853,168				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	0.999
2011		1.003	1.001	1.001
2012	1.027	1.005	1.001	1.000
2013	1.034	1.004	1.001	1.000
2014	1.028	1.003	1.001	1.000
2015	1.038	1.004	1.001	0.998
2016	1.042	1.004	0.999	1.002
2017	1.036	1.002	1.004	1.000
2018	1.045	1.008	1.001	
2019	1.043	1.004		
2020	1.045			
Five Year Average	1.042	1.004	1.001	1.000
Three Year Average	1.044	1.005	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.006	
15 to 63 months:		1.047	1.050	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2008					93,094,942
2009				101,171,878	101,257,049
2010			98,714,615	99,127,621	99,286,154
2011		96,316,801	97,215,011	97,814,666	98,115,360
2012	93,244,145	96,618,132	98,306,929	98,910,915	98,689,925
2013	92,538,232	95,842,790	97,860,162	97,858,080	98,046,357
2014	90,997,474	95,512,681	96,851,396	97,650,027	97,727,825
2015	95,948,353	100,420,856	102,971,324	103,648,834	103,718,138
2016	102,264,187	106,966,826	108,894,516	109,495,909	109,672,412
2017	99,064,485	102,156,647	103,650,319	104,529,756	104,591,730
2018	93,139,589	96,990,413	98,631,387	99,556,349	
2019	92,638,083	96,527,414	98,332,014		
2020	73,109,003	75,641,922			
2021	77,789,065				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.001
2010			1.004	1.002
2011		1.009	1.006	1.003
2012	1.036	1.017	1.006	0.998
2013	1.036	1.021	1.000	1.002
2014	1.050	1.014	1.008	1.001
2015	1.047	1.025	1.007	1.001
2016	1.046	1.018	1.006	1.002
2017	1.031	1.015	1.008	1.001
2018	1.041	1.017	1.009	
2019	1.042	1.019		
2020	1.035			

Five Year Average	1.039	1.019	1.008	1.001
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Three Year Average	1.039	1.017	1.008	1.001
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Five Year	Three Year
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39 to 63 months:	1.009	1.009
27 to 63 months:	1.028	1.026
15 to 63 months:	1.068	1.066

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					94,709
2009				101,763	101,663
2010			101,167	101,204	101,074
2011		98,822	98,815	98,791	98,767
2012	103,514	101,955	102,282	102,323	102,291
2013	102,357	100,878	100,801	101,164	101,039
2014	102,497	101,370	102,058	102,092	101,936
2015	112,037	112,450	112,782	112,844	112,430
2016	115,451	114,803	114,710	114,536	114,483
2017	106,244	104,863	105,037	105,231	105,258
2018	99,714	99,072	99,434	99,900	
2019	101,155	100,419	101,523		
2020	82,575	83,014			
2021	88,719				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				0.999
2010			1.000	0.999
2011		1.000	1.000	1.000
2012	0.985	1.003	1.000	1.000
2013	0.986	0.999	1.004	0.999
2014	0.989	1.007	1.000	0.998
2015	1.004	1.003	1.001	0.996
2016	0.994	0.999	0.998	1.000
2017	0.987	1.002	1.002	1.000
2018	0.994	1.004	1.005	
2019	0.993	1.011		
2020	1.005			
Five Year Average	0.995	1.004	1.001	0.999
Three Year Average	0.997	1.006	1.002	0.999
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.004	1.007	
15 to 63 months:		0.999	1.004	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					235,854
2009				243,171	243,185
2010			250,319	250,372	250,314
2011		245,749	246,014	246,049	246,577
2012	250,561	252,645	253,677	253,891	253,879
2013	248,714	252,721	253,124	253,217	253,223
2014	256,120	258,699	259,204	259,288	259,219
2015	275,692	281,473	281,894	281,974	281,499
2016	287,326	291,784	292,458	291,953	293,352
2017	276,679	281,213	281,114	282,768	281,441
2018	269,105	274,155	276,528	276,264	
2019	274,102	280,062	280,601		
2020	217,961	224,356			
2021	240,900				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.000	1.000
2011		1.001	1.000	1.002
2012	1.008	1.004	1.001	1.000
2013	1.016	1.002	1.000	1.000
2014	1.010	1.002	1.000	1.000
2015	1.021	1.001	1.000	0.998
2016	1.016	1.002	0.998	1.005
2017	1.016	1.000	1.006	0.995
2018	1.019	1.009	0.999	
2019	1.022	1.002		
2020	1.029			
Five Year Average	1.020	1.003	1.001	1.000
Three Year Average	1.023	1.004	1.001	0.999
		Five Year	Three Year	
39 to 63 months:		1.001	1.000	
27 to 63 months:		1.004	1.004	
15 to 63 months:		1.024	1.027	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					54,046
2009				57,830	57,831
2010			56,290	56,370	56,968
2011		54,248	54,595	54,702	54,761
2012	52,323	54,022	54,398	54,527	54,538
2013	50,822	52,516	53,018	53,189	53,214
2014	49,541	51,548	52,146	52,309	52,320
2015	51,586	54,207	54,931	55,131	55,123
2016	55,321	57,753	58,333	58,485	58,493
2017	51,796	53,642	54,165	54,339	54,362
2018	47,759	49,838	50,366	50,623	
2019	46,649	48,416	49,348		
2020	37,178	39,278			
2021	39,519				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.011
2011		1.006	1.002	1.001
2012	1.032	1.007	1.002	1.000
2013	1.033	1.010	1.003	1.000
2014	1.041	1.012	1.003	1.000
2015	1.051	1.013	1.004	1.000
2016	1.044	1.010	1.003	1.000
2017	1.036	1.010	1.003	1.000
2018	1.044	1.011	1.005	
2019	1.038	1.019		
2020	1.056			
Five Year Average	1.044	1.013	1.004	1.000
Three Year Average	1.046	1.013	1.004	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.004	
27 to 63 months:		1.017	1.017	
15 to 63 months:		1.062	1.064	

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii)	8.1%	8.3%
b) Taxes, Licenses and Fees (iv)	2.3	2.3
c) Underwriting Profit (v)	8.0	9.5
d) Contingencies (See pages D-36-D-38)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	18.4	20.1
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	81.6	79.9
g) Total Premium	100.0	100.0

(i) For use with 12/31/2021 Liability data.

(ii) For use with 12/31/2021 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. The provision for voluntary business is found by solving the following expression for V:
 $0.10 \times (\text{percent ceded written premium}) + V \times (\text{percent voluntary written premium}) = \text{overall Commission and Brokerage provision.}$

For Physical Damage Commission and Brokerage, the ratio for standard business is used.

For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used.
 For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii)	8.1%	8.3%
b) Taxes, Licenses and Fees (iv)	2.3	2.3
c) Underwriting Profit (v)	8.0	9.5
d) Contingencies (See pages D-36-D-38)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	18.4	20.1
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	81.6	79.9
g) Total Premium	100.0	100.0

(i) For use with 12/31/2020 Liability data.

(ii) For use with 12/31/2020 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. The provision for voluntary business is found by solving the following expression for V:
 $0.10 \times (\text{percent ceded written premium}) + V \times (\text{percent voluntary written premium}) = \text{overall Commission and Brokerage provision.}$

For Physical Damage Commission and Brokerage, the ratio for standard business is used.

For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used.
 For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii)	8.0%	8.3%
b) Taxes, Licenses and Fees (iv)	2.3	2.3
c) Underwriting Profit (v)	8.0	9.5
d) Contingencies (See pages D-36-D-38)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	18.3	20.1
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	81.7	79.9
g) Total Premium	100.0	100.0

(i) For use with 12/31/2019 Liability data.

(ii) For use with 12/31/2019 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. The provision for voluntary business is found by solving the following expression for V:
 $0.10 \times (\text{percent ceded written premium}) + V \times (\text{percent voluntary written premium}) = \text{overall Commission and Brokerage provision.}$

For Physical Damage Commission and Brokerage, the ratio for standard business is used.

For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used.
 For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	81.6	79.9
Loss Adjustment Expense (See pages D-28-D-31)(c)		
Bodily Injury & Medical Payments	11.9	-
Property Damage	11.4	-
Physical Damage	-	12.2 (d)
General Administration (See pages D-28-D-31)(c)	6.8	6.2 (d)
Other Acquisition Expenses (See pages D-28-D-31)(c)	9.4	8.5 (d)

(a) For use with 12/31/2021 Liability data.

(b) For use with 12/31/2021 Physical Damage data.

(c) For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(d) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	81.6	79.9
Loss Adjustment Expense (See pages D-28-D-31)(c)		
Bodily Injury & Medical Payments	11.9	-
Property Damage	11.4	-
Physical Damage	-	12.2 (d)
General Administration (See pages D-28-D-31)(c)	6.8	6.2 (d)
Other Acquisition Expenses (See pages D-28-D-31)(c)	9.4	8.5 (d)

(a) For use with 12/31/2020 Liability data.

(b) For use with 12/31/2020 Physical Damage data.

(c) For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(d) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	81.7	79.9
Loss Adjustment Expense (See pages D-28-D-31)(c)		
Bodily Injury & Medical Payments	11.9	-
Property Damage	11.4	-
Physical Damage	-	12.2 (d)
General Administration (See pages D-28-D-31)(c)	6.8	6.2 (d)
Other Acquisition Expenses (See pages D-28-D-31)(c)	9.4	8.5 (d)

(a) For use with 12/31/2019 Liability data.

(b) For use with 12/31/2019 Physical Damage data.

(c) For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(d) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Premium Written (Manual Level)	\$3,473,673,218	\$3,735,458,972	\$3,886,909,827	\$4,173,036,611	\$4,314,792,082
Premiums Earned (Manual Level)	3,374,523,005	3,674,894,846	3,798,357,854	4,106,090,633	4,292,242,306
Premium Written (Actual Level)	2,928,988,248	3,148,354,794	3,214,071,475	3,298,353,471	3,400,384,933
Premiums Earned (Actual Level)	2,847,840,884	3,105,325,833	3,168,882,654	3,273,045,714	3,378,864,986
Commission & Brokerage	259,697,269	271,553,964	274,763,919	288,107,591	281,574,771
Other Acquisition	266,619,959	287,157,056	299,365,545	327,730,243	320,565,788
General Expenses	179,947,600	202,720,919	224,572,956	252,330,214	247,623,583
Taxes, Licenses, and Fees	66,804,496	69,024,843	69,817,748	73,448,465	78,795,596
Bodily Injury Losses Incurred	1,352,777,629	1,260,082,758	1,376,909,614	1,177,026,933	1,376,535,913
BI Allocated Loss Adjustment	37,817,812	33,764,450	50,244,623	37,472,271	39,227,990
BI Unallocated Loss Adjustment	161,130,776	164,473,553	174,194,731	173,187,072	155,876,487
Property Damage Losses Incurred	1,063,347,807	1,074,640,046	1,157,351,638	981,795,414	1,118,783,241
PD Allocated Loss Adjustment	6,400,022	6,802,407	6,019,250	4,119,623	4,677,605
PD Unallocated Loss Adjustment	109,708,108	128,062,493	133,493,752	135,441,361	132,176,926

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.089	.086	.085	.087	.083
Other Acquisition to Earned Premium (a)	.094	.092	.094	.100	.095
General Expenses to Earned Premium (a)	.063	.065	.071	.077	.073
Taxes, Licenses, etc. to Written Premium (a)	.023	.022	.022	.022	.023
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.116	.103	.127	.118	.122
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.115	.143	.137	.110	.118

Notes:

(a) Ratios are to premiums at actual level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF PHYSICAL DAMAGE EXPENSE EXPERIENCE - STANDARD BUSINESS

	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Premium Written (Actual Level)	\$1,689,835,950	\$1,777,335,948	\$1,819,709,493	\$1,821,145,197	\$2,007,215,290
Premium Earned (Actual Level)	1,658,284,974	1,747,403,488	1,803,889,919	1,801,269,442	1,965,355,533
Commission & Brokerage	145,215,870	147,996,660	154,488,208	149,703,534	157,309,855
Other Acquisition	144,837,685	152,917,037	159,834,445	171,101,174	174,736,441
General Expenses	81,187,649	94,180,903	104,284,893	120,057,880	122,188,699
Taxes, Licenses, and Fees	39,656,940	39,167,211	41,670,583	41,697,939	46,966,476
Losses Incurred	989,860,507	1,159,657,381	1,194,080,536	1,020,548,727	1,306,997,364
All Loss Adjustment Expenses	128,381,513	144,706,618	138,771,550	140,884,567	149,644,088

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.086	.083	.085	.082	.078
Other Acquisition to Earned Premium (a)	.087	.088	.089	.095	.089
General Expenses to Earned Premium (a)	.049	.054	.058	.067	.062
Taxes, Licenses, etc. to Written Premium (a)	.023	.022	.023	.023	.023
All Loss Adjustment Expenses to Incurred Losses	.130	.125	.116	.138	.114

Notes:

(a) Ratios are to premiums at actual level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF PHYSICAL DAMAGE EXPENSE EXPERIENCE - NON-STANDARD BUSINESS

	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Premium Written (Actual Level)	\$1,014,110,265	\$1,070,014,552	\$1,179,471,875	\$1,193,697,435	\$1,276,010,583
Premium Earned (Actual Level)	981,711,214	1,047,443,334	1,154,713,442	1,187,497,562	1,254,172,607
Commission & Brokerage	90,144,772	93,772,999	95,887,668	100,945,976	102,919,047
Other Acquisition	77,079,438	86,718,444	89,937,769	102,457,569	101,307,000
General Expenses	56,094,979	79,105,918	88,425,370	100,026,418	97,958,204
Taxes, Licenses, and Fees	23,277,461	23,210,338	24,075,125	24,513,009	30,157,392
Losses Incurred	528,605,495	605,807,600	630,384,747	620,431,040	785,746,034
All Loss Adjustment Expenses	68,200,747	76,498,899	78,834,628	86,746,442	87,248,071

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.089	.088	.081	.085	.081
Other Acquisition to Earned Premium (a)	.079	.083	.078	.086	.081
General Expenses to Earned Premium (a)	.057	.076	.077	.084	.078
Taxes, Licenses, etc. to Written Premium (a)	.023	.022	.020	.021	.024
All Loss Adjustment Expenses to Incurred Losses	.129	.126	.125	.140	.111

Notes:

(a) Ratios are to premiums at actual level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

	2017	2018	2019	2020	2021	average	average excluding 2020
Liability (a)							
Commission & Brokerage	8.9	8.6	8.5	8.7	8.3	8.6	8.6
Other Acquisition	9.4	9.2	9.4	10.0	9.5	9.5	9.4
General Expenses	6.3	6.5	7.1	7.7	7.3	7.0	6.8
Taxes	2.3	2.2	2.2	2.2	2.3	2.2	2.3
ULAE (BI)	11.6	12.7	12.2	14.3	11.0	12.4	11.9
ULAE (PD)	10.3	11.8	11.5	13.7	11.8	11.8	11.4

C&B, OA, GE, and Taxes are ratios to **actual** premium.

ULAE are ratios to Incurred Losses and ALAE.

	2017	2018	2019	2020	2021	average	average excluding 2020
Commission & Brokerage	7.5	7.3	7.1	6.9	6.5	7.1	7.1
Other Acquisition	7.9	7.8	7.9	8.0	7.5	7.8	7.8
General Expenses	5.3	5.5	5.9	6.1	5.8	5.7	5.6
Taxes	1.9	1.8	1.8	1.8	1.8	1.8	1.8

C&B, OA, GE, and Taxes are ratios to **manual** premium.

	2017	2018	2019	2020	2021	average	average excluding 2020
Standard Physical Damage							
Commission & Brokerage	8.6	8.3	8.5	8.2	7.8	8.3	8.3
Other Acquisition	8.7	8.8	8.9	9.5	8.9	9.0	8.8
General Expenses	4.9	5.4	5.8	6.7	6.2	5.8	5.6
Taxes	2.3	2.2	2.3	2.3	2.3	2.3	2.3
Loss Adjustment Expenses (b)	12.9	12.5	11.9	13.9	11.3	12.5	12.2

C&B, OA, GE, and Taxes are ratios to **actual** premium.

LAE are ratios to Incurred Losses.

	2017	2018	2019	2020	2021	average	average excluding 2020
Commission & Brokerage	6.2	6.0	5.9	5.8	5.5	5.9	5.9
Other Acquisition	6.3	6.4	6.2	6.7	6.2	6.4	6.3
General Expenses	3.5	3.9	4.1	4.7	4.3	4.1	4.0
Taxes	1.7	1.6	1.6	1.6	1.6	1.6	1.6

C&B, OA, GE, and Taxes are ratios to **manual** premium.

	2017	2018	2019	2020	2021	average	average excluding 2020
Consent to Rate Physical Damage							
Commission & Brokerage	8.9	8.8	8.1	8.5	8.1	8.5	8.5
Other Acquisition	7.9	8.3	7.8	8.6	8.1	8.1	8.0
General Expenses	5.7	7.6	7.7	8.4	7.8	7.4	7.2
Taxes	2.3	2.2	2.0	2.1	2.4	2.2	2.2

C&B, OA, GE, and Taxes are ratios to **actual** premium.

	2017	2018	2019	2020	2021	average	average excluding 2020
Commission & Brokerage	13.0	13.0	12.2	12.4	11.4	12.4	12.4
Other Acquisition	11.6	12.6	11.7	12.6	11.7	12.0	11.9
General Expenses	8.4	11.5	11.5	12.3	11.3	11.0	10.7
Taxes	3.3	3.2	3.1	3.0	3.4	3.2	3.3

C&B, OA, GE, and Taxes are ratios to **manual** premium.

(a) Voluntary and Ceded business combined.

(b) Standard and Consent to Rate business combined.

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF GENERAL AND OTHER ACQUISITION EXPENSES
LIABILITY COVERAGES

VOLUNTARY BUSINESS ONLY

	(1) Earned Premiums at Manual Rates	(2) On-Level Adjustment Factor	(3) Manual to Actual Factor	(4) Expense Factor	(5) General and Other Acquisition Expenses
Year ending 12/31/2021					
BI	1,145,764,163	1.0000	0.7285	16.2%	135,219,649
PD	1,424,145,019	1.0000	0.7285	16.2%	168,073,323
MP	157,037,339	1.0000	0.7285	16.2%	18,533,076
Year ending 12/31/2020					
BI	1,117,147,320	0.9956	0.7306	16.2%	131,640,650
PD	1,389,286,373	0.9830	0.7306	16.2%	161,636,700
MP	158,462,253	0.9967	0.7306	16.2%	18,693,257
Year ending 12/31/2019					
BI	1,066,251,577	0.9594	0.7735	16.2%	128,184,270
PD	1,326,372,595	0.8428	0.7735	16.2%	140,076,538
MP	153,831,225	0.9699	0.7735	16.2%	18,695,918

"CLEAN RISK" CEDED BUSINESS ONLY

	(6) Earned Premiums at Vol. Manual Rates	(7) On-Level Adjustment Factor	(8) Expense Factor	(9) General and Other Acquisition Expenses
Year ending 12/31/2021				
BI	207,640,706	1.0000	13.4%	27,823,855
PD	248,957,603	1.0000	13.4%	33,360,319
MP	13,414,440	1.0000	13.4%	1,797,535
Year ending 12/31/2020				
BI	202,085,615	0.9956	13.4%	26,960,323
PD	242,362,446	0.9830	13.4%	31,924,466
MP	13,621,534	0.9967	13.4%	1,819,262
Year ending 12/31/2019				
BI	208,256,777	0.9594	13.4%	26,773,408
PD	250,347,704	0.8428	13.4%	28,273,068
MP	15,434,241	0.9699	13.4%	2,005,936

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF GENERAL AND OTHER ACQUISITION EXPENSES
LIABILITY COVERAGES

"OTHER-THAN-CLEAN RISK" CEDED BUSINESS ONLY

	(10) Earned Premiums at Facility Rates	(11) On-Level Adjustment Factor	(12) Expense Factor	(13) General and Other Acquisition Expenses	(14) Total Liability G&OA Expenses (5) + (9) + (13)
Year ending 12/31/2021					
BI	160,827,908	0.8691	13.4%	18,729,922	181,773,426
PD	194,981,976	0.8538	13.4%	22,307,732	223,741,374
MP	7,665,389	1.0432	13.4%	1,071,536	21,402,147
Year ending 12/31/2020					
BI	170,382,777	0.8668	13.4%	19,790,164	178,391,137
PD	206,752,355	0.8228	13.4%	22,795,522	216,356,688
MP	8,532,623	1.0699	13.4%	1,223,293	21,735,812
Year ending 12/31/2019					
BI	171,090,372	0.9120	13.4%	20,908,612	175,866,290
PD	208,536,982	0.9100	13.4%	25,429,000	193,778,606
MP	9,027,458	1.2441	13.4%	1,504,962	22,206,816

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Notes:

- (1),(6),(10) Voluntary and "Clean risk" ceded business at present voluntary manual rates. Other-than-clean risk ceded business at present Facility rates.
- (2),(7),(11) Factor to adjust the earned premium at manual rates to the rate level in effect at the time the premium was written.
- (3) Factor to adjust the earned premium at manual rates to the actual level. See page D-45.
- (4),(8),(12) Sum of the general expense and other acquisition expense percentages shown on page D-31. Voluntary ratio is to actual premiums. Ceded ratio is to manual premiums. For voluntary and ceded business, the average ratio for 2017-2019, 2021 is used for all years.
- (5) = (1) x (2) x (3) x (4), (9) = (6) x (7) x (8), (13) = (10) x (11) x (12).

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF GENERAL AND OTHER ACQUISITION EXPENSES
PHYSICAL DAMAGE COVERAGES

STANDARD BUSINESS ONLY

	(1) Earned Premiums at Manual Rates	(2) On-Level Adjustment Factor	(3) Manual to Actual Factor	(4) Expense Factor	(5) General and Other Acquisition Expenses
Year ending 12/31/2021					
Comp	825,233,215	0.9553	0.6996	14.4%	79,419,797
Coll	2,161,945,203	0.9165	0.6996	14.4%	199,613,286
Year ending 12/31/2020					
Comp	805,228,964	0.9341	0.7055	14.4%	76,413,883
Coll	2,081,423,184	0.9050	0.7055	14.4%	191,367,629
Year ending 12/31/2019					
Comp	789,773,408	0.9078	0.6994	14.4%	72,207,250
Coll	2,037,192,578	0.9141	0.6994	14.4%	187,548,638

NON-STANDARD BUSINESS ONLY

	(6) Earned Premiums at Manual Rates	(7) On-Level Adjustment Factor	(8) Manual to Actual Factor	(9) Expense Factor	(10) General and Other Acquisition Expenses	(11) Total Physical Damage G&OA Expenses (5) + (10)
Year ending 12/31/2021						
Comp	141,917,583	0.9553	1.4366	15.2%	29,604,343	109,024,140
Coll	422,899,705	0.9165	1.4366	15.2%	84,634,864	284,248,150
Year ending 12/31/2020						
Comp	135,673,500	0.9341	1.4740	15.2%	28,394,189	104,808,072
Coll	398,577,573	0.9050	1.4740	15.2%	80,816,960	272,184,589
Year ending 12/31/2019						
Comp	121,283,139	0.9078	1.4989	15.2%	25,084,581	97,291,831
Coll	346,096,842	0.9141	1.4989	15.2%	72,078,808	259,627,446

Notes:

(1),(6) Standard and Non-Standard business at present manual rates.

(2),(7) Factor to adjust the earned premium at manual rates to the rate level and average model year and symbol in effect at the time the premium was written.

(3),(8) Factor to adjust the earned premium at manual rates to the actual level.

(4),(9) Sum of the general expense and other acquisition expense percentages shown on page D-31. The average ratio for 2017-2019, 2021 is used for all years.

(5) = (1) x (2) x (3) x (4), (10) = (6) x (7) x (8) x (9)

North Carolina Dividends

LIABILITY			
Year	Vol + Ced Manual Earned Prem.	Amount of Dividend	Dividend as % of Vol+Ced Manual Earned Prem.
2016	3,312,275,573	9,159,705	0.28%
2017	3,500,187,309	10,265,267	0.29%
2018	3,809,212,636	11,815,554	0.31%
2019	3,931,617,291	18,559,790	0.47%
2020	4,250,326,110	73,239,681	1.72%
2021	4,443,953,022	13,788,423	0.31%
6 year average:			0.56%
Selected:			<input type="text" value="0.40%"/>

PHYSICAL DAMAGE

Year	Standard Manual Earned Prem.	Non-Standard Manual Earned Prem.	Amount of Dividend	Dividend as % of Manual Earned Prem.*
2016	2,155,650,143	643,666,211	8,031,384	0.29%
2017	2,324,372,761	736,769,450	9,532,087	0.31%
2018	2,412,969,095	765,853,691	11,422,852	0.36%
2019	2,588,208,501	846,499,432	16,609,272	0.48%
2020	2,578,367,608	889,518,443	71,116,310	2.05%
2021	2,824,625,187	942,433,505	13,420,967	0.36%
6 year average:				0.64%
Selected:				<input type="text" value="0.40%"/>

* Manual Earned Premium Includes Standard and Non-Standard business.

NORTH CAROLINA
PRIVATE PASSENGER
VOLUNTARY/STANDARD BUSINESS
LIABILITY AND PHYSICAL DAMAGE

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
2012	3,100,928	3,080,765	2,216,492	0.719	0.090	0.094
2013	3,147,968	3,128,300	2,101,145	0.672	0.088	0.094
2014	3,227,099	3,190,072	2,265,611	0.710	0.088	0.094
2015	3,365,144	3,313,930	2,426,462	0.732	0.087	0.096
2016	3,591,403	3,521,896	2,688,149	0.763	0.082	0.095
2017	3,812,430	3,721,743	2,850,704	0.766	0.085	0.091
2018	4,076,820	4,018,554	3,000,079	0.747	0.081	0.090
2019	4,155,599	4,189,976	3,216,151	0.768	0.082	0.092
2020	4,287,876	4,248,374	2,743,549	0.646	0.082	0.098
2021	4,552,198	4,490,469	3,275,237	0.729	0.077	0.092

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
2012	0.067	0.023	0.005	0.279	0.998	0.002
2013	0.068	0.023	0.006	0.279	0.951	0.049
2014	0.066	0.020	0.006	0.274	0.984	0.016
2015	0.066	0.022	0.006	0.277	1.009	-0.009
2016	0.062	0.023	0.005	0.267	1.030	-0.030
2017	0.057	0.023	0.005	0.261	1.027	-0.027
2018	0.060	0.022	0.005	0.258	1.005	-0.005
2019	0.065	0.022	0.008	0.269	1.037	-0.037
2020	0.073	0.022	0.034	0.309	0.955	0.045
2021	0.068	0.023	0.006	0.266	0.995	0.005

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS.

* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS. FOR LIABILITY COMMISSIONS, THE VOLUNTARY PORTION OF THE RATIO IS DETERMINED USING THE VOLUNTARY/CEDED PREMIUM DISTRIBUTION AND AN ASSUMED 10.0% CEDED RATIO TO WRITTEN PREMIUMS.

** COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

NORTH CAROLINA
PRIVATE PASSENGER
VOLUNTARY BUSINESS
LIABILITY

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
2012	1,856,693	1,855,742	1,369,164	0.738	0.089	0.094
2013	1,838,154	1,838,658	1,239,683	0.674	0.087	0.095
2014	1,873,044	1,860,027	1,335,339	0.718	0.086	0.096
2015	1,893,755	1,879,453	1,431,433	0.762	0.086	0.098
2016	1,973,433	1,951,003	1,492,242	0.765	0.080	0.097
2017	2,102,455	2,039,836	1,732,462	0.849	0.084	0.094
2018	2,286,899	2,254,176	1,695,715	0.752	0.080	0.092
2019	2,326,662	2,373,436	1,883,299	0.793	0.079	0.094
2020	2,450,845	2,431,778	1,582,116	0.651	0.082	0.100
2021	2,528,942	2,513,703	1,818,596	0.723	0.076	0.095

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
2012	0.071	0.023	0.005	0.282	1.020	-0.020
2013	0.073	0.023	0.006	0.284	0.958	0.042
2014	0.071	0.020	0.006	0.279	0.997	0.003
2015	0.071	0.022	0.006	0.283	1.045	-0.045
2016	0.070	0.023	0.005	0.275	1.040	-0.040
2017	0.063	0.023	0.005	0.269	1.118	-0.118
2018	0.065	0.022	0.005	0.264	1.016	-0.016
2019	0.071	0.022	0.008	0.274	1.067	-0.067
2020	0.077	0.022	0.030	0.311	0.962	0.038
2021	0.073	0.023	0.005	0.272	0.995	0.005

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS.

* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS. FOR LIABILITY COMMISSIONS, THE VOLUNTARY PORTION OF THE RATIO IS DETERMINED USING THE VOLUNTARY/CEDED PREMIUM DISTRIBUTION AND AN ASSUMED 10.0% CEDED RATIO TO WRITTEN PREMIUMS.

** COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

NORTH CAROLINA
PRIVATE PASSENGER
STANDARD BUSINESS
PHYSICAL DAMAGE

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
2012	1,244,235	1,225,023	847,328	0.692	0.091	0.093
2013	1,309,814	1,289,642	861,462	0.668	0.090	0.093
2014	1,354,055	1,330,045	930,272	0.699	0.090	0.092
2015	1,471,389	1,434,477	995,029	0.694	0.089	0.093
2016	1,617,970	1,570,893	1,195,907	0.761	0.085	0.092
2017	1,709,975	1,681,907	1,118,242	0.665	0.086	0.087
2018	1,789,921	1,764,378	1,304,364	0.739	0.083	0.088
2019	1,828,937	1,816,540	1,332,852	0.734	0.085	0.089
2020	1,837,031	1,816,596	1,161,433	0.639	0.082	0.095
2021	2,023,256	1,976,766	1,456,641	0.737	0.078	0.089

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
2012	0.060	0.022	0.004	0.270	0.962	0.038
2013	0.061	0.023	0.006	0.273	0.941	0.059
2014	0.059	0.020	0.006	0.267	0.966	0.034
2015	0.060	0.023	0.006	0.271	0.965	0.035
2016	0.052	0.024	0.005	0.258	1.019	-0.019
2017	0.049	0.023	0.006	0.251	0.916	0.084
2018	0.054	0.022	0.006	0.253	0.992	0.008
2019	0.058	0.023	0.009	0.264	0.998	0.002
2020	0.067	0.023	0.039	0.306	0.945	0.055
2021	0.062	0.023	0.007	0.259	0.996	0.004

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS.

* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS

** COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

Credibility Factor Determination

Credibility considerations enter into the private passenger ratemaking formula in three areas:

- 1) statewide rate indications in the determination of accident year weights.
- 2) territory rate indications in the determination of the individual territory's formula base class loss cost.
- 3) trend factor determination in the determination to base the average annual change on North Carolina data or a combination of North Carolina and countrywide data.

The first two areas full credibility standard is based on an application of the credibility formula contained in the paper "On The Credibility of The Pure Premium" by Mayerson, Jones and Bowers (PCAS LV, 1968). The full credibility standards contemplate P and K values of 95% and 5% for statewide and 90% and 5% for territory.

The trend credibility procedure is based on the first model discussed in "An Introduction to Credibility Theory" by L. H. Longley-Cook. The full credibility standard is based on P and K values of 99% and 2 1/2%.

For Uninsured Motorists and Underinsured Motorists, each year of the experience period is given weight proportional to its earned car years in the calculation of an indicated premium per exposure.

For Motorcycles, each year of the experience period is given weight proportional to its earned premium at present manual rates in the calculation of an indicated change.

CREDIBILITY TABLES BASED
UPON NUMBER OF CLAIMS

The projected loss ratios are weighted in accordance with the following:

Average Number of Claims for the <u>Latest Two Years (A)</u>	Weight to Earlier <u>Year</u>	Weight to Later <u>Year</u>
4000 and over	0%	100%
3600 - 3999	10	90
3200 - 3599	20	80
2800 - 3199	30	70
2400 - 2799	40	60
under 2400	50	50

(A) Applied separately by coverage.

<u>Credibility</u>	Determination of Territory Credibility (B)	<u>Credibility</u>	Determination of Trend Factor Credibility (C)
0	0 - 29	0	0 - 26
.10	30 - 119	.05	27 - 105
.20	120 - 269	.10	106 - 238
.30	270 - 479	.15	239 - 424
.40	480 - 749	.20	425 - 663
.50	750 - 1,079	.25	664 - 955
.60	1,080 - 1,469	.30	956 - 1,300
.70	1,470 - 1,919	.35	1,301 - 1,699
.80	1,920 - 2,429	.40	1,700 - 2,150
.90	2,430 - 2,999	.45	2,151 - 2,655
1.00	3,000 or more	.50	2,656 - 3,212
		.55	3,213 - 3,823
		.60	3,824 - 4,487
		.65	4,488 - 5,204
		.70	5,205 - 5,974
		.75	5,975 - 6,798
		.80	6,799 - 7,674
		.85	7,675 - 8,604
		.90	8,605 - 9,586
		.95	9,587 - 10,622
		1.00	10,623 or more

(B) Territory credibility is based on the number of claims underlying the three year pure premium.

(C) Trend factor credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibits.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
AVERAGE NUMBER OF CLAIMS FOR LATEST TWO ACCIDENT YEARS

LIABILITY - VOLUNTARY AND CEDED

Year Ended	Bodily Injury	Property Damage	Medical Payments
12/31/2020	76,523	225,950	40,272
12/31/2021	83,705	247,983	43,210
Average	80,114	236,967	41,741

PHYSICAL DAMAGE - STANDARD AND NON-STANDARD

Year Ended	Comprehensive	Collision
12/31/2020	292,954	247,207
12/31/2021	331,814	269,536
Average	312,384	258,372

VOLUNTARY AND CEDED COMBINED

Year Ended	Uninsured Motorists	Underinsured Motorists
12/31/2020	18,027	2,578
12/31/2021	20,194	3,109
Average	19,111	2,844

NORTH CAROLINA

DERIVATION OF INCURRED-TO-PAID FACTOR (A)

(1) <u>Year</u>	(2) <u>Incurred Losses</u>	(3) <u>Paid Losses</u>	(4) <u>(2)/(3) Factor</u>
2019	1,865,813,260	1,872,828,853	0.996
2020	1,683,907,991	1,674,613,178	1.006
2021	2,141,375,667	2,097,294,243	1.021

(A) Source: Statutory Page 14 Private Passenger Auto Physical Damage (line 21.1)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FOR 2022 BASE
CALCULATION OF MODEL YEAR RELATIVITY
BEFORE OCTOBER 1, 2022

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2022	0.038	1.000	0.041	1.000
2021	0.049	0.970	0.052	0.930
2020	0.063	0.930	0.067	0.870
2019	0.067	0.890	0.071	0.810
2018	0.076	0.860	0.081	0.750
2017	0.074	0.820	0.078	0.700
2016	0.076	0.780	0.080	0.660
2015	0.066	0.740	0.069	0.610
2014	0.064	0.710	0.066	0.570
2013 & PRIOR	0.427	0.650	0.395	0.470
(1) Average		0.761		0.639

AFTER OCTOBER 1, 2023 (INTRODUCTION OF 2024 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2024	0.049	1.050	0.052	1.110
2023	0.058	1.030	0.061	1.070
2022	0.050	1.000	0.053	1.000
2021	0.057	0.970	0.062	0.930
2020	0.059	0.930	0.064	0.870
2019	0.073	0.890	0.078	0.810
2018	0.074	0.860	0.077	0.750
2017	0.079	0.820	0.082	0.700
2016	0.074	0.780	0.076	0.660
2015	0.072	0.740	0.073	0.610
2014	0.061	0.710	0.061	0.570
2013 & PRIOR	0.294	0.650	0.261	0.470
(2) Average		0.810		0.720

AFTER OCTOBER 1, 2024 (INTRODUCTION OF 2025 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2025	0.048	1.070	0.050	1.150
2024	0.061	1.050	0.064	1.110
2023	0.059	1.030	0.063	1.070
2022	0.051	1.000	0.055	1.000
2021	0.057	0.970	0.062	0.930
2020	0.057	0.930	0.062	0.870
2019	0.071	0.890	0.076	0.810
2018	0.070	0.860	0.073	0.750
2017	0.074	0.820	0.076	0.700
2016	0.069	0.780	0.070	0.660
2015	0.066	0.740	0.066	0.610
2014	0.055	0.710	0.054	0.570
2013 & PRIOR	0.262	0.650	0.229	0.470
(3) Average		0.832		0.757

- (4) Number of months from effective date to 10/1/2024: 12
- (5) Average relativity based on an effective date of 10/1/2023:
 Comp: $(0.81 \times 4) + 0.832 \times (12 - 4) / 12 = 0.810$
 Coll: $(0.72 \times 4) + 0.757 \times (12 - 4) / 12 = 0.720$
- (6) Model year trend factor:
 Comp: $(5) / 0.761 = 1.064$
 Coll: $(5) / 0.639 = 1.127$

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF SYMBOL TREND FACTORS

A. Average Symbol Relativity of Experience Period:

Year ended 06/30/2021	Comp 2.236	Coll 1.536
--------------------------	---------------	---------------

B. Summary of Average Symbol Relativities by year-ended quarter for determining symbol trend for the prospective effective date.

Year ended	Comp	Coll
09/30/2023	2.456	1.596
12/31/2023	2.488	1.603
03/31/2024	2.519	1.610
06/30/2024	2.531	1.614
09/30/2024	2.565	1.625
12/31/2024	2.596	1.633
03/31/2025	2.621	1.638
06/30/2025	2.641	1.642
09/30/2025	2.669	1.649
12/31/2025	2.695	1.656

C. Proposed Projection Date: 7/16/2024

D. Number of months to next year ended quarter (in B above) 2.47

E. Average Symbol Relativity as of prior year ended quarter:

Year ended 06/30/2024	Comp 2.531	Coll 1.614
--------------------------	---------------	---------------

F. Average Symbol Relativity as of next year ended quarter:

Year ended 09/30/2024	Comp 2.565	Coll 1.625
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G. Average Symbol Relativity as of Projection Date (Date in C above):

$$(D/3)(E) + ((3-D)/3)(F) = \text{Avg. Sym. Rel.}$$

$$\text{COMP: } (2.47 / 3) \quad 2.531 \quad + \quad (0.53 / 3) \quad 2.565 \quad = \quad 2.537$$

$$\text{COLL: } (2.47 / 3) \quad 1.614 \quad + \quad (0.53 / 3) \quad 1.625 \quad = \quad 1.616$$

H. Symbol Trend Factors: (G)/(A) Year-Ended Comp: 2.537 / 2.236 = 1.135
12/31/2021 Coll: 1.616 / 1.536 = 1.052

I. Annualized Trends: (H)^(1 / 3.04) Year-Ended Comp: 4.3%
12/31/2021 Coll: 1.7%

North Carolina Net Deviations

AUTO LIABILITY

Voluntary Business

Year	(1) Premium at Rate Bureau Rates	(2) Deviation % From RB Manual Rates	(3) Anticipated Premium (1) x (2)	(4) Amount of Deviation (3) - (1)
2016	2,027,889,689	-20.67%	1,608,724,890	(419,164,799)
2017	2,209,579,381	-21.12%	1,742,916,216	(466,663,165)
2018	2,522,214,285	-21.03%	1,991,792,621	(530,421,664)
2019	2,405,907,198	-22.65%	1,860,969,218	(544,937,980)
2020	2,754,663,372	-26.94%	2,012,557,060	(742,106,312)
2021	3,086,587,505	-27.15%	2,248,578,997	(838,008,508)

Ceded Business

Year	(5) O/T Clean Ceded Premium at Rate Bureau Rates	(6) Deviation % From RB Manual Rates	(7) O/T Clean Ceded Anticipated Premium (5) x (6)	(8) O/T Clean Ceded Amount of Deviation (7) - (5)	(9) Clean Risk Ceded Premium at Rate Bureau Rates	(10) Clean Risk Ceded Anticipated Premium = Col (9)	(11) Clean Risk Ceded Amount of Deviation (10) - (9)
2016	185,016,821	27.40%	235,711,429	50,694,608	368,103,876	368,103,876	0
2017	241,804,698	34.00%	324,018,295	82,213,597	485,720,843	485,720,843	0
2018	255,608,621	37.60%	351,717,462	96,108,841	499,639,639	499,639,639	0
2019	225,691,688	37.70%	310,777,454	85,085,766	433,365,902	433,365,902	0
2020	246,543,493	15.70%	285,250,821	38,707,328	470,698,538	470,698,538	0
2021	281,973,922	20.80%	340,624,498	58,650,576	491,191,045	491,191,045	0

All Liability Business

Year	(12) Total Premium at Rate Bureau Rates (1) + (5) + (9)	(13) Total Anticipated Premium (3) + (7) + (10)	(14) Amount of Deviation (13) - (12)	(15) Clean Risk Recoupment Factor	(16) Recoupment Amount (((1)+(7)+(9)) x (15))	(17) Overall Pct. Deviation ((14)+(16)) / (12)
2016	2,581,010,385	2,212,540,195	(368,470,190)	4.76%	125,269,158	-9.42%
2017	2,937,104,922	2,552,655,354	(384,449,568)	5.58%	168,477,973	-7.35%
2018	3,277,462,545	2,843,149,722	(434,312,823)	6.27%	211,522,926	-6.80%
2019	3,064,964,788	2,605,112,574	(459,852,214)	6.75%	212,628,412	-8.07%
2020	3,471,905,403	2,768,506,419	(703,398,984)	4.63%	162,541,369	-15.58%
2021	3,859,752,472	3,080,394,540	(779,357,932)	6.12%	239,806,267	-13.98%

6 year average: -10.20%

2016-2019, 2021 average: -9.12%

Note: This exhibit is based on statistical plan data and Rate Bureau expense call data and reflects the Rate Bureau's best estimate of the information presented.

North Carolina Net Deviations

AUTO PHYSICAL DAMAGE

Year	(1) Std Phy Dam Premium at Rate Bureau Rates	(2) Deviation % From RB Manual Rates	(3) Std Phy Dam Anticipated Premium (1) x (2)	(4) Std Phy Dam Amount of Deviation (3) - (1)
2016	1,826,853,513	-27.61%	1,322,459,258	(504,394,255)
2017	2,320,070,863	-27.78%	1,675,555,177	(644,515,686)
2018	2,514,981,788	-27.30%	1,828,391,760	(686,590,028)
2019	2,384,328,980	-30.06%	1,667,599,689	(716,729,291)
2020	2,447,124,839	-29.45%	1,726,446,574	(720,678,265)
2021	2,769,854,546	-30.04%	1,937,790,240	(832,064,306)

Year	(5) Non-Std Premium at Rate Bureau Rates	(6) Deviation % From RB Manual Rates	(7) Non-Std Phy Dam Anticipated Premium (5) x (6)	(8) Non-Std Phy Dam Amount of Deviation (7) - (5)
2016	341,910,729	43.50%	490,641,896	148,731,167
2017	418,113,604	45.05%	606,473,783	188,360,179
2018	426,946,005	48.48%	633,929,428	206,983,423
2019	381,078,041	49.89%	571,197,876	190,119,835
2020	460,015,940	47.40%	678,063,496	218,047,556
2021	523,178,363	43.66%	751,598,036	228,419,673

Year	(9) Total Phy Dam Premium at Rate Bureau Rates (1) + (5)	(10) Total Anticipated Premium (3) + (7)	(11) Amount of Deviation (10) - (9)	(12) Overall Pct. Deviation (11) / (9)
2016	2,168,764,242	1,813,101,154	(355,663,088)	-16.40%
2017	2,738,184,467	2,282,028,960	(456,155,507)	-16.66%
2018	2,941,927,793	2,462,321,188	(479,606,605)	-16.30%
2019	2,765,407,021	2,238,797,565	(526,609,456)	-19.04%
2020	2,907,140,779	2,404,510,070	(502,630,709)	-17.29%
2021	3,293,032,909	2,689,388,276	(603,644,633)	-18.33%

6 year average: -17.34%

2016-2019, 2021 average: -17.35%

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Note: This exhibit is based on statistical plan data and Rate Bureau expense call data and reflects the Rate Bureau's best estimate of the information presented.

SECTION E
UNINSURED MOTORISTS REVIEW

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
BASIC LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Incurred Losses and ALAE (30/60 UMBI) (a)	65,896,884	69,505,309	73,780,919
(2) Incurred Losses and ALAE (\$25,000 UMPD) (a)	17,970,726	17,431,047	22,592,246
(3) Loss Development Factor (30/60 UMBI) (b)	1.002	1.012	1.104
(4) Loss Development Factor (\$25,000 UMPD) (b)	0.981	0.962	0.922
(5) ULAE Factor (BI) (See page D-31)	11.9%	11.9%	11.9%
(6) ULAE Factor (PD) (See page D-31)	11.4%	11.4%	11.4%
(7) Developed Losses and LAE (30/60 UMBI) [(1)x(3)x[1+(5)]]	73,886,090	78,709,758	91,147,177
(8) Developed Losses and LAE (\$25,000 UMPD) [(2)x(4)x[1+(6)]]	19,639,020	18,680,295	23,204,677
(9) Avg Annual Change in Losses and LAE (UMBI) (See page D-9)	6.0%	6.0%	6.0%
(10) Avg Annual Change in Losses and LAE (UMPD) (See page D-9)	7.2%	7.1%	7.0%
(11) Years of Trend - Losses (c)	5.04	4.04	3.04
(12) Projected Losses and LAE (30/60 UMBI)(c)	99,081,247	99,567,844	108,829,729
(13) Projected Losses and LAE (\$25,000 UMPD)(c)	27,887,408	24,639,309	28,495,343
(14) Earned Exposures (a)	7,937,673	8,196,517	8,382,874
(15) Developed Incurred Claims (UMBI) (a)	7,286	7,354	8,344
(16) Developed Incurred Claims (UMPD) (a)	12,308	10,673	11,850
(17) Total Incurred Claims [(15)+(16)]	19,594	18,027	20,194
(18) Projected B/L Loss and LAE per exposure (30/60 UMBI)[(12)/(14)]	12.48	12.15	12.98
(19) Projected B/L Loss and LAE per exposure (\$25,000 UMPD)[(13)/(14)]	3.51	3.01	3.40
(20) Percentage Dividends (See page D-35)	0.40%	0.40%	0.40%
(21) Permissible Loss and LAE Ratio (See page E-11)	0.682	0.682	0.682
(22) Net Premium Required per exposure (30/60 UMBI)[(18)/((21)-(20))]	18.41	17.92	19.14
(23) Net Premium Required per exposure (\$25,000 UMPD)[(19)/((21)-(20))]	5.18	4.44	5.01
(24) Percentage Net Deviations (d)	9.12%	9.12%	9.12%
(25) Anticipated Deviations per Exposure (30/60 UMBI) [(22)/(1.0-(24))-(22)]	1.85	1.80	1.92
(26) Anticipated Deviations per Exposure (\$25,000 UMPD) [(23)/(1.0-(24))-(23)]	0.52	0.45	0.50
(27) Required B/L Premium per exposure (30/60 UMBI)[(22)+(25)]	20.26	19.72	21.06
(28) Required B/L Premium per exposure (\$25,000 UMPD)[(23)+(26)]	5.70	4.89	5.51
(29) Required B/L Premium per exposure [(27)+(28)]	25.96	24.61	26.57
(30) Average (Weighted on exposures in line (14))		25.72	

(a) Based on the statistical plan data reported by member companies.

(b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily Injury and Uninsured Motorists Property Damage. See pages E-3 and E-4.

(c) Projected losses and allocated loss adjustment expenses = UMBI: $\left[\frac{(11)}{(7) \times (1 + (9))} \right]$ and UMPD: $\left[\frac{(11)}{(8) \times (1 + (10))} \right]$ where (11) = the number of years of projection from the average date of accident to 7/16/2024.

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See pre-filed testimony of R. Retian and P. Anderson and page D-45.

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
TOTAL LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Incurred Losses and ALAE (T/L UMBI) (a)	86,432,131	89,022,895	93,333,016
(2) Incurred Losses and ALAE (T/L UMPD) (a)	18,017,932	17,579,324	23,128,835
(3) Loss Development Factor (T/L UMBI) (b)	1.003	1.021	1.144
(4) Loss Development Factor (T/L UMPD) (b)	0.980	0.960	0.918
(5) ULAE Factor (BI) (See page D-31)	11.9%	11.9%	11.9%
(6) ULAE Factor (PD) (See page D-31)	11.4%	11.4%	11.4%
(7) Developed Losses and LAE (T/L UMBI) [(1)x(3)x[1+(5)]]	97,007,707	101,708,569	119,478,954
(8) Developed Losses and LAE (T/L UMPD) [(2)x(4)x[1+(6)]]	19,670,537	18,800,032	23,652,749
(9) Avg Annual Change in Losses and LAE (UMBI) (See page D-9)	6.0%	6.0%	6.0%
(10) Avg Annual Change in Losses and LAE (UMPD) (See page D-9)	7.2%	7.1%	7.0%
(11) Years of Trend - Losses (c)	5.04	4.04	3.04
(12) Projected Losses and LAE (T/L UMBI)(c)	130,087,335	128,661,340	142,657,871
(13) Projected Losses and LAE (T/L UMPD)(c)	27,932,163	24,797,242	29,045,576
(14) Earned Exposures (a)	7,937,673	8,196,517	8,382,874
(15) Developed Incurred Claims (UMBI) (a)	7,286	7,354	8,344
(16) Developed Incurred Claims (UMPD) (a)	12,308	10,673	11,850
(17) Total Incurred Claims [(15)+(16)]	19,594	18,027	20,194
(18) Projected T/L Loss and LAE per exposure (T/L UMBI)[(12)/(14)]	16.39	15.70	17.02
(19) Projected T/L Loss and LAE per exposure (T/L UMPD)[(13)/(14)]	3.52	3.03	3.46
(20) Percentage Dividends (See page D-35)	0.40%	0.40%	0.40%
(21) Permissible Loss and LAE Ratio (See page E-11)	0.682	0.682	0.682
(22) Net Premium Required per exposure (T/L UMBI)[(18)/((21)-(20))]	24.17	23.16	25.10
(23) Net Premium Required per exposure (T/L UMPD)[(19)/((21)-(20))]	5.19	4.47	5.10
(24) Percentage Net Deviations (d)	9.12%	9.12%	9.12%
(25) Anticipated Deviations per Exposure (T/L UMBI) [(22)/(1.0-(24))-(22)]	2.43	2.32	2.52
(26) Anticipated Deviations per Exposure (T/L UMPD) [(23)/(1.0-(24))-(23)]	0.52	0.45	0.51
(27) Required T/L Premium per exposure (UMBI)[(22)+(25)]	26.60	25.48	27.62
(28) Required T/L Premium per exposure (UMPD)[(23)+(26)]	5.71	4.92	5.61
(29) Required T/L Premium per exposure [(27)+(28)]	32.31	30.40	33.23
(30) Average (Weighted on exposures in line (14))		31.99	
(31) Effective Total Limits Change (See Page E-12)		41.0%	

(a) Based on the statistical plan data reported by member companies.

(b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily Injury and Uninsured Motorists Property Damage. See pages E-5 and E-6.

(c) Projected losses and allocated loss adjustment expenses = UMBI: $[(7) \times (1 + (9))^{(11)}]$ and UMPD: $[(8) \times (1 + (10))^{(11)}]$ where (11) = the number of years of projection from the average date of accident to 7/16/2024.

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See pre-filed testimony of R. Retian and P. Anderson and page D-45.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			35,048,748	34,996,530	34,900,303
2011		34,525,752	34,640,963	34,554,529	34,696,103
2012	33,462,492	33,713,284	34,551,106	34,514,725	34,418,519
2013	31,183,302	33,275,890	32,971,225	33,695,834	33,010,126
2014	30,948,844	31,151,202	32,217,243	31,814,626	31,952,970
2015	35,450,475	38,170,333	38,376,371	38,649,936	38,378,145
2016	42,059,845	43,766,184	43,967,090	43,951,039	44,115,901
2017	47,442,452	49,486,229	50,078,212	50,745,820	51,135,071
2018	57,280,925	62,237,497	63,085,187	63,785,126	
2019	60,165,424	67,727,897	68,833,410		
2020	63,154,133	73,032,269			
2021	76,753,334				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.999	0.997
2011		1.003	0.998	1.004
2012	1.007	1.025	0.999	0.997
2013	1.067	0.991	1.022	0.980
2014	1.007	1.034	0.988	1.004
2015	1.077	1.005	1.007	0.993
2016	1.041	1.005	1.000	1.004
2017	1.043	1.012	1.013	1.008
2018	1.087	1.014	1.011	
2019	1.126	1.016		
2020	1.156			
Five Year Average	1.091	1.010	1.004	0.998
Three Year Average	1.123	1.014	1.008	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.010	
27 to 63 months:		1.012	1.024	
15 to 63 months:		1.104	1.150	

(a) Losses are on a 30/60 level for all years.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2010			8,111,207	7,990,523	7,930,584
2011		8,689,126	8,535,821	8,497,548	8,472,947
2012	8,892,102	8,515,853	8,390,011	8,324,069	8,209,351
2013	9,894,719	9,367,736	9,219,627	9,117,997	9,062,101
2014	10,267,177	9,861,175	9,620,272	9,433,861	9,361,014
2015	12,557,032	12,111,090	11,826,946	11,709,690	11,559,456
2016	14,713,589	14,112,082	13,802,573	13,590,269	13,475,357
2017	17,081,106	16,363,322	16,068,232	15,932,318	15,851,430
2018	18,687,124	17,870,446	17,565,679	17,503,335	
2019	19,218,105	18,481,140	18,178,467		
2020	18,822,162	17,932,811			
2021	23,187,940				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.985	0.992
2011		0.982	0.996	0.997
2012	0.958	0.985	0.992	0.986
2013	0.947	0.984	0.989	0.994
2014	0.960	0.976	0.981	0.992
2015	0.964	0.977	0.990	0.987
2016	0.959	0.978	0.985	0.992
2017	0.958	0.982	0.992	0.995
2018	0.956	0.983	0.996	
2019	0.962	0.984		
2020	0.953			
Five Year Average	0.958	0.981	0.989	0.992
Three Year Average	0.957	0.983	0.991	0.991
		Five Year	Three Year	
39 to 63 months:		0.981	0.982	
27 to 63 months:		0.962	0.965	
15 to 63 months:		0.922	0.924	

(a) Losses are on a \$25,000 level for all years.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Bodily Injury Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2010			42,618,169	42,891,595	42,707,631
2011		42,214,858	42,733,420	43,201,151	43,315,810
2012	40,489,188	41,520,729	43,130,211	42,949,643	42,838,388
2013	37,619,826	42,529,675	42,790,601	44,064,436	42,856,707
2014	37,440,221	39,852,172	41,440,067	41,057,268	40,880,373
2015	43,114,850	49,545,130	49,788,808	50,449,098	50,503,115
2016	50,187,250	54,598,670	55,357,415	55,682,449	55,696,555
2017	59,216,888	62,694,056	64,088,447	65,295,983	66,172,063
2018	69,066,743	76,147,813	78,239,661	78,394,061	
2019	73,801,336	85,908,172	87,960,698		
2020	78,481,156	92,894,854			
2021	95,748,158				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			1.006	0.996
2011		1.012	1.011	1.003
2012	1.025	1.039	0.996	0.997
2013	1.131	1.006	1.030	0.973
2014	1.064	1.040	0.991	0.996
2015	1.149	1.005	1.013	1.001
2016	1.088	1.014	1.006	1.000
2017	1.059	1.022	1.019	1.013
2018	1.103	1.027	1.002	
2019	1.164	1.024		
2020	1.184			
Five Year Average	1.120	1.018	1.006	0.997
Three Year Average	1.150	1.024	1.009	1.005
		Five Year	Three Year	
39 to 63 months:		1.003	1.014	
27 to 63 months:		1.021	1.038	
15 to 63 months:		1.144	1.194	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2010			8,492,821	8,372,137	8,312,198
2011		9,077,069	8,952,159	9,122,412	9,130,110
2012	9,174,333	8,836,530	8,710,242	8,745,025	8,529,582
2013	9,910,271	9,388,283	9,233,329	9,131,699	9,075,803
2014	10,165,600	9,893,426	9,686,580	9,504,738	9,431,891
2015	12,671,513	12,313,034	12,017,963	11,908,159	11,719,982
2016	14,773,364	14,167,281	13,857,930	13,645,626	13,530,714
2017	17,220,241	16,486,598	16,158,992	16,022,862	15,941,974
2018	18,815,996	17,983,729	17,678,962	17,621,975	
2019	19,300,960	18,525,292	18,219,102		
2020	19,037,332	18,053,579			
2021	23,664,792				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.986	0.993
2011		0.986	1.019	1.001
2012	0.963	0.986	1.004	0.975
2013	0.947	0.983	0.989	0.994
2014	0.973	0.979	0.981	0.992
2015	0.972	0.976	0.991	0.984
2016	0.959	0.978	0.985	0.992
2017	0.957	0.980	0.992	0.995
2018	0.956	0.983	0.997	
2019	0.960	0.983		
2020	0.948			
Five Year Average	0.956	0.980	0.989	0.991
Three Year Average	0.955	0.982	0.991	0.990
		Five Year	Three Year	
39 to 63 months:		0.980	0.981	
27 to 63 months:		0.960	0.963	
15 to 63 months:		0.918	0.920	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS BODILY INJURY
CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Basic Limit <u>Losses (A)(B)</u>	(3) Incurred <u>Claims</u>	(4) UMBI Claim Cost <u>(2) / (3)</u>
12/31/2010	38,766,911	5,542	6,995.11
12/31/2011	36,837,560	5,180	7,111.50
12/31/2012	38,150,466	5,344	7,138.93
12/31/2013	36,783,613	4,985	7,378.86
12/31/2014	35,736,195	4,901	7,291.61
12/31/2015	40,963,607	5,378	7,616.88
12/31/2016	47,136,224	5,962	7,906.11
12/31/2017	47,685,173	5,536	8,613.65
12/31/2018	52,861,552	5,529	9,560.78
12/31/2019	56,991,950	5,471	10,417.10
12/31/2020	62,102,044	5,440	11,415.82
12/31/2021	72,723,076	6,299	11,545.18

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	6.8%
6 points	8.4%
9 points	6.8%
12 points	5.1%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

(B) 30/60 limit.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS PROPERTY DAMAGE
CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Basic Limit <u>Losses (A)(B)</u>	(3) Incurred <u>Claims</u>	(4) UMPD Claim Cost <u>(2) / (3)</u>
12/31/2010	8,608,289	7,005	1,228.88
12/31/2011	8,907,834	6,838	1,302.70
12/31/2012	8,936,756	7,246	1,233.34
12/31/2013	9,924,306	7,033	1,411.11
12/31/2014	10,128,492	6,863	1,475.81
12/31/2015	12,185,957	7,786	1,565.11
12/31/2016	14,703,863	9,348	1,572.94
12/31/2017	14,877,008	9,517	1,563.20
12/31/2018	14,749,224	9,816	1,502.57
12/31/2019	15,319,193	9,941	1,541.01
12/31/2020	15,499,923	8,600	1,802.32
12/31/2021	18,371,496	9,478	1,938.33

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	9.6%
6 points	4.4%
9 points	3.0%
12 points	3.6%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

(B) \$25,000 limit.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS BODILY INJURY
CLAIM FREQUENCY TREND

<u>(1)</u> Accident Year Ended	<u>(2)</u> Exposures(A)	<u>(3)</u> Incurred Claims(A)	<u>(4)</u> UM Claim Freq (3) / (2)*100
12/31/2010	6,258,119	5,542	0.0886
12/31/2011	6,253,049	5,180	0.0828
12/31/2012	6,396,922	5,344	0.0835
12/31/2013	6,238,914	4,985	0.0799
12/31/2014	6,046,751	4,901	0.0811
12/31/2015	6,100,909	5,378	0.0882
12/31/2016	6,294,050	5,962	0.0947
12/31/2017	6,306,632	5,536	0.0878
12/31/2018	6,409,272	5,529	0.0863
12/31/2019	6,526,290	5,471	0.0838
12/31/2020	6,748,523	5,440	0.0806
12/31/2021	6,947,229	6,299	0.0907

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	1.1%
6 points	-1.4%
9 points	0.5%
12 points	0.3%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS PROPERTY DAMAGE
CLAIM FREQUENCY TREND

<u>(1)</u> Accident Year Ended	<u>(2)</u> Exposures(A)	<u>(3)</u> Incurred Claims(A)	<u>(4)</u> UM Claim Freq (3) / (2)*100
12/31/2010	6,258,119	7,005	0.1119
12/31/2011	6,253,049	6,838	0.1094
12/31/2012	6,396,922	7,246	0.1133
12/31/2013	6,238,914	7,033	0.1127
12/31/2014	6,046,751	6,863	0.1135
12/31/2015	6,100,909	7,786	0.1276
12/31/2016	6,294,050	9,348	0.1485
12/31/2017	6,306,632	9,517	0.1509
12/31/2018	6,409,272	9,816	0.1532
12/31/2019	6,526,290	9,941	0.1523
12/31/2020	6,748,523	8,600	0.1274
12/31/2021	6,947,229	9,478	0.1364

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	-5.1%
6 points	-2.6%
9 points	2.5%
12 points	2.9%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

DERIVATION OF PERMISSIBLE LOSS AND LAE RATIO
FOR UNINSURED AND UNDERINSURED MOTORISTS

Commission & Brokerage (a)	8.1%
Taxes, Licenses, Fees (a)	2.3%
General Administration (b)	5.6%
Other Acquisition Expenses (b)	7.8%
Profit (a)	8.0%
Contingencies (a)	0.0%
Total	0.318
Expected Loss Ratio	0.682

(a) See page D-22.

(b) See page D-31.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
UNINSURED MOTORISTS COVERAGE

Uninsured Motorists Bodily Injury

Limit	Present	Filed	Filed
	Single Vehicle Policy Rate	Single Vehicle Policy Rate(a)	Multi-Vehicle Policy Rate(b)
30/60	16	24	59
50/100	17	25	62
100/200	20	29	72
100/300	21	31	77
300/300	26	37	91
250/500	27	39	96
500/500	28	40	99
500/1000	31	44	109
1000/1000	32	45	111

Uninsured Motorists Property Damage

Limit	Present	Filed	Filed
	Single Vehicle Policy Rate	Single Vehicle Policy Rate(c)	Multi-Vehicle Policy Rate(b)
25	2	2	5
50	3	3	7
100	4	4	10
250	6	6	15
500	8	8	20
750	10	10	25
1,000	11	11	27

(a) Filed single vehicle rates for Uninsured Motorists Bodily Injury are calculated as follows:

1) Determine the 30/60 UMBI rate by subtracting the \$25,000 UMPD rate of \$2 from the selected 30/60/25 rate:

Indicated 30/60/25 rate from page E-1 =	25.72
Selected 30/60/25 rate =	\$26
Selected 30/60 UMBI rate =	\$24

2) Apply the effective excess limit change to the present excess portion of the rate at each limit, and then add the selected basic limit 30/60 UMBI rate to the result.

For example, for 50/100: $(\$17-16) \times (1+.340) + \$24 = \$25$,
where the Excess Limits change = 34.0%

(b) Filed multi-vehicle policy rates are calculated by multiplying the filed single vehicle policy rates by a factor of 2.47, which is the estimated average number of vehicles per multi-vehicle policy in North Carolina. This factor was determined from the 2010 U.S. census data on the number of vehicles available per household.

(c) Filed single vehicle policy rates for Uninsured Motorists Property Damage are equal to the present rates.

The resulting total limits average rate for Uninsured Motorists Bodily Injury and Property Damage coverage = \$31.67 , and the total limits effective change is 41.0%

NORTH CAROLINA

UNDERINSURED MOTORISTS COVERAGE

Underinsured Motorists (UIM) coverage is triggered if the policy limit of the party at fault in an accident causing bodily injury to an insured is less than the insured's UIM policy limit. In this event and if the policy limits of the party at fault are not enough to pay the full amount of damages to the insured, then the insured is entitled to collect up to the limit of his UIM coverage.

Pages E-14 and E-15 display an experience review and the subsequent calculation of the filed rates for Underinsured Motorists coverage.

The indicated required premium per exposure of \$53.22, as shown on Line (17) of page E-14 represents a 57.0% increase from the current average premium per exposure of \$33.90. The overall effect of applying this change to the current rates by limit is +57.8%.

Page E-19 displays current and revised Underinsured Motorists rates.

NORTH CAROLINA
 UNDERINSURED MOTORISTS REVIEW
 PRIVATE PASSENGER CARS
 TOTAL LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Incurred Losses and ALAE (T/L UIMBI) (a)	109,604,082	90,810,916	80,369,081
(2) Loss Development Factor (T/L UIMBI) (b)	1.070	1.253	1.856
(3) ULAE Factor (BI) (See page D-31)	11.9%	11.9%	11.9%
(4) Developed Losses and LAE (T/L UIMBI) [(1)x(2)x[1+(3)]]	131,232,256	127,326,621	166,915,651
(5) Avg Annual Change in Losses and LAE (See page D-9)	8.7%	8.7%	8.7%
(6) Years of Trend - Losses (c)	5.04	4.04	3.04
(7) Projected Losses and LAE (c)	199,866,726	178,384,596	215,154,274
(8) Earned Exposures (a)(e)	5,858,864	6,049,919	6,187,471
(9) Developed Incurred Claims (UIMBI) (a)	2,684	2,578	3,109
(10) Projected T/L Loss and LAE per exposure [(7)/(8)]	34.11	29.49	34.77
(11) Percentage Dividends (See page D-35)	0.40%	0.40%	0.40%
(12) Permissible Loss and LAE Ratio (See page E-11)	0.682	0.682	0.682
(13) Net T/L Premium Required per exposure [(10)/((12)-(11))]	50.31	43.50	51.28
(14) Percentage Net Deviations (d)	9.12%	9.12%	9.12%
(15) Anticipated Deviations per Exposure [((13)/(1.0-(14)))-(13)]	5.05	4.37	5.15
(16) Required T/L Premium per exposure [((13)+(15))]	55.36	47.87	56.43
(17) Average (Weighted on exposures in line (8))		\$53.22	
(18) Effective Total Limits Change (See Page E-15)		57.8%	

(a) Based on the statistical plan data reported by member companies.

(b) Loss development factors are based on five-year averages, through 63 months of development for Underinsured Motorists Bodily Injury. See page E-16.

(c) Projected losses and allocated loss adjustment expenses = $[(10) \times (1 + (11))^{(12)}]$,
 where (12) = the number of years of projection from the average date of accident to 7/16/2024.

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents average value from 2016-2019, 2021. See pre-filed testimony of R. Retian and P. Anderson and page D-45.

(e) UIM earned exposures are estimated to be 73.81% of Bodily Injury Liability earned exposures.

NORTH CAROLINA
PERSONAL AUTO INSURANCE

CALCULATION OF FILED RATES FOR
UNDERINSURED MOTORISTS

LIMITS	(1) % OF EARNED EXPOSURES	(2) PRESENT RATE	(3) FILED RATE [((6)/(5))x(2)]	(4) PERCENT CHANGE [(3)/(2)]
50/100	34.39%	\$ 10	\$ 16	60.0%
100/200	1.07%	28	44	57.1%
100/300	47.30%	38	60	57.9%
300/300	2.39%	55	86	56.4%
250/500	13.43%	68	107	57.4%
500/500	0.00%	102	160	56.9%
500/1000	0.80%	116	182	56.9%
1000/1000	0.61%	132	207	56.8%
	100.00%			

(5)	AVERAGE PRESENT RATE(a):	\$	33.90
(6)	INDICATED AVERAGE RATE(b)	\$	53.22
(7)	AVERAGE FILED RATE(c):	\$	53.50
(8)	FILED CHANGE[((7)/(5))-1.0]:		57.8%

Notes:

(a) Column(2) weighted on Column(1)

(b) See page E-14.

(c) Column(3) weighted on Column(1)

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Underinsured Motorists Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			72,849,253	76,038,277	75,505,050
2011		70,547,071	77,018,627	79,651,542	78,667,941
2012	49,392,980	64,491,829	70,101,556	75,074,826	74,933,697
2013	48,516,657	65,916,109	77,927,626	80,971,235	79,597,833
2014	43,693,017	61,021,239	68,443,875	73,531,964	72,293,014
2015	49,509,530	67,578,350	78,698,144	85,580,844	85,083,473
2016	53,314,671	72,657,073	84,270,802	90,022,478	91,902,232
2017	51,881,053	78,772,635	91,623,289	97,933,289	98,697,727
2018	53,460,556	80,831,454	97,795,970	104,044,660	
2019	60,670,672	93,839,819	108,759,255		
2020	61,720,436	90,381,532			
2021	79,541,235				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			1.044	0.993
2011		1.092	1.034	0.988
2012	1.306	1.087	1.071	0.998
2013	1.359	1.182	1.039	0.983
2014	1.397	1.122	1.074	0.983
2015	1.365	1.165	1.087	0.994
2016	1.363	1.160	1.068	1.021
2017	1.518	1.163	1.069	1.008
2018	1.512	1.210	1.064	
2019	1.547	1.159		
2020	1.464			
Five Year Average	1.481	1.171	1.072	0.998
Three Year Average	1.508	1.177	1.067	1.008
		Five Year	Three Year	
39 to 63 months:		1.070	1.076	
27 to 63 months:		1.253	1.266	
15 to 63 months:		1.856	1.909	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
 UNDERINSURED MOTORISTS
 CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Total Limit <u>Losses (A)</u>	(3) Incurred <u>Claims</u>	(4) UIM Claim Cost <u>(2) / (3)</u>
12/31/2010	85,253,091	1,741	48,967.89
12/31/2011	88,662,746	1,799	49,284.46
12/31/2012	80,836,813	1,688	47,889.11
12/31/2013	91,334,579	1,786	51,139.18
12/31/2014	79,949,170	1,704	46,918.53
12/31/2015	91,994,184	1,860	49,459.24
12/31/2016	99,189,690	2,177	45,562.56
12/31/2017	103,051,321	2,214	46,545.31
12/31/2018	108,790,945	2,422	44,917.81
12/31/2019	121,132,544	2,496	48,530.67
12/31/2020	120,561,381	2,437	49,471.23
12/31/2021	158,989,803	3,044	52,230.55

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	4.8%
6 points	2.7%
9 points	0.3%
12 points	0.0%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
 UNDERINSURED MOTORISTS
 CLAIM FREQUENCY TREND

(1) <u>Accident Year Ended</u>	(2) <u>Incurred Claims(A)</u>	(3) <u>Exposures</u>	(4) <u>UIM Claim Freq (2)/(3)*100</u>
12/31/2010	1,741	4,644,504	0.0375
12/31/2011	1,799	4,779,500	0.0376
12/31/2012	1,688	4,926,951	0.0343
12/31/2013	1,786	4,839,404	0.0369
12/31/2014	1,704	4,618,201	0.0369
12/31/2015	1,860	4,526,521	0.0411
12/31/2016	2,177	4,850,954	0.0449
12/31/2017	2,214	4,800,735	0.0461
12/31/2018	2,422	4,680,826	0.0517
12/31/2019	2,496	4,817,122	0.0518
12/31/2020	2,437	4,981,155	0.0489
12/31/2021	3,044	5,127,821	0.0594

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	3.7%
6 points	4.6%
9 points	5.7%
12 points	4.6%

(A) Voluntary and ceded business combined.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
UNDERINSURED MOTORISTS COVERAGE

Underinsured Motorists Bodily Injury

Limit	Present Single Vehicle Policy Rate	Filed Single Vehicle Policy Rate(a)	Filed Multi-Vehicle Policy Rate (b)
50/100	10	16	40
100/200	28	44	109
100/300	38	60	148
300/300	55	86	212
250/500	68	107	264
500/500	102	160	395
500/1000	116	182	450
1000/1000	132	207	511

(a) Filed single vehicle policy rates are calculated on page E-15.

(b) Filed multi-vehicle policy rates are calculated by multiplying the filed single vehicle policy rates by a factor of 2.47, which is the estimated average number of vehicles per multi-vehicle policy in North Carolina. This factor was determined from the 2010 U.S. census data on the number of vehicles available per household.

SECTION F
MOTORCYCLE REVIEW

NORTH CAROLINA
RATE LEVEL SUMMARY
MOTORCYCLE INSURANCE

	EARNED PREMIUMS AT PRESENT RATES*	INDICATED AND FILED RATE LEVEL CHANGE
Liability	57,018	4.7%

* (000's omitted)

NORTH CAROLINA
MOTORCYCLE INSURANCE
LIABILITY COVERAGE
STATEWIDE RATE REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Earned Premiums at Present Rates (a)	\$51,103,328	\$55,529,779	\$57,017,755
(2) Incurred Losses and ALAE (a)	23,012,025	22,158,758	28,115,534
(3) Unallocated Loss Adjustment Expense Factor (b)	0.117	0.117	0.117
(4) Unallocated Loss Adjustment Expense [(2) x (3)]	2,692,407	2,592,575	3,289,517
(5) General & Other Acquisition Expenses (c)	8,570,767	9,247,649	9,814,611
(6) Average Annual Change in Losses and ALAE (See page F-5)	8.1%	8.0%	8.0%
(7) Average Annual Change in Expense Costs (See page D-8)	5.5%	5.5%	5.5%
(8) Projected Losses and ALAE (d)	34,080,809	30,246,705	35,538,035
(9) Projected Unallocated LAE (e)	3,527,053	3,217,386	3,871,762
(10) Projected General & Other Acquisition Expenses (f)	11,056,289	11,300,627	11,375,134
(11) Projected Losses, LAE and G & OA Expenses [(8)+(9)+(10)]	48,664,151	44,764,718	50,784,931
(12) Projected Loss, LAE and G & OA Expense Ratio [(11)/(1)]	0.952	0.806	0.891
(13) Permissible Loss, LAE and G & OA Expense Ratio (See page F-4)	0.850	0.849	0.839
(14) Percentage Net Deviations (g)	-0.38%	-0.38%	-0.38%
(15) Indicated Rate Level Change [(12)/((13)+(14))] - 1.0	12.5%	-4.6%	6.7%
(16) Final rate level change (weighted by premium from Line (1))		4.7%	

NORTH CAROLINA
MOTORCYCLE REVIEW
STATEWIDE RATE REVIEW

Notes

- (a) Based on the statistical plan data reported by member companies. Losses are developed to ultimate.
- (b) Based on the average ratio of unallocated loss adjustment expenses to losses and allocated loss adjustment expenses for 2017-2019, 2021. See pages F-7, F-8.
- (c) The general expenses and other acquisition expenses allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages F-7, F-8.
- (d) Projected Losses and ALAE = $[(2) \times (1 + (6))]^n$, where
n = The number of years of projection from the average date of accident to 7/16/2024 (2019=5.04, 2020=4.04, 2021=3.04).
- (e) Projected Unallocated Loss Adjustment Expenses = $[(4) \times (1 + (7))]^n$, where
n = The number of years of projection from the average date of accident to 7/16/2024 (2019=5.04, 2020=4.04, 2021=3.04).
- (f) Projected General and Other Acquisition Expenses = $[(5) \times (1 + (7))]^n$, where
n = The number of years of projection to the average date of writing, 4/1/2024 (2019=4.75, 2020=3.75, 2021=2.75).
- (g) Selected value representing the average net deviation from 2016-2019, 2021. Net Deviations reflect upward and downward adjustments to manual premiums. See page F-9.

NORTH CAROLINA
MOTORCYCLE REVIEW

DETERMINATION OF EXPECTED LOSS, LAE and FIXED EXPENSE RATIO

	<u>Liability</u>		
	<u>2019</u>	<u>2020</u>	<u>2021</u>
Commission and Brokerage Expense (a)	0.050	0.051	0.061
Taxes, etc. to Written Premium	0.020	0.020	0.020
Profit	0.080	0.080	0.080
Contingencies	0.000	0.000	0.000
Total	0.150	0.151	0.161
Losses, LAE, General Administration Expenses and Other Acquisition Expenses	0.850	0.849	0.839

- (a) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. The provision for voluntary business is found by solving the following expression for V:
 $0.10 \times (\text{percent ceded written premium}) + V \times (\text{percent voluntary written premium}) = \text{overall Commission and Brokerage provision.}$

The average overall Commission and Brokerage ratio for 2017-2019, 2021 is used for all years.

NORTH CAROLINA

Motorcycle Insurance

Calculation of Loss Trend Factors

	<u>Cov</u>	<u>Auto Trend(a)</u>	<u>Total Limits Dev. Losses</u>	<u>Weighted Trend</u>
2021	BI	1.071	7,779,854	
	PD	1.116	4,176,507	
	MP	1.000	398,049	
	UMBI	1.060	5,755,886	
	UMPD	1.070	176,463	
	UIMBI	1.087	9,828,775	
			28,115,534	1.080
2020	BI	1.068	6,367,771	
	PD	1.117	3,530,746	
	MP	1.000	417,304	
	UMBI	1.060	3,870,251	
	UMPD	1.071	158,761	
	UIMBI	1.087	7,813,925	
			22,158,758	1.080
2019	BI	1.067	6,349,636	
	PD	1.118	3,396,779	
	MP	1.000	484,172	
	UMBI	1.060	2,835,344	
	UMPD	1.072	228,595	
	UIMBI	1.087	9,717,499	
			23,012,025	1.081

(a) See page D-9.

NORTH CAROLINA
MOTORCYCLE INSURANCE

CALCULATION OF RATE RELATIVITIES

Private Passenger

COVERAGE	TOTAL LIMITS PREMIUM WEIGHT	FILED CHANGE
Bodily Injury	\$1,813,614	21.3%
Property Damage	\$1,837,752	41.4%
(1) Liability Total	3,651,366	31.4%
 (2) Medical Payments		 -9.7%

	FILED CHANGE
Motorcycles	
(3) Liability	4.7%
 (4) Motorcycle Liability factor = [(1.0 + (3)) / (1.0 + (1))]	 0.797
 (5) Motorcycle Med Pay factor = [(1.0 + (3)) / (1.0 + (2))]	 1.159

Liability
Relativities

	(6)	(7) (6) x (4)
Engine Size (cc)	Present	Revised
0-499	12%	10%
500-1249	19%	15%
1250-1499	28%	22%
1500-up	36%	29%

	(8)	(9) (8) x (5)
Medical Payments <u>Relativities</u>	Present	Revised
All Engine Sizes	30%	35%

NORTH CAROLINA
MOTORCYCLE INSURANCE
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Premiums Written at Manual Level	\$43,668,978	\$42,877,467	\$42,863,366	\$48,051,005	\$50,413,584
Premiums Earned at Manual Level	44,100,842	43,426,682	42,594,714	46,992,595	49,550,496
Premiums Written (Actual Level)	40,048,472	39,632,571	39,389,440	42,468,270	45,468,709
Premiums Earned (Actual Level)	40,264,061	40,011,541	39,337,307	41,619,517	44,668,700
Commission & Brokerage	3,124,836	2,956,593	2,830,336	3,109,120	3,780,168
Other Acquisition	4,677,683	4,117,720	4,475,273	4,751,396	4,634,613
General Expenses	3,369,321	3,293,844	3,360,147	3,962,568	3,686,322
Taxes, Licenses, and Fees	814,982	737,899	732,728	801,970	1,036,579
Losses Incurred	22,734,786	17,341,185	15,172,984	19,677,307	17,071,272
Allocated Loss Adjustment Exp.	277,840	360,788	330,335	235,971	121,902
Unallocated Loss Adjustment Exp.	3,224,806	1,904,639	1,605,314	2,058,373	1,966,808

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.078	.075	.072	.073	.083
Other Acquisition to Earned Premium (a)	.116	.103	.114	.114	.104
General Expenses to Earned Premium (a)	.084	.082	.085	.095	.083
Taxes, Licenses, etc. to Written Premium (a)	.020	.019	.019	.019	.023
Unallocated Loss Adjustment Expenses to Losses + Allocated	.140	.108	.104	.103	.114

Notes:

(a) Ratios are to premiums at actual level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

	2017	2018	2019	2020	2021	average	average excl. 2020
Motorcycle Liability							
Commission & Brokerage	7.8	7.5	7.2	7.3	8.3	7.6	7.7
Other Acquisition	11.6	10.3	11.4	11.4	10.4	11.0	10.9
General Expenses	8.4	8.2	8.5	9.5	8.3	8.6	8.4
Taxes	2.0	1.9	1.9	1.9	2.3	2.0	2.0
ULAE	14.0	10.8	10.4	10.3	11.4	11.4	11.7

C&B, OA, GE, and Taxes are ratios to actual premiums.

ULAE are ratios to Incurred Losses and ALAE.

	2017	2018	2019	2020	2021	average	average excl. 2020
Commission & Brokerage	7.2	6.9	6.6	6.5	7.5	6.9	7.1
Other Acquisition	10.6	9.5	10.5	10.1	9.4	10.0	10.0
General Expenses	7.6	7.6	7.9	8.4	7.4	7.8	7.6
Taxes	1.9	1.7	1.7	1.7	2.1	1.8	1.9

C&B, OA, GE, and Taxes are ratios to manual premiums.

North Carolina Motorcycle Total Deviations

Liability

<u>Year Ended</u>	(1) <u>Reported EP</u>	(2) <u>Deviation % from RB Manual Rates</u>	(3) <u>Premium at Rate Bureau Rates (1) / (2)</u>	(4) <u>Clean Risk Recoup %</u>	(5) <u>Recoupment Amount (A)</u>	(6) <u>Total Revenue (1)+(5)</u>	(7) <u>Difference (B) (6)-(3)</u>	(8) <u>Pct Difference (7) / (3)</u>
12/31/2016								
Vol	16,588,922	0.83937	19,763,539	4.76%	940,744			
Clean Risk Ceded	13,248,914	1.00000	13,248,914	4.76%	630,648			
OTC Ceded	2,849,402	1.27400	2,236,579	4.76%	135,632			
Total	32,687,238	Total	35,249,032		1,707,024	34,394,262	(854,770)	-2.42%
12/31/2017								
Vol	16,829,830	0.83767	20,091,241	5.58%	1,121,091			
Clean Risk Ceded	14,673,958	1.00000	14,673,958	5.58%	818,807			
OTC Ceded	3,069,643	1.34000	2,290,778	5.58%	171,286			
Total	34,573,431	Total	37,055,977		2,111,184	36,684,615	(371,362)	-1.00%
12/31/2018								
Vol	16,689,035	0.85017	19,630,233	6.27%	1,230,816			
Clean Risk Ceded	14,532,661	1.00000	14,532,661	6.27%	911,198			
OTC Ceded	3,364,705	1.37600	2,445,280	6.27%	210,967			
Total	34,586,401	Total	36,608,174		2,352,981	36,939,382	331,208	0.90%
12/31/2019								
Vol	15,952,069	0.85733	18,606,655	6.75%	1,255,949			
Clean Risk Ceded	14,911,885	1.00000	14,911,885	6.75%	1,006,552			
OTC Ceded	3,774,688	1.37700	2,741,240	6.75%	254,791			
Total	34,638,642	Total	36,259,780		2,517,292	37,155,934	896,154	2.47%
12/31/2020								
Vol	17,497,034	0.79009	22,145,496	4.63%	1,025,336			
Clean Risk Ceded	15,991,704	1.00000	15,991,704	4.63%	740,416			
OTC Ceded	3,726,797	1.15600	3,223,873	4.63%	172,551			
Total	37,215,535	Total	41,361,073		1,938,303	39,153,838	(2,207,235)	-5.34%
12/31/2021								
Vol	23,048,433	0.85346	27,005,749	6.12%	1,652,752			
Clean Risk Ceded	12,999,099	1.00000	12,999,099	6.12%	795,545			
OTC Ceded	3,108,830	1.20800	2,573,535	6.12%	190,260			
Total	39,156,362	Total	42,578,383		2,638,557	41,794,919	(783,464)	-1.84%

F-9

(A) Voluntary = (3) x (4)
 clean risk = (3) x (4)
 other than clean risk = (1) x (4)

6-year Average = -1.20%
 2016-2019, 2021 5-year Average = -0.38%

(B) Column (7) represents the difference between the revenue generated through premiums collected and clean risk recoupment surcharges and the premium that would be collected if all risks were charged Rate Bureau rates.

SECTION G
INCREASED LIMITS REVIEW

NORTH CAROLINA

Increased limits Revision

This filing proposes a change to the increased limits factors for Bodily Injury and Property Damage. This change is based upon the review of experience for Bodily Injury and Property Damage coverages contained on pages G-2 and G-3.

This review produces a uniform indication over all limits of coverage. On an excess limits basis, the indicated change for Bodily Injury is +25.4%. This excess change was applied uniformly to the excess portion of the current Bodily Injury increased limits factors, resulting in the indicated increased limits factors for Bodily Injury Liability as shown on page G-7.

The Property Damage excess limits indication of +61.5% was applied uniformly to the excess portion of the current Property Damage increased limits factors, resulting in the indicated increased limits factors for Property Damage Liability as shown on page G-8.

The total limits effect of the change in BI increased limits relative to a 30/60 base is +4.9%, as determined on page G-9. This change, combined with the 30/60 BI basic limit effective change of +15.6%, as shown on page A-2, yields the BI total limits effective change of +21.3%, as shown on page A-1.

The total limits effect of the change in PD increased limits relative to a \$25,000 base is +0.7%, as determined on page G-9. This change, combined with the \$25,000 PD basic limit effective change of +40.4%, as shown on page A-2, yields the PD total limits effective change of +41.4%, as shown on page A-1.

Pages G-4-5 display the calculation of the average increased limits factors for Bodily Injury and Property Damage on a 30/60/25 basis for use in the determination of the uniform indications shown on pages G-2-3, and for use in the determination of the premium weights shown on page A-1.

Page G-6 displays the calculation of the Medical Payments average increased limits factor. This factor is used in the determination of the distributional adjustment factor on page C-21 and in the determination of the premium weights shown on page A-1.

NORTH CAROLINA
REVIEW OF BODILY INJURY INCREASED LIMITS

Voluntary and Ceded Business	12/31/2019	12/31/2020	12/31/2021	3 Years Combined
(1) Basic limits losses (a)(b)	789,009,124	652,348,159	662,954,943	2,104,312,226
(2) Basic limits loss dev. factor (See page D-16)	1.012	1.033	1.147	
(3) Basic limits claim cost trend (See page D-8) (d)	6.0%	6.0%	6.0%	
(4) Years of trend (See page C-2)	5.04	4.04	3.04	
(5) Basic limits trend factor $[1+(3)]^{(4)}$	1.341	1.265	1.194	
(6) Basic limits losses, trended and developed (1)x(2)x(5)	1,070,757,970	852,452,695	907,928,728	2,831,139,393
(7) Total limits losses (b)	973,352,741	804,806,551	795,509,827	2,573,669,119
(8) Total limits loss dev. factor (See section H)	1.011	1.040	1.194	
(9) Total limits claim cost trend (See page D-8) (d)	7.2%	7.1%	7.0%	
(10) Years of trend (See page C-2)	5.04	4.04	3.04	
(11) Total limits trend factor $[1+(9)]^{(10)}$	1.420	1.319	1.228	
(12) Total limits losses, trended and developed (7)x(8)x(11)	1,397,364,662	1,104,001,434	1,166,401,965	3,667,768,061
(13) Indicated average ilf (12)/(6)	1.305	1.295	1.285	1.296
(14) Average increased limits factor (See page G-4)	1.239	1.236	1.234	1.236 (c)
(15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$				25.4%
(16) Indicated total limits change $\{(13)/(14)\}-1$				4.9%

G-2

- (a) Basic limits are 30/60.
- (b) Based on the statistical plan data reported by member companies.
- (c) Three year average
- (d) Annualized trend factor incorporating selected historical and prospective claim cost trend factors.

NORTH CAROLINA
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

Voluntary and Ceded Business	12/31/2019	12/31/2020	12/31/2021	3 Years Combined
(1) Basic limits losses (a)(b)	1,044,416,752	838,065,019	1,008,478,031	2,890,959,802
(2) Basic limits loss dev. factor (See page D-17)	1.001	1.006	1.050	
(3) Basic limits losses, developed (1)x(2)	1,045,461,169	843,093,409	1,058,901,933	2,947,456,511
(4) Total limits losses (b)	1,062,644,383	853,896,309	1,033,796,929	2,950,337,621
(5) Total limits loss dev. factor (See section H)	1.001	1.006	1.051	
(6) Total limits losses, developed (4)x(5)	1,063,707,027	859,019,687	1,086,520,572	3,009,247,286
(7) Indicated average increased limits factor (6) / (3)	1.017	1.019	1.026	1.021
(8) Average increased limits factor (See page G-5)	1.013	1.013	1.013	1.013
(9) Indicated change to excess limits increments {[(7)-1]/[(8)-1]}-1				61.5%
(10) Indicated total limits change {(7)/(8)}-1				0.8%

(a) Basic limits are \$25,000.

(b) Based on the statistical plan data reported by member companies.

(c) Three year average

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF AVERAGE INCREASED LIMITS FACTORS

Year Ending 12/31/2021

Voluntary and Ceded Bodily Injury - 30/60 base

Limit Of Liability	(1) Written Premium	(2) Prior ILF	(3) 30/60 Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
30/60	401,258,197	1.00	401,258,197	1.00	401,258,197
50/100	329,007,700	1.18	278,820,085	1.18	329,007,700
100/200	10,222,570	1.39	7,354,367	1.39	10,222,570
100/300	450,916,390	1.40	322,083,136	1.40	450,916,390
250/500	161,556,319	1.66	97,323,084	1.66	161,556,319
300/300	32,698,834	1.62	20,184,465	1.62	32,698,833
500/1000	9,236,606	1.85	4,992,760	1.85	9,236,606
1000/1000	5,309,970	1.96	2,709,168	1.96	5,309,969
All Other	4,629,874	1.234	3,751,924	1.234	4,629,874
	1,404,836,460	1.234	1,138,477,186	1.234	1,404,836,458

Year Ending 12/31/2020

Voluntary and Ceded Bodily Injury - 30/60 base

Limit Of Liability	(1) Written Premium	(2) Prior ILF	(3) 30/60 Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
30/60	386,758,859	1.00	386,758,859	1.00	386,758,859
50/100	322,761,368	1.18	273,526,583	1.18	322,761,368
100/200	9,942,850	1.39	7,153,129	1.39	9,942,849
100/300	453,379,111	1.40	323,842,222	1.40	453,379,111
250/500	156,547,056	1.66	94,305,455	1.66	156,547,055
300/300	33,518,772	1.62	20,690,600	1.62	33,518,772
500/1000	8,994,608	1.85	4,861,950	1.85	8,994,608
1000/1000	5,238,910	1.96	2,672,913	1.96	5,238,909
All Other	4,688,582	1.236	3,793,351	1.236	4,688,582
	1,381,830,116	1.236	1,117,605,062	1.236	1,381,830,113

Year Ending 12/31/2019

Voluntary and Ceded Bodily Injury - 30/60 base

Limit Of Liability	(1) Written Premium	(2) Prior ILF	(3) 30/60 Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
30/60	376,235,606	1.00	376,235,606	1.00	376,235,606
50/100	322,772,458	1.18	273,535,981	1.18	322,772,458
100/200	8,794,925	1.39	6,327,284	1.39	8,794,925
100/300	461,662,187	1.40	329,758,705	1.40	461,662,187
250/500	152,412,710	1.66	91,814,886	1.66	152,412,711
300/300	37,436,684	1.62	23,109,064	1.62	37,436,684
500/1000	8,190,478	1.85	4,427,285	1.85	8,190,477
1000/1000	4,975,917	1.96	2,538,733	1.96	4,975,917
All Other	4,466,864	1.239	3,605,217	1.239	4,466,864
	1,376,947,829	1.239	1,111,352,761	1.239	1,376,947,829

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF AVERAGE INCREASED LIMITS FACTORS

Year Ending 12/31/2021

Voluntary and Ceded Property Damage - \$25,000 base

Limit Of Liability	(1) Written Premium	(2) Prior ILF	(3) \$25,000 Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
25,000	451,864,848	1.000	451,864,848	1.000	451,864,848
35,000	493,083	1.005	490,630	1.005	493,083
50,000	618,515,900	1.010	612,391,980	1.010	618,515,900
100,000	382,765,155	1.030	371,616,655	1.030	382,765,155
250,000	8,468,666	1.059	7,996,852	1.059	8,468,666
300,000	379,474	1.071	354,317	1.071	379,474
500,000	4,169,459	1.113	3,746,145	1.113	4,169,459
1,000,000	474,978	1.202	395,156	1.202	474,978
All Other	985,834	1.013	973,183	1.013	985,834
	1,468,117,397	1.013	1,449,829,766	1.013	1,468,117,397

Year Ending 12/31/2020

Voluntary and Ceded Property Damage - \$25,000 base

Limit Of Liability	(1) Written Premium	(2) Prior ILF	(3) \$25,000 Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
25,000	435,271,275	1.000	435,271,275	1.000	435,271,275
35,000	497,545	1.005	495,070	1.005	497,545
50,000	611,091,177	1.010	605,040,769	1.010	611,091,177
100,000	375,726,533	1.030	364,783,042	1.030	375,726,533
250,000	7,958,815	1.059	7,515,406	1.059	7,958,815
300,000	385,018	1.071	359,494	1.071	385,018
500,000	3,924,318	1.113	3,525,892	1.113	3,924,318
1,000,000	482,874	1.202	401,725	1.202	482,873
All Other	975,006	1.013	962,494	1.013	975,006
	1,436,312,561	1.013	1,418,355,167	1.013	1,436,312,560

Year Ending 12/31/2019

Voluntary and Ceded Property Damage - \$25,000 base

Limit Of Liability	(1) Written Premium	(2) Prior ILF	(3) \$25,000 Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
25,000	398,450,077	1.000	398,450,077	1.000	398,450,077
35,000	512,295	1.005	509,746	1.005	512,295
50,000	573,694,676	1.010	568,014,531	1.010	573,694,676
100,000	348,811,241	1.030	338,651,690	1.030	348,811,241
250,000	6,724,447	1.059	6,349,808	1.059	6,724,447
300,000	360,111	1.071	336,238	1.071	360,111
500,000	3,491,535	1.113	3,137,049	1.113	3,491,536
1,000,000	447,871	1.202	372,605	1.202	447,871
All Other	956,606	1.013	944,330	1.013	956,606
	1,333,448,859	1.013	1,316,766,074	1.013	1,333,448,860

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF AVERAGE INCREASED LIMITS FACTORS
MEDICAL PAYMENTS

Year Ending 12/31/2021
Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1) Written Premium	(2) Prior ILF	(3) (1)/(2) B/L Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
\$500	3,258,111	1.00	3,258,111	1.00	3,258,111
750	115,582	1.36	84,987	1.45	123,231
1,000	38,519,735	1.66	23,232,651	1.83	42,515,751
2,000	49,777,655	2.50	19,911,062	2.98	59,334,965
3,000	576,529	3.03	190,588	3.73	710,893
5,000	33,903,976	3.69	9,188,069	4.62	42,448,879
10,000	7,908,174	4.33	1,826,368	5.74	10,483,352
All Other	12,877,331	2.324	5,541,020	2.754	15,259,969
Total	146,937,093	2.324	63,232,856	2.754	174,135,151

Year Ending 12/31/2020
Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1) Written Premium	(2) Prior ILF	(3) (1)/(2) B/L Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
\$500	3,222,667	1.00	3,222,667	1.00	3,222,667
750	106,246	1.33	79,884	1.45	115,832
1,000	40,127,687	1.60	25,079,804	1.83	45,896,041
2,000	51,019,257	2.34	21,803,101	2.98	64,973,241
3,000	559,725	2.79	200,618	3.73	748,305
5,000	34,049,267	3.38	10,073,748	4.62	46,540,716
10,000	10,692,656	3.86	2,770,118	5.74	15,900,477
All Other	8,970,153	2.211	4,057,057	2.806	11,384,102
Total	148,747,658	2.211	67,286,997	2.806	188,781,381

Year Ending 12/31/2019
Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1) Written Premium	(2) Prior ILF	(3) (1)/(2) B/L Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
\$500	2,870,987	1.00	2,870,987	1.00	2,870,987
750	102,113	1.33	76,777	1.45	111,327
1,000	41,073,166	1.60	25,670,729	1.83	46,977,434
2,000	52,332,685	2.34	22,364,395	2.98	66,645,897
3,000	525,979	2.79	188,523	3.73	703,191
5,000	33,726,068	3.38	9,978,127	4.62	46,098,947
10,000	10,291,936	3.86	2,666,305	5.74	15,304,591
All Other	8,129,212	2.208	3,681,708	2.800	10,308,782
Total	149,052,146	2.208	67,497,551	2.800	189,021,156

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF INCREASED LIMITS FACTORS

Bodily Injury Increased Limits Factors

	(1)	(2)
	Current ILF	Indicated ILF
<u>Policy Limit</u>	<u>30/60 Base</u>	<u>30/60 Base</u>
30/60	1.00	1.00
50/100	1.18	1.23
100/100	1.31	1.39
100/200	1.39	1.49
100/300	1.40	1.50
300/300	1.62	1.78
250/500	1.66	1.83
500/1000	1.85	2.07
1000/1000	1.96	2.20
1000/2000	2.02	2.28

(2) = $(((1)-1.00) \times 1.254) + 1.00$ where +25.4% is the selected change to excess increments as shown on page G-2.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF INCREASED LIMITS FACTORS

Property Damage Increased Limits Factors

	(1)	(2)
	Current ILF	Indicated ILF
<u>Policy Limit</u>	<u>\$25,000 Base</u>	<u>\$25,000 Base</u>
\$25,000	1.000	1.000
35,000	1.005	1.008
50,000	1.010	1.016
100,000	1.030	1.048
250,000	1.059	1.095
300,000	1.071	1.115
500,000	1.113	1.182
750,000	1.153	1.247
1,000,000	1.202	1.326

(2) = $[(1) - 1.00] \times 1.615 + 1.00$ where +61.5% is the selected change to excess increments as shown on page G-3.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

CALCULATION OF CHANGES BY LIMIT FOR
PROPOSED INCREASED LIMITS FACTORS

Year Ending 12/31/2021

Voluntary and Ceded Business Combined

Bodily Injury

	(1)	(2)	(3)	(4)	(5)	(6)
Limit Of Liability	Written Premium	Current ILF	(1)/(2) 30/60 Premium	Revised ILF	(3)x(4) T/L Premium	(5)/(1)-1.000 Percent Change
30/60	401,258,197	1.00	401,258,197	1.00	401,258,197	0.0%
50/100	329,007,700	1.18	278,820,085	1.23	342,948,705	4.2%
100/200	10,222,570	1.39	7,354,367	1.49	10,958,007	7.2%
100/300	450,916,390	1.40	322,083,136	1.50	483,124,704	7.1%
250/500	161,556,319	1.66	97,323,084	1.83	178,101,244	10.2%
300/300	32,698,834	1.62	20,184,465	1.78	35,928,348	9.9%
500/1000	9,236,606	1.85	4,992,760	2.07	10,335,013	11.9%
1000/1000	5,309,970	1.96	2,709,168	2.20	5,960,170	12.2%
All Other	4,629,874	1.234	3,751,924	1.294	4,854,990	4.9%
Total	1,404,836,460		1,138,477,186		1,473,469,378	4.9%

Voluntary and Ceded Business Combined

Property Damage

	(1)	(2)	(3)	(4)	(5)	(6)
Limit Of Liability	Written Premium	Current ILF	(1)/(2) \$25,000 Premium	Revised ILF	(3)x(4) T/L Premium	(5)/(1)-1.000 Percent Change
25,000	451,864,848	1.000	451,864,848	1.000	451,864,848	0.0%
35,000	493,083	1.005	490,630	1.008	494,555	0.3%
50,000	618,515,900	1.010	612,391,980	1.016	622,190,252	0.6%
100,000	382,765,155	1.030	371,616,655	1.048	389,454,254	1.7%
250,000	8,468,666	1.059	7,996,852	1.095	8,756,553	3.4%
300,000	379,474	1.071	354,317	1.115	395,063	4.1%
500,000	4,169,459	1.113	3,746,145	1.182	4,427,943	6.2%
1,000,000	474,978	1.202	395,156	1.326	523,977	10.3%
All Other	985,834	1.013	973,183	1.020	992,647	0.7%
Total	1,468,117,397		1,449,829,766		1,479,100,092	0.7%

SECTION H
SUPPLEMENTAL MATERIAL

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
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 10.1104 specifies that additional detail be provided under each of these items. These materials are contained on the pages indicated.

<u>Item</u>	<u>Page</u>
1. North Carolina earned premiums at actual and current rate levels; losses and loss adjustment expenses, each on a paid and incurred basis; the loss ratio anticipated at the time rates were promulgated for the experience period.	H-1-382
2. Credibility factor development and application.	H-383-385
3. Loss development factor derivation and application on both paid and incurred bases and in both dollars and numbers of claims.	H-386-474
4. Trending factor development and application.	H-475-557
5. Changes in premium base resulting from rating exposure trends.	H-558-569
6. Limiting factor development and application.	H-570
7. Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees.	H-571-575
8. Percent rate change.	H-576
9. Final proposed rates.	H-577
10. Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense and unearned premium reserves.	H-578-648
11. Identification of applicable statistical plans and programs and a certification of compliance with them.	H-649-654
12. Investment earnings on capital and surplus.	H-655
13. Level of capital and surplus needed to support premium writings without endangering the solvency of member companies.	H-656
14. Additional supplemental information (as per 11 NCAC 10.1104)	H-657-925

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

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

LOSS RATIOS ANTICIPATED AT THE TIME THE RATES WERE PROMULGATED FOR THE EXPERIENCE PERIOD

Earned premiums at collected and current levels.	H-3-4
Paid/incurred losses and loss adjustment expense.	H-5
Anticipated loss ratios.	H-6
(a) Companies excluded - rate level, trend, loss development, investment income and expenses.	H-7
(b) Increased limits factors and deductible credits.	H-8
(c) Adjustments to premium, losses, loss adjustment expenses and exposures.	H-9
(d) Calculation of earned premium at present rates.	H-10
(e) Written and earned premiums and market shares for the ten largest writers.	H-11
(f) Composite loss and premium information from each of the latest two annual statements for the 50 largest writers. Part 2, lines 19 and 21 Part 3, lines 19 and 21 Statutory Page 14, lines 19.1, 19.2 and 21.1	H-12-20
(g) Deviations.	H-21-269
(h) Dividends.	H-270-271
(i) Loss and loss adjustment expenses.	H-272-275
(j) Wind and Water Losses (Comprehensive)	H-276
(k) Territory data.	H-277-382

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
EARNED PREMIUM

I. EARNED PREMIUM AT COLLECTED LEVEL (a)

<u>Coverage</u>	<u>12/31/2019</u>	<u>12/31/2020</u>	<u>12/31/2021</u>
Bodily Injury	\$1,341,500,824	\$1,436,117,834	\$1,469,703,173
Property Damage	1,456,094,300	1,750,992,337	1,814,168,145
Medical Payments	170,712,650	177,988,895	175,750,154
Uninsured Motorists	120,417,674	145,029,172	150,891,732
Underinsured Motorists	190,525,049	204,161,311	209,725,982
Comprehensive	827,057,134	878,896,991	923,919,157
Collision	2,178,564,859	2,244,400,686	2,369,010,359

II. EARNED PREMIUM AT CURRENT LEVEL (a)

<u>Coverage</u>	<u>12/31/2019</u>	<u>12/31/2020</u>	<u>12/31/2021</u>
Bodily Injury	\$1,398,270,611	\$1,442,464,679	\$1,469,703,173
Property Damage	1,727,686,640	1,781,273,995	1,814,168,145
Medical Payments	176,010,568	178,578,203	175,750,154
Uninsured Motorists	142,878,114	147,537,306	150,891,732
Underinsured Motorists	198,587,710	205,063,591	209,725,982
Comprehensive	911,056,547	940,902,464	967,150,798
Collision	2,383,289,420	2,480,000,757	2,584,844,908

- (a) Liability premiums are at 30/60 level for Bodily Injury, \$25,000 for Property Damage, Total Limits for Medical Payments and Underinsured Motorists, and 30/60/25 for Uninsured Motorists. For Comprehensive premiums, Full Coverage, \$50, \$100, \$250, \$500 and \$1,000 Deductibles are included. For Collision, \$50, \$100, \$200, \$250, \$500 and \$1,000 Deductibles are included. Premiums at current level are earned premiums at present manual rates. Premiums at collected level are the earned premiums at present manual rates adjusted to a collected level. The collected level factors are as follows:

	<u>12/31/2019</u>	<u>12/31/2020</u>	<u>12/31/2021</u>
BI	0.9594	0.9956	1.0000
PD	0.8428	0.9830	1.0000
MP	0.9699	0.9967	1.0000
UM	0.8428	0.9830	1.0000
UIM	0.9594	0.9956	1.0000
Comp	0.9078	0.9341	0.9553
Coll	0.9141	0.9050	0.9165

Physical Damage premiums are untrended.

Liability, Uninsured Motorists, and Underinsured Motorists data is Voluntary and Ceded combined. Physical Damage data is Standard and Non-Standard business combined.

NORTH CAROLINA
MOTORCYCLE INSURANCE

I. EARNED PREMIUM AT COLLECTED LEVEL (a)

<u>Year</u>	<u>Liability (b)</u>
12/31/2019	\$48,814,148
12/31/2020	55,251,044
12/31/2027	57,017,755

II. EARNED PREMIUM AT CURRENT LEVEL (a)

<u>Year</u>	<u>Liability (b)</u>
12/31/2019	\$51,103,328
12/31/2020	55,529,779
12/31/2021	57,017,755

- (a) Motorcycle liability earned premiums on current level are on a total limits basis and include Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists and Underinsured Motorists coverage. Earned premium at collected level are the earned premium at current level adjusted to a collected level. The factors to convert to a collected level are:

	<u>12/31/2019</u>	<u>12/31/2020</u>	<u>12/31/2021</u>
Liability	0.9552	0.9950	1.0000

- (b) Voluntary and ceded business combined.

NORTH CAROLINA
VOLUNTARY AND CEDED
PAID/INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSE

<u>Year</u>	<u>Paid Losses(a)</u>	<u>Incurred Losses(a)</u>
	Bodily Injury	
12/31/2019	\$874,643,019	\$973,352,741
12/31/2020	628,965,379	804,806,551
12/31/2021	368,148,554	795,509,827
	Property Damage	
12/31/2019	\$1,061,067,450	\$1,062,644,383
12/31/2020	849,982,193	853,896,309
12/31/2021	982,658,130	1,033,796,929
	Medical Payments	
12/31/2019	\$93,967,772	\$94,593,555
12/31/2020	70,691,051	72,557,901
12/31/2021	63,055,345	75,330,764

- (a) Paid and incurred losses are undeveloped and on a total limits basis, and do not include unallocated loss adjustment expense. These expenses are reflected via a factor. For Bodily Injury and Medical Payments this factor is 11.9% for all years. For Property Damage, this factor is 11.4% for all years. These factors represent the average factor for 2017-2019, 2021. See page D-31.

NORTH CAROLINA

ANTICIPATED LOSS AND LOSS ADJUSTMENT EXPENSE RATIOS

PRIVATE PASSENGER AUTO

<u>Coverage</u>	<u>12/31/2019</u>	<u>12/31/2020</u>	<u>12/31/2021</u>
Bodily Injury	.666	.673	.673
Property Damage	.822	.701	.692
Medical Payments	.694	.667	.665
Uninsured Motorists	.608	.637	.639
Underinsured Motorists	.604	.567	.564
Comprehensive	.570	.556	.555
Collision	.569	.548	.546

MOTORCYCLES

<u>Coverage</u>	<u>12/31/2019</u>	<u>12/31/2020</u>	<u>12/31/2021</u>
Liability	.561	.624	.628

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

EXCLUDED COMPANIES

(The marketshare for each company mentioned, based on the total 2021 statutory Page 14 private passenger automobile written premium unless otherwise indicated, is found in parentheses after the company name.)

Two companies (0.38% combined) have been excluded from loss development for accident year 2008 and prior. Their data were inaccurately reported to their statistical agent.

ISO Minimum Plan companies have been excluded from trend and loss development. Data reported under this plan is not available in sufficient detail to allow its inclusion. Three companies (0.00%) reported data under this plan for 2019-2021.

Peak Property Casualty Corp. (1.51%), and other companies (1.71% combined) have been excluded from the liability and UM/UIM rate levels. Their data were inaccurately reported to their statistical agents.

Peak Property Casualty Corp. (1.32%), and other companies (1.83% combined) have been excluded from the physical damage rate levels. Their data were inaccurately reported to their statistical agents.

The Rate Bureau has been advised of a company (0.57% for liability, 0.51% for physical damage) that apparently is not reporting data to a statistical agent. Assuming that is true, their data have not been included for any purpose.

The increased limits review is contained in Section G.

See also prefiled testimony of R. Retian and P. Anderson.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
ADJUSTMENTS TO PREMIUMS AND LOSSES

Physical Damage required base class premiums per exposure were adjusted to reflect the effects of model year trend and "symbol drift". The factors used and their application are shown and described on pages C-7 and C-8.

The liability losses were adjusted by loss development factors to place them on an ultimate settlement basis. The factors used and their application are shown on pages C-1, C-3, and C-5.

The Physical Damage losses have been adjusted by a paid-to-incurred factor based on the data contained in statutory Page 14 of the Annual Statement. The factors used and their application are shown on pages C-7, C-9, and C-11.

In addition, the Comprehensive losses have been adjusted to replace the actual wind and water losses for each year with an amount commensurate with a long-term wind and water provision based on the historical ratio of wind to non-wind losses in North Carolina. The development of the Comprehensive losses is shown on pages D-14 and D-15.

PREMIUM AT PRESENT MANUAL RATES CALCULATION

The liability earned premium at manual rates (EPMR) by coverage is calculated by the following formula within each class, by territory.

$$\text{EPMR} = \text{Exposures by Class} \times \text{Territory Base Rate} \times \text{Primary Class Rating Factor} \times \text{Average Airbag Discount}^* \times \text{Average Out of State Factor} \times \text{Average Increased Limits Factor}^* \times [1.00 + \text{Safe Driver Insurance Plan Factor}]$$

*For Medical Payments only

These EPMR's are then summed over all classes and territories to generate the statewide earned premium at manual rates shown on page H-3.

The physical damage earned premium at manual rates by coverage is calculated by the following formula within each class, by territory:

$$\text{EPMR} = \text{Exposures by Class} \times \text{Territory Base Rate} \times \text{Primary Class Rating Factor} \times \text{Territory Average Model Year and Symbol Factor} \times [1.00 + \text{Safe Driver Insurance Plan Factor}]$$

The EPMR's are then summed over all classes and territories to generate the statewide earned premium at manual rates which is shown on pages H-3. To account for model year trend, the EPMR's are adjusted by a factor of 1.064 for Comprehensive and 1.127 for Collision (see page D-43). To account for "symbol drift", the EPMR's are adjusted by a factor of 1.135 for Comprehensive and 1.052 for Collision (see page D-44). The result is trended premium at manual rates.

A hypothetical sample calculation of the earned premium at manual rates for a single class and territory combination is shown below for Bodily Injury and Full Coverage Comprehensive for a single car risk in Territory 110 for Work less than 10 miles and one SDIP point (Class 116101)

Bodily Injury

(1)	Earned exposures	50
(2)	Bodily Injury territory 110 base rate	154
(3)	Primary Class rating factor	1.050
(4)	Average Out of State Factor	1.000
(5)	Combined rating factor (3)x(4)	1.050
(6)	SDIP factor	0.400
(7)	Premium at manual rates (1)x(2)x(5)x[1.000+(6)]	\$11,319

Full Coverage Comprehensive

(1)	Earned exposures	40
(2)	Full coverage Comprehensive territory 110 base rate	131
(3)	Primary Class rating factor	1.250
(4)	Full coverage Comprehensive, territory 110 average model year and symbol factor	1.331
(5)	Combined rating factor (3)x(4)	1.664
(6)	SDIP factor	0.400
(7)	Premium at manual rates (1)x(2)x(5)x[1.000+(6)]	\$12,207

TOP TEN AUTOMOBILE INSURANCE WRITERS

<u>COMPANY NAME</u>	<u>2021(a) WRITTEN PREMIUM</u>	<u>2021 WRITTEN PREMIUM MARKET SHARE</u>	<u>2021 (a) EARNED PREMIUM</u>	<u>2021 EARNED PREMIUM MARKET SHARE</u>
State Farm Mutual Automobile Insurance Company	990,442,713	14.0%	973,795,559	13.9%
Government Employees Insurance Company	693,901,769	9.8%	673,093,122	9.6%
North Carolina Farm Bureau Mutual Insurance Company	678,977,216	9.6%	679,204,610	9.7%
Progressive Premier Insurance Company of Illinois	377,162,109	5.3%	361,418,589	5.2%
Allstate Property & Casualty Insurance Company	375,578,452	5.3%	372,436,971	5.3%
Progressive Southeastern Insurance Company	354,666,376	5.0%	328,749,292	4.7%
Integon Indemnity Corporation	348,474,162	4.9%	336,587,883	4.8%
GEICO Indemnity Company	316,014,650	4.5%	306,834,356	4.4%
Erie Insurance Exchange	201,689,872	2.8%	200,399,809	2.9%
United Services Automobile Association	197,982,402	2.8%	196,700,431	2.8%
TOTAL	4,534,889,721	64.0%	4,429,220,622	63.3%
Grand Total	7,087,590,198		6,995,873,067	

(a) Per the 2021 Annual Statement, Statutory Page 14.
liab & phy dmg combined

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

**2020 UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - PREMIUMS EARNED**

Line of Business		Net Premiums Written	Unearned Premiums Dec 31 Prior Year	Unearned Premiums Dec 31 Current Year	Premiums Earned During Year
1	Fire	1,328,794,860	627,291,549	644,291,207	1,311,795,205
2	Allied lines	1,322,993,374	614,634,775	664,002,199	1,273,625,951
3	Farmowners multiple peril	596,635,762	281,823,953	292,179,043	586,280,673
4	Homeowners multiple peril	27,789,270,336	14,014,394,323	14,670,931,484	27,132,733,173
5	Commercial multiple peril	7,078,063,748	3,287,652,464	3,432,179,734	6,933,536,480
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	169,567,872	62,273,653	90,681,099	141,160,425
9	Inland marine	2,137,417,462	892,576,746	953,680,186	2,076,314,024
10	Financial guaranty	17,807,821	0	16,070,312	1,737,509
11.1	Medical professional liability - occurrence	73,374,417	38,571,902	33,131,807	78,814,511
11.2	Medical professional liability - claims-made	96,739,488	43,742,805	49,892,987	90,589,306
12	Earthquake	214,741,546	103,874,235	108,681,506	209,934,276
13	Group accident and health	1,075,649,507	20,266,288	11,403,463	1,084,512,332
14	Credit accident and health (group and individual)	(37,233)	1,288,987	440,718	811,036
15	Other accident and health	911,963,684	2,345,897,703	2,480,914,958	776,946,428
16	Workers' compensation	2,330,172,401	747,619,411	745,167,535	2,332,624,275
17.1	Other liability - occurrence	4,652,575,048	2,184,627,452	2,397,035,561	4,440,166,941
17.2	Other liability - claims-made	1,431,145,674	697,194,087	852,121,091	1,276,218,668
17.3	Excess Workers' Compensation	35,641,929	13,814,488	17,948,708	31,507,709
18.1	Products liability - occurrence	254,387,788	126,789,497	129,200,593	251,976,693
18.2	Products liability - claims-made	18,057,442	8,645,071	7,614,795	19,087,718
19.1, 19.2	Private passenger auto liability	63,332,390,076	18,680,653,009	18,118,739,502	63,894,303,583
19.3, 19.4	Commercial auto liability	4,762,113,193	2,202,951,487	2,151,049,633	4,814,015,051
21	Auto physical damage	48,761,784,331	14,517,921,716	14,534,509,093	48,745,196,953
22	Aircraft (all perils)	19,999,544	7,946,542	4,582,767	23,363,319
23	Fidelity	25,658,745	17,390,338	12,983,273	30,065,812
24	Surety	687,652,929	426,190,840	438,679,324	675,164,449
26	Burglary and theft	15,241,277	7,279,161	7,517,985	15,002,457
27	Boiler and machinery	64,152,341	23,770,066	29,937,210	57,985,197
28	Credit	53,886,241	43,450,894	47,745,164	49,591,971
29	International	0	152	117	34
30	Warranty	90,980,948	26,095,186	30,064,694	87,011,441
31	Reinsurance - nonproportional assumed Property	523,266,690	63,692,887	134,676,009	452,283,570
32	Reinsurance - nonproportional assumed Liability	648,949,716	194,237,855	316,605,975	526,581,597
33	Reinsurance - nonproportional assumed Financial Lines	36,548,509	46,047,664	62,680,098	19,916,075
34	Aggregate write-ins for other lines of business	12,750,401	6,036,557	5,999,672	12,787,287
35	TOTALS	170,570,337,867	62,376,643,742	63,493,339,499	169,453,642,113

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

**2021 UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - PREMIUMS EARNED**

Line of Business		Net Premiums Written	Unearned Premiums Dec 31 Prior Year	Unearned Premiums Dec 31 Current Year	Premiums Earned During Year
1	Fire	1,348,176,264	644,291,209	712,653,904	1,279,813,568
2	Allied lines	1,437,053,229	664,002,199	758,301,589	1,342,753,841
3	Farmowners multiple peril	621,685,892	292,179,043	308,779,724	605,085,212
4	Homeowners multiple peril	28,184,817,476	14,670,931,484	15,345,483,959	27,510,265,003
5	Commercial multiple peril	7,409,703,597	3,432,179,734	3,635,100,766	7,206,782,567
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	189,594,218	90,681,098	102,946,310	177,329,005
9	Inland marine	2,385,637,384	953,680,186	1,069,809,237	2,269,508,336
10	Financial guaranty	16,519,399	16,070,312	27,496,923	5,092,788
11.1	Medical professional liability - occurrence	77,869,463	33,131,807	37,450,326	73,550,943
11.2	Medical professional liability - claims-made	111,059,983	49,892,987	58,979,358	101,973,612
12	Earthquake	213,337,418	108,681,505	111,447,707	210,571,216
13	Group accident and health	1,181,211,310	11,403,463	24,343,476	1,168,271,297
14	Credit accident and health (group and individual)	(23,961)	440,718	185,399	231,358
15	Other accident and health	894,578,465	202,858,657	201,208,013	896,229,110
16	Workers' compensation	2,219,447,485	745,167,535	752,433,914	2,212,181,108
17.1	Other liability - occurrence	5,109,972,568	2,397,035,561	2,601,161,819	4,905,846,308
17.2	Other liability - claims-made	1,881,594,472	852,121,091	1,085,947,528	1,647,768,035
17.3	Excess Workers' Compensation	40,300,202	17,948,708	18,975,911	39,273,000
18.1	Products liability - occurrence	265,817,316	129,200,593	134,168,204	260,849,706
18.2	Products liability - claims-made	24,291,049	7,614,795	13,051,070	18,854,774
19.1, 19.2	Private passenger auto liability	62,810,633,807	18,118,739,503	18,037,441,667	62,891,931,647
19.3, 19.4	Commercial auto liability	5,230,548,804	2,151,049,632	2,314,933,272	5,066,665,165
21	Auto physical damage	49,716,855,826	14,534,509,093	14,951,385,778	49,299,979,140
22	Aircraft (all perils)	10,899,765	4,582,767	8,619,136	6,863,396
23	Fidelity	33,632,516	12,983,273	16,117,381	30,498,406
24	Surety	676,798,317	438,679,324	458,117,512	657,360,131
26	Burglary and theft	19,095,854	7,517,985	9,474,643	17,139,198
27	Boiler and machinery	81,857,326	29,937,210	36,156,571	75,637,967
28	Credit	69,077,014	47,745,164	66,666,686	50,155,492
29	International	1,119	117	0	1,236
30	Warranty	117,631,235	30,064,694	48,517,380	99,178,549
31	Reinsurance - nonproportional assumed Property	506,767,852	134,676,009	103,716,683	537,727,178
32	Reinsurance - nonproportional assumed Liability	813,727,591	316,605,975	411,416,158	718,917,406
33	Reinsurance - nonproportional assumed Financial Lines	17,798,973	62,680,098	58,037,872	22,441,200
34	Aggregate write-ins for other lines of business	13,112,682	5,999,682	6,056,392	13,055,973
35	TOTALS	173,731,081,910	61,215,283,213	63,526,582,258	171,419,782,864

NORTH CAROLINA
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

**2020 UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - PREMIUMS EARNED**

Line of Business		Net Premiums Written	Unearned Premiums Dec 31 Prior Year	Unearned Premiums Dec 31 Current Year	Premiums Earned During Year
1	Fire	1,376,118,085	648,293,013	668,893,492	1,355,517,610
2	Allied lines	1,396,209,532	644,868,924	702,857,007	1,338,221,450
3	Farmowners multiple peril	636,754,745	297,515,037	313,011,817	621,257,966
4	Homeowners multiple peril	28,342,841,496	14,243,115,302	14,943,655,079	27,642,301,717
5	Commercial multiple peril	7,165,090,703	3,329,521,778	3,476,976,144	7,017,636,338
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	173,846,197	62,336,026	91,491,935	144,690,288
9	Inland marine	2,173,896,212	905,499,971	968,313,229	2,111,082,955
10	Financial guaranty	17,807,821	0	16,070,312	1,737,509
11.1	Medical professional liability - occurrence	73,374,167	38,571,902	33,131,587	78,814,481
11.2	Medical professional liability - claims-made	96,739,488	43,742,805	49,892,987	90,589,306
12	Earthquake	225,416,501	108,982,015	114,254,394	220,144,124
13	Group accident and health	1,075,646,013	20,264,447	11,401,807	1,084,508,653
14	Credit accident and health (group and individual)	(37,233)	1,288,987	440,718	811,036
15	Other accident and health	911,966,224	2,345,899,164	2,480,916,229	776,949,157
16	Workers' compensation	2,365,457,888	769,182,164	760,853,905	2,373,786,146
17.1	Other liability - occurrence	4,722,931,517	2,213,624,866	2,427,452,066	4,509,104,320
17.2	Other liability - claims-made	1,428,853,466	696,269,816	850,962,054	1,274,161,226
17.3	Excess Workers' Compensation	35,603,679	13,793,462	17,931,371	31,465,770
18.1	Products liability - occurrence	262,573,588	130,336,900	132,983,939	259,926,549
18.2	Products liability - claims-made	18,046,851	8,629,742	7,601,204	19,075,388
19.1, 19.2	Private passenger auto liability	63,964,214,495	18,876,841,572	18,313,920,039	64,527,136,027
19.3, 19.4	Commercial auto liability	4,855,250,838	2,236,287,013	2,197,743,526	4,893,794,328
21	Auto physical damage	49,235,318,688	14,671,777,277	14,696,477,930	49,210,618,033
22	Aircraft (all perils)	19,999,544	7,946,542	4,582,767	23,363,319
23	Fidelity	26,300,805	17,748,823	13,286,483	30,763,148
24	Surety	686,657,100	425,619,750	438,116,865	674,159,989
26	Burglary and theft	15,322,503	7,320,000	7,556,572	15,085,936
27	Boiler and machinery	64,402,261	23,897,984	30,059,557	58,240,688
28	Credit	53,868,117	43,406,923	47,698,945	49,576,095
29	International	0	152	117	34
30	Warranty	90,980,948	26,095,186	30,064,694	87,011,441
31	Reinsurance - nonproportional assumed Property	523,224,055	63,670,231	134,652,699	452,241,589
32	Reinsurance - nonproportional assumed Liability	648,949,807	194,237,855	316,605,975	526,581,688
33	Reinsurance - nonproportional assumed Financial Lines	36,548,509	46,047,664	62,680,098	19,916,075
34	Aggregate write-ins for other lines of business	12,753,596	6,036,557	5,999,672	12,790,482
35	TOTALS	172,732,928,207	63,168,669,850	64,368,537,214	171,533,060,844

NORTH CAROLINA
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

**2021 UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - PREMIUMS EARNED**

Line of Business		Net Premiums Written	Unearned Premiums Dec 31 Prior Year	Unearned Premiums Dec 31 Current Year	Premiums Earned During Year
1	Fire	1,402,378,230	668,893,494	741,521,615	1,329,750,108
2	Allied lines	1,525,151,992	702,857,007	808,593,704	1,419,415,297
3	Farmowners multiple peril	673,163,645	313,011,817	335,145,764	651,029,699
4	Homeowners multiple peril	29,053,024,190	14,943,655,079	15,728,320,057	28,268,359,214
5	Commercial multiple peril	7,504,873,965	3,476,976,144	3,684,559,801	7,297,290,310
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	196,774,223	91,491,934	103,422,314	184,843,842
9	Inland marine	2,456,435,842	968,313,229	1,094,696,819	2,330,052,254
10	Financial guaranty	16,519,399	16,070,312	27,496,923	5,092,788
11.1	Medical professional liability - occurrence	77,868,631	33,131,587	37,449,905	73,550,312
11.2	Medical professional liability - claims-made	111,058,450	49,892,987	58,978,449	101,972,988
12	Earthquake	231,306,213	114,254,393	120,346,363	225,214,243
13	Group accident and health	1,181,207,699	11,401,807	24,341,708	1,168,267,798
14	Credit accident and health (group and individual)	(23,961)	440,718	185,399	231,358
15	Other accident and health	894,580,672	202,859,928	201,209,109	896,231,492
16	Workers' compensation	2,256,165,690	760,853,905	771,536,184	2,245,483,413
17.1	Other liability - occurrence	5,206,316,293	2,427,452,066	2,636,020,372	4,997,747,985
17.2	Other liability - claims-made	1,878,916,042	850,962,054	1,084,456,778	1,645,421,319
17.3	Excess Workers' Compensation	40,249,060	17,931,371	18,955,244	39,225,188
18.1	Products liability - occurrence	273,574,833	132,983,939	137,519,447	269,039,326
18.2	Products liability - claims-made	24,228,287	7,601,204	13,009,124	18,820,367
19.1, 19.2	Private passenger auto liability	63,487,551,016	18,313,920,040	18,240,253,763	63,561,217,297
19.3, 19.4	Commercial auto liability	5,355,925,708	2,197,743,525	2,376,327,722	5,177,341,512
21	Auto physical damage	50,271,985,642	14,696,477,930	15,137,612,129	49,830,851,442
22	Aircraft (all perils)	10,899,765	4,582,767	8,619,136	6,863,396
23	Fidelity	34,126,027	13,286,483	16,340,528	31,071,980
24	Surety	675,705,760	438,116,865	457,496,380	656,326,247
26	Burglary and theft	19,227,235	7,556,572	9,545,445	17,238,364
27	Boiler and machinery	82,096,754	30,059,557	36,273,738	75,882,575
28	Credit	69,044,213	47,698,945	66,605,349	50,137,809
29	International	1,119	117	0	1,236
30	Warranty	117,631,235	30,064,694	48,517,380	99,178,549
31	Reinsurance - nonproportional assumed Property	506,746,970	134,652,699	103,705,225	537,694,444
32	Reinsurance - nonproportional assumed Liability	813,727,571	316,605,975	411,416,158	718,917,386
33	Reinsurance - nonproportional assumed Financial Lines	17,798,973	62,680,098	58,037,872	22,441,200
34	Aggregate write-ins for other lines of business	13,118,490	5,999,682	6,056,392	13,061,781
35	TOTALS	176,479,355,871	62,090,480,927	64,604,572,287	173,965,264,511

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

2020 UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments			
1	Fire	327,910,221	743,163,497	396,739,560	674,334,156	443,030,168	425,144,593	692,219,729
2	Allied lines	703,834,968	744,410,325	644,036,668	804,208,629	498,800,604	388,642,624	914,366,608
3	Farmowners multiple peril	89,358,259	544,744,742	179,765,412	454,337,589	190,694,601	137,074,005	507,958,185
4	Homeowners multiple peril	13,133,386,501	13,400,651,732	9,717,715,915	16,816,322,318	6,532,503,759	5,574,897,892	17,773,928,182
5	Commercial multiple peril	2,334,536,955	3,415,235,543	1,935,195,291	3,814,577,207	5,521,565,919	5,049,740,254	4,286,402,871
6	Mortgage guaranty	0	(8,829)	0	(8,829)	0	0	(8,829)
8	Ocean marine	82,146,187	70,292,209	95,231,788	57,206,608	117,542,810	80,864,217	93,885,198
9	Inland marine	507,421,441	3,738,892,682	3,161,555,733	1,084,758,391	229,063,034	224,286,290	1,089,535,136
10	Financial guaranty	0	546,870	273,435	273,435	541,790	0	815,225
11.1	Medical professional liability - occurrence	17,085,520	19,284,109	7,978,254	28,391,374	187,870,107	174,102,537	42,158,943
11.2	Medical professional liability - claims-made	358,732	23,035,893	(10,794,829)	34,189,453	192,518,484	141,359,503	85,348,435
12	Earthquake	7,460,507	3,857,432	2,703,644	8,614,295	9,007,250	14,616,166	3,005,380
13	Group accident and health	303,930,447	557,751,614	146,337,578	715,344,484	225,542,541	220,316,041	720,570,984
14	Credit accident and health (group and individual)	932,101	0	0	932,101	1,067,368	1,981,740	17,729
15	Other accident and health	462,768,446	47,136,207	58,345,150	451,559,502	718,302,663	687,080,572	482,781,592
16	Workers' compensation	868,742,933	1,854,807,359	1,505,059,446	1,218,490,843	9,162,769,631	9,451,598,070	929,662,404
17.1	Other liability - occurrence	1,158,984,280	1,847,316,711	1,099,116,500	1,907,184,489	9,393,258,333	8,161,311,225	3,139,131,598
17.2	Other liability - claims-made	86,755,777	379,373,192	87,484,473	378,644,496	2,075,473,125	1,640,093,082	814,024,538
17.3	Excess Workers' Compensation	11,332,496	17,412,168	19,809,608	8,935,056	358,163,695	338,548,877	28,549,876
18.1	Products liability - occurrence	88,096,161	115,209,325	74,372,718	128,932,766	1,317,457,037	1,288,952,189	157,437,615
18.2	Products liability - claims-made	0	(8,388,659)	(10,709,239)	2,320,580	35,715,929	34,478,040	3,558,469
19.1, 19.2	Private passenger auto liability	32,680,706,977	23,167,670,505	18,055,257,377	37,793,120,101	49,459,640,229	51,193,636,093	36,059,124,237
19.3, 19.4	Commercial auto liability	1,913,983,150	2,261,805,727	1,363,724,590	2,812,064,284	6,480,399,356	5,966,283,476	3,326,180,165
21	Auto physical damage	22,746,453,845	14,535,019,975	10,822,130,456	26,459,343,367	2,559,731,677	2,626,182,966	26,392,892,071
22	Aircraft (all perils)	19,823,290	25,479,878	20,814,945	24,488,223	69,140,652	58,443,074	35,185,802
23	Fidelity	2,463,384	7,347,604	4,626,990	5,183,998	46,398,996	49,389,103	2,193,890
24	Surety	136,258,235	59,027,896	104,528,849	90,757,282	301,285,063	181,460,850	210,581,494
26	Burglary and theft	5,768,692	(2,092,876)	(139,754)	3,815,571	4,603,067	5,122,898	3,295,742
27	Boiler and machinery	11,629,537	17,946,534	14,327,666	15,248,405	21,868,431	17,680,193	19,436,643
28	Credit	21,698,235	25,419,098	31,235,767	15,881,566	41,623,690	29,200,054	28,305,203
29	International	0	(10,721)	(12,188)	1,467	166,603	510,562	(342,492)
30	Warranty	0	118,258,074	58,379,856	59,878,218	4,881,842	2,343,637	62,416,423
31	Reinsurance - nonproportional assumed Property	XXX	162,727,934	150,799,223	11,928,711	324,219,074	50,433,361	285,714,424
32	Reinsurance - nonproportional assumed Liability	XXX	(299,262,667)	36,867,562	(336,130,228)	431,575,803	505,306,840	(409,861,265)
33	Reinsurance - nonproportional assumed Financial Lines	XXX	5,514,089	3,104,125	2,409,963	19,963,780	13,897,024	8,476,719
34	Aggregate write-ins for other lines of business	911,341	1,051,057	1,456,940	505,458	3,951,390	451,298	4,005,549
35	TOTALS	77,724,738,615	67,600,626,220	49,777,319,514	95,548,045,322	96,980,338,498	94,735,429,349	97,792,954,473

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

2021 UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments			
1	Fire	350,957,626	940,167,447	554,418,474	736,706,597	542,688,419	443,030,167	836,364,850
2	Allied lines	834,518,163	886,225,512	887,092,663	833,651,011	528,343,199	498,800,523	863,193,686
3	Farmowners multiple peril	72,845,646	433,494,420	161,469,818	344,870,248	193,181,048	190,694,601	347,356,694
4	Homeowners multiple peril	14,713,338,926	15,565,530,200	11,912,371,903	18,366,497,221	6,986,014,781	6,532,503,759	18,820,008,239
5	Commercial multiple peril	2,222,829,171	3,594,964,993	2,045,903,041	3,771,891,121	5,622,439,660	5,521,565,919	3,872,764,862
6	Mortgage guaranty	0	0	0	0	0	0	0
8	Ocean marine	95,474,866	110,401,948	129,339,548	76,537,266	230,788,573	117,542,810	189,783,032
9	Inland marine	458,245,861	3,750,517,458	3,093,609,040	1,115,154,277	291,949,177	229,063,034	1,178,040,422
10	Financial guaranty	0	(43,521)	(21,760)	(21,761)	3,901,452	541,790	3,337,901
11.1	Medical professional liability - occurrence	16,181,352	29,429,130	12,639,829	32,970,653	183,208,593	187,870,107	28,309,140
11.2	Medical professional liability - claims-made	2,173,185	72,817,706	41,566,529	33,424,362	252,749,452	192,518,484	93,655,331
12	Earthquake	1,324,628	3,126,003	1,829,733	2,620,898	12,593,900	9,007,250	6,207,547
13	Group accident and health	353,192,028	838,471,892	348,034,302	843,629,618	267,368,313	225,542,541	885,455,390
14	Credit accident and health (group and individual)	403,721	0	0	403,721	486,361	1,067,368	(177,286)
15	Other accident and health	480,436,879	45,651,811	42,797,523	483,291,167	758,991,530	718,302,663	523,980,035
16	Workers' compensation	810,952,252	1,733,288,038	1,363,137,423	1,181,102,865	9,010,378,965	9,162,769,631	1,028,712,199
17.1	Other liability - occurrence	1,309,459,403	1,961,143,981	1,280,883,408	1,989,719,977	10,435,028,938	9,393,258,334	3,031,490,580
17.2	Other liability - claims-made	133,919,354	702,098,121	427,292,298	408,725,179	2,562,266,613	2,075,473,125	895,518,669
17.3	Excess Workers' Compensation	8,550,361	22,343,354	18,728,424	12,165,292	339,244,995	358,163,695	(6,753,408)
18.1	Products liability - occurrence	99,422,078	(456,862,347)	(77,120,205)	(280,320,064)	1,760,587,272	1,317,457,037	162,810,170
18.2	Products liability - claims-made	0	8,569,037	5,209,991	3,359,046	40,092,206	35,715,929	7,735,323
19.1, 19.2	Private passenger auto liability	35,140,630,501	24,919,742,270	20,374,065,142	39,686,307,629	52,292,535,674	49,459,640,228	42,519,203,077
19.3, 19.4	Commercial auto liability	1,988,946,486	2,073,529,045	1,306,149,868	2,756,325,660	7,073,710,353	6,480,399,356	3,349,636,659
21	Auto physical damage	30,004,090,631	20,289,119,690	16,503,861,093	33,789,349,229	3,593,120,736	2,559,731,677	34,822,738,286
22	Aircraft (all perils)	17,925,113	63,165,217	49,890,969	31,199,361	42,683,556	69,140,652	4,742,265
23	Fidelity	5,404,451	7,543,934	4,670,773	8,277,612	64,407,602	46,398,996	26,286,217
24	Surety	114,193,836	99,225,673	118,697,005	94,722,504	329,029,823	301,285,063	122,467,262
26	Burglary and theft	6,478,772	1,994,172	3,905,235	4,567,711	4,536,478	4,603,067	4,501,117
27	Boiler and machinery	13,884,205	27,925,429	21,178,841	20,630,793	24,251,812	21,868,431	23,014,174
28	Credit	3,459,771	4,112,508	6,299,867	1,272,412	55,911,214	41,623,690	15,559,937
29	International	0	(2,158,401)	(581,103)	(1,577,298)	2,630,918	166,603	887,016
30	Warranty	0	115,699,017	53,616,179	62,082,838	7,227,141	4,881,842	64,428,137
31	Reinsurance - nonproportional assumed Property	XXX	432,221,052	150,939,187	281,281,866	634,211,541	324,219,074	591,274,331
32	Reinsurance - nonproportional assumed Liability	XXX	750,532,961	138,803,087	611,729,874	1,140,784,009	431,575,803	1,320,938,080
33	Reinsurance - nonproportional assumed Financial Lines	XXX	2,368,314	1,305,863	1,062,452	23,930,134	19,963,780	5,028,806
34	Aggregate write-ins for other lines of business	949,586	(2,992,954)	(1,816,687)	(226,681)	2,842,064	3,949,517	(1,334,134)
35	TOTALS	89,260,188,848	79,023,363,110	60,980,167,302	107,303,384,659	105,314,116,492	96,980,336,548	115,637,164,605

NORTH CAROLINA
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

2020 UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments			
1	Fire	385,672,087	775,950,249	455,386,653	706,235,681	464,748,136	436,285,297	734,698,518
2	Allied lines	703,458,368	795,010,558	643,729,726	854,739,204	526,064,863	410,615,496	970,188,571
3	Farmowners multiple peril	89,358,259	562,306,466	179,765,412	471,899,313	198,314,170	142,820,788	527,392,695
4	Homeowners multiple peril	13,522,146,246	13,641,571,206	10,021,057,380	17,142,660,073	6,662,357,222	5,675,308,961	18,129,708,330
5	Commercial multiple peril	2,379,496,083	3,468,217,717	1,980,181,277	3,867,532,522	5,570,610,237	5,111,104,656	4,327,038,102
6	Mortgage guaranty	0	(8,829)	0	(8,829)	0	0	(8,829)
8	Ocean marine	92,189,654	70,225,258	104,060,055	58,354,857	118,272,744	81,093,454	95,534,144
9	Inland marine	548,307,085	3,743,963,794	3,196,831,267	1,095,439,613	232,064,634	226,122,986	1,101,381,260
10	Financial guaranty	0	546,870	273,435	273,435	541,790	0	815,225
11.1	Medical professional liability - occurrence	17,085,520	19,284,095	7,978,254	28,391,360	187,872,526	174,104,230	42,159,655
11.2	Medical professional liability - claims-made	358,732	23,877,393	(10,794,829)	35,030,953	197,917,537	147,093,686	85,854,805
12	Earthquake	7,460,827	4,199,585	2,822,972	8,837,440	8,982,809	14,670,335	3,149,915
13	Group accident and health	303,930,447	557,751,440	146,337,578	715,344,310	225,538,289	220,312,566	720,570,033
14	Credit accident and health (group and individual)	932,101	0	0	932,101	1,067,368	1,981,740	17,729
15	Other accident and health	462,775,046	47,140,598	58,349,044	451,566,599	718,312,854	687,101,818	482,777,633
16	Workers' compensation	739,577,398	1,876,582,641	1,376,208,821	1,239,951,215	9,229,990,022	9,528,290,920	941,650,316
17.1	Other liability - occurrence	1,200,139,942	1,883,647,727	1,137,917,097	1,945,870,570	9,537,035,071	8,328,391,257	3,154,514,385
17.2	Other liability - claims-made	86,579,303	380,532,708	87,307,999	379,804,012	2,075,337,350	1,641,503,725	813,637,636
17.3	Excess Workers' Compensation	11,332,496	17,392,685	19,809,608	8,915,573	357,656,271	338,277,745	28,294,101
18.1	Products liability - occurrence	88,640,243	115,941,230	74,916,800	129,664,671	1,323,164,585	1,295,578,870	157,250,387
18.2	Products liability - claims-made	0	(8,390,594)	(10,709,239)	2,318,645	35,693,752	34,457,371	3,555,025
19.1, 19.2	Private passenger auto liability	33,070,865,825	23,575,625,239	18,515,309,112	38,131,181,947	49,813,706,288	51,532,269,214	36,412,619,020
19.3, 19.4	Commercial auto liability	1,922,936,752	2,304,282,420	1,373,230,880	2,853,988,289	6,557,536,839	6,045,117,941	3,366,407,189
21	Auto physical damage	23,217,636,426	14,823,109,256	11,326,700,176	26,714,045,510	2,566,104,295	2,631,034,023	26,649,115,777
22	Aircraft (all perils)	19,823,290	25,479,757	20,814,945	24,488,102	69,134,964	58,436,924	35,186,143
23	Fidelity	2,533,248	7,373,822	4,696,854	5,210,216	46,268,781	49,341,248	2,137,749
24	Surety	136,258,235	59,146,716	104,528,849	90,876,102	300,548,187	181,215,045	210,209,244
26	Burglary and theft	5,770,676	(2,096,485)	(137,222)	3,811,414	4,566,554	5,090,321	3,287,647
27	Boiler and machinery	12,417,252	17,879,299	15,115,381	15,181,170	22,170,899	17,920,106	19,431,964
28	Credit	21,698,235	25,419,098	31,235,767	15,881,566	41,590,213	29,197,040	28,274,739
29	International	0	(11,511)	(12,188)	677	36,218	374,617	(337,722)
30	Warranty	0	118,258,074	58,379,856	59,878,218	4,881,842	2,343,637	62,416,423
31	Reinsurance - nonproportional assumed Property	XXX	162,570,683	150,799,223	11,771,460	324,154,697	50,339,804	285,586,353
32	Reinsurance - nonproportional assumed Liability	XXX	(299,239,907)	36,867,562	(336,107,468)	430,542,324	503,900,772	(409,465,915)
33	Reinsurance - nonproportional assumed Financial Lines	XXX	5,514,052	3,104,125	2,409,926	19,963,261	13,896,493	8,476,694
34	Aggregate write-ins for other lines of business	911,341	1,051,057	1,456,940	505,458	3,951,390	451,298	4,005,549
35	TOTALS	79,050,291,114	68,800,104,360	51,113,519,575	96,736,875,901	97,876,698,977	95,616,044,391	98,997,530,488

NORTH CAROLINA
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

2021 UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage			Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year	
		Direct Business	Reinsurance Assumed	Reinsurance Recovered				Net Payments
1	Fire	391,322,426	974,024,102	593,279,032	772,067,493	561,941,911	464,748,135	869,261,270
2	Allied lines	822,700,602	949,499,192	875,558,069	896,641,724	554,238,638	526,064,782	924,815,579
3	Farmowners multiple peril	72,845,646	454,187,682	161,469,818	365,563,510	213,291,936	198,314,170	380,541,275
4	Homeowners multiple peril	15,351,711,632	15,906,683,489	12,379,120,018	18,879,275,101	7,192,276,321	6,662,357,222	19,409,194,196
5	Commercial multiple peril	2,255,925,420	3,648,850,525	2,078,999,290	3,825,776,653	5,672,472,710	5,570,610,237	3,927,639,126
6	Mortgage guaranty	0	0	0	0	0	0	0
8	Ocean marine	102,286,251	110,433,380	134,939,186	77,780,445	231,834,097	118,272,744	191,341,801
9	Inland marine	506,300,369	3,754,936,735	3,129,289,457	1,131,947,645	297,655,394	232,064,634	1,197,538,408
10	Financial guaranty	0	(43,521)	(21,760)	(21,761)	3,901,452	541,790	3,337,901
11.1	Medical professional liability - occurrence	16,181,352	29,427,599	12,639,829	32,969,122	183,208,971	187,872,526	28,305,568
11.2	Medical professional liability - claims-made	2,173,185	74,469,549	41,566,529	35,076,205	256,588,987	197,917,537	93,747,656
12	Earthquake	1,324,628	3,262,671	1,908,737	2,678,562	12,745,248	8,982,809	6,441,000
13	Group accident and health	353,192,028	838,472,047	348,034,302	843,629,773	267,362,994	225,538,289	885,454,478
14	Credit accident and health (group and individual)	403,721	0	0	403,721	486,361	1,067,368	(177,286)
15	Other accident and health	480,445,422	45,655,333	42,802,563	483,298,192	758,998,175	718,312,854	523,983,514
16	Workers' compensation	699,248,406	1,757,570,787	1,251,715,549	1,205,103,642	9,053,592,731	9,229,990,022	1,028,706,352
17.1	Other liability - occurrence	1,360,607,531	1,996,464,156	1,328,263,812	2,028,807,877	10,564,307,636	9,537,035,072	3,056,080,440
17.2	Other liability - claims-made	133,949,271	702,658,531	427,320,953	409,286,850	2,561,641,733	2,075,337,350	895,591,235
17.3	Excess Workers' Compensation	8,550,361	22,288,126	18,728,424	12,110,064	338,744,674	357,656,271	(6,801,533)
18.1	Products liability - occurrence	101,299,514	(455,662,784)	(75,242,769)	(279,120,501)	1,764,911,740	1,323,164,585	162,626,653
18.2	Products liability - claims-made	0	8,568,722	5,209,991	3,358,731	40,061,753	35,693,752	7,726,732
19.1, 19.2	Private passenger auto liability	35,302,087,122	24,818,975,903	20,083,982,277	40,037,080,749	52,710,587,101	49,813,706,287	42,933,961,567
19.3, 19.4	Commercial auto liability	2,019,179,518	1,969,954,078	1,180,763,542	2,808,370,051	7,181,058,709	6,557,536,839	3,431,891,925
21	Auto physical damage	30,327,946,705	20,329,338,492	16,508,611,022	34,148,674,175	3,612,058,066	2,566,104,295	35,194,627,943
22	Aircraft (all perils)	17,925,113	63,165,448	49,890,969	31,199,592	42,676,132	69,134,964	4,740,760
23	Fidelity	5,394,022	7,521,126	4,660,344	8,254,804	64,136,604	46,268,781	26,122,627
24	Surety	114,136,756	99,044,389	118,639,925	94,541,220	328,114,922	300,548,187	122,107,953
26	Burglary and theft	6,494,595	2,016,224	3,921,178	4,589,643	4,517,944	4,566,554	4,541,028
27	Boiler and machinery	14,273,791	27,922,561	21,568,427	20,627,925	24,453,624	22,170,899	22,910,650
28	Credit	3,459,771	4,099,397	6,299,867	1,259,301	55,883,414	41,590,213	15,552,503
29	International	0	(2,159,145)	(581,103)	(1,578,042)	2,497,312	36,218	883,051
30	Warranty	0	115,699,017	53,616,179	62,082,838	7,227,141	4,881,842	64,428,137
31	Reinsurance - nonproportional assumed Property	XXX	432,237,725	150,939,187	281,298,539	634,130,884	324,154,697	591,274,724
32	Reinsurance - nonproportional assumed Liability	XXX	750,556,288	138,803,087	611,753,201	1,140,363,064	430,542,324	1,321,573,941
33	Reinsurance - nonproportional assumed Financial Lines	XXX	2,368,392	1,305,863	1,062,530	23,929,256	19,963,261	5,028,525
34	Aggregate write-ins for other lines of business	949,586	(2,992,954)	(1,816,687)	(226,681)	2,842,064	3,949,517	(1,334,134)
35	TOTALS	90,472,314,739	79,439,493,263	61,076,185,108	108,835,622,896	106,364,739,691	97,876,697,029	117,323,665,561

2020 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)			
	Liability (19.1)	Liability (19.2)	Physical Damage (21.1)
Written Premium	2,430	3,401,191,860	3,172,532,095
Earned Premium	1,770	3,371,900,504	3,142,360,867
Dividends	0	73,240,766	71,116,310
Unearned Prem Reserves	665	1,031,228,192	966,417,094
Losses Paid	81,328	2,149,605,924	1,642,050,709
Losses Incurred	119,393	2,134,018,833	1,653,409,512
Losses Unpaid	180,553	1,937,483,798	165,189,026
D & CC Exp. Paid	16,742	40,630,220	3,300,012
D & CC Exp. Incurred	26,734	40,029,293	3,682,253
D & CC Exp. Unpaid	15,614	149,898,439	5,105,170
Commissions	189	289,987,227	256,115,385
Taxes	811	75,211,598	69,121,034

2021 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)			
	Liability (19.1)	Liability (19.2)	Physical Damage (21.1)
Written Premium	1,556	3,492,604,683	3,443,543,617
Earned Premium	1,511	3,468,768,255	3,376,073,896
Dividends	0	13,786,858	13,420,967
Unearned Prem Reserves	710	1,054,004,548	1,033,927,146
Losses Paid	0	2,303,881,489	2,058,829,237
Losses Incurred	1,126	2,452,682,230	2,100,242,069
Losses Unpaid	1,435	2,084,281,329	206,297,474
D & CC Exp. Paid	0	40,521,206	3,444,819
D & CC Exp. Incurred	34	40,981,033	3,990,983
D & CC Exp. Unpaid	49	150,153,712	5,646,534
Commissions	253	283,037,597	266,373,857
Taxes	754	80,374,950	80,645,937

a) Top 50 Writers

AUTOMOBILE

1. 21st Century Advantage Insurance Company
 - Anti-Theft Devices Discount.
 - Anti-lock braking system discount.
 - Extra automobile discount.
 - Tier Deviation.
 - Deviation for determining other than collision base rates for symbols not displayed.
 - Extended transportation expenses coverage deviation.
 - Driver Deviations.
 - Eff 6-1-08 APCG-125478807 [SERFF Filing Access - North Carolina](#)

2. 21st Century Centennial Insurance Company
 - Class Deviation.
 - Territory Deviation.
 - Tier Deviation.
 - Household Composition Deviation.
 - Primary Graded Adjustment Deviation.
 - Liability Vehicle Age Deviation.
 - ISO Model Year Symbol Deviation.
 - 21st Century Model Year Symbol Deviation.
 - Anti-Theft Deviation.
 - Eff 11-11-13 AGMK-128859882 [SERFF Filing Access - North Carolina](#)

3. ACE American Insurance Company
 - 17% private passenger auto BI, PD, Med Pay, uninsured motorist, combined uninsured & underinsured, comp & collision.
 - Eff. 3-18-97

4. ACE Fire Underwriters Insurance Company
 - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
 - Eff. 3-18-97

5. ACE Property & Casualty Insurance Company
 - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
 - Eff. 3-18-97

6. AIG Property Casualty Company
 - Anti-theft Devices Discount
 - Anti-lock braking system discount.
 - Extra automobile discount.
 - Tier Deviation.
 - Deviation for determining Other Than Collision base rates for symbols not displayed.
 - Extended Transportation Expenses coverage deviation.
 - Driver Deviations.
 - Eff 10-28-15 APCG-130283873 [SERFF Filing Access - North Carolina](#)

7. AMCO Insurance Company
 - Financial Responsibility Deviation.
 - Territory Deviation.
 - Allied Affinity Deviation.
 - Preferred Driver Deviation.
 - Driver Class Deviation.
 - Miscellaneous Vehicle Deviation.
 - Payment Plan Deviation.
 - Eff. 10-1-17 NWPC-131099869 [SERFF Filing Access - North Carolina](#)

8. AMEX Assurance Company

- Accident-Free Discount: Applies to auto BI, PD, med payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
- Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
- Deviation for auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Work Site Discount: named insured policy through the Work Site Marketing Program of AMEX Assurance Company. Preferred Client Deviation 10%.
- Costco Discount: 3% applies to policies for member insureds of Costco. Vehicle Usage Discount.
- Multi-car discount for Liability, Comp & coll
- Liability Limits: credit varies by Limit amount.
- Eff. 9-1-06 USPH-6RZG9Y391 PC095703 [SERFF Filing Access - North Carolina](#)

9. Alfa Alliance Insurance Corporation

- Account Discount.
- Multi-Vehicle Discount.
- Driver Experience Factor.
- Insurance Score (Credit) Factor.
- Installment Payment Deviation.
- Eff. 8-15-11 AFAL-127308907 [SERFF Filing Access - North Carolina](#)

10. Allied Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Allied Affinity Deviation.
- Preferred Driver Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Allied Homeowner Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Miscellaneous Vehicle Deviation.
- Nationwide Associate Deviation.
- Advanced Quote Deviation.
- New Vehicle Deviation.
- Prior Carrier Deviation.
- Easy Pay Sign-up Deviation.
- Payment Plan Deviation.
- Eff. 10-117 NWPC-131099897 [SERFF Filing Access - North Carolina](#)

• **Motorcycle/Recreational Vehicle**

- Motorcycle Deviation Matrix
- Eff 4-15-17 NWSP-130915433 [SERFF Filing Access - North Carolina](#)

11. Allstate Indemnity Company

Standard (Preferred Program)

- Territory Deviation.
- Years Licensed Deviation.
- Fifty-Five (55) and Over Discount.
- Tier Deviation.
- Premier and Premier Plus Discount.
- Multiple Policy Discount.
- New Car Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Accident Rating Deviation (SDIP).
- Installment Payment Fee for Electronic Funds Transfer or Payroll Deviation
- Coverage Deviations (Death Indemnity).

- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Maximum Deviation.

Non-Standard Auto Program

- Liability Coverage Deviations for Bodily Injury and Property Damage
- Installment Payments, Electronic Funds Transfer or Payroll Deduction
- The Good Hands People Discount.
- Certified Risks Financial Responsibility Laws.
- Maximum Deviation.
- Eff 10-1-15 ALSE-130175562 [SERFF Filing Access - North Carolina](#)

12. Allstate Insurance Company

- Installment Payment Fee.
- Death Indemnity Coverage Deviation.
- Certified Risks Financial Responsibility Laws.
- Effective 4-13-2015 ALSE-129842762 [SERFF Filing Access - North Carolina](#)

13. Allstate Property and Casualty Insurance Company

- Territory Deviation.
- Household Composition.
- Multiple Policy Discount.
- New Car Discount.
- 55 And Over Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Tier.
- Premier and Premier Plus Discount.
- Good Payer Discount.
- Allstate Easy Pay Plan Discount.
- Years Licensed Deviation.
- Installment Payments.
- Future Effective Date Discount.
- Preferred Package Discount.
- Full Pay Discount.
- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Accident Forgiveness Deviation.
- Maximum Deviation.
- Allstate eSMART discount.
- Drivewise Discount.
- Drivewise Performance Reward.
- Effective 12-5-17 ALSE-131233757 [SERFF Filing Access - North Carolina](#)

14. American Automobile Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
- Comprehensive Rate Deviation factor.
- Motorcycle Physical Damage Coverage.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581084 [SERFF Filing Access - North Carolina](#)

15. American Bankers Insurance Company of Florida

- Antique Auto Program
- Car Club discount.
- Antique Auto 2500 Mile Tier.
- Antique Auto 5000 Mile Tier.

- Modified/Collectible Vehicles 2500 Mile Tier.
 - Modified/Collectible Vehicles 5000 Mile Tier.
 - Eff. 4-1-10 ASPX-126454260 [SERFF Filing Access - North Carolina](#)
16. American Centennial Insurance Company
- 5% non-fleet private passenger auto liability & physical damage rates.
 - Eff. -1-85
17. American Economy Insurance Company
- 10% deviation where principal operator is aged 55 & over with no inexperienced operator in household.
 - Eff. 4-19-91
18. American Fire & Casualty Company
- Fampak Discount: 5% credit for all coverages.
 - Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
 - Employee Discount: 15% credit for all coverages.
 - Base Rate Deviation by territory for bodily injury, property damage, med pay, uninsured motorists, comp & coll coverages.
 - Anti-Theft Discount: Com Coverage only: 5% & 15% credit: Certain criteria apply.
 - Eff. 9-1-00 PC035767 [NCDOI](#)
19. American Home Assurance Company
- 6% - 37% deviation for med pay & uninsured & uninsured/underinsured motorists coverage: All territories.
 - 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
 - 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
 - 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
 - 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
 - 5% deviation for certain coverages: All insureds within sponsored groups.
 - Installment fee waived for automatic deductions from a financial account.
 - 1st installment fee waived for all multiple payment modes.
 - Eff. 12-20-02 PC054433 [NCDOI](#)
20. American Insurance Company
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
 - Comprehensive Rate Deviation factor.
 - Motorcycle Physical Damage Coverage.
 - Territory Deviation
 - Eff 8-15-10 FFDC-126581089 [SERFF Filing Access - North Carolina](#)
21. American Manufacturers Mutual Insurance Company
- Voluntary deviations without driving points - BI, PD, COMP, COLL credit varies by territory.
 - Voluntary deviations with driving points - BI, PD, COMP, COLL credit varies by territory.
 - Safety Equipment Discounts - 5% - 15% to Med Pay if qualified.
 - Anti-locking braking system discount - 5% for autos equipped with a factory installed four wheel Anti-Lock Braking System.
 - Extended Transportation Expenses Coverage - KIP ONLY - \$30/\$900 Increased Transportation Expense no additional charge.
 - Cancellation - KIP ONLY - return premium is computed on a Pro Rata basis.
 - Classifications - Experienced Operator Credit - principal operator is aged 55 and over and no inexperienced operators apply to the vehicle, apply a 3% discount to the BI and PD Liability, Med Pay, Coll and Coll premiums.
 - Classic Auto Discount: 80% discount to Misc Types Rule-19.F. Classic Auto Discount for BI, PD & med pay coverages.
 - Deferred Premium Payment Plans electronic funds transfer, a \$1 monthly service charge is applied per billing.
 - Kemper Network Deviation 7%: Certain criteria apply.
 - Anti Theft Devices Discount - credit varies.
 - Eff 7-1-03 PC062831 [NCDOI](#)

22. American Motorists Insurance Company

- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.
- Cancellation - KIP only: Compute return premium on pro rata basis.
- Deferred Premium Payment Plan.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03 PC062832 [NCDOI](#)

23. American Security Insurance Company

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.
Eff. 2-1-86

24. American Southern Insurance Company

- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas.
- Renewal Discount Program when insured with American Southern for three continuous years and loss free.
- Multiple policy discount when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to BI, PD, Med Pay, Coll and Comp premiums.
- 10% Super Preferred Driver Discount.
- Eff. 6-15-04 PC071954 [NCDOI](#)

25. American States Insurance Company

- Tier Deviations.
- ATP Constant.
- Territory Deviations.
- Driver Class Deviations.
- Driver Experience Deviations.
- Student Deviations.
- Merit Deviation.
- Household Structure Deviations.
- Symbol Deviations.
- Model Year Deviations.
- Maximum Years Driving Experience Deviations.
- Minimum Years Driving Experience Deviations.
- Multi-Car Discount Deviation.
- Account Discount Deviations.
- Full Coverage Deviations.
- Accident Free Deviation.
- Violation Free Deviation.
- Accident Forgiveness Deviation.
- Paid in Full Deviation.
- Group Discount Deviation.
- Anti-Theft Discount Deviation.
- Advanced Quote Discount Deviation.
- Employee Discount Deviation.
- New Vehicle Deviations.
- Low Mileage Discount Deviations.
- Policy Transfer Deviation.
- Installment Fee Deviation.
- Eff. 10-2-17 LBPM-131140249 [SERFF Filing Access - North Carolina](#)

26. American States Preferred Insurance Company

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.

- SDIP, Single Car/Multi-Car, Major Deviation.
 - Account Discount Deviation.
 - Vehicle Usage, Market Deviation.
 - Certified Risks – Financial Responsibility Laws Deviation.
 - Eff. 4-28-17 LBPM-130916472 [SERFF Filing Access - North Carolina](#)
27. AMICA Mutual Insurance Company
- Downward Deviation to Base Rates.
 - Multi-line Deviation.
 - Deviations to the 1 year short-rate cancellation.
 - Installment Optional Payment Plans Deviation.
 - Eff. 10-1-17 AMMA-131086601 [SERFF Filing Access - North Carolina](#)
28. Arch Insurance Company
- 15% private passenger auto comprehensive & collision rates.
 - Eff 9-29-92
29. Argonaut Insurance Company
- Advantage Discount: 13.5% discount applies to BI,PD, medical, collision & comprehensive for single car auto policies.
 - Multi-Car Discount: 23.7% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
 - Preferred Driver Discount: 10% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
 - Eff. 4-1-00 PC031707 [NCDOI](#)
30. Arrowood Indemnity Company
- Installment Payment Plan – Agency payroll deduction.
 - Eff 5-15-04 PC069376 [NCDOI](#)
31. Associated Indemnity Corporation
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
 - Motorcycle Physical Damage Coverage only.
 - Territory Deviation.
 - Eff. 8-15-10 FFDC-126581062 [SERFF Filing Access - North Carolina](#)
32. Association Insurance Company
- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
 - 32.5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for SAS Institute Employees.
 - Eff. 1-1-96
33. Assurance Company of America
- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
 - 15% non-fleet private passenger auto comprehensive & collision.
 - 7.5% deviation for drivers with 30 yrs. driving experience & no inexperience operator on policy.
 - 5% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 3 consecutive yrs. with "0" SDIP pts.
 - 10% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 6 consecutive yrs. with "0" SDIP pts.
 - 5% non-fleet private passenger auto liability, property damage, comp & collision coverage if named insured is an educator.
 - 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
 - 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
 - 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
 - 5% non-fleet private passenger auto BI, PD, med pay, comp & collision of insured has homeowners policy with Assurance.
 - 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
 - 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts.
 - Eff. 2-15-98
34. Atlantic Casualty Insurance Company
 LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed

components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 37% bi & pd, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
 - 33% bi & pd, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
 - Eff. 7-1-94

MOTORCYCLE

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage.
- Eff. 7-1-91

35. Auto Owners Insurance Company

Premier Program

- Bodily Injury Deviation.
- Auto-Owners Premier Rate Deviation.
- Comp Symbol Deviation 22-27.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy Discount.
- Paid in Full Discount, All Coverages.
- Territory Deviation.
- Insurance Score Deviation, All Coverages.
- Auto Death Indemnity.
- Total Disability Benefits.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.

Standard Program

- Paid in Full Discount, All Coverages.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy.
- Total Disability Benefits.
- Auto Death Indemnity.
- Comp Symbol Deviation 22-27.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 10-1-17 AOIC-131049436 [SERFF Filing Access - North Carolina](#)

36. Bankers Standard Insurance Company

- Vehicle equipped with anti-theft devices discount.
- Anti-Lock braking system discount.
- Vehicles with Symbol 27.
- Extra Automobile Discount.
- Extended transportation expense.
- IBS Factors.

- Mass Merchandising discount.
 - Installment Payments Automation discount.
 - Driver Deviations.
 - Eff. 1-1-16 ACEH-130269516 [SERFF Filing Access - North Carolina](#)
37. Burlington Insurance Company
- 15% private passenger auto physical damage insurance rates.
 - Eff. 5-28-87
38. Central Mutual Insurance Company
- Central's Pathway Deviation.
 - First Accident Forgiveness Discount.
 - Installment Charge Deviation.
 - Owned Vehicles with Additional Company-Owned Vehicles.
 - Transition/Loyalty Credit.
 - Waiver of Premium Deviation.
 - Central Mutual Summit Package Deviation.
 - Central Mutual Affiliate Group Membership Deviation.
 - Paid in full discount.
 - ADEPT Driver Participation Discount.
 - ADEPT Driver Certification Discount.
 - New Inexperienced Operator Family Loyalty Discount.
 - Eff 10-1-17 CEMC-131096309 [SERFF Filing Access - North Carolina](#)
39. Century Indemnity Company
- 10% non-fleet private passenger auto comprehensive & collision rates.
 - Eff. 6-1-89
40. The Charter Oak Fire Insurance Company
- Company Coverage-Deviation by Coverage (coverages purchased)
 - Account Discount (Multi Policy)
 - Contributing Vehicle Credit (number of vehicles)
 - Hybrid Vehicle Discount – type of fuel used 10% discount.
 - Installment Payment Plan.
 - Eff 10-1-15 TRVA-130114255 [SERFF Filing Access - North Carolina](#)
41. Chartis Casualty Company
- Deviation applies to non-fleet private passenger BI and PD Liability rate that is not one of the following:
 - a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxication liquors by motor vehicle.
 - 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 5-6 years with a 12 point violation.
 - 48.0% on rates with 12-14 SDIP policy points, multi-car/married & driving experience of 7-38 years with a 12 point violation.
 - 62.0% on rates with 12-14 SDIP policy points, single car with 7-38 years driving experience with a 12 point violation.
 - 39% on rates with 12-14 SDIP policy points, multi-car, unmarried with 7-38 years driving experience with a 12 point violation.
 - 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 39+ years with a 12 point violation.
 - 50% on rates with 12-17 SDIP policy points, single car with 5-6 years driving experience with a 12 point violation.
 - 50% on rates with 12-17 SDIP policy points, single car with driving experience of 39+ years with a 12 point violation.
 - 39% on rates with 15-17 SDIP policy points, multi-car & 5 years of driving experience with a 12 point violation.
 - 55% on rates with 15-17 SDIP policy points, single car and 5-6 years driving experience with a 12 point violation.
 - 13% on rates with 18-20 SDIP policy points, multi-car and 5+ years of driving experience with a 12 point violation.
 - 13% on rates with 18-20 SDIP policy points, single car and 5+ years of driving experience with a 12 point violation.
 - 50% on rates with 18-20 SDIP policy points, single car, married driver with 5-38 years of driving exp with a 12 point violation.
 - 39% on rates with 18-20 SDIP policy points, multi-car, married driver with 5-38 years of driving exp with a 12 point violation.
 - 13% on rates with 18-20 SDIP policy points, single car, married driver with 39+ years of driving exp with a 12 point violation.
 - 13% on rates with 18-20 SDIP policy points, multi-car, married driver with 39+ years of driving exp with a 12 point violation.

- Effective 8-27-04 PC073480 [NCDOI](#)
42. The Cincinnati Insurance Company
- Deviation Base Rates – Bodily Injury, Property Damage, Medical Payments, Other Than Collision and Collision.
 - Package Discount.
 - Installment Payment Plan.
 - Annual Pay Discount.
 - Preferred Risk Credit Factors.
 - Insurance Scoring Credit Factors.
 - Primary Classification Rating Factors.
 - Driver Experience Factors – Bodily Injury and Property Damage.
 - New Business Advance Quote Discount.
 - Eff. 10-1-17 CNNB-131086735 [SERFF Filing Access - North Carolina](#)
43. Citizens Insurance Company of America
- 10% deviation on coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
 - Account Credit: 5% auto comp & coll coverage if insured has Homeowners policy with The Hanover Insurance Company.
 - Non-Smoker Discount: 5% auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
 - 10% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision.
 - Renewal Credit applies to auto bi, pd, med pay, comp & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%.
 - Eff. 9-1-94
44. Colonial American Casualty and Surety Company
- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
 - 10% auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
 - Good Driver Discount when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
 - Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
 - Eff. 1-1-98
45. Continental Insurance Company
- Anti-Theft Device Discount: Certain criteria apply.
 - Vin Etching Discount: 5% credit applies when criteria are met.
 - Accident/Violation Free Discount.
 - Daytime Running Light Discount.
 - Companion Policy Discount: 10% credit applies if named insured has homeowners policy with any Encompass Ins Co.
 - Airbag Discount: Credit varies when certain criteria is met.
 - Anti-Lock Braking System Discount.
 - Eff. 7-3-01
46. Continental Indemnity Company
- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
 - Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
 - Account Credit Program credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
 - Anti Lock Braking System Discount: 5% credit.
 - Mature Driver Discount: 5% credit when certain criteria is met.
 - Eff. 1-1-01 PC038499 [NCDOI](#)
47. Depositors Insurance Company
- Matrix Deviation
 - Eff 8-10-07 PC104819 [NCDOI](#)
48. Economy Fire and Casualty Insurance Company
- Territory Deviation.
 - Experienced Driver Deviation.
 - Age 55 and Over Deviation.
 - Preferred Customer Discount.
 - Met Rewards Discount.

- Auto Policy Plus Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Eff 4-15-16 METX-G130520084 [SERFF Filing Access - North Carolina](#)

49. Economy Preferred Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Eff 1-31-17 METX-130887844 [SERFF Filing Access - North Carolina](#)

50. Economy Premier Assurance Company

- Pak II Package Credit.
- Pak II Renewal Credit.
- Age 55 and over deviation.
- Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.
- Increased Limits Transportation Expenses Deviation.
- Passive Restraint Credit.
- Anti-Theft Device Credit.
- Anti-Lock Braking System Credit.
- Golf-mobile Liability: No additional charge.
- ATV, Mini-bike & Dune Buggy CSL BI & PD liability rates.
- ATV, Mini-bike & Dune Buggy Medical Payment rates.
- Recreational Vehicle Multi-Vehicle Credit.
- Eff. 2-25-13 METX-G128821620 [SERFF Filing Access - North Carolina](#)

51. Electric Insurance Company

- Tier Factor Deviations.
- Cancellation Deviation.
- Mass Marketing Discount.
- Multi-Policy Discount.
- Safe Drier Discount.
- Payroll Deduction Discount.
- Installment Payments.
- Eff. 10-1-17 ELEC-131142165 [SERFF Filing Access - North Carolina](#)

52. Employers Mutual Casualty Company

- Multi-Policy Credit when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Ecasco Insurance Company.

- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
- Eff. 5-25-97

53. Encompass Indemnity Company

- Territory Deviation.
- Household Composition.
- New Car Discount.
- Tier Rating.
- Good Payer Discount.
- Encompass Easy Pay Plan discount.
- Years Licensed Deviation.
- Homeownership Discount.
- Future effective date discount.
- Accident/Violation Free Discount.
- Companion Discount.
- Anti-theft device discount.
- Anti-lock braking system discount.
- Daytime Running lights discount.
- Bodily Injury Increased Limits Discount.
- Med Pay increased limits deviation.
- All other trailers comprehensive deductible deviation.
- Pro rata table cancellation deviation.
- Preferred Protection Discount.
- Certified Risks – Financial Responsibility Laws.
- Full Pay Discount.
- Eff 10-1-15 USAA-130143588 [SERFF Filing Access - North Carolina](#)

Antique and Classic Automobile Program

- Antique Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories.
- Classic Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories
- Eff 5-15-06 PC091813

54. Erie Insurance Company

- Age 55 and Over Deviation, Bodily Injury, Property Damage, Comprehensive and Collision.
- Anti-Lock Brake, Bodily Injury, Property Damage.
- Anti-Theft Device Deviation, Comprehensive.
- Feature 15 Deviation (Accident Forgiveness).
- Installment Premium Payment Plan.
- Coverage for Rented Vehicles.
- Multi-Policy Discount.
- Reduced Usage Discount.
- Payment Plan Discount (Payment Options).
- Classic Vehicles.
- Pro-Rata Cancellation for All Policies.
- Multi-Auto Policy.
- Base Rates Deviation.
- Class Factor Deviation.
- Model Year Factor.
- Driving Experience Factor.
- Insurance Score.
- Underwriting Tier.
- Effective 12-1-17 ERAP-130906583 [SERFF Filing Access - North Carolina](#)

55. Erie Insurance Exchange

- Base Rate Deviations by Territory, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Age 55 and Over, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Anti-Lock Brake Deviation, Bodily Injury and Property Damage.
- Anti-Theft Device Deviation, Comprehensive Coverage Deviation.
- First Accident Forgiveness Deviation.
- Feature 15 Deviation.
- Premium Payment Plan – Installment Payments.
- Coverage for Rented Vehicles, Comprehensive and Collision.
- Pro-Rata Cancellation.
- Multi-Policy Discount.
- Driver Experience Factor.
- Multi-Policy Discount - Separate Policies.
- Reduced Usage Discount.
- Tiered Rating.
- Payment Plan Discount.
- Classic Vehicles, Bodily Injury and Property Damage.
- Safe Driver Discount, Bodily Injury, Property Damage, Other than Collision and Collision.
- Advance Quote Discount
- Prior Bodily Injury Limits Discount.
- Class, No Inexperience & Inexperience Operators.
- Model Year.
- Eff 10-1-17 ERAP-131106884 [SERFF Filing Access - North Carolina](#)

56. Essentia Insurance Company

- Antique autos.
- Classic Autos.
- Mass Marketing.
- Eff 10-1-2017 ESSN-131122286 [SERFF Filing Access - North Carolina](#)

57. Esurance Insurance Company

- Territory Deviation.
- Household Group Deviation.
- Financial Responsibility Deviation.
- Points Deviation.
- High Points Deviation.
- Discount Deviation.
- Accident with No Points Deviation.
- Accident with Point Deviation.
- Major Violation Deviation.
- Minor Violation and Points Deviation.
- Market and Points Deviation.
- Points and Inexperienced Operator Deviation.
- Household Structure Deviation.
- Bodily Injury Deviation.
- Claim Free Discount.
- Preferred Risk Discount.
- Affinity Discount.
- Switch and Save Discount.
- Expense Saving Discount.
- Time at Residence Discount.
- Future Effective Date Discount.
- Mature Driver Discount.
- Multi-Policy Discount.
- Eff 6-14-17 ESUR-130976841 [SERFF Filing Access - North Carolina](#)

58. Fairmont Premier Insurance Company

- 10.7% private passenger auto BI, PD, med pay, coll, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
- Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto BI, PD, med pay & coll; Over 6 yrs.-15%.
- 10% non-fleet private passenger auto BI, PD, med pay, comp & col for principal operators age 55 and over where there is no principal operator in household.
- BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision.
- Eff. 3-1-98

59. Farm Bureau Insurance of North Carolina Inc.

- 55% deviation applies to the surcharge on voluntary policies for a 12-point violation that is not one of the following: a) manslaughter or negligent homicide resulting from the operation of a motor vehicle, b) prearranged highway racing or knowingly lending a motor vehicle to be used in prearranged highway racing, c) failure to stop and render aid when involved in an accident resulting in bodily injury or death (hit and run driving), or d) transportation for the sale of illegal intoxicating liquors by motor vehicles.
- Effective 10-1-04 PC073968 [NCDOI](#)

60. Farmers Insurance Exchange

- Ultra Premier Rating Plan Deviation
- Premier and Preferred Base Rate Deviations.
- Auto/Multi Policy Discount: Certain criteria apply.
- Anti-Theft Device Discount: ½ % discount applies to Comp when a vehicle is equipped with a passive anti-theft device.
- Electronic Funds Transfer Discount.
- Eff. 10-1-08 PC116744 [NCDOI](#)

61. Federal Insurance Company

- Antique autos by territory.
- Installment Payment-recurring payments.
- Eff. 10-1-15 CHUB-129988226 [SERFF Filing Access - North Carolina](#)

62. Federated Mutual Insurance Company

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies.
- Eff. 4-21-95

63. Fidelity & Deposit Compay of Maryland

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
- Good Driver Discount: 10% auto liability, PD, med pay comp & coll when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

64. Fidelity & Guaranty Insurance Company

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit auto BI, PD, med pay, comp & coll premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
- Eff. 9-1-00

65. Fidelity & Guaranty Insurance Underwriters

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% BI, PD, med pay, comp & coll deviation to premium when principal operator is age 55 & over and there are no inexperienced operators in household.

- Physical Damage Deviation: 6% applies to comprehensive & collision.
 - Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
 - 15% auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
 - Eff. 9-1-00
66. Firemans Fund Insurance Company
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
 - Motorcycle Physical Damage Coverage only.
 - Territory Deviation.
 - Eff. 8-15-10 FFDC-126580666 [SERFF Filing Access - North Carolina](#)
67. Firemen's Insurance Company of Washington D.C.
- 15% auto BI, PD, medical payments, uninsured/underinsured motorist, comp & collision coverage.
 - Eff. 11-1-94
68. First Financial Insurance Company
- 15% non-fleet private passenger physical damage rates.
 - Eff. 12-7-87
69. First Liberty Insurance Corporation
- Liability Single Limits (Property Damage) deviation
 - Liability Split Limits (Bodily Injury) deviation
 - Property Damage Limits deviation.
 - Medical Payments deviation.
 - Group Savings Plus Discount Program.
 - Homeowners Discount
 - Mature Driver Discount.
 - Waive the additional \$3.00 charge on the first installment on the Installment Payment Plan
 - Short Rate Cancellation deviation
 - New Customer deviation.
 - Tiering Deviation.
 - Eff. 12-15-08 PC116669 [NCDOI](#)
70. First National Insurance Company of America
- Territory Deviation.
 - Driving Group Deviation.
 - Renewal, Market, Tier Deviation.
 - SDIP, Single Car/Multi-Car Deviation.
 - SDIP, Single Car/Multi-Car, Major Deviation.
 - Account Discount Deviation.
 - Vehicle Usage, Market Deviation.
 - Certified Risks – Financial Responsibility Laws Deviation.
 - Eff 4-28-17 LBPM-130916553 [SERFF Filing Access - North Carolina](#)
71. Foremost Insurance Company
- Installment Payments
 - Eff 12/1/06 PC099237 [NCDOI](#)
72. GEICO Indemnity Company
- Automobile Installment Payments.
 - E-Banking Discount.
 - Multi-Line Discount.
 - Model Year Deviation.
 - Eff. 10-1-16 GECC-130643575 [SERFF Filing Access - North Carolina](#)

73. Garrison Property and Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Over Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff 10-14-16 USAA-130760211 [SERFF Filing Access - North Carolina](#)

74. General Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Effective 4-28-17 LBPM-130916557 [SERFF Filing Access - North Carolina](#)

75. Generali - U S Branch

- 10% auto liability BI & PD for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% auto liability BI & PD for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% auto liability BI & PD for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% auto liability BI & PD for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% liability BI & PD rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability BI & PD rates where vehicles are garaged in territories 24,26,33 or 43.
- Eff. 2-9-94

76. Government Employees Insurance Company

- Bodily Injury, Property Damage, Medical Payments, Collision and Comprehensive Deviations by Territory.
- Bodily Injury and Medical Payments Increased Limits Factor Deviation.
- North Carolina 55 & Over Deviation.
- Sponsored Marketing Group Pricing Track.
- Motorcycle Safety Course Credits.
- Five (5) Year Good Driving Discount.
- Associate Discount.
- Military Discount.
- Tier Factor.
- Driving Record Tier Matrix Deviation.
- Automobile Installment Payments.
- Driver Class Matrix.

- Territory Subdivision by Zip Code.
 - E-Banking Discount.
 - Multi-Line Discount.
 - Household Composite Index Deviation.
 - Model Year Deviation.
 - Deductible Insurance.
 - Eff. 10-1-17 GECC-131110146 [SERFF Filing Access - North Carolina](#)
77. Grain Dealers Mutual Insurance Company
- Insurance Score Credit.
 - Eff 8-4-12 NGMC-128287690 [SERFF Filing Access - North Carolina](#)
78. Graphic Arts Mutual Insurance Company
- Mass Merchandising Plan Discount (Superior and Quality Programs).
 - Personal Lines Account Credit (Superior and Quality Programs).
 - W.I.S.E./Affinity Discount Deviation (Superior and Quality Programs).
 - Eff. 10-1-17 UTCX-G131069542 [SERFF Filing Access - North Carolina](#)
79. GuideOne Mutual Insurance Company
- 55% liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual.
 - Eff. 2-1-89
80. Hanover American Insurance Company
- Account Credit Program
 - Renewal Credit: insured with Hanover American Insurance Company only.
 - Electronic Funds Transfer Payment Plan.
 - Group Modification Plan.
 - Installment Payment Plan.
 - Anti-Theft Discount Deviation.
 - Insurance Score BudgetWise Discount.
 - Eff. 10-1-15 HNVX-G130194535 [SERFF Filing Access - North Carolina](#)
81. The Hanover Insurance Company
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
 - Installment Pay Plan by Electronic Funds Transfer: No service charge.
 - Group Modification Plan Deviation: 0% to 15.5%.
 - Installment Payment Plan: \$3 charge for each installment, excluding first installment.
 - Eff. 4-1-02
82. Harbor Specialty Insurance Company
- 10% physical damage insurance rates for risks with "0" SDIP pts.
 - 5% BI, PD, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
 - 15% comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
 - 5% non-fleet private pass auto BI, PD & Med Pay rates for risks with "0" SPID pts.
 - Eff 2-1-94
83. Harleysville Preferred Insurance Company
- Preferred Customer Discount.
 - StarPak Program Discount.
 - Companion Credit.
 - Life Insurance/Annuity Policy Discount.
 - Group Discount, Liability, Medical Payments, Comprehensive and Collision Coverages.
 - Coverage Factors for Comprehensive and Collision coverages.
 - Multi-Line (Commercial Auto).
 - New Policyholder Discount.
 - First Accident Forgiveness.
 - Territorial Deviations.
 - Electronic Funds Transfer(EFT).

- Eff 10-1-16 HRLV-130655828 [SERFF Filing Access - North Carolina](#)

84. Hartford Accident and Indemnity Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Business Owned Non-Fleet PPA Auto Credit.
- Territory Definition Table.
- Maximum Deviation Factor.
- Eff 4-22-17 HART-130891606 [SERFF Filing Access - North Carolina](#)

85. Hartford Casualty Insurance Company

- Agency Book Transfer Credit, maintained continuous automobile coverage, four or more consecutive years of accident and conviction free experience, BI, PD, Med Pay, Comp and Collision.
- Account Credit.
- Eff 5-8-12 HART-128103692 [SERFF Filing Access - North Carolina](#)

86. Hartford Fire Insurance Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Designated Affinity Groups Deviation.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.

- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Writing Company Expense Deviation.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Eff 4-22-17 HART-130891727 [SERFF Filing Access - North Carolina](#)

87. Hartford Insurance Company of the Midwest

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Writing Company Expense Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Eff 4-22-17 HART-130891778 [SERFF Filing Access - North Carolina](#)

88. Hartford Underwriters Insurance Company

- Defensive Driver Credit.
- Account Credit.
- Renewal Credit Discount.
- Incident Free Credit.
- Safe Driver Plus Credit.
- Advantage Discount.
- Primary Classification Rating Factors Exception.
- Eff. 11-1-09 HART-126225525 [SERFF Filing Access - North Carolina](#)

89. Horace Mann Insurance Company

- Surcharge Forgiveness.
- Electronic Funds Transfer.
- Installment Payments.
- Payroll Payments Plan Deviation.

- Educator Deviation.
- Multiline Deviation.
- 2011+ ISO Symbol Deviation.
- Eff 10-1-17 HRMN-131094837 [SERFF Filing Access - North Carolina](#)

90. Horace Mann Property & Casualty Insurance Company

- Territory Deviation.
- Multiline Deviation.
- Surcharge Forgiveness.
- Electronic Funds Transfer.
- Installment Payments.
- Credit Rating Deviation.
- Administrator Deviation.
- Payroll Payment Plan Deviation.
- Educator Deviation.
- 2011+ ISO Symbol Deviation.
- New Customer Deviation.
- Advanced Quote Deviation.
- Eff. 10-1-17 HRMN-131094896 [SERFF Filing Access - North Carolina](#)

91. IDS Property Casualty Insurance company

- Accident Free Discount.
- Auto/Homeowner Discount
- Base Rate Coverages Deviation BI, PD, Med Pay, Comp, Collision and UM/UIM limits.
- Liability Limits Deviation.
- Installment Pay Plan.
- Work Site Discount.
- Costco Member Discount.
- Multi-Car Discount.
- Affinity Discount.
- Eff 10-1-17 PRCA-131120781 [SERFF Filing Access - North Carolina](#)

92. Indemnity Insurance Company of North America

- 17% BI, PD, medical payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

93. Infinity Insurance Company

CLASSIC COLLECTORS PROGRAM

- BI & PD, UM or UM/UIM Combined BI, UM or UM/UIM PD coverage, Medical Payment discounts.
- Comp and Coll and towing coverage deviation.
- Transfer Credits.
- Eff 2-10-10 NFNT-126446722 [SERFF Filing Access - North Carolina](#)

94. Insura Property and Casualty Insurance Company

- Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.
- Anti-Theft Discount: Variable credit.
- Longevity Discount: credit to Plus & Premier auto policies that have been in force for past 5 yrs.
- Mature Operator Discount: discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.
- Discount Factor for BI, PD, medical payments, comprehensive & collision on all Insura Premier policies.
- Eff. 1-27-03 PC056566 [NCDOI](#)

95. Insurance Company of North America

- 17% BI, PD, med payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

96. Integon Casualty Insurance Company

- Waive installment Payment Plan fee.

- Vehicle with full coverage, Non Preferred.
- Driver Class Deviation.
- Eff. 11-1-09 GMMX-129493514 [SERFF Filing Access - North Carolina](#)

97. Integon General Insurance Corporation

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier- Territory Deviations.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Drivers/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible deviation.
- Household Points Deviations.
- Eff. 10-3-17 GMMX-131149496 [SERFF Filing Access - North Carolina](#)

98. Integon Indemnity Corporation

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit Deviation.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier Territory Deviation.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.

- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Drivers/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible Deviations.
- Household Points Deviations.
- Eff. 10-3-17 GMMX-131149494 [SERFF Filing Access - North Carolina](#)

99. Integon National Insurance Company

- Installment Fee Waived.
- Full Coverage Deviation.
- Electronic Funds Transfer Deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car Deviation.
- Inexperience Operator Deviation.
- Driver Class and Waivable Violations Deviations (Liability).
- Credit Program Deviations.
- At Fault Accident.
- New Car Deviation.
- Territory Deviation.
- Policy Limit Deviation.
- NCI Deviation.
- Multi Policy(Homeowner) Deviation.
- Minimum Driving Experience Deviation.
- Miscellaneous Deviation.
- Book Roll Stabilization Deviation.
- Eff 10-1-17 GMMX-131119481 [SERFF Filing Access - North Carolina](#)

100. Integon Preferred Insurance Company

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit Deviation.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier- Territory Deviations.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviations.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Driver/Coverage Deviation.

- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible Deviation.
- Household Points Deviations.
- Eff 10-3-17 GMMX-131149491 [SERFF Filing Access - North Carolina](#)

101. Ironshore Indemnity Inc.

- 7.5% BI, PD for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% BI, PD for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing of knowingly lending a vehicle to be used in pre-arranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- Eff. 6-7-95

102. Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - d. Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
 - 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
 - Eff. 4-1-99

103. Liberty Mutual Insurance Company

- Group Savings Plus Discount.
- Homeowners Discount.
- Mature Driver Discount Program.
- New Customer downward deviation.
- Tiering Deviations.
- Installment Payment Plan.
- Short Rate Cancellation deviation.
- Early Shopper Discount.
- Eff. 3-6-12 LBPM-127985786 [SERFF Filing Access - North Carolina](#)

104. LM Insurance Corporation

- Liberty Mutual advantage.
- Multi-Policy Discount.
- Policy Segmentation Program.
- New Graduate Discount.
- Student-away-at-School Discount.

- Good Student Discount.
- Newly Retired Discount.
- Accident Prevention Course Discount.
- Driver Training Discount.
- TeenSMART Driving Course Discount.
- Military Discount.
- New-to-Liberty Vehicle Discount.
- Vehicle Safety Discount.
- Hybrid Vehicle Discount.
- Paid-in-Full Discount.
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount.
- Payroll Deduction Discount.
- Early Shopper Discount.
- Newlywed Discount.
- Newly Licensed Driver Discount.
- Newly Independent Discount.
- New Move Discount.
- Paperless Policy Discount.
- Accident Forgiveness.
- Installment Payments.
- Pro-Rata Cancellation Exception.
- Eff 10-30-15 LBPM-130245075 [SERFF Filing Access - North Carolina](#)

105. LM Property & Casualty Insurance Company

- 2% BI, PD, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% BI, PD, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% BI, PD, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount.
- 5% Companion for Life Discount.
- Base Rate Deviation for single & multi car policies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment.
- Eff. 7-11-03 PC061489 [NCDOI](#)

106. Lumbermens Mutual Casualty Company

- Deferred Premium Payment Plan - monthly service charge of 3\$ is applied per billing. If paid through electronic funds transfer, a monthly service charge is applied per billing.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03

107. Maiden Speciatly Insurance Company

- Installment Fee Waived deviation.
- Full Coverage deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car deviation.
- Eff. 11-1-09 GMMX-126330263 [SERFF Filing Access - North Carolina](#)

108. Main Street America Assurance Company

- Preferred Plus Driver Discount. Collision and Comp Coverages
- Preferred Driver Discount Comp and Coll Coverages.
- Insurance Score Discount BI, PD, Med Pay , Uninsured and Combines UM/UN.
- Installment Pay Plan – Multi-policies, Installment Pay Plan – EFT.
- Combines Personal Protection Program – both HO and Auto, BI, PD, Med, Coll, Comp.
- Eff 10-10-07 PC107137 [NCDOI](#)

109. Markel Insurance Company

- Base Rate Deviation.
- Mass Marketing Discount.
- Eff 1-1-13 MRKA-128222281 [SERFF Filing Access - North Carolina](#)

110. Maryland Casualty Company

- 5% BI, PD, comprehensive & collision coverage if named insured is an educator.
- 5% BI, PD, med payments, comp & collision for drivers with least 30 yrs. driving experience & no inexperience operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto BI, PD for anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto BI, PD, comprehensive, collision, uninsured
- underinsured motorist, towing & labor & all miscellaneous coverage (companion policy).
- Eff. 2-15-98

111. Massachusetts Bay Insurance Company

- Account Credit Program.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score Budget wise discount.
- Eff. 10-1-15 HNVX-G130194772 [SERFF Filing Access - North Carolina](#)

112. Members Insurance Company

- Vehicle-Driver Structure Deviation.
- Accident Free Experience Deviation.
- Homeownership Deviation.
- TMIC Auto and Home Multi-Policy Deviation.
- Financial Responsibility.
- Electronic Funds Transfer Installment Deviation.
- AAA Affinity Deviation.
- AAA Employee Deviation.
- First Accident Surcharge Deviation.
- Territory Rating Deviation.
- Elite AAA Member Pathways Deviation.
- Eff 10-1-17 CMCG-131155510 [SERFF Filing Access - North Carolina](#)

113. Merastar Insurance Company

- Account Discount, Rule 4.I. (a).
- Mature Operator Discount, Rule 4.I (b).
- Auto/Home Discount, Rule 4.I. (a) on BI, PD, med pay, comp and coll rates.
- Safe and Sound Discount, Rule 4.I. (b) on comp and coll rates.
- Anti-Lock Braking Discount, Rule 4.I.(c) on collision.
- Anti-Theft Discount, Rule 4.I. (c) on comp rates.
- Waiver of Installment Charge, Rule 4.I. (a).
- Personal Financial Management Discount (Credit Score), Rule 4.I. (b).
- Eff. 12-15-09 UNTR-126283450 [SERFF Filing Access - North Carolina](#)

114. Metropolitan Direct Property & Casualty Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.

- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi Cycle Discount.
- Eff 1-31-17 METX-130887620 [SERFF Filing Access - North Carolina](#)

115. Metropolitan Property & Casualty Insurance Company

- Territory Deviation.
- Auto Policy Plus.
- Mass Merchandising Account.
- Payroll Deduction Discount.
- Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi-Cycle Discount.
- Multi-RV Discount.
- Liability Coverages Base Premiums ATV, Dune Buggies, Mini-Bikes, other Personal Transport.
- Liability Coverages Base Premiums- Golfmobiles.
- Eff. 10-1-17 METX-131120624 [SERFF Filing Access - North Carolina](#)

116. Midvale Indemnity Company

- Territory Factors.
- Additional Deductible Factors.
- Non-Excess Class Factors.
- Excess Class Factors.
- Loss and Violation Score.
- Vehicle Age.
- Model Year.
- Liability Symbol Factors.
- Physical Damage Symbol Factors.
- Mileage Factors.
- Prior Insurance Factors.
- Insurance Score Group Factors.
- Household Composition Factors.
- Lapse Adjustment Factors.
- Early Bird Discount.
- Steer Into Savings Discount.
- Good Student Discount.
- Away at School Discount.
- Auto-Pay Discount.
- Paperless Discount.
- Loyalty Discount.
- Multi-Product Discount.
- Auto Safety Equipment Discount.
- Connect Partner Discount.
- Full Pay Discount.
- Maximum Policy Discount.
- Installment Payment Plans.
- Eff. 10-1-17 AMFC - 131020397 [SERFF Filing Access - North Carolina](#)

117. Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.
- Eff. 10-1-85

118. NGM Insurance Company

- Preferred Plus Driver 10% Discount on Collision and Comprehensive.
- Preferred Driver 3% Discount on Collision and Comprehensive.
- Insurance Score.
- Installment Payment Plan Deviation.
- Homeownership Discount.
- Bodily Injury Increased Limit Factor Table.
- Collision Deductible Table.
- Comprehensive Deductible Table.
- New Business Discount.
- Mature Driver Accident Prevention Course Discount.
- Anti-Lock Braking System Discount
- By-Coverage Territory Base Rate.
- Eff. 10-1-17 NGMC-131117381 [SERFF Filing Access - North Carolina](#)

119. National Specialty Insurance Company

- Deviation on bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met.
- Eff. 2-6-95 *Name changed from State National Specialty Insurance Company effective 3/16/04*

120. National Surety Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581109 [SERFF Filing Access - North Carolina](#)

121. Nationwide Affinity Insurance Company of America

- Territory Deviation.
- Affinity Deviation.
- Liability Vehicle Grouping Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Miscellaneous Vehicle Deviation.
- Term with Prior Carrier Deviation.
- Eff 10-1-16 NTWP-130621673 [SERFF Filing Access - North Carolina](#)

122. Nationwide General Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Paperless Policy Deviation.
- Driver Class Deviation.

- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Tier Deviation, Bodily Injury and Property Damage.
- Terms with Prior Carrier Deviation.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Preferred Bundle Deviation.
- Preferred Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- Eff 10-1-17 NWPC-131102532 [SERFF Filing Access - North Carolina](#)

123. Nationwide Insurance Company of America

Motorcycle

- Motorcycle Deviation Matrix.
- Eff 4-15-17 NWSP-130915403 [SERFF Filing Access - North Carolina](#)
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- Financial Responsibility Deviation – Based on credit scoring. Credit varies.
- Territory Deviation – Credit varies by territory.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.
- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Preferred Deviation.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible Deviation.
- Company placement deviation.
- Paperless Policy Deviation.

- Eff 10-1-15 NWPC-130207857 [SERFF Filing Access - North Carolina](#)

124. Nationwide Mutual Fire Insurance Company

- Company Deviation Factor
- Inexperienced Operator Deviation.
- Multi-auto Policy Deviation.
- Eff. 3-1-12 NTWP-128004034 [SERFF Filing Access - North Carolina](#)

125. Nationwide Mutual Insurance Company

NATIONWIDE MUTUAL INSURANCE COMPANY

- Home and Car Deviation.
- Preferred Driver Deviation.
- Combined Deviation.
- Affinity Deviation.
- Intra-Agency Transfer Deviation
- Payment Plan Deviation.
- Merit Credit Deviation.
- Nationwide Associate Deviation.
- Nationwide Uninsured/Underinsured Motorists Coverage.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-up Deviation.
- Multi-Auto Policy Deviation.

NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATIONS)

- Preferred Customer Discount.
- StarPak Program Discount.
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group Discount.
- Multi-Line (Commercial Auto).
- New Policyholder Discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer.
- Eff 10-1-17 NWPC-131102568 [SERFF Filing Access - North Carolina](#)

NATIONWIDE MUTUAL INSURANCE COMPANY Classic Auto Program

- Antique Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Classic Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Mass Marketing Deviation.
- Eff 10-1-17 NWLC-131120252 [SERFF Filing Access - North Carolina](#)

126. Nationwide Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation
- Payment Plan Deviation – Electronic Funds Transfer.
- Tier Deviation, Bodily Injury and Property Damage.
- Terms with Prior Carrier Deviation.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.

- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Fender Bender Forgiveness Deviation.
- Preferred Bundle Deviation.
- Preferred Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Paperless Policy Deviation.
- Effective 10-1-17 NWPC-131102571 [SERFF Filing Access - North Carolina](#)

127. Netherlands Insurance Company

- 10% deviation applies to BI, PD, medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & med pay comp and coll coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & med pay comp and coll coverages for risks part of the Personal Protectors Program.
- 2% discount for BI, PD, & med pay comp and coll coverages provided the principal operator of the vehicle is age 55 or older.
- Eff. 10-15-02

128. New South Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Safe Driver Insurance Plan Single/Multi Car deviation.
- Eff. 11-1-09 GMMX-126328296 [SERFF Filing Access - North Carolina](#)

129. North Carolina Farm Bureau Mutual Insurance Company

- Driving Experience Policies with Reward Driver (29 to 49 years driving experience).
- Deviation of 20% to Collision Coverage on Motorcycles with Greater than 1000 cc's.
- Territory Deviation Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Twelve-point Violation for Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Split Limit Bodily Injury Increased Limits.
- Insurance Credit Scoring.
- Eff 4-1-17 NCFB-130876717 [SERFF Filing Access - North Carolina](#)

130. Northern Insurance Company of New York

- 10% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation BI, PD, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% BI, PD, med pays, comp & coll for operators with at least 30 yrs. driving experience with no inexperience operators.
- 5% BI & PD with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% BI, PD, med pay, uninsured & underinsured motorist, comp, coll, towing & all misc coverage for auto & home discount.
- 10% BI, PD, comprehensive & collision with named insured employed as an educator.
- 12% BI, PD, med pay, comp & collision where name insured is an employee of Centry Furniture Industries Inc.
- 6% deviation on BI, PD, comp & coll if named insured is an employee of Premier, Inc. & its Hospitals & Health Systems & Premier Insurance Management Services, Inc.
- 9% deviation on BI, PD, comp & coll if named insured is an employee of American Veterinarians Medical Association Professional Liability Insurance Trust.
- Eff. 7-19-01 PC042666 [NCDOI](#)

131. Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply.
- Eff. 9-1-00

132. Omni Insurance Company

- For deviations see the North Carolina Department of Insurance website.
- Eff 5-28-01 PC041974 [NCDOI](#)

133. OneBeacon America Insurance Company

- Base rate deviation by territory: bodily injury, property damage, med pay, comprehensive & collision premium. Variable credits.
- 5% bodily injury, property damage, med pay, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: on comprehensive if vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01

134. OneBeacon Midwest Insurance Company

- 5% Multi-Policy Credit for BI, PD, med pay, comprehensive & collision for principal driver age 55 & over.
- Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
- Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation.
- Eff. 11-20-01

135. Owners Insurance Company

- Bodily Injury Limit Deviation.
- Owners Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi Policy Discount
- Auto/Life Multi Policy Discount.
- Auto/Umbrella Multi Policy.
- Paid in Full Discount.
- Mature Driver Discount.
- Insurance Score Deviation.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 10-1-17 AOIC-131050798 [SERFF Filing Access - North Carolina](#)

136. Pacific Employers Insurance Company

- 17% BI, PD, med pay, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.
- Eff. 3-18-97

137. Pacific Indemnity Company

- Antique autos by territory.
- Installment Payment -recurring payments waived.
- Eff. 10-1-15 CHUB-129988231 [SERFF Filing Access - North Carolina](#)

138. Peak Property and Casualty Insurance Corporation

- SDIP Points BI & PD and Med Pay deviations 12-20 SDIP points.
- Eff 4-13-15 VKNG-129979765 [SERFF Filing Access - North Carolina](#)

139. Peerless Insurance Company

- Deviation on BI, PD, Med Pay, Comp and Coll written with forms HO-3, HO-5, or HE-7 that are part of the Personal

Protector Program.

- Deviation on BI, PD, Med Pay, Comp & Coll written with form HO-06 that is part of the Personal Protector program.
- Deviation on Installment Payment Plan by Electronic Funds Transfer or Agency Bill.
- Price Point deviation.
- Deviation on BI, PD, Med Pay, Comp and Coll coverage written with forms HO-4 and part of Personal Protector Program.
- Effective 8-15-13 LBRM-128968114 [SERFF Filing Access - North Carolina](#)

140. Pennsylvania General Insurance Company

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO- & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: BI, PD, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
- 15% bodily injury, property damage & medical payments.
- Eff. 3-15-96

141. Pennsylvania National Mutual Casualty Insurance Company

- Account Credit.
- Account Credit without Homeowners Due to W/H Exposure.
- Mature Driver Discount.
- Personal Auto Preferred Program Discount.
- Personal Auto Preferred Advantage Program Discount.
- Insurance Bureau Score Discount.
- Private Passenger Autos Written on a Commercial Lines Policy.
- Underwriting Scorecard Deviation.
- Territory Deviation.
- Recurring Payment Charge Waived.
- Paid in Full Discount.
- Affinity Group Discount.
- Intra-Agency Transfer Transition Factor.
- Advanced Quote Discount.
- PennID (Informed Driver Program) Enrollment Discount.
- PennID (Informed Driver Program) Participation Discount.
- Eff 10-1-17 PNPR-131085850 [SERFF Filing Access - North Carolina](#)

142. Pharmacists Mutual Insurance Company

- Multi-Policy Credit Personal Package discount.
- Multivariate Rating.
- Deviation of Base Rates.
- Eff 11-1-11 PHAR-127314841 [SERFF Filing Access - North Carolina](#)

143. Philadelphia Indemnity Insurance Company

- Misc Type E Antique Auto.
- Misc Type F Classic Auto.
- Misc Type E Physical Damage only and Collision coverage for Antique Auto.
- Misc Type F Classic Auto Physical Damage.
- Eff 4-1-14 PHLX-G129363895 [SERFF Filing Access - North Carolina](#)

144. Phoenix Insurance Company

- Territory Deviation.
- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Multi-Line Insurance and Financial Services Institutions.
- Effective 10-1-16 TRVA-130603005 [SERFF Filing Access - North Carolina](#)

145. Platt River Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply.
- Eff. 10-1-99

146. Privilege Underwriters Reciprocal Exchange

- Extra Vehicle Deviation.
- Accident Prevention Course.
- Driver Training Course.
- Good Student Discount.
- Away at School Discount.
- Years Clean Discount.
- Multi-line Policy.
- Anti-lock Brakes.
- Anti-theft Discount.
- Window Glass Etching discount.
- Tier Rating Credit Scoring.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Vacation Use Discount.
- Years Licensed Deviation.
- Territory Deviation.
- Renewal Discount.
- Eff 10-1-16 PRIV-130593541 [SERFF Filing Access - North Carolina](#)

147. Progressive American Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.
- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage

- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Household Composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation.
- Eff 9-6-13 PRGS-129156410 [SERFF Filing Access - North Carolina](#)

148. Progressive Northern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation
- New Business Installment deviation.
- Eff 9-6-13 PRGS-129151581 [SERFF Filing Access - North Carolina](#)

149. Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non-standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non-standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.

- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts.
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non-standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
 - Deviation for multi car, non-standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
 - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
 - Deviation for single car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non-standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non-standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non-standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra-preferred underwriting.
- 40% multi car policies, ultra-preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra-preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non-standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.

- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- d. Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non-standard underwriting with 12-18 or more SDIP pts.
- 45%-64% for multi car policies, non-standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 51%-67% for multi car policies, non-standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, standard, preferred and ultra-preferred underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non-standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non-standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- Eff. 7-1-99

150. Progressive Premier Insurance Company of Illinois

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-17 PRGS-131105298 [SERFF Filing Access - North Carolina](#)

151. Progressive Southeastern Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-17 PRGS-131105294 [SERFF Filing Access - North Carolina](#)

152. Progressive Universal Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-17 PRGS-131105360 [SERFF Filing Access - North Carolina](#)

153. Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.

- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Territory Deviation.
- Maximum Deviation Factor.
- Eff 4-22-17 HART-130891840 [SERFF Filing Access - North Carolina](#)

154. Providence Washington Insurance Company

Standard Program

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.

Preferred Program

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.
- Eff.7-1-02

155. Republic Franklin Insurance Company

- Personal EDGE Essentials Auto Account Credit.
- Personal Lines Account Credit Select Program.
- Personal EDGE Essentials and Select Program W.I.S.E./Affinity Discount.
- Select Program Physical Damage Reduction Deviation.
- Essentials Program Tiered Rating Deviation.
- Premium Payment Credit.
- Eff. 10-1-17 UTCX-G131069559 [SERFF Filing Access - North Carolina](#)

156. Response Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met.
- Eff. 7-15-96 PC034398 [NCDOL](#)

157. Safeco Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviations.
- Vehicle Usage, Market Deviation.

- Certified Risks – Financial Responsibility Laws Deviation.
 - Eff 4-28-17 LBPM-130916567 [SERFF Filing Access - North Carolina](#)
158. Seaton Insurance Company
- 15% auto liability, med pay & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, med pays & phys damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
 - 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types).
 - Eff. 6-20-88
159. Selective Insurance Company of South Carolina
- Installment Payment Plan: \$2 per each installment.
 - 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.
 - Eff. 6-1-01
160. Selective Insurance Company of the Southeast
- 30% deviation will be applied to liability Phys Damage rates when a Commercial Package policy is written in conjunction with the risk.
 - Eff. 4-1-08 PC112412 [NCDOI](#)
161. Sentinel Insurance Company, Ltd.
- Insurance score Tier deviation factors.
 - Account/Tier Deviation.
 - Safe Driver/Incident Free Credit/Tier Deviation factor.
 - Least experienced driver factor/Tier Deviation factor
 - Most experienced driver factor/Tier Deviation factor.
 - Prior BI limits credit/Tier Deviation factor.
 - Territory/Tier Deviation factor.
 - Business Owned Non-Fleet Credit.
 - Eff 10-1-15 HART-130123852 [SERFF Filing Access - North Carolina](#)
162. Southern Guaranty Insurance Company
- Exceptional Driver Program: 15% BI, PD, medl pay, comprehensive & collision when underwriting guidelines are met.
 - Exception Plus: Additional 5% credit for BI, PD, med pay, comp & coll when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
 - Mature Driver Discount: 10% BI, PD, med pay, comprehensive, collision & medical payments when underwriting guidelines are met.
 - Multi Policy Discount: 5% auto comp & coll base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
 - 10% credit auto BI, PD, med pay, comp & coll for all private passenger auto policies for University of North Carolina Employees.
 - Eff. 7-1-00
163. Southern Insurance Company of Virginia
ADVANTAGE XL PROGRAM
- Recreational Trailer Rate Discount.
 - Multi-Car Discount.
 - Loss Free Renewal Discount.
 - New Business Automobile Discount.
 - Passive Restraint Discount.
 - Anti-Lock Braking System Discount.
 - Anti-Theft Devices Discount.
 - Homeowners Discount.
 - Automatic Payment Plan.
 - First Accident Forgiveness.

- Pace Bundle Deviation.
- XL Factors.
- Experienced Operator Discount.
- Paid in Full Discount.

MERIT XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

SUPERIOR XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

PREFERRED XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Payment Plan.
- Pace Bundle Deviation.
- XL Rating Factors.
- Paid in Full Discount.

AUTOGUARD XL, AUTOGUARD II XL PROGRAMS

- Multi-Car Discount.
- Recreational Trailer Rate Discount.

- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.

PREFERRED PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.

STANDARD PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.
- Eff. 11-15-17 DNGL-131170318 [SERFF Filing Access - North Carolina](#)

164. Southern Pilot Insurance Company

- UNC-Chapel Hill Employee discount.
- Exceptional Driver Plan Credit: on a vehicle insured in the voluntary market and principally driven by an operator with at least nine years of operating experience who has had no chargeable accidents within the past three years.
- Accident Free Discount: 5% credit shall be applied to BI, PD, Med Pay, Comp and Coll premiums on a vehicle insured in the voluntary market and driven by an operator who has had no chargeable accidents within the past three years and has been continuously insured with Southern Pilot for at least three years. An additional 5% applies for a six yr. period. New Business applicants and Southern Pilot renewal customers insured in the voluntary market who can document continuous coverage with a prior carrier and no chargeable accident for a three or six year period as described above are also eligible for the Southern Pilot Accident Free Discount. Maximum Accident Free Discount is 10%. Accident Free will be removed at the next renewal following the first chargeable accident where \$1000 or more was paid for BI, PD, Med and Coll (combined) for any operator in the household.
- Mature Driver Discount: Principal Operators who have 34 years or more of driving experience that are written in the voluntary market and have no operators in their household with less than nine years driving experience shall receive a %% discount on Bodily Injury, Property Damage, Comprehensive, Collision & Medical expense premiums for the vehicle they principally operator.
- Multi Policy Discount: 5% credit applied to BI, PD, med pay, comp, & coll premiums developed from the North Carolina Rate Bureau Personal Auto Manual on a vehicle insured in the voluntary market when Southern Pilot Insurance Company insures an individual's home and automobile.
- Eff. 2-24-09 PC123649 [NCDOI](#)

165. SPARTA Insurance Company

- 5% auto BI, PD, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.

- Eff. 11-20-01 PC045268 [NCDOI](#)

166. St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment.
- Eff. 1-1-95

167. St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit BI, PD, med pay, comp & coll, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, BI, PD liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined BI & PD liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto med pays rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs. -0%; 3yrs. -3%; 4yrs. -4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met.
- Eff. 3-1-00

168. St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates.
- Eff. 1-1-88

169. Standard Fire Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-18-17 TRVA-130810507 [SERFF Filing Access - North Carolina](#)

170. State Automobile Mutual Insurance Company

- 10% auto BI, PD, med pay, comp & coll coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.
- 5% auto BI, PD, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.
- 15% auto BI, PD, med pay, comp & coll coverages provided there are no SDIP pts., no inexperienced operators, all

operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.

- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% auto BI & PD liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems.
- Eff. 2-1-93

171. State Auto Property & Casualty Insurance Company

- Auto/Home Discount.
- Financial Stability.
- Driver Experience.
- Territory Deviation.
- Early Upload Discount.
- Good Student Discount.
- Anti-Lock Braking Systems Discount.
- Installment Plan with Electronic Funds Transfer Deviation.
- Customizing Equipment Deviation.
- Discount for Electric Autos.
- Paid in Full Discount.
- Employee Group Discount Plan.
- Eff. 2-13-17 STAT-130796045 [SERFF Filing Access - North Carolina](#)

172. State Farm Mutual Automobile Insurance Company

- Territory Deviation, Bodily Injury, Property Damage, Collision, Combined Uninsured/Underinsured.
- Accident Free Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Multiple Line Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Electronic Funds Transfer Deviation.
- Good Driving Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Classic Vehicle Deviation Bodily Injury, Property Damage, Medical Payments and Collision.
- Customer Rating Index (CRI) Deviation.
- SDIP Deviation.
- Customization Deviation.
- Antique Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Motorcycle Liability Deviation.
- Multi-Car Deviation.
- Classification Deviation.
- Medical Payment Coverage Limit Deviation.
- PPA Model Year Deviation (BI/PD/MP).
- Motor Cycle Model Year Deviation (BI/PD).
- Inexperienced Operator Deviation.
- Drive Safe & Save Deviation (BI/PD/MP/Comp/Collision).
- Location Rating Factors.
- Marginal Acquisition Expense Adjustment Deviation.
- Driver Adjustment Deviation.
- Eff 4-3-17 SFMA-130834809 [SERFF Filing Access - North Carolina](#)

173. Teachers Insurance Company

- Credit Rating Deviation.
- Multiline Deviation.
- Educator Deviation.
- Territory Deviation.
- Underwriting Level Deviation.
- Number of Household Vehicles Deviation.
- Number of Household Drivers Deviation.
- Advanced Quote Deviation.
- Payroll Payment Plan Deviation.
- Electronic Funds Transfer.
- Installment Payments.

- 2011+ ISO Symbol Deviation.
- Eff 10-1-17 HRMN-131094871 [SERFF Filing Access - North Carolina](#)

174. Titan Indemnity Company

- **TIER A**
- Territory Deviation and Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- **TIER B**
- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798611 [SERFF Filing Access - North Carolina](#)

175. Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% auto single limit (liability & medical payments) or BI, PD & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto BI, PD, medical payments & collision coverage. Credit applies to voluntary policies.

- Mature Driver Deviation: 3% to BI, PD & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% auto BI, PD & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation.
- Eff. 12-17-93

176. Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 10-15-92

177. Travelers Casualty Insurance Company of America

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates.
- Eff. 10-15-92
- Name Changed from Travelers Casualty & Surety Company of Illinois effective 1/1/04

178. Travelers Home and Marine Insurance Company

- Territory Factors By Coverage.
- Policy Variables By Region Code, Insurance Score, and Residence Type.
- Household Composition 1 by Insurance Score, Drivers, Incidents, Marital Status, and Number of Vehicles.
- Household Composition 2 by Licensed Drivers, Vehicles, and Marital Status.
- Household Composition 3 by Highest Licensed Drivers, Vehicles, and Marital Status.
- Household Composition 4 by Lowest Licensed Drivers, Inexperienced Operators, Vehicles, and Tenure.
- Underwriting Tier by Prior Insurance, Incident Classification.
- Driver Insured Elsewhere.
- Accident Forgiveness.
- Annual Mileage by Vehicle, Years Licensed, Inexperience, Vehicle Age, Annual Mileage.
- Foreign licenses by Tenure.
- Out of State Driver's License.
- Unverifiable Motor Vehicles Report.
- Coverage Level Adjustment.
- Location Level By Garaging Zip Code.
- Vehicle Liability Risk Group Bodily Injury.
- Vehicle Liability Risk Group Property Damage.
- Vehicle Liability Risk Group Medical Payment.
- Vehicle Liability Risk Group Collision.
- Vehicle Liability Risk Group Comprehensive.
- Policy Level Vehicle Liability Risk Group Bodily Injury.
- Policy Level Vehicle Liability Risk Group Property Damage.
- Policy Level Vehicle Liability Risk Group Collision.
- Policy Level Vehicle Liability Risk Group Comprehensive.
- Model Year.
- New Car Discount.
- Alternative Fuel Vehicle Discount.
- Total Policy Safe Driver Incident.
- Vehicle Use.
- Safe Driver Discount.
- Good Student Discount.
- Student Away at School Discount.
- Driver Training Discount.
- Affinity Discount.
- Multi Car Discount.
- Early Quote Discount.
- Continuous Insurance Discount.
- Good Payer Discount.

- Electronic Payment Discount.
- Multi Policy and Homeownership Discount.
- Paid in Full Discount.
- Insurance Score Tier.
- Installment Payments.
- Transition Modification.
- Transition Modification Acquisition.
- Eff 10-1-17 TRVA-131070148 [SERFF Filing Access - North Carolina](#)

179. Travelers Indemnity Company

- Installment Payment Plan.
- Contributing Vehicle Credit.
- Eff. 10-1-15 TRVA-130114275 [SERFF Filing Access - North Carolina](#)

180. Travelers Indemnity Company of America

- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments - Installment charge for each installment is deleted.
- Eff 10-1-15 TRVA-130114258 [SERFF Filing Access - North Carolina](#)

181. The Travelers Indemnity Company of Connecticut

- Territory Deviation.
- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Effective 10-1-16 TRVA-130603033 [SERFF Filing Access - North Carolina](#)

182. Travelers Personal Security Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Company Coverage Factor.
- Hybrid Vehicle Discount.
- Installment Payment deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-18-17 TRVA-130810592 [SERFF Filing Access - North Carolina](#)

183. Travelers Property Casualty Company of America

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% auto BI, PD, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% auto BI, PD, med pay & coll for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% auto comprehensive, fire/theft & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met.
- Eff. 8-21-99

184. Truck Insurance Exchange

- Territory Deviation.
- Household Group Deviation - Liability.
- Single Car Financial Responsibility and Points Deviation – Liability.

- Multi Car Financial Responsibility and Points Deviation – Liability.
- Financial Responsibility High Points Deviation Single Car – Liability.
- Financial Responsibility High Points Deviation Multi Car – Liability.
- Multi-Car/Paid-in-full/Auto-Home/Mobile Home/Rent Deviation – Liability.
- Accident and Point Deviation - Liability.
- Major Violation Deviation – Liability.
- Minor Violation and Points Deviation – Liability.
- Market and Points Deviation – Liability.
- Points and Inexperienced Operator Deviation – Liability.
- Household Structure Deviation – Liability.
- Electronic Funds Transfer Installment Deviation.
- Territory Deviation-Physical Damage.
- Household Group Deviation - Physical Damage.
- Single Car-Points Financial Responsibility and Points Deviation - Physical Damage.
- Multi Car, One Collision Vehicle, Financial Responsibility and Points – Physical Damage.
- Multi Car, Two or More Collision Vehicles, Financial Responsibility and Points – Physical Damage
- Financial Responsibility High Points Deviation Single Car-Physical Damage.
- Financial Responsibility High Points Deviation Multi Car-Physical Damage.
- Multi Car/Paid in full/auto-Home/Mobile Home/rent deviation - Physical Damage.
- Accident and Point Deviation-Physical Damage.
- Major Violation-Physical Damage.
- Minor Violation and Points Deviation-Physical Damage.
- Market and Points Deviation-Physical Damage.
- Points and Inexperienced Operator Deviation - Physical Damage.
- Household Structure Deviation-Physical Damage.
- Marital Status deviation Liability.
- Electronic Funds Transfer Deviation Liability.
- Marital Status deviation Physical Damage.
- Electronic Funds Transfer Deviation Physical Damage
- Eff 3-1-10 FARM-126381295 [SERFF Filing Access - North Carolina](#)

185. Trumbull Insurance Company

- Insurance Score Tier Deviation.
- Account or Homeownership Factor Deviation.
- Driving Record Factor.
- Least Experienced Driver Factor Deviation.
- Most Experienced Driver Factor Deviation.
- Prior Bodily Injury Limits Factor Deviation.
- Annual Mileage Factor Deviation.
- Cars Versus Drivers Factor Deviation.
- Marital Status Factor Deviation.
- AARP Membership Factor Deviation.
- Territory Factor Deviation.
- Defensive Driver Factor Deviation.
- Business Owned Non-Fleet Auto Credit.
- Eff 10-22-16 HART-130665353 [SERFF Filing Access - North Carolina](#)

186. Twin City Fire Insurance Company

- Account Credit.
- Agency Book Transfer.
- Multi Car Discount.
- Eff 5-8-12 HART-128009725 [SERFF Filing Access - North Carolina](#)

187. USAA Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.

- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff 10-14-16 USAA-130760199 [SERFF Filing Access - North Carolina](#)

188. USAA General Indemnity Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car By Number of Operators.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Multiple Car by Number of Operators Deviation.
- Installment Payment Plan Deviation.
- Eff 10-14-16 USAA-130760127 [SERFF Filing Access - North Carolina](#)

189. Unigard Indemnity Company

- 5% auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% physical damage rates when same insured also has Homeowners Form HO 00 03 or HO 00 06.
- Eff. 9-5-89

190. United Services Automobile Association

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.

- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff. 10-14-16 USAA-130744606 [SERFF Filing Access - North Carolina](#)

191. United States Fidelity & Guaranty Company

- Multi-Policy Discount.
- Principal Operator age 55 & over.
- Physical Damage Deviation.
- Special Package Discount.
- Employee Group Discount.
- Eff. 9-1-00 PC034571 [SERFF Filing Access - North Carolina](#)

192. United States Liability Insurance Company

- Deviation on UMBI for limits up to 250K/500K and for limits higher than 250K/500K.
- Deviation on combines UM/UIM Bodily Injury.
- Deviation credit range for BI, PD and Medical Payments.
- Deviation on Comp, Fire and Theft Rates.
- Deviation on Collision Rates.
- Credit applied to deviated rates on BI, PD, and Med Pay for rating each each vehicle in excess of 3.
- Eff 2-2-12 USLI-127937418 [SERFF Filing Access - North Carolina](#)

193. Unitrin Auto and Home Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.
- Network Discount.
- Extended Transportation.
- Deferred Premium Payment Plan.
- Physical Damage.
- Recreational Trailer Deviation.
- Eff 3-3-17 KEMP-130835140 [SERFF Filing Access - North Carolina](#)

194. Unitrin Safeguard Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.

- Pricing Level Deviations.
- Responsible Buyer Discount.
- Network Discount.
- Extended Transportation.
- Physical Damage.
- Recreational Trailer Deviation.
- Deferred Premium Payment Plan.
- Eff 3-3-17 KEMP-130835130 [SERFF Filing Access - North Carolina](#)

195. Universal Insurance Company

- Vehicle-Driver Deviation.
- Accident Free Experience Deviation.
- Homeownership Deviation.
- UIC Auto and Home Multi-Policy Deviation.
- Financial Responsibility.
- Electronic Funds Transfer Installment Deviation.
- Affinity Deviation.
- AAA Employee Deviation.
- First Accident Surcharge.
- Eff. 6-3-17 CMCG-130784669 [SERFF Filing Access - North Carolina](#)

196. Utica Mutual Insurance Company

- Utica National Insurance Group Employees Mass Merchandising Plan.
- Personal Lines Account Credit
- W.I.S.E./Affinity discount.
- Premium Payment Credit
- Edge Program Tiered Rating
- Eff. 10-1-17 UTCX-G131068275 [SERFF Filing Access - North Carolina](#)

197. Utica National Assurance Company

- Mass Merchandising Plan for employees of Utica National Insurance Group.
- Personal Lines Account Credit.
- Wise Affinity/Affinity discount.
- Company Car Discount.
- Mature Driver Credit.
- Electronic Stability Control devices Discount.
- Greenhouse Gas Score credit.
- Premium Payment Credit.
- Edge II Program Tiered Rating.
- Eff. 11-1-10 UTCX-G126752143 [SERFF Filing Access - North Carolina](#)

198. Valiant Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% auto BI, PD, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% auto bodily injury, property damage, med pay, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% auto bodily injury & property damage for anti-lock brakes.
- 5% auto comprehensive with anti-theft device (active).
- 10% auto comprehensive with anti-theft device (passive).
- 5% auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% auto comprehensive & collision for multi-car policies.
- 15% auto comprehensive & collision for cars with "0" SDIP pts.
- Eff. 2-15-98

199. Victoria Fire & Casualty Company

TIER A

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.

TIER B

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798615 [SERFF Filing Access - North Carolina](#)

200. Vigilant Insurance Company

- Antique autos.
- Installment Payment Recurring Payments Waived.
- Eff. 10-1-15 CHUB-129988293 [SERFF Filing Access - North Carolina](#)

201. West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory.
- Anti-Theft Discount various discounts.
- Eff. 9-1-00 PC035766 [NCDOI](#)

202. Wilshire Insurance Company

- Liability Deviation Rule 1.
- Liability Deviation Rule 2.
- Liability Deviation Rule 3.
- Liability Deviation Rule 4.
- Liability Deviation Rule 5.
- Liability Deviation Rule 6.
- Liability Deviation Rule 7.
- Liability Deviation Rule 8.
- Voluntary Manual Deviation (Inexperienced Operator).
- Eff 7-5-11 OCCD-127196090 [SERFF Filing Access - North Carolina](#)

AUTOMOBILE

1. 21st Century Advantage Insurance Company
 - Anti-Theft Devices Discount.
 - Anti-lock braking system discount.
 - Extra automobile discount.
 - Tier Deviation.
 - Deviation for determining other than collision base rates for symbols not displayed.
 - Extended transportation expenses coverage deviation.
 - Driver Deviations.
 - Eff 6-1-08 APCG-125478807 [SERFF Filing Access - North Carolina](#)

2. 21st Century Centennial Insurance Company
 - Class Deviation.
 - Territory Deviation.
 - Tier Deviation.
 - Household Composition Deviation.
 - Primary Graded Adjustment Deviation.
 - Liability Vehicle Age Deviation.
 - ISO Model Year Symbol Deviation.
 - 21st Century Model Year Symbol Deviation.
 - Anti-Theft Deviation.
 - Eff 11-11-13 AGMK-128859882 [SERFF Filing Access - North Carolina](#)

3. ACE American Insurance Company
 - 17% private passenger auto BI, PD, Med Pay, uninsured motorist, combined uninsured & underinsured, comp & collision.
 - Eff. 3-18-97

4. ACE Fire Underwriters Insurance Company
 - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
 - Eff. 3-18-97

5. ACE Property & Casualty Insurance Company
 - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
 - Eff. 3-18-97

6. AIG Property Casualty Company
 - Anti-theft Devices Discount
 - Anti-lock braking system discount.
 - Extra automobile discount.
 - Tier Deviation.
 - Deviation for determining Other Than Collision base rates for symbols not displayed.
 - Extended Transportation Expenses coverage deviation.
 - Driver Deviations.
 - Eff 10-28-15 APCG-130283873 [SERFF Filing Access - North Carolina](#)

7. AMCO Insurance Company
 - Financial Responsibility Deviation.
 - Territory Deviation.
 - Allied Affinity Deviation.
 - Preferred Driver Deviation.
 - Driver Class Deviation.
 - Miscellaneous Vehicle Deviation.
 - Payment Plan Deviation.
 - Eff. 10-1-17 NWPC-131099869 [SERFF Filing Access - North Carolina](#)

8. AMEX Assurance Company

- Accident-Free Discount: Applies to auto BI, PD, med payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
- Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
- Deviation for auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Work Site Discount: named insured policy through the Work Site Marketing Program of AMEX Assurance Company. Preferred Client Deviation 10%.
- Costco Discount: 3% applies to policies for member insureds of Costco. Vehicle Usage Discount.
- Multi-car discount for Liability, Comp & coll
- Liability Limits: credit varies by Limit amount.
- Eff. 9-1-06 USPH-6RZG9Y391 PC095703 [SERFF Filing Access - North Carolina](#)

9. Alfa Alliance Insurance Corporation

- Account Discount.
- Multi-Vehicle Discount.
- Driver Experience Factor.
- Insurance Score (Credit) Factor.
- Installment Payment Deviation.
- Eff. 8-15-11 AFAL-127308907 [SERFF Filing Access - North Carolina](#)

10. Allied Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Allied Affinity Deviation.
- Preferred Driver Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Allied Homeowner Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Miscellaneous Vehicle Deviation.
- Nationwide Associate Deviation.
- Advanced Quote Deviation.
- New Vehicle Deviation.
- Prior Carrier Deviation.
- Easy Pay Sign-up Deviation.
- Payment Plan Deviation.
- Eff. 10-117 NWPC-131099897 [SERFF Filing Access - North Carolina](#)

• **Motorcycle/Recreational Vehicle**

- Motorcycle Deviation Matrix
- Eff 4-15-17 NWSP-130915433 [SERFF Filing Access - North Carolina](#)

11. Allstate Indemnity Company

Standard (Preferred Program)

- Territory Deviation.
- Years Licensed Deviation.
- Fifty-Five (55) and Over Discount.
- Tier Deviation.
- Premier and Premier Plus Discount.
- Multiple Policy Discount.
- New Car Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Installment Payments.
- Coverage Deviations (Death Indemnity).
- Certified Risks Financial Responsibility Laws.

- Allstate Auto/Life Discount.
 - Maximum Deviation.
 - **Non-Standard Auto Program**
 - Liability Coverage Deviations.
 - Installment Payments, Electronic Funds Transfer or Payroll Deduction.
 - The Good Hands People Discount.
 - Certified Risks Financial Responsibility Laws.
 - Maximum Deviation.
 - Eff 11-12-18 ALSE-131613864 [SERFF Filing Access - North Carolina](#)
12. Allstate Insurance Company
- Installment Payment Fee.
 - Death Indemnity Coverage Deviation.
 - Certified Risks Financial Responsibility Laws.
 - Um-BI and UM/UIM Base Rates Interpoation.
 - Effective 4-1-18 ALSE-131296183 [SERFF Filing Access - North Carolina](#)
13. Allstate Property and Casualty Insurance Company
- Territory Deviation.
 - Household Composition.
 - Multiple Policy Discount.
 - New Car Discount.
 - 55 And Over Discount.
 - The Good Hands People Discount.
 - Antilock Brake Discount.
 - Tier.
 - Premier and Premier Plus Discount.
 - Good Payer Discount.
 - Allstate Easy Pay Plan Discount.
 - Years Licensed Deviation.
 - Installment Payments.
 - Future Effective Date Discount.
 - Preferred Package Discount.
 - Full Pay Discount.
 - Certified Risks Financial Responsibility Laws.
 - Allstate Auto/Life Discount.
 - Accident Forgiveness Deviation.
 - Maximum Deviation.
 - Allstate eSMART discount.
 - Drivewise Discount.
 - Drivewise Performance Reward.
 - Effective 11-12-18 ALSE-131613474 [SERFF Filing Access - North Carolina](#)
14. American Automobile Insurance Company
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
 - Comprehensive Rate Deviation factor.
 - Motorcycle Physical Damage Coverage.
 - Territory Deviation.
 - Eff. 8-15-10 FFDC-126581084 [SERFF Filing Access - North Carolina](#)
15. American Bankers Insurance Company of Florida
- Antique Auto Program
 - Car Club discount.
 - Antique Auto 2500 Mile Tier.
 - Antique Auto 5000 Mile Tier.

- Modified/Collectible Vehicles 2500 Mile Tier.
 - Modified/Collectible Vehicles 5000 Mile Tier.
 - Eff. 4-1-10 ASPX-126454260 [SERFF Filing Access - North Carolina](#)
16. American Centennial Insurance Company
- 5% non-fleet private passenger auto liability & physical damage rates.
 - Eff. -1-85
17. American Economy Insurance Company
- 10% deviation where principal operator is aged 55 & over with no inexperienced operator in household.
 - Eff. 4-19-91
18. American Fire & Casualty Company
- Fampak Discount: 5% credit for all coverages.
 - Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
 - Employee Discount: 15% credit for all coverages.
 - Base Rate Deviation by territory for bodily injury, property damage, med pay, uninsured motorists, comp & coll coverages.
 - Anti-Theft Discount: Com Coverage only: 5% & 15% credit: Certain criteria apply.
 - Eff. 9-1-00 PC035767 [NCDOI](#)
19. American Home Assurance Company
- 6% - 37% deviation for med pay & uninsured & uninsured/underinsured motorists coverage: All territories.
 - 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
 - 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
 - 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
 - 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
 - 5% deviation for certain coverages: All insureds within sponsored groups.
 - Installment fee waived for automatic deductions from a financial account.
 - 1st installment fee waived for all multiple payment modes.
 - Eff. 12-20-02 PC054433 [NCDOI](#)
20. American Insurance Company
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
 - Comprehensive Rate Deviation factor.
 - Motorcycle Physical Damage Coverage.
 - Territory Deviation
 - Eff 8-15-10 FFDC-126581089 [SERFF Filing Access - North Carolina](#)
21. American Manufacturers Mutual Insurance Company
- Voluntary deviations without driving points - BI, PD, COMP, COLL credit varies by territory.
 - Voluntary deviations with driving points - BI, PD, COMP, COLL credit varies by territory.
 - Safety Equipment Discounts - 5% - 15% to Med Pay if qualified.
 - Anti-locking braking system discount - 5% for autos equipped with a factory installed four wheel Anti-Lock Braking System.
 - Extended Transportation Expenses Coverage - KIP ONLY - \$30/\$900 Increased Transportation Expense no additional charge.
 - Cancellation - KIP ONLY - return premium is computed on a Pro Rata basis.
 - Classifications - Experienced Operator Credit - principal operator is aged 55 and over and no inexperienced operators apply to the vehicle, apply a 3% discount to the BI and PD Liability, Med Pay, Coll and Coll premiums.
 - Classic Auto Discount: 80% discount to Misc Types Rule-19.F. Classic Auto Discount for BI, PD & med pay coverages.
 - Deferred Premium Payment Plans electronic funds transfer, a \$1 monthly service charge is applied per billing.
 - Kemper Network Deviation 7%: Certain criteria apply.
 - Anti Theft Devices Discount - credit varies.
 - Eff 7-1-03 PC062831 [NCDOI](#)

22. American Motorists Insurance Company

- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.
- Cancellation - KIP only: Compute return premium on pro rata basis.
- Deferred Premium Payment Plan.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03 PC062832 [NCDOI](#)

23. American Security Insurance Company

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.
Eff. 2-1-86

24. American Southern Insurance Company

- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas.
- Renewal Discount Program when insured with American Southern for three continuous years and loss free.
- Multiple policy discount when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to BI, PD, Med Pay, Coll and Comp premiums.
- 10% Super Preferred Driver Discount.
- Eff. 6-15-04 PC071954 [NCDOI](#)

25. American States Insurance Company

- Tier Deviations.
- ATP Constant.
- Territory Deviations.
- Driver Class Deviations.
- Driver Experience Deviations.
- Student Deviations.
- Merit Deviation.
- Household Structure Deviations.
- Symbol Deviations.
- Model Year Deviations.
- Maximum Years Driving Experience Deviations.
- Minimum Years Driving Experience Deviations.
- Multi-Car Discount Deviation.
- Account Discount Deviations.
- Full Coverage Deviations.
- Accident Free Deviation.
- Violation Free Deviation.
- Accident Forgiveness Deviation.
- Paid in Full Deviation.
- Group Discount Deviation.
- Anti-Theft Discount Deviation.
- Advanced Quote Discount Deviation.
- Employee Discount Deviation.
- New Vehicle Deviations.
- Low Mileage Discount Deviations.
- Policy Transfer Deviation.
- Installment Fee Deviation.
- Eff. 10-2-17 LBPM-131140249 [SERFF Filing Access - North Carolina](#)

26. American States Preferred Insurance Company

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.

- SDIP, Single Car/Multi-Car, Major Deviation.
 - Account Discount Deviation.
 - Vehicle Usage, Market Deviation.
 - Certified Risks – Financial Responsibility Laws Deviation.
 - Eff. 4-28-17 LBPM-130916472 [SERFF Filing Access - North Carolina](#)
27. AMICA Mutual Insurance Company
- Base Rates Deviation.
 - Multi-line Deviation.
 - Short Rate Cancellation Deviation.
 - Installment Payment Plans Deviation.
 - AutoPay Installment Plan Deviation.
 - Eff. 2-1-18 AMMA-131224769 [SERFF Filing Access - North Carolina](#)
28. Arch Insurance Company
- 15% private passenger auto comprehensive & collision rates.
 - Eff 9-29-92
29. Argonaut Insurance Company
- Advantage Discount: 13.5% discount applies to BI,PD, medical, collision & comprehensive for single car auto policies.
 - Multi-Car Discount: 23.7% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
 - Preferred Driver Discount: 10% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
 - Eff. 4-1-00 PC031707 [NCDOI](#)
30. Arrowood Indemnity Company
- Installment Payment Plan – Agency payroll deduction.
 - Eff 5-15-04 PC069376 [NCDOI](#)
31. Associated Indemnity Corporation
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
 - Motorcycle Physical Damage Coverage only.
 - Territory Deviation.
 - Eff. 8-15-10 FFDC-126581062 [SERFF Filing Access - North Carolina](#)
32. Association Insurance Company
- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
 - 32.5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for SAS Institute Employees.
 - Eff. 1-1-96
33. Assurance Company of America
- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
 - 15% non-fleet private passenger auto comprehensive & collision.
 - 7.5% deviation for drivers with 30 yrs. driving experience & no inexperience operator on policy.
 - 5% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 3 consecutive yrs. with "0" SDIP pts.
 - 10% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 6 consecutive yrs. with "0" SDIP pts.
 - 5% non-fleet private passenger auto liability, property damage, comp & collision coverage if named insured is an educator.
 - 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
 - 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
 - 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
 - 5% non-fleet private passenger auto BI, PD, med pay, comp & collision of insured has homeowners policy with Assurance.
 - 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
 - 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts.
 - Eff. 2-15-98

34. Atlantic Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
- d. Transporting illegal intoxicating liquors by motor vehicle.
- 37% bi & pd, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
- 33% bi & pd, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
- Eff. 7-1-94

MOTORCYCLE

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage.
- Eff. 7-1-91

35. Auto Owners Insurance Company

Premier Program

- Bodily Injury Deviation.
- Auto-Owners Premier Rate Deviation.
- Comp Symbol Deviation 22-27.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy Discount.
- Paid in Full Discount, All Coverages.
- Territory Deviation.
- Insurance Score Deviation, All Coverages.
- Auto Death Indemnity.
- Total Disability Benefits.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.

Standard Program

- Paid in Full Discount, All Coverages.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy.
- Total Disability Benefits.
- Auto Death Indemnity.
- Comp Symbol Deviation 22-27.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 10-1-17 AOIC-131049436 [SERFF Filing Access - North Carolina](#)

36. Bankers Standard Insurance Company

- Vehicle equipped with anti-theft devices discount.
- Anti-Lock braking system discount.
- Vehicles with Symbol 27.
- Extra Automobile Discount.

- Extended transportation expense.
 - IBS Factors.
 - Mass Merchandising discount.
 - Installment Payments Automation discount.
 - Driver Deviations.
 - Eff. 1-1-16 ACEH-130269516 [SERFF Filing Access - North Carolina](#)
37. Burlington Insurance Company
- 15% private passenger auto physical damage insurance rates.
 - Eff. 5-28-87
38. Central Mutual Insurance Company
- Central's Pathway Deviation.
 - First Accident Forgiveness Discount.
 - Installment Charge Deviation.
 - Owned Vehicles with Additional Company-Owned Vehicles.
 - Transition/Loyalty Credit.
 - Waiver of Premium Deviation.
 - Central Mutual Summit Package Deviation.
 - Central Mutual Affiliate Group Membership Deviation.
 - Paid in full discount.
 - ADEPT Driver Participation Discount.
 - ADEPT Driver Certification Discount.
 - New Inexperienced Operator Family Loyalty Discount.
 - Eff 10-1-17 CEMC-131096309 [SERFF Filing Access - North Carolina](#)
39. Century Indemnity Company
- 10% non-fleet private passenger auto comprehensive & collision rates.
 - Eff. 6-1-89
40. The Charter Oak Fire Insurance Company
- Company Coverage Factors.
 - Account Discount.
 - Contributing Vehicle Credit.
 - Hybrid Vehicle Discount.
 - Installment Payments Deviation.
 - Eff 3-1-18 TRVA-131240345 [SERFF Filing Access - North Carolina](#)
41. Chartis Casualty Company
- Deviation applies to non-fleet private passenger BI and PD Liability rate that is not one of the following:
 - a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxication liquors by motor vehicle.
 - 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 5-6 years with a 12 point violation.
 - 48.0% on rates with 12-14 SDIP policy points, multi-car/married & driving experience of 7-38 years with a 12 point violation.
 - 62.0% on rates with 12-14 SDIP policy points, single car with 7-38 years driving experience with a 12 point violation.
 - 39% on rates with 12-14 SDIP policy points, multi-car, unmarried with 7-38 years driving experience with a 12 point violation.
 - 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 39+ years with a 12 point violation.
 - 50% on rates with 12-17 SDIP policy points, single car with 5-6 years driving experience with a 12 point violation.
 - 50% on rates with 12-17 SDIP policy points, single car with driving experience of 39+ years with a 12 point violation.
 - 39% on rates with 15-17 SDIP policy points, multi-car & 5 years of driving experience with a 12 point violation.
 - 55% on rates with 15-17 SDIP policy points, single car and 5-6 years driving experience with a 12 point violation.
 - 13% on rates with 18-20 SDIP policy points, multi-car and 5+ years of driving experience with a 12 point violation.
 - 13% on rates with 18-20 SDIP policy points, single car and 5+ years of driving experience with a 12 point violation.
 - 50% on rates with 18-20 SDIP policy points, single car, married driver with 5-38 years of driving exp with a 12 point violation.
 - 39% on rates with 18-20 SDIP policy points, multi-car, married driver with 5-38 years of driving exp with a 12 point violation.

- 13% on rates with 18-20 SDIP policy points, single car, married driver with 39+ years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car, married driver with 39+ years of driving exp with a 12 point violation.
- Effective 8-27-04 PC073480 [NCDOI](#)

42. The Cincinnati Insurance Company

- Deviation Base Rates – Bodily Injury, Property Damage, Medical Payments, Other Than Collision and Collision.
- Package Discount.
- Installment Payment Plan.
- Annual Pay Discount.
- Preferred Risk Credit Factors.
- Insurance Scoring Credit Factors.
- Primary Classification Rating Factors.
- Driver Experience Factors – Bodily Injury and Property Damage.
- New Business Advance Quote Discount.
- Eff. 10-1-17 CNNB-131086735 [SERFF Filing Access - North Carolina](#)

43. Citizens Insurance Company of America

- 10% deviation on coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
- Account Credit: 5% auto comp & coll coverage if insured has Homeowners policy with The Hanover Insurance Company.
- Non-Smoker Discount: 5% auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
- 10% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision.
- Renewal Credit applies to auto bi, pd, med pay, comp & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%.
- Eff. 9-1-94

44. Colonial American Casualty and Surety Company

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
- Good Driver Discount when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

45. Continental Insurance Company

- Anti-Theft Device Discount: Certain criteria apply.
- Vin Etching Discount: 5% credit applies when criteria are met.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Companion Policy Discount: 10% credit applies if named insured has homeowners policy with any Encompass Ins Co.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Eff. 7-3-01

46. Continental Indemnity Company

- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
- Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
- Account Credit Program credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
- Anti Lock Braking System Discount: 5% credit.
- Mature Driver Discount: 5% credit when certain criteria is met.
- Eff. 1-1-01 PC038499 [NCDOI](#)

47. Depositors Insurance Company

- Matrix Deviation
- Eff 8-10-07 PC104819 [NCDOI](#)

48. Economy Fire and Casualty Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.

- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Eff 4-15-16 METX-G130520084 [SERFF Filing Access - North Carolina](#)

49. Economy Preferred Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Eff 1-31-17 METX-130887844 [SERFF Filing Access - North Carolina](#)

50. Economy Premier Assurance Company

- Pak II Package Credit.
- Pak II Renewal Credit.
- Age 55 and over deviation.
- Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.
- Increased Limits Transportation Expenses Deviation.
- Passive Restraint Credit.
- Anti-Theft Device Credit.
- Anti-Lock Braking System Credit.
- Golf-mobile Liability: No additional charge.
- ATV, Mini-bike & Dune Buggy CSL BI & PD liability rates.
- ATV, Mini-bike & Dune Buggy Medical Payment rates.
- Recreational Vehicle Multi-Vehicle Credit.
- Eff. 2-25-13 METX-G128821620 [SERFF Filing Access - North Carolina](#)

51. Electric Insurance Company

- Tier Factor Deviations.
- Cancellation Deviation.
- Mass Marketing Discount.
- Multi-Policy Discount.
- Safe Drier Discount.
- Payroll Deduction Discount.
- Installment Payments.
- Eff. 10-1-17 ELEC-131142165 [SERFF Filing Access - North Carolina](#)

52. Employers Mutual Casualty Company

- Multi-Policy Credit when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.
- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
- Eff. 5-25-97

53. Encompass Indemnity Company

- Territory Deviation.
- Household Composition.
- New Car Discount.
- Tier Rating.
- Good Payer Discount.
- Encompass Easy Pay Plan discount.
- Years Licensed Deviation.
- Homeownership Discount.
- Future effective date discount.
- Accident/Violation Free Discount.
- Companion Discount.
- Anti-theft device discount.
- Anti-lock braking system discount.
- Daytime Running lights discount.
- Bodily Injury Increased Limits Discount.
- Med Pay increased limits deviation.
- All other trailers comprehensive deductible deviation.
- Pro rata table cancellation deviation.
- Preferred Protection Discount.
- Certified Risks – Financial Responsibility Laws.
- Full Pay Discount.
- Eff 10-1-15 ALSE-130122200 [SERFF Filing Access - North Carolina](#)

Antique and Classic Automobile Program

- Antique Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories.
- Classic Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories
- Eff 5-15-06 PC091813

54. Erie Insurance Company

- Premium Payment Plan - Installment Payments.
- Coverage for Rented Vehicles.
- Multi-Policy Discount.
- Reduced Usage Discount.
- Payment Plan Discount (Payment Options).
- Classic Vehicles.
- Pro-Rata Cancellation for All Policies.
- Multi-Auto Policy.
- Base Rates Deviation.
- Class Factor Deviation.
- Model Year Factor.
- Driving Experience Factor.
- Insurance Score.
- Underwriting Tier.
- Effective 12-1-18 ERAP-131641847 [SERFF Filing Access - North Carolina](#)

55. Erie Insurance Exchange

- Base Rate Deviations by Territory, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.

- Age 55 and Over, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Anti-Lock Brake Deviation, Bodily Injury and Property Damage.
- Anti-Theft Device Deviation, Comprehensive Coverage Deviation.
- First Accident Forgiveness Deviation.
- Feature 15 Deviation.
- Premium Payment Plan – Installment Payments.
- Coverage for Rented Vehicles, Comprehensive and Collision.
- Pro-Rata Cancellation.
- Multi-Policy Discount.
- Driver Experience Factor.
- Multi-Policy Discount - Separate Policies.
- Reduced Usage Discount.
- Tiered Rating.
- Payment Plan Discount.
- Classic Vehicles, Bodily Injury and Property Damage.
- Safe Driver Discount, Bodily Injury, Property Damage, Other than Collision and Collision.
- Advance Quote Discount
- Prior Bodily Injury Limits Discount.
- Class, No Inexperienced & Inexperienced Operators.
- Model Year.
- Comprehensive Deductible.
- Eff 12-1-18 ERAP-131637486 [SERFF Filing Access - North Carolina](#)

56. Essentia Insurance Company

- Mass Marketing.
- Portfolio Transfer Discount.
- Years of Experience.
- Flex Rating Characteristics.
- Occasional Operator.
- Cancellation – Pro-Rata.
- Classic Autos.
- Antique Autos.
- Installment Payment Plan.
- Eff 11-1-18 ESSN-131530886 [SERFF Filing Access - North Carolina](#)

57. Esurance Insurance Company

- Territory Deviation.
- Household Group Deviation.
- Financial Responsibility Deviation.
- Points Deviation.
- High Points Deviation.
- Discount Deviation.
- Accident with No Point Deviation.
- Accident with Point Deviation.
- Major Violation Deviation.
- Minor Violation and Points Deviation.
- Market and Points Deviation.
- Points and Inexperienced Operator Deviation.
- Household Structure Deviation.
- Bodily Injury Deviation.
- Claim Free Discount.
- Preferred Risk Discount.
- Affinity Discount.
- Switch and Save Discount.
- Expense Saving Discount.
- Time at Residence Discount.
- Future Effective Date Discount.

- Mature Driver Discount.
 - Multi-Policy Discount.
 - On-Time Payment Discount.
 - Property Damage Limit Deviation.
 - Eff 10-17-18 ESUR-131582127 [SERFF Filing Access - North Carolina](#)
58. Fairmont Premier Insurance Company
- 10.7% private passenger auto BI, PD, med pay, coll, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
 - Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto BI, PD, med pay & coll; Over 6 yrs.-15%.
 - 10% non-fleet private passenger auto BI, PD, med pay, comp & col for principal operators age 55 and over where there is no principal operator in household.
 - BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision.
 - Eff. 3-1-98
59. Farm Bureau Insurance of North Carolina Inc.
- 55% deviation applies to the surcharge on voluntary policies for a 12-point violation that is not one of the following: a) manslaughter or negligent homicide resulting from the operation of a motor vehicle, b) prearranged highway racing or knowingly lending a motor vehicle to be used in prearranged highway racing, c) failure to stop and render aid when involved in an accident resulting in bodily injury or death (hit and run driving), or d) transportation for the sale of illegal intoxicating liquors by motor vehicles.
 - Effective 10-1-04 PC073968 [NCDOI](#)
60. Farmers Insurance Exchange
- Ultra Premier Rating Plan Deviation
 - Premier and Preferred Base Rate Deviations.
 - Auto/Multi Policy Discount: Certain criteria apply.
 - Anti-Theft Device Discount: ½ % discount applies to Comp when a vehicle is equipped with a passive anti-theft device.
 - Electronic Funds Transfer Discount.
 - Eff. 10-1-08 PC116744 [NCDOI](#)
61. Federal Insurance Company
- Antique autos by territory.
 - Installment Payment-recurring payments.
 - Eff. 10-1-15 CHUB-129988226 [SERFF Filing Access - North Carolina](#)
62. Federated Mutual Insurance Company
- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
 - Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies.
 - Eff. 4-21-95
63. Fidelity & Deposit Compay of Maryland
- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
 - 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
 - Good Driver Discount: 10% auto liability, PD, med pay comp & coll when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
 - Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
 - Eff. 1-1-98
64. Fidelity & Guaranty Insurance Company
- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
 - 2% credit auto BI, PD, med pay, comp & coll premium when principal operator is age 55 & over and there are no inexperienced operators in household.
 - Physical Damage Deviation: 6% applies to comprehensive & collision.
 - Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
 - 15% total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.

- Eff. 9-1-00
65. Fidelity & Guaranty Insurance Underwriters
- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
 - 2% BI, PD, med pay, comp & coll deviation to premium when principal operator is age 55 & over and there are no inexperienced operators in household.
 - Physical Damage Deviation: 6% applies to comprehensive & collision.
 - Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
 - 15% auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
 - Eff. 9-1-00
66. Firemans Fund Insurance Company
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
 - Motorcycle Physical Damage Coverage only.
 - Territory Deviation.
 - Eff. 8-15-10 FFDC-126580666 [SERFF Filing Access - North Carolina](#)
67. Firemen's Insurance Company of Washington D.C.
- 15% auto BI, PD, medical payments, uninsured/underinsured motorist, comp & collision coverage.
 - Eff. 11-1-94
68. First Financial Insurance Company
- 15% non-fleet private passenger physical damage rates.
 - Eff. 12-7-87
69. First Liberty Insurance Corporation
- Liability Single Limits (Property Damage) deviation
 - Liability Split Limits (Bodily Injury) deviation
 - Property Damage Limits deviation.
 - Medical Payments deviation.
 - Group Savings Plus Discount Program.
 - Homeowners Discount
 - Mature Driver Discount.
 - Waive the additional \$3.00 charge on the first installment on the Installment Payment Plan
 - Short Rate Cancellation deviation
 - New Customer deviation.
 - Tiering Deviation.
 - Eff. 12-15-08 PC116669 [NCDOI](#)
70. First National Insurance Company of America
- Territory Deviation.
 - Driving Group Deviation.
 - Renewal, Market, Tier Deviation.
 - SDIP, Single Car/Multi-Car Deviation.
 - SDIP, Single Car/Multi-Car, Major Deviation.
 - Account Discount Deviation.
 - Vehicle Usage, Market Deviation.
 - Certified Risks – Financial Responsibility Laws Deviation.
 - Eff 4-28-17 LBPM-130916553 [SERFF Filing Access - North Carolina](#)
71. Foremost Insurance Company
- Installment Payments
 - Eff 12/1/06 PC099237 [NCDOI](#)

72. GEICO Indemnity Company

- Automobile Installment Payments.
- E-Banking Discount.
- Multi-Line Discount.
- Model Year Deviation.
- Eff. 10-1-16 GECC-130643575 [SERFF Filing Access - North Carolina](#)

73. Garrison Property and Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Over Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff 10-1-18 USAA-131573505 [SERFF Filing Access - North Carolina](#)

74. General Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Effective 4-28-17 LBPM-130916557 [SERFF Filing Access - North Carolina](#)

75. Generali - U S Branch

- 10% auto liability BI & PD for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% auto liability BI & PD for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% auto liability BI & PD for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% auto liability BI & PD for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% liability BI & PD rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability BI & PD rates where vehicles are garaged in territories 24,26,33 or 43.
- Eff. 2-9-94

76. Government Employees Insurance Company

- Bodily Injury, Property Damage, Medical Payments, Collision and Comprehensive Deviations by Territory.
- Bodily Injury and Medical Payments Increased Limits Factor Deviation.
- North Carolina 55 & Over Deviation.
- Sponsored Marketing Group Pricing Track.
- Motorcycle Safety Course Credits.
- Five (5) Year Good Driving Discount.

- Associate Discount.
- Military Discount.
- Tier Factor.
- Driving Record Tier Matrix Deviation.
- Automobile Installment Payments.
- Driver Class Matrix.
- Territory Subdivision by Zip Code.
- E-Banking Discount.
- Multi-Line Discount.
- Household Composite Index Deviation.
- Model Year Deviation.
- Deductible Insurance.
- Waiver of Surcharge.
- Vehicle History.
- Eff. 6-28-18 GECC-131479143 [SERFF Filing Access - North Carolina](#)

77. Grain Dealers Mutual Insurance Company

- Insurance Score Credit.
- Eff 8-4-12 NGMC-128287690 [SERFF Filing Access - North Carolina](#)

78. Graphic Arts Mutual Insurance Company

- Mass Merchandising Plan Discount (Superior and Quality Programs).
- Personal Lines Account Credit (Superior and Quality Programs).
- W.I.S.E./Affinity Discount Deviation (Superior and Quality Programs).
- Eff. 10-1-17 UTCX-G131069542 [SERFF Filing Access - North Carolina](#)

79. GuideOne Mutual Insurance Company

- 55% liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual.
- Eff. 2-1-89

80. Hanover American Insurance Company

- Account Credit Program
- Renewal Credit: insured with Hanover American Insurance Company only.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score BudgetWise Discount.
- Eff. 10-1-15 HNVX-G130194535 [SERFF Filing Access - North Carolina](#)

81. The Hanover Insurance Company

- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
- Installment Pay Plan by Electronic Funds Transfer: No service charge.
- Group Modification Plan Deviation: 0% to 15.5%.
- Installment Payment Plan: \$3 charge for each installment, excluding first installment.
- Eff. 4-1-02

82. Harbor Specialty Insurance Company

- 10% physical damage insurance rates for risks with "0" SDIP pts.
- 5% BI, PD, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
- 15% comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
- 5% non-fleet private pass auto BI, PD & Med Pay rates for risks with "0" SPID pts.
- Eff 2-1-94

83. Harleysville Preferred Insurance Company

- Preferred Customer Discount.
- StarPak Program Discount.
- Companion Credit.

- Life Insurance/Annuity Policy Discount.
- Group Discount, Liability, Medical Payments, Comprehensive and Collision Coverages.
- Coverage Factors for Comprehensive and Collision coverages.
- Multi-Line (Commercial Auto).
- New Policyholder Discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer(EFT).
- Eff 10-1-16 HRLV-130655828 [SERFF Filing Access - North Carolina](#)

84. Hartford Accident and Indemnity Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Business Owned Non-Fleet PPA Auto Credit.
- Territory Definition Table.
- Maximum Deviation Factor.
- Eff 4-22-17 HART-130891606 [SERFF Filing Access - North Carolina](#)

85. Hartford Casualty Insurance Company

- Agency Book Transfer Credit, maintained continuous automobile coverage, four or more consecutive years of accident and conviction free experience, BI, PD, Med Pay, Comp and Collision.
- Account Credit.
- Eff 5-8-12 HART-128103692 [SERFF Filing Access - North Carolina](#)

86. Hartford Fire Insurance Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Designated Affinity Groups.
- Household Composition Primary Classification Deviation.

- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Writing Company Expense Deviation.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Eff 10-20-18 HART-131627262 [SERFF Filing Access - North Carolina](#)

87. Hartford Insurance Company of the Midwest

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Writing Company Expense Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Eff 10-20-18 HART-131627192 [SERFF Filing Access - North Carolina](#)

88. Hartford Underwriters Insurance Company

- Defensive Driver Credit.
- Account Credit.
- Renewal Credit Discount.
- Incident Free Credit.
- Safe Driver Plus Credit.
- Advantage Discount.

- Primary Classification Rating Factors Exception.
 - Eff. 11-1-09 HART-126225525 [SERFF Filing Access - North Carolina](#)
89. Horace Mann Insurance Company
- Surcharge Forgiveness.
 - Electronic Funds Transfer.
 - Installment Payments.
 - Payroll Payments Plan Deviation.
 - Educator Deviation.
 - Multiline Deviation.
 - 2011+ ISO Symbol Deviation.
 - Eff 10-1-17 HRMN-131094837 [SERFF Filing Access - North Carolina](#)
90. Horace Mann Property & Casualty Insurance Company
- Territory Deviation.
 - Multiline Deviation.
 - Surcharge Forgiveness.
 - Electronic Funds Transfer.
 - Installment Payments.
 - Credit Rating Deviation.
 - Administrator Deviation.
 - Payroll Payment Plan Deviation.
 - Educator Deviation.
 - 2011+ ISO Symbol Deviation.
 - New Customer Deviation.
 - Advanced Quote Deviation.
 - Eff. 10-1-17 HRMN-131094896 [SERFF Filing Access - North Carolina](#)
91. IDS Property Casualty Insurance company
- Accident Free Discount.
 - Auto/Homeowner Discount
 - Base Rate Coverages Deviation BI, PD, Med Pay, Comp, Collision and UM/UIM limits.
 - Liability Limits Deviation.
 - Installment Pay Plan.
 - Work Site Discount.
 - Costco Member Discount.
 - Multi-Car Discount.
 - Affinity Discount.
 - Eff 10-1-17 PRCA-131120781 [SERFF Filing Access - North Carolina](#)
92. Indemnity Insurance Company of North America
- 17% BI, PD, medical payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
 - Eff. 3-18-97
93. Infinity Insurance Company
- Bodily Injury Base Rate Deviations by Territory and Limit.
 - Property Damage Base Rate Deviations by Territory and Limit.
 - UM/UIM BI Base Rate Deviations by Limit for Single and Multi-Car.
 - BI UM Base Rate Deviations by Limit for Single and Multi-Car.
 - PD UM Base Rate Deviations by Limit for Single and Multi-Car.
 - Comprehensive Rate per \$100 of coverage Deviations by Deductible.
 - Collision Rate per \$100 pf Coverage Deviations by Deductible.
 - Towing Base Rate Deviation.
 - Medical Payment Base Rate Deviations by Territory and Limit.
 - Eff 9-13-18 NFNT-131602934 [SERFF Filing Access - North Carolina](#)
94. Insura Property and Casualty Insurance Company
- Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.

- Anti-Theft Discount: Variable credit.
- Longevity Discount: credit to Plus & Premier auto policies that have been in force for past 5 yrs.
- Mature Operator Discount: discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.
- Discount Factor for BI, PD, medical payments, comprehensive & collision on all Insura Premier policies.
- Eff. 1-27-03 PC056566 [NCDOL](#)

95. Insurance Company of North America

- 17% BI, PD, med payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

96. Integon Casualty Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Driver Class Deviation.
- Eff. 11-1-09 GMMX-129493514 [SERFF Filing Access - North Carolina](#)

97. Integon General Insurance Corporation

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier- Territory Deviations.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Drivers/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible deviation.
- Household Points Deviations.
- Eff. 10-3-17 GMMX-131149496 [SERFF Filing Access - North Carolina](#)

98. Integon Indemnity Corporation

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.

- Experience/Violation Credit Deviation.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier Territory Deviation.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Drivers/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible Deviations.
- Household Points Deviations.
- Eff. 10-3-17 GMMX-131149494 [SERFF Filing Access - North Carolina](#)

99. Integon National Insurance Company

- Installment Fee Waived.
- Full Coverage Deviation.
- Electronic Funds Transfer Deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car Deviation.
- Inexperience Operator Deviation.
- Driver Class and Waivable Violations Deviations (Liability).
- Credit Program Deviations.
- At Fault Accident.
- New Car Deviation.
- Territory Deviation.
- Policy Limit Deviation.
- NCI Deviation.
- Multi Policy(Homeowner) Deviation.
- Minimum Driving Experience Deviation.
- Miscellaneous Deviation.
- Book Roll Stabilization Deviation.
- Eff 10-1-17 GMMX-131119481 [SERFF Filing Access - North Carolina](#)

100. Integon Preferred Insurance Company

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit Deviation.
- Credit Program Deviations.
- Thin & No Hit Deviation.

- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier- Territory Deviations.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviations.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Driver/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible Deviation.
- Household Points Deviations.
- Eff 10-3-17 GMMX-131149491 [SERFF Filing Access - North Carolina](#)

101. Ironshore Indemnity Inc.

- 7.5% BI, PD for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% BI, PD for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing of knowingly lending a vehicle to be used in pre-arranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- Eff. 6-7-95

102. Kemper Independence Insurance Company

- Minimum Premium Rule.
- Cancellation (Requested by Insured) Pro-rata.
- Extended Transportation.
- Coverage for Rented Vehicles.
- Electronic Funds Transfer – Installment Plan.
- Tier Deviation.
- Automobile Garaging Location.
- Liability Deviation.
- Physical Damage Deviation.
- Model Year.
- Household Composition.
- Prior Incidents Rating.
- Prior Bodily Injury Limits by Named Insured Years Licensed.
- Prior Carrier Tenure Deviation.
- Punctual Payment.
- Advanced Quote.
- Affinity Deviation.
- Multi-Coverage Deviation.
- Multi-Policy Deviation.
- Paid in Full Deviation.

- Anti-Theft Device.
- New Car Deviation.
- Payment Method – Automatic Funds Enrollment.
- Homeownership Deviation.
- Continuous Insurance Deviation.
- Paperless Deviation.
- Eff 12-1-18 KEMP-131692688 [SERFF Filing Access - North Carolina](#)

103. Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - d. Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
 - 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
 - Eff. 4-1-99

104. Liberty Mutual Insurance Company

- Group Savings Plus Discount.
- Homeowners Discount.
- Mature Driver Discount Program.
- New Customer downward deviation.
- Tiering Deviations.
- Installment Payment Plan.
- Short Rate Cancellation deviation.
- Early Shopper Discount.
- Eff. 3-6-12 LBPM-127985786 [SERFF Filing Access - North Carolina](#)

105. LM Insurance Corporation

- Liberty Mutual advantage.
- Multi-Policy Discount.
- Policy Segmentation Program.
- New Graduate Discount.
- Student-away-at-School Discount.
- Good Student Discount.
- Newly Retired Discount.
- Accident Prevention Course Discount.
- Driver Training Discount.
- TeenSMART Driving Course Discount.
- Military Discount.
- New-to-Liberty Vehicle Discount.
- Vehicle Safety Discount.
- Hybrid Vehicle Discount.
- Paid-in-Full Discount.
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount.
- Payroll Deduction Discount.
- Early Shopper Discount.
- Newlywed Discount.
- Newly Licensed Driver Discount.
- Newly Independent Discount.

- New Move Discount.
- Paperless Policy Discount.
- Accident Forgiveness.
- Installment Payments.
- Pro-Rata Cancellation Exception.
- Eff 10-30-15 LBPM-130245075 [SERFF Filing Access - North Carolina](#)

106. LM Property & Casualty Insurance Company

- 2% BI, PD, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% BI, PD, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% BI, PD, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount.
- 5% Companion for Life Discount.
- Base Rate Deviation for single & multi car policies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment.
- Eff. 7-11-03 PC061489 [NCDOI](#)

107. Lumbermens Mutual Casualty Company

- Deferred Premium Payment Plan - monthly service charge of 3% is applied per billing. If paid through electronic funds transfer, a monthly service charge is applied per billing.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03

108. Maiden Specialty Insurance Company

- Installment Fee Waived deviation.
- Full Coverage deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car deviation.
- Eff. 11-1-09 GMMX-126330263 [SERFF Filing Access - North Carolina](#)

109. Main Street America Assurance Company

- Preferred Plus Driver Discount. Collision and Comp Coverages
- Preferred Driver Discount Comp and Coll Coverages.
- Insurance Score Discount BI, PD, Med Pay, Uninsured and Combines UM/UN.
- Installment Pay Plan – Multi-policies, Installment Pay Plan – EFT.
- Combines Personal Protection Program – both HO and Auto, BI, PD, Med, Coll, Comp.
- Eff 10-10-07 PC107137 [NCDOI](#)

110. Markel Insurance Company

- Base Rate Deviation.
- Mass Marketing Discount.
- Eff 1-1-13 MRKA-128222281 [SERFF Filing Access - North Carolina](#)

111. Maryland Casualty Company

- 5% BI, PD, comprehensive & collision coverage if named insured is an educator.
- 5% BI, PD, med payments, comp & collision for drivers with least 30 yrs. driving experience & no inexperience operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto BI, PD for anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto BI, PD, comprehensive, collision, uninsured
- underinsured motorist, towing & labor & all miscellaneous coverage (companion policy).
- Eff. 2-15-98

112. Massachusetts Bay Insurance Company

- Account Credit Program.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.

- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score Budget wise discount.
- Eff. 10-1-15 HNVX-G130194772 [SERFF Filing Access - North Carolina](#)

113. Members Insurance Company

- Vehicle-Driver Structure Deviation.
- Accident Free Experience Deviation.
- Homeownership Deviation.
- TMIC Auto and Home Multi-Policy Deviation.
- Financial Responsibility.
- Electronic Funds Transfer Installment Deviation.
- AAA Affinity Deviation.
- AAA Employee Deviation.
- First Accident Surcharge Deviation.
- Territory Rating Deviation.
- Elite AAA Member Pathways Deviation.
- Eff 10-1-17 CMCG-131155510 [SERFF Filing Access - North Carolina](#)

114. Merastar Insurance Company

- Account Discount, Rule 4.I. (a).
- Mature Operator Discount, Rule 4.I (b).
- Auto/Home Discount, Rule 4.I. (a) on BI, PD, med pay, comp and coll rates.
- Safe and Sound Discount, Rule 4.I. (b) on comp and coll rates.
- Anti-Lock Braking Discount, Rule 4.I.(c) on collision.
- Anti-Theft Discount, Rule 4.I. (c) on comp rates.
- Waiver of Installment Charge, Rule 4.I. (a).
- Personal Financial Management Discount (Credit Score), Rule 4.I. (b).
- Eff. 12-15-09 UNTR-126283450 [SERFF Filing Access - North Carolina](#)

115. Metropolitan Direct Property & Casualty Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi Cycle Discount.
- Eff 1-31-17 METX-130887620 [SERFF Filing Access - North Carolina](#)

116. Metropolitan Property & Casualty Insurance Company

- Territory Deviation.
- Auto Policy Plus.
- Mass Merchandising Account.
- Payroll Deduction Discount.
- Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.

- Certified Risks Financial Responsibility Laws Discount.
- Multi-Cycle Discount.
- Multi-RV Discount.
- Liability Coverages Base Premiums ATV, Dune Buggies, Mini-Bikes, other Personal Transport.
- Liability Coverages Base Premiums- Golfmobiles.
- Eff. 10-1-17 METX-131120624 [SERFF Filing Access - North Carolina](#)

117. Midvale Indemnity Company

- Territory Factors.
- Additional Deductible Factors.
- Non-Excess Class Factors.
- Excess Class Factors.
- Loss and Violation Score.
- Vehicle Age.
- Model Year.
- Liability Symbol Factors.
- Physical Damage Symbol Factors.
- Mileage Factors.
- Prior Insurance Factors.
- Insurance Score Group Factors.
- Household Composition Factors.
- Lapse Adjustment Factors.
- Early Bird Discount.
- Steer Into Savings Discount.
- Good Student Discount.
- Away at School Discount.
- Auto-Pay Discount.
- Paperless Discount.
- Loyalty Discount.
- Multi-Product Discount.
- Auto Safety Equipment Discount.
- Connect Partner Discount.
- Full Pay Discount.
- Maximum Policy Discount.
- Installment Payment Plans.
- Book Transfer Premium Stabilization.
- Eff. 1-1-18 HMSS-131160270 [SERFF Filing Access - North Carolina](#)

118. Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.
- Eff. 10-1-85

119. NGM Insurance Company

- Preferred Plus Driver 4% Discount on Collision and Comprehensive.
- Preferred Driver 2% Discount on Collision and Comprehensive.
- Insurance Score.
- Installment Payment Plan Deviation.
- Homeownership Discount.
- Bodily Injury Increased Limit Factor Table.
- Collision Deductible Table.
- Comprehensive Deductible Table.
- New Business Discount.
- Mature Driver Accident Prevention Course Discount.
- Anti-Lock Braking System Discount.
- By-Coverage Territory Base Rate.
- Eff. 7-1-18 NGMC-131452721 [SERFF Filing Access - North Carolina](#)

120. National Specialty Insurance Company

- Deviation on bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met.
- Eff. 2-6-95 *Name changed from State National Specialty Insurance Company effective 3/16/04*

121. National Surety Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581109 [SERFF Filing Access - North Carolina](#)

122. Nationwide Affinity Insurance Company of America

- Territory Deviation.
- Affinity Deviation.
- Liability Vehicle Grouping Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Miscellaneous Vehicle Deviation.
- Term with Prior Carrier Deviation.
- Eff 10-1-16 NTWP-130621673 [SERFF Filing Access - North Carolina](#)

123. Nationwide General Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Paperless Policy Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Tier Deviation, Bodily Injury and Property Damage.
- Terms with Prior Carrier Deviation.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Preferred Bundle Deviation.
- Preferred Deviation.

- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- Eff 10-1-17 NWPC-131102532 [SERFF Filing Access - North Carolina](#)

124. Nationwide Insurance Company of America

Motorcycle

- Motorcycle Deviation Matrix.
- Eff 4-15-17 NWSP-130915403 [SERFF Filing Access - North Carolina](#)
-
- Financial Responsibility Deviation – Based on credit scoring. Credit varies.
- Territory Deviation – Credit varies by territory.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation –according to certain criteria.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowner Deviation.
- Auto Financial Deviation.
- Miscellaneous Vehicle Deviation.
- Driver Class Deviation.
- Household composition deviation
- Payment Plan Deviation.
- Tier Deviation.
- Terms with prior carrier deviation.
- Increased Limits.
- New Vehicle Deviation.
- Advanced Quote Deviation.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist deviation.
- Accident Forgiveness Deviation.
- Minor violation Forgiveness Deviation.
- Preferred Deviation.
- Preferred Bundle Deviation.
- Easy Pay sign-up deviation.
- Deductible Deviation.
- Company placement deviation.
- Paperless Policy Deviation.
- Eff 10-1-15 NWPC-130207857 [SERFF Filing Access - North Carolina](#)

125. Nationwide Mutual Fire Insurance Company

- Company Deviation Factor
- Inexperienced Operator Deviation.
- Multi-auto Policy Deviation.
- Eff. 3-1-12 NTWP-128004034 [SERFF Filing Access - North Carolina](#)

126. Nationwide Mutual Insurance Company

NATIONWIDE MUTUAL INSURANCE COMPANY

- Home and Car Deviation.
- Preferred Driver Deviation.
- Combined Deviation.
- Affinity Deviation.
- Intra-Agency Transfer Deviation

- Payment Plan Deviation.
- Merit Credit Deviation.
- Nationwide Associate Deviation.
- Nationwide Uninsured/Underinsured Motorists Coverage.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-up Deviation.
- Multi-Auto Policy Deviation.

NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATIONS)

- Preferred Customer Discount.
- StarPak Program Discount.
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group Discount.
- Multi-Line (Commercial Auto).
- New Policyholder Discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer.
- Eff 10-1-17 NWPC-131102568 [SERFF Filing Access - North Carolina](#)

NATIONWIDE MUTUAL INSURANCE COMPANY Classic Auto Program

- Antique Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Classic Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Mass Marketing Deviation.
- Eff 10-1-17 NWLC-131120252 [SERFF Filing Access - North Carolina](#)

127. Nationwide Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation
- Payment Plan Deviation – Electronic Funds Transfer.
- Tier Deviation, Bodily Injury and Property Damage.
- Terms with Prior Carrier Deviation.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Fender Bender Forgiveness Deviation.
- Preferred Bundle Deviation.
- Preferred Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Paperless Policy Deviation.
- Effective 10-1-17 NWPC-131102571 [SERFF Filing Access - North Carolina](#)

128. Netherlands Insurance Company
- 10% deviation applies to BI, PD, medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
 - 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
 - 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
 - 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
 - 4% discount bodily injury, property damage & med pay comp and coll coverages where all operators must have '0' merit rating points.
 - 7% discount bodily injury, property damage & med pay comp and coll coverages for risks part of the Personal Protectors Program.
 - 2% discount for BI, PD, & med pay comp and coll coverages provided the principal operator of the vehicle is age 55 or older.
 - Eff. 10-15-02
129. New South Insurance Company
- Waive installment Payment Plan fee.
 - Vehicle with full coverage, Non Preferred.
 - Safe Driver Insurance Plan Single/Multi Car deviation.
 - Eff. 11-1-09 GMMX-126328296 [SERFF Filing Access - North Carolina](#)
130. North Carolina Farm Bureau Mutual Insurance Company
- Driving Experience Policies with Reward Driver (29 to 49 years driving experience).
 - Deviation of 20% to Collision Coverage on Motorcycles with Greater than 1000 cc's.
 - Territory Deviation Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
 - Twelve-point Violation for Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
 - Split Limit Bodily Injury Increased Limits.
 - Insurance Credit Scoring.
 - Eff 4-1-17 NCFB-130876717 [SERFF Filing Access - North Carolina](#)
131. Northern Insurance Company of New York
- 10% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
 - 6% deviation BI, PD, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
 - 3% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
 - 5% BI, PD, med pays, comp & coll for operators with at least 30 yrs. driving experience with no inexperience operators.
 - 5% BI & PD with anti-lock braking system.
 - Various deviations for comprehensive with vehicles equipped with anti-theft devices.
 - 5% BI, PD, med pay, uninsured & underinsured motorist, comp, coll, towing & all misc coverage for auto & home discount.
 - 10% BI, PD, comprehensive & collision with named insured employed as an educator.
 - 12% BI, PD, med pay, comp & collision where name insured is an employee of Centry Furniture Industries Inc.
 - 6% deviation on BI, PD, comp & coll if named insured is an employee of Premier, Inc. & its Hospitals & Health Systems & Premier Insurance Management Services, Inc.
 - 9% deviation on BI, PD, comp & coll if named insured is an employee of American Veterinarians Medical Association Professional Liability Insurance Trust.
 - Eff. 7-19-01 PC042666 [NCDOI](#)
132. Ohio Casualty Insurance Company
- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
 - Employee Discount: 15% when criteria is met.
 - Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply.
 - Eff. 9-1-00
133. Omni Insurance Company
- For deviations see the North Carolina Department of Insurance website.
 - Eff 5-28-01 PC041974 [NCDOI](#)
134. OneBeacon America Insurance Company
- Base rate deviation by territory: bodily injury, property damage, med pay, comprehensive & collision premium. Variable

credits.

- 5% bodily injury, property damage, med pay, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: on comprehensive if vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01

135. OneBeacon Midwest Insurance Company

- 5% Multi-Policy Credit for BI, PD, med pay, comprehensive & collision for principal driver age 55 & over.
- Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
- Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation.
- Eff. 11-20-01

136. Owners Insurance Company

- Bodily Injury Limit Deviation.
- Owners Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi Policy Discount
- Auto/Life Multi Policy Discount.
- Auto/Umbrella Multi Policy.
- Paid in Full Discount.
- Mature Driver Discount.
- Insurance Score Deviation.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 10-1-17 AOIC-131050798 [SERFF Filing Access - North Carolina](#)

137. Pacific Employers Insurance Company

- 17% BI, PD, med pay, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.
- Eff. 3-18-97

138. Pacific Indemnity Company

- Antique autos by territory.
- Installment Payment -recurring payments waived.
- Eff. 10-1-15 CHUB-129988231 [SERFF Filing Access - North Carolina](#)

139. Peak Property and Casualty Insurance Corporation

- SDIP Points BI & PD and Med Pay deviations 12-20 SDIP points.
- Eff 4-13-15 VKNG-129979765 [SERFF Filing Access - North Carolina](#)

140. Peerless Insurance Company

- Deviation on BI, PD, Med Pay, Comp and Coll written with forms HO-3, HO-5, or HE-7 that are part of the Personal Protector Program.
- Deviation on BI, PD, Med Pay, Comp & Coll written with form HO-06 that is part of the Personal Protector program.
- Deviation on Installment Payment Plan by Electronic Funds Transfer or Agency Bill.
- Price Point deviation.
- Deviation on BI, PD, Med Pay, Comp and Coll coverage written with forms HO-4 and part of Personal Protector Program.
- Effective 8-15-13 LBRM-128968114 [SERFF Filing Access - North Carolina](#)

141. Pennsylvania General Insurance Company

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO- & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: BI, PD, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.

- 15% bodily injury, property damage & medical payments.
- Eff. 3-15-96

142. Pennsylvania National Mutual Casualty Insurance Company

- Account Credit.
- Account Credit without Homeowners Due to W/H Exposure.
- Mature Driver Discount.
- Personal Auto Preferred Program Discount.
- Personal Auto Preferred Advantage Program Discount.
- Insurance Bureau Score Discount.
- Private Passenger Autos Written on a Commercial Lines Policy.
- Underwriting Scorecard Deviation.
- Territory Deviation.
- Recurring Payment Charge Waived.
- Paid in Full Discount.
- Affinity Group Discount.
- Intra-Agency Transfer Transition Factor.
- Advanced Quote Discount.
- PennID (Informed Driver Program) Enrollment Discount.
- PennID (Informed Driver Program) Participation Discount.
- Eff 2-15-18 PNPR-131239080 [SERFF Filing Access - North Carolina](#)

143. Pharmacists Mutual Insurance Company

- Multi-Policy Credit Personal Package discount.
- Multivariate Rating.
- Deviation of Base Rates.
- Eff 11-1-11 PHAR-127314841 [SERFF Filing Access - North Carolina](#)

144. Philadelphia Indemnity Insurance Company

- Misc Type E Antique Auto.
- Misc Type F Classic Auto.
- Misc Type E Physical Damage only and Collision coverage for Antique Auto.
- Misc Type F Classic Auto Physical Damage.
- Eff 4-1-14 PHLX-G129363895 [SERFF Filing Access - North Carolina](#)

145. Phoenix Insurance Company

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Multi-Line Insurance and Financial Services Institutions.
- Effective 3-1-18 TRVA-131240406 [SERFF Filing Access - North Carolina](#)

146. Platt River Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply.
- Eff. 10-1-99

147. Privilege Underwriters Reciprocal Exchange

- Extra Vehicle Deviation.
- Accident Prevention Course.
- Driver Training Course.
- Good Student Discount.
- Away at School Discount.

- Years Clean Discount.
- Multi-line Policy.
- Anti-lock Brakes.
- Anti-theft Discount.
- Window Glass Etching discount.
- Tier Rating Credit Scoring.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Vacation Use Discount.
- Years Licensed Deviation.
- Territory Deviation.
- Renewal Discount.
- Eff 10-1-16 PRIV-130593541 [SERFF Filing Access - North Carolina](#)

148. Progressive American Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.
- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Household Composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation.
- Eff 9-6-13 PRGS-129156410 [SERFF Filing Access - North Carolina](#)

149. Progressive Northern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability

- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation
- New Business Installment deviation.
- Eff 9-6-13 PRGS-129151581 [SERFF Filing Access - North Carolina](#)

150. Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non-standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non-standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.

d. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car, non-standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
- Deviation for multi car, non-standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
- Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
- Deviation for single car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
- Deviation for multi car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non-standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non-standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non-standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra-preferred underwriting.
- 40% multi car policies, ultra-preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra-preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non-standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non-standard underwriting with 12-18 or more SDIP pts.
 - 45%-64% for multi car policies, non-standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 51%-67% for multi car policies, non-standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, standard, preferred and ultra-preferred underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
 - 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed

deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non-standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non-standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- Eff. 7-1-99

151. Progressive Premier Insurance Company of Illinois

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Eff 4-1-18 PRGS-131315231 [SERFF Filing Access - North Carolina](#)

152. Progressive Southeastern Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Eff 4-1-18 PRGS-131301869 [SERFF Filing Access - North Carolina](#)

153. Progressive Universal Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Eff 10-1-17 PRGS-131105360 [SERFF Filing Access - North Carolina](#)

154. Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.

- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Territory Deviation Table.
- Maximum Deviation Factor.
- Number of Renewal Years.
- Eff 10-20-18 HART-131627027 [SERFF Filing Access - North Carolina](#)

155. Providence Washington Insurance Company

Standard Program

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.

Preferred Program

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.
- Eff.7-1-02

156. Republic Franklin Insurance Company

- Personal EDGE Essentials Auto Account Credit.
- Personal Lines Account Credit Select Program.
- Personal EDGE Essentials and Select Program W.I.S.E./Affinity Discount.
- Select Program Physical Damage Reduction Deviation.
- Essentials Program Tiered Rating Deviation.
- Premium Payment Credit.
- Eff. 6-25-18 UTCX-131472372 [SERFF Filing Access - North Carolina](#)

157. Response Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met.
- Eff. 7-15-96 PC034398 [NCDOI](#)

158. Safeco Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviations.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff 4-28-17 LBPM-130916567 [SERFF Filing Access - North Carolina](#)

159. Seaton Insurance Company

- 15% auto liability, med pay & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, med pays & phys damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types).
- Eff. 6-20-88

160. Selective Insurance Company of South Carolina

- Installment Payment Plan: \$2 per each installment.
- 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.

- Eff. 6-1-01

161. Selective Insurance Company of the Southeast

- 30% deviation will be applied to liability Phys Damage rates when a Commercial Package policy is written in conjunction with the risk.
- Eff. 4-1-08 PC112412 [NCDOI](#)

162. Sentinel Insurance Company, Ltd.

- Insurance score Tier deviation factors.
- Account/Tier Deviation.
- Safe Driver/Incident Free Credit/Tier Deviation factor.
- Least experienced driver factor/Tier Deviation factor
- Most experienced driver factor/Tier Deviation factor.
- Prior BI limits credit/Tier Deviation factor.
- Territory/Tier Deviation factor.
- Business Owned Non-Fleet Credit.
- Eff 10-1-15 HART-130123852 [SERFF Filing Access - North Carolina](#)

163. Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% BI, PD, medl pay, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for BI, PD, med pay, comp & coll when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% BI, PD, med pay, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% auto comp & coll base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit auto BI, PD, med pay, comp & coll for all private passenger auto policies for University of North Carolina Employees.
- Eff. 7-1-00

164. Southern Insurance Company of Virginia

ADVANTAGE XL PROGRAM

- Recreational Trailer Rate Discount.
- Multi-Car Discount.
- Loss Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Homeowners Discount.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Experienced Operator Discount.
- Paid in Full Discount.

MERIT XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.

- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

SUPERIOR XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

PREFERRED XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Payment Plan.
- Pace Bundle Deviation.
- XL Rating Factors.
- Paid in Full Discount.

AUTOGUARD XL, AUTOGUARD II XL PROGRAMS

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.

PREFERRED PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.

- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.

STANDARD PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.
- Eff. 11-15-17 DNGL-131170318 [SERFF Filing Access - North Carolina](#)

165. Southern Pilot Insurance Company

- UNC-Chapel Hill Employee discount.
- Exceptional Driver Plan Credit: on a vehicle insured in the voluntary market and principally driven by an operator with at least nine years of operating experience who has had no chargeable accidents within the past three years.
- Accident Free Discount: 5% credit shall be applied to BI, PD, Med Pay, Comp and Coll premiums on a vehicle insured in the voluntary market and driven by an operator who has had no chargeable accidents within the past three years and has been continuously insured with Southern Pilot for at least three years. An additional 5% applies for a six yr. period. New Business applicants and Southern Pilot renewal customers insured in the voluntary market who can document continuous coverage with a prior carrier and no chargeable accident for a three or six year period as described above are also eligible for the Southern Pilot Accident Free Discount. Maximum Accident Free Discount is 10%. Accident Free will be removed at the next renewal following the first chargeable accident where \$1000 or more was paid for BI, PD, Med and Coll (combined) for any operator in the household.
- Mature Driver Discount: Principal Operators who have 34 years or more of driving experience that are written in the voluntary market and have no operators in their household with less than nine years driving experience shall receive a % discount on Bodily Injury, Property Damage, Comprehensive, Collision & Medical expense premiums for the vehicle they principally operator.
- Multi Policy Discount: 5% credit applied to BI, PD, med pay, comp, & coll premiums developed from the North Carolina Rate Bureau Personal Auto Manual on a vehicle insured in the voluntary market when Southern Pilot Insurance Company insures an individual's home and automobile.
- Eff. 2-24-09 PC123649 [NCDOI](#)

166. SPARTA Insurance Company

- 5% auto BI, PD, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01 PC045268 [NCDOI](#)

167. St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment.
- Eff. 1-1-95

168. St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit BI, PD, med pay, comp & coll, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is

purchased & policy qualifies for PAK II Program.

- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, BI, PD liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined BI & PD liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto med pays rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met.
- Eff. 3-1-00

169. St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates.
- Eff. 1-1-88

170. Standard Fire Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-1-18 TRVA-131240148 [SERFF Filing Access - North Carolina](#)

171. State Automobile Mutual Insurance Company

- 10% auto BI, PD, med pay, comp & coll coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.
- 5% auto BI, PD, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.
- 15% auto BI, PD, med pay, comp & coll coverages provided there are no SDIP pts., no inexperienced operators, all operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.
- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% auto BI & PD liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems.
- Eff. 2-1-93

172. State Auto Property & Casualty Insurance Company

- Auto/Home Discount.
- Financial Stability.
- Driver Experience.
- Territory Deviation.
- Early Upload Discount.
- Good Student Discount.
- Anti-Lock Braking Systems Discount.
- Installment Plan with Electronic Funds Transfer Deviation.

- Customizing Equipment Deviation.
- Discount for Electric Autos.
- Paid in Full Discount.
- Employee Group Discount Plan.
- Eff. 2-13-17 STAT-130796045 [SERFF Filing Access - North Carolina](#)

173. State Farm Mutual Automobile Insurance Company

- Territory Deviation, Bodily Injury, Property Damage, Collision, Combined Uninsured/Underinsured.
- Accident Free Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Multiple Line Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Electronic Funds Transfer Deviation.
- Good Driving Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Classic Vehicle Deviation Bodily Injury, Property Damage, Medical Payments and Collision.
- Customer Rating Index (CRI) Deviation.
- SDIP Deviation.
- Customization Deviation.
- Antique Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Motorcycle Liability Deviation.
- Limit Deviation.
- PPA Model Year Deviation (BI/PD/MP).
- Motor Cycle Model Year Deviation (BI/PD).
- Drive Safe & Save Deviation (BI/PD/MP/Comp/Collision).
- Location Rating Factors.
- Marginal Acquisition Expense Adjustment Deviation.
- Driver Adjustment Deviation.
- Base Rate Adjustment Deviation.
- Eff 6-25-18 SFMA-131443244 [SERFF Filing Access - North Carolina](#)

174. Teachers Insurance Company

- Credit Rating Deviation.
- Multiline Deviation.
- Educator Deviation.
- Territory Deviation.
- Underwriting Level Deviation.
- Number of Household Vehicles Deviation.
- Number of Household Drivers Deviation.
- Advanced Quote Deviation.
- Payroll Payment Plan Deviation.
- Electronic Funds Transfer.
- Installment Payments.
- 2011+ ISO Symbol Deviation.
- Eff 10-1-17 HRMN-131094871 [SERFF Filing Access - North Carolina](#)

175. Titan Indemnity Company

- **TIER A**
- Territory Deviation and Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.

- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- **TIER B**
- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798611 [SERFF Filing Access - North Carolina](#)

176. Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% auto single limit (liability & medical payments) or BI, PD & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto BI, PD, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to BI, PD & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% auto BI, PD & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation.
- Eff. 12-17-93

177. Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 10-15-92

178. Travelers Casualty Insurance Company of America

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates.
- Eff. 10-15-92
- Name Changed from Travelers Casualty & Surety Company of Illinois effective 1/1/04

179. Travelers Home and Marine Insurance Company

- Territory Factors By Coverage.
- Policy Variables By Region Code, Insurance Score, and Residence Type.
- Household Composition 1.
- Household Composition 2.
- Household Composition 3.
- Household Composition 4.
- Underwriting Tier.
- Driver Insured Elsewhere.
- Accident Forgiveness.
- Vehicle Usage.
- Foreign licenses.
- Out of State Driver's License.
- Unverifiable Motor Vehicle Report.
- Coverage Level Adjustment.
- Location Level.
- Vehicle Liability Risk Group Bodily Injury.
- Vehicle Liability Risk Group Property Damage.
- Vehicle Liability Risk Group Medical Payment.
- Vehicle Liability Risk Group Collision.
- Vehicle Liability Risk Group Comprehensive.
- Policy Level Vehicle Liability Risk Group Bodily Injury.
- Policy Level Vehicle Liability Risk Group Property Damage.
- Policy Level Vehicle Liability Risk Group Collision.
- Policy Level Vehicle Liability Risk Group Comprehensive.
- Model Year.
- New Car Discount.
- Alternative Fuel Vehicle Discount.
- Total Policy Safe Driver Incident.
- Vehicle Use.
- Safe Driver Discount.
- Good Student Discount.
- Student Away at School Discount.
- Driver Training Discount.
- Affinity Discount.
- Multi Car Discount.
- Early Quote Discount.
- Continuous Insurance Discount.
- Good Payer Discount.
- Electronic Payment Discount.
- Multi Policy and Homeownership Discount.
- Paid in Full Discount.
- Insurance Score Tier.
- Installment Payments.
- Transition Modification.
- Transition Modification Acquisition.
- Eff 4-9-18 TRVA-131282555 [SERFF Filing Access - North Carolina](#)

180. Travelers Indemnity Company

- Contributing Vehicle Credit..
- Installment Payments.
- Eff. 3-1-18 TRVA-131240396 [SERFF Filing Access - North Carolina](#)

181. Travelers Indemnity Company of America

- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.

- Installment Payments - Installment charge for each installment is deleted.
- Eff 10-1-15 TRVA-130114258 [SERFF Filing Access - North Carolina](#)

182. The Travelers Indemnity Company of Connecticut

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Effective 3-1-18 TRVA-131240415 [SERFF Filing Access - North Carolina](#)

183. Travelers Personal Security Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Company Coverage Factor.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-1-18 TRVA-131240155 [SERFF Filing Access - North Carolina](#)

184. Travelers Property Casualty Company of America

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% auto BI, PD, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% auto BI, PD, med pay & coll for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met.
- Eff. 8-21-99

185. Truck Insurance Exchange

- Territory Deviation.
- Household Group Deviation - Liability.
- Single Car Financial Responsibility and Points Deviation – Liability.
- Multi Car Financial Responsibility and Points Deviation – Liability.
- Financial Responsibility High Points Deviation Single Car – Liability.
- Financial Responsibility High Points Deviation Multi Car – Liability.
- Multi-Car/Paid-in-full/Auto-Home/Mobile Home/Rent Deviation – Liability.
- Accident and Point Deviation - Liability.
- Major Violation Deviation – Liability.
- Minor Violation and Points Deviation – Liability.
- Market and Points Deviation – Liability.
- Points and Inexperienced Operator Deviation – Liability.
- Household Structure Deviation – Liability.
- Electronic Funds Transfer Installment Deviation.
- Territory Deviation-Physical Damage.
- Household Group Deviation - Physical Damage.
- Single Car-Points Financial Responsibility and Points Deviation - Physical Damage.
- Multi Car, One Collision Vehicle, Financial Responsibility and Points – Physical Damage.
- Multi Car, Two or More Collision Vehicles, Financial Responsibility and Points – Physical Damage
- Financial Responsibility High Points Deviation Single Car-Physical Damage.
- Financial Responsibility High Points Deviation Multi Car-Physical Damage.
- Multi Car/Paid in full/auto-Home/Mobile Home/rent deviation - Physical Damage.

- Accident and Point Deviation-Physical Damage.
- Major Violation-Physical Damage.
- Minor Violation and Points Deviation-Physical Damage.
- Market and Points Deviation-Physical Damage.
- Points and Inexperienced Operator Deviation - Physical Damage.
- Household Structure Deviation-Physical Damage.
- Marital Status deviation Liability.
- Electronic Funds Transfer Deviation Liability.
- Marital Status deviation Physical Damage.
- Electronic Funds Transfer Deviation Physical Damage
- Eff 3-1-10 FARM-126381295 [SERFF Filing Access - North Carolina](#)

186. Trumbull Insurance Company

- Insurance Score Tier Deviation.
- Account or Homeownership Factor Deviation.
- Driving Record Factor.
- Least Experienced Driver Factor Deviation.
- Most Experienced Driver Factor Deviation.
- Prior Bodily Injury Limits Factor Deviation.
- Annual Mileage Factor Deviation.
- Cars Versus Drivers Factor Deviation.
- Marital Status Factor Deviation.
- AARP Membership Factor Deviation.
- Territory Factor Deviation.
- Defensive Driver Factor Deviation.
- Business Owned Non-Fleet Auto Credit.
- Eff 10-22-16 HART-130665353 [SERFF Filing Access - North Carolina](#)

187. Twin City Fire Insurance Company

- Account Credit.
- Agency Book Transfer.
- Multi Car Discount.
- Eff 5-8-12 HART-128009725 [SERFF Filing Access - North Carolina](#)

188. USAA Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff 10-2-18 USAA-131628242 [SERFF Filing Access - North Carolina](#)

189. USAA General Indemnity Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Multiple Car by Number of Operators Deviation.
- Installment Payment Plan Deviation.
- Eff 10-2-18 USAA-131573551 [SERFF Filing Access - North Carolina](#)

190. Unigard Indemnity Company

- 5% auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% physical damage rates when same insured also has Homeowners Form HO 00 03 or HO 00 06.
- Eff. 9-5-89

191. United Services Automobile Association

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Policy Advantage Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Eff. 10-2-18 USAA-131628214 [SERFF Filing Access - North Carolina](#)

192. United States Fidelity & Guaranty Company

- Multi-Policy Discount.
- Principal Operator age 55 & over.

- Physical Damage Deviation.
- Special Package Discount.
- Employee Group Discount.
- Eff. 9-1-00 PC034571 [SERFF Filing Access - North Carolina](#)

193. United States Liability Insurance Company

- Deviation on UMBI for limits up to 250K/500K and for limits higher than 250K/500K.
- Deviation on combines UM/UIM Bodily Injury.
- Deviation credit range for BI, PD and Medical Payments.
- Deviation on Comp, Fire and Theft Rates.
- Deviation on Collision Rates.
- Credit applied to deviated rates on BI, PD, and Med Pay for rating each each vehicle in excess of 3.
- Eff 2-2-12 USLI-127937418 [SERFF Filing Access - North Carolina](#)

194. Unitrin Auto and Home Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.
- Network Discount.
- Extended Transportation.
- Prorated Cancellation Deviation.
- Physical Damage.
- Recreational Trailer Deviation.
- Installment Payments Deviation.
- Eff 7-1-18 KEMP-131495100 [SERFF Filing Access - North Carolina](#)

195. Unitrin Safeguard Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.
- Responsible Buyer Discount.
- Network Discount.
- Extended Transportation.
- Physical Damage.
- Recreational Trailer Deviation.
- Deferred Premium Payment Plan.
- Eff 7-1-18 KEMP-131495122 [SERFF Filing Access - North Carolina](#)

196. Universal Insurance Company

- Vehicle-Driver Deviation.
- Accident Free Experience Deviation.
- Homeownership Deviation.
- UIC Auto and Home Multi-Policy Deviation.
- Financial Responsibility.
- Electronic Funds Transfer Installment Deviation.
- Affinity Deviation.
- AAA Employee Deviation.
- First Accident Surcharge.
- Eff. 6-3-17 CMCG-130784669 [SERFF Filing Access - North Carolina](#)

197. Utica Mutual Insurance Company

- Utica National Insurance Group Employees Mass Merchandising Plan.
- Personal Lines Account Credit
- W.I.S.E./Affinity discount.
- Premium Payment Credit
- Edge Program Tiered Rating
- Eff. 6-25-18 UTCX-131472386 [SERFF Filing Access - North Carolina](#)

198. Utica National Assurance Company

- Mass Merchandising Plan for employees of Utica National Insurance Group.
- Personal Lines Account Credit.
- Wise Affinity/Affinity discount.
- Company Car Discount.
- Mature Driver Credit.
- Electronic Stability Control devices Discount.
- Greenhouse Gas Score credit.
- Premium Payment Credit.
- Edge II Program Tiered Rating.
- Eff. 11-1-10 UTCX-G126752143 [SERFF Filing Access - North Carolina](#)

199. Valiant Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% auto BI, PD, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% auto bodily injury, property damage, med pay, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% auto bodily injury & property damage for anti-lock brakes.
- 5% auto comprehensive with anti-theft device (active).
- 10% auto comprehensive with anti-theft device (passive).
- 5% auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% auto comprehensive & collision for multi-car policies.
- 15% auto comprehensive & collision for cars with "0" SDIP pts.
- Eff. 2-15-98

200. Victoria Fire & Casualty Company

TIER A

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.

TIER B

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798615 [SERFF Filing Access - North Carolina](#)

201. Vigilant Insurance Company

- Antique autos.
- Installment Payment Recurring Payments Waived.
- Eff. 10-1-15 CHUB-129988293 [SERFF Filing Access - North Carolina](#)

202. West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory.
- Anti-Theft Discount various discounts.
- Eff. 9-1-00 PC035766 [NCDOI](#)

203. Wilshire Insurance Company

- Liability Deviation Rule 1.
- Liability Deviation Rule 2.
- Liability Deviation Rule 3.
- Liability Deviation Rule 4.
- Liability Deviation Rule 5.
- Liability Deviation Rule 6.
- Liability Deviation Rule 7.
- Liability Deviation Rule 8.
- Voluntary Manual Deviation (Inexperienced Operator).
- Eff 7-5-11 OCCD-127196090 [SERFF Filing Access - North Carolina](#)

AUTOMOBILE

1. 21st Century Advantage Insurance Company
 - Anti-Theft Devices Discount.
 - Anti-lock braking system discount.
 - Extra automobile discount.
 - Tier Deviation.
 - Deviation for determining other than collision base rates for symbols not displayed.
 - Extended transportation expenses coverage deviation.
 - Driver Deviations.
 - Eff 6-1-08 APCG-125478807 [SERFF Filing Access - North Carolina](#)

2. 21st Century Centennial Insurance Company
 - Class Deviation.
 - Territory Deviation.
 - Tier Deviation.
 - Household Composition Deviation.
 - Primary Graded Adjustment Deviation.
 - Liability Vehicle Age Deviation.
 - ISO Model Year Symbol Deviation.
 - 21st Century Model Year Symbol Deviation.
 - Anti-Theft Deviation.
 - Eff 11-11-13 AGMK-128859882 [SERFF Filing Access - North Carolina](#)

3. ACE American Insurance Company
 - 17% private passenger auto BI, PD, Med Pay, uninsured motorist, combined uninsured & underinsured, comp & collision.
 - Eff. 3-18-97

4. ACE Fire Underwriters Insurance Company
 - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
 - Eff. 3-18-97

5. ACE Property & Casualty Insurance Company
 - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
 - Eff. 3-18-97

6. AIG Property Casualty Company
 - Anti-theft Devices Discount
 - Anti-lock braking system discount.
 - Extra automobile discount.
 - Tier Deviation.
 - Deviation for determining Other Than Collision base rates for symbols not displayed.
 - Extended Transportation Expenses coverage deviation.
 - Driver Deviations.
 - Eff 10-28-15 APCG-130283873 [SERFF Filing Access - North Carolina](#)

7. Allied Property and Casualty Insurance Company
 - Financial Responsibility Deviation.
 - Territory Deviation.
 - Allied Affinity Deviation.
 - Preferred Driver Deviation.
 - Intra-Agency Transfer Deviation.
 - Matrix Deviation.
 - Home and Car Deviation.
 - Non-Allied Homeowner Deviation.
 - Auto Financial Deviation.

- Driver Class Deviation.
 - Household Composition Deviation.
 - Miscellaneous Vehicle Deviation.
 - Nationwide Associate Deviation.
 - Advanced Quote Deviation.
 - New Vehicle Deviation.
 - Prior Carrier Deviation.
 - Easy Pay Sign-Up Deviation.
 - Payment Plan Deviation.
 - Accident Forgiveness Deviation.
 - Minor Violation Forgiveness Deviation.
 - Paperless Policy Deviation.
 - Select Deviation.
 - Fender Bender Forgiveness Deviation.
 - Eff 1-30-20 NWPP-132112952 [SERFF Filing Access - North Carolina](#)
8. AMCO Insurance Company
- Financial Responsibility Deviation.
 - Territory Deviation.
 - Allied Affinity Deviation.
 - Preferred Driver Deviation.
 - Driver Class Deviation.
 - Miscellaneous Vehicle Deviation.
 - Payment Plan Deviation.
 - Eff. 10-1-17 NWPC-131099869 [SERFF Filing Access - North Carolina](#)
9. AMEX Assurance Company
- Accident-Free Discount: Applies to auto BI, PD, med payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
 - Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
 - Deviation for auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
 - Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
 - Work Site Discount: named insured policy through the Work Site Marketing Program of AMEX Assurance Company. Preferred Client Deviation 10%.
 - Costco Discount: 3% applies to policies for member insureds of Costco. Vehicle Usage Discount.
 - Multi-car discount for Liability, Comp & coll
 - Liability Limits: credit varies by Limit amount.
 - Eff. 9-1-06 USPH-6RZG9Y391 PC095703 [SERFF Filing Access - North Carolina](#)
10. Alfa Alliance Insurance Corporation
- Account Discount.
 - Multi-Vehicle Discount.
 - Driver Experience Factor.
 - Insurance Score (Credit) Factor.
 - Installment Payment Deviation.
 - Eff. 8-15-11 AFAL-127308907 [SERFF Filing Access - North Carolina](#)
11. Allstate Indemnity Company
Standard (Preferred Program)
- Territory Deviation.
 - Years Licensed Deviation.
 - Fifty-Five (55) and Over Discount.
 - Tier Deviation.
 - Premier and Premier Plus Discount.
 - Multiple Policy Discount.
 - New Car Discount.
 - The Good Hands People Discount.
 - Antilock Brake Discount.
 - Installment Payments.

- Coverage Deviations (Death Indemnity).
- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Maximum Deviation.

Non-Standard Auto Program

- Liability Coverage Deviations.
- Installment Payments, Electronic Funds Transfer or Payroll Deduction.
- The Good Hands People Discount.
- Certified Risks Financial Responsibility Laws.
- Maximum Deviation.
- Eff 10-1-19 ALSE-132000963 [SERFF Filing Access - North Carolina](#)

12. Allstate Insurance Company

- Installment Payment Fee.
- Death Indemnity Coverage Deviation.
- Certified Risks Financial Responsibility Laws.
- Um-BI and UM/UIM Base Rates Interpoation.
- Effective 4-1-18 ALSE-131296183 [SERFF Filing Access - North Carolina](#)

13. Allstate Property and Casualty Insurance Company

- Territory Deviation.
- Household Composition.
- Multiple Policy Discount.
- New Car Discount.
- 55 And Over Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Tier.
- Premier and Premier Plus Discount.
- Good Payer Discount.
- Allstate Easy Pay Plan Discount.
- Years Licensed Deviation.
- Installment Payments.
- Future Effective Date Discount.
- Preferred Package Discount.
- Full Pay Discount.
- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Accident Forgiveness Deviation.
- Maximum Deviation.
- Allstate eSMART discount.
- Drivewise Discount.
- Drivewise Performance Reward.
- Effective 10-1-19 ALSE-132001255 [SERFF Filing Access - North Carolina](#)

14. American Automobile Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
- Comprehensive Rate Deviation factor.
- Motorcycle Physical Damage Coverage.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581084 [SERFF Filing Access - North Carolina](#)

15. American Bankers Insurance Company of Florida

- Antique Auto Program
- Car Club discount.

- Antique Auto 2500 Mile Tier.
 - Antique Auto 5000 Mile Tier.
 - Modified/Collectible Vehicles 2500 Mile Tier.
 - Modified/Collectible Vehicles 5000 Mile Tier.
 - Eff. 4-1-10 ASPX-126454260 [SERFF Filing Access - North Carolina](#)
16. American Centennial Insurance Company
- 5% non-fleet private passenger auto liability & physical damage rates.
 - Eff. -1-85
17. American Economy Insurance Company
- 10% deviation where principal operator is aged 55 & over with no inexperienced operator in household.
 - Eff. 4-19-91
18. American Fire & Casualty Company
- Fampak Discount: 5% credit for all coverages.
 - Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
 - Employee Discount: 15% credit for all coverages.
 - Base Rate Deviation by territory for bodily injury, property damage, med pay, uninsured motorists, comp & coll coverages.
 - Anti-Theft Discount: Com Coverage only: 5% & 15% credit: Certain criteria apply.
 - Eff. 9-1-00 PC035767 [NCDOI](#)
19. American Home Assurance Company
- 6% - 37% deviation for med pay & uninsured & uninsured/underinsured motorists coverage: All territories.
 - 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
 - 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
 - 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
 - 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
 - 5% deviation for certain coverages: All insureds within sponsored groups.
 - Installment fee waived for automatic deductions from a financial account.
 - 1st installment fee waived for all multiple payment modes.
 - Eff. 12-20-02 PC054433 [NCDOI](#)
20. American Insurance Company
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
 - Comprehensive Rate Deviation factor.
 - Motorcycle Physical Damage Coverage.
 - Territory Deviation
 - Eff 8-15-10 FFDC-126581089 [SERFF Filing Access - North Carolina](#)
21. American Manufacturers Mutual Insurance Company
- Voluntary deviations without driving points - BI, PD, COMP, COLL credit varies by territory.
 - Voluntary deviations with driving points - BI, PD, COMP, COLL credit varies by territory.
 - Safety Equipment Discounts - 5% - 15% to Med Pay if qualified.
 - Anti-locking braking system discount - 5% for autos equipped with a factory installed four wheel Anti-Lock Braking System.
 - Extended Transportation Expenses Coverage - KIP ONLY - \$30/\$900 Increased Transportation Expense no additional charge.
 - Cancellation - KIP ONLY - return premium is computed on a Pro Rata basis.
 - Classifications - Experienced Operator Credit - principal operator is aged 55 and over and no inexperienced operators apply to the vehicle, apply a 3% discount to the BI and PD Liability, Med Pay, Coll and Coll premiums.
 - Classic Auto Discount: 80% discount to Misc Types Rule-19.F. Classic Auto Discount for BI, PD & med pay coverages.
 - Deferred Premium Payment Plans electronic funds transfer, a \$1 monthly service charge is applied per billing.
 - Kemper Network Deviation 7%: Certain criteria apply.
 - Anti Theft Devices Discount - credit varies.
 - Eff 7-1-03 PC062831 [NCDOI](#)

22. American Motorists Insurance Company

- Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.
- Cancellation - KIP only: Compute return premium on pro rata basis.
- Deferred Premium Payment Plan.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03 PC062832 [NCDOI](#)

23. American Security Insurance Company

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.
Eff. 2-1-86

24. American Southern Insurance Company

- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas.
- Renewal Discount Program when insured with American Southern for three continuous years and loss free.
- Multiple policy discount when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to BI, PD, Med Pay, Coll and Comp premiums.
- 10% Super Preferred Driver Discount.
- Eff. 6-15-04 PC071954 [NCDOI](#)

25. American States Insurance Company

- Tier Deviations.
- ATP Constant.
- Territory Deviations.
- Driver Class Deviations.
- Driver Experience Deviations.
- Student Deviations.
- Merit Deviation.
- Household Structure Deviations.
- Symbol Deviations.
- Model Year Deviations.
- Maximum Years Driving Experience Deviations.
- Minimum Years Driving Experience Deviations.
- Multi-Car Discount Deviation.
- Account Discount Deviations.
- Full Coverage Deviations.
- Accident Free Deviation.
- Violation Free Deviation.
- Accident Forgiveness Deviation.
- Paid in Full Deviation.
- Group Discount Deviation.
- Anti-Theft Discount Deviation.
- Advanced Quote Discount Deviation.
- Employee Discount Deviation.
- New Vehicle Deviations.
- Low Mileage Discount Deviations.
- Policy Transfer Deviation.
- Installment Fee Deviation.
- Eff. 10-2-17 LBPM-131140249 [SERFF Filing Access - North Carolina](#)

26. American States Preferred Insurance Company

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.

- SDIP, Single Car/Multi-Car Deviation.
 - SDIP, Single Car/Multi-Car, Major Deviation.
 - Account Discount Deviation.
 - Vehicle Usage, Market Deviation.
 - Certified Risks – Financial Responsibility Laws Deviation.
 - Eff. 4-28-17 LBPM-130916472 [SERFF Filing Access - North Carolina](#)
27. AMICA Mutual Insurance Company
- Base Rates Deviation.
 - Multi-line Deviation.
 - Short Rate Cancellation Deviation.
 - Installment Payment Plans Deviation.
 - AutoPay Installment Plan Deviation.
 - Paid in Full.
 - All Electronic.
 - Eff. 10-1-19 AMMA-131891466 [SERFF Filing Access - North Carolina](#)
28. Arch Insurance Company
- 15% private passenger auto comprehensive & collision rates.
 - Eff 9-29-92
29. Argonaut Insurance Company
- Advantage Discount: 13.5% discount applies to BI,PD, medical, collision & comprehensive for single car auto policies.
 - Multi-Car Discount: 23.7% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
 - Preferred Driver Discount: 10% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
 - Eff. 4-1-00 PC031707 [NCDOI](#)
30. Arrowood Indemnity Company
- Installment Payment Plan – Agency payroll deduction.
 - Eff 5-15-04 PC069376 [NCDOI](#)
31. Associated Indemnity Corporation
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
 - Motorcycle Physical Damage Coverage only.
 - Territory Deviation.
 - Eff. 8-15-10 FFDC-126581062 [SERFF Filing Access - North Carolina](#)
32. Association Insurance Company
- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
 - 32.5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for SAS Institute Employees.
 - Eff. 1-1-96
33. Assurance Company of America
- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
 - 15% non-fleet private passenger auto comprehensive & collision.
 - 7.5% deviation for drivers with 30 yrs. driving experience & no inexperience operator on policy.
 - 5% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 3 consecutive yrs. with "0" SDIP pts.
 - 10% non-fleet private passenger auto BI, PD, med pay, comp & coll coverage for 6 consecutive yrs. with "0" SDIP pts.
 - 5% non-fleet private passenger auto liability, property damage, comp & collision coverage if named insured is an educator.
 - 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
 - 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
 - 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
 - 5% non-fleet private passenger auto BI, PD, med pay, comp & collision of insured has homeowners policy with Assurance.
 - 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
 - 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts.

- Eff. 2-15-98

34. Atlantic Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 37% bi & pd, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
 - 33% bi & pd, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
 - Eff. 7-1-94

MOTORCYCLE

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage.
- Eff. 7-1-91

35. Auto Owners Insurance Company

Premier Program

- Bodily Injury Deviation.
- Auto-Owners Premier Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy Discount.
- Paid in Full Discount, All Coverages.
- Territory Deviation.
- Insurance Score Deviation, All Coverages.
- Auto Death Indemnity.
- Total Disability Benefits.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.

Standard Program

- Paid in Full Discount, All Coverages.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy.
- Total Disability Benefits.
- Auto Death Indemnity.
- Symbol Deviation.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 10-1-19 AOIC-132030599 [SERFF Filing Access - North Carolina](#)

36. Bankers Standard Insurance Company

- Vehicle equipped with anti-theft devices discount.
- Anti-Lock braking system discount.

- Vehicles with Symbol 27.
 - Extra Automobile Discount.
 - Extended transportation expense.
 - Credit IBS Factors.
 - Mass Merchandising discount.
 - Installment Payments Automation discount.
 - Driver Deviations.
 - Cancellation Deviation Short Rate.
 - Antique Autos
 - Eff. 10-01-19 ACEH-131923843 [SERFF Filing Access - North Carolina](#)
37. Burlington Insurance Company
- 15% private passenger auto physical damage insurance rates.
 - Eff. 5-28-87
38. Central Mutual Insurance Company
- Central's Pathway Deviation.
 - Payment Options
 - Installment Charge Deviation.
 - Owned Vehicles with Additional Company-Owned Vehicles.
 - Transition/Loyalty Credit.
 - Changes - Waiver of Premium Deviation.
 - Miscellaneous Coverages - Central Mutual Summit Package.
 - Central Mutual Affiliate Group Membership Deviation.
 - Paid in full discount.
 - ADEPT Driver Participation Discount.
 - ADEPT Driver Certification Discount.
 - New Inexperienced Operator Family Loyalty Discount.
 - Eff 10-1-19 CEMC-131968553 [SERFF Filing Access - North Carolina](#)
39. Century Indemnity Company
- 10% non-fleet private passenger auto comprehensive & collision rates.
 - Eff. 6-1-89
40. The Charter Oak Fire Insurance Company
- Company Coverage Factors.
 - Account Discount.
 - Contributing Vehicle Credit.
 - Hybrid Vehicle Discount.
 - Installment Payments Deviation.
 - Eff 3-1-18 TRVA-131240345 [SERFF Filing Access - North Carolina](#)
41. Chartis Casualty Company
- Deviation applies to non-fleet private passenger BI and PD Liability rate that is not one of the following:
 - a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxication liquors by motor vehicle.
 - 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 5-6 years with a 12 point violation.
 - 48.0% on rates with 12-14 SDIP policy points, multi-car/married & driving experience of 7-38 years with a 12 point violation.
 - 62.0% on rates with 12-14 SDIP policy points, single car with 7-38 years driving experience with a 12 point violation.
 - 39% on rates with 12-14 SDIP policy points, multi-car, unmarried with 7-38 years driving experience with a 12 point violation.
 - 39% on rates with 12-14 SDIP policy points, multi-car & driving experience of 39+ years with a 12 point violation.
 - 50% on rates with 12-17 SDIP policy points, single car with 5-6 years driving experience with a 12 point violation.
 - 50% on rates with 12-17 SDIP policy points, single car with driving experience of 39+ years with a 12 point violation.
 - 39% on rates with 15-17 SDIP policy points, multi-car & 5 years of driving experience with a 12 point violation.
 - 55% on rates with 15-17 SDIP policy points, single car and 5-6 years driving experience with a 12 point violation.

- 13% on rates with 18-20 SDIP policy points, multi-car and 5+ years of driving experience with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car and 5+ years of driving experience with a 12 point violation.
- 50% on rates with 18-20 SDIP policy points, single car, married driver with 5-38 years of driving exp with a 12 point violation.
- 39% on rates with 18-20 SDIP policy points, multi-car, married driver with 5-38 years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, single car, married driver with 39+ years of driving exp with a 12 point violation.
- 13% on rates with 18-20 SDIP policy points, multi-car, married driver with 39+ years of driving exp with a 12 point violation.
- Effective 8-27-04 PC073480 [NCDOI](#)

42. The Cincinnati Insurance Company

- Base Rates – Bodily Injury, Property Damage, Medical Payments, Other Than Collision and Collision.
- Package Discount.
- Installment Payment Plan.
- Annual Pay Discount.
- Preferred Risk Credit Factors.
- Insurance Scoring Credit Factors.
- Primary Classification Rating Factors.
- Driver Experience Factors – Bodily Injury and Property Damage.
- New Business Advance Quote Discount.
- Book Roll Transition Factor
- Policy Tier Factors
- Full Coverage Factor
- Coverage History Factor
- Eff. 10-1-19 CNNB-131912807 [SERFF Filing Access - North Carolina](#)

43. Citizens Insurance Company of America

- 10% deviation on coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
- Account Credit: 5% auto comp & coll coverage if insured has Homeowners policy with The Hanover Insurance Company.
- Non-Smoker Discount: 5% auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
- 10% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision.
- Renewal Credit applies to auto bi, pd, med pay, comp & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%.
- Eff. 9-1-94

44. Colonial American Casualty and Surety Company

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
- Good Driver Discount when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

45. Continental Insurance Company

- Anti-Theft Device Discount: Certain criteria apply.
- Vin Etching Discount: 5% credit applies when criteria are met.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Companion Policy Discount: 10% credit applies if named insured has homeowners policy with any Encompass Ins Co.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Eff. 7-3-01

46. Continental Indemnity Company

- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
- Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
- Account Credit Program credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
- Anti Lock Braking System Discount: 5% credit.
- Mature Driver Discount: 5% credit when certain criteria is met.
- Eff. 1-1-01 PC038499 [NCDOI](#)

47. Depositors Insurance Company

- Matrix Deviation
- Eff 8-10-07 PC104819 [NCDOI](#)

48. Economy Fire and Casualty Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility laws discount.
- Eff 10/4/19 METX-132106514 [SERFF Filing Access - North Carolina](#)

49. Economy Preferred Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Eff 10/4/19 METX-132106563 [SERFF Filing Access - North Carolina](#)

50. Economy Premier Assurance Company

- Pak II Package Credit.
- Pak II Renewal Credit.
- Age 55 and over deviation.
- Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.
- Increased Limits Transportation Expenses Deviation.
- Passive Restraint Credit.
- Anti-Theft Device Credit.
- Anti-Lock Braking System Credit.
- Golf-mobile Liability: No additional charge.
- ATV, Mini-bike & Dune Buggy CSL BI & PD liability rates.
- ATV, Mini-bike & Dune Buggy Medical Payment rates.
- Recreational Vehicle Multi-Vehicle Credit.
- Eff. 2-25-13 METX-G128821620 [SERFF Filing Access - North Carolina](#)

51. Electric Insurance Company

- Tier Factor Deviations.
- Cancellation Deviation.

- Mass Marketing Discount.
- Multi-Policy Discount.
- Safe Drier Discount.
- Payroll Deduction Discount.
- Installment Payments.
- Eff. 10-1-17 ELEC-131142165 [SERFF Filing Access - North Carolina](#)

52. Employers Mutual Casualty Company

- Multi-Policy Credit when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.
- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
- Eff. 5-25-97

53. Encompass Indemnity Company

- Territory Deviation.
- Household Composition.
- New Car Discount.
- Tier Rating.
- Good Payer Discount.
- Encompass Easy Pay Plan discount.
- Years Licensed Deviation.
- Homeownership Discount.
- Future effective date discount.
- Accident/Violation Free Discount.
- Companion Discount.
- Anti-theft device discount.
- Anti-lock braking system discount.
- Daytime Running lights discount.
- Bodily Injury Increased Limits Discount.
- Med Pay increased limits deviation.
- All other trailers comprehensive deductible deviation.
- Pro rata table cancellation deviation.
- Preferred Protection Discount.
- Certified Risks – Financial Responsibility Laws.
- Full Pay Discount.
- Eff 10-1-15 ALSE-130122200 [SERFF Filing Access - North Carolina](#)

Antique and Classic Automobile Program

- Antique Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories.
- Classic Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories
- Eff 5-15-06 PC091813

54. Erie Insurance Company

- Premium Payment Plan - Installment Payments.
- Coverage for Rented Vehicles.
- Multi-Policy Discount.
- Reduced Usage Discount.
- Payment Plan Discount (Payment Options).
- Classic Vehicles.
- Pro-Rata Cancellation for All Policies.
- Multi-Auto Policy.
- Base Rates Deviation.
- Class Factor Deviation.
- Model Year Factor.

- Driving Experience Factor.
- Insurance Score.
- Underwriting Tier.
- Effective 12-1-18 ERAP-131641847 [SERFF Filing Access - North Carolina](#)

55. Erie Insurance Exchange

- Base Rate Deviations by Territory, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Age 55 and Over, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Anti-Lock Brake Deviation, Bodily Injury and Property Damage.
- Anti-Theft Device Deviation, Comprehensive Coverage Deviation.
- First Accident Forgiveness Deviation.
- Feature 15 Deviation.
- Premium Payment Plan – Installment Payments.
- Coverage for Rented Vehicles, Comprehensive and Collision.
- Pro-Rata Cancellation.
- Multi-Policy Discount.
- Driver Experience Factor.
- Multi-Policy Discount - Separate Policies.
- Reduced Usage Discount.
- Tiered Rating.
- Payment Plan Discount.
- Classic Vehicles, Bodily Injury and Property Damage.
- Safe Driver Discount, Bodily Injury, Property Damage, Other than Collision and Collision.
- Advance Quote Discount
- Prior Bodily Injury Limits Discount.
- Class, No Inexperienced & Inexperienced Operators.
- Model Year.
- Comprehensive Deductible.
- Uninsured Motorist Coverage.
- Combined Uninsured/Underinsured Motorist Coverage.
- Extended Transportation Expenses Coverage.
- Towing and Labor Cost.
- Eff 12-1-19 ERAP-132075041 [SERFF Filing Access - North Carolina](#)

56. Essentia Insurance Company

- Mass Marketing.
- Portfolio Transfer Discount.
- Years of Experience.
- Flex Rating Characteristics.
- Occasional Operator.
- Paid in Full Discount.
- Book Transfer Premium Stabilization.
- Cancellation – Pro-Rata.
- Classic Autos.
- Antique Autos.
- Installment Payment Plan.
- Eff 12-1-19 ESSN-13230760 [SERFF Filing Access - North Carolina](#)

57. Esurance Insurance Company

- Territory Deviation.
- Household Group Deviation.
- Financial Responsibility Deviation.
- Points Deviation.
- High Points Deviation.
- Discount Deviation.
- Accident with No Point Deviation.
- Accident with Point Deviation.

- Major Violation Deviation.
 - Minor Violation and Points Deviation.
 - Market and Points Deviation.
 - Points and Inexperienced Operator Deviation.
 - Household Structure Deviation.
 - Bodily Injury Deviation.
 - Claim Free Discount.
 - Preferred Risk Discount.
 - Affinity Discount.
 - Switch and Save Discount.
 - Expense Saving Discount.
 - Time at Residence Discount.
 - Future Effective Date Discount.
 - Mature Driver Discount.
 - Multi-Policy Discount.
 - On-Time Payment Discount.
 - Property Damage Limit Deviation.
 - Eff 10-17-18 ESUR-131582127 [SERFF Filing Access - North Carolina](#)
58. Fairmont Premier Insurance Company
- 10.7% private passenger auto BI, PD, med pay, coll, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
 - Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto BI, PD, med pay & coll; Over 6 yrs.-15%.
 - 10% non-fleet private passenger auto BI, PD, med pay, comp & col for principal operators age 55 and over where there is no principal operator in household.
 - BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision.
 - Eff. 3-1-98
59. Farm Bureau Insurance of North Carolina Inc.
- 55% deviation applies to the surcharge on voluntary policies for a 12-point violation that is not one of the following: a) manslaughter or negligent homicide resulting from the operation of a motor vehicle, b) prearranged highway racing or knowingly lending a motor vehicle to be used in prearranged highway racing, c) failure to stop and render aid when involved in an accident resulting in bodily injury or death (hit and run driving), or d) transportation for the sale of illegal intoxicating liquors by motor vehicles.
 - Effective 10-1-04 PC073968 [NCDOI](#)
60. Farmers Insurance Exchange
- Ultra Premier Rating Plan Deviation
 - Premier and Preferred Base Rate Deviations.
 - Auto/Multi Policy Discount: Certain criteria apply.
 - Anti-Theft Device Discount: ½ % discount applies to Comp when a vehicle is equipped with a passive anti-theft device.
 - Electronic Funds Transfer Discount.
 - Eff. 10-1-08 PC116744 [NCDOI](#)
61. Federal Insurance Company
- Antique autos by territory.
 - Installment Payment-recurring payments.
 - Eff. 10-1-15 CHUB-129988226 [SERFF Filing Access - North Carolina](#)
62. Federated Mutual Insurance Company
- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
 - Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies.
 - Eff. 4-21-95
63. Fidelity & Deposit Compay of Maryland
- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
 - 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.

- Good Driver Discount: 10% auto liability, PD, med pay comp & coll when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

64. Fidelity & Guaranty Insurance Company

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit auto BI, PD, med pay, comp & coll premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
- Eff. 9-1-00

65. Fidelity & Guaranty Insurance Underwriters

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% BI, PD, med pay, comp & coll deviation to premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
- Eff. 9-1-00

66. Firemans Fund Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126580666 [SERFF Filing Access - North Carolina](#)

67. Firemen's Insurance Company of Washington D.C.

- 15% auto BI, PD, medical payments, uninsured/underinsured motorist, comp & collision coverage.
- Eff. 11-1-94

68. First Financial Insurance Company

- 15% non-fleet private passenger physical damage rates.
- Eff. 12-7-87

69. First Liberty Insurance Corporation

- Liability Single Limits (Property Damage) deviation
- Liability Split Limits (Bodily Injury) deviation
- Property Damage Limits deviation.
- Medical Payments deviation.
- Group Savings Plus Discount Program.
- Homeowners Discount
- Mature Driver Discount.
- Waive the additional \$3.00 charge on the first installment on the Installment Payment Plan
- Short Rate Cancellation deviation
- New Customer deviation.
- Tiering Deviation.
- Eff. 12-15-08 PC116669 [NCDOI](#)

70. First National Insurance Company of America

- Territory Deviation.

- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff 4-28-17 LBPM-130916553 [SERFF Filing Access - North Carolina](#)

71. Foremost Insurance Company

- Installment Payments
- Eff 12/1/06 PC099237 [NCDOI](#)

72. GEICO Indemnity Company

- Automobile Installment Payments.
- E-Banking Discount.
- Multi-Line Discount.
- Model Year Deviation.
- Eff. 10-1-16 GECC-130643575 [SERFF Filing Access - North Carolina](#)

73. Garrison Property and Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Over Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Eff 1-12-20 USAA-132165458 [SERFF Filing Access - North Carolina](#)

74. General Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Effective 4-28-17 LBPM-130916557 [SERFF Filing Access - North Carolina](#)

75. Generali - U S Branch

- 10% auto liability BI & PD for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% auto liability BI & PD for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% auto liability BI & PD for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% auto liability BI & PD for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% liability BI & PD rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability BI & PD rates where vehicles are garaged in territories 24,26,33 or 43.
- Eff. 2-9-94

76. Government Employees Insurance Company

- Rating Territories.
- Increased Limits - Bodily Injury and Medical Payments.
- North Carolina 55 & Over Deviation.
- Sponsored Marketing Group Pricing Track.
- Motorcycle Safety Course Credits.
- Five (5) Year Good Driving Discount.
- Associate Discount.
- Military Discount.
- Tier Factor.
- Driving Record Tier Matrix Deviation.
- Electronic Funds Transfer and Recurring Credit Card Payments.
- Driver Class Matrix.
- Territory Subdivision by Zip Code.
- Uninsured Motorist and Combined UM/UIM Deviation.
- E-Banking Discount.
- Multi-Line Discount.
- Household Composite Index Deviation.
- Waiver of Surcharge.
- Model Year Deviation.
- Deductible Factor Deviations.
- ENOA Deviation.
- Eff. 10-1-19 GECC-131985229 [SERFF Filing Access - North Carolina](#)

77. Grain Dealers Mutual Insurance Company

- Insurance Score Credit.
- Eff 8-4-12 NGMC-128287690 [SERFF Filing Access - North Carolina](#)

78. Graphic Arts Mutual Insurance Company

- Mass Merchandising Plan Discount (Superior and Quality Programs).
- Personal Lines Account Credit (Quality Programs).
- W.I.S.E./Affinity Discount Deviation (Superior and Quality Programs).
- Eff. 10-1-19 UTCX-131941486 [SERFF Filing Access - North Carolina](#)

79. GuideOne Mutual Insurance Company

- 55% liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual.
- Eff. 2-1-89

80. Hanover American Insurance Company

- Account Credit Program
- Renewal Credit: insured with Hanover American Insurance Company only.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score BudgetWise Discount.
- Eff. 10-1-15 HNVX-G130194535 [SERFF Filing Access - North Carolina](#)

81. The Hanover Insurance Company

- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
- Installment Pay Plan by Electronic Funds Transfer: No service charge.
- Group Modification Plan Deviation: 0% to 15.5%.
- Installment Payment Plan: \$3 charge for each installment, excluding first installment.
- Eff. 4-1-02

82. Harbor Specialty Insurance Company

- 10% physical damage insurance rates for risks with "0" SDIP pts.
- 5% BI, PD, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.
- 15% comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.
- 5% non-fleet private pass auto BI, PD & Med Pay rates for risks with "0" SPID pts.
- Eff 2-1-94

83. Harleysville Preferred Insurance Company

- Preferred Customer Discount.
- StarPak Program Discount.
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group Discount, Liability, Medical Payments, Comprehensive and Collision Coverages.
- Coverage Factors for Comprehensive and Collision coverages.
- Multi-Line (Commercial Auto).
- New Policyholder Discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer(EFT).
- Eff 10-1-16 HRLV-130655828 [SERFF Filing Access - North Carolina](#)

84. Hartford Accident and Indemnity Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Business Owned Non-Fleet PPA Auto Credit.
- Territory Definition Table.
- Maximum Deviation Factor.
- Number of renewal years

- Eff 5-29-19 HART-131905288 [SERFF Filing Access - North Carolina](#)

85. Hartford Casualty Insurance Company

- Agency Book Transfer Credit, maintained continuous automobile coverage, four or more consecutive years of accident and conviction free experience, BI, PD, Med Pay, Comp and Collision.
- Account Credit.
- Eff 5-8-12 HART-128103692 [SERFF Filing Access - North Carolina](#)

86. Hartford Fire Insurance Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Designated Affinity Groups.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Writing Company Expense Deviation.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Number of Renewal Years
- Eff 06-20-19 HART-131905240 [SERFF Filing Access - North Carolina](#)

87. Hartford Insurance Company of the Midwest

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.

- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Writing Company Expense Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Number of Renewal Years.
- Eff 06/20/19 HART-131905435 [SERFF Filing Access - North Carolina](#)

88. Hartford Underwriters Insurance Company

- Defensive Driver Credit.
- Account Credit.
- Renewal Credit Discount.
- Incident Free Credit.
- Safe Driver Plus Credit.
- Advantage Discount.
- Primary Classification Rating Factors Exception.
- Eff. 11-1-09 HART-126225525 [SERFF Filing Access - North Carolina](#)

89. Horace Mann Insurance Company

- Surcharge Forgiveness.
- Electronic Funds Transfer.
- Installment Payments.
- Payroll Payments Plan Deviation.
- Educator Deviation.
- Multiline Deviation.
- 2011+ ISO Symbol Deviation.
- Eff 10-1-19 HRMN-131994033 [SERFF Filing Access - North Carolina](#)

90. Horace Mann Property & Casualty Insurance Company

- Territory Deviation.
- Multiline Deviation.
- Surcharge Forgiveness.
- Electronic Funds Transfer.
- Installment Payments.
- Credit Rating Deviation.
- Administrator Deviation.
- Payroll Payment Plan Deviation.
- Educator Deviation.
- 2011+ ISO Symbol Deviation.
- New Customer Deviation.
- Advanced Quote Deviation.
- Eff. 10-1-17 HRMN-131094896 [SERFF Filing Access - North Carolina](#)

91. IDS Property Casualty Insurance company

- Accident-Free Discount.
- Auto/Homeowner Discount
- Base Rate Coverages Deviation of BI, PD, Med Pay, Comp, Collision
- Uninsured Motorist Coverage and Combined Uninsured/Underinsured M Coverage
- Increased Liability Limits Deviation.
- Work Site Discount.
- Costco Discount.
- Affinity Discount.

- Installment Pay Plan.
 - Multi-Car Discount.
 - Eff 10-1-19 PRCA-131841986 [SERFF Filing Access - North Carolina](#)
92. Indemnity Insurance Company of North America
- 17% BI, PD, medical payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
 - Eff. 3-18-97
93. Infinity Insurance Company
- Bodily Injury Base Rate Deviations by Territory and Limit.
 - Property Damage Base Rate Deviations by Territory and Limit.
 - UM/UIM BI Base Rate Deviations by Limit for Single and Multi-Car.
 - BI UM Base Rate Deviations by Limit for Single and Multi-Car.
 - PD UM Base Rate Deviations by Limit for Single and Multi-Car.
 - Comprehensive Rate per \$100 of coverage Deviations by Deductible.
 - Collision Rate per \$100 pf Coverage Deviations by Deductible.
 - Towing Base Rate Deviation.
 - Medical Payment Base Rate Deviations by Territory and Limit.
 - Eff 9-13-18 NFNT-131602934 [SERFF Filing Access - North Carolina](#)
94. Insura Property and Casualty Insurance Company
- Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.
 - Anti-Theft Discount: Variable credit.
 - Longevity Discount: credit to Plus & Premier auto policies that have been in force for past 5 yrs.
 - Mature Operator Discount: discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.
 - Discount Factor for BI, PD, medical payments, comprehensive & collision on all Insura Premier policies.
 - Eff. 1-27-03 PC056566 [NCDOL](#)
95. Insurance Company of North America
- 17% BI, PD, med payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
 - Eff. 3-18-97
96. Integon Casualty Insurance Company
- Waive installment Payment Plan fee.
 - Vehicle with full coverage, Non Preferred.
 - Driver Class Deviation.
 - Eff. 11-1-09 GMMX-129493514 [SERFF Filing Access - North Carolina](#)
97. Integon General Insurance Corporation
- Payment Deviation.
 - Payment Adjustment Deviation.
 - Foreign Driver Experience Deviation.
 - Driver Class Deviation.
 - Household Composition Deviation.
 - Experience/Violation Credit.
 - Credit Program Deviations.
 - Thin & No Hit Deviation.
 - Violations Deviations.
 - Accident Forgiveness Deviation.
 - Garaging Territory Deviations.
 - Tier- Territory Deviations.
 - Homeowner/Mobile Home Deviation.
 - GMAC Affiliation Deviation.
 - Miscellaneous Policy and Vehicle Level Deviation.
 - Low Mileage Deviation.
 - Miscellaneous Driver Level Deviation.
 - Insurance Experience Deviation.

- New Business Deviation.
- Tenure-Vehicles/Drivers/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible deviation.
- Household Points Deviations.
- Eff. 10-3-17 GMMX-131149496 [SERFF Filing Access - North Carolina](#)

98. Integon Indemnity Corporation

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit Deviation.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier Territory Deviation.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Drivers/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible Deviations.
- Household Points Deviations.
- Eff. 10-3-17 GMMX-131149494 [SERFF Filing Access - North Carolina](#)

99. Integon National Insurance Company

- Installment Fee Waived.
- Full Coverage Deviation.
- Electronic Funds Transfer Deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car Deviation.
- Inexperience Operator Deviation.

- Driver Class and Waivable Violations Deviations (Liability).
- Credit Program Deviations.
- At Fault Accident.
- New Car Deviation.
- Territory Deviation.
- Policy Limit Deviation.
- NCI Deviation.
- Multi Policy(Homeowner) Deviation.
- Minimum Driving Experience Deviation.
- Miscellaneous Deviation.
- Book Roll Stabilization Deviation.
- Eff 10-1-19 GMMX-131937152 [SERFF Filing Access - North Carolina](#)

100. Integon Preferred Insurance Company

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit Deviation.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier- Territory Deviations.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviations.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Driver/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible Deviation.
- Household Points Deviations.
- Eff 10-3-17 GMMX-131149491 [SERFF Filing Access - North Carolina](#)

101. Ironshore Indemnity Inc.

- 7.5% BI, PD for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide: B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death: C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing: D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% BI, PD for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death: C. Pre-arranged racing of knowingly lending a vehicle to be used in pre-arranged racing: D. Transporting illegal intoxicating liquors by motor vehicle.
- Eff. 6-7-95

102. Kemper Independence Insurance Company

- Minimum Premium Rule.
- Cancellation Pro-Rata.
- Extended Transportation.
- Coverage for Rented Vehicles.
- Electronic Funds Transfer – Installment Plan.
- Tier Deviation.
- Automobile Garaging Location.
- Liability Deviation.
- Physical Damage Deviation.
- Model Year.
- Household Composition.
- Prior Incidents Rating.
- Prior Bodily Injury Limits by Named Insured Years Licensed.
- Prior Carrier Tenure Deviation.
- Punctual Payment.
- Advanced Quote.
- Affinity Deviation.
- Multi-Coverage Deviation.
- Multi-Policy Deviation.
- Paid in Full Deviation.
- Anti-Theft Device.
- New Car Deviation.
- Payment Method – Automatic Funds Enrollment.
- Homeownership Deviation.
- Continuous Insurance Deviation.
- Paperless Deviation.
- Eff 7-25-19 KEMP-131992115 [SERFF Filing Access - North Carolina](#)

103. Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
 - d. Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
 - 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
 - 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
 - 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
 - Eff. 4-1-99

104. Liberty Mutual Insurance Company

- Group Savings Plus Discount.
- Homeowners Discount.
- Mature Driver Discount Program.
- New Customer downward deviation.
- Tiering Deviations.
- Installment Payment Plan.
- Short Rate Cancellation deviation.
- Early Shopper Discount.
- Eff. 3-6-12 LBPM-127985786 [SERFF Filing Access - North Carolina](#)

105. LM Insurance Corporation

- Liberty Mutual advantage.
- Multi-Policy Discount.
- Policy Segmentation Program.
- New Graduate Discount.
- Student-away-at-School Discount.
- Good Student Discount.
- Newly Retired Discount.
- Accident Prevention Course Discount.
- Driver Training Discount.
- TeenSMART Driving Course Discount.
- Military Discount.
- New-to-Liberty Vehicle Discount.
- Vehicle Safety Discount.
- Hybrid Vehicle Discount.
- Paid-in-Full Discount.
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount.
- Payroll Deduction Discount.
- Early Shopper Discount.
- Newlywed Discount.
- Newly Licensed Driver Discount.
- Newly Independent Discount.
- New Move Discount.
- Paperless Policy Discount.
- Accident Forgiveness.
- Installment Payments.
- Pro-Rata Cancellation Exception.
- Eff 9-24-19 LBPM-131999243 [SERFF Filing Access - North Carolina](#)

106. LM Property & Casualty Insurance Company

- 2% BI, PD, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% BI, PD, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% BI, PD, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount.
- 5% Companion for Life Discount.
- Base Rate Deviation for single & multi car policies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment.
- Eff. 7-11-03 PC061489 [NCDOI](#)

107. Lumbermens Mutual Casualty Company

- Deferred Premium Payment Plan - monthly service charge of 3\$ is applied per billing. If paid through electronic funds transfer, a monthly service charge is applied per billing.
- 7% Kemper Network Deviation: Certain criteria apply.
- Eff 7-1-03

108. Maiden Speciatly Insurance Company

- Installment Fee Waived deviation.
- Full Coverage deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car deviation.
- Eff. 11-1-09 GMMX-126330263 [SERFF Filing Access - North Carolina](#)

109. Main Street America Assurance Company

- Preferred Plus Driver Discount. Collision and Comp Coverages
- Preferred Driver Discount Comp and Coll Coverages.
- Insurance Score Discount BI, PD, Med Pay , Uninsured and Combines UM/UN.
- Installment Pay Plan – Multi-policies, Installment Pay Plan – EFT.
- Combines Personal Protection Program – both HO and Auto, BI, PD, Med, Coll, Comp.

- Eff 10-10-07 PC107137 [NCDOI](#)

110. Markel Insurance Company

- Base Rate Deviation.
- Mass Marketing Discount.
- Eff 1-1-13 MRKA-128222281 [SERFF Filing Access - North Carolina](#)

111. Maryland Casualty Company

- 5% BI, PD, comprehensive & collision coverage if named insured is an educator.
- 5% BI, PD, med payments, comp & collision for drivers with least 30 yrs. driving experience & no inexperience operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto BI, PD for anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto BI, PD, comprehensive, collision, uninsured
- underinsured motorist, towing & labor & all miscellaneous coverage (companion policy).
- Eff. 2-15-98

112. Massachusetts Bay Insurance Company

- Account Credit Program.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score Budget wise discount.
- Eff. 10-1-15 HNVX-G130194772 [SERFF Filing Access - North Carolina](#)

113. Members Insurance Company

- Vehicle-Driver Structure Deviation.
- Accident Free Experience Deviation.
- Homeownership Deviation.
- TMIC Auto and Home Multi-Policy Deviation.
- Financial Responsibility.
- AAA Affinity Deviation.
- AAA Employee Deviation.
- First Accident Surcharge Deviation.
- Territory Rating Deviation.
- Elite AAA Member Pathways Deviation.
- Eff 10-1-19 CMCG-131987015 [SERFF Filing Access - North Carolina](#)

114. Merastar Insurance Company

- Account Discount, Rule 4.I. (a).
- Mature Operator Discount, Rule 4.I (b).
- Auto/Home Discount, Rule 4.I. (a) on BI, PD, med pay, comp and coll rates.
- Safe and Sound Discount, Rule 4.I. (b) on comp and coll rates.
- Anti-Lock Braking Discount, Rule 4.I.(c) on collision.
- Anti-Theft Discount, Rule 4.I. (c) on comp rates.
- Waiver of Installment Charge, Rule 4.I. (a).
- Personal Financial Management Discount (Credit Score), Rule 4.I. (b).
- Eff. 12-15-09 UNTR-126283450 [SERFF Filing Access - North Carolina](#)

115. Metropolitan Direct Property & Casualty Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi Policy Discount.

- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi Cycle Discount.
- Eff 10/4/19 METX-132106508 [SERFF Filing Access - North Carolina](#)

116. Metropolitan Property & Casualty Insurance Company

- Territory Deviation.
- Auto Policy Plus.
- Mass Merchandising Account.
- Payroll Deduction Discount.
- Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi-Cycle Discount.
- Multi-RV Discount.
- Liability Coverages Base Premiums ATV, Dune Buggies, Mini-Bikes, other Personal Transport.
- Liability Coverages Base Premiums- Golfmobiles.
- Eff. 10-4-19 METX-131120624 [SERFF Filing Access - North Carolina](#)

117. Midvale Indemnity Company

- Territory Factors.
- Additional Deductible Factors.
- Non-Excess Class Factors.
- Excess Class Factors.
- Loss and Violation Score.
- Vehicle Age.
- Model Year.
- Liability Symbol Factors.
- Physical Damage Symbol Factors.
- Mileage Factors.
- Prior Insurance Factors.
- Insurance Score Group Factors.
- Household Composition Factors.
- Lapse Adjustment Factors.
- Early Bird Discount.
- Steer Into Savings Discount.
- Good Student Discount.
- Away at School Discount.
- Auto-Pay Discount.
- Paperless Discount.
- Loyalty Discount.
- Multi-Product Discount.
- Auto Safety Equipment Discount.
- Connect Partner Discount.
- Full Pay Discount.
- Maximum Policy Discount.
- Installment Payment Plans.
- Book Transfer Premium Stabilization.

- Eff. 1-1-18 HMSS-131160270 [SERFF Filing Access - North Carolina](#)

118. Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.
- Eff. 10-1-85

119. NGM Insurance Company

- Preferred Plus Driver 4% Discount on Collision and Comprehensive.
- Preferred Driver 2% Discount on Collision and Comprehensive.
- Insurance Score.
- Installment Payment Plan Deviation.
- Homeownership Discount.
- Bodily Injury Increased Limit Factor Table.
- Collision Deductible Table.
- Comprehensive Deductible Table.
- New Business Discount.
- Mature Driver Accident Prevention Course Discount.
- Anti-Lock Braking System Discount.
- By-Coverage Territory Base Rate.
- Eff. 7-1-18 NGMC-131452721 [SERFF Filing Access - North Carolina](#)

120. National Specialty Insurance Company

- Deviation on bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met.
- Eff. 2-6-95 *Name changed from State National Specialty Insurance Company effective 3/16/04*

121. National Surety Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581109 [SERFF Filing Access - North Carolina](#)

122. Nationwide Affinity Insurance Company of America

- Territory Deviation.
- Affinity Deviation.
- Liability Vehicle Grouping Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Miscellaneous Vehicle Deviation.
- Term with Prior Carrier Deviation.
- Eff 10-1-16 NTWP-130621673 [SERFF Filing Access - North Carolina](#)

123. Nationwide General Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.

- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- Fender Bender Forgiveness.
- Eff. 1-30-20 NWPP-132067375 [SERFF Filing Access - North Carolina](#)

124. Nationwide Insurance Company of America

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- Smart Ride.
- Eff 10-1-19 NWPP-132004118 [SERFF Filing Access - North Carolina](#)

125. Nationwide Mutual Fire Insurance Company

- Company Deviation Factor
- Inexperienced Operator Deviation.
- Multi-auto Policy Deviation.
- Eff. 3-1-12 NTWP-128004034 [SERFF Filing Access - North Carolina](#)

**126. Nationwide Mutual Insurance Company
NATIONWIDE MUTUAL INSURANCE COMPANY**

- Home and Car Deviation.
 - Combined Deviation.
 - Nationwide Affinity.
 - Payment Plan Option - EFT.
 - Nationwide Associate.
 - Nationwide Uninsured/Underinsured Motorist.
 - Minor Violation Forgiveness Deviation.
 - Easy Pay Sign-Up Deviation.
 - Multi-Auto Policy Deviation.
 - Fender Bender Forgiveness Deviation.
 - Accident Forgiveness.
 - Paperless Policy Deviation.
 - Good Student.
 - NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATIONS)
 - Preferred Customer Discount.
 - StarPak Program Discount..
 - Companion Credit.
 - Life Insurance/Annuity Policy Discount.
 - Group Discount.
 - Multi-Line (Commercial Auto).
 - New Policyholder Discount.
 - First Accident Forgiveness.
 - Territorial Deviations.
 - Electronic Funds Transfer (EFT).
- Eff. 1-30-20 NWPP-132067622 [SERFF Filing Access - North Carolina](#)

NATIONWIDE MUTUAL INSURANCE COMPANY Classic Auto Program

- Antique Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Classic Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Mass Marketing Deviation.
- Eff 10-1-17 NWLC-131120252 [SERFF Filing Access - North Carolina](#)

127. Nationwide Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.

- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Fender Bender Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductibles Deviation.
- Paperless Policy Deviation.
- Eff. 1-30-20 NWPP-132067544 [SERFF Filing Access - North Carolina](#)

128. Netherlands Insurance Company

- 10% deviation applies to BI, PD, medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & med pay comp and coll coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & med pay comp and coll coverages for risks part of the Personal Protectors Program.
- 2% discount for BI, PD, & med pay comp and coll coverages provided the principal operator of the vehicle is age 55 or older.
- Eff. 10-15-02

129. New South Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Safe Driver Insurance Plan Single/Multi Car deviation.
- Eff. 11-1-09 GMMX-126328296 [SERFF Filing Access - North Carolina](#)

130. North Carolina Farm Bureau Mutual Insurance Company

- Driving Experience Policies with Reward Driver (29 to 49 years driving experience).
- Deviation of 20% to Collision Coverage on Motorcycles with Greater than 1000 cc's.
- Territory Deviation Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Twelve-point Violation for Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Split Limit Bodily Injury Increased Limits.
- Insurance Credit Scoring.
- Eff 10-1-19 NCFB-131937151 [SERFF Filing Access - North Carolina](#)

131. Northern Insurance Company of New York

- 10% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation BI, PD, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% BI, PD, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% BI, PD, med pays, comp & coll for operators with at least 30 yrs. driving experience with no inexperience operators.
- 5% BI & PD with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% BI, PD, med pay, uninsured & underinsured motorist, comp, coll, towing & all misc coverage for auto & home discount.
- 10% BI, PD, comprehensive & collision with named insured employed as an educator.
- 12% BI, PD, med pay, comp & collision where name insured is an employee of Centry Furniture Industries Inc.
- 6% deviation on BI, PD, comp & coll if named insured is an employee of Premier, Inc. & its Hospitals & Health Systems & Premier Insurance Management Services, Inc.
- 9% deviation on BI, PD, comp & coll if named insured is an employee of American Veterinarians Medical Association Professional Liability Insurance Trust.
- Eff. 7-19-01 PC042666 [NCDOI](#)

132. Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling

- devices: Other criteria apply.
 - Eff. 9-1-00
133. Omni Insurance Company
- For deviations see the North Carolina Department of Insurance website.
 - Eff 5-28-01 PC041974 [NCDOI](#)
134. OneBeacon America Insurance Company
- Base rate deviation by territory: bodily injury, property damage, med pay, comprehensive & collision premium. Variable credits.
 - 5% bodily injury, property damage, med pay, comprehensive & collision driven by insured who reached age 55.
 - Anti-Theft Device Credits: on comprehensive if vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
 - Cancellation will be done on a pro-rata basis.
 - Eff. 11-20-01
135. OneBeacon Midwest Insurance Company
- 5% Multi-Policy Credit for BI, PD, med pay, comprehensive & collision for principal driver age 55 & over.
 - Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.
 - Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation.
 - Eff. 11-20-01
136. Owners Insurance Company
- Bodily Injury Limit Deviation.
 - Owners Rate Deviation.
 - Symbol Deviation.
 - Auto/Home Multi Policy Discount
 - Auto/Life Multi Policy Discount.
 - Auto/Umbrella Multi Policy.
 - Paid in Full Discount.
 - Mature Driver Discount.
 - Insurance Score Deviation.
 - Territory Deviation.
 - Financial Responsibility Deviation.
 - Advance Quote Discount.
 - Auto/Renters Discount.
 - Eff 10-1-19 AOIC-132030998 [SERFF Filing Access - North Carolina](#)
137. Pacific Employers Insurance Company
- 17% BI, PD, med pay, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.
 - Eff. 3-18-97
138. Pacific Indemnity Company
- Antique autos by territory.
 - Installment Payment -recurring payments waived.
 - Eff. 10-1-15 CHUB-129988231 [SERFF Filing Access - North Carolina](#)
139. Peak Property and Casualty Insurance Corporation
- SDIP Points BI & PD and Med Pay deviations 12-20 SDIP points.
 - Eff 4-13-15 VKNG-129979765 [SERFF Filing Access - North Carolina](#)
140. Peerless Insurance Company
- Deviation on BI, PD, Med Pay, Comp and Coll written with forms HO-3, HO-5, or HE-7 that are part of the Personal Protector Program.
 - Deviation on BI, PD, Med Pay, Comp & Coll written with form HO-06 that is part of the Personal Protector program.
 - Deviation on Installment Payment Plan by Electronic Funds Transfer or Agency Bill.
 - Price Point deviation.
 - Deviation on BI, PD, Med Pay, Comp and Coll coverage written with forms HO-4 and part of Personal Protector Program.

- Effective 8-15-13 LBRM-128968114 [SERFF Filing Access - North Carolina](#)

141. Pennsylvania General Insurance Company

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO- & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: BI, PD, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
- 15% bodily injury, property damage & medical payments.
- Eff. 3-15-96

142. Pennsylvania National Mutual Casualty Insurance Company

- Account Credit.
- Account Credit without Homeowners Due to W/H Exposure.
- Mature Driver Discount.
- Personal Auto Preferred Program Discount.
- Personal Auto Preferred Advantage Program Discount.
- Insurance Bureau Score Discount.
- Private Passenger Autos Written on a Commercial Lines Policy.
- Underwriting Scorecard Deviation.
- Territory Deviation.
- Recurring Payment Charge Waived.
- Paid in Full Discount.
- Affinity Group Discount.
- Intra-Agency Transfer Transition Factor.
- Advanced Quote Discount.
- PennID (Informed Driver Program) Enrollment Discount.
- PennID (Informed Driver Program) Participation Discount.
- Eff 7-15-19 PNPR-131868890 [SERFF Filing Access - North Carolina](#)

143. Pharmacists Mutual Insurance Company

- Multi-Policy Credit Personal Package discount.
- Multivariate Rating.
- Deviation of Base Rates.
- Eff 11-1-11 PHAR-127314841 [SERFF Filing Access - North Carolina](#)

144. Philadelphia Indemnity Insurance Company

- Misc Type E Antique Auto.
- Misc Type F Classic Auto.
- Misc Type E Physical Damage only and Collision coverage for Antique Auto.
- Misc Type F Classic Auto Physical Damage.
- Eff 4-1-14 PHLX-G129363895 [SERFF Filing Access - North Carolina](#)

145. Phoenix Insurance Company

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Multi-Line Insurance and Financial Services Institutions.
- Effective 3-1-18 TRVA-131240406 [SERFF Filing Access - North Carolina](#)

146. Platt River Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.

- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply.
- Eff. 10-1-99

147. Privilege Underwriters Reciprocal Exchange

- Extra Vehicle Deviation.
- Accident Prevention Course.
- Driver Training Course.
- Good Student Discount.
- Away at School Discount.
- Years Clean Discount.
- Multi-line Policy.
- Anti-lock Brakes.
- Anti-theft Discount.
- Window Glass Etching discount.
- Tier Rating Credit Scoring.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Vacation Use Discount.
- Years Licensed Deviation.
- Territory Deviation.
- Multiple Collector Vehicles Discount.
- Renewal Discount.
- Eff 10-1-19 PRIV-131902751 [SERFF Filing Access - North Carolina](#)

148. Progressive American Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.
- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage

- Paperless Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Household Composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation.
- Eff 9-6-13 PRGS-129156410 [SERFF Filing Access - North Carolina](#)

149. Progressive Northern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation
- New Business Installment deviation.
- Eff 9-6-13 PRGS-129151581 [SERFF Filing Access - North Carolina](#)

150. Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non-standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non-standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.

- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non-standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
 - Deviation for multi car, non-standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
 - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
 - Deviation for single car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non-standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non-standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non-standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra-preferred underwriting.
- 40% multi car policies, ultra-preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra-preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non-standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non-standard underwriting with 12-18 or more SDIP pts.
 - 45%-64% for multi car policies, non-standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.

- 51%-67% for multi car policies, non-standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, standard, preferred and ultra-preferred underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non-standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non-standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- Eff. 7-1-99

151. Progressive Premier Insurance Company of Illinois

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.
- Eff 5-31-19 PRGS-131818633 [SERFF Filing Access - North Carolina](#)

152. Progressive Southeastern Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.
- Eff 5-31-19 PRGS-131818587 [SERFF Filing Access - North Carolina](#)

153. Progressive Universal Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.
- Eff 5-31-19 PRGS-131818637 [SERFF Filing Access - North Carolina](#)

154. Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.

- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Territory Deviation Table.
- Maximum Deviation Factor.
- Number of Renewal Years.
- Eff 06-20-19 HART-131905289 [SERFF Filing Access - North Carolina](#)

155. Providence Washington Insurance Company

Standard Program

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.

Preferred Program

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.
- Eff.7-1-02

156. Republic Franklin Insurance Company

EDGE Essentials Auto Program

- EDGE Essentials Personal Lines Account Credit.
- EDGE Essentials W.I.S.E./Affinity Discount.
- EDGE Essentials Program Tiered Rating Deviation.
- EDGE Essentials Premium Payment Credit.
- EDGE Essentials Prior Insurance Factor.

SELECT Program

- SELECT Personal Lines Account Credit.
- SELECT W.I.S.E./Affinity Discount.
- SELECT Physical Damage Reduction, Deviation.
- Eff. 10-1-19 UTCX-131941542 [SERFF Filing Access - North Carolina](#)

157. Response Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met.
- Eff. 7-15-96 PC034398 [NCDOL](#)

158. Safeco Insurance Company of America

- Territory Deviation.

- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviations.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff 4-28-17 LBPM-130916567 [SERFF Filing Access - North Carolina](#)

159. Seaton Insurance Company

- 15% auto liability, med pay & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, med pays & phys damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types).
- Eff. 6-20-88

160. Selective Insurance Company of South Carolina

- Installment Payment Plan: \$2 per each installment.
- 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.
- Eff. 6-1-01

161. Selective Insurance Company of the Southeast

- 30% deviation will be applied to liability Phys Damage rates when a Commercial Package policy is written in conjunction with the risk.
- Eff. 4-1-08 PC112412 [NCDOI](#)

162. Sentinel Insurance Company, Ltd.

- Insurance score Tier deviation factors.
- Account/Tier Deviation.
- Safe Driver/Incident Free Credit/Tier Deviation factor.
- Least experienced driver factor/Tier Deviation factor
- Most experienced driver factor/Tier Deviation factor.
- Prior BI limits credit/Tier Deviation factor.
- Territory/Tier Deviation factor.
- Business Owned Non-Fleet Credit.
- Eff 10-1-15 HART-130123852 [SERFF Filing Access - North Carolina](#)

163. Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% BI, PD, med pay, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for BI, PD, med pay, comp & coll when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% BI, PD, med pay, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% auto comp & coll base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit auto BI, PD, med pay, comp & coll for all private passenger auto policies for University of North Carolina Employees.
- Eff. 7-1-00

164. Southern Insurance Company of Virginia

ADVANTAGE XL PROGRAM

- Recreational Trailer Rate Discount.
- Multi-Car Discount.
- Loss Free Renewal Discount.
- New Business Automobile Discount.

- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Homeowners Discount.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Experienced Operator Discount.
- Paid in Full Discount.

MERIT XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

SUPERIOR XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

PREFERRED XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Payment Plan.

- Pace Bundle Deviation.
- XL Rating Factors.
- Paid in Full Discount.

AUTOGUARD XL, AUTOGUARD II XL PROGRAMS

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.

PREFERRED PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.

STANDARD PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.
- Eff. 11-15-17 DNGL-131170318 [SERFF Filing Access - North Carolina](#)

165. Southern Pilot Insurance Company

- UNC-Chapel Hill Employee Discount.
- Exceptional Driver Plan Credit.
- Mature Driver Discount.
- Multi Policy Discount.
- Eff. 2-24-09 PC123649 [NCDOI](#)

166. SPARTA Insurance Company

- 5% auto BI, PD, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01 PC045268 [NCDOI](#)

167. St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment.
- Eff. 1-1-95

168. St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit BI, PD, med pay, comp & coll, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, BI, PD liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined BI & PD liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto med pays rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met.
- Eff. 3-1-00

169. St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates.
- Eff. 1-1-88

170. Standard Fire Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-1-18 TRVA-131240148 [SERFF Filing Access - North Carolina](#)

171. State Automobile Mutual Insurance Company

- State Auto Fleet Safety 360.
- Uninsured Motorist Coverage Only.
- Combined Uninsured/Underinsured Motorist Coverage.
- Eff. 1-17-19 SAMM-131701500 [SERFF Filing Access - North Carolina](#)

172. State Auto Property & Casualty Insurance Company

- Auto/Home Discount.
- Financial Stability.
- Driver Experience.
- Territory Deviation.

- Early Upload Discount.
- Good Student Discount.
- Anti-Lock Braking Systems Discount.
- Installment Plan with Electronic Funds Transfer Deviation.
- Customizing Equipment Deviation.
- Discount for Electric Autos.
- Paid in Full Discount.
- Employee Group Discount Plan.
- Eff. 2-13-17 STAT-130796045 [SERFF Filing Access - North Carolina](#)

173. State Farm Mutual Automobile Insurance Company

- Territory Deviation, Bodily Injury, Property Damage, Collision, Combined Uninsured/Underinsured.
- Accident Free Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Multiple Line Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Electronic Funds Transfer Deviation.
- Good Driving Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Classic Vehicle Deviation Bodily Injury, Property Damage, Medical Payments and Collision.
- Customer Rating Index (CRI) Deviation.
- SDIP Deviation.
- Customization Deviation.
- Antique Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Limit Deviation.
- PPA Model Year Deviation (BI/PD/MP).
- Motor Cycle Model Year Deviation (BI/PD).
- Drive Safe & Save Deviation (BI/PD/MP/Comp/Collision).
- Location Rating Factors.
- Marginal Acquisition Expense Adjustment Deviation.
- Driver Adjustment Deviation.
- Base Rate Adjustment Deviation.
- Eff 12-1-19 SFMA-132076462 [SERFF Filing Access - North Carolina](#)

174. Teachers Insurance Company

- Credit Rating Deviation.
- Multiline Deviation.
- Educator Deviation.
- Territory Deviation.
- Underwriting Level Deviation.
- Number of Household Vehicles Deviation.
- Number of Household Drivers Deviation.
- Advanced Quote Deviation.
- Payroll Payment Plan Deviation.
- Electronic Funds Transfer Monthly Bill Payments.
- Installment Payments.
- 2011+ ISO Symbol Deviation.
- Eff 10-1-19 HRMN-131994032 [SERFF Filing Access - North Carolina](#)

175. Titan Indemnity Company

- **TIER A**
- Territory Deviation and Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.

- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- **TIER B**
- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798611 [SERFF Filing Access - North Carolina](#)

176. Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% auto single limit (liability & medical payments) or BI, PD & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto BI, PD, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to BI, PD & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% auto BI, PD & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation.
- Eff. 12-17-93

177. Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 10-15-92

178. Travelers Casualty Insurance Company of America

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates.

- Eff. 10-15-92
- Name Changed from Travelers Casualty & Surety Company of Illinois effective 1/1/04

179. Travelers Home and Marine Insurance Company

- Territory Factors By Coverage.
- Policy Variables By Region Code, Insurance Score, and Residence Type.
- Household Composition 1.
- Household Composition 2.
- Household Composition 3.
- Household Composition 4.
- Underwriting Tier.
- Driver Insured Elsewhere.
- Accident Forgiveness.
- Annual Mileage.
- Unverifiable Motor Vehicle Report.
- Coverage Level Adjustment.
- Location Level.
- Vehicle Liability Risk Group Bodily Injury.
- Vehicle Liability Risk Group Property Damage.
- Vehicle Liability Risk Group Medical Payment.
- Vehicle Liability Risk Group Collision.
- Vehicle Liability Risk Group Comprehensive.
- Policy Level Vehicle Liability Risk Group Bodily Injury.
- Policy Level Vehicle Liability Risk Group Property Damage.
- Policy Level Vehicle Liability Risk Group Collision.
- Policy Level Vehicle Liability Risk Group Comprehensive.
- Model Year.
- New Car Discount.
- Alternative Fuel Vehicle Discount.
- Total Policy Incident/ Multi-Vehicle Adjustment.
- Vehicle Use.
- Safe Driver Discount.
- Good Student Discount.
- Student Away at School Discount.
- Driver Training Discount.
- Affinity Discount.
- Multi Car Discount.
- Early Quote Discount.
- Continuous Insurance Discount.
- Good Payer Discount.
- Electronic Payment Discount.
- Multi Policy and Homeownership Discount.
- Paid in Full Discount.
- Insurance Score Tier.
- Installment Payments.
- Transition Modification.
- Transition Modification Acquisition.
- Eff 11-7-19 TRVD-131976773 [SERFF Filing Access - North Carolina](#)

180. Travelers Indemnity Company

- Contributing Vehicle Credit..
- Installment Payments.
- Eff. 3-1-18 TRVA-131240396 [SERFF Filing Access - North Carolina](#)

181. Travelers Indemnity Company of America

- Account Discount.
- Contributing Vehicle Credit.

- Hybrid Vehicle Discount.
- Installment Payments - Installment charge for each installment is deleted.
- Eff 10-1-15 TRVA-130114258 [SERFF Filing Access - North Carolina](#)

182. The Travelers Indemnity Company of Connecticut

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Effective 3-1-18 TRVA-131240415 [SERFF Filing Access - North Carolina](#)

183. Travelers Personal Security Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Company Coverage Factor.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-1-18 TRVA-131240155 [SERFF Filing Access - North Carolina](#)

184. Travelers Property Casualty Company of America

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% auto BI, PD, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% auto BI, PD, med pay & coll for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met.
- Eff. 8-21-99

185. Truck Insurance Exchange

- Territory Deviation.
- Household Group Deviation - Liability.
- Single Car Financial Responsibility and Points Deviation – Liability.
- Multi Car Financial Responsibility and Points Deviation – Liability.
- Financial Responsibility High Points Deviation Single Car – Liability.
- Financial Responsibility High Points Deviation Multi Car – Liability.
- Multi-Car/Paid-in-full/Auto-Home/Mobile Home/Rent Deviation – Liability.
- Accident and Point Deviation - Liability.
- Major Violation Deviation – Liability.
- Minor Violation and Points Deviation – Liability.
- Market and Points Deviation – Liability.
- Points and Inexperienced Operator Deviation – Liability.
- Household Structure Deviation – Liability.
- Electronic Funds Transfer Installment Deviation.
- Territory Deviation-Physical Damage.
- Household Group Deviation - Physical Damage.
- Single Car-Points Financial Responsibility and Points Deviation - Physical Damage.
- Multi Car, One Collision Vehicle, Financial Responsibility and Points – Physical Damage.
- Multi Car, Two or More Collision Vehicles, Financial Responsibility and Points – Physical Damage
- Financial Responsibility High Points Deviation Single Car-Physical Damage.
- Financial Responsibility High Points Deviation Multi Car-Physical Damage.

- Multi Car/Paid in full/auto-Home/Mobile Home/rent deviation - Physical Damage.
- Accident and Point Deviation-Physical Damage.
- Major Violation-Physical Damage.
- Minor Violation and Points Deviation-Physical Damage.
- Market and Points Deviation-Physical Damage.
- Points and Inexperienced Operator Deviation - Physical Damage.
- Household Structure Deviation-Physical Damage.
- Marital Status deviation Liability.
- Electronic Funds Transfer Deviation Liability.
- Marital Status deviation Physical Damage.
- Electronic Funds Transfer Deviation Physical Damage
- Eff 3-1-10 FARM-126381295 [SERFF Filing Access - North Carolina](#)

186. Trumbull Insurance Company

- Insurance Score Tier Deviation.
- Account or Homeownership Factor Deviation.
- Driving Record Factor.
- Least Experienced Driver Factor Deviation.
- Most Experienced Driver Factor Deviation.
- Prior Bodily Injury Limits Factor Deviation.
- Annual Mileage Factor Deviation.
- Cars Versus Drivers Factor Deviation.
- Marital Status Factor Deviation.
- AARP Membership Factor Deviation.
- Territory Factor Deviation.
- Defensive Driver Factor Deviation.
- Business Owned Non-Fleet Auto Credit.
- Eff 10-22-16 HART-130665353 [SERFF Filing Access - North Carolina](#)

187. Twin City Fire Insurance Company

- Account Credit.
- Agency Book Transfer.
- Multi Car Discount.
- Eff 5-8-12 HART-128009725 [SERFF Filing Access - North Carolina](#)

188. USAA Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.

- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Eff 1-12-20 USAA-132165644 [SERFF Filing Access - North Carolina](#)

189. USAA General Indemnity Company

- Territory Deviation.
- Make Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Multiple Car by Number of Operators Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Eff 1-12-20 USAA-132165647 [SERFF Filing Access - North Carolina](#)

190. Unigard Indemnity Company

- 5% auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% physical damage rates when same insured also has Homeowners Form HO 00 03 or HO 00 06.
- Eff. 9-5-89

191. United Services Automobile Association

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.

- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Eff. 1-12-20 USAA-132165639 [SERFF Filing Access - North Carolina](#)

192. United States Fidelity & Guaranty Company

- Multi-Policy Discount.
- Principal Operator age 55 & over.
- Physical Damage Deviation.
- Special Package Discount.
- Employee Group Discount.
- Eff. 9-1-00 PC034571 [SERFF Filing Access - North Carolina](#)

193. United States Liability Insurance Company

- Deviation on UMBI for limits up to 250K/500K and for limits higher than 250K/500K.
- Deviation on combines UM/UIM Bodily Injury.
- Deviation credit range for BI, PD and Medical Payments.
- Deviation on Comp, Fire and Theft Rates.
- Deviation on Collision Rates.
- Credit applied to deviated rates on BI, PD, and Med Pay for rating each each vehicle in excess of 3.
- Eff 2-2-12 USLI-127937418 [SERFF Filing Access - North Carolina](#)

194. Unitrin Auto and Home Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.
- Network Discount.
- Extended Transportation.
- Prorated Cancellation Deviation.
- Physical Damage.
- Recreational Trailer Deviation.
- Installment Payments Deviation.
- Eff 7-1-18 KEMP-131495100 [SERFF Filing Access - North Carolina](#)

195. Unitrin Safeguard Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.
- Responsible Buyer Discount.
- Network Discount.
- Extended Transportation.
- Physical Damage.
- Recreational Trailer Deviation.
- Deferred Premium Payment Plan.
- Eff 7-1-18 KEMP-131495122 [SERFF Filing Access - North Carolina](#)

196. Universal Insurance Company

- Vehicle-Driver Deviation.
- Accident Free Experience Deviation.
- Homeownership Deviation.

- UIC Auto and Home Multi-Policy Deviation.
- Financial Responsibility.
- Affinity Deviation.
- AAA Employee Deviation.
- First Accident Surcharge Deviation.
- Eff. 10-1-19 CMCG-131986800 [SERFF Filing Access - North Carolina](#)

197. Utica Mutual Insurance Company

- Utica National Insurance Group Employees Mass Merchandising Plan.
- Personal Lines Account Credit.
- W.I.S.E./Affinity Discount.
- Premium Payment Credit.
- Tiered Rating.
- Prior Insurance Factor.
- Eff. 10-1-19 UTCX-131941498 [SERFF Filing Access - North Carolina](#)

198. Utica National Assurance Company

- Mass Merchandising Plan for employees of Utica National Insurance Group.
- Personal Lines Account Credit.
- Wise Affinity/Affinity discount.
- Company Car Discount.
- Mature Driver Credit.
- Electronic Stability Control devices Discount.
- Greenhouse Gas Score credit.
- Premium Payment Credit.
- Edge II Program Tiered Rating.
- Eff. 11-1-10 UTCX-G126752143 [SERFF Filing Access - North Carolina](#)

199. Valiant Insurance Company

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% auto BI, PD, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% auto bodily injury, property damage, med pay, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% auto bodily injury & property damage for anti-lock brakes.
- 5% auto comprehensive with anti-theft device (active).
- 10% auto comprehensive with anti-theft device (passive).
- 5% auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% auto comprehensive & collision for multi-car policies.
- 15% auto comprehensive & collision for cars with "0" SDIP pts.
- Eff. 2-15-98

200. Victoria Fire & Casualty Company

TIER A

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.

- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.

TIER B

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798615 [SERFF Filing Access - North Carolina](#)

201. Vigilant Insurance Company

- Antique autos.
- Installment Payment Recurring Payments Waived.
- Eff. 10-1-15 CHUB-129988293 [SERFF Filing Access - North Carolina](#)

202. West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory.
- Anti-Theft Discount various discounts.
- Eff. 9-1-00 PC035766 [NCDO!](#)

203. Wilshire Insurance Company

- Liability Deviation Rule 1.
- Liability Deviation Rule 2.
- Liability Deviation Rule 3.
- Liability Deviation Rule 4.
- Liability Deviation Rule 5.
- Liability Deviation Rule 6.
- Liability Deviation Rule 7.
- Liability Deviation Rule 8.
- Voluntary Manual Deviation (Inexperienced Operator).
- Eff 7-5-11 OCCD-127196090 [SERFF Filing Access - North Carolina](#)

AUTOMOBILE

1. 21st Century Advantage Insurance Company
 - Anti-Theft Devices Discount.
 - Anti-lock braking system discount.
 - Extra automobile discount.
 - Tier Deviation.
 - Deviation for determining other than collision base rates for symbols not displayed.
 - Extended transportation expenses coverage deviation.
 - Driver Deviations.
 - Eff 6-1-08 APCG-125478807 [SERFF Filing Access - North Carolina](#)

2. 21st Century Centennial Insurance Company
 - Class Deviation.
 - Territory Deviation.
 - Tier Deviation.
 - Household Composition Deviation.
 - Primary Graded Adjustment Deviation.
 - Liability Vehicle Age Deviation.
 - ISO Model Year Symbol Deviation.
 - 21st Century Model Year Symbol Deviation.
 - Anti-Theft Deviation.
 - Eff 11-11-13 AGMK-128859882 [SERFF Filing Access - North Carolina](#)

3. ACE American Insurance Company
 - 17% private passenger auto BI, PD, Med Pay, uninsured motorist, combined uninsured & underinsured, comp & collision.
 - Eff. 3-18-97

4. ACE Fire Underwriters Insurance Company
 - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
 - Eff. 3-18-97

5. ACE Property & Casualty Insurance Company
 - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
 - Eff. 3-18-97

6. AIG Property Casualty Company
 - Anti-theft Devices Discount
 - Anti-lock braking system discount.
 - Extra automobile discount.
 - Tier Deviation.
 - Deviation for determining Other Than Collision base rates for symbols not displayed.
 - Extended Transportation Expenses coverage deviation.
 - Driver Deviations.
 - Eff 10-28-15 APCG-130283873 [SERFF Filing Access - North Carolina](#)

7. Allied Property and Casualty Insurance Company
 - Financial Responsibility Deviation.
 - Territory Deviation.
 - Nationwide Affinity Deviation.
 - Preferred Driver Deviation.
 - Intra-Agency Transfer Deviation.
 - Matrix Deviation.
 - Home and Car Deviation.
 - Non-Nationwide Homeowner Deviation.
 - Auto Financial Deviation.

- Driver Class Deviation.
 - Household Composition Deviation.
 - Miscellaneous Vehicle Deviation.
 - Nationwide Associate Deviation.
 - Advanced Quote Deviation.
 - New Vehicle Deviation.
 - Easy Pay Sign-Up Deviation.
 - Payment Plan Deviation.
 - Accident Forgiveness Deviation.
 - Minor Violation Forgiveness Deviation.
 - Paperless Policy Deviation.
 - Select.
 - Fender Bender Forgiveness.
 - Eff 10-1-20 NWPP-132408090 [SERFF Filing Access - North Carolina](#)
8. AMCO Insurance Company
- Financial Responsibility Deviation.
 - Territory Deviation.
 - Allied Affinity Deviation.
 - Preferred Driver Deviation.
 - Driver Class Deviation.
 - Miscellaneous Vehicle Deviation.
 - Payment Plan Deviation.
 - Eff. 10-1-17 NWPC-131099869 [SERFF Filing Access - North Carolina](#)
9. AMEX Assurance Company
- Accident-Free Discount: Applies to auto BI, PD, med payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
 - Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
 - Deviation for auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
 - Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
 - Work Site Discount: named insured policy through the Work Site Marketing Program of AMEX Assurance Company. Preferred Client Deviation 10%.
 - Costco Discount: 3% applies to policies for member insureds of Costco. Vehicle Usage Discount.
 - Multi-car discount for Liability, Comp & coll
 - Liability Limits: credit varies by Limit amount.
 - Eff. 9-1-06 USPH-6RZG9Y391 PC095703 [SERFF Filing Access - North Carolina](#)
10. Alfa Alliance Insurance Corporation
- Account Discount.
 - Multi-Vehicle Discount.
 - Driver Experience Factor.
 - Insurance Score (Credit) Factor.
 - Installment Payment Deviation.
 - Eff. 8-15-11 AFAL-127308907 [SERFF Filing Access - North Carolina](#)
11. Allstate Indemnity Company
Standard (Preferred Program)
- Territory Deviation.
 - Years Licensed Deviation.
 - Fifty-Five (55) and Over Discount.
 - Tier Deviation.
 - Premier and Premier Plus Discount.
 - Multiple Policy Discount.
 - New Car Discount.
 - The Good Hands People Discount.
 - Antilock Brake Discount.
 - Installment Payments.
 - Coverage Deviations (Death Indemnity).

- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Maximum Deviation.

Non-Standard Auto Program

- Liability Coverage Deviations.
- Installment Payments, Electronic Funds Transfer or Payroll Deduction.
- The Good Hands People Discount.
- Certified Risks Financial Responsibility Laws.
- Maximum Deviation.
- Eff 10-1-19 ALSE-132000963 [SERFF Filing Access - North Carolina](#)

12. Allstate Insurance Company

- Installment Payment Fee.
- Death Indemnity Coverage Deviation.
- Certified Risks Financial Responsibility Laws.
- Um-BI and UM/UIM Base Rates Interpolation.
- Effective 4-1-18 ALSE-131296183 [SERFF Filing Access - North Carolina](#)

13. Allstate Property and Casualty Insurance Company

- Territory Deviation.
- Household Composition.
- Multiple Policy Discount.
- New Car Discount.
- 55 And Over Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Tier.
- Premier and Premier Plus Discount.
- Good Payer Discount.
- Allstate Easy Pay Plan Discount.
- Years Licensed Deviation.
- Installment Payments.
- Future Effective Date Discount.
- Preferred Package Discount.
- Full Pay Discount.
- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Accident Forgiveness Deviation.
- Maximum Deviation.
- Allstate eSMART discount.
- Drivewise Discount.
- Drivewise Performance Reward.
- Channel of Bind
- Number of times Renewed
- Effective 10-12-20 ALSE-132460399 [SERFF Filing Access - North Carolina](#)

14. American Automobile Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
- Comprehensive Rate Deviation factor.
- Motorcycle Physical Damage Coverage.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581084 [SERFF Filing Access - North Carolina](#)

15. American Bankers Insurance Company of Florida

- Antique Auto Program

- Car Club discount.
 - Antique Auto 2500 Mile Tier.
 - Antique Auto 5000 Mile Tier.
 - Modified/Collectible Vehicles 2500 Mile Tier.
 - Modified/Collectible Vehicles 5000 Mile Tier.
 - Eff. 4-1-10 ASPX-126454260 [SERFF Filing Access - North Carolina](#)
16. American Economy Insurance Company
- 10% deviation where principal operator is aged 55 & over with no inexperienced operator in household.
 - Eff. 4-19-91
17. American Fire & Casualty Company
- Fampak Discount: 5% credit for all coverages.
 - Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
 - Employee Discount: 15% credit for all coverages.
 - Base Rate Deviation by territory for bodily injury, property damage, med pay, uninsured motorists, comp & coll coverages.
 - Anti-Theft Discount: Com Coverage only: 5% & 15% credit: Certain criteria apply.
 - Eff. 9-1-00 PC035767 [NCDOI](#)
18. American Home Assurance Company
- 6% - 37% deviation for med pay & uninsured & uninsured/underinsured motorists coverage: All territories.
 - 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
 - 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
 - 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
 - 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
 - 5% deviation for certain coverages: All insureds within sponsored groups.
 - Installment fee waived for automatic deductions from a financial account.
 - 1st installment fee waived for all multiple payment modes.
 - Eff. 12-20-02 PC054433 [NCDOI](#)
19. American Insurance Company
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
 - Comprehensive Rate Deviation factor.
 - Motorcycle Physical Damage Coverage.
 - Territory Deviation
 - Eff 8-15-10 FFDC-126581089 [SERFF Filing Access - North Carolina](#)
20. American Security Insurance Company
- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.
 - Eff. 2-1-86
21. American Southern Insurance Company
- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria.
 - 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria.
 - 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas.
 - Renewal Discount Program when insured with American Southern for three continuous years and loss free.
 - Multiple policy discount when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to BI, PD, Med Pay, Coll and Comp premiums.
 - 10% Super Preferred Driver Discount.
 - Eff. 6-15-04 PC071954 [NCDOI](#)
22. American States Insurance Company
- Tier Deviations.

- ATP Constant.
- Territory Deviations.
- Driver Class Deviations.
- Driver Experience Deviations.
- Student Deviations.
- Merit Deviation.
- Household Structure Deviations.
- Symbol Deviations.
- Model Year Deviations.
- Maximum Years Driving Experience Deviations.
- Minimum Years Driving Experience Deviations.
- Multi-Car Discount Deviation.
- Account Discount Deviations.
- Full Coverage Deviations.
- Accident Free Deviation.
- Violation Free Deviation.
- Accident Forgiveness Deviation.
- Paid in Full Deviation.
- Group Discount Deviation.
- Anti-Theft Discount Deviation.
- Advanced Quote Discount Deviation.
- Employee Discount Deviation.
- New Vehicle Deviations.
- Low Mileage Discount Deviations.
- Policy Transfer Deviation.
- Installment Fee Deviation.
- Eff. 10-2-17 LBPM-131140249 [SERFF Filing Access - North Carolina](#)

23. American States Preferred Insurance Company

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff. 4-28-17 LBPM-130916472 [SERFF Filing Access - North Carolina](#)

24. AMICA Mutual Insurance Company

- Base Rates Deviation.
- Multi-line Deviation.
- Loyalty/Advance Quote Discount.
- Installment Payment Plans Deviation.
- AutoPay Installment Plan Deviation.
- Paid in Full.
- All Electronic.
- Military Discount.
- Eff.12-1-20 AMMA-132360679 [SERFF Filing Access - North Carolina](#)

25. Arch Insurance Company

- 15% private passenger auto comprehensive & collision rates.
- Eff 9-29-92

26. Argonaut Insurance Company

- Advantage Discount: 13.5% discount applies to BI,PD, medical, collision & comprehensive for single car auto policies.
- Multi-Car Discount: 23.7% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.

- Preferred Driver Discount: 10% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
- Eff. 4-1-00 PC031707 [NCDOI](#)

27. Arrowood Indemnity Company

- Installment Payment Plan – Agency payroll deduction.
- Eff 5-15-04 PC069376 [NCDOI](#)

28. Associated Indemnity Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581062 [SERFF Filing Access - North Carolina](#)

29. Atlantic Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
 - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 37% bi & pd, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
 - 33% bi & pd, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
 - Eff. 7-1-94

MOTORCYCLE

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage.
- Eff. 7-1-91

30. Auto Owners Insurance Company

Premier Program

- Bodily Injury Deviation.
- Auto-Owners Premier Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy Discount.
- Paid in Full Discount, All Coverages.
- Territory Deviation.
- Insurance Score Deviation, All Coverages.
- Auto Death Indemnity.
- Total Disability Benefits.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.

Standard Program

- Paid in Full Discount, All Coverages.
- Auto/Home Multi-Policy Discount.

- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy.
- Total Disability Benefits.
- Auto Death Indemnity.
- Symbol Deviation.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 10-1-19 AOIC-132030599 [SERFF Filing Access - North Carolina](#)

31. Bankers Standard Insurance Company

- Anti-Theft Devices Discount.
- Anti-Lock Braking System.
- Vehicles with Symbol 27.
- Extra Automobile Discount.
- Extended Transportation Expenses.
- Insurance Bureau Scoring Factor (IBS).
- Mass Merchandising Discount.
- Installment Payments Automation Discount.
- Driver Deviations.
- Cancellation Deviation Short Rate.
- Antique Autos.
- Shelter-In-Place Credit.
- Eff. 10-1-20 ACEH-132374450 [SERFF Filing Access - North Carolina](#)

32. Central Mutual Insurance Company

- Central's Pathway Deviation.
- Payment Options
- Installment Charge Deviation.
- Owned Vehicles with Additional Company-Owned Vehicles.
- Transition/Loyalty Credit.
- Changes - Waiver of Premium Deviation.
- Miscellaneous Coverages - Central Mutual Summit Package.
- Central Mutual Affiliate Group Membership Deviation.
- Paid in full discount.
- ADEPT Driver Participation Discount.
- ADEPT Driver Certification Discount.
- New Inexperienced Operator Family Loyalty Discount.
- Eff 10-1-19 CEMC-131968553 [SERFF Filing Access - North Carolina](#)

33. Century Indemnity Company

- 10% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 6-1-89

34. The Charter Oak Fire Insurance Company

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Eff 3-1-18 TRVA-131240345 [SERFF Filing Access - North Carolina](#)

35. The Cincinnati Insurance Company

- Base Rates – Bodily Injury, Property Damage, Medical Payments, Other Than Collision and Collision.
- Package Discount.
- Installment Payment Plan.
- Annual Pay Discount.

- Preferred Risk Credit Factors.
 - Insurance Scoring Factors.
 - Primary Classification Rating Factors.
 - Driver Experience Factors – Bodily Injury and Property Damage.
 - New Business Advance Quote Discount.
 - Book Roll Transition Factor
 - Policy Tier Factors
 - Full Coverage Factor
 - Coverage History Factor.
 - SDIP Factors.
 - Eff. 9-30-20 CNNB-132135675 [SERFF Filing Access - North Carolina](#)
36. Citizens Insurance Company of America
- 10% deviation on coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
 - Account Credit: 5% auto comp & coll coverage if insured has Homeowners policy with The Hanover Insurance Company.
 - Non-Smoker Discount: 5% auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
 - 10% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision.
 - Renewal Credit applies to auto bi, pd, med pay, comp & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%.
 - Eff. 9-1-94
37. Colonial American Casualty and Surety Company
- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
 - 10% auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
 - Good Driver Discount when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
 - Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
 - Eff. 1-1-98
38. Continental Insurance Company
- Anti-Theft Device Discount: Certain criteria apply.
 - Vin Etching Discount: 5% credit applies when criteria are met.
 - Accident/Violation Free Discount.
 - Daytime Running Light Discount.
 - Companion Policy Discount: 10% credit applies if named insured has homeowners policy with any Encompass Ins Co.
 - Airbag Discount: Credit varies when certain criteria is met.
 - Anti-Lock Braking System Discount.
 - Eff. 7-3-01
39. Continental Indemnity Company
- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
 - Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
 - Account Credit Program credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
 - Anti Lock Braking System Discount: 5% credit.
 - Mature Driver Discount: 5% credit when certain criteria is met.
 - Eff. 1-1-01 PC038499 [NCDOI](#)
40. Depositors Insurance Company
- Matrix Deviation
 - Eff 8-10-07 PC104819 [NCDOI](#)
41. Economy Fire and Casualty Insurance Company
- Territory Deviation.
 - Experienced Driver Deviation.
 - Age 55 and Over Deviation.
 - Preferred Customer Discount.
 - Met Rewards Discount.
 - Auto Policy Plus Multi-Policy Discount.
 - Mass Merchandising Account Deviation.

- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Eff 12-15-20 METX-132637579 [SERFF Filing Access - North Carolina](#)

42. Economy Preferred Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Welcome Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Eff 12-15-20 METX-132637550 [SERFF Filing Access - North Carolina](#)

43. Economy Premier Assurance Company

- Pak II Package Credit.
- Pak II Renewal Credit.
- Age 55 and over deviation.
- Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.
- Increased Limits Transportation Expenses Deviation.
- Passive Restraint Credit.
- Anti-Theft Device Credit.
- Anti-Lock Braking System Credit.
- Golf-mobile Liability: No additional charge.
- ATV, Mini-bike & Dune Buggy CSL BI & PD liability rates.
- ATV, Mini-bike & Dune Buggy Medical Payment rates.
- Recreational Vehicle Multi-Vehicle Credit.
- Eff. 2-25-13 METX-G128821620 [SERFF Filing Access - North Carolina](#)

44. Electric Insurance Company

- Tier Factor Deviations.
- Cancellation Deviation.
- Mass Marketing Discount.
- Multi-Policy Discount.
- Safe Drier Discount.
- Payroll Deduction Discount.
- Installment Payments.
- Eff. 10-1-17 ELEC-131142165 [SERFF Filing Access - North Carolina](#)

45. Employers Mutual Casualty Company

- Multi-Policy Credit when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.
- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium

passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.

- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
- Eff. 5-25-97

46. Encompass Indemnity Company

- Territory Deviation.
- Household Composition.
- New Car Discount.
- Tier Rating.
- Good Payer Discount.
- Encompass Easy Pay Plan discount.
- Years Licensed Deviation.
- Homeownership Discount.
- Future effective date discount.
- Accident/Violation Free Discount.
- Companion Discount.
- Anti-theft device discount.
- Anti-lock braking system discount.
- Daytime Running lights discount.
- Bodily Injury Increased Limits Discount.
- Med Pay increased limits deviation.
- All other trailers comprehensive deductible deviation.
- Pro rata table cancellation deviation.
- Preferred Protection Discount.
- Certified Risks – Financial Responsibility Laws.
- Full Pay Discount.
- Eff 10-1-15 ALSE-130122200 [SERFF Filing Access - North Carolina](#)

Antique and Classic Automobile Program

- Antique Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories.
- Classic Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories
- Eff 5-15-06 PC091813

47. Erie Insurance Company

- Premium Payment Plan - Installment Payments.
- Coverage for Rented Vehicles.
- Multi-Policy Discount.
- Reduced Usage Discount.
- Payment Plan Discount (Payment Options).
- Classic Vehicles.
- Pro-Rata Cancellation for All Policies.
- Multi-Auto Policy.
- Base Rates Deviation.
- Class Factor Deviation.
- Model Year Factor.
- Driving Experience Factor.
- Insurance Score.
- Underwriting Tier.
- Deductibles.
- Uninsured Motorist Coverage.
- Combined Uninsured/Underinsured Motorist Coverage.
- Extended Transportation Expenses Coverage.
- Towing and Labor Cost.
- Coverage for Damage to Your Auto -Customizing Equipment Coverage.
- Effective 4-1-20 ERAP-132224750 [SERFF Filing Access - North Carolina](#)

48. Erie Insurance Exchange

- Base Rate.
- Age 55 and Over.
- Anti-Lock Brake Discount.
- Anti-Theft Device Discount.
- First Accident Forgiveness Deviation.
- Feature 15 Deviation.
- Premium Payment Plan – Installment Payments.
- Coverage for Rented Vehicles.
- Pro-Rata Cancellation.
- Multi-Policy Discount.
- Driver Experience Factor.
- Multi-Policy Discount - Separate Policies.
- Reduced Usage Discount.
- Tiered Rating.
- Payment Plan Discount.
- Classic Vehicles.
- Safe Driver Discount – Claims/Violation Free.
- Advance Quote Discount.
- Prior Bodily Injury Limits Discount.
- Class, No Inexperienced & Inexperienced Operators.
- Model Year.
- Comprehensive Deductible.
- Uninsured Motorist Coverage.
- Combined Uninsured/Underinsured Motorist Coverage.
- Extended Transportation Expenses Coverage.
- Towing and Labor Cost.
- Coverage for Damage to Your Auto – Customizing Equipment Coverage.
- Effective 7-1-20 ERAP-132346750 [SERFF Filing Access - North Carolina](#)

49. Essentia Insurance Company

- Mass Marketing.
- Portfolio Transfer Discount.
- Years of Experience.
- Flex Rating Characteristics.
- Occasional Operator.
- Paid in Full Discount.
- Book Transfer Premium Stabilization.
- Cancellation – Pro-Rata.
- Classic Autos.
- Antique Autos.
- Installment Payment Plan.
- Eff 12-1-19 ESSN-13230760 [SERFF Filing Access - North Carolina](#)

50. Esurance Insurance Company

- Territory Deviation.
- Household Group Deviation.
- Financial Responsibility Deviation.
- Points Deviation.
- High Points Deviation.
- Discount Deviation.
- Accident with No Point Deviation.
- Accident with Point Deviation.
- Major Violation Deviation.
- Minor Violation and Points Deviation.
- Market and Points Deviation.
- Points and Inexperienced Operator Deviation.

- Household Structure Deviation.
- Bodily Injury Deviation.
- Claim Free Discount.
- Preferred Risk Discount.
- Affinity Discount.
- Switch and Save Discount.
- Expense Saving Discount.
- Time at Residence Discount.
- Future Effective Date Discount.
- Mature Driver Discount.
- Multi-Policy Discount.
- On-Time Payment Discount.
- Property Damage Limit Deviation.
- Eff 10-17-18 ESUR-131582127 [SERFF Filing Access - North Carolina](#)

51. Farm Bureau Insurance of North Carolina Inc.

- 55% deviation applies to the surcharge on voluntary policies for a 12-point violation that is not one of the following: a) manslaughter or negligent homicide resulting from the operation of a motor vehicle, b) prearranged highway racing or knowingly lending a motor vehicle to be used in prearranged highway racing, c) failure to stop and render aid when involved in an accident resulting in bodily injury or death (hit and run driving), or d) transportation for the sale of illegal intoxicating liquors by motor vehicles.
- Effective 10-1-04 PC073968 [NCDOI](#)

52. Farmers Insurance Exchange

- Ultra Premier Rating Plan Deviation
- Premier and Preferred Base Rate Deviations.
- Auto/Multi Policy Discount: Certain criteria apply.
- Anti-Theft Device Discount: ½ % discount applies to Comp when a vehicle is equipped with a passive anti-theft device.
- Electronic Funds Transfer Discount.
- Eff. 10-1-08 PC116744 [NCDOI](#)

53. Federal Insurance Company

- Antique autos by territory.
- Installment Payment-recurring payments.
- Eff. 10-1-15 CHUB-129988226 [SERFF Filing Access - North Carolina](#)

54. Federated Mutual Insurance Company

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies.
- Eff. 4-21-95

55. Fidelity & Deposit Compay of Maryland

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
- Good Driver Discount: 10% auto liability, PD, med pay comp & coll when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

56. Fidelity & Guaranty Insurance Company

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit auto BI, PD, med pay, comp & coll premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.

- Eff. 9-1-00

57. Fidelity & Guaranty Insurance Underwriters

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% BI, PD, med pay, comp & coll deviation to premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
- Eff. 9-1-00

58. Firemans Fund Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126580666 [SERFF Filing Access - North Carolina](#)

59. Firemen's Insurance Company of Washington D.C.

- 15% auto BI, PD, medical payments, uninsured/underinsured motorist, comp & collision coverage.
- Eff. 11-1-94

60. First Financial Insurance Company

- 15% non-fleet private passenger physical damage rates.
- Eff. 12-7-87

61. First Liberty Insurance Corporation

- Liability Single Limits (Property Damage) deviation
- Liability Split Limits (Bodily Injury) deviation
- Property Damage Limits deviation.
- Medical Payments deviation.
- Group Savings Plus Discount Program.
- Homeowners Discount
- Mature Driver Discount.
- Waive the additional \$3.00 charge on the first installment on the Installment Payment Plan
- Short Rate Cancellation deviation
- New Customer deviation.
- Tiering Deviation.
- Eff. 12-15-08 PC116669 [NCDOI](#)

62. First National Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff 4-28-17 LBPM-130916553 [SERFF Filing Access - North Carolina](#)

63. GEICO Indemnity Company

- Automobile Installment Payments.
- E-Banking Discount.
- Multi-Line Discount.

- Model Year Deviation.
- Eff. 10-1-16 GECC-130643575 [SERFF Filing Access - North Carolina](#)

64. Garrison Property and Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Over Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Eff 1-12-20 USAA-132165458 [SERFF Filing Access - North Carolina](#)

65. General Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Effective 4-28-17 LBPM-130916557 [SERFF Filing Access - North Carolina](#)

66. Generali - U S Branch

- 10% auto liability BI & PD for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% auto liability BI & PD for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% auto liability BI & PD for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% auto liability BI & PD for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% liability BI & PD rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability BI & PD rates where vehicles are garaged in territories 24,26,33 or 43.
- Eff. 2-9-94

67. Government Employees Insurance Company

- Rating Territories.
- Increased Limits - Bodily Injury and Medical Payments.
- North Carolina 55 & Over Discount.
- Sponsored Marketing Group Pricing Track.
- Motorcycle Safety Course Credits.
- 5 Year Good Driving Discount.
- Associate Discount.
- Military Discount.

- Tier Factor.
 - Driving Record Tier Matrix Deviation.
 - Electronic Funds Transfer and Recurring Credit Card Payments.
 - Driver Class Matrix.
 - Territory Subdivision by Zip Code.
 - Uninsured Motorist and Combined UM/UIM Deviation.
 - E-Banking Discount.
 - Multi-Line Discount.
 - Household Composite Index Deviation.
 - Waiver of Surcharge.
 - Model Year Deviation.
 - Deductible Factor Deviations.
 - ENOA Deviation.
 - Eff. 10-8-20 GECC-132285774 [SERFF Filing Access - North Carolina](#)
68. Grain Dealers Mutual Insurance Company
- Insurance Score Credit.
 - Eff 8-4-12 NGMC-128287690 [SERFF Filing Access - North Carolina](#)
69. Graphic Arts Mutual Insurance Company
- Mass Merchandising Plan Discount (Superior and Quality Programs).
 - Personal Lines Account Credit (Quality Programs).
 - W.I.S.E./Affinity Discount Deviation (Superior and Quality Programs).
 - Eff. 10-1-19 UTCX-131941486 [SERFF Filing Access - North Carolina](#)
70. GuideOne Mutual Insurance Company
- 55% liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual.
 - Eff. 2-1-89
71. Hanover American Insurance Company
- Account Credit Program
 - Renewal Credit: insured with Hanover American Insurance Company only.
 - Electronic Funds Transfer Payment Plan.
 - Group Modification Plan.
 - Installment Payment Plan.
 - Anti-Theft Discount Deviation.
 - Insurance Score BudgetWise Discount.
 - Eff. 10-1-15 HNVX-G130194535 [SERFF Filing Access - North Carolina](#)
72. The Hanover Insurance Company
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
 - Installment Pay Plan by Electronic Funds Transfer: No service charge.
 - Group Modification Plan Deviation: 0% to 15.5%.
 - Installment Payment Plan: \$3 charge for each installment, excluding first installment.
 - Eff. 4-1-02
73. Harleysville Preferred Insurance Company
- Preferred Customer Discount.
 - StarPak Program Discount.
 - Companion Credit.
 - Life Insurance/Annuity Policy Discount.
 - Group Discount, Liability, Medical Payments, Comprehensive and Collision Coverages.
 - Coverage Factors for Comprehensive and Collision coverages.
 - Multi-Line (Commercial Auto).
 - New Policyholder Discount.
 - First Accident Forgiveness.
 - Territorial Deviations.
 - Electronic Funds Transfer(EFT).

- Eff 10-1-16 HRLV-130655828 [SERFF Filing Access - North Carolina](#)

74. Hartford Accident and Indemnity Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Business Owned Non-Fleet PPA Auto Credit.
- Territory Definition Table.
- Maximum Deviation Factor.
- Number of renewal years
- Eff 11-21-20 HART-132508294 [SERFF Filing Access - North Carolina](#)

75. Hartford Casualty Insurance Company

- Agency Book Transfer Credit, maintained continuous automobile coverage, four or more consecutive years of accident and conviction free experience, BI, PD, Med Pay, Comp and Collision.
- Account Credit.
- Eff 5-8-12 HART-128103692 [SERFF Filing Access - North Carolina](#)

76. Hartford Fire Insurance Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Designated Affinity Groups.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.

- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Writing Company Expense Deviation.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Number of Renewal Years
- Eff 11-21-20 HART-132508254 [SERFF Filing Access - North Carolina](#)

77. Hartford Insurance Company of the Midwest

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Writing Company Expense Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Number of Renewal Years.
- Eff 11-21-20 HART-132508252 [SERFF Filing Access - North Carolina](#)

78. Hartford Underwriters Insurance Company

- Defensive Driver Credit.
- Account Credit.
- Renewal Credit Discount.
- Incident Free Credit.
- Safe Driver Plus Credit.
- Advantage Discount.
- Primary Classification Rating Factors Exception.
- Eff. 11-1-09 HART-126225525 [SERFF Filing Access - North Carolina](#)

79. Horace Mann Insurance Company

- Surcharge Forgiveness.

- Electronic Funds Transfer.
- Installment Payments.
- Payroll Payments Plan Deviation.
- Educator Deviation.
- Multiline Deviation.
- 2011+ ISO Symbol Deviation.
- Eff 10-1-19 HRMN-131994033 [SERFF Filing Access - North Carolina](#)

80. Horace Mann Property & Casualty Insurance Company

- Territory Deviation.
- Multiline Deviation.
- Surcharge Forgiveness.
- Electronic Funds Transfer.
- Installment Payments.
- Credit Rating Deviation.
- Administrator Deviation.
- Payroll Payment Plan Deviation.
- Educator Deviation.
- 2011+ ISO Symbol Deviation.
- New Customer Deviation.
- Advanced Quote Deviation.
- Eff. 10-1-17 HRMN-131094896 [SERFF Filing Access - North Carolina](#)

81. IDS Property Casualty Insurance company

- Accident-Free Discount.
- Auto/Homeowner Discount
- Base Rate Coverages Deviation of BI, PD, Med Pay, Comp, Collision
- Uninsured Motorist Coverage and Combined Uninsured/Underinsured M Coverage
- Increased Liability Limits Deviation.
- Work Site Discount.
- Costco Discount.
- Affinity Discount.
- Installment Pay Plan.
- Multi-Car Discount.
- Eff 10-1-19 PRCA-131841986 [SERFF Filing Access - North Carolina](#)

82. Indemnity Insurance Company of North America

- 17% BI, PD, medical payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

83. Infinity Insurance Company

- Bodily Injury Base Rate Deviations by Territory and Limit.
- Property Damage Base Rate Deviations by Territory and Limit.
- UM/UIM BI Base Rate Deviations by Limit for Single and Multi-Car.
- BI UM Base Rate Deviations by Limit for Single and Multi-Car.
- PD UM Base Rate Deviations by Limit for Single and Multi-Car.
- Comprehensive Rate per \$100 of coverage Deviations by Deductible.
- Collision Rate per \$100 pf Coverage Deviations by Deductible.
- Towing Base Rate Deviation.
- Medical Payment Base Rate Deviations by Territory and Limit.
- Eff 9-13-18 NFNT-131602934 [SERFF Filing Access - North Carolina](#)

84. Insurance Company of North America

- 17% BI, PD, med payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

85. Integon Casualty Insurance Company

- Waive installment Payment Plan fee.

- Vehicle with full coverage, Non Preferred.
- Driver Class Deviation.
- Eff. 11-1-09 GMMX-129493514 [SERFF Filing Access - North Carolina](#)

86. Integon General Insurance Corporation

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier- Territory Deviations.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Drivers/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible deviation.
- Household Points Deviations.
- Eff. 10-3-17 GMMX-131149496 [SERFF Filing Access - North Carolina](#)

87. Integon Indemnity Corporation

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit Deviation.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier Territory Deviation.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.

- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Drivers/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible Deviations.
- Household Points Deviations.
- Eff. 10-3-17 GMMX-131149494 [SERFF Filing Access - North Carolina](#)

88. Integon National Insurance Company

- Installment Fee Waived.
- Full Coverage Deviation.
- Electronic Funds Transfer Deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car Deviation.
- Inexperience Operator Deviation.
- Driver Class and Waivable Violations Deviations (Liability).
- Credit Program Deviations.
- At Fault Accident.
- New Car Deviation.
- Territory Deviation.
- Policy Limit Deviation.
- NCI Deviation.
- Multi Policy(Homeowner) Deviation.
- Minimum Driving Experience Deviation.
- Miscellaneous Deviation.
- Book Roll Stabilization Deviation.
- Eff 10-1-19 GMMX-131937152 [SERFF Filing Access - North Carolina](#)

89. Integon Preferred Insurance Company

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit Deviation.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier- Territory Deviations.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviations.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Driver/Coverage Deviation.

- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible Deviation.
- Household Points Deviations.
- Eff 10-3-17 GMMX-131149491 [SERFF Filing Access - North Carolina](#)

90. Ironshore Indemnity Inc.

- 7.5% BI, PD for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% BI, PD for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death; C. Pre-arranged racing or knowingly lending a vehicle to be used in pre-arranged racing; D. Transporting illegal intoxicating liquors by motor vehicle.
- Eff. 6-7-95

91. Kemper Independence Insurance Company

- Minimum Premium Rule.
- Cancellation Pro-Rata.
- Extended Transportation.
- Coverage for Rented Vehicles.
- Electronic Funds Transfer – Installment Plan.
- Tier Deviation.
- Automobile Garaging Location.
- Liability Deviation.
- Physical Damage Deviation.
- Model Year.
- Household Composition.
- Prior Incidents Rating.
- Prior Bodily Injury Limits by Named Insured Years Licensed.
- Prior Carrier Tenure Deviation.
- Punctual Payment.
- Advanced Quote.
- Affinity Deviation.
- Multi-Coverage Deviation.
- Multi-Policy Deviation.
- Paid in Full Deviation.
- Anti-Theft Device.
- New Car Deviation.
- Payment Method – Automatic Funds Enrollment.
- Homeownership Deviation.
- Continuous Insurance Deviation.
- Paperless Deviation.
- Eff 1-21-21 KEMP-132628937 [SERFF Filing Access - North Carolina](#)

92. Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- a. Manslaughter or negligent homicide.

- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
- d. Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
- 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
- Eff. 4-1-99

93. Liberty Mutual Insurance Company

- Group Savings Plus Discount.
- Homeowners Discount.
- Mature Driver Discount Program.
- New Customer downward deviation.
- Tiering Deviations.
- Installment Payment Plan.
- Short Rate Cancellation deviation.
- Early Shopper Discount.
- Eff. 3-6-12 LBPM-127985786 [SERFF Filing Access - North Carolina](#)

94. LM Insurance Corporation

- Liberty Mutual advantage.
- Multi-Policy Discount.
- Policy Segmentation Program.
- New Graduate Discount.
- Student-away-at-School Discount.
- Good Student Discount.
- Newly Retired Discount.
- Accident Prevention Course Discount.
- Driver Training Discount.
- TeenSMART Driving Course Discount.
- Military Discount.
- New-to-Liberty Vehicle Discount.
- Vehicle Safety Discount.
- Hybrid Vehicle Discount.
- Paid-in-Full Discount.
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount.
- Payroll Deduction Discount.
- Early Shopper Discount.
- Newlywed Discount.
- Newly Licensed Driver Discount.
- Newly Independent Discount.
- New Move Discount.
- Paperless Policy Discount.
- Accident Forgiveness.
- Installment Payments.
- Pro-Rata Cancellation Exception.
- Eff 9-24-19 LBPM-131999243 [SERFF Filing Access - North Carolina](#)

95. LM Property & Casualty Insurance Company

- 2% BI, PD, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% BI, PD, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% BI, PD, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount.

- 5% Companion for Life Discount.
 - Base Rate Deviation for single & multi car policies.
 - Electronic Funds Transfer Deviation: \$1 service charge deleted.
 - Installment Payment Plan: No charge for first installment payment.
 - Eff. 7-11-03 PC061489 [NCDOI](#)
96. Maiden Speciatly Insurance Company
- Installment Fee Waived deviation.
 - Full Coverage deviation.
 - Safe Driver Insurance Plan/Single vs. Multi-Car deviation.
 - Eff. 11-1-09 GMMX-126330263 [SERFF Filing Access - North Carolina](#)
97. Main Street America Assurance Company
- Preferred Plus Driver Discount. Collision and Comp Coverages
 - Preferred Driver Discount Comp and Coll Coverages.
 - Insurance Score Discount BI, PD, Med Pay , Uninsured and Combines UM/UN.
 - Installment Pay Plan – Multi-policies, Installment Pay Plan – EFT.
 - Combines Personal Protection Program – both HO and Auto, BI, PD, Med, Coll, Comp.
 - Eff 10-10-07 PC107137 [NCDOI](#)
98. Markel Insurance Company
- Base Rate Deviation.
 - Mass Marketing Discount.
 - Eff 1-1-13 MRKA-128222281 [SERFF Filing Access - North Carolina](#)
99. Massachusetts Bay Insurance Company
- Account Credit Program.
 - Electronic Funds Transfer Payment Plan.
 - Group Modification Plan.
 - Installment Payment Plan.
 - Anti-Theft Discount Deviation.
 - Insurance Score Budget wise discount.
 - Eff. 10-1-15 HNVX-G130194772 [SERFF Filing Access - North Carolina](#)
100. Members Insurance Company
- Household Composition Deviation.
 - Years of Driving Experience Deviation.
 - Homeownership Deviation.
 - Multi-Policy Deviation.
 - Insurance Score.
 - Membership Deviation.
 - AAA Employee Deviation.
 - Prior BI Limits.
 - Territory Deviation.
 - Days Lapse Deviation.
 - Underwriting Incidents Deviation.
 - Paid in Full Deviation.
 - Automatic Payments Deviation.
 - Advance Quote Deviation.
 - Base Rate Deviation.
 - Payment Options – EFT and RCC Payments.
 - Eff 3-1-20 CMCG-132226351 [SERFF Filing Access - North Carolina](#)
101. Merastar Insurance Company
- Account Discount, Rule 4.I. (a).
 - Mature Operator Discount, Rule 4.I (b).
 - Auto/Home Discount, Rule 4.I. (a) on BI, PD, med pay, comp and coll rates.
 - Safe and Sound Discount, Rule 4.I. (b) on comp and coll rates.

- Anti-Lock Braking Discount, Rule 4.I.(c) on collision.
- Anti-Theft Discount, Rule 4.I. (c) on comp rates.
- Waiver of Installment Charge, Rule 4.I. (a).
- Personal Financial Management Discount (Credit Score), Rule 4.I. (b).
- Eff. 12-15-09 UNTR-126283450 [SERFF Filing Access - North Carolina](#)

102. Metropolitan Direct Property & Casualty Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi Cycle Discount.
- Eff 10/4/19 METX-132106508 [SERFF Filing Access - North Carolina](#)

103. Metropolitan Property & Casualty Insurance Company

- Auto Policy Plus.
- Mass Merchandising Account.
- Payroll Deduction Discount.
- Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi-Cycle Discount.
- Multi-RV Discount.
- Liability Coverages Base Premiums ATV, Dune Buggies, Mini-Bikes, other Personal Transport.
- Liability Coverages Base Premiums- Golfmobiles.
- Eff. 12-15-20 METX-132637534 [SERFF Filing Access - North Carolina](#)

104. Midvale Indemnity Company

- Territory Factors.
- Additional Deductible Factors.
- Non-Excess Class Factors.
- Excess Class Factors.
- Loss and Violation Score.
- Vehicle Age.
- Model Year.
- Liability Symbol Factors.
- Physical Damage Symbol Factors.
- Mileage Factors.
- Prior Insurance Factors.
- Insurance Score Group Factors.
- Household Composition Factors.
- Lapse Adjustment Factors.
- Early Bird Discount.
- Steer Into Savings Discount.

- Good Student Discount.
- Away at School Discount.
- Auto-Pay Discount.
- Paperless Discount.
- Loyalty Discount.
- Multi-Product Discount.
- Auto Safety Equipment Discount.
- Connect Partner Discount.
- Full Pay Discount.
- Maximum Policy Discount.
- Installment Payment Plans.
- Book Transfer Premium Stabilization.
- Eff. 9-1-20 HMSS-132424178 [SERFF Filing Access - North Carolina](#)

105. Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.
- Eff. 10-1-85

106. NGM Insurance Company

- Preferred Plus Driver 4% Discount on Collision and Comprehensive.
- Preferred Driver 2% Discount on Collision and Comprehensive.
- Insurance Score.
- Installment Payment Plan Deviation.
- Homeownership Discount.
- Bodily Injury Increased Limit Factor Table.
- Collision Deductible Table.
- Comprehensive Deductible Table.
- New Business Discount.
- Mature Driver Accident Prevention Course Discount.
- Anti-Lock Braking System Discount.
- By-Coverage Territory Base Rate.
- Eff. 7-1-18 NGMC-131452721 [SERFF Filing Access - North Carolina](#)

107. National Specialty Insurance Company

- Deviation on bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met.
- Eff. 2-6-95 *Name changed from State National Specialty Insurance Company effective 3/16/04*

108. National Surety Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581109 [SERFF Filing Access - North Carolina](#)

109. Nationwide Affinity Insurance Company of America

- Territory Deviation.
- Affinity Deviation.
- Liability Vehicle Grouping Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.

- Financial Responsibility Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Miscellaneous Vehicle Deviation.
- Term with Prior Carrier Deviation.
- Eff 10-1-16 NTWP-130621673 [SERFF Filing Access - North Carolina](#)

110. Nationwide General Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- Fender Bender Forgiveness Deviation.
- Eff. 10-1-20 NWPP-132408091 [SERFF Filing Access - North Carolina](#)

111. Nationwide Insurance Company of America

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.

- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- SmartRide Deviation..
- Distribution Deviation.
- Eff 10-2-20 NWPP-132502281 [SERFF Filing Access - North Carolina](#)

112. Nationwide Mutual Fire Insurance Company

- Company Deviation Factor
- Inexperienced Operator Deviation.
- Multi-auto Policy Deviation.
- Eff. 3-1-12 NTWP-128004034 [SERFF Filing Access - North Carolina](#)

113. Nationwide Mutual Insurance Company

NATIONWIDE MUTUAL INSURANCE COMPANY

- Home and Car Deviation.
 - Combined Deviation.
 - Nationwide Affinity.
 - Payment Plan Option - EFT.
 - Nationwide Associate.
 - Nationwide Uninsured/Underinsured Motorist.
 - Minor Violation Forgiveness Deviation.
 - Easy Pay Sign-Up Deviation.
 - Multi-Auto Policy Deviation.
 - Fender Bender Forgiveness Deviation.
 - Accident Forgiveness.
 - Paperless Policy Deviation.
 - Good Student.
- NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATIONS)**
- Preferred Customer Discount.
 - StarPak Program Discount..
 - Companion Credit.
 - Life Insurance/Annuity Policy Discount.
 - Group Discount.
 - Multi-Line (Commercial Auto).
 - New Policyholder Discount.
 - First Accident Forgiveness.
 - Territorial Deviations.
 - Electronic Funds Transfer (EFT).
- Eff. 1-30-20 NWPP-132067622 [SERFF Filing Access - North Carolina](#)

NATIONWIDE MUTUAL INSURANCE COMPANY Classic Auto Program

- Antique Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Classic Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Mass Marketing Deviation.
- Eff 10-1-17 NWLC-131120252 [SERFF Filing Access - North Carolina](#)

114. Nationwide Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Matrix Deviation.

- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Fender Bender Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductibles Deviation.
- Paperless Policy Deviation.
- Eff. 10/1/2020 NWPP-132408195 [SERFF Filing Access - North Carolina](#)

115. Netherlands Insurance Company

- 10% deviation applies to BI, PD, medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & med pay comp and coll coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & med pay comp and coll coverages for risks part of the Personal Protectors Program.
- 2% discount for BI, PD, & med pay comp and coll coverages provided the principal operator of the vehicle is age 55 or older.
- Eff. 10-15-02

116. New South Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Safe Driver Insurance Plan Single/Multi Car deviation.
- Eff. 11-1-09 GMMX-126328296 [SERFF Filing Access - North Carolina](#)

117. North Carolina Farm Bureau Mutual Insurance Company

- Driving Experience Policies with Reward Driver (29 to 49 years driving experience).
- Deviation of 20% to Collision Coverage on Motorcycles with Greater than 1000 cc's.
- Territory Deviation Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Twelve-point Violation for Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Split Limit Bodily Injury Increased Limits.
- Insurance Credit Scoring.
- Eff 10-1-19 NCFB-131937151 [SERFF Filing Access - North Carolina](#)

118. Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply.
- Eff. 9-1-00

119. Omni Insurance Company

- For deviations see the North Carolina Department of Insurance website.
- Eff 5-28-01 PC041974 [NCDOI](#)

120. Owners Insurance Company

- Bodily Injury Limit Deviation.
- Owners Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi Policy Discount
- Auto/Life Multi Policy Discount.
- Auto/Umbrella Multi Policy.
- Paid in Full Discount.
- Mature Driver Discount.
- Insurance Score Deviation.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 10-1-19 AOIC-132030998 [SERFF Filing Access - North Carolina](#)

121. Pacific Employers Insurance Company

- 17% BI, PD, med pay, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.
- Eff. 3-18-97

122. Pacific Indemnity Company

- Antique autos by territory.
- Installment Payment -recurring payments waived.
- Eff. 10-1-15 CHUB-129988231 [SERFF Filing Access - North Carolina](#)

123. Peak Property and Casualty Insurance Corporation

- SDIP Points BI & PD and Med Pay deviations 12-20 SDIP points.
- Eff 4-13-15 VKNG-129979765 [SERFF Filing Access - North Carolina](#)

124. Peerless Insurance Company

- Deviation on BI, PD, Med Pay, Comp and Coll written with forms HO-3, HO-5, or HE-7 that are part of the Personal Protector Program.
- Deviation on BI, PD, Med Pay, Comp & Coll written with form HO-06 that is part of the Personal Protector program.
- Deviation on Installment Payment Plan by Electronic Funds Transfer or Agency Bill.
- Price Point deviation.
- Deviation on BI, PD, Med Pay, Comp and Coll coverage written with forms HO-4 and part of Personal Protector Program.
- Effective 8-15-13 LBRM-128968114 [SERFF Filing Access - North Carolina](#)

125. Pennsylvania General Insurance Company

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO- & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: BI, PD, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
- 15% bodily injury, property damage & medical payments.
- Eff. 3-15-96

126. Pennsylvania National Mutual Casualty Insurance Company

- Account Credit.
- Account Credit w/o Homeowners due to W/H Exposure.
- Mature Driver Discount.
- Personal Auto Preferred Program Discount.
- Personal Auto Preferred Advantage Program Discount.

- Insurance Bureau Score Discount.
- Private Passenger Autos Written on a Commercial Lines Policy.
- Underwriting Scorecard Deviation.
- Territory Deviation.
- Recurring Payment Charge Waived.
- Paid in Full Discount.
- Affinity Group Discount.
- Intra-Agency Transfer Transition Factor.
- Advance Quote Discount.
- PennID (Informed Driver Program) – Enrollment Discount.
- PennID (Informed Driver Program) – Participation Discount.
- Eff. 10-1-20 PNPR – 132389293 [SERFF Filing Access - North Carolina](#)

127. Pharmacists Mutual Insurance Company

- Multi-Policy Credit Personal Package discount.
- Multivariate Rating.
- Deviation of Base Rates.
- Eff 11-1-11 PHAR-127314841 [SERFF Filing Access - North Carolina](#)

128. Philadelphia Indemnity Insurance Company

- Misc Type E Antique Auto.
- Misc Type F Classic Auto.
- Misc Type E Physical Damage only and Collision coverage for Antique Auto.
- Misc Type F Classic Auto Physical Damage.
- Eff 4-1-14 PHLX-G129363895 [SERFF Filing Access - North Carolina](#)

129. Phoenix Insurance Company

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Multi-Line Insurance and Financial Services Institutions.
- Effective 3-1-18 TRVA-131240406 [SERFF Filing Access - North Carolina](#)

130. Platt River Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply.
- Eff. 10-1-99

131. Privilege Underwriters Reciprocal Exchange

- Extra Vehicle Deviation.
- Accident Prevention Course.
- Driver Training Course.
- Good Student Discount.
- Away at School Discount.
- Years Clean Discount.
- Multi-line Policy.
- Anti-lock Brakes.
- Anti-theft Discount.
- Window Glass Etching discount.
- Tier Rating Credit Scoring.
- Annual Mileage Discount.
- Mobile Device Control Discount.

- Accident Forgiveness.
- Vacation Use Discount.
- Years Licensed Deviation.
- Territory Deviation.
- Multiple Collector Vehicles Discount.
- Renewal Discount.
- Eff 10-1-19 PRIV-131902751 [SERFF Filing Access - North Carolina](#)

132. Progressive American Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.
- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Household Composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation.
- Eff 9-6-13 PRGS-129156410 [SERFF Filing Access - North Carolina](#)

133. Progressive Northern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability

- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation
- New Business Installment deviation.
- Eff 9-6-13 PRGS-129151581 [SERFF Filing Access - North Carolina](#)

134. Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non-standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non-standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non-standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
 - Deviation for multi car, non-standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
 - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
 - Deviation for single car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non-standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non-standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non-standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra-preferred underwriting.
- 40% multi car policies, ultra-preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra-preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non-standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non-standard underwriting with 12-18 or more SDIP pts.
 - 45%-64% for multi car policies, non-standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 51%-67% for multi car policies, non-standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, standard, preferred and ultra-preferred underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
 - 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non-standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non-standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.

- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- Eff. 7-1-99

135. Progressive Premier Insurance Company of Illinois

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.
- Eff 7-17-20 PRGS-132428791 [SERFF Filing Access - North Carolina](#)

136. Progressive Southeastern Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.
- Eff 7-17-20 PRGS-132428726 [SERFF Filing Access - North Carolina](#)

137. Progressive Universal Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.
- Eff 7-17-20 PRGS-132428737 [SERFF Filing Access - North Carolina](#)

138. Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.

- SDIP Incident Count Deviation.
- Tier Deviation chart.
- Territory Deviation Table.
- Maximum Deviation Factor.
- Number of Renewal Years.
- Business Owned Non-Fleet Auto Credit.
- Eff 11-21-20 HART-132508273 [SERFF Filing Access - North Carolina](#)

139. Providence Washington Insurance Company

Standard Program

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.

Preferred Program

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.
- Eff.7-1-02

140. Republic Franklin Insurance Company

EDGE Essentials Auto Program

- EDGE Essentials Personal Lines Account Credit.
- EDGE Essentials W.I.S.E./Affinity Discount.
- EDGE Essentials Program Tiered Rating Deviation.
- EDGE Essentials Premium Payment Credit.
- EDGE Essentials Prior Insurance Factor.
- Collision Deductible Factor
- Comprehensive Deductible Factor

SELECT Program

- SELECT Personal Lines Account Credit.
- SELECT W.I.S.E./Affinity Discount.
- SELECT Physical Damage Reduction, Deviation.
- Eff. 4-1-20 UTCX-132241508 [SERFF Filing Access - North Carolina](#)

141. Response Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met.
- Eff. 7-15-96 PC034398 [NCDOI](#)

142. Safeco Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviations.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff 4-28-17 LBPM-130916567 [SERFF Filing Access - North Carolina](#)

143. Selective Insurance Company of South Carolina

- Installment Payment Plan: \$2 per each installment.
- 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.
- Eff. 6-1-01

144. Selective Insurance Company of the Southeast

- 30% deviation will be applied to liability Phys Damage rates when a Commercial Package policy is written in conjunction with the risk.
- Eff. 4-1-08 PC112412 [NCDOI](#)

145. Sentinel Insurance Company, Ltd.

- Insurance score Tier deviation factors.
- Account/Tier Deviation.
- Safe Driver/Incident Free Credit/Tier Deviation factor.
- Least experienced driver factor/Tier Deviation factor
- Most experienced driver factor/Tier Deviation factor.
- Prior BI limits credit/Tier Deviation factor.
- Territory/Tier Deviation factor.
- Business Owned Non-Fleet Credit.
- Eff 10-1-15 HART-130123852 [SERFF Filing Access - North Carolina](#)

146. Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% BI, PD, medl pay, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for BI, PD, med pay, comp & coll when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% BI, PD, med pay, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% auto comp & coll base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit auto BI, PD, med pay, comp & coll for all private passenger auto policies for University of North Carolina Employees.
- Eff. 7-1-00

147. Southern Insurance Company of Virginia

ADVANTAGE XL PROGRAM

- Recreational Trailer Rate Discount.
- Multi-Car Discount.
- Loss Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Homeowners Discount.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Experienced Operator Discount.
- Paid in Full Discount.

MERIT XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.

- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

SUPERIOR XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

PREFERRED XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Payment Plan.
- Pace Bundle Deviation.
- XL Rating Factors.
- Paid in Full Discount.

AUTOGUARD XL, AUTOGUARD II XL PROGRAMS

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.

PREFERRED PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.

- Paid in Full Discount.

STANDARD PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.
- Eff. 11-15-17 DNGL-131170318 [SERFF Filing Access - North Carolina](#)

148. Southern Pilot Insurance Company

- UNC-Chapel Hill Employee Discount.
- Exceptional Driver Plan Credit.
- Mature Driver Discount.
- Multi Policy Discount.
- Eff. 2-24-09 PC123649 [NCDOI](#)

149. SPARTA Insurance Company

- 5% auto BI, PD, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01 PC045268 [NCDOI](#)

150. St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment.
- Eff. 1-1-95

151. St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit BI, PD, med pay, comp & coll, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, BI, PD liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined BI & PD liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto med pays rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.

- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met.
- Eff. 3-1-00

152. St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates.
- Eff. 1-1-88

153. Standard Fire Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-1-18 TRVA-131240148 [SERFF Filing Access - North Carolina](#)

154. State Automobile Mutual Insurance Company

- State Auto Fleet Safety 360.
- Uninsured Motorist Coverage Only.
- Combined Uninsured/Underinsured Motorist Coverage.
- Eff. 1-17-19 SAMM-131701500 [SERFF Filing Access - North Carolina](#)

155. State Auto Property & Casualty Insurance Company

- Auto/Home Discount.
- Financial Stability.
- Driver Experience.
- Territory Deviation.
- Early Upload Discount.
- Good Student Discount.
- Anti-Lock Braking Systems Discount.
- Installment Plan with Electronic Funds Transfer Deviation.
- Customizing Equipment Deviation.
- Discount for Electric Autos.
- Paid in Full Discount.
- Employee Group Discount Plan.
- Eff. 2-13-17 STAT-130796045 [SERFF Filing Access - North Carolina](#)

156. State Farm Mutual Automobile Insurance Company

- Territory Deviation, Bodily Injury, Property Damage, Collision, Combined Uninsured/Underinsured.
- Accident Free Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Multiple Line Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Electronic Funds Transfer Deviation.
- Good Driving Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Classic Vehicle Deviation Bodily Injury, Property Damage, Medical Payments and Collision.
- Customer Rating Index (CRI) Deviation.
- SDIP Deviation.
- Customization Deviation.
- Antique Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- MPC Limit Deviation.
- PPA Model Year Deviation (BI/PD/MP).
- Motorcycle Model Year Deviation (BI/PD).
- Drive Safe & Save Deviation (BI/PD/MP/Comp/Collision).

- Location Rating Factors.
- Marginal Acquisition Expense Adjustment Deviation.
- Driver Adjustment Deviation.
- Base Rate Adjustment Deviation.
- Premium Adjustment Deviation.
- Safety Discount.
- Eff 11-2-20 SFMA-132493644 [SERFF Filing Access - North Carolina](#)

157. Teachers Insurance Company

- Credit Rating Deviation.
- Multiline Deviation.
- Educator Deviation.
- Territory Deviation.
- Underwriting Level Deviation.
- Number of Household Vehicles Deviation.
- Number of Household Drivers Deviation.
- Advanced Quote Deviation.
- Payroll Payment Plan Deviation.
- Electronic Funds Transfer Monthly Bill Payments.
- Installment Payments.
- 2011+ ISO Symbol Deviation.
- Eff 10-1-19 HRMN-131994032 [SERFF Filing Access - North Carolina](#)

158. Titan Indemnity Company

- **TIER A**
- Territory Deviation and Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- **TIER B**
- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.

- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798611 [SERFF Filing Access - North Carolina](#)

159. Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% auto single limit (liability & medical payments) or BI, PD & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto BI, PD, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to BI, PD & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% auto BI, PD & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation.
- Eff. 12-17-93

160. Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 10-15-92

161. Travelers Casualty Insurance Company of America

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates.
- Eff. 10-15-92
- Name Changed from Travelers Casualty & Surety Company of Illinois effective 1/1/04

162. Travelers Home and Marine Insurance Company

- Territory Factors By Coverage.
- Policy Variables By Region Code, Insurance Score, and Residence Type.
- Household Composition 1.
- Household Composition 2.
- Household Composition 3.
- Household Composition 4.
- Underwriting Tier.
- Driver Insured Elsewhere.
- Accident Forgiveness.
- Annual Mileage.
- Unverifiable Motor Vehicle Report.
- Coverage Level Adjustment.
- Location Level.
- Vehicle Liability Risk Group Bodily Injury.
- Vehicle Liability Risk Group Property Damage.
- Vehicle Liability Risk Group Medical Payment.
- Vehicle Liability Risk Group Collision.
- Vehicle Liability Risk Group Comprehensive.
- Policy Level Vehicle Liability Risk Group Bodily Injury.

- Policy Level Vehicle Liability Risk Group Property Damage.
- Policy Level Vehicle Liability Risk Group Collision.
- Policy Level Vehicle Liability Risk Group Comprehensive.
- Model Year.
- New Car Discount.
- Alternative Fuel Vehicle Discount.
- Total Policy Incident/ Multi-Vehicle Adjustment.
- Vehicle Use.
- Safe Driver Discount.
- Good Student Discount.
- Student Away at School Discount.
- Driver Training Discount.
- Affinity Discount.
- Multi Car Discount.
- Early Quote Discount.
- Continuous Insurance Discount.
- Good Payer Discount.
- Electronic Payment Discount.
- Multi Policy and Homeownership Discount.
- Paid in Full Discount.
- Insurance Score Tier.
- Installment Payments.
- Transition Modification.
- Transition Modification Acquisition.
- Eff 8-15-20 TRVD-132203456 [SERFF Filing Access - North Carolina](#)

163. Travelers Indemnity Company

- Contributing Vehicle Credit..
- Installment Payments.
- Eff. 3-1-18 TRVA-131240396 [SERFF Filing Access - North Carolina](#)

164. Travelers Indemnity Company of America

- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments - Installment charge for each installment is deleted.
- Eff 10-1-15 TRVA-130114258 [SERFF Filing Access - North Carolina](#)

165. The Travelers Indemnity Company of Connecticut

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Effective 3-1-18 TRVA-131240415 [SERFF Filing Access - North Carolina](#)

166. Travelers Personal Security Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Company Coverage Factor.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-1-18 TRVA-131240155 [SERFF Filing Access - North Carolina](#)

167. Travelers Property Casualty Company of America

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% auto BI, PD, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% auto BI, PD, med pay & coll for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met.
- Eff. 8-21-99

168. Truck Insurance Exchange

- Territory Deviation.
- Household Group Deviation - Liability.
- Single Car Financial Responsibility and Points Deviation – Liability.
- Multi Car Financial Responsibility and Points Deviation – Liability.
- Financial Responsibility High Points Deviation Single Car – Liability.
- Financial Responsibility High Points Deviation Multi Car – Liability.
- Multi-Car/Paid-in-full/Auto-Home/Mobile Home/Rent Deviation – Liability.
- Accident and Point Deviation - Liability.
- Major Violation Deviation – Liability.
- Minor Violation and Points Deviation – Liability.
- Market and Points Deviation – Liability.
- Points and Inexperienced Operator Deviation – Liability.
- Household Structure Deviation – Liability.
- Electronic Funds Transfer Installment Deviation.
- Territory Deviation-Physical Damage.
- Household Group Deviation - Physical Damage.
- Single Car-Points Financial Responsibility and Points Deviation - Physical Damage.
- Multi Car, One Collision Vehicle, Financial Responsibility and Points – Physical Damage.
- Multi Car, Two or More Collision Vehicles, Financial Responsibility and Points – Physical Damage
- Financial Responsibility High Points Deviation Single Car-Physical Damage.
- Financial Responsibility High Points Deviation Multi Car-Physical Damage.
- Multi Car/Paid in full/auto-Home/Mobile Home/rent deviation - Physical Damage.
- Accident and Point Deviation-Physical Damage.
- Major Violation-Physical Damage.
- Minor Violation and Points Deviation-Physical Damage.
- Market and Points Deviation-Physical Damage.
- Points and Inexperienced Operator Deviation - Physical Damage.
- Household Structure Deviation-Physical Damage.
- Marital Status deviation Liability.
- Electronic Funds Transfer Deviation Liability.
- Marital Status deviation Physical Damage.
- Electronic Funds Transfer Deviation Physical Damage
- Eff 3-1-10 FARM-126381295 [SERFF Filing Access - North Carolina](#)

169. Trumbull Insurance Company

- Insurance Score Tier Deviation.
- Account or Homeownership Factor Deviation.
- Driving Record Factor.
- Least Experienced Driver Factor Deviation.
- Most Experienced Driver Factor Deviation.
- Prior Bodily Injury Limits Factor Deviation.
- Annual Mileage Factor Deviation.
- Cars Versus Drivers Factor Deviation.
- Marital Status Factor Deviation.

- AARP Membership Factor Deviation.
- Territory Factor Deviation.
- Defensive Driver Factor Deviation.
- Business Owned Non-Fleet Auto Credit.
- Eff 10-22-16 HART-130665353 [SERFF Filing Access - North Carolina](#)

170. Twin City Fire Insurance Company

- Account Credit.
- Agency Book Transfer.
- Multi Car Discount.
- Eff 5-8-12 HART-128009725 [SERFF Filing Access - North Carolina](#)

171. USAA Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Eff 1-12-20 USAA-132165644 [SERFF Filing Access - North Carolina](#)

172. USAA General Indemnity Company

- Territory Deviation.
- Make Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.

- Miscellaneous Types/Trailers Deviation.
- Multiple Car by Number of Operators Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Eff 1-12-20 USAA-132165647 [SERFF Filing Access - North Carolina](#)

173. United Services Automobile Association

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Eff. 1-12-20 USAA-132165639 [SERFF Filing Access - North Carolina](#)

174. United States Fidelity & Guaranty Company

- Multi-Policy Discount.
- Principal Operator age 55 & over.
- Physical Damage Deviation.
- Special Package Discount.
- Employee Group Discount.
- Eff. 9-1-00 PC034571 [SERFF Filing Access - North Carolina](#)

175. United States Liability Insurance Company

- Deviation on UMBI for limits up to 250K/500K and for limits higher than 250K/500K.
- Deviation on combines UM/UIM Bodily Injury.
- Deviation credit range for BI, PD and Medical Payments.
- Deviation on Comp, Fire and Theft Rates.
- Deviation on Collision Rates.
- Credit applied to deviated rates on BI, PD, and Med Pay for rating each each vehicle in excess of 3.
- Eff 2-2-12 USLI-127937418 [SERFF Filing Access - North Carolina](#)

176. Unitrin Auto and Home Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.

- Network Discount.
- Extended Transportation.
- Prorated Cancellation Deviation.
- Physical Damage.
- Recreational Trailer Deviation.
- Installment Payments Deviation.
- Eff 7-1-18 KEMP-131495100 [SERFF Filing Access - North Carolina](#)

177. Unitrin Safeguard Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.
- Responsible Buyer Discount.
- Network Discount.
- Extended Transportation.
- Physical Damage.
- Recreational Trailer Deviation.
- Deferred Premium Payment Plan.
- Eff 7-1-18 KEMP-131495122 [SERFF Filing Access - North Carolina](#)

178. Universal Insurance Company

- Territory Deviation.
- Years of Driving Experience Deviation.
- Homeownership Deviation.
- Multi-Policy Deviation.
- Insurance Score.
- Membership Deviation.
- AAA Employee Deviation.
- Prior BI Limits.
- Days Lapse Deviation.
- Underwriting Incidents Deviation.
- Paid in Full Deviation.
- Automatic Payments Deviation.
- Advance Quote Deviation.
- Household Composition Deviation.
- Base Rate Deviation.
- Payment Options – EFT and RCC Payments.
- Eff. 3-1-20 CMCG-132226402 [SERFF Filing Access - North Carolina](#)

179. Utica Mutual Insurance Company

- Utica National Insurance Group Employees Mass Merchandising Plan.
- Personal Lines Account Credit.
- W.I.S.E./Affinity Discount.
- Premium Payment Credit.
- Tiered Rating.
- Prior Insurance Factor.
- Collision Deductible Factor
- Comprehensive Deductible Factor
- Eff. 4-1-20 UTCX-132241507 [SERFF Filing Access - North Carolina](#)

180. Utica National Assurance Company

- Mass Merchandising Plan for employees of Utica National Insurance Group.
- Personal Lines Account Credit.

- Wise Affinity/Affinity discount.
- Company Car Discount.
- Mature Driver Credit.
- Electronic Stability Control devices Discount.
- Greenhouse Gas Score credit.
- Premium Payment Credit.
- Edge II Program Tiered Rating.
- Eff. 11-1-10 UTCX-G126752143 [SERFF Filing Access - North Carolina](#)

181. Victoria Fire & Casualty Company

TIER A

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.

TIER B

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798615 [SERFF Filing Access - North Carolina](#)

182. Vigilant Insurance Company

- Antique autos.
- Installment Payment Recurring Payments Waived.
- Eff. 10-1-15 CHUB-129988293 [SERFF Filing Access - North Carolina](#)

183. West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory.
- Anti-Theft Discount various discounts.
- Eff. 9-1-00 PC035766 [NCDOI](#)

184. Wilshire Insurance Company

- Liability Deviation Rule 1.
- Liability Deviation Rule 2.
- Liability Deviation Rule 3.
- Liability Deviation Rule 4.
- Liability Deviation Rule 5.
- Liability Deviation Rule 6.
- Liability Deviation Rule 7.
- Liability Deviation Rule 8.
- Voluntary Manual Deviation (Inexperienced Operator).
- Eff 7-5-11 OCCD-127196090 [SERFF Filing Access - North Carolina](#)

AUTOMOBILE

1. 21st Century Advantage Insurance Company
 - Anti-Theft Devices Discount.
 - Anti-lock braking system discount.
 - Extra automobile discount.
 - Tier Deviation.
 - Deviation for determining other than collision base rates for symbols not displayed.
 - Extended transportation expenses coverage deviation.
 - Driver Deviations.
 - Eff 6-1-08 APCG-125478807 [SERFF Filing Access - North Carolina](#)

2. 21st Century Centennial Insurance Company
 - Class Deviation.
 - Territory Deviation.
 - Tier Deviation.
 - Household Composition Deviation.
 - Primary Graded Adjustment Deviation.
 - Liability Vehicle Age Deviation.
 - ISO Model Year Symbol Deviation.
 - 21st Century Model Year Symbol Deviation.
 - Anti-Theft Deviation.
 - Eff 11-11-13 AGMK-128859882 [SERFF Filing Access - North Carolina](#)

3. ACE American Insurance Company
 - 17% private passenger auto BI, PD, Med Pay, uninsured motorist, combined uninsured & underinsured, comp & collision.
 - Eff. 3-18-97

4. ACE Fire Underwriters Insurance Company
 - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
 - Eff. 3-18-97

5. ACE Property & Casualty Insurance Company
 - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
 - Eff. 3-18-97

6. AIG Property Casualty Company
 - Anti-theft Devices Discount
 - Anti-lock braking system discount.
 - Extra automobile discount.
 - Tier Deviation.
 - Deviation for determining Other Than Collision base rates for symbols not displayed.
 - Extended Transportation Expenses coverage deviation.
 - Driver Deviations.
 - Eff 10-28-15 APCG-130283873 [SERFF Filing Access - North Carolina](#)

7. All America Insurance Company
 - Zip Code Deviation.
 - Deductible Deviation.
 - Years of Driving Experience Deviation.
 - Annual Mileage Deviation.
 - Vehicle Use Deviation.
 - Length of Ownership Deviation.
 - Number of Vehicles/Number of Operators Deviation.
 - Marital Status Deviation.
 - Insurance Score Deviation.

- Anti-Theft Devices Deviation.
 - Customer Loyalty Deviation.
 - Rating Plan Deviation.
 - Rating Plan Deviation.
 - Payment Timeliness Deviation.
 - Affiliate Membership Deviation.
 - Paid in Full Deviation.
 - Package Deviation.
 - Transition/Loyalty Credit Deviation.
 - Elite Policy Deviation.
 - New Inexperienced Operator Family Loyalty Deviation.
 - ADEPT Driver Participation Deviation.
 - ADEPT Driver Certification Deviation.
 - Central Mutual Summit Deviation.
 - Installment Charge Deviation.
 - Named Non-Owner Policy Deviation.
 - Waiver of Premium Deviation.
 - Eff 12-1-21 CEMC-130907994 [SERFF Filing Access - North Carolina](#)
8. Allied Property and Casualty Insurance Company
- Financial Responsibility Deviation.
 - Territory Deviation.
 - Nationwide Affinity Deviation.
 - Preferred Driver Deviation.
 - Intra-Agency Transfer Deviation.
 - Matrix Deviation.
 - Home and Car Deviation.
 - Non-Nationwide Homeowner Deviation.
 - Auto Financial Deviation.
 - Driver Class Deviation.
 - Household Composition Deviation.
 - Nationwide Associate Deviation.
 - Advanced Quote Deviation.
 - New Vehicle Deviation.
 - Easy Pay Sign-Up Deviation.
 - Payment Plan Deviation.
 - Accident Forgiveness.
 - Minor Violation Forgiveness Deviation.
 - Paperless Policy.
 - Select.
 - Fender Bender Forgiveness.
 - Billing Payment Method.
 - Eff 10-20-22 NWPP-133235527 [SERFF Filing Access - North Carolina](#)
9. AMCO Insurance Company
- Financial Responsibility Deviation.
 - Territory Deviation.
 - Allied Affinity Deviation.
 - Preferred Driver Deviation.
 - Driver Class Deviation.
 - Miscellaneous Vehicle Deviation.
 - Payment Plan Deviation.
 - Eff. 10-1-17 NWPC-131099869 [SERFF Filing Access - North Carolina](#)
10. AMEX Assurance Company
- Accident-Free Discount: Applies to auto BI, PD, med payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.

- Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.
- Deviation for auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Work Site Discount: named insured policy through the Work Site Marketing Program of AMEX Assurance Company. Preferred Client Deviation 10%.
- Costco Discount: 3% applies to policies for member insureds of Costco. Vehicle Usage Discount.
- Multi-car discount for Liability, Comp & coll
- Liability Limits: credit varies by Limit amount.
- Eff. 9-1-06 USPH-6RZG9Y391 [SERFF Filing Access - North Carolina](#)

11. Amica Mutual Insurance Company

- Base Rates Deviation.
- Multit-Line Deviation.
- BMW Car Club Discount.
- Employee Discount.
- Loyalty/Advance Quote Discount.
- Claims Free Discount.
- AutoPay Installment Plan Deviation.
- Paid in Full.
- All Electronic.
- Military Discount.
- Installment Payment Plans Deviation.
- Eff. 8-1-22 AMMA-133177899 [SERFF Filing Access - North Carolina](#)

12. Alfa Alliance Insurance Corporation

- Account Discount.
- Multi-Vehicle Discount.
- Driver Experience Factor.
- Insurance Score (Credit) Factor.
- Installment Payment Deviation.
- Eff. 8-15-11 AFAL-127308907 [SERFF Filing Access - North Carolina](#)

13. Allstate Indemnity Company

Non-Standard Auto Program

- Liability Coverage Deviations.
- Installment Payments, EFT or Payroll Deduction.
- The Good Hands People Discount.
- Certified Risks Financial Responsibility Laws.
- Maximum Deviation.

Standard (Preferred Program)

- Territory Deviation.
- Years Licensed Deviation.
- Fifty-Five (55) and Over Discount.
- Tier.
- Premier and Premier Plus Discount.
- Multiple Policy Discount.
- New Car Discount.
- The Good Hands People Discount.
- Antilock Brake Discount.
- Installment Payments.
- Coverage Deviations (Death Indemnity).
- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Maximum Deviation.
- Eff 4-18-22 ALSE-133150942 [SERFF Filing Access - North Carolina](#)

14. Allstate Insurance Company

- Installment Payment Fee.

- Death Indemnity Coverage Deviation.
- Certified Risks Financial Responsibility Laws.
- Um-BI and UM/UIM Base Rates Interpolation.
- Effective 4-1-18 ALSE-131296183 [SERFF Filing Access - North Carolina](#)

15. Allstate Property and Casualty Insurance Company

- Territory Deviation.
- Household Composition.
- Multi-Policy Discount.
- New Car Discount.
- 55 And Over Discount.
- Good Hands People Discount.
- Anti-Lock Brake Discount.
- Tier.
- Premier and Premier Plus Discount.
- Good Payer Discount.
- The Allstate Easy Pay Plan Discount
- Years Licensed.
- Installment Payments.
- Preferred Package Discount.
- Full Pay Discount.
- Certified Risks Financial Responsibility Laws.
- Allstate Auto/Life Discount.
- Accident Forgiveness.
- Maximum Deviation.
- DriveWise Discount.
- DriveWise Performance Reward.
- Channel of Bind Rating.
- Number of Times Renewed.
- Effective 1-24-22 ALSE-133061084 [SERFF Filing Access - North Carolina](#)

16. American Automobile Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
- Comprehensive Rate Deviation factor.
- Motorcycle Physical Damage Coverage.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581084 [SERFF Filing Access - North Carolina](#)

17. American Bankers Insurance Company of Florida

- Antique Auto Program
- Car Club discount.
- Antique Auto 2500 Mile Tier.
- Antique Auto 5000 Mile Tier.
- Modified/Collectible Vehicles 2500 Mile Tier.
- Modified/Collectible Vehicles 5000 Mile Tier.
- Eff. 4-1-10 ASPX-126454260 [SERFF Filing Access - North Carolina](#)

18. American Economy Insurance Company

- 10% deviation where principal operator is aged 55 & over with no inexperienced operator in household.
- Eff. 4-19-91

19. American Family Connect Property and Casualty Insurance Company

- Accident-Free Discount.
- Auto/Homeowner Discount
- Base Rate Coverages Deviation of BI, PD, Med Pay, Comp, Collision

- Uninsured Motorist Coverage and Combined Uninsured/Underinsured M Coverage
 - Increased Liability Limits Deviation.
 - Work Site Discount.
 - Costco Discount.
 - Affinity Discount.
 - Eff 10-1-21 PRCA-132950388 [SERFF Filing Access - North Carolina](#)
20. American Fire & Casualty Company
- Fampak Discount: 5% credit for all coverages.
 - Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
 - Employee Discount: 15% credit for all coverages.
 - Base Rate Deviation by territory for bodily injury, property damage, med pay, uninsured motorists, comp & coll coverages.
 - Anti-Theft Discount: Com Coverage only: 5% & 15% credit: Certain criteria apply.
 - Eff. 9-1-00 PC035767
21. American Home Assurance Company
- 6% - 37% deviation for med pay & uninsured & uninsured/underinsured motorists coverage: All territories.
 - 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
 - 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
 - 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
 - 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
 - 5% deviation for certain coverages: All insureds within sponsored groups.
 - Installment fee waived for automatic deductions from a financial account.
 - 1st installment fee waived for all multiple payment modes.
 - Eff. 12-20-02 PC054433
22. American Insurance Company
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
 - Comprehensive Rate Deviation factor.
 - Motorcycle Physical Damage Coverage.
 - Territory Deviation
 - Eff 8-15-10 FFDC-126581089 [SERFF Filing Access - North Carolina](#)
23. American Security Insurance Company
- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.
 - Eff. 2-1-86
24. American Southern Insurance Company
- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria.
 - 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria.
 - 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas.
 - Renewal Discount Program when insured with American Southern for three continuous years and loss free.
 - Multiple policy discount when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to BI, PD, Med Pay, Coll and Comp premiums.
 - 10% Super Preferred Driver Discount.
 - Eff. 6-15-04 PC071954
25. American States Insurance Company
- Tier Deviations.
 - ATP Constant.
 - Territory Deviations.
 - Driver Class Deviations.
 - Driver Experience Deviations.

- Student Deviations.
- Merit Deviation.
- Household Structure Deviations.
- Symbol Deviations.
- Model Year Deviations.
- Maximum Years Driving Experience Deviations.
- Minimum Years Driving Experience Deviations.
- Multi-Car Discount Deviation.
- Account Discount Deviations.
- Full Coverage Deviations.
- Accident Free Deviation.
- Violation Free Deviation.
- Accident Forgiveness Deviation.
- Paid in Full Deviation.
- Group Discount Deviation.
- Anti-Theft Discount Deviation.
- Advanced Quote Discount Deviation.
- Employee Discount Deviation.
- New Vehicle Deviations.
- Low Mileage Discount Deviations.
- Policy Transfer Deviation.
- Installment Fee Deviation.
- Eff. 10-2-17 LBPM-131140249 [SERFF Filing Access - North Carolina](#)

26. American States Preferred Insurance Company

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff. 4-28-17 LBPM-130916472 [SERFF Filing Access - North Carolina](#)

27. AMICA Mutual Insurance Company

- Base Rates Deviation.
- Multi-line Deviation.
- Loyalty/Advance Quote Discount.
- Installment Payment Plans Deviation.
- AutoPay Installment Plan Deviation.
- Paid in Full.
- All Electronic.
- Military Discount.
- Claims Free Discount.
- Employee Discount.
- Eff.12-1-21 AMMA-132859625 [SERFF Filing Access - North Carolina](#)

28. Arch Insurance Company

- 15% private passenger auto comprehensive & collision rates.
- Eff 9-29-92

29. Argonaut Insurance Company

- Advantage Discount: 13.5% discount applies to BI,PD, medical, collision & comprehensive for single car auto policies.
- Multi-Car Discount: 23.7% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
- Preferred Driver Discount: 10% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
- Eff. 4-1-00 PC031707

30. Arrowood Indemnity Company

- Installment Payment Plan – Agency payroll deduction.
- Eff 5-15-04 PC069376

31. Associated Indemnity Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581062 [SERFF Filing Access - North Carolina](#)

32. Atlantic Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed components.

12 point violation must not be one of the following.

- Manslaughter or negligent homicide.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
 - Transporting illegal intoxicating liquors by motor vehicle.
- 37% bi & pd, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
 - 33% bi & pd, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
 - Eff. 7-1-94

MOTORCYCLE

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage.
- Eff. 7-1-91

33. Auto Owners Insurance Company

Premier Program

- Bodily Injury Deviation.
- Auto-Owners Premier Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy Discount.
- Paid in Full Discount, All Coverages.
- Territory Deviation.
- Insurance Score Deviation, All Coverages.
- Auto Death Indemnity.
- Total Disability Benefits.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.

Standard Program

- Paid in Full Discount, All Coverages.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy.
- Total Disability Benefits.

- Auto Death Indemnity.
- Symbol Deviation.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 5-14-22 AOIC-133157757 [SERFF Filing Access - North Carolina](#)

34. Bankers Standard Insurance Company

- Anti-Theft Devices Discount.
- Anti-Lock Braking System.
- Vehicles with Symbol 27.
- Extra Automobile Discount.
- Extended Transportation Expenses.
- Insurance Bureau Scoring Factor (IBS).
- Mass Merchandising Discount.
- Installment Payments Automation Discount.
- Driver Deviations.
- Cancellation Deviation Short Rate.
- Antique Autos.
- Shelter-In-Place Credit.
- Eff. 10-1-20 ACEH-132374450 [SERFF Filing Access - North Carolina](#)

35. Central Mutual Insurance Company

- Central's Pathway Deviation.
- Payment Options
- Installment Charge Deviation.
- Owned Vehicles with Additional Company-Owned Vehicles.
- Transition/Loyalty Credit.
- Changes - Waiver of Premium Deviation.
- Miscellaneous Coverages - Central Mutual Summit Package.
- Central Mutual Affiliate Group Membership Deviation.
- Paid in full discount.
- ADEPT Driver Participation Discount.
- ADEPT Driver Certification Discount.
- New Inexperienced Operator Family Loyalty Discount.
- Eff 10-1-19 CEMC-131968553 [SERFF Filing Access - North Carolina](#)

36. Century Indemnity Company

- 10% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 6-1-89

37. The Charter Oak Fire Insurance Company

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Eff 3-1-18 TRVA-131240345 [SERFF Filing Access - North Carolina](#)

38. The Cincinnati Insurance Company

- Base Rates – Bodily Injury, Property Damage, Medical Payments, Other Than Collision and Collision.
- Package Discount.
- Installment Payment Plan.
- Annual Pay Discount.
- Preferred Risk Credit Factors.
- Insurance Scoring Factors.
- Primary Classification Rating Factors.

- Driver Experience Factors – Bodily Injury and Property Damage.
- New Business Advance Quote Discount.
- Book Roll Transition Factor.
- Policy Tier Factors.
- Full Coverage Factor
- Coverage History Factor.
- SDIP Factors.
- Ridewell Sign-Up.
- Ridewell Score Credit.
- Interagency Discount.
- Eff. 10-1-22 CNNB-133255274 [SERFF Filing Access - North Carolina](#)

39. Citizens Insurance Company of America

- 10% deviation on coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
- Account Credit: 5% auto comp & coll coverage if insured has Homeowners policy with The Hanover Insurance Company.
- Non-Smoker Discount: 5% auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
- 10% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision.
- Renewal Credit applies to auto bi, pd, med pay, comp & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%.
- Eff. 9-1-94

40. Clearcover Insurance Insurance Compant

- New Vehicle Discount.
- Partner Discount.
- Financial Responsibility Discount.
- Continuous Insurance Discount.
- Military Discount
- Multi-Line Discount
- Billing Discount
- Rating Offset Factor
- Installment Fees
- Eff. 3-14-22 CLEA-132842974 [SERFF Filing Access - North Carolina](#)

41. Colonial American Casualty and Surety Company

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
- Good Driver Discount when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

42. Continental Insurance Company

- Anti-Theft Device Discount: Certain criteria apply.
- Vin Etching Discount: 5% credit applies when criteria are met.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Companion Policy Discount: 10% credit applies if named insured has homeowners policy with any Encompass Ins Co.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Eff. 7-3-01

43. Continental Indemnity Company

- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
- Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
- Account Credit Program credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
- Anti Lock Braking System Discount: 5% credit.
- Mature Driver Discount: 5% credit when certain criteria is met.

- Eff. 1-1-01 PC038499
44. Depositors Insurance Company
- Matrix Deviation
 - Eff 8-10-07 PC104819
45. Economy Fire and Casualty Insurance Company
- Territory Deviation.
 - Age 55 and Over Deviation.
 - Preferred Customer Discount.
 - Welcome Discount.
 - Claims Free Rewards Discount.
 - Auto Policy Plus Multi-Policy Discount.
 - Mass Merchandising Account Deviation.
 - Payroll Deduction Discount.
 - Employment Tenure Discount.
 - Small Group Account Discount.
 - Extended Transportation Expenses Coverage.
 - Repair or Replacement Coverage – One Year Coverage.
 - Coverage for Rented Vehicles.
 - Certified Risks Financial Responsibility Laws Discount.
 - Eff 4-1-22 FAIG-133185177 [SERFF Filing Access - North Carolina](#)
46. Economy Preferred Insurance Company
- Territory Deviation.
 - Experienced Driver Deviation.
 - Age 55 and Over Deviation.
 - Preferred Customer Discount.
 - Welcome Discount.
 - Claims Free Rewards Discount.
 - Auto Policy Plus-Multi-Policy Discount.
 - Mass Merchandising Account Deviation.
 - Payroll Deduction Discount.
 - Employment Tenure Discount.
 - Small Group Account Discount.
 - Extended Transportation Expenses Coverage.
 - Repair or Replacement Coverage – One Year Coverage.
 - Coverage for Rented Vehicles.
 - Certified Risks Financial Responsibility Laws Discount.
 - Eff 4-1-22 FAIG-133185207 [SERFF Filing Access - North Carolina](#)
47. Economy Premier Assurance Company
- Pak II Package Credit.
 - Pak II Renewal Credit.
 - Age 55 and over deviation.
 - Good Driver Credit when certain criteria is met.
 - Symbol Relativities Deviation.
 - Increased Limits Transportation Expenses Deviation.
 - Passive Restraint Credit.
 - Anti-Theft Device Credit.
 - Anti-Lock Braking System Credit.
 - Golf-mobile Liability: No additional charge.
 - ATV, Mini-bike & Dune Buggy CSL BI & PD liability rates.
 - ATV, Mini-bike & Dune Buggy Medical Payment rates.
 - Recreational Vehicle Multi-Vehicle Credit.
 - Eff. 2-25-13 METX-G128821620 [SERFF Filing Access - North Carolina](#)

48. Electric Insurance Company

- Tier Factors.
- Cancellation.
- Mass Marketing Discount.
- Multi-Policy Discount.
- Safe Driver Discount.
- Payroll Deduction Discount.
- Electronic Funds Transfer - Installment Payments.
- Eff. 3-7-22 ELEC-133104804 [SERFF Filing Access - North Carolina](#)

49. Employers Mutual Casualty Company

- Multi-Policy Credit when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.
- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
- Eff. 5-25-97

50. Encompass Indemnity Company

- Territory Deviation.
- Household Composition.
- New Car Discount.
- Tier Rating.
- Good Payer Discount.
- Encompass Easy Pay Plan discount.
- Years Licensed Deviation.
- Homeownership Discount.
- Future effective date discount.
- Accident/Violation Free Discount.
- Companion Discount.
- Anti-theft device discount.
- Anti-lock braking system discount.
- Daytime Running lights discount.
- Bodily Injury Increased Limits Discount.
- Med Pay increased limits deviation.
- All other trailers comprehensive deductible deviation.
- Pro rata table cancellation deviation.
- Preferred Protection Discount.
- Certified Risks – Financial Responsibility Laws.
- Full Pay Discount.
- Eff 10-1-15 ALSE-130122200 [SERFF Filing Access - North Carolina](#)

Antique and Classic Automobile Program

- Antique Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories.
- Classic Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories
- Eff 5-15-06 PC091813

51. Erie Insurance Company

- Premium Payment Plan - Installment Payments.
- Coverage for Rented Vehicles.
- Multi-Policy Discount.
- Reduced Usage Discount.
- Payment Plan Discount (Payment Options).
- Classic Vehicles.
- Pro-Rata Cancellation for All Policies.
- Multi-Auto Policy.

- Base Rates Deviation.
- Class Factor Deviation.
- Model Year Factor.
- Driving Experience Factor.
- Insurance Score.
- Underwriting Tier.
- Deductibles.
- Uninsured Motorist Coverage.
- Combined Uninsured/Underinsured Motorist Coverage.
- Extended Transportation Expenses Coverage.
- Towing and Labor Cost.
- Coverage for Damage to Your Auto -Customizing Equipment Coverage.
- Effective 10-1-21 ERAP-132888957 [SERFF Filing Access - North Carolina](#)

52. Erie Insurance Exchange

- Base Rates.
- Age 55 and Over.
- Anti-Lock Brake Discount.
- Anti-Theft Device Discount.
- First Accident Forgiveness.
- Feature 15.
- Premium Payment Plan – Installment Payments.
- Coverage for Rented Vehicles.
- Pro-Rata Cancellation.
- Multi-Policy Discount.
- Driver Experience Factor.
- Multi-Policy Discount - Separate Policies.
- Reduced Usage Discount.
- Tiered Rating.
- Payment Plan Discount.
- Classic Autos.
- Claims/Violation Free.
- Advance Quote Discount.
- Prior Bodily Injury Limits Discount.
- Class, No Inexperienced & Inexperienced Operators.
- Model Year.
- Comprehensive Deductible.
- Uninsured Motorist Coverage.
- Combined Uninsured/Underinsured Motorist Coverage.
- Extended Transportation Expenses Coverage.
- Towing and Labor Cost.
- Coverage for Damage to Your Auto – Customizing Equipment Coverage.
- Symbol Factors.
- Vehicle Tier.
- Recreational Trailers – Auto Home Contents Coverage.
- Recreational Trailers – Covered Property Coverage.
- Effective 10-1-22 ERAP-133315850 [SERFF Filing Access - North Carolina](#)

53. Essentia Insurance Company

- Mass Marketing.
- Portfolio Transfer Discount.
- Years of Experience.
- Flex Rating Characteristics.
- Occasional Operator.
- Paid in Full Discount.
- Book Transfer Premium Stabilization.
- Cancellation – Pro-Rata.

- Classic Autos.
- Antique Autos.
- Installment Payment Plan.
- Eff 4-1-22 ESSN-133062096 [SERFF Filing Access - North Carolina](#)

54. Esurance Insurance Company

- Territory Deviation.
- Household Group Deviation.
- Financial Responsibility Deviation.
- Points Deviation.
- High Points Deviation.
- Discount Deviation.
- Accident with No Point Deviation.
- Accident with Point Deviation.
- Major Violation Deviation.
- Minor Violation and Points Deviation.
- Market and Points Deviation.
- Points and Inexperienced Operator Deviation.
- Household Structure Deviation.
- Bodily Injury Deviation.
- Claim Free Discount.
- Preferred Risk Discount.
- Affinity Discount.
- Switch and Save Discount.
- Expense Saving Discount.
- Time at Residence Discount.
- Future Effective Date Discount.
- Mature Driver Discount.
- Multi-Policy Discount.
- On-Time Payment Discount.
- Property Damage Limit Deviation.
- Eff 10-17-18 ESUR-131582127 [SERFF Filing Access - North Carolina](#)

55. Farm Bureau Insurance of North Carolina Inc.

- 55% deviation applies to the surcharge on voluntary policies for a 12-point violation that is not one of the following: a) manslaughter or negligent homicide resulting from the operation of a motor vehicle, b) prearranged highway racing or knowingly lending a motor vehicle to be used in prearranged highway racing, c) failure to stop and render aid when involved in an accident resulting in bodily injury or death (hit and run driving), or d) transportation for the sale of illegal intoxicating liquors by motor vehicles.
- Effective 10-1-04 PC073968

56. Farmers Direct Property and Casualty Insurance Company

- Auto Policy Plus.
- Mass Merchandising Account.
- Payroll Deduction Discount.
- Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws.
- Multi-Cycle Discount.
- Multi-RV.
- Liability Coverses Base Premiums ATV, Dune Buggies, Mini-Bikes, other Personal Transport.
- Liability Coverages Base Premiums – Golfmobiles.
- Eff. 4-1-22 FAIG-133185171 [SERFF Filing Access - North Carolina](#)

57. Farmers Property and Casualty Insurance Company

- Auto Policy Plus.
- Mass Merchandising Account.
- Payroll Deduction Discount.
- Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws.
- Multi-Cycle Discount.
- Multi-RV.
- Liability Coverages Base Premiums ATV, Dune Buggies, Mini-Bikes, other Personal Transport.
- Liability Coverages Base Premiums – Golfmobiles.
- Eff. 4-1-22 FAIG-133185117 [SERFF Filing Access - North Carolina](#)

58. Farmers Insurance Exchange

- Ultra Premier Rating Plan Deviation
- Premier and Preferred Base Rate Deviations.
- Auto/Multi Policy Discount: Certain criteria apply.
- Anti-Theft Device Discount: ½ % discount applies to Comp when a vehicle is equipped with a passive anti-theft device.
- Electronic Funds Transfer Discount.
- Eff. 10-1-08 PC116744

59. Federal Insurance Company

- Antique autos by territory.
- Installment Payment-recurring payments.
- Eff. 10-1-15 CHUB-129988226 [SERFF Filing Access - North Carolina](#)

60. Federated Mutual Insurance Company

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies.
- Eff. 4-21-95

61. Fidelity & Deposit Compay of Maryland

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
- Good Driver Discount: 10% auto liability, PD, med pay comp & coll when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

62. Fidelity & Guaranty Insurance Company

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit auto BI, PD, med pay, comp & coll premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- Physical Damage Deviation: 6% applies to comprehensive & collision.
- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
- Eff. 9-1-00

63. Fidelity & Guaranty Insurance Underwriters

- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% BI, PD, med pay, comp & coll deviation to premium when principal operator is age 55 & over and there are no

- inexperienced operators in household.
 - Physical Damage Deviation: 6% applies to comprehensive & collision.
 - Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
 - 15% auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
 - Eff. 9-1-00
64. Firemans Fund Insurance Company
- Tier Deviation Factor.
 - Account Credit.
 - Electronic Funds Transfer.
 - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
 - Motorcycle Physical Damage Coverage only.
 - Territory Deviation.
 - Eff. 8-15-10 FFDC-126580666 [SERFF Filing Access - North Carolina](#)
65. Firemen's Insurance Company of Washington D.C.
- 15% auto BI, PD, medical payments, uninsured/underinsured motorist, comp & collision coverage.
 - Eff. 11-1-94
66. First Financial Insurance Company
- 15% non-fleet private passenger physical damage rates.
 - Eff. 12-7-87
67. First Liberty Insurance Corporation
- Liability Single Limits (Property Damage) deviation
 - Liability Split Limits (Bodily Injury) deviation
 - Property Damage Limits deviation.
 - Medical Payments deviation.
 - Group Savings Plus Discount Program.
 - Homeowners Discount
 - Mature Driver Discount.
 - Waive the additional \$3.00 charge on the first installment on the Installment Payment Plan
 - Short Rate Cancellation deviation
 - New Customer deviation.
 - Tiering Deviation.
 - Eff. 12-15-08 PC116669
68. First National Insurance Company of America
- Territory Deviation.
 - Driving Group Deviation.
 - Renewal, Market, Tier Deviation.
 - SDIP, Single Car/Multi-Car Deviation.
 - SDIP, Single Car/Multi-Car, Major Deviation.
 - Account Discount Deviation.
 - Vehicle Usage, Market Deviation.
 - Certified Risks – Financial Responsibility Laws Deviation.
 - Eff 4-28-17 LBPM-130916553 [SERFF Filing Access - North Carolina](#)
69. GEICO Indemnity Company
- Automobile Installment Payments.
 - E-Banking Discount.
 - Multi-Line Discount.
 - Model Year Deviation.
 - Eff. 10-1-16 GECC-130643575 [SERFF Filing Access - North Carolina](#)
70. Garrison Property and Casualty Insurance Company
- Territory Deviation.
 - Make/Model Deviation.

- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- My USAA Legacy Discount Deviation.
- Principal Operator Age 55 And Over Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Auto Payment Plan.
- Eff 10-1-22 USAA-133255250 [SERFF Filing Access - North Carolina](#)

71. General Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Effective 4-28-17 LBPM-130916557 [SERFF Filing Access - North Carolina](#)

72. Generali - U S Branch

- 10% auto liability BI & PD for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% auto liability BI & PD for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% auto liability BI & PD for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% auto liability BI & PD for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% liability BI & PD rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability BI & PD rates where vehicles are garaged in territories 24,26,33 or 43.
- Eff. 2-9-94

73. Government Employees Insurance Company

- Territory Deviation.
- Increased Limits - Bodily Injury and Medical Payments.
- North Carolina 55 & Over Discount.
- Sponsored Marketing Group Pricing Track.
- Motorcycle Safety Course Credits.
- 5 Year Good Driving Discount.
- Associate Discount.
- Military Discount.
- Tier Factor.
- Driving Record Tier Matrix Deviation.
- Electronic Funds Transfer and Recurring Credit Card Payments.
- Driver Class Matrix.
- Reserved for Future Use.

- Uninsured Motorist and Combined UM/UIM Deviation.
- E-Banking Discount.
- Multi-Line Discount.
- Household Composite Index Deviation.
- Waiver of Surcharge.
- Model Year Deviation.
- Deductible Factor Deviations.
- ENOA Deviation.
- Telematics Factor.
- Eff. 6-16-22 GECC-133267376 [SERFF Filing Access - North Carolina](#)

74. Grain Dealers Mutual Insurance Company

- Territory Factors.
- Deductible Factors.
- Policy Segmentation – Tier.
- Vehicle Age Factors.
- Model Year Factors.
- Liability Vehicle Factors.
- Physical Damage Vehicle Factors.
- Prior Insurance Score.
- Assigned Customer Echelon.
- Vehicle History Score Factors.
- Household Composition Factors.
- Lapse Adjustment.
- Early Bird Discount.
- Steer Into Savings Discount.
- AutoPay Discount Factors.
- Paperless Discount Factors.
- Multi-Product Discount Factors.
- Multi-Vehicle Discount Factors.
- Auto Safety Equipment Discount Factors.
- Customer Full Pay Discount Factors.
- Homeownership Discount Factors.
- Accident-Free Discount Factors.
- Violation Free Discount Factors.
- Exception Cap.
- Installment Payments.
- Non-Excess Class Factors.
- Rate Adjustment.
- Eff 10-16-22 NGMC-133236961 [SERFF Filing Access - North Carolina](#)

75. Graphic Arts Mutual Insurance Company

- Mass Merchandising Plan Discount (Superior and Quality Programs).
- Personal Lines Account Credit (Quality Programs).
- W.I.S.E./Affinity Discount Deviation (Superior and Quality Programs).
- Eff. 10-1-19 UTCX-131941486 [SERFF Filing Access - North Carolina](#)

76. GuideOne Mutual Insurance Company

- 55% liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual.
- Eff. 2-1-89

77. Hanover American Insurance Company

- Account Credit Program
- Renewal Credit: insured with Hanover American Insurance Company only.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.

- Insurance Score BudgetWise Discount.
- Eff. 10-1-15 HNVX-G130194535 [SERFF Filing Access - North Carolina](#)

78. The Hanover Insurance Company

- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
- Installment Pay Plan by Electronic Funds Transfer: No service charge.
- Group Modification Plan Deviation: 0% to 15.5%.
- Installment Payment Plan: \$3 charge for each installment, excluding first installment.
- Eff. 4-1-02

79. Harleysville Preferred Insurance Company

- Preferred Customer Discount.
- StarPak Program Discount.
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group Discount, Liability, Medical Payments, Comprehensive and Collision Coverages.
- Coverage Factors for Comprehensive and Collision coverages.
- Multi-Line (Commercial Auto).
- New Policyholder Discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer(EFT).
- Eff 10-1-16 HRLV-130655828 [SERFF Filing Access - North Carolina](#)

80. Hartford Accident and Indemnity Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Reserved for Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Business Owned Non-Fleet PPA Auto Credit.
- Territory Definition Table.
- Maximum Deviation Factor.
- Number of Renewal Years
- Eff 6-9-22 HART-133200188 [SERFF Filing Access - North Carolina](#)

81. Hartford Casualty Insurance Company

- Agency Book Transfer Credit, maintained continuous automobile coverage, four or more consecutive years of accident and conviction free experience, BI, PD, Med Pay, Comp and Collision.

- Account Credit.
- Eff 5-8-12 HART-128103692 [SERFF Filing Access - North Carolina](#)

82. Hartford Fire Insurance Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Designated Affinity Groups.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Reserved Writing Company Deviation.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Number of Renewal Years
- Eff 6-9-22 HART-133200094 [SERFF Filing Access - North Carolina](#)

83. Hartford Insurance Company of the Midwest

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Writing Company Expense Deviation.

- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- Incident Count Deviation.
- Tier Deviation.
- Territory Definition.
- Maximum Deviation Factor.
- Number of Renewal Years.
- Eff. 6-9-22 HART-133200015 [SERFF Filing Access - North Carolina](#)

84. Hartford Underwriters Insurance Company

- Defensive Driver Credit.
- Account Credit.
- Renewal Credit Discount.
- Incident Free Credit.
- Safe Driver Plus Credit.
- Advantage Discount.
- Primary Classification Rating Factors Exception.
- Eff. 11-1-09 HART-126225525 [SERFF Filing Access - North Carolina](#)

85. Horace Mann Insurance Company

- Surcharge Forgiveness.
- Electronic Funds Transfer.
- Installment Payments.
- Payroll Payments Plan Deviation.
- Educator Deviation.
- Multiline Deviation.
- 2011 + ISO Symbol Deviation.
- Payment Transaction Fee.
- Insurance Score Rating Tier.
- Horace Mann Employee Discount/Agent Deviation.
- Good Student Deviation.
- HM Drive Deviation.
- Number of Household Drivers.
- Number of Household Vehicles.
- Eff. 2-15-22 HRMN - 132696873 [SERFF Filing Access - North Carolina](#)

86. Horace Mann Property & Casualty Insurance Company

- Territory Deviation.
- Multiline Deviation.
- Electronic Funds Transfer.
- Installment Payments.
- Credit Rating Deviation.
- Administrator Deviation.
- Payroll Payment Plan Deviation.
- Educator Deviation.
- 2011 + ISO Symbol Deviation.
- New Customer Deviation.
- Advance Quote Deviation.
- Eff. 10-1-22 HRMN - 133327844 [SERFF Filing Access - North Carolina](#)

87. Indemnity Insurance Company of North America

- 17% BI, PD, medical payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

88. Infinity Insurance Company

- Territory.
- Advanced Quote.
- Household Composition.

- Discount Matrix.
- Driver to Vehicle.
- Market Factor.
- Driver Improvement.
- Good Student Discount.
- Channel Factor.
- Model Year.
- Vehicle History Score.
- Driver Years of Experience.
- Pro Rata Cancellation.
- Vehicle Rating.
- Eff 3-1-21 NFNT-132650664 [SERFF Filing Access - North Carolina](#)

89. Insurance Company of North America

- 17% BI, PD, med payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

90. Integon Casualty Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Driver Class Deviation.
- Eff. 11-1-09 GMMX-129493514 [SERFF Filing Access - North Carolina](#)

91. Integon General Insurance Corporation

- Tier Deviation.
- Internal Transfer Deviation.
- Rate Stability.
- National General Employee Deviation.
- Primary Policy Condition Deviation.
- Secondary Policy Condition Deviation.
- Eff. 5-30-22 GMMX-133212491 [SERFF Filing Access - North Carolina](#)

92. Integon Indemnity Corporation

- Tier Deviation.
- Internal Transfer Deviation.
- Rate Stability.
- Driver Class Deviation.
- National General Employee Deviation.
- Primary Policy Condition Deviation.
- Secondary Policy Condition Deviation.
- Eff. 5-30-22 GMMX-133213062 [SERFF Filing Access - North Carolina](#)

93. Integon National Insurance Company

- Installment Fee Waived.
- Full Coverage Deviation.
- Electronic Funds Transfer Deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car Deviation.
- Inexperience Operator Deviation.
- Driver Class and Waivable Violations Deviations (Liability).
- Credit Program Deviations.
- At Fault Accident.
- New Car Deviation.
- Territory Deviation.
- Policy Limit Deviation.
- NCI Deviation.
- Multi Policy(Homeowner) Deviation.
- Minimum Driving Experience Deviation.
- Miscellaneous Deviation.

- Book Roll Stabilization Deviation.
- Eff 10-1-19 GMMX-131937152 [SERFF Filing Access - North Carolina](#)

94. Integon Preferred Insurance Company

- Tier Deviation.
- Internal Transfer.
- Rate Stability.
- National General Employee Deviation.
- Primary Policy Condition Deviation.
- Secondary Policy Condition Deviation.
- Eff 5-30-22 GMMX-133213122 [SERFF Filing Access - North Carolina](#)

95. Ironshore Indemnity Inc.

- 7.5% BI, PD for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide: B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death: C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing: D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% BI, PD for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death: C. Pre-arranged racing of knowingly lending a vehicle to be used in pre-arranged racing: D. Transporting illegal intoxicating liquors by motor vehicle.
- Eff. 6-7-95

96. Kemper Independence Insurance Company

- Minimum Premium Rule.
- Cancellation Pro-Rata.
- Extended Transportation.
- Coverage for Rented Vehicles.
- Electronic Funds Transfer – Installment Plan.
- Tier Deviation.
- Automobile Garaging Location.
- Liability Deviation.
- Physical Damage Deviation.
- Model Year.
- Household Composition.
- Prior Incidents Rating.
- Prior Bodily Injury Limits by Named Insured Years Licensed.
- Prior Carrier Tenure Deviation.
- Punctual Payment.
- Advanced Quote.
- Affinity Deviation.
- Multi-Coverage Deviation.
- Multi-Policy Deviation.
- Paid in Full Deviation.
- Anti-Theft Device.
- New Car Deviation.
- Payment Method – Automatic Funds Enrollment.
- Homeownership Deviation.
- Continuous Insurance Deviation.
- Paperless Deviation.
- Eff 6-1-22 KEMP-133206134 [SERFF Filing Access - North Carolina](#)

97. Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- a. Manslaughter or negligent homicide.
- b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.

d. Transporting illegal liquors by motor vehicle.

- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
- 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
- Eff. 4-1-99

98. Liberty Mutual Insurance Company

- Group Savings Plus Discount.
- Homeowners Discount.
- Mature Driver Discount Program.
- New Customer downward deviation.
- Tiering Deviations.
- Installment Payment Plan.
- Short Rate Cancellation deviation.
- Early Shopper Discount.
- Eff. 3-6-12 LBPM-127985786 [SERFF Filing Access - North Carolina](#)

99. LM Insurance Corporation

- Liberty Mutual advantage.
- Multi-Policy Discount.
- Policy Segmentation Program.
- New Graduate Discount.
- Student-away-at-School Discount.
- Good Student Discount.
- Newly Retired Discount.
- Accident Prevention Course Discount.
- Driver Training Discount.
- TeenSMART Driving Course Discount.
- Military Discount.
- New-to-Liberty Vehicle Discount.
- Vehicle Safety Discount.
- Hybrid Vehicle Discount.
- Paid-in-Full Discount.
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount.
- Payroll Deduction Discount.
- Early Shopper Discount.
- Newlywed Discount.
- Newly Licensed Driver Discount.
- Newly Independent Discount.
- New Move Discount.
- Paperless Policy Discount.
- Accident Forgiveness.
- Installment Payments.
- Pro-Rata Cancellation Exception.
- Eff 9-24-19 LBPM-131999243 [SERFF Filing Access - North Carolina](#)

100. LM Property & Casualty Insurance Company

- 2% BI, PD, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% BI, PD, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% BI, PD, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount.
- 5% Companion for Life Discount.

- Base Rate Deviation for single & multi car policies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment.
- Eff. 7-11-03 PC061489 [NCDOI](#)

101. Maiden Speciatly Insurance Company

- Installment Fee Waived deviation.
- Full Coverage deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car deviation.
- Eff. 11-1-09 GMMX-126330263 [SERFF Filing Access - North Carolina](#)

102. Main Street America Assurance Company

- Preferred Plus Driver Discount. Collision and Comp Coverages
- Preferred Driver Discount Comp and Coll Coverages.
- Insurance Score Discount BI, PD, Med Pay , Uninsured and Combines UM/UN.
- Installment Pay Plan – Multi-policies, Installment Pay Plan – EFT.
- Combines Personal Protection Program – both HO and Auto, BI, PD, Med, Coll, Comp.
- Eff 10-10-07 PC107137

103. Markel Insurance Company

- Base Rate Deviation.
- Mass Marketing Discount.
- Eff 1-1-13 MRKA-128222281 [SERFF Filing Access - North Carolina](#)

104. Massachusetts Bay Insurance Company

- Account Credit Program.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score Budget wise discount.
- Eff. 10-1-15 HNVX-G130194772 [SERFF Filing Access - North Carolina](#)

105. Members Insurance Company

- Household Composition Deviation.
- Years of Driving Experience Deviation.
- Homeownership Deviation.
- Multi-Policy Deviation.
- Insurance Score.
- Membership Deviation.
- AAA Employee Deviation.
- Prior BI Limits.
- Territory Deviation.
- Days Lapse Deviation.
- Underwriting Incidents Deviation.
- Paid in Full Deviation.
- Automatic Payments Deviation.
- Advance Quote Deviation.
- Base Rate Deviation.
- Payment Options – EFT and RCC Payments.
- Eff 6-1-22 CMCG-133154343 [SERFF Filing Access - North Carolina](#)

106. Merastar Insurance Company

- Account Discount, Rule 4.I. (a).
- Mature Operator Discount, Rule 4.I (b).
- Auto/Home Discount, Rule 4.I. (a) on BI, PD, med pay, comp and coll rates.
- Safe and Sound Discount, Rule 4.I. (b) on comp and coll rates.
- Anti-Lock Braking Discount, Rule 4.I.(c) on collision.

- Anti-Theft Discount, Rule 4.I. (c) on comp rates.
- Waiver of Installment Charge, Rule 4.I. (a).
- Personal Financial Management Discount (Credit Score), Rule 4.I. (b).
- Eff. 12-15-09 UNTR-126283450 [SERFF Filing Access - North Carolina](#)

107. Metropolitan Direct Property & Casualty Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi Cycle Discount.
- Eff 10/4/19 METX-132106508 [SERFF Filing Access - North Carolina](#)

108. Midvale Indemnity Company

- Territory Factors.
- Additional Deductible Factors.
- Non-Excess Class Factors.
- Excess Class Factors.
- Loss and Violation Score.
- Vehicle Age.
- Model Year.
- Liability Symbol Factors.
- Physical Damage Symbol Factors.
- Mileage Factors.
- Prior Insurance Factors.
- Insurance Score Group Factors.
- Household Composition Factors.
- Lapse Adjustment Factors.
- Early Bird Discount.
- Steer Into Savings Discount.
- Good Student Discount.
- Away at School Discount.
- Auto-Pay Discount.
- Paperless Discount.
- Loyalty Discount.
- Multi-Product Discount.
- Auto Safety Equipment Discount.
- Connect Partner Discount.
- Full Pay Discount.
- Maximum Policy Discount.
- Installment Payment Plans.
- Book Transfer Premium Stabilization.
- Eff. 9-1-20 HMSS-132424178 [SERFF Filing Access - North Carolina](#)

109. Milbank Insurance Company

- Territory Deviation.
- Multi Policy Deviation.

- Moderate Violations Deviation.
- Minor Violations Deviation.
- At Fault Accident Above Threshold.
- Driver Experience Deviation.
- Driver Training Discount Deviation.
- Good Student Discount Deviation.
- Distant Student Discount Deviation.
- Accident Prevention Course Discount Deviation.
- Tiering Rating Deviation.
- Credit Deviation.
- Driver to Vehicle Ratio Deviation.
- Model Year Deviation.
- Start up Discount Deviation.
- Employee Discount Deviation.
- Paid in Full Discount Deviation.
- Cancellation – Short rate Deviation.
- Eff. 7-1-22 STAT-133237237 [SERFF Filing Access - North Carolina](#)

110. Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.
- Eff. 10-1-85

111. NGM Insurance Company

- Preferred Plus Driver Discount.
- Preferred Driver Discount.
- Insurance Score.
- Installment Payment Plan.
- Homeownership Discount.
- Collision Deductible Table.
- Comprehensive Deductible Table.
- New Business Discount.
- Mature Driver Accident Prevention Course Discount.
- Anti-Lock Braking System Discount.
- By-Coverage Territory Base Rate.
- Eff. 6-1-22 NGMC-133159857 [SERFF Filing Access - North Carolina](#)

112. National Specialty Insurance Company

- Deviation on bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met.
- Eff. 2-6-95 *Name changed from State National Specialty Insurance Company effective 3/16/04*

113. National Surety Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581109 [SERFF Filing Access - North Carolina](#)

114. Nationwide Affinity Insurance Company of America

- Territory Deviation.

- Affinity Deviation.
- Liability Vehicle Grouping Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Miscellaneous Vehicle Deviation.
- Term with Prior Carrier Deviation.
- Eff 10-1-16 NTWP-130621673 [SERFF Filing Access - North Carolina](#)

115. Nationwide General Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- Fender Bender Forgiveness Deviation.
- Billing Payment Method Deviation.
- SmartRide Deviation.
- Eff.10-20-22 NWPP-133235549 [SERFF Filing Access - North Carolina](#)

116. Nationwide Insurance Company of America

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.

- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- SmartRide Deviation..
- Distribution Deviation.
- Billing Payment Method Deviation.
- Driving Assistance Deviation.
- Eff 10-20-22 NWPP-133260829 [SERFF Filing Access - North Carolina](#)

117. Nationwide Mutual Fire Insurance Company

- Company Deviation Factor
- Inexperienced Operator Deviation.
- Multi-auto Policy Deviation.
- Eff. 3-1-12 NTWP-128004034 [SERFF Filing Access - North Carolina](#)

**118. Nationwide Mutual Insurance Company
NATIONWIDE MUTUAL INSURANCE COMPANY**

- Home and Car Deviation.
- Combined Deviation.
- Nationwide Affinity.
- Payment Plan Option - EFT.
- Nationwide Associate.
- Uninsured/Underinsured Motorist.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Multi-Auto Policy Deviation.
- Fender Bender Forgiveness Deviation.
- Accident Forgiveness.
- Paperless Policy Deviation.
- Good Student.

NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATIONS)

- Preferred Customer Discount.
- StarPak Program Discount..
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group Discount.
- Multi-Line (Commercial Auto).
- New Policyholder Discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer (EFT).

Eff. 10-20-22 NWPP-133235403 [SERFF Filing Access - North Carolina](#)

NATIONWIDE MUTUAL INSURANCE COMPANY Classic Auto Program

- Antique Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Classic Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Mass Marketing Deviation.
- Eff 10-1-17 NWLC-131120252 [SERFF Filing Access - North Carolina](#)

119. Nationwide Property and Casualty Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Fender Bender Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductibles Deviation.
- Paperless Policy Deviation.
- Billing Payment Method Deviation.
- SmartRide Deviation.
- Eff. 10-20-22 NWPP-133235547 [SERFF Filing Access - North Carolina](#)

120. Netherlands Insurance Company

- 10% deviation applies to BI, PD, medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & med pay comp and coll coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & med pay comp and coll coverages for risks part of the Personal Protectors Program.
- 2% discount for BI, PD, & med pay comp and coll coverages provided the principal operator of the vehicle is age 55 or older.
- Eff. 10-15-02

121. New South Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Safe Driver Insurance Plan Single/Multi Car deviation.
- Eff. 11-1-09 GMMX-126328296 [SERFF Filing Access - North Carolina](#)

122. NC Farm Bureau Mutual Insurance Company

- Driving Experience.
- Motorcycles.
- Territory Deviation.

- Twelve-point Violation Deviation.
- Split Limit Bodily Injury Increased Limits.
- Insurance Credit Scoring.
- Extended Non-owned Liability Coverage.
- Eff 7-1-22 NCFB-133186733 [SERFF Filing Access - North Carolina](#)

123. Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply.
- Eff. 9-1-00

124. Omni Insurance Company

- For deviations see the North Carolina Department of Insurance website.
- Eff 5-28-01 PC041974

125. Owners Insurance Company

- Bodily Injury Limit Deviation.
- Owners Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi Policy Discount
- Auto/Life Multi Policy Discount.
- Auto/Umbrella Multi Policy.
- Paid in Full Discount.
- Mature Driver Discount.
- Insurance Score Deviation.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 5-14-22 AOIC-133157731 [SERFF Filing Access - North Carolina](#)

126. Pacific Employers Insurance Company

- 17% BI, PD, med pay, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.
- Eff. 3-18-97

127. Pacific Indemnity Company

- Antique autos by territory.
- Installment Payment -recurring payments waived.
- Eff. 10-1-15 CHUB-129988231 [SERFF Filing Access - North Carolina](#)

128. Peak Property and Casualty Insurance Corporation

- SDIP Points BI & PD and Med Pay deviations 12-20 SDIP points.
- Named Non-Owner Policy Deviation.
- Eff 6-1-1 VKNG-132741370 [SERFF Filing Access - North Carolina](#)

129. Peerless Insurance Company

- Deviation on BI, PD, Med Pay, Comp and Coll written with forms HO-3, HO-5, or HE-7 that are part of the Personal Protector Program.
- Deviation on BI, PD, Med Pay, Comp & Coll written with form HO-06 that is part of the Personal Protector program.
- Deviation on Installment Payment Plan by Electronic Funds Transfer or Agency Bill.
- Price Point deviation.
- Deviation on BI, PD, Med Pay, Comp and Coll coverage written with forms HO-4 and part of Personal Protector Program.
- Effective 8-15-13 LBRM-128968114 [SERFF Filing Access - North Carolina](#)

130. Pennsylvania General Insurance Company

- 20% non-fleet private passenger auto comprehensive & collision rates.

- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO- & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: BI, PD, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
- 15% bodily injury, property damage & medical payments.
- Eff. 3-15-96

131. Pennsylvania National Mutual Casualty Insurance Company

- Account Credit.
- Account Credit w/o Homeowners due to W/H Exposure.
- Mature Driver Discount.
- Personal Auto Preferred Program Discount.
- Personal Auto Preferred Advantage Program Discount.
- Insurance Bureau Score Discount.
- Private Passenger Autos Written on a Commercial Lines Policy.
- Underwriting Scorecard Deviation.
- Territory Deviation.
- Recurring Payment Charge Waived.
- Paid in Full Discount.
- Affinity Group Discount.
- Intra-Agency Transfer Transition Factor.
- Advance Quote Discount.
- PennID (Informed Driver Program) – Enrollment Discount.
- PennID (Informed Driver Program) – Participation Discount.
- Eff. 8-1-22 PNPR – 133223905 [SERFF Filing Access - North Carolina](#)

132. Pharmacists Mutual Insurance Company

- Multi-Policy Credit Personal Package discount.
- Multivariate Rating.
- Deviation of Base Rates.
- Eff 11-1-11 PHAR-127314841 [SERFF Filing Access - North Carolina](#)

133. Philadelphia Indemnity Insurance Company

- Misc Type E Antique Auto.
- Misc Type F Classic Auto.
- Misc Type E Physical Damage only and Collision coverage for Antique Auto.
- Misc Type F Classic Auto Physical Damage.
- Eff 6-21-21 PHLX-132792096 [SERFF Filing Access - North Carolina](#)

134. Phoenix Insurance Company

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Multi-Line Insurance and Financial Services Institutions.
- Effective 3-1-18 TRVA-131240406 [SERFF Filing Access - North Carolina](#)

135. Platt River Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply.
- Eff. 10-1-99

136. Privilege Underwriters Reciprocal Exchange

- Extra Vehicle Deviation.
- Accident Prevention Course.
- Driver Training Course.
- Good Student Discount.
- Away at School Discount.
- Years Clean Discount.
- Multi-line Policy.
- Anti-lock Brakes.
- Anti-theft Discount.
- Window Glass Etching Discount.
- Rating Tier Scoring.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Vacation Use Discount.
- Years Licensed Deviation.
- Territory Deviation.
- Multiple Collector Vehicles Discount.
- Renewal Discount.
- Eff 9-21-22 PRIV-133193730 [SERFF Filing Access - North Carolina](#)

137. Progressive American Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.
- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Household Composition Deviation – Physical Damage.

- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation.
- Eff 9-6-13 PRGS-129156410 [SERFF Filing Access - North Carolina](#)

138. Progressive Northern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation
- New Business Installment deviation.
- Eff 9-6-13 PRGS-129151581 [SERFF Filing Access - North Carolina](#)

139. Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non-standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non-standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.

- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non-standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
 - Deviation for multi car, non-standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
 - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
 - Deviation for single car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
 - Deviation for multi car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non-standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non-standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non-standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra-preferred underwriting.
- 40% multi car policies, ultra-preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra-preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non-standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
 - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - d. Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non-standard underwriting with 12-18 or more SDIP pts.
 - 45%-64% for multi car policies, non-standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 51%-67% for multi car policies, non-standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more

SDIP pts.

- 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, standard, preferred and ultra-preferred underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non-standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non-standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- Eff. 7-1-99

140. Progressive Premier Insurance Company of Illinois

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.
- Delivery Coverage.
- Eff 7-1522 PRGS-133218885 [SERFF Filing Access - North Carolina](#)

141. Progressive Southeastern Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.
- Delivery Coverage.
- Eff 7-15-22 PRGS-133218845 [SERFF Filing Access - North Carolina](#)

142. Progressive Universal Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.
- Delivery Coverage.
- Eff 7-15-22 PRGS-133218887 [SERFF Filing Access - North Carolina](#)

143. Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.

- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Territory Deviation Table.
- Maximum Deviation Factor.
- Number of Renewal Years.
- Business Owned Non-Fleet Auto Credit.
- Eff 6--22 HART-133200150 [SERFF Filing Access - North Carolina](#)

144. Providence Washington Insurance Company

Standard Program

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.

Preferred Program

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.
- Eff.7-1-02

145. Republic- Franklin Insurance Company

EDGE Essentials Auto Program

- EDGE Essentials Personal Lines Account Credit.
- EDGE Essentials W.I.S.E./Affinity Discount.
- EDGE Essentials Program Tiered Rating Deviation.
- EDGE Essentials Premium Payment Credit.
- EDGE Essentials Prior Insurance Factor.
- Collision Deductible Factor.
- Comprehensive Deductible Factor.

SELECT Program

- SELECT Personal Lines Account Credit.
- SELECT W.I.S.E./Affinity Discount.
- SELECT Physical Damage Reduction, Deviation.
- Eff. 10-1-22 UTCX-133308640 [SERFF Filing Access - North Carolina](#)

146. Response Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met.
- Eff. 7-15-96 PC034398

147. Safeco Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviations.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff 4-28-17 LBPM-130916567 [SERFF Filing Access - North Carolina](#)

148. Selective Insurance Company of South Carolina

- Installment Payment Plan: \$2 per each installment.
- 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.
- Eff. 6-1-01

149. Selective Insurance Company of the Southeast

- 30% deviation will be applied to liability Phys Damage rates when a Commercial Package policy is written in conjunction with the risk.
- Eff. 4-1-08 PC112412

150. Sentinel Insurance Company, Ltd.

- Insurance score Tier deviation factors.
- Account/Tier Deviation.
- Safe Driver/Incident Free Credit/Tier Deviation factor.
- Least experienced driver factor/Tier Deviation factor
- Most experienced driver factor/Tier Deviation factor.
- Prior BI limits credit/Tier Deviation factor.
- Territory/Tier Deviation factor.
- Business Owned Non-Fleet Credit.
- Eff 10-1-15 HART-130123852 [SERFF Filing Access - North Carolina](#)

151. Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% BI, PD, medl pay, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for BI, PD, med pay, comp & coll when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% BI, PD, med pay, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% auto comp & coll base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit auto BI, PD, med pay, comp & coll for all private passenger auto policies for University of North Carolina Employees.
- Eff. 7-1-00

152. Southern Insurance Company of Virginia

ADVANTAGE XL PROGRAM

- Recreational Trailer Rate Discount.
- Multi-Car Discount.
- Loss Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Homeowners Discount.
- Automatic Payment Plan.
- First Accident Forgiveness.

- Pace Bundle Deviation.
- XL Factors.
- Experienced Operator Discount.
- Paid in Full Discount.

MERIT XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

SUPERIOR XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

PREFERRED XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Payment Plan.
- Pace Bundle Deviation.
- XL Rating Factors.
- Paid in Full Discount.

AUTOGUARD XL, AUTOGUARD II XL PROGRAMS

- Multi-Car Discount.
- Recreational Trailer Rate Discount.

- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.

PREFERRED PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.

STANDARD PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.
- Eff. 11-15-17 DNGL-131170318 [SERFF Filing Access - North Carolina](#)

153. Southern Pilot Insurance Company

- UNC-Chapel Hill Employee Discount.
- Exceptional Driver Plan Credit.
- Mature Driver Discount.
- Multi Policy Discount.
- Eff. 2-24-09 PC123649

154. SPARTA Insurance Company

- 5% auto BI, PD, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01 PC045268

155. St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment.
- Eff. 1-1-95

156. St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit BI, PD, med pay, comp & coll, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs.

- 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, BI, PD liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined BI & PD liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto med pays rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs.-0%; 3yrs.-3%; 4yrs.-4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met.
- Eff. 3-1-00

157. St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates.
- Eff. 1-1-88

158. Standard Fire Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-1-18 TRVA-131240148 [SERFF Filing Access - North Carolina](#)

159. State Automobile Mutual Insurance Company

- State Auto Fleet Safety 360.
- Uninsured Motorist Coverage Only.
- Combined Uninsured/Underinsured Motorist Coverage.
- Paid in Full Discount.
- Installment Payments.
- Eff. 6-19-21 SAMM-132765031 [SERFF Filing Access - North Carolina](#)

160. State Auto Property & Casualty Insurance Company

- Auto/Home Discount.
- Financial Stability.
- Driver Experience.
- Territory Deviation.
- Early Upload Discount.
- Good Student Discount.
- Anti-Lock Braking Systems Discount.
- Installment Plan with Electronic Funds Transfer Deviation.
- Customizing Equipment Deviation.
- Discount for Electric Autos.

- Paid in Full Discount.
- Employee Group Discount Plan.
- Eff. 2-13-17 STAT-130796045 [SERFF Filing Access - North Carolina](#)

161. State Farm Mutual Automobile Insurance Company

- Territory Deviation, Bodily Injury, Property Damage, Collision, Combined Uninsured/Underinsured.
- Accident Free Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Multiple Line Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Electronic Funds Transfer Deviation.
- Good Driving Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Classic Vehicle Deviation Bodily Injury, Property Damage, Medical Payments and Collision.
- Customer Rating Index (CRI) Deviation.
- SDIP Deviation.
- Customization Deviation.
- Antique Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- MPC Limit Deviation.
- PPA Model Year Deviation (BI/PD/MP).
- Motorcycle Model Year Deviation (BI/PD).
- Drive Safe & Save Deviation (BI/PD/MP/Comp/Collision).
- Location Rating Factors.
- Marginal Acquisition Expense Adjustment Deviation.
- Driver Adjustment Deviation.
- Delivery Coverage Deviation.
- Eff 10-1-22 SFMA-133272696 [SERFF Filing Access - North Carolina](#)

162. Teachers Insurance Company

- Credit Rating Deviation.
- Multiline Deviation.
- Educator Deviation.
- Territory Deviation.
- Underwriting Level Deviation.
- Number of Household Vehicles Deviation.
- Number of Household Drivers Deviation.
- Advanced Quote Deviation.
- Payroll Payment Plan Deviation.
- Electronic Funds Transfer monthly bill payments.
- Installment Payments.
- 2011+ ISO Symbol Deviation.
- Eff 10-1-22 HRMN-133327877 [SERFF Filing Access - North Carolina](#)

163. Titan Indemnity Company

- **TIER A**
- Territory Deviation and Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.

- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- **TIER B**
- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798611 [SERFF Filing Access - North Carolina](#)

164. Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% auto single limit (liability & medical payments) or BI, PD & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto BI, PD, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to BI, PD & medical payments; 5% collision, 10% comprehensive coverage.
- Passive Restraint Discount: 1% auto BI, PD & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation.
- Eff. 12-17-93

165. Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 10-15-92

166. Travelers Casualty Insurance Company of America

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates.
- Eff. 10-15-92
- Name Changed from Travelers Casualty & Surety Company of Illinois effective 1/1/04

167. Travelers Home and Marine Insurance Company

- Territory Factors By Coverage.
- Policy Variables.
- Household Composition 1.
- Household Composition 2.
- Household Composition 3.
- Household Composition 4.
- Underwriting Tier.
- Driver Insured Elsewhere.
- Accident Forgiveness.
- Annual Mileage.
- Vehicle History.
- Unverifiable Motor Vehicle Report.
- Digital Auto Discount.
- Coverage Level Adjustment.
- Location Level.
- Vehicle Liability Risk Group Bodily Injury.
- Vehicle Liability Risk Group Property Damage.
- Vehicle Liability Risk Group Medical Payments.
- Vehicle Liability Risk Group Collision.
- Vehicle Liability Risk Group Comprehensive.
- Policy Level Vehicle Liability Risk Group Bodily Injury.
- Policy Level Vehicle Liability Risk Group Property Damage.
- Policy Level Symbol Adjustment Collision.
- Policy Level Symbol Adjustmnt Comprehensive.
- Model Year.
- New Car Discount.
- Alternative Fuel Vehicle Discount.
- Total Policy Incident/ Multi-Vehicle Adjustment.
- Vehicle Use.
- Safe Driver Discount.
- Good Student Discount.
- Student Away at School Discount.
- Driver Training Discount.
- Affinity Discount.
- Multi Car Discount.
- Early Quote Discount.
- Continuous Insurance Discount.
- Good Payer Discount.
- Electronic Payment Discount.
- Multi Policy and Homeownership Discount.
- Paid in Full Discount.
- Insurance Score Tier.
- Installment Payments.
- Transition Modification – New Program.
- Transition Modification Acquisition.
- Intellidrive Score.
- Intellidrive Enrollment Discount.
- Eff 6-23-22 TRVD-133118756 [SERFF Filing Access - North Carolina](#)

168. Travelers Indemnity Company

- Contributing Vehicle Credit..
- Installment Payments.
- Eff. 3-1-18 TRVA-131240396 [SERFF Filing Access - North Carolina](#)

169. Travelers Indemnity Company of America

- Account Discount.

- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments - Installment charge for each installment is deleted.
- Eff 10-1-15 TRVA-130114258 [SERFF Filing Access - North Carolina](#)

170. The Travelers Indemnity Company of Connecticut

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Effective 3-1-18 TRVA-131240415 [SERFF Filing Access - North Carolina](#)

171. Travelers Personal Security Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Company Coverage Factor.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-1-18 TRVA-131240155 [SERFF Filing Access - North Carolina](#)

172. Travelers Property Casualty Company of America

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% auto BI, PD, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% auto BI, PD, med pay & coll for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met.
- Eff. 8-21-99

173. Truck Insurance Exchange

- Installment Fee – EFT.
- Household Structure.
- Driver Vehicle Exposure.
- Underwriting Tier.
- Zip Code Rating.
- Rate Matrix.
- Deductible Insurance.
- Increased Purchase Limit by Credit.
- Inexperienced Operator Discount.
- Early Shopping Factor.
- On-Your-Own Discount.
- Good Payer Discount.
- Multi-Policy Discount – Auto (Home/Renter/Mobile-Home/Brokered Home).
- Multi-Policy Discount – Auto (Boat/Watercraft).
- Multi-Policy Discount – Auto/Motorcycle Discount.
- Multi-Policy Discount – Auto/Motorhome Discount.
- Multi-Policy Discount – Auto/Recreational Vehicle Discount.
- Multi-Policy Discount – Auto/Umbrella Discount.
- Multi-Policy Discount – Auto/Business Discount.
- Multi-Policy Discount – Auto/Life Discount.

- Paid-In-Full Discount.
- Core Discount.
- Address Validation Factor.
- Reinstatement Factor.
- SignalSM Discount.
- Driver Classification.
- FSPA (Farmers) SDIP Factor.
- Good Student Discount.
- Farmers Auto Symbols.
- Vehicle Type Indicator.
- Model Year Deviation Factor.
- Vehicle Code by Zip Density.
- Luxury Vehicle to Credit Group Factor.
- High Performance Vehicles.
- Alternative Fuel Factor.
- Vehicle Use Factor.
- Maximum Deviation.
- Eff 8-9-22 FARM-133254415 [SERFF Filing Access - North Carolina](#)

174. Trumbull Insurance Company

- Insurance Score Tier Deviation.
- Account or Homeownership Factor Deviation.
- Driving Record Factor.
- Least Experienced Driver Factor Deviation.
- Most Experienced Driver Factor Deviation.
- Prior Bodily Injury Limits Factor Deviation.
- Annual Mileage Factor Deviation.
- Cars Versus Drivers Factor Deviation.
- Marital Status Factor Deviation.
- AARP Membership Factor Deviation.
- Territory Factor Deviation.
- Defensive Driver Factor Deviation.
- Business Owned Non-Fleet Auto Credit.
- Eff 10-22-16 HART-130665353 [SERFF Filing Access - North Carolina](#)

175. Twin City Fire Insurance Company

- Account Credit.
- Agency Book Transfer.
- Multi Car Discount.
- Eff 5-8-12 HART-128009725 [SERFF Filing Access - North Carolina](#)

176. USAA Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- My USAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.

- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Auto Payment Plan.
- USAA Safe Driving Program.
- Eff 10-15-22 USAA-133340455 [SERFF Filing Access - North Carolina](#)

177. USAA General Indemnity Company

- Territory Deviation.
- Make Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- My USAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Auto Payment Plan.
- USAA Safe Driving Program.
- Eff 10-15-22 USAA-133340458 [SERFF Filing Access - North Carolina](#)

178. United Services Automobile Association

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.

- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Auto Payment Plan.
- USAA Safe Driving Program
- Eff. 10-1-22 USAA-13340402 [SERFF Filing Access - North Carolina](#)

179. United States Fidelity & Guaranty Company

- Multi-Policy Discount.
- Principal Operator age 55 & over.
- Physical Damage Deviation.
- Special Package Discount.
- Employee Group Discount.
- Eff. 9-1-00 PC034571 [SERFF Filing Access - North Carolina](#)

180. United States Liability Insurance Company

- Deviation on UMBI for limits up to 250K/500K and for limits higher than 250K/500K.
- Deviation on combines UM/UIM Bodily Injury.
- Deviation credit range for BI, PD and Medical Payments.
- Deviation on Comp, Fire and Theft Rates.
- Deviation on Collision Rates.
- Credit applied to deviated rates on BI, PD, and Med Pay for rating each each vehicle in excess of 3.
- Eff 2-2-12 USLI-127937418 [SERFF Filing Access - North Carolina](#)

181. Unitrin Auto and Home Insurance Company

- Multi-Policy Deviation.
- Anti-Theft Deviation.
- Multi-Vehicle Deviation.
- Experienced Operator Deviation.
- Network Deviation.
- Automobile Garaging Location Deviation.
- Automobile Garaging Location Definition Deviation.
- Tier Deviation.
- Insured Requests Cancellation Deviation – Pro Rata.
- Extended Transportation Deviation.
- Rented Vehicle Deviation.
- Electronic Funds Transfer Deviation.
- Eff 5-12-22 KEMP-133170227 [SERFF Filing Access - North Carolina](#)

182. Unitrin Safeguard Insurance Company

- Multi-Policy Deviation.
- Anti-Theft Deviation.
- Multi-Vehicle Deviation.
- Experienced Operation Deviation.
- Network Deviation.
- Responsible Buyer Discount.
- Automobile Garaging Location Deviation.
- Automobile Garaging Location Definition Deviation.
- Tier Deviation.
- Insured Requests Cancellation Deviation.
- Extended Transportation Deviation.
- Rented Vehicle Deviation.
- Electronic Funds Transfer Deviation.
- Eff. 5-12-22 KEMP-133176510 [SERFF Filing Access - North Carolina](#)

183. Universal Insurance Company

- Household Composition Deviation.
- Years of Driving Experience Deviation.

- Multi-Policy Deviation.
- Insurance Score.
- Membership Deviation.
- AAA Employee Deviation.
- Prior BI Limits.
- Days Lapse Deviation.
- Underwriting Incidents Deviation.
- Paid in Full Deviation.
- Automatic Payments Deviation.
- Advance Quote Deviation.
- Base Rate Deviation.
- Payment Options – EFT and RCC Payments.
- Eff. 6-1-22 CMCG-133154348 [SERFF Filing Access - North Carolina](#)

184. Utica Mutual Insurance Company

- Utica National Insurance Group Employees Mass Merchandising Plan.
- Personal Lines Account Credit.
- W.I.S.E./Affinity Discount.
- Premium Payment Credit.
- Tiered Rating.
- Prior Insurance Factor.
- Collision Deductible Factor
- Comprehensive Deductible Factor
- Eff. 10-1-22 UTCX-133309287 [SERFF Filing Access - North Carolina](#)

185. Utica National Assurance Company

- Mass Merchandising Plan for employees of Utica National Insurance Group.
- Personal Lines Account Credit.
- Wise Affinity/Affinity discount.
- Company Car Discount.
- Mature Driver Credit.
- Electronic Stability Control devices Discount.
- Greenhouse Gas Score credit.
- Premium Payment Credit.
- Edge II Program Tiered Rating.
- Eff. 11-1-10 UTCX-G126752143 [SERFF Filing Access - North Carolina](#)

186. Vault Reciprocal Exchange

- Extra Vehicle Factor.
- Accident Prevention Discount.
- Driver Training Discount.
- Good Student Discount.
- Away at School Discount.
- Years Clean Discount.
- Excess Liability Multi-Line Discount.
- Anti-Lock Brakes Discount.
- Anti-Theft Device Discount.
- Window Glass Etching Discount.
- Rating Tier Deviation.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Seasonal Use Discount.
- Years Licensed.
- Territory Deviation.
- Multiple Collector Vehicles Discount.
- Eff. 7/15/21 SPIS-132823929 [SERFF Filing Access - North Carolina](#)

187. Victoria Fire & Casualty Company

TIER A

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.

TIER B

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798615 [SERFF Filing Access - North Carolina](#)

188. Vigilant Insurance Company

- Antique autos.
- Installment Payment Recurring Payments Waived.
- Eff. 10-1-15 CHUB-129988293 [SERFF Filing Access - North Carolina](#)

189. West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages.
- Employee Discount: 15% credit for all coverages.

- Base Rate Deviation by territory.
- Anti-Theft Discount various discounts.
- Eff. 9-1-00 PC035766
- 190. Wilshire Insurance Company
 - Liability Deviation Rule 1.
 - Liability Deviation Rule 2.
 - Liability Deviation Rule 3.
 - Liability Deviation Rule 4.
 - Liability Deviation Rule 5.
 - Liability Deviation Rule 6.
 - Liability Deviation Rule 7.
 - Liability Deviation Rule 8.
 - Voluntary Manual Deviation (Inexperienced Operator).
 - Eff 7-5-11 OCCD-127196090 [SERFF Filing Access - North Carolina](#)

- (ii) The Rate Bureau does not have appropriate data upon which to base an estimate of the amount of premium written at deviated rates. See pages D-45-46 and page F-9 for the available information on deviations.
- (iii) The Rate Bureau does not have appropriate data upon which to base an estimate of the percentage of statewide premium written at deviated rates. See pages D-45-46 and page F-9 for the available information on deviations.
- (iv) See pages D-45-46 and page F-9 for the amount of deviations on liability and physical damage business in dollars.
- (v) The Rate Bureau does not have appropriate data upon which to base an estimate of the average percentage deviation on policies written by companies at deviated rates. See pages D-45-46 and page F-9 for the available information on deviations.
- (vi) The average percentage deviation for all companies, as a percentage of the total premium written by all companies on liability and physical damage policies (whether they grant deviations or not), is shown on pages D-45-46 and page F-9.

COMPANIES PAYING PRIVATE PASSENGER AUTOMOBILE INSURANCE DIVIDENDS

2021

Liability

Erie Insurance Company
 Amica Mutual Insurance Company
 Garrison Property & Casualty Ins Co
 USAA General Indemnity Company
 Erie Insurance Exchange
 USAA Casualty Insurance Company
 NC Farm Bureau Mutual Ins Co
 State Farm Mutual Automobile Ins Co
 United Services Automobile Association

Physical Damage

State Farm Mutual Automobile Insurance Company
 United Services Automobile Association
 North Carolina Farm Bureau Mutual Ins Co
 USAA Casualty Insurance Company
 Erie Insurance Exchange
 USAA General Indemnity Company
 Garrison Property & Casualty Insurance Company
 Amica Mutual Insurance Company
 Erie Insurance Company

2020

Liability

Erie Insurance Company
 Amica Mutual Insurance Company
 Garrison Property & Casualty Ins Co
 USAA General Indemnity Company
 Erie Insurance Exchange
 USAA Casualty Insurance Company
 NC Farm Bureau Mutual Ins Co
 State Farm Mutual Automobile Ins Co
 United Services Automobile Association

Physical Damage

State Farm Mutual Automobile Insurance Company
 United Services Automobile Association
 North Carolina Farm Bureau Mutual Ins Co
 USAA Casualty Insurance Company
 Erie Insurance Exchange
 USAA General Indemnity Company
 Garrison Property & Casualty Insurance Company
 Amica Mutual Insurance Company
 Erie Insurance Company

2019

Liability

State Farm Mutual Automobile Ins Co
 North Carolina Farm Bureau Mut'l Ins Co
 Government Employees Insurance Company
 Allstate Property & Casualty Insurance Company
 Integon Indemnity Corporation
 Progressive Premier Insurance Company of Illinois

Physical Damage

State Farm Mutual Automobile Insurance Company
 North Carolina Farm Bureau Mutual Insurance Co
 Government Employees Insurance Company
 Allstate Property & Casualty Insurance Company
 Nationwide General Insurance Company
 Integon Indemnity Corporation
 GEICO Indemnity Company
 Progressive Premier Insurance Company of Illinois

2018

Liability

United Services Automobile Association
 USAA Casualty Insurance Company
 Economy Premier Assurance Company
 Selective Insurance Company of America
 Selective Insurance Company of the Southeast
 Farmers Direct Property & Casualty Ins Co
 Farmers Property & Casualty Insurance Company

Physical Damage

United Services Automobile Association
 USAA Casualty Insurance Company
 Economy Premier Assurance Company
 Farmers Direct Property & Casualty Ins Co
 Farmers Property & Casualty Insurance Company

2017

Liability

United Services Automobile Association
 USAA Casualty Insurance Company
 Farmers Direct Property & Casualty Ins Co
 Economy Premier Assurance Company
 Farmers Property & Casualty Ins Co

Physical Damage

USAA Casualty Insurance Company
 United Services Automobile Ins Co
 Farmers Direct Property & Casualty Ins Co
 Economy Premier Assurance Company
 Farmers Property & Casualty Insurance Company

(ii) Estimated premium of companies issuing dividends

<u>Year</u>	<u>Liability (a)</u>	<u>Physical Damage (a)</u>
2017	176,596,020	170,746,626
2018	192,073,628	174,666,729
2019	193,394,966	187,362,799
2020	1,319,818,539	1,162,475,473
2021	281,907,923	181,407,038

(iii) Estimated percentage of statewide premium written by companies issuing dividends

<u>Year</u>	<u>Liability (a)</u>	<u>Physical Damage (a)</u>
2017	5.7%	5.9%
2018	5.8	5.7
2019	5.7	5.8
2020	38.0	35.9
2021	7.9	5.2

(iv) See page D-35 for the amount of dividends on liability and physical damage business in dollars.

(v)(vi) The Rate Bureau does not have appropriate data upon which to base an estimate of the average percentage dividend on policies receiving dividends by all companies issuing dividends. The average percentage dividend, as a percentage of the total premium written on liability and physical damage policies, is shown on page D-35.

(a) Based on statutory Page 14 of the Annual Statement.

NORTH CAROLINA
COMPARISON OF ANNUAL STATEMENT AND FILING INFORMATION

LIABILITY

<u>Year</u>	<u>Annual Statement</u>		<u>Filing</u>	
	<u>Losses</u>	<u>Premium</u>	<u>Losses</u>	<u>Premium</u>
2019	2,550,375,679	3,326,869,199	2,164,140,665	3,643,433,643
2020	2,180,922,172	3,445,206,172	1,816,130,137	3,754,917,774
2021	2,514,679,428	3,546,177,739	2,180,881,352	3,820,239,186

The data are not comparable for the following reasons:

- Annual Statement premium is at total limits actual level. Filing premium is at a basic limits current manual level for Bodily Injury, Property Damage, and Uninsured Motorists, and at a total limits current manual level for Medical Payments and Underinsured Motorists.
- Annual Statement losses are on a total limits basis and do not include any loss adjustment expenses. Filing losses are on a basic limits basis for all coverages other than Medical Payments and Underinsured Motorists. Losses include allocated loss adjustment expense only for Bodily Injury, Property Damage and Medical Payments, and all loss adjustment expenses for Uninsured Motorists and Underinsured Motorists.
- Annual statement losses include reserves for incurred but not reported claims. Filing losses are developed to an ultimate basis and therefore reflect reserves for incurred but not reported claims.

PHYSICAL DAMAGE

<u>Year</u>	<u>Annual Statement</u>		<u>Filing</u>	
	<u>Losses</u>	<u>Premium</u>	<u>Losses</u>	<u>Premium</u>
2019	1,865,813,260	3,170,914,341	1,553,748,126	3,294,345,967
2020	1,683,907,991	3,213,536,056	1,421,192,680	3,420,903,221
2021	2,141,375,667	3,449,695,328	1,859,427,852	3,551,995,706

The data are not comparable for the following reasons:

- Annual Statement premium is on an actual basis. Filing premium is at current manual level.
- Annual Statement data includes catastrophe losses for the Comprehensive coverage. Filing losses replace actual wind and water losses with a long-term wind and water provision.

NORTH CAROLINA
EXPECTED LOSS RATIOS

	11/1/2009 Implementation	10/1/2017 Implementation	10/1/2019 Implementation
Bodily Injury	.719	.665	.673
Property Damage	.705	.831	.692
Medical Payments	.696	.696	.665
Uninsured Motorists	.575	.606	.639
Underinsured Motorists	1.011	.607	.564
Comprehensive	.685	.571	.555
Collision	.656	.570	.546

NORTH CAROLINA
MOTORCYCLES
EXPECTED LOSS RATIOS

	11/1/2009 Implementation	10/1/2017 Implementation	10/1/2019 Implementation
Coverage			
Liability	.720	.557	.628

Bodily Injury

<u>Accident Year</u>	<u>Total Limits Paid Losses(a)</u>	<u>Total Limits Reserves(a)</u>	<u>Total Limits Loss Dev.(b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2019	\$874,643,019	\$ 98,709,722	1.011	\$984,059,621
12/31/2020	628,965,379	175,841,172	1.040	836,998,813
12/31/2021	368,148,554	427,361,273	1.194	949,838,733
<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp.(c)</u>	<u>Loss Trend Factors(d)</u>	<u>LAE Trend Factors(d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2019	\$95,018,791	1.387	1.310	\$1,489,365,311
12/31/2020	80,191,202	1.304	1.241	1,190,963,734
12/31/2021	90,488,709	1.232	1.177	1,276,706,530

Property Damage

<u>Accident Year</u>	<u>Total Limits Paid Losses(a)</u>	<u>Total Limits Reserves(a)</u>	<u>Total Limits Loss Dev.(b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2019	1,061,067,450	1,576,933	1.001	1,063,707,027
12/31/2020	849,982,193	3,914,116	1.006	859,019,687
12/31/2021	982,658,130	51,138,799	1.051	1,086,520,572
<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp.(c)</u>	<u>Loss Trend Factors(d)</u>	<u>LAE Trend Factors(d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2019	119,182,573	1.754	1.310	2,021,871,296
12/31/2020	96,112,649	1.564	1.241	1,462,782,588
12/31/2021	120,714,820	1.396	1.177	1,658,864,062

Medical Payments

<u>Accident Year</u>	<u>Total Limits Paid Losses(a)</u>	<u>Total Limits Reserves(a)</u>	<u>Total Limits Loss Dev.(b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2019	93,967,772	625,783	1.009	95,444,897
12/31/2020	70,691,051	1,866,850	1.026	74,444,406
12/31/2021	63,055,345	12,275,419	1.066	80,302,594
<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp.(c)</u>	<u>Loss Trend Factors(d)</u>	<u>LAE Trend Factors(d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2019	11,357,943	1.000	1.310	110,323,802
12/31/2020	8,858,884	1.000	1.241	85,438,281
12/31/2021	9,556,009	1.000	1.177	91,550,017

- (a) Data on a paid/reserve basis is available only for total limits. See page H-5.
(b) See Section H - Loss Development.
(c) See pages C-1, C-3, and C-5 for the unallocated loss adjustment expense factors.
(d) Using selected trends on page D-9.

See page D-14 and prefiled testimony of R. Retian and P. Anderson.

The following pages H-278-382 contain North Carolina private passenger data by territory for years ended December 31, 2019, 2020 and 2021.

Liability data is for voluntary and ceded risks. Losses are not developed and include allocated loss adjustment expense only. Excess is calculated on a 30/60/25 basis.

Physical Damage data is for standard and non-standard risks on a paid basis and does not include loss adjustment expense. Coverage codes are defined as follows:

- 001 Full Coverage Comprehensive
- 003 \$50 Deductible Comprehensive
- 010 \$100 Deductible Comprehensive
- 055 \$250 Deductible Comprehensive
- 726 \$500 Deductible Comprehensive
- 727 \$1,000 Deductible Comprehensive
- 072 \$50 Deductible Collision
- 073 \$200 Deductible Collision
- 074 \$100 Deductible Collision
- 076 \$250 Deductible Collision
- 077 \$500 Deductible Collision
- 078 \$1,000 Deductible Collision

See also pages C-13-17.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2019	102,151	15,314,061	8,210,918	3,237,382	848	9,683	0.83	80.38
	2020	106,606	14,833,497	7,697,575	2,480,097	783	9,831	0.73	72.21
	2021	110,223	15,259,409	7,007,272	1,677,809	792	8,848	0.72	63.57
	Total	318,980	45,406,967	22,915,765	7,395,288	2,423	9,458	0.76	71.84
120	2019	351,699	55,624,385	32,703,739	7,656,168	3,775	8,663	1.07	92.99
	2020	363,917	57,103,377	25,302,315	4,539,163	2,996	8,445	0.82	69.53
	2021	372,701	58,365,960	27,759,200	6,068,707	3,503	7,924	0.94	74.48
	Total	1,088,317	171,093,722	85,765,254	18,264,038	10,274	8,348	0.94	78.81
130	2019	416,245	73,985,180	44,933,605	9,598,149	4,722	9,516	1.13	107.95
	2020	430,543	76,596,583	36,658,591	7,804,240	4,151	8,831	0.96	85.15
	2021	440,454	78,078,669	39,453,093	8,218,821	4,615	8,549	1.05	89.57
	Total	1,287,242	228,660,432	121,045,289	25,621,210	13,488	8,974	1.05	94.03
140	2019	24,393	5,418,566	4,102,580	241,165	429	9,563	1.76	168.19
	2020	25,289	5,646,196	3,873,275	318,590	390	9,931	1.54	153.16
	2021	25,812	5,762,207	3,508,674	297,544	410	8,558	1.59	135.93
	Total	75,494	16,826,969	11,484,529	857,299	1,229	9,345	1.63	152.13
150	2019	102,626	19,373,957	12,574,723	2,330,913	1,579	7,964	1.54	122.53
	2020	106,876	20,078,495	11,320,008	1,862,505	1,388	8,156	1.30	105.92
	2021	110,109	20,643,526	11,789,154	1,770,014	1,486	7,933	1.35	107.07
	Total	319,611	60,095,978	35,683,885	5,963,432	4,453	8,013	1.39	111.65

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2019	182,248	27,763,859	16,295,453	4,458,451	1,736	9,387	0.95	89.41
	2020	188,043	28,283,322	12,301,852	3,771,146	1,366	9,006	0.73	65.42
	2021	193,593	29,027,232	12,164,528	3,233,277	1,470	8,275	0.76	62.84
	Total	563,884	85,074,413	40,761,833	11,462,874	4,572	8,916	0.81	72.29
180	2019	104,653	20,127,003	10,939,196	2,106,022	1,233	8,872	1.18	104.53
	2020	107,072	19,493,588	8,936,985	1,535,225	1,031	8,668	0.96	83.47
	2021	107,848	19,588,114	8,531,215	1,738,978	996	8,565	0.92	79.10
	Total	319,573	59,208,705	28,407,396	5,380,225	3,260	8,714	1.02	88.89
190	2019	188,193	34,356,925	16,911,738	4,177,887	1,977	8,554	1.05	89.86
	2020	195,242	34,510,571	14,255,256	4,130,895	1,645	8,666	0.84	73.01
	2021	201,206	35,075,654	14,799,286	3,196,353	1,822	8,123	0.91	73.55
	Total	584,641	103,943,150	45,966,280	11,505,135	5,444	8,443	0.93	78.62
200	2019	80,852	15,596,417	9,233,303	1,831,266	1,010	9,142	1.25	114.20
	2020	85,988	15,634,991	8,375,446	1,776,309	906	9,244	1.05	97.40
	2021	91,040	16,373,849	9,086,490	2,140,441	985	9,225	1.08	99.81
	Total	257,880	47,605,257	26,695,239	5,748,016	2,901	9,202	1.12	103.52
210	2019	22,052	3,623,574	1,452,322	1,149,027	132	11,002	0.60	65.86
	2020	23,535	3,758,548	1,405,668	933,473	133	10,569	0.57	59.73
	2021	24,836	3,930,544	986,012	474,000	110	8,964	0.44	39.70
	Total	70,423	11,312,666	3,844,002	2,556,500	375	10,251	0.53	54.58

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2019	57,747	12,378,550	7,883,421	1,908,038	798	9,879	1.38	136.52
	2020	59,685	12,144,023	6,415,580	1,073,590	665	9,647	1.11	107.49
	2021	60,551	12,270,347	5,673,733	1,079,629	704	8,059	1.16	93.70
	Total	177,983	36,792,920	19,972,734	4,061,257	2,167	9,217	1.22	112.22
230	2019	84,394	20,034,568	14,265,433	1,743,319	1,453	9,818	1.72	169.03
	2020	88,205	20,898,831	11,972,527	1,711,206	1,243	9,632	1.41	135.74
	2021	90,928	21,584,396	10,126,532	1,294,090	1,167	8,677	1.28	111.37
	Total	263,527	62,517,795	36,364,492	4,748,615	3,863	9,414	1.47	137.99
240	2019	77,392	16,785,185	10,691,313	2,564,922	1,229	8,699	1.59	138.14
	2020	79,717	16,950,801	8,511,332	1,402,090	965	8,820	1.21	106.77
	2021	81,347	17,215,951	8,633,261	1,133,698	1,079	8,001	1.33	106.13
	Total	238,456	50,951,937	27,835,906	5,100,710	3,273	8,505	1.37	116.73
250	2019	250,722	55,944,536	34,061,165	5,855,079	4,295	7,930	1.71	135.85
	2020	259,061	57,182,216	29,122,094	4,735,639	3,730	7,808	1.44	112.41
	2021	264,647	58,898,383	29,286,697	3,090,848	3,918	7,475	1.48	110.66
	Total	774,430	172,025,135	92,469,956	13,681,566	11,943	7,743	1.54	119.40
260	2019	571,839	106,135,024	59,833,156	13,292,600	7,043	8,495	1.23	104.63
	2020	596,163	108,850,675	51,138,620	9,446,458	5,806	8,808	0.97	85.78
	2021	616,080	111,126,719	54,500,820	10,252,797	6,577	8,287	1.07	88.46
	Total	1,784,082	326,112,418	165,472,596	32,991,855	19,426	8,518	1.09	92.75

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2019	206,968	33,453,678	17,924,073	5,430,949	2,180	8,222	1.05	86.60
	2020	211,433	33,773,572	13,005,697	5,129,849	1,479	8,794	0.70	61.51
	2021	213,733	33,469,223	14,067,141	3,522,206	1,810	7,772	0.85	65.82
	Total	632,134	100,696,473	44,996,911	14,083,004	5,469	8,228	0.87	71.18
280	2019	166,566	36,455,814	23,904,487	4,242,515	2,976	8,032	1.79	143.51
	2020	171,100	36,424,863	18,622,248	2,883,755	2,313	8,051	1.35	108.84
	2021	173,499	36,606,352	20,491,275	2,984,813	2,582	7,936	1.49	118.11
	Total	511,165	109,487,029	63,018,010	10,111,083	7,871	8,006	1.54	123.28
290	2019	97,081	18,990,438	11,156,409	2,363,655	1,489	7,493	1.53	114.92
	2020	101,469	19,377,704	9,532,511	2,569,070	1,191	8,004	1.17	93.95
	2021	104,269	19,676,596	9,569,037	1,783,297	1,328	7,206	1.27	91.77
	Total	302,819	58,044,738	30,257,957	6,716,022	4,008	7,549	1.32	99.92
300	2019	394,683	61,815,105	30,393,219	8,978,684	4,077	7,455	1.03	77.01
	2020	406,305	59,888,813	22,929,512	6,201,505	2,734	8,387	0.67	56.43
	2021	412,570	58,848,778	24,738,221	5,979,811	3,320	7,451	0.80	59.96
	Total	1,213,558	180,552,696	78,060,952	21,160,000	10,131	7,705	0.83	64.32
310	2019	77,377	10,771,985	4,885,232	1,701,247	595	8,210	0.77	63.14
	2020	79,126	10,918,267	3,851,569	1,628,170	424	9,084	0.54	48.68
	2021	79,856	10,812,108	3,923,174	1,501,281	494	7,942	0.62	49.13
	Total	236,359	32,502,360	12,659,975	4,830,698	1,513	8,367	0.64	53.56

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2019	880,336	123,654,235	68,711,295	17,338,009	8,176	8,404	0.93	78.05
	2020	908,365	126,033,292	58,567,281	16,783,339	6,687	8,758	0.74	64.48
	2021	930,385	127,036,226	56,314,284	13,955,460	7,241	7,777	0.78	60.53
	Total	2,719,086	376,723,753	183,592,860	48,076,808	22,104	8,306	0.81	67.52
340	2019	168,760	34,618,915	21,497,476	3,190,725	2,774	7,750	1.64	127.38
	2020	173,721	34,727,061	17,905,168	1,767,171	2,362	7,581	1.36	103.07
	2021	177,494	35,311,553	19,643,114	3,073,950	2,616	7,509	1.47	110.67
	Total	519,975	104,657,529	59,045,758	8,031,846	7,752	7,617	1.49	113.55
350	2019	469,928	73,116,900	38,415,054	11,672,302	4,887	7,861	1.04	81.75
	2020	480,550	72,830,948	30,320,720	7,720,952	3,566	8,503	0.74	63.10
	2021	488,066	72,568,021	32,630,002	8,078,512	4,290	7,606	0.88	66.86
	Total	1,438,544	218,515,869	101,365,776	27,471,766	12,743	7,955	0.89	70.46
360	2019	172,879	28,503,221	16,513,055	3,377,520	2,022	8,167	1.17	95.52
	2020	178,067	29,336,562	14,585,191	3,041,850	1,643	8,877	0.92	81.91
	2021	181,817	29,601,547	14,456,095	2,643,325	1,851	7,810	1.02	79.51
	Total	532,763	87,441,330	45,554,341	9,062,695	5,516	8,259	1.04	85.51
370	2019	393,738	78,306,391	47,633,101	9,996,890	5,658	8,419	1.44	120.98
	2020	406,887	79,853,457	39,717,204	9,874,256	4,588	8,657	1.13	97.61
	2021	415,864	80,683,971	35,978,156	7,102,914	4,482	8,027	1.08	86.51
	Total	1,216,489	238,843,819	123,328,461	26,974,060	14,728	8,374	1.21	101.38

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2019	84,087	16,282,525	10,751,603	2,309,034	1,324	8,121	1.57	127.86
	2020	86,273	16,994,782	8,463,017	1,739,068	1,005	8,421	1.16	98.10
	2021	87,665	17,186,687	9,411,781	1,562,942	1,130	8,329	1.29	107.36
	Total	258,025	50,463,994	28,626,401	5,611,044	3,459	8,276	1.34	110.94
390	2019	252,136	49,095,880	26,338,311	7,103,321	3,212	8,200	1.27	104.46
	2020	259,028	48,884,476	18,905,319	7,336,235	2,120	8,918	0.82	72.99
	2021	261,971	48,472,962	20,709,719	5,284,415	2,536	8,166	0.97	79.05
	Total	773,135	146,453,318	65,953,349	19,723,971	7,868	8,382	1.02	85.31
420	2019	201,875	58,158,041	39,484,356	4,508,498	5,143	7,677	2.55	195.59
	2020	209,812	59,054,023	33,426,281	2,921,736	4,118	8,117	1.96	159.32
	2021	215,072	60,238,618	33,939,464	3,280,334	4,354	7,795	2.02	157.81
	Total	626,759	177,450,682	106,850,101	10,710,568	13,615	7,848	2.17	170.48
440	2019	156,553	32,098,953	18,692,008	3,174,782	2,413	7,746	1.54	119.40
	2020	163,502	33,351,219	16,109,045	3,146,215	1,954	8,244	1.20	98.53
	2021	168,755	34,280,409	17,241,946	2,369,487	2,234	7,718	1.32	102.17
	Total	488,810	99,730,581	52,042,999	8,690,484	6,601	7,884	1.35	106.47
450	2019	72,428	16,714,068	10,134,397	1,745,019	1,283	7,899	1.77	139.92
	2020	74,971	17,389,429	9,359,335	1,635,317	1,187	7,885	1.58	124.84
	2021	76,408	17,680,411	8,889,333	858,780	1,186	7,495	1.55	116.34
	Total	223,807	51,783,908	28,383,065	4,239,116	3,656	7,763	1.63	126.82

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2019	622,080	104,014,023	55,607,825	12,251,093	6,983	7,963	1.12	89.39
	2020	642,842	104,023,819	47,864,076	14,071,852	5,538	8,643	0.86	74.46
	2021	658,347	104,628,393	45,238,126	8,561,481	5,818	7,776	0.88	68.71
	Total	1,923,269	312,666,235	148,710,027	34,884,426	18,339	8,109	0.95	77.32
470	2019	149,943	27,071,194	14,764,111	2,566,382	1,838	8,033	1.23	98.46
	2020	154,958	27,477,311	14,075,337	2,479,547	1,697	8,294	1.10	90.83
	2021	158,589	27,919,813	13,838,028	2,196,004	1,758	7,871	1.11	87.26
	Total	463,490	82,468,318	42,677,476	7,241,933	5,293	8,063	1.14	92.08
480	2019	213,451	26,618,430	12,967,457	5,551,649	1,449	8,949	0.68	60.75
	2020	218,686	26,762,311	10,126,135	3,756,951	1,134	8,930	0.52	46.30
	2021	223,165	26,954,191	11,509,769	3,406,611	1,322	8,706	0.59	51.58
	Total	655,302	80,334,932	34,603,361	12,715,211	3,905	8,861	0.60	52.81
490	2019	539,521	69,195,517	35,143,590	14,690,955	3,840	9,152	0.71	65.14
	2020	553,417	68,737,109	27,695,389	10,250,928	3,053	9,072	0.55	50.04
	2021	563,909	68,640,663	27,060,311	8,742,255	3,386	7,992	0.60	47.99
	Total	1,656,847	206,573,289	89,899,290	33,684,138	10,279	8,746	0.62	54.26
Statewide	2019	7,937,596	1,381,397,103	789,009,124	184,343,617	94,578	8,342	1.19	99.40
	2020	8,196,454	1,397,804,732	652,348,159	152,458,392	75,991	8,585	0.93	79.59
	2021	8,382,809	1,413,817,482	662,954,943	132,554,884	83,372	7,952	0.99	79.09
	Total	24,516,859	4,193,019,317	2,104,312,226	469,356,893	253,941	8,287	1.04	85.83

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2019	102,151	15,160,826	11,084,700	285,582	3,167	3,500	3.10	108.51
	2020	106,606	16,402,423	10,030,212	202,857	2,674	3,751	2.51	94.09
	2021	110,223	17,143,639	11,843,340	324,217	2,761	4,290	2.50	107.45
	Total	318,980	48,706,888	32,958,252	812,656	8,602	3,831	2.70	103.32
120	2019	351,699	45,500,618	35,057,552	768,258	10,318	3,398	2.93	99.68
	2020	363,917	51,320,716	30,753,634	402,498	8,753	3,513	2.41	84.51
	2021	372,701	52,800,541	35,373,180	796,454	8,978	3,940	2.41	94.91
	Total	1,088,317	149,621,875	101,184,366	1,967,210	28,049	3,607	2.58	92.97
130	2019	416,245	57,119,525	44,106,859	1,033,162	12,919	3,414	3.10	105.96
	2020	430,543	63,864,045	39,560,442	859,722	10,948	3,613	2.54	91.88
	2021	440,454	65,981,415	45,539,425	1,194,282	11,416	3,989	2.59	103.39
	Total	1,287,242	186,964,985	129,206,726	3,087,166	35,283	3,662	2.74	100.37
140	2019	24,393	3,930,906	3,158,369	95,006	981	3,220	4.02	129.48
	2020	25,289	4,552,776	2,890,550	54,818	875	3,303	3.46	114.30
	2021	25,812	4,728,865	3,356,269	78,472	831	4,039	3.22	130.03
	Total	75,494	13,212,547	9,405,188	228,296	2,687	3,500	3.56	124.58
150	2019	102,626	18,283,602	14,630,817	251,556	4,391	3,332	4.28	142.56
	2020	106,876	20,358,180	12,283,961	174,269	3,533	3,477	3.31	114.94
	2021	110,109	21,096,487	15,350,313	436,546	3,874	3,962	3.52	139.41
	Total	319,611	59,738,269	42,265,091	862,371	11,798	3,582	3.69	132.24

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2019	182,248	27,388,197	21,241,341	430,761	5,913	3,592	3.24	116.55
	2020	188,043	29,413,561	17,783,965	233,613	4,803	3,703	2.55	94.57
	2021	193,593	30,255,379	21,150,820	541,771	5,092	4,154	2.63	109.25
	Total	563,884	87,057,137	60,176,126	1,206,145	15,808	3,807	2.80	106.72
180	2019	104,653	21,987,443	15,789,813	267,464	4,306	3,667	4.11	150.88
	2020	107,072	22,540,463	13,408,374	231,526	3,531	3,797	3.30	125.23
	2021	107,848	22,568,635	14,959,853	200,944	3,458	4,326	3.21	138.71
	Total	319,573	67,096,541	44,158,040	699,934	11,295	3,910	3.53	138.18
190	2019	188,193	34,138,705	27,477,791	517,120	7,395	3,716	3.93	146.01
	2020	195,242	37,311,194	21,893,044	481,677	5,602	3,908	2.87	112.13
	2021	201,206	38,765,786	27,001,446	711,911	6,116	4,415	3.04	134.20
	Total	584,641	110,215,685	76,372,281	1,710,708	19,113	3,996	3.27	130.63
200	2019	80,852	13,300,080	11,136,674	232,408	3,011	3,699	3.72	137.74
	2020	85,988	14,677,916	10,045,964	280,440	2,618	3,837	3.04	116.83
	2021	91,040	15,580,542	11,974,508	193,067	2,806	4,267	3.08	131.53
	Total	257,880	43,558,538	33,157,146	705,915	8,435	3,931	3.27	128.58
210	2019	22,052	2,554,815	1,813,776	51,793	508	3,570	2.30	82.25
	2020	23,535	2,970,767	1,870,300	52,598	457	4,093	1.94	79.47
	2021	24,836	3,140,863	1,881,728	27,847	504	3,734	2.03	75.77
	Total	70,423	8,666,445	5,565,804	132,238	1,469	3,789	2.09	79.03

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2019	57,747	7,745,784	6,123,010	216,287	1,734	3,531	3.00	106.03
	2020	59,685	8,738,130	5,353,639	86,711	1,497	3,576	2.51	89.70
	2021	60,551	8,999,629	5,794,786	147,950	1,440	4,024	2.38	95.70
	Total	177,983	25,483,543	17,271,435	450,948	4,671	3,698	2.62	97.04
230	2019	84,394	11,675,229	9,233,416	83,029	2,785	3,315	3.30	109.41
	2020	88,205	13,424,100	8,943,218	280,198	2,475	3,613	2.81	101.39
	2021	90,928	13,962,588	9,537,982	164,094	2,420	3,941	2.66	104.90
	Total	263,527	39,061,917	27,714,616	527,321	7,680	3,609	2.91	105.17
240	2019	77,392	10,603,113	8,209,915	178,652	2,461	3,336	3.18	106.08
	2020	79,717	12,191,750	7,549,654	224,307	2,236	3,376	2.80	94.71
	2021	81,347	12,538,340	8,988,592	216,781	2,231	4,029	2.74	110.50
	Total	238,456	35,333,203	24,748,161	619,740	6,928	3,572	2.91	103.79
250	2019	250,722	52,562,352	40,460,083	640,741	11,088	3,649	4.42	161.37
	2020	259,061	55,143,767	34,616,521	385,096	8,877	3,900	3.43	133.62
	2021	264,647	57,099,930	39,400,681	762,593	9,388	4,197	3.55	148.88
	Total	774,430	164,806,049	114,477,285	1,788,430	29,353	3,900	3.79	147.82
260	2019	571,839	92,965,720	74,692,373	1,045,523	20,967	3,562	3.67	130.62
	2020	596,163	102,792,534	62,768,257	1,081,799	16,685	3,762	2.80	105.29
	2021	616,080	106,746,472	76,552,992	2,253,864	18,261	4,192	2.96	124.26
	Total	1,784,082	302,504,726	214,013,622	4,381,186	55,913	3,828	3.13	119.96

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2019	206,968	37,755,140	31,065,311	435,571	8,547	3,635	4.13	150.10
	2020	211,433	40,654,111	20,593,994	391,142	5,381	3,827	2.55	97.40
	2021	213,733	40,990,108	26,886,219	705,451	6,347	4,236	2.97	125.79
	Total	632,134	119,399,359	78,545,524	1,532,164	20,275	3,874	3.21	124.25
280	2019	166,566	35,058,813	30,961,240	456,556	8,813	3,513	5.29	185.88
	2020	171,100	38,268,775	23,601,071	278,720	6,337	3,724	3.70	137.94
	2021	173,499	39,013,962	27,364,720	451,736	6,457	4,238	3.72	157.72
	Total	511,165	112,341,550	81,927,031	1,187,012	21,607	3,792	4.23	160.28
290	2019	97,081	18,508,244	16,002,329	90,263	4,529	3,533	4.67	164.83
	2020	101,469	20,877,136	12,709,801	224,915	3,219	3,948	3.17	125.26
	2021	104,269	21,668,193	14,296,806	271,077	3,381	4,229	3.24	137.11
	Total	302,819	61,053,573	43,008,936	586,255	11,129	3,865	3.68	142.03
300	2019	394,683	71,755,331	58,286,067	886,602	16,432	3,547	4.16	147.68
	2020	406,305	77,116,784	38,836,681	636,312	10,286	3,776	2.53	95.59
	2021	412,570	78,065,447	49,865,344	1,368,905	11,761	4,240	2.85	120.87
	Total	1,213,558	226,937,562	146,988,092	2,891,819	38,479	3,820	3.17	121.12
310	2019	77,377	12,076,836	9,530,970	177,468	2,836	3,361	3.67	123.18
	2020	79,126	12,788,963	6,003,363	161,668	1,695	3,542	2.14	75.87
	2021	79,856	12,892,912	8,055,463	196,357	1,988	4,052	2.49	100.87
	Total	236,359	37,758,711	23,589,796	535,493	6,519	3,619	2.76	99.80

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2019	880,336	115,998,967	92,795,943	1,964,702	26,893	3,451	3.05	105.41
	2020	908,365	129,057,720	77,490,671	1,720,897	21,485	3,607	2.37	85.31
	2021	930,385	132,418,627	91,218,235	2,554,547	22,852	3,992	2.46	98.04
	Total	2,719,086	377,475,314	261,504,849	6,240,146	71,230	3,671	2.62	96.17
340	2019	168,760	32,544,120	26,093,806	231,711	7,937	3,288	4.70	154.62
	2020	173,721	35,696,253	21,204,236	329,766	6,170	3,437	3.55	122.06
	2021	177,494	36,985,916	27,593,237	619,053	6,815	4,049	3.84	155.46
	Total	519,975	105,226,289	74,891,279	1,180,530	20,922	3,580	4.02	144.03
350	2019	469,928	72,876,904	59,731,817	899,580	17,752	3,365	3.78	127.11
	2020	480,550	78,943,708	44,406,634	779,667	12,535	3,543	2.61	92.41
	2021	488,066	80,358,983	54,208,734	1,047,149	13,870	3,908	2.84	111.07
	Total	1,438,544	232,179,595	158,347,185	2,726,396	44,157	3,586	3.07	110.07
360	2019	172,879	25,535,635	20,104,385	310,666	6,273	3,205	3.63	116.29
	2020	178,067	28,465,281	17,333,373	184,258	5,113	3,390	2.87	97.34
	2021	181,817	29,028,566	20,446,054	417,999	5,219	3,918	2.87	112.45
	Total	532,763	83,029,482	57,883,812	912,923	16,605	3,486	3.12	108.65
370	2019	393,738	71,870,036	59,142,361	1,045,891	16,166	3,658	4.11	150.21
	2020	406,887	79,092,625	47,712,765	861,808	12,125	3,935	2.98	117.26
	2021	415,864	81,174,569	54,160,242	1,497,069	12,361	4,382	2.97	130.24
	Total	1,216,489	232,137,230	161,015,368	3,404,768	40,652	3,961	3.34	132.36

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2019	84,087	14,721,018	13,148,628	293,593	3,328	3,951	3.96	156.37
	2020	86,273	16,233,164	10,260,244	194,668	2,489	4,122	2.89	118.93
	2021	87,665	16,735,675	12,374,292	391,973	2,699	4,585	3.08	141.15
	Total	258,025	47,689,857	35,783,164	880,234	8,516	4,202	3.30	138.68
390	2019	252,136	51,869,653	42,408,897	940,097	11,409	3,717	4.52	168.20
	2020	259,028	55,593,787	28,657,260	602,602	7,070	4,053	2.73	110.63
	2021	261,971	56,126,373	35,254,273	1,094,887	7,829	4,503	2.99	134.57
	Total	773,135	163,589,813	106,320,430	2,637,586	26,308	4,041	3.40	137.52
420	2019	201,875	48,933,531	41,142,546	470,567	11,772	3,495	5.83	203.80
	2020	209,812	54,144,354	32,829,164	449,959	8,659	3,791	4.13	156.47
	2021	215,072	56,275,116	39,760,772	533,102	9,149	4,346	4.25	184.87
	Total	626,759	159,353,001	113,732,482	1,453,628	29,580	3,845	4.72	181.46
440	2019	156,553	30,553,100	24,785,216	408,092	7,060	3,511	4.51	158.32
	2020	163,502	33,964,484	19,839,381	862,185	5,027	3,947	3.07	121.34
	2021	168,755	35,300,743	24,756,157	510,333	5,510	4,493	3.27	146.70
	Total	488,810	99,818,327	69,380,754	1,780,610	17,597	3,943	3.60	141.94
450	2019	72,428	14,215,742	11,306,076	108,605	3,348	3,377	4.62	156.10
	2020	74,971	16,115,002	10,159,939	209,529	2,713	3,745	3.62	135.52
	2021	76,408	16,645,389	11,898,254	173,405	2,951	4,032	3.86	155.72
	Total	223,807	46,976,133	33,364,269	491,539	9,012	3,702	4.03	149.08

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2019	622,080	101,201,491	84,387,246	1,728,671	22,796	3,702	3.66	135.65
	2020	642,842	111,707,249	66,347,562	1,430,944	17,327	3,829	2.70	103.21
	2021	658,347	114,855,104	82,618,591	2,801,598	18,782	4,399	2.85	125.49
	Total	1,923,269	327,763,844	233,353,399	5,961,213	58,905	3,962	3.06	121.33
470	2019	149,943	22,219,784	18,282,659	295,545	5,230	3,496	3.49	121.93
	2020	154,958	25,104,369	15,788,916	154,047	4,352	3,628	2.81	101.89
	2021	158,589	25,811,753	20,452,839	483,465	4,777	4,282	3.01	128.97
	Total	463,490	73,135,906	54,524,414	933,057	14,359	3,797	3.10	117.64
480	2019	213,451	26,868,857	20,561,135	336,192	5,949	3,456	2.79	96.33
	2020	218,686	29,743,193	16,478,238	233,571	4,556	3,617	2.08	75.35
	2021	223,165	30,243,278	21,041,847	757,717	5,061	4,158	2.27	94.29
	Total	655,302	86,855,328	58,081,220	1,327,480	15,566	3,731	2.38	88.63
490	2019	539,521	74,092,965	60,463,631	1,049,917	17,252	3,505	3.20	112.07
	2020	553,417	81,324,179	48,059,991	1,092,503	12,947	3,712	2.34	86.84
	2021	563,909	82,712,763	57,520,037	1,392,282	14,076	4,086	2.50	102.00
	Total	1,656,847	238,129,907	166,043,659	3,534,702	44,275	3,750	2.67	100.22
Statewide	2019	7,937,596	1,293,573,082	1,044,416,752	18,227,631	296,266	3,525	3.73	131.58
	2020	8,196,454	1,420,593,459	838,065,019	15,831,290	225,050	3,724	2.75	102.25
	2021	8,382,809	1,458,712,588	1,008,478,031	25,318,898	241,461	4,177	2.88	120.30
	Total	24,516,859	4,172,879,129	2,890,959,802	59,377,819	762,777	3,790	3.11	117.92

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2019	71,861	1,846,995	488,482	313,102	415	1,177	0.58	6.80
	2020	73,472	1,755,894	366,234	171,564	305	1,201	0.42	4.98
	2021	74,389	1,757,449	390,261	193,035	305	1,280	0.41	5.25
	Total	219,722	5,360,338	1,244,977	677,701	1,025	1,215	0.47	5.67
120	2019	266,571	6,643,621	2,844,816	1,510,373	2,790	1,020	1.05	10.67
	2020	268,925	6,484,319	2,186,582	1,007,022	2,056	1,064	0.76	8.13
	2021	268,073	6,356,472	2,497,225	931,570	2,156	1,158	0.80	9.32
	Total	803,569	19,484,412	7,528,623	3,448,965	7,002	1,075	0.87	9.37
130	2019	307,734	8,482,694	3,648,874	1,970,519	3,553	1,027	1.15	11.86
	2020	311,305	8,179,286	2,982,275	1,341,322	2,754	1,083	0.88	9.58
	2021	311,119	8,027,078	3,496,239	1,238,981	2,823	1,238	0.91	11.24
	Total	930,158	24,689,058	10,127,388	4,550,822	9,130	1,109	0.98	10.89
140	2019	15,580	630,124	290,776	171,020	313	929	2.01	18.66
	2020	15,605	626,500	282,082	101,667	248	1,137	1.59	18.08
	2021	15,420	611,582	277,924	109,006	234	1,188	1.52	18.02
	Total	46,605	1,868,206	850,782	381,693	795	1,070	1.71	18.26
150	2019	69,293	2,161,012	915,748	526,336	887	1,032	1.28	13.22
	2020	70,633	2,209,143	811,201	338,807	740	1,096	1.05	11.48
	2021	71,098	2,189,950	915,541	315,065	768	1,192	1.08	12.88
	Total	211,024	6,560,105	2,642,490	1,180,208	2,395	1,103	1.13	12.52

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2019	124,359	3,354,058	1,316,414	876,334	1,066	1,235	0.86	10.59
	2020	126,960	3,425,209	906,443	515,210	744	1,218	0.59	7.14
	2021	128,900	3,441,947	1,243,913	492,448	871	1,428	0.68	9.65
	Total	380,219	10,221,214	3,466,770	1,883,992	2,681	1,293	0.71	9.12
180	2019	52,280	1,825,817	470,804	674,713	539	873	1.03	9.01
	2020	53,165	1,924,274	514,256	572,207	472	1,090	0.89	9.67
	2021	53,476	1,950,546	543,587	345,715	440	1,235	0.82	10.17
	Total	158,921	5,700,637	1,528,647	1,592,635	1,451	1,054	0.91	9.62
190	2019	120,953	3,820,839	1,110,473	877,919	921	1,206	0.76	9.18
	2020	124,726	3,829,367	1,098,208	525,151	735	1,494	0.59	8.80
	2021	127,339	3,837,876	1,038,924	438,474	685	1,517	0.54	8.16
	Total	373,018	11,488,082	3,247,605	1,841,544	2,341	1,387	0.63	8.71
200	2019	50,312	1,792,575	643,564	462,694	540	1,192	1.07	12.79
	2020	52,868	1,812,433	709,517	269,008	482	1,472	0.91	13.42
	2021	55,184	1,878,692	691,762	247,091	493	1,403	0.89	12.54
	Total	158,364	5,483,700	2,044,843	978,793	1,515	1,350	0.96	12.91
210	2019	16,504	508,461	160,563	44,940	90	1,784	0.55	9.73
	2020	17,521	512,180	113,697	60,966	70	1,624	0.40	6.49
	2021	18,363	521,969	148,410	25,547	62	2,394	0.34	8.08
	Total	52,388	1,542,610	422,670	131,453	222	1,904	0.42	8.07

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2019	42,694	1,277,300	644,555	321,750	595	1,083	1.39	15.10
	2020	42,977	1,248,815	518,686	183,383	468	1,108	1.09	12.07
	2021	42,335	1,216,407	523,920	137,601	418	1,253	0.99	12.38
	Total	128,006	3,742,522	1,687,161	642,734	1,481	1,139	1.16	13.18
230	2019	57,802	1,776,192	846,944	485,463	967	876	1.67	14.65
	2020	58,221	1,792,376	811,180	331,830	830	977	1.43	13.93
	2021	57,539	1,750,756	879,597	315,671	766	1,148	1.33	15.29
	Total	173,562	5,319,324	2,537,721	1,132,964	2,563	990	1.48	14.62
240	2019	55,573	1,625,452	1,030,894	431,407	912	1,130	1.64	18.55
	2020	55,702	1,608,332	745,232	307,327	684	1,090	1.23	13.38
	2021	55,308	1,567,624	655,776	193,967	594	1,104	1.07	11.86
	Total	166,583	4,801,408	2,431,902	932,701	2,190	1,110	1.31	14.60
250	2019	129,985	5,680,399	1,695,382	2,149,551	2,041	831	1.57	13.04
	2020	131,313	6,115,660	1,457,961	1,517,996	1,589	918	1.21	11.10
	2021	132,098	6,186,809	1,656,356	1,522,553	1,652	1,003	1.25	12.54
	Total	393,396	17,982,868	4,809,699	5,190,100	5,282	911	1.34	12.23
260	2019	381,386	11,598,846	4,719,376	3,047,930	4,206	1,122	1.10	12.37
	2020	391,121	11,939,430	4,205,513	1,810,312	3,276	1,284	0.84	10.75
	2021	396,627	11,955,850	5,094,525	1,993,259	3,630	1,403	0.92	12.84
	Total	1,169,134	35,494,126	14,019,414	6,851,501	11,112	1,262	0.95	11.99

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2019	145,023	4,108,096	1,336,721	871,558	1,087	1,230	0.75	9.22
	2020	147,010	4,128,935	1,033,665	314,922	729	1,418	0.50	7.03
	2021	147,948	4,031,843	1,250,490	498,090	848	1,475	0.57	8.45
	Total	439,981	12,268,874	3,620,876	1,684,570	2,664	1,359	0.61	8.23
280	2019	102,340	4,224,496	1,777,987	1,229,800	1,694	1,050	1.66	17.37
	2020	102,839	4,255,813	1,397,180	643,671	1,197	1,167	1.16	13.59
	2021	101,996	4,142,206	1,554,395	655,909	1,193	1,303	1.17	15.24
	Total	307,175	12,622,515	4,729,562	2,529,380	4,084	1,158	1.33	15.40
290	2019	57,869	2,010,727	716,193	443,344	693	1,033	1.20	12.38
	2020	59,618	1,978,980	612,905	223,782	520	1,179	0.87	10.28
	2021	60,405	1,948,143	670,157	157,765	498	1,346	0.82	11.09
	Total	177,892	5,937,850	1,999,255	824,891	1,711	1,168	0.96	11.24
300	2019	258,781	6,740,224	2,094,014	1,377,776	1,789	1,170	0.69	8.09
	2020	264,180	6,853,319	1,789,084	944,644	1,225	1,460	0.46	6.77
	2021	267,021	6,742,373	1,934,561	975,642	1,366	1,416	0.51	7.24
	Total	789,982	20,335,916	5,817,659	3,298,062	4,380	1,328	0.55	7.36
310	2019	51,964	1,259,797	247,703	216,785	232	1,068	0.45	4.77
	2020	52,934	1,187,628	248,258	189,832	191	1,300	0.36	4.69
	2021	53,348	1,155,705	224,189	221,606	179	1,252	0.34	4.20
	Total	158,246	3,603,130	720,150	628,223	602	1,196	0.38	4.55

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2019	612,121	12,532,811	5,157,944	2,371,083	4,361	1,183	0.71	8.43
	2020	622,797	12,300,663	4,384,692	1,645,346	3,365	1,303	0.54	7.04
	2021	627,977	12,129,142	4,383,879	1,553,316	3,321	1,320	0.53	6.98
	Total	1,862,895	36,962,616	13,926,515	5,569,745	11,047	1,261	0.59	7.48
340	2019	97,020	3,634,061	1,520,435	859,566	1,360	1,118	1.40	15.67
	2020	97,503	3,568,766	1,259,824	573,407	979	1,287	1.00	12.92
	2021	97,874	3,517,488	1,361,633	500,682	1,087	1,253	1.11	13.91
	Total	292,397	10,720,315	4,141,892	1,933,655	3,426	1,209	1.17	14.17
350	2019	316,931	7,802,808	3,087,304	1,466,490	2,447	1,262	0.77	9.74
	2020	320,376	7,832,893	2,376,596	992,246	1,797	1,323	0.56	7.42
	2021	322,369	7,697,567	2,889,507	977,711	1,862	1,552	0.58	8.96
	Total	959,676	23,333,268	8,353,407	3,436,447	6,106	1,368	0.64	8.70
360	2019	116,547	3,079,795	1,394,497	745,082	1,123	1,242	0.96	11.97
	2020	117,406	3,177,340	1,186,091	365,136	853	1,390	0.73	10.10
	2021	117,787	3,124,488	1,385,959	456,389	991	1,399	0.84	11.77
	Total	351,740	9,381,623	3,966,547	1,566,607	2,967	1,337	0.84	11.28
370	2019	266,824	8,572,262	3,883,776	2,104,418	3,034	1,280	1.14	14.56
	2020	269,931	9,025,511	3,344,263	1,410,681	2,286	1,463	0.85	12.39
	2021	270,487	8,897,137	3,165,233	1,137,982	2,194	1,443	0.81	11.70
	Total	807,242	26,494,910	10,393,272	4,653,081	7,514	1,383	0.93	12.88

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2019	60,775	1,644,266	970,691	564,657	842	1,153	1.39	15.97
	2020	61,343	1,648,143	630,531	253,660	564	1,118	0.92	10.28
	2021	61,186	1,617,261	717,645	197,342	600	1,196	0.98	11.73
	Total	183,304	4,909,670	2,318,867	1,015,659	2,006	1,156	1.09	12.65
390	2019	165,858	4,982,189	1,723,784	1,362,818	1,357	1,270	0.82	10.39
	2020	168,566	4,995,274	1,399,351	788,203	976	1,434	0.58	8.30
	2021	170,847	4,940,880	1,587,186	607,156	1,047	1,516	0.61	9.29
	Total	505,271	14,918,343	4,710,321	2,758,177	3,380	1,394	0.67	9.32
420	2019	99,782	6,038,311	2,814,692	1,849,768	2,675	1,052	2.68	28.21
	2020	100,618	6,193,284	2,272,848	1,262,749	2,119	1,073	2.11	22.59
	2021	101,670	6,150,895	2,333,226	913,665	1,976	1,181	1.94	22.95
	Total	302,070	18,382,490	7,420,766	4,026,182	6,770	1,096	2.24	24.57
440	2019	91,958	3,411,419	1,526,029	801,590	1,260	1,211	1.37	16.59
	2020	93,942	3,548,224	1,205,017	602,595	988	1,220	1.05	12.83
	2021	95,529	3,547,738	1,389,965	531,907	1,051	1,323	1.10	14.55
	Total	281,429	10,507,381	4,121,011	1,936,092	3,299	1,249	1.17	14.64
450	2019	40,654	1,244,104	771,040	376,116	650	1,186	1.60	18.97
	2020	41,159	1,243,308	617,492	228,457	504	1,225	1.22	15.00
	2021	41,071	1,221,640	565,615	175,713	475	1,191	1.16	13.77
	Total	122,884	3,709,052	1,954,147	780,286	1,629	1,200	1.33	15.90

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2019	431,053	10,553,714	4,492,357	2,358,263	3,864	1,163	0.90	10.42
	2020	436,841	10,770,985	3,932,413	1,592,535	2,939	1,338	0.67	9.00
	2021	440,349	10,647,242	4,060,048	1,331,269	2,890	1,405	0.66	9.22
	Total	1,308,243	31,971,941	12,484,818	5,282,067	9,693	1,288	0.74	9.54
470	2019	107,603	2,394,335	1,084,753	454,537	966	1,123	0.90	10.08
	2020	109,368	2,484,122	1,078,174	373,638	937	1,151	0.86	9.86
	2021	109,795	2,454,324	1,278,086	284,309	912	1,401	0.83	11.64
	Total	326,766	7,332,781	3,441,013	1,112,484	2,815	1,222	0.86	10.53
480	2019	142,861	2,700,234	1,024,665	544,408	824	1,244	0.58	7.17
	2020	144,755	2,647,714	909,010	288,821	554	1,641	0.38	6.28
	2021	146,081	2,607,651	883,746	301,451	645	1,370	0.44	6.05
	Total	433,697	7,955,599	2,817,421	1,134,680	2,023	1,393	0.47	6.50
490	2019	353,867	8,111,716	2,682,423	1,596,772	1,871	1,434	0.53	7.58
	2020	361,415	8,009,656	2,364,929	1,058,414	1,423	1,662	0.39	6.54
	2021	366,772	7,942,658	2,569,159	1,094,238	1,579	1,627	0.43	7.00
	Total	1,082,054	24,064,030	7,616,511	3,749,424	4,873	1,563	0.45	7.04
Statewide	2019	5,282,718	148,069,750	59,134,673	35,458,882	51,964	1,138	0.98	11.19
	2020	5,367,115	149,313,776	49,751,390	22,806,511	39,599	1,256	0.74	9.27
	2021	5,407,780	147,767,388	54,258,639	21,072,125	40,611	1,336	0.75	10.03
	Total	16,057,613	445,150,914	163,144,702	79,337,518	132,174	1,234	0.82	10.16

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 001		Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim Freq. (2)	Pure Prem.
	Accident Year						Claim Cost		
110	2019		16,185	2,498,152	2,700,149	1,370	1,971	8.46	166.83
	2020		16,126	2,474,223	1,020,188	1,100	927	6.82	63.26
	2021		15,870	2,458,397	1,414,081	1,196	1,182	7.54	89.10
	Total		48,181	7,430,772	5,134,418	3,666	1,401	7.61	106.57
120	2019		76,052	16,340,440	11,330,786	6,753	1,678	8.88	148.99
	2020		74,124	15,090,086	7,809,010	5,365	1,456	7.24	105.35
	2021		72,150	15,092,545	9,688,520	5,650	1,715	7.83	134.28
	Total		222,326	46,523,071	28,828,316	17,768	1,622	7.99	129.67
130	2019		69,998	12,722,225	8,691,209	5,606	1,550	8.01	124.16
	2020		68,932	12,095,428	6,637,967	4,419	1,502	6.41	96.30
	2021		67,637	12,038,852	6,366,389	4,508	1,412	6.66	94.13
	Total		206,567	36,856,505	21,695,565	14,533	1,493	7.04	105.03
140	2019		3,388	558,927	300,895	234	1,286	6.91	88.81
	2020		3,313	518,950	231,954	200	1,160	6.04	70.01
	2021		3,190	505,404	311,165	210	1,482	6.58	97.54
	Total		9,891	1,583,281	844,014	644	1,311	6.51	85.33
150	2019		13,971	2,189,376	1,328,542	975	1,363	6.98	95.09
	2020		13,840	2,176,210	1,053,493	875	1,204	6.32	76.12
	2021		13,592	2,171,334	1,165,715	850	1,371	6.25	85.76
	Total		41,403	6,536,920	3,547,750	2,700	1,314	6.52	85.69

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

H-300

COVERAGE 001	Accident	Earned	Collected		Average	Claim	Claim	Pure
Territory	Year	Car	Earned	Paid	Claims	Cost	Freq. (2)	Prem.
		Years	Premium	Loss				
170	2019	18,978	2,412,335	1,209,552	1,142	1,059	6.02	63.73
	2020	19,322	2,361,387	1,189,004	916	1,298	4.74	61.54
	2021	19,812	2,429,129	1,266,915	992	1,277	5.01	63.95
	Total	58,112	7,202,851	3,665,471	3,050	1,202	5.25	63.08
180	2019	7,915	1,002,715	492,353	441	1,116	5.57	62.21
	2020	7,923	960,891	685,111	434	1,579	5.48	86.47
	2021	8,019	980,259	571,402	435	1,314	5.42	71.26
	Total	23,857	2,943,865	1,748,866	1,310	1,335	5.49	73.31
190	2019	25,815	2,677,652	1,399,562	1,387	1,009	5.37	54.22
	2020	26,606	2,638,930	2,052,761	1,386	1,481	5.21	77.15
	2021	27,466	2,653,366	1,736,446	1,479	1,174	5.38	63.22
	Total	79,887	7,969,948	5,188,769	4,252	1,220	5.32	64.95
200	2019	10,253	1,320,155	607,161	649	936	6.33	59.22
	2020	10,894	1,322,157	1,138,925	622	1,831	5.71	104.55
	2021	11,545	1,403,841	798,423	727	1,098	6.30	69.16
	Total	32,692	4,046,153	2,544,509	1,998	1,274	6.11	77.83
210	2019	3,912	500,499	324,639	223	1,456	5.70	82.99
	2020	4,202	526,752	636,722	236	2,698	5.62	151.53
	2021	4,468	548,749	347,896	244	1,426	5.46	77.86
	Total	12,582	1,576,000	1,309,257	703	1,862	5.59	104.06

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 001	Earned	Collected	Paid	Average	Claim	Claim	Pure
	Accident	Car	Earned					
	Year	Years	Premium		Claims			
220	2019	4,657	863,731	571,804	301	1,900	6.46	122.78
	2020	4,585	837,545	429,243	300	1,431	6.54	93.62
	2021	4,521	841,733	813,226	328	2,479	7.26	179.88
	Total	13,763	2,543,009	1,814,273	929	1,953	6.75	131.82
230	2019	7,416	1,330,691	607,860	519	1,171	7.00	81.97
	2020	7,785	1,359,160	683,514	503	1,359	6.46	87.80
	2021	7,971	1,401,290	836,033	498	1,679	6.25	104.88
	Total	23,172	4,091,141	2,127,407	1,520	1,400	6.56	91.81
240	2019	11,637	1,832,718	1,225,647	836	1,466	7.18	105.32
	2020	11,523	1,809,500	955,041	610	1,566	5.29	82.88
	2021	11,499	1,831,211	1,075,520	670	1,605	5.83	93.53
	Total	34,659	5,473,429	3,256,208	2,116	1,539	6.11	93.95
250	2019	23,396	3,295,531	1,623,974	1,668	974	7.13	69.41
	2020	24,230	3,344,179	1,701,150	1,605	1,060	6.62	70.21
	2021	24,770	3,480,470	1,923,223	1,786	1,077	7.21	77.64
	Total	72,396	10,120,180	5,248,347	5,059	1,037	6.99	72.49
260	2019	101,320	14,261,634	16,213,744	9,267	1,750	9.15	160.03
	2020	102,735	14,380,862	7,714,489	6,762	1,141	6.58	75.09
	2021	103,976	14,773,198	8,299,792	7,312	1,135	7.03	79.82
	Total	308,031	43,415,694	32,228,025	23,341	1,381	7.58	104.63

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 001		Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim Freq. (2)	Pure Prem.
	Accident Year	Claim Cost							
270	2019		35,922	4,258,882	2,621,176	2,612	1,004	7.27	72.97
	2020		35,828	4,149,498	2,504,134	2,336	1,072	6.52	69.89
	2021		35,653	4,068,005	2,818,568	2,550	1,105	7.15	79.06
	Total		107,403	12,476,385	7,943,878	7,498	1,059	6.98	73.96
280	2019		20,324	2,599,776	1,716,696	1,675	1,025	8.24	84.47
	2020		20,226	2,511,916	1,591,064	1,516	1,050	7.50	78.66
	2021		20,117	2,473,281	1,712,286	1,591	1,076	7.91	85.12
	Total		60,667	7,584,973	5,020,046	4,782	1,050	7.88	82.75
290	2019		11,480	1,619,178	976,065	830	1,176	7.23	85.02
	2020		11,531	1,564,143	941,335	717	1,313	6.22	81.64
	2021		11,668	1,582,051	925,498	760	1,218	6.51	79.32
	Total		34,679	4,765,372	2,842,898	2,307	1,232	6.65	81.98
300	2019		56,148	6,282,687	6,081,165	4,775	1,274	8.50	108.31
	2020		56,574	6,194,619	5,452,875	3,796	1,436	6.71	96.38
	2021		56,937	6,082,493	4,109,381	3,849	1,068	6.76	72.17
	Total		169,659	18,559,799	15,643,421	12,420	1,260	7.32	92.21
310	2019		11,228	1,554,776	1,033,378	812	1,273	7.23	92.04
	2020		11,187	1,457,010	904,266	705	1,283	6.30	80.83
	2021		11,285	1,456,131	1,054,994	763	1,383	6.76	93.49
	Total		33,700	4,467,917	2,992,638	2,280	1,313	6.77	88.80

H-302

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
320	2019	241,763	34,947,718	25,152,785	18,170	1,384	7.52	104.04
	2020	240,819	33,786,046	21,585,743	15,041	1,435	6.25	89.63
	2021	239,710	34,278,118	24,353,781	15,857	1,536	6.62	101.60
	Total	722,292	103,011,882	71,092,309	49,068	1,449	6.79	98.43
340	2019	27,593	3,578,158	2,213,054	1,995	1,109	7.23	80.20
	2020	27,105	3,400,492	2,033,296	1,654	1,229	6.10	75.02
	2021	26,758	3,357,247	2,246,653	1,747	1,286	6.53	83.96
	Total	81,456	10,335,897	6,493,003	5,396	1,203	6.62	79.71
350	2019	116,450	13,304,332	9,941,854	8,096	1,228	6.95	85.37
	2020	115,546	13,273,751	7,648,551	6,085	1,257	5.27	66.19
	2021	114,330	13,100,458	7,667,019	6,383	1,201	5.58	67.06
	Total	346,326	39,678,541	25,257,424	20,564	1,228	5.94	72.93
360	2019	46,534	5,404,117	3,398,087	3,314	1,025	7.12	73.02
	2020	46,123	5,337,327	3,194,666	2,891	1,105	6.27	69.26
	2021	45,830	5,307,166	3,613,212	2,939	1,229	6.41	78.84
	Total	138,487	16,048,610	10,205,965	9,144	1,116	6.60	73.70
370	2019	80,997	9,607,703	6,059,876	5,825	1,040	7.19	74.82
	2020	80,916	9,516,982	5,779,785	4,938	1,170	6.10	71.43
	2021	80,466	9,404,186	5,845,307	5,095	1,147	6.33	72.64
	Total	242,379	28,528,871	17,684,968	15,858	1,115	6.54	72.96

H-303

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 001		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claim Cost	Claim Freq. (2)	Pure Prem.	
	Accident Year								
380	2019		13,759	1,816,204	1,307,037	982	1,331	7.14	95.00
	2020		13,676	1,785,024	1,351,058	813	1,662	5.94	98.79
	2021		13,507	1,757,430	1,331,512	824	1,616	6.10	98.58
	Total		40,942	5,358,658	3,989,607	2,619	1,523	6.40	97.45
390	2019		30,850	3,772,544	2,244,310	2,086	1,076	6.76	72.75
	2020		31,438	3,850,648	2,432,646	1,926	1,263	6.13	77.38
	2021		31,988	3,733,775	2,466,993	2,083	1,184	6.51	77.12
	Total		94,276	11,356,967	7,143,949	6,095	1,172	6.47	75.78
420	2019		17,976	2,514,828	1,518,907	1,630	932	9.07	84.50
	2020		18,279	2,623,759	1,845,494	1,488	1,240	8.14	100.96
	2021		18,675	2,696,914	1,679,571	1,536	1,093	8.22	89.94
	Total		54,930	7,835,501	5,043,972	4,654	1,084	8.47	91.83
440	2019		25,697	3,124,081	1,957,444	1,983	987	7.72	76.17
	2020		26,061	3,183,229	2,063,496	1,684	1,225	6.46	79.18
	2021		26,190	3,107,359	1,962,081	1,785	1,099	6.82	74.92
	Total		77,948	9,414,669	5,983,021	5,452	1,097	6.99	76.76
450	2019		14,398	1,677,112	910,015	846	1,076	5.88	63.20
	2020		14,250	1,690,120	958,953	707	1,356	4.96	67.29
	2021		13,906	1,616,263	766,326	699	1,096	5.03	55.11
	Total		42,554	4,983,495	2,635,294	2,252	1,170	5.29	61.93

H-304

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 001		Collected Earned Premium	Paid Loss	Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year	Earned Car Years						
460	2019	143,372	16,158,113	9,822,626	9,337	1,052	6.51	68.51
	2020	144,581	16,309,764	10,207,466	7,862	1,298	5.44	70.60
	2021	146,035	16,333,152	9,814,496	8,340	1,177	5.71	67.21
	Total	433,988	48,801,029	29,844,588	25,539	1,169	5.88	68.77
470	2019	35,211	4,645,871	2,798,582	2,030	1,379	5.77	79.48
	2020	35,219	4,723,355	2,554,741	1,717	1,488	4.88	72.54
	2021	35,161	4,787,584	3,070,331	1,931	1,590	5.49	87.32
	Total	105,591	14,156,810	8,423,654	5,678	1,484	5.38	79.78
480	2019	68,381	9,324,824	6,980,163	4,818	1,449	7.05	102.08
	2020	68,244	9,386,645	6,478,087	4,032	1,607	5.91	94.93
	2021	68,088	9,517,081	6,798,489	4,442	1,531	6.52	99.85
	Total	204,713	28,228,550	20,256,739	13,292	1,524	6.49	98.95
490	2019	151,551	15,622,945	11,744,083	10,073	1,166	6.65	77.49
	2020	154,106	16,352,243	10,285,730	8,980	1,145	5.83	66.74
	2021	155,922	16,603,102	12,309,418	10,058	1,224	6.45	78.95
	Total	461,579	48,578,290	34,339,231	29,111	1,180	6.31	74.40
Statewide	2019	1,544,527	205,620,630	147,105,180	113,260	1,299	7.33	95.24
	2020	1,547,849	202,992,831	123,751,958	94,221	1,313	6.09	79.95
	2021	1,548,712	203,871,574	131,160,662	100,117	1,310	6.46	84.69
	Total	4,641,088	612,485,035	402,017,800	307,598	1,307	6.63	86.62

H-305

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 003		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
110	2019		2,570	384,742	270,111	215	1,256	8.37	105.10
	2020		2,584	386,505	196,455	163	1,205	6.31	76.03
	2021		2,565	394,703	206,849	220	940	8.58	80.64
	Total		7,719	1,165,950	673,415	598	1,126	7.75	87.24
120	2019		5,814	1,174,740	888,224	519	1,711	8.93	152.77
	2020		5,597	1,116,933	533,293	423	1,261	7.56	95.28
	2021		5,353	1,103,440	622,469	412	1,511	7.70	116.28
	Total		16,764	3,395,113	2,043,986	1,354	1,510	8.08	121.93
130	2019		8,593	1,414,341	948,759	611	1,553	7.11	110.41
	2020		8,156	1,320,274	605,094	487	1,242	5.97	74.19
	2021		7,869	1,301,992	761,414	529	1,439	6.72	96.76
	Total		24,618	4,036,607	2,315,267	1,627	1,423	6.61	94.05
140	2019		441	64,763	37,820	32	1,182	7.26	85.76
	2020		412	59,235	10,556	16	660	3.88	25.62
	2021		390	56,372	15,431	19	812	4.87	39.57
	Total		1,243	180,370	63,807	67	952	5.39	51.33
150	2019		1,877	265,321	181,137	127	1,426	6.77	96.50
	2020		1,837	263,984	110,792	111	998	6.04	60.31
	2021		1,776	260,329	185,735	107	1,736	6.02	104.58
	Total		5,490	789,634	477,664	345	1,385	6.28	87.01

H-306

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 003		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
170	2019		4,525	525,213	217,305	237	917	5.24	48.02
	2020		4,393	502,297	213,037	175	1,217	3.98	48.49
	2021		4,265	492,492	202,472	208	973	4.88	47.47
	Total		13,183	1,520,002	632,814	620	1,021	4.70	48.00
180	2019		1,373	176,731	155,004	91	1,703	6.63	112.89
	2020		1,410	174,846	94,082	66	1,425	4.68	66.72
	2021		1,361	173,762	183,788	80	2,297	5.88	135.04
	Total		4,144	525,339	432,874	237	1,826	5.72	104.46
190	2019		4,855	447,305	281,124	225	1,249	4.63	57.90
	2020		4,685	420,779	262,194	218	1,203	4.65	55.96
	2021		4,476	403,921	186,796	182	1,026	4.07	41.73
	Total		14,016	1,272,005	730,114	625	1,168	4.46	52.09
200	2019		1,672	202,802	92,413	91	1,016	5.44	55.27
	2020		1,681	199,284	112,756	88	1,281	5.23	67.08
	2021		1,678	205,122	95,353	76	1,255	4.53	56.83
	Total		5,031	607,208	300,522	255	1,179	5.07	59.73
210	2019		609	69,223	74,597	48	1,554	7.88	122.49
	2020		611	67,960	18,825	27	697	4.42	30.81
	2021		588	66,662	41,408	19	2,179	3.23	70.42
	Total		1,808	203,845	134,830	94	1,434	5.20	74.57

H-307

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGES 003		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
220	2019		936	163,864	66,832	50	1,337	5.34	71.40
	2020		889	154,168	91,343	57	1,603	6.41	102.75
	2021		855	151,042	58,362	46	1,269	5.38	68.26
	Total		2,680	469,074	216,537	153	1,415	5.71	80.80
230	2019		1,423	220,362	121,847	94	1,296	6.61	85.63
	2020		1,375	211,979	79,572	68	1,170	4.95	57.87
	2021		1,323	210,118	110,824	69	1,606	5.22	83.77
	Total		4,121	642,459	312,243	231	1,352	5.61	75.77
240	2019		1,177	175,987	83,066	68	1,222	5.78	70.57
	2020		1,162	175,868	59,887	55	1,089	4.73	51.54
	2021		1,102	167,370	118,704	76	1,562	6.90	107.72
	Total		3,441	519,225	261,657	199	1,315	5.78	76.04
250	2019		5,726	730,372	368,288	435	847	7.60	64.32
	2020		5,595	714,537	312,799	378	828	6.76	55.91
	2021		5,392	704,449	379,637	372	1,021	6.90	70.41
	Total		16,713	2,149,358	1,060,724	1,185	895	7.09	63.47
260	2019		12,964	1,719,463	1,947,490	1,152	1,691	8.89	150.22
	2020		12,685	1,714,064	930,173	862	1,079	6.80	73.33
	2021		12,345	1,709,675	865,624	820	1,056	6.64	70.12
	Total		37,994	5,143,202	3,743,287	2,834	1,321	7.46	98.52

H-308

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

H-309

COVERAGE 003	Accident	Earned	Collected			Average	Claim	Pure
Territory	Year	Car	Earned	Paid	Claims	Claim	Freq. (2)	Prem.
		Years	Premium	Loss		Cost		
270	2019	5,875	616,281	405,931	389	1,044	6.62	69.09
	2020	5,634	584,813	357,479	335	1,067	5.95	63.45
	2021	5,449	564,242	418,996	355	1,180	6.51	76.89
	Total	16,958	1,765,336	1,182,406	1,079	1,096	6.36	69.73
280	2019	3,297	388,742	279,406	261	1,071	7.92	84.75
	2020	3,207	370,498	231,336	222	1,042	6.92	72.13
	2021	3,050	352,046	199,270	227	878	7.44	65.33
	Total	9,554	1,111,286	710,012	710	1,000	7.43	74.32
290	2019	2,069	260,990	162,627	139	1,170	6.72	78.60
	2020	2,055	259,035	180,681	123	1,469	5.99	87.92
	2021	2,010	255,325	155,159	138	1,124	6.87	77.19
	Total	6,134	775,350	498,467	400	1,246	6.52	81.26
300	2019	10,764	1,074,345	1,095,202	809	1,354	7.52	101.75
	2020	10,458	1,026,784	966,328	690	1,400	6.60	92.40
	2021	10,058	986,730	770,261	669	1,151	6.65	76.58
	Total	31,280	3,087,859	2,831,791	2,168	1,306	6.93	90.53
310	2019	2,215	274,179	147,076	139	1,058	6.28	66.40
	2020	2,133	250,743	118,775	96	1,237	4.50	55.68
	2021	2,068	245,344	182,502	126	1,448	6.09	88.25
	Total	6,416	770,266	448,353	361	1,242	5.63	69.88

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

H-310

COVERAGE 003		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
320	2019	20,869	2,856,991	2,010,046	1,541	1,304	7.38	96.32
	2020	20,348	2,794,198	1,743,201	1,286	1,356	6.32	85.67
	2021	19,785	2,784,076	2,012,753	1,350	1,491	6.82	101.73
	Total	61,002	8,435,265	5,766,000	4,177	1,380	6.85	94.52
340	2019	4,132	475,596	342,792	283	1,211	6.85	82.96
	2020	3,916	439,184	244,747	237	1,033	6.05	62.50
	2021	3,725	424,710	273,808	232	1,180	6.23	73.51
	Total	11,773	1,339,490	861,347	752	1,145	6.39	73.16
350	2019	13,069	1,356,068	1,120,368	862	1,300	6.60	85.73
	2020	12,573	1,322,319	809,103	616	1,313	4.90	64.35
	2021	12,019	1,274,506	955,841	671	1,425	5.58	79.53
	Total	37,661	3,952,893	2,885,312	2,149	1,343	5.71	76.61
360	2019	4,938	496,374	305,525	300	1,018	6.08	61.87
	2020	4,658	469,204	469,023	303	1,548	6.50	100.69
	2021	4,452	457,590	244,065	251	972	5.64	54.82
	Total	14,048	1,423,168	1,018,613	854	1,193	6.08	72.51
370	2019	7,749	841,121	476,844	558	855	7.20	61.54
	2020	7,569	830,071	634,686	470	1,350	6.21	83.85
	2021	7,310	807,696	590,664	539	1,096	7.37	80.80
	Total	22,628	2,478,888	1,702,194	1,567	1,086	6.93	75.23

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 003		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
380	2019	1,646	208,793	176,414	122	1,446	7.41	107.18
	2020	1,599	203,671	169,337	103	1,644	6.44	105.90
	2021	1,540	195,403	89,756	100	898	6.49	58.28
	Total	4,785	607,867	435,507	325	1,340	6.79	91.02
390	2019	5,770	612,044	383,591	368	1,042	6.38	66.48
	2020	5,462	586,152	427,045	327	1,306	5.99	78.18
	2021	5,110	543,782	338,387	289	1,171	5.66	66.22
	Total	16,342	1,741,978	1,149,023	984	1,168	6.02	70.31
420	2019	2,574	310,838	186,582	239	781	9.29	72.49
	2020	2,488	321,895	182,638	193	946	7.76	73.41
	2021	2,346	314,652	251,407	197	1,276	8.40	107.16
	Total	7,408	947,385	620,627	629	987	8.49	83.78
440	2019	2,866	304,705	193,576	258	750	9.00	67.54
	2020	2,827	298,953	227,069	215	1,056	7.61	80.32
	2021	2,702	285,348	151,638	196	774	7.25	56.12
	Total	8,395	889,006	572,283	669	855	7.97	68.17
450	2019	1,191	121,774	104,999	80	1,312	6.72	88.16
	2020	1,143	120,707	34,514	46	750	4.02	30.20
	2021	1,134	121,561	72,650	74	982	6.53	64.07
	Total	3,468	364,042	212,163	200	1,061	5.77	61.18

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 003		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
460	2019	16,230	1,552,534	1,015,520	1,003	1,012	6.18	62.57
	2020	16,099	1,558,973	1,102,283	889	1,240	5.52	68.47
	2021	15,818	1,540,056	1,073,024	859	1,249	5.43	67.84
	Total	48,147	4,651,563	3,190,827	2,751	1,160	5.71	66.27
470	2019	2,645	327,661	166,546	150	1,110	5.67	62.97
	2020	2,451	314,747	134,173	89	1,508	3.63	54.74
	2021	2,350	308,788	140,992	124	1,137	5.28	60.00
	Total	7,446	951,196	441,711	363	1,217	4.88	59.32
480	2019	3,291	437,908	393,662	229	1,719	6.96	119.62
	2020	3,183	440,254	284,775	189	1,507	5.94	89.47
	2021	3,109	442,711	346,905	229	1,515	7.37	111.58
	Total	9,583	1,320,873	1,025,342	647	1,585	6.75	107.00
490	2019	11,224	1,069,940	770,964	702	1,098	6.25	68.69
	2020	10,749	1,055,054	571,210	556	1,027	5.17	53.14
	2021	10,458	1,041,470	634,399	594	1,068	5.68	60.66
	Total	32,431	3,166,464	1,976,573	1,852	1,067	5.71	60.95
Statewide	2019	176,969	21,322,113	15,471,688	12,427	1,245	7.02	87.43
	2020	171,624	20,729,968	12,519,261	10,179	1,230	5.93	72.95
	2021	165,831	20,347,485	12,937,343	10,455	1,237	6.30	78.02
	Total	514,424	62,399,566	40,928,292	33,061	1,238	6.43	79.56

H-312

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 010		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2019	12,673	2,058,368	1,579,082	1,041	1,517	8.21	124.60
	2020	13,222	2,141,467	765,918	852	899	6.44	57.93
	2021	13,889	2,255,960	1,015,988	936	1,085	6.74	73.15
	Total	39,784	6,455,795	3,360,988	2,829	1,188	7.11	84.48
120	2019	52,882	12,572,059	8,487,010	4,691	1,809	8.87	160.49
	2020	53,629	12,434,270	6,138,545	4,046	1,517	7.54	114.46
	2021	54,844	12,864,806	7,768,983	4,313	1,801	7.86	141.66
	Total	161,355	37,871,135	22,394,538	13,050	1,716	8.09	138.79
130	2019	71,617	14,140,802	9,777,872	5,726	1,708	8.00	136.53
	2020	72,255	14,072,106	7,491,606	4,720	1,587	6.53	103.68
	2021	73,490	14,285,547	7,209,245	4,794	1,504	6.52	98.10
	Total	217,362	42,498,455	24,478,723	15,240	1,606	7.01	112.62
140	2019	4,070	676,695	302,783	209	1,449	5.14	74.39
	2020	4,079	653,333	391,648	231	1,695	5.66	96.02
	2021	4,099	650,989	337,923	250	1,352	6.10	82.44
	Total	12,248	1,981,017	1,032,354	690	1,496	5.63	84.29
150	2019	16,137	2,595,860	1,371,453	1,000	1,371	6.20	84.99
	2020	16,483	2,673,703	1,182,093	907	1,303	5.50	71.72
	2021	16,792	2,729,012	1,377,137	966	1,426	5.75	82.01
	Total	49,412	7,998,575	3,930,683	2,873	1,368	5.81	79.55

H-313

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 010		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
170	2019		26,303	3,380,585	1,347,735	1,302	1,035	4.95	51.24
	2020		26,660	3,400,685	1,344,908	1,032	1,303	3.87	50.45
	2021		27,118	3,455,869	1,597,215	1,192	1,340	4.40	58.90
	Total		80,081	10,237,139	4,289,858	3,526	1,217	4.40	53.57
180	2019		7,814	966,630	484,760	372	1,303	4.76	62.04
	2020		8,002	992,889	542,611	344	1,577	4.30	67.81
	2021		8,129	1,020,540	425,041	355	1,197	4.37	52.29
	Total		23,945	2,980,059	1,452,412	1,071	1,356	4.47	60.66
190	2019		27,806	2,740,369	1,311,280	1,203	1,090	4.33	47.16
	2020		28,715	2,716,086	2,300,150	1,224	1,879	4.26	80.10
	2021		29,577	2,744,784	1,519,039	1,387	1,095	4.69	51.36
	Total		86,098	8,201,239	5,130,469	3,814	1,345	4.43	59.59
200	2019		11,492	1,427,689	797,119	634	1,257	5.52	69.36
	2020		12,150	1,464,992	1,203,679	589	2,044	4.85	99.07
	2021		12,900	1,542,064	811,315	631	1,286	4.89	62.89
	Total		36,542	4,434,745	2,812,113	1,854	1,517	5.07	76.96
210	2019		3,740	435,283	246,752	187	1,320	5.00	65.98
	2020		4,000	466,651	449,381	170	2,643	4.25	112.35
	2021		4,270	495,960	292,910	227	1,290	5.32	68.60
	Total		12,010	1,397,894	989,043	584	1,694	4.86	82.35

H-314

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 010		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
220	2019		13,142	2,670,076	1,659,468	877	1,892	6.67	126.27
	2020		13,156	2,606,879	1,523,259	774	1,968	5.88	115.78
	2021		13,013	2,587,367	2,001,068	886	2,259	6.81	153.77
	Total		39,311	7,864,322	5,183,795	2,537	2,043	6.45	131.87
230	2019		17,442	2,993,512	1,356,965	947	1,433	5.43	77.80
	2020		17,579	2,968,815	1,207,319	856	1,410	4.87	68.68
	2021		17,705	2,970,758	1,538,243	930	1,654	5.25	86.88
	Total		52,726	8,933,085	4,102,527	2,733	1,501	5.18	77.81
240	2019		13,397	2,264,464	1,194,956	823	1,452	6.14	89.20
	2020		13,373	2,283,302	1,313,191	745	1,763	5.57	98.20
	2021		13,356	2,295,431	1,354,607	755	1,794	5.65	101.42
	Total		40,126	6,843,197	3,862,754	2,323	1,663	5.79	96.27
250	2019		25,770	3,570,665	1,592,888	1,588	1,003	6.16	61.81
	2020		25,665	3,561,229	1,392,239	1,365	1,020	5.32	54.25
	2021		25,528	3,573,242	1,828,821	1,541	1,187	6.04	71.64
	Total		76,963	10,705,136	4,813,948	4,494	1,071	5.84	62.55
260	2019		85,737	12,611,389	13,024,667	6,933	1,879	8.09	151.91
	2020		87,756	13,021,115	6,528,130	5,401	1,209	6.15	74.39
	2021		89,948	13,336,124	7,113,256	5,742	1,239	6.38	79.08
	Total		263,441	38,968,628	26,666,053	18,076	1,475	6.86	101.22

H-315

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 010		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
270	2019		33,278	3,757,509	2,073,078	2,160	960	6.49	62.30
	2020		33,466	3,754,635	2,283,581	1,915	1,192	5.72	68.24
	2021		33,533	3,709,179	2,296,269	2,113	1,087	6.30	68.48
	Total		100,277	11,221,323	6,652,928	6,188	1,075	6.17	66.35
280	2019		19,449	2,437,682	1,314,915	1,333	986	6.85	67.61
	2020		19,604	2,435,326	1,245,892	1,248	998	6.37	63.55
	2021		19,884	2,447,087	1,274,744	1,362	936	6.85	64.11
	Total		58,937	7,320,095	3,835,551	3,943	973	6.69	65.08
290	2019		10,892	1,542,920	943,353	757	1,246	6.95	86.61
	2020		11,182	1,565,282	819,701	677	1,211	6.05	73.31
	2021		11,366	1,559,075	956,936	758	1,262	6.67	84.19
	Total		33,440	4,667,277	2,719,990	2,192	1,241	6.56	81.34
300	2019		54,800	5,929,299	4,607,966	3,975	1,159	7.25	84.09
	2020		55,533	5,954,014	5,177,406	3,450	1,501	6.21	93.23
	2021		55,692	5,829,760	4,017,986	3,508	1,145	6.30	72.15
	Total		166,025	17,713,073	13,803,358	10,933	1,263	6.59	83.14
310	2019		11,049	1,509,708	752,631	711	1,059	6.43	68.12
	2020		11,074	1,448,892	856,245	634	1,351	5.73	77.32
	2021		11,089	1,423,713	783,801	733	1,069	6.61	70.68
	Total		33,212	4,382,313	2,392,677	2,078	1,151	6.26	72.04

H-316

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 010		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
320	2019	131,956	21,143,038	14,435,663	9,407	1,535	7.13	109.40
	2020	135,753	21,522,603	13,038,997	8,431	1,547	6.21	96.05
	2021	140,463	22,348,295	14,890,137	9,317	1,598	6.63	106.01
	Total	408,172	65,013,936	42,364,797	27,155	1,560	6.65	103.79
340	2019	22,854	3,078,612	1,927,666	1,458	1,322	6.38	84.35
	2020	23,334	3,030,687	1,704,228	1,224	1,392	5.25	73.04
	2021	23,901	3,066,187	1,881,181	1,379	1,364	5.77	78.71
	Total	70,089	9,175,486	5,513,075	4,061	1,358	5.79	78.66
350	2019	73,574	8,525,184	6,065,060	4,736	1,281	6.44	82.43
	2020	74,345	8,694,169	5,050,756	3,743	1,349	5.03	67.94
	2021	75,067	8,713,587	5,172,155	4,142	1,249	5.52	68.90
	Total	222,986	25,932,940	16,287,971	12,621	1,291	5.66	73.04
360	2019	24,419	2,944,123	1,652,098	1,567	1,054	6.42	67.66
	2020	25,150	3,022,595	1,818,323	1,481	1,228	5.89	72.30
	2021	25,829	3,082,375	1,926,852	1,508	1,278	5.84	74.60
	Total	75,398	9,049,093	5,397,273	4,556	1,185	6.04	71.58
370	2019	60,532	7,173,560	4,378,426	3,939	1,112	6.51	72.33
	2020	62,108	7,389,505	4,507,577	3,525	1,279	5.68	72.58
	2021	63,173	7,434,042	4,470,392	3,807	1,174	6.03	70.76
	Total	185,813	21,997,107	13,356,395	11,271	1,185	6.07	71.88

H-317

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 010		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claim Cost	Claim Freq. (2)	Pure Prem.	
	Accident Year								
380	2019		13,610	1,891,613	1,223,500	858	1,426	6.30	89.90
	2020		13,775	1,901,211	1,470,065	795	1,849	5.77	106.72
	2021		13,830	1,887,371	1,392,174	789	1,764	5.70	100.66
	Total		41,215	5,680,195	4,085,739	2,442	1,673	5.93	99.13
390	2019		38,856	4,548,382	2,369,249	2,270	1,044	5.84	60.98
	2020		39,182	4,657,247	3,029,380	2,133	1,420	5.44	77.32
	2021		38,910	4,473,070	2,620,726	2,181	1,202	5.61	67.35
	Total		116,948	13,678,699	8,019,355	6,584	1,218	5.63	68.57
420	2019		19,629	2,665,849	1,272,123	1,426	892	7.26	64.81
	2020		19,583	2,758,827	1,738,539	1,367	1,272	6.98	88.78
	2021		19,695	2,756,155	1,665,382	1,402	1,188	7.12	84.56
	Total		58,907	8,180,831	4,676,044	4,195	1,115	7.12	79.38
440	2019		22,083	2,691,209	1,538,596	1,489	1,033	6.74	69.67
	2020		22,479	2,743,982	1,547,819	1,363	1,136	6.06	68.86
	2021		22,740	2,685,797	1,551,741	1,475	1,052	6.49	68.24
	Total		67,302	8,120,988	4,638,156	4,327	1,072	6.43	68.92
450	2019		9,891	1,175,731	635,166	548	1,159	5.54	64.22
	2020		9,841	1,186,048	664,496	449	1,480	4.56	67.52
	2021		9,823	1,160,988	594,495	485	1,226	4.94	60.52
	Total		29,555	3,522,767	1,894,157	1,482	1,278	5.01	64.09

H-318

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 010		Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year	Earned Car Years						
460	2019	99,658	11,607,030	6,579,085	6,037	1,090	6.06	66.02
	2020	101,898	11,916,076	6,826,985	5,331	1,281	5.23	67.00
	2021	103,999	12,018,610	7,406,483	5,756	1,287	5.53	71.22
	Total	305,555	35,541,716	20,812,553	17,124	1,215	5.60	68.11
470	2019	23,549	3,283,302	1,944,214	1,268	1,533	5.38	82.56
	2020	24,118	3,473,297	1,910,335	1,150	1,661	4.77	79.21
	2021	24,609	3,561,922	1,875,527	1,240	1,513	5.04	76.21
	Total	72,276	10,318,521	5,730,076	3,658	1,566	5.06	79.28
480	2019	26,365	3,900,861	2,708,776	1,825	1,484	6.92	102.74
	2020	26,875	4,106,843	2,680,892	1,638	1,637	6.09	99.75
	2021	27,774	4,280,829	2,725,366	1,810	1,506	6.52	98.13
	Total	81,014	12,288,533	8,115,034	5,273	1,539	6.51	100.17
490	2019	60,597	6,603,173	4,136,011	3,563	1,161	5.88	68.25
	2020	61,997	7,008,321	3,684,820	3,188	1,156	5.14	59.44
	2021	63,676	7,197,913	4,559,759	3,802	1,199	5.97	71.61
	Total	186,270	20,809,407	12,380,590	10,553	1,173	5.67	66.47
Statewide	2019	1,147,063	161,513,231	105,092,366	76,860	1,367	6.70	91.62
	2020	1,168,021	164,027,082	93,830,714	66,998	1,401	5.74	80.33
	2021	1,189,711	166,444,408	98,252,897	72,472	1,356	6.09	82.59
	Total	3,504,795	491,984,721	297,175,977	216,330	1,374	6.17	84.79

H-319

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 055		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claim Cost	Claim Freq. (2)	Pure Prem.	
	Accident Year								
110	2019		10,258	1,562,943	1,435,627	742	1,935	7.23	139.95
	2020		10,767	1,690,277	613,656	544	1,128	5.05	56.99
	2021		11,225	1,769,680	793,317	693	1,145	6.17	70.67
	Total		32,250	5,022,900	2,842,600	1,979	1,436	6.14	88.14
120	2019		33,511	7,980,302	5,253,106	2,555	2,056	7.62	156.76
	2020		34,881	8,261,714	4,593,252	2,344	1,960	6.72	131.68
	2021		36,268	8,655,538	5,464,957	2,581	2,117	7.12	150.68
	Total		104,660	24,897,554	15,311,315	7,480	2,047	7.15	146.30
130	2019		42,263	8,505,552	5,804,091	2,825	2,055	6.68	137.33
	2020		43,796	8,879,324	4,509,305	2,530	1,782	5.78	102.96
	2021		45,829	9,321,418	5,103,611	2,710	1,883	5.91	111.36
	Total		131,888	26,706,294	15,417,007	8,065	1,912	6.12	116.89
140	2019		2,535	445,296	268,137	149	1,800	5.88	105.77
	2020		2,573	441,743	210,261	130	1,617	5.05	81.72
	2021		2,607	445,495	196,745	124	1,587	4.76	75.47
	Total		7,715	1,332,534	675,143	403	1,675	5.22	87.51
150	2019		13,564	2,185,649	1,103,126	720	1,532	5.31	81.33
	2020		13,909	2,314,823	1,200,327	710	1,691	5.10	86.30
	2021		14,459	2,432,907	1,319,471	737	1,790	5.10	91.26
	Total		41,932	6,933,379	3,622,924	2,167	1,672	5.17	86.40

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 055		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
170	2019		20,786	2,625,308	1,124,223	907	1,239	4.36	54.09
	2020		21,351	2,699,344	1,259,993	820	1,537	3.84	59.01
	2021		22,238	2,798,867	1,400,445	853	1,642	3.84	62.98
	Total		64,375	8,123,519	3,784,661	2,580	1,467	4.01	58.79
180	2019		10,265	1,270,854	646,923	426	1,519	4.15	63.02
	2020		10,529	1,309,319	856,833	447	1,917	4.25	81.38
	2021		10,694	1,338,838	753,802	410	1,839	3.83	70.49
	Total		31,488	3,919,011	2,257,558	1,283	1,760	4.07	71.70
190	2019		21,703	1,998,899	1,010,869	758	1,334	3.49	46.58
	2020		22,131	2,008,507	1,274,530	798	1,597	3.61	57.59
	2021		22,528	2,013,897	1,230,951	860	1,431	3.82	54.64
	Total		66,362	6,021,303	3,516,350	2,416	1,455	3.64	52.99
200	2019		8,436	1,030,667	577,071	403	1,432	4.78	68.41
	2020		8,845	1,076,332	836,354	406	2,060	4.59	94.56
	2021		9,476	1,148,387	449,816	375	1,200	3.96	47.47
	Total		26,757	3,255,386	1,863,241	1,184	1,574	4.43	69.64
210	2019		2,696	301,022	245,661	121	2,030	4.49	91.12
	2020		2,840	316,908	291,814	108	2,702	3.80	102.75
	2021		2,997	327,310	181,845	138	1,318	4.60	60.68
	Total		8,533	945,240	719,320	367	1,960	4.30	84.30

H-321

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 055		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
220	2019		6,653	1,495,732	891,656	430	2,074	6.46	134.02
	2020		6,955	1,569,654	940,929	400	2,352	5.75	135.29
	2021		7,267	1,625,488	1,261,927	482	2,618	6.63	173.65
	Total		20,875	4,690,874	3,094,512	1,312	2,359	6.29	148.24
230	2019		8,364	1,377,203	742,862	450	1,651	5.38	88.82
	2020		8,673	1,464,231	864,989	418	2,069	4.82	99.73
	2021		8,996	1,538,462	765,331	406	1,885	4.51	85.07
	Total		26,033	4,379,896	2,373,182	1,274	1,863	4.89	91.16
240	2019		8,565	1,526,776	852,232	466	1,829	5.44	99.50
	2020		8,697	1,587,778	772,767	402	1,922	4.62	88.85
	2021		9,001	1,655,351	957,070	430	2,226	4.78	106.33
	Total		26,263	4,769,905	2,582,069	1,298	1,989	4.94	98.32
250	2019		28,540	3,717,627	1,870,439	1,542	1,213	5.40	65.54
	2020		28,881	3,859,477	1,702,385	1,336	1,274	4.63	58.94
	2021		28,994	3,931,523	1,976,182	1,531	1,291	5.28	68.16
	Total		86,415	11,508,627	5,549,006	4,409	1,259	5.10	64.21
260	2019		55,589	8,015,672	7,971,028	3,925	2,031	7.06	143.39
	2020		57,071	8,555,069	3,989,478	2,905	1,373	5.09	69.90
	2021		58,490	8,877,699	4,629,522	3,318	1,395	5.67	79.15
	Total		171,150	25,448,440	16,590,028	10,148	1,635	5.93	96.93

H-322

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 055		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claim Cost	Claim Freq. (2)	Pure Prem.	
	Accident Year								
270	2019		23,905	2,550,324	1,580,379	1,388	1,139	5.81	66.11
	2020		23,770	2,549,304	1,472,024	1,122	1,312	4.72	61.93
	2021		23,687	2,528,292	1,738,685	1,333	1,304	5.63	73.40
	Total		71,362	7,627,920	4,791,088	3,843	1,247	5.39	67.14
280	2019		17,912	2,165,396	1,150,276	965	1,192	5.39	64.22
	2020		17,911	2,184,129	1,072,193	842	1,273	4.70	59.86
	2021		17,903	2,157,309	1,073,525	1,014	1,059	5.66	59.96
	Total		53,726	6,506,834	3,295,994	2,821	1,168	5.25	61.35
290	2019		9,884	1,410,537	805,130	567	1,420	5.74	81.46
	2020		10,008	1,441,177	623,550	472	1,321	4.72	62.31
	2021		10,094	1,433,251	776,868	571	1,361	5.66	76.96
	Total		29,986	4,284,965	2,205,548	1,610	1,370	5.37	73.55
300	2019		46,995	4,697,636	3,523,777	2,706	1,302	5.76	74.98
	2020		47,411	4,752,513	3,623,969	2,312	1,567	4.88	76.44
	2021		47,837	4,718,413	3,150,214	2,531	1,245	5.29	65.85
	Total		142,243	14,168,562	10,297,960	7,549	1,364	5.31	72.40
310	2019		9,097	1,134,481	645,939	528	1,223	5.80	71.01
	2020		9,075	1,105,180	568,287	416	1,366	4.58	62.62
	2021		9,175	1,102,352	793,082	545	1,455	5.94	86.44
	Total		27,347	3,342,013	2,007,308	1,489	1,348	5.44	73.40

H-323

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 055		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claim Cost	Claim Freq. (2)	Pure Prem.	
	Accident Year								
320	2019		63,028	9,646,312	6,281,221	3,722	1,688	5.91	99.66
	2020		64,718	10,083,619	5,560,371	3,322	1,674	5.13	85.92
	2021		66,645	10,549,171	6,928,267	3,894	1,779	5.84	103.96
	Total		194,391	30,279,102	18,769,859	10,938	1,716	5.63	96.56
340	2019		15,566	2,027,100	1,116,243	816	1,368	5.24	71.71
	2020		15,820	2,055,082	1,031,847	665	1,552	4.20	65.22
	2021		16,064	2,057,721	1,238,439	804	1,540	5.00	77.09
	Total		47,450	6,139,903	3,386,529	2,285	1,482	4.82	71.37
350	2019		41,330	4,606,923	3,116,107	2,091	1,490	5.06	75.40
	2020		41,716	4,824,315	2,515,917	1,641	1,533	3.93	60.31
	2021		42,684	4,927,767	2,917,161	1,955	1,492	4.58	68.34
	Total		125,730	14,359,005	8,549,185	5,687	1,503	4.52	68.00
360	2019		11,788	1,412,849	885,374	546	1,622	4.63	75.11
	2020		12,024	1,478,438	707,922	542	1,306	4.51	58.88
	2021		12,457	1,526,176	806,400	588	1,371	4.72	64.73
	Total		36,269	4,417,463	2,399,696	1,676	1,432	4.62	66.16
370	2019		36,737	4,265,817	2,228,085	1,841	1,210	5.01	60.65
	2020		37,148	4,385,268	2,455,926	1,722	1,426	4.64	66.11
	2021		37,635	4,432,664	2,500,563	1,870	1,337	4.97	66.44
	Total		111,520	13,083,749	7,184,574	5,433	1,322	4.87	64.42

H-324

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 055		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claim Cost	Claim Freq. (2)	Pure Prem.	
	Accident Year								
380	2019		7,340	1,030,457	705,921	387	1,824	5.27	96.17
	2020		7,418	1,039,853	640,000	333	1,922	4.49	86.28
	2021		7,520	1,020,705	739,929	323	2,291	4.30	98.39
	Total		22,278	3,091,015	2,085,850	1,043	2,000	4.68	93.63
390	2019		30,186	3,208,323	1,666,837	1,458	1,143	4.83	55.22
	2020		30,007	3,290,616	2,177,820	1,406	1,549	4.69	72.58
	2021		29,854	3,243,227	1,914,222	1,488	1,286	4.98	64.12
	Total		90,047	9,742,166	5,758,879	4,352	1,323	4.83	63.95
420	2019		20,556	2,714,345	1,508,883	1,267	1,191	6.16	73.40
	2020		20,228	2,792,952	1,541,704	1,125	1,370	5.56	76.22
	2021		19,995	2,734,695	1,437,706	1,118	1,286	5.59	71.90
	Total		60,779	8,241,992	4,488,293	3,510	1,279	5.78	73.85
440	2019		16,253	1,895,061	1,071,787	952	1,126	5.86	65.94
	2020		16,477	1,965,694	989,397	786	1,259	4.77	60.05
	2021		16,618	1,933,944	1,297,242	938	1,383	5.64	78.06
	Total		49,348	5,794,699	3,358,426	2,676	1,255	5.42	68.06
450	2019		6,258	750,984	363,201	298	1,219	4.76	58.04
	2020		6,315	788,185	430,418	277	1,554	4.39	68.16
	2021		6,417	781,975	444,100	244	1,820	3.80	69.21
	Total		18,990	2,321,144	1,237,719	819	1,511	4.31	65.18

H-325

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 055		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
460	2019		51,615	5,778,534	3,136,659	2,648	1,185	5.13	60.77
	2020		52,346	5,962,913	3,439,752	2,304	1,493	4.40	65.71
	2021		53,146	6,002,658	3,056,138	2,523	1,211	4.75	57.50
	Total		157,107	17,744,105	9,632,549	7,475	1,289	4.76	61.31
470	2019		12,451	1,823,462	981,271	587	1,672	4.71	78.81
	2020		12,687	1,927,950	1,228,992	555	2,214	4.37	96.87
	2021		13,137	1,997,731	1,036,705	605	1,714	4.61	78.91
	Total		38,275	5,749,143	3,246,968	1,747	1,859	4.56	84.83
480	2019		12,939	1,778,924	1,053,727	664	1,587	5.13	81.44
	2020		13,110	1,920,821	1,185,845	642	1,847	4.90	90.45
	2021		13,478	1,984,724	1,626,303	764	2,129	5.67	120.66
	Total		39,527	5,684,469	3,865,875	2,070	1,868	5.24	97.80
490	2019		42,828	4,232,363	2,468,352	1,901	1,298	4.44	57.63
	2020		43,676	4,560,751	2,520,039	1,759	1,433	4.03	57.70
	2021		44,915	4,711,557	2,838,676	2,158	1,315	4.80	63.20
	Total		131,419	13,504,671	7,827,067	5,818	1,345	4.43	59.56
Statewide	2019		750,396	101,169,330	64,086,220	41,751	1,535	5.56	85.40
	2020		763,764	105,143,260	57,702,846	36,541	1,579	4.78	75.55
	2021		780,330	107,725,192	62,799,217	40,914	1,535	5.24	80.48
	Total		2,294,490	314,037,782	184,588,283	119,206	1,548	5.20	80.45

H-326

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2019	26,352	3,739,016	3,111,520	1,231	2,528	4.67	118.08
	2020	28,561	4,196,914	1,984,685	1,024	1,938	3.59	69.49
	2021	31,026	4,629,189	1,959,171	1,207	1,623	3.89	63.15
	Total	85,939	12,565,119	7,055,376	3,462	2,038	4.03	82.10
120	2019	64,484	15,660,401	9,916,249	4,174	2,376	6.47	153.78
	2020	71,862	17,534,851	9,699,724	3,908	2,482	5.44	134.98
	2021	79,690	19,826,165	12,072,969	4,451	2,712	5.59	151.50
	Total	216,036	53,021,417	31,688,942	12,533	2,528	5.80	146.68
130	2019	77,898	15,282,799	9,658,579	4,315	2,238	5.54	123.99
	2020	85,760	17,350,131	9,931,715	4,073	2,438	4.75	115.81
	2021	94,823	19,471,396	11,194,977	4,347	2,575	4.58	118.06
	Total	258,481	52,104,326	30,785,271	12,735	2,417	4.93	119.10
140	2019	5,324	915,806	474,562	237	2,002	4.45	89.14
	2020	6,101	1,051,271	514,508	241	2,135	3.95	84.33
	2021	6,842	1,179,085	705,971	270	2,615	3.95	103.18
	Total	18,267	3,146,162	1,695,041	748	2,266	4.09	92.79
150	2019	28,063	4,421,500	2,348,952	1,203	1,953	4.29	83.70
	2020	30,353	5,037,278	2,208,993	1,131	1,953	3.73	72.78
	2021	33,414	5,573,736	3,300,512	1,425	2,316	4.26	98.78
	Total	91,830	15,032,514	7,858,457	3,759	2,091	4.09	85.58

H-327

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGES 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
170	2019	55,414	6,621,550	3,108,029	1,820	1,708	3.28	56.09
	2020	58,448	7,031,615	3,224,405	1,566	2,059	2.68	55.17
	2021	61,603	7,443,383	3,452,623	1,771	1,950	2.87	56.05
	Total	175,465	21,096,548	9,785,057	5,157	1,897	2.94	55.77
180	2019	45,191	5,532,921	2,964,902	1,361	2,178	3.01	65.61
	2020	45,810	5,690,350	3,002,919	1,270	2,365	2.77	65.55
	2021	46,637	5,774,559	3,459,977	1,292	2,678	2.77	74.19
	Total	137,638	16,997,830	9,427,798	3,923	2,403	2.85	68.50
190	2019	59,217	5,149,345	2,445,826	1,446	1,691	2.44	41.30
	2020	63,087	5,449,251	3,756,296	1,563	2,403	2.48	59.54
	2021	67,005	5,690,426	3,041,868	1,666	1,826	2.49	45.40
	Total	189,309	16,289,022	9,243,990	4,675	1,977	2.47	48.83
200	2019	24,633	2,942,938	1,543,598	764	2,020	3.10	62.66
	2020	27,130	3,278,892	1,840,947	800	2,301	2.95	67.86
	2021	29,656	3,580,546	2,111,538	959	2,202	3.23	71.20
	Total	81,419	9,802,376	5,496,083	2,523	2,178	3.10	67.50
210	2019	6,009	629,023	361,095	206	1,753	3.43	60.09
	2020	6,616	691,019	698,410	195	3,582	2.95	105.56
	2021	7,113	743,664	486,949	221	2,203	3.11	68.46
	Total	19,738	2,063,706	1,546,454	622	2,486	3.15	78.35

H-328

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
220	2019	10,485	2,328,339	1,469,999	661	2,224	6.30	140.20
	2020	11,718	2,675,412	1,632,667	625	2,612	5.33	139.33
	2021	12,829	2,948,044	2,505,431	800	3,132	6.24	195.29
	Total	35,032	7,951,795	5,608,097	2,086	2,688	5.95	160.08
230	2019	17,366	2,939,573	1,241,519	741	1,675	4.27	71.49
	2020	19,439	3,417,893	1,852,009	763	2,427	3.93	95.27
	2021	21,718	3,827,705	2,269,564	840	2,702	3.87	104.50
	Total	58,523	10,185,171	5,363,092	2,344	2,288	4.01	91.64
240	2019	16,005	2,855,181	1,834,689	881	2,083	5.50	114.63
	2020	17,795	3,295,160	2,296,887	848	2,709	4.77	129.07
	2021	19,454	3,629,106	2,332,862	863	2,703	4.44	119.92
	Total	53,254	9,779,447	6,464,438	2,592	2,494	4.87	121.39
250	2019	94,695	11,633,352	5,846,053	3,579	1,633	3.78	61.74
	2020	99,332	12,665,127	6,210,075	3,424	1,814	3.45	62.52
	2021	104,555	13,581,504	7,458,036	4,040	1,846	3.86	71.33
	Total	298,582	37,879,983	19,514,164	11,043	1,767	3.70	65.36
260	2019	140,597	19,333,292	19,036,634	7,410	2,569	5.27	135.40
	2020	152,894	22,029,854	9,973,439	5,452	1,829	3.57	65.23
	2021	165,812	24,211,646	12,436,880	6,328	1,965	3.82	75.01
	Total	459,303	65,574,792	41,446,953	19,190	2,160	4.18	90.24

H-329

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 726		Earned	Collected	Paid	Average	Claim	Pure
	Accident Year	Car Years	Car Premium	Earned Premium	Loss	Claim Cost	Freq. (2)	Prem.
270	2019	62,542	6,173,413	3,453,288	2,294	1,505	3.67	55.22
	2020	65,732	6,553,821	3,512,715	2,069	1,698	3.15	53.44
	2021	68,316	6,761,599	3,980,695	2,501	1,592	3.66	58.27
	Total	196,590	19,488,833	10,946,698	6,864	1,595	3.49	55.68
280	2019	54,852	6,325,833	3,147,536	1,977	1,592	3.60	57.38
	2020	58,550	6,766,017	3,393,444	1,877	1,808	3.21	57.96
	2021	61,930	7,079,758	3,824,744	2,191	1,746	3.54	61.76
	Total	175,332	20,171,608	10,365,724	6,045	1,715	3.45	59.12
290	2019	28,218	3,832,961	1,902,892	1,066	1,785	3.78	67.44
	2020	30,783	4,210,358	1,952,176	1,056	1,849	3.43	63.42
	2021	33,238	4,474,404	2,492,771	1,167	2,136	3.51	75.00
	Total	92,239	12,517,723	6,347,839	3,289	1,930	3.57	68.82
300	2019	127,606	11,892,480	7,763,243	4,890	1,588	3.83	60.84
	2020	135,076	12,611,845	9,897,173	4,798	2,063	3.55	73.27
	2021	140,892	12,930,203	8,428,131	5,020	1,679	3.56	59.82
	Total	403,574	37,434,528	26,088,547	14,708	1,774	3.64	64.64
310	2019	22,667	2,602,798	1,253,218	887	1,413	3.91	55.29
	2020	23,845	2,692,894	1,479,322	818	1,808	3.43	62.04
	2021	24,554	2,744,469	1,419,711	930	1,527	3.79	57.82
	Total	71,066	8,040,161	4,152,251	2,635	1,576	3.71	58.43

H-330

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
320	2019	133,559	20,516,839	12,797,415	6,399	2,000	4.79	95.82
	2020	147,534	23,236,376	13,548,764	6,109	2,218	4.14	91.83
	2021	161,387	25,794,599	16,488,985	7,148	2,307	4.43	102.17
	Total	442,480	69,547,814	42,835,164	19,656	2,179	4.44	96.81
340	2019	40,564	5,268,421	3,032,437	1,675	1,810	4.13	74.76
	2020	44,163	5,695,997	2,736,393	1,364	2,006	3.09	61.96
	2021	48,131	6,185,078	3,985,616	1,660	2,401	3.45	82.81
	Total	132,858	17,149,496	9,754,446	4,699	2,076	3.54	73.42
350	2019	98,341	10,589,513	6,467,591	3,628	1,783	3.69	65.77
	2020	105,715	11,735,086	6,245,546	3,156	1,979	2.99	59.08
	2021	112,894	12,581,844	7,351,489	3,615	2,034	3.20	65.12
	Total	316,950	34,906,443	20,064,626	10,399	1,929	3.28	63.31
360	2019	28,913	3,479,327	1,567,412	982	1,596	3.40	54.21
	2020	31,852	3,935,402	2,133,719	1,035	2,062	3.25	66.99
	2021	35,010	4,301,942	2,679,820	1,155	2,320	3.30	76.54
	Total	95,775	11,716,671	6,380,951	3,172	2,012	3.31	66.62
370	2019	94,926	10,599,844	4,791,211	3,314	1,446	3.49	50.47
	2020	103,011	11,814,819	6,051,591	3,255	1,859	3.16	58.75
	2021	111,067	12,639,665	7,063,660	3,606	1,959	3.25	63.60
	Total	309,004	35,054,328	17,906,462	10,175	1,760	3.29	57.95

H-331

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
380	2019	19,080	2,745,082	1,498,574	707	2,120	3.71	78.54
	2020	20,638	2,966,269	1,896,992	724	2,620	3.51	91.92
	2021	22,491	3,111,217	2,218,220	810	2,739	3.60	98.63
	Total	62,209	8,822,568	5,613,786	2,241	2,505	3.60	90.24
390	2019	87,701	8,569,497	4,419,349	2,905	1,521	3.31	50.39
	2020	91,610	9,178,540	5,568,050	2,857	1,949	3.12	60.78
	2021	94,405	9,352,051	5,913,666	3,134	1,887	3.32	62.64
	Total	273,716	27,100,088	15,901,065	8,896	1,787	3.25	58.09
420	2019	71,670	8,984,821	4,467,028	2,837	1,575	3.96	62.33
	2020	77,004	10,140,956	5,444,411	2,711	2,008	3.52	70.70
	2021	82,263	10,688,787	6,293,656	2,887	2,180	3.51	76.51
	Total	230,937	29,814,564	16,205,095	8,435	1,921	3.65	70.17
440	2019	48,117	5,330,639	2,823,951	1,824	1,548	3.79	58.69
	2020	51,914	5,893,566	3,717,950	1,759	2,114	3.39	71.62
	2021	56,063	6,226,779	3,155,706	1,910	1,652	3.41	56.29
	Total	156,094	17,450,984	9,697,607	5,493	1,765	3.52	62.13
450	2019	17,055	1,992,780	850,624	518	1,642	3.04	49.88
	2020	18,896	2,263,365	1,313,881	565	2,325	2.99	69.53
	2021	20,497	2,409,958	1,312,625	628	2,090	3.06	64.04
	Total	56,448	6,666,103	3,477,130	1,711	2,032	3.03	61.60

H-332

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 726		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
460	2019	129,469	13,897,008	7,156,204	4,504	1,589	3.48	55.27
	2020	139,315	15,243,702	8,406,463	4,340	1,937	3.12	60.34
	2021	149,966	16,271,045	9,058,397	4,974	1,821	3.32	60.40
	Total	418,750	45,411,755	24,621,064	13,818	1,782	3.30	58.80
470	2019	24,622	3,561,174	1,756,036	889	1,975	3.61	71.32
	2020	27,307	4,147,036	2,364,643	967	2,445	3.54	86.59
	2021	29,939	4,534,942	2,459,101	1,057	2,326	3.53	82.14
	Total	81,868	12,243,152	6,579,780	2,913	2,259	3.56	80.37
480	2019	27,839	3,764,516	2,491,437	1,139	2,187	4.09	89.49
	2020	30,372	4,435,767	2,803,877	1,147	2,445	3.78	92.32
	2021	33,065	4,867,990	3,081,906	1,298	2,374	3.93	93.21
	Total	91,276	13,068,273	8,377,220	3,584	2,337	3.93	91.78
490	2019	98,998	9,147,184	5,602,231	2,916	1,921	2.95	56.59
	2020	104,951	10,203,999	5,505,537	2,916	1,888	2.78	52.46
	2021	110,561	10,817,343	7,174,488	3,560	2,015	3.22	64.89
	Total	314,510	30,168,526	18,282,256	9,392	1,947	2.99	58.13
Statewide	2019	1,888,472	239,259,166	142,603,883	75,380	1,892	3.99	75.51
	2020	2,033,174	265,120,833	146,800,326	70,406	2,085	3.46	72.20
	2021	2,178,846	285,883,827	167,172,715	79,731	2,097	3.66	76.73
	Total	6,100,492	790,263,826	456,576,924	225,517	2,025	3.70	74.84

H-333

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2019	4,760	649,978	510,910	160	3,193	3.36	107.33
	2020	5,454	809,969	313,588	146	2,148	2.68	57.50
	2021	6,255	938,536	410,006	178	2,303	2.85	65.55
	Total	16,469	2,398,483	1,234,504	484	2,551	2.94	74.96
120	2019	9,818	2,384,712	1,287,818	471	2,734	4.80	131.17
	2020	11,992	3,130,143	1,238,628	442	2,802	3.69	103.29
	2021	13,690	3,718,878	2,098,577	618	3,396	4.51	153.29
	Total	35,500	9,233,733	4,625,023	1,531	3,021	4.31	130.28
130	2019	11,334	2,200,100	1,146,311	450	2,547	3.97	101.14
	2020	13,823	2,950,057	1,111,786	469	2,371	3.39	80.43
	2021	15,382	3,360,558	1,520,721	509	2,988	3.31	98.86
	Total	40,539	8,510,715	3,778,818	1,428	2,646	3.52	93.21
140	2019	805	137,479	47,797	29	1,648	3.60	59.38
	2020	974	179,667	60,937	26	2,344	2.67	62.56
	2021	1,096	210,979	87,292	30	2,910	2.74	79.65
	Total	2,875	528,125	196,026	85	2,306	2.96	68.18
150	2019	4,419	663,112	338,320	123	2,751	2.78	76.56
	2020	5,279	866,298	380,842	167	2,280	3.16	72.14
	2021	5,917	1,000,283	380,652	153	2,488	2.59	64.33
	Total	15,615	2,529,693	1,099,814	443	2,483	2.84	70.43

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
170	2019	9,835	1,114,283	301,084	212	1,420	2.16	30.61
	2020	11,114	1,331,557	447,832	210	2,133	1.89	40.29
	2021	12,390	1,503,097	756,353	262	2,887	2.11	61.05
	Total	33,339	3,948,937	1,505,269	684	2,201	2.05	45.15
180	2019	9,113	1,133,744	389,782	205	1,901	2.25	42.77
	2020	10,323	1,349,282	785,208	240	3,272	2.32	76.06
	2021	11,161	1,481,024	849,858	213	3,990	1.91	76.15
	Total	30,597	3,964,050	2,024,848	658	3,077	2.15	66.18
190	2019	11,356	899,400	361,433	187	1,933	1.65	31.83
	2020	12,738	1,044,803	750,020	241	3,112	1.89	58.88
	2021	14,000	1,165,423	509,385	225	2,264	1.61	36.38
	Total	38,094	3,109,626	1,620,838	653	2,482	1.71	42.55
200	2019	3,807	424,080	190,561	98	1,945	2.57	50.06
	2020	4,512	544,535	301,403	106	2,843	2.35	66.80
	2021	5,216	639,669	306,214	119	2,573	2.28	58.71
	Total	13,535	1,608,284	798,178	323	2,471	2.39	58.97
210	2019	1,245	126,058	71,707	34	2,109	2.73	57.60
	2020	1,392	154,588	325,580	43	7,572	3.09	233.89
	2021	1,487	164,161	74,547	35	2,130	2.35	50.13
	Total	4,124	444,807	471,834	112	4,213	2.72	114.41

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
220	2019	1,553	343,299	188,141	52	3,618	3.35	121.15
	2020	1,861	443,423	135,890	62	2,192	3.33	73.02
	2021	2,128	532,248	391,848	99	3,958	4.65	184.14
	Total	5,542	1,318,970	715,879	213	3,361	3.84	129.17
230	2019	2,161	368,510	129,148	70	1,845	3.24	59.76
	2020	2,684	498,058	309,145	85	3,637	3.17	115.18
	2021	3,140	603,447	168,635	104	1,621	3.31	53.71
	Total	7,985	1,470,015	606,928	259	2,343	3.24	76.01
240	2019	2,169	383,055	227,069	82	2,769	3.78	104.69
	2020	2,577	496,895	341,092	114	2,992	4.42	132.36
	2021	2,899	588,501	298,392	108	2,763	3.73	102.93
	Total	7,645	1,468,451	866,553	304	2,851	3.98	113.35
250	2019	16,851	2,039,016	1,059,812	529	2,003	3.14	62.89
	2020	19,577	2,584,219	1,170,243	485	2,413	2.48	59.78
	2021	21,923	3,006,798	1,431,697	581	2,464	2.65	65.31
	Total	58,351	7,630,033	3,661,752	1,595	2,296	2.73	62.75
260	2019	24,152	3,132,176	2,638,464	937	2,816	3.88	109.24
	2020	28,270	4,002,572	1,479,924	703	2,105	2.49	52.35
	2021	32,262	4,717,861	2,044,178	910	2,246	2.82	63.36
	Total	84,684	11,852,609	6,162,566	2,550	2,417	3.01	72.77

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
270	2019	14,365	1,299,717	632,489	389	1,626	2.71	44.03
	2020	15,827	1,491,124	578,774	331	1,749	2.09	36.57
	2021	17,024	1,624,823	771,863	386	2,000	2.27	45.34
	Total	47,216	4,415,664	1,983,126	1,106	1,793	2.34	42.00
280	2019	9,089	998,670	374,683	254	1,475	2.79	41.22
	2020	10,529	1,230,049	497,465	277	1,796	2.63	47.25
	2021	11,541	1,373,100	559,124	317	1,764	2.75	48.45
	Total	31,159	3,601,819	1,431,272	848	1,688	2.72	45.93
290	2019	4,711	592,884	144,808	118	1,227	2.50	30.74
	2020	5,524	740,756	354,818	168	2,112	3.04	64.23
	2021	6,101	838,148	468,424	164	2,856	2.69	76.78
	Total	16,336	2,171,788	968,050	450	2,151	2.75	59.26
300	2019	28,535	2,440,405	1,425,600	825	1,728	2.89	49.96
	2020	31,450	2,792,649	1,571,509	748	2,101	2.38	49.97
	2021	33,730	2,967,606	1,666,358	787	2,117	2.33	49.40
	Total	93,715	8,200,660	4,663,467	2,360	1,976	2.52	49.76
310	2019	5,652	591,160	240,468	154	1,561	2.72	42.55
	2020	6,120	663,528	298,614	143	2,088	2.34	48.79
	2021	6,457	696,253	231,156	167	1,384	2.59	35.80
	Total	18,229	1,950,941	770,238	464	1,660	2.55	42.25

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
320	2019	23,270	3,357,037	1,640,056	823	1,993	3.54	70.48
	2020	27,613	4,284,464	1,949,589	846	2,304	3.06	70.60
	2021	31,183	4,948,475	2,744,533	1,029	2,667	3.30	88.01
	Total	82,066	12,589,976	6,334,178	2,698	2,348	3.29	77.18
340	2019	6,170	777,577	403,294	194	2,079	3.14	65.36
	2020	7,469	976,442	472,697	203	2,329	2.72	63.29
	2021	8,330	1,109,731	674,186	214	3,150	2.57	80.93
	Total	21,969	2,863,750	1,550,177	611	2,537	2.78	70.56
350	2019	18,141	1,835,464	1,289,054	535	2,409	2.95	71.06
	2020	21,159	2,309,291	1,285,735	467	2,753	2.21	60.77
	2021	23,348	2,573,710	1,142,009	493	2,316	2.11	48.91
	Total	62,648	6,718,465	3,716,798	1,495	2,486	2.39	59.33
360	2019	4,128	463,742	149,639	95	1,575	2.30	36.25
	2020	4,935	600,691	250,083	108	2,316	2.19	50.68
	2021	5,661	702,890	286,378	117	2,448	2.07	50.59
	Total	14,724	1,767,323	686,100	320	2,144	2.17	46.60
370	2019	16,938	1,828,461	861,061	467	1,844	2.76	50.84
	2020	19,926	2,303,313	908,620	449	2,024	2.25	45.60
	2021	22,257	2,580,000	1,315,639	534	2,464	2.40	59.11
	Total	59,121	6,711,774	3,085,320	1,450	2,128	2.45	52.19

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
380	2019	3,061	427,693	262,622	90	2,918	2.94	85.80
	2020	3,622	526,076	331,448	113	2,933	3.12	91.51
	2021	4,132	592,027	340,689	118	2,887	2.86	82.45
	Total	10,815	1,545,796	934,759	321	2,912	2.97	86.43
390	2019	21,016	2,018,291	1,119,536	451	2,482	2.15	53.27
	2020	23,482	2,415,047	1,097,496	481	2,282	2.05	46.74
	2021	25,240	2,572,539	1,487,675	583	2,552	2.31	58.94
	Total	69,738	7,005,877	3,704,707	1,515	2,445	2.17	53.12
420	2019	12,027	1,545,032	710,406	423	1,679	3.52	59.07
	2020	14,464	2,030,413	1,039,711	409	2,542	2.83	71.88
	2021	16,334	2,340,232	1,550,383	475	3,264	2.91	94.92
	Total	42,825	5,915,677	3,300,500	1,307	2,525	3.05	77.07
440	2019	7,882	879,316	231,271	208	1,112	2.64	29.34
	2020	9,429	1,126,764	496,305	243	2,042	2.58	52.64
	2021	10,646	1,266,969	702,829	269	2,613	2.53	66.02
	Total	27,957	3,273,049	1,430,405	720	1,987	2.58	51.16
450	2019	2,329	272,325	56,627	57	993	2.45	24.31
	2020	2,913	368,593	176,070	72	2,445	2.47	60.44
	2021	3,406	431,437	193,335	82	2,358	2.41	56.76
	Total	8,648	1,072,355	426,032	211	2,019	2.44	49.26

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 727		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
460	2019	24,176	2,493,858	1,368,569	637	2,148	2.63	56.61
	2020	28,152	3,075,023	1,545,745	661	2,338	2.35	54.91
	2021	31,416	3,488,836	1,513,170	721	2,099	2.30	48.17
	Total	83,744	9,057,717	4,427,484	2,019	2,193	2.41	52.87
470	2019	3,529	521,444	178,933	89	2,010	2.52	50.70
	2020	4,430	726,042	299,318	108	2,771	2.44	67.57
	2021	5,197	858,940	439,418	142	3,094	2.73	84.55
	Total	13,156	2,106,426	917,669	339	2,707	2.58	69.75
480	2019	5,967	758,111	451,705	170	2,657	2.85	75.70
	2020	6,869	977,587	501,205	195	2,570	2.84	72.97
	2021	7,717	1,128,236	462,261	207	2,233	2.68	59.90
	Total	20,553	2,863,934	1,415,171	572	2,474	2.78	68.85
490	2019	20,084	1,717,232	968,522	421	2,301	2.10	48.22
	2020	22,886	2,142,689	1,003,405	433	2,317	1.89	43.84
	2021	25,235	2,404,464	1,160,742	475	2,444	1.88	46.00
	Total	68,205	6,264,385	3,132,669	1,329	2,357	1.95	45.93
Statewide	2019	344,448	40,817,421	21,397,700	10,039	2,131	2.91	62.12
	2020	399,369	51,166,607	23,810,725	9,994	2,383	2.50	59.62
	2021	443,901	58,129,879	29,038,527	11,424	2,542	2.57	65.42
	Total	1,187,718	150,113,907	74,246,952	31,457	2,360	2.65	62.51

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
110	2019	766	236,885	205,052	70	2,929	9.14	267.69
	2020	834	244,332	180,181	59	3,054	7.07	216.04
	2021	863	250,629	112,211	38	2,953	4.40	130.02
	Total	2,463	731,846	497,444	167	2,979	6.78	201.97
120	2019	1,687	567,576	396,207	147	2,695	8.71	234.86
	2020	1,743	555,139	312,531	126	2,480	7.23	179.31
	2021	1,806	589,924	389,445	98	3,974	5.43	215.64
	Total	5,236	1,712,639	1,098,183	371	2,960	7.09	209.74
130	2019	1,997	646,775	558,025	175	3,189	8.76	279.43
	2020	2,058	643,271	457,316	167	2,738	8.11	222.21
	2021	2,108	676,835	433,952	110	3,945	5.22	205.86
	Total	6,163	1,966,881	1,449,293	452	3,206	7.33	235.16
140	2019	138	48,826	49,424	16	3,089	11.59	358.14
	2020	134	45,102	16,293	9	1,810	6.72	121.59
	2021	148	52,303	15,581	9	1,731	6.08	105.28
	Total	420	146,231	81,298	34	2,391	8.10	193.57
150	2019	803	260,130	124,432	59	2,109	7.35	154.96
	2020	824	280,276	128,583	58	2,217	7.04	156.05
	2021	903	327,101	131,479	47	2,797	5.20	145.60
	Total	2,530	867,507	384,494	164	2,344	6.48	151.97

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
170	2019	1,237	395,411	389,284	123	3,165	9.94	314.70
	2020	1,322	374,510	291,938	91	3,208	6.88	220.83
	2021	1,428	410,999	253,206	66	3,836	4.62	177.32
	Total	3,987	1,180,920	934,428	280	3,337	7.02	234.37
180	2019	1,096	439,352	424,486	115	3,691	10.49	387.30
	2020	1,169	452,057	159,163	75	2,122	6.42	136.15
	2021	1,257	486,634	292,457	98	2,984	7.80	232.66
	Total	3,522	1,378,043	876,106	288	3,042	8.18	248.75
190	2019	919	285,920	303,518	85	3,571	9.25	330.27
	2020	981	293,841	211,246	76	2,780	7.75	215.34
	2021	1,076	335,223	134,214	51	2,632	4.74	124.73
	Total	2,976	914,984	648,978	212	3,061	7.12	218.07
200	2019	386	124,481	114,964	37	3,107	9.59	297.83
	2020	415	119,929	68,866	31	2,221	7.47	165.94
	2021	445	136,012	117,586	23	5,112	5.17	264.24
	Total	1,246	380,422	301,416	91	3,312	7.30	241.91
210	2019	79	19,324	5,914	3	1,971	3.80	74.86
	2020	91	21,533	19,511	7	2,787	7.69	214.41
	2021	99	25,019	26,692	5	5,338	5.05	269.62
	Total	269	65,876	52,117	15	3,474	5.58	193.74

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
220	2019	250	77,096	76,762	22	3,489	8.80	307.05
	2020	254	75,302	81,274	25	3,251	9.84	319.98
	2021	244	71,401	72,788	11	6,617	4.51	298.31
	Total	748	223,799	230,824	58	3,980	7.75	308.59
230	2019	453	158,296	218,882	59	3,710	13.02	483.18
	2020	457	154,543	52,598	40	1,315	8.75	115.09
	2021	463	164,936	92,064	26	3,541	5.62	198.84
	Total	1,373	477,775	363,544	125	2,908	9.10	264.78
240	2019	252	86,193	37,653	18	2,092	7.14	149.42
	2020	283	98,142	81,491	29	2,810	10.25	287.95
	2021	293	103,703	30,991	15	2,066	5.12	105.77
	Total	828	288,038	150,135	62	2,422	7.49	181.32
250	2019	3,540	1,469,823	1,335,142	437	3,055	12.34	377.16
	2020	3,629	1,495,379	1,169,880	374	3,128	10.31	322.37
	2021	3,676	1,574,347	906,095	279	3,248	7.59	246.49
	Total	10,845	4,539,549	3,411,117	1,090	3,129	10.05	314.53
260	2019	3,871	1,338,216	973,559	386	2,522	9.97	251.50
	2020	4,127	1,367,080	1,093,990	323	3,387	7.83	265.08
	2021	4,338	1,487,374	1,123,266	280	4,012	6.45	258.94
	Total	12,336	4,192,670	3,190,815	989	3,226	8.02	258.66

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
270	2019	1,277	435,985	369,192	137	2,695	10.73	289.11
	2020	1,344	436,156	224,682	80	2,809	5.95	167.17
	2021	1,365	448,091	259,969	69	3,768	5.05	190.45
	Total	3,986	1,320,232	853,843	286	2,985	7.18	214.21
280	2019	1,258	491,051	491,886	168	2,928	13.35	391.01
	2020	1,320	499,886	314,124	120	2,618	9.09	237.97
	2021	1,333	516,746	242,079	92	2,631	6.90	181.60
	Total	3,911	1,507,683	1,048,089	380	2,758	9.72	267.98
290	2019	637	266,425	233,915	85	2,752	13.34	367.21
	2020	631	256,695	196,207	58	3,383	9.19	310.95
	2021	652	276,632	140,111	42	3,336	6.44	214.89
	Total	1,920	799,752	570,233	185	3,082	9.64	297.00
300	2019	2,423	843,284	867,017	268	3,235	11.06	357.83
	2020	2,573	824,934	570,721	198	2,882	7.70	221.81
	2021	2,653	866,414	403,994	124	3,258	4.67	152.28
	Total	7,649	2,534,632	1,841,732	590	3,122	7.71	240.78
310	2019	407	126,621	85,186	52	1,638	12.78	209.30
	2020	428	117,406	67,385	28	2,407	6.54	157.44
	2021	467	133,666	37,854	22	1,721	4.71	81.06
	Total	1,302	377,693	190,425	102	1,867	7.83	146.26

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
320	2019	3,957	1,228,589	861,489	318	2,709	8.04	217.71
	2020	4,276	1,279,947	933,778	290	3,220	6.78	218.38
	2021	4,606	1,436,835	855,678	248	3,450	5.38	185.77
	Total	12,839	3,945,371	2,650,945	856	3,097	6.67	206.48
340	2019	838	318,368	247,888	115	2,156	13.72	295.81
	2020	904	343,949	284,615	111	2,564	12.28	314.84
	2021	992	392,366	233,184	71	3,284	7.16	235.06
	Total	2,734	1,054,683	765,687	297	2,578	10.86	280.06
350	2019	2,420	792,405	595,685	237	2,513	9.79	246.15
	2020	2,612	806,833	552,933	200	2,765	7.66	211.69
	2021	2,875	900,124	501,847	151	3,323	5.25	174.56
	Total	7,907	2,499,362	1,650,465	588	2,807	7.44	208.73
360	2019	756	243,105	263,730	74	3,564	9.79	348.85
	2020	792	249,741	184,628	57	3,239	7.20	233.12
	2021	868	280,697	160,740	51	3,152	5.88	185.18
	Total	2,416	773,543	609,098	182	3,347	7.53	252.11
370	2019	1,967	689,240	552,336	193	2,862	9.81	280.80
	2020	2,112	704,740	504,826	161	3,136	7.62	239.03
	2021	2,205	773,554	571,554	118	4,844	5.35	259.21
	Total	6,284	2,167,534	1,628,716	472	3,451	7.51	259.18

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
380	2019	392	138,702	133,704	35	3,820	8.93	341.08
	2020	421	153,326	122,520	33	3,713	7.84	291.02
	2021	462	166,070	46,710	19	2,458	4.11	101.10
	Total	1,275	458,098	302,934	87	3,482	6.82	237.60
390	2019	1,117	401,502	315,607	131	2,409	11.73	282.55
	2020	1,187	417,177	394,142	116	3,398	9.77	332.05
	2021	1,209	444,418	179,566	61	2,944	5.05	148.52
	Total	3,513	1,263,097	889,315	308	2,887	8.77	253.15
420	2019	1,164	508,627	555,311	192	2,892	16.49	477.07
	2020	1,229	524,703	464,649	133	3,494	10.82	378.07
	2021	1,262	566,553	444,725	99	4,492	7.84	352.40
	Total	3,655	1,599,883	1,464,685	424	3,454	11.60	400.73
440	2019	1,006	375,460	260,114	107	2,431	10.64	258.56
	2020	1,161	418,963	317,490	78	4,070	6.72	273.46
	2021	1,234	463,130	241,440	69	3,499	5.59	195.66
	Total	3,401	1,257,553	819,044	254	3,225	7.47	240.82
450	2019	474	167,802	142,891	47	3,040	9.92	301.46
	2020	522	180,330	125,193	43	2,911	8.24	239.83
	2021	580	211,518	202,326	48	4,215	8.28	348.84
	Total	1,576	559,650	470,410	138	3,409	8.76	298.48

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
460	2019	2,566	905,818	758,759	252	3,011	9.82	295.70
	2020	2,699	933,775	854,632	214	3,994	7.93	316.65
	2021	2,909	1,029,463	605,899	154	3,934	5.29	208.28
	Total	8,174	2,869,056	2,219,290	620	3,580	7.59	271.51
470	2019	507	166,213	163,142	52	3,137	10.26	321.78
	2020	557	181,795	99,992	37	2,702	6.64	179.52
	2021	617	205,902	104,940	38	2,762	6.16	170.08
	Total	1,681	553,910	368,074	127	2,898	7.56	218.96
480	2019	780	229,149	291,819	60	4,864	7.69	374.13
	2020	863	244,953	200,029	53	3,774	6.14	231.78
	2021	946	283,429	312,584	45	6,946	4.76	330.43
	Total	2,589	757,531	804,432	158	5,091	6.10	310.71
490	2019	3,120	928,742	691,099	249	2,775	7.98	221.51
	2020	3,292	940,006	646,027	229	2,821	6.96	196.24
	2021	3,495	1,024,562	725,986	192	3,781	5.49	207.72
	Total	9,907	2,893,310	2,063,112	670	3,079	6.76	208.25
Statewide	2019	44,540	15,411,392	13,094,074	4,524	2,894	10.16	293.98
	2020	47,244	15,735,751	11,383,434	3,729	3,053	7.89	240.95
	2021	49,877	17,112,610	10,403,213	2,869	3,626	5.75	208.58
	Total	141,661	48,259,753	34,880,721	11,122	3,136	7.85	246.23

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 73		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
110	2019	748	201,361	77,829	37	2,103	4.95	104.05
	2020	725	181,999	62,381	26	2,399	3.59	86.04
	2021	723	185,324	152,032	46	3,305	6.36	210.28
	Total	2,196	568,684	292,242	109	2,681	4.96	133.08
120	2019	1,176	345,042	201,638	84	2,400	7.14	171.46
	2020	1,190	327,225	221,781	59	3,759	4.96	186.37
	2021	1,175	339,784	217,858	52	4,190	4.43	185.41
	Total	3,541	1,012,051	641,277	195	3,289	5.51	181.10
130	2019	1,142	320,257	196,982	61	3,229	5.34	172.49
	2020	1,159	306,589	139,497	62	2,250	5.35	120.36
	2021	1,162	318,677	178,151	48	3,711	4.13	153.31
	Total	3,463	945,523	514,630	171	3,010	4.94	148.61
140	2019	87	27,337	-20,338	7	-2,905	8.05	-233.77
	2020	88	25,179	21,905	9	2,434	10.23	248.92
	2021	86	26,608	23,873	5	4,775	5.81	277.59
	Total	261	79,124	25,440	21	1,211	8.05	97.47
150	2019	388	118,647	59,994	17	3,529	4.38	154.62
	2020	375	109,822	51,948	19	2,734	5.07	138.53
	2021	368	108,353	77,321	16	4,833	4.35	210.11
	Total	1,131	336,822	189,263	52	3,640	4.60	167.34

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 73		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
170	2019		1,142	309,125	96,493	58	1,664	5.08	84.49
	2020		1,109	275,874	116,676	45	2,593	4.06	105.21
	2021		1,081	276,663	148,667	43	3,457	3.98	137.53
	Total		3,332	861,662	361,836	146	2,478	4.38	108.59
180	2019		675	227,472	75,454	36	2,096	5.33	111.78
	2020		644	209,210	146,291	37	3,954	5.75	227.16
	2021		646	206,938	154,831	34	4,554	5.26	239.68
	Total		1,965	643,620	376,576	107	3,519	5.45	191.64
190	2019		1,227	333,302	226,044	99	2,283	8.07	184.22
	2020		1,169	308,354	125,017	49	2,551	4.19	106.94
	2021		1,115	302,241	159,213	46	3,461	4.13	142.79
	Total		3,511	943,897	510,274	194	2,630	5.53	145.34
200	2019		453	126,878	112,418	28	4,015	6.18	248.16
	2020		473	120,430	83,468	21	3,975	4.44	176.47
	2021		483	126,981	109,720	21	5,225	4.35	227.16
	Total		1,409	374,289	305,606	70	4,366	4.97	216.90
210	2019		181	38,686	29,410	6	4,902	3.31	162.49
	2020		183	37,130	4,315	2	2,158	1.09	23.58
	2021		172	35,837	18,807	5	3,761	2.91	109.34
	Total		536	111,653	52,532	13	4,041	2.43	98.01

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
220	2019	245	62,184	37,531	14	2,681	5.71	153.19
	2020	245	58,278	21,607	16	1,350	6.53	88.19
	2021	227	55,790	34,260	13	2,635	5.73	150.93
	Total	717	176,252	93,398	43	2,172	6.00	130.26
230	2019	236	80,581	58,876	15	3,925	6.36	249.47
	2020	232	74,233	2,036	9	226	3.88	8.78
	2021	215	72,748	93,779	19	4,936	8.84	436.18
	Total	683	227,562	154,691	43	3,597	6.30	226.49
240	2019	159	48,446	33,336	11	3,031	6.92	209.66
	2020	160	47,511	10,058	5	2,012	3.13	62.86
	2021	159	50,725	17,703	4	4,426	2.52	111.34
	Total	478	146,682	61,097	20	3,055	4.18	127.82
250	2019	1,820	656,349	492,632	147	3,351	8.08	270.68
	2020	1,740	611,799	353,361	105	3,365	6.03	203.08
	2021	1,726	642,603	379,964	102	3,725	5.91	220.14
	Total	5,286	1,910,751	1,225,957	354	3,463	6.70	231.93
260	2019	2,248	688,105	560,355	142	3,946	6.32	249.27
	2020	2,234	657,569	406,361	118	3,444	5.28	181.90
	2021	2,269	687,090	469,576	128	3,669	5.64	206.95
	Total	6,751	2,032,764	1,436,292	388	3,702	5.75	212.75

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
270	2019	1,422	412,168	236,129	75	3,148	5.27	166.05
	2020	1,348	368,720	96,564	55	1,756	4.08	71.64
	2021	1,280	354,488	251,082	57	4,405	4.45	196.16
	Total	4,050	1,135,376	583,775	187	3,122	4.62	144.14
280	2019	719	249,082	150,447	39	3,858	5.42	209.24
	2020	738	248,613	161,406	39	4,139	5.28	218.71
	2021	709	248,902	84,231	41	2,054	5.78	118.80
	Total	2,166	746,597	396,084	119	3,328	5.49	182.86
290	2019	452	149,867	146,896	40	3,672	8.85	324.99
	2020	458	150,755	29,885	13	2,299	2.84	65.25
	2021	442	154,226	67,679	15	4,512	3.39	153.12
	Total	1,352	454,848	244,460	68	3,595	5.03	180.81
300	2019	2,679	763,789	375,409	162	2,317	6.05	140.13
	2020	2,688	715,305	408,491	113	3,615	4.20	151.97
	2021	2,602	701,671	383,233	126	3,042	4.84	147.28
	Total	7,969	2,180,765	1,167,133	401	2,911	5.03	146.46
310	2019	610	170,898	135,031	35	3,858	5.74	221.36
	2020	571	146,191	57,934	19	3,049	3.33	101.46
	2021	560	145,359	72,173	26	2,776	4.64	128.88
	Total	1,741	462,448	265,138	80	3,314	4.60	152.29

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
320	2019	2,855	806,287	696,823	199	3,502	6.97	244.07
	2020	2,826	741,283	466,770	121	3,858	4.28	165.17
	2021	2,770	747,596	476,793	125	3,814	4.51	172.13
	Total	8,451	2,295,166	1,640,386	445	3,686	5.27	194.11
340	2019	476	155,519	138,392	33	4,194	6.93	290.74
	2020	448	147,213	129,901	33	3,936	7.37	289.96
	2021	459	157,654	83,846	24	3,494	5.23	182.67
	Total	1,383	460,386	352,139	90	3,913	6.51	254.62
350	2019	2,324	637,049	532,180	157	3,390	6.76	228.99
	2020	2,299	587,835	283,751	108	2,627	4.70	123.42
	2021	2,245	596,818	298,267	104	2,868	4.63	132.86
	Total	6,868	1,821,702	1,114,198	369	3,020	5.37	162.23
360	2019	489	136,086	59,569	25	2,383	5.11	121.82
	2020	494	134,046	86,854	25	3,474	5.06	175.82
	2021	489	139,588	127,923	33	3,876	6.75	261.60
	Total	1,472	409,720	274,346	83	3,305	5.64	186.38
370	2019	1,727	509,824	450,289	117	3,849	6.77	260.73
	2020	1,720	497,960	168,925	68	2,484	3.95	98.21
	2021	1,690	504,568	339,258	86	3,945	5.09	200.74
	Total	5,137	1,512,352	958,472	271	3,537	5.28	186.58

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 73		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
380	2019		252	84,148	66,377	14	4,741	5.56	263.40
	2020		244	78,770	45,193	17	2,658	6.97	185.22
	2021		247	83,329	36,174	6	6,029	2.43	146.45
	Total		743	246,247	147,744	37	3,993	4.98	198.85
390	2019		1,368	449,418	286,765	94	3,051	6.87	209.62
	2020		1,323	416,698	167,258	65	2,573	4.91	126.42
	2021		1,268	421,701	249,577	68	3,670	5.36	196.83
	Total		3,959	1,287,817	703,600	227	3,100	5.73	177.72
420	2019		730	300,497	197,272	70	2,818	9.59	270.24
	2020		735	293,875	124,221	56	2,218	7.62	169.01
	2021		720	309,649	245,500	56	4,384	7.78	340.97
	Total		2,185	904,021	566,993	182	3,115	8.33	259.49
440	2019		709	217,651	78,754	35	2,250	4.94	111.08
	2020		698	213,727	129,273	38	3,402	5.44	185.20
	2021		723	235,538	156,846	37	4,239	5.12	216.94
	Total		2,130	666,916	364,873	110	3,317	5.16	171.30
450	2019		248	83,962	80,789	19	4,252	7.66	325.76
	2020		248	80,820	30,644	12	2,554	4.84	123.56
	2021		249	85,144	16,991	5	3,398	2.01	68.24
	Total		745	249,926	128,424	36	3,567	4.83	172.38

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 73		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
460	2019		2,151	640,151	454,399	138	3,293	6.42	211.25
	2020		2,132	616,678	219,118	94	2,331	4.41	102.78
	2021		2,088	618,471	415,513	106	3,920	5.08	199.00
	Total		6,371	1,875,300	1,089,030	338	3,222	5.31	170.94
470	2019		434	115,994	63,975	21	3,046	4.84	147.41
	2020		424	117,006	103,521	22	4,706	5.19	244.15
	2021		423	124,071	60,637	18	3,369	4.26	143.35
	Total		1,281	357,071	228,133	61	3,740	4.76	178.09
480	2019		668	178,495	132,273	43	3,076	6.44	198.01
	2020		640	165,493	105,045	34	3,090	5.31	164.13
	2021		655	178,367	137,052	31	4,421	4.73	209.24
	Total		1,963	522,355	374,370	108	3,466	5.50	190.71
490	2019		2,626	713,127	413,234	134	3,084	5.10	157.36
	2020		2,566	669,354	267,983	104	2,577	4.05	104.44
	2021		2,533	689,412	381,400	103	3,703	4.07	150.57
	Total		7,725	2,071,893	1,062,617	341	3,116	4.41	137.56
Statewide	2019		34,866	10,357,784	6,933,657	2,212	3,135	6.34	198.87
	2020		34,326	9,741,544	4,849,439	1,618	2,997	4.71	141.28
	2021		33,759	9,932,914	6,119,930	1,649	3,711	4.88	181.28
	Total		102,951	30,032,242	17,903,026	5,479	3,268	5.32	173.90

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 74		Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
110	2019		5,255	1,394,057	1,024,625	265	3,867	5.04	194.98
	2020		5,261	1,325,580	516,352	237	2,179	4.50	98.15
	2021		5,214	1,338,908	1,066,567	252	4,232	4.83	204.56
	Total		15,730	4,058,545	2,607,544	754	3,458	4.79	165.77
120	2019		15,871	4,421,265	2,349,892	711	3,305	4.48	148.06
	2020		15,527	4,082,600	1,889,458	617	3,062	3.97	121.69
	2021		15,255	4,093,521	2,208,150	647	3,413	4.24	144.75
	Total		46,653	12,597,386	6,447,500	1,975	3,265	4.23	138.20
130	2019		14,729	4,097,378	1,791,785	686	2,612	4.66	121.65
	2020		14,496	3,795,587	1,940,398	619	3,135	4.27	133.86
	2021		14,397	3,877,467	2,368,140	653	3,627	4.54	164.49
	Total		43,622	11,770,432	6,100,323	1,958	3,116	4.49	139.85
140	2019		815	260,985	97,928	56	1,749	6.87	120.16
	2020		783	229,544	160,352	48	3,341	6.13	204.79
	2021		764	229,979	198,812	41	4,849	5.37	260.23
	Total		2,362	720,508	457,092	145	3,152	6.14	193.52
150	2019		3,317	997,190	498,138	208	2,395	6.27	150.18
	2020		3,280	965,058	455,184	162	2,810	4.94	138.78
	2021		3,250	993,640	607,499	186	3,266	5.72	186.92
	Total		9,847	2,955,888	1,560,821	556	2,807	5.65	158.51

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 74		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
170	2019		5,175	1,394,414	854,815	301	2,840	5.82	165.18
	2020		5,194	1,305,597	870,486	248	3,510	4.77	167.59
	2021		5,270	1,356,323	945,624	282	3,353	5.35	179.44
	Total		15,639	4,056,334	2,670,925	831	3,214	5.31	170.79
180	2019		2,696	890,900	463,804	174	2,666	6.45	172.03
	2020		2,712	860,283	452,603	139	3,256	5.13	166.89
	2021		2,764	906,162	628,000	169	3,716	6.11	227.21
	Total		8,172	2,657,345	1,544,407	482	3,204	5.90	188.99
190	2019		4,491	1,330,159	997,896	311	3,209	6.92	222.20
	2020		4,537	1,277,759	840,111	266	3,158	5.86	185.17
	2021		4,539	1,316,798	991,711	254	3,904	5.60	218.49
	Total		13,567	3,924,716	2,829,718	831	3,405	6.13	208.57
200	2019		2,105	627,781	415,036	147	2,823	6.98	197.17
	2020		2,180	610,832	273,911	100	2,739	4.59	125.65
	2021		2,280	640,706	513,388	141	3,641	6.18	225.17
	Total		6,565	1,879,319	1,202,335	388	3,099	5.91	183.14
210	2019		437	111,040	68,471	29	2,361	6.64	156.68
	2020		463	110,234	53,115	13	4,086	2.81	114.72
	2021		484	116,949	32,989	16	2,062	3.31	68.16
	Total		1,384	338,223	154,575	58	2,665	4.19	111.69

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 74		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
220	2019		1,311	358,301	188,712	71	2,658	5.42	143.95
	2020		1,303	339,377	180,966	48	3,770	3.68	138.88
	2021		1,277	347,445	126,979	50	2,540	3.92	99.44
	Total		3,891	1,045,123	496,657	169	2,939	4.34	127.64
230	2019		1,860	595,605	312,859	92	3,401	4.95	168.20
	2020		1,865	575,511	237,034	94	2,522	5.04	127.10
	2021		1,811	560,058	310,202	89	3,485	4.91	171.29
	Total		5,536	1,731,174	860,095	275	3,128	4.97	155.36
240	2019		2,391	673,656	422,396	123	3,434	5.14	176.66
	2020		2,315	640,176	373,385	123	3,036	5.31	161.29
	2021		2,212	633,568	426,785	123	3,470	5.56	192.94
	Total		6,918	1,947,400	1,222,566	369	3,313	5.33	176.72
250	2019		7,849	2,911,422	1,954,634	699	2,796	8.91	249.03
	2020		7,882	2,859,648	1,620,128	535	3,028	6.79	205.55
	2021		7,818	2,965,566	2,246,595	574	3,914	7.34	287.36
	Total		23,549	8,736,636	5,821,357	1,808	3,220	7.68	247.20
260	2019		15,415	4,580,070	2,627,260	868	3,027	5.63	170.44
	2020		15,592	4,445,071	2,177,318	720	3,024	4.62	139.64
	2021		15,714	4,582,778	3,304,791	857	3,856	5.45	210.31
	Total		46,721	13,607,919	8,109,369	2,445	3,317	5.23	173.57

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 74		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
270	2019	4,819	1,515,009	938,027	326	2,877	6.76	194.65
	2020	4,843	1,445,074	834,731	270	3,092	5.58	172.36
	2021	4,862	1,451,407	1,061,602	247	4,298	5.08	218.35
	Total	14,524	4,411,490	2,834,360	843	3,362	5.80	195.15
280	2019	4,331	1,579,110	1,025,561	349	2,939	8.06	236.80
	2020	4,362	1,533,699	725,751	263	2,760	6.03	166.38
	2021	4,323	1,554,273	1,248,171	293	4,260	6.78	288.73
	Total	13,016	4,667,082	2,999,483	905	3,314	6.95	230.45
290	2019	2,616	931,175	639,019	213	3,000	8.14	244.27
	2020	2,635	913,692	503,184	169	2,977	6.41	190.96
	2021	2,626	932,905	605,553	180	3,364	6.85	230.60
	Total	7,877	2,777,772	1,747,756	562	3,110	7.13	221.88
300	2019	9,651	2,953,143	1,997,453	659	3,031	6.83	206.97
	2020	9,658	2,791,746	1,480,044	468	3,162	4.85	153.25
	2021	9,664	2,832,923	2,229,972	550	4,054	5.69	230.75
	Total	28,973	8,577,812	5,707,469	1,677	3,403	5.79	196.99
310	2019	2,148	606,504	343,232	139	2,469	6.47	159.79
	2020	2,125	550,284	272,978	85	3,212	4.00	128.46
	2021	2,112	553,136	301,669	106	2,846	5.02	142.84
	Total	6,385	1,709,924	917,879	330	2,781	5.17	143.76

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
320	2019	22,846	5,867,263	3,184,621	1,111	2,866	4.86	139.40
	2020	22,647	5,561,317	2,924,786	966	3,028	4.27	129.15
	2021	22,729	5,760,314	3,857,676	1,028	3,753	4.52	169.72
	Total	68,222	17,188,894	9,967,083	3,105	3,210	4.55	146.10
340	2019	4,343	1,451,862	945,609	346	2,733	7.97	217.73
	2020	4,302	1,407,721	721,618	286	2,523	6.65	167.74
	2021	4,279	1,438,770	1,104,737	334	3,308	7.81	258.18
	Total	12,924	4,298,353	2,771,964	966	2,870	7.47	214.48
350	2019	12,529	3,474,227	2,299,468	839	2,741	6.70	183.53
	2020	12,380	3,317,049	1,671,609	600	2,786	4.85	135.02
	2021	12,215	3,355,619	2,420,641	647	3,741	5.30	198.17
	Total	37,124	10,146,895	6,391,718	2,086	3,064	5.62	172.17
360	2019	4,738	1,285,566	813,307	287	2,834	6.06	171.66
	2020	4,598	1,213,145	751,852	226	3,327	4.92	163.52
	2021	4,582	1,230,848	684,798	235	2,914	5.13	149.45
	Total	13,918	3,729,559	2,249,957	748	3,008	5.37	161.66
370	2019	10,068	3,070,010	1,978,780	623	3,176	6.19	196.54
	2020	10,089	3,006,397	1,375,046	445	3,090	4.41	136.29
	2021	10,032	3,099,989	2,132,526	576	3,702	5.74	212.57
	Total	30,189	9,176,396	5,486,352	1,644	3,337	5.45	181.73

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

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COVERAGE 74		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
380	2019	2,157	601,474	322,853	107	3,017	4.96	149.68
	2020	2,094	574,511	305,096	87	3,507	4.15	145.70
	2021	2,063	579,993	406,834	96	4,238	4.65	197.21
	Total	6,314	1,755,978	1,034,783	290	3,568	4.59	163.89
390	2019	4,284	1,497,967	1,142,389	349	3,273	8.15	266.66
	2020	4,306	1,465,982	775,712	275	2,821	6.39	180.15
	2021	4,247	1,464,449	999,191	301	3,320	7.09	235.27
	Total	12,837	4,428,398	2,917,292	925	3,154	7.21	227.26
420	2019	3,866	1,603,647	1,094,754	382	2,866	9.88	283.17
	2020	3,839	1,567,203	872,898	286	3,052	7.45	227.38
	2021	3,851	1,625,236	1,550,882	375	4,136	9.74	402.72
	Total	11,556	4,796,086	3,518,534	1,043	3,373	9.03	304.48
440	2019	3,910	1,292,100	924,000	294	3,143	7.52	236.32
	2020	3,899	1,262,796	517,600	176	2,941	4.51	132.75
	2021	3,946	1,335,379	1,045,593	258	4,053	6.54	264.98
	Total	11,755	3,890,275	2,487,193	728	3,416	6.19	211.59
450	2019	2,143	717,919	318,251	107	2,974	4.99	148.51
	2020	2,051	675,299	510,762	126	4,054	6.14	249.03
	2021	1,983	675,143	318,932	97	3,288	4.89	160.83
	Total	6,177	2,068,361	1,147,945	330	3,479	5.34	185.84

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 74		Earned Car Years	Collected Earned Premium	Paid Loss	Average Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
460	2019		13,321	3,887,841	2,526,697	750	3,369	5.63	189.68
	2020		13,187	3,777,080	2,290,044	660	3,470	5.00	173.66
	2021		13,204	3,889,028	3,199,540	743	4,306	5.63	242.32
	Total		39,712	11,553,949	8,016,281	2,153	3,723	5.42	201.86
470	2019		4,008	1,067,185	534,029	162	3,296	4.04	133.24
	2020		3,941	1,017,777	532,417	161	3,307	4.09	135.10
	2021		3,855	1,024,263	681,000	170	4,006	4.41	176.65
	Total		11,804	3,109,225	1,747,446	493	3,545	4.18	148.04
480	2019		4,316	1,107,968	520,380	190	2,739	4.40	120.57
	2020		4,268	1,046,517	611,651	188	3,253	4.40	143.31
	2021		4,154	1,049,219	523,187	176	2,973	4.24	125.95
	Total		12,738	3,203,704	1,655,218	554	2,988	4.35	129.94
490	2019		12,841	3,492,562	2,232,532	696	3,208	5.42	173.86
	2020		12,836	3,339,444	1,874,604	596	3,145	4.64	146.04
	2021		12,690	3,372,352	2,427,505	629	3,859	4.96	191.29
	Total		38,367	10,204,358	6,534,641	1,921	3,402	5.01	170.32
Statewide	2019		212,652	62,646,755	37,849,213	12,670	2,987	5.96	177.99
	2020		211,450	59,889,590	31,593,184	10,302	3,067	4.87	149.41
	2021		210,466	61,185,114	42,776,241	11,375	3,761	5.40	203.25
	Total		634,568	183,721,459	112,218,638	34,347	3,267	5.41	176.84

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 76		Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure Prem.
	Accident Year						Claim Cost	Claim Freq. (2)	
110	2019		18,113	5,237,094	2,878,178	862	3,339	4.76	158.90
	2020		18,377	5,005,189	2,492,548	768	3,246	4.18	135.63
	2021		18,574	5,107,094	2,700,552	753	3,586	4.05	145.39
	Total		55,064	15,349,377	8,071,278	2,383	3,387	4.33	146.58
120	2019		76,387	23,441,556	11,798,471	3,601	3,276	4.71	154.46
	2020		75,117	21,860,657	9,929,998	3,060	3,245	4.07	132.19
	2021		74,723	21,688,871	11,796,520	3,018	3,909	4.04	157.87
	Total		226,227	66,991,084	33,524,989	9,679	3,464	4.28	148.19
130	2019		92,226	28,795,025	13,918,550	4,287	3,247	4.65	150.92
	2020		90,939	26,994,865	12,177,104	3,702	3,289	4.07	133.90
	2021		90,902	27,008,870	13,570,195	3,700	3,668	4.07	149.28
	Total		274,067	82,798,760	39,665,849	11,689	3,393	4.27	144.73
140	2019		4,664	1,620,980	796,292	289	2,755	6.20	170.73
	2020		4,577	1,527,909	698,525	244	2,863	5.33	152.62
	2021		4,497	1,509,281	888,987	268	3,317	5.96	197.68
	Total		13,738	4,658,170	2,383,804	801	2,976	5.83	173.52
150	2019		21,354	7,004,801	3,336,801	1,200	2,781	5.62	156.26
	2020		21,045	6,728,202	2,971,277	972	3,057	4.62	141.19
	2021		21,214	6,838,766	4,156,231	1,094	3,799	5.16	195.92
	Total		63,613	20,571,769	10,464,309	3,266	3,204	5.13	164.50

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
170	2019	33,432	9,712,270	4,922,559	1,700	2,896	5.08	147.24
	2020	33,307	9,104,705	4,129,934	1,369	3,017	4.11	124.00
	2021	33,572	9,138,757	5,064,566	1,340	3,780	3.99	150.86
	Total	100,311	27,955,732	14,117,059	4,409	3,202	4.40	140.73
180	2019	12,758	4,452,790	2,446,051	778	3,144	6.10	191.73
	2020	12,691	4,195,981	1,866,070	561	3,326	4.42	147.04
	2021	12,713	4,240,327	2,685,945	625	4,298	4.92	211.28
	Total	38,162	12,889,098	6,998,066	1,964	3,563	5.15	183.38
190	2019	26,659	7,724,060	4,824,423	1,422	3,393	5.33	180.97
	2020	26,571	7,386,613	3,433,627	1,061	3,236	3.99	129.22
	2021	26,581	7,486,795	4,641,816	1,082	4,290	4.07	174.63
	Total	79,811	22,597,468	12,899,866	3,565	3,618	4.47	161.63
200	2019	11,107	3,263,761	1,957,971	615	3,184	5.54	176.28
	2020	11,476	3,135,510	1,746,189	501	3,485	4.37	152.16
	2021	11,832	3,253,813	2,064,130	517	3,993	4.37	174.45
	Total	34,415	9,653,084	5,768,290	1,633	3,532	4.75	167.61
210	2019	3,499	818,933	460,175	132	3,486	3.77	131.52
	2020	3,618	826,617	397,372	125	3,179	3.45	109.83
	2021	3,696	841,354	562,375	116	4,848	3.14	152.16
	Total	10,813	2,486,904	1,419,922	373	3,807	3.45	131.32

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 76		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
220	2019	9,573	2,858,141	1,251,776	400	3,129	4.18	130.76
	2020	9,435	2,618,680	1,183,109	323	3,663	3.42	125.40
	2021	9,385	2,604,619	1,325,071	333	3,979	3.55	141.19
	Total	28,393	8,081,440	3,759,956	1,056	3,561	3.72	132.43
230	2019	14,792	5,124,887	2,422,893	765	3,167	5.17	163.80
	2020	14,851	4,949,251	2,376,778	686	3,465	4.62	160.04
	2021	14,989	5,043,696	2,782,901	667	4,172	4.45	185.66
	Total	44,632	15,117,834	7,582,572	2,118	3,580	4.75	169.89
240	2019	16,497	5,204,165	2,590,972	813	3,187	4.93	157.06
	2020	16,344	5,125,034	2,084,333	680	3,065	4.16	127.53
	2021	16,372	5,171,271	2,697,078	712	3,788	4.35	164.74
	Total	49,213	15,500,470	7,372,383	2,205	3,343	4.48	149.81
250	2019	37,506	14,775,678	7,672,722	2,584	2,969	6.89	204.57
	2020	37,233	14,108,701	7,002,464	2,150	3,257	5.77	188.07
	2021	37,059	14,343,512	8,460,459	2,239	3,779	6.04	228.30
	Total	111,798	43,227,891	23,135,645	6,973	3,318	6.24	206.94
260	2019	98,982	31,149,246	16,740,874	5,001	3,348	5.05	169.13
	2020	98,244	29,650,473	14,546,266	4,281	3,398	4.36	148.06
	2021	98,289	29,778,306	18,108,308	4,340	4,172	4.42	184.24
	Total	295,515	90,578,025	49,395,448	13,622	3,626	4.61	167.15

H-364

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 76		Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure Prem.
	Accident Year						Claim Cost	Claim Freq. (2)	
270	2019		32,408	10,050,454	5,883,795	1,789	3,289	5.52	181.55
	2020		31,766	9,494,056	4,322,088	1,251	3,455	3.94	136.06
	2021		31,193	9,315,837	5,336,647	1,260	4,235	4.04	171.08
	Total		95,367	28,860,347	15,542,530	4,300	3,615	4.51	162.98
280	2019		24,619	9,186,191	5,566,003	1,701	3,272	6.91	226.09
	2020		24,030	8,652,911	4,245,881	1,340	3,169	5.58	176.69
	2021		23,696	8,557,565	5,189,851	1,362	3,810	5.75	219.02
	Total		72,345	26,396,667	15,001,735	4,403	3,407	6.09	207.36
290	2019		14,379	5,465,600	3,028,254	943	3,211	6.56	210.60
	2020		14,069	5,164,108	2,487,466	728	3,417	5.17	176.80
	2021		14,008	5,159,706	2,290,614	708	3,235	5.05	163.52
	Total		42,456	15,789,414	7,806,334	2,379	3,281	5.60	183.87
300	2019		56,801	17,371,431	10,504,654	3,135	3,351	5.52	184.94
	2020		55,884	16,300,510	7,755,708	2,285	3,394	4.09	138.78
	2021		55,196	16,080,932	9,467,310	2,360	4,012	4.28	171.52
	Total		167,881	49,752,873	27,727,672	7,780	3,564	4.63	165.16
310	2019		11,223	3,280,775	1,658,937	566	2,931	5.04	147.82
	2020		11,057	3,019,548	1,221,586	359	3,403	3.25	110.48
	2021		10,956	2,977,294	1,770,416	450	3,934	4.11	161.59
	Total		33,236	9,277,617	4,650,939	1,375	3,383	4.14	139.94

H-365

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 76		Earned	Collected			Average		Pure
Territory	Accident	Car	Earned	Paid	Claims	Claim	Claim	Prem.
	Year	Years	Premium	Loss		Cost	Freq. (2)	
320	2019	162,139	43,214,818	22,560,782	7,027	3,211	4.33	139.14
	2020	160,398	41,082,314	19,593,739	5,831	3,360	3.64	122.16
	2021	160,358	41,068,424	24,486,020	6,113	4,006	3.81	152.70
	Total	482,895	125,365,556	66,640,541	18,971	3,513	3.93	138.00
340	2019	27,207	9,257,067	5,111,201	1,758	2,907	6.46	187.86
	2020	26,752	8,877,488	4,504,280	1,468	3,068	5.49	168.37
	2021	26,593	8,940,624	5,843,508	1,510	3,870	5.68	219.74
	Total	80,552	27,075,179	15,458,989	4,736	3,264	5.88	191.91
350	2019	85,982	24,169,713	14,507,266	4,622	3,139	5.38	168.72
	2020	84,493	23,102,636	10,935,592	3,437	3,182	4.07	129.43
	2021	84,073	23,074,070	14,044,381	3,800	3,696	4.52	167.05
	Total	254,548	70,346,419	39,487,239	11,859	3,330	4.66	155.13
360	2019	33,755	9,518,535	4,748,936	1,632	2,910	4.83	140.69
	2020	33,177	9,175,153	4,364,284	1,393	3,133	4.20	131.55
	2021	33,150	9,261,733	5,892,158	1,463	4,027	4.41	177.74
	Total	100,082	27,955,421	15,005,378	4,488	3,343	4.48	149.93
370	2019	73,294	23,103,231	13,264,706	3,932	3,374	5.36	180.98
	2020	71,893	22,012,914	10,473,958	2,989	3,504	4.16	145.69
	2021	71,391	22,085,932	13,833,661	3,143	4,401	4.40	193.77
	Total	216,578	67,202,077	37,572,325	10,064	3,733	4.65	173.48

H-366

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 76		Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
	Accident Year						Claim Cost	Freq. (2)	Prem.
380	2019		14,473	4,452,558	2,750,166	726	3,788	5.02	190.02
	2020		14,149	4,267,390	1,874,827	558	3,360	3.94	132.51
	2021		13,908	4,165,916	2,452,919	558	4,396	4.01	176.37
	Total		42,530	12,885,864	7,077,912	1,842	3,843	4.33	166.42
390	2019		33,019	11,511,932	7,199,688	2,093	3,440	6.34	218.05
	2020		32,149	10,974,057	5,558,679	1,569	3,543	4.88	172.90
	2021		31,346	10,709,090	6,583,803	1,540	4,275	4.91	210.04
	Total		96,514	33,195,079	19,342,170	5,202	3,718	5.39	200.41
420	2019		25,449	11,233,052	6,986,710	2,234	3,127	8.78	274.54
	2020		24,539	10,695,515	5,376,298	1,692	3,177	6.90	219.09
	2021		24,120	10,574,883	7,377,432	1,855	3,977	7.69	305.86
	Total		74,108	32,503,450	19,740,440	5,781	3,415	7.80	266.37
440	2019		24,820	8,813,039	5,649,557	1,623	3,481	6.54	227.62
	2020		24,388	8,491,787	4,014,795	1,218	3,296	4.99	164.62
	2021		24,042	8,437,251	5,500,608	1,297	4,241	5.39	228.79
	Total		73,250	25,742,077	15,164,960	4,138	3,665	5.65	207.03
450	2019		12,096	4,219,202	2,505,444	749	3,345	6.19	207.13
	2020		11,769	4,045,472	2,029,819	572	3,549	4.86	172.47
	2021		11,651	4,100,672	2,750,225	657	4,186	5.64	236.05
	Total		35,516	12,365,346	7,285,488	1,978	3,683	5.57	205.13

H-367

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 76		Collected Earned Premium	Paid Loss	Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year	Earned Car Years						
460	2019	111,648	33,241,565	19,203,031	5,419	3,544	4.85	172.00
	2020	110,019	32,063,659	14,839,485	4,384	3,385	3.98	134.88
	2021	109,146	31,877,541	19,562,344	4,602	4,251	4.22	179.23
	Total	330,813	97,182,765	53,604,860	14,405	3,721	4.35	162.04
470	2019	30,208	8,962,135	4,421,835	1,378	3,209	4.56	146.38
	2020	29,634	8,480,726	4,315,873	1,228	3,515	4.14	145.64
	2021	29,411	8,468,342	5,181,074	1,244	4,165	4.23	176.16
	Total	89,253	25,911,203	13,918,782	3,850	3,615	4.31	155.95
480	2019	36,622	9,722,580	5,203,303	1,573	3,308	4.30	142.08
	2020	36,035	9,031,654	4,299,760	1,291	3,331	3.58	119.32
	2021	36,020	9,050,427	5,576,950	1,302	4,283	3.61	154.83
	Total	108,677	27,804,661	15,080,013	4,166	3,620	3.83	138.76
490	2019	99,027	28,590,303	15,901,879	4,851	3,278	4.90	160.58
	2020	98,620	27,460,882	13,532,808	3,994	3,388	4.05	137.22
	2021	99,022	27,685,995	17,029,538	4,341	3,923	4.38	171.98
	Total	296,669	83,737,180	46,464,225	13,186	3,524	4.44	156.62
Statewide	2019	1,386,718	426,547,568	234,674,855	72,200	3,250	5.21	169.23
	2020	1,368,646	405,611,167	192,782,520	58,070	3,320	4.24	140.86
	2021	1,363,678	405,647,566	241,674,593	60,369	4,003	4.43	177.22
	Total	4,119,042	1,237,806,301	669,131,968	190,639	3,510	4.63	162.45

H-368

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
110	2019	38,249	12,269,491	6,624,502	1,822	3,636	4.76	173.19
	2020	40,851	12,611,704	5,516,439	1,594	3,461	3.90	135.04
	2021	43,951	13,699,201	8,130,805	1,691	4,808	3.85	185.00
	Total	123,051	38,580,396	20,271,746	5,107	3,969	4.15	164.74
120	2019	110,404	40,190,792	20,648,373	5,677	3,637	5.14	187.03
	2020	118,063	41,720,503	20,825,169	5,634	3,696	4.77	176.39
	2021	126,745	45,305,460	27,748,050	6,029	4,602	4.76	218.93
	Total	355,212	127,216,755	69,221,592	17,340	3,992	4.88	194.87
130	2019	135,385	49,845,743	26,098,974	7,110	3,671	5.25	192.78
	2020	143,736	51,191,196	24,074,184	6,511	3,697	4.53	167.49
	2021	154,120	55,783,779	33,841,312	7,217	4,689	4.68	219.58
	Total	433,241	156,820,718	84,014,470	20,838	4,032	4.81	193.92
140	2019	8,906	3,808,982	1,884,133	591	3,188	6.64	211.56
	2020	9,659	4,061,797	2,184,459	626	3,490	6.48	226.16
	2021	10,365	4,431,650	2,861,346	639	4,478	6.16	276.06
	Total	28,930	12,302,429	6,929,938	1,856	3,734	6.42	239.54
150	2019	43,068	16,632,415	8,845,542	2,577	3,432	5.98	205.39
	2020	45,616	17,421,867	8,270,311	2,395	3,453	5.25	181.30
	2021	48,973	19,010,964	11,590,827	2,673	4,336	5.46	236.68
	Total	137,657	53,065,246	28,706,680	7,645	3,755	5.55	208.54

H-369

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Freq. (2)	Prem.
170	2019	76,503	25,621,374	13,051,738	3,618	3,607	4.73	170.60
	2020	80,128	25,116,049	11,934,963	3,093	3,859	3.86	148.95
	2021	84,641	26,394,941	15,598,347	3,307	4,717	3.91	184.29
	Total	241,272	77,132,364	40,585,048	10,018	4,051	4.15	168.21
180	2019	50,631	24,039,087	11,002,336	3,066	3,588	6.06	217.30
	2020	51,634	23,441,897	10,749,785	2,570	4,183	4.98	208.19
	2021	52,769	23,693,394	13,086,576	2,388	5,480	4.53	248.00
	Total	155,034	71,174,378	34,838,697	8,024	4,342	5.18	224.72
190	2019	95,035	30,600,648	17,128,456	4,673	3,665	4.92	180.23
	2020	100,027	31,307,538	13,983,706	3,741	3,738	3.74	139.80
	2021	105,766	33,298,958	20,868,739	4,223	4,942	3.99	197.31
	Total	300,828	95,207,144	51,980,901	12,637	4,113	4.20	172.79
200	2019	37,972	12,842,184	6,818,693	1,890	3,608	4.98	179.57
	2020	41,251	13,180,332	6,468,512	1,648	3,925	4.00	156.81
	2021	45,058	14,412,654	9,165,371	1,868	4,907	4.15	203.41
	Total	124,281	40,435,170	22,452,576	5,406	4,153	4.35	180.66
210	2019	11,052	2,790,294	1,439,392	402	3,581	3.64	130.24
	2020	12,043	2,894,538	1,409,804	351	4,017	2.91	117.06
	2021	13,068	3,149,927	1,409,225	410	3,437	3.14	107.84
	Total	36,163	8,834,759	4,258,421	1,163	3,662	3.22	117.76

H-370

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 77		Earned	Collected			Average		Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
220	2019	20,334	7,686,202	3,590,031	984	3,648	4.84	176.55
	2020	21,527	7,695,803	3,832,745	986	3,887	4.58	178.04
	2021	22,736	8,233,953	5,205,778	1,112	4,681	4.89	228.97
	Total	64,597	23,615,958	12,628,554	3,082	4,098	4.77	195.50
230	2019	30,992	12,717,810	6,316,424	1,683	3,753	5.43	203.81
	2020	33,355	13,405,694	6,773,538	1,699	3,987	5.09	203.07
	2021	35,987	14,591,634	8,857,947	1,764	5,022	4.90	246.14
	Total	100,334	40,715,138	21,947,909	5,146	4,265	5.13	218.75
240	2019	26,729	10,469,750	5,996,950	1,618	3,706	6.05	224.36
	2020	28,423	11,190,177	6,194,610	1,575	3,933	5.54	217.94
	2021	30,179	12,040,018	6,491,458	1,496	4,339	4.96	215.10
	Total	85,331	33,699,945	18,683,018	4,689	3,984	5.50	218.95
250	2019	116,670	55,271,680	30,140,687	8,316	3,624	7.13	258.34
	2020	121,860	56,298,002	28,344,779	7,212	3,930	5.92	232.60
	2021	127,822	60,545,539	38,165,126	7,941	4,806	6.21	298.58
	Total	366,352	172,115,221	96,650,592	23,469	4,118	6.41	263.82
260	2019	240,622	87,070,020	47,579,987	12,352	3,852	5.13	197.74
	2020	256,110	89,979,683	44,924,819	11,114	4,042	4.34	175.41
	2021	273,510	97,156,388	60,146,744	12,287	4,895	4.49	219.91
	Total	770,242	274,206,091	152,651,550	35,753	4,270	4.64	198.19

H-371

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 77		Earned	Collected			Average		Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
270	2019	107,898	36,906,124	20,829,218	5,514	3,778	5.11	193.05
	2020	111,010	36,774,833	16,394,751	4,167	3,934	3.75	147.69
	2021	114,096	37,839,596	22,972,870	4,636	4,955	4.06	201.35
	Total	333,004	111,520,553	60,196,839	14,317	4,205	4.30	180.77
280	2019	77,223	33,257,911	19,377,067	5,295	3,660	6.86	250.92
	2020	80,793	33,773,685	16,752,488	4,433	3,779	5.49	207.35
	2021	84,696	35,776,781	22,538,649	4,835	4,662	5.71	266.11
	Total	242,712	102,808,377	58,668,204	14,563	4,029	6.00	241.72
290	2019	39,518	17,497,411	10,453,575	2,769	3,775	7.01	264.53
	2020	42,551	18,234,342	8,707,507	2,229	3,906	5.24	204.64
	2021	45,622	19,661,506	11,776,674	2,473	4,762	5.42	258.14
	Total	127,691	55,393,259	30,937,756	7,471	4,141	5.85	242.29
300	2019	201,011	68,158,017	40,987,917	10,637	3,853	5.29	203.91
	2020	209,838	68,081,635	29,710,776	7,883	3,769	3.76	141.59
	2021	217,453	70,148,018	42,175,400	8,735	4,828	4.02	193.95
	Total	628,302	206,387,670	112,874,093	27,255	4,141	4.34	179.65
310	2019	36,378	11,518,235	6,549,816	1,851	3,539	5.09	180.05
	2020	37,634	11,271,720	4,560,032	1,285	3,549	3.41	121.17
	2021	38,811	11,570,298	6,520,800	1,433	4,550	3.69	168.01
	Total	112,823	34,360,253	17,630,648	4,569	3,859	4.05	156.27

H-372

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 77		Earned	Collected		Average			
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Pure Prem.
320	2019	309,043	97,004,457	53,560,054	14,196	3,773	4.59	173.31
	2020	326,446	99,635,833	46,852,396	12,441	3,766	3.81	143.52
	2021	346,213	106,599,411	63,507,958	13,911	4,565	4.02	183.44
	Total	981,702	303,239,701	163,920,408	40,548	4,043	4.13	166.98
340	2019	67,649	28,916,859	16,183,061	4,842	3,342	7.16	239.22
	2020	71,431	29,839,246	14,291,458	4,242	3,369	5.94	200.07
	2021	75,962	32,336,284	21,633,444	4,828	4,481	6.36	284.79
	Total	215,042	91,092,389	52,107,963	13,912	3,746	6.47	242.32
350	2019	202,757	65,471,537	36,930,231	10,308	3,583	5.08	182.14
	2020	210,695	66,056,625	31,458,431	8,633	3,644	4.10	149.31
	2021	219,564	69,576,703	42,688,365	9,601	4,446	4.37	194.42
	Total	633,016	201,104,865	111,077,027	28,542	3,892	4.51	175.47
360	2019	62,538	21,255,824	11,542,173	3,262	3,538	5.22	184.56
	2020	65,985	22,072,011	10,501,525	2,921	3,595	4.43	159.15
	2021	70,043	23,569,533	14,328,830	3,226	4,442	4.61	204.57
	Total	198,566	66,897,368	36,372,528	9,409	3,866	4.74	183.18
370	2019	166,204	62,368,995	37,491,483	9,394	3,991	5.65	225.58
	2020	176,081	64,534,896	33,288,162	8,033	4,144	4.56	189.05
	2021	186,239	69,038,801	43,222,168	8,707	4,964	4.68	232.08
	Total	528,524	195,942,692	114,001,813	26,134	4,362	4.94	215.70

H-373

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 77		Earned	Collected			Average		Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
380	2019	32,710	12,629,868	6,839,191	1,817	3,764	5.55	209.09
	2020	34,358	13,075,975	7,122,249	1,586	4,491	4.62	207.30
	2021	36,485	13,833,698	7,991,039	1,681	4,754	4.61	219.02
	Total	103,553	39,539,541	21,952,479	5,084	4,318	4.91	211.99
390	2019	136,714	52,705,393	33,108,492	8,196	4,040	5.99	242.17
	2020	141,734	53,429,169	24,822,863	6,202	4,002	4.38	175.14
	2021	145,632	55,123,186	36,014,696	7,002	5,143	4.81	247.30
	Total	424,080	161,257,748	93,946,051	21,400	4,390	5.05	221.53
420	2019	92,322	48,453,446	30,200,960	8,345	3,619	9.04	327.13
	2020	97,707	50,210,029	26,283,973	6,910	3,804	7.07	269.01
	2021	103,563	53,637,779	37,649,291	7,915	4,757	7.64	363.54
	Total	293,592	152,301,254	94,134,224	23,170	4,063	7.89	320.63
440	2019	75,565	31,042,542	19,222,506	4,872	3,946	6.45	254.38
	2020	80,014	32,459,255	15,513,265	3,988	3,890	4.98	193.88
	2021	85,143	34,959,525	23,381,974	4,589	5,095	5.39	274.62
	Total	240,722	98,461,322	58,117,745	13,449	4,321	5.59	241.43
450	2019	29,320	12,674,934	6,780,255	1,867	3,632	6.37	231.25
	2020	31,120	13,317,844	6,968,640	1,734	4,019	5.57	223.93
	2021	32,766	14,306,339	9,102,894	1,894	4,806	5.78	277.82
	Total	93,206	40,299,117	22,851,789	5,495	4,159	5.90	245.18

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Freq. (2)	Prem.
460	2019	260,690	92,544,325	56,766,553	13,502	4,204	5.18	217.76
	2020	274,097	95,725,074	46,345,830	11,442	4,051	4.17	169.09
	2021	290,041	101,965,686	64,147,957	12,735	5,037	4.39	221.17
	Total	824,828	290,235,085	167,260,340	37,679	4,439	4.57	202.78
470	2019	51,217	17,976,461	9,649,574	2,464	3,916	4.81	188.41
	2020	54,650	18,840,663	9,787,256	2,396	4,085	4.38	179.09
	2021	58,476	20,392,759	13,787,153	2,699	5,108	4.62	235.77
	Total	164,343	57,209,883	33,223,983	7,559	4,395	4.60	202.16
480	2019	76,818	23,553,495	12,554,606	3,266	3,844	4.25	163.43
	2020	80,001	23,541,769	12,283,302	3,012	4,078	3.76	153.54
	2021	84,065	24,956,359	15,278,862	3,181	4,803	3.78	181.75
	Total	240,884	72,051,623	40,116,770	9,459	4,241	3.93	166.54
490	2019	211,651	67,940,271	39,284,399	10,170	3,863	4.81	185.61
	2020	221,008	68,145,992	34,342,499	8,509	4,036	3.85	155.39
	2021	231,343	71,380,624	45,922,230	9,518	4,825	4.11	198.50
	Total	664,002	207,466,887	119,549,128	28,197	4,240	4.25	180.04
Statewide	2019	3,279,778	1,193,732,577	675,477,349	178,946	3,775	5.46	205.95
	2020	3,451,436	1,220,537,376	591,475,226	152,795	3,871	4.43	171.37
	2021	3,641,903	1,298,421,346	807,808,905	168,644	4,790	4.63	221.81
	Total	10,373,117	3,712,691,299	2,074,761,480	500,385	4,146	4.82	200.01

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
110	2019	6,140	2,114,712	1,012,546	247	4,099	4.02	164.91
	2020	6,955	2,396,231	974,092	190	5,127	2.73	140.06
	2021	7,831	2,766,268	1,581,818	267	5,924	3.41	201.99
	Total	20,926	7,277,211	3,568,456	704	5,069	3.36	170.53
120	2019	13,219	5,511,085	2,462,368	614	4,010	4.64	186.27
	2020	15,400	6,603,973	2,793,421	599	4,663	3.89	181.39
	2021	17,189	7,617,602	4,375,202	750	5,834	4.36	254.53
	Total	45,808	19,732,660	9,630,991	1,963	4,906	4.29	210.25
130	2019	15,487	6,486,715	3,340,863	747	4,472	4.82	215.72
	2020	17,905	7,680,733	3,658,808	739	4,951	4.13	204.35
	2021	19,497	8,581,642	4,461,425	784	5,691	4.02	228.83
	Total	52,889	22,749,090	11,461,096	2,270	5,049	4.29	216.70
140	2019	1,026	515,422	278,679	62	4,495	6.04	271.62
	2020	1,190	637,659	210,634	49	4,299	4.12	177.00
	2021	1,320	737,335	476,797	73	6,531	5.53	361.21
	Total	3,536	1,890,416	966,110	184	5,251	5.20	273.22
150	2019	5,834	2,527,545	1,277,114	297	4,300	5.09	218.91
	2020	6,688	2,996,986	1,477,025	322	4,587	4.81	220.85
	2021	7,328	3,424,972	2,048,710	348	5,887	4.75	279.57
	Total	19,850	8,949,503	4,802,849	967	4,967	4.87	241.96

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 78		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
170	2019	12,492	4,693,879	2,114,047	526	4,019	4.21	169.23
	2020	13,901	5,072,800	2,308,768	441	5,235	3.17	166.09
	2021	15,359	5,626,935	3,088,822	573	5,391	3.73	201.11
	Total	41,752	15,393,614	7,511,637	1,540	4,878	3.69	179.91
180	2019	10,423	6,488,436	2,983,751	583	5,118	5.59	286.27
	2020	11,583	7,063,162	2,787,061	516	5,401	4.45	240.62
	2021	12,348	7,516,986	3,954,356	614	6,440	4.97	320.24
	Total	34,354	21,068,584	9,725,168	1,713	5,677	4.99	283.09
190	2019	16,176	5,337,692	2,123,913	537	3,955	3.32	131.30
	2020	17,836	5,875,327	2,464,668	504	4,890	2.83	138.19
	2021	19,527	6,567,815	4,099,747	660	6,212	3.38	209.95
	Total	53,539	17,780,834	8,688,328	1,701	5,108	3.18	162.28
200	2019	5,354	1,896,623	956,088	228	4,193	4.26	178.57
	2020	6,173	2,190,441	850,714	198	4,297	3.21	137.81
	2021	6,982	2,551,985	1,492,753	263	5,676	3.77	213.80
	Total	18,509	6,639,049	3,299,555	689	4,789	3.72	178.27
210	2019	2,053	533,727	271,396	53	5,121	2.58	132.19
	2020	2,251	587,647	245,190	48	5,108	2.13	108.92
	2021	2,385	616,397	442,159	65	6,802	2.73	185.39
	Total	6,689	1,737,771	958,745	166	5,776	2.48	143.33

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 78		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
220	2019	2,141	909,677	458,826	98	4,682	4.58	214.30
	2020	2,445	1,049,400	354,347	80	4,429	3.27	144.93
	2021	2,662	1,180,466	623,502	110	5,668	4.13	234.22
	Total	7,248	3,139,543	1,436,675	288	4,988	3.97	198.22
230	2019	2,721	1,347,009	654,178	135	4,846	4.96	240.42
	2020	3,235	1,645,931	766,178	158	4,849	4.88	236.84
	2021	3,706	1,963,764	936,725	165	5,677	4.45	252.76
	Total	9,662	4,956,704	2,357,081	458	5,146	4.74	243.95
240	2019	2,725	1,244,418	638,580	135	4,730	4.95	234.34
	2020	3,126	1,542,597	760,563	171	4,448	5.47	243.30
	2021	3,491	1,781,751	863,173	181	4,769	5.18	247.26
	Total	9,342	4,568,766	2,262,316	487	4,645	5.21	242.17
250	2019	19,719	11,406,452	5,814,888	1,221	4,762	6.19	294.89
	2020	22,488	13,154,271	6,225,632	1,172	5,312	5.21	276.84
	2021	25,089	15,348,044	9,411,568	1,509	6,237	6.01	375.13
	Total	67,296	39,908,767	21,452,088	3,902	5,498	5.80	318.77
260	2019	33,566	13,281,796	7,061,692	1,544	4,574	4.60	210.38
	2020	38,045	15,201,062	7,809,318	1,521	5,134	4.00	205.27
	2021	42,588	17,537,464	10,742,358	1,744	6,160	4.10	252.24
	Total	114,199	46,020,322	25,613,368	4,809	5,326	4.21	224.29

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

COVERAGE 78		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
270	2019	21,747	7,606,212	4,464,845	897	4,978	4.12	205.31
	2020	23,533	8,132,754	3,510,549	741	4,738	3.15	149.18
	2021	25,106	8,782,918	5,016,295	875	5,733	3.49	199.80
	Total	70,386	24,521,884	12,991,689	2,513	5,170	3.57	184.58
280	2019	11,809	5,783,883	2,864,927	681	4,207	5.77	242.61
	2020	13,385	6,571,735	2,875,792	613	4,691	4.58	214.85
	2021	14,586	7,296,314	4,017,243	733	5,481	5.03	275.42
	Total	39,780	19,651,932	9,757,962	2,027	4,814	5.10	245.30
290	2019	6,101	3,034,571	1,714,778	388	4,420	6.36	281.07
	2020	6,998	3,509,763	1,333,153	302	4,414	4.32	190.50
	2021	7,622	3,911,550	2,139,503	366	5,846	4.80	280.70
	Total	20,721	10,455,884	5,187,434	1,056	4,912	5.10	250.35
300	2019	40,437	14,322,841	7,923,103	1,708	4,639	4.22	195.94
	2020	43,914	15,119,771	5,801,780	1,282	4,526	2.92	132.12
	2021	46,689	16,118,043	9,008,252	1,533	5,876	3.28	192.94
	Total	131,040	45,560,655	22,733,135	4,523	5,026	3.45	173.48
310	2019	8,308	2,649,634	1,367,517	297	4,604	3.57	164.60
	2020	8,758	2,688,381	990,492	221	4,482	2.52	113.10
	2021	9,165	2,813,087	1,456,938	287	5,076	3.13	158.97
	Total	26,231	8,151,102	3,814,947	805	4,739	3.07	145.44

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

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COVERAGE 78		Earned	Collected			Average	Claim	Pure
Territory	Accident Year	Car Years	Earned Premium	Paid Loss	Claims	Claim Cost	Claim Freq. (2)	Prem.
320	2019	37,078	12,610,706	6,798,964	1,357	5,010	3.66	183.37
	2020	41,814	14,385,733	7,147,969	1,377	5,191	3.29	170.95
	2021	45,900	16,149,825	8,745,244	1,575	5,553	3.43	190.53
	Total	124,792	43,146,264	22,692,177	4,309	5,266	3.45	181.84
340	2019	8,402	4,226,952	1,969,350	498	3,955	5.93	234.39
	2020	9,717	5,044,200	2,253,362	499	4,516	5.14	231.90
	2021	10,667	5,710,843	3,798,376	629	6,039	5.90	356.09
	Total	28,786	14,981,995	8,021,088	1,626	4,933	5.65	278.65
350	2019	29,348	10,006,929	5,721,072	1,185	4,828	4.04	194.94
	2020	32,599	11,278,927	5,239,017	1,154	4,540	3.54	160.71
	2021	34,869	12,247,203	6,843,177	1,256	5,448	3.60	196.25
	Total	96,816	33,533,059	17,803,266	3,595	4,952	3.71	183.89
360	2019	6,584	2,478,140	1,267,877	286	4,433	4.34	192.57
	2020	7,449	2,929,628	1,263,886	272	4,647	3.65	169.67
	2021	8,174	3,312,266	1,783,093	317	5,625	3.88	218.14
	Total	22,207	8,720,034	4,314,856	875	4,931	3.94	194.30
370	2019	24,520	10,338,036	5,304,597	1,141	4,649	4.65	216.34
	2020	27,787	11,841,079	5,259,454	1,107	4,751	3.98	189.28
	2021	30,451	13,173,357	7,547,901	1,239	6,092	4.07	247.87
	Total	82,758	35,352,472	18,111,952	3,487	5,194	4.21	218.85

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	Accident Year	Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average	Claim	Pure
						Claim Cost	Claim Freq. (2)	Prem.
380	2019	4,490	1,933,309	1,159,447	240	4,831	5.35	258.23
	2020	5,070	2,239,364	996,023	198	5,030	3.91	196.45
	2021	5,597	2,511,427	1,462,534	243	6,019	4.34	261.31
	Total	15,157	6,684,100	3,618,004	681	5,313	4.49	238.70
390	2019	31,370	12,704,090	7,208,585	1,526	4,724	4.86	229.79
	2020	33,961	13,727,749	6,249,593	1,217	5,135	3.58	184.02
	2021	36,013	14,707,516	9,107,205	1,404	6,487	3.90	252.89
	Total	101,344	41,139,355	22,565,383	4,147	5,441	4.09	222.66
420	2019	14,829	9,636,865	4,803,096	1,201	3,999	8.10	323.90
	2020	17,494	11,500,894	5,092,055	1,134	4,490	6.48	291.07
	2021	19,626	13,138,077	8,968,083	1,423	6,302	7.25	456.95
	Total	51,949	34,275,836	18,863,234	3,758	5,019	7.23	363.11
440	2019	11,035	5,204,242	2,702,240	582	4,643	5.27	244.88
	2020	12,860	6,236,570	2,915,183	563	5,178	4.38	226.69
	2021	14,192	7,040,118	4,082,193	676	6,039	4.76	287.64
	Total	38,087	18,480,930	9,699,616	1,821	5,327	4.78	254.67
450	2019	3,191	1,689,677	841,409	187	4,500	5.86	263.68
	2020	3,793	2,120,820	712,212	160	4,451	4.22	187.77
	2021	4,255	2,442,487	1,529,549	238	6,427	5.59	359.47
	Total	11,239	6,252,984	3,083,170	585	5,270	5.21	274.33

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Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

NORTH CAROLINA
AUTOMOBILE PHYSICAL DAMAGE EXPERIENCE (1)
PRIVATE PASSENGER NON-FLEET STANDARD AND NON-STANDARD BUSINESS

Territory	COVERAGE 78		Earned Car Years	Collected Earned Premium	Paid Loss	Claims	Average Claim Cost	Claim Freq. (2)	Pure Prem.
	Accident Year								
460	2019		37,494	14,534,923	7,467,539	1,605	4,653	4.28	199.17
	2020		42,057	16,550,979	8,020,993	1,520	5,277	3.61	190.72
	2021		46,181	18,540,294	11,267,780	1,760	6,402	3.81	243.99
	Total		125,732	49,626,196	26,756,312	4,885	5,477	3.89	212.80
470	2019		5,199	2,167,300	928,434	208	4,464	4.00	178.58
	2020		6,160	2,694,657	1,061,506	221	4,803	3.59	172.32
	2021		6,929	3,101,369	1,678,280	277	6,059	4.00	242.21
	Total		18,288	7,963,326	3,668,220	706	5,196	3.86	200.58
480	2019		9,778	3,244,908	1,819,997	351	5,185	3.59	186.13
	2020		10,841	3,595,009	1,726,672	305	5,661	2.81	159.27
	2021		11,829	3,973,507	2,682,114	408	6,574	3.45	226.74
	Total		32,448	10,813,424	6,228,783	1,064	5,854	3.28	191.96
490	2019		31,533	10,493,983	5,930,982	1,198	4,951	3.80	188.09
	2020		34,886	11,480,967	5,719,299	1,099	5,204	3.15	163.94
	2021		37,863	12,616,859	8,039,057	1,285	6,256	3.39	212.32
	Total		104,282	34,591,809	19,689,338	3,582	5,497	3.43	188.81
Statewide	2019		492,329	198,962,389	103,707,688	22,563	4,596	4.58	210.65
	2020		552,297	225,347,200	101,855,409	20,693	4,922	3.75	184.42
	2021		603,016	251,406,486	147,771,932	24,630	6,000	4.08	245.05
	Total		1,647,642	675,716,075	353,335,029	67,886	5,205	4.12	214.45

H-382

Notes:

(1) Not under fleet plan.

(2) Claim frequency is per 100 cars.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

2. CREDIBILITY FACTOR DEVELOPMENT AND APPLICATION

See attached exhibits, Section D and prefiled testimony of R. Retian and P. Anderson.

Credibility Factor Determination

Credibility considerations enter into the private passenger ratemaking formula in three areas:

- 1) statewide rate level in the determination of accident year weights.
- 2) territory rate level in the determination of the individual territory's formula loss ratio.
- 3) trend factor determination in the determination to base the average annual change on North Carolina data or a combination of North Carolina and countrywide data.

The first two areas full credibility standard is based on an application of the credibility formula contained in the paper "On The Credibility of The Pure Premium" by Mayerson, Jones and Bowers (PCAS LV, 1968). The full credibility standards contemplate P and K values of 95% and 5% for statewide and 90% and 5% for territory.

The trend credibility procedure is based on the first model discussed in "An Introduction to Credibility Theory" by L. H. Longley-Cook. The full credibility standard is based on P and K values of 99% and 2 1/2%.

For Uninsured Motorists and Underinsured Motorists, each year of the experience period is given weight proportional to its earned car years in the calculation of an indicated premium per exposure.

For Motorcycles, each year of the experience period is given weight proportional to its earned premium at present manual rates in the calculation of an indicated change.

CREDIBILITY TABLES BASED
UPON NUMBER OF CLAIMS

The projected loss ratios are weighted in accordance with the following:

Average Number of Claims for the <u>Latest Two Years (A)</u>	Weight to Earlier <u>Year</u>	Weight to Later <u>Year</u>
4000 and over	0%	100%
3600 - 3999	10	90
3200 - 3599	20	80
2800 - 3199	30	70
2400 - 2799	40	60
under 2400	50	50

(A) Applied separately by coverage.

<u>Credibility</u>	Determination of Territory Credibility (B)	<u>Credibility</u>	Determination of Trend Factor Credibility (C)
0	0 - 29	0	0 - 26
.10	30 - 119	.05	27 - 105
.20	120 - 269	.10	106 - 238
.30	270 - 479	.15	239 - 424
.40	480 - 749	.20	425 - 663
.50	750 - 1,079	.25	664 - 955
.60	1,080 - 1,469	.30	956 - 1,300
.70	1,470 - 1,919	.35	1,301 - 1,699
.80	1,920 - 2,429	.40	1,700 - 2,150
.90	2,430 - 2,999	.45	2,151 - 2,655
1.00	3,000 or more	.50	2,656 - 3,212
		.55	3,213 - 3,823
		.60	3,824 - 4,487
		.65	4,488 - 5,204
		.70	5,205 - 5,974
		.75	5,975 - 6,798
		.80	6,799 - 7,674
		.85	7,675 - 8,604
		.90	8,605 - 9,586
		.95	9,587 - 10,622
		1.00	10,623 or more

(B) Territory credibility is based on the number of claims underlying the three year pure premium.

(C) Trend factor credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibits.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

3. LOSS DEVELOPMENT FACTOR DERIVATION AND APPLICATION ON BOTH PAID
AND INCURRED BASES AND IN BOTH NUMBERS AND DOLLARS OF CLAIMS

- 3(a) Loss development factor derivation is contained on the following pages H-387-460. In selecting the loss development factor, three and five year straight averages were considered, with the three year factor being selected as the best blend of responsiveness and stability for Bodily Injury, Property Damage and Medical Payments. For Uninsured Motorists Bodily Injury, Uninsured Motorists Property Damage and Underinsured Motorists, the average of the latest five years was selected for increased stability.

Development for all coverages is to 63 months.

Additional information regarding loss development is contained in the prefiled testimony of R. Retian and P. Anderson.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2017	6,815,077	6,815,077	4,598,098
2018	7,011,636	7,011,636	4,660,388
2019	7,937,596	7,937,596	5,282,718
2020	8,196,454	8,196,454	5,367,115
2021	8,382,809	8,382,809	5,407,780

<u>YEAR</u>	<u>UNINSURED MOTORISTS B.I.</u>	<u>UNINSURED MOTORISTS P.D.</u>	<u>UNDERINSURED MOTORISTS B.I.</u>
2017	6,815,077	6,815,077	5,187,637
2018	7,011,636	7,011,636	5,120,598
2019	7,937,596	7,937,596	5,858,740
2020	8,196,454	8,196,454	6,049,803
2021	8,382,809	8,382,809	6,187,351

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2017	971,958,957	942,651,202	117,742,495
2018	1,039,759,729	1,117,907,856	128,363,703
2019	1,147,096,895	1,265,431,687	141,607,630
2020	1,161,480,835	1,406,115,532	138,096,109
2021	1,182,105,434	1,452,922,860	135,812,675

<u>YEAR</u>	<u>UNINSURED MOTORISTS B.I.</u>	<u>UNINSURED MOTORISTS P.D.</u>	<u>UNDERINSURED MOTORISTS B.I.</u>
2017	79,937,226	11,411,778	142,231,188
2018	78,468,459	11,706,119	139,705,314
2019	87,787,047	13,020,148	156,258,845
2020	100,860,916	12,825,651	159,732,588
2021	104,552,056	13,069,007	163,482,671

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					741,861,103
2009				792,349,751	813,854,768
2010			735,939,834	791,711,021	810,837,790
2011		634,238,102	740,509,877	793,508,640	811,921,055
2012	360,775,382	622,569,546	740,049,599	799,391,227	818,380,821
2013	343,976,835	629,676,107	741,958,792	802,147,972	822,222,613
2014	350,283,706	635,633,437	754,106,554	818,161,363	843,000,979
2015	371,906,369	696,285,403	826,095,618	897,525,346	925,308,358
2016	415,447,012	749,120,877	892,640,780	967,150,203	987,701,804
2017	399,486,270	735,350,347	875,477,016	939,389,713	968,962,633
2018	384,036,171	732,085,779	865,401,325	942,386,340	
2019	409,575,280	751,354,987	919,490,379		
2020	339,024,758	667,031,604			
2021	389,664,038				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.027
2010			1.076	1.024
2011		1.168	1.072	1.023
2012	1.726	1.189	1.080	1.024
2013	1.831	1.178	1.081	1.025
2014	1.815	1.186	1.085	1.030
2015	1.872	1.186	1.086	1.031
2016	1.803	1.192	1.083	1.021
2017	1.841	1.191	1.073	1.031
2018	1.906	1.182	1.089	
2019	1.834	1.224		
2020	1.968			
Five Year Average	1.870	1.195	1.083	1.028
Three Year Average	1.903	1.199	1.082	1.028
		Five Year	Three Year	
39 to 63 months:		1.113	1.112	
27 to 63 months:		1.330	1.333	
15 to 63 months:		2.487	2.537	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					608,115,212
2009				615,384,989	615,624,955
2010			630,478,538	631,116,423	631,219,207
2011		636,737,081	639,728,966	640,653,925	641,877,288
2012	643,452,466	672,835,599	677,705,439	678,851,086	678,881,814
2013	679,039,402	716,144,299	719,966,299	720,721,078	720,920,507
2014	732,080,719	770,018,705	773,688,353	774,760,315	774,628,058
2015	814,849,424	864,804,668	869,988,886	871,399,326	869,780,699
2016	892,287,194	953,658,756	959,688,615	959,079,787	961,448,766
2017	921,252,568	978,151,443	981,676,812	986,217,025	986,545,549
2018	937,329,324	1,011,349,130	1,022,878,076	1,024,766,483	
2019	1,019,123,304	1,098,320,191	1,105,825,142		
2020	823,915,665	887,990,924			
2021	1,021,409,477				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.000
2011		1.005	1.001	1.002
2012	1.046	1.007	1.002	1.000
2013	1.055	1.005	1.001	1.000
2014	1.052	1.005	1.001	1.000
2015	1.061	1.006	1.002	0.998
2016	1.069	1.006	0.999	1.002
2017	1.062	1.004	1.005	1.000
2018	1.079	1.011	1.002	
2019	1.078	1.007		
2020	1.078			
Five Year Average	1.073	1.007	1.002	1.000
Three Year Average	1.078	1.007	1.002	1.000
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.009	1.009	
15 to 63 months:		1.083	1.088	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2008					93,009,078
2009				100,930,262	101,146,990
2010			97,927,140	98,924,643	99,200,980
2011		94,616,340	96,665,719	97,644,037	98,043,911
2012	82,428,657	95,030,518	97,651,336	98,710,457	98,600,055
2013	80,792,632	94,498,632	97,324,606	97,697,818	98,013,131
2014	79,535,738	94,001,141	96,171,307	97,457,536	97,636,935
2015	83,348,544	98,802,256	102,267,705	103,420,245	103,656,421
2016	90,070,332	104,996,655	108,145,772	109,324,140	109,574,881
2017	87,104,169	100,536,184	103,112,757	104,248,486	104,562,638
2018	79,656,729	95,315,212	98,026,476	99,276,791	
2019	80,171,285	94,682,599	97,692,790		
2020	62,774,822	73,740,107			
2021	65,240,663				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.002
2010			1.010	1.003
2011		1.022	1.010	1.004
2012	1.153	1.028	1.011	0.999
2013	1.170	1.030	1.004	1.003
2014	1.182	1.023	1.013	1.002
2015	1.185	1.035	1.011	1.002
2016	1.166	1.030	1.011	1.002
2017	1.154	1.026	1.011	1.003
2018	1.197	1.028	1.013	
2019	1.181	1.032		
2020	1.175			
Five Year Average	1.175	1.030	1.012	1.002
Three Year Average	1.184	1.029	1.012	1.002
		Five Year	Three Year	
39 to 63 months:		1.014	1.014	
27 to 63 months:		1.044	1.043	
15 to 63 months:		1.227	1.235	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			38,863,494	41,541,280	42,247,932
2011		33,892,558	38,923,138	42,264,765	42,921,457
2012	19,759,671	32,683,577	38,553,020	41,525,163	42,304,284
2013	18,988,851	33,046,319	38,041,734	41,596,752	42,332,231
2014	16,237,391	31,243,875	37,057,120	39,286,710	40,021,679
2015	20,104,218	39,061,613	45,639,918	48,473,177	49,770,306
2016	24,174,817	44,812,520	51,021,576	53,680,270	55,430,409
2017	24,380,887	50,910,254	55,205,320	63,357,674	65,001,354
2018	33,412,088	61,359,784	69,234,898	75,009,660	
2019	33,227,281	63,977,965	78,805,227		
2020	35,132,185	72,921,919			
2021	43,416,643				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			1.069	1.017
2011		1.148	1.086	1.016
2012	1.654	1.180	1.077	1.019
2013	1.740	1.151	1.093	1.018
2014	1.924	1.186	1.060	1.019
2015	1.943	1.168	1.062	1.027
2016	1.854	1.139	1.052	1.033
2017	2.088	1.084	1.148	1.026
2018	1.836	1.128	1.083	
2019	1.925	1.232		
2020	2.076			
Five Year Average	1.956	1.150	1.081	1.025
Three Year Average	1.946	1.148	1.094	1.029
		Five Year	Three Year	
39 to 63 months:		1.108	1.126	
27 to 63 months:		1.274	1.293	
15 to 63 months:		2.492	2.516	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2010			8,440,849	8,350,599	8,287,145
2011		8,820,081	8,724,683	8,820,369	8,954,173
2012	8,729,460	8,662,569	8,670,537	8,728,764	8,505,485
2013	9,585,758	9,299,177	9,191,725	9,099,389	9,067,408
2014	9,481,446	9,385,769	9,586,147	9,452,132	9,385,992
2015	12,025,777	12,123,427	11,833,332	11,716,300	11,713,489
2016	14,441,451	14,081,819	13,816,071	13,634,915	13,522,420
2017	16,644,203	16,365,028	16,131,444	16,000,797	15,928,723
2018	18,291,447	17,911,590	17,664,436	17,608,901	
2019	18,767,298	18,481,122	18,187,372		
2020	18,260,703	17,931,126			
2021	22,575,053				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.989	0.992
2011		0.989	1.011	1.015
2012	0.992	1.001	1.007	0.974
2013	0.970	0.988	0.990	0.996
2014	0.990	1.021	0.986	0.993
2015	1.008	0.976	0.990	1.000
2016	0.975	0.981	0.987	0.992
2017	0.983	0.986	0.992	0.995
2018	0.979	0.986	0.997	
2019	0.985	0.984		
2020	0.982			
Five Year Average	0.981	0.983	0.990	0.995
Three Year Average	0.982	0.985	0.992	0.996
		Five Year	Three Year	
39 to 63 months:		0.985	0.988	
27 to 63 months:		0.968	0.973	
15 to 63 months:		0.950	0.955	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Underinsured Motorists Bodily Injury Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			61,534,463	69,965,819	73,103,725
2011		45,666,517	63,836,539	73,259,243	76,710,836
2012	16,020,300	40,227,462	57,727,611	68,498,844	71,804,136
2013	16,907,167	43,448,047	63,881,858	72,967,465	77,436,633
2014	15,382,722	39,587,346	56,156,300	66,082,136	70,320,039
2015	20,089,475	48,329,063	64,898,708	75,905,901	82,761,499
2016	18,088,082	48,585,466	70,322,850	82,070,421	87,459,921
2017	21,111,207	56,234,350	78,426,750	88,698,422	94,985,745
2018	20,199,920	60,690,479	82,275,954	96,283,605	
2019	24,574,647	65,426,937	94,571,250		
2020	27,093,363	66,574,157			
2021	33,158,703				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			1.137	1.045
2011		1.398	1.148	1.047
2012	2.511	1.435	1.187	1.048
2013	2.570	1.470	1.142	1.061
2014	2.573	1.419	1.177	1.064
2015	2.406	1.343	1.170	1.090
2016	2.686	1.447	1.167	1.066
2017	2.664	1.395	1.131	1.071
2018	3.004	1.356	1.170	
2019	2.662	1.445		
2020	2.457			
Five Year Average	2.695	1.397	1.163	1.070
Three Year Average	2.708	1.399	1.156	1.076
		Five Year	Three Year	
39 to 63 months:		1.244	1.244	
27 to 63 months:		1.738	1.740	
15 to 63 months:		4.684	4.712	

Losses exclude unallocated loss adjustment expense.

The Rate Bureau is advised by ISO that the data described in Subparagraph (3)(c) are not available.

See attached Exhibit (3)(d).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-387.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					751,043,783
2009				824,559,586	822,482,993
2010			821,767,319	822,060,565	821,124,171
2011		809,237,586	819,356,952	822,867,717	821,035,146
2012	782,355,728	819,333,294	828,252,158	829,183,979	829,247,603
2013	767,539,013	810,001,710	823,606,963	830,776,045	831,041,201
2014	766,619,149	824,010,768	843,963,491	854,080,792	855,347,231
2015	810,170,619	893,472,461	927,185,682	934,047,917	934,963,613
2016	873,185,589	964,085,454	994,763,384	1,002,831,167	1,008,257,409
2017	842,233,368	937,896,036	967,659,782	982,160,685	981,787,672
2018	826,188,078	935,767,785	975,767,618	978,942,890	
2019	869,981,940	1,007,647,027	1,020,570,659		
2020	735,672,058	848,925,610			
2021	833,622,174				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				0.997
2010			1.000	0.999
2011		1.013	1.004	0.998
2012	1.047	1.011	1.001	1.000
2013	1.055	1.017	1.009	1.000
2014	1.075	1.024	1.012	1.001
2015	1.103	1.038	1.007	1.001
2016	1.104	1.032	1.008	1.005
2017	1.114	1.032	1.015	1.000
2018	1.133	1.043	1.003	
2019	1.158	1.013		
2020	1.154			
Five Year Average	1.133	1.032	1.009	1.001
Three Year Average	1.148	1.029	1.009	1.002
		Five Year	Three Year	
39 to 63 months:		1.010	1.011	
27 to 63 months:		1.042	1.040	
15 to 63 months:		1.181	1.194	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2008					608,233,572
2009				615,667,679	615,821,799
2010			631,101,652	631,458,376	631,388,802
2011		638,695,426	640,592,815	641,067,759	642,042,165
2012	655,991,128	674,387,749	678,278,339	679,160,845	679,064,830
2013	694,412,102	717,673,256	720,693,872	721,060,440	721,050,475
2014	750,059,297	771,956,718	774,338,590	775,090,826	774,804,431
2015	835,697,530	867,811,745	870,763,151	871,849,406	870,047,809
2016	917,595,695	956,268,680	960,603,932	959,609,415	961,913,022
2017	946,840,760	981,256,188	982,879,581	987,090,195	986,913,114
2018	971,332,877	1,015,730,687	1,024,722,586	1,025,208,839	
2019	1,056,933,540	1,103,513,326	1,107,497,656		
2020	854,083,083	892,270,558			
2021	1,076,909,942				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.000
2011		1.003	1.001	1.002
2012	1.028	1.006	1.001	1.000
2013	1.033	1.004	1.001	1.000
2014	1.029	1.003	1.001	1.000
2015	1.038	1.003	1.001	0.998
2016	1.042	1.005	0.999	1.002
2017	1.036	1.002	1.004	1.000
2018	1.046	1.009	1.000	
2019	1.044	1.004		
2020	1.045			
Five Year Average	1.043	1.005	1.001	1.000
Three Year Average	1.045	1.005	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.006	1.006	
15 to 63 months:		1.049	1.051	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2008					93,094,942
2009				101,171,878	101,257,049
2010			98,714,615	99,127,621	99,286,154
2011		96,316,801	97,215,011	97,814,666	98,115,360
2012	93,244,145	96,618,132	98,306,929	98,910,915	98,689,925
2013	92,538,232	95,842,790	97,860,162	97,858,080	98,046,357
2014	90,997,474	95,512,681	96,851,396	97,650,027	97,727,825
2015	95,948,353	100,420,856	102,971,324	103,648,834	103,718,138
2016	102,264,187	106,966,826	108,894,516	109,495,909	109,672,412
2017	99,064,485	102,156,647	103,650,319	104,529,756	104,591,730
2018	93,139,589	96,990,413	98,631,387	99,556,349	
2019	92,638,083	96,527,414	98,332,014		
2020	73,109,003	75,641,922			
2021	77,789,065				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.001
2010			1.004	1.002
2011		1.009	1.006	1.003
2012	1.036	1.017	1.006	0.998
2013	1.036	1.021	1.000	1.002
2014	1.050	1.014	1.008	1.001
2015	1.047	1.025	1.007	1.001
2016	1.046	1.018	1.006	1.002
2017	1.031	1.015	1.008	1.001
2018	1.041	1.017	1.009	
2019	1.042	1.019		
2020	1.035			

Five Year Average	1.039	1.019	1.008	1.001
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Three Year Average	1.039	1.017	1.008	1.001
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Five Year Three Year

39 to 63 months:	1.009	1.009
27 to 63 months:	1.028	1.026
15 to 63 months:	1.068	1.066

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			42,618,169	42,891,595	42,707,631
2011		42,214,858	42,733,420	43,201,151	43,315,810
2012	40,489,188	41,520,729	43,130,211	42,949,643	42,838,388
2013	37,619,826	42,529,675	42,790,601	44,064,436	42,856,707
2014	37,440,221	39,852,172	41,440,067	41,057,268	40,880,373
2015	43,114,850	49,545,130	49,788,808	50,449,098	50,503,115
2016	50,187,250	54,598,670	55,357,415	55,682,449	55,696,555
2017	59,216,888	62,694,056	64,088,447	65,295,983	66,172,063
2018	69,066,743	76,147,813	78,239,661	78,394,061	
2019	73,801,336	85,908,172	87,960,698		
2020	78,481,156	92,894,854			
2021	95,748,158				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			1.006	0.996
2011		1.012	1.011	1.003
2012	1.025	1.039	0.996	0.997
2013	1.131	1.006	1.030	0.973
2014	1.064	1.040	0.991	0.996
2015	1.149	1.005	1.013	1.001
2016	1.088	1.014	1.006	1.000
2017	1.059	1.022	1.019	1.013
2018	1.103	1.027	1.002	
2019	1.164	1.024		
2020	1.184			
Five Year Average	1.120	1.018	1.006	0.997
Three Year Average	1.150	1.024	1.009	1.005
		Five Year	Three Year	
39 to 63 months:		1.003	1.014	
27 to 63 months:		1.021	1.038	
15 to 63 months:		1.144	1.194	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2010			8,492,821	8,372,137	8,312,198
2011		9,077,069	8,952,159	9,122,412	9,130,110
2012	9,174,333	8,836,530	8,710,242	8,745,025	8,529,582
2013	9,910,271	9,388,283	9,233,329	9,131,699	9,075,803
2014	10,165,600	9,893,426	9,686,580	9,504,738	9,431,891
2015	12,671,513	12,313,034	12,017,963	11,908,159	11,719,982
2016	14,773,364	14,167,281	13,857,930	13,645,626	13,530,714
2017	17,220,241	16,486,598	16,158,992	16,022,862	15,941,974
2018	18,815,996	17,983,729	17,678,962	17,621,975	
2019	19,300,960	18,525,292	18,219,102		
2020	19,037,332	18,053,579			
2021	23,664,792				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.986	0.993
2011		0.986	1.019	1.001
2012	0.963	0.986	1.004	0.975
2013	0.947	0.983	0.989	0.994
2014	0.973	0.979	0.981	0.992
2015	0.972	0.976	0.991	0.984
2016	0.959	0.978	0.985	0.992
2017	0.957	0.980	0.992	0.995
2018	0.956	0.983	0.997	
2019	0.960	0.983		
2020	0.948			
Five Year Average	0.956	0.980	0.989	0.991
Three Year Average	0.955	0.982	0.991	0.990
		Five Year	Three Year	
39 to 63 months:		0.980	0.981	
27 to 63 months:		0.960	0.963	
15 to 63 months:		0.918	0.920	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Underinsured Motorists Bodily Injury Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2010			72,849,253	76,038,277	75,505,050
2011		70,547,071	77,018,627	79,651,542	78,667,941
2012	49,392,980	64,491,829	70,101,556	75,074,826	74,933,697
2013	48,516,657	65,916,109	77,927,626	80,971,235	79,597,833
2014	43,693,017	61,021,239	68,443,875	73,531,964	72,293,014
2015	49,509,530	67,578,350	78,698,144	85,580,844	85,083,473
2016	53,314,671	72,657,073	84,270,802	90,022,478	91,902,232
2017	51,881,053	78,772,635	91,623,289	97,933,289	98,697,727
2018	53,460,556	80,831,454	97,795,970	104,044,660	
2019	60,670,672	93,839,819	108,759,255		
2020	61,720,436	90,381,532			
2021	79,541,235				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			1.044	0.993
2011		1.092	1.034	0.988
2012	1.306	1.087	1.071	0.998
2013	1.359	1.182	1.039	0.983
2014	1.397	1.122	1.074	0.983
2015	1.365	1.165	1.087	0.994
2016	1.363	1.160	1.068	1.021
2017	1.518	1.163	1.069	1.008
2018	1.512	1.210	1.064	
2019	1.547	1.159		
2020	1.464			
Five Year Average	1.481	1.171	1.072	0.998
Three Year Average	1.508	1.177	1.067	1.008
		Five Year	Three Year	
39 to 63 months:		1.070	1.076	
27 to 63 months:		1.253	1.266	
15 to 63 months:		1.856	1.909	

Losses exclude unallocated loss adjustment expense.

See attached Exhibit (3)(e).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-387.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					617,481,470
2009				677,961,158	678,378,046
2010			674,985,532	677,413,856	677,391,262
2011		671,130,623	676,256,932	679,413,783	679,001,826
2012	663,780,028	675,959,052	681,148,421	682,100,471	683,645,062
2013	659,776,040	675,365,278	679,850,899	688,465,873	686,687,252
2014	654,759,462	685,511,442	699,316,996	703,227,016	707,826,806
2015	696,388,761	744,161,515	764,655,824	767,752,936	768,941,328
2016	746,254,527	803,385,854	820,194,385	823,929,639	827,312,520
2017	720,842,437	779,117,099	794,316,931	803,129,554	805,729,596
2018	703,666,187	773,432,181	794,448,260	802,226,196	
2019	738,594,513	819,436,656	833,176,947		
2020	617,045,585	692,250,840			
2021	697,250,186				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.001
2010			1.004	1.000
2011		1.008	1.005	0.999
2012	1.018	1.008	1.001	1.002
2013	1.024	1.007	1.013	0.997
2014	1.047	1.020	1.006	1.007
2015	1.069	1.028	1.004	1.002
2016	1.077	1.021	1.005	1.004
2017	1.081	1.020	1.011	1.003
2018	1.099	1.027	1.010	
2019	1.109	1.017		
2020	1.122			
Five Year Average	1.098	1.023	1.007	1.003
Three Year Average	1.110	1.021	1.009	1.003
		Five Year	Three Year	
39 to 63 months:		1.010	1.012	
27 to 63 months:		1.033	1.033	
15 to 63 months:		1.134	1.147	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Excess Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					133,562,313
2009				146,598,428	144,104,947
2010			146,781,787	144,646,709	143,732,909
2011		138,106,963	143,100,020	143,453,934	142,033,320
2012	118,575,700	143,374,242	147,103,737	147,083,508	145,602,541
2013	107,762,973	134,636,432	143,756,064	142,310,172	144,353,949
2014	111,859,687	138,499,326	144,646,495	150,853,776	147,520,425
2015	113,781,858	149,310,946	162,529,858	166,294,981	166,022,285
2016	126,931,062	160,699,600	174,568,999	178,901,528	180,944,889
2017	121,390,931	158,778,937	173,342,851	179,031,131	176,058,076
2018	122,521,891	162,335,604	181,319,358	176,716,694	
2019	131,387,427	188,210,371	187,393,712		
2020	118,626,473	156,674,770			
2021	136,371,988				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				0.983
2010			0.985	0.994
2011		1.036	1.002	0.990
2012	1.209	1.026	1.000	0.990
2013	1.249	1.068	0.990	1.014
2014	1.238	1.044	1.043	0.978
2015	1.312	1.089	1.023	0.998
2016	1.266	1.086	1.025	1.011
2017	1.308	1.092	1.033	0.983
2018	1.325	1.117	0.975	
2019	1.432	0.996		
2020	1.321			
Five Year Average	1.330	1.076	1.020	0.997
Three Year Average	1.359	1.068	1.011	0.997
		Five Year	Three Year	
39 to 63 months:		1.017	1.008	
27 to 63 months:		1.094	1.077	
15 to 63 months:		1.455	1.464	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					603,225,683
2009				610,899,239	611,030,537
2010			626,714,405	627,058,274	626,732,185
2011		633,888,047	635,716,024	636,104,411	636,935,467
2012	650,831,743	668,507,250	672,154,949	672,672,573	672,828,719
2013	687,781,171	711,283,573	713,953,296	714,435,768	714,454,874
2014	742,337,687	763,487,631	765,503,500	766,476,520	766,429,387
2015	825,271,105	856,359,697	859,583,993	860,538,054	858,733,663
2016	905,529,154	943,611,862	947,762,013	946,401,199	948,761,500
2017	933,429,513	966,862,089	968,399,526	972,189,159	972,084,969
2018	956,716,106	999,951,129	1,008,153,385	1,008,799,481	
2019	1,040,291,321	1,084,570,912	1,088,786,209		
2020	838,299,340	875,903,687			
2021	1,050,853,168				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	0.999
2011		1.003	1.001	1.001
2012	1.027	1.005	1.001	1.000
2013	1.034	1.004	1.001	1.000
2014	1.028	1.003	1.001	1.000
2015	1.038	1.004	1.001	0.998
2016	1.042	1.004	0.999	1.002
2017	1.036	1.002	1.004	1.000
2018	1.045	1.008	1.001	
2019	1.043	1.004		
2020	1.045			
Five Year Average	1.042	1.004	1.001	1.000
Three Year Average	1.044	1.005	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.006	
15 to 63 months:		1.047	1.050	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Excess Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					5,007,889
2009				4,768,440	4,791,262
2010			4,387,247	4,400,102	4,656,617
2011		4,807,379	4,876,791	4,963,348	5,106,698
2012	5,159,385	5,880,499	6,123,390	6,488,272	6,236,111
2013	6,630,931	6,389,683	6,740,576	6,624,672	6,595,601
2014	7,721,610	8,469,087	8,835,090	8,614,306	8,375,044
2015	10,426,425	11,452,048	11,179,158	11,311,352	11,314,146
2016	12,066,541	12,656,818	12,841,919	13,208,216	13,151,522
2017	13,411,247	14,394,099	14,480,055	14,901,036	14,828,145
2018	14,616,771	15,779,558	16,569,201	16,409,358	
2019	16,642,219	18,942,414	18,711,447		
2020	15,783,743	16,366,871			
2021	26,056,774				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.005
2010			1.003	1.058
2011		1.014	1.018	1.029
2012	1.140	1.041	1.060	0.961
2013	0.964	1.055	0.983	0.996
2014	1.097	1.043	0.975	0.972
2015	1.098	0.976	1.012	1.000
2016	1.049	1.015	1.029	0.996
2017	1.073	1.006	1.029	0.995
2018	1.080	1.050	0.990	
2019	1.138	0.988		
2020	1.037			
Five Year Average	1.075	1.007	1.007	0.992
Three Year Average	1.085	1.015	1.016	0.997

Five Year

Three Year

39 to 63 months:	0.999	1.013
27 to 63 months:	1.006	1.028
15 to 63 months:	1.081	1.115

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			35,048,748	34,996,530	34,900,303
2011		34,525,752	34,640,963	34,554,529	34,696,103
2012	33,462,492	33,713,284	34,551,106	34,514,725	34,418,519
2013	31,183,302	33,275,890	32,971,225	33,695,834	33,010,126
2014	30,948,844	31,151,202	32,217,243	31,814,626	31,952,970
2015	35,450,475	38,170,333	38,376,371	38,649,936	38,378,145
2016	42,059,845	43,766,184	43,967,090	43,951,039	44,115,901
2017	47,442,452	49,486,229	50,078,212	50,745,820	51,135,071
2018	57,280,925	62,237,497	63,085,187	63,785,126	
2019	60,165,424	67,727,897	68,833,410		
2020	63,154,133	73,032,269			
2021	76,753,334				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.999	0.997
2011		1.003	0.998	1.004
2012	1.007	1.025	0.999	0.997
2013	1.067	0.991	1.022	0.980
2014	1.007	1.034	0.988	1.004
2015	1.077	1.005	1.007	0.993
2016	1.041	1.005	1.000	1.004
2017	1.043	1.012	1.013	1.008
2018	1.087	1.014	1.011	
2019	1.126	1.016		
2020	1.156			
Five Year Average	1.091	1.010	1.004	0.998
Three Year Average	1.123	1.014	1.008	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.010	
27 to 63 months:		1.012	1.024	
15 to 63 months:		1.104	1.150	

(a) Losses are on a 30/60 level for all years.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2010			8,111,207	7,990,523	7,930,584
2011		8,689,126	8,535,821	8,497,548	8,472,947
2012	8,892,102	8,515,853	8,390,011	8,324,069	8,209,351
2013	9,894,719	9,367,736	9,219,627	9,117,997	9,062,101
2014	10,267,177	9,861,175	9,620,272	9,433,861	9,361,014
2015	12,557,032	12,111,090	11,826,946	11,709,690	11,559,456
2016	14,713,589	14,112,082	13,802,573	13,590,269	13,475,357
2017	17,081,106	16,363,322	16,068,232	15,932,318	15,851,430
2018	18,687,124	17,870,446	17,565,679	17,503,335	
2019	19,218,105	18,481,140	18,178,467		
2020	18,822,162	17,932,811			
2021	23,187,940				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.985	0.992
2011		0.982	0.996	0.997
2012	0.958	0.985	0.992	0.986
2013	0.947	0.984	0.989	0.994
2014	0.960	0.976	0.981	0.992
2015	0.964	0.977	0.990	0.987
2016	0.959	0.978	0.985	0.992
2017	0.958	0.982	0.992	0.995
2018	0.956	0.983	0.996	
2019	0.962	0.984		
2020	0.953			
Five Year Average	0.958	0.981	0.989	0.992
Three Year Average	0.957	0.983	0.991	0.991
		Five Year	Three Year	
39 to 63 months:		0.981	0.982	
27 to 63 months:		0.962	0.965	
15 to 63 months:		0.922	0.924	

(a) Losses are on a \$25,000 level for all years.

Losses exclude unallocated loss adjustment expense.

See attached Exhibit (3)(f).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-387.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					94,385
2009				100,675	101,335
2010			97,458	100,048	100,758
2011		89,766	95,153	97,673	98,473
2012	70,651	92,336	98,678	101,333	101,960
2013	68,366	91,489	97,237	100,109	100,763
2014	68,331	91,424	97,972	100,840	101,579
2015	74,400	101,466	108,427	111,608	112,106
2016	77,149	103,142	110,251	113,288	113,922
2017	69,127	94,338	101,042	103,793	104,784
2018	64,221	88,745	95,187	98,626	
2019	65,579	88,796	96,945		
2020	53,228	73,769			
2021	55,236				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.007
2010			1.027	1.007
2011		1.060	1.026	1.008
2012	1.307	1.069	1.027	1.006
2013	1.338	1.063	1.030	1.007
2014	1.338	1.072	1.029	1.007
2015	1.364	1.069	1.029	1.004
2016	1.337	1.069	1.028	1.006
2017	1.365	1.071	1.027	1.010
2018	1.382	1.073	1.036	
2019	1.354	1.092		
2020	1.386			
Five Year Average	1.365	1.075	1.030	1.007
Three Year Average	1.374	1.079	1.030	1.007
		Five Year	Three Year	
39 to 63 months:		1.037	1.037	
27 to 63 months:		1.115	1.119	
15 to 63 months:		1.522	1.538	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					235,842
2009				243,133	243,167
2010			250,200	250,322	250,300
2011		245,347	245,838	245,987	246,559
2012	246,747	252,240	253,561	253,851	253,857
2013	244,827	252,401	253,025	253,176	253,212
2014	251,731	258,379	259,088	259,255	259,210
2015	270,388	281,035	281,778	281,938	281,482
2016	281,617	291,348	292,307	291,894	293,286
2017	270,689	280,679	280,942	282,694	281,383
2018	262,874	273,624	276,368	276,104	
2019	267,629	279,507	280,276		
2020	211,915	223,562			
2021	229,671				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.000	1.000
2011		1.002	1.001	1.002
2012	1.022	1.005	1.001	1.000
2013	1.031	1.002	1.001	1.000
2014	1.026	1.003	1.001	1.000
2015	1.039	1.003	1.001	0.998
2016	1.035	1.003	0.999	1.005
2017	1.037	1.001	1.006	0.995
2018	1.041	1.010	0.999	
2019	1.044	1.003		
2020	1.055			
Five Year Average	1.042	1.004	1.001	1.000
Three Year Average	1.047	1.005	1.001	0.999
		Five Year	Three Year	
39 to 63 months:		1.001	1.000	
27 to 63 months:		1.005	1.005	
15 to 63 months:		1.047	1.052	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2008					54,018
2009				57,758	57,801
2010			55,989	56,308	56,950
2011		53,561	54,326	54,611	54,724
2012	47,427	53,305	54,173	54,479	54,517
2013	45,586	51,958	52,811	53,134	53,195
2014	44,694	50,964	51,887	52,252	52,295
2015	46,244	53,501	54,722	55,082	55,104
2016	50,137	57,023	58,091	58,417	58,466
2017	46,897	52,955	53,985	54,298	54,338
2018	42,187	49,207	50,144	50,545	
2019	41,919	47,776	49,094		
2020	32,892	38,600			
2021	33,850				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.001
2010			1.006	1.011
2011		1.014	1.005	1.002
2012	1.124	1.016	1.006	1.001
2013	1.140	1.016	1.006	1.001
2014	1.140	1.018	1.007	1.001
2015	1.157	1.023	1.007	1.000
2016	1.137	1.019	1.006	1.001
2017	1.129	1.019	1.006	1.001
2018	1.166	1.019	1.008	
2019	1.140	1.028		
2020	1.174			

Five Year Average	1.149	1.022	1.007	1.001
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Three Year Average	1.160	1.022	1.007	1.001
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	Five Year	Three Year
39 to 63 months:	1.008	1.008
27 to 63 months:	1.030	1.030
15 to 63 months:	1.183	1.195

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			5,625	5,724	5,807
2011		5,210	5,476	5,610	5,659
2012	3,908	5,058	5,415	5,564	5,608
2013	3,540	4,634	4,901	5,053	5,096
2014	3,387	4,479	4,782	4,904	4,931
2015	3,758	5,222	5,543	5,688	5,679
2016	4,196	5,818	6,184	6,274	6,322
2017	4,146	5,965	6,314	6,462	6,515
2018	5,045	7,086	7,524	7,785	
2019	4,784	6,883	7,509		
2020	4,861	7,113			
2021	5,101				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			1.018	1.015
2011		1.051	1.024	1.009
2012	1.294	1.071	1.028	1.008
2013	1.309	1.058	1.031	1.009
2014	1.322	1.068	1.026	1.006
2015	1.390	1.061	1.026	0.998
2016	1.387	1.063	1.015	1.008
2017	1.439	1.059	1.023	1.008
2018	1.405	1.062	1.035	
2019	1.439	1.091		
2020	1.463			
Five Year Average	1.427	1.067	1.025	1.006
Three Year Average	1.436	1.071	1.024	1.005
		Five Year	Three Year	
39 to 63 months:		1.031	1.029	
27 to 63 months:		1.100	1.102	
15 to 63 months:		1.570	1.582	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Property Damage Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			7,140	7,129	7,159
2011		6,996	6,991	7,029	7,066
2012	6,950	7,197	7,378	7,449	7,492
2013	6,699	6,995	7,040	7,061	7,073
2014	6,558	6,846	6,889	6,910	6,917
2015	7,589	8,033	8,065	8,089	8,034
2016	9,171	9,558	9,618	9,589	9,588
2017	10,513	11,049	11,064	11,063	11,120
2018	11,912	12,411	12,435	12,549	
2019	12,269	12,736	12,922		
2020	10,629	11,464			
2021	11,738				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.998	1.004
2011		0.999	1.005	1.005
2012	1.036	1.025	1.010	1.006
2013	1.044	1.006	1.003	1.002
2014	1.044	1.006	1.003	1.001
2015	1.059	1.004	1.003	0.993
2016	1.042	1.006	0.997	1.000
2017	1.051	1.001	1.000	1.005
2018	1.042	1.002	1.009	
2019	1.038	1.015		
2020	1.079			
Five Year Average	1.050	1.006	1.002	1.000
Three Year Average	1.053	1.006	1.002	0.999
		Five Year	Three Year	
39 to 63 months:		1.002	1.001	
27 to 63 months:		1.008	1.007	
15 to 63 months:		1.058	1.060	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Underinsured Motorists Bodily Injury Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			1,449	1,678	1,737
2011		1,110	1,527	1,724	1,817
2012	391	981	1,406	1,611	1,689
2013	356	981	1,422	1,644	1,733
2014	360	1,007	1,386	1,613	1,697
2015	435	1,098	1,517	1,745	1,844
2016	395	1,187	1,748	2,016	2,106
2017	483	1,401	1,927	2,185	2,192
2018	511	1,464	2,013	2,203	
2019	566	1,529	2,110		
2020	578	1,510			
2021	687				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			1.158	1.035
2011		1.376	1.129	1.054
2012	2.509	1.433	1.146	1.048
2013	2.756	1.450	1.156	1.054
2014	2.797	1.376	1.164	1.052
2015	2.524	1.382	1.150	1.057
2016	3.005	1.473	1.153	1.045
2017	2.901	1.375	1.134	1.003
2018	2.865	1.375	1.094	
2019	2.701	1.380		
2020	2.612			

Five Year Average	2.817	1.397	1.139	1.042
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Three Year Average	2.726	1.377	1.127	1.035
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Five Year Three Year

39 to 63 months:	1.187	1.166
27 to 63 months:	1.658	1.606
15 to 63 months:	4.671	4.378

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					94,709
2009				101,763	101,663
2010			101,167	101,204	101,074
2011		98,822	98,815	98,791	98,767
2012	103,514	101,955	102,282	102,323	102,291
2013	102,357	100,878	100,801	101,164	101,039
2014	102,497	101,370	102,058	102,092	101,936
2015	112,037	112,450	112,782	112,844	112,430
2016	115,451	114,803	114,710	114,536	114,483
2017	106,244	104,863	105,037	105,231	105,258
2018	99,714	99,072	99,434	99,900	
2019	101,155	100,419	101,523		
2020	82,575	83,014			
2021	88,719				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				0.999
2010			1.000	0.999
2011		1.000	1.000	1.000
2012	0.985	1.003	1.000	1.000
2013	0.986	0.999	1.004	0.999
2014	0.989	1.007	1.000	0.998
2015	1.004	1.003	1.001	0.996
2016	0.994	0.999	0.998	1.000
2017	0.987	1.002	1.002	1.000
2018	0.994	1.004	1.005	
2019	0.993	1.011		
2020	1.005			
Five Year Average	0.995	1.004	1.001	0.999
Three Year Average	0.997	1.006	1.002	0.999
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.004	1.007	
15 to 63 months:		0.999	1.004	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					235,854
2009				243,171	243,185
2010			250,319	250,372	250,314
2011		245,749	246,014	246,049	246,577
2012	250,561	252,645	253,677	253,891	253,879
2013	248,714	252,721	253,124	253,217	253,223
2014	256,120	258,699	259,204	259,288	259,219
2015	275,692	281,473	281,894	281,974	281,499
2016	287,326	291,784	292,458	291,953	293,352
2017	276,679	281,213	281,114	282,768	281,441
2018	269,105	274,155	276,528	276,264	
2019	274,102	280,062	280,601		
2020	217,961	224,356			
2021	240,900				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.000	1.000
2011		1.001	1.000	1.002
2012	1.008	1.004	1.001	1.000
2013	1.016	1.002	1.000	1.000
2014	1.010	1.002	1.000	1.000
2015	1.021	1.001	1.000	0.998
2016	1.016	1.002	0.998	1.005
2017	1.016	1.000	1.006	0.995
2018	1.019	1.009	0.999	
2019	1.022	1.002		
2020	1.029			
Five Year Average	1.020	1.003	1.001	1.000
Three Year Average	1.023	1.004	1.001	0.999
		Five Year	Three Year	
39 to 63 months:		1.001	1.000	
27 to 63 months:		1.004	1.004	
15 to 63 months:		1.024	1.027	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					54,046
2009				57,830	57,831
2010			56,290	56,370	56,968
2011		54,248	54,595	54,702	54,761
2012	52,323	54,022	54,398	54,527	54,538
2013	50,822	52,516	53,018	53,189	53,214
2014	49,541	51,548	52,146	52,309	52,320
2015	51,586	54,207	54,931	55,131	55,123
2016	55,321	57,753	58,333	58,485	58,493
2017	51,796	53,642	54,165	54,339	54,362
2018	47,759	49,838	50,366	50,623	
2019	46,649	48,416	49,348		
2020	37,178	39,278			
2021	39,519				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.011
2011		1.006	1.002	1.001
2012	1.032	1.007	1.002	1.000
2013	1.033	1.010	1.003	1.000
2014	1.041	1.012	1.003	1.000
2015	1.051	1.013	1.004	1.000
2016	1.044	1.010	1.003	1.000
2017	1.036	1.010	1.003	1.000
2018	1.044	1.011	1.005	
2019	1.038	1.019		
2020	1.056			
Five Year Average	1.044	1.013	1.004	1.000
Three Year Average	1.046	1.013	1.004	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.004	
27 to 63 months:		1.017	1.017	
15 to 63 months:		1.062	1.064	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			5,820	5,792	5,829
2011		5,654	5,648	5,651	5,676
2012	5,543	5,529	5,600	5,627	5,636
2013	4,986	5,097	5,100	5,128	5,115
2014	4,810	4,906	4,970	4,967	4,960
2015	5,550	5,757	5,738	5,750	5,702
2016	6,335	6,402	6,394	6,350	6,339
2017	6,652	6,588	6,556	6,548	6,572
2018	7,836	7,898	7,895	7,932	
2019	7,777	7,825	7,899		
2020	7,817	8,048			
2021	8,736				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.995	1.006
2011		0.999	1.001	1.004
2012	0.997	1.013	1.005	1.002
2013	1.022	1.001	1.005	0.997
2014	1.020	1.013	0.999	0.999
2015	1.037	0.997	1.002	0.992
2016	1.011	0.999	0.993	0.998
2017	0.990	0.995	0.999	1.004
2018	1.008	1.000	1.005	
2019	1.006	1.009		
2020	1.030			
Five Year Average	1.009	1.000	1.000	0.998
Three Year Average	1.015	1.001	0.999	0.998
		Five Year	Three Year	
39 to 63 months:		0.998	0.997	
27 to 63 months:		0.998	0.998	
15 to 63 months:		1.007	1.013	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Property Damage Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			7,150	7,133	7,161
2011		7,020	7,005	7,037	7,070
2012	7,113	7,230	7,386	7,450	7,499
2013	6,815	7,015	7,043	7,062	7,074
2014	6,680	6,879	6,901	6,915	6,920
2015	7,788	8,062	8,072	8,096	8,036
2016	9,341	9,586	9,627	9,591	9,590
2017	10,709	11,082	11,072	11,070	11,130
2018	12,163	12,440	12,443	12,569	
2019	12,490	12,766	12,948		
2020	10,909	11,535			
2021	12,156				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.998	1.004
2011		0.998	1.005	1.005
2012	1.016	1.022	1.009	1.007
2013	1.029	1.004	1.003	1.002
2014	1.030	1.003	1.002	1.001
2015	1.035	1.001	1.003	0.993
2016	1.026	1.004	0.996	1.000
2017	1.035	0.999	1.000	1.005
2018	1.023	1.000	1.010	
2019	1.022	1.014		
2020	1.057			
Five Year Average	1.033	1.004	1.002	1.000
Three Year Average	1.034	1.004	1.002	0.999
		Five Year	Three Year	
39 to 63 months:		1.002	1.001	
27 to 63 months:		1.006	1.005	
15 to 63 months:		1.039	1.039	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Underinsured Motorists Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			1,829	1,897	1,831
2011		1,735	1,907	1,959	1,884
2012	1,290	1,678	1,803	1,831	1,788
2013	1,209	1,612	1,834	1,909	1,816
2014	1,150	1,572	1,757	1,851	1,769
2015	1,336	1,718	1,935	2,004	1,926
2016	1,579	1,946	2,232	2,274	2,233
2017	1,512	2,096	2,327	2,446	2,294
2018	1,665	2,201	2,513	2,463	
2019	1,836	2,372	2,605		
2020	1,752	2,251			
2021	2,065				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			1.037	0.965
2011		1.099	1.027	0.962
2012	1.301	1.074	1.016	0.977
2013	1.333	1.138	1.041	0.951
2014	1.367	1.118	1.054	0.956
2015	1.286	1.126	1.036	0.961
2016	1.232	1.147	1.019	0.982
2017	1.386	1.110	1.051	0.938
2018	1.322	1.142	0.980	
2019	1.292	1.098		
2020	1.285			

Five Year Average	1.303	1.125	1.028	0.958
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Three Year Average	1.300	1.117	1.017	0.960
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Five Year Three Year

39 to 63 months:	0.985	0.976
27 to 63 months:	1.108	1.090
15 to 63 months:	1.444	1.417

See attached Exhibit (3)(g).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page H-387.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2008			
2009			
2010			3,709
2011		9,056	3,662
2012	32,863	9,619	3,604
2013	33,991	9,389	3,564
2014	34,166	9,946	4,086
2015	37,637	10,984	4,355
2016	38,302	11,661	4,459
2017	37,117	10,525	3,995
2018	35,493	10,327	4,247
2019	35,576	11,623	4,578
2020	29,347	9,245	
2021	33,483		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2009		
2010		
2011		0.404
2012	0.293	0.375
2013	0.276	0.380
2014	0.291	0.411
2015	0.292	0.396
2016	0.304	0.382
2017	0.284	0.380
2018	0.291	0.411
2019	0.327	0.394
2020	0.315	
Five Year Average	0.304	0.393
Three Year Average	0.311	0.395
	Five Year	Three Year
27 to 39 months:	0.393	0.395
15 to 39 months:	0.119	0.123

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2008			
2009			
2010			119
2011		402	176
2012	3,814	405	116
2013	3,887	320	99
2014	4,389	320	116
2015	5,304	438	116
2016	5,709	436	151
2017	5,990	534	172
2018	6,231	531	160
2019	6,473	555	325
2020	6,046	794	
2021	11,229		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2009		
2010		
2011		0.438
2012	0.106	0.286
2013	0.082	0.309
2014	0.073	0.363
2015	0.083	0.265
2016	0.076	0.346
2017	0.089	0.322
2018	0.085	0.301
2019	0.086	0.586
2020	0.131	
Five Year Average	0.093	0.364
Three Year Average	0.101	0.403
	Five Year	Three Year
27 to 39 months:	0.364	0.403
15 to 39 months:	0.034	0.041

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Outstanding Claims as of		
	15 Months	27 Months	39 Months
2008			
2009			
2010			301
2011		687	269
2012	4,896	717	225
2013	5,236	558	207
2014	4,847	584	259
2015	5,342	706	209
2016	5,184	730	242
2017	4,899	687	180
2018	5,572	631	222
2019	4,730	640	254
2020	4,286	678	
2021	5,669		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2009		
2010		
2011		0.392
2012	0.146	0.314
2013	0.107	0.371
2014	0.120	0.443
2015	0.132	0.296
2016	0.141	0.332
2017	0.140	0.262
2018	0.113	0.352
2019	0.135	0.397
2020	0.158	
Five Year Average		
	0.137	0.328
Three Year Average		
	0.135	0.337
Five Year Three Year		
27 to 39 months:	0.328	0.337
15 to 39 months:	0.045	0.045

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2017	5,251,836	5,251,836	3,813,492
2018	5,509,160	5,509,160	3,944,628
2019	6,302,525	6,302,525	4,478,797
2020	6,620,745	6,620,745	4,634,552
2021	6,807,755	6,807,755	4,708,874

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2017	1,563,241	1,563,241	784,606
2018	1,502,476	1,502,476	715,760
2019	1,635,071	1,635,071	803,921
2020	1,575,709	1,575,709	732,563
2021	1,575,054	1,575,054	698,906

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2017	643,684,187	615,774,078	92,085,675
2018	706,769,609	756,476,864	104,376,260
2019	791,260,924	864,669,988	115,406,900
2020	812,596,606	997,757,410	115,390,473
2021	834,689,193	1,037,489,646	114,401,701

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2017	328,274,770	326,877,124	25,656,820
2018	332,990,120	361,430,992	23,987,443
2019	355,835,971	400,761,699	26,200,730
2020	348,884,229	408,358,122	22,705,636
2021	347,416,241	415,433,214	21,410,974

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					488,730,458
2009				522,814,651	538,766,830
2010			477,904,859	517,235,543	531,542,743
2011		396,430,851	469,770,220	507,284,598	520,215,806
2012	218,271,622	390,606,356	472,309,081	516,018,279	530,168,903
2013	203,716,690	381,749,155	457,905,236	501,068,442	515,459,390
2014	201,425,635	384,015,654	467,546,505	513,317,278	530,656,407
2015	222,102,639	439,842,621	528,331,881	579,644,881	601,861,766
2016	253,240,688	472,554,052	571,151,690	624,519,085	638,695,521
2017	242,862,158	452,926,363	548,256,160	593,246,453	613,442,264
2018	221,822,353	438,901,394	526,196,916	579,145,802	
2019	243,385,439	465,627,492	580,736,553		
2020	195,801,303	401,332,938			
2021	231,695,913				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.031
2010			1.082	1.028
2011		1.185	1.080	1.025
2012	1.790	1.209	1.093	1.027
2013	1.874	1.199	1.094	1.029
2014	1.906	1.218	1.098	1.034
2015	1.980	1.201	1.097	1.038
2016	1.866	1.209	1.093	1.023
2017	1.865	1.210	1.082	1.034
2018	1.979	1.199	1.101	
2019	1.913	1.247		
2020	2.050			
Five Year Average	1.935	1.213	1.094	1.032
Three Year Average	1.981	1.219	1.092	1.032
		Five Year	Three Year	
39 to 63 months:		1.129	1.127	
27 to 63 months:		1.369	1.374	
15 to 63 months:		2.649	2.722	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					413,946,971
2009				419,525,128	419,683,613
2010			426,090,133	426,440,548	426,591,722
2011		422,802,233	424,731,828	425,335,463	425,514,952
2012	428,493,415	445,997,606	447,567,682	448,241,756	448,223,152
2013	438,158,312	459,098,139	461,159,853	461,463,508	461,602,987
2014	470,286,334	491,070,066	492,939,821	493,409,797	493,232,051
2015	530,902,654	567,216,372	569,882,829	570,617,210	570,908,171
2016	594,324,245	631,552,889	635,073,026	635,896,878	637,245,966
2017	600,480,591	633,005,561	636,128,533	638,812,691	636,617,625
2018	603,825,486	646,742,291	653,185,443	654,414,245	
2019	669,533,962	717,499,594	721,684,503		
2020	527,083,324	562,989,102			
2021	669,139,406				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.000
2011		1.005	1.001	1.000
2012	1.041	1.004	1.002	1.000
2013	1.048	1.004	1.001	1.000
2014	1.044	1.004	1.001	1.000
2015	1.068	1.005	1.001	1.001
2016	1.063	1.006	1.001	1.002
2017	1.054	1.005	1.004	0.997
2018	1.071	1.010	1.002	
2019	1.072	1.006		
2020	1.068			
Five Year Average	1.066	1.006	1.002	1.000
Three Year Average	1.070	1.007	1.002	1.000
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.008	1.009	
15 to 63 months:		1.075	1.080	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					68,373,643
2009				74,191,587	74,392,693
2010			71,234,353	72,084,476	72,324,039
2011		66,869,742	68,556,284	69,344,266	69,591,369
2012	57,465,818	67,291,412	69,263,530	70,465,069	70,314,203
2013	55,278,644	65,668,763	68,168,671	68,396,077	68,634,166
2014	53,613,528	64,798,349	66,821,117	68,006,585	68,177,536
2015	58,242,566	71,227,465	74,261,920	75,275,497	75,507,804
2016	64,041,104	76,281,762	78,997,552	80,079,946	80,297,313
2017	61,543,120	72,330,300	74,595,260	75,616,812	75,777,904
2018	56,695,608	69,305,186	71,622,944	72,737,213	
2019	58,691,173	70,997,397	73,649,567		
2020	46,604,649	55,705,116			
2021	49,873,532				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.003
2010			1.012	1.003
2011		1.025	1.011	1.004
2012	1.171	1.029	1.017	0.998
2013	1.188	1.038	1.003	1.003
2014	1.209	1.031	1.018	1.003
2015	1.223	1.043	1.014	1.003
2016	1.191	1.036	1.014	1.003
2017	1.175	1.031	1.014	1.002
2018	1.222	1.033	1.016	
2019	1.210	1.037		
2020	1.195			
Five Year Average	1.199	1.036	1.015	1.003
Three Year Average	1.209	1.034	1.015	1.003
		Five Year	Three Year	
39 to 63 months:		1.018	1.018	
27 to 63 months:		1.055	1.053	
15 to 63 months:		1.265	1.273	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					495,258,927
2009				547,172,413	545,051,941
2010			539,907,535	538,639,950	537,915,027
2011		521,988,895	526,481,596	528,164,063	526,638,095
2012	510,901,466	535,341,382	538,547,736	538,261,933	538,172,683
2013	492,639,636	512,126,110	517,262,150	521,225,499	521,007,451
2014	496,255,175	523,892,284	532,790,073	539,898,874	540,042,247
2015	527,524,541	579,876,937	602,593,380	606,819,761	609,249,743
2016	565,231,591	622,469,713	644,156,105	649,972,849	654,242,034
2017	533,082,246	593,382,285	613,438,313	622,689,514	622,224,143
2018	517,747,379	581,223,326	604,495,325	606,828,612	
2019	560,004,082	648,442,137	654,807,819		
2020	459,002,488	527,340,368			
2021	532,005,506				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				0.996
2010			0.998	0.999
2011		1.009	1.003	0.997
2012	1.048	1.006	0.999	1.000
2013	1.040	1.010	1.008	1.000
2014	1.056	1.017	1.013	1.000
2015	1.099	1.039	1.007	1.004
2016	1.101	1.035	1.009	1.007
2017	1.113	1.034	1.015	0.999
2018	1.123	1.040	1.004	
2019	1.158	1.010		
2020	1.149			
Five Year Average	1.129	1.032	1.010	1.002
Three Year Average	1.143	1.028	1.009	1.003
		Five Year	Three Year	
39 to 63 months:		1.012	1.012	
27 to 63 months:		1.044	1.040	
15 to 63 months:		1.179	1.189	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					413,985,165
2009				419,704,526	419,771,646
2010			426,484,994	426,681,627	426,694,379
2011		424,217,590	425,323,872	425,601,205	425,615,838
2012	436,669,588	447,065,963	447,980,000	448,472,815	448,365,012
2013	448,088,150	460,067,703	461,667,924	461,660,530	461,696,668
2014	481,898,462	492,189,385	493,279,024	493,633,078	493,338,073
2015	545,175,341	569,161,072	570,407,460	570,884,069	571,082,780
2016	611,407,973	633,330,751	635,637,753	636,262,765	637,574,787
2017	615,397,083	635,057,119	636,830,218	639,446,934	636,905,769
2018	624,115,736	649,489,996	654,388,963	654,716,201	
2019	692,970,172	720,874,800	722,828,705		
2020	544,501,785	565,464,497			
2021	701,687,488				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.000	1.000
2011		1.003	1.001	1.000
2012	1.024	1.002	1.001	1.000
2013	1.027	1.003	1.000	1.000
2014	1.021	1.002	1.001	0.999
2015	1.044	1.002	1.001	1.000
2016	1.036	1.004	1.001	1.002
2017	1.032	1.003	1.004	0.996
2018	1.041	1.008	1.001	
2019	1.040	1.003		
2020	1.038			
Five Year Average	1.037	1.004	1.002	0.999
Three Year Average	1.040	1.005	1.002	0.999
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.006	
15 to 63 months:		1.042	1.046	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					68,448,224
2009				74,402,735	74,483,561
2010			71,939,985	72,270,114	72,404,513
2011		68,382,194	69,010,151	69,482,947	69,637,679
2012	66,509,336	68,646,131	69,795,548	70,603,589	70,340,497
2013	64,406,488	66,878,694	68,647,962	68,544,492	68,658,602
2014	62,742,036	66,093,425	67,399,529	68,134,669	68,212,238
2015	68,698,002	72,648,773	74,892,738	75,471,202	75,546,736
2016	74,097,958	78,021,900	79,699,030	80,238,966	80,389,276
2017	71,550,964	73,796,826	75,077,365	75,889,598	75,801,562
2018	68,247,039	70,800,069	72,181,289	72,999,118	
2019	69,682,576	72,690,991	74,243,649		
2020	55,546,075	57,477,339			
2021	60,885,686				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.001
2010			1.005	1.002
2011		1.009	1.007	1.002
2012	1.032	1.017	1.012	0.996
2013	1.038	1.026	0.998	1.002
2014	1.053	1.020	1.011	1.001
2015	1.058	1.031	1.008	1.001
2016	1.053	1.021	1.007	1.002
2017	1.031	1.017	1.011	0.999
2018	1.037	1.020	1.011	
2019	1.043	1.021		
2020	1.035			
Five Year Average	1.040	1.022	1.010	1.001
Three Year Average	1.038	1.019	1.010	1.001
		Five Year	Three Year	
39 to 63 months:		1.011	1.011	
27 to 63 months:		1.033	1.030	
15 to 63 months:		1.074	1.069	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					383,656,709
2009				422,826,333	422,912,688
2010			414,896,564	415,811,111	416,199,753
2011		405,526,058	406,652,719	407,895,982	407,924,917
2012	409,671,688	412,146,848	413,001,456	413,517,237	415,289,651
2013	402,387,158	398,863,846	397,256,023	402,095,823	401,573,776
2014	402,046,730	406,550,025	411,007,675	412,907,580	416,447,011
2015	434,597,278	458,789,363	470,289,382	471,309,607	473,583,494
2016	461,704,692	492,705,151	503,416,231	506,568,985	508,891,313
2017	435,055,596	464,087,636	472,516,026	477,386,585	478,886,075
2018	416,552,260	448,215,640	458,499,178	463,154,150	
2019	450,279,754	492,430,826	498,670,312		
2020	363,305,024	399,141,965			
2021	418,546,621				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.002	1.001
2011		1.003	1.003	1.000
2012	1.006	1.002	1.001	1.004
2013	0.991	0.996	1.012	0.999
2014	1.011	1.011	1.005	1.009
2015	1.056	1.025	1.002	1.005
2016	1.067	1.022	1.006	1.005
2017	1.067	1.018	1.010	1.003
2018	1.076	1.023	1.010	
2019	1.094	1.013		
2020	1.099			
Five Year Average	1.081	1.020	1.007	1.004
Three Year Average	1.090	1.018	1.009	1.004
		Five Year	Three Year	
39 to 63 months:		1.011	1.013	
27 to 63 months:		1.031	1.031	
15 to 63 months:		1.115	1.124	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					409,880,871
2009				415,817,773	415,882,071
2010			423,071,347	423,249,213	423,034,905
2011		420,563,599	421,571,021	421,784,915	421,658,548
2012	432,586,351	442,446,740	443,152,323	443,315,690	443,468,376
2013	443,118,931	455,423,581	456,838,530	457,016,041	457,020,027
2014	476,137,977	485,966,221	486,676,840	487,259,425	487,191,035
2015	537,257,731	560,691,963	562,212,865	562,653,907	562,836,937
2016	602,435,995	624,071,140	626,293,446	626,664,967	628,043,275
2017	605,268,057	624,175,908	625,931,007	628,221,540	625,758,818
2018	613,115,609	637,680,976	642,030,642	642,534,936	
2019	679,637,972	705,646,161	707,879,800		
2020	532,693,368	553,173,090			
2021	681,307,688				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.000	0.999
2011		1.002	1.001	1.000
2012	1.023	1.002	1.000	1.000
2013	1.028	1.003	1.000	1.000
2014	1.021	1.001	1.001	1.000
2015	1.044	1.003	1.001	1.000
2016	1.036	1.004	1.001	1.002
2017	1.031	1.003	1.004	0.996
2018	1.040	1.007	1.001	
2019	1.038	1.003		
2020	1.038			
Five Year Average	1.037	1.004	1.002	1.000
Three Year Average	1.039	1.004	1.002	0.999
		Five Year	Three Year	
39 to 63 months:		1.002	1.001	
27 to 63 months:		1.006	1.005	
15 to 63 months:		1.043	1.044	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					58,378
2009				61,529	61,944
2010			58,246	59,863	60,299
2011		52,187	55,495	57,097	57,519
2012	41,022	54,184	57,808	59,476	59,860
2013	38,672	51,839	55,299	57,117	57,512
2014	37,644	51,281	55,149	56,927	57,343
2015	42,002	59,648	63,928	65,857	66,373
2016	45,081	61,303	65,765	67,828	68,213
2017	39,588	54,462	58,581	60,243	60,592
2018	35,629	50,207	54,037	56,156	
2019	37,714	51,960	56,954		
2020	29,481	41,513			
2021	31,156				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.007
2010			1.028	1.007
2011		1.063	1.029	1.007
2012	1.321	1.067	1.029	1.006
2013	1.340	1.067	1.033	1.007
2014	1.362	1.075	1.032	1.007
2015	1.420	1.072	1.030	1.008
2016	1.360	1.073	1.031	1.006
2017	1.376	1.076	1.028	1.006
2018	1.409	1.076	1.039	
2019	1.378	1.096		
2020	1.408			
Five Year Average	1.386	1.079	1.032	1.007
Three Year Average	1.398	1.083	1.033	1.007
		Five Year	Three Year	
39 to 63 months:		1.039	1.040	
27 to 63 months:		1.121	1.126	
15 to 63 months:		1.554	1.574	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					157,764
2009				161,885	161,896
2010			164,519	164,578	164,572
2011		157,980	158,245	158,328	158,324
2012	160,312	163,596	163,767	163,884	163,885
2013	157,226	161,306	161,685	161,775	161,796
2014	160,040	163,738	164,037	164,116	164,060
2015	173,024	181,009	181,418	181,463	181,558
2016	186,940	192,917	193,485	193,605	194,383
2017	175,531	181,799	182,330	183,299	181,529
2018	169,102	175,664	177,189	177,106	
2019	175,728	183,187	183,752		
2020	135,070	141,942			
2021	150,698				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.000	1.000
2011		1.002	1.001	1.000
2012	1.020	1.001	1.001	1.000
2013	1.026	1.002	1.001	1.000
2014	1.023	1.002	1.000	1.000
2015	1.046	1.002	1.000	1.001
2016	1.032	1.003	1.001	1.004
2017	1.036	1.003	1.005	0.990
2018	1.039	1.009	1.000	
2019	1.042	1.003		
2020	1.051			
Five Year Average	1.040	1.004	1.001	0.999
Three Year Average	1.044	1.005	1.002	0.998
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.004	1.005	
15 to 63 months:		1.044	1.049	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					35,926
2009				38,003	38,039
2010			36,329	36,570	37,197
2011		33,513	34,076	34,291	34,327
2012	29,093	33,189	33,778	34,012	34,036
2013	27,915	32,158	32,792	33,036	33,075
2014	26,924	31,174	31,896	32,192	32,211
2015	29,001	34,576	35,466	35,732	35,778
2016	32,536	37,579	38,386	38,670	38,704
2017	30,060	34,420	35,244	35,484	35,427
2018	27,332	32,436	33,162	33,500	
2019	27,941	32,396	33,469		
2020	21,779	26,055			
2021	23,322				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.001
2010			1.007	1.017
2011		1.017	1.006	1.001
2012	1.141	1.018	1.007	1.001
2013	1.152	1.020	1.007	1.001
2014	1.158	1.023	1.009	1.001
2015	1.192	1.026	1.008	1.001
2016	1.155	1.021	1.007	1.001
2017	1.145	1.024	1.007	0.998
2018	1.187	1.022	1.010	
2019	1.159	1.033		
2020	1.196			
Five Year Average	1.168	1.025	1.008	1.000
Three Year Average	1.181	1.026	1.008	1.000
		Five Year	Three Year	
39 to 63 months:		1.008	1.008	
27 to 63 months:		1.033	1.034	
15 to 63 months:		1.207	1.221	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					58,591
2009				62,250	62,157
2010			60,694	60,589	60,475
2011		58,068	57,900	57,794	57,674
2012	61,764	60,346	60,185	60,086	60,065
2013	60,720	57,953	57,648	57,770	57,674
2014	59,844	57,918	57,759	57,730	57,585
2015	67,914	66,627	66,724	66,649	66,592
2016	69,865	68,807	68,626	68,617	68,576
2017	62,457	61,065	61,048	61,092	60,871
2018	57,546	56,567	56,722	56,957	
2019	60,198	59,285	59,834		
2020	47,004	47,047			
2021	51,663				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				0.999
2010			0.998	0.998
2011		0.997	0.998	0.998
2012	0.977	0.997	0.998	1.000
2013	0.954	0.995	1.002	0.998
2014	0.968	0.997	0.999	0.997
2015	0.981	1.001	0.999	0.999
2016	0.985	0.997	1.000	0.999
2017	0.978	1.000	1.001	0.996
2018	0.983	1.003	1.004	
2019	0.985	1.009		
2020	1.001			
Five Year Average	0.986	1.002	1.001	0.998
Three Year Average	0.990	1.004	1.002	0.998
		Five Year	Three Year	
39 to 63 months:		0.999	1.000	
27 to 63 months:		1.001	1.004	
15 to 63 months:		0.987	0.994	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					157,772
2009				161,912	161,905
2010			164,598	164,606	164,578
2011		158,268	158,375	158,374	158,336
2012	162,762	163,891	163,844	163,912	163,901
2013	159,785	161,513	161,749	161,805	161,800
2014	162,932	163,935	164,113	164,139	164,065
2015	176,748	181,321	181,504	181,490	181,574
2016	190,890	193,204	193,580	193,643	194,429
2017	179,348	182,143	182,430	183,347	181,572
2018	172,946	176,002	177,289	177,214	
2019	179,908	183,543	183,966		
2020	138,605	142,437			
2021	157,600				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.000	1.000
2011		1.001	1.000	1.000
2012	1.007	1.000	1.000	1.000
2013	1.011	1.001	1.000	1.000
2014	1.006	1.001	1.000	1.000
2015	1.026	1.001	1.000	1.000
2016	1.012	1.002	1.000	1.004
2017	1.016	1.002	1.005	0.990
2018	1.018	1.007	1.000	
2019	1.020	1.002		
2020	1.028			
Five Year Average	1.019	1.003	1.001	0.999
Three Year Average	1.022	1.004	1.002	0.998
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.003	1.004	
15 to 63 months:		1.022	1.026	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					35,948
2009				38,057	38,062
2010			36,572	36,624	37,217
2011		34,081	34,297	34,360	34,352
2012	32,740	33,762	33,964	34,053	34,048
2013	31,572	32,615	32,955	33,078	33,091
2014	30,391	31,653	32,118	32,236	32,230
2015	33,026	35,150	35,630	35,775	35,795
2016	36,584	38,187	38,598	38,725	38,725
2017	33,863	35,020	35,395	35,521	35,446
2018	31,805	32,963	33,352	33,568	
2019	31,803	32,940	33,695		
2020	25,183	26,647			
2021	27,983				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.016
2011		1.006	1.002	1.000
2012	1.031	1.006	1.003	1.000
2013	1.033	1.010	1.004	1.000
2014	1.042	1.015	1.004	1.000
2015	1.064	1.014	1.004	1.001
2016	1.044	1.011	1.003	1.000
2017	1.034	1.011	1.004	0.998
2018	1.036	1.012	1.006	
2019	1.036	1.023		
2020	1.058			
Five Year Average	1.042	1.014	1.004	1.000
Three Year Average	1.043	1.015	1.004	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.004	
27 to 63 months:		1.018	1.019	
15 to 63 months:		1.061	1.063	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2008			
2009			
2010			2,448
2011		5,881	2,405
2012	20,742	6,162	2,377
2013	22,048	6,114	2,349
2014	22,200	6,637	2,610
2015	25,912	6,979	2,796
2016	24,784	7,504	2,861
2017	22,869	6,603	2,467
2018	21,917	6,360	2,685
2019	22,484	7,325	2,880
2020	17,523	5,534	
2021	20,507		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2009		
2010		
2011		0.409
2012	0.297	0.386
2013	0.277	0.384
2014	0.299	0.393
2015	0.269	0.401
2016	0.303	0.381
2017	0.289	0.374
2018	0.290	0.422
2019	0.326	0.393
2020	0.316	
Five Year Average	0.305	0.394
Three Year Average	0.311	0.396
	Five Year	Three Year
27 to 39 months:	0.394	0.396
15 to 39 months:	0.120	0.123

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2008			
2009			
2010			79
2011		288	130
2012	2,450	295	77
2013	2,559	207	64
2014	2,892	197	76
2015	3,724	312	86
2016	3,950	287	95
2017	3,817	344	100
2018	3,844	338	100
2019	4,180	356	214
2020	3,535	495	
2021	6,902		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2009		
2010		
2011		0.451
2012	0.120	0.261
2013	0.081	0.309
2014	0.068	0.386
2015	0.084	0.276
2016	0.073	0.331
2017	0.090	0.291
2018	0.088	0.296
2019	0.085	0.601
2020	0.140	
Five Year Average	0.095	0.359
Three Year Average	0.104	0.396
	Five Year	Three Year
27 to 39 months:	0.359	0.396
15 to 39 months:	0.034	0.041

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Medical Payments Outstanding Claims as of		
	15 Months	27 Months	39 Months
2008			
2009			
2010			243
2011		568	221
2012	3,647	573	186
2013	3,657	457	163
2014	3,467	479	222
2015	4,025	574	164
2016	4,048	608	212
2017	3,803	600	151
2018	4,473	527	190
2019	3,862	544	226
2020	3,404	592	
2021	4,661		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2009		
2010		
2011		0.389
2012	0.157	0.325
2013	0.125	0.357
2014	0.138	0.463
2015	0.143	0.286
2016	0.150	0.349
2017	0.158	0.252
2018	0.118	0.361
2019	0.141	0.415
2020	0.174	
Five Year Average	0.148	0.333
Three Year Average	0.144	0.343
	Five Year	Three Year
27 to 39 months:	0.333	0.343
15 to 39 months:	0.049	0.049

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					253,130,645
2009				269,535,100	275,087,938
2010			258,034,975	274,475,478	279,295,047
2011		237,807,251	270,739,657	286,224,042	291,705,249
2012	142,503,760	231,963,190	267,740,518	283,372,948	288,211,918
2013	140,260,145	247,926,952	284,053,556	301,079,530	306,763,223
2014	148,858,071	251,617,783	286,560,049	304,844,085	312,344,572
2015	149,803,730	256,442,782	297,763,737	317,880,465	323,446,592
2016	162,206,324	276,566,825	321,489,090	342,631,118	349,006,283
2017	156,624,112	282,423,984	327,220,856	346,143,260	355,520,369
2018	162,213,818	293,184,385	339,204,409	363,240,538	
2019	166,189,841	285,727,495	338,753,826		
2020	143,223,455	265,698,666			
2021	157,968,125				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.021
2010			1.064	1.018
2011		1.138	1.057	1.019
2012	1.628	1.154	1.058	1.017
2013	1.768	1.146	1.060	1.019
2014	1.690	1.139	1.064	1.025
2015	1.712	1.161	1.068	1.018
2016	1.705	1.162	1.066	1.019
2017	1.803	1.159	1.058	1.027
2018	1.807	1.157	1.071	
2019	1.719	1.186		
2020	1.855			
Five Year Average	1.778	1.165	1.065	1.022
Three Year Average	1.794	1.167	1.065	1.021
		Five Year	Three Year	
39 to 63 months:		1.088	1.087	
27 to 63 months:		1.268	1.269	
15 to 63 months:		2.255	2.277	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					194,168,241
2009				195,859,861	195,941,342
2010			204,388,405	204,675,875	204,627,485
2011		213,934,848	214,997,138	215,318,462	216,362,336
2012	214,959,051	226,837,993	230,137,757	230,609,330	230,658,662
2013	240,881,090	257,046,160	258,806,446	259,257,570	259,317,520
2014	261,794,385	278,948,639	280,748,532	281,350,518	281,396,007
2015	283,946,770	297,588,296	300,106,057	300,782,116	298,872,528
2016	297,962,949	322,105,867	324,615,589	323,182,909	324,202,800
2017	320,771,977	345,145,882	345,548,279	347,404,334	349,927,924
2018	333,503,838	364,606,839	369,692,633	370,352,238	
2019	349,589,342	380,820,597	384,140,639		
2020	296,832,341	325,001,822			
2021	352,270,071				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.000
2011		1.005	1.001	1.005
2012	1.055	1.015	1.002	1.000
2013	1.067	1.007	1.002	1.000
2014	1.066	1.006	1.002	1.000
2015	1.048	1.008	1.002	0.994
2016	1.081	1.008	0.996	1.003
2017	1.076	1.001	1.005	1.007
2018	1.093	1.014	1.002	
2019	1.089	1.009		
2020	1.095			
Five Year Average	1.087	1.008	1.001	1.001
Three Year Average	1.092	1.008	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.010	1.010	
15 to 63 months:		1.098	1.103	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					24,635,435
2009				26,738,675	26,754,297
2010			26,692,787	26,840,167	26,876,941
2011		27,746,598	28,109,435	28,299,771	28,452,542
2012	24,962,839	27,739,106	28,387,806	28,245,388	28,285,852
2013	25,513,988	28,829,869	29,155,935	29,301,741	29,378,965
2014	25,922,210	29,202,792	29,350,190	29,450,951	29,459,399
2015	25,105,978	27,574,791	28,005,785	28,144,748	28,148,617
2016	26,029,228	28,714,893	29,148,220	29,244,194	29,277,568
2017	25,561,049	28,205,884	28,517,497	28,631,674	28,784,734
2018	22,961,121	26,010,026	26,403,532	26,539,578	
2019	21,480,112	23,685,202	24,043,223		
2020	16,170,173	18,034,991			
2021	15,367,131				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.001
2010			1.006	1.001
2011		1.013	1.007	1.005
2012	1.111	1.023	0.995	1.001
2013	1.130	1.011	1.005	1.003
2014	1.127	1.005	1.003	1.000
2015	1.098	1.016	1.005	1.000
2016	1.103	1.015	1.003	1.001
2017	1.103	1.011	1.004	1.005
2018	1.133	1.015	1.005	
2019	1.103	1.015		
2020	1.115			
Five Year Average	1.111	1.014	1.004	1.002
Three Year Average	1.117	1.014	1.004	1.002
		Five Year	Three Year	
39 to 63 months:		1.006	1.006	
27 to 63 months:		1.020	1.020	
15 to 63 months:		1.133	1.139	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					255,784,856
2009				277,387,173	277,431,052
2010			281,859,784	283,420,615	283,209,144
2011		287,248,691	292,875,356	294,703,654	294,397,051
2012	271,454,262	283,991,912	289,704,422	290,922,046	291,074,920
2013	274,899,377	297,875,600	306,344,813	309,550,546	310,033,750
2014	270,363,974	300,118,484	311,173,418	314,181,918	315,304,984
2015	282,646,078	313,595,524	324,592,302	327,228,156	325,713,870
2016	307,953,998	341,615,741	350,607,279	352,858,318	354,015,375
2017	309,151,122	344,513,751	354,221,469	359,471,171	359,563,529
2018	308,440,699	354,544,459	371,272,293	372,114,278	
2019	309,977,858	359,204,890	365,762,840		
2020	276,669,570	321,585,242			
2021	301,616,668				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.006	0.999
2011		1.020	1.006	0.999
2012	1.046	1.020	1.004	1.001
2013	1.084	1.028	1.010	1.002
2014	1.110	1.037	1.010	1.004
2015	1.109	1.035	1.008	0.995
2016	1.109	1.026	1.006	1.003
2017	1.114	1.028	1.015	1.000
2018	1.149	1.047	1.002	
2019	1.159	1.018		
2020	1.162			
Five Year Average	1.139	1.031	1.008	1.001
Three Year Average	1.157	1.031	1.008	0.999
		Five Year	Three Year	
39 to 63 months:		1.009	1.007	
27 to 63 months:		1.040	1.038	
15 to 63 months:		1.185	1.201	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					194,248,407
2009				195,963,153	196,050,153
2010			204,616,658	204,776,749	204,694,423
2011		214,477,836	215,268,943	215,466,554	216,426,327
2012	219,321,540	227,321,786	230,298,339	230,688,030	230,699,818
2013	246,323,952	257,605,553	259,025,948	259,399,910	259,353,807
2014	268,160,835	279,767,333	281,059,566	281,457,748	281,466,358
2015	290,522,189	298,650,673	300,355,691	300,965,337	298,965,029
2016	306,187,722	322,937,929	324,966,179	323,346,650	324,338,235
2017	331,443,677	346,199,069	346,049,363	347,643,261	350,007,345
2018	347,217,141	366,240,691	370,333,623	370,492,638	
2019	363,963,368	382,638,526	384,668,951		
2020	309,581,298	326,806,061			
2021	375,222,454				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.000
2011		1.004	1.001	1.004
2012	1.036	1.013	1.002	1.000
2013	1.046	1.006	1.001	1.000
2014	1.043	1.005	1.001	1.000
2015	1.028	1.006	1.002	0.993
2016	1.055	1.006	0.995	1.003
2017	1.045	1.000	1.005	1.007
2018	1.055	1.011	1.000	
2019	1.051	1.005		
2020	1.056			
Five Year Average	1.052	1.006	1.001	1.001
Three Year Average	1.054	1.005	1.000	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.001	
27 to 63 months:		1.008	1.006	
15 to 63 months:		1.060	1.060	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					24,646,718
2009				26,769,143	26,773,488
2010			26,774,630	26,857,507	26,881,641
2011		27,934,607	28,204,860	28,331,719	28,477,681
2012	26,734,809	27,972,001	28,511,381	28,307,326	28,349,428
2013	28,131,744	28,964,096	29,212,200	29,313,588	29,387,755
2014	28,255,438	29,419,256	29,451,867	29,515,358	29,515,587
2015	27,250,351	27,772,083	28,078,586	28,177,632	28,171,402
2016	28,166,229	28,944,926	29,195,486	29,256,943	29,283,136
2017	27,513,521	28,359,821	28,572,954	28,640,158	28,790,168
2018	24,892,550	26,190,344	26,450,098	26,557,231	
2019	22,955,507	23,836,423	24,088,365		
2020	17,562,928	18,164,583			
2021	16,903,379				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.003	1.001
2011		1.010	1.004	1.005
2012	1.046	1.019	0.993	1.001
2013	1.030	1.009	1.003	1.003
2014	1.041	1.001	1.002	1.000
2015	1.019	1.011	1.004	1.000
2016	1.028	1.009	1.002	1.001
2017	1.031	1.008	1.002	1.005
2018	1.052	1.010	1.004	
2019	1.038	1.011		
2020	1.034			
Five Year Average	1.037	1.010	1.003	1.002
Three Year Average	1.041	1.010	1.003	1.002
		Five Year	Three Year	
39 to 63 months:		1.005	1.005	
27 to 63 months:		1.015	1.015	
15 to 63 months:		1.053	1.057	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					233,824,761
2009				255,134,825	255,465,358
2010			260,088,968	261,602,745	261,191,509
2011		265,604,565	269,604,213	271,517,801	271,076,909
2012	254,108,340	263,812,204	268,146,965	268,583,234	268,355,411
2013	257,388,882	276,501,432	282,594,876	286,370,050	285,113,476
2014	252,712,732	278,961,417	288,309,321	290,319,436	291,379,795
2015	261,791,483	285,372,152	294,366,442	296,443,329	295,357,834
2016	284,549,835	310,680,703	316,778,154	317,360,654	318,421,207
2017	285,786,841	315,029,463	321,800,905	325,742,969	326,843,521
2018	287,113,927	325,216,541	335,949,082	339,072,046	
2019	288,314,759	327,005,830	334,506,635		
2020	253,740,561	293,108,875			
2021	278,703,565				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.001
2010			1.006	0.998
2011		1.015	1.007	0.998
2012	1.038	1.016	1.002	0.999
2013	1.074	1.022	1.013	0.996
2014	1.104	1.034	1.007	1.004
2015	1.090	1.032	1.007	0.996
2016	1.092	1.020	1.002	1.003
2017	1.102	1.021	1.012	1.003
2018	1.133	1.033	1.009	
2019	1.134	1.023		
2020	1.155			
Five Year Average	1.123	1.026	1.007	1.000
Three Year Average	1.141	1.026	1.008	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.009	
27 to 63 months:		1.033	1.035	
15 to 63 months:		1.160	1.181	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					193,344,812
2009				195,081,466	195,148,466
2010			203,643,058	203,809,061	203,697,280
2011		213,324,448	214,145,003	214,319,496	215,276,919
2012	218,245,392	226,060,510	229,002,626	229,356,883	229,360,343
2013	244,662,240	255,859,992	257,114,766	257,419,727	257,434,847
2014	266,199,710	277,521,410	278,826,660	279,217,095	279,238,352
2015	288,013,374	295,667,734	297,371,128	297,884,147	295,896,726
2016	303,093,159	319,540,722	321,468,567	319,736,232	320,718,225
2017	328,161,456	342,686,181	342,468,519	343,967,619	346,326,151
2018	343,600,497	362,270,153	366,122,743	366,264,545	
2019	360,653,349	378,924,751	380,906,409		
2020	305,605,972	322,730,597			
2021	369,545,480				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	0.999
2011		1.004	1.001	1.004
2012	1.036	1.013	1.002	1.000
2013	1.046	1.005	1.001	1.000
2014	1.043	1.005	1.001	1.000
2015	1.027	1.006	1.002	0.993
2016	1.054	1.006	0.995	1.003
2017	1.044	0.999	1.004	1.007
2018	1.054	1.011	1.000	
2019	1.051	1.005		
2020	1.056			
Five Year Average	1.052	1.005	1.000	1.001
Three Year Average	1.054	1.005	1.000	1.001
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.006	1.006	
15 to 63 months:		1.058	1.060	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					36,007
2009				39,146	39,391
2010			39,212	40,185	40,459
2011		37,579	39,658	40,576	40,954
2012	29,629	38,152	40,870	41,857	42,100
2013	29,694	39,650	41,938	42,992	43,251
2014	30,687	40,143	42,823	43,913	44,236
2015	32,398	41,818	44,499	45,751	45,733
2016	32,068	41,839	44,486	45,460	45,709
2017	29,539	39,876	42,461	43,550	44,192
2018	28,592	38,538	41,150	42,470	
2019	27,865	36,836	39,991		
2020	23,747				
2021	24,080				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.006
2010			1.025	1.007
2011		1.055	1.023	1.009
2012	1.288	1.071	1.024	1.006
2013	1.335	1.058	1.025	1.006
2014	1.308	1.067	1.025	1.007
2015	1.291	1.064	1.028	1.000
2016	1.305	1.063	1.022	1.005
2017	1.350	1.065	1.026	1.015
2018	1.348	1.068	1.032	
2019	1.322	1.086		
2020	1.358			
Five Year Average	1.337	1.069	1.027	1.007
Three Year Average	1.343	1.073	1.027	1.007
		Five Year	Three Year	
39 to 63 months:		1.034	1.034	
27 to 63 months:		1.105	1.109	
15 to 63 months:		1.477	1.489	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Property Damage Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					78,078
2009				81,248	81,271
2010			85,681	85,744	85,728
2011		87,367	87,593	87,659	88,235
2012	86,435	88,644	89,794	89,967	89,972
2013	87,601	91,095	91,340	91,401	91,416
2014	91,691	94,641	95,051	95,139	95,150
2015	97,364	100,026	100,360	100,475	99,924
2016	94,677	98,431	98,822	98,289	98,903
2017	95,158	98,880	98,612	99,395	99,854
2018	93,772	97,960	99,179	98,998	
2019	91,901	96,320	96,524		
2020	76,845	81,620			
2021	78,973				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.000
2011		1.003	1.001	1.007
2012	1.026	1.013	1.002	1.000
2013	1.040	1.003	1.001	1.000
2014	1.032	1.004	1.001	1.000
2015	1.027	1.003	1.001	0.995
2016	1.040	1.004	0.995	1.006
2017	1.039	0.997	1.008	1.005
2018	1.045	1.012	0.998	
2019	1.048	1.002		
2020	1.062			
Five Year Average	1.047	1.004	1.001	1.001
Three Year Average	1.052	1.004	1.000	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.006	1.006	
15 to 63 months:		1.053	1.058	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2008					18,092
2009				19,755	19,762
2010			19,660	19,738	19,753
2011		20,048	20,250	20,320	20,397
2012	18,334	20,116	20,395	20,467	20,481
2013	17,671	19,800	20,019	20,098	20,120
2014	17,770	19,790	19,991	20,060	20,084
2015	17,243	18,925	19,256	19,350	19,326
2016	17,601	19,444	19,705	19,747	19,762
2017	16,837	18,535	18,741	18,814	18,911
2018	14,855	16,771	16,982	17,045	
2019	13,978	15,380	15,625		
2020	11,113	12,545			
2021	10,528				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.004	1.001
2011		1.010	1.003	1.004
2012	1.097	1.014	1.004	1.001
2013	1.120	1.011	1.004	1.001
2014	1.114	1.010	1.003	1.001
2015	1.098	1.017	1.005	0.999
2016	1.105	1.013	1.002	1.001
2017	1.101	1.011	1.004	1.005
2018	1.129	1.013	1.004	
2019	1.100	1.016		
2020	1.129			

Five Year Average	1.113	1.014	1.004	1.001
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Three Year Average	1.119	1.013	1.003	1.002
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	Five Year	Three Year
39 to 63 months:	1.005	1.005
27 to 63 months:	1.019	1.018
15 to 63 months:	1.134	1.139

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					36,118
2009				39,513	39,506
2010			40,473	40,615	40,599
2011		40,754	40,915	40,997	41,093
2012	41,750	41,609	42,097	42,237	42,226
2013	41,637	42,925	43,153	43,394	43,365
2014	42,653	43,452	44,299	44,362	44,351
2015	44,123	45,823	46,058	46,195	45,838
2016	45,586	45,996	46,084	45,919	45,907
2017	43,787	43,798	43,989	44,139	44,387
2018	42,168	42,505	42,712	42,943	
2019	40,957	41,134	41,689		
2020	35,571	35,967			
2021	37,056				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.004	1.000
2011		1.004	1.002	1.002
2012	0.997	1.012	1.003	1.000
2013	1.031	1.005	1.006	0.999
2014	1.019	1.019	1.001	1.000
2015	1.039	1.005	1.003	0.992
2016	1.009	1.002	0.996	1.000
2017	1.000	1.004	1.003	1.006
2018	1.008	1.005	1.005	
2019	1.004	1.013		
2020	1.011			
Five Year Average	1.006	1.006	1.002	0.999
Three Year Average	1.008	1.007	1.001	0.999
		Five Year	Three Year	
39 to 63 months:		1.001	1.000	
27 to 63 months:		1.007	1.007	
15 to 63 months:		1.013	1.015	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Property Damage Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					78,082
2009				81,259	81,280
2010			85,721	85,766	85,736
2011		87,481	87,639	87,675	88,241
2012	87,799	88,754	89,833	89,979	89,978
2013	88,929	91,208	91,375	91,412	91,423
2014	93,188	94,764	95,091	95,149	95,154
2015	98,944	100,152	100,390	100,484	99,925
2016	96,436	98,580	98,878	98,310	98,923
2017	97,331	99,070	98,684	99,421	99,869
2018	96,159	98,153	99,239	99,050	
2019	94,194	96,519	96,635		
2020	79,356	81,919			
2021	83,300				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.000
2011		1.002	1.000	1.006
2012	1.011	1.012	1.002	1.000
2013	1.026	1.002	1.000	1.000
2014	1.017	1.003	1.001	1.000
2015	1.012	1.002	1.001	0.994
2016	1.022	1.003	0.994	1.006
2017	1.018	0.996	1.007	1.005
2018	1.021	1.011	0.998	
2019	1.025	1.001		
2020	1.032			
Five Year Average	1.024	1.003	1.000	1.001
Three Year Average	1.026	1.003	1.000	1.002
		Five Year	Three Year	
39 to 63 months:		1.001	1.002	
27 to 63 months:		1.004	1.005	
15 to 63 months:		1.028	1.031	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					18,098
2009				19,773	19,769
2010			19,718	19,746	19,751
2011		20,167	20,298	20,342	20,409
2012	19,583	20,260	20,434	20,474	20,490
2013	19,250	19,901	20,063	20,111	20,123
2014	19,150	19,895	20,028	20,073	20,090
2015	18,560	19,057	19,301	19,356	19,328
2016	18,737	19,566	19,735	19,760	19,768
2017	17,933	18,622	18,770	18,818	18,916
2018	15,954	16,875	17,014	17,055	
2019	14,846	15,476	15,653		
2020	11,995	12,631			
2021	11,536				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.000
2011		1.006	1.002	1.003
2012	1.035	1.009	1.002	1.001
2013	1.034	1.008	1.002	1.001
2014	1.039	1.007	1.002	1.001
2015	1.027	1.013	1.003	0.999
2016	1.044	1.009	1.001	1.000
2017	1.038	1.008	1.003	1.005
2018	1.058	1.008	1.002	
2019	1.042	1.011		
2020	1.053			
Five Year Average	1.047	1.010	1.002	1.001
Three Year Average	1.051	1.009	1.002	1.001
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.013	1.012	
15 to 63 months:		1.061	1.064	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2008			
2009			
2010			1,261
2011		3,175	1,257
2012	12,121	3,457	1,227
2013	11,943	3,275	1,215
2014	11,966	3,309	1,476
2015	11,725	4,005	1,559
2016	13,518	4,157	1,598
2017	14,248	3,922	1,528
2018	13,576	3,967	1,562
2019	13,092	4,298	1,698
2020	11,824	3,711	
2021	12,976		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2009		
2010		
2011		0.396
2012	0.285	0.355
2013	0.274	0.371
2014	0.277	0.446
2015	0.342	0.389
2016	0.308	0.384
2017	0.275	0.390
2018	0.292	0.394
2019	0.328	0.395
2020	0.314	
Five Year Average	0.303	0.390
Three Year Average	0.311	0.393
	Five Year	Three Year
27 to 39 months:	0.390	0.393
15 to 39 months:	0.118	0.122

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
2008			
2009			
2010			40
2011		114	46
2012	1,364	110	39
2013	1,328	113	35
2014	1,497	123	40
2015	1,580	126	30
2016	1,759	149	56
2017	2,173	190	72
2018	2,387	193	60
2019	2,293	199	111
2020	2,511	299	
2021	4,327		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2009		
2010		
2011		0.404
2012	0.081	0.355
2013	0.085	0.310
2014	0.082	0.325
2015	0.080	0.238
2016	0.085	0.376
2017	0.087	0.379
2018	0.081	0.311
2019	0.087	0.558
2020	0.119	
Five Year Average		
	0.092	0.372
Three Year Average		
	0.096	0.416
Five Year Three Year		
27 to 39 months:	0.372	0.416
15 to 39 months:	0.034	0.040

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Outstanding Claims as of		
	15 Months	27 Months	39 Months
2008			
2009			
2010			58
2011		119	48
2012	1,249	144	39
2013	1,579	101	44
2014	1,380	105	37
2015	1,317	132	45
2016	1,136	122	30
2017	1,096	87	29
2018	1,099	104	32
2019	868	96	28
2020	882	86	
2021	1,008		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2009		
2010		
2011		0.403
2012	0.115	0.271
2013	0.064	0.436
2014	0.076	0.352
2015	0.100	0.341
2016	0.107	0.246
2017	0.079	0.333
2018	0.095	0.308
2019	0.111	0.292
2020	0.098	
Five Year Average	0.098	0.304
Three Year Average	0.101	0.311
	Five Year	Three Year
27 to 39 months:	0.304	0.311
15 to 39 months:	0.030	0.031

Responses provided in connection with items (3)(i) and (7)(c) are enclosed herewith.



Gary Wierzbicki
Senior Actuary, FCAS

November 21st, 2022

Dear Karen,

Included below is Allstate's response to the inquiry regarding reserve strengthening and expense cutting initiatives for the Allstate Property & Casualty Insurance Company and Integon Indemnity Corporation and Integon Preferred Insurance Company Non-Fleet Auto Program in North Carolina.

With respect to 11 N.C.A.C. 10.1104 (3) (i), which states,

For each of the fifteen largest writers of private passenger automobile insurance in North Carolina, a statement regarding any reserve strengthening or weakening that has occurred in the last five years shall be included.

Allstate reports there have been **no** material changes with regard to case reserving practices for private passenger automobile insurance in the state of North Carolina over the past five years for the listed companies.

With respect to 11 N.C.A.C. 10.1104 (7) (c), which states,

For each of the ten largest writers of private passenger automobile insurance in North Carolina, statements regarding any expense cutting activities undertaken in the last five years shall be provided.

There have not been any recent expense cutting activities for the listed companies that would create a material change in expected future expense ratios that exceeds typical year-to-year volatility. In the past 5 years, expense reduction activities have been largely offset by additional investments being made in various initiatives such as technology capabilities, acquisitions, and marketing initiatives.

Please contact me if you have any questions or require further details.

Sincerely,

Gary Wierzbicki, FCAS
gwieb@allstate.com

Allstate Insurance Company
2775 Sanders Road, Northbrook, IL 60062



Home Office • 100 Erie Insurance Place • Erie, Pennsylvania 16530 • 814.870.2000
Toll free 1.800.458.0811 • Fax 814.870.3126 • www.erieinsurance.com

Kayla M. Robertson
Director, P/C Actuarial
Enterprise Risk Management
Erie Insurance Group
100 Erie Insurance Place
Erie, Pennsylvania 16530
Telephone: (814) 870-6993
Fax: (814) 870-4383
kayla.robertson@erieinsurance.com

November 9, 2022

To: Karen Ott
Executive Assistant
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27619-6010
Telephone: (919) 582-1025

RE: PPA RESERVE STRENGTHENING & EXPENSE CUTTING ACTIVITIES

1. RESERVE STRENGTHENING

The Erie Insurance Group began implementing Colossus and the Soft Tissue Evaluation program in 1998-1999 in order to establish more accurate case reserves. We continued with these claims initiatives through 2022.

A new claims administration software system for the Private Passenger Auto line of business was implemented in December, 2016. The software system is termed ERIE Claims Center (ECC). The manner in which claims were recorded and case reserves established changed with the implementation of the new claims system in December, 2016. The changes for the Private Passenger Auto line of business which impacted the establishment of case reserves were eliminated in May, 2017. Generally, there is an observed deterioration in case reserve adequacy that aligns with the implementation of the new claims system in December, 2016.

In mid-October 2022, a predictive model to assist adjusters in establishing case reserves for bodily injury claims was implemented in North Carolina. However, this is not expected to have a material impact on case reserves for the accident year ending December 31, 2022 as claims handlers gain confidence and comfort with the model.

Overall, the criteria used and basis for establishing case reserves for the Private Passenger Auto line of business has not changed materially from the criteria used over the latest five years. The

relative adequacy level of case reserves is examined during the quarterly reserve analysis. Relative case reserve adequacy levels appear to be deteriorating over the last five years, although the diagnostics become harder to discern during the coronavirus pandemic.

2. EXPENSE CUTTING ACTIVITIES

We are not aware of any expense cutting activities over the last five years on Private Passenger Auto coverages that would materially impact the anticipated expense levels in North Carolina. The data in the most recent annual statements (2018 through 2022) is most representative of what to expect in the future.

Sincerely,

A handwritten signature in black ink that reads "Kayla Robertson, FCAS". The signature is written in a cursive, flowing style.

Kayla M. Robertson, FCAS

From: [Grillo, Monica](#)
To: [Andy Montano](#); [Termini, Joseph](#)
Cc: [Karen Ott](#); [Rebecca Williams](#)
Subject: RE: NCRB - Reserve Strengthening and Expense Cutting Activities - Private Passenger Auto Due 11/23/22
Date: Friday, November 11, 2022 3:53:03 PM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Karen, our response is below.

Dear Mr. Montano:

In late 2017, GEICO performed retrospective reviews of loss development patterns which indicated that case basis reserves for the bodily injury coverage had generally been more than adequate prior to this time. As such, the decision was made to lower the case basis reserves for the bodily injury coverage. This intentional reduction to the case basis reserves combined with the inflationary impacts that have driven increasing BI severity trends in recent periods for both GEICO and the industry data (as measured by Fast Track) have resulted in higher age-to-age factors in the GEICO loss development triangles for the latest diagonals. We believe diagonals since this change are the most appropriate for projecting recent accident period losses to ultimate.

The GEICO Companies did not implement any changes that would have a material impact on the expense factors. Expense control is a continuing effort at the GEICO companies and for that reason, GEICO believes that its historical experience is an appropriate basis for determining the expense provisions in your rate calculations and that no special adjustments are necessary.

Please let me know if you need anything further.



Monica Grillo | Sr. Actuarial Manager II
Pronouns – She/Her/Hers
Pricing and Product Management (PPM)
Phone: 240-541-6944
Email: mgrillo@geico.com

From: Andy Montano <afm@ncrb.org>
Sent: Monday, November 7, 2022 2:57 PM
To: Termini, Joseph <JTermini@geico.com>
Cc: Andy Montano <afm@ncrb.org>; Karen Ott <klo@ncrb.org>; Rebecca Williams <rrw@ncrb.org>; Grillo, Monica <MGrillo@geico.com>
Subject: NCRB - Reserve Strengthening and Expense Cutting Activities - Private Passenger Auto Due 11/23/22

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Joseph,

In connection with the 2023 North Carolina private passenger non-fleet motor vehicle insurance rate filing or review of experience, regulations adopted by the North Carolina Department of Insurance require that the Rate Bureau furnish statements from the fifteen largest writers of the various coverages involved regarding reserve strengthening and expense cutting activities over the previous five years.

Please complete for the following Company(s) in your group:

Government Employees Insurance Company NAIC 22063
GEICO Indemnity Company NAIC 22055

RESERVE STRENGTHENING

11 N.C.A.C. 10.1104 (3)(i) provides:

For each of the fifteen largest writers of private passenger automobile insurance in North Carolina, a statement regarding any reserve strengthening or weakening that has occurred in the last five years shall be included.

The incurred losses in the Rate Bureau's filings are made up of paid losses plus case basis reserves. In order for the Rate Bureau to comply with this regulation, please advise us whether the criteria used by your Company in North Carolina for establishing case basis reserves has changed materially over the latest five years. If these criteria have materially changed over the latest five years, provide us with the details of such changes.

EXPENSE CUTTING ACTIVITIES

11 N.C.A.C. 10.1104 (7)(c) provides:

For each of ten largest writers of private passenger automobile insurance in North Carolina, statements regarding any expense cutting activities undertaken in the last five years shall be provided.

Expense provisions in the rate level calculations are based upon the historical experience reported by the companies in North Carolina. In order for the Rate Bureau to comply with this regulation, please advise us if your Company has undertaken any expense cutting activities over the last five years on your private passenger non-fleet motor vehicle coverages that would materially impact your anticipated expense levels in North Carolina. If so, please provide us with the details of such activities and your best estimate of the extent to which your historical expense levels either understate or overstate your expected expense levels.

Once completed, please reply to this email with the requested information to Karen Ott

klo@ncrb.org as soon as possible but no later than **November 23, 2022**.

Andy Montano

NCRB Personal Lines Director

NCRF Automobile Manager

2910 Sumner Boulevard

Raleigh, NC 27616

919.582.1021 *office*

afm@ncrb.org

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AUTO | HOME | LIFE

Liberty Mutual Insurance

Global Retail Markets
Product Compliance
c/o Presidential Service Team
175 Berkeley Street
Boston, MA 02116
Phone: (617) 357-9500
Fax: (857) 224-8832

November 18, 2022

Karen Ott
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27616

Dear Karen,

This letter is in response to your November 7, 2022 request for statements regarding LM Insurance Corporation's reserve strengthening and expense cutting activities.

Reserve Strengthening

In 2017, Liberty changed its reserve philosophy countrywide. We started estimating reserves at the beginning of the claim process instead of stair-stepping reserve. This resulted in reserves that are more adequate at the time of settlement. We have not engaged in any state specific initiatives for North Carolina over the past five years.

Expense Cutting

As part of our ongoing strategic initiatives, Liberty seeks to reduce its cost base through organizational efficiencies and productivity gains. We are actively managing our expenses holistically and have not engaged in any state specific initiatives for North Carolina over the past five years.

If you have any questions or need any additional information, please feel free to contact me directly. I'll be more than happy to assist you.

Sincerely,

Danielle Rice
Sr Compliance Analyst
425-519-5092
Danielle.Rice@LibertyMutual.com



November 28, 2022

Mr. Andy Montano
Director, Personal Lines
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27616

Re: 2022 Reserve Strengthening and Expense Cutting

Dear Mr. Montano:

I am providing the following information concerning expense cutting activities and reserve strengthening for Nationwide Mutual Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, Allied Property and Casualty Insurance Company, and Nationwide Insurance Company of America.

There have not been any material changes in the way case basis reserves are established over the last five years.

Our company has not undertaken any expense cutting activities that would materially impact our anticipated expense levels.

Please contact me if you have any questions.

Sincerely,

Chas Cullen, ACAS, MAAA
Actuary, PC
Nationwide Insurance
cullenc@Nationwide.com
(614) 677-7215



North Carolina Farm Bureau Insurance Group

Telephone 919.782.1705 - Post Office Box 27427 - Raleigh, NC 27611

November 8, 2022

Mr. Andy Montano
N.C. Rate Bureau
2910 Sumner Drive
Raleigh, NC 27616

RE: North Carolina Farm Bureau Mutual Insurance Company, Inc.
Insurance Department Regulations
North Carolina Private Passenger Auto
Reserve Strengthening
Expense Cutting Activities

Mr. Montano:

Our company has not changed its procedures for setting case loss reserves over the last 5 years. We also have not taken on any expense cutting activities over the last 5 years that would impact the expense levels in North Carolina.

If I can be of further assistance, let me know.

Roger Batdorff
Senior Executive, Actuarial, Research & Reinsurance

RB/kb

11/21/2022

James King, ACAS
Progressive Premier Insurance Co of Illinois
6300 Wilson Mills Road
Mayfield Village, OH 44143

Karen Ott
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27616

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto Loss and Defense and Cost Containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves did not materially change in 2022, nor over the past five years.

Sincerely,

James King, ACAS

James King, ACAS
Senior Manager, Corporate Actuarial Department
Progressive Premier Insurance Co of Illinois

11/21/2022

James King, ACAS
Progressive Southeastern Insurance Company
6300 Wilson Mills Road
Mayfield Village, OH 44143

Karen Ott
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27616

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto Loss and Defense and Cost Containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves did not materially change in 2022, nor over the past five years.

Sincerely,

James King, ACAS

James King, ACAS
Senior Manager, Corporate Actuarial Department
Progressive Southeastern Insurance Company

Jeff Clinch, FCAS, MAAA, CPCU
Actuary and Assistant Secretary-Treasurer

One State Farm Plaza, D4
Bloomington, Illinois 61710
Phone: 309.766.9940
Fax: 309.766.3189
E-mail: jeff.clinch.gfdl@statefarm.com

November 16, 2022

Ms. Karen Ott
Executive Assistant
North Carolina Rate Bureau
2910 Summer Blvd.
Raleigh, NC 27616

Dear Ms. Ott:

RE: Reserve Strengthening and Expense Cutting Activities

Your email dated November 7, 2022 requested two items required from the largest writers of liability and physical damage private passenger automobile insurance in North Carolina.

The first item concerned reserves. In response to your question, State Farm has not made any changes in the past five years that have a material impact on the reserves established in North Carolina.

The second item concerned expenses. State Farm continues to review every aspect of our company's operation in an effort to further streamline workflow and processes and to invest in technological advances where appropriate while striving to improve the service provided to our customers. We believe that State Farm's recent expense levels are representative of what we expect for 2023, as we do not anticipate a material change.

Sincerely,



Jeff Clinch
Actuary and Assistant Secretary-Treasurer

JC:kw



We know what it means to serve.SM

INSURANCE • BANKING • INVESTMENTS • RETIREMENT • ADVICE

November 9, 2022

Karen Ott
2910 Sumner Boulevard
Raleigh, NC 27616

Reference: Inquiry of Reserve Strengthening & Expense Cutting Activities

Ms. Ott:

For both United Services Automobile Association and USAA Casualty Insurance Company, the criteria used by the companies in North Carolina for establishing case basis reserves has not changed materially over the latest five years.

Additionally, for both United Services Automobile Association and USAA Casualty Insurance Company, the companies have not undertaken any expense cutting activities over the last five years on private passenger non-fleet motor vehicle coverages that materially impact anticipated expense levels in North Carolina.

Sincerely,

Carl Earnest, ACAS
Regional Actuary
USAA Auto Pricing

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

4. TRENDING FACTOR DEVELOPMENT AND APPLICATION

- (4)(a) See attached exhibits, Section D of RB-1 and pre-filed testimony of R. Retian and P. Anderson.

The attached exhibits contain the trend data upon which the Automobile Committee based its trend recommendations to the Governing Committee of the Rate Bureau.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED FACTORS

<u>Loss Trends</u>	Historical			Prospective		
	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>
Bodily Injury (B/L)	6.0%	0.0%	6.0%	6.0%	1.0%	7.1%
Bodily Injury (T/L)	7.5%			7.0%		
Property Damage	12.0%	0.0%	12.0%	10.5%	1.0%	11.6%
Medical Payments	3.0%	-3.0%	-0.1%	2.0%	-2.0%	0.0%
Comprehensive	10.0%	0.0%	10.0%	10.0%	0.0%	10.0%
Collision	15.0%	0.0%	15.0%	14.0%	1.5%	15.7%
Uninsured Motorists BI	6.0%	0.0%	6.0%	6.0%	0.0%	6.0%
Uninsured Motorists PD	7.5%	0.0%	7.5%	7.0%	0.0%	7.0%
Underinsured Motorists BI	3.5%	5.0%	8.7%	3.5%	5.0%	8.7%
Expense Trend	5.5%					

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Loss Trend Factors by Experience Year

	(1) Year	(2) # Years of Historical Trend (a)	(3) Historical Trend Factor(b)	(4) # Years of Prospective Trend (c)	(5) Prospective Trend Factor(b)	(6) Total Trend Factor (d)	(7) Annualized Trend Factor (e)
Bodily Injury	2019	2.00	6.0%	3.04	7.1%	1.384	6.7%
	2020	1.00	6.0%	3.04	7.1%	1.306	6.8%
	2021	0.00	6.0%	3.04	7.1%	1.232	7.1%
Property Damage	2019	2.00	12.0%	3.04	11.6%	1.751	11.8%
	2020	1.00	12.0%	3.04	11.6%	1.564	11.7%
	2021	0.00	12.0%	3.04	11.6%	1.396	11.6%
Medical Payments	2019	2.00	-0.1%	3.04	0.0%	0.998	0.0%
	2020	1.00	-0.1%	3.04	0.0%	0.999	0.0%
	2021	0.00	-0.1%	3.04	0.0%	1.000	0.0%
Comprehensive	2019	2.00	10.0%	3.04	10.0%	1.617	10.0%
	2020	1.00	10.0%	3.04	10.0%	1.470	10.0%
	2021	0.00	10.0%	3.04	10.0%	1.336	10.0%
Collision	2019	2.00	15.0%	3.04	15.7%	2.060	15.4%
	2020	1.00	15.0%	3.04	15.7%	1.792	15.5%
	2021	0.00	15.0%	3.04	15.7%	1.558	15.7%
Uninsured Motorists-BI	2019	2.00	6.0%	3.04	6.0%	1.341	6.0%
	2020	1.00	6.0%	3.04	6.0%	1.265	6.0%
	2021	0.00	6.0%	3.04	6.0%	1.194	6.0%
Uninsured Motorists-PD	2019	2.00	7.5%	3.04	7.0%	1.420	7.2%
	2020	1.00	7.5%	3.04	7.0%	1.320	7.1%
	2021	0.00	7.5%	3.04	7.0%	1.228	7.0%
Underinsured Motorists-BI	2019	2.00	8.7%	3.04	8.7%	1.523	8.7%
	2020	1.00	8.7%	3.04	8.7%	1.401	8.7%
	2021	0.00	8.7%	3.04	8.7%	1.289	8.7%

(a) Number of years from average date of occurrence for year shown to 7/1/2021.

(b) Selected annual trend factor

(c) Number of years from 7/1/2021 to projection date of 7/16/2024.

(d) $(6) = [(1.00 + (3))^{(2)}] \times [(1.00 + (5))^{(4)}]$

(e) $(7) = ((6)^{(1.00/((2)+(4)))})$

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST
FASTTRACK - NC DATA

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (TOTAL LIMITS)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Dec-18	476,444,380	40,220	11,846	12,958.16	533,052,104	141,266	3,773	4,156.72
Mar-19	479,831,884	39,782	12,062	13,264.09	542,463,503	140,998	3,847	4,256.30
Jun-19	480,207,269	39,196	12,251	13,577.24	546,568,020	140,510	3,890	4,358.26
Sep-19	489,983,627	39,254	12,482	13,897.78	562,048,790	142,054	3,957	4,462.66
Dec-19	493,568,852	39,205	12,589	14,225.89	571,193,942	141,833	4,027	4,569.57
Mar-20	492,787,676	39,450	12,491	14,561.75	579,851,298	141,497	4,098	4,679.03
Jun-20	483,633,483	38,218	12,655	14,905.54	550,327,945	130,376	4,221	4,791.12
Sep-20	466,234,304	36,059	12,930	15,257.44	520,415,986	123,143	4,226	4,905.89
Dec-20	450,630,113	33,911	13,289	15,617.65	493,425,659	115,628	4,267	5,023.41
Mar-21	434,529,406	31,445	13,819	15,986.37	460,188,713	106,669	4,314	5,143.75
Jun-21	440,700,700	30,639	14,384	16,363.79	477,787,006	110,109	4,339	5,266.97
Sep-21	459,258,347	31,138	14,749	16,750.12	500,894,973	109,755	4,564	5,393.14
Dec-21	481,082,856	31,978	15,044	17,145.58	524,549,461	109,568	4,787	5,522.33
Mar-22	510,806,117	33,191	15,390	17,550.36	567,361,969	112,660	5,036	5,654.62
Jun-22	531,101,656	34,086	15,581	17,964.71	606,149,346	114,619	5,288	5,790.08

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	<u>Bodily Injury</u>	<u>Property Damage</u>
6-points	9.9%	18.9%
9-points	11.8%	12.1%
12-points	9.8%	9.9%
15-points	8.5%	8.8%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST
FASTTRACK - NC DATA

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
			<u>COMPREHENSIVE</u>		<u>COLLISION</u>			
Dec-18	318,477,846	210,494	1,513	1,539.08	633,385,637	180,384	3,511	3,727.36
Mar-19	328,051,948	213,551	1,536	1,548.15	652,167,655	180,173	3,620	3,829.35
Jun-19	360,571,398	219,510	1,643	1,557.28	664,678,389	180,721	3,678	3,934.13
Sep-19	353,442,302	220,872	1,600	1,566.46	673,061,810	183,881	3,660	4,041.78
Dec-19	315,775,750	211,854	1,491	1,575.69	675,627,102	184,145	3,669	4,152.37
Mar-20	320,311,885	210,128	1,524	1,584.97	677,034,895	182,709	3,706	4,265.99
Jun-20	285,663,592	190,878	1,497	1,594.31	618,652,000	168,331	3,675	4,382.72
Sep-20	285,452,180	185,726	1,537	1,603.71	591,912,847	160,345	3,691	4,502.64
Dec-20	294,064,275	185,477	1,585	1,613.16	580,114,763	154,029	3,766	4,625.85
Mar-21	289,761,784	184,501	1,571	1,622.67	554,426,452	149,110	3,718	4,752.42
Jun-21	304,897,102	198,265	1,538	1,632.23	626,164,583	161,116	3,886	4,882.46
Sep-21	307,364,348	200,489	1,533	1,641.85	706,633,668	167,342	4,223	5,016.06
Dec-21	313,289,295	201,823	1,552	1,651.53	761,813,161	171,164	4,451	5,153.31
Mar-22	340,867,476	208,882	1,632	1,661.26	835,671,160	176,303	4,740	5,294.32
Jun-22	358,162,480	211,445	1,694	1,671.05	881,015,673	178,377	4,939	5,439.19

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	<u>COMPREHENSIVE</u>	<u>COLLISION</u>
6-points	6.7%	26.7%
9-points	4.1%	17.3%
12-points	2.4%	11.4%
15-points	1.3%	8.5%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)
FASTTRACK - NC DATA

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQ (3)/(2)	(5) EARNED EXPOSURES	(6) PAID CLAIMS	(7) PAID CLAIM FREQ (6)/(5)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
Dec-18	4,601,483	40,220	0.8741	4,601,483	141,266	3.0700
Mar-19	4,582,134	39,782	0.8682	4,582,134	140,998	3.0771
Jun-19	4,571,734	39,196	0.8574	4,571,734	140,510	3.0735
Sep-19	4,577,180	39,254	0.8576	4,577,180	142,054	3.1035
Dec-19	4,595,829	39,205	0.8531	4,595,829	141,833	3.0861
Mar-20	4,622,845	39,450	0.8534	4,622,845	141,497	3.0608
Jun-20	4,654,216	38,218	0.8211	4,654,216	130,376	2.8012
Sep-20	4,690,415	36,059	0.7688	4,690,415	123,143	2.6254
Dec-20	4,718,173	33,911	0.7187	4,718,173	115,628	2.4507
Mar-21	4,739,215	31,445	0.6635	4,739,215	106,669	2.2508
Jun-21	4,756,313	30,639	0.6442	4,756,313	110,109	2.3150
Sep-21	4,763,685	31,138	0.6537	4,763,685	109,755	2.3040
Dec-21	4,769,577	31,978	0.6705	4,769,577	109,568	2.2972
Mar-22	4,769,411	33,191	0.6959	4,769,411	112,660	2.3621
Jun-22	4,762,624	34,086	0.7157	4,762,624	114,619	2.4066

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	<u>Bodily Injury</u>	<u>Property Damage</u>
6-points	7.5%	4.6%
9-points	-6.5%	-6.6%
12-points	-9.7%	-11.4%
15-points	-8.9%	-10.2%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)
FASTTRACK - NC DATA

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (3)/(2)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (6)/(5)
	<u>COMPREHENSIVE</u>			<u>COLLISION</u>		
Dec-18	3,590,144	210,494	5.8631	3,349,932	180,384	5.3847
Mar-19	3,593,818	213,551	5.9422	3,354,948	180,173	5.3704
Jun-19	3,604,615	219,510	6.0897	3,366,884	180,721	5.3676
Sep-19	3,621,134	220,872	6.0995	3,384,205	183,881	5.4335
Dec-19	3,641,531	211,854	5.8177	3,405,072	184,145	5.4080
Mar-20	3,666,679	210,128	5.7307	3,429,974	182,709	5.3268
Jun-20	3,693,283	190,878	5.1682	3,455,749	168,331	4.8710
Sep-20	3,723,134	185,726	4.9884	3,484,691	160,345	4.6014
Dec-20	3,747,746	185,477	4.9490	3,509,189	154,029	4.3893
Mar-21	3,766,851	184,501	4.8980	3,528,978	149,110	4.2253
Jun-21	3,785,075	198,265	5.2381	3,548,788	161,116	4.5400
Sep-21	3,797,450	200,489	5.2796	3,563,641	167,342	4.6958
Dec-21	3,809,150	201,823	5.2984	3,578,020	171,164	4.7838
Mar-22	3,818,227	208,882	5.4707	3,589,862	176,303	4.9111
Jun-22	3,823,220	211,445	5.5305	3,597,577	178,377	4.9583

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	<u>COMPREHENSIVE</u>	<u>COLLISION</u>
6-points	8.8%	12.8%
9-points	5.2%	3.7%
12-points	-2.7%	-4.0%
15-points	-4.0%	-4.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2022

NORTH CAROLINA BODILY INJURY

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	7.2%	8.4%	8.5%
12 points	8.3%	9.4%	9.8%
9 points	9.9%	11.2%	11.8%
6 points	8.8%	9.3%	9.9%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-11.1%	-9.2%	-8.9%
12 points	-12.1%	-10.4%	-9.7%
9 points	-7.6%	-7.0%	-6.5%
6 points	7.0%	7.3%	7.5%

NORTH CAROLINA PROPERTY DAMAGE

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	7.5%	8.7%	8.8%
12 points	8.5%	9.7%	9.9%
9 points	10.5%	11.9%	12.1%
6 points	15.7%	17.4%	18.9%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-13.3%	-10.7%	-10.2%
12 points	-15.1%	-12.5%	-11.4%
9 points	-7.8%	-7.1%	-6.6%
6 points	4.4%	4.5%	4.6%

NORTH CAROLINA COMPREHENSIVE

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	1.3%	1.3%	1.3%
12 points	2.3%	2.4%	2.4%
9 points	3.9%	4.1%	4.1%
6 points	6.3%	6.6%	6.7%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-4.5%	-4.1%	-4.0%
12 points	-3.0%	-2.9%	-2.7%
9 points	4.8%	5.1%	5.2%
6 points	8.0%	8.4%	8.8%

NORTH CAROLINA COLLISION

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	7.5%	8.7%	8.5%
12 points	9.7%	11.2%	11.4%
9 points	14.0%	16.6%	17.3%
6 points	20.5%	23.5%	26.7%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-5.3%	-4.8%	-4.7%
12 points	-4.5%	-4.3%	-4.0%
9 points	3.5%	3.6%	3.7%
6 points	11.0%	11.9%	12.8%

NORTH CAROLINA
FAST TRACK TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.97
12 points	0.98	0.98
9 points	0.99	0.99
6 points	0.99	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.89	-0.88
12 points	-0.83	-0.82
9 points	-0.58	-0.57
6 points	0.86	0.86

NORTH CAROLINA PROPERTY DAMAGE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.94	0.96
12 points	0.93	0.95
9 points	0.93	0.94
6 points	0.98	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.90	-0.90
12 points	-0.87	-0.87
9 points	-0.66	-0.66
6 points	0.90	0.90

NORTH CAROLINA COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.40	0.40
12 points	0.58	0.58
9 points	0.74	0.74
6 points	0.77	0.77

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.62	-0.61
12 points	-0.38	-0.36
9 points	0.81	0.81
6 points	0.93	0.93

NORTH CAROLINA COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.85	0.86
12 points	0.88	0.89
9 points	0.94	0.95
6 points	1.00	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.66	-0.64
12 points	-0.47	-0.45
9 points	0.47	0.46
6 points	0.96	0.95

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

FASTTRACK - COUNTRYWIDE DATA

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (TOTAL LIMITS)</u>			<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>					
Dec-18	15,134,129,133	880,672	17,185	19,261.91	19,079,295,340	4,945,340	3,858	4,241.86
Mar-19	15,295,890,505	877,295	17,435	19,761.81	19,129,345,724	4,885,370	3,916	4,340.58
Jun-19	15,551,465,576	875,259	17,768	20,274.68	19,070,725,979	4,826,013	3,952	4,441.59
Sep-19	15,883,002,253	874,990	18,152	20,800.86	19,301,562,756	4,820,711	4,004	4,544.95
Dec-19	16,141,276,355	876,355	18,419	21,340.71	19,394,960,117	4,774,725	4,062	4,650.72
Mar-20	16,466,869,096	880,013	18,712	21,894.56	19,568,552,425	4,737,453	4,131	4,758.95
Jun-20	16,241,650,182	852,170	19,059	22,462.78	18,615,852,174	4,347,220	4,282	4,869.70
Sep-20	15,661,901,143	806,966	19,408	23,045.75	17,315,861,798	3,972,807	4,359	4,983.03
Dec-20	15,165,285,067	756,874	20,037	23,643.86	16,084,514,058	3,624,618	4,438	5,099.00
Mar-21	14,500,239,857	700,010	20,714	24,257.48	14,806,692,374	3,268,862	4,530	5,217.66
Jun-21	14,533,105,085	676,894	21,470	24,887.03	15,052,011,781	3,339,310	4,508	5,339.08
Sep-21	15,085,804,640	681,778	22,127	25,532.92	15,897,377,111	3,417,089	4,652	5,463.33
Dec-21	15,597,695,217	689,073	22,636	26,195.57	16,826,973,391	3,490,864	4,820	5,590.48
Mar-22	16,358,087,970	706,918	23,140	26,875.42	18,295,952,556	3,635,932	5,032	5,720.58
Jun-22	17,014,529,076	722,805	23,540	27,572.91	19,791,961,371	3,750,294	5,277	5,853.71

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	<u>Bodily Injury</u>	<u>Property Damage</u>
6-points	10.7%	13.8%
9-points	11.9%	10.2%
12-points	10.8%	9.6%
15-points	9.9%	8.7%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

FASTTRACK - COUNTRYWIDE DATA

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST		(6) <u>PAID LOSSES</u>	(7) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>			(8) <u>ACTUAL (6)/(7)</u>	(9) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
			<u>COMPREHENSIVE</u>		<u>COLLISION</u>			
Dec-18	10,951,950,543	7,303,691	1,500	1,620.78	25,703,252,864	6,828,488	3,764	4,004.12
Mar-19	11,136,656,642	7,378,444	1,509	1,664.82	25,971,802,865	6,785,410	3,828	4,124.81
Jun-19	11,455,098,396	7,397,298	1,549	1,710.06	26,136,899,391	6,731,661	3,883	4,249.13
Sep-19	11,447,773,347	7,488,989	1,529	1,756.54	26,459,346,606	6,763,476	3,912	4,377.20
Dec-19	11,480,895,306	7,492,321	1,532	1,804.27	26,735,088,125	6,763,801	3,953	4,509.12
Mar-20	11,587,368,689	7,443,395	1,557	1,853.31	26,514,861,128	6,661,462	3,980	4,645.03
Jun-20	11,299,264,031	6,982,319	1,618	1,903.67	23,538,181,554	6,060,476	3,884	4,785.03
Sep-20	11,325,625,416	6,832,842	1,658	1,955.41	22,364,642,994	5,705,250	3,920	4,929.25
Dec-20	11,590,145,161	6,726,473	1,723	2,008.55	21,620,673,497	5,388,279	4,013	5,077.81
Mar-21	11,801,376,574	6,712,368	1,758	2,063.13	21,085,547,044	5,174,514	4,075	5,230.86
Jun-21	12,519,843,027	7,142,696	1,753	2,119.20	24,543,132,225	5,651,406	4,343	5,388.51
Sep-21	13,405,381,732	7,247,835	1,850	2,176.79	27,367,279,051	5,929,674	4,615	5,550.92
Dec-21	14,139,161,970	7,403,366	1,910	2,235.95	29,820,423,046	6,162,861	4,839	5,718.22
Mar-22	15,011,580,210	7,596,718	1,976	2,296.71	33,043,669,776	6,402,915	5,161	5,890.57
Jun-22	15,624,092,279	7,716,787	2,025	2,359.13	35,213,872,278	6,525,276	5,397	6,068.11

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	<u>COMPREHENSIVE</u>	<u>COLLISION</u>
6-points	13.4%	25.2%
9-points	11.9%	19.2%
12-points	11.3%	12.6%
15-points	9.3%	9.6%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

FASTTRACK - COUNTRYWIDE DATA

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (3)/(2)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (6)/(5)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
Dec-18	101,919,302	880,672	0.8641	143,738,639	4,945,340	3.4405
Mar-19	101,970,815	877,295	0.8603	143,764,040	4,885,370	3.3982
Jun-19	102,124,942	875,259	0.8570	143,948,857	4,826,013	3.3526
Sep-19	102,365,248	874,990	0.8548	144,244,856	4,820,711	3.3420
Dec-19	102,664,658	876,355	0.8536	144,615,707	4,774,725	3.3017
Mar-20	103,113,229	880,013	0.8534	145,203,772	4,737,453	3.2626
Jun-20	103,572,026	852,170	0.8228	145,761,559	4,347,220	2.9824
Sep-20	104,124,367	806,966	0.7750	146,467,872	3,972,807	2.7124
Dec-20	104,656,140	756,874	0.7232	147,165,200	3,624,618	2.4630
Mar-21	105,077,801	700,010	0.6662	147,687,817	3,268,862	2.2134
Jun-21	105,533,909	676,894	0.6414	148,360,594	3,339,310	2.2508
Sep-21	105,809,023	681,778	0.6443	148,829,964	3,417,089	2.2960
Dec-21	106,016,604	689,073	0.6500	149,227,099	3,490,864	2.3393
Mar-22	106,116,936	706,918	0.6662	149,530,007	3,635,932	2.4316
Jun-22	106,094,166	722,805	0.6813	149,623,662	3,750,294	2.5065

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY
12 MONTH INTERVAL ON THE EXPONENTIAL CURVE
OF BEST FIT:

	Bodily <u>Injury</u>	Property <u>Damage</u>
6-points	2.7%	10.5%
9-points	-9.2%	-7.0%
12-points	-11.2%	-13.3%
15-points	-9.8%	-12.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

FASTTRACK - COUNTRYWIDE DATA

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (3)/(2)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (6)/(5)
	<u>COMPREHENSIVE</u>			<u>COLLISION</u>		
Dec-18	120,211,902	7,303,691	6.0757	114,038,653	6,828,488	5.9879
Mar-19	120,327,324	7,378,444	6.1320	114,157,824	6,785,410	5.9439
Jun-19	120,582,822	7,397,298	6.1346	114,405,859	6,731,661	5.8840
Sep-19	120,928,838	7,488,989	6.1929	114,741,488	6,763,476	5.8945
Dec-19	121,352,504	7,492,321	6.1740	115,134,144	6,763,801	5.8747
Mar-20	121,953,754	7,443,395	6.1035	115,695,499	6,661,462	5.7578
Jun-20	122,512,226	6,982,319	5.6993	116,186,810	6,060,476	5.2161
Sep-20	123,195,285	6,832,842	5.5464	116,815,325	5,705,250	4.8840
Dec-20	123,879,910	6,726,473	5.4298	117,484,895	5,388,279	4.5864
Mar-21	124,454,411	6,712,368	5.3934	118,064,978	5,174,514	4.3828
Jun-21	125,227,424	7,142,696	5.7038	118,884,589	5,651,406	4.7537
Sep-21	125,860,770	7,247,835	5.7586	119,596,210	5,929,674	4.9581
Dec-21	126,411,295	7,403,366	5.8566	120,261,290	6,162,861	5.1246
Mar-22	126,867,907	7,596,718	5.9879	120,873,077	6,402,915	5.2972
Jun-22	127,152,127	7,716,787	6.0689	121,342,683	6,525,276	5.3776

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY
12 MONTH INTERVAL ON THE EXPONENTIAL CURVE
OF BEST FIT:

	<u>COMPREHENSIVE</u>	<u>COLLISION</u>
6-points	9.0%	17.1%
9-points	4.8%	4.9%
12-points	-0.9%	-4.3%
15-points	-1.7%	-5.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2022

MULTISTATE BODILY INJURY

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	8.2%	9.6%	9.9%
12 points	9.0%	10.3%	10.8%
9 points	10.0%	11.3%	11.9%
6 points	9.5%	10.1%	10.7%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-12.4%	-10.1%	-9.8%
12 points	-14.5%	-12.1%	-11.2%
9 points	-11.3%	-10.0%	-9.2%
6 points	2.7%	2.7%	2.7%

MULTISTATE PROPERTY DAMAGE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	7.3%	8.5%	8.7%
12 points	8.2%	9.3%	9.6%
9 points	9.0%	10.0%	10.2%
6 points	12.0%	13.0%	13.8%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-18.3%	-13.6%	-12.9%
12 points	-18.8%	-14.9%	-13.3%
9 points	-8.5%	-7.8%	-7.0%
6 points	9.4%	10.0%	10.5%

MULTISTATE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	7.8%	9.1%	9.3%
12 points	9.4%	10.8%	11.3%
9 points	10.1%	11.4%	11.9%
6 points	11.6%	12.6%	13.4%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-1.8%	-1.7%	-1.7%
12 points	-1.0%	-1.0%	-0.9%
9 points	4.5%	4.7%	4.8%
6 points	8.1%	8.5%	9.0%

MULTISTATE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	8.2%	9.7%	9.6%
12 points	10.5%	12.3%	12.6%
9 points	15.1%	18.2%	19.2%
6 points	19.7%	22.4%	25.2%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-6.7%	-6.0%	-5.7%
12 points	-5.0%	-4.6%	-4.3%
9 points	4.5%	4.8%	4.9%
6 points	14.2%	15.5%	17.1%

NORTH CAROLINA
FAST TRACK TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

MULTISTATE BODILY INJURY

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.99	0.99
9 points	1.00	1.00
6 points	0.99	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.92	-0.91
12 points	-0.90	-0.89
9 points	-0.76	-0.75
6 points	0.54	0.53

MULTISTATE PROPERTY DAMAGE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.98
12 points	0.97	0.98
9 points	0.95	0.96
6 points	0.96	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.90	-0.89
12 points	-0.83	-0.82
9 points	-0.54	-0.52
6 points	0.98	0.99

MULTISTATE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.97
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.98	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.41	-0.40
12 points	-0.18	-0.17
9 points	0.79	0.78
6 points	0.97	0.96

MULTISTATE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.88	0.89
12 points	0.90	0.91
9 points	0.97	0.98
6 points	1.00	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.66	-0.64
12 points	-0.44	-0.41
9 points	0.48	0.47
6 points	0.98	0.97

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (30/60 LIMIT)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Sep-16	\$761,371,373	108,001	\$7,050	\$7,476.09	\$911,644,593	304,790	\$2,991	\$2,854.19
Dec-16	778,934,885	107,693	7,233	7,589.21	937,693,884	304,271	3,082	2,931.28
Mar-17	800,127,094	108,932	7,345	7,704.04	957,174,130	303,905	3,150	3,010.45
Jun-17	803,807,124	108,878	7,383	7,820.61	971,987,427	303,118	3,207	3,091.76
Sep-17	805,720,885	108,507	7,426	7,938.95	983,364,286	303,208	3,243	3,175.26
Dec-17	807,856,861	107,357	7,525	8,059.08	990,048,405	301,098	3,288	3,261.02
Mar-18	805,947,993	105,706	7,624	8,181.02	986,136,692	301,502	3,271	3,349.09
Jun-18	811,273,731	103,551	7,835	8,304.81	983,240,409	298,272	3,296	3,439.55
Sep-18	810,249,263	102,268	7,923	8,430.47	973,946,527	295,548	3,295	3,532.44
Dec-18	808,072,641	101,397	7,969	8,558.03	981,219,405	298,157	3,291	3,627.85
Mar-19	810,281,806	100,734	8,044	8,687.53	1,008,370,208	302,008	3,339	3,725.83
Jun-19	819,772,110	100,740	8,138	8,818.98	1,026,848,428	304,263	3,375	3,826.46
Sep-19	832,154,155	101,100	8,231	8,952.42	1,062,695,794	309,241	3,436	3,929.81
Dec-19	843,489,082	101,429	8,316	9,087.88	1,089,575,547	312,065	3,492	4,035.94
Mar-20	856,720,013	102,077	8,393	9,225.39	1,109,846,578	311,964	3,558	4,144.95
Jun-20	840,933,061	98,247	8,559	9,364.99	1,056,353,836	288,339	3,664	4,256.90
Sep-20	817,747,092	94,217	8,679	9,506.69	1,004,578,278	273,817	3,669	4,371.87
Dec-20	784,127,826	89,294	8,781	9,650.54	955,677,511	256,259	3,729	4,489.95
Mar-21	748,386,035	83,857	8,925	9,796.56	900,710,927	235,579	3,823	4,611.21
Jun-21	744,114,360	82,329	9,038	9,944.80	934,034,073	241,793	3,863	4,735.75
Sep-21	756,456,783	81,684	9,261	10,095.27	979,293,627	239,567	4,088	4,863.66
Dec-21	783,741,611	83,243	9,415	10,248.03	1,033,352,611	240,845	4,291	4,995.02
Mar-22	815,307,089	85,193	9,570	10,403.09	1,107,884,501	247,514	4,476	5,129.93
Jun-22	835,998,387	87,066	9,602	10,560.50	1,181,483,685	253,582	4,659	5,268.48

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:	BODILY INJURY		PROPERTY DAMAGE
	6-points	6.5%	18.4%
9-points	6.4%	13.5%	
12-points	6.2%	11.2%	
15-points	5.8%	9.8%	
24-points	5.4%	6.5%	

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (30/60 EXCESS)</u>					<u>BODILY INJURY (TOTAL LIMITS)</u>			
Sep-16	\$147,425,361	108,001	\$1,365	\$1,242.59	\$908,796,734	108,001	\$8,415	\$8,673.60
Dec-16	134,388,297	107,693	1,248	1,292.46	913,323,182	107,693	8,481	8,843.77
Mar-17	140,439,757	108,932	1,289	1,344.33	940,566,851	108,932	8,634	9,017.27
Jun-17	142,324,221	108,878	1,307	1,398.27	946,131,345	108,878	8,690	9,194.18
Sep-17	144,116,357	108,507	1,328	1,454.39	949,837,242	108,507	8,754	9,374.56
Dec-17	147,774,062	107,357	1,376	1,512.75	955,630,923	107,357	8,901	9,558.48
Mar-18	146,475,562	105,706	1,386	1,573.46	952,423,555	105,706	9,010	9,746.01
Jun-18	148,494,304	103,551	1,434	1,636.60	959,768,035	103,551	9,269	9,937.21
Sep-18	151,966,541	102,268	1,486	1,702.28	962,215,804	102,268	9,409	10,132.17
Dec-18	153,901,281	101,397	1,518	1,770.59	961,973,922	101,397	9,487	10,330.95
Mar-19	155,420,896	100,734	1,543	1,841.65	965,702,702	100,734	9,587	10,533.63
Jun-19	157,486,170	100,740	1,563	1,915.55	977,258,280	100,740	9,701	10,740.29
Sep-19	163,947,844	101,100	1,622	1,992.43	996,101,999	101,100	9,853	10,951.00
Dec-19	170,457,097	101,429	1,681	2,072.38	1,013,946,179	101,429	9,997	11,165.85
Mar-20	171,489,250	102,077	1,680	2,155.55	1,028,209,263	102,077	10,073	11,384.91
Jun-20	169,534,576	98,247	1,726	2,242.05	1,010,467,637	98,247	10,285	11,608.27
Sep-20	169,002,164	94,217	1,794	2,332.03	986,749,256	94,217	10,473	11,836.01
Dec-20	163,549,122	89,294	1,832	2,425.61	947,676,948	89,294	10,613	12,068.22
Mar-21	165,617,675	83,857	1,975	2,522.95	914,003,710	83,857	10,900	12,304.99
Jun-21	173,894,047	82,329	2,112	2,624.20	918,008,407	82,329	11,150	12,546.40
Sep-21	180,587,569	81,684	2,211	2,729.51	937,044,352	81,684	11,472	12,792.54
Dec-21	191,605,814	83,243	2,302	2,839.05	975,347,425	83,243	11,717	13,043.52
Mar-22	200,856,915	85,193	2,358	2,952.98	1,016,164,004	85,193	11,928	13,299.42
Jun-22	206,845,425	87,066	2,376	3,071.48	1,042,843,812	87,066	11,978	13,560.34

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:	30/60 EXCESS	TOTAL LIMITS
6-points	16.0%	8.3%
9-points	19.5%	8.7%
12-points	17.0%	8.1%
15-points	15.2%	7.4%
24-points	11.9%	6.5%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN MEDICAL PAYMENTS CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
Sep-16	\$105,474,057	63,373	\$1,664	\$1,678.71
Dec-16	107,524,657	64,022	1,679	1,692.89
Mar-17	109,423,420	64,804	1,689	1,707.18
Jun-17	111,620,075	65,104	1,714	1,721.60
Sep-17	111,050,480	64,775	1,714	1,736.13
Dec-17	108,829,469	63,350	1,718	1,750.79
Mar-18	106,636,574	62,438	1,708	1,765.58
Jun-18	102,599,908	61,055	1,680	1,780.48
Sep-18	99,572,341	59,012	1,687	1,795.52
Dec-18	98,031,480	57,639	1,701	1,810.68
Mar-19	96,749,765	55,909	1,730	1,825.97
Jun-19	97,191,279	55,415	1,754	1,841.39
Sep-19	98,842,430	56,059	1,763	1,856.93
Dec-19	99,263,186	56,181	1,767	1,872.61
Mar-20	99,778,112	56,224	1,775	1,888.43
Jun-20	95,229,377	52,532	1,813	1,904.37
Sep-20	88,941,498	48,710	1,826	1,920.45
Dec-20	85,557,947	45,925	1,863	1,936.67
Mar-21	80,433,929	42,850	1,877	1,953.02
Jun-21	79,946,495	42,413	1,885	1,969.51
Sep-21	80,938,695	42,284	1,914	1,986.14
Dec-21	80,137,712	42,144	1,902	2,002.91
Mar-22	79,995,257	41,778	1,915	2,019.83
Jun-22	79,937,253	42,073	1,900	2,036.88

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY
12 MONTH INTERVAL ON THE EXPONENTIAL CURVE
OF BEST FIT:

	MEDICAL PAYMENTS
6-points	1.2%
9-points	2.6%
12-points	3.4%
15-points	3.6%
24-points	2.6%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

ALL CARRIERS

(1)	(2)	(3)	(4)	(5)	(6)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (3)/(2)	PAID CLAIMS	PAID CLAIM FREQ (5)/(2)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>		
Sep-16	7,627,580	108,001	1.4159	304,790	3.9959
Dec-16	7,671,704	107,693	1.4038	304,271	3.9661
Mar-17	7,716,197	108,932	1.4117	303,905	3.9385
Jun-17	7,786,458	108,878	1.3983	303,118	3.8929
Sep-17	7,851,726	108,507	1.3820	303,208	3.8617
Dec-17	7,914,467	107,357	1.3565	301,098	3.8044
Mar-18	7,962,800	105,706	1.3275	301,502	3.7864
Jun-18	7,981,112	103,551	1.2975	298,272	3.7372
Sep-18	7,999,500	102,268	1.2784	295,548	3.6946
Dec-18	8,015,349	101,397	1.2650	298,157	3.7198
Mar-19	8,049,195	100,734	1.2515	302,008	3.7520
Jun-19	8,065,299	100,740	1.2491	304,263	3.7725
Sep-19	8,111,343	101,100	1.2464	309,241	3.8125
Dec-19	8,157,889	101,429	1.2433	312,065	3.8253
Mar-20	8,218,247	102,077	1.2421	311,964	3.7960
Jun-20	8,319,856	98,247	1.1809	288,339	3.4657
Sep-20	8,367,885	94,217	1.1259	273,817	3.2722
Dec-20	8,402,643	89,294	1.0627	256,259	3.0497
Mar-21	8,411,003	83,857	0.9970	235,579	2.8008
Jun-21	8,436,057	82,329	0.9759	241,793	2.8662
Sep-21	8,486,302	81,684	0.9625	239,567	2.8230
Dec-21	8,613,371	83,243	0.9664	240,845	2.7962
Mar-22	8,809,089	85,193	0.9671	247,514	2.8098
Jun-22	8,906,681	87,066	0.9775	253,582	2.8471

(5) RATE OF CHANGE IN PAID CLAIM FREQS
FOR ANY 12 MONTH INTERVAL ON THE
EXPONENTIAL CURVE OF BEST FIT:

	BODILY INJURY	PROPERTY DAMAGE
6-points	-1.4%	0.1%
9-points	-9.1%	-9.0%
12-points	-10.8%	-12.6%
15-points	-9.4%	-10.7%
24-points	-7.3%	-6.6%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

ALL CARRIERS

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	<u>PAID CLAIM FREQ (3)/(2)</u>

MEDICAL PAYMENTS

Sep-16	5,302,879	63,373	1.1951
Dec-16	5,316,284	64,022	1.2043
Mar-17	5,328,303	64,804	1.2162
Jun-17	5,354,220	65,104	1.2159
Sep-17	5,379,300	64,775	1.2042
Dec-17	5,403,007	63,350	1.1725
Mar-18	5,416,914	62,438	1.1526
Jun-18	5,411,487	61,055	1.1282
Sep-18	5,402,323	59,012	1.0923
Dec-18	5,390,133	57,639	1.0693
Mar-19	5,390,934	55,909	1.0371
Jun-19	5,384,555	55,415	1.0291
Sep-19	5,396,698	56,059	1.0388
Dec-19	5,408,952	56,181	1.0387
Mar-20	5,439,968	56,224	1.0335
Jun-20	5,494,382	52,532	0.9561
Sep-20	5,506,529	48,710	0.8846
Dec-20	5,511,254	45,925	0.8333
Mar-21	5,482,516	42,850	0.7816
Jun-21	5,457,064	42,413	0.7772
Sep-21	5,461,032	42,284	0.7743
Dec-21	5,500,430	42,144	0.7662
Mar-22	5,571,628	41,778	0.7498
Jun-22	5,620,335	42,073	0.7486

(5) RATE OF CHANGE IN PAID CLAIM FREQS
FOR ANY 12 MONTH INTERVAL ON THE
EXPONENTIAL CURVE OF BEST FIT:

	MEDICAL PAYMENTS
6-points	-3.7%
9-points	-10.4%
12-points	-13.2%
15-points	-11.6%
24-points	-9.3%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.1%	5.7%	5.8%
12 points	5.6%	6.0%	6.2%
9 points	5.8%	6.2%	6.4%
6 points	6.1%	6.3%	6.5%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-9.3%	-7.4%	-7.3%
15 points	-11.9%	-9.7%	-9.4%
12 points	-13.9%	-11.6%	-10.8%
9 points	-11.0%	-9.8%	-9.1%
6 points	-1.4%	-1.4%	-1.4%

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	8.2%	9.7%	9.8%
12 points	9.4%	10.9%	11.2%
9 points	11.4%	13.1%	13.5%
6 points	15.3%	16.9%	18.4%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-8.1%	-6.5%	-6.6%
15 points	-14.0%	-11.1%	-10.7%
12 points	-17.1%	-13.8%	-12.6%
9 points	-10.8%	-9.6%	-9.0%
6 points	0.1%	0.1%	0.1%

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.3%	3.5%	3.6%
12 points	3.2%	3.3%	3.4%
9 points	2.5%	2.6%	2.6%
6 points	1.2%	1.2%	1.2%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-12.9%	-9.4%	-9.3%
15 points	-15.7%	-12.1%	-11.6%
12 points	-18.1%	-14.5%	-13.2%
9 points	-12.8%	-11.2%	-10.4%
6 points	-3.9%	-3.8%	-3.7%

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
15 points	11.5%	14.6%		15.2%
12 points	13.0%	15.8%		17.0%
9 points	14.9%	18.0%		19.5%
6 points	13.4%	14.6%		16.0%

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
15 points	6.4%	7.3%		7.4%
12 points	7.0%	7.8%		8.1%
9 points	7.7%	8.4%		8.7%
6 points	7.5%	7.9%		8.3%

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	1.00
12 points	1.00	1.00
9 points	0.99	0.99
6 points	0.99	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.97	-0.96
15 points	-0.95	-0.94
12 points	-0.94	-0.94
9 points	-0.86	-0.86
6 points	-0.51	-0.51

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.96	0.97
12 points	0.96	0.97
9 points	0.96	0.97
6 points	0.99	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.90	-0.89
15 points	-0.92	-0.92
12 points	-0.91	-0.92
9 points	-0.81	-0.82
6 points	0.07	0.07

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.97
12 points	0.95	0.95
9 points	0.90	0.90
6 points	0.67	0.68

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.97	-0.96
15 points	-0.95	-0.95
12 points	-0.94	-0.95
9 points	-0.89	-0.90
6 points	-0.96	-0.96

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.98
12 points	0.98	0.98
9 points	0.99	0.98
6 points	0.97	0.96

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.98	0.98

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
FULL COVERAGE COMPREHENSIVE				
Sep-16	\$9,413,965	19,943	\$472	\$441.83
Dec-16	9,166,155	19,601	468	451.84
Mar-17	8,771,115	18,611	471	462.09
Jun-17	8,624,605	18,044	478	472.57
Sep-17	8,383,241	17,510	479	483.28
Dec-17	8,569,619	17,760	483	494.24
Mar-18	8,671,287	17,633	492	505.44
Jun-18	8,874,271	18,165	489	516.90
Sep-18	9,104,456	18,728	486	528.62
Dec-18	9,295,271	19,001	489	540.61
Mar-19	9,467,478	19,123	495	552.87
Jun-19	9,618,445	19,035	505	565.40
Sep-19	9,887,950	19,229	514	578.22
Dec-19	9,814,427	18,934	518	591.33
Mar-20	9,699,975	18,672	519	604.74
Jun-20	9,167,984	16,953	541	618.45
Sep-20	8,760,212	16,060	545	632.47
Dec-20	8,984,127	15,617	575	646.81
Mar-21	9,017,833	15,333	588	661.48
Jun-21	9,645,336	16,599	581	676.48
Sep-21	10,111,927	16,718	605	691.81
Dec-21	10,171,011	16,991	599	707.50
Mar-22	10,717,414	16,897	634	723.54
Jun-22	10,671,223	16,082	664	739.95

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	10.3%
9-points	9.7%
12-points	9.4%
15-points	8.6%
24-points	5.7%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$50 DEDUCTIBLE COMPREHENSIVE				
Sep-16	\$866,618	2,233	\$388	\$301.76
Dec-16	869,822	2,219	392	314.74
Mar-17	866,547	2,135	406	328.27
Jun-17	891,908	2,068	431	342.39
Sep-17	890,367	2,034	438	357.12
Dec-17	868,198	2,050	424	372.47
Mar-18	857,393	2,014	426	388.49
Jun-18	852,566	2,199	388	405.20
Sep-18	819,434	2,215	370	422.63
Dec-18	880,089	2,244	392	440.81
Mar-19	885,613	2,263	391	459.76
Jun-19	884,871	2,157	410	479.54
Sep-19	902,608	2,155	419	500.16
Dec-19	863,020	2,121	407	521.67
Mar-20	870,267	2,122	410	544.11
Jun-20	870,770	1,916	454	567.51
Sep-20	871,111	1,889	461	591.92
Dec-20	849,619	1,818	467	617.38
Mar-21	823,140	1,757	468	643.93
Jun-21	902,915	1,902	475	671.62
Sep-21	1,015,036	1,866	544	700.51
Dec-21	1,042,606	1,868	558	730.64
Mar-22	1,022,527	1,655	618	762.06
Jun-22	902,445	1,350	668	794.83

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	34.5%
9-points	21.6%
12-points	18.3%
15-points	15.1%
24-points	7.0%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$100 DEDUCTIBLE COMPREHENSIVE				
Sep-16	\$7,300,991	15,382	\$475	\$409.22
Dec-16	7,243,730	15,139	478	420.66
Mar-17	7,125,508	14,554	490	432.41
Jun-17	7,175,270	14,293	502	444.49
Sep-17	6,787,672	13,844	490	456.92
Dec-17	6,762,934	13,832	489	469.69
Mar-18	6,909,983	13,667	506	482.81
Jun-18	6,910,277	13,967	495	496.30
Sep-18	6,993,717	14,305	489	510.17
Dec-18	7,194,516	14,858	484	524.43
Mar-19	7,182,196	14,998	479	539.09
Jun-19	7,150,098	15,102	473	554.15
Sep-19	7,390,938	15,369	481	569.64
Dec-19	7,438,311	15,158	491	585.56
Mar-20	7,465,134	15,005	498	601.92
Jun-20	7,343,896	13,932	527	618.74
Sep-20	7,567,209	13,576	557	636.03
Dec-20	7,627,386	13,453	567	653.81
Mar-21	7,815,166	13,390	584	672.08
Jun-21	8,370,337	14,393	582	690.86
Sep-21	8,416,524	14,350	587	710.17
Dec-21	8,811,029	14,580	604	730.01
Mar-22	8,976,255	14,340	626	750.41
Jun-22	9,156,064	13,675	670	771.39

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	11.3%
9-points	10.1%
12-points	11.7%
15-points	10.2%
24-points	5.0%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$250 DEDUCTIBLE COMPREHENSIVE				
Sep-16	\$3,591,652	6,389	\$562	\$475.09
Dec-16	4,008,079	6,284	638	485.55
Mar-17	4,192,697	6,158	681	496.23
Jun-17	4,052,247	6,072	667	507.15
Sep-17	3,936,160	5,934	663	518.32
Dec-17	3,664,215	6,030	608	529.72
Mar-18	3,519,334	5,802	607	541.38
Jun-18	3,453,608	5,958	580	553.30
Sep-18	3,463,179	6,199	559	565.47
Dec-18	3,587,013	6,603	543	577.92
Mar-19	3,700,016	7,014	528	590.64
Jun-19	3,758,558	7,196	522	603.64
Sep-19	3,888,281	7,506	518	616.92
Dec-19	4,253,086	7,390	576	630.50
Mar-20	4,250,991	7,326	580	644.38
Jun-20	4,136,084	6,876	602	658.56
Sep-20	4,185,448	6,794	616	673.05
Dec-20	3,957,633	6,811	581	687.86
Mar-21	4,072,225	6,899	590	703.00
Jun-21	4,540,256	7,523	604	718.48
Sep-21	4,790,678	7,685	623	734.29
Dec-21	4,949,481	7,771	637	750.45
Mar-22	5,203,294	7,528	691	766.96
Jun-22	5,085,141	6,950	732	783.84

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	18.8%
9-points	9.5%
12-points	9.1%
15-points	8.3%
24-points	0.8%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$500 DEDUCTIBLE COMPREHENSIVE				
Sep-16	\$7,098,237	5,406	\$1,313	\$1,029.64
Dec-16	7,117,761	5,278	1,349	1,037.69
Mar-17	7,786,415	5,245	1,485	1,045.80
Jun-17	8,074,915	5,283	1,528	1,053.97
Sep-17	7,750,772	5,225	1,483	1,062.21
Dec-17	7,760,888	5,345	1,452	1,070.51
Mar-18	7,367,093	5,236	1,407	1,078.88
Jun-18	7,002,274	5,227	1,340	1,087.31
Sep-18	7,159,707	5,471	1,309	1,095.81
Dec-18	7,022,968	5,718	1,228	1,104.38
Mar-19	7,273,724	6,164	1,180	1,113.01
Jun-19	7,313,603	6,666	1,097	1,121.71
Sep-19	7,638,084	7,129	1,071	1,130.47
Dec-19	8,066,668	7,393	1,091	1,139.31
Mar-20	7,961,057	7,578	1,051	1,148.22
Jun-20	8,372,132	7,185	1,165	1,157.19
Sep-20	8,707,469	7,418	1,174	1,166.24
Dec-20	8,754,431	7,650	1,144	1,175.35
Mar-21	9,122,014	7,858	1,161	1,184.54
Jun-21	9,407,298	8,975	1,048	1,193.80
Sep-21	10,252,998	9,569	1,071	1,203.13
Dec-21	11,038,411	10,005	1,103	1,212.53
Mar-22	11,821,037	10,040	1,177	1,222.01
Jun-22	12,513,760	9,786	1,279	1,231.56

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	10.3%
9-points	1.5%
12-points	3.2%
15-points	0.5%
24-points	-4.9%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$1,000 DEDUCTIBLE COMPREHENSIVE				
Sep-16	\$833,112	574	\$1,451	\$1,316.36
Dec-16	784,648	576	1,362	1,340.85
Mar-17	979,733	541	1,811	1,365.80
Jun-17	997,853	567	1,760	1,391.21
Sep-17	987,326	585	1,688	1,417.09
Dec-17	1,076,763	630	1,709	1,443.46
Mar-18	903,297	666	1,356	1,470.32
Jun-18	936,395	673	1,391	1,497.67
Sep-18	954,997	691	1,382	1,525.54
Dec-18	913,359	709	1,288	1,553.92
Mar-19	1,237,618	762	1,624	1,582.83
Jun-19	1,292,547	869	1,487	1,612.28
Sep-19	1,407,116	923	1,525	1,642.28
Dec-19	1,545,853	962	1,607	1,672.84
Mar-20	1,413,198	979	1,444	1,703.96
Jun-20	1,493,443	918	1,627	1,735.67
Sep-20	1,436,549	967	1,486	1,767.96
Dec-20	1,526,692	1,009	1,513	1,800.85
Mar-21	1,690,909	1,035	1,634	1,834.36
Jun-21	1,805,222	1,159	1,558	1,868.49
Sep-21	2,063,881	1,213	1,701	1,903.26
Dec-21	2,390,348	1,288	1,856	1,938.67
Mar-22	2,401,208	1,325	1,812	1,974.74
Jun-22	2,396,490	1,311	1,828	2,011.48

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	13.4%
9-points	10.6%
12-points	7.7%
15-points	7.0%
24-points	2.3%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>

ALL DEDUCTIBLE COMPREHENSIVE

Sep-16	\$29,104,575	49,927	\$583	\$509.35
Dec-16	29,190,195	49,097	595	522.76
Mar-17	29,722,015	47,244	629	536.52
Jun-17	29,816,798	46,327	644	550.65
Sep-17	28,735,538	45,132	637	565.15
Dec-17	28,702,617	45,647	629	580.02
Mar-18	28,228,387	45,018	627	595.29
Jun-18	28,029,391	46,189	607	610.97
Sep-18	28,495,490	47,609	599	627.05
Dec-18	28,893,216	49,133	588	643.56
Mar-19	29,746,645	50,324	591	660.50
Jun-19	30,018,122	51,025	588	677.89
Sep-19	31,114,977	52,311	595	695.74
Dec-19	31,981,365	51,958	616	714.05
Mar-20	31,660,622	51,682	613	732.85
Jun-20	31,384,309	47,780	657	752.15
Sep-20	31,527,998	46,704	675	771.95
Dec-20	31,699,888	46,358	684	792.27
Mar-21	32,541,287	46,272	703	813.13
Jun-21	34,671,364	50,551	686	834.53
Sep-21	36,651,044	51,401	713	856.50
Dec-21	38,402,886	52,503	731	879.05
Mar-22	40,141,735	51,785	775	902.20
Jun-22	40,725,123	49,154	829	925.95

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	14.9%
9-points	10.5%
12-points	11.0%
15-points	9.7%
24-points	4.2%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
FULL COVERAGE COMPREHENSIVE			
Sep-16	411,617	19,943	4.8450
Dec-16	401,792	19,601	4.8784
Mar-17	392,697	18,611	4.7393
Jun-17	387,170	18,044	4.6605
Sep-17	387,112	17,510	4.5232
Dec-17	389,884	17,760	4.5552
Mar-18	391,865	17,633	4.4998
Jun-18	392,849	18,165	4.6239
Sep-18	392,725	18,728	4.7687
Dec-18	391,479	19,001	4.8536
Mar-19	389,165	19,123	4.9139
Jun-19	387,106	19,035	4.9173
Sep-19	385,982	19,229	4.9818
Dec-19	385,082	18,934	4.9169
Mar-20	385,098	18,672	4.8486
Jun-20	384,616	16,953	4.4078
Sep-20	383,768	16,060	4.1848
Dec-20	382,372	15,617	4.0842
Mar-21	380,283	15,333	4.0320
Jun-21	378,168	16,599	4.3893
Sep-21	375,114	16,718	4.4568
Dec-21	372,534	16,991	4.5609
Mar-22	371,132	16,897	4.5528
Jun-22	370,466	16,082	4.3410

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	5.9%
9-points	3.5%
12-points	-3.4%
15-points	-4.0%
24-points	-1.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$50 DEDUCTIBLE COMPREHENSIVE			
Sep-16	45,300	2,233	4.9294
Dec-16	44,788	2,219	4.9545
Mar-17	44,318	2,135	4.8175
Jun-17	43,892	2,068	4.7116
Sep-17	43,493	2,034	4.6766
Dec-17	43,077	2,050	4.7589
Mar-18	42,652	2,014	4.7219
Jun-18	42,236	2,199	5.2065
Sep-18	41,832	2,215	5.2950
Dec-18	41,448	2,244	5.4140
Mar-19	41,061	2,263	5.5113
Jun-19	40,655	2,157	5.3056
Sep-19	40,247	2,155	5.3544
Dec-19	39,848	2,121	5.3227
Mar-20	39,439	2,122	5.3805
Jun-20	38,893	1,916	4.9263
Sep-20	38,260	1,889	4.9373
Dec-20	37,577	1,818	4.8381
Mar-21	36,886	1,757	4.7633
Jun-21	36,390	1,902	5.2267
Sep-21	36,008	1,866	5.1822
Dec-21	35,699	1,868	5.2326
Mar-22	35,423	1,655	4.6721
Jun-22	35,169	1,350	3.8386

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	-14.8%
9-points	-6.0%
12-points	-6.3%
15-points	-5.4%
24-points	-0.5%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$100 DEDUCTIBLE COMPREHENSIVE			
Sep-16	375,207	15,382	4.0996
Dec-16	369,657	15,139	4.0954
Mar-17	365,008	14,554	3.9873
Jun-17	363,621	14,293	3.9307
Sep-17	367,013	13,844	3.7721
Dec-17	372,490	13,832	3.7134
Mar-18	377,064	13,667	3.6246
Jun-18	380,036	13,967	3.6752
Sep-18	381,212	14,305	3.7525
Dec-18	380,739	14,858	3.9024
Mar-19	378,425	14,998	3.9633
Jun-19	376,639	15,102	4.0097
Sep-19	376,701	15,369	4.0799
Dec-19	377,435	15,158	4.0161
Mar-20	379,280	15,005	3.9562
Jun-20	379,923	13,932	3.6671
Sep-20	379,157	13,576	3.5806
Dec-20	377,815	13,453	3.5607
Mar-21	376,187	13,390	3.5594
Jun-21	374,872	14,393	3.8394
Sep-21	372,577	14,350	3.8516
Dec-21	370,133	14,580	3.9391
Mar-22	369,013	14,340	3.8860
Jun-22	369,359	13,675	3.7024

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	3.0%
9-points	3.8%
12-points	-1.3%
15-points	-1.7%
24-points	-0.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$250 DEDUCTIBLE COMPREHENSIVE			
Sep-16	232,209	6,389	2.7514
Dec-16	230,918	6,284	2.7213
Mar-17	230,191	6,158	2.6752
Jun-17	230,546	6,072	2.6337
Sep-17	233,121	5,934	2.5455
Dec-17	236,948	6,030	2.5449
Mar-18	240,164	5,802	2.4158
Jun-18	242,596	5,958	2.4559
Sep-18	243,723	6,199	2.5435
Dec-18	243,887	6,603	2.7074
Mar-19	243,424	7,014	2.8814
Jun-19	243,620	7,196	2.9538
Sep-19	245,203	7,506	3.0611
Dec-19	247,003	7,390	2.9919
Mar-20	249,096	7,326	2.9410
Jun-20	250,240	6,876	2.7478
Sep-20	250,409	6,794	2.7132
Dec-20	250,022	6,811	2.7242
Mar-21	249,391	6,899	2.7663
Jun-21	248,848	7,523	3.0231
Sep-21	247,497	7,685	3.1051
Dec-21	245,992	7,771	3.1590
Mar-22	244,944	7,528	3.0734
Jun-22	244,345	6,950	2.8443

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	2.4%
9-points	6.4%
12-points	1.2%
15-points	1.5%
24-points	2.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$500 DEDUCTIBLE COMPREHENSIVE			
Sep-16	517,940	5,406	1.0438
Dec-16	522,718	5,278	1.0097
Mar-17	527,945	5,245	0.9935
Jun-17	535,228	5,283	0.9871
Sep-17	546,516	5,225	0.9561
Dec-17	560,002	5,345	0.9545
Mar-18	572,270	5,236	0.9150
Jun-18	583,191	5,227	0.8963
Sep-18	591,941	5,471	0.9242
Dec-18	598,881	5,718	0.9548
Mar-19	604,361	6,164	1.0199
Jun-19	611,081	6,666	1.0909
Sep-19	620,378	7,129	1.1491
Dec-19	630,074	7,393	1.1734
Mar-20	640,535	7,578	1.1831
Jun-20	648,716	7,185	1.1076
Sep-20	655,242	7,418	1.1321
Dec-20	660,281	7,650	1.1586
Mar-21	664,828	7,858	1.1820
Jun-21	670,275	8,975	1.3390
Sep-21	673,214	9,569	1.4214
Dec-21	675,401	10,005	1.4813
Mar-22	678,415	10,040	1.4799
Jun-22	681,935	9,786	1.4350

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	16.2%
9-points	18.3%
12-points	11.6%
15-points	12.0%
24-points	8.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$1,000 DEDUCTIBLE COMPREHENSIVE			
Sep-16	76,697	574	0.7484
Dec-16	78,600	576	0.7328
Mar-17	80,807	541	0.6695
Jun-17	83,567	567	0.6785
Sep-17	87,039	585	0.6721
Dec-17	90,828	630	0.6936
Mar-18	94,527	666	0.7046
Jun-18	98,002	673	0.6867
Sep-18	101,275	691	0.6823
Dec-18	104,398	709	0.6791
Mar-19	107,401	762	0.7095
Jun-19	110,681	869	0.7851
Sep-19	114,080	923	0.8091
Dec-19	117,518	962	0.8186
Mar-20	120,986	979	0.8092
Jun-20	124,088	918	0.7398
Sep-20	126,959	967	0.7617
Dec-20	129,486	1,009	0.7792
Mar-21	131,887	1,035	0.7848
Jun-21	134,350	1,159	0.8627
Sep-21	136,418	1,213	0.8892
Dec-21	138,480	1,288	0.9301
Mar-22	140,996	1,325	0.9397
Jun-22	144,114	1,311	0.9097

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	12.6%
9-points	13.8%
12-points	7.0%
15-points	7.6%
24-points	5.3%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
ALL DEDUCTIBLE COMPREHENSIVE			
Sep-16	1,658,970	49,927	3.0095
Dec-16	1,648,473	49,097	2.9783
Mar-17	1,640,966	47,244	2.8790
Jun-17	1,644,024	46,327	2.8179
Sep-17	1,664,294	45,132	2.7118
Dec-17	1,693,229	45,647	2.6959
Mar-18	1,718,542	45,018	2.6195
Jun-18	1,738,910	46,189	2.6562
Sep-18	1,752,708	47,609	2.7163
Dec-18	1,760,832	49,133	2.7903
Mar-19	1,763,837	50,324	2.8531
Jun-19	1,769,782	51,025	2.8831
Sep-19	1,782,591	52,311	2.9345
Dec-19	1,796,960	51,958	2.8914
Mar-20	1,814,434	51,682	2.8484
Jun-20	1,826,476	47,780	2.6160
Sep-20	1,833,795	46,704	2.5468
Dec-20	1,837,553	46,358	2.5228
Mar-21	1,839,462	46,272	2.5155
Jun-21	1,842,903	50,551	2.7430
Sep-21	1,840,828	51,401	2.7923
Dec-21	1,838,239	52,503	2.8562
Mar-22	1,839,923	51,785	2.8145
Jun-22	1,845,388	49,154	2.6636

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	4.5%
9-points	4.9%
12-points	-1.0%
15-points	-1.6%
24-points	-1.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

FULL COVERAGE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	7.3%		8.4%	8.6%
12 points	8.0%		9.0%	9.4%
9 points	8.5%		9.4%	9.7%
6 points	9.4%		10.0%	10.3%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-1.8%		-1.7%	-1.7%
15 points	-4.4%		-4.1%	-4.0%
12 points	-3.8%		-3.6%	-3.4%
9 points	3.3%		3.4%	3.5%
6 points	5.4%		5.6%	5.9%

\$50 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	11.6%		14.9%	15.1%
12 points	14.0%		17.4%	18.3%
9 points	16.8%		20.7%	21.6%
6 points	25.1%		29.7%	34.5%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-0.4%		-0.4%	-0.5%
15 points	-5.8%		-5.3%	-5.4%
12 points	-6.6%		-6.0%	-6.3%
9 points	-5.7%		-5.4%	-6.0%
6 points	-16.3%		-14.8%	-14.8%

\$100 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	8.4%		9.9%	10.2%
12 points	9.5%		11.0%	11.7%
9 points	8.8%		9.8%	10.1%
6 points	10.2%		10.9%	11.3%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-0.9%		-0.8%	-0.8%
15 points	-1.8%		-1.7%	-1.7%
12 points	-1.4%		-1.4%	-1.3%
9 points	3.6%		3.8%	3.8%
6 points	2.8%		2.8%	3.0%

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

\$250 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	7.1%	8.2%	8.3%
12 points	7.9%	8.8%	9.1%
9 points	8.6%	9.5%	9.5%
6 points	15.7%	17.4%	18.8%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	2.6%	2.8%	2.9%
15 points	1.4%	1.5%	1.5%
12 points	1.2%	1.3%	1.2%
9 points	5.8%	6.2%	6.4%
6 points	2.2%	2.3%	2.4%

\$500 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	0.5%	0.6%	0.5%
12 points	3.1%	3.2%	3.2%
9 points	1.7%	1.7%	1.5%
6 points	9.5%	10.1%	10.3%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	6.5%	8.0%	8.0%
15 points	9.5%	11.5%	12.0%
12 points	9.7%	11.2%	11.6%
9 points	14.2%	16.9%	18.3%
6 points	13.2%	14.4%	16.2%

\$1,000 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	6.1%	6.8%	7.0%
12 points	6.8%	7.5%	7.7%
9 points	9.2%	10.3%	10.6%
6 points	11.6%	12.5%	13.4%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	4.6%	5.3%	5.3%
15 points	6.5%	7.4%	7.6%
12 points	6.3%	6.9%	7.0%
9 points	11.3%	13.0%	13.8%
6 points	10.8%	11.6%	12.6%

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

FULL COVERAGE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.98	0.98
12 points	0.97	0.98
9 points	0.96	0.96
6 points	0.91	0.91

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.51	-0.51
15 points	-0.65	-0.63
12 points	-0.47	-0.45
9 points	0.52	0.52
6 points	0.59	0.59

\$50 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.92	0.94
12 points	0.93	0.95
9 points	0.93	0.94
6 points	0.98	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.09	-0.12
15 points	-0.70	-0.69
12 points	-0.63	-0.62
9 points	-0.42	-0.44
6 points	-0.62	-0.63

\$100 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.97
12 points	0.98	0.98
9 points	0.95	0.95
6 points	0.90	0.91

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.33	-0.32
15 points	-0.41	-0.41
12 points	-0.26	-0.24
9 points	0.64	0.64
6 points	0.36	0.36

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

\$250 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.90	0.91
12 points	0.87	0.88
9 points	0.81	0.82
6 points	0.96	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.66	0.65
15 points	0.31	0.31
12 points	0.20	0.20
9 points	0.67	0.68
6 points	0.20	0.21

\$500 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.10	0.10
12 points	0.48	0.47
9 points	0.20	0.18
6 points	0.64	0.63

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.86	0.87
15 points	0.92	0.92
12 points	0.87	0.87
9 points	0.94	0.94
6 points	0.82	0.81

\$1,000 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.78	0.77
12 points	0.79	0.79
9 points	0.83	0.83
6 points	0.84	0.84

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.84	0.84
15 points	0.84	0.84
12 points	0.76	0.75
9 points	0.95	0.95
6 points	0.84	0.84

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$50 DEDUCTIBLE COLLISION				
Sep-16	\$10,104,921	3,970	2,545	\$2,024.90
Dec-16	10,758,075	4,068	2,645	2,116.36
Mar-17	10,695,354	4,080	2,621	2,211.96
Jun-17	11,176,973	4,171	2,680	2,311.87
Sep-17	11,209,346	4,174	2,686	2,416.29
Dec-17	11,817,802	4,242	2,786	2,525.43
Mar-18	12,150,447	4,314	2,817	2,639.49
Jun-18	12,096,185	4,279	2,827	2,758.71
Sep-18	12,201,750	4,281	2,850	2,883.32
Dec-18	11,773,746	4,333	2,717	3,013.55
Mar-19	12,667,899	4,380	2,892	3,149.67
Jun-19	12,804,692	4,342	2,949	3,291.93
Sep-19	13,035,265	4,409	2,957	3,440.62
Dec-19	13,110,821	4,392	2,985	3,596.02
Mar-20	12,361,638	4,252	2,907	3,758.45
Jun-20	11,509,103	4,080	2,821	3,928.21
Sep-20	11,095,130	3,837	2,892	4,105.64
Dec-20	11,363,259	3,690	3,079	4,291.08
Mar-21	11,266,099	3,549	3,174	4,484.90
Jun-21	12,225,377	3,563	3,431	4,687.47
Sep-21	12,014,606	3,277	3,666	4,899.20
Dec-21	11,800,676	2,998	3,936	5,120.48
Mar-22	12,053,605	2,717	4,436	5,351.76
Jun-22	12,061,523	2,567	4,699	5,593.49

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	37.8%
9-points	30.2%
12-points	19.3%
15-points	14.3%
24-points	8.1%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$100 DEDUCTIBLE COLLISION				
Sep-16	\$39,394,471	13,974	2,819	\$2,228.37
Dec-16	39,708,549	13,786	2,880	2,308.73
Mar-17	38,462,943	13,656	2,817	2,391.99
Jun-17	38,401,211	13,622	2,819	2,478.25
Sep-17	37,744,664	13,499	2,796	2,567.63
Dec-17	36,545,194	13,272	2,754	2,660.22
Mar-18	36,943,441	13,090	2,822	2,756.16
Jun-18	36,362,927	12,953	2,807	2,855.55
Sep-18	35,893,878	12,676	2,832	2,958.53
Dec-18	37,068,786	12,813	2,893	3,065.23
Mar-19	37,842,188	12,814	2,953	3,175.77
Jun-19	37,965,269	12,671	2,996	3,290.30
Sep-19	38,611,028	12,665	3,049	3,408.95
Dec-19	38,408,277	12,465	3,081	3,531.89
Mar-20	38,062,990	12,549	3,033	3,659.26
Jun-20	34,796,976	11,672	2,981	3,791.22
Sep-20	33,022,214	11,401	2,896	3,927.95
Dec-20	31,702,628	10,873	2,916	4,069.60
Mar-21	31,411,055	10,259	3,062	4,216.36
Jun-21	36,207,677	10,853	3,336	4,368.42
Sep-21	41,248,399	10,940	3,770	4,525.95
Dec-21	44,397,350	11,149	3,982	4,689.17
Mar-22	47,996,152	11,326	4,238	4,858.28
Jun-22	49,254,318	11,529	4,272	5,033.48

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	32.1%
9-points	25.5%
12-points	15.2%
15-points	11.2%
24-points	6.2%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$200 DEDUCTIBLE COLLISION				
Sep-16	\$6,275,845	2,084	3,011	\$2,469.02
Dec-16	6,400,530	2,119	3,021	2,545.85
Mar-17	6,253,468	2,092	2,989	2,625.08
Jun-17	6,371,697	2,101	3,033	2,706.77
Sep-17	6,188,155	2,084	2,969	2,791.00
Dec-17	6,361,445	2,097	3,034	2,877.85
Mar-18	6,282,552	2,084	3,015	2,967.40
Jun-18	6,124,144	2,091	2,929	3,059.75
Sep-18	6,335,809	2,105	3,010	3,154.96
Dec-18	6,486,464	2,130	3,045	3,253.14
Mar-19	6,899,668	2,158	3,197	3,354.37
Jun-19	6,860,232	2,129	3,222	3,458.76
Sep-19	6,825,743	2,148	3,178	3,566.39
Dec-19	6,968,572	2,117	3,292	3,677.37
Mar-20	6,715,038	2,071	3,242	3,791.80
Jun-20	5,888,263	1,838	3,204	3,909.80
Sep-20	5,581,244	1,715	3,254	4,031.47
Dec-20	4,815,561	1,566	3,075	4,156.92
Mar-21	5,117,165	1,597	3,204	4,286.28
Jun-21	6,202,271	1,786	3,473	4,419.66
Sep-21	6,601,955	1,775	3,719	4,557.20
Dec-21	7,212,335	1,777	4,059	4,699.01
Mar-22	7,127,909	1,670	4,268	4,845.24
Jun-22	7,330,549	1,622	4,519	4,996.02

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	31.9%
9-points	21.3%
12-points	13.0%
15-points	9.5%
24-points	5.5%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$250 DEDUCTIBLE COLLISION				
Sep-16	\$262,311,564	85,442	3,070	\$2,572.04
Dec-16	261,151,220	83,815	3,116	2,653.11
Mar-17	254,678,870	81,912	3,109	2,736.74
Jun-17	251,993,858	80,960	3,113	2,823.00
Sep-17	241,296,256	78,320	3,081	2,911.98
Dec-17	238,329,210	77,531	3,074	3,003.77
Mar-18	238,126,207	77,352	3,078	3,098.44
Jun-18	235,015,176	75,935	3,095	3,196.11
Sep-18	235,951,254	75,192	3,138	3,296.85
Dec-18	239,777,084	75,306	3,184	3,400.77
Mar-19	242,521,982	74,502	3,255	3,507.96
Jun-19	243,452,331	73,254	3,323	3,618.53
Sep-19	244,257,084	73,356	3,330	3,732.58
Dec-19	240,927,665	72,372	3,329	3,850.23
Mar-20	239,357,863	71,064	3,368	3,971.59
Jun-20	218,036,518	65,348	3,337	4,096.78
Sep-20	205,369,532	61,533	3,338	4,225.91
Dec-20	197,909,488	58,164	3,403	4,359.11
Mar-21	190,795,089	55,809	3,419	4,496.51
Jun-21	213,930,743	58,380	3,664	4,638.24
Sep-21	233,463,797	58,882	3,965	4,784.44
Dec-21	253,590,295	60,072	4,221	4,935.24
Mar-22	270,855,689	60,508	4,476	5,090.80
Jun-22	280,630,041	61,390	4,571	5,251.26

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	27.3%
9-points	19.9%
12-points	13.2%
15-points	10.0%
24-points	5.9%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$500 DEDUCTIBLE COLLISION				
Sep-16	\$548,354,307	154,048	3,560	\$2,919.15
Dec-16	567,345,927	156,384	3,628	3,020.45
Mar-17	576,135,836	159,061	3,622	3,125.27
Jun-17	586,262,521	163,117	3,594	3,233.72
Sep-17	583,773,162	164,403	3,551	3,345.93
Dec-17	585,758,902	165,808	3,533	3,462.04
Mar-18	600,330,133	168,899	3,554	3,582.18
Jun-18	605,074,802	168,037	3,601	3,706.49
Sep-18	614,920,726	168,835	3,642	3,835.11
Dec-18	637,652,496	172,358	3,700	3,968.19
Mar-19	659,612,154	174,498	3,780	4,105.90
Jun-19	676,693,919	176,631	3,831	4,248.38
Sep-19	693,924,351	181,197	3,830	4,395.81
Dec-19	704,009,131	182,274	3,862	4,548.35
Mar-20	709,590,091	181,444	3,911	4,706.18
Jun-20	653,384,824	167,634	3,898	4,869.49
Sep-20	627,408,262	160,553	3,908	5,038.47
Dec-20	616,580,256	154,113	4,001	5,213.32
Mar-21	610,693,444	151,173	4,040	5,394.23
Jun-21	698,150,619	161,269	4,329	5,581.42
Sep-21	787,315,368	166,111	4,740	5,775.10
Dec-21	858,809,470	170,626	5,033	5,975.51
Mar-22	928,145,353	173,922	5,337	6,182.87
Jun-22	971,846,537	179,886	5,403	6,397.42

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	27.7%
9-points	21.0%
12-points	14.6%
15-points	11.1%
24-points	6.5%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$1,000 DEDUCTIBLE COLLISION				
Sep-16	\$59,908,234	12,999	4,609	\$3,579.00
Dec-16	65,061,106	13,575	4,793	3,705.57
Mar-17	68,395,240	14,185	4,822	3,836.61
Jun-17	70,940,285	15,087	4,702	3,972.29
Sep-17	72,416,128	15,617	4,637	4,112.77
Dec-17	73,062,154	16,275	4,489	4,258.21
Mar-18	75,803,146	17,134	4,424	4,408.80
Jun-18	79,870,108	17,581	4,543	4,564.71
Sep-18	82,925,722	18,378	4,512	4,726.14
Dec-18	89,286,989	19,317	4,622	4,893.28
Mar-19	96,719,967	20,260	4,774	5,066.33
Jun-19	101,680,969	21,320	4,769	5,245.49
Sep-19	105,100,460	22,318	4,709	5,431.00
Dec-19	108,544,749	23,110	4,697	5,623.06
Mar-20	112,457,021	23,453	4,795	5,821.91
Jun-20	104,864,598	22,026	4,761	6,027.80
Sep-20	105,992,582	21,687	4,887	6,240.97
Dec-20	106,144,679	21,143	5,020	6,461.68
Mar-21	108,200,146	21,370	5,063	6,690.19
Jun-21	125,803,495	23,324	5,394	6,926.78
Sep-21	142,128,572	24,399	5,825	7,171.75
Dec-21	157,819,730	25,429	6,206	7,425.37
Mar-22	172,809,910	26,286	6,574	7,687.96
Jun-22	183,875,846	27,653	6,649	7,959.84

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	26.0%
9-points	20.4%
12-points	14.9%
15-points	10.8%
24-points	5.3%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
ALL DEDUCTIBLE COLLISION				
Sep-16	\$926,349,342	272,517	\$3,399	\$2,816.22
Dec-16	950,425,407	273,747	3,472	2,915.88
Mar-17	954,621,711	274,986	3,472	3,019.08
Jun-17	965,146,545	279,058	3,459	3,125.93
Sep-17	952,627,711	278,097	3,426	3,236.56
Dec-17	951,874,707	279,225	3,409	3,351.10
Mar-18	969,635,926	282,873	3,428	3,469.70
Jun-18	974,543,342	280,876	3,470	3,592.50
Sep-18	988,229,139	281,467	3,511	3,719.64
Dec-18	1,022,045,565	286,257	3,570	3,851.28
Mar-19	1,056,263,858	288,612	3,660	3,987.58
Jun-19	1,079,457,412	290,347	3,718	4,128.71
Sep-19	1,101,753,931	296,093	3,721	4,274.82
Dec-19	1,111,969,215	296,730	3,747	4,426.11
Mar-20	1,118,544,641	294,833	3,794	4,582.76
Jun-20	1,028,480,282	272,598	3,773	4,744.95
Sep-20	988,468,964	260,726	3,791	4,912.88
Dec-20	968,515,871	249,549	3,881	5,086.75
Mar-21	957,482,998	243,757	3,928	5,266.77
Jun-21	1,092,520,182	259,175	4,215	5,453.17
Sep-21	1,222,772,697	265,384	4,608	5,646.16
Dec-21	1,333,629,856	272,051	4,902	5,845.98
Mar-22	1,438,988,618	276,429	5,206	6,052.88
Jun-22	1,504,998,814	284,647	5,287	6,267.10

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	28.3%
9-points	21.6%
12-points	14.9%
15-points	11.4%
24-points	6.8%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$50 DEDUCTIBLE COLLISION			
Sep-16	39,417	3,970	10.0718
Dec-16	40,002	4,068	10.1695
Mar-17	40,633	4,080	10.0411
Jun-17	41,170	4,171	10.1312
Sep-17	41,652	4,174	10.0211
Dec-17	41,976	4,242	10.1058
Mar-18	42,111	4,314	10.2444
Jun-18	42,193	4,279	10.1415
Sep-18	42,300	4,281	10.1206
Dec-18	42,496	4,333	10.1963
Mar-19	42,919	4,380	10.2053
Jun-19	43,573	4,342	9.9649
Sep-19	44,033	4,409	10.0129
Dec-19	44,505	4,392	9.8686
Mar-20	44,875	4,252	9.4752
Jun-20	45,198	4,080	9.0269
Sep-20	45,786	3,837	8.3803
Dec-20	46,328	3,690	7.9649
Mar-21	47,009	3,549	7.5496
Jun-21	47,651	3,563	7.4773
Sep-21	48,125	3,277	6.8094
Dec-21	49,323	2,998	6.0783
Mar-22	51,058	2,717	5.3214
Jun-22	52,102	2,567	4.9269

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	-31.2%
9-points	-25.6%
12-points	-22.6%
15-points	-18.6%
24-points	-10.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$100 DEDUCTIBLE COLLISION			
Sep-16	244,043	13,974	5.7260
Dec-16	241,285	13,786	5.7136
Mar-17	239,134	13,656	5.7106
Jun-17	237,097	13,622	5.7453
Sep-17	235,624	13,499	5.7290
Dec-17	234,134	13,272	5.6685
Mar-18	232,115	13,090	5.6394
Jun-18	229,664	12,953	5.6400
Sep-18	227,005	12,676	5.5840
Dec-18	224,049	12,813	5.7188
Mar-19	222,087	12,814	5.7698
Jun-19	220,451	12,671	5.7478
Sep-19	218,086	12,665	5.8073
Dec-19	215,709	12,465	5.7786
Mar-20	214,043	12,549	5.8628
Jun-20	212,612	11,672	5.4898
Sep-20	212,301	11,401	5.3702
Dec-20	212,315	10,873	5.1212
Mar-21	211,420	10,259	4.8524
Jun-21	210,490	10,853	5.1561
Sep-21	210,422	10,940	5.1991
Dec-21	211,758	11,149	5.2650
Mar-22	213,323	11,326	5.3093
Jun-22	213,287	11,529	5.4054

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	7.6%
9-points	0.2%
12-points	-3.8%
15-points	-3.6%
24-points	-1.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$200 DEDUCTIBLE COLLISION			
Sep-16	38,390	2,084	5.4285
Dec-16	38,189	2,119	5.5487
Mar-17	38,056	2,092	5.4972
Jun-17	37,947	2,101	5.5367
Sep-17	37,769	2,084	5.5178
Dec-17	37,527	2,097	5.5880
Mar-18	37,226	2,084	5.5982
Jun-18	36,891	2,091	5.6680
Sep-18	36,574	2,105	5.7555
Dec-18	36,284	2,130	5.8704
Mar-19	36,024	2,158	5.9905
Jun-19	35,823	2,129	5.9431
Sep-19	35,578	2,148	6.0374
Dec-19	35,252	2,117	6.0053
Mar-20	35,057	2,071	5.9075
Jun-20	34,789	1,838	5.2833
Sep-20	34,469	1,715	4.9755
Dec-20	34,166	1,566	4.5835
Mar-21	33,786	1,597	4.7268
Jun-21	33,451	1,786	5.3392
Sep-21	33,304	1,775	5.3297
Dec-21	33,688	1,777	5.2749
Mar-22	34,464	1,670	4.8456
Jun-22	34,727	1,622	4.6707

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	-4.0%
9-points	-1.1%
12-points	-7.1%
15-points	-6.8%
24-points	-2.5%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$250 DEDUCTIBLE COLLISION			
Sep-16	1,591,620	85,442	5.3682
Dec-16	1,584,272	83,815	5.2904
Mar-17	1,567,027	81,912	5.2272
Jun-17	1,545,318	80,960	5.2391
Sep-17	1,525,069	78,320	5.1355
Dec-17	1,507,767	77,531	5.1421
Mar-18	1,494,330	77,352	5.1764
Jun-18	1,480,665	75,935	5.1284
Sep-18	1,466,906	75,192	5.1259
Dec-18	1,452,995	75,306	5.1828
Mar-19	1,441,172	74,502	5.1695
Jun-19	1,428,482	73,254	5.1281
Sep-19	1,419,083	73,356	5.1693
Dec-19	1,408,597	72,372	5.1379
Mar-20	1,404,487	71,064	5.0598
Jun-20	1,400,751	65,348	4.6652
Sep-20	1,393,882	61,533	4.4145
Dec-20	1,389,100	58,164	4.1872
Mar-21	1,379,523	55,809	4.0455
Jun-21	1,371,241	58,380	4.2575
Sep-21	1,367,368	58,882	4.3062
Dec-21	1,373,247	60,072	4.3744
Mar-22	1,388,025	60,508	4.3593
Jun-22	1,400,741	61,390	4.3827

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	5.7%
9-points	-0.9%
12-points	-6.6%
15-points	-6.7%
24-points	-4.4%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$500 DEDUCTIBLE COLLISION			
Sep-16	2,873,589	154,048	5.3608
Dec-16	2,908,634	156,384	5.3765
Mar-17	2,950,034	159,061	5.3918
Jun-17	3,003,582	163,117	5.4307
Sep-17	3,057,774	164,403	5.3766
Dec-17	3,109,389	165,808	5.3325
Mar-18	3,154,297	168,899	5.3546
Jun-18	3,185,075	168,037	5.2758
Sep-18	3,213,307	168,835	5.2542
Dec-18	3,239,538	172,358	5.3205
Mar-19	3,270,990	174,498	5.3347
Jun-19	3,298,047	176,631	5.3556
Sep-19	3,335,814	181,197	5.4319
Dec-19	3,371,308	182,274	5.4066
Mar-20	3,417,844	181,444	5.3087
Jun-20	3,467,556	167,634	4.8344
Sep-20	3,501,418	160,553	4.5854
Dec-20	3,533,742	154,113	4.3612
Mar-21	3,557,251	151,173	4.2497
Jun-21	3,588,629	161,269	4.4939
Sep-21	3,634,219	166,111	4.5707
Dec-21	3,716,940	170,626	4.5905
Mar-22	3,820,290	173,922	4.5526
Jun-22	3,877,206	179,886	4.6396

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	5.7%
9-points	-0.1%
12-points	-6.3%
15-points	-6.2%
24-points	-3.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) <u>PAID CLAIM FREQUENCY(A)</u> <u>(3)/(2)</u>
\$1,000 DEDUCTIBLE COLLISION			
Sep-16	345,164	12,999	3.7660
Dec-16	353,800	13,575	3.8369
Mar-17	363,346	14,185	3.9040
Jun-17	374,329	15,087	4.0304
Sep-17	386,538	15,617	4.0402
Dec-17	399,656	16,275	4.0723
Mar-18	412,933	17,134	4.1493
Jun-18	425,723	17,581	4.1297
Sep-18	438,490	18,378	4.1912
Dec-18	450,897	19,317	4.2841
Mar-19	464,223	20,260	4.3643
Jun-19	478,073	21,320	4.4596
Sep-19	493,261	22,318	4.5246
Dec-19	508,511	23,110	4.5446
Mar-20	525,868	23,453	4.4599
Jun-20	543,120	22,026	4.0555
Sep-20	556,208	21,687	3.8991
Dec-20	567,003	21,143	3.7289
Mar-21	575,346	21,370	3.7143
Jun-21	583,113	23,324	3.9999
Sep-21	593,221	24,399	4.1130
Dec-21	612,055	25,429	4.1547
Mar-22	637,515	26,286	4.1232
Jun-22	657,708	27,653	4.2044

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	8.6%
9-points	4.3%
12-points	-2.8%
15-points	-2.9%
24-points	0.5%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
ALL DEDUCTIBLE COLLISION			
Sep-16	5,132,223	272,517	5.3099
Dec-16	5,166,182	273,747	5.2988
Mar-17	5,198,230	274,986	5.2900
Jun-17	5,239,443	279,058	5.3261
Sep-17	5,284,426	278,097	5.2626
Dec-17	5,330,449	279,225	5.2383
Mar-18	5,373,012	282,873	5.2647
Jun-18	5,400,211	280,876	5.2012
Sep-18	5,424,582	281,467	5.1887
Dec-18	5,446,259	286,257	5.2560
Mar-19	5,477,415	288,612	5.2691
Jun-19	5,504,449	290,347	5.2748
Sep-19	5,545,855	296,093	5.3390
Dec-19	5,583,882	296,730	5.3140
Mar-20	5,642,174	294,833	5.2255
Jun-20	5,704,026	272,598	4.7790
Sep-20	5,744,064	260,726	4.5391
Dec-20	5,782,654	249,549	4.3155
Mar-21	5,804,335	243,757	4.1996
Jun-21	5,834,575	259,175	4.4421
Sep-21	5,886,659	265,384	4.5082
Dec-21	5,997,011	272,051	4.5364
Mar-22	6,144,675	276,429	4.4987
Jun-22	6,235,771	284,647	4.5647

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	5.4%
9-points	-0.3%
12-points	-6.2%
15-points	-6.1%
24-points	-3.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	11.4%	14.6%	14.3%
12 points	14.8%	18.6%	19.3%
9 points	21.1%	27.7%	30.2%
6 points	26.7%	32.1%	37.8%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-12.7%	-9.3%	-10.0%
15 points	-28.9%	-18.8%	-18.6%
12 points	-36.6%	-24.4%	-22.6%
9 points	-39.7%	-27.4%	-25.6%
6 points	-47.3%	-36.5%	-31.2%

\$100 DEDUCTIBLE COLLISION

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	9.4%	11.4%	11.2%
12 points	12.3%	14.8%	15.2%
9 points	18.7%	23.6%	25.5%
6 points	23.2%	27.1%	32.1%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-2.0%	-1.9%	-1.9%
15 points	-3.9%	-3.7%	-3.6%
12 points	-4.2%	-3.9%	-3.8%
9 points	0.1%	0.1%	0.2%
6 points	6.9%	7.2%	7.6%

\$200 DEDUCTIBLE COLLISION

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	8.3%	9.8%	9.5%
12 points	10.9%	12.9%	13.0%
9 points	16.5%	20.2%	21.3%
6 points	23.4%	27.4%	31.9%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-2.5%	-2.4%	-2.5%
15 points	-8.0%	-7.0%	-6.8%
12 points	-8.5%	-7.6%	-7.1%
9 points	-1.2%	-1.1%	-1.1%
6 points	-4.2%	-4.1%	-4.0%

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	8.5%	10.1%	10.0%
12 points	10.9%	12.9%	13.2%
9 points	15.5%	18.8%	19.9%
6 points	20.7%	23.8%	27.3%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-5.0%	-4.4%	-4.4%
15 points	-8.0%	-6.9%	-6.7%
12 points	-7.8%	-7.1%	-6.6%
9 points	-1.0%	-1.0%	-0.9%
6 points	5.3%	5.5%	5.7%

\$500 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	9.2%	11.2%	11.1%
12 points	11.8%	14.1%	14.6%
9 points	16.2%	19.8%	21.0%
6 points	20.9%	24.1%	27.7%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-4.3%	-3.8%	-3.8%
15 points	-7.3%	-6.4%	-6.2%
12 points	-7.5%	-6.8%	-6.3%
9 points	-0.1%	-0.1%	-0.1%
6 points	5.3%	5.4%	5.7%

\$1,000 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	9.1%	10.9%	10.8%
12 points	11.9%	14.3%	14.9%
9 points	15.8%	19.2%	20.4%
6 points	19.9%	22.8%	26.0%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	0.5%	0.5%	0.5%
15 points	-3.1%	-2.9%	-2.9%
12 points	-3.1%	-3.0%	-2.8%
9 points	4.0%	4.2%	4.3%
6 points	7.7%	8.1%	8.6%

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.86	0.88
12 points	0.90	0.91
9 points	0.98	0.99
6 points	0.99	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.86	-0.84
15 points	-0.97	-0.95
12 points	-0.99	-0.98
9 points	-0.99	-0.98
6 points	-0.98	-0.98

\$100 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.82	0.83
12 points	0.86	0.85
9 points	0.96	0.96
6 points	0.98	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.70	-0.69
15 points	-0.72	-0.71
12 points	-0.62	-0.61
9 points	0.03	0.04
6 points	0.92	0.92

\$200 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.81	0.82
12 points	0.85	0.85
9 points	0.93	0.94
6 points	1.00	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.53	-0.54
15 points	-0.79	-0.77
12 points	-0.69	-0.68
9 points	-0.13	-0.13
6 points	-0.31	-0.31

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.87	0.88
12 points	0.90	0.90
9 points	0.96	0.97
6 points	0.99	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.87	-0.86
15 points	-0.85	-0.84
12 points	-0.75	-0.74
9 points	-0.18	-0.16
6 points	0.86	0.86

\$500 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.89	0.90
12 points	0.92	0.92
9 points	0.97	0.97
6 points	0.99	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.82	-0.82
15 points	-0.81	-0.80
12 points	-0.72	-0.71
9 points	-0.03	-0.01
6 points	0.83	0.82

\$1,000 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.89	0.90
12 points	0.94	0.95
9 points	0.98	0.98
6 points	0.99	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.14	0.14
15 points	-0.51	-0.50
12 points	-0.40	-0.38
9 points	0.64	0.63
6 points	0.86	0.85

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS BODILY INJURY
CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Basic Limit <u>Losses (A)(B)</u>	(3) Incurred <u>Claims</u>	(4) UMBI Claim Cost <u>(2) / (3)</u>
12/31/2010	38,766,911	5,542	6,995.11
12/31/2011	36,837,560	5,180	7,111.50
12/31/2012	38,150,466	5,344	7,138.93
12/31/2013	36,783,613	4,985	7,378.86
12/31/2014	35,736,195	4,901	7,291.61
12/31/2015	40,963,607	5,378	7,616.88
12/31/2016	47,136,224	5,962	7,906.11
12/31/2017	47,685,173	5,536	8,613.65
12/31/2018	52,861,552	5,529	9,560.78
12/31/2019	56,991,950	5,471	10,417.10
12/31/2020	62,102,044	5,440	11,415.82
12/31/2021	72,723,076	6,299	11,545.18

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	6.8%
6 points	8.4%
9 points	6.8%
12 points	5.1%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

(B) 30/60 limit.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS PROPERTY DAMAGE
CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Basic Limit <u>Losses (A)(B)</u>	(3) Incurred <u>Claims</u>	(4) UMPD Claim Cost <u>(2) / (3)</u>
12/31/2010	8,608,289	7,005	1,228.88
12/31/2011	8,907,834	6,838	1,302.70
12/31/2012	8,936,756	7,246	1,233.34
12/31/2013	9,924,306	7,033	1,411.11
12/31/2014	10,128,492	6,863	1,475.81
12/31/2015	12,185,957	7,786	1,565.11
12/31/2016	14,703,863	9,348	1,572.94
12/31/2017	14,877,008	9,517	1,563.20
12/31/2018	14,749,224	9,816	1,502.57
12/31/2019	15,319,193	9,941	1,541.01
12/31/2020	15,499,923	8,600	1,802.32
12/31/2021	18,371,496	9,478	1,938.33

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	9.6%
6 points	4.4%
9 points	3.0%
12 points	3.6%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

(B) \$25,000 limit.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS BODILY INJURY
CLAIM FREQUENCY TREND

<u>(1)</u> Accident Year Ended	<u>(2)</u> Exposures(A)	<u>(3)</u> Incurred Claims(A)	<u>(4)</u> UM Claim Freq (3) / (2)*100
12/31/2010	6,258,119	5,542	0.0886
12/31/2011	6,253,049	5,180	0.0828
12/31/2012	6,396,922	5,344	0.0835
12/31/2013	6,238,914	4,985	0.0799
12/31/2014	6,046,751	4,901	0.0811
12/31/2015	6,100,909	5,378	0.0882
12/31/2016	6,294,050	5,962	0.0947
12/31/2017	6,306,632	5,536	0.0878
12/31/2018	6,409,272	5,529	0.0863
12/31/2019	6,526,290	5,471	0.0838
12/31/2020	6,748,523	5,440	0.0806
12/31/2021	6,947,229	6,299	0.0907

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	1.1%
6 points	-1.4%
9 points	0.5%
12 points	0.3%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS PROPERTY DAMAGE
CLAIM FREQUENCY TREND

<u>(1)</u> <u>Accident</u> <u>Year Ended</u>	<u>(2)</u> <u>Exposures(A)</u>	<u>(3)</u> <u>Incurred</u> <u>Claims(A)</u>	<u>(4)</u> <u>UM Claim Freq</u> <u>(3) / (2)*100</u>
12/31/2010	6,258,119	7,005	0.1119
12/31/2011	6,253,049	6,838	0.1094
12/31/2012	6,396,922	7,246	0.1133
12/31/2013	6,238,914	7,033	0.1127
12/31/2014	6,046,751	6,863	0.1135
12/31/2015	6,100,909	7,786	0.1276
12/31/2016	6,294,050	9,348	0.1485
12/31/2017	6,306,632	9,517	0.1509
12/31/2018	6,409,272	9,816	0.1532
12/31/2019	6,526,290	9,941	0.1523
12/31/2020	6,748,523	8,600	0.1274
12/31/2021	6,947,229	9,478	0.1364

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	-5.1%
6 points	-2.6%
9 points	2.5%
12 points	2.9%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNDERINSURED MOTORISTS
CLAIM COST TREND

(1) <u>Accident Year Ended</u>	(2) <u>Total Limit Losses (A)</u>	(3) <u>Incurred Claims</u>	(4) <u>UIM Claim Cost (2) / (3)</u>
12/31/2010	85,253,091	1,741	48,967.89
12/31/2011	88,662,746	1,799	49,284.46
12/31/2012	80,836,813	1,688	47,889.11
12/31/2013	91,334,579	1,786	51,139.18
12/31/2014	79,949,170	1,704	46,918.53
12/31/2015	91,994,184	1,860	49,459.24
12/31/2016	99,189,690	2,177	45,562.56
12/31/2017	103,051,321	2,214	46,545.31
12/31/2018	108,790,945	2,422	44,917.81
12/31/2019	121,132,544	2,496	48,530.67
12/31/2020	120,561,381	2,437	49,471.23
12/31/2021	158,989,803	3,044	52,230.55

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	4.8%
6 points	2.7%
9 points	0.3%
12 points	0.0%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
 UNDERINSURED MOTORISTS
 CLAIM FREQUENCY TREND

(1) <u>Accident Year Ended</u>	(2) <u>Incurred Claims(A)</u>	(3) <u>Exposures</u>	(4) <u>UIM Claim Freq (2)/(3)*100</u>
12/31/2010	1,741	4,644,504	0.0375
12/31/2011	1,799	4,779,500	0.0376
12/31/2012	1,688	4,926,951	0.0343
12/31/2013	1,786	4,839,404	0.0369
12/31/2014	1,704	4,618,201	0.0369
12/31/2015	1,860	4,526,521	0.0411
12/31/2016	2,177	4,850,954	0.0449
12/31/2017	2,214	4,800,735	0.0461
12/31/2018	2,422	4,680,826	0.0517
12/31/2019	2,496	4,817,122	0.0518
12/31/2020	2,437	4,981,155	0.0489
12/31/2021	3,044	5,127,821	0.0594

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	3.7%
6 points	4.6%
9 points	5.7%
12 points	4.6%

(A) Voluntary and ceded business combined.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>ALL ITEMS CPI INDEX</u>	<u>ALL ITEMS - LESS ENERGY CPI INDEX</u>	<u>COMPENSATION COST INDEX</u>
Oct-18	252.9	257.7	
Nov-18	252.0	257.7	135.7
Dec-18	251.2	257.8	
Jan-19	251.7	258.9	
Feb-19	252.8	259.8	137.8
Mar-19	254.2	260.5	
Apr-19	255.5	260.9	
May-19	256.1	261.2	139.1
Jun-19	256.1	261.7	
Jul-19	256.6	262.1	
Aug-19	256.6	262.6	139.6
Sep-19	256.8	263.0	
Oct-19	257.3	263.5	
Nov-19	257.2	263.5	139.6
Dec-19	257.0	263.5	
Jan-20	258.0	264.5	
Feb-20	258.7	265.7	140.6
Mar-20	258.1	265.9	
Apr-20	256.4	265.5	
May-20	256.4	265.5	142.5
Jun-20	257.8	266.1	
Jul-20	259.1	267.1	
Aug-20	259.9	268.1	142.7
Sep-20	260.3	268.3	
Oct-20	260.4	268.7	
Nov-20	260.2	268.7	143.0
Dec-20	260.5	268.6	
Jan-21	261.6	269.2	
Feb-21	263.0	270.1	144.6
Mar-21	264.9	271.0	
Apr-21	267.1	273.1	
May-21	269.2	274.9	145.6
Jun-21	271.7	277.2	
Jul-21	273.0	278.2	
Aug-21	273.6	278.7	146.4
Sep-21	274.3	279.4	
Oct-21	276.6	281.2	
Nov-21	277.9	282.4	147.1
Dec-21	278.8	283.6	
Jan-22	281.1	285.8	
Feb-22	283.7	288.0	150.1
Mar-22	287.5	289.5	
Apr-22	289.1	291.2	
May-22	292.3	293.1	153.4
Jun-22	296.3	295.4	
Jul-22	296.3	296.7	
Aug-22	296.2	298.3	154.4
Sep-22	296.8	299.7	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>All Items - Less Energy (B)</u>	<u>CCI (C)</u>	<u>Combined (D)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	4.15%	3.66%	3.10%	3.50%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	5.60%	4.59%	3.54%	4.32%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	7.97%	6.32%	4.52%	5.83%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	9.37%	7.55%	6.91%	7.68%
(5) Average Annual Index (E)				
Year Ended 3/31/2020	257.00	263.18	139.73	
Year Ended 9/30/2020	258.02	265.60	141.35	
Year Ended 3/31/2021	260.04	268.08	143.20	
Year Ended 9/30/2021	266.63	273.15	144.90	
Year Ended 3/31/2022	276.21	281.00	147.30	
Year Ended 9/30/2022	287.72	290.41	151.25	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2020	1.15	1.14	1.11	1.13
Year Ended 9/30/2020	1.15	1.13	1.09	1.12
Year Ended 3/31/2021	1.14	1.12	1.08	1.11
Year Ended 9/30/2021	1.11	1.10	1.07	1.09
Year Ended 3/31/2022	1.07	1.07	1.05	1.06
Year Ended 9/30/2022	1.03	1.03	1.02	1.03

Notes: (A) All items CPI index (urban). Source: Bureau of Labor Statistics.

(B) All items less energy CPI index (urban). Source: Bureau of Labor Statistics.

(C) Total Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service.
Source: Bureau of Labor Statistics.

(D) Weighted Average determined as .25 (All items) + .25 (All items - Less Energy) + .50 (CCI).

(E) Average year ended index for period shown.

NORTH CAROLINA
EXTERNAL EXPENSE TREND SUMMARY
AVERAGE ANNUAL RATES OF CHANGE
DATA ENDED SEPTEMBER 2022

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	3.82%	4.13%	4.15%
36 points	5.10%	5.51%	5.60%
24 points	7.16%	7.68%	7.97%
12 points	8.59%	8.94%	9.37%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	3.37%	3.63%	3.66%
36 points	4.20%	4.53%	4.59%
24 points	5.73%	6.15%	6.32%
12 points	6.99%	7.27%	7.55%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.90%	3.07%	3.10%
12 points	3.33%	3.49%	3.54%
8 points	4.27%	4.44%	4.52%
4 points	6.50%	6.66%	6.91%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED SEPTEMBER 2022

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.92	0.93
36 points	0.95	0.95
24 points	0.99	0.99
12 points	0.98	0.98

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.95	0.96
36 points	0.96	0.97
24 points	0.99	0.99
12 points	1.00	1.00

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.97	0.98
12 points	0.97	0.97
8 points	0.97	0.97
4 points	0.98	0.98

Countrywide External Expense Trend

	Consumer Price Index(a)	Compensation Cost Index(b)		Consumer Price Index(a)	Compensation Cost Index(b)
1/17	242.8		1/20	258.0	
2/17	243.6	130.8	2/20	258.7	140.6
3/17	243.8		3/20	258.1	
4/17	244.5		4/20	256.4	
5/17	244.7	132.8	5/20	256.4	142.5
6/17	245.0		6/20	257.8	
7/17	244.8		7/20	259.1	
8/17	245.5	132.5	8/20	259.9	142.7
9/17	246.8		9/20	260.3	
10/17	246.7		10/20	260.4	
11/17	246.7	132.6	11/20	260.2	143.0
12/17	246.5		12/20	260.5	
1/18	247.9		1/21	261.6	
2/18	249.0	134.1	2/21	263.0	144.6
3/18	249.6		3/21	264.9	
4/18	250.5		4/21	267.1	
5/18	251.6	136.3	5/21	269.2	145.6
6/18	252.0		6/21	271.7	
7/18	252.0		7/21	273.0	
8/18	252.1	135.9	8/21	273.6	146.4
9/18	252.4		9/21	274.3	
10/18	252.9		10/21	276.6	
11/18	252.0	135.7	11/21	277.9	147.1
12/18	251.2		12/21	278.8	
1/19	251.7		1/22	281.1	
2/19	252.8	137.8	2/22	283.7	150.1
3/19	254.2		3/22	287.5	
4/19	255.5		4/22	289.1	
5/19	256.1	139.1	5/22	292.3	153.4
6/19	256.1		6/22	296.3	
7/19	256.6		7/22	296.3	
8/19	256.6	139.6	8/22	296.2	154.4
9/19	256.8		9/22	296.8	
10/19	257.3				
11/19	257.2	139.6			
12/19	257.0				

(a) Consumer Price Index for all items, all urban consumers.
Source: Bureau of Labor Statistics.

(b) Total Compensation Cost Index - Insurance Carriers, Agents Brokers, and Service.
Source: Bureau of Labor Statistics.

The data collected under the North Carolina Rate Bureau Special Call for Expense Experience for the latest five years is shown on pages H-571-574.

See the attached Exhibit (4)(d), Section D of RB-1 and the pre-filed testimony of R. Retian and P. Anderson.

CPI GASOLINE INDEX
ANNUAL PERCENT CHANGE

<u>Quarter</u>	(1) <u>Index</u>	(2) <u>Annual Percentage Change</u>
2012:3	3.141	1.0%
2012:4	3.022	4.3%
2013:1	3.071	-0.5%
2013:2	3.101	-3.4%
2013:3	3.085	-1.8%
2013:4	2.846	-5.8%
2014:1	2.936	-4.4%
2014:2	3.170	2.2%
2014:3	3.028	-1.9%
2014:4	2.501	-12.1%
2015:1	1.985	-32.4%
2015:2	2.326	-26.6%
2015:3	2.272	-25.0%
2015:4	1.898	-24.1%
2016:1	1.655	-16.6%
2016:2	1.968	-15.4%
2016:3	1.928	-15.1%
2016:4	1.953	2.9%
2017:1	2.042	23.4%
2017:2	2.092	6.3%
2017:3	2.138	10.9%
2017:4	2.199	12.6%
2018:1	2.260	10.7%
2018:2	2.506	19.8%
2018:3	2.519	17.8%
2018:4	2.338	6.3%
2019:1	2.111	-6.6%
2019:2	2.484	-0.9%
2019:3	2.364	-6.2%
2019:4	2.322	-0.7%
2020:1	2.159	2.3%
2020:2	1.743	-29.8%
2020:3	1.949	-17.5%
2020:4	1.915	-17.5%
2021:1	2.256	4.5%
2021:2	2.616	50.1%
2021:3	2.771	42.2%
2021:4	2.918	52.4%
2022:1	3.210	42.3%
2022:2	3.947	50.9%
2022:3	3.582	29.2%

NORTH CAROLINA
PERSONAL AUTO INSURANCE
RETAIL PRICES OF MOTOR FUEL *

<u>Date</u>	<u>Regular Gasoline</u>	<u>Midgrade Gasoline</u>	<u>Premium Gasoline</u>
Jan-19	2.101	2.441	2.739
Feb-19	2.185	2.510	2.814
Mar-19	2.418	2.731	3.032
Apr-19	2.645	2.959	3.252
May-19	2.619	2.944	3.243
Jun-19	2.457	2.793	3.095
Jul-19	2.551	2.876	3.175
Aug-19	2.403	2.749	3.046
Sep-19	2.392	2.734	3.033
Oct-19	2.382	2.730	3.030
Nov-19	2.361	2.702	3.004
Dec-19	2.389	2.732	3.028
Jan-20	2.409	2.751	3.045
Feb-20	2.275	2.625	2.928
Mar-20	2.059	2.416	2.729
Apr-20	1.727	2.090	2.410
May-20	1.702	2.056	2.376
Jun-20	1.901	2.247	2.556
Jul-20	2.011	2.363	2.665
Aug-20	2.011	2.359	2.663
Sep-20	2.039	2.384	2.686
Oct-20	2.022	2.369	2.669
Nov-20	1.949	2.300	2.604
Dec-20	2.054	2.401	2.703
Jan-21	2.203	2.539	2.845
Feb-21	2.375	2.718	3.020
Mar-21	2.670	3.005	3.309
Apr-21	2.688	3.030	3.336
May-21	2.810	3.160	3.460
Jun-21	2.871	3.228	3.536
Jul-21	2.918	3.274	3.580
Aug-21	2.926	3.284	3.598
Sep-21	2.965	3.323	3.638
Oct-21	3.106	3.468	3.781
Nov-21	3.228	3.595	3.905
Dec-21	3.127	3.503	3.823
Jan-22	3.120	3.490	3.813
Feb-22	3.372	3.736	4.043
Mar-22	4.052	4.419	4.743
Apr-22	3.876	4.249	4.585
May-22	4.182	4.542	4.867
Jun-22	4.588	4.972	5.298
Jul-22	4.193	4.605	4.957
Aug-22	3.610	4.029	4.378
Sep-22	3.334	3.741	4.086
Oct-22	3.280	3.678	4.013

* Data shown is for the LOWER ATLANTIC REGION

Source: U.S. Energy Information Administration, Conventional Areas

Monthly Gasoline Sales (in thousands of gallons/day)
Source: U.S. Energy Information Administration
Total Gasoline - All Sales/Deliveries by Prime Suppliers

		Average Daily Gasoline Sales for <u>North Carolina</u>	% change from month <u>one year prior</u>	Year Ending Average Daily Gasoline Sales for <u>North Carolina</u>	% change from one <u>year prior</u>
Jan	2015	10,608.7	4.1%	11,249.5	2.3%
Feb	2015	10,820.5	4.3%	11,286.5	3.0%
Mar	2015	11,339.7	3.0%	11,313.9	3.3%
Apr	2015	11,808.3	5.6%	11,366.3	3.7%
May	2015	12,129.0	4.2%	11,407.5	3.8%
Jun	2015	12,284.0	7.4%	11,478.3	4.1%
Jul	2015	12,246.1	6.0%	11,536.1	4.1%
Aug	2015	12,011.0	4.6%	11,580.2	4.4%
Sep	2015	11,844.4	6.2%	11,637.8	4.8%
Oct	2015	11,887.4	-0.1%	11,636.6	4.2%
Nov	2015	11,666.8	3.3%	11,668.1	4.5%
Dec	2015	11,553.4	1.6%	11,683.3	4.2%
Jan	2016	10,819.9	2.0%	11,700.9	4.0%
Feb	2016	11,710.8	8.2%	11,775.1	4.3%
Mar	2016	12,061.1	6.4%	11,835.2	4.6%
Apr	2016	12,190.1	3.2%	11,867.0	4.4%
May	2016	12,151.1	0.2%	11,868.8	4.0%
Jun	2016	12,603.9	2.6%	11,895.5	3.6%
Jul	2016	12,462.7	1.8%	11,913.6	3.3%
Aug	2016	12,654.5	5.4%	11,967.2	3.3%
Sep	2016	11,953.1	0.9%	11,976.2	2.9%
Oct	2016	12,280.2	3.3%	12,009.0	3.2%
Nov	2016	12,275.1	5.2%	12,059.7	3.4%
Dec	2016	11,863.9	2.7%	12,085.5	3.4%
Jan	2017	10,955.7	1.3%	12,096.9	3.4%
Feb	2017	11,746.9	0.3%	12,099.9	2.8%
Mar	2017	12,206.7	1.2%	12,112.0	2.3%
Apr	2017	12,409.7	1.8%	12,130.3	2.2%
May	2017	12,456.2	2.5%	12,155.7	2.4%
Jun	2017	12,780.4	1.4%	12,170.4	2.3%
Jul	2017	12,630.1	1.3%	12,184.4	2.3%
Aug	2017	13,057.6	3.2%	12,218.0	2.1%
Sep	2017	12,233.0	2.3%	12,241.3	2.2%
Oct	2017	12,697.2	3.4%	12,276.0	2.2%
Nov	2017	12,492.1	1.8%	12,294.1	1.9%
Dec	2017	11,998.3	1.1%	12,305.3	1.8%
Jan	2018	10,996.2	0.4%	12,308.7	1.8%
Feb	2018	11,689.5	-0.5%	12,303.9	1.7%
Mar	2018	12,362.0	1.3%	12,316.9	1.7%
Apr	2018	12,274.5	-1.1%	12,305.6	1.4%
May	2018	12,786.2	2.6%	12,333.1	1.5%
Jun	2018	12,964.4	1.4%	12,348.4	1.5%
Jul	2018	12,337.4	-2.3%	12,324.0	1.1%
Aug	2018	12,753.5	-2.3%	12,298.7	0.7%
Sep	2018	11,983.9	-2.0%	12,277.9	0.3%
Oct	2018	12,273.8	-3.3%	12,242.7	-0.3%
Nov	2018	12,119.2	-3.0%	12,211.6	-0.7%
Dec	2018	11,632.5	-3.0%	12,181.1	-1.0%

Monthly Gasoline Sales (in thousands of gallons/day)
 Source: U.S. Energy Information Administration
 Total Gasoline - All Sales/Deliveries by Prime Suppliers

		Average Daily Gasoline Sales for <u>North Carolina</u>	% change from month <u>one year prior</u>	Year Ending Average Daily Gasoline Sales for <u>North Carolina</u>	% change from one <u>year prior</u>
Jan	2019	11,240.2	2.2%	12,201.4	-0.9%
Feb	2019	11,457.1	-2.0%	12,182.1	-1.0%
Mar	2019	11,826.8	-4.3%	12,137.5	-1.5%
Apr	2019	12,038.2	-1.9%	12,117.8	-1.5%
May	2019	12,653.2	-1.0%	12,106.7	-1.8%
Jun	2019	12,242.9	-5.6%	12,046.6	-2.4%
Jul	2019	12,356.7	0.2%	12,048.2	-2.2%
Aug	2019	12,580.0	-1.4%	12,033.7	-2.2%
Sep	2019	12,193.5	1.7%	12,051.2	-1.8%
Oct	2019	12,661.4	3.2%	12,083.5	-1.3%
Nov	2019	12,285.3	1.4%	12,097.3	-0.9%
Dec	2019	11,862.0	2.0%	12,116.4	-0.5%
Jan	2020	11,736.1	4.4%	12,157.8	-0.4%
Feb	2020	11,932.8	4.2%	12,197.4	0.1%
Mar	2020	11,049.4	-6.6%	12,132.6	0.0%
Apr	2020	8,280.5	-31.2%	11,819.5	-2.5%
May	2020	10,182.3	-19.5%	11,613.6	-4.1%
Jun	2020	11,617.0	-5.1%	11,561.4	-4.0%
Jul	2020	12,064.8	-2.4%	11,537.1	-4.2%
Aug	2020	11,649.3	-7.4%	11,459.5	-4.8%
Sep	2020	11,602.4	-4.8%	11,410.3	-5.3%
Oct	2020	11,587.5	-8.5%	11,320.8	-6.3%
Nov	2020	11,074.4	-9.9%	11,219.9	-7.3%
Dec	2020	11,273.2	-5.0%	11,170.8	-7.8%
Jan	2021	10,657.8	-9.2%	11,081.0	-8.9%
Feb	2021	11,074.6	-7.2%	11,009.4	-9.7%
Mar	2021	12,038.2	8.9%	11,091.8	-8.6%
Apr	2021	12,584.0	52.0%	11,450.5	-3.1%
May	2021	12,418.8	22.0%	11,636.8	0.2%
Jun	2021	12,782.3	10.0%	11,733.9	1.5%
Jul	2021	12,915.4	7.1%	11,804.8	2.3%
Aug	2021	12,927.7	11.0%	11,911.4	3.9%
Sep	2021	12,322.7	6.2%	11,971.4	4.9%
Oct	2021	12,435.2	7.3%	12,042.0	6.4%
Nov	2021	12,389.2	11.9%	12,151.6	8.3%
Dec	2021	11,979.1	6.3%	12,210.4	9.3%
Jan	2022	10,349.5	-2.9%	12,184.7	10.0%
Feb	2022	11,870.7	7.2%	12,251.1	11.3%
Mar	2022	11,781.6	-2.1%	12,229.7	10.3%

Additional Update not Available.

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

	Miles Driven (billions of miles)	Year ending Miles Driven (billions of miles)	% Change from Year Prior	Average Gasoline Consumption* (million gallons/day)	Year ending Avg. Gasoline Consumption* (million gallons/day)	% Change from Year Prior
1/16	236.5	3,131.1	2.7%	342.2	361.5	3.9%
2/16	229.0	3,140.3	2.8%	360.5	362.3	3.8%
3/16	269.7	3,149.6	2.8%	366.8	363.4	3.8%
4/16	268.4	3,152.1	2.6%	370.8	364.0	3.5%
5/16	275.3	3,153.5	2.5%	374.0	364.9	3.6%
6/16	277.5	3,157.3	2.3%	389.7	366.2	3.4%
7/16	281.4	3,156.9	2.0%	385.2	367.1	3.2%
8/16	279.4	3,160.7	2.0%	384.7	368.2	3.2%
9/16	261.8	3,164.5	1.8%	375.5	369.1	2.9%
10/16	271.7	3,164.5	1.7%	373.7	369.9	2.9%
11/16	258.6	3,171.7	1.6%	369.8	370.9	3.0%
12/16	260.0	3,169.3	1.2%	367.6	371.7	3.0%
1/17	244.6	3,177.4	1.5%	343.5	371.8	2.9%
2/17	226.9	3,175.3	1.1%	359.4	371.7	2.6%
3/17	267.4	3,173.0	0.7%	372.6	372.2	2.4%
4/17	272.9	3,177.5	0.8%	375.5	372.6	2.4%
5/17	284.0	3,186.2	1.0%	383.9	373.4	2.3%
6/17	280.5	3,189.2	1.0%	393.2	373.7	2.0%
7/17	287.3	3,195.1	1.2%	383.9	373.6	1.8%
8/17	283.2	3,198.9	1.2%	392.0	374.2	1.6%
9/17	262.7	3,199.8	1.1%	375.1	374.2	1.4%
10/17	278.9	3,207.0	1.3%	380.2	374.7	1.3%
11/17	257.7	3,206.1	1.1%	373.4	375.0	1.1%
12/17	266.5	3,212.6	1.4%	367.8	375.0	0.9%
1/18	244.7	3,212.7	1.1%	346.4	375.3	0.9%
2/18	227.8	3,213.6	1.2%	361.3	375.4	1.0%
3/18	270.7	3,216.9	1.4%	374.1	375.6	0.9%
4/18	275.1	3,219.1	1.3%	374.7	375.5	0.8%
5/18	283.7	3,218.8	1.0%	386.0	375.7	0.6%
6/18	282.6	3,220.9	1.0%	391.6	375.5	0.5%
7/18	291.0	3,224.6	0.9%	383.7	375.5	0.5%
8/18	285.0	3,226.4	0.9%	390.0	375.4	0.3%
9/18	267.4	3,231.1	1.0%	371.4	375.1	0.2%
10/18	281.4	3,233.6	0.8%	378.3	374.9	0.0%
11/18	260.5	3,236.4	0.9%	372.9	374.9	0.0%
12/18	270.4	3,240.3	0.9%	363.8	374.5	-0.1%
1/19	246.5	3,242.1	0.9%	342.2	374.2	-0.3%
2/19	229.3	3,243.6	0.9%	350.1	373.2	-0.6%
3/19	272.5	3,245.4	0.9%	358.2	371.9	-1.0%
4/19	277.0	3,247.3	0.9%	368.5	371.4	-1.1%

Source: U. S. Department of Transportation, Federal Highway Administration
U. S. Energy Information Administration

* All Sales/Deliveries by Prime Suppliers

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

	Miles Driven (billions of miles)	Year ending Miles Driven (billions of miles)	% Change from Year Prior	Average Gasoline Consumption* (million gallons/day)	Year ending Avg. Gasoline Consumption* (million gallons/day)	% Change from Year Prior
5/19	285.5	3,249.1	0.9%	377.4	370.7	-1.3%
6/19	284.1	3,250.6	0.9%	377.5	369.5	-1.6%
7/19	292.7	3,252.3	0.9%	379.9	369.2	-1.7%
8/19	286.4	3,253.7	0.8%	387.1	368.9	-1.7%
9/19	268.8	3,255.1	0.7%	365.9	368.5	-1.8%
10/19	283.0	3,256.7	0.7%	373.9	368.1	-1.8%
11/19	261.7	3,257.9	0.7%	365.8	367.5	-2.0%
12/19	272.2	3,259.7	0.6%	359.7	367.2	-2.0%
1/20	260.8	3,274.0	1.0%	346.6	367.6	-1.8%
2/20	242.7	3,287.4	1.4%	357.2	368.1	-1.4%
3/20	226.6	3,241.5	-0.1%	309.1	364.1	-2.1%
4/20	167.6	3,132.1	-3.5%	228.2	352.4	-5.1%
5/20	221.0	3,067.6	-5.6%	284.6	344.6	-7.0%
6/20	250.3	3,033.8	-6.7%	332.3	340.9	-7.8%
7/20	265.5	3,006.6	-7.6%	345.0	338.0	-8.5%
8/20	265.1	2,985.3	-8.2%	345.4	334.5	-9.3%
9/20	257.5	2,974.0	-8.6%	340.5	332.4	-9.8%
10/20	266.6	2,957.6	-9.2%	339.6	329.5	-10.5%
11/20	238.3	2,934.2	-9.9%	321.8	325.8	-11.3%
12/20	241.5	2,903.5	-10.9%	319.8	322.5	-12.2%
1/21	231.1	2,873.8	-12.2%	308.9	319.4	-13.1%
2/21	213.0	2,844.1	-13.5%	312.4	315.6	-14.3%
3/21	269.4	2,886.9	-10.9%	343.7	318.5	-12.5%
4/21	259.1	2,978.4	-4.9%	357.0	329.3	-6.6%
5/21	284.3	3,041.7	-0.8%	362.4	335.7	-2.6%
6/21	287.0	3,078.4	1.5%	371.4	339.0	-0.5%
7/21	296.4	3,109.3	3.4%	371.8	341.2	1.0%
8/21	287.3	3,131.5	4.9%	368.0	343.1	2.6%
9/21	278.1	3,152.1	6.0%	358.9	344.6	3.7%
10/21	285.7	3,171.2	7.2%	354.5	345.9	5.0%
11/21	267.7	3,200.6	9.1%	351.2	348.3	6.9%
12/21	268.4	3,227.5	11.2%	344.2	350.4	8.6%
1/22	240.6	3,237.0	12.6%	315.7	350.9	9.9%
2/22	235.7	3,259.7	14.6%	339.6	353.2	11.9%
3/22	277.2	3,267.5	13.2%	344.1	353.2	10.9%
4/22	263.2	3,271.6	9.8%			
5/22	288.2	3,275.5	7.7%			
6/22	282.5	3,271.0	6.3%			
7/22	287.0	3,261.6	4.9%			
8/22	289.4	3,263.7	4.2%			
9/22	280.8	3,266.4	3.6%			

Additional Update not Available

Source: U. S. Department of Transportation, Federal Highway Administration
U. S. Energy Information Administration

* All Sales/Deliveries by Prime Suppliers

COMPONENTS OF THE CPI INDEX
MONTHLY PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
<u>Month</u>	<u>All Items</u>	<u>Med. Care</u>	<u>Phys. Serv.</u>	<u>Hospital & Other Related Services</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
2/2017	0.3%	0.6%	0.1%	1.2%	0.2%	0.1%	0.5%	1.1%
3/2017	0.1%	0.0%	-0.4%	0.2%	-0.2%	0.4%	-0.1%	0.9%
4/2017	0.3%	-0.2%	-1.1%	0.7%	0.8%	0.4%	0.8%	0.2%
5/2017	0.1%	0.0%	-0.2%	-0.1%	-0.1%	0.0%	-0.1%	0.2%
6/2017	0.1%	0.2%	-0.4%	0.5%	0.6%	-0.4%	0.4%	0.1%
7/2017	-0.1%	0.4%	0.1%	0.3%	0.2%	0.1%	-0.1%	0.2%
8/2017	0.3%	0.2%	0.3%	0.0%	-0.2%	0.2%	0.2%	0.5%
9/2017	0.5%	-0.1%	0.0%	0.3%	0.4%	0.5%	0.5%	1.1%
10/2017	-0.1%	0.1%	0.0%	0.6%	0.2%	0.2%	0.1%	-0.4%
11/2017	0.0%	0.0%	-0.5%	0.1%	0.5%	0.0%	0.5%	0.0%
12/2017	-0.1%	0.1%	0.2%	0.1%	0.0%	0.1%	0.2%	0.5%
1/2018	0.5%	0.7%	0.4%	1.6%	0.0%	0.7%	0.8%	1.6%
2/2018	0.5%	0.4%	0.4%	0.4%	0.8%	0.4%	0.7%	0.8%
3/2018	0.2%	0.2%	0.1%	0.3%	0.1%	0.1%	0.0%	1.3%
4/2018	0.4%	0.0%	0.1%	0.1%	0.6%	0.2%	0.5%	1.5%
5/2018	0.4%	0.2%	0.1%	0.1%	0.3%	0.3%	1.4%	1.3%
6/2018	0.2%	0.2%	-0.1%	0.5%	0.3%	0.0%	0.5%	0.8%
7/2018	0.0%	-0.2%	-0.2%	0.2%	0.2%	0.0%	0.0%	-0.2%
8/2018	0.1%	-0.2%	-0.1%	-0.3%	0.4%	0.6%	-0.4%	-0.6%
9/2018	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.1%	-0.1%
10/2018	0.2%	0.1%	-0.1%	0.1%	0.2%	0.7%	0.5%	0.3%
11/2018	-0.3%	0.3%	-0.2%	0.4%	0.4%	0.0%	-1.1%	0.3%
12/2018	-0.3%	0.1%	0.0%	0.2%	0.4%	0.1%	-0.6%	0.3%
1/2019	0.2%	0.6%	0.6%	0.4%	0.4%	0.1%	-0.9%	-0.5%
2/2019	0.4%	0.2%	0.3%	0.1%	-0.2%	0.4%	0.1%	-0.1%
3/2019	0.6%	0.2%	-0.5%	0.1%	0.7%	0.0%	0.8%	0.7%
4/2019	0.5%	0.2%	0.3%	-0.4%	0.2%	1.0%	0.6%	-0.7%
5/2019	0.2%	0.3%	0.1%	0.2%	0.1%	0.1%	-0.2%	-1.1%
6/2019	0.0%	0.1%	0.1%	-0.2%	0.2%	0.8%	-0.7%	-1.3%
7/2019	0.2%	0.4%	0.1%	0.4%	0.0%	0.1%	0.2%	-0.2%
8/2019	0.0%	0.6%	0.0%	0.9%	0.7%	0.5%	-0.7%	-0.5%
9/2019	0.1%	0.1%	0.4%	0.0%	0.3%	0.6%	-0.4%	-0.5%
10/2019	0.2%	0.9%	0.1%	1.3%	0.3%	0.3%	0.1%	-0.8%
11/2019	-0.1%	0.3%	0.0%	0.2%	-0.1%	-0.1%	0.2%	-0.3%
12/2019	-0.1%	0.4%	0.0%	-0.1%	0.4%	0.4%	0.0%	0.6%
1/2020	0.4%	0.5%	-0.1%	1.2%	0.2%	-0.2%	0.2%	1.3%
2/2020	0.3%	0.3%	0.4%	0.4%	0.6%	0.2%	-1.3%	-0.6%
3/2020	-0.2%	0.3%	0.1%	0.2%	-0.1%	0.0%	-1.8%	0.3%
4/2020	-0.7%	0.3%	0.1%	0.4%	4.5%	1.4%	-3.9%	-1.5%
5/2020	0.0%	0.4%	0.6%	-0.1%	1.2%	0.4%	1.7%	-0.7%
6/2020	0.5%	0.3%	0.4%	0.1%	-1.5%	0.0%	1.4%	0.5%
7/2020	0.5%	0.4%	0.6%	0.2%	-0.1%	-0.3%	0.9%	0.5%
8/2020	0.3%	0.1%	0.0%	0.0%	0.6%	0.5%	0.7%	1.1%
9/2020	0.1%	-0.1%	-0.1%	0.5%	0.2%	0.7%	0.6%	1.2%
10/2020	0.0%	-0.3%	-0.1%	-0.1%	0.5%	0.1%	0.5%	0.4%
11/2020	-0.1%	-0.2%	0.0%	0.2%	0.4%	-0.1%	0.9%	1.0%
12/2020	0.1%	-0.2%	-0.1%	0.0%	0.9%	-0.1%	1.1%	3.7%
1/2021	0.4%	0.6%	1.6%	1.0%	0.5%	0.4%	2.1%	3.7%
2/2021	0.5%	0.4%	2.0%	0.2%	-0.9%	0.6%	2.8%	2.1%
3/2021	0.7%	0.1%	0.3%	0.5%	1.4%	0.8%	2.1%	5.4%
4/2021	0.8%	0.0%	-0.3%	0.1%	0.4%	0.6%	1.3%	5.2%
5/2021	0.8%	-0.1%	0.0%	-0.1%	0.6%	0.4%	3.2%	3.8%
6/2021	0.9%	-0.2%	0.3%	0.0%	-0.1%	1.3%	1.8%	3.8%
7/2021	0.5%	0.2%	0.4%	0.5%	0.8%	0.1%	1.3%	3.8%
8/2021	0.2%	0.2%	0.0%	0.7%	0.3%	1.5%	0.7%	2.4%
9/2021	0.3%	-0.1%	-0.3%	0.2%	1.6%	0.2%	1.0%	1.7%
10/2021	0.8%	0.5%	0.0%	0.6%	0.3%	0.9%	2.0%	1.9%
11/2021	0.5%	0.2%	0.4%	-0.3%	0.5%	1.0%	1.2%	2.3%
12/2021	0.3%	0.2%	0.0%	-0.2%	0.4%	2.3%	-0.8%	-0.1%
1/2022	0.8%	0.9%	-0.1%	1.2%	0.2%	0.6%	2.1%	0.8%
2/2022	0.9%	0.4%	-0.1%	0.1%	0.9%	1.6%	2.5%	-1.3%
3/2022	1.3%	0.5%	0.5%	0.5%	0.1%	1.2%	2.9%	1.8%
4/2022	0.6%	0.3%	0.2%	0.3%	0.4%	1.3%	2.0%	1.7%
5/2022	1.1%	0.4%	-0.1%	0.2%	0.2%	1.0%	3.0%	1.0%
6/2022	1.4%	0.6%	0.1%	0.1%	0.5%	1.8%	2.6%	-1.5%
7/2022	0.0%	0.5%	0.3%	0.6%	0.4%	0.3%	-2.8%	-3.3%
8/2022	0.0%	0.7%	0.2%	0.7%	0.1%	-1.2%	-1.0%	-1.4%
9/2022	0.2%	0.5%	0.5%	0.1%	0.7%	1.2%	-0.6%	-2.4%

COMPONENTS OF THE CPI INDEX
ANNUAL PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
<u>Month</u>	<u>All Items</u>	<u>Med. Care</u>	<u>Phys. Serv.</u>	<u>Hospital & Other Related Services</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
2/2017	2.7%	3.5%	3.6%	4.1%	2.4%	2.7%	5.7%	8.4%
3/2017	2.4%	3.5%	3.0%	4.5%	1.9%	2.7%	5.2%	8.4%
4/2017	2.2%	3.0%	1.9%	5.1%	2.5%	2.9%	5.3%	7.2%
5/2017	1.9%	2.7%	0.8%	4.6%	2.3%	2.8%	4.0%	5.9%
6/2017	1.6%	2.7%	0.0%	5.3%	2.6%	2.2%	3.2%	6.1%
7/2017	1.7%	2.6%	-0.6%	5.3%	2.6%	1.9%	3.1%	5.6%
8/2017	1.9%	1.8%	-0.8%	4.1%	2.3%	2.1%	3.9%	5.6%
9/2017	2.2%	1.6%	-0.8%	4.3%	2.6%	3.1%	4.2%	7.6%
10/2017	2.0%	1.7%	-0.6%	4.5%	2.5%	2.3%	4.4%	8.0%
11/2017	2.2%	1.7%	-1.8%	4.7%	3.0%	1.3%	5.2%	7.0%
12/2017	2.1%	1.8%	-1.8%	4.7%	3.1%	1.9%	4.3%	5.9%
1/2018	2.1%	2.0%	-1.5%	5.6%	2.5%	2.4%	3.8%	6.1%
2/2018	2.2%	1.8%	-1.3%	4.7%	3.1%	2.7%	4.0%	5.9%
3/2018	2.4%	2.0%	-0.8%	4.9%	3.4%	2.4%	4.1%	6.4%
4/2018	2.5%	2.2%	0.3%	4.2%	3.1%	2.2%	3.8%	7.7%
5/2018	2.8%	2.4%	0.6%	4.5%	3.5%	2.5%	5.4%	8.9%
6/2018	2.9%	2.5%	0.9%	4.5%	3.2%	2.9%	5.5%	9.7%
7/2018	2.9%	1.9%	0.6%	4.3%	3.2%	2.9%	5.6%	9.2%
8/2018	2.7%	1.5%	0.3%	4.1%	3.7%	3.3%	5.0%	7.9%
9/2018	2.3%	1.7%	0.5%	3.7%	3.3%	2.7%	4.5%	6.7%
10/2018	2.5%	1.7%	0.4%	3.2%	3.2%	3.2%	5.0%	7.4%
11/2018	2.2%	2.0%	0.8%	3.5%	3.2%	3.2%	3.3%	7.8%
12/2018	1.9%	2.0%	0.6%	3.6%	3.5%	3.2%	2.4%	7.5%
1/2019	1.6%	1.9%	0.8%	2.4%	4.0%	2.5%	0.6%	5.4%
2/2019	1.5%	1.7%	0.7%	2.1%	2.9%	2.6%	-0.1%	4.4%
3/2019	1.9%	1.7%	0.1%	1.9%	3.5%	2.4%	0.8%	3.7%
4/2019	2.0%	1.9%	0.3%	1.4%	3.2%	3.2%	0.9%	1.5%
5/2019	1.8%	2.1%	0.3%	1.5%	3.0%	3.0%	-0.7%	-0.9%
6/2019	1.6%	2.0%	0.4%	0.8%	2.9%	3.9%	-1.9%	-3.0%
7/2019	1.8%	2.6%	0.7%	1.0%	2.7%	4.0%	-1.8%	-3.0%
8/2019	1.7%	3.5%	0.7%	2.2%	3.1%	3.9%	-2.1%	-2.8%
9/2019	1.7%	3.5%	0.9%	2.1%	3.4%	4.5%	-2.6%	-3.3%
10/2019	1.8%	4.3%	1.2%	3.4%	3.4%	4.1%	-2.9%	-4.3%
11/2019	2.1%	4.2%	1.4%	3.2%	2.9%	4.0%	-1.6%	-4.9%
12/2019	2.3%	4.6%	1.4%	2.9%	2.9%	4.4%	-1.0%	-4.5%
1/2020	2.5%	4.5%	0.7%	3.7%	2.7%	4.1%	0.1%	-2.8%
2/2020	2.3%	4.6%	0.8%	4.1%	3.6%	3.8%	-1.3%	-3.3%
3/2020	1.5%	4.7%	1.4%	4.2%	2.8%	3.8%	-3.8%	-3.6%
4/2020	0.3%	4.8%	1.2%	5.0%	7.2%	4.3%	-8.2%	-4.5%
5/2020	0.1%	4.9%	1.8%	4.6%	8.4%	4.5%	-6.5%	-4.1%
6/2020	0.6%	5.1%	2.1%	5.0%	6.5%	3.7%	-4.5%	-2.4%
7/2020	1.0%	5.0%	2.6%	4.7%	6.4%	3.3%	-3.8%	-1.7%
8/2020	1.3%	4.5%	2.7%	3.9%	6.2%	3.3%	-2.5%	-0.2%
9/2020	1.4%	4.2%	2.1%	4.5%	6.2%	3.4%	-1.5%	1.6%
10/2020	1.2%	2.9%	1.9%	3.0%	6.4%	3.2%	-1.1%	2.8%
11/2020	1.2%	2.4%	1.9%	3.0%	6.9%	3.1%	-0.4%	4.1%
12/2020	1.4%	1.8%	1.7%	3.1%	7.4%	2.6%	0.8%	7.3%
1/2021	1.4%	1.9%	3.4%	2.9%	7.8%	3.3%	2.8%	9.9%
2/2021	1.7%	2.0%	5.1%	2.7%	6.2%	3.7%	7.1%	12.9%
3/2021	2.6%	1.8%	5.3%	3.0%	7.8%	4.5%	11.3%	18.6%
4/2021	4.2%	1.5%	4.9%	2.8%	3.6%	3.7%	17.5%	26.6%
5/2021	5.0%	0.9%	4.2%	2.8%	3.0%	3.7%	19.2%	32.4%
6/2021	5.4%	0.4%	4.1%	2.7%	4.4%	5.1%	19.7%	36.8%
7/2021	5.4%	0.3%	3.9%	3.0%	5.4%	5.5%	20.1%	41.3%
8/2021	5.3%	0.4%	3.9%	3.7%	5.1%	6.5%	20.1%	43.1%
9/2021	5.4%	0.4%	3.8%	3.3%	6.6%	6.0%	20.6%	43.8%
10/2021	6.2%	1.3%	3.9%	4.1%	6.4%	6.8%	22.4%	46.1%
11/2021	6.8%	1.7%	4.3%	3.5%	6.5%	8.0%	22.7%	48.0%
12/2021	7.0%	2.2%	4.3%	3.3%	6.0%	10.6%	20.4%	42.6%
1/2022	7.5%	2.5%	2.6%	3.6%	5.6%	10.8%	20.3%	38.5%
2/2022	7.9%	2.4%	0.5%	3.4%	7.5%	11.9%	20.0%	33.8%
3/2022	8.5%	2.9%	0.7%	3.4%	6.1%	12.4%	20.9%	29.2%
4/2022	8.3%	3.2%	1.2%	3.6%	6.2%	13.0%	21.8%	25.0%
5/2022	8.6%	3.7%	1.1%	3.8%	5.8%	13.7%	21.5%	21.7%
6/2022	9.1%	4.5%	1.0%	3.9%	6.4%	14.4%	22.4%	15.4%
7/2022	8.5%	4.8%	0.8%	4.0%	6.0%	14.6%	17.4%	7.6%
8/2022	8.3%	5.4%	1.1%	4.1%	5.8%	11.5%	15.5%	3.6%
9/2022	8.2%	6.0%	1.8%	3.9%	4.9%	12.6%	13.7%	-0.5%

CPI INDEX ALL ITEMS (URBAN) - LESS ENERGY
ANNUAL PERCENT CHANGE

<u>Month</u>	(1) <u>Index</u>	(2) <u>Annual Percentage Change</u>	<u>Month</u>	(1) <u>Index</u>	(2) <u>Annual Percentage Change</u>
6/2016	2.471	2.0%	9/2019	2.630	2.3%
7/2016	2.470	1.9%	10/2019	2.635	2.3%
8/2016	2.475	2.0%	11/2019	2.635	2.3%
9/2016	2.479	1.8%	12/2019	2.635	2.2%
10/2016	2.484	1.8%	1/2020	2.645	2.2%
11/2016	2.483	1.7%	2/2020	2.657	2.3%
12/2016	2.482	1.8%	3/2020	2.659	2.1%
1/2017	2.491	1.9%	4/2020	2.655	1.7%
2/2017	2.501	1.9%	5/2020	2.655	1.6%
3/2017	2.503	1.8%	6/2020	2.661	1.7%
4/2017	2.507	1.7%	7/2020	2.671	1.9%
5/2017	2.509	1.6%	8/2020	2.681	2.1%
6/2017	2.510	1.6%	9/2020	2.683	2.0%
7/2017	2.510	1.6%	10/2020	2.687	2.0%
8/2017	2.515	1.6%	11/2020	2.687	1.9%
9/2017	2.520	1.6%	12/2020	2.686	2.0%
10/2017	2.526	1.7%	1/2021	2.692	1.8%
11/2017	2.524	1.7%	2/2021	2.701	1.6%
12/2017	2.525	1.7%	3/2021	2.710	1.9%
1/2018	2.536	1.8%	4/2021	2.731	2.9%
2/2018	2.546	1.8%	5/2021	2.749	3.5%
3/2018	2.553	2.0%	6/2021	2.772	4.2%
4/2018	2.558	2.0%	7/2021	2.782	4.1%
5/2018	2.561	2.1%	8/2021	2.787	4.0%
6/2018	2.563	2.1%	9/2021	2.794	4.1%
7/2018	2.565	2.2%	10/2021	2.812	4.7%
8/2018	2.567	2.1%	11/2021	2.824	5.1%
9/2018	2.571	2.1%	12/2021	2.836	5.6%
10/2018	2.577	2.0%	1/2022	2.858	6.2%
11/2018	2.577	2.1%	2/2022	2.880	6.6%
12/2018	2.578	2.1%	3/2022	2.895	6.8%
1/2019	2.589	2.1%	4/2022	2.912	6.6%
2/2019	2.598	2.1%	5/2022	2.931	6.6%
3/2019	2.605	2.0%	6/2022	2.954	6.6%
4/2019	2.609	2.0%	7/2022	2.967	6.6%
5/2019	2.612	2.0%	8/2022	2.983	7.1%
6/2019	2.617	2.1%	9/2022	2.997	7.3%
7/2019	2.621	2.1%			
8/2019	2.626	2.3%			

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

5. CHANGES IN PREMIUM BASE RESULTING FROM RATING EXPOSURE TRENDS

(a) Exposure distributions by policy term:

<u>Year Ended</u>	<u>6 Month</u>	<u>12 Month</u>
12/2016	82%	18%
12/2017	82	18
12/2018	82	18
12/2019	82	18
12/2020	82	18
12/2021	82	18

These exposure distributions are the best estimates of the corresponding premium distributions.

The distribution for the most recent year is the best estimate of the distribution during the time the proposed rates will be in effect.

- (b) Calculation of model year trend factors is shown on page H-561. This calculation is based on a comparison of the average model year relativity for the period for which the proposed rates will be in effect and the average model year relativity underlying the calculation of the premium at present rates. The model year trend factors are 1.064 for Comprehensive and 1.127 for Collision.

Calculation of symbol trend factors is shown on page H-566. Symbol trend factors are derived using the average symbol factors for the most recent experience year and projections of the average symbol relativity during the prospective period in which the proposed rates are to be in effect. The trend period is the midpoint of the latest experience year to the average date of earning under the proposed rates (3.04 years). The symbol trend factors are 1.135 for Comprehensive and 1.052 for Collision.

The application of the model year and symbol trend factors is shown and described on page C-7 and C-8.

No premium trend is applicable to the liability coverages.

See also pre-filed testimony of R. Retian and P. Anderson.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

MODEL YEAR PREMIUM TREND

IMPORTANCE OF
APPLICATION

Due to model year rating, the experience-based premium required per exposure must reflect the increased revenue that will be generated by the introduction of newer model year cars during the period in which the filed rates will be effective. In doing so, this reflection of model year trend reduces rate level indications.

The change in average model year relativity is due to two factors: the shift in the distribution to more recent model years as new models are introduced, and changes in the age distribution from the experience period to the prospective period.

MODEL YEAR
RATING
PROGRAM

Under the model year rating program, the base model year is assigned a "model year relativity" of 1.00. Older model years are assigned lower relativities. Model years that are newer than the base are assigned relativities that increase each prospective year. The rate for a given model year is the rate for the current base model year times the appropriate relativity.

MODEL YEAR
TREND
METHODOLOGY

In determining model year trend we project the average model year relativity expected to result in the prospective rating period if the current base model year and relativity structure remain in effect. To make this projection, we incorporate the anticipated changes in the model year vehicle distribution. Anticipated changes in the model year vehicle distribution are important because the model year rating program provides for an increase in the relativity for prospective model years.

The average relativities for the latest experience year are a weighted average of the model year relativities based on the latest vehicle age distribution. The base model year relativity of 1.00 is applied to the base year distribution, and relativities for older model years are applied to the corresponding age distributions for older cars.

Model year trend factors are calculated separately for Comprehensive and Collision.

The model year trend factor is calculated as the ratio of two average statewide model year relativities:

$$A \div B, \text{ where}$$

A = The average relativity for the period during which policies will be written at the prospective rates, and

B = The average relativity underlying the latest experience indexed to the present base model year.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

MODEL YEAR PREMIUM TREND

MODEL YEAR
TREND
CALCULATIONS

The model year trend calculation is shown on page H-561. The calculation of the average model year relativity indexed to the current base model year is shown on Line (1). This calculation utilizes the North Carolina age distribution underlying the most recent year of experience. In doing so, the base model year relativity of 1.00 is applied to the base model year distribution and relativities for older model years are applied to the corresponding age distributions for older cars based on the most recent distribution.

Lines (2) and (3) show projected average model year relativities for the two model year periods which straddle the prospective period, based on anticipated model year distributions and using October 1 as the beginning of each new model year.

Line (4) shows the number of months from the effective date to the beginning of the next model year period.

Line (5) shows the calculation of the average model year relativity for the prospective period. This is accomplished by interpolating between Lines (2) and (3), with Line (2) weighted on the number of months from the effective date to the following October 1, and Line (3) weighted on the remaining months to one year past the effective date:

$$[(2) \times (4) + (3) \times (12.0 - (4))] \div 12$$

Line (6) is the model year trend factor, which is determined by dividing Line (5), the average model year relativity for the period during which policies will be written at prospective rates, by Line (1), the average model year relativity underlying the most recent experience, indexed to the current base model year.

AGE
DISTRIBUTION

Age distributions for any given year are impacted by the auto sales for current and prior model years. As auto sales vary from year to year due to changes in the economy, the age distribution will also vary from year to year. Thus, in order to determine the appropriate model year trend, the effect on average model year relativities due to changes in the age distribution from the experience period to the prospective period must be reflected.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

MODEL YEAR PREMIUM TREND

AGE
DISTRIBUTION
(Continued)

The average model year relativity for the base model year of 2022 is based on the year-ended 12/31/2021 model year distribution, re-indexed to the base model year. The average model year relativities for the period in which the revised rates will be in use are based on the age distributions for that period (the projected year-ended 12/31/2024 distribution is used for the average model year relativity after the introduction of 2024 models, and the projected year-ended 12/31/2025 distribution is used for the average model year relativity after the introduction of 2025 models).

Projected age distributions were determined by applying historical auto sales indices obtained from the U.S. Bureau of Economic Analysis (BEA) and projections based on these indices by Moody's Analytics to determine estimated age percentages for new model years (Ages 1 and 2). Estimates for Age 3 and over were determined by applying the historical North Carolina average age retention factors for prior model year distributions to estimate the changes in contribution to the total as the model year ages.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FOR 2022 BASE
CALCULATION OF MODEL YEAR RELATIVITY
BEFORE OCTOBER 1, 2022

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2022	0.038	1.000	0.041	1.000
2021	0.049	0.970	0.052	0.930
2020	0.063	0.930	0.067	0.870
2019	0.067	0.890	0.071	0.810
2018	0.076	0.860	0.081	0.750
2017	0.074	0.820	0.078	0.700
2016	0.076	0.780	0.080	0.660
2015	0.066	0.740	0.069	0.610
2014	0.064	0.710	0.066	0.570
2013 & PRIOR	0.427	0.650	0.395	0.470
(1) Average		0.761		0.639

AFTER OCTOBER 1, 2023 (INTRODUCTION OF 2024 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2024	0.049	1.050	0.052	1.110
2023	0.058	1.030	0.061	1.070
2022	0.050	1.000	0.053	1.000
2021	0.057	0.970	0.062	0.930
2020	0.059	0.930	0.064	0.870
2019	0.073	0.890	0.078	0.810
2018	0.074	0.860	0.077	0.750
2017	0.079	0.820	0.082	0.700
2016	0.074	0.780	0.076	0.660
2015	0.072	0.740	0.073	0.610
2014	0.061	0.710	0.061	0.570
2013 & PRIOR	0.294	0.650	0.261	0.470
(2) Average		0.810		0.720

AFTER OCTOBER 1, 2024 (INTRODUCTION OF 2025 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2025	0.048	1.070	0.050	1.150
2024	0.061	1.050	0.064	1.110
2023	0.059	1.030	0.063	1.070
2022	0.051	1.000	0.055	1.000
2021	0.057	0.970	0.062	0.930
2020	0.057	0.930	0.062	0.870
2019	0.071	0.890	0.076	0.810
2018	0.070	0.860	0.073	0.750
2017	0.074	0.820	0.076	0.700
2016	0.069	0.780	0.070	0.660
2015	0.066	0.740	0.066	0.610
2014	0.055	0.710	0.054	0.570
2013 & PRIOR	0.262	0.650	0.229	0.470
(3) Average		0.832		0.757

- (4) Number of months from effective date to 10/1/2024: 12
- (5) Average relativity based on an effective date of 10/1/2023:
 Comp: $(0.81 \times 4) + 0.832 \times (12 - 4) / 12 = 0.810$
 Coll: $(0.72 \times 4) + 0.757 \times (12 - 4) / 12 = 0.720$
- (6) Model year trend factor:
 Comp: $(5) / 0.761 = 1.064$
 Coll: $(5) / 0.639 = 1.127$

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CURRENT AND PROJECTED AGE DISTRIBUTIONS

COMPREHENSIVE

<u>AGE</u>	<u>12/2021</u> <u>Current</u>	<u>12/2022</u> <u>(Projected)</u>	<u>12/2023</u> <u>(Projected)</u>	<u>12/2024</u> <u>(Projected)</u>	<u>12/2025</u> <u>(Projected)</u>
1	3.8%	3.7%	4.8%	4.9%	4.8%
2	4.9%	5.2%	5.0%	5.8%	6.1%
3	6.3%	5.3%	5.7%	5.0%	5.9%
4	6.7%	7.1%	6.0%	5.7%	5.1%
5	7.6%	7.3%	7.7%	5.9%	5.7%
6	7.4%	8.0%	7.7%	7.3%	5.7%
7	7.6%	7.8%	8.5%	7.4%	7.1%
8	6.6%	7.8%	8.1%	7.9%	7.0%
9	6.4%	6.7%	7.9%	7.4%	7.4%
10	5.3%	6.4%	6.8%	7.2%	6.9%
11	4.6%	5.3%	6.4%	6.1%	6.6%
12	3.7%	4.5%	5.2%	5.6%	5.5%
13	2.6%	3.6%	4.3%	4.5%	5.0%
14	3.7%	2.5%	3.4%	3.7%	3.9%
15+	22.8%	18.8%	12.5%	15.6%	17.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

COLLISION

<u>AGE</u>	<u>12/2021</u> <u>Current</u>	<u>12/2022</u> <u>(Projected)</u>	<u>12/2023</u> <u>(Projected)</u>	<u>12/2024</u> <u>(Projected)</u>	<u>12/2025</u> <u>(Projected)</u>
1	4.1%	3.9%	5.0%	5.2%	5.0%
2	5.2%	5.4%	5.2%	6.1%	6.4%
3	6.7%	5.7%	6.0%	5.3%	6.3%
4	7.1%	7.5%	6.4%	6.2%	5.5%
5	8.1%	7.7%	8.1%	6.4%	6.2%
6	7.8%	8.4%	8.0%	7.8%	6.2%
7	8.0%	8.2%	8.8%	7.7%	7.6%
8	6.9%	8.1%	8.3%	8.2%	7.3%
9	6.6%	6.9%	8.1%	7.6%	7.6%
10	5.5%	6.5%	6.8%	7.3%	7.0%
11	4.7%	5.3%	6.3%	6.1%	6.6%
12	3.7%	4.5%	5.0%	5.6%	5.4%
13	2.6%	3.5%	4.2%	4.4%	4.9%
14	3.6%	2.4%	3.2%	3.6%	3.8%
15+	19.4%	16.0%	10.6%	12.5%	14.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

SYMBOL PREMIUM TREND

IMPORTANCE OF
APPLICATION

As newer, higher-valued cars are introduced, there is an increase in overall premium revenue due to the physical damage symbol rating procedure. In order to reflect the revenue impact of the higher average value of cars during the prospective period, the methodology includes a revised symbol trend procedure. The effect of this procedure is to reduce the indicated rates for the physical damage coverages.

The change in average symbol relativities is due to two factors: increases in the average price of insured automobiles with the introduction of each new model year of automobiles, and changes in average symbol relativities due to changes in the age distribution from the experience period to the prospective period. Thus, symbol trend is necessary to reflect the additional revenue generated by the shift in the exposure distribution as new, higher-priced models are introduced.

SYMBOL RATING
PROGRAM

Under the symbol rating program, with each new model year, each model that car manufacturers produce is assigned a symbol that is initially based on the manufacturers' suggested retail price of the vehicle and popular options. The vehicle series rating program then adjusts these initial symbols on a balanced basis to reflect the loss experience associated with vehicles of the same model (or a comparable model) for earlier years. Each symbol is assigned a symbol rating relativity. The present "base" symbol, with a relativity of 1.00, is defined as vehicles with a price between \$14,001 and \$15,000.

SYMBOL TREND
METHODOLOGY

In determining symbol trend we project the premium required per exposure that will result in the prospective rating period if the current symbol relativity structure remains in effect. To make this projection, we first determine the premium required per exposure during the experience period, and then project this provision to the prospective period based on anticipated changes in the vehicle symbol distribution.

Symbol trend factors are calculated separately for Comprehensive and Collision. This factor is reflected in the projected premium required per exposure for each of these coverages, thereby reducing the indicated rate level change.

The symbol trend factor is calculated as the ratio of two average symbol relativities:

$$G \div A, \text{ where}$$

G = The average relativity for the period during which policies will be written at the prospective rate, and

A = The average relativity underlying the experience period.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

SYMBOL PREMIUM TREND

SYMBOL TREND
CALCULATIONS

Page H-566 contains the symbol trend calculation. Line A shows the average symbol relativities for year-ended 6/30/2021, the midpoint of the latest year of experience in this review. These relativities are based on written exposure distributions for year-ended 12/31/2021 and are used to approximate the average symbol relativities for the latest experience year.

The average symbol relativities by year-ended quarter from 9/30/2023 to 12/31/2025 are shown on Line B, for use in projection to the proposed projection date. Each of the year-ended symbol relativities for Comprehensive and Collision are based on the average price new and projected age distributions for that year. Average price new is based on quarterly data obtained from the U.S. Bureau of Economic Analysis (BEA) for points through year-ended 6/30/2022 and projections based on forecasts for economic variables provided by ISO. The relativities for average price new by year-ended quarter are derived from the North Carolina-specific symbol relativities shown on pages H-567-568.

Page H-562 displays the exposure distributions by age for Comprehensive and Collision utilized to calculate the average symbol relativities for each year ended quarter in Lines A and B. Projected age distributions for 12/2022 through 12/2025 were determined by applying historical auto sales indices obtained from the U.S. Bureau of Economic Analysis (BEA) and projections based on these indices from Moody's Analytics to determine estimated age percentages for new model years (Ages 1 and 2). Estimates for Age 3 and over were determined by applying age retention factors derived from prior North Carolina model year distributions to estimate the changes in contribution to the total as the model year ages.

The average symbol relativities for the experience period (Line A) and the average symbol relativities by year-ended quarter from 09/30/2023 to 12/31/2025 (Line B) were calculated by weighting the average symbol relativities for each year ended quarter on the exposure distribution by age, with Age 1 weight applied to the year-ended quarter, n ; Age 2 weight applied to year-ended quarter, $n-1$; Age 3 weight applied to year-ended quarter, $n-2$; etc., where, n = the year-ended quarter for which the average symbol relativity is being calculated.

Average symbol relativities calculated by the above procedure for a given year-ended period utilize the age distribution for that year.

The calculation of the average symbol relativities based on the proposed projection date is shown on Lines C through G. Lines E and F show the average relativities, drawn from the average relativities shown on Line B, for the year-ending quarters immediately before and after the prospective rating period. Line G interpolates between these values to estimate the average relativity for the prospective period.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

SYMBOL PREMIUM TREND

The symbol trend factor is calculated on Line H. The symbol trend factor is determined by dividing Line G (the average symbol relativity at the average date of earning for the policies that will be written using the prospective rates, which is 7/16/2024 in this review) by Line A (the average symbol relativity during the most recent year of experience in this review, year ended 12/31/2021).

Line I calculates the annualized symbol trends for year-ended 12/31/2021. The annualized trend is the symbol trend factor raised to a power equal to the reciprocal of the number of years projection from 6/30/2021 to 7/16/2024, which is $(1 \div 3.04)$ years.

AGE
DISTRIBUTION

Age distributions for any given year are impacted by the auto sales for current and prior model years. As auto sales vary from year to year due to changes in the economy, the age distribution will also vary from year to year. Each model year has an average symbol relativity associated with it, with the average symbol relativity increasing over time as the model years become more current. Thus, in order to determine the appropriate symbol trend, the effects on average symbol relativities due to changes in the age distribution from the experience period to the prospective period are reflected.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF SYMBOL TREND FACTORS

A. Average Symbol Relativity of Experience Period:

Year ended	Comp	Coll
06/30/2021	2.236	1.536

B. Summary of Average Symbol Relativities by year-ended quarter for determining symbol trend for the prospective effective date.

Year ended	Comp	Coll
09/30/2023	2.456	1.596
12/31/2023	2.488	1.603
03/31/2024	2.519	1.610
06/30/2024	2.531	1.614
09/30/2024	2.565	1.625
12/31/2024	2.596	1.633
03/31/2025	2.621	1.638
06/30/2025	2.641	1.642
09/30/2025	2.669	1.649
12/31/2025	2.695	1.656

C. Proposed Projection Date: 7/16/2024

D. Number of months to next year ended quarter (in B above) 2.47

E. Average Symbol Relativity as of prior year ended quarter:

Year ended	Comp	Coll
06/30/2024	2.531	1.614

F. Average Symbol Relativity as of next year ended quarter:

Year ended	Comp	Coll
09/30/2024	2.565	1.625

G. Average Symbol Relativity as of Projection Date (Date in C above):

$$(D/3)(E) + ((3-D)/3)(F) = \text{Avg. Sym. Rel.}$$

$$\text{COMP: } (2.47 / 3) \quad 2.531 \quad + \quad (0.53 / 3) \quad 2.565 \quad = \quad 2.537$$

$$\text{COLL: } (2.47 / 3) \quad 1.614 \quad + \quad (0.53 / 3) \quad 1.625 \quad = \quad 1.616$$

H. Symbol Trend Factors: (G)/(A) Year-Ended Comp: 2.537 / 2.236 = 1.135
12/31/2021 Coll: 1.616 / 1.536 = 1.052

I. Annualized Trends: (H)^(1 / 3.04) Year-Ended Comp: 4.3%
12/31/2021 Coll: 1.7%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

Average Price and Selected Relativities for Symbol Definitions

1989 & Prior Model Years				1990 - 2010 Model Years			
<u>Symbol</u>	<u>Average Price</u>	<u>Present Relativity</u>		<u>Symbol</u>	<u>Average Price</u>	<u>Present Relativity</u>	
		<u>Comp</u>	<u>Coll</u>			<u>Comp</u>	<u>Coll</u>
4	3,225	0.28	0.47	1	5,750	0.38	0.58
5	4,350	0.32	0.55	2	7,250	0.53	0.65
6	5,750	0.43	0.60	3	8,500	0.60	0.76
7	7,250	0.52	0.66	4	9,500	0.66	0.82
8	9,000	0.62	0.79	5	10,625	0.75	0.88
10	11,250	0.78	0.91	6	11,875	0.84	0.92
11	13,750	0.95	1.00	7	13,125	0.92	0.96
12	16,250	1.11	1.11	8	14,375	1.00	1.00
13	18,750	1.31	1.19	10	15,625	1.08	1.07
14	22,000	1.54	1.32	11	16,875	1.17	1.12
15	26,000	1.86	1.43	12	18,125	1.28	1.15
16	30,500	2.26	1.57	13	19,375	1.37	1.20
17	36,000	2.71	1.66	14	21,000	1.48	1.27
18	42,500	3.23	1.81	15	23,000	1.63	1.34
19	50,500	3.86	1.91	16	25,000	1.79	1.39
20	60,000	4.58	2.04	17	27,000	1.98	1.44
21	above 65K	6.34	2.32	18	29,000	2.16	1.52
				19	31,500	2.36	1.59
				20	34,500	2.61	1.64
				21	38,000	2.90	1.71
				22	42,500	3.28	1.80
				23	47,500	3.67	1.87
				24	55,000	4.25	1.95
				25	65,000	5.23	2.11
				26	75,000	6.42	2.29
				27	above 80K	(a)	(b)

(a) Add 1.06 to symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000.

(b) Add 0.10 to symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

Average Price and Selected Relativities for Symbol Definitions

2011 & Later Model Years							
<u>Present Relativity</u>				<u>Present Relativity</u>			
<u>Symbol</u>	<u>Average Price</u>	<u>Comp</u>	<u>Coll</u>	<u>Symbol</u>	<u>Average Price</u>	<u>Comp</u>	<u>Coll</u>
01	1,500	0.31	0.44	40	34,500	2.59	1.63
02	4,250	0.41	0.59	41	35,500	2.68	1.65
03	6,750	0.51	0.64	42	36,500	2.76	1.67
04	8,500	0.59	0.75	43	37,500	2.84	1.69
05	9,500	0.66	0.82	44	38,500	2.92	1.70
06	10,500	0.73	0.86	45	39,500	3.00	1.73
07	11,500	0.81	0.90	46	40,625	3.10	1.75
08	12,500	0.87	0.94	47	41,875	3.20	1.77
10	13,500	0.94	0.97	48	43,125	3.30	1.79
11	14,500	1.00	1.00	49	44,375	3.40	1.81
12	15,313	1.05	1.04	50	45,625	3.49	1.83
13	15,938	1.09	1.07	51	46,875	3.59	1.85
14	16,563	1.14	1.10	52	48,125	3.69	1.86
15	17,188	1.19	1.12	53	49,375	3.78	1.88
16	17,813	1.24	1.13	54	51,250	3.93	1.90
17	18,438	1.29	1.15	55	53,750	4.12	1.93
18	19,063	1.34	1.18	56	56,250	4.34	1.96
19	19,688	1.38	1.20	57	58,750	4.58	2.00
20	20,313	1.42	1.23	58	62,500	4.94	2.06
21	20,938	1.47	1.26	59	67,500	5.48	2.14
22	21,563	1.51	1.28	60	72,500	6.07	2.23
23	22,188	1.56	1.30	61	77,500	6.63	2.30
24	22,813	1.60	1.33	62	82,500	7.15	2.35
25	23,438	1.65	1.34	63	87,500	7.68	2.39
26	24,063	1.70	1.36	64	92,500	8.20	2.44
27	24,688	1.75	1.38	65	97,500	8.73	2.49
28	25,313	1.81	1.39	66	105,000	9.52	2.56
29	25,938	1.87	1.41	67	115,000	10.57	2.66
30	26,563	1.92	1.42	68	125,000	11.62	2.76
31	27,188	1.98	1.44	69	135,000	12.67	2.86
32	27,813	2.04	1.47	70	145,000	13.72	2.96
33	28,438	2.10	1.49	71	(a)	14.77	3.06
34	29,063	2.15	1.51	72	(a)	15.82	3.16
35	29,688	2.20	1.53	73	(a)	16.87	3.26
36	30,500	2.26	1.55	74	(a)	17.92	3.36
37	31,500	2.34	1.58	75	(a)	18.97	3.46
38	32,500	2.43	1.60	98	above 150k	(b)	(c)
39	33,500	2.51	1.61				

- (a) These are Rating Symbols only. They have no corresponding price ranges. Vehicles can only be assigned these Rating Symbols via experience-based modification.
- (b) Add 1.05 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.
- (c) Add 0.10 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

6. LIMITING FACTOR DEVELOPMENT AND APPLICATION

No limitations were applied.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

7. OVERHEAD EXPENSE DEVELOPMENT AND APPLICATION OF COMMISSION AND
BROKERAGE, OTHER ACQUISITION EXPENSES, GENERAL EXPENSES, TAXES,
LICENSES, AND FEES

(a)(b) The derivation of expense factors is shown on the following
pages H-571-574. See also pre-filed testimony of R. Retian and P. Anderson.

(c) Pages H-462-474 contain information on expenses for the top 10 writers.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Premium Written (Manual Level)	\$3,473,673,218	\$3,735,458,972	\$3,886,909,827	\$4,173,036,611	\$4,314,792,082
Premiums Earned (Manual Level)	3,374,523,005	3,674,894,846	3,798,357,854	4,106,090,633	4,292,242,306
Premium Written (Actual Level)	2,928,988,248	3,148,354,794	3,214,071,475	3,298,353,471	3,400,384,933
Premiums Earned (Actual Level)	2,847,840,884	3,105,325,833	3,168,882,654	3,273,045,714	3,378,864,986
Commission & Brokerage	259,697,269	271,553,964	274,763,919	288,107,591	281,574,771
Other Acquisition	266,619,959	287,157,056	299,365,545	327,730,243	320,565,788
General Expenses	179,947,600	202,720,919	224,572,956	252,330,214	247,623,583
Taxes, Licenses, and Fees	66,804,496	69,024,843	69,817,748	73,448,465	78,795,596
Bodily Injury Losses Incurred	1,352,777,629	1,260,082,758	1,376,909,614	1,177,026,933	1,376,535,913
BI Allocated Loss Adjustment	37,817,812	33,764,450	50,244,623	37,472,271	39,227,990
BI Unallocated Loss Adjustment	161,130,776	164,473,553	174,194,731	173,187,072	155,876,487
Property Damage Losses Incurred	1,063,347,807	1,074,640,046	1,157,351,638	981,795,414	1,118,783,241
PD Allocated Loss Adjustment	6,400,022	6,802,407	6,019,250	4,119,623	4,677,605
PD Unallocated Loss Adjustment	109,708,108	128,062,493	133,493,752	135,441,361	132,176,926

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.089	.086	.085	.087	.083
Other Acquisition to Earned Premium (a)	.094	.092	.094	.100	.095
General Expenses to Earned Premium (a)	.063	.065	.071	.077	.073
Taxes, Licenses, etc. to Written Premium (a)	.023	.022	.022	.022	.023
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.116	.103	.127	.118	.122
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.115	.143	.137	.110	.118

Notes:

(a) Ratios are to premiums at actual level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF PHYSICAL DAMAGE EXPENSE EXPERIENCE - STANDARD BUSINESS

	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Premium Written (Actual Level)	\$1,689,835,950	\$1,777,335,948	\$1,819,709,493	\$1,821,145,197	\$2,007,215,290
Premium Earned (Actual Level)	1,658,284,974	1,747,403,488	1,803,889,919	1,801,269,442	1,965,355,533
Commission & Brokerage	145,215,870	147,996,660	154,488,208	149,703,534	157,309,855
Other Acquisition	144,837,685	152,917,037	159,834,445	171,101,174	174,736,441
General Expenses	81,187,649	94,180,903	104,284,893	120,057,880	122,188,699
Taxes, Licenses, and Fees	39,656,940	39,167,211	41,670,583	41,697,939	46,966,476
Losses Incurred	989,860,507	1,159,657,381	1,194,080,536	1,020,548,727	1,306,997,364
All Loss Adjustment Expenses	128,381,513	144,706,618	138,771,550	140,884,567	149,644,088

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.086	.083	.085	.082	.078
Other Acquisition to Earned Premium (a)	.087	.088	.089	.095	.089
General Expenses to Earned Premium (a)	.049	.054	.058	.067	.062
Taxes, Licenses, etc. to Written Premium (a)	.023	.022	.023	.023	.023
All Loss Adjustment Expenses to Incurred Losses	.130	.125	.116	.138	.114

Notes:

(a) Ratios are to premiums at actual level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF PHYSICAL DAMAGE EXPENSE EXPERIENCE - NON-STANDARD BUSINESS

	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Premium Written (Actual Level)	\$1,014,110,265	\$1,070,014,552	\$1,179,471,875	\$1,193,697,435	\$1,276,010,583
Premium Earned (Actual Level)	981,711,214	1,047,443,334	1,154,713,442	1,187,497,562	1,254,172,607
Commission & Brokerage	90,144,772	93,772,999	95,887,668	100,945,976	102,919,047
Other Acquisition	77,079,438	86,718,444	89,937,769	102,457,569	101,307,000
General Expenses	56,094,979	79,105,918	88,425,370	100,026,418	97,958,204
Taxes, Licenses, and Fees	23,277,461	23,210,338	24,075,125	24,513,009	30,157,392
Losses Incurred	528,605,495	605,807,600	630,384,747	620,431,040	785,746,034
All Loss Adjustment Expenses	68,200,747	76,498,899	78,834,628	86,746,442	87,248,071

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.089	.088	.081	.085	.081
Other Acquisition to Earned Premium (a)	.079	.083	.078	.086	.081
General Expenses to Earned Premium (a)	.057	.076	.077	.084	.078
Taxes, Licenses, etc. to Written Premium (a)	.023	.022	.020	.021	.024
All Loss Adjustment Expenses to Incurred Losses	.129	.126	.125	.140	.111

Notes:

(a) Ratios are to premiums at actual level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
MOTORCYCLE INSURANCE
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Premiums Written at Manual Level	\$43,668,978	\$42,877,467	\$42,863,366	\$48,051,005	\$50,413,584
Premiums Earned at Manual Level	44,100,842	43,426,682	42,594,714	46,992,595	49,550,496
Premiums Written (Actual Level)	40,048,472	39,632,571	39,389,440	42,468,270	45,468,709
Premiums Earned (Actual Level)	40,264,061	40,011,541	39,337,307	41,619,517	44,668,700
Commission & Brokerage	3,124,836	2,956,593	2,830,336	3,109,120	3,780,168
Other Acquisition	4,677,683	4,117,720	4,475,273	4,751,396	4,634,613
General Expenses	3,369,321	3,293,844	3,360,147	3,962,568	3,686,322
Taxes, Licenses, and Fees	814,982	737,899	732,728	801,970	1,036,579
Losses Incurred	22,734,786	17,341,185	15,172,984	19,677,307	17,071,272
Allocated Loss Adjustment Exp.	277,840	360,788	330,335	235,971	121,902
Unallocated Loss Adjustment Exp.	3,224,806	1,904,639	1,605,314	2,058,373	1,966,808

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.078	.075	.072	.073	.083
Other Acquisition to Earned Premium (a)	.116	.103	.114	.114	.104
General Expenses to Earned Premium (a)	.084	.082	.085	.095	.083
Taxes, Licenses, etc. to Written Premium (a)	.020	.019	.019	.019	.023
Unallocated Loss Adjustment Expenses to Losses + Allocated	.140	.108	.104	.103	.114

Notes:

(a) Ratios are to premiums at actual level.

Source: North Carolina Rate Bureau Expense Call

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

8. PERCENT RATE CHANGE

The overall statewide rate change by coverage is shown on page A-1.

The proposed rate changes are dependent on the actual implementation date of the new rates, because any such change will affect all of the trending periods used in the filing. Any change in the trending periods will affect all of the losses and fixed expenses, and the physical damage premiums, used in the calculation of the rate level indication.

If the effective date were to be changed, advance notice of approximately one hundred five (105) days after the issuing of the Commissioner's Order is required for an orderly implementation of the change in rates. This is the amount of time required to calculate the new rates based on the new effective date, and distribute the necessary information to member companies.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

9. FINAL PROPOSED RATES

The proposed rates are shown in Section B.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

10. INVESTMENT EARNINGS, CONSISTING OF INVESTMENT INCOME AND REALIZED PLUS UNREALIZED CAPITAL GAINS, FROM LOSS, LOSS EXPENSE AND UNEARNED PREMIUM RESERVES

See attached Exhibits (10)(a), (b) and (c) and the pre-filed testimony of R. Retian and G. Zanjani. The experience provides the best estimate of the future.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2017		\$3,230,177,476
2. Mean Unearned Premium Reserve	0.300 x (1)	969,053,243
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.30%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.65%
50% of Company Operating Expense		3.15%
Total		18.02%
4. (2) x (3)		174,623,394
5. Net Subject to Investment (2) - (4)		794,429,849

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$3,230,177,476
2. Average Agents' Balances		0.188
3. Delayed Remission (1) x (2)		607,273,365

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$3,230,177,476
2. Expected Incurred Losses and Loss Adjustment		2,018,860,922
0.625 x (1)		
3. Expected Mean Loss Reserves	0.742 x (2)	1,497,994,804

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 1,685,151,288

E. Average Rate of Return 3.05%

F. Investment Earnings on Net Subject to Investment (D) x (E) 51,397,114

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 1.59%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) 0.765 1.22%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present voluntary manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2017 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2017	\$3,000,873,180
2. Unearned Premium Reserve as of 12/31/2016	860,183,929
3. Unearned Premium Reserve as of 12/31/2017	941,663,244
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	900,923,587
5. Ratio (4) \div (1)	0.300

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2016 and 2017 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 18.4% of net written premiums. The 18.4% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2016 and 2017 industrywide data provided by the A.M. Best Company. The two factors combined amount to .188 (.184 x 1.021 = .188).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2016 and 2017 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2016	\$2,166,774,484
2. Incurred Losses for Calendar Year 2017	2,440,745,363
3. Loss Reserves as of 12/31/2015	1,655,754,442
4. Loss Reserves as of 12/31/2016	1,676,711,016
5. Loss Reserves as of 12/31/2017	1,851,304,362
6. Mean Loss Reserve 2016: 1/2 [(3) + (4)]	1,666,232,729
7. Mean Loss Reserve 2017: 1/2 [(4) + (5)]	1,764,007,689
8. Ratio (6) ÷ (1)	0.769
9. Ratio (7) ÷ (2)	0.723
10. Loss Reserve: 1/2 [(8) + (9)]	0.746
11. Ratio of LAE Reserves to Loss Reserves (a)	0.175
12. Ratio of Incurred LAE to Incurred Losses (a)	0.182
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.742

(a) Based on 2017 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2017	\$51,098,894	\$1,677,816,556	3.05%

(a) Based on 2017 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2017 All-Industry Balance Sheet Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2017		\$2,791,842,540
2. Mean Unearned Premium Reserve	0.294 x (1)	820,801,707
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.50%
Taxes, Licenses and Fees		2.00%
50% of Other Acquisition Expense		4.40%
50% of Company Operating Expense		2.45%
Total		17.35%
4. (2) x (3)		142,409,096
5. Net Subject to Investment (2) - (4)		678,392,611

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$2,791,842,540
2. Average Agents' Balances		0.186
3. Delayed Remission (1) x (2)		519,282,712

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$2,791,842,540
2. Expected Incurred Losses and Loss Adjustment		1,747,693,430
0.626 x (1)		
3. Expected Mean Loss Reserves	0.101 x (2)	176,517,036

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 335,626,935

E. Average Rate of Return 3.05%

F. Investment Earnings on Net Subject to Investment (D) x (E) 10,236,622

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 0.37%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) x 0.765 0.28%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2017 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from statutory Page 14 of the Annual Statement

1. Collected Earned Premium for Calendar Year ended 12/31/2017	\$2,836,387,286
2. Unearned Premium Reserve as of 12/31/2016	801,475,983
3. Unearned Premium Reserve as of 12/31/2017	869,089,717
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	835,282,850
5. Ratio (4) \div (1)	0.294

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid.

Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies.

Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2016 and 2017 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 18.2% of net written premiums. The 18.2% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2016 and 2017 industrywide data provided by the A.M. Best Company. The two factors combined amount to .186 (.182 x 1.021 = .186).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2016 and 2017 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2016	\$1,657,402,598
2. Incurred Losses for Calendar Year 2017	1,556,421,576
3. Loss Reserves as of 12/31/2015	87,691,685
4. Loss Reserves as of 12/31/2016	120,598,206
5. Loss Reserves as of 12/31/2017	124,044,909
6. Mean Loss Reserve 2016: 1/2 [(3) + (4)]	104,144,946
7. Mean Loss Reserve 2017: 1/2 [(4) + (5)]	122,321,558
8. Ratio (6) ÷ (1)	0.063
9. Ratio (7) ÷ (2)	0.079
10. Loss Reserve: 1/2 [(8) + (9)]	0.071
11. Ratio of LAE Reserves to Loss Reserves (a)	0.611
12. Ratio of Incurred LAE to Incurred Losses (a)	0.133
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.101

(a) Based on 2017 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2017	\$51,098,894	\$1,677,816,556	3.05%

(a) Based on 2017 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2017 All-Industry Balance Sheet Exhibit (source: A.M. Best)

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
2008	1,288,393,875	(21,018,623)	-1.63%
2009	1,274,678,809	(8,079,575)	-0.63%
2010	1,330,998,082	8,100,143	0.61%
2011	1,366,568,026	7,563,305	0.55%
2012	1,400,656,619	9,035,405	0.65%
2013	1,473,600,834	12,163,890	0.83%
2014	1,543,882,375	12,093,078	0.78%
2015	1,567,611,077	9,887,732	0.63%
2016	1,596,937,470	8,086,268	0.51%
2017	1,677,816,556	15,729,084	0.94%
	-----	-----	-----
	14,521,143,721	53,560,707	0.37%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2017

Column 2:

Bonds

Taxable (Lines 1 + 1.2)	\$23,372,971	0.350
Non-Taxable (Lines 1.1 + 1.3)	9,714,478	-
	-----	-----
Sub-Total	\$33,087,449	0.247

Stocks

Taxable (Lines 2.1 + 2.2)	\$7,611,742	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	1,789,178	-
	-----	-----
Sub-Total	\$9,400,920	0.085

Mortgage Loans (Line 3)	\$755,495	
Real Estate (Line 4)	1,839,630	
Contract Loans (Line 5)	672	
Cash/Short Term Investments (Line 6)	980,784	
Derivative Instruments (Line 7)	(156,684)	
All Other (Lines 8 + 9)	10,385,016	
	-----	-----
Sub-Total	\$13,804,913	0.350

Total	\$56,293,282	0.245
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Investment Deductions (Line 16)	\$5,186,230	0.350
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Net Investment Income Earned	\$51,107,052	0.235
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(A) Only 30% of dividend income on stock is subject to the full corporate income tax rate of 35%. The applicable tax rate is thus 10.5% (.35 x .30 = .105).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2018		\$3,658,480,848
2. Mean Unearned Premium Reserve	0.295 x (1)	1,079,251,850
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.00%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		4.65%
50% of Company Operating Expense		3.25%
Total		17.73%
4. (2) x (3)		191,351,353
5. Net Subject to Investment (2) - (4)		887,900,497

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$3,658,480,848
2. Average Agents' Balances		0.195
3. Delayed Remission (1) x (2)		713,403,765

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$3,658,480,848
2. Expected Incurred Losses and Loss Adjustment		2,293,867,491
0.627 x (1)		
3. Expected Mean Loss Reserves	0.753 x (2)	1,727,282,221

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 1,901,778,953

E. Average Rate of Return 3.34%

F. Investment Earnings on Net Subject to Investment (D) x (E) 63,519,417

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 1.74%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) 0.851 1.48%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present voluntary manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2018 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2018	\$3,265,777,607
2. Unearned Premium Reserve as of 12/31/2017	941,663,244
3. Unearned Premium Reserve as of 12/31/2018	987,931,712
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	964,797,478
5. Ratio (4) \div (1)	0.295

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2017 and 2018 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 19.1% of net written premiums. The 19.1% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.020 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.020 is based on 2017 and 2018 industrywide data provided by the A.M. Best Company. The two factors combined amount to .195 (.191 x 1.020 = .195).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2017 and 2018 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2017	\$2,440,745,363
2. Incurred Losses for Calendar Year 2018	2,353,492,797
3. Loss Reserves as of 12/31/2016	1,676,711,016
4. Loss Reserves as of 12/31/2017	1,851,304,362
5. Loss Reserves as of 12/31/2018	1,918,486,216
6. Mean Loss Reserve 2017: 1/2 [(3) + (4)]	1,764,007,689
7. Mean Loss Reserve 2018: 1/2 [(4) + (5)]	1,884,895,289
8. Ratio (6) ÷ (1)	0.723
9. Ratio (7) ÷ (2)	0.801
10. Loss Reserve: 1/2 [(8) + (9)]	0.762
11. Ratio of LAE Reserves to Loss Reserves (a)	0.172
12. Ratio of Incurred LAE to Incurred Losses (a)	0.186
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.753

(a) Based on 2018 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2018	\$57,862,249	\$1,734,515,010	3.34%

(a) Based on 2018 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2018 All-Industry Balance Sheet Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2018		\$2,935,669,265
2. Mean Unearned Premium Reserve	0.299 x (1)	877,765,110
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.30%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		4.40%
50% of Company Operating Expense		2.70%
Total		17.23%
4. (2) x (3)		151,238,928
5. Net Subject to Investment (2) - (4)		726,526,182

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$2,935,669,265
2. Average Agents' Balances		0.192
3. Delayed Remission (1) x (2)		563,648,499

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$2,935,669,265
2. Expected Incurred Losses and Loss Adjustment		1,834,793,291
0.625 x (1)		
3. Expected Mean Loss Reserves	0.115 x (2)	211,001,228

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 373,878,911

E. Average Rate of Return 3.34%

F. Investment Earnings on Net Subject to Investment (D) x (E) 12,487,556

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 0.43%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) x 0.851 0.37%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2018 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from statutory Page 14 of the Annual Statement

1. Collected Earned Premium for Calendar Year ended 12/31/2018	\$2,996,604,346
2. Unearned Premium Reserve as of 12/31/2017	869,089,717
3. Unearned Premium Reserve as of 12/31/2018	925,186,810
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	897,138,264
5. Ratio (4) \div (1)	0.299

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2017 and 2018 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 18.8% of net written premiums. The 18.8% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.020 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.020 is based on 2017 and 2018 industrywide data provided by the A.M. Best Company. The two factors combined amount to .192 (.188 x 1.020 = .192).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2017 and 2018 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2017	\$1,556,421,576
2. Incurred Losses for Calendar Year 2018	1,810,487,076
3. Loss Reserves as of 12/31/2016	120,598,206
4. Loss Reserves as of 12/31/2017	124,044,909
5. Loss Reserves as of 12/31/2018	166,760,474
6. Mean Loss Reserve 2017: 1/2 [(3) + (4)]	122,321,558
7. Mean Loss Reserve 2018: 1/2 [(4) + (5)]	145,402,692
8. Ratio (6) ÷ (1)	0.079
9. Ratio (7) ÷ (2)	0.080
10. Loss Reserve: 1/2 [(8) + (9)]	0.080
11. Ratio of LAE Reserves to Loss Reserves (a)	0.631
12. Ratio of Incurred LAE to Incurred Losses (a)	0.136
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.115

(a) Based on 2018 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2018	\$57,862,249	\$1,734,515,010	3.34%

(a) Based on 2018 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2018 All-Industry Balance Sheet Exhibit (source: A.M. Best)

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
2009	1,274,678,809	(8,079,575)	-0.63%
2010	1,330,998,082	8,100,143	0.61%
2011	1,366,568,026	7,563,305	0.55%
2012	1,400,656,619	9,035,405	0.65%
2013	1,473,600,834	12,163,890	0.83%
2014	1,543,882,375	12,093,078	0.78%
2015	1,567,611,077	9,887,732	0.63%
2016	1,596,937,470	8,086,268	0.51%
2017	1,677,816,556	15,729,084	0.94%
2018	1,734,515,010	10,838,276	0.62%
	-----	-----	-----
	14,967,264,856	85,417,606	0.57%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2018

Column 2:

Bonds

Taxable (Lines 1 + 1.2)	\$26,161,755	0.210
Non-Taxable (Lines 1.1 + 1.3)	8,708,550	-
	-----	-----
Sub-Total	\$34,870,305	0.158

Stocks

Taxable (Lines 2.1 + 2.2)	\$7,974,536	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	4,195,463	-
	-----	-----
Sub-Total	\$12,169,999	0.069

Mortgage Loans (Line 3)	\$908,739	
Real Estate (Line 4)	1,937,053	
Contract Loans (Line 5)	5,854	
Cash/Short Term Investments (Line 6)	1,985,735	
Derivative Instruments (Line 7)	(116,536)	
All Other (Lines 8 + 9)	12,020,161	
	-----	-----
Sub-Total	\$16,741,006	0.210

Total	\$63,781,310	0.154
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Investment Deductions (Line 16)	\$5,919,053	0.210
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Net Investment Income Earned	\$57,862,257	0.149
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(A) Only 50% of dividend income on stock is subject to the full corporate income tax rate of 21%. The applicable tax rate is thus 10.5% (.21 x .50 = .105).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2019		\$3,362,201,731
2. Mean Unearned Premium Reserve	0.304 x (1)	1,022,109,326
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		7.90%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		4.70%
50% of Company Operating Expense		3.55%
Total		17.98%
4. (2) x (3)		183,775,257
5. Net Subject to Investment (2) - (4)		838,334,069

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$3,362,201,731
2. Average Agents' Balances		0.200
3. Delayed Remission (1) x (2)		672,440,346

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$3,362,201,731
2. Expected Incurred Losses and Loss Adjustment		2,104,738,283
0.626 x (1)		
3. Expected Mean Loss Reserves	0.780 x (2)	1,641,695,861

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 1,807,589,584

E. Average Rate of Return 3.13%

F. Investment Earnings on Net Subject to Investment (D) x (E) 56,577,554

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 1.68%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) 0.841 1.41%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present voluntary manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2019 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2019	\$3,326,869,199
2. Unearned Premium Reserve as of 12/31/2018	987,931,712
3. Unearned Premium Reserve as of 12/31/2019	1,033,736,793
4. Mean Unearned Premium Reserve 1/2 [(2) + (3)]	1,010,834,253
5. Ratio (4) ÷ (1)	0.304

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2018 and 2019 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 19.6% of net written premiums. The 19.6% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.020 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.020 is based on 2018 and 2019 industrywide data provided by the A.M. Best Company. The two factors combined amount to .200 (.196 x 1.020 = .200).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2018 and 2019 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2018	\$2,353,492,797
2. Incurred Losses for Calendar Year 2019	2,550,375,679
3. Loss Reserves as of 12/31/2017	1,851,304,362
4. Loss Reserves as of 12/31/2018	1,918,486,216
5. Loss Reserves as of 12/31/2019	2,025,767,749
6. Mean Loss Reserve 2018: 1/2 [(3) + (4)]	1,884,895,289
7. Mean Loss Reserve 2019: 1/2 [(4) + (5)]	1,972,126,983
8. Ratio (6) ÷ (1)	0.801
9. Ratio (7) ÷ (2)	0.773
10. Loss Reserve: 1/2 [(8) + (9)]	0.787
11. Ratio of LAE Reserves to Loss Reserves (a)	0.180
12. Ratio of Incurred LAE to Incurred Losses (a)	0.191
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.780

(a) Based on 2019 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2019	\$57,192,363	\$1,824,321,177	3.13%

(a) Based on 2019 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2019 All-Industry Balance Sheet Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2019		\$2,726,946,083
2. Mean Unearned Premium Reserve	0.299 x (1)	815,356,879
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.50%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.45%
50% of Company Operating Expense		2.90%
Total		17.77%
4. (2) x (3)		144,888,917
5. Net Subject to Investment (2) - (4)		670,467,962

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$2,726,946,083
2. Average Agents' Balances		0.195
3. Delayed Remission (1) x (2)		531,754,486

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$2,726,946,083
2. Expected Incurred Losses and Loss Adjustment		1,682,525,733
0.617 x (1)		
3. Expected Mean Loss Reserves	0.122 x (2)	205,268,139

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 343,981,615

E. Average Rate of Return 3.13%

F. Investment Earnings on Net Subject to Investment (D) x (E) 10,766,625

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 0.39%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) x 0.841 0.33%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2019 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from statutory Page 14 of the Annual Statement

1. Collected Earned Premium for Calendar Year ended 12/31/2019	\$3,170,914,341
2. Unearned Premium Reserve as of 12/31/2018	925,186,810
3. Unearned Premium Reserve as of 12/31/2019	969,964,075
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	947,575,443
5. Ratio (4) \div (1)	0.299

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid.

Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies.

Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2018 and 2019 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 19.1% of net written premiums. The 19.1% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.020 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.020 is based on 2018 and 2019 industrywide data provided by the A.M. Best Company. The two factors combined amount to .195 (.191 x 1.020 = .195).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2018 and 2019 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2018	\$1,810,487,076
2. Incurred Losses for Calendar Year 2019	1,865,813,260
3. Loss Reserves as of 12/31/2017	124,044,909
4. Loss Reserves as of 12/31/2018	166,760,474
5. Loss Reserves as of 12/31/2019	159,883,937
6. Mean Loss Reserve 2018: 1/2 [(3) + (4)]	145,402,692
7. Mean Loss Reserve 2019: 1/2 [(4) + (5)]	163,322,206
8. Ratio (6) ÷ (1)	0.080
9. Ratio (7) ÷ (2)	0.088
10. Loss Reserve: 1/2 [(8) + (9)]	0.084
11. Ratio of LAE Reserves to Loss Reserves (a)	0.646
12. Ratio of Incurred LAE to Incurred Losses (a)	0.130
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.122

(a) Based on 2019 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2019	\$57,192,363	\$1,824,321,177	3.13%

(a) Based on 2019 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2019 All-Industry Balance Sheet Exhibit (source: A.M. Best)

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
2010	1,330,998,082	8,100,143	0.61%
2011	1,366,568,026	7,563,305	0.55%
2012	1,400,656,619	9,035,405	0.65%
2013	1,473,600,834	12,163,890	0.83%
2014	1,543,882,375	12,093,078	0.78%
2015	1,567,611,077	9,887,732	0.63%
2016	1,596,937,470	8,086,268	0.51%
2017	1,677,816,556	15,729,084	0.94%
2018	1,734,515,010	10,838,276	0.62%
2019	1,824,321,177	11,251,553	0.62%
	-----	-----	-----
	15,516,907,225	104,748,734	0.68%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2019

Column 2:

Bonds

Taxable (Lines 1 + 1.2)	\$29,408,005	0.210
Non-Taxable (Lines 1.1 + 1.3)	7,801,310	-
	-----	-----
Sub-Total	\$37,209,315	0.166

Stocks

Taxable (Lines 2.1 + 2.2)	\$8,917,061	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	1,595,409	-
	-----	-----
Sub-Total	\$10,512,470	0.089

Mortgage Loans (Line 3)	\$996,462	
Real Estate (Line 4)	2,035,516	
Contract Loans (Line 5)	202	
Cash/Short Term Investments (Line 6)	2,500,836	
Derivative Instruments (Line 7)	(92,602)	
All Other (Lines 8 + 9)	9,880,009	
	-----	-----
Sub-Total	\$15,320,423	0.210
Total	\$63,042,208	0.164

Investment Deductions (Line 16)	\$5,849,844	0.210
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Net Investment Income Earned	\$57,192,364	0.159
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(A) Only 50% of dividend income on stock is subject to the full corporate income tax rate of 21%. The applicable tax rate is thus 10.5% (.21 x .50 = .105).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2020		\$3,476,607,257
2. Mean Unearned Premium Reserve	0.302 x (1)	1,049,935,392
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.10%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.70%
50% of Company Operating Expense		3.35%
Total		18.07%
4. (2) x (3)		189,723,325
5. Net Subject to Investment (2) - (4)		860,212,067

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$3,476,607,257
2. Average Agents' Balances		0.203
3. Delayed Remission (1) x (2)		705,751,273

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$3,476,607,257
2. Expected Incurred Losses and Loss Adjustment		2,245,888,288
0.646 x (1)		
3. Expected Mean Loss Reserves	0.833 x (2)	1,870,824,944

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 2,025,285,738

E. Average Rate of Return 2.75%

F. Investment Earnings on Net Subject to Investment (D) x (E) 55,695,358

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 1.60%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) 0.844 1.35%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present voluntary manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2020 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2020	\$3,472,963,515
2. Unearned Premium Reserve as of 12/31/2019	1,033,736,793
3. Unearned Premium Reserve as of 12/31/2020	1,061,694,316
4. Mean Unearned Premium Reserve 1/2 [(2) + (3)]	1,047,715,555
5. Ratio (4) ÷ (1)	0.302

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2019 and 2020 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 19.9% of net written premiums. The 19.9% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.020 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.020 is based on 2019 and 2020 industrywide data provided by the A.M. Best Company. The two factors combined amount to .203 (.199 x 1.020 = .203).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2019 and 2020 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2019	\$2,550,375,679
2. Incurred Losses for Calendar Year 2020	2,180,922,172
3. Loss Reserves as of 12/31/2018	1,918,486,216
4. Loss Reserves as of 12/31/2019	2,025,767,749
5. Loss Reserves as of 12/31/2020	2,001,558,429
6. Mean Loss Reserve 2019: 1/2 [(3) + (4)]	1,972,126,983
7. Mean Loss Reserve 2020: 1/2 [(4) + (5)]	2,013,663,089
8. Ratio (6) ÷ (1)	0.773
9. Ratio (7) ÷ (2)	0.923
10. Loss Reserve: 1/2 [(8) + (9)]	0.848
11. Ratio of LAE Reserves to Loss Reserves (a)	0.184
12. Ratio of Incurred LAE to Incurred Losses (a)	0.206
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.833

(a) Based on 2020 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2020	\$54,400,668	\$1,976,917,609	2.75%

(a) Based on 2020 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2020 All-Industry Balance Sheet Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2020		\$3,175,987,746
2. Mean Unearned Premium Reserve	0.304 x (1)	965,500,275
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.50%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.45%
50% of Company Operating Expense		2.65%
Total		17.52%
4. (2) x (3)		169,155,648
5. Net Subject to Investment (2) - (4)		796,344,627

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$3,175,987,746
2. Average Agents' Balances		0.201
3. Delayed Remission (1) x (2)		638,373,537

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$3,175,987,746
2. Expected Incurred Losses and Loss Adjustment		2,051,688,084
0.646 x (1)		
3. Expected Mean Loss Reserves	0.130 x (2)	266,719,451

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 424,690,541

E. Average Rate of Return 2.75%

F. Investment Earnings on Net Subject to Investment (D) x (E) 11,678,990

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 0.37%

H. Average Rate of Return as a Percent of Direct
Earned Premium After Federal Income Taxes 0.31%
(G) x 0.844

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2020 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from statutory Page 14 of the Annual Statement

1. Collected Earned Premium for Calendar Year ended 12/31/2020	\$3,242,207,785
2. Unearned Premium Reserve as of 12/31/2019	969,964,075
3. Unearned Premium Reserve as of 12/31/2020	998,418,444
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	984,191,260
5. Ratio (4) \div (1)	0.304

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid.

Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies.

Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2019 and 2020 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 19.7% of net written premiums. The 19.7% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.020 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.020 is based on 2019 and 2020 industrywide data provided by the A.M. Best Company. The two factors combined amount to .201 (.197 x 1.020 = .201).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2019 and 2020 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2019	\$1,865,813,260
2. Incurred Losses for Calendar Year 2020	1,683,907,991
3. Loss Reserves as of 12/31/2018	166,760,474
4. Loss Reserves as of 12/31/2019	159,883,937
5. Loss Reserves as of 12/31/2020	169,077,267
6. Mean Loss Reserve 2019: 1/2 [(3) + (4)]	163,322,206
7. Mean Loss Reserve 2020: 1/2 [(4) + (5)]	164,480,602
8. Ratio (6) ÷ (1)	0.088
9. Ratio (7) ÷ (2)	0.098
10. Loss Reserve: 1/2 [(8) + (9)]	0.093
11. Ratio of LAE Reserves to Loss Reserves (a)	0.607
12. Ratio of Incurred LAE to Incurred Losses (a)	0.147
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.130

(a) Based on 2020 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2020	\$54,400,668	\$1,976,917,609	2.75%

(a) Based on 2020 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2020 All-Industry Balance Sheet Exhibit (source: A.M. Best)

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
2011	1,366,568,026	7,563,305	0.55%
2012	1,400,656,619	9,035,405	0.65%
2013	1,473,600,834	12,163,890	0.83%
2014	1,543,882,375	12,093,078	0.78%
2015	1,567,611,077	9,887,732	0.63%
2016	1,596,937,470	8,086,268	0.51%
2017	1,677,816,556	15,729,084	0.94%
2018	1,734,515,010	10,838,276	0.62%
2019	1,824,321,177	11,251,553	0.62%
2020	1,976,917,609	10,937,297	0.55%
	-----	-----	-----
	16,162,826,752	107,585,888	0.67%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2020

Column 2:

Bonds

Taxable (Lines 1 + 1.2)	\$28,339,436	0.210
Non-Taxable (Lines 1.1 + 1.3)	7,246,012	-
	-----	-----
Sub-Total	\$35,585,448	0.167

Stocks

Taxable (Lines 2.1 + 2.2)	\$8,494,491	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	2,429,550	-
	-----	-----
Sub-Total	\$10,924,041	0.082

Mortgage Loans (Line 3)	\$1,029,624	
Real Estate (Line 4)	1,999,576	
Contract Loans (Line 5)	17,597	
Cash/Short Term Investments (Line 6)	820,107	
Derivative Instruments (Line 7)	(183,091)	
All Other (Lines 8 + 9)	10,043,526	
	-----	-----
Sub-Total	\$13,727,339	0.210

Total	\$60,236,828	0.161
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Investment Deductions (Line 16)	\$5,836,159	0.210
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Net Investment Income Earned	\$54,400,669	0.156
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(A) Only 50% of dividend income on stock is subject to the full corporate income tax rate of 21%. The applicable tax rate is thus 10.5% (.21 x .50 = .105).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2021		\$3,827,116,200
2. Mean Unearned Premium Reserve	0.303 x (1)	1,159,616,209
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.10%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.70%
50% of Company Operating Expense		3.40%
Total		18.12%
4. (2) x (3)		210,122,457
5. Net Subject to Investment (2) - (4)		949,493,752

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$3,827,116,200
2. Average Agents' Balances		0.206
3. Delayed Remission (1) x (2)		788,385,937

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$3,827,116,200
2. Expected Incurred Losses and Loss Adjustment		2,487,625,530
0.650 x (1)		
3. Expected Mean Loss Reserves	0.880 x (2)	2,189,110,466

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 2,350,218,281

E. Average Rate of Return 2.63%

F. Investment Earnings on Net Subject to Investment (D) x (E) 61,810,741

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 1.62%

H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (G) 0.844 1.37%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present voluntary manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2021 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2021	\$3,546,177,739
2. Unearned Premium Reserve as of 12/31/2020	1,061,694,316
3. Unearned Premium Reserve as of 12/31/2021	1,083,945,281
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	1,072,819,799
5. Ratio (4) \div (1)	0.303

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2020 and 2021 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 20.2% of net written premiums. The 20.2% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.020 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.020 is based on 2020 and 2021 industrywide data provided by the A.M. Best Company. The two factors combined amount to .206 (.202 x 1.020 = .206).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2020 and 2021 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2020	\$2,180,922,172
2. Incurred Losses for Calendar Year 2021	2,514,679,428
3. Loss Reserves as of 12/31/2019	2,025,767,749
4. Loss Reserves as of 12/31/2020	2,001,558,429
5. Loss Reserves as of 12/31/2021	2,155,731,663
6. Mean Loss Reserve 2020: 1/2 [(3) + (4)]	2,013,663,089
7. Mean Loss Reserve 2021: 1/2 [(4) + (5)]	2,078,645,046
8. Ratio (6) ÷ (1)	0.923
9. Ratio (7) ÷ (2)	0.827
10. Loss Reserve: 1/2 [(8) + (9)]	0.875
11. Ratio of LAE Reserves to Loss Reserves (a)	0.172
12. Ratio of Incurred LAE to Incurred Losses (a)	0.166
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.880

(a) Based on 2021 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2021	\$56,623,678	\$2,156,812,439	2.63%

(a) Based on 2021 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2021 All-Industry Balance Sheet Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/2021		\$3,551,995,706
2. Mean Unearned Premium Reserve	0.3 x (1)	1,065,598,712
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		8.30%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.40%
50% of Company Operating Expense		2.80%
Total		17.42%
4. (2) x (3)		185,627,296
5. Net Subject to Investment (2) - (4)		879,971,416

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)	\$3,551,995,706
2. Average Agents' Balances	0.199
3. Delayed Remission (1) x (2)	706,847,145

C. Loss Reserve

1. Direct Earned Premium (A-1)	\$3,551,995,706
2. Expected Incurred Losses and Loss Adjustment	2,312,349,205
0.651 x (1)	
3. Expected Mean Loss Reserves	282,106,603
0.122 x (2)	

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 455,230,874

E. Average Rate of Return 2.63%

F. Investment Earnings on Net Subject to Investment (D) x (E) 11,972,572

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 0.34%

H. Average Rate of Return as a Percent of Direct
Earned Premium After Federal Income Taxes 0.29%
(G) x 0.844

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the earned premiums at present manual level for Private Passenger Passenger Automobile Comprehensive and Collision Insurance for the latest calendar year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2021 for all companies writing Private Passenger Automobile Physical Damage insurance in North Carolina. These data are from statutory Page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2021	\$3,449,695,328
2. Unearned Premium Reserve as of 12/31/2020	998,418,444
3. Unearned Premium Reserve as of 12/31/2021	1,068,472,108
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	1,033,445,276
5. Ratio (4) \div (1)	0.300

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Physical Damage insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid.

Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies.

Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2020 and 2021 Insurance Expense Exhibit for all companies writing private passenger physical damage insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 19.5% of net written premiums. The 19.5% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger physical damage premium (using data from Part III of the IEE) on the private passenger written physical damage premium for North Carolina private passenger physical damage insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.020 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.020 is based on 2020 and 2021 industrywide data provided by the A.M. Best Company. The two factors combined amount to .199 (.195 x 1.020 = .199).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2020 and 2021 for Automobile Physical Damage insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2020	\$1,683,907,991
2. Incurred Losses for Calendar Year 2021	2,141,375,667
3. Loss Reserves as of 12/31/2019	159,883,937
4. Loss Reserves as of 12/31/2020	169,077,267
5. Loss Reserves as of 12/31/2021	215,550,909
6. Mean Loss Reserve 2020: 1/2 [(3) + (4)]	164,480,602
7. Mean Loss Reserve 2021: 1/2 [(4) + (5)]	192,314,088
8. Ratio (6) ÷ (1)	0.098
9. Ratio (7) ÷ (2)	0.090
10. Loss Reserve: 1/2 [(8) + (9)]	0.094
11. Ratio of LAE Reserves to Loss Reserves (a)	0.453
12. Ratio of Incurred LAE to Incurred Losses (a)	0.118
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.122

(a) Based on 2021 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The rate of return is the ratio of net investment income earned to mean cash and invested assets. Net investment income is computed for all companies writing private passenger automobile insurance in North Carolina as follows:

Year	Net Investment Income Earned (In Thousands of Dollars) (a)	Mean Cash and Invested Assets (In Thousands of Dollars) (b)	Rate of Return
2021	\$56,623,678	\$2,156,812,439	2.63%

(a) Based on 2021 All-Industry Statement of Income (source: A.M. Best)

(b) Based on 2021 All-Industry Balance Sheet Exhibit (source: A.M. Best)

CAPITAL GAINS OR LOSSES AS A PERCENT OF MEAN ASSETS
(all amounts in thousands of dollars)

Calendar Year	Mean Total Admitted Assets 2-Year Average	Realized Capital Gains	
		Amount	Percent
2012	1,400,656,619	9,035,405	0.65%
2013	1,473,600,834	12,163,890	0.83%
2014	1,543,882,375	12,093,078	0.78%
2015	1,567,611,077	9,887,732	0.63%
2016	1,596,937,470	8,086,268	0.51%
2017	1,677,816,556	15,729,084	0.94%
2018	1,734,515,010	10,838,276	0.62%
2019	1,824,321,177	11,251,553	0.62%
2020	1,976,917,609	10,937,297	0.55%
2021	2,156,812,439	18,157,244	0.84%
	-----	-----	-----
	16,953,071,165	118,179,827	0.70%

Source: Best's Aggregates & Averages--various editions

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

2021

Column 2:

Bonds

Taxable (Lines 1 + 1.2)	\$27,544,890	0.210
Non-Taxable (Lines 1.1 + 1.3)	6,758,330	-
	-----	-----
Sub-Total	\$34,303,220	0.169

Stocks

Taxable (Lines 2.1 + 2.2)	\$9,209,605	0.105 (A)
Non-Taxable (Lines 2.11 + 2.21)	3,215,338	-
	-----	-----
Sub-Total	\$12,424,943	0.078

Mortgage Loans (Line 3)	\$1,149,755	
Real Estate (Line 4)	1,995,897	
Contract Loans (Line 5)	91	
Cash/Short Term Investments (Line 6)	139,788	
Derivative Instruments (Line 7)	46,945	
All Other (Lines 8 + 9)	12,669,731	
	-----	-----
Sub-Total	\$16,002,207	0.210

Total	\$62,730,370	0.161
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Investment Deductions (Line 16)	\$6,106,693	0.210
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Net Investment Income Earned	\$56,623,677	0.156
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(A) Only 50% of dividend income on stock is subject to the full corporate income tax rate of 21%. The applicable tax rate is thus 10.5% (.21 x .50 = .105).

The data available to the Rate Bureau to estimate the requested length of time is the yearly paid and incurred total limits liability loss development data contained on pages H-388-391 and H-396-398. The combined BI, PD and Med Pay data on a paid and incurred basis is shown on pages H-630 and H-631. Page H-629 shows the liability incurred losses for immature accident years on an ultimate basis using the latest three-year average loss development factor.

The accident year data for any given year 20XX has an average date of accident of July 1, 20XX. By taking the ratio of paid losses to ultimate incurred losses as shown on the following pages, the percentage of liability losses paid in each year is estimated.

It is next necessary to determine an estimate for the average payment date (months) of the losses paid in each interval. Such data are not available for North Carolina. Such data are available for Massachusetts and are set forth below for the purpose of showing how this analysis would be completed for North Carolina if North Carolina data were available. The following data is personal auto liability data for the state of Massachusetts as contained in the Massachusetts Automobile Rate Bureau's 1990 filing. Since the Rate Bureau is advised by ISO that Massachusetts payment patterns are longer than North Carolina's, the results of this analysis (based on Massachusetts payment patterns) overstate the average length of time between occurrence and payment.

The result of this analysis is shown below:

Period Month-to-Month	Percentage Paid in Period		Massachusetts Average Payment Date (months)
	(a)	(b)	
0-15	67.2%	66.7%	9.3
15-27	19.9%	20.6%	20.3
27-39	7.3%	7.2%	32.4
39-51	3.7%	3.5%	44.3
51-63	1.3%	1.3%	56.5
63-ult.	0.6%	0.7%	73.4
	(a)	(b)	
(1) Average Payment Date	15.5 months	15.5 months	
(2) Average Date of Accident	6.0 months	6.0 months	
(3) Average Length of Time between Occurrence and Payment [(1)-(2)]	9.5 months	9.5 months	

(a) Based on the average of the three earliest accident year points.

(b) Based on the average of the three latest accident year points.

Based on this analysis the average length of time between occurrence and payment of a liability claim has remained constant over this period.

NORTH CAROLINA
ULTIMATE INCURRED LOSSES
LIABILITY

Accident Year	Losses (a)
2008	1,452,372,297
2009	1,539,561,841
2010	1,551,799,127
2011	1,561,192,671
2012	1,607,002,358
2013	1,650,138,033
2014	1,727,879,487
2015	1,908,729,560
2016	2,079,842,843
2017	2,073,292,516
2018	2,105,811,786
2019	2,239,758,731
2020	1,856,808,528
2021	2,214,989,796

(a) Total limits Bodily Injury, Property Damage and Medical Payments combined. 63 months is considered ultimate.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

B.I., P.D., Med.Pay. Combined Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					1,452,372,297
2009				1,541,399,143	1,539,561,841
2010			1,551,583,586	1,552,646,562	1,551,799,127
2011		1,544,249,813	1,557,164,778	1,561,750,142	1,561,192,671
2012	1,531,591,001	1,590,339,175	1,604,837,426	1,607,255,739	1,607,002,358
2013	1,554,489,347	1,623,517,756	1,642,160,997	1,649,694,565	1,650,138,033
2014	1,607,675,920	1,691,480,167	1,715,153,477	1,726,821,645	1,727,879,487
2015	1,741,816,502	1,861,705,062	1,900,920,157	1,909,546,157	1,908,729,560
2016	1,893,045,471	2,027,320,960	2,064,261,832	2,071,936,491	2,079,842,843
2017	1,888,138,613	2,021,308,871	2,054,189,682	2,073,780,636	2,073,292,516
2018	1,890,660,544	2,048,488,885	2,099,121,591	2,103,708,078	
2019	2,019,553,563	2,207,687,767	2,226,400,329		
2020	1,662,864,144	1,816,838,090			
2021	1,988,321,181				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				0.999
2010			1.001	0.999
2011		1.008	1.003	1.000
2012	1.038	1.009	1.002	1.000
2013	1.044	1.011	1.005	1.000
2014	1.052	1.014	1.007	1.001
2015	1.069	1.021	1.005	1.000
2016	1.071	1.018	1.004	1.004
2017	1.071	1.016	1.010	1.000
2018	1.083	1.025	1.002	
2019	1.093	1.008		
2020	1.093			
Five Year Average	1.082	1.018	1.006	1.001
Three Year Average	1.090	1.016	1.005	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.006	
27 to 63 months:		1.025	1.022	
15 to 63 months:		1.109	1.114	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

B.I., P.D., Med.Pay. Combined Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					1,442,985,393
2009				1,508,665,002	1,530,626,713
2010			1,464,345,512	1,521,752,087	1,541,257,977
2011		1,365,591,523	1,476,904,562	1,531,806,602	1,551,842,254
2012	1,086,656,505	1,390,435,663	1,515,406,374	1,576,952,770	1,595,862,690
2013	1,103,808,869	1,440,319,038	1,559,249,697	1,620,566,868	1,641,156,251
2014	1,161,900,163	1,499,653,283	1,623,966,214	1,690,379,214	1,715,265,972
2015	1,270,104,337	1,659,892,327	1,798,352,209	1,872,344,917	1,898,745,478
2016	1,397,804,538	1,807,776,288	1,960,475,167	2,035,554,130	2,058,725,451
2017	1,407,843,007	1,814,037,974	1,960,266,585	2,029,855,224	2,060,070,820
2018	1,401,022,224	1,838,750,121	1,986,305,877	2,066,429,614	
2019	1,508,869,869	1,944,357,777	2,123,008,311		
2020	1,225,715,245	1,628,762,635			
2021	1,476,314,178				

Ratio of Paid to Ultimate Incurred

Accident Year	0-15 Mo.	15-27 Mo.	27-39 Months	39-51 Months	51-63 Months
2008					0.994
2009				0.980	0.994
2010			0.944	0.981	0.993
2011		0.875	0.946	0.981	0.994
2012	0.676	0.865	0.943	0.981	0.993
2013	0.669	0.873	0.945	0.982	0.995
2014	0.672	0.868	0.940	0.978	0.993
2015	0.665	0.870	0.942	0.981	0.995
2016	0.672	0.869	0.943	0.979	0.990
2017	0.679	0.875	0.945	0.979	0.994
2018	0.665	0.873	0.943	0.981	
2019	0.674	0.868	0.948		
2020	0.660	0.877			
2021	0.667				
Earliest Three Year Avg	0.672	0.871	0.944	0.981	0.994
Latest Three Year Avg	0.667	0.873	0.945	0.980	0.993

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

2020 ASSETS

	Net Admitted Assets
1 Bonds (Schedule D)	189,427,701,998
2 Stocks (Schedule D):	
2.1 Preferred stocks	4,982,680,399
2.2 Common stocks	238,627,659,964
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	3,565,958,267
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	2,755,073,872
4.2 Properties held for the production of income (less \$10,102,862 encumbrances)	211,651,699
4.3 Properties held for sale (less \$0 encumbrances)	20,744,540
5 Cash (\$-2,388,605,980, Schedule E-Part 1), cash equivalents (\$10,887,053,694, Schedule E-Part 2) and short-term investments (\$12,016,481,597, Schedule DA)	20,514,929,316
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	36,510,948
8 Other invested assets (Schedule BA)	37,466,339,005
9 Receivables for securities	176,864,666
10 Securities lending reinvested collateral assets (Schedule DL)	1,952,844,864
11 Aggregate write-ins for invested assets	35,882,776
12 Subtotals, cash and invested assets (Lines 1 to 11)	499,774,842,308
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,753,408,525
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	10,239,646,247
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$35,404,913 earned but unbilled premiums)	34,806,348,156
15.3 Accrued retrospective premiums	80,410,833
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	5,175,354,180
16.2 Funds held by or deposited with reinsured companies	85,246,807
16.3 Other amounts receivable under reinsurance contracts	124,234,905
17 Amounts receivable relating to uninsured plans	8,450
18.1 Current federal and foreign income tax recoverable and interest thereon	275,525,380
18.2 Net deferred tax asset	4,450,942,691
19 Guaranty funds receivable or on deposit	33,400,962
20 Electronic data processing equipment and software	598,722,195
21 Furniture and equipment, including health care delivery assets (\$0)	0
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	4,450,296,581
24 Health care (\$0) and other amounts receivable	159,922
25 Aggregate write-ins for other than invested assets	4,993,901,699
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	566,842,449,840
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	
28 Total (Lines 26 and 27)	566,842,449,840

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

2020 LIABILITIES, SURPLUS AND OTHER FUNDS

1 Losses (Part 2A, Line 35, Column 8)	96,980,338,512
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	2,283,642,194
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	25,486,450,358
4 Commissions payable, contingent commissions and other similar charges	1,523,271,351
5 Other expenses (excluding taxes, licenses and fees)	12,622,653,306
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	761,820,442
7.1 Current federal and foreign income taxes (including \$-96,195,692) on realized capital gains (losses)	1,128,581,784
7.2 Net deferred tax liability	12,746,463,264
8 Borrowed money \$6,098,027,585 and interest thereon \$3,512,756	6,101,540,341
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$35,806,879,730 and including warranty reserves of \$10,249,229 and accrued accident and health experience including \$0 for medical loss ratio rebate per the Public Health Service Act)	63,617,226,242
10 Advance premium	1,261,848,104
11 Dividends declared and unpaid:	
11.1 Stockholders	102,400,000
11.2 Policyholders	44,689,986
12 Ceded reinsurance premiums payable (net of ceding commissions)	10,905,015,795
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	672,636,490
14 Amounts withheld or retained by company for account of others	5,032,246,274
15 Remittances and items not allocated	131,665,773
16 Provision for reinsurance (including \$3,997,039 certified) (Schedule F, Part8)	166,962,487
17 Net adjustments in assets and liabilities due to foreign exchange rates	19,486,940
18 Drafts outstanding	1,152,927,941
19 Payable to parent, subsidiaries and affiliates	2,176,043,055
20 Derivatives	101,321,464
21 Payable for securities	1,691,696,128
22 Payable for securities lending	2,944,579,482
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	
25 Aggregate write-ins for liabilities	9,181,622,756
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	258,837,130,466
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	258,837,130,466
29 Aggregate write-ins for special surplus funds	93,297,283,366
30 Common capital stock	180,963,835
31 Preferred capital stock	315,500,075
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	4,384,997,211
34 Gross paid in and contributed surplus	22,850,864,145
35 Unassigned funds (surplus)	186,947,210,732
36 Less treasury stock, at cost:	
36.1 0 Shares common (value included in Line 30 \$0)	0
36.2 0 Shares preferred (value included in Line 31 \$0)	0
37 Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	308,005,319,365
38 Totals (Page 2, Line 28, Col. 3)	566,842,449,830

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

2020 STATEMENT OF INCOME

UNDERWRITING INCOME	
1 Premiums earned (Part 1, Line 35, Column 4)	169,461,085,264
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	97,743,502,426
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,781,915,701
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	42,056,711,847
5 Aggregate write-ins for underwriting deductions	(41,887,990)
6 Total underwriting deductions (Lines 2 through 5)	157,540,241,983
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	11,920,843,279
INVESTMENT INCOME	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	10,987,586,382
10 Net realized capital gains (losses) less capital gains tax of \$582,819,793 (Exhibit of Capital Gains (L	469,840,657
11 Net investment gain (loss) (Lines 9 + 10)	11,457,427,039
OTHER INCOME	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$85,625,065 amount charged off \$688,236,755)	(602,611,686)
13 Finance and service charges not included in premiums	932,035,944
14 Aggregate write-ins for miscellaneous income	492,334,664
15 Total other income (Lines 12 through 14)	821,758,920
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	24,200,029,242
17 Dividends to policyholders	4,833,125,035
18 Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	19,366,904,208
19 Federal and foreign income taxes incurred	2,642,722,963
20 Net income (Line 18 minus Line 19) (to Line 22)	16,724,181,246
CAPITAL AND SURPLUS ACCOUNT	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	282,339,295,779
22 Net income (from Line 20)	16,724,181,246
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$2,014,055,540	13,117,655,495
25 Change in net unrealized foreign exchange capital gain (loss)	206,607,841
26 Change in net deferred income tax	563,730,331
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(522,116,945)
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	32,714,211
29 Change in surplus notes	1,327,467,395
30 Surplus (contributed to) withdrawn from protected cells	
31 Cumulative effect of changes in accounting principles	0
32 Capital changes:	
32.1 Paid in	0
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	958,300,001
33.2 Transferred to capital (Stock dividend)	0
33.3 Transferred from capital	0
34 Net remittances from or (to) Home office	0
35 Dividends to stockholders	(5,823,640,698)
36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0
37 Aggregate write-ins for gains and losses in surplus	(918,875,510)
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	25,666,023,360
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	308,005,319,143

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA

TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

2021 ASSETS

	Net Admitted Assets
1 Bonds (Schedule D)	198,727,974,149
2 Stocks (Schedule D):	
2.1 Preferred stocks	5,452,048,820
2.2 Common stocks	269,448,914,842
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	4,671,369,730
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	2,522,550,864
4.2 Properties held for the production of income (less \$64,831,089 encumbrances)	255,709,951
4.3 Properties held for sale (less \$0 encumbrances)	170,518,634
5 Cash (\$-2,936,051,681, Schedule E-Part 1), cash equivalents (\$7,991,000,107, Schedule E-Part 2) and short-term investments (\$13,858,401,805, Schedule DA)	18,913,350,238
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	46,396,608
8 Other invested assets (Schedule BA)	42,305,547,099
9 Receivables for securities	485,720,746
10 Securities lending reinvested collateral assets (Schedule DL)	2,921,394,017
11 Aggregate write-ins for invested assets	98,347,236
12 Subtotals, cash and invested assets (Lines 1 to 11)	546,019,842,940
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,725,393,633
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	11,967,586,193
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$51,489,406 earned but unbilled premiums)	39,415,952,975
15.3 Accrued retrospective premiums	80,779,379
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	6,056,822,587
16.2 Funds held by or deposited with reinsured companies	148,635,842
16.3 Other amounts receivable under reinsurance contracts	183,151,896
17 Amounts receivable relating to uninsured plans	13,284
18.1 Current federal and foreign income tax recoverable and interest thereon	1,661,589,746
18.2 Net deferred tax asset	3,682,560,435
19 Guaranty funds receivable or on deposit	58,882,706
20 Electronic data processing equipment and software	667,331,026
21 Furniture and equipment, including health care delivery assets (\$0)	0
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	4,764,089,663
24 Health care (\$0) and other amounts receivable	75,784
25 Aggregate write-ins for other than invested assets	5,205,653,002
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	621,638,361,088
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	
28 Total (Lines 26 and 27)	621,638,361,088

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

2021 LIABILITIES, SURPLUS AND OTHER FUNDS

1 Losses (Part 2A, Line 35, Column 8)	105,314,116,481
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	2,736,905,677
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	25,421,212,279
4 Commissions payable, contingent commissions and other similar charges	1,651,852,251
5 Other expenses (excluding taxes, licenses and fees)	12,511,807,634
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	978,881,838
7.1 Current federal and foreign income taxes (including \$77,087,138) on realized capital gains (losses)	443,057,203
7.2 Net deferred tax liability	18,259,502,656
8 Borrowed money \$2,924,684,649 and interest thereon \$2,402,613	2,927,087,262
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$42,855,714,186 and including warranty reserves of \$7,351,595 and accrued accident and health experience r including \$0 for medical loss ratio rebate per the Public Health Service Act)	63,666,534,347
10 Advance premium	1,481,473,979
11 Dividends declared and unpaid:	
11.1 Stockholders	113,500,000
11.2 Policyholders	38,657,647
12 Ceded reinsurance premiums payable (net of ceding commissions)	14,797,884,431
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	610,363,956
14 Amounts withheld or retained by company for account of others	5,678,680,212
15 Remittances and items not allocated	154,397,352
16 Provision for reinsurance (including \$24,045,311 certified) (Schedule F, Part8)	269,537,604
17 Net adjustments in assets and liabilities due to foreign exchange rates	11,535,631
18 Drafts outstanding	1,498,361,124
19 Payable to parent, subsidiaries and affiliates	4,800,573,705
20 Derivatives	13,461,344
21 Payable for securities	1,532,892,673
22 Payable for securities lending	4,336,070,159
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	10,614,058,031
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	279,862,405,480
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	279,862,405,480
29 Aggregate write-ins for special surplus funds	109,136,961,154
30 Common capital stock	181,363,835
31 Preferred capital stock	500,075
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	4,374,639,707
34 Gross paid in and contributed surplus	23,755,094,305
35 Unassigned funds (surplus)	204,298,896,532
36 Less treasury stock, at cost:	
36.1 0 Shares common (value included in Line 30 \$0)	0
36.2 0 Shares preferred (value included in Line 31 \$0)	0
37 Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	341,775,955,608
38 Totals (Page 2, Line 28, Col. 3)	621,638,361,091

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

2021 STATEMENT OF INCOME

UNDERWRITING INCOME	
1 Premiums earned (Part 1, Line 35, Column 4)	171,413,243,488
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	115,801,585,246
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	16,897,535,964
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	42,667,363,204
5 Aggregate write-ins for underwriting deductions	194,392,793
6 Total underwriting deductions (Lines 2 through 5)	175,560,877,204
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(4,147,633,718)
INVESTMENT INCOME	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	13,342,095,699
10 Net realized capital gains (losses) less capital gains tax of \$1,016,087,443 (Exhibit of Capital Gains)	4,463,234,458
11 Net investment gain (loss) (Lines 9 + 10)	17,805,330,158
OTHER INCOME	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$97,085,429 amount charged off \$712,119,837)	(615,034,405)
13 Finance and service charges not included in premiums	938,031,521
14 Aggregate write-ins for miscellaneous income	806,502,011
15 Total other income (Lines 12 through 14)	1,129,499,128
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	14,787,195,567
17 Dividends to policyholders	1,776,409,466
18 Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	13,010,786,102
19 Federal and foreign income taxes incurred	(284,711,398)
20 Net income (Line 18 minus Line 19) (to Line 22)	13,295,497,504
CAPITAL AND SURPLUS ACCOUNT	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	308,120,388,722
22 Net income (from Line 20)	13,295,497,504
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$6,047,497,853	27,225,566,455
25 Change in net unrealized foreign exchange capital gain (loss)	(167,276,375)
26 Change in net deferred income tax	(436,169,688)
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(4,892,300,600)
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(102,575,119)
29 Change in surplus notes	(10,357,504)
30 Surplus (contributed to) withdrawn from protected cells	0
31 Cumulative effect of changes in accounting principles	248,033
32 Capital changes:	
32.1 Paid in	(313,800,000)
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	808,880,159
33.2 Transferred to capital (Stock dividend)	0
33.3 Transferred from capital	0
34 Net remittances from or (to) Home office	0
35 Dividends to stockholders	(7,608,741,087)
36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0
37 Aggregate write-ins for gains and losses in surplus	5,856,594,887
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	33,655,566,665
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	341,775,955,383

NORTH CAROLINA
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
AGGREGATE ANNUAL STATEMENT DATA

TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

2020 ASSETS

	Net Admitted Assets
1 Bonds (Schedule D)	191,458,898,464
2 Stocks (Schedule D):	
2.1 Preferred stocks	4,983,719,165
2.2 Common stocks	238,964,062,752
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	3,565,958,267
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	2,751,666,562
4.2 Properties held for the production of income (less \$10,102,862 encumbrances)	211,651,699
4.3 Properties held for sale (less \$0 encumbrances)	20,744,540
5 Cash (\$-2,306,711,085, Schedule E-Part 1), cash equivalents (\$10,892,862,270, Schedule E-Part 2) and short-term investments (\$12,012,220,484, Schedule DA)	20,598,371,674
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	36,510,948
8 Other invested assets (Schedule BA)	37,730,472,860
9 Receivables for securities	162,327,314
10 Securities lending reinvested collateral assets (Schedule DL)	1,952,844,864
11 Aggregate write-ins for invested assets	36,453,107
12 Subtotals, cash and invested assets (Lines 1 to 11)	502,473,682,212
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,765,618,299
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	10,410,852,874
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$35,790,784 earned but unbilled premiums)	35,294,513,388
15.3 Accrued retrospective premiums	80,410,833
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	5,473,435,432
16.2 Funds held by or deposited with reinsured companies	87,812,383
16.3 Other amounts receivable under reinsurance contracts	124,196,699
17 Amounts receivable relating to uninsured plans	8,450
18.1 Current federal and foreign income tax recoverable and interest thereon	308,599,927
18.2 Net deferred tax asset	4,521,518,262
19 Guaranty funds receivable or on deposit	33,440,794
20 Electronic data processing equipment and software	598,301,562
21 Furniture and equipment, including health care delivery assets (\$0)	0
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	4,565,334,912
24 Health care (\$0) and other amounts receivable	159,922
25 Aggregate write-ins for other than invested assets	4,998,930,442
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	570,736,816,391
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	
28 Total (Lines 26 and 27)	570,736,816,391

NORTH CAROLINA
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

2020 LIABILITIES, SURPLUS AND OTHER FUNDS

1 Losses (Part 2A, Line 35, Column 8)	97,876,698,997
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	2,479,989,608
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	25,707,133,941
4 Commissions payable, contingent commissions and other similar charges	1,629,314,590
5 Other expenses (excluding taxes, licenses and fees)	12,650,719,060
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	787,551,523
7.1 Current federal and foreign income taxes (including \$-95,961,144) on realized capital gains (losses)	1,132,896,607
7.2 Net deferred tax liability	12,750,878,377
8 Borrowed money \$6,258,527,585 and interest thereon \$3,841,747	6,262,369,332
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$36,766,916,065 and including warranty reserves of \$10,249,229 and accrued accident and health experience including \$0 for medical loss ratio rebate per the Public Health Service Act)	64,492,809,830
10 Advance premium	1,282,109,730
11 Dividends declared and unpaid:	
11.1 Stockholders	102,400,000
11.2 Policyholders	44,516,776
12 Ceded reinsurance premiums payable (net of ceding commissions)	11,125,066,685
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	803,065,613
14 Amounts withheld or retained by company for account of others	5,042,426,649
15 Remittances and items not allocated	132,724,211
16 Provision for reinsurance (including \$4,085,039 certified) (Schedule F, Part 8)	167,148,487
17 Net adjustments in assets and liabilities due to foreign exchange rates	19,486,940
18 Drafts outstanding	1,194,802,449
19 Payable to parent, subsidiaries and affiliates	2,229,651,743
20 Derivatives	101,321,464
21 Payable for securities	1,681,618,712
22 Payable for securities lending	2,944,579,482
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	
25 Aggregate write-ins for liabilities	9,243,434,285
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	261,884,715,087
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	261,884,715,087
29 Aggregate write-ins for special surplus funds	93,297,283,366
30 Common capital stock	177,267,233
31 Preferred capital stock	315,500,075
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	4,495,828,606
34 Gross paid in and contributed surplus	23,281,652,129
35 Unassigned funds (surplus)	187,256,069,884
36 Less treasury stock, at cost:	
36.1 0 Shares common (value included in Line 30 \$0)	0
36.2 0 Shares preferred (value included in Line 31 \$0)	0
37 Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	308,852,101,294
38 Totals (Page 2, Line 28, Col. 3)	570,736,816,381

NORTH CAROLINA
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

2020 STATEMENT OF INCOME

UNDERWRITING INCOME	
1 Premiums earned (Part 1, Line 35, Column 4)	171,540,503,995
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	98,948,080,847
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	18,008,164,015
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	42,743,402,723
5 Aggregate write-ins for underwriting deductions	(41,887,990)
6 Total underwriting deductions (Lines 2 through 5)	159,657,759,595
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	11,882,744,398
INVESTMENT INCOME	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	11,044,959,247
10 Net realized capital gains (losses) less capital gains tax of \$581,224,932 (Exhibit of Capital Gains (L	470,559,351
11 Net investment gain (loss) (Lines 9 + 10)	11,515,518,598
OTHER INCOME	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$88,607,768 amount charged off \$707,978,962)	(619,371,190)
13 Finance and service charges not included in premiums	948,560,694
14 Aggregate write-ins for miscellaneous income	493,586,845
15 Total other income (Lines 12 through 14)	822,776,347
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	24,221,039,347
17 Dividends to policyholders	4,833,083,423
18 Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	19,387,955,925
19 Federal and foreign income taxes incurred	2,650,966,759
20 Net income (Line 18 minus Line 19) (to Line 22)	16,736,989,167
CAPITAL AND SURPLUS ACCOUNT	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	283,134,154,560
22 Net income (from Line 20)	16,736,989,167
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$2,021,376,125	13,146,978,420
25 Change in net unrealized foreign exchange capital gain (loss)	206,607,841
26 Change in net deferred income tax	569,928,525
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(517,992,334)
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	33,788,211
29 Change in surplus notes	1,326,002,279
30 Surplus (contributed to) withdrawn from protected cells	
31 Cumulative effect of changes in accounting principles	0
32 Capital changes:	
32.1 Paid in	0
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	1,016,438,016
33.2 Transferred to capital (Stock dividend)	0
33.3 Transferred from capital	0
34 Net remittances from or (to) Home office	0
35 Dividends to stockholders	(5,878,640,698)
36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0
37 Aggregate write-ins for gains and losses in surplus	(922,152,911)
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	25,717,946,509
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	308,852,101,072

NORTH CAROLINA
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
AGGREGATE ANNUAL STATEMENT DATA

TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

2021 ASSETS

	Net Admitted Assets
1 Bonds (Schedule D)	200,981,747,691
2 Stocks (Schedule D):	
2.1 Preferred stocks	5,452,470,714
2.2 Common stocks	269,740,169,608
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	4,671,369,730
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	2,472,212,064
4.2 Properties held for the production of income (less \$64,831,089 encumbrances)	255,709,951
4.3 Properties held for sale (less \$0 encumbrances)	170,116,799
5 Cash (\$-2,819,279,312, Schedule E-Part 1), cash equivalents (\$7,984,107,420, Schedule E-Part 2) and short-term investments (\$13,859,912,675, Schedule DA)	19,024,740,790
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	46,396,608
8 Other invested assets (Schedule BA)	42,646,278,417
9 Receivables for securities	474,869,428
10 Securities lending reinvested collateral assets (Schedule DL)	2,921,394,017
11 Aggregate write-ins for invested assets	98,856,142
12 Subtotals, cash and invested assets (Lines 1 to 11)	548,956,331,965
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,737,718,457
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	12,015,471,422
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$52,146,266 earned but unbilled premiums)	39,192,359,396
15.3 Accrued retrospective premiums	80,779,379
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	6,425,086,911
16.2 Funds held by or deposited with reinsured companies	151,347,843
16.3 Other amounts receivable under reinsurance contracts	183,151,896
17 Amounts receivable relating to uninsured plans	13,284
18.1 Current federal and foreign income tax recoverable and interest thereon	1,723,526,614
18.2 Net deferred tax asset	3,745,936,390
19 Guaranty funds receivable or on deposit	58,872,872
20 Electronic data processing equipment and software	662,926,777
21 Furniture and equipment, including health care delivery assets (\$0)	0
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	4,739,645,329
24 Health care (\$0) and other amounts receivable	75,784
25 Aggregate write-ins for other than invested assets	5,220,962,328
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	624,894,206,644
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	
28 Total (Lines 26 and 27)	624,894,206,644

NORTH CAROLINA
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

2021 LIABILITIES, SURPLUS AND OTHER FUNDS

1 Losses (Part 2A, Line 35, Column 8)	106,364,739,688
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	2,971,315,453
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	25,659,119,443
4 Commissions payable, contingent commissions and other similar charges	1,731,908,459
5 Other expenses (excluding taxes, licenses and fees)	12,512,183,701
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	1,002,517,020
7.1 Current federal and foreign income taxes (including \$77,075,200) on realized capital gains (losses)	444,635,387
7.2 Net deferred tax liability	18,262,632,982
8 Borrowed money \$3,036,184,649 and interest thereon \$2,713,509	3,038,898,158
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$42,590,292,320 and including warranty reserves of \$7,351,595 and accrued accident and health experience r including \$0 for medical loss ratio rebate per the Public Health Service Act)	64,745,181,237
10 Advance premium	1,497,006,003
11 Dividends declared and unpaid:	
11.1 Stockholders	134,000,000
11.2 Policyholders	38,498,462
12 Ceded reinsurance premiums payable (net of ceding commissions)	14,072,322,791
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	730,597,575
14 Amounts withheld or retained by company for account of others	5,679,725,503
15 Remittances and items not allocated	118,245,516
16 Provision for reinsurance (including \$24,086,311 certified) (Schedule F, Part8)	269,831,604
17 Net adjustments in assets and liabilities due to foreign exchange rates	11,535,631
18 Drafts outstanding	1,545,821,253
19 Payable to parent, subsidiaries and affiliates	4,887,999,051
20 Derivatives	13,461,344
21 Payable for securities	1,522,154,763
22 Payable for securities lending	4,336,070,159
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	10,615,724,113
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	282,206,125,298
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	282,206,125,298
29 Aggregate write-ins for special surplus funds	109,136,961,154
30 Common capital stock	178,467,233
31 Preferred capital stock	500,075
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	4,684,005,986
34 Gross paid in and contributed surplus	24,140,051,878
35 Unassigned funds (surplus)	204,519,595,021
36 Less treasury stock, at cost:	
36.1 0 Shares common (value included in Line 30 \$0)	0
36.2 0 Shares preferred (value included in Line 31 \$0)	0
37 Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	342,688,081,347
38 Totals (Page 2, Line 28, Col. 3)	624,894,206,648

NORTH CAROLINA
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

2021 STATEMENT OF INCOME

UNDERWRITING INCOME	
1 Premiums earned (Part 1, Line 35, Column 4)	173,958,725,140
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	117,488,753,531
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,182,452,982
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	43,514,394,560
5 Aggregate write-ins for underwriting deductions	194,392,793
6 Total underwriting deductions (Lines 2 through 5)	178,379,993,862
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(4,421,268,724)
INVESTMENT INCOME	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	13,381,400,542
10 Net realized capital gains (losses) less capital gains tax of \$1,021,847,904 (Exhibit of Capital Gains)	4,498,694,099
11 Net investment gain (loss) (Lines 9 + 10)	17,880,094,642
OTHER INCOME	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$99,804,911 amount charged off \$730,733,204)	(630,928,290)
13 Finance and service charges not included in premiums	956,557,663
14 Aggregate write-ins for miscellaneous income	808,736,072
15 Total other income (Lines 12 through 14)	1,134,365,446
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	14,593,191,364
17 Dividends to policyholders	1,776,346,802
18 Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	12,816,844,563
19 Federal and foreign income taxes incurred	(316,616,064)
20 Net income (Line 18 minus Line 19) (to Line 22)	13,133,460,631
CAPITAL AND SURPLUS ACCOUNT	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	308,852,771,070
22 Net income (from Line 20)	13,133,460,631
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$6,057,816,529	27,261,582,893
25 Change in net unrealized foreign exchange capital gain (loss)	(167,276,375)
26 Change in net deferred income tax	(422,717,946)
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(4,888,328,706)
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(102,683,119)
29 Change in surplus notes	188,177,380
30 Surplus (contributed to) withdrawn from protected cells	0
31 Cumulative effect of changes in accounting principles	248,033
32 Capital changes:	
32.1 Paid in	(313,800,000)
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	858,399,749
33.2 Transferred to capital (Stock dividend)	0
33.3 Transferred from capital	0
34 Net remittances from or (to) Home office	0
35 Dividends to stockholders	(7,607,641,087)
36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0
37 Aggregate write-ins for gains and losses in surplus	5,895,888,605
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	33,835,310,056
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	342,688,081,122

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

PART II - 2020 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PRIVATE PASSENGER AUTO LIABILITY

1 Premiums Written	63,332,391,000
2 Premiums Earned	63,894,306,000
3 Dividends to Policyholders	2,388,614,000
4 Incurred Loss	36,059,122,000
5 Defense and Cost Containment Expenses Incurred	3,073,265,000
6 Adjusting and Other Expenses Incurred	5,025,819,000
7 Unpaid Losses	49,459,645,000
8 Defense and Cost Containment Expenses Unpaid	8,837,785,000
9 Adjusting and Other Expenses Unpaid	5,108,504,000
10 Unearned Premium Reserves	18,118,740,000
11 Agents' Balances	13,885,831,000
12 Commission and Brokerage Expenses Incurred	4,734,451,000
13 Taxes, Licenses & Fees Incurred	1,482,507,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,188,806,000
15 General Expenses Incurred	3,164,413,000
16 Other Income Less Other Expenses	110,696,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	2,887,999,000
18 Investment Gain on Funds Attributable to Insurance Transactions	2,080,021,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	4,968,022,000
20 Investment Gain Attributable to Capital and Surplus	3,199,077,000
21 Total Profit or Loss	8,167,096,000

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

PART II - 2021 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PRIVATE PASSENGER AUTO LIABILITY

1 Premiums Written	62,810,635,000
2 Premiums Earned	62,891,932,000
3 Dividends to Policyholders	679,891,000
4 Incurred Loss	42,520,182,000
5 Defense and Cost Containment Expenses Incurred	2,486,391,000
6 Adjusting and Other Expenses Incurred	4,837,246,000
7 Unpaid Losses	52,292,780,000
8 Defense and Cost Containment Expenses Unpaid	8,373,067,000
9 Adjusting and Other Expenses Unpaid	4,707,458,000
10 Unearned Premium Reserves	18,037,442,000
11 Agents' Balances	13,295,905,000
12 Commission and Brokerage Expenses Incurred	4,623,822,000
13 Taxes, Licenses & Fees Incurred	1,427,489,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,084,895,000
15 General Expenses Incurred	3,165,115,000
16 Other Income Less Other Expenses	281,955,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(1,651,148,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	3,017,819,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	1,366,669,000
20 Investment Gain Attributable to Capital and Surplus	4,394,604,000
21 Total Profit or Loss	5,761,272,000

NORTH CAROLINA
PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

PART II - 2020 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	
1 Premiums Written	47,476,369,000
2 Premiums Earned	47,448,113,000
3 Dividends to Policyholders	1,791,977,000
4 Incurred Loss	25,710,891,000
5 Defense and Cost Containment Expenses Incurred	113,932,000
6 Adjusting and Other Expenses Incurred	3,678,854,000
7 Unpaid Losses	2,427,898,000
8 Defense and Cost Containment Expenses Unpaid	97,904,000
9 Adjusting and Other Expenses Unpaid	1,903,037,000
10 Unearned Premium Reserves	13,923,916,000
11 Agents' Balances	10,278,452,000
12 Commission and Brokerage Expenses Incurred	3,543,987,000
13 Taxes, Licenses & Fees Incurred	1,059,811,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	3,868,824,000
15 General Expenses Incurred	2,281,949,000
16 Other Income Less Other Expenses	70,628,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	5,468,510,000
18 Investment Gain on Funds Attributable to Insurance Transactions	177,809,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	5,646,321,000
20 Investment Gain Attributable to Capital and Surplus	1,505,810,000
21 Total Profit or Loss	7,152,132,000

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE
 AGGREGATE ANNUAL STATEMENT DATA
 TOP 50 PRIVATE PASSENGER AUTO PHYSICAL DAMAGE INSURERS BASED ON 2021 WRITTEN PREMIUM

PART II - 2021 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	
1 Premiums Written	48,130,850,000
2 Premiums Earned	48,025,217,000
3 Dividends to Policyholders	544,266,000
4 Incurred Loss	34,096,294,000
5 Defense and Cost Containment Expenses Incurred	124,320,000
6 Adjusting and Other Expenses Incurred	3,823,521,000
7 Unpaid Losses	3,447,248,000
8 Defense and Cost Containment Expenses Unpaid	125,413,000
9 Adjusting and Other Expenses Unpaid	2,021,710,000
10 Unearned Premium Reserves	14,323,024,000
11 Agents' Balances	10,064,751,000
12 Commission and Brokerage Expenses Incurred	3,486,323,000
13 Taxes, Licenses & Fees Incurred	1,082,096,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	4,055,993,000
15 General Expenses Incurred	2,331,727,000
16 Other Income Less Other Expenses	165,497,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(1,353,826,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	289,162,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	(1,064,667,000)
20 Investment Gain Attributable to Capital and Surplus	2,122,778,000
21 Total Profit or Loss	1,058,118,000

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING AS PER 11 NCAC 10.1104

11. IDENTIFICATION OF APPLICABLE STATISTICAL PLANS AND PROGRAMS AND A
CERTIFICATION OF COMPLIANCE WITH THEM

(a) ISO Personal Auto Statistical Plan

ISO Minimum Personal Auto Statistical Plan

ISO 2021 Call for Personal Auto Bodily Injury and Property Damage Liability and
No-Fault Statistics

ISO 2021 Call for Personal Auto Physical Damage Statistics

ISO 2021 Call for Personal Auto Minimum Statistical Plan Liability and No-Fault
Statistics

ISO 2021 Call for Personal Auto Minimum Statistical Plan Physical Damage
Statistics

ISS Automobile Statistical Plans - All Coverages

ISS 2021 quarterly Automobile Liability and Physical Damage Call

ISS Voluntary Automobile Excess Loss Call

Annual Statement for Calendar Year 2021

Insurance Expense Exhibit for Calendar Year 2021

RB Calls for 2021 North Carolina Automobile and Motorcycle Expense Experience

NISS Automobile Statistical Plan - All Coverages - Part IV, North Carolina

NISS 2021 Quarterly Automobile Call

NISS 2021 Quarterly Automobile Excess Loss Call

NISS 2021 Calendar Year Annual Statement

NISS 2022 Financial Reconciliation Call

(b) The North Carolina Rate Bureau certifies that there is no evidence known to it or, insofar as it is aware following reasonable inquiry, to the statistical agencies involved that the data which were collected under the statistical plans identified in response (11)(a) above and used in the filing are not materially true and accurate representations of the experience of the companies whose data underlie such experience. While the Rate Bureau is aware that the collected data sometimes require corrections or adjustments, the Rate Bureau's review of the data, the data collection process, and the ratemaking process indicates that the aggregate data are reasonable and reliable for ratemaking purposes. See also the prefiled testimony of R. Retian and P. Anderson.

(c) Pages H-649-653 contain general descriptions of the editing procedures used to ensure data were collected in accordance with the applicable statistical plans.

North Carolina Private Passenger Automobile Insurance Statistical Data

ISO Editing Procedures

1. Upon receipt of the data from each reporting company, checks are made to ensure that each record (i.e., the data reported for each exposure) has valid and readable information. This includes a check that the appropriate alpha-numeric codes have been utilized.
2. The records are then checked to ensure that each of the fields has a valid code in it (e.g., company numbers must be entered as four-digit numerals).
3. Relationship edits which evaluate the interrelationship between codes are then performed. For example, if a record indicates North Carolina, Private Passenger, Bodily Injury, checks are made to ascertain that applicable interrelationships are maintained.
4. Distributional edits are performed to make sure that the reporting company has not erred in miscoding its data into a single class, territory, or other rating criteria due a systems problem or other error.
5. The resulting combined data from all the company records are reconciled with statutory Page 14 Annual Statement data for that company.
6. After all of the ISO data are aggregated, a consolidated review of the data is conducted to determine overall reasonableness and accuracy. In this procedure the data are compared with previous statewide and territory figures. Areas of concern are identified and results are verified by checking back to the source data.

ISO's edit procedure for Private Passenger Automobile data is in compliance with the requirements of the Statistical Data Monitoring System (SDMS) which is mandated for use in several states and was developed by the New York Insurance Department in conjunction with the Arthur Andersen Company. SDMS was developed to provide procedures for the companies that report, and stat agents that collect, data in order to put controls into the reporting system to generate valid results. ISO employs the procedures detailed by SDMS throughout the country.

North Carolina Private Passenger Automobile Insurance Statistical Data

ISS Editing Procedures

The following narrative sets forth a general description of the editing procedures utilized by ISS to review North Carolina statistical data. All North Carolina experience submitted to the ISS by affiliated companies undergoes standard procedures to ensure that the data is reported in accordance with the ISS's approved statistical plans.

ISS's review of the data takes place on two levels: analysis of individual company data and analysis of the aggregate data of all the companies combined. These two separate functions will be treated in that order.

Analysis of Company Data

Analysis of company data includes: completeness checks, editing for valid coding and checking the distribution of data among the various data elements.

1. Completeness Checks (Balancing and Reconciliation):

Balancing and reconciliation procedures are used to determine completeness of reporting. Completeness means that the ISS has received and processed all of the data due to be filed with the ISS. First, totals of each company's processed data are compared to separate transmittal totals supplied by the company. This step ensures that ISS has processed completely the experience included in the company's submission of data and that no errors occur during this processing. As a second check for completeness, the reported statistical data is reconciled to statutory Page 14 totals from the company's Annual Statement. It is a useful procedure in determining completeness because the annual statement represents an independent source of information.

2. Editing of Codes:

Format and Readability

Statistical data reported by affiliated companies must be filed in accordance with ISS's approved statistical plans. This includes the requirement that the data must conform to the specific formats and technical specifications in order for ISS to properly read and process these submissions. The initial edit is a test of each company's submission to ensure it has been reported using the proper record format and that it meets certain technical requirements for the line of insurance being reported. Key fields are tested to ensure that only numeric information has been reported in fields defined as numeric, and that the fields have been reported in the proper position in the record.

Relational Edits

The data items of information filed with the insurance company's experience are reported by using codes defined under ISS's statistical plans. For example, the various types of Policy Forms written on Homeowners policies in North Carolina are defined in the Personal Lines Statistical Plan. Similarly, the various coverages written on private passenger automobile policies in North Carolina are defined in the Automobile Statistical Plan. Each definition for each data element has a unique code assigned to it which distinguishes it from other definitions. All data items applicable to North Carolina are defined in a similar manner in each of ISS's statistical plans and have codes assigned to properly identify each definition.

All records reported to ISS are subjected to validation of the reported codes. This validation, called editing, is performed to assure that companies are reporting properly defined ISS Statistical Plan codes for North Carolina experience.

The purpose of the edit is to validate the statistical codes reported in each record. This validation is called a Relation Edit. A relational edit verifies that a reported code is valid in combination with one or more related data items. Relational edit tests are accomplished primarily through the use of specific edit tables applicable to each line of insurance.

In most cases, the experience data in the record is used in conjunction with the related codes and compared to an establishment or discontinued date for the code being validated. This ensures that specific codes are not being utilized beyond the range of time during which they are valid.

An example of a relational edit involves territory coding. Many territory code numbers are available under each statistical plan for various states, with various effective dates. However, only codes defined for North Carolina for the specific line being processed are valid in combination with North Carolina reported experience. Further, if a new code is erected, that code will be considered valid only if the date reported in the statistical record is equal or subsequent to the establishment date of the code.

3. Distributional Analysis:

The validation of the codes is not by itself sufficient to assure the credibility of company data. Having assured the reporting of valid codes, the statistical agent must verify that valid entries are indeed reliable. Therefore, the data is also reviewed for reasonable distributions. The primary focus of this review is to establish that the statistical data reported by the company is a credible reflection of the company's experience.

The distribution of company experience by specific data elements such as state, territory, policy form, and construction, for example, for the current reporting period is compared to company profiles of prior periods. In addition, ratios relevant to the line of insurance such as average premium, average loss, volume, loss ratio and loss frequency are compared to industry averages. This historical comparison can highlight changes in the pattern of reporting.

The distributional analysis serves as an additional verification that systematic errors are not introduced during the production of data files submitted to ISS by our affiliated companies. Disproportionate amounts of premiums and/or losses in a particular class or territory, for example, can be detected using this technique.

Validation of Aggregate Data

After the individual company has been reviewed, the data for all reporting companies is compiled to produce aggregate reports. The aggregate data represents the combined experience of many companies. This data is also subjected to similar review procedures. To ensure completeness, run to run control techniques are applied. This balances the totals of the aggregate runs to previously verified control totals. In this manner the aggregate data is monitored to ensure the inclusion of the appropriate company data.

The aggregate data is also reviewed for credibility through distributional analysis similar to that performed on the individual company data. Earned exposures (where applicable) and premiums and incurred losses and claims are used to calculate pure premiums, claim frequencies and claim costs for comparison to past averages. The analysis of the aggregate data centers on determining consistency over time by comparing several years of experience, by coverage and class, or territory, for example. Through the application of these techniques, ISS is able to provide reliable insurance statistical data in North Carolina.

North Carolina Private Passenger Automobile Insurance Statistical Data

NISS Editing Procedures

- a. Every report received is checked for completeness. Every submission must include (1) an affidavit; (2) a letter of transmittal setting forth company control totals for the data being sent; (3) the data being reported on tape, cartridge, diskette or form to be keyed.
- b. Individual company submissions are balanced to the company letter of transmittals to ensure that all data have been received and processed. After all four quarters of data have been received, the company reports are reconciled to the Annual Statement statutory Page 14 amounts. The NISS Financial Reconciliation identifies any amounts needed to reconcile any differences between the company reported data and Annual Statement amounts.
- c. Every company record submitted to NISS is verified through NISS edit software for its coding accuracy and conformance with NISS record layouts and instructions. NISS edits verify the accuracy of each code for each data element. Where possible, each data element is subjected to a relational edit whereby it will be checked for accuracy in conjunction with another field.
- d. Individual company submissions are also subjected to a series of reasonability tests to determine that the current submission is consistent with previous company submissions, known changes in this line of business and statewide trends. NISS compares current quarter data to the previous quarter. This comparison is performed and analyzed by grouping data.
- e. After all of the NISS data are combined, a review of this consolidated data is also performed. The aggregate data is compared on a year to year basis to again verify its reasonableness, similar to those checks employed on an individual company submission.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

12. INVESTMENT EARNINGS ON CAPITAL AND SURPLUS

Given the selected underwriting profit provisions contained in the filing, the pro forma total return on net worth (equity capital) is shown in the filing and the pre-filed testimony of G. Zanjani. Also shown therein is the ratio of net worth to surplus of 1.137. (This value is based on a five year average using data through 2020.) Accordingly, the corresponding return on statutory capital and surplus would be 11.15% for liability and 10.55% for physical damage. Based on data from A.M. Best, the 5-year average industry ratio of surplus to total assets is 0.382. Accordingly, the corresponding return on assets would be 4.26% for liability and 4.03% for physical damage.

See also pre-filed testimony of G. Zanjani.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

13. LEVEL OF CAPITAL AND SURPLUS NEEDED TO SUPPORT PREMIUM WRITINGS WITHOUT ENDANGERING THE SOLVENCY OF MEMBER COMPANIES

- (a) The aggregated premium to surplus ratio of all companies underwriting private passenger automobile insurance in North Carolina at any time during the calendar years 2012 -2021 is as follows:

Year	Ratio
2021	0.575
2020	0.612
2019	0.653
2018	0.722
2017	0.682
2016	0.685
2015	0.684
2014	0.659
2013	0.708
2012	0.754
Average	0.674

- (b) The estimate of the future premium to surplus ratio is based on the 10-year average of the past premium to surplus ratios, calculated in each year by inverting the weighted average surplus to premium ratio of the top 30 groups in North Carolina for private passenger auto liability and for private passenger auto physical damage, using direct premiums written in those coverages in North Carolina in each year for weights. The estimate for private passenger auto liability is 0.746. The estimate for private passenger auto physical damage is 0.747. See the prefiled testimony and exhibits of G. Zanjani.
- (c) The actual premium to surplus ratio for the property and casualty industry on a countrywide basis (based upon the latest A. M. Best data available at this time) is as follows:

STATUTORY CAPITAL AND SURPLUS, 2021	(000's omitted) \$1,073,905,636
STATUTORY CAPITAL AND SURPLUS, 2020	\$952,424,193
AVERAGE STATUTORY CAPITAL AND SURPLUS	\$1,013,164,915
NET PREMIUMS EARNED (2021)	\$693,867,814
PREMIUM/SURPLUS RATIO	0.685

The actual level of capital and surplus needed to support premium writings without endangering the solvency of a company is dependent upon (among others) the financial structure and investments unique to each company, the relationship of the company with affiliated companies as a group (and the experience of the affiliated companies), the mix of business of each company, and the conditions of the economy as they affect each company's individual circumstances. The Rate Bureau is advised that the National Association of Insurance Commissioners, as one of several criteria, generally considers that a premium to surplus ratio for an individual company of 3 to 1 warrants close regulatory attention and monitoring with respect to the company's solvency position.

- (d) The Rate Bureau has determined the premium to surplus ratios for private passenger automobile liability and private passenger automobile physical damage in North Carolina based on the weighted average premium to surplus ratios for insurance groups writing private passenger automobile insurance in North Carolina, where the weights are the actual premiums written in liability and physical damage coverages, respectively. The premium to surplus ratios of the insurers actually writing this business in North Carolina is representative of the leverage relevant for this line and state. The Rate Bureau has not further allocated surplus within these insurers across lines and states in this or other filings in North Carolina.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

14. OTHER INFORMATION REQUIRED BY THE COMMISSIONER.

See attached Exhibits (14)(a), (b), (c) and (d).

See the pre-filed testimony of R. Retian, P. Anderson, and G. Zanjani.



Automobile Committee Meeting Agenda

Date: December 15, 2022

Time: 10:00 AM (ET)

Hybrid Conference

1. **Welcome**
2. **Roll Call**
3. **Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements (Exhibits 1, 2, 3).**
4. **2023 Private Passenger Automobile Rate Review**

The committee will be asked to make selections pertaining to the 2023 Auto Rate Review. **Exhibit 4** (data pertaining to trends, loss development, dividends, deviations, and expenses) and **Exhibit 5** (company letters regarding reserve strengthening and expense savings) are attached for the committee's review and consideration in performing the rate review.
5. **Automobile Program Changes**

Staff will present **Exhibit 6**, which includes a summary and proposed program changes for the following:

 1. **Personal Auto Manual Rules 2, 14, and 19**
 2. **SDIP Hearing Procedures**
 3. **Cancellation/Non-renewal form and new Adverse Action form**

The committee will be asked to review the above exhibit internally and for discussion at the next meeting of the committee.
6. **Report of Staff and Counsel**

Staff and Counsel will advise the Committee of any pertinent topics.
7. **Other Business**
8. **Adjournment**

AM:ko
Attachments
AC-22-4
12/9/2022



NORTH CAROLINA RATE BUREAU

ANTITRUST COMPLIANCE POLICY AND BOARD RESOLUTION

Whereas, it is the established policy of the North Carolina Rate Bureau to comply fully with all laws and regulations applicable to its operations; and

Whereas, the creation and operation of the North Carolina Rate Bureau is to promulgate rates and forms, and because the activities and functions bring together representatives of insurance companies that may be in competition, it is the policy of the NCRB, in the course of its activities and functions, to discourage and prohibit the disclosure of competitive information.

Resolved, that the following antitrust guidelines are adopted by the Governing Committee of the NCRB.

These guidelines apply to those individuals and alternates who serve on the NCRB Governing Committee, NCRB committees and subcommittees and NCRB task forces and any other individual in attendance at an NCRB meeting.

1. In performing the statutory duties of the North Carolina Rate Bureau, avoid any action or statement which would give the appearance of private motivation.
2. Conduct business at regularly scheduled, formal meetings where minutes are kept and counsel is present.
3. Do not hold "informal" meetings or "rump sessions" at which any agreements or understandings are reached or any decisions are made.
4. Do not authorize, agree to, engage in or even discuss any activity which might be interpreted as boycott, coercion or intimidation.
5. Specifically, do not authorize, agree to, engage in or even discuss any division of markets, allocation of customers or refusal to do business with any individual or business organization.
6. Do not discuss individual company results, or current or future marketing or pricing strategies or business plans.
7. When in doubt, consult counsel.



NORTH CAROLINA RATE BUREAU
CONFLICTS OF INTEREST STATEMENT

Whereas, the North Carolina Rate Bureau affirms its confidence in the loyalty and integrity of its Governing Committee, Bureau employees, agents, consultants and member representatives including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces; and

Whereas, it is the policy of the Bureau that members of the governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces conduct their personal and business affairs in such a manner as to avoid any possible conflict of interest with their duties and responsibilities owed to the Bureau; and

Now therefore, it is resolved that the Governing Committee hereby adopts the following policy addressing conflicts of interest:

It is the Bureau's policy that the Governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces shall not permit private interests to conflict with the proper discharge of his or her duties, nor shall one's position or the knowledge gained therein be used to further such interests. In addition, each said person shall conduct his or her private affairs in such manner as to avoid giving the appearance of any such conflict.

Any person having a conflict of interest on a matter shall not vote, take action, or use his or her personal influence on the matter. However, he or she may be counted in determining the quorum for a meeting where action on the matter may be taken. The minutes of any such meeting shall reflect that a disclosure was made and the abstention from voting.

It is understood and acknowledged by the Governing Committee that, as a result of the Bureau's unique structure and relationship to its members, many representatives of the Bureau will have certain inherent and obvious interest unique to his or her position held outside of the Bureau structure. This Policy is not intended to require a disclosure of such obvious situations at every meeting. This Policy should however serve as a reminder to those individuals who find themselves in that situation that, when taking action on behalf of the Bureau, they must make decisions that they believe to be in the best interest of the Bureau and its member companies and put aside other interests they represent.

NORTH CAROLINA RATE BUREAU

CODE OF ETHICS AND STANDARDS OF CONDUCT

The undersigned, an individual committee member or a representative of a company member (on behalf of his/her company) on a committee of the North Carolina Rate Bureau ("Bureau") (a "member"), hereby agrees to conform to the following code of ethics and to abide by the following standards of conduct:

1. Each member's conduct shall be marked by integrity and dignity, and he or she shall expect and encourage such conduct by others.
2. Each member should understand and support the Bureau's mission, purposes, goals, policies, programs, services, strengths and needs and be able to communicate them to others. In the performance of his or her duties, each member shall obey all applicable state, local and federal laws, rules and regulations.
3. Each member agrees to be governed by a spirit of cooperation, helpfulness and frankness in his or her relationship with fellow members to the end that each shall be equipped, through cooperative measures and exchanges of ideas, to better perform and function, and to foster the advancement and prestige of the Bureau.
4. Each member shall respect the confidential and proprietary nature of information received in the performance of his, hers or its duties and shall not divulge any privileged, confidential or proprietary information of the Bureau (including without limitation privileged work product and attorney/client communication) unless legally discharged from such obligation. No member shall have authority to waive or compromise any claim of privilege or confidentiality unless authorized to do so. Individual representatives of a company shall not share privileged, confidential or proprietary information of the Bureau with persons within his/her company unless such persons are informed of the company's obligations under this agreement.
5. Each member agrees that he or she does not and shall not speak or act on behalf of the Bureau unless authorized to do so.
6. Each member agrees to observe the policies and procedures of the Bureau, including without limitation the Antitrust Compliance Policy and the Conflicts of Interest Statement.
7. Each member shall seek to avoid any perception that he or she is not acting in the Bureau's best interest.

Exhibit 4

December 8, 2022

To: North Carolina Rate Bureau Automobile Committee Members

For your information and review, attached are exhibits showing the latest available trend experience for Personal Automobile in North Carolina.

The following data are included:

- 1-4 Determination of trend for expenses using CPI, CCI
- 5-6 All Carrier claim cost trend for Bodily Injury and Property Damage
 - 7 All Carrier claim cost trend for Medical Payments
 - 8 All Carrier Claim frequency trend for Bodily Injury and Property Damage
 - 9 All Carrier claim frequency trend for Medical Payments
- 10-11 Trend Summary for liability coverages
- 12-13 Correlation coefficients for liability coverages
- 14-20 Bodily Injury, Property Damage and Medical Payments claim cost and claim frequency graphs - displaying year ending quarterly points
- 21-27 Bodily Injury, Property Damage and Medical Payments claim cost and claim frequency graphs - displaying quarterly points
- 28-34 ISO Only Full Coverage, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, \$1,000 Deductible and All Deductibles Combined Comprehensive claim cost trend
- 35-41 ISO only Full Coverage, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, \$1,000 Deductible and All Deductibles Combined Comprehensive claim frequency trend
- 42-43 Trend summary for ISO only Comprehensive
- 44-45 Correlation Coefficients for ISO only Comprehensive
- 46-47 Comprehensive claim cost and claim frequency graphs - all deductibles
- 48-49 Comprehensive claim cost and claim frequency graphs - all deductibles combined by qtr.

50-56 All Carrier \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, \$1000 Deductible and All Deductibles Combined Collision claim cost trend

57-63 All Carrier \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, \$1000 Deductible, and All Deductibles Combined Collision claim frequency trend

64-65 Trend summary for All Carrier Collision

66-67 Correlation Coefficients for All Carrier Collision

68-69 Collision claim cost and claim frequency graphs - all deductibles

70-71 Collision claim cost and claim frequency graphs - all deductibles combined by qtr.

72-77 North Carolina All Carrier fast track data

78-83 Multistate All Carrier fast track data

84-91 Uninsured Motorists claim cost and claim frequency trend and graphs

92-95 Underinsured Motorists claim cost and claim frequency graphs

96 North Carolina Gasoline Sales

97 Miles Driven and Gasoline Consumption - US Total

98 Retail Price of Motor Fuel - Lower Atlantic Region

99-108 Loss Development

109-111 Contingencies

112-113 North Carolina net deviations

114 North Carolina dividends

115 Expense Summary

116 Selection Sheet

This information will form a basis for the selections to be made at the Automobile Committee meeting on December 15. Please e-mail me at ddenicola@iso.com if you have any questions on this material.

Sincerely,

Dave DeNicola

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>ALL ITEMS CPI INDEX</u>	<u>ALL ITEMS - LESS ENERGY CPI INDEX</u>	<u>COMPENSATION COST INDEX</u>
Oct-18	252.9	257.7	
Nov-18	252.0	257.7	135.7
Dec-18	251.2	257.8	
Jan-19	251.7	258.9	
Feb-19	252.8	259.8	137.8
Mar-19	254.2	260.5	
Apr-19	255.5	260.9	
May-19	256.1	261.2	139.1
Jun-19	256.1	261.7	
Jul-19	256.6	262.1	
Aug-19	256.6	262.6	139.6
Sep-19	256.8	263.0	
Oct-19	257.3	263.5	
Nov-19	257.2	263.5	139.6
Dec-19	257.0	263.5	
Jan-20	258.0	264.5	
Feb-20	258.7	265.7	140.6
Mar-20	258.1	265.9	
Apr-20	256.4	265.5	
May-20	256.4	265.5	142.5
Jun-20	257.8	266.1	
Jul-20	259.1	267.1	
Aug-20	259.9	268.1	142.7
Sep-20	260.3	268.3	
Oct-20	260.4	268.7	
Nov-20	260.2	268.7	143.0
Dec-20	260.5	268.6	
Jan-21	261.6	269.2	
Feb-21	263.0	270.1	144.6
Mar-21	264.9	271.0	
Apr-21	267.1	273.1	
May-21	269.2	274.9	145.6
Jun-21	271.7	277.2	
Jul-21	273.0	278.2	
Aug-21	273.6	278.7	146.4
Sep-21	274.3	279.4	
Oct-21	276.6	281.2	
Nov-21	277.9	282.4	147.1
Dec-21	278.8	283.6	
Jan-22	281.1	285.8	
Feb-22	283.7	288.0	150.1
Mar-22	287.5	289.5	
Apr-22	289.1	291.2	
May-22	292.3	293.1	153.4
Jun-22	296.3	295.4	
Jul-22	296.3	296.7	
Aug-22	296.2	298.3	154.4
Sep-22	296.8	299.7	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>All Items - Less Energy (B)</u>	<u>CCI (C)</u>	<u>Combined (D)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	4.15%	3.66%	3.10%	3.50%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	5.60%	4.59%	3.54%	4.32%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	7.97%	6.32%	4.52%	5.83%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	9.37%	7.55%	6.91%	7.68%
(5) Average Annual Index (E)				
Year Ended 3/31/2020	257.00	263.18	139.73	
Year Ended 9/30/2020	258.02	265.60	141.35	
Year Ended 3/31/2021	260.04	268.08	143.20	
Year Ended 9/30/2021	266.63	273.15	144.90	
Year Ended 3/31/2022	276.21	281.00	147.30	
Year Ended 9/30/2022	287.72	290.41	151.25	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2020	1.15	1.14	1.11	1.13
Year Ended 9/30/2020	1.15	1.13	1.09	1.12
Year Ended 3/31/2021	1.14	1.12	1.08	1.11
Year Ended 9/30/2021	1.11	1.10	1.07	1.09
Year Ended 3/31/2022	1.07	1.07	1.05	1.06
Year Ended 9/30/2022	1.03	1.03	1.02	1.03

Notes: (A) All items CPI index (urban). Source: Bureau of Labor Statistics.

(B) All items less energy CPI index (urban). Source: Bureau of Labor Statistics.

(C) Total Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service.
Source: Bureau of Labor Statistics.

(D) Weighted Average determined as .25 (All items) + .25 (All items - Less Energy) + .50 (CCI).

(E) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE
DATA ENDED SEPTEMBER 2022ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	3.82%	4.13%	4.15%
36 points	5.10%	5.51%	5.60%
24 points	7.16%	7.68%	7.97%
12 points	8.59%	8.94%	9.37%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	3.37%	3.63%	3.66%
36 points	4.20%	4.53%	4.59%
24 points	5.73%	6.15%	6.32%
12 points	6.99%	7.27%	7.55%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.90%	3.07%	3.10%
12 points	3.33%	3.49%	3.54%
8 points	4.27%	4.44%	4.52%
4 points	6.50%	6.66%	6.91%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
 CORRELATION COEFFICIENTS
 DATA ENDED SEPTEMBER 2022

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.92	0.93
36 points	0.95	0.95
24 points	0.99	0.99
12 points	0.98	0.98

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.95	0.96
36 points	0.96	0.97
24 points	0.99	0.99
12 points	1.00	1.00

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.97	0.98
12 points	0.97	0.97
8 points	0.97	0.97
4 points	0.98	0.98

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
	<u>BODILY INJURY (30/60 LIMIT)</u>				<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Sep-16	\$761,371,373	108,001	\$7,050	\$7,476.09	\$911,644,593	304,790	\$2,991	\$2,854.19
Dec-16	778,934,885	107,693	7,233	7,589.21	937,693,884	304,271	3,082	2,931.28
Mar-17	800,127,094	108,932	7,345	7,704.04	957,174,130	303,905	3,150	3,010.45
Jun-17	803,807,124	108,878	7,383	7,820.61	971,987,427	303,118	3,207	3,091.76
Sep-17	805,720,885	108,507	7,426	7,938.95	983,364,286	303,208	3,243	3,175.26
Dec-17	807,856,861	107,357	7,525	8,059.08	990,048,405	301,098	3,288	3,261.02
Mar-18	805,947,993	105,706	7,624	8,181.02	986,136,692	301,502	3,271	3,349.09
Jun-18	811,273,731	103,551	7,835	8,304.81	983,240,409	298,272	3,296	3,439.55
Sep-18	810,249,263	102,268	7,923	8,430.47	973,946,527	295,548	3,295	3,532.44
Dec-18	808,072,641	101,397	7,969	8,558.03	981,219,405	298,157	3,291	3,627.85
Mar-19	810,281,806	100,734	8,044	8,687.53	1,008,370,208	302,008	3,339	3,725.83
Jun-19	819,772,110	100,740	8,138	8,818.98	1,026,848,428	304,263	3,375	3,826.46
Sep-19	832,154,155	101,100	8,231	8,952.42	1,062,695,794	309,241	3,436	3,929.81
Dec-19	843,489,082	101,429	8,316	9,087.88	1,089,575,547	312,065	3,492	4,035.94
Mar-20	856,720,013	102,077	8,393	9,225.39	1,109,846,578	311,964	3,558	4,144.95
Jun-20	840,933,061	98,247	8,559	9,364.99	1,056,353,836	288,339	3,664	4,256.90
Sep-20	817,747,092	94,217	8,679	9,506.69	1,004,578,278	273,817	3,669	4,371.87
Dec-20	784,127,826	89,294	8,781	9,650.54	955,677,511	256,259	3,729	4,489.95
Mar-21	748,386,035	83,857	8,925	9,796.56	900,710,927	235,579	3,823	4,611.21
Jun-21	744,114,360	82,329	9,038	9,944.80	934,034,073	241,793	3,863	4,735.75
Sep-21	756,456,783	81,684	9,261	10,095.27	979,293,627	239,567	4,088	4,863.66
Dec-21	783,741,611	83,243	9,415	10,248.03	1,033,352,611	240,845	4,291	4,995.02
Mar-22	815,307,089	85,193	9,570	10,403.09	1,107,884,501	247,514	4,476	5,129.93
Jun-22	835,998,387	87,066	9,602	10,560.50	1,181,483,685	253,582	4,659	5,268.48

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:	BODILY INJURY		PROPERTY DAMAGE
	6-points	6.5%	18.4%
9-points	6.4%	13.5%	
12-points	6.2%	11.2%	
15-points	5.8%	9.8%	
24-points	5.4%	6.5%	

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (30/60 EXCESS)</u>					<u>BODILY INJURY (TOTAL LIMITS)</u>			
Sep-16	\$147,425,361	108,001	\$1,365	\$1,242.59	\$908,796,734	108,001	\$8,415	\$8,673.60
Dec-16	134,388,297	107,693	1,248	1,292.46	913,323,182	107,693	8,481	8,843.77
Mar-17	140,439,757	108,932	1,289	1,344.33	940,566,851	108,932	8,634	9,017.27
Jun-17	142,324,221	108,878	1,307	1,398.27	946,131,345	108,878	8,690	9,194.18
Sep-17	144,116,357	108,507	1,328	1,454.39	949,837,242	108,507	8,754	9,374.56
Dec-17	147,774,062	107,357	1,376	1,512.75	955,630,923	107,357	8,901	9,558.48
Mar-18	146,475,562	105,706	1,386	1,573.46	952,423,555	105,706	9,010	9,746.01
Jun-18	148,494,304	103,551	1,434	1,636.60	959,768,035	103,551	9,269	9,937.21
Sep-18	151,966,541	102,268	1,486	1,702.28	962,215,804	102,268	9,409	10,132.17
Dec-18	153,901,281	101,397	1,518	1,770.59	961,973,922	101,397	9,487	10,330.95
Mar-19	155,420,896	100,734	1,543	1,841.65	965,702,702	100,734	9,587	10,533.63
Jun-19	157,486,170	100,740	1,563	1,915.55	977,258,280	100,740	9,701	10,740.29
Sep-19	163,947,844	101,100	1,622	1,992.43	996,101,999	101,100	9,853	10,951.00
Dec-19	170,457,097	101,429	1,681	2,072.38	1,013,946,179	101,429	9,997	11,165.85
Mar-20	171,489,250	102,077	1,680	2,155.55	1,028,209,263	102,077	10,073	11,384.91
Jun-20	169,534,576	98,247	1,726	2,242.05	1,010,467,637	98,247	10,285	11,608.27
Sep-20	169,002,164	94,217	1,794	2,332.03	986,749,256	94,217	10,473	11,836.01
Dec-20	163,549,122	89,294	1,832	2,425.61	947,676,948	89,294	10,613	12,068.22
Mar-21	165,617,675	83,857	1,975	2,522.95	914,003,710	83,857	10,900	12,304.99
Jun-21	173,894,047	82,329	2,112	2,624.20	918,008,407	82,329	11,150	12,546.40
Sep-21	180,587,569	81,684	2,211	2,729.51	937,044,352	81,684	11,472	12,792.54
Dec-21	191,605,814	83,243	2,302	2,839.05	975,347,425	83,243	11,717	13,043.52
Mar-22	200,856,915	85,193	2,358	2,952.98	1,016,164,004	85,193	11,928	13,299.42
Jun-22	206,845,425	87,066	2,376	3,071.48	1,042,843,812	87,066	11,978	13,560.34

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:	30/60 EXCESS	TOTAL LIMITS
	6-points	8.3%
	9-points	8.7%
	12-points	8.1%
	15-points	7.4%
	24-points	6.5%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN MEDICAL PAYMENTS CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
Sep-16	\$105,474,057	63,373	\$1,664	\$1,678.71
Dec-16	107,524,657	64,022	1,679	1,692.89
Mar-17	109,423,420	64,804	1,689	1,707.18
Jun-17	111,620,075	65,104	1,714	1,721.60
Sep-17	111,050,480	64,775	1,714	1,736.13
Dec-17	108,829,469	63,350	1,718	1,750.79
Mar-18	106,636,574	62,438	1,708	1,765.58
Jun-18	102,599,908	61,055	1,680	1,780.48
Sep-18	99,572,341	59,012	1,687	1,795.52
Dec-18	98,031,480	57,639	1,701	1,810.68
Mar-19	96,749,765	55,909	1,730	1,825.97
Jun-19	97,191,279	55,415	1,754	1,841.39
Sep-19	98,842,430	56,059	1,763	1,856.93
Dec-19	99,263,186	56,181	1,767	1,872.61
Mar-20	99,778,112	56,224	1,775	1,888.43
Jun-20	95,229,377	52,532	1,813	1,904.37
Sep-20	88,941,498	48,710	1,826	1,920.45
Dec-20	85,557,947	45,925	1,863	1,936.67
Mar-21	80,433,929	42,850	1,877	1,953.02
Jun-21	79,946,495	42,413	1,885	1,969.51
Sep-21	80,938,695	42,284	1,914	1,986.14
Dec-21	80,137,712	42,144	1,902	2,002.91
Mar-22	79,995,257	41,778	1,915	2,019.83
Jun-22	79,937,253	42,073	1,900	2,036.88

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY
12 MONTH INTERVAL ON THE EXPONENTIAL CURVE
OF BEST FIT:

	MEDICAL PAYMENTS
6-points	1.2%
9-points	2.6%
12-points	3.4%
15-points	3.6%
24-points	2.6%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

ALL CARRIERS

(1)	(2)	(3)	(4)	(5)	(6)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (3)/(2)	PAID CLAIMS	PAID CLAIM FREQ (5)/(2)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>		
Sep-16	7,627,580	108,001	1.4159	304,790	3.9959
Dec-16	7,671,704	107,693	1.4038	304,271	3.9661
Mar-17	7,716,197	108,932	1.4117	303,905	3.9385
Jun-17	7,786,458	108,878	1.3983	303,118	3.8929
Sep-17	7,851,726	108,507	1.3820	303,208	3.8617
Dec-17	7,914,467	107,357	1.3565	301,098	3.8044
Mar-18	7,962,800	105,706	1.3275	301,502	3.7864
Jun-18	7,981,112	103,551	1.2975	298,272	3.7372
Sep-18	7,999,500	102,268	1.2784	295,548	3.6946
Dec-18	8,015,349	101,397	1.2650	298,157	3.7198
Mar-19	8,049,195	100,734	1.2515	302,008	3.7520
Jun-19	8,065,299	100,740	1.2491	304,263	3.7725
Sep-19	8,111,343	101,100	1.2464	309,241	3.8125
Dec-19	8,157,889	101,429	1.2433	312,065	3.8253
Mar-20	8,218,247	102,077	1.2421	311,964	3.7960
Jun-20	8,319,856	98,247	1.1809	288,339	3.4657
Sep-20	8,367,885	94,217	1.1259	273,817	3.2722
Dec-20	8,402,643	89,294	1.0627	256,259	3.0497
Mar-21	8,411,003	83,857	0.9970	235,579	2.8008
Jun-21	8,436,057	82,329	0.9759	241,793	2.8662
Sep-21	8,486,302	81,684	0.9625	239,567	2.8230
Dec-21	8,613,371	83,243	0.9664	240,845	2.7962
Mar-22	8,809,089	85,193	0.9671	247,514	2.8098
Jun-22	8,906,681	87,066	0.9775	253,582	2.8471

(5) RATE OF CHANGE IN PAID CLAIM FREQS
FOR ANY 12 MONTH INTERVAL ON THE
EXPONENTIAL CURVE OF BEST FIT:

	BODILY INJURY	PROPERTY DAMAGE
6-points	-1.4%	0.1%
9-points	-9.1%	-9.0%
12-points	-10.8%	-12.6%
15-points	-9.4%	-10.7%
24-points	-7.3%	-6.6%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

ALL CARRIERS

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	<u>PAID CLAIM FREQ (3)/(2)</u>

MEDICAL PAYMENTS

Sep-16	5,302,879	63,373	1.1951
Dec-16	5,316,284	64,022	1.2043
Mar-17	5,328,303	64,804	1.2162
Jun-17	5,354,220	65,104	1.2159
Sep-17	5,379,300	64,775	1.2042
Dec-17	5,403,007	63,350	1.1725
Mar-18	5,416,914	62,438	1.1526
Jun-18	5,411,487	61,055	1.1282
Sep-18	5,402,323	59,012	1.0923
Dec-18	5,390,133	57,639	1.0693
Mar-19	5,390,934	55,909	1.0371
Jun-19	5,384,555	55,415	1.0291
Sep-19	5,396,698	56,059	1.0388
Dec-19	5,408,952	56,181	1.0387
Mar-20	5,439,968	56,224	1.0335
Jun-20	5,494,382	52,532	0.9561
Sep-20	5,506,529	48,710	0.8846
Dec-20	5,511,254	45,925	0.8333
Mar-21	5,482,516	42,850	0.7816
Jun-21	5,457,064	42,413	0.7772
Sep-21	5,461,032	42,284	0.7743
Dec-21	5,500,430	42,144	0.7662
Mar-22	5,571,628	41,778	0.7498
Jun-22	5,620,335	42,073	0.7486

(5) RATE OF CHANGE IN PAID CLAIM FREQS
FOR ANY 12 MONTH INTERVAL ON THE
EXPONENTIAL CURVE OF BEST FIT:

	MEDICAL PAYMENTS
6-points	-3.7%
9-points	-10.4%
12-points	-13.2%
15-points	-11.6%
24-points	-9.3%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.1%	5.7%	5.8%
12 points	5.6%	6.0%	6.2%
9 points	5.8%	6.2%	6.4%
6 points	6.1%	6.3%	6.5%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-9.3%	-7.4%	-7.3%
15 points	-11.9%	-9.7%	-9.4%
12 points	-13.9%	-11.6%	-10.8%
9 points	-11.0%	-9.8%	-9.1%
6 points	-1.4%	-1.4%	-1.4%

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	8.2%	9.7%	9.8%
12 points	9.4%	10.9%	11.2%
9 points	11.4%	13.1%	13.5%
6 points	15.3%	16.9%	18.4%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-8.1%	-6.5%	-6.6%
15 points	-14.0%	-11.1%	-10.7%
12 points	-17.1%	-13.8%	-12.6%
9 points	-10.8%	-9.6%	-9.0%
6 points	0.1%	0.1%	0.1%

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.3%	3.5%	3.6%
12 points	3.2%	3.3%	3.4%
9 points	2.5%	2.6%	2.6%
6 points	1.2%	1.2%	1.2%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-12.9%	-9.4%	-9.3%
15 points	-15.7%	-12.1%	-11.6%
12 points	-18.1%	-14.5%	-13.2%
9 points	-12.8%	-11.2%	-10.4%
6 points	-3.9%	-3.8%	-3.7%

2Q '21		
	EXPONENTIAL	
	5.1%	
	5.1%	
	5.5%	
	6.0%	
SEL	5.0%	5.5%
	hist	prosp
	-5.5%	
	-7.9%	
	-9.2%	
	-12.9%	
	-18.3%	
SEL	-2.5%	-2.5%
	hist	prosp
	EXPONENTIAL	
	5.3%	
	6.5%	
	7.1%	
	6.5%	
SEL	5.0%	6.5%
	hist	prosp
	-4.4%	
	-7.5%	
	-10.3%	
	-16.1%	
	-21.5%	
SEL	0.0%	0.0%
	hist	prosp
	EXPONENTIAL	
	3.3%	
	4.2%	
	4.2%	
	5.0%	
SEL	3.0%	3.5%
	hist	prosp
	-6.4%	
	-10.7%	
	-12.0%	
	-15.8%	
	-21.2%	
SEL	-2.5%	-2.5%
	hist	prosp

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	END POINT	STRAIGHT LINE		EXPONENTIAL
		MID POINT		
15 points	11.5%	14.6%		15.2%
12 points	13.0%	15.8%		17.0%
9 points	14.9%	18.0%		19.5%
6 points	13.4%	14.6%		16.0%

BODILY INJURY TOTAL LIMITS

COST	END POINT	STRAIGHT LINE		EXPONENTIAL
		MID POINT		
15 points	6.4%	7.3%		7.4%
12 points	7.0%	7.8%		8.1%
9 points	7.7%	8.4%		8.7%
6 points	7.5%	7.9%		8.3%

2Q '21		
EXPONENTIAL		
	6.2%	
	6.3%	
	7.0%	
	8.3%	
SEL	5.5%	6.5%
	hist	prosp

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERSBODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	1.00
12 points	1.00	1.00
9 points	0.99	0.99
6 points	0.99	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.97	-0.96
15 points	-0.95	-0.94
12 points	-0.94	-0.94
9 points	-0.86	-0.86
6 points	-0.51	-0.51

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.96	0.97
12 points	0.96	0.97
9 points	0.96	0.97
6 points	0.99	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.90	-0.89
15 points	-0.92	-0.92
12 points	-0.91	-0.92
9 points	-0.81	-0.82
6 points	0.07	0.07

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.97
12 points	0.95	0.95
9 points	0.90	0.90
6 points	0.67	0.68

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.97	-0.96
15 points	-0.95	-0.95
12 points	-0.94	-0.95
9 points	-0.89	-0.90
6 points	-0.96	-0.96

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS

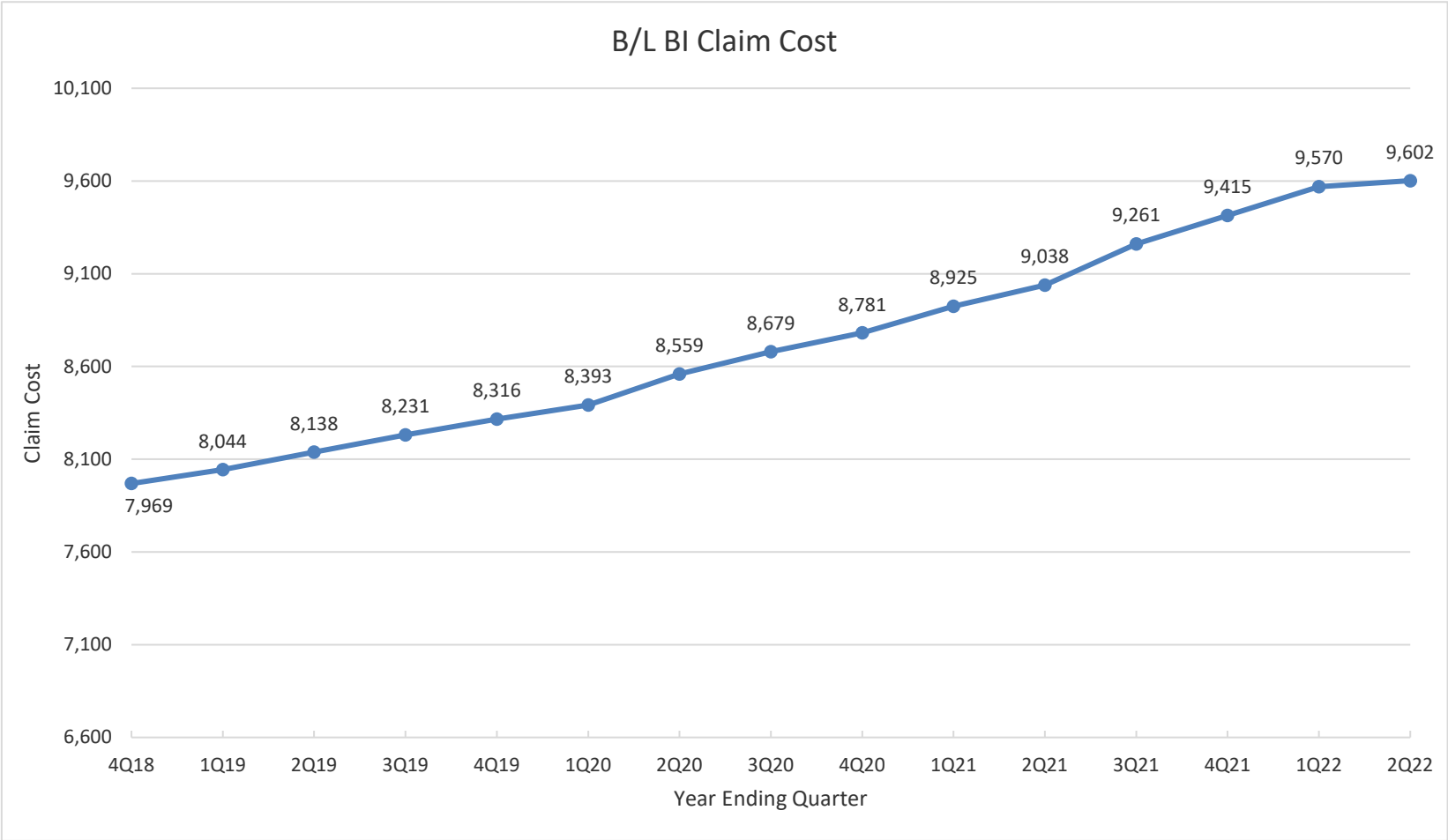
BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.98
12 points	0.98	0.98
9 points	0.99	0.98
6 points	0.97	0.96

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.98	0.98

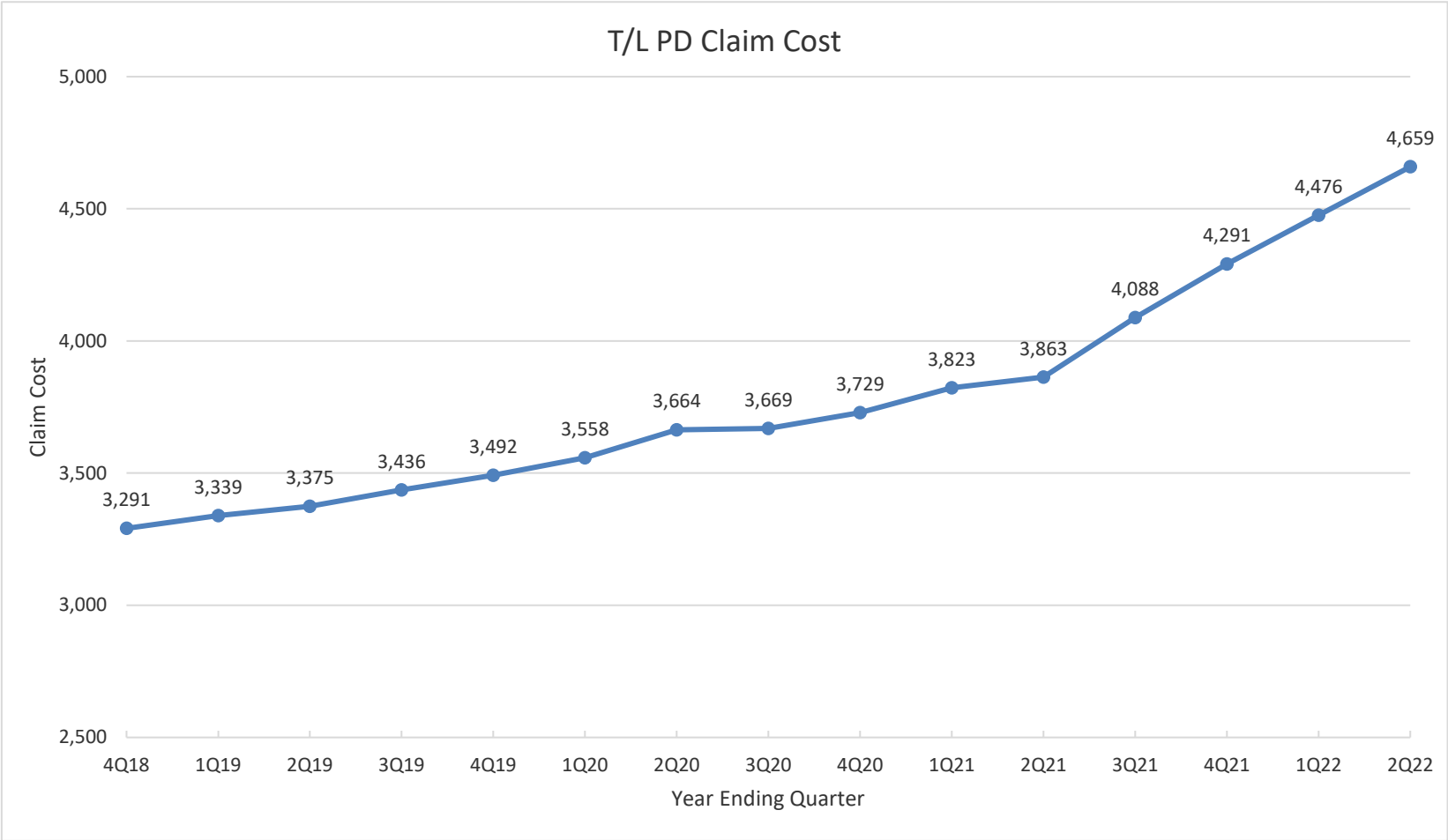
14



Annual Rate of Change - Exponential Fit:

6-points	6.5%
9-points	6.4%
12-points	6.2%
15-points	5.8%

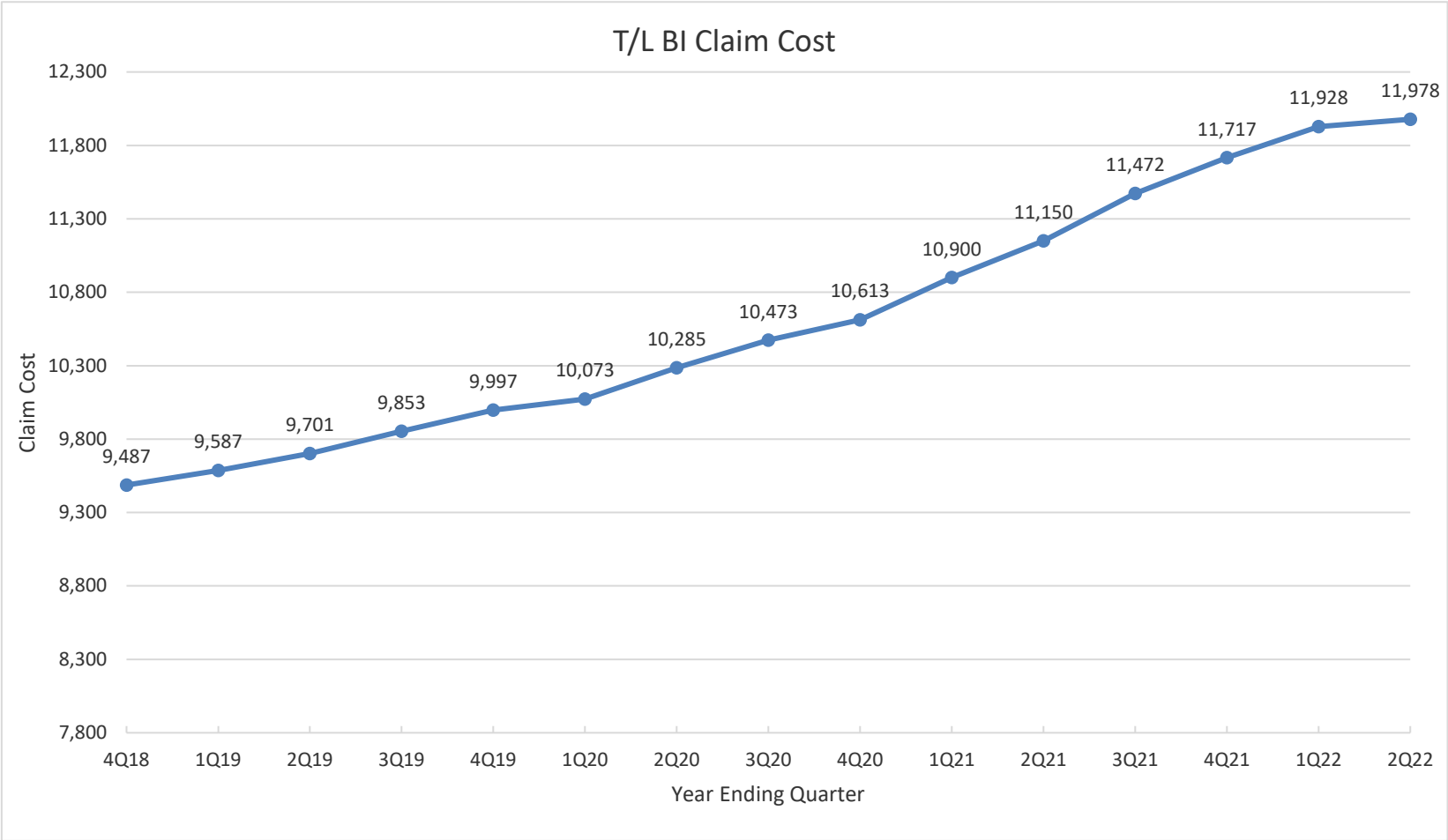
15



Annual Rate of Change - Exponential Fit:

6-points	18.4%
9-points	13.5%
12-points	11.2%
15-points	9.8%

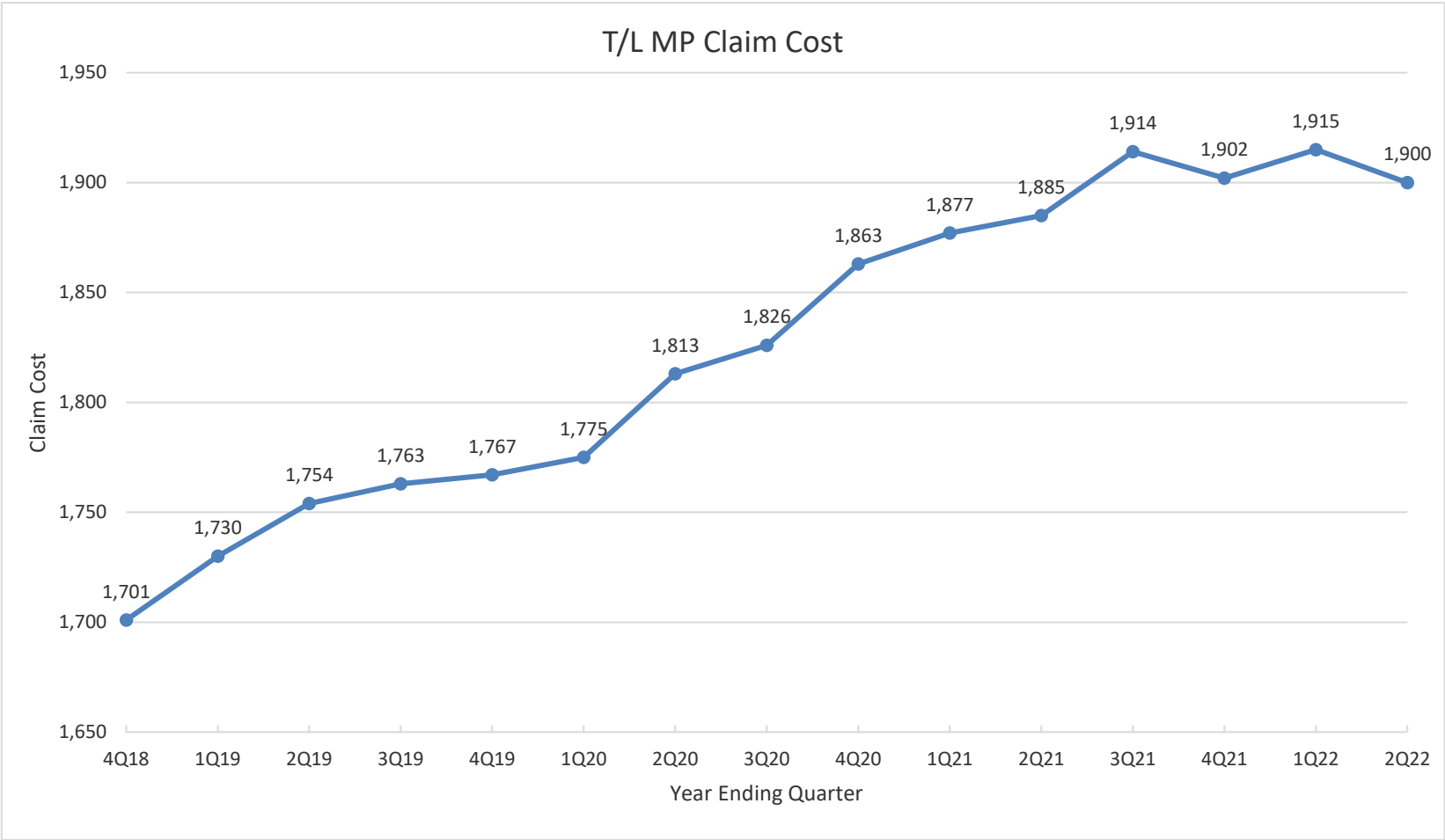
16



Annual Rate of Change - Exponential Fit:

6-points	8.3%
9-points	8.7%
12-points	8.1%
15-points	7.4%

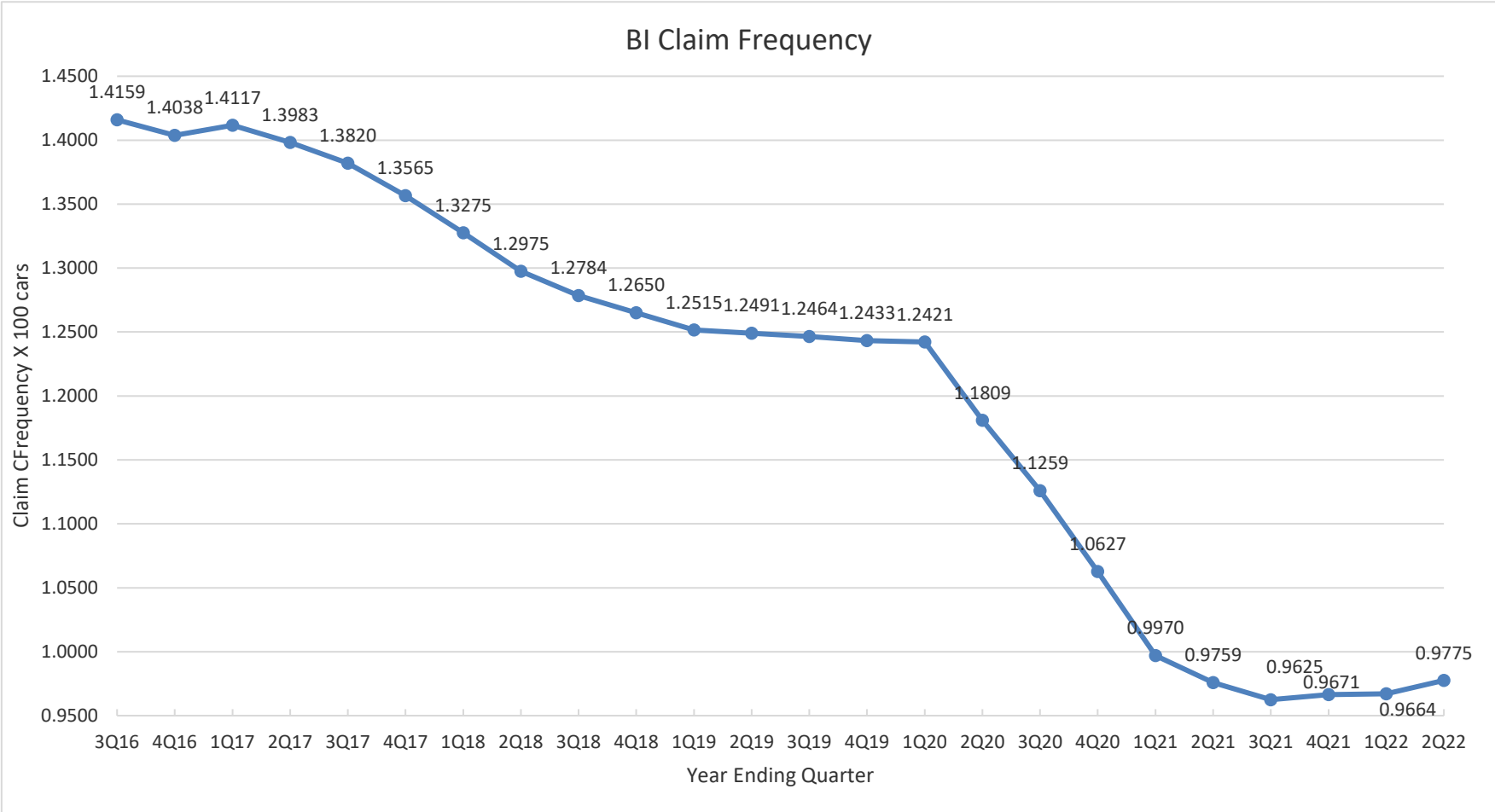
17



Annual Rate of Change - Exponential Fit:

6-points	1.2%
9-points	2.6%
12-points	3.4%
15-points	3.6%

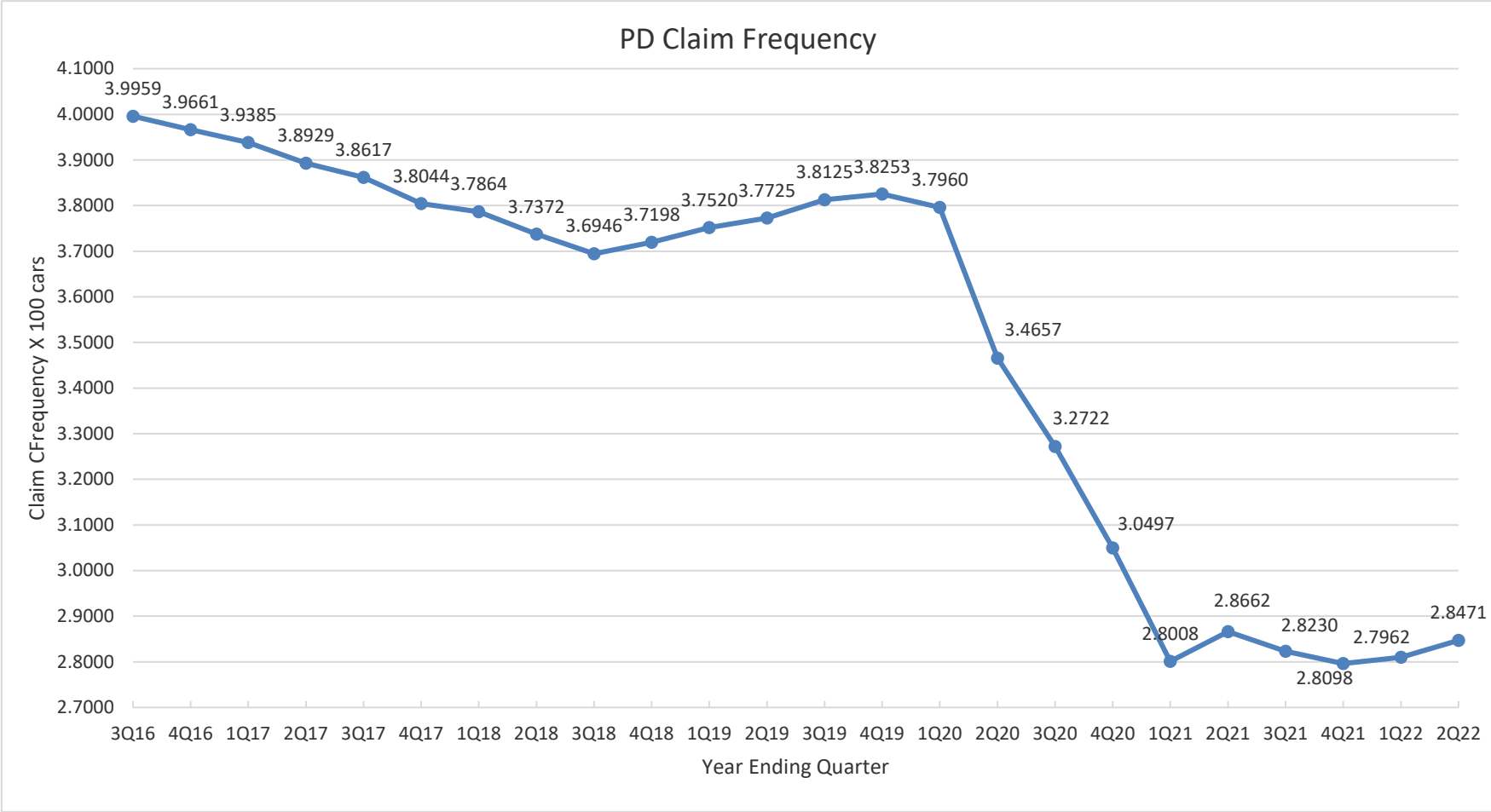
18



Annual Rate of Change - Exponential Fit:

6-points	-1.4%
9-points	-9.1%
12-points	-10.8%
15-points	-9.4%
24-points	-7.3%

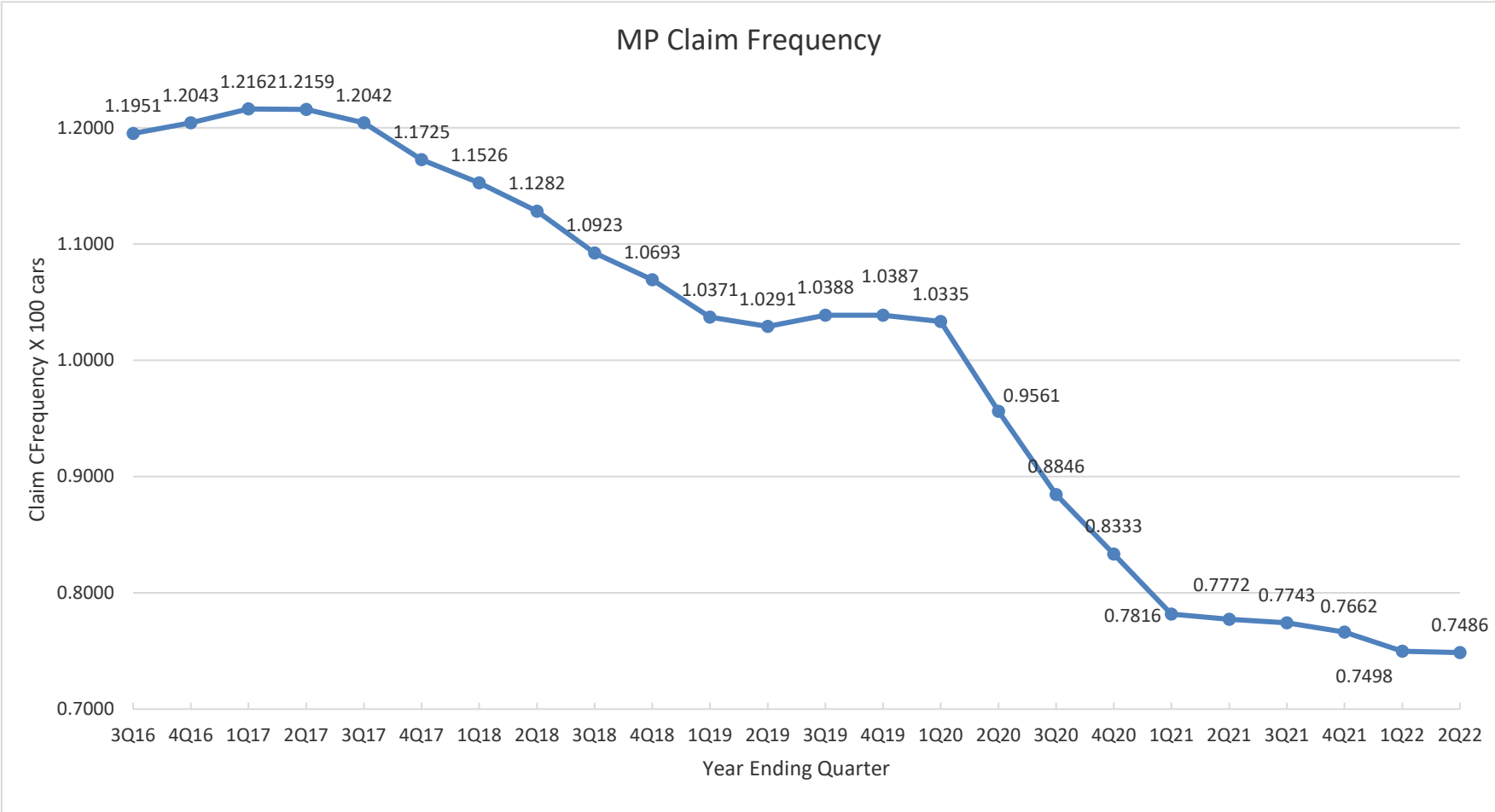
19



Annual Rate of Change - Exponential Fit:

6-points	0.1%
9-points	-9.0%
12-points	-12.6%
15-points	-10.7%
24-points	-6.6%

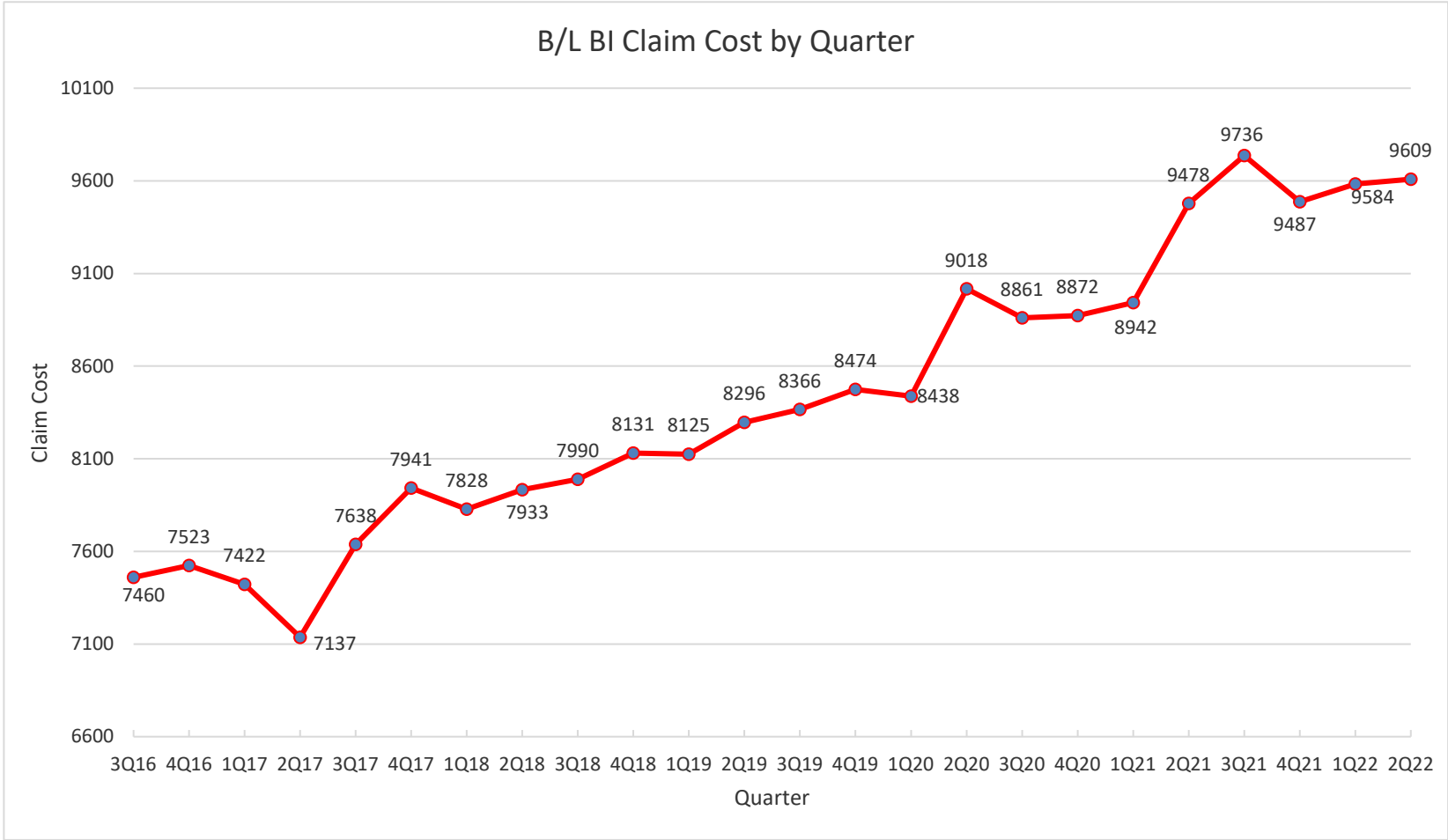
20



Annual Rate of Change - Exponential Fit:

6-points	-3.7%
9-points	-10.4%
12-points	-13.2%
15-points	-11.6%
24-points	-9.3%

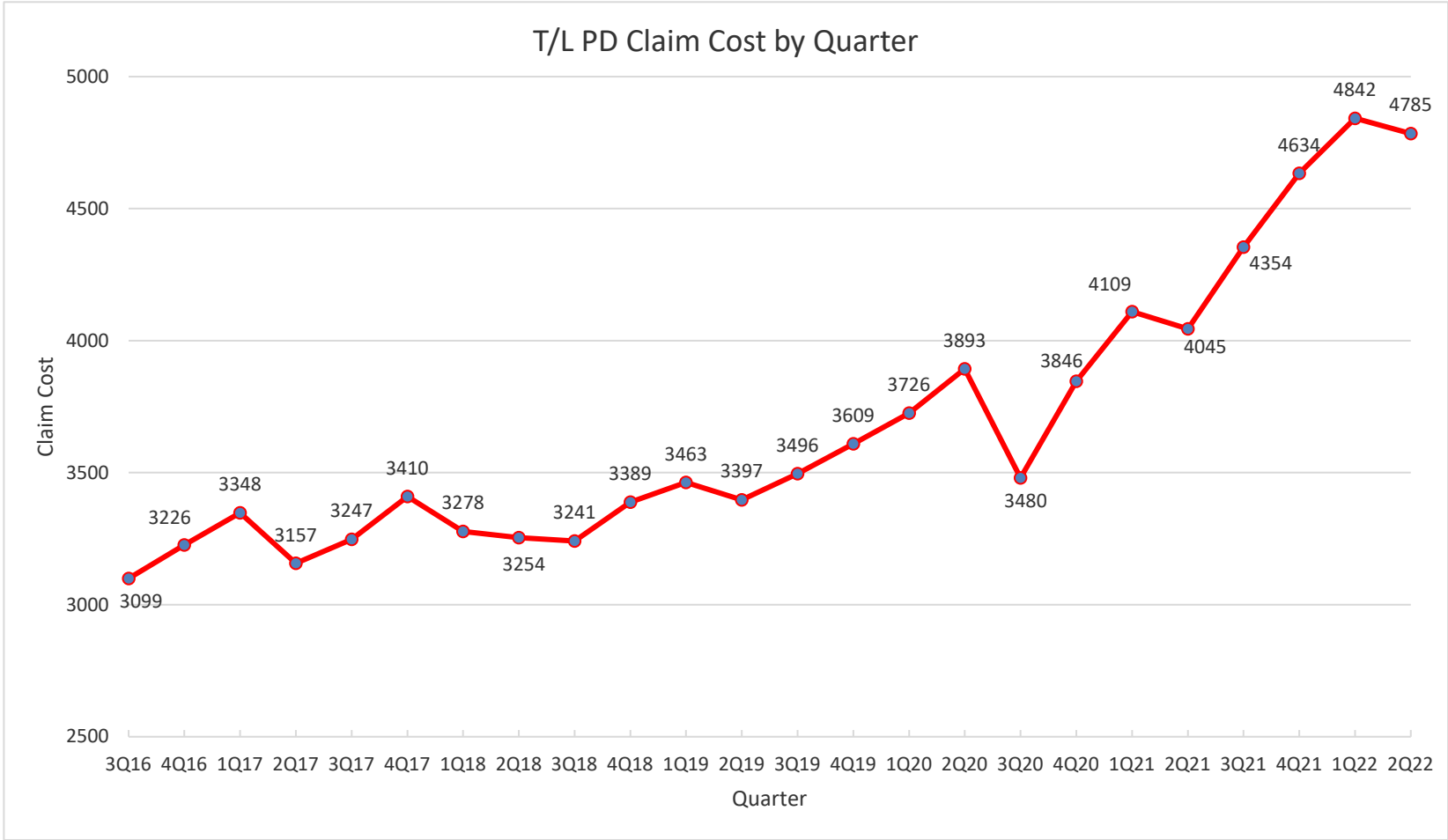
21



Annual Rate of Change - Exponential Fit:

6-points	4.3%
9-points	4.8%
12-points	5.8%
15-points	5.7%

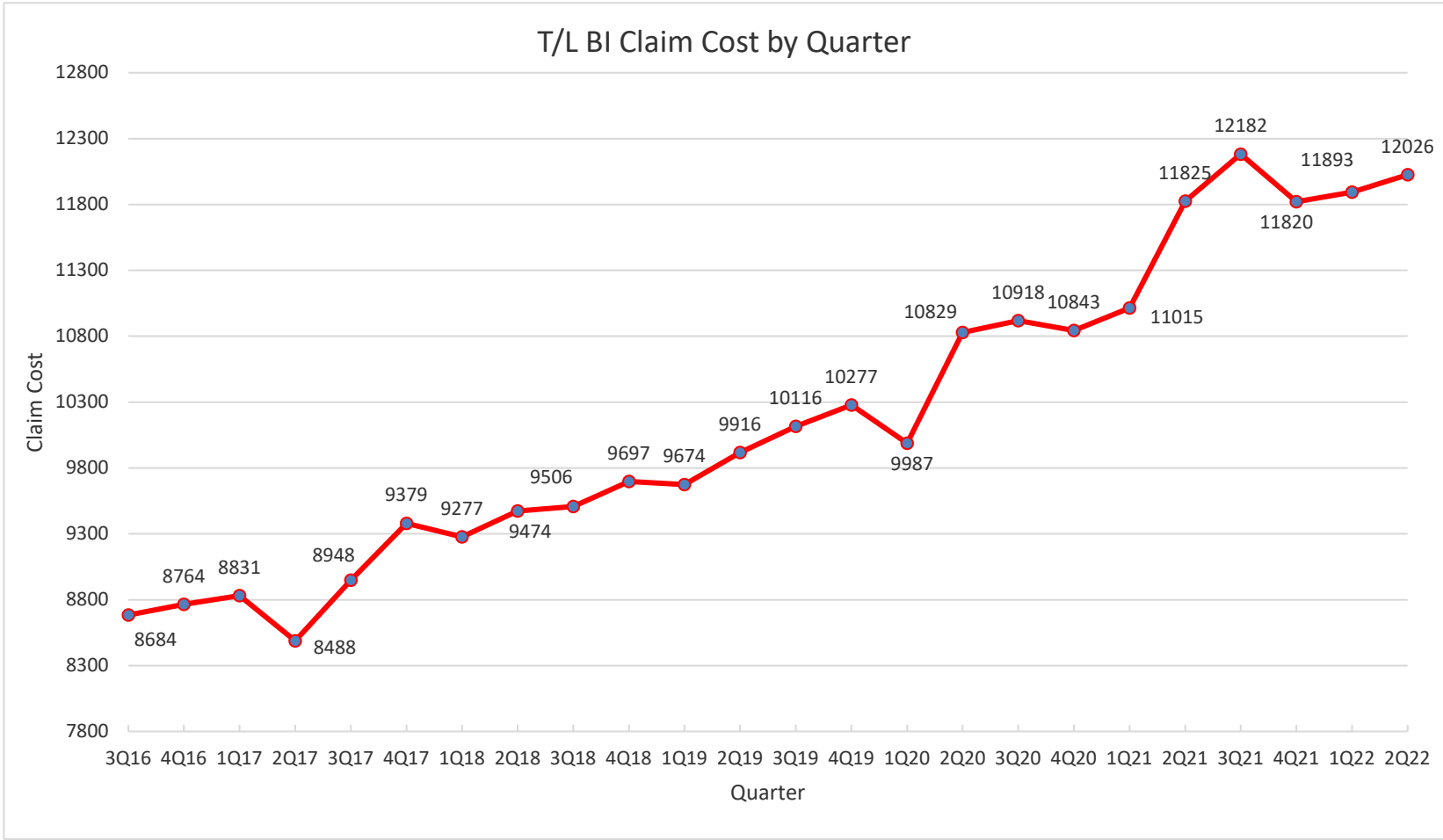
22



Annual Rate of Change - Exponential Fit:

6-points	16.9%
9-points	16.2%
12-points	12.9%
15-points	11.1%

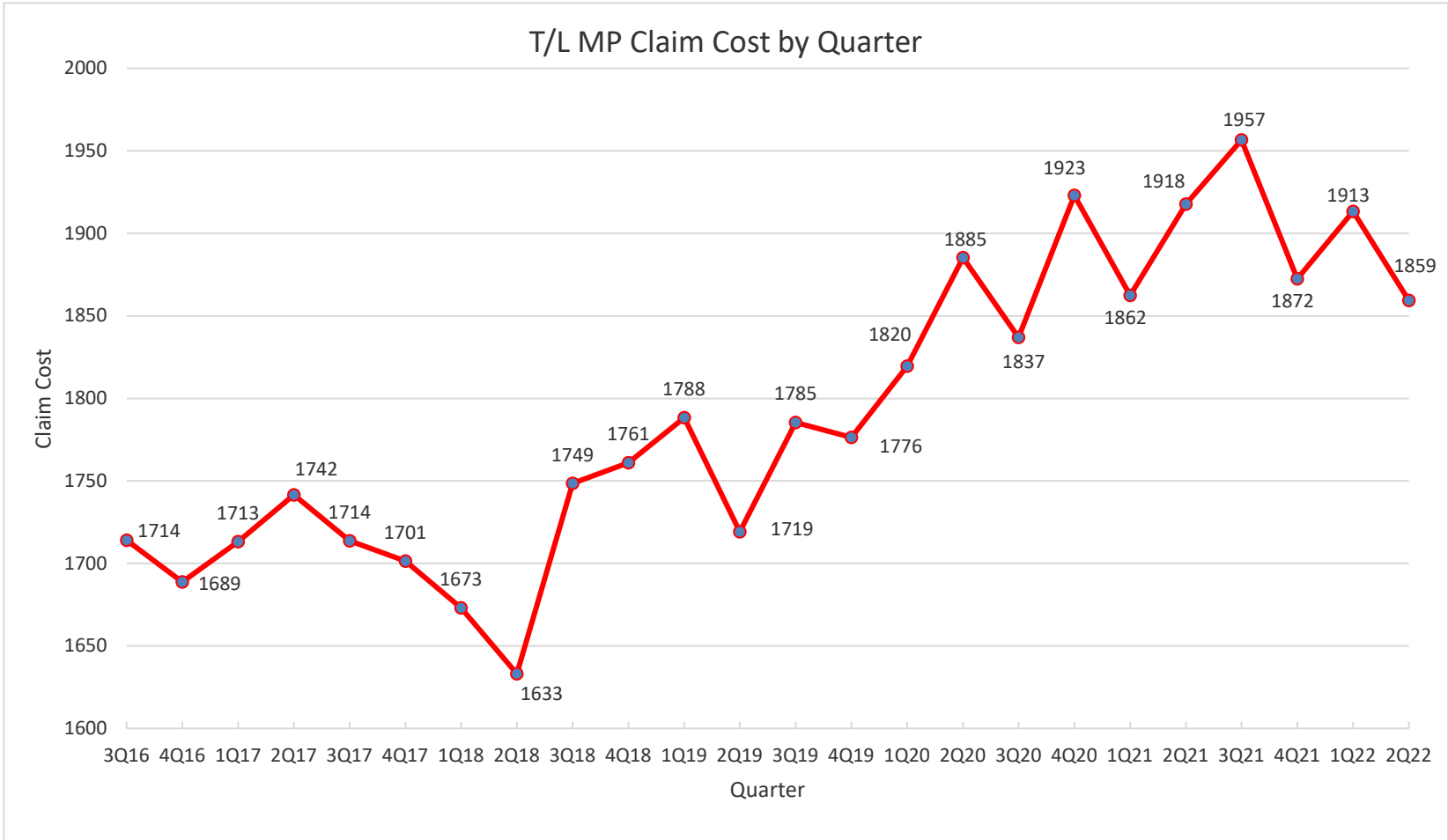
23



Annual Rate of Change - Exponential Fit:

6-points	5.0%
9-points	6.5%
12-points	7.6%
15-points	7.4%

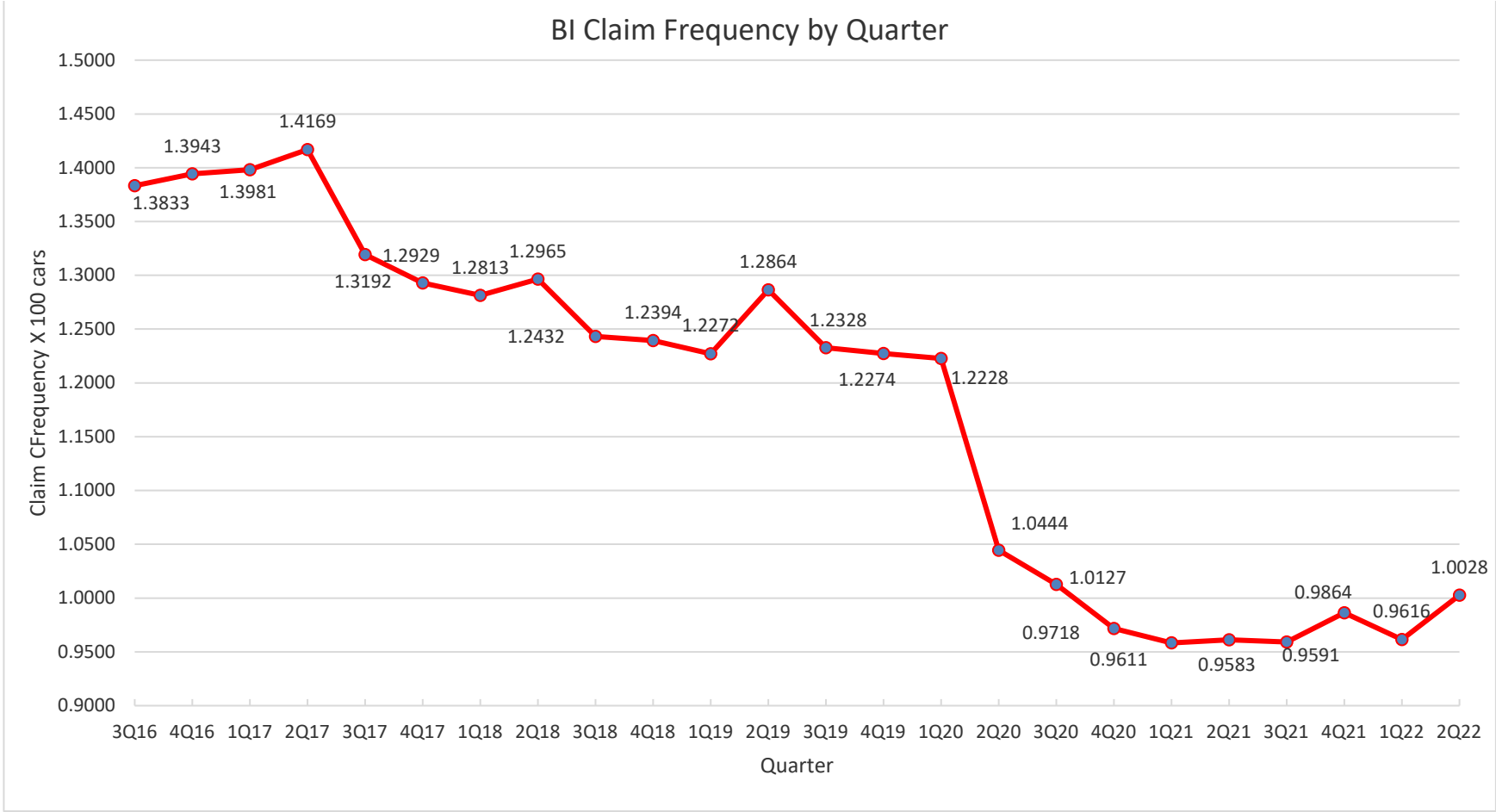
24



Annual Rate of Change - Exponential Fit:

6-points	-0.7%
9-points	0.4%
12-points	2.3%
15-points	2.7%

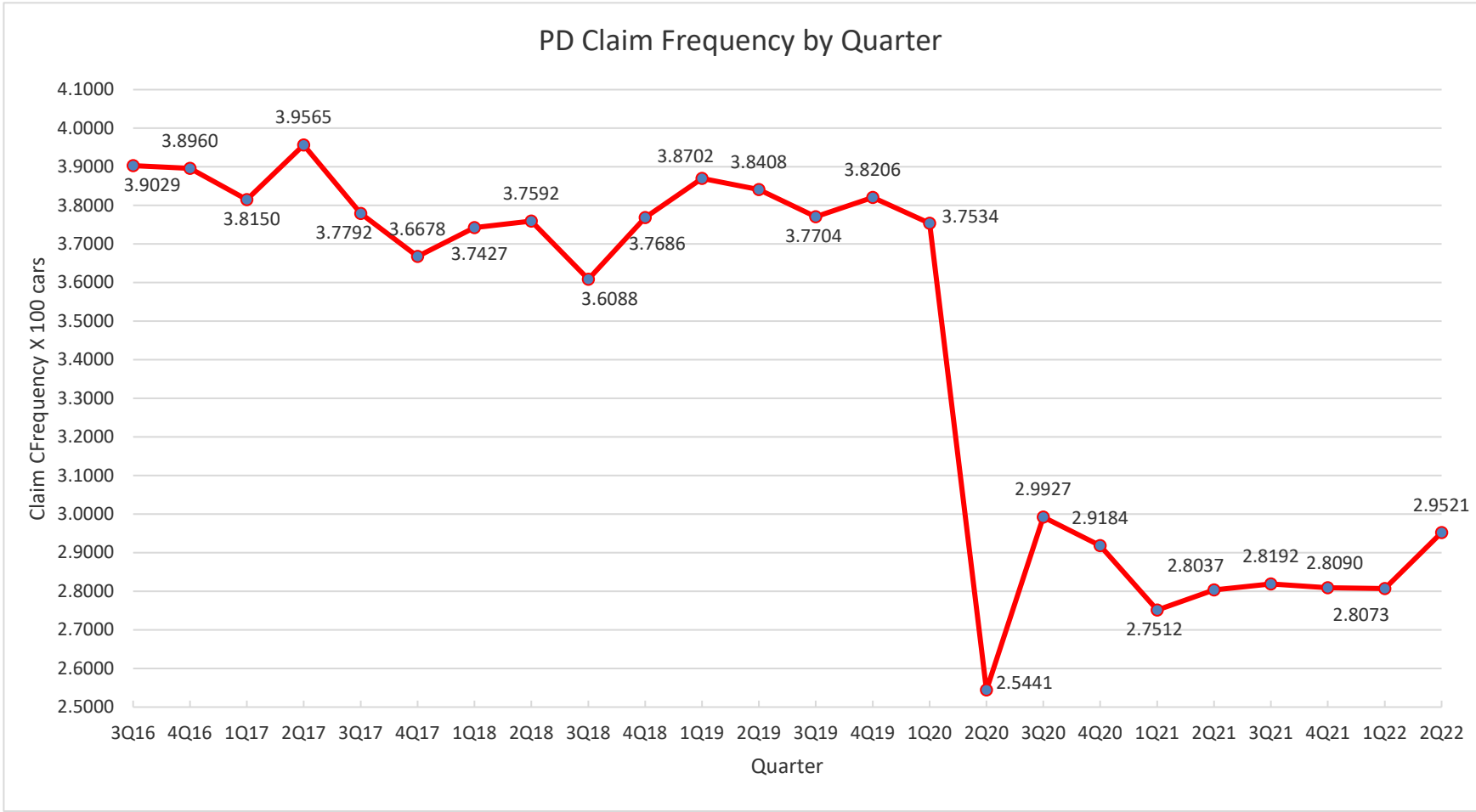
25



Annual Rate of Change - Exponential Fit:

6-points	3.0%
9-points	-1.9%
12-points	-8.8%
15-points	-9.0%
24-points	-7.3%

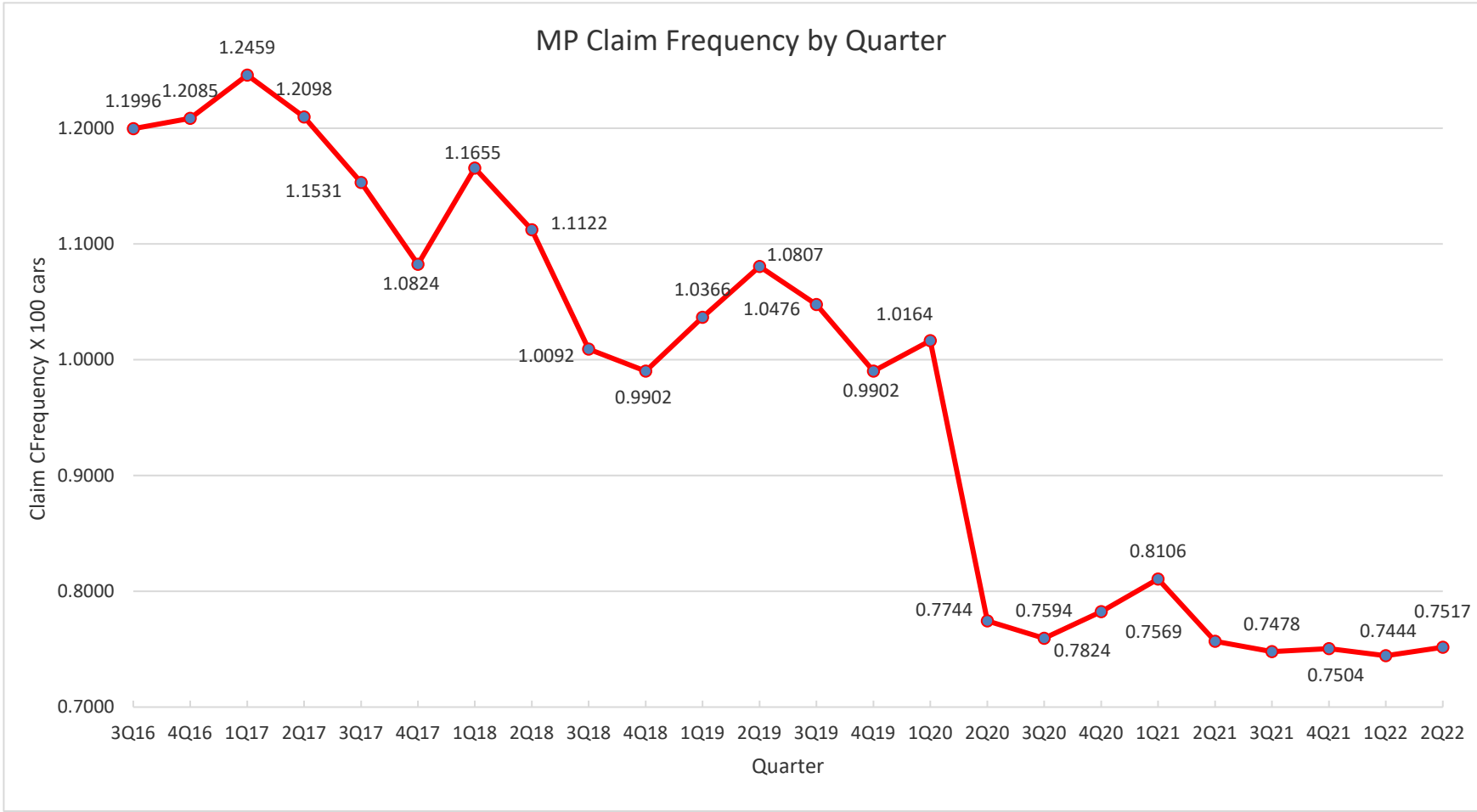
26



Annual Rate of Change - Exponential Fit:

6-points	4.1%
9-points	2.4%
12-points	-9.6%
15-points	-10.5%
24-points	-6.8%

27



Annual Rate of Change - Exponential Fit:

6-points	-4.7%
9-points	-2.3%
12-points	-11.2%
15-points	-11.2%
24-points	-9.7%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
FULL COVERAGE COMPREHENSIVE				
Sep-16	\$9,413,965	19,943	\$472	\$441.83
Dec-16	9,166,155	19,601	468	451.84
Mar-17	8,771,115	18,611	471	462.09
Jun-17	8,624,605	18,044	478	472.57
Sep-17	8,383,241	17,510	479	483.28
Dec-17	8,569,619	17,760	483	494.24
Mar-18	8,671,287	17,633	492	505.44
Jun-18	8,874,271	18,165	489	516.90
Sep-18	9,104,456	18,728	486	528.62
Dec-18	9,295,271	19,001	489	540.61
Mar-19	9,467,478	19,123	495	552.87
Jun-19	9,618,445	19,035	505	565.40
Sep-19	9,887,950	19,229	514	578.22
Dec-19	9,814,427	18,934	518	591.33
Mar-20	9,699,975	18,672	519	604.74
Jun-20	9,167,984	16,953	541	618.45
Sep-20	8,760,212	16,060	545	632.47
Dec-20	8,984,127	15,617	575	646.81
Mar-21	9,017,833	15,333	588	661.48
Jun-21	9,645,336	16,599	581	676.48
Sep-21	10,111,927	16,718	605	691.81
Dec-21	10,171,011	16,991	599	707.50
Mar-22	10,717,414	16,897	634	723.54
Jun-22	10,671,223	16,082	664	739.95

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	10.3%
9-points	9.7%
12-points	9.4%
15-points	8.6%
24-points	5.7%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$50 DEDUCTIBLE COMPREHENSIVE				
Sep-16	\$866,618	2,233	\$388	\$301.76
Dec-16	869,822	2,219	392	314.74
Mar-17	866,547	2,135	406	328.27
Jun-17	891,908	2,068	431	342.39
Sep-17	890,367	2,034	438	357.12
Dec-17	868,198	2,050	424	372.47
Mar-18	857,393	2,014	426	388.49
Jun-18	852,566	2,199	388	405.20
Sep-18	819,434	2,215	370	422.63
Dec-18	880,089	2,244	392	440.81
Mar-19	885,613	2,263	391	459.76
Jun-19	884,871	2,157	410	479.54
Sep-19	902,608	2,155	419	500.16
Dec-19	863,020	2,121	407	521.67
Mar-20	870,267	2,122	410	544.11
Jun-20	870,770	1,916	454	567.51
Sep-20	871,111	1,889	461	591.92
Dec-20	849,619	1,818	467	617.38
Mar-21	823,140	1,757	468	643.93
Jun-21	902,915	1,902	475	671.62
Sep-21	1,015,036	1,866	544	700.51
Dec-21	1,042,606	1,868	558	730.64
Mar-22	1,022,527	1,655	618	762.06
Jun-22	902,445	1,350	668	794.83

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	34.5%
9-points	21.6%
12-points	18.3%
15-points	15.1%
24-points	7.0%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$100 DEDUCTIBLE COMPREHENSIVE				
Sep-16	\$7,300,991	15,382	\$475	\$409.22
Dec-16	7,243,730	15,139	478	420.66
Mar-17	7,125,508	14,554	490	432.41
Jun-17	7,175,270	14,293	502	444.49
Sep-17	6,787,672	13,844	490	456.92
Dec-17	6,762,934	13,832	489	469.69
Mar-18	6,909,983	13,667	506	482.81
Jun-18	6,910,277	13,967	495	496.30
Sep-18	6,993,717	14,305	489	510.17
Dec-18	7,194,516	14,858	484	524.43
Mar-19	7,182,196	14,998	479	539.09
Jun-19	7,150,098	15,102	473	554.15
Sep-19	7,390,938	15,369	481	569.64
Dec-19	7,438,311	15,158	491	585.56
Mar-20	7,465,134	15,005	498	601.92
Jun-20	7,343,896	13,932	527	618.74
Sep-20	7,567,209	13,576	557	636.03
Dec-20	7,627,386	13,453	567	653.81
Mar-21	7,815,166	13,390	584	672.08
Jun-21	8,370,337	14,393	582	690.86
Sep-21	8,416,524	14,350	587	710.17
Dec-21	8,811,029	14,580	604	730.01
Mar-22	8,976,255	14,340	626	750.41
Jun-22	9,156,064	13,675	670	771.39

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	11.3%
9-points	10.1%
12-points	11.7%
15-points	10.2%
24-points	5.0%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$250 DEDUCTIBLE COMPREHENSIVE				
Sep-16	\$3,591,652	6,389	\$562	\$475.09
Dec-16	4,008,079	6,284	638	485.55
Mar-17	4,192,697	6,158	681	496.23
Jun-17	4,052,247	6,072	667	507.15
Sep-17	3,936,160	5,934	663	518.32
Dec-17	3,664,215	6,030	608	529.72
Mar-18	3,519,334	5,802	607	541.38
Jun-18	3,453,608	5,958	580	553.30
Sep-18	3,463,179	6,199	559	565.47
Dec-18	3,587,013	6,603	543	577.92
Mar-19	3,700,016	7,014	528	590.64
Jun-19	3,758,558	7,196	522	603.64
Sep-19	3,888,281	7,506	518	616.92
Dec-19	4,253,086	7,390	576	630.50
Mar-20	4,250,991	7,326	580	644.38
Jun-20	4,136,084	6,876	602	658.56
Sep-20	4,185,448	6,794	616	673.05
Dec-20	3,957,633	6,811	581	687.86
Mar-21	4,072,225	6,899	590	703.00
Jun-21	4,540,256	7,523	604	718.48
Sep-21	4,790,678	7,685	623	734.29
Dec-21	4,949,481	7,771	637	750.45
Mar-22	5,203,294	7,528	691	766.96
Jun-22	5,085,141	6,950	732	783.84

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	18.8%
9-points	9.5%
12-points	9.1%
15-points	8.3%
24-points	0.8%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$500 DEDUCTIBLE COMPREHENSIVE				
Sep-16	\$7,098,237	5,406	\$1,313	\$1,029.64
Dec-16	7,117,761	5,278	1,349	1,037.69
Mar-17	7,786,415	5,245	1,485	1,045.80
Jun-17	8,074,915	5,283	1,528	1,053.97
Sep-17	7,750,772	5,225	1,483	1,062.21
Dec-17	7,760,888	5,345	1,452	1,070.51
Mar-18	7,367,093	5,236	1,407	1,078.88
Jun-18	7,002,274	5,227	1,340	1,087.31
Sep-18	7,159,707	5,471	1,309	1,095.81
Dec-18	7,022,968	5,718	1,228	1,104.38
Mar-19	7,273,724	6,164	1,180	1,113.01
Jun-19	7,313,603	6,666	1,097	1,121.71
Sep-19	7,638,084	7,129	1,071	1,130.47
Dec-19	8,066,668	7,393	1,091	1,139.31
Mar-20	7,961,057	7,578	1,051	1,148.22
Jun-20	8,372,132	7,185	1,165	1,157.19
Sep-20	8,707,469	7,418	1,174	1,166.24
Dec-20	8,754,431	7,650	1,144	1,175.35
Mar-21	9,122,014	7,858	1,161	1,184.54
Jun-21	9,407,298	8,975	1,048	1,193.80
Sep-21	10,252,998	9,569	1,071	1,203.13
Dec-21	11,038,411	10,005	1,103	1,212.53
Mar-22	11,821,037	10,040	1,177	1,222.01
Jun-22	12,513,760	9,786	1,279	1,231.56

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	10.3%
9-points	1.5%
12-points	3.2%
15-points	0.5%
24-points	-4.9%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$1,000 DEDUCTIBLE COMPREHENSIVE				
Sep-16	\$833,112	574	\$1,451	\$1,316.36
Dec-16	784,648	576	1,362	1,340.85
Mar-17	979,733	541	1,811	1,365.80
Jun-17	997,853	567	1,760	1,391.21
Sep-17	987,326	585	1,688	1,417.09
Dec-17	1,076,763	630	1,709	1,443.46
Mar-18	903,297	666	1,356	1,470.32
Jun-18	936,395	673	1,391	1,497.67
Sep-18	954,997	691	1,382	1,525.54
Dec-18	913,359	709	1,288	1,553.92
Mar-19	1,237,618	762	1,624	1,582.83
Jun-19	1,292,547	869	1,487	1,612.28
Sep-19	1,407,116	923	1,525	1,642.28
Dec-19	1,545,853	962	1,607	1,672.84
Mar-20	1,413,198	979	1,444	1,703.96
Jun-20	1,493,443	918	1,627	1,735.67
Sep-20	1,436,549	967	1,486	1,767.96
Dec-20	1,526,692	1,009	1,513	1,800.85
Mar-21	1,690,909	1,035	1,634	1,834.36
Jun-21	1,805,222	1,159	1,558	1,868.49
Sep-21	2,063,881	1,213	1,701	1,903.26
Dec-21	2,390,348	1,288	1,856	1,938.67
Mar-22	2,401,208	1,325	1,812	1,974.74
Jun-22	2,396,490	1,311	1,828	2,011.48

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	13.4%
9-points	10.6%
12-points	7.7%
15-points	7.0%
24-points	2.3%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM COSTS

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
ALL DEDUCTIBLE COMPREHENSIVE				
Sep-16	\$29,104,575	49,927	\$583	\$509.35
Dec-16	29,190,195	49,097	595	522.76
Mar-17	29,722,015	47,244	629	536.52
Jun-17	29,816,798	46,327	644	550.65
Sep-17	28,735,538	45,132	637	565.15
Dec-17	28,702,617	45,647	629	580.02
Mar-18	28,228,387	45,018	627	595.29
Jun-18	28,029,391	46,189	607	610.97
Sep-18	28,495,490	47,609	599	627.05
Dec-18	28,893,216	49,133	588	643.56
Mar-19	29,746,645	50,324	591	660.50
Jun-19	30,018,122	51,025	588	677.89
Sep-19	31,114,977	52,311	595	695.74
Dec-19	31,981,365	51,958	616	714.05
Mar-20	31,660,622	51,682	613	732.85
Jun-20	31,384,309	47,780	657	752.15
Sep-20	31,527,998	46,704	675	771.95
Dec-20	31,699,888	46,358	684	792.27
Mar-21	32,541,287	46,272	703	813.13
Jun-21	34,671,364	50,551	686	834.53
Sep-21	36,651,044	51,401	713	856.50
Dec-21	38,402,886	52,503	731	879.05
Mar-22	40,141,735	51,785	775	902.20
Jun-22	40,725,123	49,154	829	925.95

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	14.9%
9-points	10.5%
12-points	11.0%
15-points	9.7%
24-points	4.2%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
FULL COVERAGE COMPREHENSIVE			
Sep-16	411,617	19,943	4.8450
Dec-16	401,792	19,601	4.8784
Mar-17	392,697	18,611	4.7393
Jun-17	387,170	18,044	4.6605
Sep-17	387,112	17,510	4.5232
Dec-17	389,884	17,760	4.5552
Mar-18	391,865	17,633	4.4998
Jun-18	392,849	18,165	4.6239
Sep-18	392,725	18,728	4.7687
Dec-18	391,479	19,001	4.8536
Mar-19	389,165	19,123	4.9139
Jun-19	387,106	19,035	4.9173
Sep-19	385,982	19,229	4.9818
Dec-19	385,082	18,934	4.9169
Mar-20	385,098	18,672	4.8486
Jun-20	384,616	16,953	4.4078
Sep-20	383,768	16,060	4.1848
Dec-20	382,372	15,617	4.0842
Mar-21	380,283	15,333	4.0320
Jun-21	378,168	16,599	4.3893
Sep-21	375,114	16,718	4.4568
Dec-21	372,534	16,991	4.5609
Mar-22	371,132	16,897	4.5528
Jun-22	370,466	16,082	4.3410

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	5.9%
9-points	3.5%
12-points	-3.4%
15-points	-4.0%
24-points	-1.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$50 DEDUCTIBLE COMPREHENSIVE			
Sep-16	45,300	2,233	4.9294
Dec-16	44,788	2,219	4.9545
Mar-17	44,318	2,135	4.8175
Jun-17	43,892	2,068	4.7116
Sep-17	43,493	2,034	4.6766
Dec-17	43,077	2,050	4.7589
Mar-18	42,652	2,014	4.7219
Jun-18	42,236	2,199	5.2065
Sep-18	41,832	2,215	5.2950
Dec-18	41,448	2,244	5.4140
Mar-19	41,061	2,263	5.5113
Jun-19	40,655	2,157	5.3056
Sep-19	40,247	2,155	5.3544
Dec-19	39,848	2,121	5.3227
Mar-20	39,439	2,122	5.3805
Jun-20	38,893	1,916	4.9263
Sep-20	38,260	1,889	4.9373
Dec-20	37,577	1,818	4.8381
Mar-21	36,886	1,757	4.7633
Jun-21	36,390	1,902	5.2267
Sep-21	36,008	1,866	5.1822
Dec-21	35,699	1,868	5.2326
Mar-22	35,423	1,655	4.6721
Jun-22	35,169	1,350	3.8386

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	-14.8%
9-points	-6.0%
12-points	-6.3%
15-points	-5.4%
24-points	-0.5%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$100 DEDUCTIBLE COMPREHENSIVE			
Sep-16	375,207	15,382	4.0996
Dec-16	369,657	15,139	4.0954
Mar-17	365,008	14,554	3.9873
Jun-17	363,621	14,293	3.9307
Sep-17	367,013	13,844	3.7721
Dec-17	372,490	13,832	3.7134
Mar-18	377,064	13,667	3.6246
Jun-18	380,036	13,967	3.6752
Sep-18	381,212	14,305	3.7525
Dec-18	380,739	14,858	3.9024
Mar-19	378,425	14,998	3.9633
Jun-19	376,639	15,102	4.0097
Sep-19	376,701	15,369	4.0799
Dec-19	377,435	15,158	4.0161
Mar-20	379,280	15,005	3.9562
Jun-20	379,923	13,932	3.6671
Sep-20	379,157	13,576	3.5806
Dec-20	377,815	13,453	3.5607
Mar-21	376,187	13,390	3.5594
Jun-21	374,872	14,393	3.8394
Sep-21	372,577	14,350	3.8516
Dec-21	370,133	14,580	3.9391
Mar-22	369,013	14,340	3.8860
Jun-22	369,359	13,675	3.7024

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	3.0%
9-points	3.8%
12-points	-1.3%
15-points	-1.7%
24-points	-0.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$250 DEDUCTIBLE COMPREHENSIVE			
Sep-16	232,209	6,389	2.7514
Dec-16	230,918	6,284	2.7213
Mar-17	230,191	6,158	2.6752
Jun-17	230,546	6,072	2.6337
Sep-17	233,121	5,934	2.5455
Dec-17	236,948	6,030	2.5449
Mar-18	240,164	5,802	2.4158
Jun-18	242,596	5,958	2.4559
Sep-18	243,723	6,199	2.5435
Dec-18	243,887	6,603	2.7074
Mar-19	243,424	7,014	2.8814
Jun-19	243,620	7,196	2.9538
Sep-19	245,203	7,506	3.0611
Dec-19	247,003	7,390	2.9919
Mar-20	249,096	7,326	2.9410
Jun-20	250,240	6,876	2.7478
Sep-20	250,409	6,794	2.7132
Dec-20	250,022	6,811	2.7242
Mar-21	249,391	6,899	2.7663
Jun-21	248,848	7,523	3.0231
Sep-21	247,497	7,685	3.1051
Dec-21	245,992	7,771	3.1590
Mar-22	244,944	7,528	3.0734
Jun-22	244,345	6,950	2.8443

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	2.4%
9-points	6.4%
12-points	1.2%
15-points	1.5%
24-points	2.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$500 DEDUCTIBLE COMPREHENSIVE			
Sep-16	517,940	5,406	1.0438
Dec-16	522,718	5,278	1.0097
Mar-17	527,945	5,245	0.9935
Jun-17	535,228	5,283	0.9871
Sep-17	546,516	5,225	0.9561
Dec-17	560,002	5,345	0.9545
Mar-18	572,270	5,236	0.9150
Jun-18	583,191	5,227	0.8963
Sep-18	591,941	5,471	0.9242
Dec-18	598,881	5,718	0.9548
Mar-19	604,361	6,164	1.0199
Jun-19	611,081	6,666	1.0909
Sep-19	620,378	7,129	1.1491
Dec-19	630,074	7,393	1.1734
Mar-20	640,535	7,578	1.1831
Jun-20	648,716	7,185	1.1076
Sep-20	655,242	7,418	1.1321
Dec-20	660,281	7,650	1.1586
Mar-21	664,828	7,858	1.1820
Jun-21	670,275	8,975	1.3390
Sep-21	673,214	9,569	1.4214
Dec-21	675,401	10,005	1.4813
Mar-22	678,415	10,040	1.4799
Jun-22	681,935	9,786	1.4350

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	16.2%
9-points	18.3%
12-points	11.6%
15-points	12.0%
24-points	8.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$1,000 DEDUCTIBLE COMPREHENSIVE			
Sep-16	76,697	574	0.7484
Dec-16	78,600	576	0.7328
Mar-17	80,807	541	0.6695
Jun-17	83,567	567	0.6785
Sep-17	87,039	585	0.6721
Dec-17	90,828	630	0.6936
Mar-18	94,527	666	0.7046
Jun-18	98,002	673	0.6867
Sep-18	101,275	691	0.6823
Dec-18	104,398	709	0.6791
Mar-19	107,401	762	0.7095
Jun-19	110,681	869	0.7851
Sep-19	114,080	923	0.8091
Dec-19	117,518	962	0.8186
Mar-20	120,986	979	0.8092
Jun-20	124,088	918	0.7398
Sep-20	126,959	967	0.7617
Dec-20	129,486	1,009	0.7792
Mar-21	131,887	1,035	0.7848
Jun-21	134,350	1,159	0.8627
Sep-21	136,418	1,213	0.8892
Dec-21	138,480	1,288	0.9301
Mar-22	140,996	1,325	0.9397
Jun-22	144,114	1,311	0.9097

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	12.6%
9-points	13.8%
12-points	7.0%
15-points	7.6%
24-points	5.3%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COMPREHENSIVE CLAIM FREQUENCY

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
ALL DEDUCTIBLE COMPREHENSIVE			
Sep-16	1,658,970	49,927	3.0095
Dec-16	1,648,473	49,097	2.9783
Mar-17	1,640,966	47,244	2.8790
Jun-17	1,644,024	46,327	2.8179
Sep-17	1,664,294	45,132	2.7118
Dec-17	1,693,229	45,647	2.6959
Mar-18	1,718,542	45,018	2.6195
Jun-18	1,738,910	46,189	2.6562
Sep-18	1,752,708	47,609	2.7163
Dec-18	1,760,832	49,133	2.7903
Mar-19	1,763,837	50,324	2.8531
Jun-19	1,769,782	51,025	2.8831
Sep-19	1,782,591	52,311	2.9345
Dec-19	1,796,960	51,958	2.8914
Mar-20	1,814,434	51,682	2.8484
Jun-20	1,826,476	47,780	2.6160
Sep-20	1,833,795	46,704	2.5468
Dec-20	1,837,553	46,358	2.5228
Mar-21	1,839,462	46,272	2.5155
Jun-21	1,842,903	50,551	2.7430
Sep-21	1,840,828	51,401	2.7923
Dec-21	1,838,239	52,503	2.8562
Mar-22	1,839,923	51,785	2.8145
Jun-22	1,845,388	49,154	2.6636

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	4.5%
9-points	4.9%
12-points	-1.0%
15-points	-1.6%
24-points	-1.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

FULL COVERAGE COMPREHENSIVE

				2Q '21	
STRAIGHT LINE					
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
15 points	7.3%	8.4%	8.6%	6.2%	
12 points	8.0%	9.0%	9.4%	8.0%	
9 points	8.5%	9.4%	9.7%	9.2%	
6 points	9.4%	10.0%	10.3%	12.0%	

STRAIGHT LINE					
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
24 points	-1.8%	-1.7%	-1.7%	-2.2%	
15 points	-4.4%	-4.1%	-4.0%	-3.6%	
12 points	-3.8%	-3.6%	-3.4%	-7.2%	
9 points	3.3%	3.4%	3.5%	-10.8%	
6 points	5.4%	5.6%	5.9%	-10.0%	

\$50 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE					
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
15 points	11.6%	14.9%	15.1%	5.4%	
12 points	14.0%	17.4%	18.3%	9.4%	
9 points	16.8%	20.7%	21.6%	9.1%	
6 points	25.1%	29.7%	34.5%	10.1%	

STRAIGHT LINE					
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
24 points	-0.4%	-0.4%	-0.5%	0.7%	
15 points	-5.8%	-5.3%	-5.4%	-0.4%	
12 points	-6.6%	-6.0%	-6.3%	-3.9%	
9 points	-5.7%	-5.4%	-6.0%	-4.6%	
6 points	-16.3%	-14.8%	-14.8%	-3.2%	

\$100 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE					
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
15 points	8.4%	9.9%	10.2%	5.8%	
12 points	9.5%	11.0%	11.7%	9.3%	
9 points	8.8%	9.8%	10.1%	14.2%	
6 points	10.2%	10.9%	11.3%	16.5%	

STRAIGHT LINE					
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
24 points	-0.9%	-0.8%	-0.8%	-2.1%	
15 points	-1.8%	-1.7%	-1.7%	-1.0%	
12 points	-1.4%	-1.4%	-1.3%	-3.7%	
9 points	3.6%	3.8%	3.8%	-7.1%	
6 points	2.8%	2.8%	3.0%	-5.3%	

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

\$250 DEDUCTIBLE COMPREHENSIVE

				2Q '21	
STRAIGHT LINE				EXPONENTIAL	EXPONENTIAL
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
15 points	7.1%	8.2%	8.3%	1.4%	1.4%
12 points	7.9%	8.8%	9.1%	5.5%	5.5%
9 points	8.6%	9.5%	9.5%	8.0%	8.0%
6 points	15.7%	17.4%	18.8%	2.4%	2.4%
STRAIGHT LINE				EXPONENTIAL	EXPONENTIAL
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
24 points	2.6%	2.8%	2.9%	1.3%	1.3%
15 points	1.4%	1.5%	1.5%	4.0%	4.0%
12 points	1.2%	1.3%	1.2%	0.9%	0.9%
9 points	5.8%	6.2%	6.4%	-3.8%	-3.8%
6 points	2.2%	2.3%	2.4%	0.4%	0.4%

\$500 DEDUCTIBLE COMPREHENSIVE

				2Q '21	
STRAIGHT LINE				EXPONENTIAL	EXPONENTIAL
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
15 points	0.5%	0.6%	0.5%	-6.8%	-6.8%
12 points	3.1%	3.2%	3.2%	-3.3%	-3.3%
9 points	1.7%	1.7%	1.5%	2.3%	2.3%
6 points	9.5%	10.1%	10.3%	0.6%	0.6%
STRAIGHT LINE				EXPONENTIAL	EXPONENTIAL
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
24 points	6.5%	8.0%	8.0%	2.7%	2.7%
15 points	9.5%	11.5%	12.0%	10.0%	10.0%
12 points	9.7%	11.2%	11.6%	9.9%	9.9%
9 points	14.2%	16.9%	18.3%	5.1%	5.1%
6 points	13.2%	14.4%	16.2%	8.8%	8.8%

\$1,000 DEDUCTIBLE COMPREHENSIVE

				2Q '21	
STRAIGHT LINE				EXPONENTIAL	EXPONENTIAL
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
15 points	6.1%	6.8%	7.0%	2.6%	2.6%
12 points	6.8%	7.5%	7.7%	4.6%	4.6%
9 points	9.2%	10.3%	10.6%	2.5%	2.5%
6 points	11.6%	12.5%	13.4%	5.8%	5.8%
STRAIGHT LINE				EXPONENTIAL	EXPONENTIAL
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL	EXPONENTIAL
24 points	4.6%	5.3%	5.3%	2.5%	2.5%
15 points	6.5%	7.4%	7.6%	5.4%	5.4%
12 points	6.3%	6.9%	7.0%	5.6%	5.6%
9 points	11.3%	13.0%	13.8%	0.4%	0.4%
6 points	10.8%	11.6%	12.6%	5.1%	5.1%

Selected	Cost	4.0%	6.0%
	Freq	0.0%	0.0%
		hist	prosp

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

FULL COVERAGE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.98	0.98
12 points	0.97	0.98
9 points	0.96	0.96
6 points	0.91	0.91

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.51	-0.51
15 points	-0.65	-0.63
12 points	-0.47	-0.45
9 points	0.52	0.52
6 points	0.59	0.59

\$50 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.92	0.94
12 points	0.93	0.95
9 points	0.93	0.94
6 points	0.98	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.09	-0.12
15 points	-0.70	-0.69
12 points	-0.63	-0.62
9 points	-0.42	-0.44
6 points	-0.62	-0.63

\$100 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.97
12 points	0.98	0.98
9 points	0.95	0.95
6 points	0.90	0.91

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.33	-0.32
15 points	-0.41	-0.41
12 points	-0.26	-0.24
9 points	0.64	0.64
6 points	0.36	0.36

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

\$250 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.90	0.91
12 points	0.87	0.88
9 points	0.81	0.82
6 points	0.96	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.66	0.65
15 points	0.31	0.31
12 points	0.20	0.20
9 points	0.67	0.68
6 points	0.20	0.21

\$500 DEDUCTIBLE COMPREHENSIVE

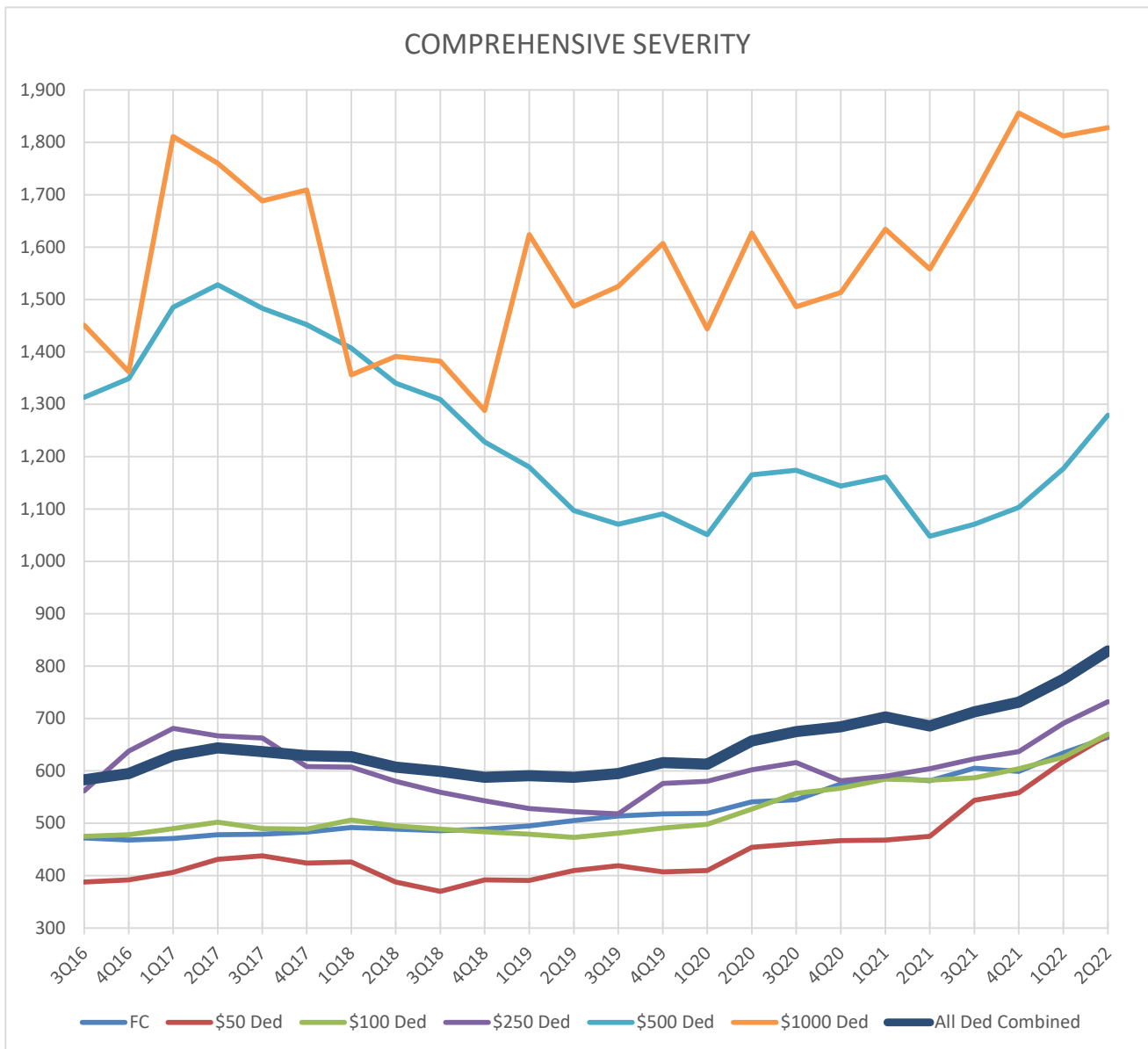
COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.10	0.10
12 points	0.48	0.47
9 points	0.20	0.18
6 points	0.64	0.63

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.86	0.87
15 points	0.92	0.92
12 points	0.87	0.87
9 points	0.94	0.94
6 points	0.82	0.81

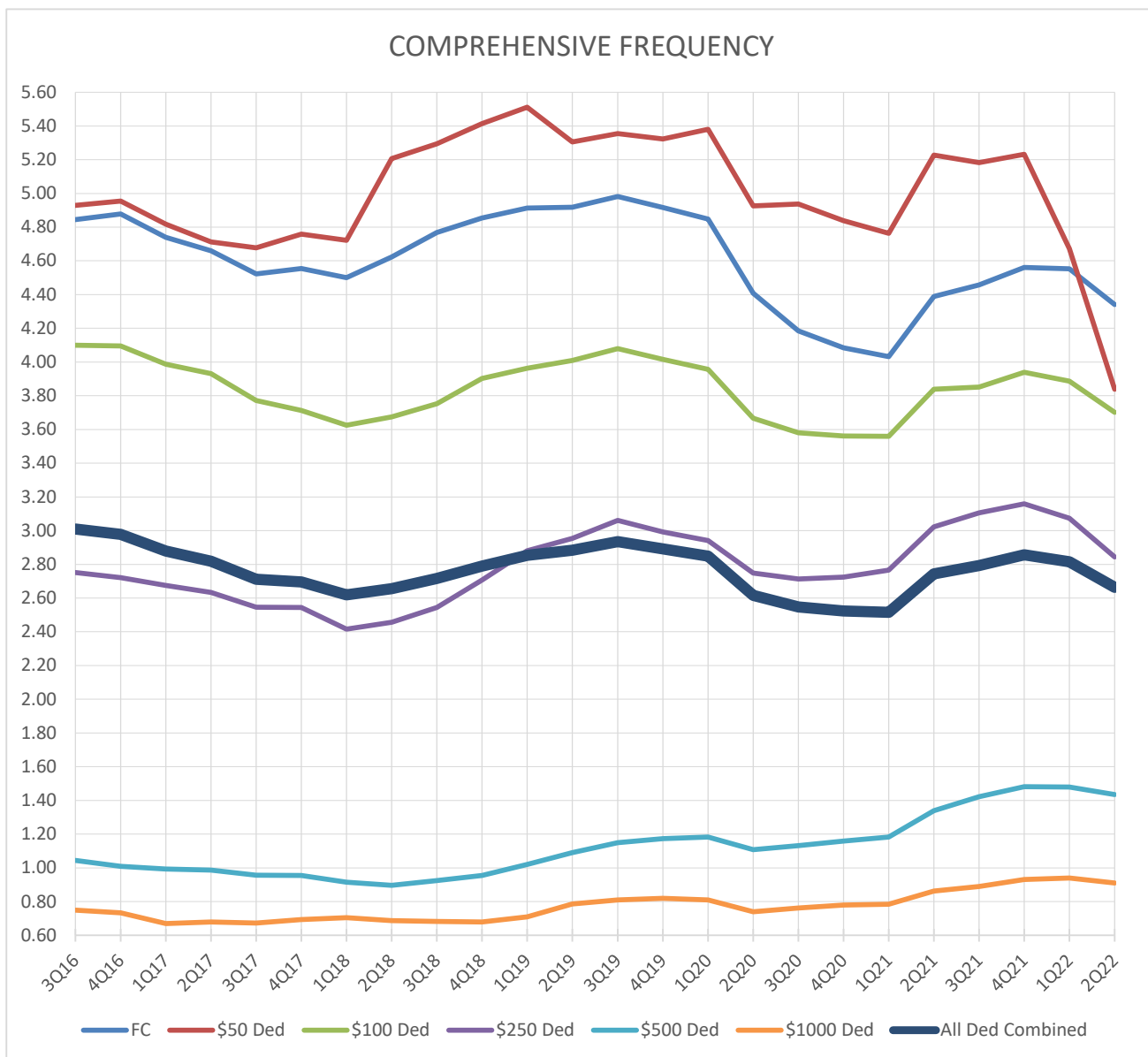
\$1,000 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.78	0.77
12 points	0.79	0.79
9 points	0.83	0.83
6 points	0.84	0.84

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.84	0.84
15 points	0.84	0.84
12 points	0.76	0.75
9 points	0.95	0.95
6 points	0.84	0.84



Annual Rate of Change - Exponential Fit							
Data through 2Q22							
	FC	\$50 Ded	\$100 Ded	\$250 Ded	\$500 Ded	\$1000 Ded	All Ded Combined
6-points	10.3%	34.5%	11.3%	18.8%	10.3%	13.4%	14.9%
9-points	9.7%	21.6%	10.1%	9.5%	1.5%	10.6%	10.5%
12-points	9.4%	18.3%	11.7%	9.1%	3.2%	7.7%	11.0%
15-points	8.6%	15.1%	10.2%	8.3%	0.5%	7.0%	9.7%
24-points	5.7%	7.0%	5.0%	0.8%	-4.9%	2.3%	4.2%



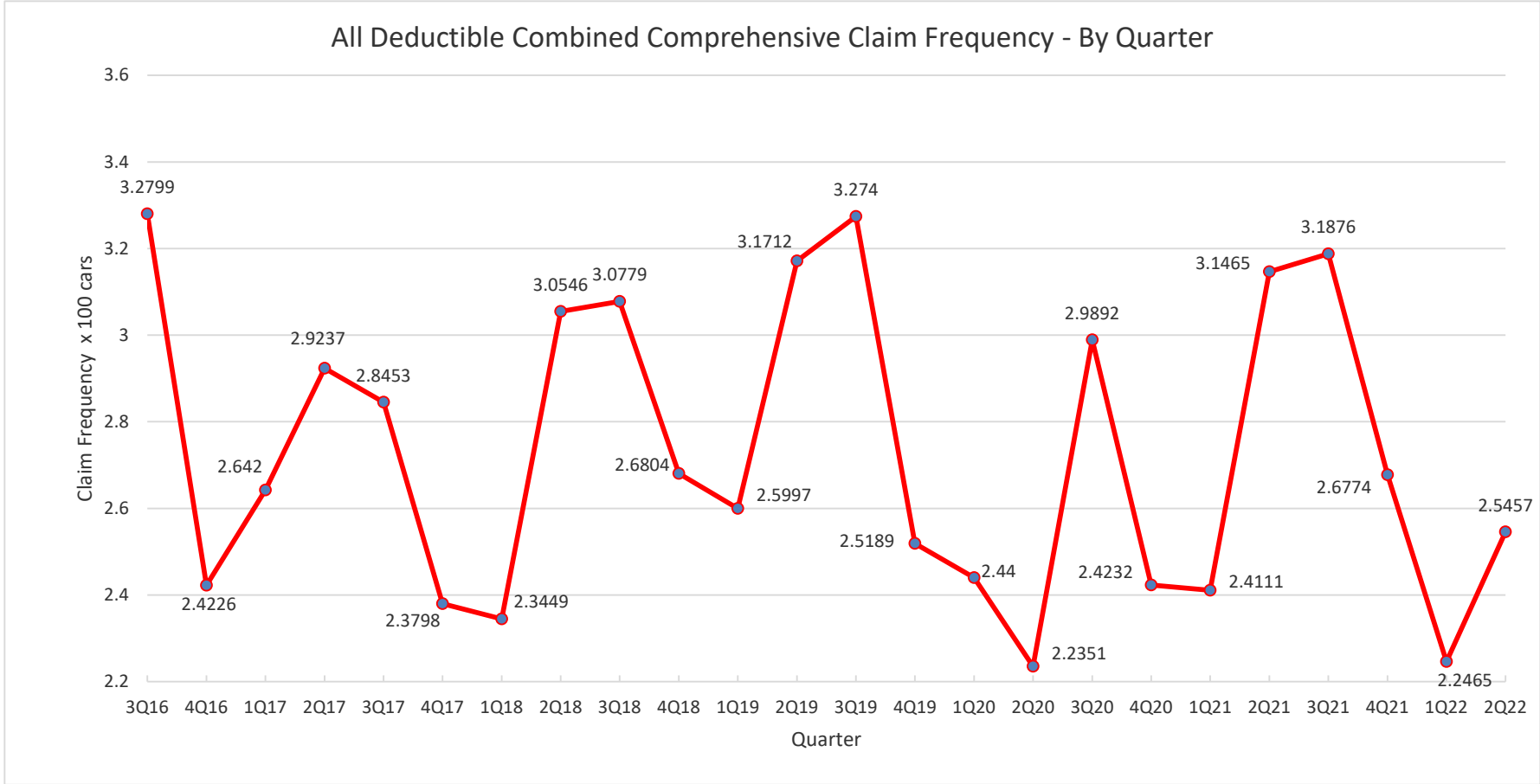
Annual Rate of Change - Exponential Fit							
Data through 2Q22							
	FC	\$50 Ded	\$100 Ded	\$250 Ded	\$500 Ded	\$1000 Ded	All Ded Combined
6-points	5.9%	-14.8%	3.0%	2.4%	16.2%	12.6%	4.5%
9-points	3.5%	-6.0%	3.8%	6.4%	18.3%	13.8%	4.9%
12-points	-3.4%	-6.3%	-1.3%	1.2%	11.6%	7.0%	-1.0%
15-points	-4.0%	-5.4%	-1.7%	1.5%	12.0%	7.6%	-1.6%
24-points	-1.7%	-0.5%	-0.8%	2.9%	8.0%	5.3%	-1.0%

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Annual Rate of Change - Exponential Fit:	6-points	24.0%
	9-points	14.8%
	12-points	12.3%
	15-points	11.2%

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Annual Rate of Change - Exponential Fit:	6-points	-9.9%
	9-points	1.0%
	12-points	-1.7%
	15-points	-2.1%
	24-points	-1.1%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$50 DEDUCTIBLE COLLISION				
Sep-16	\$10,104,921	3,970	2,545	\$2,024.90
Dec-16	10,758,075	4,068	2,645	2,116.36
Mar-17	10,695,354	4,080	2,621	2,211.96
Jun-17	11,176,973	4,171	2,680	2,311.87
Sep-17	11,209,346	4,174	2,686	2,416.29
Dec-17	11,817,802	4,242	2,786	2,525.43
Mar-18	12,150,447	4,314	2,817	2,639.49
Jun-18	12,096,185	4,279	2,827	2,758.71
Sep-18	12,201,750	4,281	2,850	2,883.32
Dec-18	11,773,746	4,333	2,717	3,013.55
Mar-19	12,667,899	4,380	2,892	3,149.67
Jun-19	12,804,692	4,342	2,949	3,291.93
Sep-19	13,035,265	4,409	2,957	3,440.62
Dec-19	13,110,821	4,392	2,985	3,596.02
Mar-20	12,361,638	4,252	2,907	3,758.45
Jun-20	11,509,103	4,080	2,821	3,928.21
Sep-20	11,095,130	3,837	2,892	4,105.64
Dec-20	11,363,259	3,690	3,079	4,291.08
Mar-21	11,266,099	3,549	3,174	4,484.90
Jun-21	12,225,377	3,563	3,431	4,687.47
Sep-21	12,014,606	3,277	3,666	4,899.20
Dec-21	11,800,676	2,998	3,936	5,120.48
Mar-22	12,053,605	2,717	4,436	5,351.76
Jun-22	12,061,523	2,567	4,699	5,593.49

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	37.8%
9-points	30.2%
12-points	19.3%
15-points	14.3%
24-points	8.1%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$100 DEDUCTIBLE COLLISION				
Sep-16	\$39,394,471	13,974	2,819	\$2,228.37
Dec-16	39,708,549	13,786	2,880	2,308.73
Mar-17	38,462,943	13,656	2,817	2,391.99
Jun-17	38,401,211	13,622	2,819	2,478.25
Sep-17	37,744,664	13,499	2,796	2,567.63
Dec-17	36,545,194	13,272	2,754	2,660.22
Mar-18	36,943,441	13,090	2,822	2,756.16
Jun-18	36,362,927	12,953	2,807	2,855.55
Sep-18	35,893,878	12,676	2,832	2,958.53
Dec-18	37,068,786	12,813	2,893	3,065.23
Mar-19	37,842,188	12,814	2,953	3,175.77
Jun-19	37,965,269	12,671	2,996	3,290.30
Sep-19	38,611,028	12,665	3,049	3,408.95
Dec-19	38,408,277	12,465	3,081	3,531.89
Mar-20	38,062,990	12,549	3,033	3,659.26
Jun-20	34,796,976	11,672	2,981	3,791.22
Sep-20	33,022,214	11,401	2,896	3,927.95
Dec-20	31,702,628	10,873	2,916	4,069.60
Mar-21	31,411,055	10,259	3,062	4,216.36
Jun-21	36,207,677	10,853	3,336	4,368.42
Sep-21	41,248,399	10,940	3,770	4,525.95
Dec-21	44,397,350	11,149	3,982	4,689.17
Mar-22	47,996,152	11,326	4,238	4,858.28
Jun-22	49,254,318	11,529	4,272	5,033.48

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	32.1%
9-points	25.5%
12-points	15.2%
15-points	11.2%
24-points	6.2%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)

\$200 DEDUCTIBLE COLLISION

Sep-16	\$6,275,845	2,084	3,011	\$2,469.02
Dec-16	6,400,530	2,119	3,021	2,545.85
Mar-17	6,253,468	2,092	2,989	2,625.08
Jun-17	6,371,697	2,101	3,033	2,706.77
Sep-17	6,188,155	2,084	2,969	2,791.00
Dec-17	6,361,445	2,097	3,034	2,877.85
Mar-18	6,282,552	2,084	3,015	2,967.40
Jun-18	6,124,144	2,091	2,929	3,059.75
Sep-18	6,335,809	2,105	3,010	3,154.96
Dec-18	6,486,464	2,130	3,045	3,253.14
Mar-19	6,899,668	2,158	3,197	3,354.37
Jun-19	6,860,232	2,129	3,222	3,458.76
Sep-19	6,825,743	2,148	3,178	3,566.39
Dec-19	6,968,572	2,117	3,292	3,677.37
Mar-20	6,715,038	2,071	3,242	3,791.80
Jun-20	5,888,263	1,838	3,204	3,909.80
Sep-20	5,581,244	1,715	3,254	4,031.47
Dec-20	4,815,561	1,566	3,075	4,156.92
Mar-21	5,117,165	1,597	3,204	4,286.28
Jun-21	6,202,271	1,786	3,473	4,419.66
Sep-21	6,601,955	1,775	3,719	4,557.20
Dec-21	7,212,335	1,777	4,059	4,699.01
Mar-22	7,127,909	1,670	4,268	4,845.24
Jun-22	7,330,549	1,622	4,519	4,996.02

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	31.9%
9-points	21.3%
12-points	13.0%
15-points	9.5%
24-points	5.5%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$250 DEDUCTIBLE COLLISION				
Sep-16	\$262,311,564	85,442	3,070	\$2,572.04
Dec-16	261,151,220	83,815	3,116	2,653.11
Mar-17	254,678,870	81,912	3,109	2,736.74
Jun-17	251,993,858	80,960	3,113	2,823.00
Sep-17	241,296,256	78,320	3,081	2,911.98
Dec-17	238,329,210	77,531	3,074	3,003.77
Mar-18	238,126,207	77,352	3,078	3,098.44
Jun-18	235,015,176	75,935	3,095	3,196.11
Sep-18	235,951,254	75,192	3,138	3,296.85
Dec-18	239,777,084	75,306	3,184	3,400.77
Mar-19	242,521,982	74,502	3,255	3,507.96
Jun-19	243,452,331	73,254	3,323	3,618.53
Sep-19	244,257,084	73,356	3,330	3,732.58
Dec-19	240,927,665	72,372	3,329	3,850.23
Mar-20	239,357,863	71,064	3,368	3,971.59
Jun-20	218,036,518	65,348	3,337	4,096.78
Sep-20	205,369,532	61,533	3,338	4,225.91
Dec-20	197,909,488	58,164	3,403	4,359.11
Mar-21	190,795,089	55,809	3,419	4,496.51
Jun-21	213,930,743	58,380	3,664	4,638.24
Sep-21	233,463,797	58,882	3,965	4,784.44
Dec-21	253,590,295	60,072	4,221	4,935.24
Mar-22	270,855,689	60,508	4,476	5,090.80
Jun-22	280,630,041	61,390	4,571	5,251.26

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	27.3%
9-points	19.9%
12-points	13.2%
15-points	10.0%
24-points	5.9%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$500 DEDUCTIBLE COLLISION				
Sep-16	\$548,354,307	154,048	3,560	\$2,919.15
Dec-16	567,345,927	156,384	3,628	3,020.45
Mar-17	576,135,836	159,061	3,622	3,125.27
Jun-17	586,262,521	163,117	3,594	3,233.72
Sep-17	583,773,162	164,403	3,551	3,345.93
Dec-17	585,758,902	165,808	3,533	3,462.04
Mar-18	600,330,133	168,899	3,554	3,582.18
Jun-18	605,074,802	168,037	3,601	3,706.49
Sep-18	614,920,726	168,835	3,642	3,835.11
Dec-18	637,652,496	172,358	3,700	3,968.19
Mar-19	659,612,154	174,498	3,780	4,105.90
Jun-19	676,693,919	176,631	3,831	4,248.38
Sep-19	693,924,351	181,197	3,830	4,395.81
Dec-19	704,009,131	182,274	3,862	4,548.35
Mar-20	709,590,091	181,444	3,911	4,706.18
Jun-20	653,384,824	167,634	3,898	4,869.49
Sep-20	627,408,262	160,553	3,908	5,038.47
Dec-20	616,580,256	154,113	4,001	5,213.32
Mar-21	610,693,444	151,173	4,040	5,394.23
Jun-21	698,150,619	161,269	4,329	5,581.42
Sep-21	787,315,368	166,111	4,740	5,775.10
Dec-21	858,809,470	170,626	5,033	5,975.51
Mar-22	928,145,353	173,922	5,337	6,182.87
Jun-22	971,846,537	179,886	5,403	6,397.42

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	27.7%
9-points	21.0%
12-points	14.6%
15-points	11.1%
24-points	6.5%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$1,000 DEDUCTIBLE COLLISION				
Sep-16	\$59,908,234	12,999	4,609	\$3,579.00
Dec-16	65,061,106	13,575	4,793	3,705.57
Mar-17	68,395,240	14,185	4,822	3,836.61
Jun-17	70,940,285	15,087	4,702	3,972.29
Sep-17	72,416,128	15,617	4,637	4,112.77
Dec-17	73,062,154	16,275	4,489	4,258.21
Mar-18	75,803,146	17,134	4,424	4,408.80
Jun-18	79,870,108	17,581	4,543	4,564.71
Sep-18	82,925,722	18,378	4,512	4,726.14
Dec-18	89,286,989	19,317	4,622	4,893.28
Mar-19	96,719,967	20,260	4,774	5,066.33
Jun-19	101,680,969	21,320	4,769	5,245.49
Sep-19	105,100,460	22,318	4,709	5,431.00
Dec-19	108,544,749	23,110	4,697	5,623.06
Mar-20	112,457,021	23,453	4,795	5,821.91
Jun-20	104,864,598	22,026	4,761	6,027.80
Sep-20	105,992,582	21,687	4,887	6,240.97
Dec-20	106,144,679	21,143	5,020	6,461.68
Mar-21	108,200,146	21,370	5,063	6,690.19
Jun-21	125,803,495	23,324	5,394	6,926.78
Sep-21	142,128,572	24,399	5,825	7,171.75
Dec-21	157,819,730	25,429	6,206	7,425.37
Mar-22	172,809,910	26,286	6,574	7,687.96
Jun-22	183,875,846	27,653	6,649	7,959.84

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	26.0%
9-points	20.4%
12-points	14.9%
15-points	10.8%
24-points	5.3%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM COSTS

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
ALL DEDUCTIBLE COLLISION				
Sep-16	\$926,349,342	272,517	\$3,399	\$2,816.22
Dec-16	950,425,407	273,747	3,472	2,915.88
Mar-17	954,621,711	274,986	3,472	3,019.08
Jun-17	965,146,545	279,058	3,459	3,125.93
Sep-17	952,627,711	278,097	3,426	3,236.56
Dec-17	951,874,707	279,225	3,409	3,351.10
Mar-18	969,635,926	282,873	3,428	3,469.70
Jun-18	974,543,342	280,876	3,470	3,592.50
Sep-18	988,229,139	281,467	3,511	3,719.64
Dec-18	1,022,045,565	286,257	3,570	3,851.28
Mar-19	1,056,263,858	288,612	3,660	3,987.58
Jun-19	1,079,457,412	290,347	3,718	4,128.71
Sep-19	1,101,753,931	296,093	3,721	4,274.82
Dec-19	1,111,969,215	296,730	3,747	4,426.11
Mar-20	1,118,544,641	294,833	3,794	4,582.76
Jun-20	1,028,480,282	272,598	3,773	4,744.95
Sep-20	988,468,964	260,726	3,791	4,912.88
Dec-20	968,515,871	249,549	3,881	5,086.75
Mar-21	957,482,998	243,757	3,928	5,266.77
Jun-21	1,092,520,182	259,175	4,215	5,453.17
Sep-21	1,222,772,697	265,384	4,608	5,646.16
Dec-21	1,333,629,856	272,051	4,902	5,845.98
Mar-22	1,438,988,618	276,429	5,206	6,052.88
Jun-22	1,504,998,814	284,647	5,287	6,267.10

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	28.3%
9-points	21.6%
12-points	14.9%
15-points	11.4%
24-points	6.8%

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$50 DEDUCTIBLE COLLISION			
Sep-16	39,417	3,970	10.0718
Dec-16	40,002	4,068	10.1695
Mar-17	40,633	4,080	10.0411
Jun-17	41,170	4,171	10.1312
Sep-17	41,652	4,174	10.0211
Dec-17	41,976	4,242	10.1058
Mar-18	42,111	4,314	10.2444
Jun-18	42,193	4,279	10.1415
Sep-18	42,300	4,281	10.1206
Dec-18	42,496	4,333	10.1963
Mar-19	42,919	4,380	10.2053
Jun-19	43,573	4,342	9.9649
Sep-19	44,033	4,409	10.0129
Dec-19	44,505	4,392	9.8686
Mar-20	44,875	4,252	9.4752
Jun-20	45,198	4,080	9.0269
Sep-20	45,786	3,837	8.3803
Dec-20	46,328	3,690	7.9649
Mar-21	47,009	3,549	7.5496
Jun-21	47,651	3,563	7.4773
Sep-21	48,125	3,277	6.8094
Dec-21	49,323	2,998	6.0783
Mar-22	51,058	2,717	5.3214
Jun-22	52,102	2,567	4.9269

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	-31.2%
9-points	-25.6%
12-points	-22.6%
15-points	-18.6%
24-points	-10.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$100 DEDUCTIBLE COLLISION			
Sep-16	244,043	13,974	5.7260
Dec-16	241,285	13,786	5.7136
Mar-17	239,134	13,656	5.7106
Jun-17	237,097	13,622	5.7453
Sep-17	235,624	13,499	5.7290
Dec-17	234,134	13,272	5.6685
Mar-18	232,115	13,090	5.6394
Jun-18	229,664	12,953	5.6400
Sep-18	227,005	12,676	5.5840
Dec-18	224,049	12,813	5.7188
Mar-19	222,087	12,814	5.7698
Jun-19	220,451	12,671	5.7478
Sep-19	218,086	12,665	5.8073
Dec-19	215,709	12,465	5.7786
Mar-20	214,043	12,549	5.8628
Jun-20	212,612	11,672	5.4898
Sep-20	212,301	11,401	5.3702
Dec-20	212,315	10,873	5.1212
Mar-21	211,420	10,259	4.8524
Jun-21	210,490	10,853	5.1561
Sep-21	210,422	10,940	5.1991
Dec-21	211,758	11,149	5.2650
Mar-22	213,323	11,326	5.3093
Jun-22	213,287	11,529	5.4054

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	7.6%
9-points	0.2%
12-points	-3.8%
15-points	-3.6%
24-points	-1.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$200 DEDUCTIBLE COLLISION			
Sep-16	38,390	2,084	5.4285
Dec-16	38,189	2,119	5.5487
Mar-17	38,056	2,092	5.4972
Jun-17	37,947	2,101	5.5367
Sep-17	37,769	2,084	5.5178
Dec-17	37,527	2,097	5.5880
Mar-18	37,226	2,084	5.5982
Jun-18	36,891	2,091	5.6680
Sep-18	36,574	2,105	5.7555
Dec-18	36,284	2,130	5.8704
Mar-19	36,024	2,158	5.9905
Jun-19	35,823	2,129	5.9431
Sep-19	35,578	2,148	6.0374
Dec-19	35,252	2,117	6.0053
Mar-20	35,057	2,071	5.9075
Jun-20	34,789	1,838	5.2833
Sep-20	34,469	1,715	4.9755
Dec-20	34,166	1,566	4.5835
Mar-21	33,786	1,597	4.7268
Jun-21	33,451	1,786	5.3392
Sep-21	33,304	1,775	5.3297
Dec-21	33,688	1,777	5.2749
Mar-22	34,464	1,670	4.8456
Jun-22	34,727	1,622	4.6707

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	-4.0%
9-points	-1.1%
12-points	-7.1%
15-points	-6.8%
24-points	-2.5%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$250 DEDUCTIBLE COLLISION			
Sep-16	1,591,620	85,442	5.3682
Dec-16	1,584,272	83,815	5.2904
Mar-17	1,567,027	81,912	5.2272
Jun-17	1,545,318	80,960	5.2391
Sep-17	1,525,069	78,320	5.1355
Dec-17	1,507,767	77,531	5.1421
Mar-18	1,494,330	77,352	5.1764
Jun-18	1,480,665	75,935	5.1284
Sep-18	1,466,906	75,192	5.1259
Dec-18	1,452,995	75,306	5.1828
Mar-19	1,441,172	74,502	5.1695
Jun-19	1,428,482	73,254	5.1281
Sep-19	1,419,083	73,356	5.1693
Dec-19	1,408,597	72,372	5.1379
Mar-20	1,404,487	71,064	5.0598
Jun-20	1,400,751	65,348	4.6652
Sep-20	1,393,882	61,533	4.4145
Dec-20	1,389,100	58,164	4.1872
Mar-21	1,379,523	55,809	4.0455
Jun-21	1,371,241	58,380	4.2575
Sep-21	1,367,368	58,882	4.3062
Dec-21	1,373,247	60,072	4.3744
Mar-22	1,388,025	60,508	4.3593
Jun-22	1,400,741	61,390	4.3827

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	5.7%
9-points	-0.9%
12-points	-6.6%
15-points	-6.7%
24-points	-4.4%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$500 DEDUCTIBLE COLLISION			
Sep-16	2,873,589	154,048	5.3608
Dec-16	2,908,634	156,384	5.3765
Mar-17	2,950,034	159,061	5.3918
Jun-17	3,003,582	163,117	5.4307
Sep-17	3,057,774	164,403	5.3766
Dec-17	3,109,389	165,808	5.3325
Mar-18	3,154,297	168,899	5.3546
Jun-18	3,185,075	168,037	5.2758
Sep-18	3,213,307	168,835	5.2542
Dec-18	3,239,538	172,358	5.3205
Mar-19	3,270,990	174,498	5.3347
Jun-19	3,298,047	176,631	5.3556
Sep-19	3,335,814	181,197	5.4319
Dec-19	3,371,308	182,274	5.4066
Mar-20	3,417,844	181,444	5.3087
Jun-20	3,467,556	167,634	4.8344
Sep-20	3,501,418	160,553	4.5854
Dec-20	3,533,742	154,113	4.3612
Mar-21	3,557,251	151,173	4.2497
Jun-21	3,588,629	161,269	4.4939
Sep-21	3,634,219	166,111	4.5707
Dec-21	3,716,940	170,626	4.5905
Mar-22	3,820,290	173,922	4.5526
Jun-22	3,877,206	179,886	4.6396

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	5.7%
9-points	-0.1%
12-points	-6.3%
15-points	-6.2%
24-points	-3.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$1,000 DEDUCTIBLE COLLISION			
Sep-16	345,164	12,999	3.7660
Dec-16	353,800	13,575	3.8369
Mar-17	363,346	14,185	3.9040
Jun-17	374,329	15,087	4.0304
Sep-17	386,538	15,617	4.0402
Dec-17	399,656	16,275	4.0723
Mar-18	412,933	17,134	4.1493
Jun-18	425,723	17,581	4.1297
Sep-18	438,490	18,378	4.1912
Dec-18	450,897	19,317	4.2841
Mar-19	464,223	20,260	4.3643
Jun-19	478,073	21,320	4.4596
Sep-19	493,261	22,318	4.5246
Dec-19	508,511	23,110	4.5446
Mar-20	525,868	23,453	4.4599
Jun-20	543,120	22,026	4.0555
Sep-20	556,208	21,687	3.8991
Dec-20	567,003	21,143	3.7289
Mar-21	575,346	21,370	3.7143
Jun-21	583,113	23,324	3.9999
Sep-21	593,221	24,399	4.1130
Dec-21	612,055	25,429	4.1547
Mar-22	637,515	26,286	4.1232
Jun-22	657,708	27,653	4.2044

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	8.6%
9-points	4.3%
12-points	-2.8%
15-points	-2.9%
24-points	0.5%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN COLLISION CLAIM FREQUENCY

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
ALL DEDUCTIBLE COLLISION			
Sep-16	5,132,223	272,517	5.3099
Dec-16	5,166,182	273,747	5.2988
Mar-17	5,198,230	274,986	5.2900
Jun-17	5,239,443	279,058	5.3261
Sep-17	5,284,426	278,097	5.2626
Dec-17	5,330,449	279,225	5.2383
Mar-18	5,373,012	282,873	5.2647
Jun-18	5,400,211	280,876	5.2012
Sep-18	5,424,582	281,467	5.1887
Dec-18	5,446,259	286,257	5.2560
Mar-19	5,477,415	288,612	5.2691
Jun-19	5,504,449	290,347	5.2748
Sep-19	5,545,855	296,093	5.3390
Dec-19	5,583,882	296,730	5.3140
Mar-20	5,642,174	294,833	5.2255
Jun-20	5,704,026	272,598	4.7790
Sep-20	5,744,064	260,726	4.5391
Dec-20	5,782,654	249,549	4.3155
Mar-21	5,804,335	243,757	4.1996
Jun-21	5,834,575	259,175	4.4421
Sep-21	5,886,659	265,384	4.5082
Dec-21	5,997,011	272,051	4.5364
Mar-22	6,144,675	276,429	4.4987
Jun-22	6,235,771	284,647	4.5647

(6) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

6-points	5.4%
9-points	-0.3%
12-points	-6.2%
15-points	-6.1%
24-points	-3.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

				2Q '21
<u>\$50 DEDUCTIBLE COLLISION</u>				
STRAIGHT LINE				
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
15 points	11.4%	14.6%	14.3%	4.1%
12 points	14.8%	18.6%	19.3%	5.2%
9 points	21.1%	27.7%	30.2%	6.0%
6 points	26.7%	32.1%	37.8%	15.3%
STRAIGHT LINE				
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
24 points	-12.7%	-9.3%	-10.0%	-3.4%
15 points	-28.9%	-18.8%	-18.6%	-8.8%
12 points	-36.6%	-24.4%	-22.6%	-11.8%
9 points	-39.7%	-27.4%	-25.6%	-15.6%
6 points	-47.3%	-36.5%	-31.2%	-18.3%
<u>\$100 DEDUCTIBLE COLLISION</u>				
STRAIGHT LINE				
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
15 points	9.4%	11.4%	11.2%	3.3%
12 points	12.3%	14.8%	15.2%	2.8%
9 points	18.7%	23.6%	25.5%	1.9%
6 points	23.2%	27.1%	32.1%	6.7%
STRAIGHT LINE				
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
24 points	-2.0%	-1.9%	-1.9%	-1.2%
15 points	-3.9%	-3.7%	-3.6%	-3.2%
12 points	-4.2%	-3.9%	-3.8%	-5.0%
9 points	0.1%	0.1%	0.2%	-8.3%
6 points	6.9%	7.2%	7.6%	-11.4%
<u>\$200 DEDUCTIBLE COLLISION</u>				
STRAIGHT LINE				
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
15 points	8.3%	9.8%	9.5%	3.0%
12 points	10.9%	12.9%	13.0%	2.6%
9 points	16.5%	20.2%	21.3%	1.3%
6 points	23.4%	27.4%	31.9%	3.3%
STRAIGHT LINE				
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
24 points	-2.5%	-2.4%	-2.5%	-0.4%
15 points	-8.0%	-7.0%	-6.8%	-4.6%
12 points	-8.5%	-7.6%	-7.1%	-8.0%
9 points	-1.2%	-1.1%	-1.1%	-11.7%
6 points	-4.2%	-4.1%	-4.0%	-10.0%

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

STRAIGHT LINE				2Q '21
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
15 points	8.5%	10.1%	10.0%	4.1%
12 points	10.9%	12.9%	13.2%	3.8%
9 points	15.5%	18.8%	19.9%	3.4%
6 points	20.7%	23.8%	27.3%	6.0%

STRAIGHT LINE				2Q '21
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
24 points	-5.0%	-4.4%	-4.4%	-3.5%
15 points	-8.0%	-6.9%	-6.7%	-6.6%
12 points	-7.8%	-7.1%	-6.6%	-9.1%
9 points	-1.0%	-1.0%	-0.9%	-12.6%
6 points	5.3%	5.5%	5.7%	-14.2%

\$500 DEDUCTIBLE COLLISION

STRAIGHT LINE				2Q '21
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
15 points	9.2%	11.2%	11.1%	4.7%
12 points	11.8%	14.1%	14.6%	4.7%
9 points	16.2%	19.8%	21.0%	4.9%
6 points	20.9%	24.1%	27.7%	7.6%

STRAIGHT LINE				2Q '21
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
24 points	-4.3%	-3.8%	-3.8%	-2.4%
15 points	-7.3%	-6.4%	-6.2%	-6.1%
12 points	-7.5%	-6.8%	-6.3%	-8.4%
9 points	-0.1%	-0.1%	-0.1%	-12.6%
6 points	5.3%	5.4%	5.7%	-13.5%

\$1,000 DEDUCTIBLE COLLISION

STRAIGHT LINE				2Q '21
COST	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
15 points	9.1%	10.9%	10.8%	4.4%
12 points	11.9%	14.3%	14.9%	4.7%
9 points	15.8%	19.2%	20.4%	5.9%
6 points	19.9%	22.8%	26.0%	9.6%

STRAIGHT LINE				2Q '21
FREQ	END POINT	MID POINT	EXPONENTIAL	EXPONENTIAL
24 points	0.5%	0.5%	0.5%	2.1%
15 points	-3.1%	-2.9%	-2.9%	-2.4%
12 points	-3.1%	-3.0%	-2.8%	-5.3%
9 points	4.0%	4.2%	4.3%	-9.9%
6 points	7.7%	8.1%	8.6%	-9.3%

Selected	Cost	4.0%	6.0%
	Freq	0.0%	0.0%
	hist		prosp

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS\$50 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.86	0.88
12 points	0.90	0.91
9 points	0.98	0.99
6 points	0.99	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.86	-0.84
15 points	-0.97	-0.95
12 points	-0.99	-0.98
9 points	-0.99	-0.98
6 points	-0.98	-0.98

\$100 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.82	0.83
12 points	0.86	0.85
9 points	0.96	0.96
6 points	0.98	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.70	-0.69
15 points	-0.72	-0.71
12 points	-0.62	-0.61
9 points	0.03	0.04
6 points	0.92	0.92

\$200 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.81	0.82
12 points	0.85	0.85
9 points	0.93	0.94
6 points	1.00	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.53	-0.54
15 points	-0.79	-0.77
12 points	-0.69	-0.68
9 points	-0.13	-0.13
6 points	-0.31	-0.31

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS\$250 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.87	0.88
12 points	0.90	0.90
9 points	0.96	0.97
6 points	0.99	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.87	-0.86
15 points	-0.85	-0.84
12 points	-0.75	-0.74
9 points	-0.18	-0.16
6 points	0.86	0.86

\$500 DEDUCTIBLE COLLISION

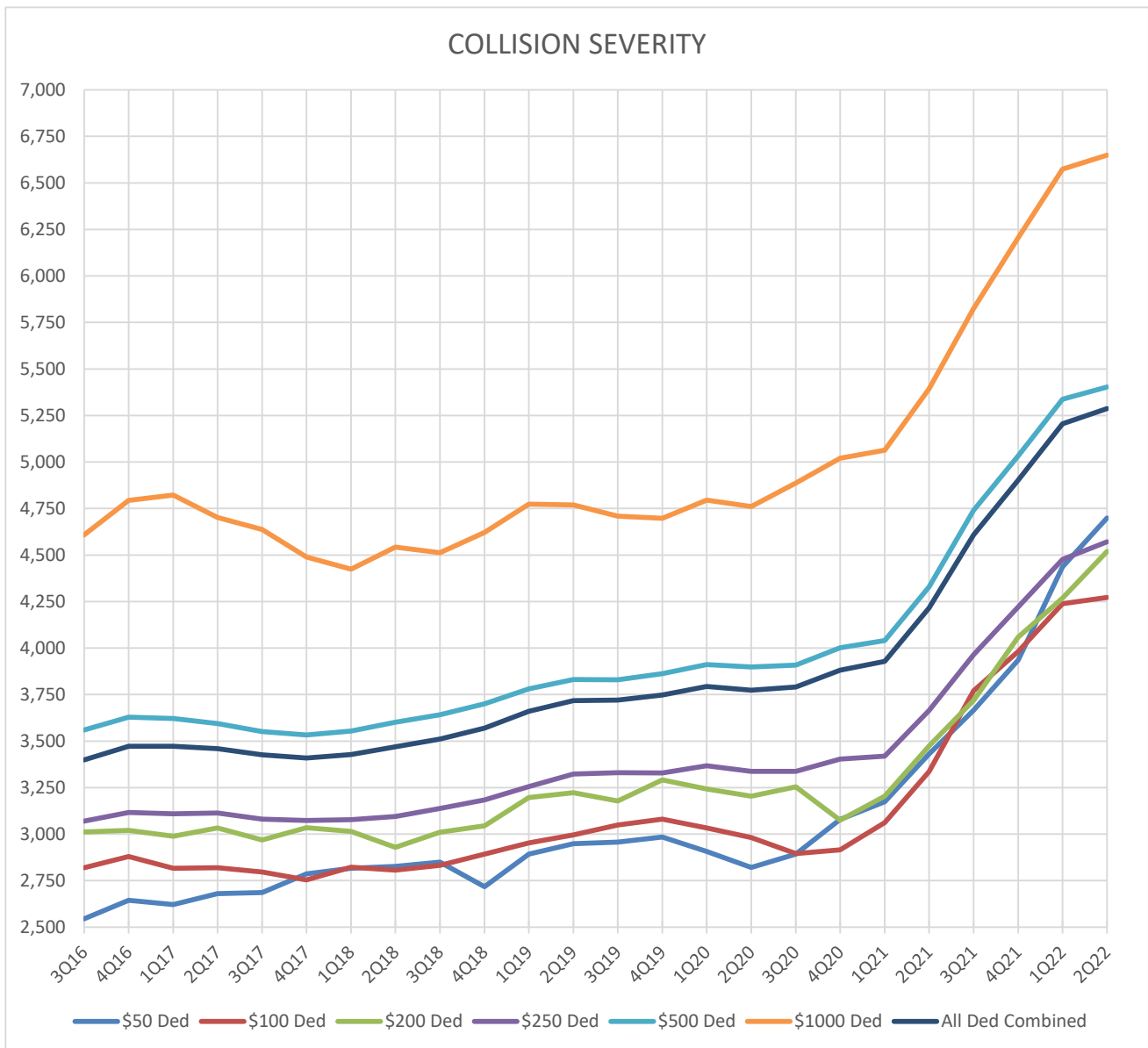
COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.89	0.90
12 points	0.92	0.92
9 points	0.97	0.97
6 points	0.99	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.82	-0.82
15 points	-0.81	-0.80
12 points	-0.72	-0.71
9 points	-0.03	-0.01
6 points	0.83	0.82

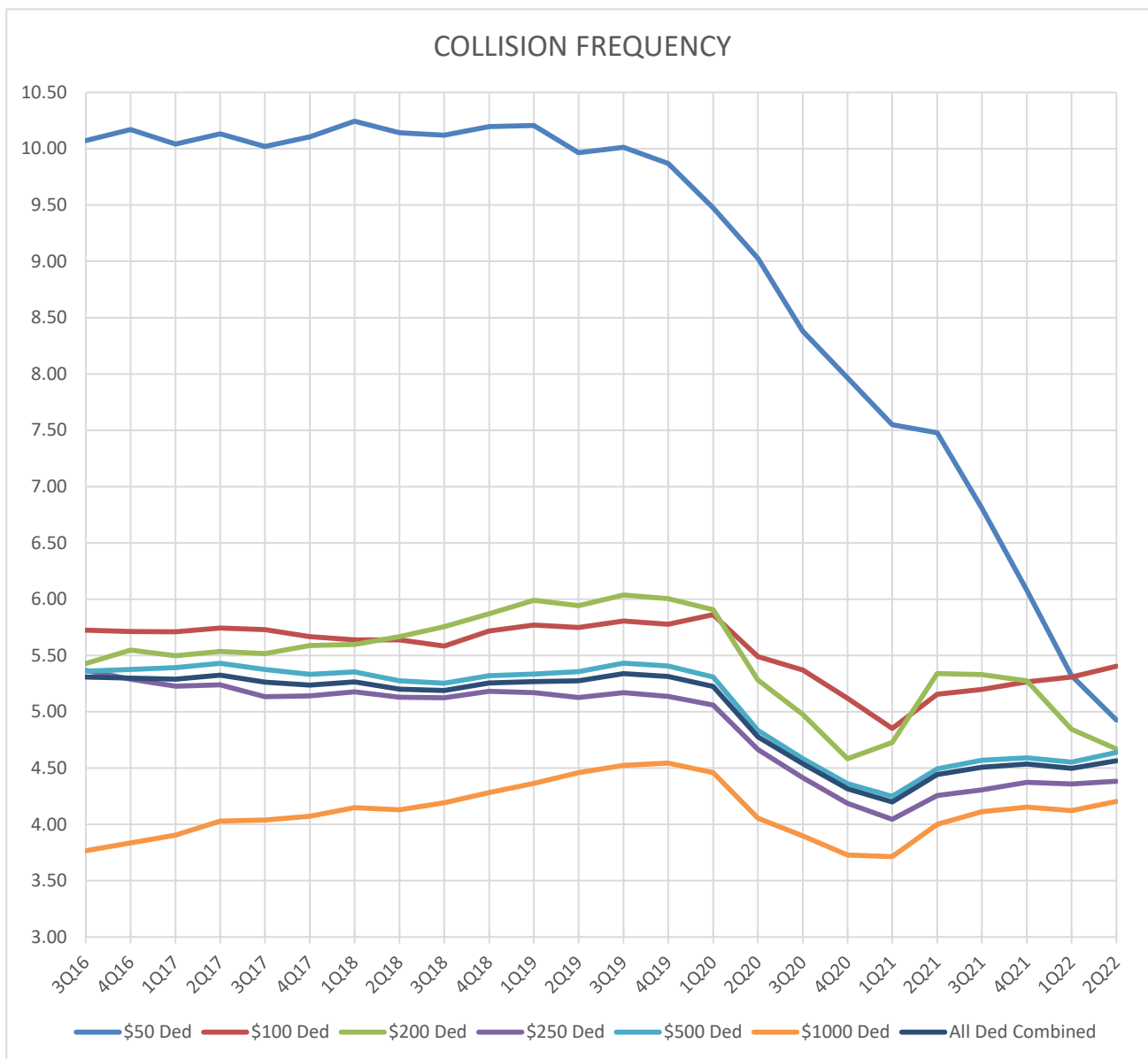
\$1,000 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.89	0.90
12 points	0.94	0.95
9 points	0.98	0.98
6 points	0.99	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.14	0.14
15 points	-0.51	-0.50
12 points	-0.40	-0.38
9 points	0.64	0.63
6 points	0.86	0.85

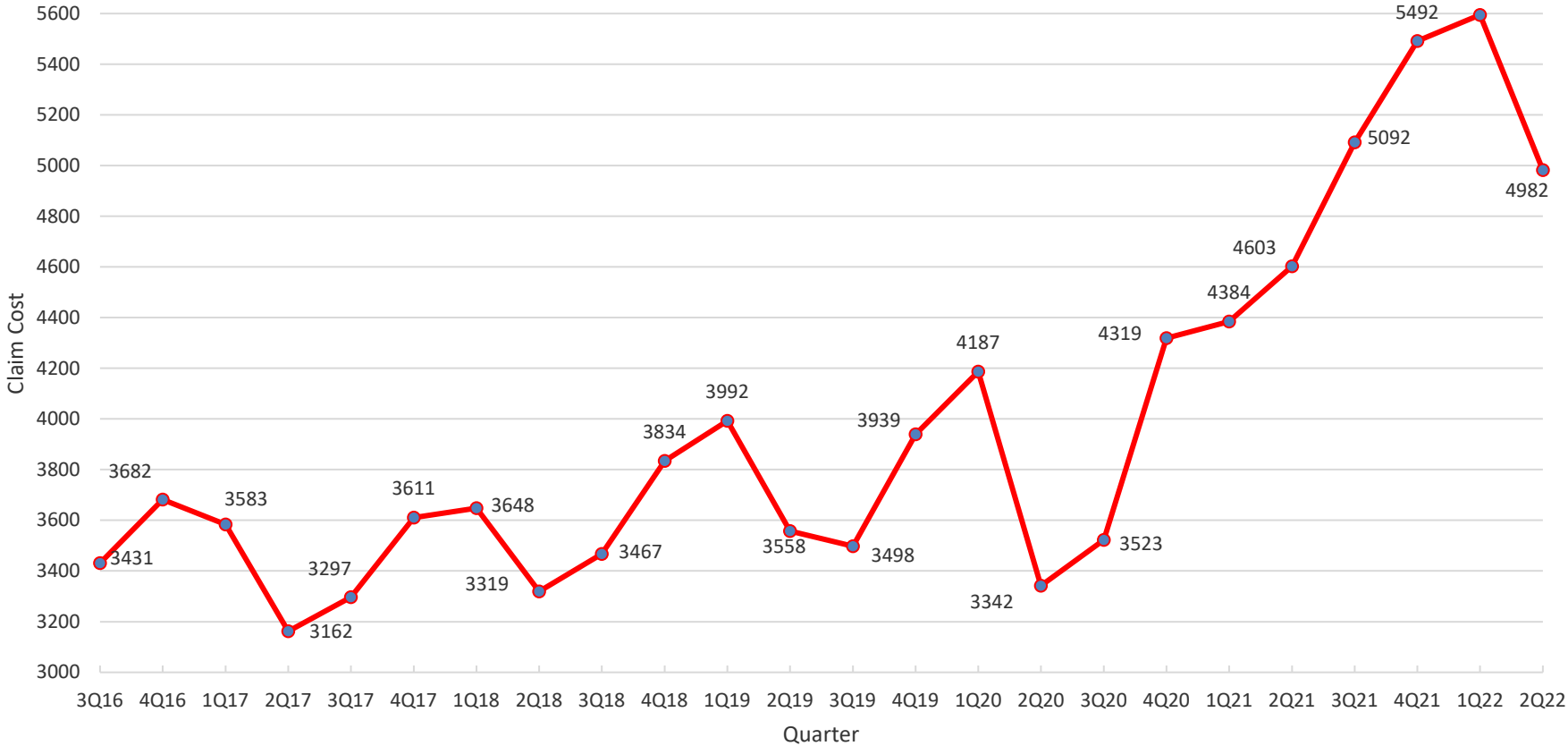


Annual Rate of Change - Exponential Fit							
Data through 2Q22							
	\$50 Ded	\$100 Ded	\$200 Ded	\$250 Ded	\$500 Ded	\$1000 Ded	All Ded Combined
6-points	37.8%	32.1%	31.9%	27.3%	27.7%	26.0%	28.3%
9-points	30.2%	25.5%	21.3%	19.9%	21.0%	20.4%	21.6%
12-points	19.3%	15.2%	13.0%	13.2%	14.6%	14.9%	14.9%
15-points	14.3%	11.2%	9.5%	10.0%	11.1%	10.8%	11.4%
24-points	8.1%	6.2%	5.5%	5.9%	6.5%	5.3%	6.8%



Annual Rate of Change - Exponential Fit							
Data through 2Q22							
	\$50 Ded	\$100 Ded	\$200 Ded	\$250 Ded	\$500 Ded	\$1000 Ded	All Ded Combined
6-points	-31.2%	7.6%	-4.0%	5.7%	5.7%	8.6%	5.4%
9-points	-25.6%	0.2%	-1.1%	-0.9%	-0.1%	4.3%	-0.3%
12-points	-22.6%	-3.8%	-7.1%	-6.6%	-6.3%	-2.8%	-6.2%
15-points	-18.6%	-3.6%	-6.8%	-6.7%	-6.2%	-2.9%	-6.1%
24-points	-10.0%	-1.9%	-2.5%	-4.4%	-3.8%	0.5%	-3.8%

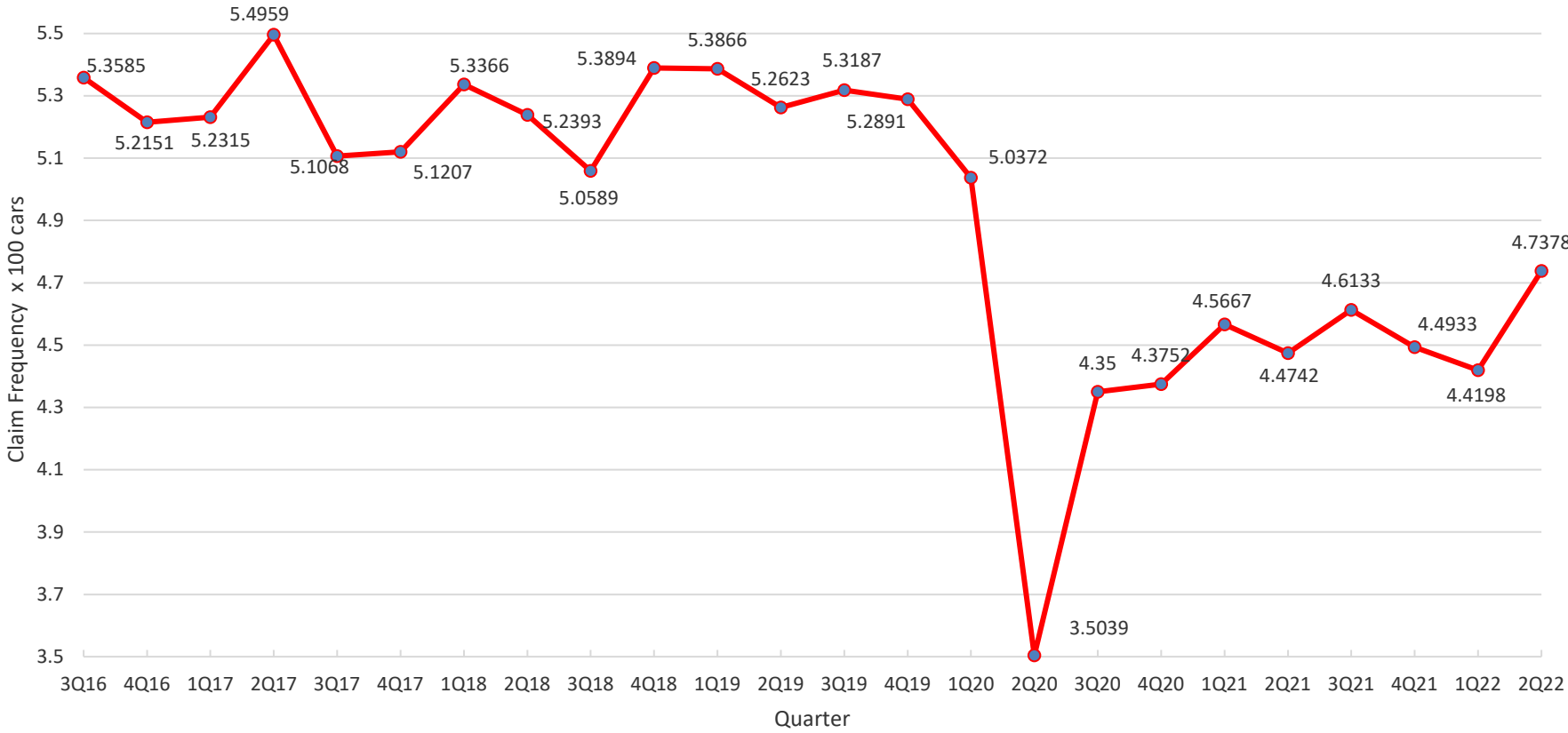
All Deductible Combined Collision Claim Cost- By Quarter



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Annual Rate of Change - Exponential Fit:	6-points	16.0%
	9-points	27.3%
	12-points	18.1%
	15-points	12.7%

All Deductible Combined Collision Claim Frequency-By Quarter



Annual Rate of Change - Exponential Fit:	6-points	1.4%
	9-points	9.2%
	12-points	-3.0%
	15-points	-5.5%
	24-points	-3.8%

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NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST
FASTTRACK - NC DATA

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (TOTAL LIMITS)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Dec-18	476,444,380	40,220	11,846	12,958.16	533,052,104	141,266	3,773	4,156.72
Mar-19	479,831,884	39,782	12,062	13,264.09	542,463,503	140,998	3,847	4,256.30
Jun-19	480,207,269	39,196	12,251	13,577.24	546,568,020	140,510	3,890	4,358.26
Sep-19	489,983,627	39,254	12,482	13,897.78	562,048,790	142,054	3,957	4,462.66
Dec-19	493,568,852	39,205	12,589	14,225.89	571,193,942	141,833	4,027	4,569.57
Mar-20	492,787,676	39,450	12,491	14,561.75	579,851,298	141,497	4,098	4,679.03
Jun-20	483,633,483	38,218	12,655	14,905.54	550,327,945	130,376	4,221	4,791.12
Sep-20	466,234,304	36,059	12,930	15,257.44	520,415,986	123,143	4,226	4,905.89
Dec-20	450,630,113	33,911	13,289	15,617.65	493,425,659	115,628	4,267	5,023.41
Mar-21	434,529,406	31,445	13,819	15,986.37	460,188,713	106,669	4,314	5,143.75
Jun-21	440,700,700	30,639	14,384	16,363.79	477,787,006	110,109	4,339	5,266.97
Sep-21	459,258,347	31,138	14,749	16,750.12	500,894,973	109,755	4,564	5,393.14
Dec-21	481,082,856	31,978	15,044	17,145.58	524,549,461	109,568	4,787	5,522.33
Mar-22	510,806,117	33,191	15,390	17,550.36	567,361,969	112,660	5,036	5,654.62
Jun-22	531,101,656	34,086	15,581	17,964.71	606,149,346	114,619	5,288	5,790.08

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	<u>Bodily Injury</u>	<u>Property Damage</u>
6-points	9.9%	18.9%
9-points	11.8%	12.1%
12-points	9.8%	9.9%
15-points	8.5%	8.8%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST
FASTTRACK - NC DATA

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
			<u>COMPREHENSIVE</u>		<u>COLLISION</u>			
Dec-18	318,477,846	210,494	1,513	1,539.08	633,385,637	180,384	3,511	3,727.36
Mar-19	328,051,948	213,551	1,536	1,548.15	652,167,655	180,173	3,620	3,829.35
Jun-19	360,571,398	219,510	1,643	1,557.28	664,678,389	180,721	3,678	3,934.13
Sep-19	353,442,302	220,872	1,600	1,566.46	673,061,810	183,881	3,660	4,041.78
Dec-19	315,775,750	211,854	1,491	1,575.69	675,627,102	184,145	3,669	4,152.37
Mar-20	320,311,885	210,128	1,524	1,584.97	677,034,895	182,709	3,706	4,265.99
Jun-20	285,663,592	190,878	1,497	1,594.31	618,652,000	168,331	3,675	4,382.72
Sep-20	285,452,180	185,726	1,537	1,603.71	591,912,847	160,345	3,691	4,502.64
Dec-20	294,064,275	185,477	1,585	1,613.16	580,114,763	154,029	3,766	4,625.85
Mar-21	289,761,784	184,501	1,571	1,622.67	554,426,452	149,110	3,718	4,752.42
Jun-21	304,897,102	198,265	1,538	1,632.23	626,164,583	161,116	3,886	4,882.46
Sep-21	307,364,348	200,489	1,533	1,641.85	706,633,668	167,342	4,223	5,016.06
Dec-21	313,289,295	201,823	1,552	1,651.53	761,813,161	171,164	4,451	5,153.31
Mar-22	340,867,476	208,882	1,632	1,661.26	835,671,160	176,303	4,740	5,294.32
Jun-22	358,162,480	211,445	1,694	1,671.05	881,015,673	178,377	4,939	5,439.19

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	<u>COMPREHENSIVE</u>	<u>COLLISION</u>
6-points	6.7%	26.7%
9-points	4.1%	17.3%
12-points	2.4%	11.4%
15-points	1.3%	8.5%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)
FASTTRACK - NC DATA

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (3)/(2)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (6)/(5)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
Dec-18	4,601,483	40,220	0.8741	4,601,483	141,266	3.0700
Mar-19	4,582,134	39,782	0.8682	4,582,134	140,998	3.0771
Jun-19	4,571,734	39,196	0.8574	4,571,734	140,510	3.0735
Sep-19	4,577,180	39,254	0.8576	4,577,180	142,054	3.1035
Dec-19	4,595,829	39,205	0.8531	4,595,829	141,833	3.0861
Mar-20	4,622,845	39,450	0.8534	4,622,845	141,497	3.0608
Jun-20	4,654,216	38,218	0.8211	4,654,216	130,376	2.8012
Sep-20	4,690,415	36,059	0.7688	4,690,415	123,143	2.6254
Dec-20	4,718,173	33,911	0.7187	4,718,173	115,628	2.4507
Mar-21	4,739,215	31,445	0.6635	4,739,215	106,669	2.2508
Jun-21	4,756,313	30,639	0.6442	4,756,313	110,109	2.3150
Sep-21	4,763,685	31,138	0.6537	4,763,685	109,755	2.3040
Dec-21	4,769,577	31,978	0.6705	4,769,577	109,568	2.2972
Mar-22	4,769,411	33,191	0.6959	4,769,411	112,660	2.3621
Jun-22	4,762,624	34,086	0.7157	4,762,624	114,619	2.4066

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR
ANY 12 MONTH INTERVAL ON THE EXPONENTIAL
CURVE OF BEST FIT:

	<u>Bodily Injury</u>	<u>Property Damage</u>
6-points	7.5%	4.6%
9-points	-6.5%	-6.6%
12-points	-9.7%	-11.4%
15-points	-8.9%	-10.2%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)
FASTTRACK - NC DATA

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (3)/(2)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (6)/(5)
	<u>COMPREHENSIVE</u>			<u>COLLISION</u>		
Dec-18	3,590,144	210,494	5.8631	3,349,932	180,384	5.3847
Mar-19	3,593,818	213,551	5.9422	3,354,948	180,173	5.3704
Jun-19	3,604,615	219,510	6.0897	3,366,884	180,721	5.3676
Sep-19	3,621,134	220,872	6.0995	3,384,205	183,881	5.4335
Dec-19	3,641,531	211,854	5.8177	3,405,072	184,145	5.4080
Mar-20	3,666,679	210,128	5.7307	3,429,974	182,709	5.3268
Jun-20	3,693,283	190,878	5.1682	3,455,749	168,331	4.8710
Sep-20	3,723,134	185,726	4.9884	3,484,691	160,345	4.6014
Dec-20	3,747,746	185,477	4.9490	3,509,189	154,029	4.3893
Mar-21	3,766,851	184,501	4.8980	3,528,978	149,110	4.2253
Jun-21	3,785,075	198,265	5.2381	3,548,788	161,116	4.5400
Sep-21	3,797,450	200,489	5.2796	3,563,641	167,342	4.6958
Dec-21	3,809,150	201,823	5.2984	3,578,020	171,164	4.7838
Mar-22	3,818,227	208,882	5.4707	3,589,862	176,303	4.9111
Jun-22	3,823,220	211,445	5.5305	3,597,577	178,377	4.9583

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	<u>COMPREHENSIVE</u>	<u>COLLISION</u>
6-points	8.8%	12.8%
9-points	5.2%	3.7%
12-points	-2.7%	-4.0%
15-points	-4.0%	-4.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2022

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	7.2%	8.4%	8.5%
12 points	8.3%	9.4%	9.8%
9 points	9.9%	11.2%	11.8%
6 points	8.8%	9.3%	9.9%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-11.1%	-9.2%	-8.9%
12 points	-12.1%	-10.4%	-9.7%
9 points	-7.6%	-7.0%	-6.5%
6 points	7.0%	7.3%	7.5%

NORTH CAROLINA PROPERTY DAMAGE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	7.5%	8.7%	8.8%
12 points	8.5%	9.7%	9.9%
9 points	10.5%	11.9%	12.1%
6 points	15.7%	17.4%	18.9%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-13.3%	-10.7%	-10.2%
12 points	-15.1%	-12.5%	-11.4%
9 points	-7.8%	-7.1%	-6.6%
6 points	4.4%	4.5%	4.6%

NORTH CAROLINA COMPREHENSIVE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	1.3%	1.3%	1.3%
12 points	2.3%	2.4%	2.4%
9 points	3.9%	4.1%	4.1%
6 points	6.3%	6.6%	6.7%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-4.5%	-4.1%	-4.0%
12 points	-3.0%	-2.9%	-2.7%
9 points	4.8%	5.1%	5.2%
6 points	8.0%	8.4%	8.8%

NORTH CAROLINA COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	7.5%	8.7%	8.5%
12 points	9.7%	11.2%	11.4%
9 points	14.0%	16.6%	17.3%
6 points	20.5%	23.5%	26.7%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-5.3%	-4.8%	-4.7%
12 points	-4.5%	-4.3%	-4.0%
9 points	3.5%	3.6%	3.7%
6 points	11.0%	11.9%	12.8%

NORTH CAROLINA
FAST TRACK TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.97
12 points	0.98	0.98
9 points	0.99	0.99
6 points	0.99	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.89	-0.88
12 points	-0.83	-0.82
9 points	-0.58	-0.57
6 points	0.86	0.86

NORTH CAROLINA PROPERTY DAMAGE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.94	0.96
12 points	0.93	0.95
9 points	0.93	0.94
6 points	0.98	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.90	-0.90
12 points	-0.87	-0.87
9 points	-0.66	-0.66
6 points	0.90	0.90

NORTH CAROLINA COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.40	0.40
12 points	0.58	0.58
9 points	0.74	0.74
6 points	0.77	0.77

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.62	-0.61
12 points	-0.38	-0.36
9 points	0.81	0.81
6 points	0.93	0.93

NORTH CAROLINA COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.85	0.86
12 points	0.88	0.89
9 points	0.94	0.95
6 points	1.00	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.66	-0.64
12 points	-0.47	-0.45
9 points	0.47	0.46
6 points	0.96	0.95

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

FASTTRACK - COUNTRYWIDE DATA

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (TOTAL LIMITS)</u>			<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>					
Dec-18	15,134,129,133	880,672	17,185	19,261.91	19,079,295,340	4,945,340	3,858	4,241.86
Mar-19	15,295,890,505	877,295	17,435	19,761.81	19,129,345,724	4,885,370	3,916	4,340.58
Jun-19	15,551,465,576	875,259	17,768	20,274.68	19,070,725,979	4,826,013	3,952	4,441.59
Sep-19	15,883,002,253	874,990	18,152	20,800.86	19,301,562,756	4,820,711	4,004	4,544.95
Dec-19	16,141,276,355	876,355	18,419	21,340.71	19,394,960,117	4,774,725	4,062	4,650.72
Mar-20	16,466,869,096	880,013	18,712	21,894.56	19,568,552,425	4,737,453	4,131	4,758.95
Jun-20	16,241,650,182	852,170	19,059	22,462.78	18,615,852,174	4,347,220	4,282	4,869.70
Sep-20	15,661,901,143	806,966	19,408	23,045.75	17,315,861,798	3,972,807	4,359	4,983.03
Dec-20	15,165,285,067	756,874	20,037	23,643.86	16,084,514,058	3,624,618	4,438	5,099.00
Mar-21	14,500,239,857	700,010	20,714	24,257.48	14,806,692,374	3,268,862	4,530	5,217.66
Jun-21	14,533,105,085	676,894	21,470	24,887.03	15,052,011,781	3,339,310	4,508	5,339.08
Sep-21	15,085,804,640	681,778	22,127	25,532.92	15,897,377,111	3,417,089	4,652	5,463.33
Dec-21	15,597,695,217	689,073	22,636	26,195.57	16,826,973,391	3,490,864	4,820	5,590.48
Mar-22	16,358,087,970	706,918	23,140	26,875.42	18,295,952,556	3,635,932	5,032	5,720.58
Jun-22	17,014,529,076	722,805	23,540	27,572.91	19,791,961,371	3,750,294	5,277	5,853.71

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	<u>Bodily Injury</u>	<u>Property Damage</u>
6-points	10.7%	13.8%
9-points	11.9%	10.2%
12-points	10.8%	9.6%
15-points	9.9%	8.7%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

Exhibit (14) (b)

FASTTRACK - COUNTRYWIDE DATA

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST		(6) <u>PAID LOSSES</u>	(7) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>			(8) <u>ACTUAL (6)/(7)</u>	(9) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
<u>COMPREHENSIVE</u>					<u>COLLISION</u>			
Dec-18	10,951,950,543	7,303,691	1,500	1,620.78	25,703,252,864	6,828,488	3,764	4,004.12
Mar-19	11,136,656,642	7,378,444	1,509	1,664.82	25,971,802,865	6,785,410	3,828	4,124.81
Jun-19	11,455,098,396	7,397,298	1,549	1,710.06	26,136,899,391	6,731,661	3,883	4,249.13
Sep-19	11,447,773,347	7,488,989	1,529	1,756.54	26,459,346,606	6,763,476	3,912	4,377.20
Dec-19	11,480,895,306	7,492,321	1,532	1,804.27	26,735,088,125	6,763,801	3,953	4,509.12
Mar-20	11,587,368,689	7,443,395	1,557	1,853.31	26,514,861,128	6,661,462	3,980	4,645.03
Jun-20	11,299,264,031	6,982,319	1,618	1,903.67	23,538,181,554	6,060,476	3,884	4,785.03
Sep-20	11,325,625,416	6,832,842	1,658	1,955.41	22,364,642,994	5,705,250	3,920	4,929.25
Dec-20	11,590,145,161	6,726,473	1,723	2,008.55	21,620,673,497	5,388,279	4,013	5,077.81
Mar-21	11,801,376,574	6,712,368	1,758	2,063.13	21,085,547,044	5,174,514	4,075	5,230.86
Jun-21	12,519,843,027	7,142,696	1,753	2,119.20	24,543,132,225	5,651,406	4,343	5,388.51
Sep-21	13,405,381,732	7,247,835	1,850	2,176.79	27,367,279,051	5,929,674	4,615	5,550.92
Dec-21	14,139,161,970	7,403,366	1,910	2,235.95	29,820,423,046	6,162,861	4,839	5,718.22
Mar-22	15,011,580,210	7,596,718	1,976	2,296.71	33,043,669,776	6,402,915	5,161	5,890.57
Jun-22	15,624,092,279	7,716,787	2,025	2,359.13	35,213,872,278	6,525,276	5,397	6,068.11

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	<u>COMPREHENSIVE</u>	<u>COLLISION</u>
6-points	13.4%	25.2%
9-points	11.9%	19.2%
12-points	11.3%	12.6%
15-points	9.3%	9.6%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

FASTTRACK - COUNTRYWIDE DATA

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (3)/(2)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (6)/(5)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
Dec-18	101,919,302	880,672	0.8641	143,738,639	4,945,340	3.4405
Mar-19	101,970,815	877,295	0.8603	143,764,040	4,885,370	3.3982
Jun-19	102,124,942	875,259	0.8570	143,948,857	4,826,013	3.3526
Sep-19	102,365,248	874,990	0.8548	144,244,856	4,820,711	3.3420
Dec-19	102,664,658	876,355	0.8536	144,615,707	4,774,725	3.3017
Mar-20	103,113,229	880,013	0.8534	145,203,772	4,737,453	3.2626
Jun-20	103,572,026	852,170	0.8228	145,761,559	4,347,220	2.9824
Sep-20	104,124,367	806,966	0.7750	146,467,872	3,972,807	2.7124
Dec-20	104,656,140	756,874	0.7232	147,165,200	3,624,618	2.4630
Mar-21	105,077,801	700,010	0.6662	147,687,817	3,268,862	2.2134
Jun-21	105,533,909	676,894	0.6414	148,360,594	3,339,310	2.2508
Sep-21	105,809,023	681,778	0.6443	148,829,964	3,417,089	2.2960
Dec-21	106,016,604	689,073	0.6500	149,227,099	3,490,864	2.3393
Mar-22	106,116,936	706,918	0.6662	149,530,007	3,635,932	2.4316
Jun-22	106,094,166	722,805	0.6813	149,623,662	3,750,294	2.5065

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY
12 MONTH INTERVAL ON THE EXPONENTIAL CURVE
OF BEST FIT:

	Bodily <u>Injury</u>	Property <u>Damage</u>
6-points	2.7%	10.5%
9-points	-9.2%	-7.0%
12-points	-11.2%	-13.3%
15-points	-9.8%	-12.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

FASTTRACK - COUNTRYWIDE DATA

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (3)/(2)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (6)/(5)
	<u>COMPREHENSIVE</u>			<u>COLLISION</u>		
Dec-18	120,211,902	7,303,691	6.0757	114,038,653	6,828,488	5.9879
Mar-19	120,327,324	7,378,444	6.1320	114,157,824	6,785,410	5.9439
Jun-19	120,582,822	7,397,298	6.1346	114,405,859	6,731,661	5.8840
Sep-19	120,928,838	7,488,989	6.1929	114,741,488	6,763,476	5.8945
Dec-19	121,352,504	7,492,321	6.1740	115,134,144	6,763,801	5.8747
Mar-20	121,953,754	7,443,395	6.1035	115,695,499	6,661,462	5.7578
Jun-20	122,512,226	6,982,319	5.6993	116,186,810	6,060,476	5.2161
Sep-20	123,195,285	6,832,842	5.5464	116,815,325	5,705,250	4.8840
Dec-20	123,879,910	6,726,473	5.4298	117,484,895	5,388,279	4.5864
Mar-21	124,454,411	6,712,368	5.3934	118,064,978	5,174,514	4.3828
Jun-21	125,227,424	7,142,696	5.7038	118,884,589	5,651,406	4.7537
Sep-21	125,860,770	7,247,835	5.7586	119,596,210	5,929,674	4.9581
Dec-21	126,411,295	7,403,366	5.8566	120,261,290	6,162,861	5.1246
Mar-22	126,867,907	7,596,718	5.9879	120,873,077	6,402,915	5.2972
Jun-22	127,152,127	7,716,787	6.0689	121,342,683	6,525,276	5.3776

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY
12 MONTH INTERVAL ON THE EXPONENTIAL CURVE
OF BEST FIT:

	<u>COMPREHENSIVE</u>	<u>COLLISION</u>
6-points	9.0%	17.1%
9-points	4.8%	4.9%
12-points	-0.9%	-4.3%
15-points	-1.7%	-5.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2022

Exhibit (14) (b)

MULTISTATE BODILY INJURY

		STRAIGHT LINE		
COST	END POINT	MID POINT		EXPONENTIAL
15 points	8.2%	9.6%		9.9%
12 points	9.0%	10.3%		10.8%
9 points	10.0%	11.3%		11.9%
6 points	9.5%	10.1%		10.7%

		STRAIGHT LINE		
FREQ	END POINT	MID POINT		EXPONENTIAL
15 points	-12.4%	-10.1%		-9.8%
12 points	-14.5%	-12.1%		-11.2%
9 points	-11.3%	-10.0%		-9.2%
6 points	2.7%	2.7%		2.7%

MULTISTATE PROPERTY DAMAGE

		STRAIGHT LINE		
COST	END POINT	MID POINT		EXPONENTIAL
15 points	7.3%	8.5%		8.7%
12 points	8.2%	9.3%		9.6%
9 points	9.0%	10.0%		10.2%
6 points	12.0%	13.0%		13.8%

		STRAIGHT LINE		
FREQ	END POINT	MID POINT		EXPONENTIAL
15 points	-18.3%	-13.6%		-12.9%
12 points	-18.8%	-14.9%		-13.3%
9 points	-8.5%	-7.8%		-7.0%
6 points	9.4%	10.0%		10.5%

MULTISTATE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT	MID POINT		EXPONENTIAL
15 points	7.8%	9.1%		9.3%
12 points	9.4%	10.8%		11.3%
9 points	10.1%	11.4%		11.9%
6 points	11.6%	12.6%		13.4%

		STRAIGHT LINE		
FREQ	END POINT	MID POINT		EXPONENTIAL
15 points	-1.8%	-1.7%		-1.7%
12 points	-1.0%	-1.0%		-0.9%
9 points	4.5%	4.7%		4.8%
6 points	8.1%	8.5%		9.0%

MULTISTATE COLLISION

		STRAIGHT LINE		
COST	END POINT	MID POINT		EXPONENTIAL
15 points	8.2%	9.7%		9.6%
12 points	10.5%	12.3%		12.6%
9 points	15.1%	18.2%		19.2%
6 points	19.7%	22.4%		25.2%

		STRAIGHT LINE		
FREQ	END POINT	MID POINT		EXPONENTIAL
15 points	-6.7%	-6.0%		-5.7%
12 points	-5.0%	-4.6%		-4.3%
9 points	4.5%	4.8%		4.9%
6 points	14.2%	15.5%		17.1%

NORTH CAROLINA
FAST TRACK TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

Exhibit (14) (b)

MULTISTATE BODILY INJURY

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.99	0.99
9 points	1.00	1.00
6 points	0.99	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.92	-0.91
12 points	-0.90	-0.89
9 points	-0.76	-0.75
6 points	0.54	0.53

MULTISTATE PROPERTY DAMAGE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.98
12 points	0.97	0.98
9 points	0.95	0.96
6 points	0.96	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.90	-0.89
12 points	-0.83	-0.82
9 points	-0.54	-0.52
6 points	0.98	0.99

MULTISTATE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.97
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.98	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.41	-0.40
12 points	-0.18	-0.17
9 points	0.79	0.78
6 points	0.97	0.96

MULTISTATE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.88	0.89
12 points	0.90	0.91
9 points	0.97	0.98
6 points	1.00	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.66	-0.64
12 points	-0.44	-0.41
9 points	0.48	0.47
6 points	0.98	0.97

NORTH CAROLINA
PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS BODILY INJURY
CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Basic Limit <u>Losses (A)(B)</u>	(3) Incurred <u>Claims</u>	(4) UMBI Claim Cost <u>(2) / (3)</u>
12/31/2010	38,766,911	5,542	6,995.11
12/31/2011	36,837,560	5,180	7,111.50
12/31/2012	38,150,466	5,344	7,138.93
12/31/2013	36,783,613	4,985	7,378.86
12/31/2014	35,736,195	4,901	7,291.61
12/31/2015	40,963,607	5,378	7,616.88
12/31/2016	47,136,224	5,962	7,906.11
12/31/2017	47,685,173	5,536	8,613.65
12/31/2018	52,861,552	5,529	9,560.78
12/31/2019	55,737,126	5,408	10,306.42
12/31/2020	60,228,021	5,352	11,253.37
12/31/2021	69,583,009	6,176	11,266.68

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	6.0%
6 points	7.9%
9 points	6.5%
12 points	4.9%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

(B) 30/60 limit.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS PROPERTY DAMAGE
CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Basic Limit <u>Losses (A)(B)</u>	(3) Incurred <u>Claims</u>	(4) UMPD Claim Cost <u>(2) / (3)</u>
12/31/2010	8,608,289	7,005	1,228.88
12/31/2011	8,907,834	6,838	1,302.70
12/31/2012	8,936,756	7,246	1,233.34
12/31/2013	9,924,306	7,033	1,411.11
12/31/2014	10,128,492	6,863	1,475.81
12/31/2015	12,185,957	7,786	1,565.11
12/31/2016	14,703,863	9,348	1,572.94
12/31/2017	14,877,008	9,517	1,563.20
12/31/2018	14,749,224	9,816	1,502.57
12/31/2019	15,177,341	9,901	1,532.91
12/31/2020	15,399,002	8,555	1,800.00
12/31/2021	18,227,302	9,420	1,934.96

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	9.6%
6 points	4.3%
9 points	3.0%
12 points	3.5%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

(B) \$25,000 limit.

NORTH CAROLINA
PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS BODILY INJURY
CLAIM FREQUENCY TREND

(1) Accident <u>Year Ended</u>	(2) <u>Exposures(A)</u>	(3) Incurred <u>Claims(A)</u>	(4) UM Claim Freq <u>(3) / (2)*100</u>
12/31/2010	6,258,119	5,542	0.0886
12/31/2011	6,253,049	5,180	0.0828
12/31/2012	6,396,922	5,344	0.0835
12/31/2013	6,238,914	4,985	0.0799
12/31/2014	6,046,751	4,901	0.0811
12/31/2015	6,100,909	5,378	0.0882
12/31/2016	6,294,050	5,962	0.0947
12/31/2017	6,306,632	5,536	0.0878
12/31/2018	6,409,272	5,529	0.0863
12/31/2019	6,526,290	5,408	0.0829
12/31/2020	6,748,523	5,352	0.0793
12/31/2021	6,947,229	6,176	0.0889

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	0.4%
6 points	-1.9%
9 points	0.2%
12 points	0.1%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS PROPERTY DAMAGE
CLAIM FREQUENCY TREND

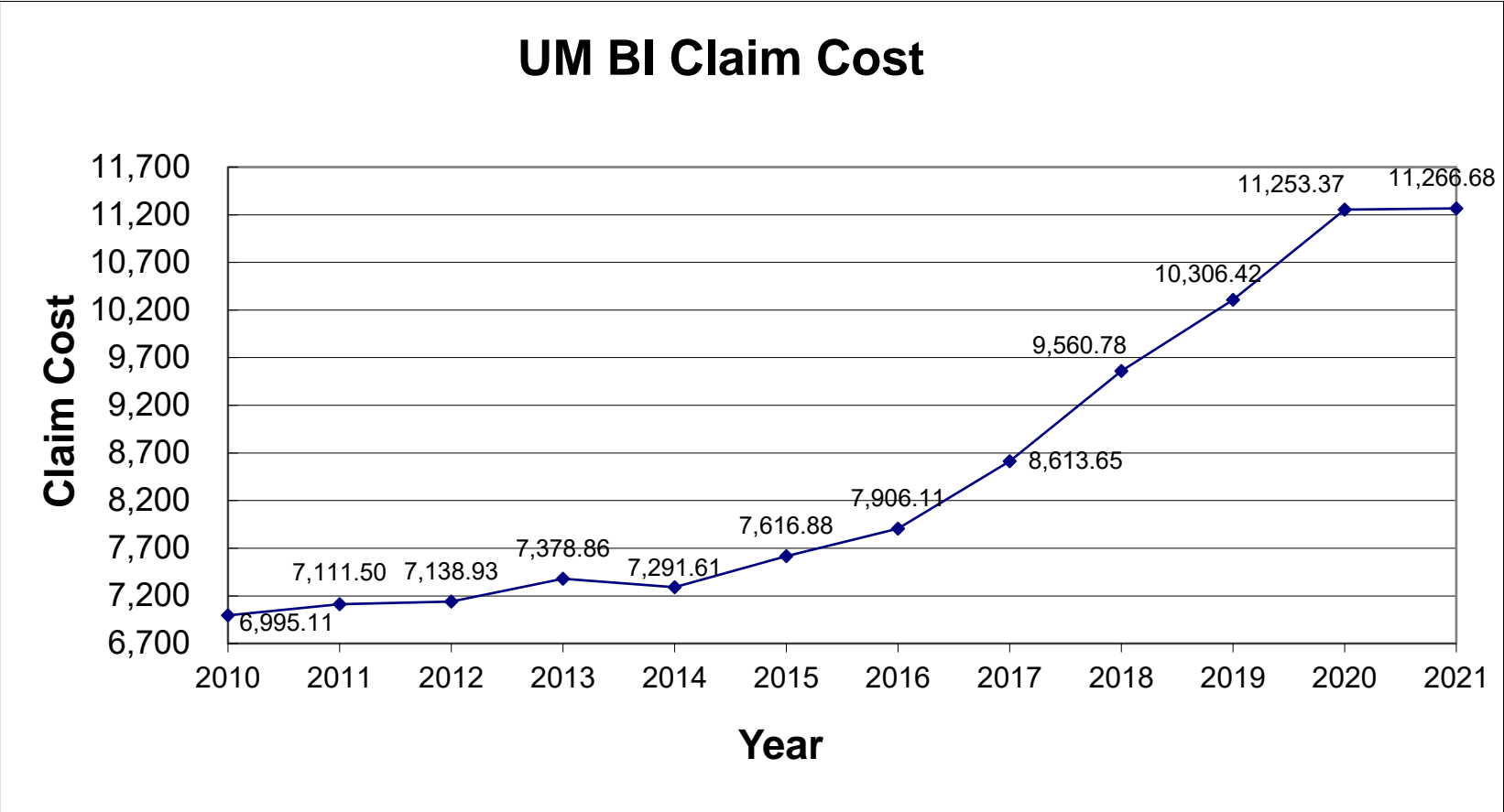
<u>(1)</u> Accident Year Ended	<u>(2)</u> Exposures(A)	<u>(3)</u> Incurred Claims(A)	<u>(4)</u> UM Claim Freq (3) / (2)*100
12/31/2010	6,258,119	7,005	0.1119
12/31/2011	6,253,049	6,838	0.1094
12/31/2012	6,396,922	7,246	0.1133
12/31/2013	6,238,914	7,033	0.1127
12/31/2014	6,046,751	6,863	0.1135
12/31/2015	6,100,909	7,786	0.1276
12/31/2016	6,294,050	9,348	0.1485
12/31/2017	6,306,632	9,517	0.1509
12/31/2018	6,409,272	9,816	0.1532
12/31/2019	6,526,290	9,901	0.1517
12/31/2020	6,748,523	8,555	0.1268
12/31/2021	6,947,229	9,420	0.1356

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	-5.3%
6 points	-2.8%
9 points	2.4%
12 points	2.8%

(A) Voluntary and ceded business combined.

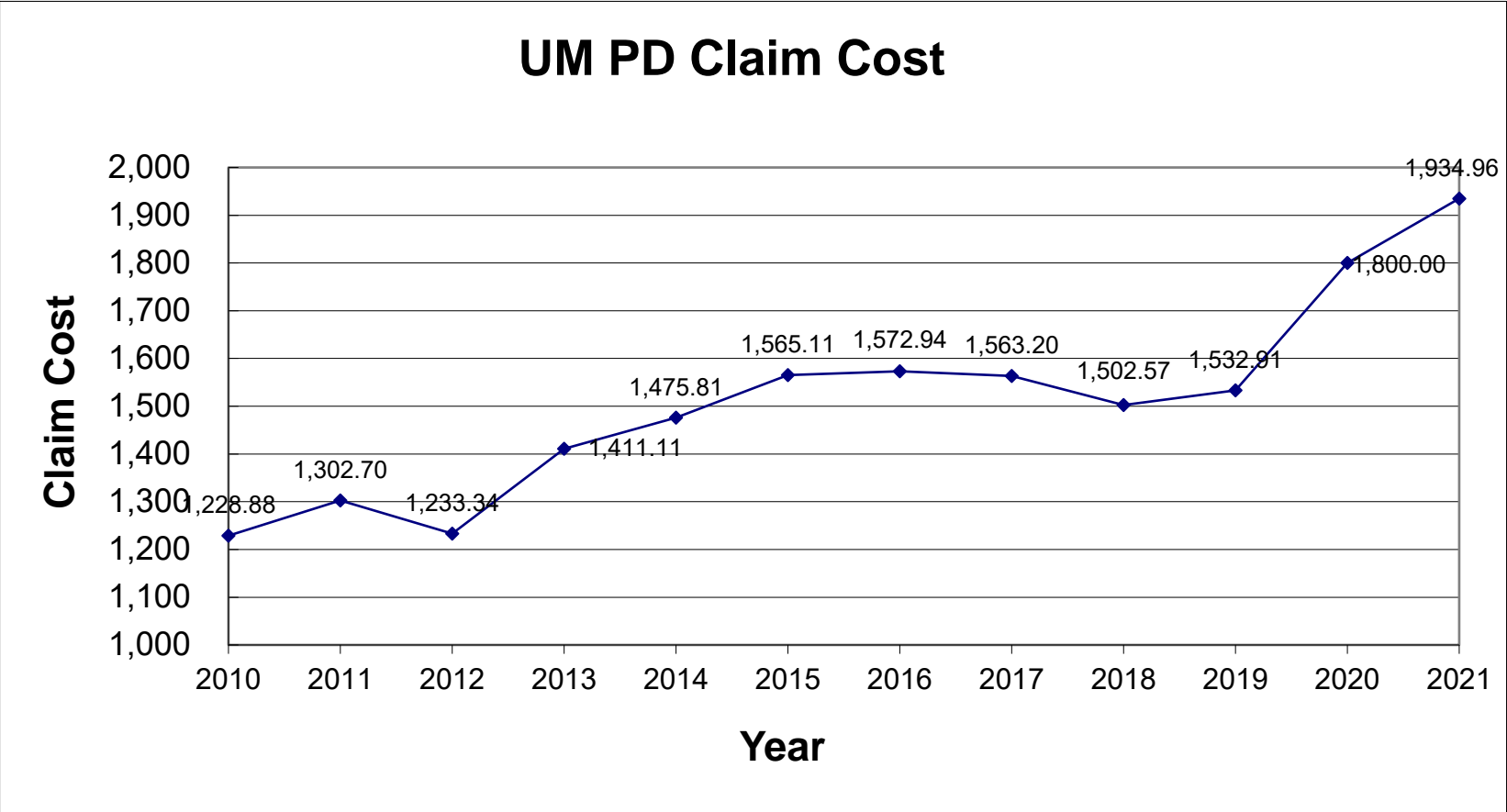
88



Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	6.0%
6 points	7.9%
9 points	6.5%
12 points	4.9%

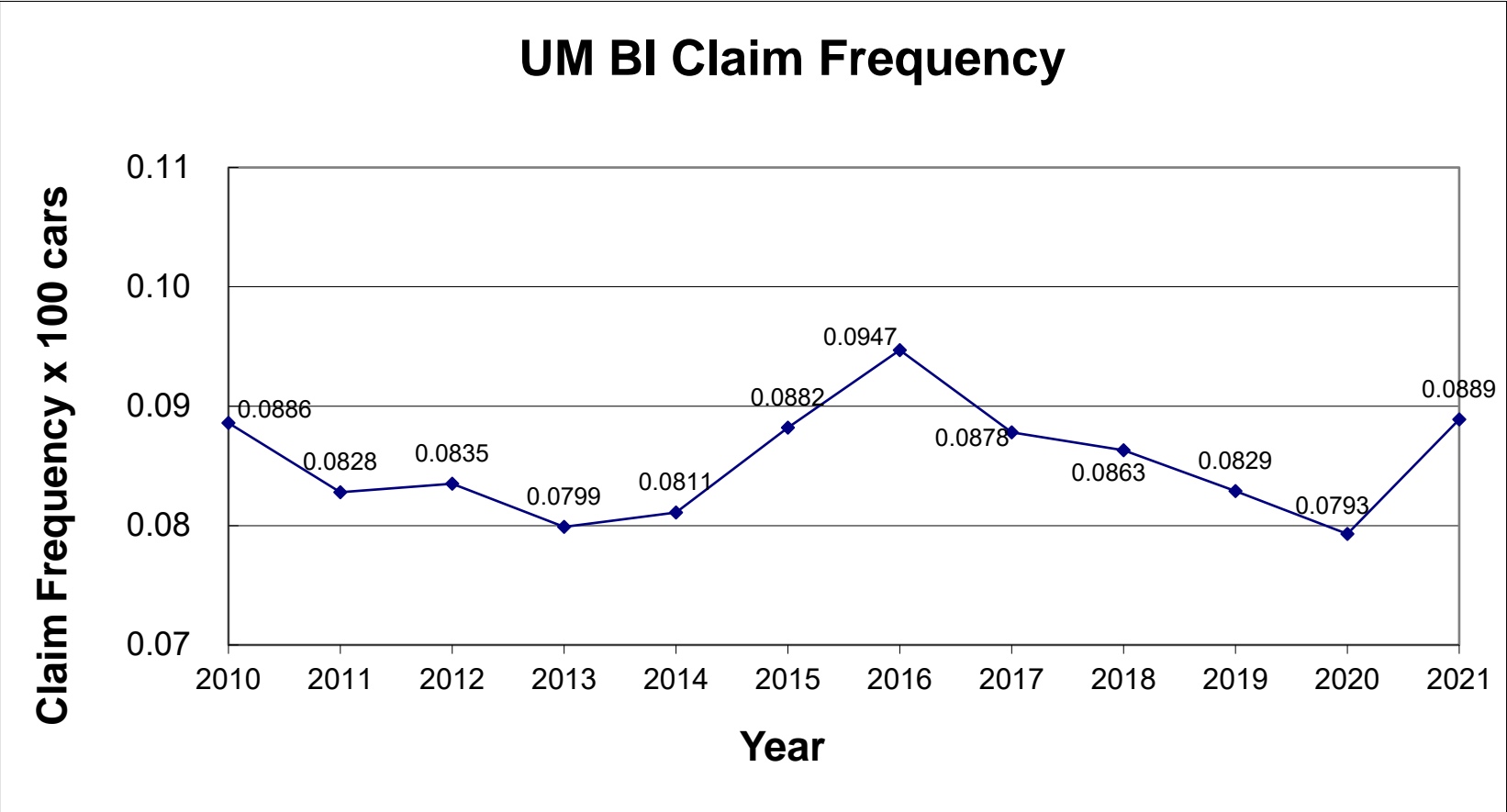
68



Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	9.6%
6 points	4.3%
9 points	3.0%
12 points	3.5%

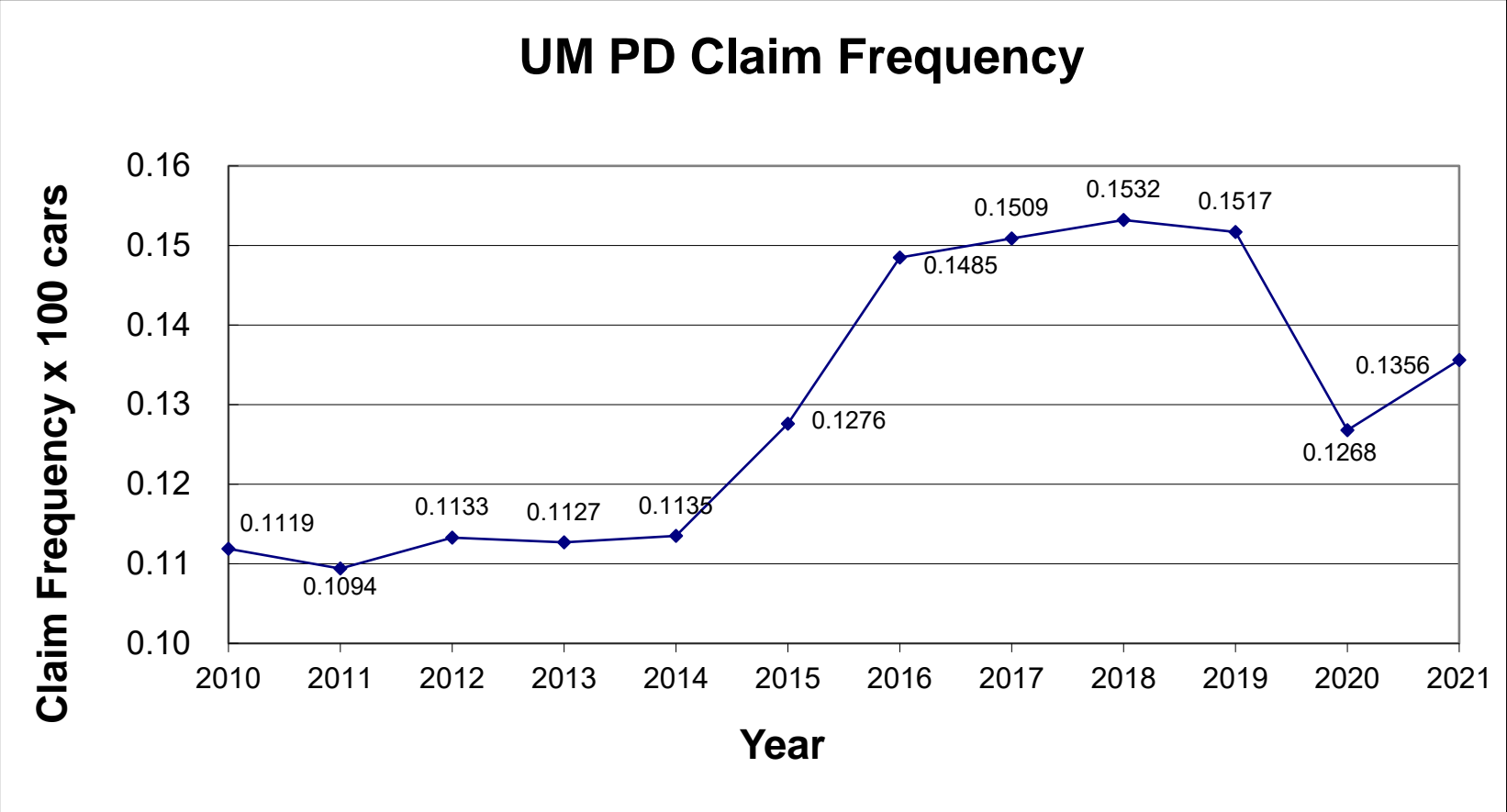
06



Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	0.4%
6 points	-1.9%
9 points	0.2%
12 points	0.1%

91



Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	-5.3%
6 points	-2.8%
9 points	2.4%
12 points	2.8%

NORTH CAROLINA
PRIVATE PASSENGER LIABILITY INSURANCE
UNDERINSURED MOTORISTS
CLAIM COST TREND

(1) <u>Accident Year Ended</u>	(2) <u>Total Limit Losses (A)</u>	(3) <u>Incurred Claims</u>	(4) <u>UIM Claim Cost (2) / (3)</u>
12/31/2010	85,253,091	1,741	48,967.89
12/31/2011	88,662,746	1,799	49,284.46
12/31/2012	80,836,813	1,688	47,889.11
12/31/2013	91,334,579	1,786	51,139.18
12/31/2014	79,949,170	1,704	46,918.53
12/31/2015	91,994,184	1,860	49,459.24
12/31/2016	99,189,690	2,177	45,562.56
12/31/2017	103,051,321	2,214	46,545.31
12/31/2018	108,790,945	2,422	44,917.81
12/31/2019	113,622,147	2,379	47,760.47
12/31/2020	114,673,812	2,345	48,901.41
12/31/2021	151,542,885	2,915	51,987.27

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	4.7%
6 points	2.5%
9 points	0.2%
12 points	-0.1%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNDERINSURED MOTORISTS
CLAIM FREQUENCY TREND

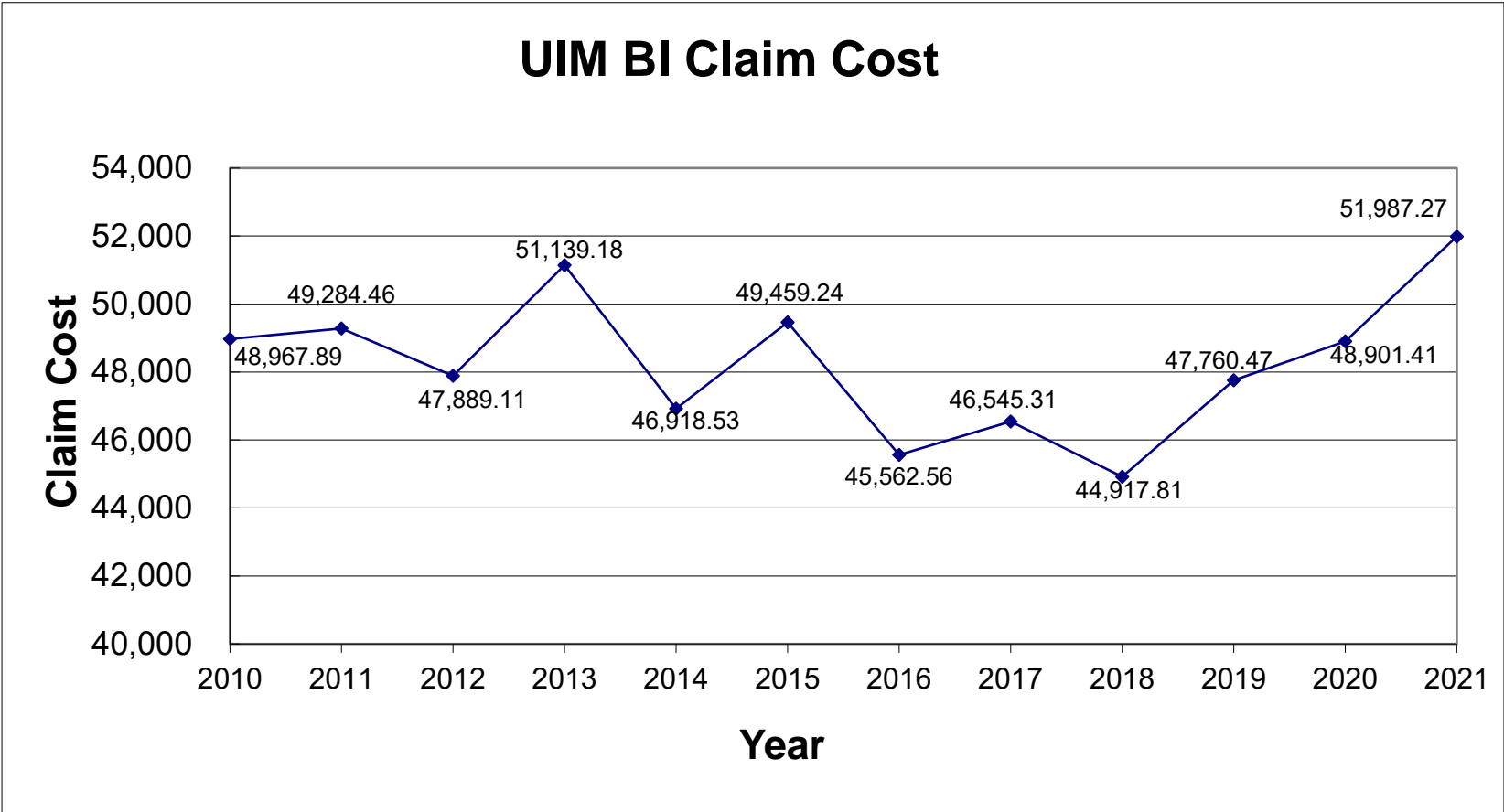
(1) <u>Accident Year Ended</u>	(2) <u>Incurred Claims(A)</u>	(3) <u>Exposures</u>	(4) <u>UIM Claim Freq (2)/(3)*100</u>
12/31/2010	1,741	4,644,504	0.0375
12/31/2011	1,799	4,779,500	0.0376
12/31/2012	1,688	4,926,951	0.0343
12/31/2013	1,786	4,839,404	0.0369
12/31/2014	1,704	4,618,201	0.0369
12/31/2015	1,860	4,526,521	0.0411
12/31/2016	2,177	4,850,954	0.0449
12/31/2017	2,214	4,800,735	0.0461
12/31/2018	2,422	4,680,826	0.0517
12/31/2019	2,379	4,817,122	0.0494
12/31/2020	2,345	4,981,155	0.0471
12/31/2021	2,915	5,127,821	0.0568

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	2.4%
6 points	3.5%
9 points	5.1%
12 points	4.1%

(A) Voluntary and ceded business combined.

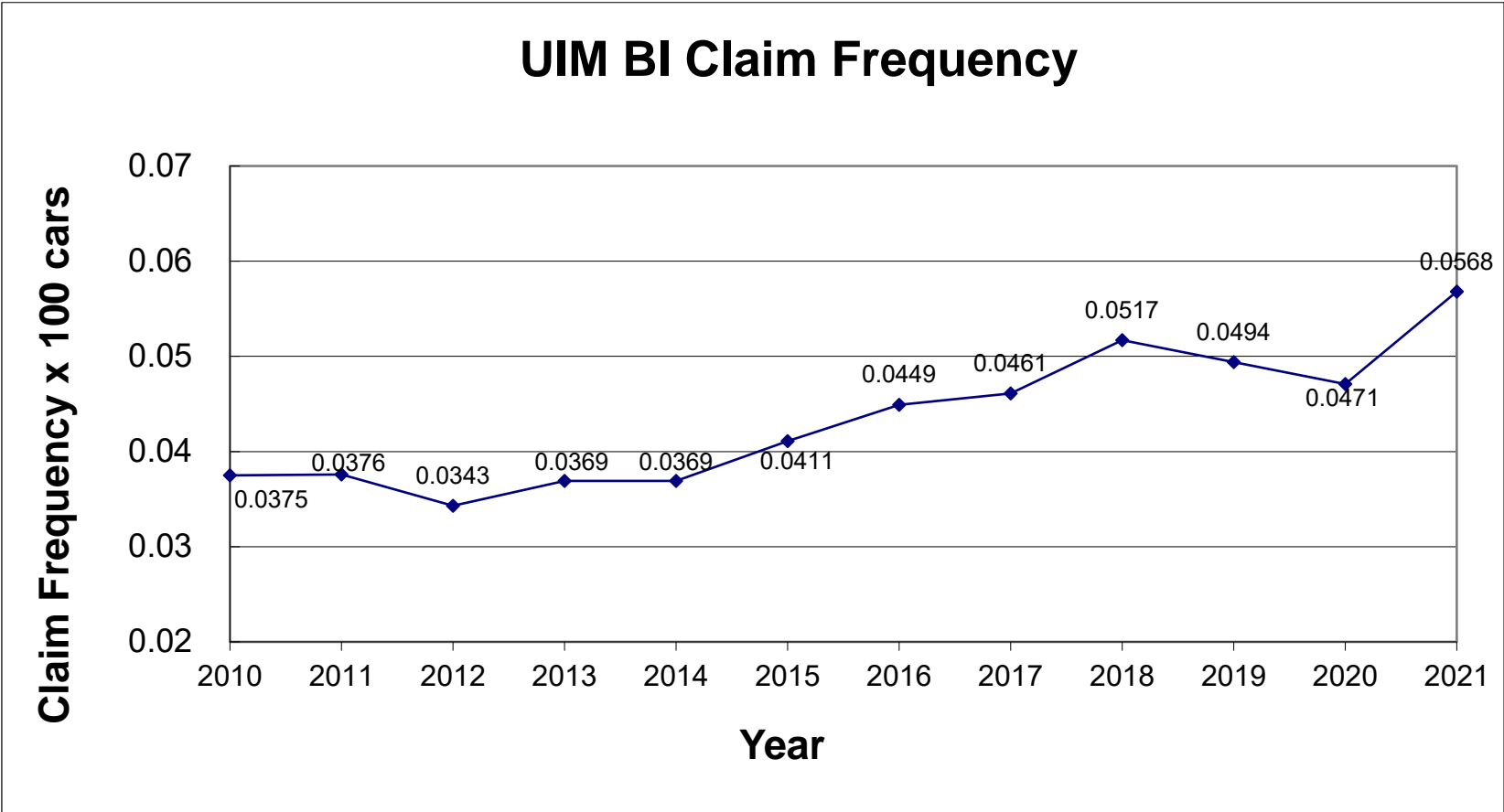
94



Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	4.7%
6 points	2.5%
9 points	0.2%
12 points	-0.1%

95



Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	2.4%
6 points	3.5%
9 points	5.1%
12 points	4.1%

Monthly Gasoline Sales (in thousands of gallons/day)
Source: U.S. Energy Information Administration
Total Gasoline - All Sales/Deliveries by Prime Suppliers

		Average Daily Gasoline Sales for <u>North Carolina</u>	% change from month one year prior	Year Ending Average Daily Gasoline Sales for <u>North Carolina</u>	% change from one year prior
Jan	2019	11,240.2	2.2%	12,201.4	-0.9%
Feb	2019	11,457.1	-2.0%	12,182.1	-1.0%
Mar	2019	11,826.8	-4.3%	12,137.5	-1.5%
Apr	2019	12,038.2	-1.9%	12,117.8	-1.5%
May	2019	12,653.2	-1.0%	12,106.7	-1.8%
Jun	2019	12,242.9	-5.6%	12,046.6	-2.4%
Jul	2019	12,356.7	0.2%	12,048.2	-2.2%
Aug	2019	12,580.0	-1.4%	12,033.7	-2.2%
Sep	2019	12,193.5	1.7%	12,051.2	-1.8%
Oct	2019	12,661.4	3.2%	12,083.5	-1.3%
Nov	2019	12,285.3	1.4%	12,097.3	-0.9%
Dec	2019	11,862.0	2.0%	12,116.4	-0.5%
Jan	2020	11,736.1	4.4%	12,157.8	-0.4%
Feb	2020	11,932.8	4.2%	12,197.4	0.1%
Mar	2020	11,049.4	-6.6%	12,132.6	0.0%
Apr	2020	8,280.5	-31.2%	11,819.5	-2.5%
May	2020	10,182.3	-19.5%	11,613.6	-4.1%
Jun	2020	11,617.0	-5.1%	11,561.4	-4.0%
Jul	2020	12,064.8	-2.4%	11,537.1	-4.2%
Aug	2020	11,649.3	-7.4%	11,459.5	-4.8%
Sep	2020	11,602.4	-4.8%	11,410.3	-5.3%
Oct	2020	11,587.5	-8.5%	11,320.8	-6.3%
Nov	2020	11,074.4	-9.9%	11,219.9	-7.3%
Dec	2020	11,273.2	-5.0%	11,170.8	-7.8%
Jan	2021	10,657.8	-9.2%	11,081.0	-8.9%
Feb	2021	11,074.6	-7.2%	11,009.4	-9.7%
Mar	2021	12,038.2	8.9%	11,091.8	-8.6%
Apr	2021	12,584.0	52.0%	11,450.5	-3.1%
May	2021	12,418.8	22.0%	11,636.8	0.2%
Jun	2021	12,782.3	10.0%	11,733.9	1.5%
Jul	2021	12,915.4	7.1%	11,804.8	2.3%
Aug	2021	12,927.7	11.0%	11,911.4	3.9%
Sep	2021	12,322.7	6.2%	11,971.4	4.9%
Oct	2021	12,435.2	7.3%	12,042.0	6.4%
Nov	2021	12,389.2	11.9%	12,151.6	8.3%
Dec	2021	11,979.1	6.3%	12,210.4	9.3%
Jan	2022	10,349.5	-2.9%	12,184.7	10.0%
Feb	2022	11,870.7	7.2%	12,251.1	11.3%
Mar	2022	11,781.6	-2.1%	12,229.7	10.3%

Additional Update not Available.

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

	Miles Driven (billions of miles)	Year ending Miles Driven (billions of miles)	% Change from Year Prior	Average Gasoline Consumption* (million gallons/day)	Year ending Avg. Gasoline Consumption* (million gallons/day)	% Change from Year Prior
5/19	285.5	3,249.1	0.9%	377.4	370.7	-1.3%
6/19	284.1	3,250.6	0.9%	377.5	369.5	-1.6%
7/19	292.7	3,252.3	0.9%	379.9	369.2	-1.7%
8/19	286.4	3,253.7	0.8%	387.1	368.9	-1.7%
9/19	268.8	3,255.1	0.7%	365.9	368.5	-1.8%
10/19	283.0	3,256.7	0.7%	373.9	368.1	-1.8%
11/19	261.7	3,257.9	0.7%	365.8	367.5	-2.0%
12/19	272.2	3,259.7	0.6%	359.7	367.2	-2.0%
1/20	260.8	3,274.0	1.0%	346.6	367.6	-1.8%
2/20	242.7	3,287.4	1.4%	357.2	368.1	-1.4%
3/20	226.6	3,241.5	-0.1%	309.1	364.1	-2.1%
4/20	167.6	3,132.1	-3.5%	228.2	352.4	-5.1%
5/20	221.0	3,067.6	-5.6%	284.6	344.6	-7.0%
6/20	250.3	3,033.8	-6.7%	332.3	340.9	-7.8%
7/20	265.5	3,006.6	-7.6%	345.0	338.0	-8.5%
8/20	265.1	2,985.3	-8.2%	345.4	334.5	-9.3%
9/20	257.5	2,974.0	-8.6%	340.5	332.4	-9.8%
10/20	266.6	2,957.6	-9.2%	339.6	329.5	-10.5%
11/20	238.3	2,934.2	-9.9%	321.8	325.8	-11.3%
12/20	241.5	2,903.5	-10.9%	319.8	322.5	-12.2%
1/21	231.1	2,873.8	-12.2%	308.9	319.4	-13.1%
2/21	213.0	2,844.1	-13.5%	312.4	315.6	-14.3%
3/21	269.4	2,886.9	-10.9%	343.7	318.5	-12.5%
4/21	259.1	2,978.4	-4.9%	357.0	329.3	-6.6%
5/21	284.3	3,041.7	-0.8%	362.4	335.7	-2.6%
6/21	287.0	3,078.4	1.5%	371.4	339.0	-0.5%
7/21	296.4	3,109.3	3.4%	371.8	341.2	1.0%
8/21	287.3	3,131.5	4.9%	368.0	343.1	2.6%
9/21	278.1	3,152.1	6.0%	358.9	344.6	3.7%
10/21	285.7	3,171.2	7.2%	354.5	345.9	5.0%
11/21	267.7	3,200.6	9.1%	351.2	348.3	6.9%
12/21	268.4	3,227.5	11.2%	344.2	350.4	8.6%
1/22	240.6	3,237.0	12.6%	315.7	350.9	9.9%
2/22	235.7	3,259.7	14.6%	339.6	353.2	11.9%
3/22	277.2	3,267.5	13.2%	344.1	353.2	10.9%
4/22	263.2	3,271.6	9.8%			
5/22	288.2	3,275.5	7.7%			
6/22	282.5	3,271.0	6.3%			
7/22	287.0	3,261.6	4.9%			
8/22	289.4	3,263.7	4.2%			
9/22	280.8	3,266.4	3.6%			

Additional Update not Available

Source: U. S. Department of Transportation, Federal Highway Administration
U. S. Energy Information Administration

* All Sales/Deliveries by Prime Suppliers

NORTH CAROLINA
PERSONAL AUTO INSURANCE
RETAIL PRICES OF MOTOR FUEL *

<u>Date</u>	<u>Regular Gasoline</u>	<u>Midgrade Gasoline</u>	<u>Premium Gasoline</u>
Jan-19	2.101	2.441	2.739
Feb-19	2.185	2.510	2.814
Mar-19	2.418	2.731	3.032
Apr-19	2.645	2.959	3.252
May-19	2.619	2.944	3.243
Jun-19	2.457	2.793	3.095
Jul-19	2.551	2.876	3.175
Aug-19	2.403	2.749	3.046
Sep-19	2.392	2.734	3.033
Oct-19	2.382	2.730	3.030
Nov-19	2.361	2.702	3.004
Dec-19	2.389	2.732	3.028
Jan-20	2.409	2.751	3.045
Feb-20	2.275	2.625	2.928
Mar-20	2.059	2.416	2.729
Apr-20	1.727	2.090	2.410
May-20	1.702	2.056	2.376
Jun-20	1.901	2.247	2.556
Jul-20	2.011	2.363	2.665
Aug-20	2.011	2.359	2.663
Sep-20	2.039	2.384	2.686
Oct-20	2.022	2.369	2.669
Nov-20	1.949	2.300	2.604
Dec-20	2.054	2.401	2.703
Jan-21	2.203	2.539	2.845
Feb-21	2.375	2.718	3.020
Mar-21	2.670	3.005	3.309
Apr-21	2.688	3.030	3.336
May-21	2.810	3.160	3.460
Jun-21	2.871	3.228	3.536
Jul-21	2.918	3.274	3.580
Aug-21	2.926	3.284	3.598
Sep-21	2.965	3.323	3.638
Oct-21	3.106	3.468	3.781
Nov-21	3.228	3.595	3.905
Dec-21	3.127	3.503	3.823
Jan-22	3.120	3.490	3.813
Feb-22	3.372	3.736	4.043
Mar-22	4.052	4.419	4.743
Apr-22	3.876	4.249	4.585
May-22	4.182	4.542	4.867
Jun-22	4.588	4.972	5.298
Jul-22	4.193	4.605	4.957
Aug-22	3.610	4.029	4.378
Sep-22	3.334	3.741	4.086
Oct-22	3.280	3.678	4.013

* Data shown is for the LOWER ATLANTIC REGION

Source: U.S. Energy Information Administration, Conventional Areas

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					751,043,783
2009				824,559,586	822,482,993
2010			821,767,319	822,060,565	821,124,171
2011		809,237,586	819,356,952	822,867,717	821,035,146
2012	782,355,728	819,333,294	828,252,158	829,183,979	829,247,603
2013	767,539,013	810,001,710	823,606,963	830,776,045	831,041,201
2014	766,619,149	824,010,768	843,963,491	854,080,792	855,347,231
2015	810,170,619	893,472,461	927,185,682	934,047,917	934,963,613
2016	873,185,589	964,085,454	994,763,384	1,002,831,167	1,008,257,409
2017	842,233,368	937,896,036	967,659,782	982,160,685	981,787,672
2018	826,188,078	935,767,785	975,767,618	978,942,890	
2019	869,981,940	1,007,647,027	1,020,570,659		
2020	735,672,058	848,925,610			
2021	833,622,174				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				0.997
2010			1.000	0.999
2011		1.013	1.004	0.998
2012	1.047	1.011	1.001	1.000
2013	1.055	1.017	1.009	1.000
2014	1.075	1.024	1.012	1.001
2015	1.103	1.038	1.007	1.001
2016	1.104	1.032	1.008	1.005
2017	1.114	1.032	1.015	1.000
2018	1.133	1.043	1.003	
2019	1.158	1.013		
2020	1.154			
Five Year Average	1.133	1.032	1.009	1.001
Three Year Average	1.148	1.029	1.009	1.002
		Five Year	Three Year	
39 to 63 months:		1.010	1.011	
27 to 63 months:		1.042	1.040	
15 to 63 months:		1.181	1.194	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					608,233,572
2009				615,667,679	615,821,799
2010			631,101,652	631,458,376	631,388,802
2011		638,695,426	640,592,815	641,067,759	642,042,165
2012	655,991,128	674,387,749	678,278,339	679,160,845	679,064,830
2013	694,412,102	717,673,256	720,693,872	721,060,440	721,050,475
2014	750,059,297	771,956,718	774,338,590	775,090,826	774,804,431
2015	835,697,530	867,811,745	870,763,151	871,849,406	870,047,809
2016	917,595,695	956,268,680	960,603,932	959,609,415	961,913,022
2017	946,840,760	981,256,188	982,879,581	987,090,195	986,913,114
2018	971,332,877	1,015,730,687	1,024,722,586	1,025,208,839	
2019	1,056,933,540	1,103,513,326	1,107,497,656		
2020	854,083,083	892,270,558			
2021	1,076,909,942				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	1.000
2011		1.003	1.001	1.002
2012	1.028	1.006	1.001	1.000
2013	1.033	1.004	1.001	1.000
2014	1.029	1.003	1.001	1.000
2015	1.038	1.003	1.001	0.998
2016	1.042	1.005	0.999	1.002
2017	1.036	1.002	1.004	1.000
2018	1.046	1.009	1.000	
2019	1.044	1.004		
2020	1.045			
Five Year Average	1.043	1.005	1.001	1.000
Three Year Average	1.045	1.005	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.006	1.006	
15 to 63 months:		1.049	1.051	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					93,094,942
2009				101,171,878	101,257,049
2010			98,714,615	99,127,621	99,286,154
2011		96,316,801	97,215,011	97,814,666	98,115,360
2012	93,244,145	96,618,132	98,306,929	98,910,915	98,689,925
2013	92,538,232	95,842,790	97,860,162	97,858,080	98,046,357
2014	90,997,474	95,512,681	96,851,396	97,650,027	97,727,825
2015	95,948,353	100,420,856	102,971,324	103,648,834	103,718,138
2016	102,264,187	106,966,826	108,894,516	109,495,909	109,672,412
2017	99,064,485	102,156,647	103,650,319	104,529,756	104,591,730
2018	93,139,589	96,990,413	98,631,387	99,556,349	
2019	92,638,083	96,527,414	98,332,014		
2020	73,109,003	75,641,922			
2021	77,789,065				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.001
2010			1.004	1.002
2011		1.009	1.006	1.003
2012	1.036	1.017	1.006	0.998
2013	1.036	1.021	1.000	1.002
2014	1.050	1.014	1.008	1.001
2015	1.047	1.025	1.007	1.001
2016	1.046	1.018	1.006	1.002
2017	1.031	1.015	1.008	1.001
2018	1.041	1.017	1.009	
2019	1.042	1.019		
2020	1.035			
Five Year Average	1.039	1.019	1.008	1.001
Three Year Average	1.039	1.017	1.008	1.001
		Five Year	Three Year	
39 to 63 months:		1.009	1.009	
27 to 63 months:		1.028	1.026	
15 to 63 months:		1.068	1.066	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					617,481,470
2009				677,961,158	678,378,046
2010			674,985,532	677,413,856	677,391,262
2011		671,130,623	676,256,932	679,413,783	679,001,826
2012	663,780,028	675,959,052	681,148,421	682,100,471	683,645,062
2013	659,776,040	675,365,278	679,850,899	688,465,873	686,687,252
2014	654,759,462	685,511,442	699,316,996	703,227,016	707,826,806
2015	696,388,761	744,161,515	764,655,824	767,752,936	768,941,328
2016	746,254,527	803,385,854	820,194,385	823,929,639	827,312,520
2017	720,842,437	779,117,099	794,316,931	803,129,554	805,729,596
2018	703,666,187	773,432,181	794,448,260	802,226,196	
2019	738,594,513	819,436,656	833,176,947		
2020	617,045,585	692,250,840			
2021	697,250,186				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.001
2010			1.004	1.000
2011		1.008	1.005	0.999
2012	1.018	1.008	1.001	1.002
2013	1.024	1.007	1.013	0.997
2014	1.047	1.020	1.006	1.007
2015	1.069	1.028	1.004	1.002
2016	1.077	1.021	1.005	1.004
2017	1.081	1.020	1.011	1.003
2018	1.099	1.027	1.010	
2019	1.109	1.017		
2020	1.122			
Five Year Average	1.098	1.023	1.007	1.003
Three Year Average	1.110	1.021	1.009	1.003
		Five Year	Three Year	
39 to 63 months:		1.010	1.012	
27 to 63 months:		1.033	1.033	
15 to 63 months:		1.134	1.147	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2008					603,225,683
2009				610,899,239	611,030,537
2010			626,714,405	627,058,274	626,732,185
2011		633,888,047	635,716,024	636,104,411	636,935,467
2012	650,831,743	668,507,250	672,154,949	672,672,573	672,828,719
2013	687,781,171	711,283,573	713,953,296	714,435,768	714,454,874
2014	742,337,687	763,487,631	765,503,500	766,476,520	766,429,387
2015	825,271,105	856,359,697	859,583,993	860,538,054	858,733,663
2016	905,529,154	943,611,862	947,762,013	946,401,199	948,761,500
2017	933,429,513	966,862,089	968,399,526	972,189,159	972,084,969
2018	956,716,106	999,951,129	1,008,153,385	1,008,799,481	
2019	1,040,291,321	1,084,570,912	1,088,786,209		
2020	838,299,340	875,903,687			
2021	1,050,853,168				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009				1.000
2010			1.001	0.999
2011		1.003	1.001	1.001
2012	1.027	1.005	1.001	1.000
2013	1.034	1.004	1.001	1.000
2014	1.028	1.003	1.001	1.000
2015	1.038	1.004	1.001	0.998
2016	1.042	1.004	0.999	1.002
2017	1.036	1.002	1.004	1.000
2018	1.045	1.008	1.001	
2019	1.043	1.004		
2020	1.045			
Five Year Average	1.042	1.004	1.001	1.000
Three Year Average	1.044	1.005	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.006	
15 to 63 months:		1.047	1.050	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			42,618,169	42,891,595	42,707,631
2011		42,214,858	42,733,420	43,201,151	43,315,810
2012	40,489,188	41,520,729	43,130,211	42,949,643	42,838,388
2013	37,619,826	42,529,675	42,790,601	44,064,436	42,856,707
2014	37,440,221	39,852,172	41,440,067	41,057,268	40,880,373
2015	43,114,850	49,545,130	49,788,808	50,449,098	50,503,115
2016	50,187,250	54,598,670	55,357,415	55,682,449	55,696,555
2017	59,216,888	62,694,056	64,088,447	65,295,983	66,172,063
2018	69,066,743	76,147,813	78,239,661	78,394,061	
2019	73,801,336	85,908,172	87,960,698		
2020	78,481,156	92,894,854			
2021	95,748,158				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			1.006	0.996
2011		1.012	1.011	1.003
2012	1.025	1.039	0.996	0.997
2013	1.131	1.006	1.030	0.973
2014	1.064	1.040	0.991	0.996
2015	1.149	1.005	1.013	1.001
2016	1.088	1.014	1.006	1.000
2017	1.059	1.022	1.019	1.013
2018	1.103	1.027	1.002	
2019	1.164	1.024		
2020	1.184			

Five Year Average	1.120	1.018	1.006	0.997
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Three Year Average	1.150	1.024	1.009	1.005
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Five Year

Three Year

39 to 63 months:	1.003	1.014
27 to 63 months:	1.021	1.038
15 to 63 months:	1.144	1.194

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Underinsured Motorists Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			72,849,253	76,038,277	75,505,050
2011		70,547,071	77,018,627	79,651,542	78,667,941
2012	49,392,980	64,491,829	70,101,556	75,074,826	74,933,697
2013	48,516,657	65,916,109	77,927,626	80,971,235	79,597,833
2014	43,693,017	61,021,239	68,443,875	73,531,964	72,293,014
2015	49,509,530	67,578,350	78,698,144	85,580,844	85,083,473
2016	53,314,671	72,657,073	84,270,802	90,022,478	91,902,232
2017	51,881,053	78,772,635	91,623,289	97,933,289	98,697,727
2018	53,460,556	80,831,454	97,795,970	104,044,660	
2019	60,670,672	93,839,819	108,759,255		
2020	61,720,436	90,381,532			
2021	79,541,235				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			1.044	0.993
2011		1.092	1.034	0.988
2012	1.306	1.087	1.071	0.998
2013	1.359	1.182	1.039	0.983
2014	1.397	1.122	1.074	0.983
2015	1.365	1.165	1.087	0.994
2016	1.363	1.160	1.068	1.021
2017	1.518	1.163	1.069	1.008
2018	1.512	1.210	1.064	
2019	1.547	1.159		
2020	1.464			
Five Year Average	1.481	1.171	1.072	0.998
Three Year Average	1.508	1.177	1.067	1.008
		Five Year	Three Year	
39 to 63 months:		1.070	1.076	
27 to 63 months:		1.253	1.266	
15 to 63 months:		1.856	1.909	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2010			35,048,748	34,996,530	34,900,303
2011		34,525,752	34,640,963	34,554,529	34,696,103
2012	33,462,492	33,713,284	34,551,106	34,514,725	34,418,519
2013	31,183,302	33,275,890	32,971,225	33,695,834	33,010,126
2014	30,948,844	31,151,202	32,217,243	31,814,626	31,952,970
2015	35,450,475	38,170,333	38,376,371	38,649,936	38,378,145
2016	42,059,845	43,766,184	43,967,090	43,951,039	44,115,901
2017	47,442,452	49,486,229	50,078,212	50,745,820	51,135,071
2018	57,280,925	62,237,497	63,085,187	63,785,126	
2019	60,165,424	67,727,897	68,833,410		
2020	63,154,133	73,032,269			
2021	76,753,334				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.999	0.997
2011		1.003	0.998	1.004
2012	1.007	1.025	0.999	0.997
2013	1.067	0.991	1.022	0.980
2014	1.007	1.034	0.988	1.004
2015	1.077	1.005	1.007	0.993
2016	1.041	1.005	1.000	1.004
2017	1.043	1.012	1.013	1.008
2018	1.087	1.014	1.011	
2019	1.126	1.016		
2020	1.156			
Five Year Average	1.091	1.010	1.004	0.998
Three Year Average	1.123	1.014	1.008	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.010	
27 to 63 months:		1.012	1.024	
15 to 63 months:		1.104	1.150	

(a) Losses are on a 30/60 level for all years.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2010			8,492,821	8,372,137	8,312,198
2011		9,077,069	8,952,159	9,122,412	9,130,110
2012	9,174,333	8,836,530	8,710,242	8,745,025	8,529,582
2013	9,910,271	9,388,283	9,233,329	9,131,699	9,075,803
2014	10,165,600	9,893,426	9,686,580	9,504,738	9,431,891
2015	12,671,513	12,313,034	12,017,963	11,908,159	11,719,982
2016	14,773,364	14,167,281	13,857,930	13,645,626	13,530,714
2017	17,220,241	16,486,598	16,158,992	16,022,862	15,941,974
2018	18,815,996	17,983,729	17,678,962	17,621,975	
2019	19,300,960	18,525,292	18,219,102		
2020	19,037,332	18,053,579			
2021	23,664,792				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2010			0.986	0.993
2011		0.986	1.019	1.001
2012	0.963	0.986	1.004	0.975
2013	0.947	0.983	0.989	0.994
2014	0.973	0.979	0.981	0.992
2015	0.972	0.976	0.991	0.984
2016	0.959	0.978	0.985	0.992
2017	0.957	0.980	0.992	0.995
2018	0.956	0.983	0.997	
2019	0.960	0.983		
2020	0.948			
Five Year Average	0.956	0.980	0.989	0.991
Three Year Average	0.955	0.982	0.991	0.990
		Five Year	Three Year	
39 to 63 months:		0.980	0.981	
27 to 63 months:		0.960	0.963	
15 to 63 months:		0.918	0.920	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers	Voluntary and Ceded Combined					
	Uninsured Motorists Property Damage Basic Limits(a) Incurred Losses as of					
	Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
	2010			8,111,207	7,990,523	7,930,584
	2011		8,689,126	8,535,821	8,497,548	8,472,947
	2012	8,892,102	8,515,853	8,390,011	8,324,069	8,209,351
	2013	9,894,719	9,367,736	9,219,627	9,117,997	9,062,101
	2014	10,267,177	9,861,175	9,620,272	9,433,861	9,361,014
	2015	12,557,032	12,111,090	11,826,946	11,709,690	11,559,456
	2016	14,713,589	14,112,082	13,802,573	13,590,269	13,475,357
	2017	17,081,106	16,363,322	16,068,232	15,932,318	15,851,430
	2018	18,687,124	17,870,446	17,565,679	17,503,335	
	2019	19,218,105	18,481,140	18,178,467		
	2020	18,822,162	17,932,811			
	2021	23,187,940				
		Loss Development Factors				
	Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.	
	2010			0.985	0.992	
	2011		0.982	0.996	0.997	
	2012	0.958	0.985	0.992	0.986	
	2013	0.947	0.984	0.989	0.994	
	2014	0.960	0.976	0.981	0.992	
	2015	0.964	0.977	0.990	0.987	
	2016	0.959	0.978	0.985	0.992	
	2017	0.958	0.982	0.992	0.995	
	2018	0.956	0.983	0.996		
	2019	0.962	0.984			
	2020	0.953				
	Five Year Average	0.958	0.981	0.989	0.992	
	Three Year Average	0.957	0.983	0.991	0.991	
			Five Year	Three Year		
	39 to 63 months:		0.981	0.982		
	27 to 63 months:		0.962	0.965		
	15 to 63 months:		0.922	0.924		

(a) Losses are on a \$25,000 level for all years.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
PRIVATE PASSENGER
VOLUNTARY/STANDARD BUSINESS
LIABILITY AND PHYSICAL DAMAGE

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
2012	3,100,928	3,080,765	2,216,492	0.719	0.090	0.094
2013	3,147,968	3,128,300	2,101,145	0.672	0.088	0.094
2014	3,227,099	3,190,072	2,265,611	0.710	0.088	0.094
2015	3,365,144	3,313,930	2,426,462	0.732	0.087	0.096
2016	3,591,403	3,521,896	2,688,149	0.763	0.082	0.095
2017	3,812,430	3,721,743	2,850,704	0.766	0.084	0.091
2018	4,076,820	4,018,554	3,000,079	0.747	0.081	0.091
2019	4,155,599	4,189,976	3,216,151	0.768	0.082	0.092
2020	4,287,876	4,248,374	2,743,549	0.646	0.082	0.098
2021	4,552,198	4,490,469	3,275,237	0.729	0.076	0.092

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
2012	0.067	0.023	0.005	0.279	0.998	0.002
2013	0.068	0.023	0.006	0.279	0.951	0.049
2014	0.066	0.020	0.006	0.274	0.984	0.016
2015	0.066	0.022	0.006	0.277	1.009	-0.009
2016	0.062	0.023	0.005	0.267	1.030	-0.030
2017	0.057	0.023	0.005	0.260	1.026	-0.026
2018	0.060	0.022	0.005	0.259	1.006	-0.006
2019	0.065	0.022	0.008	0.269	1.037	-0.037
2020	0.073	0.022	0.034	0.309	0.955	0.045
2021	0.068	0.023	0.006	0.265	0.994	0.006

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS. PREMIUM REFUNDS ARE REFLECTED IN THE YEARS MADE.

* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS. FOR LIABILITY COMMISSIONS, THE VOLUNTARY PORTION OF THE RATIO IS DETERMINED USING THE VOLUNTARY/CEDED PREMIUM DISTRIBUTION AND AN ASSUMED 10.0% CEDED RATIO TO WRITTEN PREMIUMS.

** COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

NORTH CAROLINA
PRIVATE PASSENGER
VOLUNTARY BUSINESS
LIABILITY

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
2012	1,856,693	1,855,742	1,369,164	0.738	0.089	0.094
2013	1,838,154	1,838,658	1,239,683	0.674	0.087	0.095
2014	1,873,044	1,860,027	1,335,339	0.718	0.086	0.096
2015	1,893,755	1,879,453	1,431,433	0.762	0.086	0.098
2016	1,973,433	1,951,003	1,492,242	0.765	0.080	0.097
2017	2,102,455	2,039,836	1,732,462	0.849	0.083	0.093
2018	2,286,899	2,254,176	1,695,715	0.752	0.080	0.093
2019	2,326,662	2,373,436	1,883,299	0.793	0.079	0.094
2020	2,450,845	2,431,778	1,582,116	0.651	0.082	0.100
2021	2,528,942	2,513,703	1,818,596	0.723	0.075	0.094

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
2012	0.071	0.023	0.005	0.282	1.020	-0.020
2013	0.073	0.023	0.006	0.284	0.958	0.042
2014	0.071	0.020	0.006	0.279	0.997	0.003
2015	0.071	0.022	0.006	0.283	1.045	-0.045
2016	0.070	0.023	0.005	0.275	1.040	-0.040
2017	0.063	0.023	0.005	0.267	1.116	-0.116
2018	0.065	0.022	0.005	0.265	1.017	-0.017
2019	0.071	0.022	0.008	0.274	1.067	-0.067
2020	0.077	0.022	0.030	0.311	0.962	0.038
2021	0.073	0.023	0.005	0.270	0.993	0.007

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS. PREMIUM REFUNDS ARE REFLECTED IN THE YEARS MADE.

* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS. FOR LIABILITY COMMISSIONS, THE VOLUNTARY PORTION OF THE RATIO IS DETERMINED USING THE VOLUNTARY/CEDED PREMIUM DISTRIBUTION AND AN ASSUMED 10.0% CEDED RATIO TO WRITTEN PREMIUMS.

** COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

NORTH CAROLINA
PRIVATE PASSENGER
STANDARD BUSINESS
PHYSICAL DAMAGE

YEAR	WRITTEN PREMIUMS	EARNED PREMIUMS	LOSS AND LAE	LOSS AND LAE RATIO	COMMISSION % *	OTHER ACQ. %
2012	1,244,235	1,225,023	847,328	0.692	0.091	0.093
2013	1,309,814	1,289,642	861,462	0.668	0.090	0.093
2014	1,354,055	1,330,045	930,272	0.699	0.090	0.092
2015	1,471,389	1,434,477	995,029	0.694	0.089	0.093
2016	1,617,970	1,570,893	1,195,907	0.761	0.085	0.092
2017	1,709,975	1,681,907	1,118,242	0.665	0.085	0.088
2018	1,789,921	1,764,378	1,304,364	0.739	0.083	0.088
2019	1,828,937	1,816,540	1,332,852	0.734	0.085	0.089
2020	1,837,031	1,816,596	1,161,433	0.639	0.082	0.095
2021	2,023,256	1,976,766	1,456,641	0.737	0.078	0.089

YEAR	GEN EXP %	TAXES % *	DIVIDENDS %	EXPENSE RATIO	COMBINED RATIO **	PROFIT (OR LOSS)
2012	0.060	0.022	0.004	0.270	0.962	0.038
2013	0.061	0.023	0.006	0.273	0.941	0.059
2014	0.059	0.020	0.006	0.267	0.966	0.034
2015	0.060	0.023	0.006	0.271	0.965	0.035
2016	0.052	0.024	0.005	0.258	1.019	-0.019
2017	0.049	0.024	0.006	0.252	0.917	0.083
2018	0.054	0.022	0.006	0.253	0.992	0.008
2019	0.058	0.023	0.009	0.264	0.998	0.002
2020	0.067	0.023	0.039	0.306	0.945	0.055
2021	0.062	0.023	0.007	0.259	0.996	0.004

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS. PREMIUM REFUNDS ARE REFLECTED IN THE YEARS MADE.

* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS

** COMBINED RATIO IS THE SUM OF LOSS AND LAE RATIO AND EXPENSE RATIO

North Carolina Net Deviations

AUTO LIABILITY

Voluntary Business

Year	(1) Premium at Rate Bureau Rates	(2) Deviation % From RB Manual Rates	(3) Anticipated Premium (1) x (2)	(4) Amount of Deviation (3) - (1)
2016	2,027,889,689	-20.67%	1,608,724,890	(419,164,799)
2017	2,209,579,381	-21.12%	1,742,916,216	(466,663,165)
2018	2,522,214,285	-21.03%	1,991,792,621	(530,421,664)
2019	2,405,907,198	-22.65%	1,860,969,218	(544,937,980)
2020	2,754,663,372	-26.94%	2,012,557,060	(742,106,312)
2021	3,127,859,237	-27.15%	2,278,645,454	(849,213,783)

Ceded Business

Year	(5) O/T Clean Ceded Premium at Rate Bureau Rates	(6) Deviation % From RB Manual Rates	(7) O/T Clean Ceded Anticipated Premium (5) x (6)	(8) O/T Clean Ceded Amount of Deviation (7) - (5)	(9) Clean Risk Ceded Premium at Rate Bureau Rates	(10) Clean Risk Ceded Anticipated Premium = Col (9)	(11) Clean Risk Ceded Amount of Deviation (10) - (9)
2016	185,016,821	27.40%	235,711,429	50,694,608	368,103,876	368,103,876	0
2017	241,804,698	34.00%	324,018,295	82,213,597	485,720,843	485,720,843	0
2018	255,608,621	37.60%	351,717,462	96,108,841	499,639,639	499,639,639	0
2019	225,691,688	37.70%	310,777,454	85,085,766	433,365,902	433,365,902	0
2020	246,543,493	15.70%	285,250,821	38,707,328	470,698,538	470,698,538	0
2021	273,313,898	20.80%	330,163,189	56,849,291	522,156,246	522,156,246	0

All Liability Business

Year	(12) Total Premium at Rate Bureau Rates (1) + (5) + (9)	(13) Total Anticipated Premium (3) + (7) + (10)	(14) Amount of Deviation (13) - (12)	(15) Clean Risk Recoupment Factor	(16) Recoupment Amount [((1)+(7)+(9)) x (15)]	(17) Overall Pct. Deviation ((14)+(16)) / (12)
2016	2,581,010,385	2,212,540,195	(368,470,190)	4.76%	125,269,158	-9.42%
2017	2,937,104,922	2,552,655,354	(384,449,568)	5.58%	168,477,973	-7.35%
2018	3,277,462,545	2,843,149,722	(434,312,823)	6.27%	211,522,926	-6.80%
2019	3,064,964,788	2,605,112,574	(459,852,214)	6.75%	212,628,412	-8.07%
2020	3,471,905,403	2,768,506,419	(703,398,984)	4.63%	162,541,369	-15.58%
2021	3,923,329,381	3,130,964,889	(792,364,492)	6.12%	243,586,935	-13.99%

6 year average: -10.20%

2016-2019, 2021 average: -9.13%

Note: This exhibit is based on statistical plan data and Rate Bureau expense call data and reflects the Rate Bureau's best estimate of the information presented.

AUTO PHYSICAL DAMAGE

Year	(1)	(2)	(3)	(4)
	Std Phy Dam Premium at Rate Bureau Rates	Deviation % From RB Manual Rates	Std Phy Dam Anticipated Premium (1) x (2)	Std Phy Dam Amount of Deviation (3) - (1)
2016	1,826,853,513	-27.61%	1,322,459,258	(504,394,255)
2017	2,320,070,863	-27.78%	1,675,555,177	(644,515,686)
2018	2,514,981,788	-27.30%	1,828,391,760	(686,590,028)
2019	2,384,328,980	-30.06%	1,667,599,689	(716,729,291)
2020	2,447,124,839	-29.45%	1,726,446,574	(720,678,265)
2021	2,784,470,710	-30.04%	1,948,015,709	(836,455,001)
Year	(5)	(6)	(7)	(8)
	Non-Std Premium at Rate Bureau Rates	Deviation % From RB Manual Rates	Non-Std Phy Dam Anticipated Premium (5) x (6)	Non-Std Phy Dam Amount of Deviation (7) - (5)
2016	341,910,729	43.50%	490,641,896	148,731,167
2017	418,113,604	45.05%	606,473,783	188,360,179
2018	426,946,005	48.48%	633,929,428	206,983,423
2019	381,078,041	49.89%	571,197,876	190,119,835
2020	460,015,940	47.40%	678,063,496	218,047,556
2021	526,406,390	43.66%	756,235,420	229,829,030
Year	(9)	(10)	(11)	(12)
	Total Phy Dam Premium at Rate Bureau Rates (1) + (5)	Total Anticipated Premium (3) + (7)	Amount of Deviation (10) - (9)	Overall Pct. Deviation (11) / (9)
2016	2,168,764,242	1,813,101,154	(355,663,088)	-16.40%
2017	2,738,184,467	2,282,028,960	(456,155,507)	-16.66%
2018	2,941,927,793	2,462,321,188	(479,606,605)	-16.30%
2019	2,765,407,021	2,238,797,565	(526,609,456)	-19.04%
2020	2,907,140,779	2,404,510,070	(502,630,709)	-17.29%
2021	3,310,877,100	2,704,251,129	(606,625,971)	-18.32%
6 year average:				-17.34%
2016-2019, 2021 average:				-17.35%

Note: This exhibit is based on statistical plan data and Rate Bureau expense call data and reflects the Rate Bureau's best estimate of the information presented.

North Carolina Dividends

Year	LIABILITY		Dividend as % of Vol+Ced Manual Earned Prem.
	Vol + Ced Manual Earned Prem.	Amount of Dividend	
2016	3,312,275,573	9,159,705	0.28%
2017	3,500,187,309	10,265,267	0.29%
2018	3,809,212,636	11,815,554	0.31%
2019	3,931,617,291	18,559,790	0.47%
2020	4,250,326,110	73,239,681	1.72%
2021	4,443,953,022	13,788,423	0.31%

6 year average: 0.56%
 Avg Excl 2020.: 0.33%
 Selected:

PHYSICAL DAMAGE

Year	Standard Manual Earned Prem.	Non-Standard Manual Earned Prem.	Amount of Dividend	Dividend as % of Manual Earned Prem.*
2016	2,155,650,143	643,666,211	8,031,384	0.29%
2017	2,324,372,761	736,769,450	9,532,087	0.31%
2018	2,412,969,095	765,853,691	11,422,852	0.36%
2019	2,588,208,501	846,499,432	16,609,272	0.48%
2020	2,578,367,608	889,518,443	71,116,310	2.05%
2021	2,824,625,187	942,433,505	13,420,967	0.36%

6 year average: 0.64%
 Avg Excl 2020.: 0.36%
 Selected:

* Manual Earned Premium Includes Standard and Non-Standard business.

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

Liability (a)	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	8.8	8.6	8.5	8.7	8.2	8.6	8.5
Other Acquisition	9.3	9.3	9.4	10.0	9.4	9.5	9.4
General Expenses	6.3	6.5	7.1	7.7	7.3	7.0	6.8
Taxes	2.3	2.2	2.2	2.2	2.3	2.2	2.3
ULAE (BI)	11.6	12.7	12.2	14.3	11.0	12.4	11.9
ULAE (PD)	10.3	11.8	11.5	13.7	11.8	11.8	11.4

C&B, OA, GE, and Taxes are ratios to **actual** premium.

ULAE are ratios to Incurred Losses and ALAE.

	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	7.4	7.2	7.0	6.9	6.5	7.0	7.0
Other Acquisition	7.9	7.8	7.9	7.9	7.4	7.8	7.8
General Expenses	5.4	5.5	5.9	6.1	5.8	5.7	5.7
Taxes	1.9	1.9	1.8	1.8	1.8	1.8	1.9

C&B, OA, GE, and Taxes are ratios to **manual** premium.

Standard Physical Damage	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	8.5	8.3	8.5	8.2	7.8	8.3	8.3
Other Acquisition	8.8	8.8	8.9	9.5	8.9	9.0	8.9
General Expenses	4.9	5.4	5.8	6.7	6.2	5.8	5.6
Taxes	2.4	2.2	2.3	2.3	2.3	2.3	2.3
Loss Adjustment Expenses (b)	12.9	12.5	11.9	13.9	11.3	12.5	12.2

C&B, OA, GE, and Taxes are ratios to **actual** premium.

LAE are ratios to Incurred Losses.

	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	6.2	6.0	5.9	5.8	5.5	5.9	5.9
Other Acquisition	6.3	6.4	6.2	6.7	6.2	6.4	6.3
General Expenses	3.5	3.9	4.0	4.7	4.3	4.1	3.9
Taxes	1.7	1.6	1.6	1.6	1.6	1.6	1.6

C&B, OA, GE, and Taxes are ratios to **manual** premium.

Consent to Rate Physical Damage	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	8.8	8.6	7.9	8.3	7.9	8.3	8.3
Other Acquisition	8.0	8.5	8.0	8.7	8.4	8.3	8.2
General Expenses	5.6	7.3	7.4	8.1	7.3	7.1	6.9
Taxes	2.3	2.2	2.1	2.1	2.4	2.2	2.3

C&B, OA, GE, and Taxes are ratios to **actual** premium.

	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	12.7	12.7	11.9	12.2	11.4	12.2	12.2
Other Acquisition	11.7	12.9	12.1	12.8	12.3	12.4	12.3
General Expenses	8.2	11.0	11.1	11.9	10.7	10.6	10.3
Taxes	3.4	3.3	3.1	3.1	3.4	3.3	3.3

C&B, OA, GE, and Taxes are ratios to **manual** premium.

(a) Voluntary and Ceded business combined.

(b) Standard and Consent to Rate business combined.

Trend Selections

to be selected by Auto Committee 12/15/2022

	HISTORICAL		PROSPECTIVE		
	Cost	Freq	Cost	Freq	
Bodily Injury - Basic					p5, 8, 14, 18
BI - Total Limits					p6, 16
Property Damage					p5, 8, 15, 19
Medical Payments					p7, 9, 17, 20
Comprehensive					p28-41, 46-47
Collision					p50-63, 68-69
Uninsured Motorist (BI)					p 84,86, 88, 90
Uninsured Motorist (PD)					p85, 87, 89, 91
Underinsured Motorist (BI)					p92-95
	Expense Trend				p2-3
Other Selections:	Liability	Phy Dam			
Expenses			actual or adjusted average		p115
Profit					
Contingencies					p109-111
Dividends					p114
Deviations			actual or adjusted average		p112-113
Loss Dev BI/PD/MP			3yr or 5 yr avg		p99-108
Loss Dev UM/UIM			3yr or 5 yr avg		p99-108

Trend Selections from last Review (December 2021)

	HISTORICAL		PROSPECTIVE	
	Cost	Freq	Cost	Freq
Bodily Injury - Basic	5.0%	-2.5%	5.5%	-2.5%
BI - Total Limits	5.5%		6.5%	
Property Damage	5.0%	0.0%	6.5%	0.0%
Medical Payments	3.0%	-2.5%	3.5%	-2.5%
Comprehensive	4.0%	0.0%	6.0%	0.0%
Collision	4.0%	0.0%	6.0%	0.0%
Uninsured Motorist (BI)	8.0%	-1.0%	8.0%	-1.0%
Uninsured Motorist (PD)	2.0%	1.5%	3.0%	1.5%
Underinsured Motorist (BI)	0.0%	5.0%	0.0%	5.0%
	Expense Trend	3.0%		
Other Selections:	Liability	Phy Dam		
Expenses	adj average	adj average	actual or adjusted average	
Profit	8.5	10.0		
Contingencies	0.00%	0.00%		
Dividends	0.40%	0.40%		
Deviations	adj average	adj average	actual or adjusted average	
Loss Dev BI/PD/MP	3 year	-	3yr or 5 yr avg	
Loss Dev UM/UIM	5 year	-	3yr or 5 yr avg	



Gary Wierzbicki
Senior Actuary, FCAS

November 21st, 2022

Dear Karen,

Included below is Allstate's response to the inquiry regarding reserve strengthening and expense cutting initiatives for the Allstate Property & Casualty Insurance Company and Integon Indemnity Corporation and Integon Preferred Insurance Company Non-Fleet Auto Program in North Carolina.

With respect to 11 N.C.A.C. 10.1104 (3) (i), which states,

For each of the fifteen largest writers of private passenger automobile insurance in North Carolina, a statement regarding any reserve strengthening or weakening that has occurred in the last five years shall be included.

Allstate reports there have been **no** material changes with regard to case reserving practices for private passenger automobile insurance in the state of North Carolina over the past five years for the listed companies.

With respect to 11 N.C.A.C. 10.1104 (7) (c), which states,

For each of the ten largest writers of private passenger automobile insurance in North Carolina, statements regarding any expense cutting activities undertaken in the last five years shall be provided.

There have not been any recent expense cutting activities for the listed companies that would create a material change in expected future expense ratios that exceeds typical year-to-year volatility. In the past 5 years, expense reduction activities have been largely offset by additional investments being made in various initiatives such as technology capabilities, acquisitions, and marketing initiatives.

Please contact me if you have any questions or require further details.

Sincerely,

Gary Wierzbicki, FCAS
gwieb@allstate.com



Home Office • 100 Erie Insurance Place • Erie, Pennsylvania 16530 • 814.870.2000
Toll free 1.800.458.0811 • Fax 814.870.3126 • www.erieinsurance.com

Kayla M. Robertson
Director, P/C Actuarial
Enterprise Risk Management
Erie Insurance Group
100 Erie Insurance Place
Erie, Pennsylvania 16530
Telephone: (814) 870-6993
Fax: (814) 870-4383
kayla.robertson@erieinsurance.com

November 9, 2022

To: Karen Ott
Executive Assistant
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27619-6010
Telephone: (919) 582-1025

RE: PPA RESERVE STRENGTHENING & EXPENSE CUTTING ACTIVITIES

1. RESERVE STRENGTHENING

The Erie Insurance Group began implementing Colossus and the Soft Tissue Evaluation program in 1998-1999 in order to establish more accurate case reserves. We continued with these claims initiatives through 2022.

A new claims administration software system for the Private Passenger Auto line of business was implemented in December, 2016. The software system is termed ERIE Claims Center (ECC). The manner in which claims were recorded and case reserves established changed with the implementation of the new claims system in December, 2016. The changes for the Private Passenger Auto line of business which impacted the establishment of case reserves were eliminated in May, 2017. Generally, there is an observed deterioration in case reserve adequacy that aligns with the implementation of the new claims system in December, 2016.

In mid-October 2022, a predictive model to assist adjusters in establishing case reserves for bodily injury claims was implemented in North Carolina. However, this is not expected to have a material impact on case reserves for the accident year ending December 31, 2022 as claims handlers gain confidence and comfort with the model.

Overall, the criteria used and basis for establishing case reserves for the Private Passenger Auto line of business has not changed materially from the criteria used over the latest five years. The

relative adequacy level of case reserves is examined during the quarterly reserve analysis. Relative case reserve adequacy levels appear to be deteriorating over the last five years, although the diagnostics become harder to discern during the coronavirus pandemic.

2. EXPENSE CUTTING ACTIVITIES

We are not aware of any expense cutting activities over the last five years on Private Passenger Auto coverages that would materially impact the anticipated expense levels in North Carolina. The data in the most recent annual statements (2018 through 2022) is most representative of what to expect in the future.

Sincerely,

A handwritten signature in black ink that reads "Kayla Robertson, FCAS". The signature is written in a cursive, flowing style.

Kayla M. Robertson, FCAS

From: [Grillo, Monica](#)
To: [Andy Montano](#); [Termini, Joseph](#)
Cc: [Karen Ott](#); [Rebecca Williams](#)
Subject: RE: NCRB - Reserve Strengthening and Expense Cutting Activities - Private Passenger Auto Due 11/23/22
Date: Friday, November 11, 2022 3:53:03 PM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Karen, our response is below.

Dear Mr. Montano:

In late 2017, GEICO performed retrospective reviews of loss development patterns which indicated that case basis reserves for the bodily injury coverage had generally been more than adequate prior to this time. As such, the decision was made to lower the case basis reserves for the bodily injury coverage. This intentional reduction to the case basis reserves combined with the inflationary impacts that have driven increasing BI severity trends in recent periods for both GEICO and the industry data (as measured by Fast Track) have resulted in higher age-to-age factors in the GEICO loss development triangles for the latest diagonals. We believe diagonals since this change are the most appropriate for projecting recent accident period losses to ultimate.

The GEICO Companies did not implement any changes that would have a material impact on the expense factors. Expense control is a continuing effort at the GEICO companies and for that reason, GEICO believes that its historical experience is an appropriate basis for determining the expense provisions in your rate calculations and that no special adjustments are necessary.

Please let me know if you need anything further.



Monica Grillo | Sr. Actuarial Manager II
Pronouns – She/Her/Hers
 Pricing and Product Management (PPM)
 Phone: 240-541-6944
 Email: mgrillo@geico.com

From: Andy Montano <afm@ncrb.org>
Sent: Monday, November 7, 2022 2:57 PM
To: Termini, Joseph <JTermini@geico.com>
Cc: Andy Montano <afm@ncrb.org>; Karen Ott <klo@ncrb.org>; Rebecca Williams <rrw@ncrb.org>; Grillo, Monica <MGrillo@geico.com>
Subject: NCRB - Reserve Strengthening and Expense Cutting Activities - Private Passenger Auto Due 11/23/22

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Joseph,

In connection with the 2023 North Carolina private passenger non-fleet motor vehicle insurance rate filing or review of experience, regulations adopted by the North Carolina Department of Insurance require that the Rate Bureau furnish statements from the fifteen largest writers of the various coverages involved regarding reserve strengthening and expense cutting activities over the previous five years.

Please complete for the following Company(s) in your group:

Government Employees Insurance Company NAIC 22063
GEICO Indemnity Company NAIC 22055

RESERVE STRENGTHENING

11 N.C.A.C. 10.1104 (3)(i) provides:

For each of the fifteen largest writers of private passenger automobile insurance in North Carolina, a statement regarding any reserve strengthening or weakening that has occurred in the last five years shall be included.

The incurred losses in the Rate Bureau's filings are made up of paid losses plus case basis reserves. In order for the Rate Bureau to comply with this regulation, please advise us whether the criteria used by your Company in North Carolina for establishing case basis reserves has changed materially over the latest five years. If these criteria have materially changed over the latest five years, provide us with the details of such changes.

EXPENSE CUTTING ACTIVITIES

11 N.C.A.C. 10.1104 (7)(c) provides:

For each of ten largest writers of private passenger automobile insurance in North Carolina, statements regarding any expense cutting activities undertaken in the last five years shall be provided.

Expense provisions in the rate level calculations are based upon the historical experience reported by the companies in North Carolina. In order for the Rate Bureau to comply with this regulation, please advise us if your Company has undertaken any expense cutting activities over the last five years on your private passenger non-fleet motor vehicle coverages that would materially impact your anticipated expense levels in North Carolina. If so, please provide us with the details of such activities and your best estimate of the extent to which your historical expense levels either understate or overstate your expected expense levels.

Once completed, please reply to this email with the requested information to Karen Ott

klo@ncrb.org as soon as possible but no later than **November 23, 2022**.

Andy Montano

NCRB Personal Lines Director

NCRF Automobile Manager

2910 Sumner Boulevard

Raleigh, NC 27616

919.582.1021 *office*

afm@ncrb.org

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Liberty Mutual Insurance
Global Retail Markets
Product Compliance
c/o Presidential Service Team
175 Berkeley Street
Boston, MA 02116
Phone: (617) 357-9500
Fax: (857) 224-8832

November 18, 2022

Karen Ott
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27616

Dear Karen,

This letter is in response to your November 7, 2022 request for statements regarding LM Insurance Corporation's reserve strengthening and expense cutting activities.

Reserve Strengthening

In 2017, Liberty changed its reserve philosophy countrywide. We started estimating reserves at the beginning of the claim process instead of stair-stepping reserve. This resulted in reserves that are more adequate at the time of settlement. We have not engaged in any state specific initiatives for North Carolina over the past five years.

Expense Cutting

As part of our ongoing strategic initiatives, Liberty seeks to reduce its cost base through organizational efficiencies and productivity gains. We are actively managing our expenses holistically and have not engaged in any state specific initiatives for North Carolina over the past five years.

If you have any questions or need any additional information, please feel free to contact me directly. I'll be more than happy to assist you.

Sincerely,

Danielle Rice
Sr Compliance Analyst
425-519-5092
Danielle.Rice@LibertyMutual.com



November 28, 2022

Mr. Andy Montano
Director, Personal Lines
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27616

Re: 2022 Reserve Strengthening and Expense Cutting

Dear Mr. Montano:

I am providing the following information concerning expense cutting activities and reserve strengthening for Nationwide Mutual Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, Allied Property and Casualty Insurance Company, and Nationwide Insurance Company of America.

There have not been any material changes in the way case basis reserves are established over the last five years.

Our company has not undertaken any expense cutting activities that would materially impact our anticipated expense levels.

Please contact me if you have any questions.

Sincerely,



Chas Cullen, ACAS, MAAA
Actuary, PC
Nationwide Insurance
cullenc@Nationwide.com
(614) 677-7215



North Carolina Farm Bureau Insurance Group

Telephone 919.782.1705 - Post Office Box 27427 - Raleigh, NC 27611

November 8, 2022

Mr. Andy Montano
N.C. Rate Bureau
2910 Sumner Drive
Raleigh, NC 27616

RE: North Carolina Farm Bureau Mutual Insurance Company, Inc.
Insurance Department Regulations
North Carolina Private Passenger Auto
Reserve Strengthening
Expense Cutting Activities

Mr. Montano:

Our company has not changed its procedures for setting case loss reserves over the last 5 years. We also have not taken on any expense cutting activities over the last 5 years that would impact the expense levels in North Carolina.

If I can be of further assistance, let me know.

Roger Batdorff
Senior Executive, Actuarial, Research & Reinsurance

RB/kb



11/21/2022

James King, ACAS
Progressive Premier Insurance Co of Illinois
6300 Wilson Mills Road
Mayfield Village, OH 44143

Karen Ott
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27616

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto Loss and Defense and Cost Containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves did not materially change in 2022, nor over the past five years.

Sincerely,

James King, ACAS

James King, ACAS
Senior Manager, Corporate Actuarial Department
Progressive Premier Insurance Co of Illinois



11/21/2022

James King, ACAS
Progressive Southeastern Insurance Company
6300 Wilson Mills Road
Mayfield Village, OH 44143

Karen Ott
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27616

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto Loss and Defense and Cost Containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves did not materially change in 2022, nor over the past five years.

Sincerely,

James King, ACAS

James King, ACAS
Senior Manager, Corporate Actuarial Department
Progressive Southeastern Insurance Company



November 16, 2022

Jeff Clinch, FCAS, MAAA, CPCU
Actuary and Assistant Secretary-Treasurer

One State Farm Plaza, D4
Bloomington, Illinois 61710
Phone: 309.766.9940
Fax: 309.766.3189
E-mail: jeff.clinch.gfdl@statefarm.com

Ms. Karen Ott
Executive Assistant
North Carolina Rate Bureau
2910 Summer Blvd.
Raleigh, NC 27616

Dear Ms. Ott:

RE: Reserve Strengthening and Expense Cutting Activities

Your email dated November 7, 2022 requested two items required from the largest writers of liability and physical damage private passenger automobile insurance in North Carolina.

The first item concerned reserves. In response to your question, State Farm has not made any changes in the past five years that have a material impact on the reserves established in North Carolina.

The second item concerned expenses. State Farm continues to review every aspect of our company's operation in an effort to further streamline workflow and processes and to invest in technological advances where appropriate while striving to improve the service provided to our customers. We believe that State Farm's recent expense levels are representative of what we expect for 2023, as we do not anticipate a material change.

Sincerely,

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

Jeff Clinch
Actuary and Assistant Secretary-Treasurer

JC:kw



We know what it means to serve.™

INSURANCE • BANKING • INVESTMENTS • RETIREMENT • ADVICE

November 9, 2022

Karen Ott
2910 Sumner Boulevard
Raleigh, NC 27616

Reference: Inquiry of Reserve Strengthening & Expense Cutting Activities

Ms. Ott:

For both United Services Automobile Association and USAA Casualty Insurance Company, the criteria used by the companies in North Carolina for establishing case basis reserves has not changed materially over the latest five years.

Additionally, for both United Services Automobile Association and USAA Casualty Insurance Company, the companies have not undertaken any expense cutting activities over the last five years on private passenger non-fleet motor vehicle coverages that materially impact anticipated expense levels in North Carolina.

Sincerely,

Carl Earnest, ACAS
Regional Actuary
USAA Auto Pricing



MINUTES OF THE HYBRID MEETING OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE
BUREAU HELD DECEMBER 15, 2022

MEMBERS PRESENT

Allstate Insurance Company

Government Employees Insurance Co
Hartford Accident and Indemnity Company
Kemper Insurance Company
Liberty Mutual Insurance Company

Nationwide Mutual Insurance Company
NC Farm Bureau Mutual Insurance Co
Progressive Casualty Insurance Company
State Farm Mutual Automobile Insurance Company
Travelers Insurance Company
United Services Automobile Association

OTHERS PRESENT

Consultant
Insurance Services Office

Milliman
Young, Moore and Henderson, P.A.

Staff

REPRESENTED BY

Chris Gumaer*
Rick Pierce
Monica Grillo*
John Bergan*
Nick Sizemore*
Mark Ford
George You*
Chas Cullen
Roger Batdorff*
Michelle Burkett*
Jennifer Heizer
Lois Cappellano*
Zach Johnson**

REPRESENTED BY

George Zanjani*
Paul Ericksen*
Dave DeNicola*
Brett Moberg*
Raul Retian
Isaac Wash*
Paul Anderson
Brian Beverly
Mickey Spivey
Sydney Plummer
David Ball*
Joanna Biliouris
Tom Burns*
Jarred Chappell*
Terry Collins*
Keri Johnson
Andy Montano
Rebecca Williams

*Attended remotely.

**Partial attendance.

The meeting commenced at approximately 10:00 A.M., Mr. Ford presiding.

Attention was directed to Antitrust Guidelines, Conflict of Interest Statement and Code of Ethics and Standards of Conduct which were previously distributed.

1. 2023 Private Passenger Automobile Rate Review

Mr. Montano opened discussion, stating that the purpose of the meeting is to select trends and other provisions for use in preparing the preliminary rate level indications. Attention was then directed to the trend package prepared by Insurance Services Office (ISO) and previously distributed with respect to the 2023 automobile rate level review. Mr. DeNicola reviewed the exhibits in detail and the Committee reviewed and discussed the latest available internal and external trend data for losses and expenses. Mr. Retian noted that the most recent experience period and indices reflect rising costs and significant inflation. The Committee also reviewed Fast Track trend data, which were noted to be subsets of the internal trend data already seen, except for Comprehensive, where the database is a little larger. Attention was then directed to the required reserve strengthening and expense savings letters submitted by the largest writers of private passenger automobile in the state. Mr. DeNicola stated that the current process of using a three-year average for loss development for all coverages except UM and UIM, where a five-year average is used, remains appropriate based on the latest reserve strengthening letters. The Committee reviewed data on contingencies, deviations, dividends, and expenses. Following its review and discussions, the Committee selected an expense trend, historical and prospective cost and frequency trends, and provisions for contingencies, dividends, deviations, and expenses, with the provisions for deviations and expenses based on averages excluding 2020, to be used in preparing the preliminary rate level indications.

Dr. Zanjani provided an overview of the profit issues and explained his analysis of the cost of capital for North Carolina private passenger automobile. Dr. Zanjani discussed the various components of his pro forma underwriting profit analysis, including the investment yield and the premium to surplus ratio. He then described an array of potential underwriting profit provisions and their corresponding returns with and without investment income on surplus. Dr. Zanjani noted that increasing interest rates have largely driven the changes for this year. Dr. Zanjani answered questions from the Committee. Following review and discussion, there was consensus by the Committee on profit selections for liability and physical damage.

After discussion, the Committee voted to accept all of its selections and directed ISO and Rate Bureau staff to compile a package with the preliminary rate level indications using those selections to be presented for consideration at a future meeting. Given the rapidly changing economic conditions, Rate Bureau staff reminded the Committee that the selections represent work in progress and may be revisited, if necessary. In the interest of time, the Committee also agreed to consider the other items listed for discussion on the agenda at a future meeting.

2. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano
Director, Personal Lines

AM:ko
AC-22-4
1/18/2023

Automobile Committee

Agenda

Date: January 5, 2023

Time: 9:00 AM (EDT)

Zoom Teleconference

1. Welcome
2. Roll Call
3. Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements (Exhibits 1, 2, 3)

4. **2023 Private Passenger Automobile Rate Review Updated Indications**

ISO will present **Exhibit 4**, which includes a summary of rate level changes and **Exhibit 5** which is the preliminary indications as a result of the selections made at the last meeting of the Committee.

The Committee will be asked to review the indications and make a recommendation to the Governing Committee.

5. **Automobile Program Changes**

Staff will present **Exhibit 6**, which includes a summary and proposed program changes for the following:

1. **Personal Auto Manual Rules 2, 14, and 19**
2. **SDIP Hearing Procedures**
3. **Cancellation/Non-renewal form and new Adverse Action form**

The Committee will be asked to review the above exhibit internally for discussion at the next meeting of the Committee.

6. **Report of Staff and Counsel**

Staff and Counsel will advise the Committee of any pertinent topics.

7. **Other Business**

8. **Adjournment**

AM:kj

AC-23-1 Agenda

12/30/22

Exhibit 1

**NORTH CAROLINA RATE BUREAU
ANTITRUST COMPLIANCE POLICY AND
BOARD RESOLUTION**

Whereas, it is the established policy of the North Carolina Rate Bureau to comply fully with all laws and regulations applicable to its operations; and

Whereas, the creation and operation of the North Carolina Rate Bureau is to promulgate rates and forms, and because the activities and functions bring together representatives of insurance companies that may be in competition, it is the policy of the NCRB, in the course of its activities and functions, to discourage and prohibit the disclosure of competitive information.

Resolved, that the following antitrust guidelines are adopted by the Governing Committee of the NCRB.

These guidelines apply to those individuals and alternates who serve on the NCRB Governing Committee, NCRB committees and subcommittees and NCRB task forces and any other individual in attendance at an NCRB meeting.

1. In performing the statutory duties of the North Carolina Rate Bureau, avoid any action or statement which would give the appearance of private motivation.
2. Conduct business at regularly scheduled, formal meetings where minutes are kept and counsel is present.
3. Do not hold "informal" meetings or "rump sessions" at which any agreements or understandings are reached or any decisions are made.
4. Do not authorize, agree to, engage in or even discuss any activity which might be interpreted as boycott, coercion or intimidation.
5. Specifically, do not authorize, agree to, engage in or even discuss any division of markets, allocation of customers or refusal to do business with any individual or business organization.
6. Do not discuss individual company results, or current or future marketing or pricing strategies or business plans.
7. When in doubt, consult counsel.

Exhibit 2**NORTH CAROLINA RATE BUREAU****CONFLICTS OF INTEREST STATEMENT**

Whereas, the North Carolina Rate Bureau affirms its confidence in the loyalty and integrity of its Governing Committee, Bureau employees, agents, consultants and member representatives including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces; and

Whereas, it is the policy of the Bureau that members of the governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces conduct their personal and business affairs in such a manner as to avoid any possible conflict of interest with their duties and responsibilities owed to the Bureau; and

Now therefore, it is resolved that the Governing Committee hereby adopts the following policy addressing conflicts of interest:

It is the Bureau's policy that the Governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces shall not permit private interests to conflict with the proper discharge of his or her duties, nor shall one's position or the knowledge gained therein be used to further such interests. In addition, each said person shall conduct his or her private affairs in such manner as to avoid giving the appearance of any such conflict.

Any person having a conflict of interest on a matter shall not vote, take action, or use his or her personal influence on the matter. However, he or she may be counted in determining the quorum for a meeting where action on the matter may be taken. The minutes of any such meeting shall reflect that a disclosure was made and the abstention from voting.

It is understood and acknowledged by the Governing Committee that, as a result of the Bureau's unique structure and relationship to its members, many representatives of the Bureau will have certain inherent and obvious interest unique to his or her position held outside of the Bureau structure. This Policy is not intended to require a disclosure of such obvious situations at every meeting. This Policy should however serve as a reminder to those individuals who find themselves in that situation that, when taking action on behalf of the Bureau, they must make decisions that they believe to be in the best interest of the Bureau and its member companies and put aside other interests they represent.

NORTH CAROLINA RATE BUREAU**Code of Ethics and Standards of Conduct**

The undersigned, an individual committee member or a representative of a company member (on behalf of his/her company) on a committee of the North Carolina Rate Bureau ("Bureau") (a "member"), hereby agrees to conform to the following code of ethics and to abide by the following standards of conduct:

1. Each member's conduct shall be marked by integrity and dignity, and he or she shall expect and encourage such conduct by others.
2. Each member should understand and support the Bureau's mission, purposes, goals, policies, programs, services, strengths and needs and be able to communicate them to others. In the performance of his or her duties, each member shall obey all applicable state, local and federal laws, rules and regulations.
3. Each member agrees to be governed by a spirit of cooperation, helpfulness and frankness in his or her relationship with fellow members to the end that each shall be equipped, through cooperative measures and exchanges of ideas, to better perform and function, and to foster the advancement and prestige of the Bureau.
4. Each member shall respect the confidential and proprietary nature of information received in the performance of his, hers or its duties and shall not divulge any privileged, confidential or proprietary information of the Bureau (including without limitation privileged work product and attorney/client communication) unless legally discharged from such obligation. No member shall have authority to waive or compromise any claim of privilege or confidentiality unless authorized to do so. Individual representatives of a company shall not share privileged, confidential or proprietary information of the Bureau with persons within his/her company unless such persons are informed of the company's obligations under this agreement.
5. Each member agrees that he or she does not and shall not speak or act on behalf of the Bureau unless authorized to do so.
6. Each member agrees to observe the policies and procedures of the Bureau, including without limitation the Antitrust Compliance Policy and the Conflicts of Interest Statement.
7. Each member shall seek to avoid any perception that he or she is not acting in the Bureau's best interest.

2023 North Carolina Private Passenger Auto Rate Review

Disclaimer

These slides are part of a presentation given to a committee of the North Carolina Rate Bureau, and these slides are incomplete without the accompanying oral presentation and any other materials included as part of that overall presentation.



Summary of 2023 PP Auto Review Indications

Coverage	2021 Earned Premium at Current Level (000s)	Indicated Rate Level Change [^]
Bodily Injury	\$1,813,614	+21.3%
Property Damage	1,837,752	+41.5%
Medical Payments	175,750	-10.3%
Uninsured Motorists	188,354	+38.8%
Underinsured Motorists	209,726	+49.3%
Auto Liability Total	\$4,225,196	+30.9%
Comprehensive	\$1,169,136	+27.5%
Collision	3,063,273	+24.8%
Auto Physical Damage Total	\$4,232,409	+25.5%
Auto Total	\$8,457,605	+28.2%
<i>Motorcycle Liability</i>	<i>\$57,018</i>	<i>+3.7%</i>

[^]UM, UIM and Motorcycle Liability based on three years experience (2019-2021). All others based on 2021 experience.

NCRB 6 of 73



Review of 2019 Private Passenger Auto Filing

Coverage	2019 Indicated Rate Change	2019 Filed Rate Change	2019 Settled Rate Change	2019 "Left On Table"	2023 Review Indicated Change
Liability	+22.8%	+22.8%	+11.3%	+10.3%	+30.9%
Physical Damage	-9.1%	-9.1%	-9.1%	+0.0%	+25.5%
Total	+7.6%	+7.6%	+1.6%	+5.9%	+28.2%



Comparison of Selected Expenses

Rate Component	2019 Filing [^]		Current Review [*]	
	Liability	Phy Dam	Liability	Phy Dam
Profit Loading	11.0%	12.5%	8.0%	9.5%
Dividends	0.3%	0.3%	0.4%	0.4%
Contingencies	0.0%	0.0%	0.0%	0.0%
Deviations	9.0%	13.2%	9.1%	17.4%
Fixed Expense Ratio	15.6%	13.7%	16.2%	14.4%
Variable Expense	10.6%	10.9%	10.4%	10.6%
Loss Adjustment Expense (BI)	11.6%	12.9%	11.9%	12.2%
Loss Adjustment Expense (PD)	10.3%		11.4%	

[^] Expense ratios are for the 2017 experience year.

^{*} Expense ratios represent the average ratio for the 2017-2019, 2021 experience years.



Comparison of Trends

Component	2019 Filing [^]	Current Review* (Historical)	Current Review* (Prospective)
Bodily Injury Basic Limits	+2.9%	+6.0%	+7.1%
Bodily Injury Total Limits	+2.9%	+7.5%	+8.1%
Property Damage	4.4%	+12.0%	+11.6%
Medical Payments	+1.0%	-0.1%	0.0%
Comprehensive	+1.0%	+10.0%	+10.0%
Collision	+3.0%	+15.0%	+15.7%
Uninsured BI	+3.5%	+6.0%	+6.0%
Uninsured PD	+6.1%	+7.5%	+7.0%
Underinsured BI	+0.9%	+8.7%	+8.7%
Expense Trend	+2.5%		+5.5%
Annualized Symbol – Comp	+2.5%		+4.3%
Annualized Symbol - Collision	+1.1%		+1.7%

[^] Loss Trends for the 2019 filing are based on experience through 6/30/2018 for BI, PD, MP, Comprehensive and Collision, and through 12/31/2017 for UM BI, UM PD and UIM BI coverages.

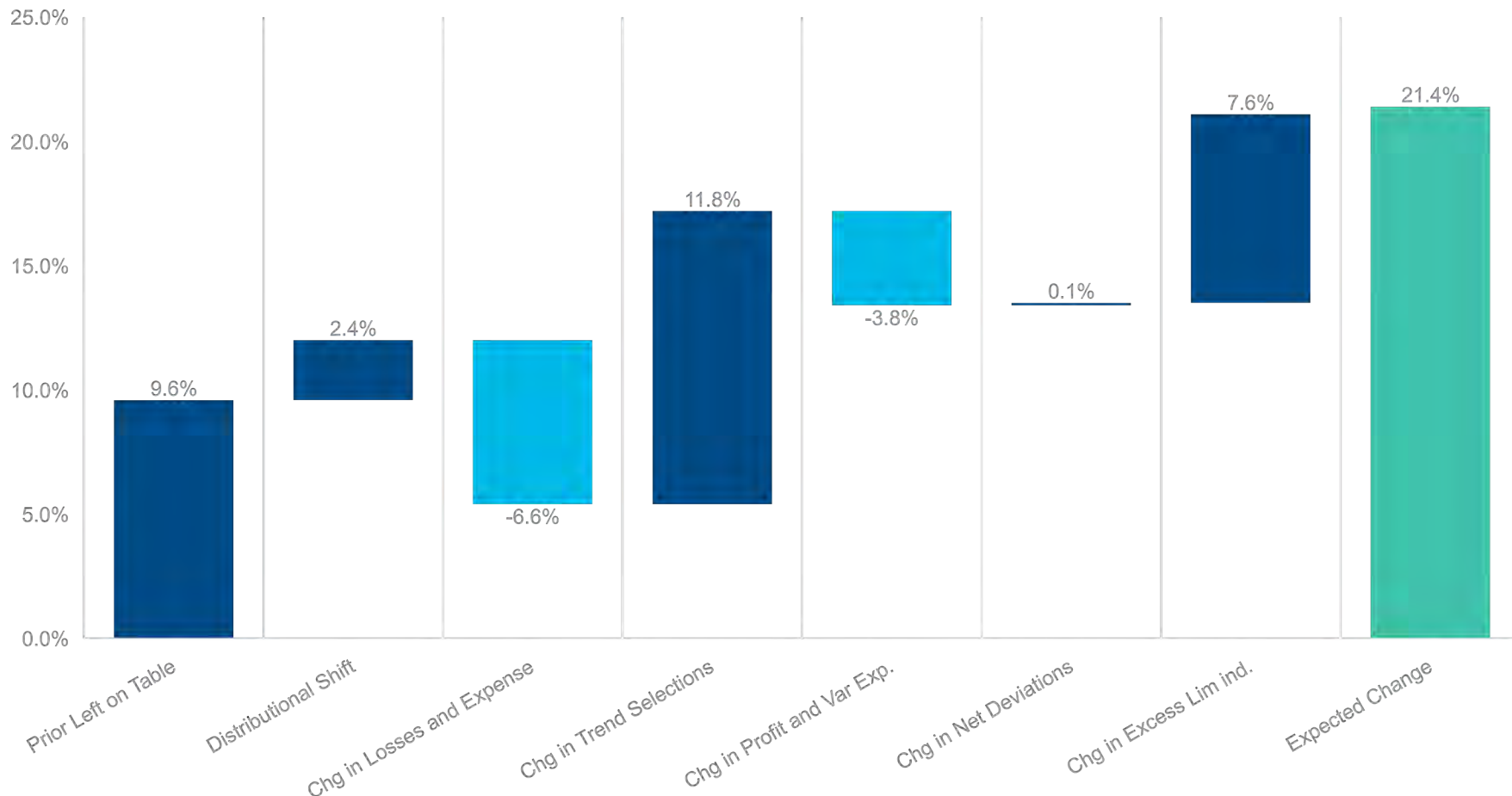
* Loss Trends for the current review are based on experience through 6/30/2022 for BI, PD, MP, Comprehensive and Collision, and through 12/31/2021 for UM BI, UM PD and UIM BI coverages.



Coverage Indication Chart – 2023 Review vs. 2019 Filing

Bodily Injury Indication by Component

■ Increase ■ Decrease ■ Total

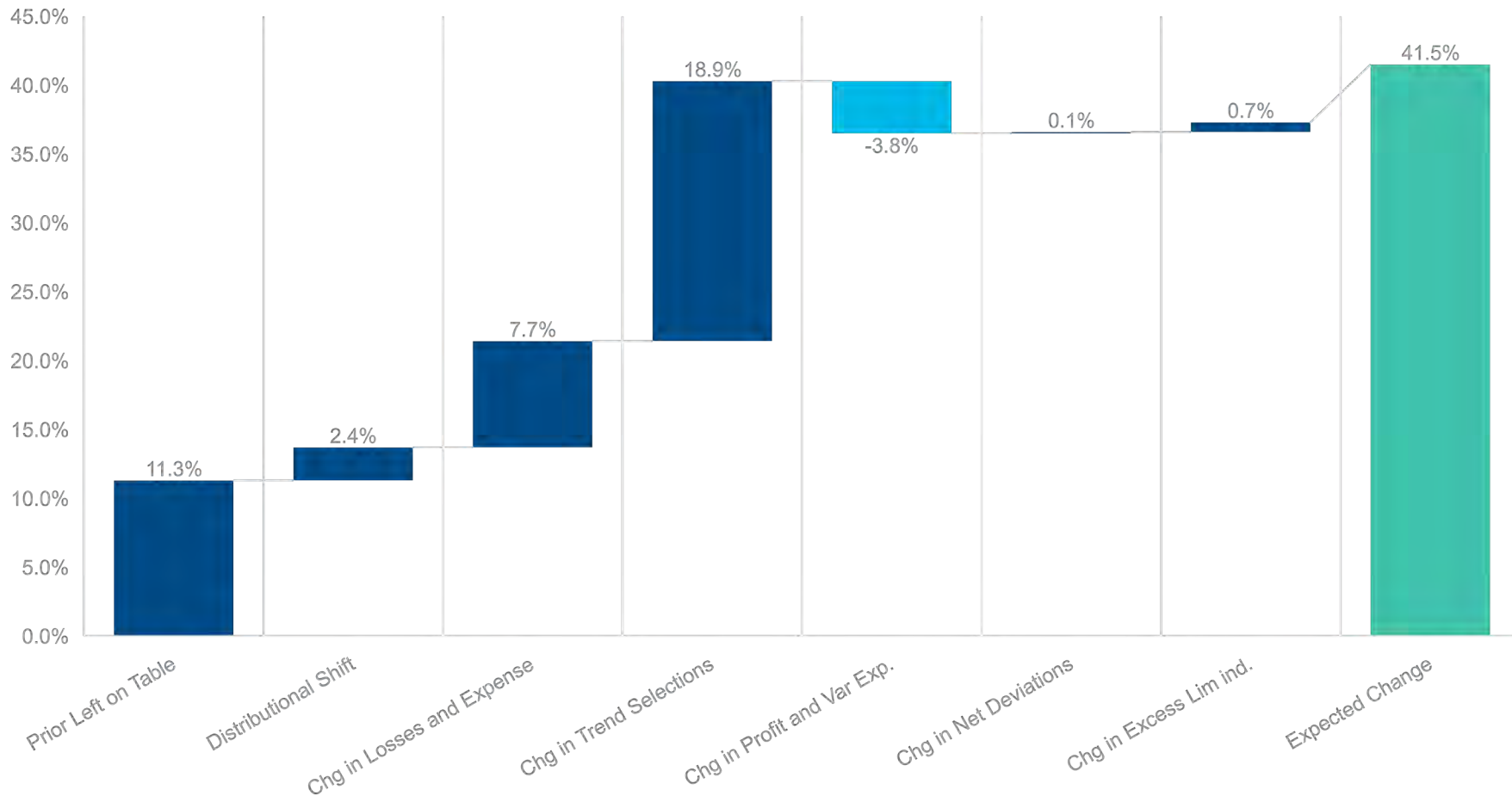




Coverage Indication Chart – 2023 Review vs. 2019 Filing

Property Damage Indication by Component

■ Increase ■ Decrease ■ Total

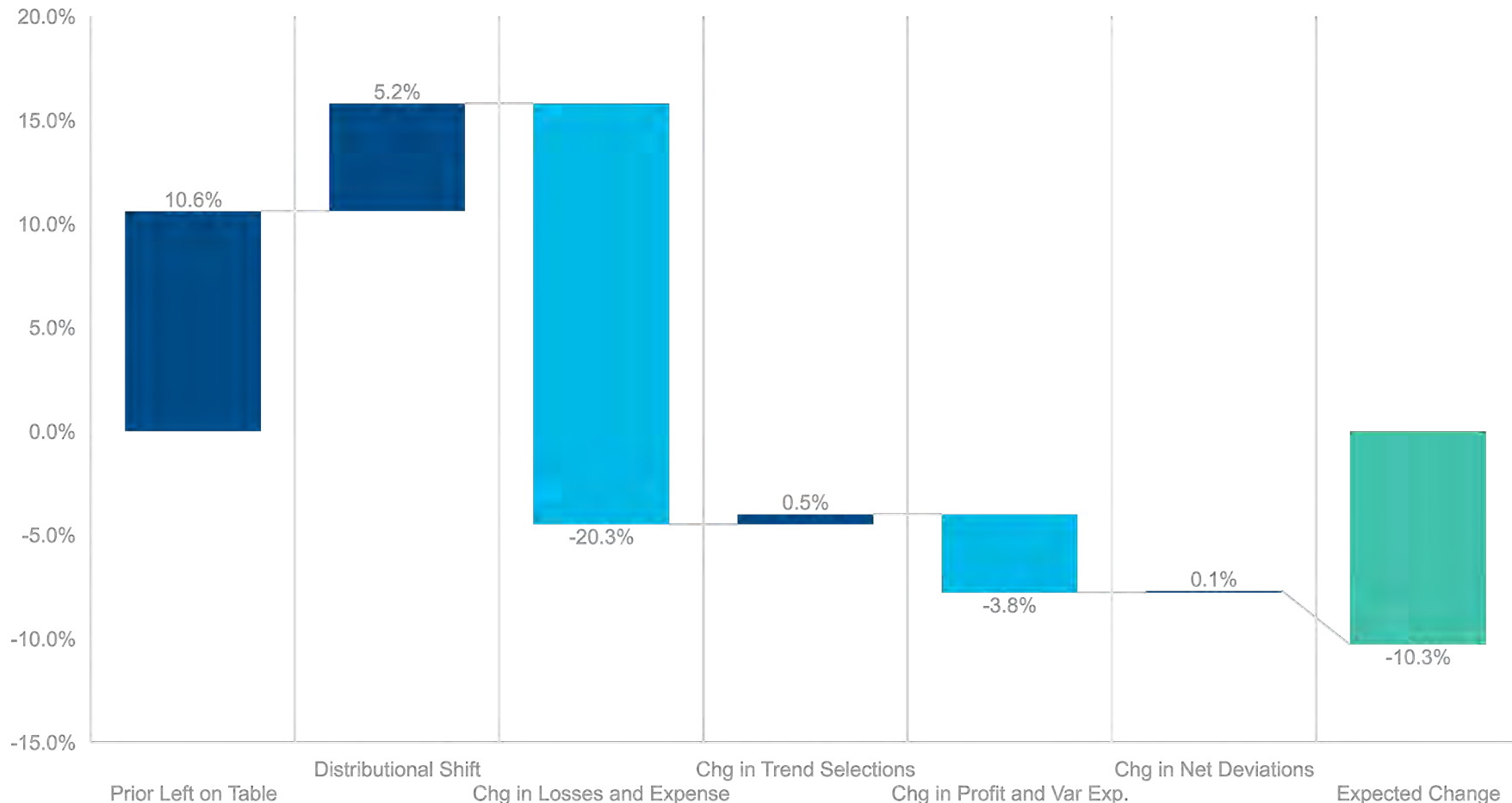




Coverage Indication Chart – 2023 Review vs. 2019 Filing

Medical Payments Indication by Component

■ Increase ■ Decrease ■ Total

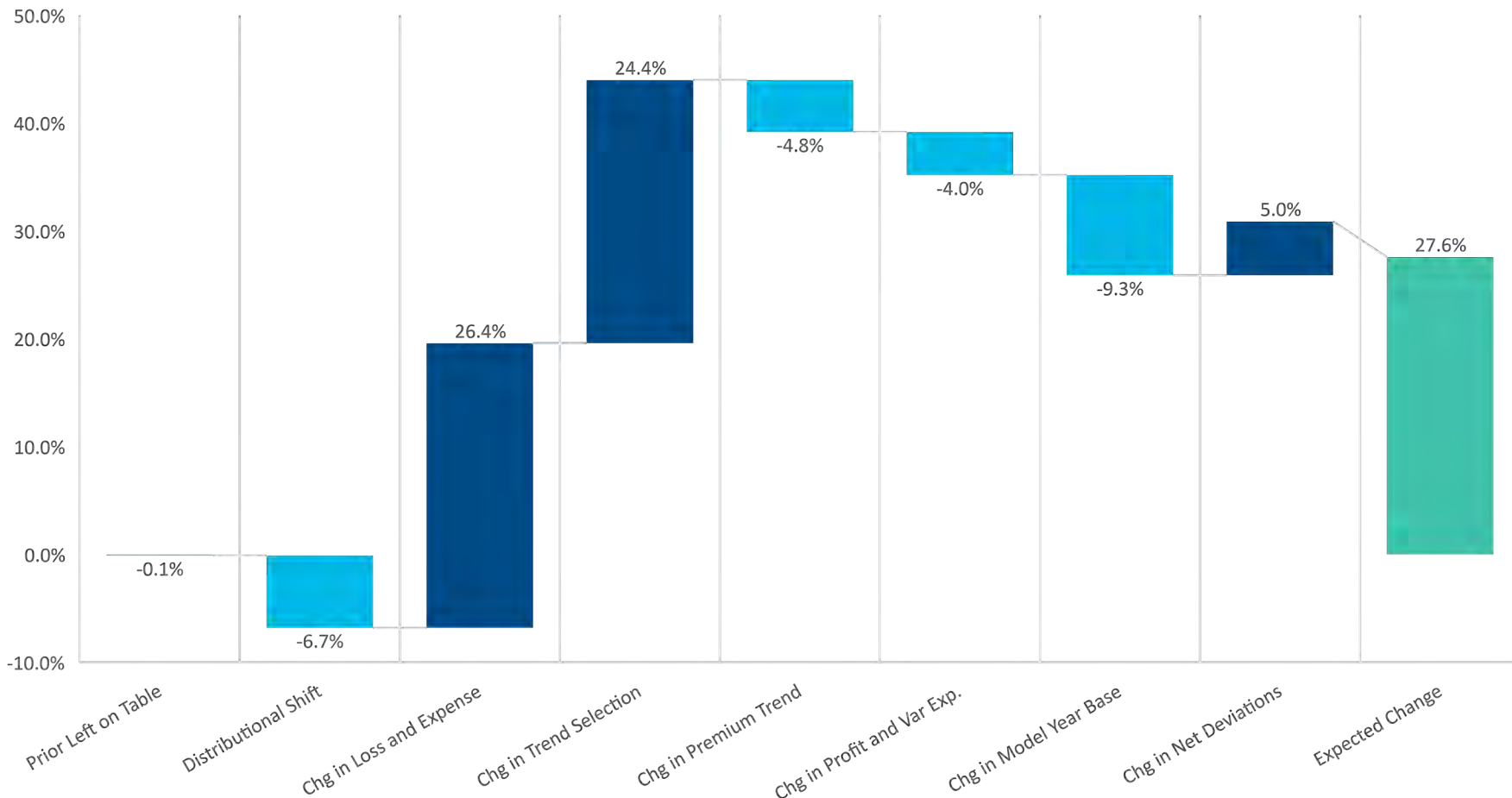




Coverage Indication Chart – 2023 Review vs. 2019 Filing

Comprehensive Indication by Component

■ Increase ■ Decrease ■ Total

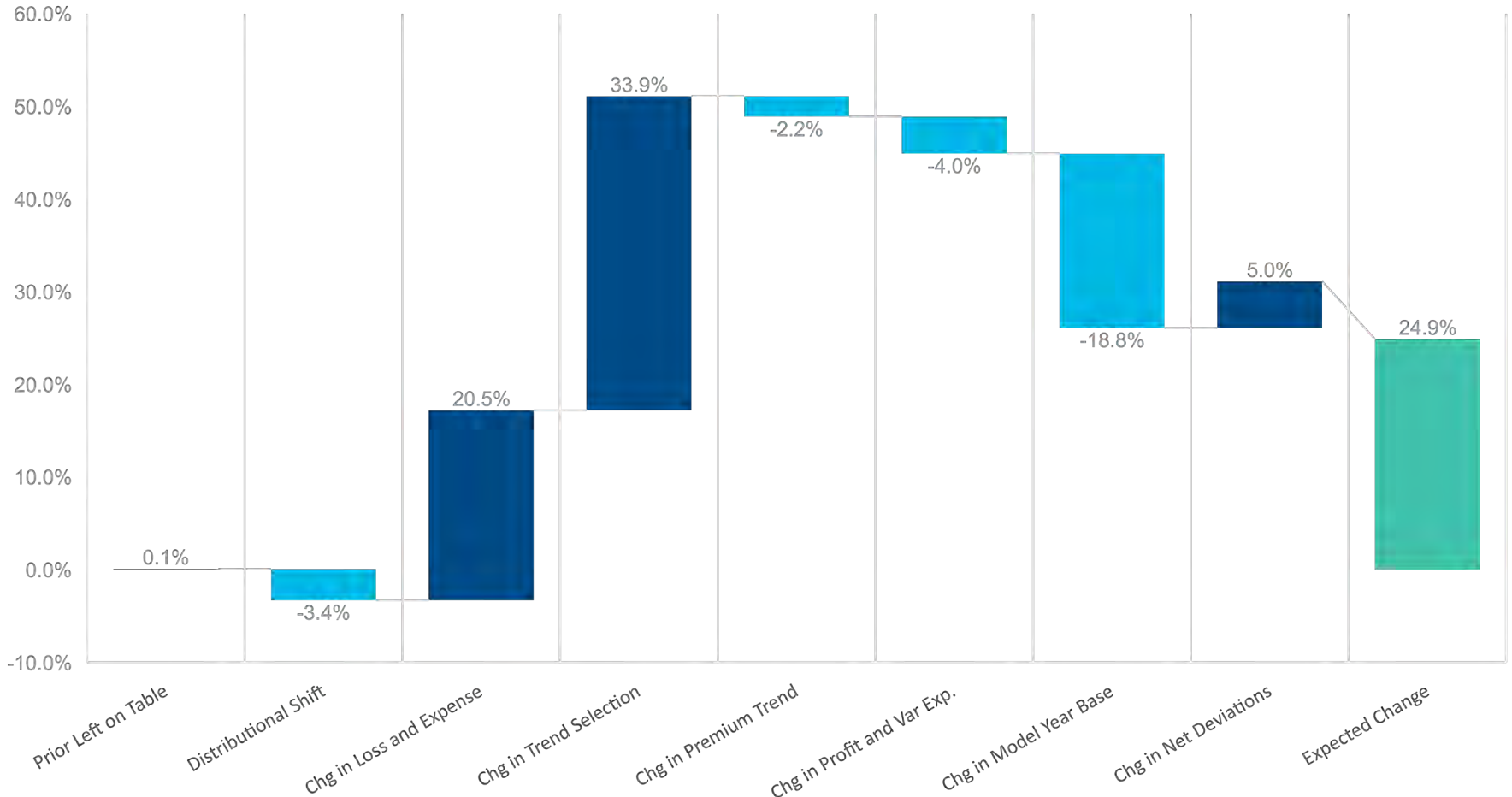




Coverage Indication Chart – 2023 Review vs. 2019 Filing

Collision Indication by Component

■ Increase ■ Decrease ■ Total





Liability Increased Limits Factors

Bodily Injury Increased Limits Factors		
	(1)	(2)
	Current	Indicated
	ILF	ILF
<u>Policy Limit</u>	<u>30/60 Base</u>	<u>30/60 Base</u>
30/60	1.00	1.00
50/100	1.18	1.23
100/100	1.31	1.39
100/200	1.39	1.49
100/300	1.40	1.50
300/300	1.62	1.78
250/500	1.66	1.83
500/1000	1.85	2.07
1000/1000	1.96	2.20
1000/2000	2.02	2.28

Property Damage Increased Limits Factors		
	(1)	(2)
	Current	Indicated
	ILF	ILF
<u>Policy Limit</u>	<u>\$25,000 Base</u>	<u>\$25,000 Base</u>
\$25,000	1.000	1.000
35,000	1.005	1.008
50,000	1.010	1.016
100,000	1.030	1.048
250,000	1.059	1.095
300,000	1.071	1.115
500,000	1.113	1.182
750,000	1.153	1.247
1,000,000	1.202	1.326

NORTH CAROLINA
SUMMARY OF RATE LEVEL CHANGES

	EARNED PREMIUMS* AT PRESENT <u>MANUAL RATES</u>	INDICATED RATE LEVEL <u>CHANGE</u>
Auto Liability:		
Bodily Injury	\$1,813,614	21.3% (A)
Property Damage	\$1,837,752	41.5% (A)
Medical Payments	\$175,750	-10.3%
Uninsured Motorists	\$188,354	38.8% (B)
Underinsured Motorists	\$209,726	49.3% (B)
Auto Liability Total	\$4,225,196	30.9%
Auto Physical Damage:		
Comprehensive	\$1,169,136	27.5%
Collision	\$3,063,273	24.8%
Auto Physical Damage Total	\$4,232,409	25.5%
Auto GRAND TOTAL	\$8,457,605	28.2%
MOTORCYCLE LIABILITY	\$57,018	3.7% (C)

* In thousands.

(A) THE INDICATED RATE LEVEL CHANGES FOR BODILY INJURY AND PROPERTY DAMAGE REFLECT THE COMBINED INDICATIONS FOR BASIC AND HIGHER LIMITS. FOR BODILY INJURY, THE BASIC LIMITS INDICATED CHANGE IS 15.6% AND THE INDICATED CHANGE ON HIGHER LIMITS IS 4.9%, RESULTING IN A TOTAL LIMITS INDICATED CHANGE OF 21.3%. FOR PROPERTY DAMAGE, THE BASIC LIMITS INDICATED CHANGE IS 40.4% AND THE INDICATED CHANGE ON HIGHER LIMITS IS 0.8%, RESULTING IN A TOTAL LIMITS INDICATED CHANGE OF 41.5%.

(B) THREE YEAR AVERAGE WEIGHTED ON EARNED CAR YEARS.

(C) THREE YEAR AVERAGE WEIGHTED ON EARNED PREMIUM AT PRESENT MANUAL RATES.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGESSTATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021All Liability BusinessAll Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	662,954,943	1,008,500,221	75,330,764
(2) Loss Development Factor (b)	1.147	1.050	1.066
(3) Developed Losses and ALAE (1)x(2)	760,409,320	1,058,925,232	80,302,594
(4) Unallocated Loss Adjustment Expense Factor (See page 29)	0.119	0.114	0.119
(5) Unallocated Loss Adjustment Expense (3)x(4)	90,488,709	120,717,476	9,556,009
(6) General and Other Acquisition Expenses (c)	181,773,426	223,741,374	21,402,147
(7) Earned Exposures (a)	8,382,874	8,382,874	5,407,845
(8) Average Annual Change in Losses and ALAE (See page 35)	7.1%	11.6%	0.0%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%	5.5%
(10) Years of Trend - Losses and ALAE (d)	3.04	3.04	3.04
(11) Years of Trend - ULAE (e)	3.04	3.04	3.04
(12) Years of Trend - G & OA Expenses (f)	2.75	2.75	2.75
(13) Projected Losses and ALAE (d)	936,824,282	1,478,259,624	80,302,594
(14) Projected ULAE (e)	106,505,210	142,084,469	11,247,423
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$	124.46	193.29	16.93
(16) Projected G & OA Expenses (f)	210,675,401	259,316,252	24,805,088
(17) Projected Fixed Expenses per exposure $[(16)]/(7)$	25.13	30.93	4.59
(18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$	149.59	224.22	21.52
(19) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 26)	0.816	0.816	0.816
(21) Net Premium Required per exposure $[(18)]/((20)-(19))$	184.22	276.13	26.50
(22) Percentage Net Deviations (g)	9.12%	9.12%	9.12%
(23) Anticipated Deviations Per Exposure $[(21)]/(1.0-(22))-(21)$	18.49	27.71	2.66
(24) Premium Required per exposure $[(21)+(23)]$	202.71	303.84	29.16
(25) Present Average Rate (30/60/25, T/L MP)	175.32	216.41	32.5
(26) Indicated Change (30/60/25, T/L MP) $[(24)]/(25)-1.000$	15.6%	40.4%	-10.3%
(27) Indicated Higher Limits Change (See pages 22, 23)	4.9%	0.8%	
(28) Indicated Total Limits Change $[(1.000+(26))x(1.000+(27))]-1.000$	21.3%	41.5%	-10.3%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGESSTATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020All Liability BusinessAll Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	652,348,159	838,065,019	72,557,901
(2) Loss Development Factor (b)	1.033	1.006	1.026
(3) Developed Losses and ALAE (1)x(2)	673,875,648	843,093,409	74,444,406
(4) Unallocated Loss Adjustment Expense Factor (See page 30)	0.119	0.114	0.119
(5) Unallocated Loss Adjustment Expense (3)x(4)	80,191,202	96,112,649	8,858,884
(6) General and Other Acquisition Expenses (c)	178,391,137	216,356,688	21,735,812
(7) Earned Exposures (a)	8,196,517	8,196,517	5,367,178
(8) Average Annual Change in Losses and ALAE (See page 35)	6.8%	11.7%	0.0%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%	5.5%
(10) Years of Trend - Losses and ALAE (d)	4.04	4.04	4.04
(11) Years of Trend - ULAE (e)	4.04	4.04	4.04
(12) Years of Trend - G & OA Expenses (f)	3.75	3.75	3.75
(13) Projected Losses and ALAE (d)	878,733,845	1,318,598,092	74,444,406
(14) Projected ULAE (e)	99,517,282	119,275,797	10,993,875
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$	119.35	175.42	15.92
(16) Projected G & OA Expenses (f)	217,993,969	264,387,873	26,561,162
(17) Projected Fixed Expenses per exposure $[(16)]/(7)$	26.60	32.26	4.95
(18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$	145.95	207.68	20.87
(19) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 27)	0.816	0.816	0.816
(21) Net Premium Required per exposure $[(18)]/[(20)-(19)]$	179.74	255.76	25.70
(22) Percentage Net Deviations (g)	9.12%	9.12%	9.12%
(23) Anticipated Deviations Per Exposure $[(21)]/(1.0-(22))-(21)$	18.04	25.67	2.58
(24) Premium Required per exposure $[(21)+(23)]$	197.78	281.43	28.28
(25) Present Average Rate (30/60/25, T/L MP)	175.99	217.32	33.27
(26) Indicated Change (30/60/25, T/L MP) $[(24)]/(25)-1.000$	12.4%	29.5%	-15.0%
(27) Indicated Higher Limits Change (See pages 22, 23)	4.9%	0.8%	
(28) Indicated Total Limits Change $[(1.000+(26))x(1.000+(27))]-1.000$	17.9%	30.5%	-15.0%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGESSTATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019All Liability BusinessAll Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	789,009,124	1,044,428,854	94,596,524
(2) Loss Development Factor (b)	1.012	1.001	1.009
(3) Developed Losses and ALAE (1)x(2)	798,477,233	1,045,473,283	95,447,893
(4) Unallocated Loss Adjustment Expense Factor (See page 31)	0.119	0.114	0.119
(5) Unallocated Loss Adjustment Expense (3)x(4)	95,018,791	119,183,954	11,358,299
(6) General and Other Acquisition Expenses (c)	175,866,290	193,778,606	22,206,816
(7) Earned Exposures (a)	7,937,673	7,937,673	5,282,795
(8) Average Annual Change in Losses and ALAE (See page 35)	6.7%	11.8%	0.0%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%	5.5%
(10) Years of Trend - Losses and ALAE (d)	5.04	5.04	5.04
(11) Years of Trend - ULAE (e)	5.04	5.04	5.04
(12) Years of Trend - G & OA Expenses (f)	4.75	4.75	4.75
(13) Projected Losses and ALAE (d)	1,107,487,922	1,833,760,138	95,447,893
(14) Projected ULAE (e)	124,474,616	156,130,980	14,879,372
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$	155.20	250.69	20.88
(16) Projected G & OA Expenses (f)	226,867,514	249,974,402	28,646,793
(17) Projected Fixed Expenses per exposure $[(16)]/(7)$	28.58	31.49	5.42
(18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$	183.78	282.18	26.30
(19) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 28)	0.817	0.817	0.817
(21) Net Premium Required per exposure $[(18)]/((20)-(19))$	226.05	347.08	32.35
(22) Percentage Net Deviations (g)	9.12%	9.12%	9.12%
(23) Anticipated Deviations Per Exposure $[(21)]/(1.0-(22))-(21)$	22.68	34.83	3.25
(24) Premium Required per exposure $[(21)+(23)]$	248.73	381.91	35.60
(25) Present Average Rate (30/60/25, T/L MP)	176.16	217.66	33.32
(26) Indicated Change (30/60/25, T/L MP) $[(24)]/(25)-1.000$	41.2%	75.5%	6.8%
(27) Indicated Higher Limits Change (See pages 22, 23)	4.9%	0.8%	
(28) Indicated Total Limits Change $[(1.000+(26))x(1.000+(27))]-1.000$	48.1%	76.9%	6.8%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page 33.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(10)}{[(3) \times (1 + (8))]}$$
, where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =

$$\frac{(11)}{[(5) \times (1 + (9))]}$$
, where (11) = the number of years of projection from 7/1/2021 to 7/16/2024.
- (f) Projected general and other acquisition expenses =

$$\frac{(12)}{[(6) \times (1 + (9))]}$$
, where (12) = the number of years of projection from 7/1/2021 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page 33.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(10)}{[(3) \times (1 + (8))]}$$
], where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =

$$\frac{(11)}{[(5) \times (1 + (9))]}$$
], where (11) = the number of years of projection from 7/1/2020 to 7/16/2024.
- (f) Projected general and other acquisition expenses =

$$\frac{(12)}{[(6) \times (1 + (9))]}$$
], where (12) = the number of years of projection from 7/1/2020 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page 33.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(10)}{[(3) \times (1 + (8))]}$$
], where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =

$$\frac{(11)}{[(5) \times (1 + (9))]}$$
], where (11) = the number of years of projection from 7/1/2019 to 7/16/2024.
- (f) Projected general and other acquisition expenses =

$$\frac{(12)}{[(6) \times (1 + (9))]}$$
], where (12) = the number of years of projection from 7/1/2019 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGESSTATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2021All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	564,574,957	1,256,608,052
(2) Paid to Incurred Factor	1.021	1.021
(3) Incurred Losses (1)x(2)	576,431,031	1,282,996,821
(4) Loss Adjustment Expense Factor (See page 29)	0.122	0.122
(5) Loss Adjustment Expense (3)x(4)	70,324,586	156,525,612
(6) Earned Exposures (c)	6,307,529	5,902,858
(7) General and Other Acquisition Expenses (d)	109,225,510	284,023,685
(8) Average Annual Change in Losses (See page 35)	10.0%	15.7%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%
(10) Years of Trend - Losses (e)	3.04	3.04
(11) Years of Trend - LAE (f)	3.04	3.04
(12) Years of Trend - G & OA Expenses (g)	2.75	2.75
(13) Projected Losses (e)	770,111,857	1,998,909,047
(14) Projected LAE (f)	82,772,038	184,230,645
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(6)$	135.22	369.84
(16) Projected G & OA Expenses (g)	126,592,366	329,183,451
(17) Projected Fixed Expenses per exposure $[(16)]/(6)$	20.07	55.77
(18) Projected Loss, LAE and Fixed Expenses per exposure $[(15)+(17)]$	155.29	425.61
(19) Percentage Dividends (See page 34)	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 26)	0.799	0.799
(21) Net Premium Required per exposure $[(18)]/((20)-(19))$	195.33	535.36
(22) Percentage Net Deviations (h)	17.35%	17.35%
(23) Anticipated Deviations Per Exposure $[(21)/(1.0-(22))]-21$	41.00	112.38
(24) Premium Required per exposure $[(21)+(23)]$	236.33	647.74
(25) Present Average Rate	153.49	437.71
(26) Model Year Trend Factor (See page 38)	1.064	1.127
(27) Symbol Trend Factor (i)	1.135	1.052
(28) Present Trended Average Rate $[(25)x(26)x(27)]$	185.36	518.95
(30) Indicated Change $[(24)/(28)]-1.000$	27.5%	24.8%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGESSTATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2020All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	478,781,224	933,935,158
(2) Paid to Incurred Factor	1.006	1.006
(3) Incurred Losses (1)x(2)	481,653,911	939,538,769
(4) Loss Adjustment Expense Factor (See page 30)	0.122	0.122
(5) Loss Adjustment Expense (3)x(4)	58,761,777	114,623,730
(6) Earned Exposures (c)	6,083,984	5,665,559
(7) General and Other Acquisition Expenses (d)	105,021,098	271,946,739
(8) Average Annual Change in Losses (See page 35)	10.0%	15.5%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%
(10) Years of Trend - Losses (e)	4.04	4.04
(11) Years of Trend - LAE (f)	4.04	4.04
(12) Years of Trend - G & OA Expenses (g)	3.75	3.75
(13) Projected Losses (e)	708,031,249	1,681,774,397
(14) Projected LAE (f)	72,923,365	142,248,049
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(6)$	128.36	321.95
(16) Projected G & OA Expenses (g)	128,335,782	332,318,915
(17) Projected Fixed Expenses per exposure $[(16)]/(6)$	21.09	58.66
(18) Projected Loss, LAE and Fixed Expenses per exposure $[(15)+(17)]$	149.45	380.61
(19) Percentage Dividends (See page 34)	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 27)	0.799	0.799
(21) Net Premium Required per exposure $[(18)]/((20)-(19))$	187.99	478.75
(22) Percentage Net Deviations (h)	17.35%	17.35%
(23) Anticipated Deviations Per Exposure $[(21)/(1.0-(22))]- (21)$	39.46	100.50
(24) Premium Required per exposure $[(21)+(23)]$	227.45	579.25
(25) Present Average Rate	154.82	437.53
(26) Model Year Trend Factor (See page 38)	1.064	1.127
(27) Symbol Trend Factor (i)	1.135	1.052
(28) Present Trended Average Rate $[(25)x(26)x(27)]$	186.97	518.74
(30) Indicated Change $[(24)/(28)]-1.000$	21.7%	11.7%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGESSTATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2019All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	488,227,065	1,071,761,013
(2) Paid to Incurred Factor	0.996	0.996
(3) Incurred Losses (1)x(2)	486,274,157	1,067,473,969
(4) Loss Adjustment Expense Factor (See page 31)	0.122	0.122
(5) Loss Adjustment Expense (3)x(4)	59,325,447	130,231,824
(6) Earned Exposures (c)	5,852,041	5,451,053
(7) General and Other Acquisition Expenses (d)	97,472,157	259,250,412
(8) Average Annual Change in Losses (See page 35)	10.0%	15.4%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%
(10) Years of Trend - Losses (e)	5.04	5.04
(11) Years of Trend - LAE (f)	5.04	5.04
(12) Years of Trend - G & OA Expenses (g)	4.75	4.75
(13) Projected Losses (e)	786,305,312	2,196,861,428
(14) Projected LAE (f)	77,716,336	170,603,689
(15) Projected Losses and LAE per exposure $[\frac{(13)+(14)}{(6)}]$	147.64	434.31
(16) Projected G & OA Expenses (g)	125,739,083	334,433,031
(17) Projected Fixed Expenses per exposure $[\frac{(16)}{(6)}]$	21.49	61.35
(18) Projected Loss, LAE and Fixed Expenses per exposure $[\frac{(15)+(17)}{(6)}]$	169.13	495.66
(19) Percentage Dividends (See page 34)	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 28)	0.799	0.799
(21) Net Premium Required per exposure $[\frac{(18)}{(20)-(19)}]$	212.74	623.47
(22) Percentage Net Deviations (h)	17.35%	17.35%
(23) Anticipated Deviations Per Exposure $[\frac{(21)}{(1.0-(22))}-(21)]$	44.66	130.88
(24) Premium Required per exposure $[\frac{(21)+(23)}{(20)}]$	257.40	754.35
(25) Present Average Rate	155.83	436.88
(26) Model Year Trend Factor (See page 38)	1.064	1.127
(27) Symbol Trend Factor (i)	1.135	1.052
(28) Present Trended Average Rate $[(25)x(26)x(27)]$	188.19	517.97
(30) Indicated Change $[\frac{(24)}{(28)}]-1.000$	36.8%	45.6%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2021

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See page 33.
- (e) Projected losses = $\frac{(10)}{[(3) \times (1+(8))]}$ where (10) = number of years of projection from 7/1/2021 to 7/16/2024.
- (f) Projected loss adjustment expenses = $\frac{(11)}{[(5) \times (1+(9))]}$ where (11) = number of years of projection from 7/1/2021 to 7/16/2024.
- (g) Projected general and other acquisition expenses = $\frac{(12)}{[(7) \times (1+(9))]}$ where (12) = number of years of projection from 7/1/2021 to 4/1/2024.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See page 37.
- (i) Symbol trend factors from 7/1/2021 to the projective average date of earning of 7/16/2024 are 1.135 for Comprehensive and 1.052 for Collision. See page 39. On an annualized basis these are:
- | | | |
|----------------|------------------|--------------------------|
| | $\frac{1}{3.04}$ | |
| Comprehensive: | $[(1.135)] =$ | 1.043 or 4.3% per annum |
| | $\frac{1}{3.04}$ | |
| Collision: | $[(1.052)] =$ | 1.017 or 1.7% per annum. |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2020

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See page 33.
- (e) Projected losses = $\frac{(10)}{[(3) \times (1+(8))]}$ where (10) = number of years of projection from 7/1/2020 to 7/16/2024.
- (f) Projected loss adjustment expenses = $\frac{(11)}{[(5) \times (1+(9))]}$ where (11) = number of years of projection from 7/1/2020 to 7/16/2024.
- (g) Projected general and other acquisition expenses = $\frac{(12)}{[(7) \times (1+(9))]}$ where (12) = number of years of projection from 7/1/2020 to 4/1/2024.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See page 37.
- (i) Symbol trend factors from 7/1/2021 to the projective average date of earning of 7/16/2024 are 1.135 for Comprehensive and 1.052 for Collision. See page 39. On an annualized basis these are:
- | | | |
|----------------|--------------------------|--------------------------|
| Comprehensive: | $\frac{1.135}{1/3.04} =$ | 1.043 or 4.3% per annum |
| Collision: | $\frac{1.052}{1/3.04} =$ | 1.017 or 1.7% per annum. |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2019

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See page 33.
- (e) Projected losses = $\frac{(10)}{[(3b) \times (1+(8))]}$ where (10) = number of years of projection from 7/1/2019 to 7/16/2024.
- (f) Projected loss adjustment expenses = $\frac{(11)}{[(5) \times (1+(9))]}$ where (11) = number of years of projection from 7/1/2019 to 7/16/2024.
- (g) Projected general and other acquisition expenses = $\frac{(12)}{[(7) \times (1+(9))]}$ where (12) = number of years of projection from 7/1/2019 to 4/1/2024.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See page 37.
- (i) Symbol trend factors from 7/1/2021 to the prospective average date of earning of 7/16/2024 are 1.135 for Comprehensive and 1.052 for Collision. See page 39. On an annualized basis these are:
- | | | | | |
|----------------|---------------------------|---|-------|--------------------|
| Comprehensive: | $\frac{1.135}{1.04} - 1$ | = | 0.043 | or 4.3% per annum |
| Collision: | $\frac{1.052}{1.017} - 1$ | = | 0.017 | or 1.7% per annum. |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Voluntary and Ceded Business

	12/31/2017 30/60 <u>Bodily Injury</u>	12/31/2021 30/60 <u>Bodily Injury</u>
(1) Earned Premiums at Manual Rates	\$1,309,939,715	\$1,469,703,173
(2) Reported Incurred Losses and Allocated LAE	694,738,880	662,954,943
(3) Loss Development Factor	1.090	1.147
(4) Developed Losses and ALAE (2)x(3)	757,265,379	760,409,320
(5) Unallocated Loss Adjustment Expense Factor	0.116	0.119
(6) Unallocated Loss Adjustment Expense (4)x(5)	87,842,784	90,488,709
(7) General and Other Acquisition Expenses	160,701,212	181,773,426
(8) Earned Exposures	7,625,381	8,382,874
(9) Average Annual Change in Losses and ALAE	2.9%	7.1%
(10) Average Annual Change in Expenses	2.5%	5.5%
(11) Years of Trend - Losses and ALAE	3.04	3.04
(12) Years of Trend - ULAE (f)	3.04	3.04
(13) Years of Trend - G & OA Expenses	2.75	2.75
(14) Projected Losses and ALAE	826,176,528	936,824,282
(15) Projected ULAE	94,694,521	106,505,210
(16) Projected G & OA Expenses	171,950,297	210,675,401
(17) Projected Losses, LAE and G & OA Expenses [(14)+(15)+(16)]	1,092,821,346	1,254,004,893
(18) Projected Loss and Expense Ratio [(17)/(1)]	0.834	0.853
(19) Permissible Loss, LAE and G & OA Expense Ratio (incl. %Dividends)	0.7810	0.8120
(20) Percentage Deviations	9.03%	9.12%
(21) Indicated B/L Rate Level Change [(18)/(19)/(1.0-(20))] - 1.0	17.4%	15.6%
(22) Higher Limits Change	-2.5%	4.9%
(23) Indicated T/L Rate Level Change [(1.00+(21)) x (1+(22))] - 1.0	14.5%	21.3%
(24) Implemented Change	4.5%	
Change due to change in average rate	1.024	
Change due to change in loss experience and expenses	0.934	
Change due to change in trend selections	1.118	
Change due to change in PLR/%divs	0.962	
Prior inadequacy	1.096	
Change due to change in deviations	1.001	
Change in Higher Limits Indication	1.076	
Expected change	1.214	
Indicated T/L change	1.213	
Difference	0.999	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Voluntary and Ceded Business

	12/31/2017 \$25,000 <u>Property Damage</u>	12/31/2021 \$25,000 <u>Property Damage</u>
(1) Earned Premiums at Manual Rates	\$1,408,220,038	\$1,814,168,145
(2) Reported Incurred Losses and Allocated LAE	897,314,453	1,008,500,221
(3) Loss Development Factor	1.041	1.050
(4) Developed Losses and ALAE (2)x(3)	934,104,346	1,058,925,232
(5) Unallocated Loss Adjustment Expense Factor	0.103	0.114
(6) Unallocated Loss Adjustment Expense (4)x(5)	96,212,748	120,717,476
(7) General and Other Acquisition Expenses	155,471,183	223,741,374
(8) Earned Exposures	7,625,381	8,382,874
(9) Average Annual Change in Losses and ALAE	4.4%	11.6%
(10) Average Annual Change in Expenses	2.5%	5.5%
(11) Years of Trend - Losses and ALAE	3.04	3.04
(12) Years of Trend - ULAE (f)	3.04	3.04
(13) Years of Trend - G & OA Expenses	2.75	2.75
(14) Projected Losses and ALAE	1,064,878,954	1,478,259,624
(15) Projected ULAE	103,717,342	142,084,469
(16) Projected G & OA Expenses	166,354,166	259,316,252
(17) Projected Losses, LAE and G & OA Expenses [(14)+(15)+(16)]	1,334,950,462	1,879,660,345
(18) Projected Loss and Expense Ratio [(17)/(1)]	0.948	1.036
(19) Permissible Loss, LAE and G & OA Expense Ratio (incl. %Dividends)	0.7810	0.8120
(20) Percentage Deviations	9.03%	9.12%
(21) Indicated B/L Rate Level Change [(18)/(19)/(1.0-(20))] - 1.0	33.4%	40.4%
(22) Higher Limits Change	0.1%	0.8%
(23) Indicated T/L Rate Level Change [(1.00+(21)) x (1+(22))] - 1.0	33.5%	41.5%
(24) Implemented Change	20.0%	
Change due to change in average rate	1.024	
Change due to change in loss experience and expenses	1.077	
Change due to change in trend selections	1.189	
Change due to change in PLR/%divs	0.962	
Prior inadequacy	1.113	
Change due to change in deviations	1.001	
Change in Higher Limits Indication	1.007	
Expected change	1.415	
Indicated T/L change	1.415	
Difference	1.000	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Voluntary and Ceded Business

	12/31/2017 Total Limits <u>Medical Payments</u>	12/31/2021 Total Limits <u>Medical Payments</u>
(1) Earned Premiums at Manual Rates	\$172,775,632	\$175,750,154
(2) Reported Incurred Losses and Allocated LAE	95,544,739	75,330,764
(3) Loss Development Factor	1.075	1.066
(4) Developed Losses and ALAE (2)x(3)	102,710,594	80,302,594
(5) Unallocated Loss Adjustment Expense Factor	0.116	0.119
(6) Unallocated Loss Adjustment Expense (4)x(5)	11,914,429	9,556,009
(7) General and Other Acquisition Expenses	20,105,601	21,402,147
(8) Earned Exposures	5,220,028	5,407,845
(9) Average Annual Change in Losses and ALAE	1.0%	0.0%
(10) Average Annual Change in Expenses	2.5%	5.5%
(11) Years of Trend - Losses and ALAE	3.04	3.04
(12) Years of Trend - ULAE (f)	3.04	3.04
(13) Years of Trend - G & OA Expenses	2.75	2.75
(14) Projected Losses and ALAE	105,894,622	80,302,594
(15) Projected ULAE	12,843,754	11,247,423
(16) Projected G & OA Expenses	21,512,993	24,805,088
(17) Projected Losses, LAE and G & OA Expenses [(14)+(15)+(16)]	140,251,369	116,355,105
(18) Projected Loss and Expense Ratio [(17)/(1)]	0.812	0.662
(19) Permissible Loss, LAE and G & OA Expense Ratio (incl. %Dividends)	0.7810	0.8120
(20) Percentage Deviations	9.03%	9.12%
(21) Indicated T/L Rate Level Change [(18)/(19)/(1.0-(20))] - 1.0	14.3%	-10.3%
(22) Implemented T/L Change	3.3%	
Change due to change in average rate	1.052	
Change due to change in loss experience and expenses	0.797	
Change due to change in trend selections	1.005	
Change due to change in PLR/%divs	0.962	
Prior inadequacy	1.106	
Change due to change in deviations	1.001	
Expected change	0.897	
Indicated B/L change	0.897	
Difference	1.000	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES
STATEWIDE RATE RECONCILIATION

All Carriers

	12/31/2017 <u>Comprehensive</u>	12/31/2021 <u>Comprehensive</u>
(1) Earned Premiums at Manual Rates	\$766,819,011	\$968,116,129
(2) Model Year Trend Factor	1.065	1.064
(3) Symbol Trend Factor	1.079	1.135
(4) Trended Premium at Manual Rates (1)x(2)x(3)	881,178,564	1,169,135,762
(5) Reported Paid Losses Excl. Excess W&W	400,725,146	564,574,957
(6) Paid to Incurred Factor	1.002	1.021
(7) Incurred Losses (5)x(6)	401,526,596	576,431,031
(8) Loss Adjustment Expense Factor	0.129	0.122
(9) Loss Adjustment Expense (7)x(8)	51,796,931	70,324,586
(10) Earned Exposures	5,667,286	6,307,529
(11) General and Other Acquisition Expenses	84,098,212	109,225,510
(12) Average Annual Change in Losses & in Deductible Losses	1.0%	10.0%
(13) Average Annual Change in Expenses	2.5%	5.5%
(14) Years of Trend - Losses	3.04	3.04
(15) Years of Trend - LAE	3.04	3.04
(16) Years of Trend - G & OA Expenses	2.75	2.75
(17) Projected Losses	413,973,920	770,111,857
(18) Projected LAE	55,837,092	82,772,038
(19) Projected G & OA Expenses	89,985,087	126,592,366
(20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)]	559,796,099	979,476,261
(21) Projected Loss and Expense Ratio [(20)/(4)]	0.635	0.838
(22) Permissible Loss, LAE & Fixed Expense Ratio w/ % divs	0.7630	0.7950
(23) Percentage Deviations	13.19%	17.35%
(24) Indicated Rate Level Change [(21)/(22)/(1.0-(23))] - 1.0	-4.1%	27.5%
(25) Implemented Change	-4.0%	
Change due to change in average rate	0.933	
Change due to change in loss experience and expenses	1.264	
Change due to change in loss trend and expense trend	1.244	
Change due to change in premium trend	0.952	
Change due to change in PLR/%divs	0.960	
Change due to change in MY base	0.907	
Prior inadequacy	0.999	
Change due to change in deviations	1.050	
Expected change	1.276	
Indicated change	1.275	
Difference	0.999	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES
STATEWIDE RATE RECONCILIATION

All Carriers

	12/31/2017	12/31/2021
	<u>Collision</u>	<u>Collision</u>
(1) Earned Premiums at Manual Rates	\$2,025,023,529	\$2,583,723,309
(2) Model Year Trend Factor	1.123	1.127
(3) Symbol Trend Factor	1.033	1.052
(4) Trended Premium at Manual Rates (1)x(2)x(3)	2,349,146,770	3,063,272,690
(5) Reported Paid Losses Excl. Excess W&W	923,604,935	1,256,608,052
(6) Paid to Incurred Factor	1.002	1.021
(7) Incurred Losses (5)x(6)	925,452,145	1,282,996,821
(8) Loss Adjustment Expense Factor	0.129	0.122
(9) Loss Adjustment Expense (7)x(8)	119,383,327	156,525,612
(10) Earned Exposures	5,251,830	5,902,858
(11) General and Other Acquisition Expenses	227,902,079	284,023,685
(12) Average Annual Change in Losses & in Deductible Losses	3.0%	15.7%
(13) Average Annual Change in Expenses	2.5%	5.5%
(14) Years of Trend - Losses	3.04	3.04
(15) Years of Trend - LAE	3.04	3.04
(16) Years of Trend - G & OA Expenses	2.75	2.75
(17) Projected Losses	1,012,444,647	1,998,909,047
(18) Projected LAE	128,695,227	184,230,645
(19) Projected G & OA Expenses	243,855,225	329,183,451
(20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)]	1,384,995,099	2,512,323,143
(21) Projected Loss and Expense Ratio [(20)/(4)]	0.590	0.820
(22) Permissible Loss, LAE & Fixed Expense Ratio w/ % divs	0.7630	0.7950
(23) Percentage Deviations	13.19%	17.35%
(24) Indicated Rate Level Change [(21)/(22)/(1.0-(23))] - 1.0	-10.9%	24.8%
(25) Implemented Change	-11.0%	
Change due to change in average rate	0.966	
Change due to change in loss experience and expenses	1.205	
Change due to change in loss trend and expense trend	1.339	
Change due to change in premium trend	0.978	
Change due to change in PLR/%divs	0.960	
Change due to change in MY base	0.812	
Prior inadequacy	1.001	
Change due to change in deviations	1.050	
Expected change	1.249	
Indicated change	1.248	
Difference	0.999	

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
BASIC LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Incurred Losses and ALAE (30/60 UMBI) (a)	64,780,735	67,885,185	71,218,519
(2) Incurred Losses and ALAE (\$25,000 UMPD) (a)	17,841,040	17,338,780	22,452,360
(3) Loss Development Factor (30/60 UMBI) (b)	1.002	1.012	1.104
(4) Loss Development Factor (\$25,000 UMPD) (b)	0.981	0.962	0.922
(5) ULAE Factor (BI) (See pages 29-31)	11.9%	11.9%	11.9%
(6) ULAE Factor (PD) (See pages 29-31)	11.4%	11.4%	11.4%
(7) Developed Losses and LAE (30/60 UMBI) [(1)x(3)x[1+(5)]]	72,634,622	76,875,084	87,981,649
(8) Developed Losses and LAE (\$25,000 UMPD) [(2)x(4)x[1+(6)]]	19,497,295	18,581,416	23,060,999
(9) Avg Annual Change in Losses and LAE (UMBI) (See page 35)	6.0%	6.0%	6.0%
(10) Avg Annual Change in Losses and LAE (UMPD) (See page 35)	7.2%	7.1%	7.0%
(11) Years of Trend - Losses (c)	5.04	4.04	3.04
(12) Projected Losses and LAE (30/60 UMBI)(c)	97,403,028	97,246,981	105,050,089
(13) Projected Losses and LAE (\$25,000 UMPD)(c)	27,686,159	24,508,888	28,318,907
(14) Earned Exposures (a)	7,937,673	8,196,517	8,382,874
(15) Developed Incurred Claims (UMBI) (a)	7,223	7,266	8,220
(16) Developed Incurred Claims (UMPD) (a)	12,268	10,628	11,792
(17) Total Incurred Claims [(15)+(16)]	19,491	17,894	20,012
(18) Projected B/L Loss and LAE per exposure (30/60 UMBI)[(12)/(14)]	12.27	11.86	12.53
(19) Projected B/L Loss and LAE per exposure (\$25,000 UMPD)[(13)/(14)]	3.49	2.99	3.38
(20) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(21) Permissible Loss and LAE Ratio (See page 32)	0.682	0.682	0.682
(22) Net Premium Required per exposure (30/60 UMBI)[(18)/((21)-(20))]	18.10	17.49	18.48
(23) Net Premium Required per exposure (\$25,000 UMPD)[(19)/((21)-(20))]	5.15	4.41	4.99
(24) Percentage Net Deviations (d)	9.12%	9.12%	9.12%
(25) Anticipated Deviations per Exposure (30/60 UMBI) [(22)/(1.0-(24))]- (22)]	1.82	1.76	1.85
(26) Anticipated Deviations per Exposure (\$25,000 UMPD) [(23)/(1.0-(24))]- (23)]	0.52	0.44	0.50
(27) Required B/L Premium per exposure (30/60 UMBI)[(22)+(25)]	19.92	19.25	20.33
(28) Required B/L Premium per exposure (\$25,000 UMPD)[(23)+(26)]	5.67	4.85	5.49
(29) Required B/L Premium per exposure [(27)+(28)]	25.59	24.10	25.82
(30) Present 30/60/25 Average Rate	18.00	18.00	18.00
(31) 30/60/25 Indicated Change [(29)/(30)]-1.000	42.2%	33.9%	43.4%
(32) Weighted Average		39.8%	

(a) Based on the statistical plan data reported by member companies.

(b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily Injury and Uninsured Motorists Property Damage.

(c) Projected losses and allocated loss adjustment expenses = UMBI: $[(7) \times (1 + (9))^{(11)}]$ and UMPD: $[(8) \times (1 + (10))^{(11)}]$ where (11) = the number of years of projection from the average date of accident to 7/16/2024.

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
TOTAL LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Incurred Losses and ALAE (T/L UMBI) (a)	85,057,542	86,602,288	89,464,178
(2) Incurred Losses and ALAE (T/L UMPD) (a)	17,888,246	17,487,057	22,988,949
(3) Loss Development Factor (T/L UMBI) (b)	1.003	1.021	1.144
(4) Loss Development Factor (T/L UMPD) (b)	0.980	0.960	0.918
(5) ULAE Factor (BI) (See pages 29-31)	11.9%	11.9%	11.9%
(6) ULAE Factor (PD) (See pages 29-31)	11.4%	11.4%	11.4%
(7) Developed Losses and LAE (T/L UMBI) [(1)x(3)x[1+(5)]]	95,464,928	98,943,027	114,526,315
(8) Developed Losses and LAE (T/L UMPD) [(2)x(4)x[1+(6)]]	19,528,956	18,701,358	23,509,695
(9) Avg Annual Change in Losses and LAE (UMBI) (See page 35)	6.0%	6.0%	6.0%
(10) Avg Annual Change in Losses and LAE (UMPD) (See page 35)	7.2%	7.1%	7.0%
(11) Years of Trend - Losses (c)	5.04	4.04	3.04
(12) Projected Losses and LAE (T/L UMBI)(c)	128,018,468	125,162,929	136,744,420
(13) Projected Losses and LAE (T/L UMPD)(c)	27,731,118	24,667,091	28,869,905
(14) Earned Exposures (a)	7,937,673	8,196,517	8,382,874
(15) Developed Incurred Claims (UMBI) (a)	7,223	7,266	8,220
(16) Developed Incurred Claims (UMPD) (a)	12,268	10,628	11,792
(17) Total Incurred Claims [(15)+(16)]	19,491	17,894	20,012
(18) Projected T/L Loss and LAE per exposure (T/L UMBI)[(12)/(14)]	16.13	15.27	16.31
(19) Projected T/L Loss and LAE per exposure (T/L UMPD)[(13)/(14)]	3.49	3.01	3.44
(20) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(21) Permissible Loss and LAE Ratio (See page 32)	0.682	0.682	0.682
(22) Net Premium Required per exposure (T/L UMBI)[(18)/((21)-(20))]	23.79	22.52	24.06
(23) Net Premium Required per exposure (T/L UMPD)[(19)/((21)-(20))]	5.15	4.44	5.07
(24) Percentage Net Deviations (d)	9.12%	9.12%	9.12%
(25) Anticipated Deviations per Exposure (T/L UMBI) [(22)/(1.0-(24))-(22)]	2.39	2.26	2.41
(26) Anticipated Deviations per Exposure (T/L UMPD) [(23)/(1.0-(24))-(23)]	0.52	0.45	0.51
(27) Required T/L Premium per exposure (UMBI)[(22)+(25)]	26.18	24.78	26.47
(28) Required T/L Premium per exposure (UMPD)[(23)+(26)]	5.67	4.89	5.58
(29) Required T/L Premium per exposure [(27)+(28)]	31.85	29.67	32.05
(30) Present T/L Average Rate	22.47	22.47	22.47
(31) T/L Indicated Change [(29)/(30)]-1.000	41.7%	32.0%	42.6%
(32) Weighted Average		38.8%	

(a) Based on the statistical plan data reported by member companies.

(b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily Injury and Uninsured Motorists Property Damage.

(c) Projected losses and allocated loss adjustment expenses = UMBI: $[(7) \times (1 + (9))^{(11)}]$ and UMPD: $[(8) \times (1 + (10))^{(11)}]$ where (11) = the number of years of projection from the average date of accident to 7/16/2024.

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
 UNDERINSURED MOTORISTS REVIEW
 PRIVATE PASSENGER CARS
 TOTAL LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Incurred Losses and ALAE (T/L UIMBI) (a)	103,348,233	86,699,999	76,754,353
(2) Loss Development Factor (T/L UIMBI) (b)	1.070	1.253	1.856
(3) ULAE Factor (BI) (See pages 29-31)	11.9%	11.9%	11.9%
(4) Developed Losses and LAE (T/L UIMBI) [(1)x(2)x[1+(3)]]	123,741,940	121,562,675	159,408,353
(5) Avg Annual Change in Losses and LAE (See page 35)	8.7%	8.7%	8.7%
(6) Years of Trend - Losses (c)	5.04	4.04	3.04
(7) Projected Losses and LAE (c)	188,458,975	170,309,308	205,477,367
(8) Earned Exposures (a)(e)	5,858,864	6,049,919	6,187,471
(9) Developed Incurred Claims (UIMBI) (a)	2,568	2,485	2,980
(10) Projected T/L Loss and LAE per exposure [(7)/(8)]	32.17	28.15	33.21
(11) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(12) Permissible Loss and LAE Ratio (See page 32)	0.682	0.682	0.682
(13) Net T/L Premium Required per exposure [(10)/((12)-(11))]	47.45	41.52	48.98
(14) Percentage Net Deviations (d)	9.12%	9.12%	9.12%
(15) Anticipated Deviations per Exposure [((13)/(1.0-(14)))-(13)]	4.76	4.17	4.92
(16) Required T/L Premium per exposure [((13)+(15))]	52.21	45.69	53.90
(17) Present T/L Average Rate	\$33.90	\$33.90	\$33.90
(18) T/L Indicated Change [(29)/(30)]-1.000	54.0%	34.8%	59.0%
(19) Weighted Average		49.3%	

(a) Based on the statistical plan data reported by member companies.

(b) Loss development factors are based on five-year averages, through 63 months of development for Underinsured Motorists Bodily Injury.

(c) Projected losses and allocated loss adjustment expenses = $[(10) \times (1 + (11))^{(12)}]$,
 where (12) = the number of years of projection from the average date of accident to 7/16/2024.

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents average value from 2016-2019, 2021. See page 36.

(e) UIM earned exposures are estimated to be 73.81% of Bodily Injury Liability earned exposures.

NORTH CAROLINA
REVIEW OF BODILY INJURY INCREASED LIMITS

Voluntary and Ceded Business	12/31/2019	12/31/2020	12/31/2021	3 Years Combined
(1) Basic limits losses (a)(b)	789,009,124	652,348,159	662,954,943	2,104,312,226
(2) Basic limits loss dev. factor	1.012	1.033	1.147	
(3) Basic limits claim cost trend (See pages 34,35)	6.0%	6.0%	6.0%	
(4) Years of trend (See pages 2-4)	5.04	4.04	3.04	
(5) Basic limits trend factor $[1+(3)]^{(4)}$	1.341	1.265	1.194	
(6) Basic limits losses, trended and developed (1)x(2)x(5)	1,070,757,970	852,452,695	907,928,728	2,831,139,393
(7) Total limits losses (b)	973,352,741	804,806,551	795,509,827	2,573,669,119
(8) Total limits loss dev. Factor	1.011	1.040	1.194	
(9) Total limits claim cost trend (See pages 34,35)	7.2%	7.1%	7.0%	
(10) Years of trend	5.04	4.04	3.04	
(11) Total limits trend factor $[1+(9)]^{(10)}$	1.420	1.319	1.228	
(12) Total limits losses, trended and developed (7)x(8)x(11)	1,397,364,662	1,104,001,434	1,166,401,965	3,667,768,061
(13) Indicated average ilf (12)/(6)	1.305	1.295	1.285	1.296
(14) Current average increased limits factor	1.239	1.236	1.234	1.236 (c)
(15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$				25.4%
(16) Indicated total limits change $\{(13)/(14)\}-1$				4.9%

(a) Basic limits are 30/60.

(b) Based on the statistical plan data reported by member companies.

(c) Three year average

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NORTH CAROLINA
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

Voluntary and Ceded Business	12/31/2019	12/31/2020	12/31/2021	3 Years Combined
(1) Basic limits losses (a)(b)	1,044,428,854	838,065,019	1,008,500,221	2,890,994,094
(2) Basic limits loss dev. Factor	1.001	1.006	1.050	
(3) Basic limits losses, developed (1)x(2)	1,045,473,283	843,093,409	1,058,925,232	2,947,491,924
(4) Total limits losses (b)	1,062,656,485	853,896,309	1,033,819,119	2,950,371,913
(5) Total limits loss dev. Factor	1.001	1.006	1.051	
(6) Total limits losses, developed (4)x(5)	1,063,719,141	859,019,687	1,086,543,894	3,009,282,722
(7) Indicated average increased limits factor (6) / (3)	1.017	1.019	1.026	1.021
(8) Current average increased limits factor	1.013	1.013	1.013	1.013
(9) Indicated change to excess limits increments {[(7)-1]/[(8)-1]}-1				61.5%
(10) Indicated total limits change {(7)/(8)}-1				0.8%

(a) Basic limits are \$25,000.

(b) Based on the statistical plan data reported by member companies.

(c) Three year average

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF INCREASED LIMITS FACTORS

Bodily Injury Increased Limits Factors

	(1)	(2)
	Current ILF	Indicated ILF
<u>Policy Limit</u>	<u>30/60 Base</u>	<u>30/60 Base</u>
30/60	1.00	1.00
50/100	1.18	1.23
100/100	1.31	1.39
100/200	1.39	1.49
100/300	1.40	1.50
300/300	1.62	1.78
250/500	1.66	1.83
500/1000	1.85	2.07
1000/1000	1.96	2.20
1000/2000	2.02	2.28

(2) = $(((1)-1.00) \times 1.254) + 1.00$ where +25.4% is the selected change to excess increments as shown on page 22.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF INCREASED LIMITS FACTORS

Property Damage Increased Limits Factors

	(1)	(2)
	Current ILF	Indicated ILF
<u>Policy Limit</u>	<u>\$25,000 Base</u>	<u>\$25,000 Base</u>
\$25,000	1.000	1.000
35,000	1.005	1.008
50,000	1.010	1.016
100,000	1.030	1.048
250,000	1.059	1.095
300,000	1.071	1.115
500,000	1.113	1.182
750,000	1.153	1.247
1,000,000	1.202	1.326

(2) = $[(1) - 1.00] \times 1.615 + 1.00$ where +61.5% is the selected change to excess increments as shown on page 23.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii) (See page 33)	8.1%	8.3%
b) Taxes, Licenses and Fees (iv) (See page 33)	2.3	2.3
c) Underwriting Profit (v) (See page 34)	8.0	9.5
d) Contingencies (See page 34)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	18.4	20.1
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	81.6	79.9
g) Total Premium	100.0	100.0

(i) For use with 12/31/2021 Liability data.

(ii) For use with 12/31/2021 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii) (See page 33)	8.1%	8.3%
b) Taxes, Licenses and Fees (iv) (See page 33)	2.3	2.3
c) Underwriting Profit (v) (See page 34)	8.0	9.5
d) Contingencies (See page 34)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	18.4	20.1
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	81.6	79.9
g) Total Premium	100.0	100.0

(i) For use with 12/31/2020 Liability data.

(ii) For use with 12/31/2020 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii) (See page 33)	8.0%	8.3%
b) Taxes, Licenses and Fees (iv) (See page 33)	2.3	2.3
c) Underwriting Profit (v) (See page 34)	8.0	9.5
d) Contingencies (See page 34)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	18.3	20.1
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	81.7	79.9
g) Total Premium	100.0	100.0

(i) For use with 12/31/2019 Liability data.

(ii) For use with 12/31/2019 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	81.6	79.9
Loss Adjustment Expense (See page 33)(c)		
Bodily Injury & Medical Payments	11.9	-
Property Damage	11.4	-
Physical Damage	-	12.2 (d)
General Administration (See page 33)(c)	6.8	6.2 (d)
Other Acquisition Expenses (See page 33)(c)	9.4	8.5 (d)

(a) For use with 12/31/2021 Liability data.

(b) For use with 12/31/2021 Physical Damage data.

(c) For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(d) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	81.6	79.9
Loss Adjustment Expense (See page 33)(c)		
Bodily Injury & Medical Payments	11.9	-
Property Damage	11.4	-
Physical Damage	-	12.2 (d)
General Administration (See page 33)(c)	6.8	6.2 (d)
Other Acquisition Expenses (See page 33)(c)	9.4	8.5 (d)

(a) For use with 12/31/2020 Liability data.

(b) For use with 12/31/2020 Physical Damage data.

(c) For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(d) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	81.7	79.9
Loss Adjustment Expense (See page 33)(c)		
Bodily Injury & Medical Payments	11.9	-
Property Damage	11.4	-
Physical Damage	-	12.2 (d)
General Administration (See page 33)(c)	6.8	6.2 (d)
Other Acquisition Expenses (See page 33)(c)	9.4	8.5 (d)

(a) For use with 12/31/2019 Liability data.

(b) For use with 12/31/2019 Physical Damage data.

(c) For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(d) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA

DERIVATION OF PERMISSIBLE LOSS AND LAE RATIO
FOR UNINSURED AND UNDERINSURED MOTORISTS

Commission & Brokerage (See page 26)	8.1%
Taxes, Licenses, Fees (See page 26)	2.3%
General Administration (See page 33)	5.6%
Other Acquisition Expenses (See page 33)	7.8%
Profit (See page 26)	8.0%
Contingencies (See page 26)	0.0%
Total	0.318
Expected Loss Ratio	0.682

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

Liability (a)	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	8.9	8.6	8.5	8.7	8.3	8.6	8.6
Other Acquisition	9.4	9.2	9.4	10.0	9.5	9.5	9.4
General Expenses	6.3	6.5	7.1	7.7	7.3	7.0	6.8
Taxes	2.3	2.2	2.2	2.2	2.3	2.2	2.3
ULAE (BI)	11.6	12.7	12.2	14.3	11.0	12.4	11.9
ULAE (PD)	10.3	11.8	11.5	13.7	11.8	11.8	11.4

C&B, OA, GE, and Taxes are ratios to **actual** premium.
ULAE are ratios to Incurred Losses and ALAE.

	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	7.5	7.3	7.1	6.9	6.5	7.1	7.1
Other Acquisition	7.9	7.8	7.9	8.0	7.5	7.8	7.8
General Expenses	5.3	5.5	5.9	6.1	5.8	5.7	5.6
Taxes	1.9	1.8	1.8	1.8	1.8	1.8	1.8

C&B, OA, GE, and Taxes are ratios to **manual** premium.

Standard Physical Damage	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	8.6	8.3	8.5	8.2	7.8	8.3	8.3
Other Acquisition	8.7	8.8	8.9	9.5	8.9	9.0	8.8
General Expenses	4.9	5.4	5.8	6.7	6.2	5.8	5.6
Taxes	2.3	2.2	2.3	2.3	2.3	2.3	2.3
Loss Adjustment Expenses (b)	12.9	12.5	11.9	13.9	11.3	12.5	12.2

C&B, OA, GE, and Taxes are ratios to **actual** premium.
LAE are ratios to Incurred Losses.

	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	6.2	6.0	5.9	5.8	5.5	5.9	5.9
Other Acquisition	6.3	6.4	6.2	6.7	6.2	6.4	6.3
General Expenses	3.5	3.9	4.1	4.7	4.3	4.1	4.0
Taxes	1.7	1.6	1.6	1.6	1.6	1.6	1.6

C&B, OA, GE, and Taxes are ratios to **manual** premium.

Consent to Rate Physical Damage	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	8.9	8.8	8.1	8.5	8.1	8.5	8.5
Other Acquisition	7.9	8.3	7.8	8.6	8.1	8.1	8.0
General Expenses	5.7	7.6	7.7	8.4	7.8	7.4	7.2
Taxes	2.3	2.2	2.0	2.1	2.4	2.2	2.2

C&B, OA, GE, and Taxes are ratios to **actual** premium.

	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	13.0	13.0	12.2	12.4	11.4	12.4	12.4
Other Acquisition	11.6	12.6	11.7	12.6	11.7	12.0	11.9
General Expenses	8.4	11.5	11.5	12.3	11.3	11.0	10.7
Taxes	3.3	3.2	3.1	3.0	3.4	3.2	3.3

C&B, OA, GE, and Taxes are ratios to **manual** premium.

(a) Voluntary and Ceded business combined.

(b) Standard and Consent to Rate business combined.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED FACTORS

<u>Loss Trends</u>	Historical			Prospective		
	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>
Bodily Injury (B/L)	6.0%	0.0%	6.0%	6.0%	1.0%	7.1%
Bodily Injury (T/L)	7.5%			7.0%		
Property Damage	12.0%	0.0%	12.0%	10.5%	1.0%	11.6%
Medical Payments	3.0%	-3.0%	-0.1%	2.0%	-2.0%	0.0%
Comprehensive	10.0%	0.0%	10.0%	10.0%	0.0%	10.0%
Collision	15.0%	0.0%	15.0%	14.0%	1.5%	15.7%
Uninsured Motorists BI	6.0%	0.0%	6.0%	6.0%	0.0%	6.0%
Uninsured Motorists PD	7.5%	0.0%	7.5%	7.0%	0.0%	7.0%
Underinsured Motorists BI	3.5%	5.0%	8.7%	3.5%	5.0%	8.7%
Expense Trend	5.5%					

Other Selections:

	<u>Liability</u>	<u>Phy Dam</u>
Underwriting Profit	8.0%	9.5%
Contingencies	0.0%	0.0%
Dividends	0.4%	0.4%
Loss Development	BI/PD/MF UM/UIM	3 yr avg 5 yr avg

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Loss Trend Factors by Experience Year

	(1) Year	(2) # Years of Historical Trend (a)	(3) Historical Trend Factor(b)	(4) # Years of Prospective Trend (c)	(5) Prospective Trend Factor(b)	(6) Total Trend Factor (d)	(7) Annualized Trend Factor (e)
Bodily Injury	2019	2.00	6.0%	3.04	7.1%	1.384	6.7%
	2020	1.00	6.0%	3.04	7.1%	1.306	6.8%
	2021	0.00	6.0%	3.04	7.1%	1.232	7.1%
Property Damage	2019	2.00	12.0%	3.04	11.6%	1.751	11.8%
	2020	1.00	12.0%	3.04	11.6%	1.564	11.7%
	2021	0.00	12.0%	3.04	11.6%	1.396	11.6%
Medical Payments	2019	2.00	-0.1%	3.04	0.0%	0.998	0.0%
	2020	1.00	-0.1%	3.04	0.0%	0.999	0.0%
	2021	0.00	-0.1%	3.04	0.0%	1.000	0.0%
Comprehensive	2019	2.00	10.0%	3.04	10.0%	1.617	10.0%
	2020	1.00	10.0%	3.04	10.0%	1.470	10.0%
	2021	0.00	10.0%	3.04	10.0%	1.336	10.0%
Collision	2019	2.00	15.0%	3.04	15.7%	2.060	15.4%
	2020	1.00	15.0%	3.04	15.7%	1.792	15.5%
	2021	0.00	15.0%	3.04	15.7%	1.558	15.7%
Uninsured Motorists-BI	2019	2.00	6.0%	3.04	6.0%	1.341	6.0%
	2020	1.00	6.0%	3.04	6.0%	1.265	6.0%
	2021	0.00	6.0%	3.04	6.0%	1.194	6.0%
Uninsured Motorists-PD	2019	2.00	7.5%	3.04	7.0%	1.420	7.2%
	2020	1.00	7.5%	3.04	7.0%	1.320	7.1%
	2021	0.00	7.5%	3.04	7.0%	1.228	7.0%
Underinsured Motorists-BI	2019	2.00	8.7%	3.04	8.7%	1.523	8.7%
	2020	1.00	8.7%	3.04	8.7%	1.401	8.7%
	2021	0.00	8.7%	3.04	8.7%	1.289	8.7%

(a) Number of years from average date of occurrence for year shown to 7/1/2021.

(b) Selected annual trend factor

(c) Number of years from 7/1/2021 to projection date of 7/16/2024.

(d) $(6) = [(1.00 + (3))^{(2)}] \times [(1.00 + (5))^{(4)}]$

(e) $(7) = ((6)^{(1.00/((2)+(4))))$

North Carolina Net Deviations

AUTO LIABILITY

Voluntary Business

Year	(1) Premium at Rate Bureau Rates	(2) Deviation % From RB Manual Rates	(3) Anticipated Premium (1) x (2)	(4) Amount of Deviation (3) - (1)
2016	2,027,889,689	-20.67%	1,608,724,890	(419,164,799)
2017	2,209,579,381	-21.12%	1,742,916,216	(466,663,165)
2018	2,522,214,285	-21.03%	1,991,792,621	(530,421,664)
2019	2,405,907,198	-22.65%	1,860,969,218	(544,937,980)
2020	2,754,663,372	-26.94%	2,012,557,060	(742,106,312)
2021	3,086,587,505	-27.15%	2,248,578,997	(838,008,508)

Ceded Business

Year	(5) O/T Clean Ceded Premium at Rate Bureau Rates	(6) Deviation % From RB Manual Rates	(7) O/T Clean Ceded Anticipated Premium (5) x (6)	(8) O/T Clean Ceded Amount of Deviation (7) - (5)	(9) Clean Risk Ceded Premium at Rate Bureau Rates	(10) Clean Risk Ceded Anticipated Premium = Col (9)	(11) Clean Risk Ceded Amount of Deviation (10) - (9)
2016	185,016,821	27.40%	235,711,429	50,694,608	368,103,876	368,103,876	0
2017	241,804,698	34.00%	324,018,295	82,213,597	485,720,843	485,720,843	0
2018	255,608,621	37.60%	351,717,462	96,108,841	499,639,639	499,639,639	0
2019	225,691,688	37.70%	310,777,454	85,085,766	433,365,902	433,365,902	0
2020	246,543,493	15.70%	285,250,821	38,707,328	470,698,538	470,698,538	0
2021	281,973,922	20.80%	340,624,498	58,650,576	491,191,045	491,191,045	0

All Liability Business

Year	(12) Total Premium at Rate Bureau Rates (1) + (5) + (9)	(13) Total Anticipated Premium (3) + (7) + (10)	(14) Amount of Deviation (13) - (12)	(15) Clean Risk Recoupment Factor	(16) Recoupment Amount [((1)+(7)+(9)) x (15)]	(17) Overall Pct. Deviation ((14)+(16)) / (12)
2016	2,581,010,385	2,212,540,195	(368,470,190)	4.76%	125,269,158	-9.42%
2017	2,937,104,922	2,552,655,354	(384,449,568)	5.58%	168,477,973	-7.35%
2018	3,277,462,545	2,843,149,722	(434,312,823)	6.27%	211,522,926	-6.80%
2019	3,064,964,788	2,605,112,574	(459,852,214)	6.75%	212,628,412	-8.07%
2020	3,471,905,403	2,768,506,419	(703,398,984)	4.63%	162,541,369	-15.58%
2021	3,859,752,472	3,080,394,540	(779,357,932)	6.12%	239,806,267	-13.98%

6 year average: -10.20%

2016-2019, 2021 average: -9.12%

Note: This exhibit is based on statistical plan data and Rate Bureau expense call data and reflects the Rate Bureau's best estimate of the information presented. NCRB 51 of 73

AUTO PHYSICAL DAMAGE

Year	(1) Std Phy Dam Premium at Rate Bureau Rates	(2) Deviation % From RB Manual Rates	(3) Std Phy Dam Anticipated Premium (1) x (2)	(4) Std Phy Dam Amount of Deviation (3) - (1)
2016	1,826,853,513	-27.61%	1,322,459,258	(504,394,255)
2017	2,320,070,863	-27.78%	1,675,555,177	(644,515,686)
2018	2,514,981,788	-27.30%	1,828,391,760	(686,590,028)
2019	2,384,328,980	-30.06%	1,667,599,689	(716,729,291)
2020	2,447,124,839	-29.45%	1,726,446,574	(720,678,265)
2021	2,769,854,543	-30.04%	1,937,790,238	(832,064,305)

Year	(5) Non-Std Premium at Rate Bureau Rates	(6) Deviation % From RB Manual Rates	(7) Non-Std Phy Dam Anticipated Premium (5) x (6)	(8) Non-Std Phy Dam Amount of Deviation (7) - (5)
2016	341,910,729	43.50%	490,641,896	148,731,167
2017	418,113,604	45.05%	606,473,783	188,360,179
2018	426,946,005	48.48%	633,929,428	206,983,423
2019	381,078,041	49.89%	571,197,876	190,119,835
2020	460,015,940	47.40%	678,063,496	218,047,556
2021	523,072,557	43.66%	751,446,035	228,373,478

Year	(9) Total Phy Dam Premium at Rate Bureau Rates (1) + (5)	(10) Total Anticipated Premium (3) + (7)	(11) Amount of Deviation (10) - (9)	(12) Overall Pct. Deviation (11) / (9)
2016	2,168,764,242	1,813,101,154	(355,663,088)	-16.40%
2017	2,738,184,467	2,282,028,960	(456,155,507)	-16.66%
2018	2,941,927,793	2,462,321,188	(479,606,605)	-16.30%
2019	2,765,407,021	2,238,797,565	(526,609,456)	-19.04%
2020	2,907,140,779	2,404,510,070	(502,630,709)	-17.29%
2021	3,292,927,100	2,689,236,273	(603,690,827)	-18.33%

6 year average:	-17.34%
2016-2019, 2021 average:	-17.35%

Note: This exhibit is based on statistical plan data and Rate Bureau expense call data and reflects the Rate Bureau's best estimate of the information presented.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FOR 2022 BASE
CALCULATION OF MODEL YEAR RELATIVITY
BEFORE OCTOBER 1, 2022

Exhibit (14) (b)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2022	0.038	1.000	0.041	1.000
2021	0.049	0.970	0.052	0.930
2020	0.063	0.930	0.067	0.870
2019	0.067	0.890	0.071	0.810
2018	0.076	0.860	0.081	0.750
2017	0.074	0.820	0.078	0.700
2016	0.076	0.780	0.080	0.660
2015	0.066	0.740	0.069	0.610
2014	0.064	0.710	0.066	0.570
2013 & PRIOR	0.427	0.650	0.395	0.470
(1) Average		0.761		0.639

AFTER OCTOBER 1, 2023 (INTRODUCTION OF 2024 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2024	0.049	1.050	0.052	1.110
2023	0.058	1.030	0.061	1.070
2022	0.050	1.000	0.053	1.000
2021	0.057	0.970	0.062	0.930
2020	0.059	0.930	0.064	0.870
2019	0.073	0.890	0.078	0.810
2018	0.074	0.860	0.077	0.750
2017	0.079	0.820	0.082	0.700
2016	0.074	0.780	0.076	0.660
2015	0.072	0.740	0.073	0.610
2014	0.061	0.710	0.061	0.570
2013 & PRIOR	0.294	0.650	0.261	0.470
(2) Average		0.810		0.720

AFTER OCTOBER 1, 2024 (INTRODUCTION OF 2025 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2025	0.048	1.070	0.050	1.150
2024	0.061	1.050	0.064	1.110
2023	0.059	1.030	0.063	1.070
2022	0.051	1.000	0.055	1.000
2021	0.057	0.970	0.062	0.930
2020	0.057	0.930	0.062	0.870
2019	0.071	0.890	0.076	0.810
2018	0.070	0.860	0.073	0.750
2017	0.074	0.820	0.076	0.700
2016	0.069	0.780	0.070	0.660
2015	0.066	0.740	0.066	0.610
2014	0.055	0.710	0.054	0.570
2013 & PRIOR	0.262	0.650	0.229	0.470
(3) Average		0.832		0.757

(4) Number of months from effective date to 10/1/2024: 12

(5) Average relativity based on an effective date of 10/1/2023:

Comp: $(0.81 \times 4) + 0.832 \times (12 - 4) / 12 =$

0.810

Coll: $(0.72 \times 4) + 0.757 \times (12 - 4) / 12 =$

0.720

(6) Model year trend factor:

Comp: $(5) / 0.761 =$

1.064

Coll: $(5) / 0.639 =$

1.127

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NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF SYMBOL TREND FACTORS

A. Average Symbol Relativity of Experience Period:

Year ended	Comp	Coll
06/30/2021	2.236	1.536

B. Summary of Average Symbol Relativities by year-ended quarter for determining symbol trend for the prospective effective date.

Year ended	Comp	Coll
09/30/2023	2.456	1.596
12/31/2023	2.488	1.603
03/31/2024	2.519	1.610
06/30/2024	2.531	1.614
09/30/2024	2.565	1.625
12/31/2024	2.596	1.633
03/31/2025	2.621	1.638
06/30/2025	2.641	1.642
09/30/2025	2.669	1.649
12/31/2025	2.695	1.656

C. Proposed Projection Date: 7/16/2024

D. Number of months to next year ended quarter (in B above) 2.47

E. Average Symbol Relativity as of prior year ended quarter:

Year ended	Comp	Coll
06/30/2024	2.531	1.614

F. Average Symbol Relativity as of next year ended quarter:

Year ended	Comp	Coll
09/30/2024	2.565	1.625

G. Average Symbol Relativity as of Projection Date (Date in C above):

$$(D/3)(E) + ((3-D)/3)(F) = \text{Avg. Sym. Rel.}$$

$$\text{COMP: } (2.47 / 3) \quad 2.531 \quad + \quad (0.53 / 3) \quad 2.565 \quad = \quad 2.537$$

$$\text{COLL: } (2.47 / 3) \quad 1.614 \quad + \quad (0.53 / 3) \quad 1.625 \quad = \quad 1.616$$

H. Symbol Trend Factors: (G)/(A) Year-Ended Comp: 2.537 / 2.236 = 1.135
12/31/2021 Coll: 1.616 / 1.536 = 1.052

I. Annualized Trends: (H)^(1 / 3.04) Year-Ended Comp: 4.3%
12/31/2021 Coll: 1.7%

NORTH CAROLINA
RATE LEVEL SUMMARY
MOTORCYCLE INSURANCE

	EARNED PREMIUMS AT PRESENT RATES*	INDICATED AND FILED RATE LEVEL CHANGE
Liability	57,018	3.7%

* (000's omitted)

NORTH CAROLINA
MOTORCYCLE INSURANCE
LIABILITY COVERAGE
STATEWIDE RATE REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Earned Premiums at Present Rates (a)	\$51,103,328	\$55,529,779	\$57,017,755
(2) Incurred Losses and ALAE (a)	23,012,025	22,158,758	28,115,534
(3) Unallocated Loss Adjustment Expense Factor (b)	0.117	0.117	0.117
(4) Unallocated Loss Adjustment Expense [(2) x (3)]	2,692,407	2,592,575	3,289,517
(5) General & Other Acquisition Expenses (c)	8,570,767	9,247,649	9,814,611
(6) Average Annual Change in Losses and ALAE (See page MC-6)	8.1%	8.0%	8.0%
(7) Average Annual Change in Expense Costs (See page 34)	5.5%	5.5%	5.5%
(8) Projected Losses and ALAE (d)	34,080,809	30,246,705	35,538,035
(9) Projected Unallocated LAE (e)	3,527,053	3,217,386	3,871,762
(10) Projected General & Other Acquisition Expenses (f)	11,056,289	11,300,627	11,375,134
(11) Projected Losses, LAE and G & OA Expenses [(8)+(9)+(10)]	48,664,151	44,764,718	50,784,931
(12) Projected Loss, LAE and G & OA Expense Ratio [(11)/(1)]	0.952	0.806	0.891
(13) Permissible Loss, LAE and G & OA Expense Ratio (See page MC-4)	0.850	0.849	0.839
(14) Percentage Net Deviations (g)	-0.38%	-0.38%	-0.38%
(15) Indicated Rate Level Change [(12)/((13)-(14))] - 1.0	11.5%	-5.5%	5.7%
(16) Final rate level change (weighted by premium from Line (1))		3.7%	

MC-2

NORTH CAROLINA
MOTORCYCLE REVIEW
STATEWIDE RATE REVIEW

Notes

- (a) Based on the statistical plan data reported by member companies. Losses are developed to ultimate.
- (b) Based on the average ratio of unallocated loss adjustment expenses to losses and allocated loss adjustment expenses for 2017-2019, 2021. See page MC-5.
- (c) The general expenses and other acquisition expenses allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page MC-5.
- (d) Projected Losses and ALAE = $[(2) \times (1 + (6))]^n$, where
 n = The number of years of projection from the average date of accident to 7/16/2024 (2019=5.04, 2020=4.04, 2021=3.04).
- (e) Projected Unallocated Loss Adjustment Expenses = $[(4) \times (1 + (7))]^n$, where
 n = The number of years of projection from the average date of accident to 7/16/2024 (2019=5.04, 2020=4.04, 2021=3.04).
- (f) Projected General and Other Acquisition Expenses = $[(5) \times (1 + (7))]^n$, where
 n = The number of years of projection to the average date of writing, 4/1/2024 (2019=4.75, 2020=3.75, 2021=2.75).
- (g) Selected value representing the average net deviation from 2016-2019, 2021. Net Deviations reflect upward and downward adjustments to manual premiums. See page MC-7.

NORTH CAROLINA
MOTORCYCLE REVIEW

DETERMINATION OF EXPECTED LOSS, LAE and FIXED EXPENSE RATIO

	<u>Liability</u>		
	<u>2019</u>	<u>2020</u>	<u>2021</u>
Commission and Brokerage Expense	0.050	0.051	0.061
Taxes, etc. to Written Premium	0.020	0.020	0.020
Profit	0.080	0.080	0.080
Contingencies	0.000	0.000	0.000
Total	0.150	0.151	0.161
Losses, LAE, General Administration Expenses and Other Acquisition Expenses	0.850	0.849	0.839

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

	2017	2018	2019	2020	2021	average	average excl. 2020
Motorcycle Liability							
Commission & Brokerage	7.8	7.5	7.2	7.3	8.3	7.6	7.7
Other Acquisition	11.6	10.3	11.4	11.4	10.4	11.0	10.9
General Expenses	8.4	8.2	8.5	9.5	8.3	8.6	8.4
Taxes	2.0	1.9	1.9	1.9	2.3	2.0	2.0
ULAE	14.0	10.8	10.4	10.3	11.4	11.4	11.7

C&B, OA, GE, and Taxes are ratios to actual premiums.

ULAE are ratios to Incurred Losses and ALAE.

	2017	2018	2019	2020	2021	average	average excl. 2020
Commission & Brokerage	7.2	6.9	6.6	6.5	7.5	6.9	7.1
Other Acquisition	10.6	9.5	10.5	10.1	9.4	10.0	10.0
General Expenses	7.6	7.6	7.9	8.4	7.4	7.8	7.6
Taxes	1.9	1.7	1.7	1.7	2.1	1.8	1.9

C&B, OA, GE, and Taxes are ratios to manual premiums.

NORTH CAROLINA

Motorcycle Insurance

Calculation of Loss Trend Factors

	<u>Cov</u>	<u>Auto Trend(a)</u>	<u>Total Limits Dev. Losses</u>	<u>Weighted Trend</u>
2021	BI	1.071	7,779,854	
	PD	1.116	4,176,507	
	MP	1.000	398,049	
	UMBI	1.060	5,755,886	
	UMPD	1.070	176,463	
	UIMBI	1.087	9,828,775	
			28,115,534	1.080
2020	BI	1.068	6,367,771	
	PD	1.117	3,530,746	
	MP	1.000	417,304	
	UMBI	1.060	3,870,251	
	UMPD	1.071	158,761	
	UIMBI	1.087	7,813,925	
			22,158,758	1.080
2019	BI	1.067	6,349,636	
	PD	1.118	3,396,779	
	MP	1.000	484,172	
	UMBI	1.060	2,835,344	
	UMPD	1.072	228,595	
	UIMBI	1.087	9,717,499	
			23,012,025	1.081

(a) See page 35.

MC-6

North Carolina Motorcycle Total Deviations

Liability

<u>Year Ended</u>	(1) <u>Reported EP</u>	(2) <u>Deviation % from RB Manual Rates</u>	(3) <u>Premium at Rate Bureau Rates (1)/(2)</u>	(4) <u>Clean Risk Recoup %</u>	(5) <u>Recoupment Amount (A)</u>	(6) <u>Total Revenue (1)+(5)</u>	(7) <u>Difference (B) (6)-(3)</u>	(8) <u>Pct Difference (7)/(3)</u>
12/31/2016								
Vol	16,588,922	0.83937	19,763,539	4.76%	940,744			
Clean Risk Ceded	13,248,914	1.00000	13,248,914	4.76%	630,648			
OTC Ceded	2,849,402	1.27400	2,236,579	4.76%	135,632			
Total	32,687,238	Total	35,249,032		1,707,024	34,394,262	(854,770)	-2.42%
12/31/2017								
Vol	16,829,830	0.83767	20,091,241	5.58%	1,121,091			
Clean Risk Ceded	14,673,958	1.00000	14,673,958	5.58%	818,807			
OTC Ceded	3,069,643	1.34000	2,290,778	5.58%	171,286			
Total	34,573,431	Total	37,055,977		2,111,184	36,684,615	(371,362)	-1.00%
12/31/2018								
Vol	16,689,035	0.85017	19,630,233	6.27%	1,230,816			
Clean Risk Ceded	14,532,661	1.00000	14,532,661	6.27%	911,198			
OTC Ceded	3,364,705	1.37600	2,445,280	6.27%	210,967			
Total	34,586,401	Total	36,608,174		2,352,981	36,939,382	331,208	0.90%
12/31/2019								
Vol	15,952,069	0.85733	18,606,655	6.75%	1,255,949			
Clean Risk Ceded	14,911,885	1.00000	14,911,885	6.75%	1,006,552			
OTC Ceded	3,774,688	1.37700	2,741,240	6.75%	254,791			
Total	34,638,642	Total	36,259,780		2,517,292	37,155,934	896,154	2.47%
12/31/2020								
Vol	17,497,034	0.79009	22,145,496	4.63%	1,025,336			
Clean Risk Ceded	15,991,704	1.00000	15,991,704	4.63%	740,416			
OTC Ceded	3,726,797	1.15600	3,223,873	4.63%	172,551			
Total	37,215,535	Total	41,361,073		1,938,303	39,153,838	(2,207,235)	-5.34%
12/31/2021								
Vol	23,048,433	0.85346	27,005,749	6.12%	1,652,752			
Clean Risk Ceded	12,999,099	1.00000	12,999,099	6.12%	795,545			
OTC Ceded	3,108,830	1.20800	2,573,535	6.12%	190,260			
Total	39,156,362	Total	42,578,383		2,638,557	41,794,919	(783,464)	-1.84%

(A) Voluntary = (3) x (4)
 clean risk = (3) x (4)
 other than clean risk = (1) x (4)

6-year Average = -1.20%
 2016-2019, 2021 5-year Average = -0.38%

(B) Column (7) represents the difference between the revenue generated through premiums collected and clean risk recoupment surcharges and the premium that would be collected if all risks were charged Rate Bureau rates.

MC-7



North Carolina Rate Bureau

MINUTES OF THE AUTOMOBILE COMMITTEE MEETING OF THE NORTH CAROLINA RATE BUREAU
HELD JANUARY 5, 2023

MEMBERS PRESENT

Allstate Insurance Company

Government Employees Insurance Co
Hartford Accident and Indemnity Company
Liberty Mutual Insurance Company

Nationwide Mutual Insurance Company
NC Farm Bureau Mutual Insurance Co
Progressive Casualty Insurance Company
State Farm Mutual Automobile Insurance Company
Travelers Insurance Company
United Services Automobile Association

OTHERS PRESENT

Insurance Services Office

Milliman
Young Moore and Henderson, P.A.

Staff

REPRESENTED BY

Christopher Gumaer
Rick Pierce
Monica Grillo
John Bergan
Mark Ford
George You
Chas Cullen
Roger Batdorff
Michelle Burkett
Jennifer Heizer
Lois Cappellano
Carl Earnest

REPRESENTED BY

Paul Ericksen
Dave DeNicola
Brett Moberg
Santee Perfetto
Raul Retian
Isaac Wash
Paul Anderson
Brian Beverly
Mickey Spivey
Sydney Plummer
David Ball
Joanna Biliouris
Tom Burnes
Jarred Chappell
Terry Collins
Keri Johnson
Andy Montano
Rebecca Williams

*Attended portion of meeting

The meeting commenced at approximately 9:00 A.M., Mr. Ford presiding.

Attention was directed to Antitrust Guidelines, Conflict of Interest Statement and Code of Ethics and Standards of Conduct which were previously distributed.

1. 2023 Private Passenger Automobile Rate Review

Attention was then directed to an exhibit prepared by Insurance Services Office (ISO) and previously distributed regarding the automobile indications. Mr. DeNicola reviewed the exhibits in detail, stating that at least three years of experience had been reviewed for all coverages, that the indications for bodily injury, property damage, medical payments, comprehensive, and collision were based on the latest year of experience, and that the UM/UIM and motorcycle indications were based on the latest three years of experience. Mr. DeNicola presented comparisons of various components selected for use in this review to those contained in the most recent rate filing (2019), as well as the indications by various components, and he noted that the changes in trend selections had the most impact on the indications for most of the coverages. Mr. DeNicola reported that ISO also performed a motorcycle rate review and provided an update of the increased limit factors for consideration. He fielded various questions from the Committee, and he also explained a correction to be made to the motorcycle indication that will increase that indication modestly.

After discussion, a motion was seconded and passed to present the indications to the Governing Committee with a recommendation to file the indications as presented along with the updated increased limits factors, with an allowance for minor adjustments in the outcome if that results from finalizing the calculations, including the territory calculations.

2. Auto Program Changes

Attention was then directed to an exhibit prepared by Rate Bureau staff and previously distributed regarding proposed changes to the Personal Automobile Program. Ms. Johnson reviewed the exhibits at a high level, noting the various changes to Personal Automobile Manual rules and to the Safe Diver Insurance Plan hearing procedures. Ms. Johnson continued her review with the proposed changes to the NC 01 90 Cancellation or Refusal to Renew endorsement, as well as the introduction of proposed new form NC 01 91 Adverse Selection Notice, noting that both of these were requested by the Department of Insurance. The Committee directed staff to investigate whether NC 01 90 was an exclusive form or whether member companies could submit their own cancellation forms for approval by the Commissioner. During Ms. Johnson's review of the exhibit, Mr. Beverly pointed out several additional minor edits suggested by counsel. Ms. Johnson noted that the review at this meeting was for informational purposes and requested that the Committee review the various items internally at their respective member companies and provide feedback for discussion at a future meeting.

3. Report of Counsel

Mr. Beverly reported on rate filings, stating 1) the Rate Bureau is currently working on the private passenger auto review for the February 1, 2023 statutory filing deadline; 2) the 2022 private passenger auto filing was an informational only filing, so there was no change to the voluntary rates or ceded clean risk rates; 3) the Reinsurance Facility filed a 7.2% increase to the Facility other than clean rates effective October 1, 2022; and 4) the Facility made commercial automobile rate filings for an overall +8.7% effective April 1, 2022 and an overall +7.4% effective October 1, 2022 and is currently performing another commercial auto rate review.

Mr. Beverly then reported on legislation, noting that the legislature convenes for a long session this year. Mr. Beverly also reported highlights from last year's legislative session, including the passage of Senate Bill 496, short-titled the DOI Omnibus Bill, which included revisions to Chapter 58 to substitute the word "producer" for the words "agent" and "broker" and that staff and counsel are reviewing the Rate Bureau and Facility manuals for any necessary revisions. In addition, Mr. Beverly noted that SB 496 expanded Optional Program Enhancements in NCGS 58-36-43 to include the dwelling and flood lines of business and amended NCGS 58-2-46 to clarify the provisions addressing deferral of proofs of loss and premium payments, as well as the provisions dealing with cancellations and non-renewals, that the Commissioner

may invoke when a state of emergency has been declared. Mr. Beverly also reported that the DOI Omnibus Bill amended the NC Regulatory Sandbox Act, which allows novel and innovative financial and insurance products to be introduced without being subject to certain regulatory requirements. He noted that the amendment carves out Articles 36 and 37 of Chapter 58 from the Sandbox Act, which are the Rate Bureau and Facility statutes, respectively, and prohibits the Innovation Council from granting any innovation waiver that alters or amends the Rate Bureau and Facility statutes.

Mr. Beverly then reported on cases of interest, including 1) NCFB v. Dana, which considered the issue of determining the amount of available UIM coverage when, in the case of multiple claimants, an at-fault driver's liability coverage is exhausted by the per accident cap; 2) Tutterow v. Hall, which involved interpretation of the Financial Responsibility Act when there are multiple underinsured tortfeasors and multiple UIM carriers; 3) NCFB v. Hebert, which involved an accident with multiple passenger claimants where the appellate court examined the application of the "multiple claimant exception" under the FRA; and 5) Ha v. Nationwide, which deals with the cancellation procedures that apply under a homeowners policy and is making its way back through the appellate courts, with the most recent decision being favorable for the industry. Mr. Beverly noted that the Farm Bureau v. Dana and Tutterow v. Hall decisions were favorable to the industry, and while the Farm Bureau v. Hebert case was not, that case included a dissent which will likely send it to the Supreme Court for further review.

4. Report of Staff

Mr. Montano reported that the Rate Bureau submitted a dwelling rate filing in August 2022 and has received over 100 data / information requests from the DOI. [REDACTED]

[REDACTED] Mr. Montano also reported that the Rate Bureau submitted rate filings for the MH(C) and MH(F) programs in October of 2022 and is expecting to prepare a rate review for Homeowners later this year for an anticipated January 2024 filing. Mr. Montano then reported that the property committees will review the ISO Homeowners 2022 program changes and take a second look at strengthening the assignment of benefits language in the various property forms in 2023.

5. Other Business

Mr. Earnest stated that his company would like the Committee to consider potential updates to the private passenger auto policy language on physical damage to exclude coverage for intentional acts. After discussion, the Committee instructed staff to research the topic for discussion in a future meeting.

6. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano
Director, Personal Lines

AM:ko
AC-23-1
1/18/2023



Governing Committee Meeting Agenda

Date: January 11, 2023

Time: 9:00 AM (ET)

Hybrid

1. Welcome
2. Roll Call
3. Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements (Exhibits 1, 2, 3).
4. Report of Staff
5. Report of Counsel

6. 2023 Private Passenger Automobile Rate Level Review (Exhibit 4)

The committee will be asked to consider a recommendation from the Automobile Committee related to the 2023 Private Passenger Automobile rate level and classification plan review. **Exhibit 4** will be sent under separate cover at a later date (likely after January 5th).

7. 2022 Meeting Schedule

April 11, 2023	9:00 am	Miscellaneous Matters
July 20, 2023	9:00 am	Workers Compensation Rate Review
October 24, 2023	8:30 am	Annual Meeting
December 5, 2023	9:00 am	2024 Budget Discussion

Note: Web conferences may be called on an as-needed basis.

8. Other Business
9. Adjournment

JC:ko
Attachments
GC-23-1
12/20/2022



NORTH CAROLINA RATE BUREAU

ANTITRUST COMPLIANCE POLICY AND BOARD RESOLUTION

Whereas, it is the established policy of the North Carolina Rate Bureau to comply fully with all laws and regulations applicable to its operations; and

Whereas, the creation and operation of the North Carolina Rate Bureau is to promulgate rates and forms, and because the activities and functions bring together representatives of insurance companies that may be in competition, it is the policy of the NCRB, in the course of its activities and functions, to discourage and prohibit the disclosure of competitive information.

Resolved, that the following antitrust guidelines are adopted by the Governing Committee of the NCRB.

These guidelines apply to those individuals and alternates who serve on the NCRB Governing Committee, NCRB committees and subcommittees and NCRB task forces and any other individual in attendance at an NCRB meeting.

1. In performing the statutory duties of the North Carolina Rate Bureau, avoid any action or statement which would give the appearance of private motivation.
2. Conduct business at regularly scheduled, formal meetings where minutes are kept and counsel is present.
3. Do not hold "informal" meetings or "rump sessions" at which any agreements or understandings are reached or any decisions are made.
4. Do not authorize, agree to, engage in or even discuss any activity which might be interpreted as boycott, coercion or intimidation.
5. Specifically, do not authorize, agree to, engage in or even discuss any division of markets, allocation of customers or refusal to do business with any individual or business organization.
6. Do not discuss individual company results, or current or future marketing or pricing strategies or business plans.
7. When in doubt, consult counsel.



NORTH CAROLINA RATE BUREAU
CONFLICTS OF INTEREST STATEMENT

Whereas, the North Carolina Rate Bureau affirms its confidence in the loyalty and integrity of its Governing Committee, Bureau employees, agents, consultants and member representatives including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces; and

Whereas, it is the policy of the Bureau that members of the governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces conduct their personal and business affairs in such a manner as to avoid any possible conflict of interest with their duties and responsibilities owed to the Bureau; and

Now therefore, it is resolved that the Governing Committee hereby adopts the following policy addressing conflicts of interest:

It is the Bureau's policy that the Governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces shall not permit private interests to conflict with the proper discharge of his or her duties, nor shall one's position or the knowledge gained therein be used to further such interests. In addition, each said person shall conduct his or her private affairs in such manner as to avoid giving the appearance of any such conflict.

Any person having a conflict of interest on a matter shall not vote, take action, or use his or her personal influence on the matter. However, he or she may be counted in determining the quorum for a meeting where action on the matter may be taken. The minutes of any such meeting shall reflect that a disclosure was made and the abstention from voting.

It is understood and acknowledged by the Governing Committee that, as a result of the Bureau's unique structure and relationship to its members, many representatives of the Bureau will have certain inherent and obvious interest unique to his or her position held outside of the Bureau structure. This Policy is not intended to require a disclosure of such obvious situations at every meeting. This Policy should however serve as a reminder to those individuals who find themselves in that situation that, when taking action on behalf of the Bureau, they must make decisions that they believe to be in the best interest of the Bureau and its member companies and put aside other interests they represent.

NORTH CAROLINA RATE BUREAU

CODE OF ETHICS AND STANDARDS OF CONDUCT

The undersigned, an individual committee member or a representative of a company member (on behalf of his/her company) on a committee of the North Carolina Rate Bureau ("Bureau") (a "member"), hereby agrees to conform to the following code of ethics and to abide by the following standards of conduct:

1. Each member's conduct shall be marked by integrity and dignity, and he or she shall expect and encourage such conduct by others.
2. Each member should understand and support the Bureau's mission, purposes, goals, policies, programs, services, strengths and needs and be able to communicate them to others. In the performance of his or her duties, each member shall obey all applicable state, local and federal laws, rules and regulations.
3. Each member agrees to be governed by a spirit of cooperation, helpfulness and frankness in his or her relationship with fellow members to the end that each shall be equipped, through cooperative measures and exchanges of ideas, to better perform and function, and to foster the advancement and prestige of the Bureau.
4. Each member shall respect the confidential and proprietary nature of information received in the performance of his, hers or its duties and shall not divulge any privileged, confidential or proprietary information of the Bureau (including without limitation privileged work product and attorney/client communication) unless legally discharged from such obligation. No member shall have authority to waive or compromise any claim of privilege or confidentiality unless authorized to do so. Individual representatives of a company shall not share privileged, confidential or proprietary information of the Bureau with persons within his/her company unless such persons are informed of the company's obligations under this agreement.
5. Each member agrees that he or she does not and shall not speak or act on behalf of the Bureau unless authorized to do so.
6. Each member agrees to observe the policies and procedures of the Bureau, including without limitation the Antitrust Compliance Policy and the Conflicts of Interest Statement.
7. Each member shall seek to avoid any perception that he or she is not acting in the Bureau's best interest.



2023 North Carolina Private Passenger Auto Rate Review

Disclaimer

These slides are part of a presentation given to a committee of the North Carolina Rate Bureau, and these slides are incomplete without the accompanying oral presentation and any other materials included as part of that overall presentation.

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Summary of 2023 PP Auto Review Indications

Coverage	2021 Earned Premium at Current Level (000s)	Indicated Rate Level Change^
Bodily Injury	\$1,813,614	+21.3%
Property Damage	1,837,752	+41.5%
Medical Payments	175,750	-10.3%
Uninsured Motorists	188,354	+38.8%
Underinsured Motorists	209,726	+49.3%
Auto Liability Total	\$4,225,196	+30.9%
Comprehensive	\$1,169,136	+27.5%
Collision	3,063,273	+24.8%
Auto Physical Damage Total	\$4,232,409	+25.5%
Auto Total	\$8,457,605	+28.2%
<i>Motorcycle Liability</i>	\$57,018	+4.7%

^UM, UIM and Motorcycle Liability based on three years experience (2019-2021). All others based on 2021 experience.



Review of 2019 Private Passenger Auto Filing

Coverage	2019 Indicated Rate Change	2019 Filed Rate Change	2019 Settled Rate Change	2019 “Left On Table”	2023 Review Indicated Change
Liability	+22.8%	+22.8%	+11.3%	+10.3%	+30.9%
Physical Damage	-9.1%	-9.1%	-9.1%	+0.0%	+25.5%
Total	+7.6%	+7.6%	+1.6%	+5.9%	+28.2%



Comparison of Selected Expenses

Rate Component	2019 Filing [^]		Current Review*	
	Liability	Phy Dam	Liability	Phy Dam
Profit Loading	11.0%	12.5%	8.0%	9.5%
Dividends	0.3%	0.3%	0.4%	0.4%
Contingencies	0.0%	0.0%	0.0%	0.0%
Deviations	9.0%	13.2%	9.1%	17.4%
Fixed Expense Ratio	15.6%	13.7%	16.2%	14.4%
Variable Expense	10.6%	10.9%	10.4%	10.6%
Loss Adjustment Expense (BI)	11.6%	12.9%	11.9%	12.2%
Loss Adjustment Expense (PD)	10.3%		11.4%	

[^] Expense ratios are for the 2017 experience year.

* Expense ratios represent the average ratio for the 2017-2019, 2021 experience years.

2023 North Carolina Private Passenger Auto Rate Review



Comparison of Trends

Component	2019 Filing [^]	Current Review* (Historical)	Current Review* (Prospective)
Bodily Injury Basic Limits	+2.9%	+6.0%	+7.1%
Bodily Injury Total Limits	+2.9%	+7.5%	+8.1%
Property Damage	4.4%	+12.0%	+11.6%
Medical Payments	+1.0%	-0.1%	0.0%
Comprehensive	+1.0%	+10.0%	+10.0%
Collision	+3.0%	+15.0%	+15.7%
Uninsured BI	+3.5%	+6.0%	+6.0%
Uninsured PD	+6.1%	+7.5%	+7.0%
Underinsured BI	+0.9%	+8.7%	+8.7%
Expense Trend	+2.5%		+5.5%
Annualized Symbol – Comp	+2.5%		+4.3%
Annualized Symbol - Collision	+1.1%		+1.7%

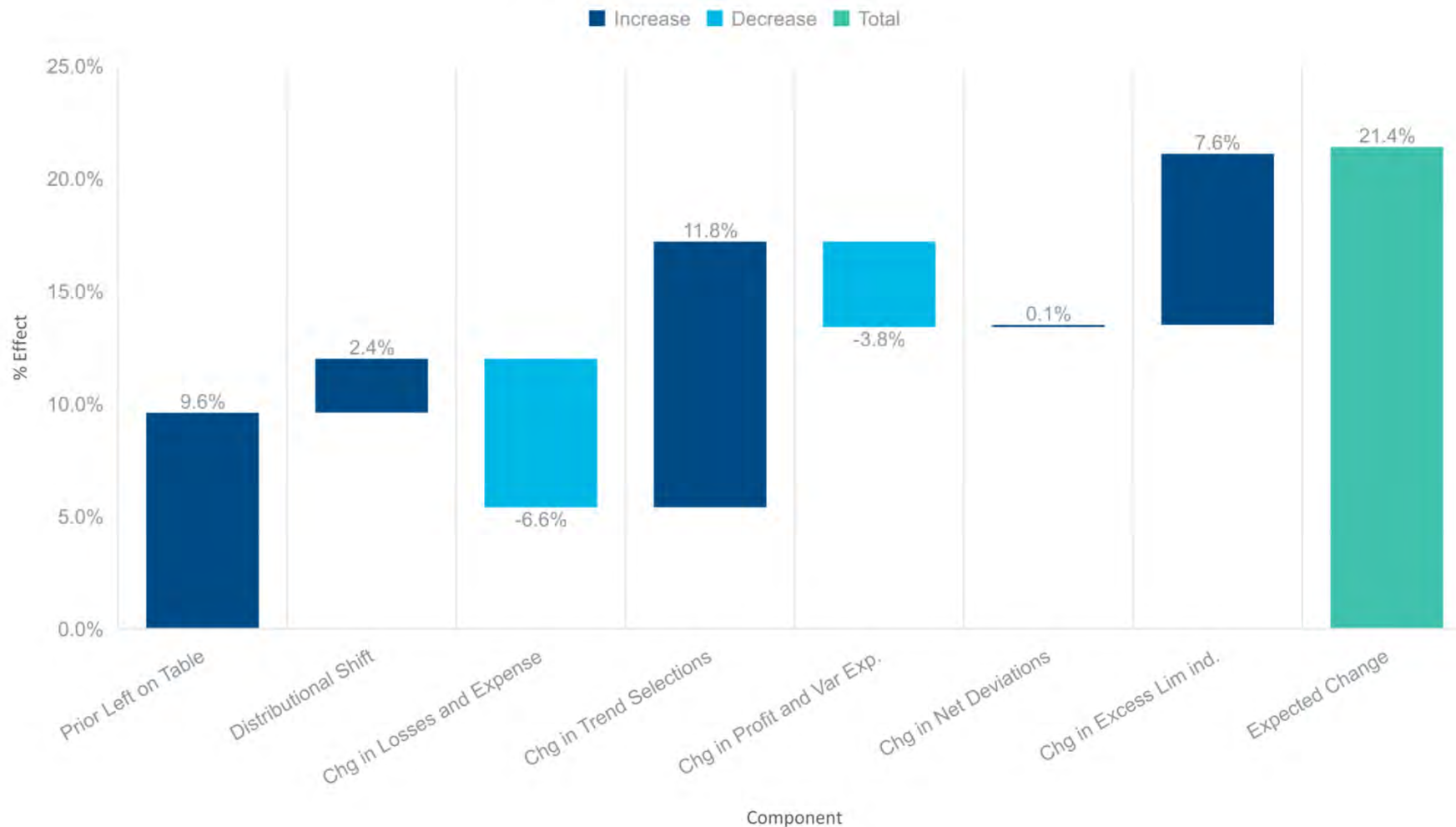
[^] Loss Trends for the 2019 filing are based on experience through 6/30/2018 for BI, PD, MP, Comprehensive and Collision, and through 12/31/2017 for UM BI, UM PD and UIM BI coverages.

* Loss Trends for the current review are based on experience through 6/30/2022 for BI, PD, MP, Comprehensive and Collision, and through 12/31/2021 for UM BI, UM PD and UIM BI coverages.



Coverage Indication Chart – 2023 Review vs. 2019 Filing

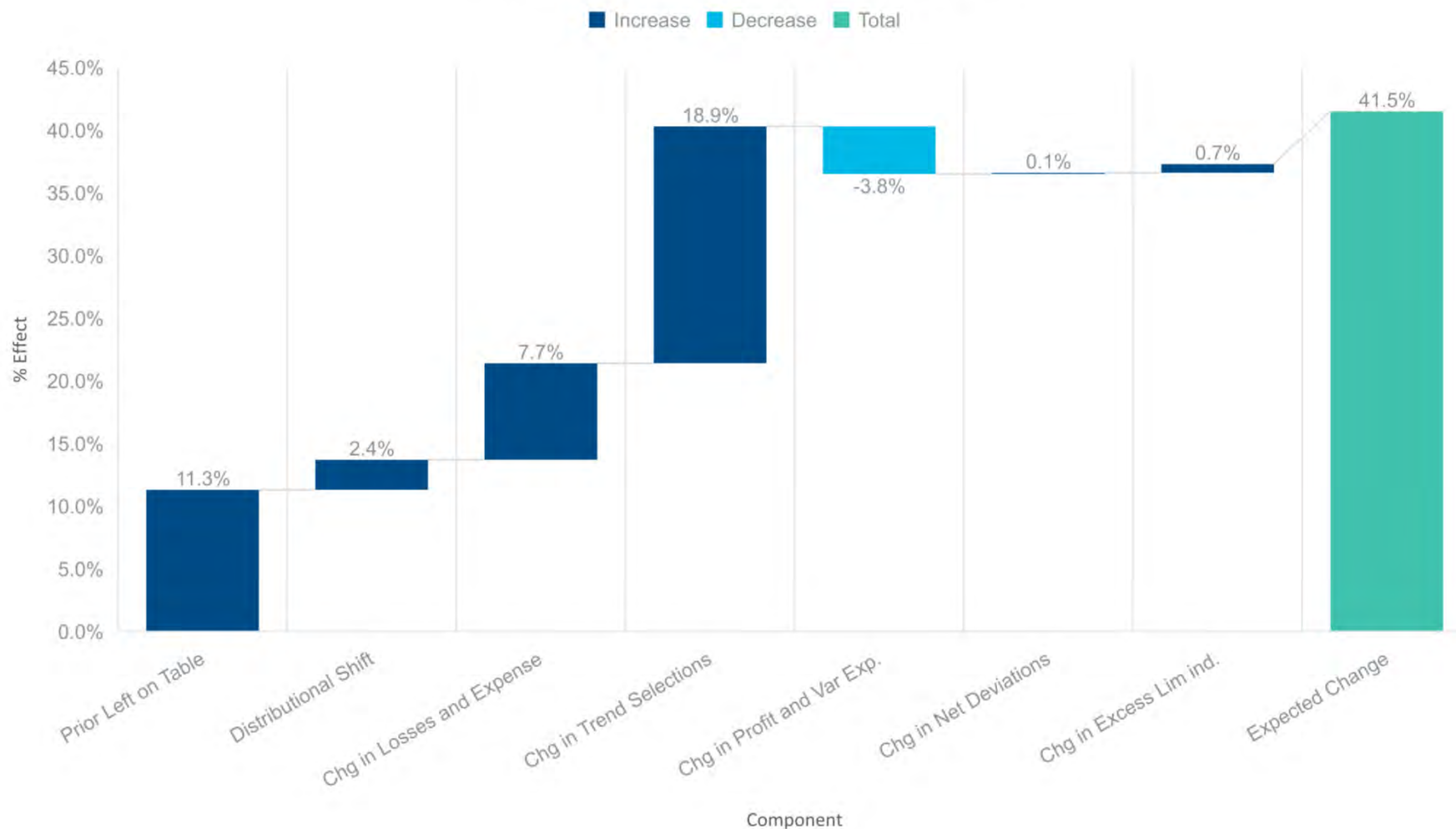
Bodily Injury Indication by Component





Coverage Indication Chart – 2023 Review vs. 2019 Filing

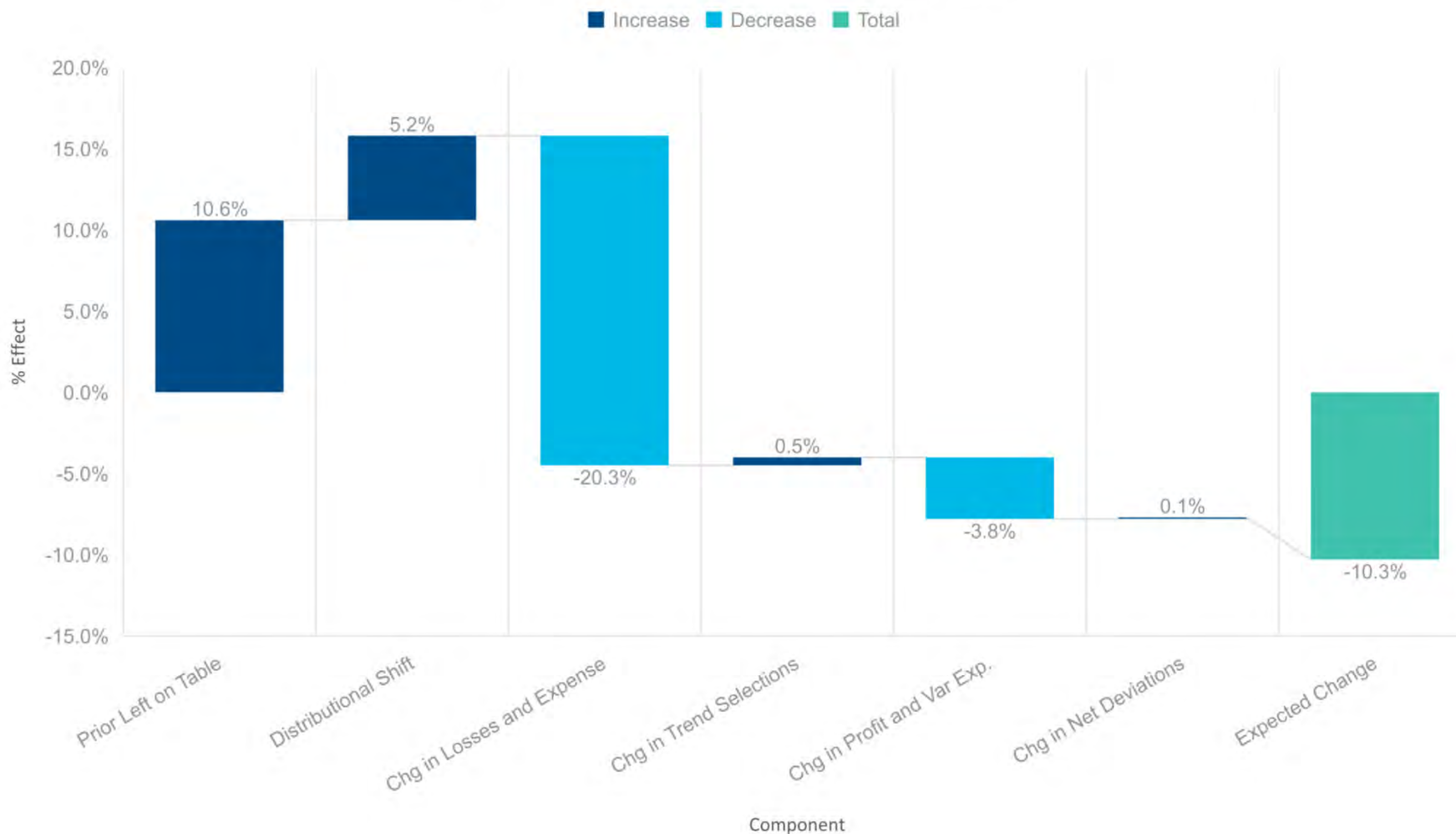
Property Damage Indication by Component





Coverage Indication Chart – 2023 Review vs. 2019 Filing

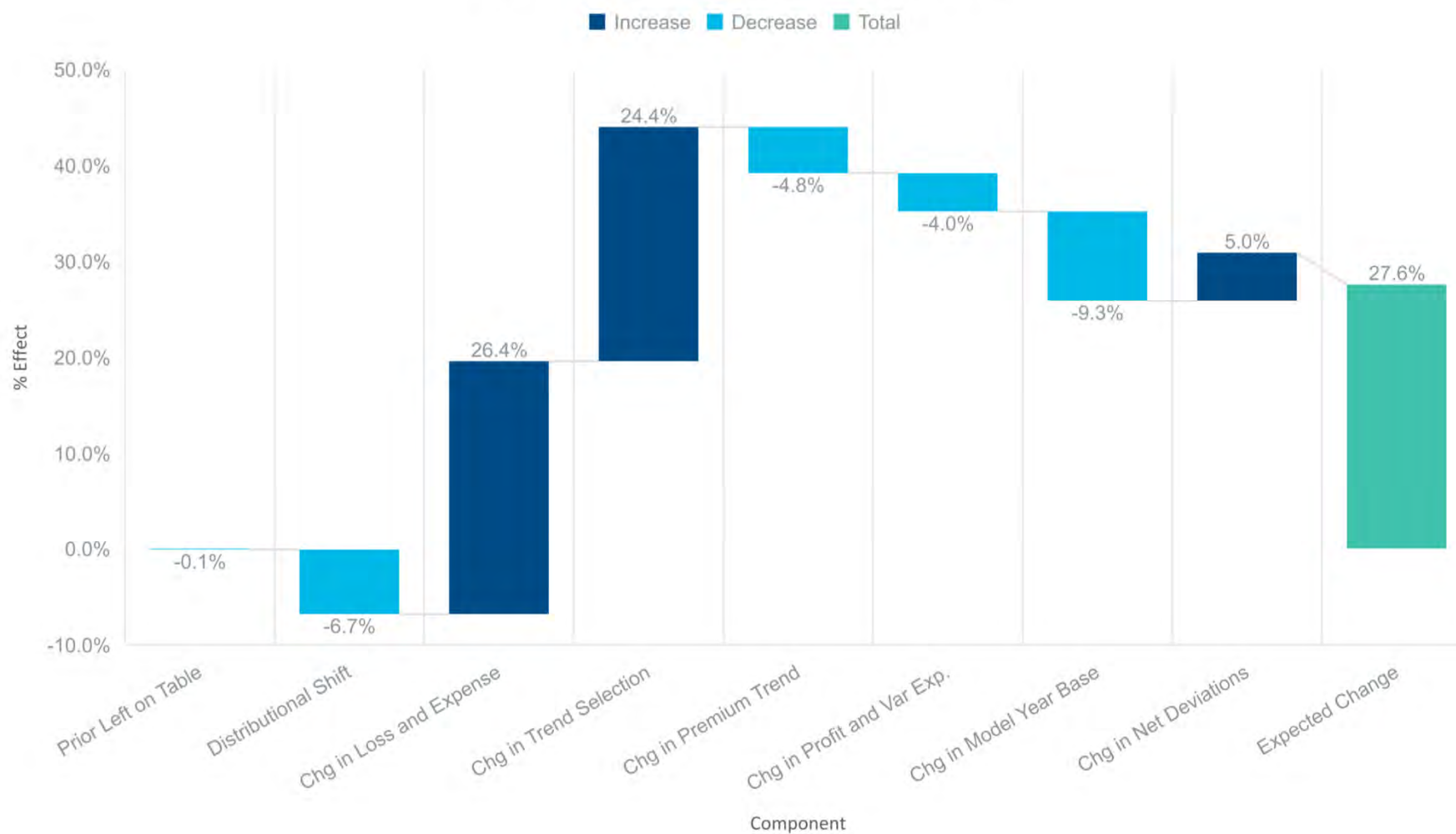
Medical Payments Indication by Component





Coverage Indication Chart – 2023 Review vs. 2019 Filing

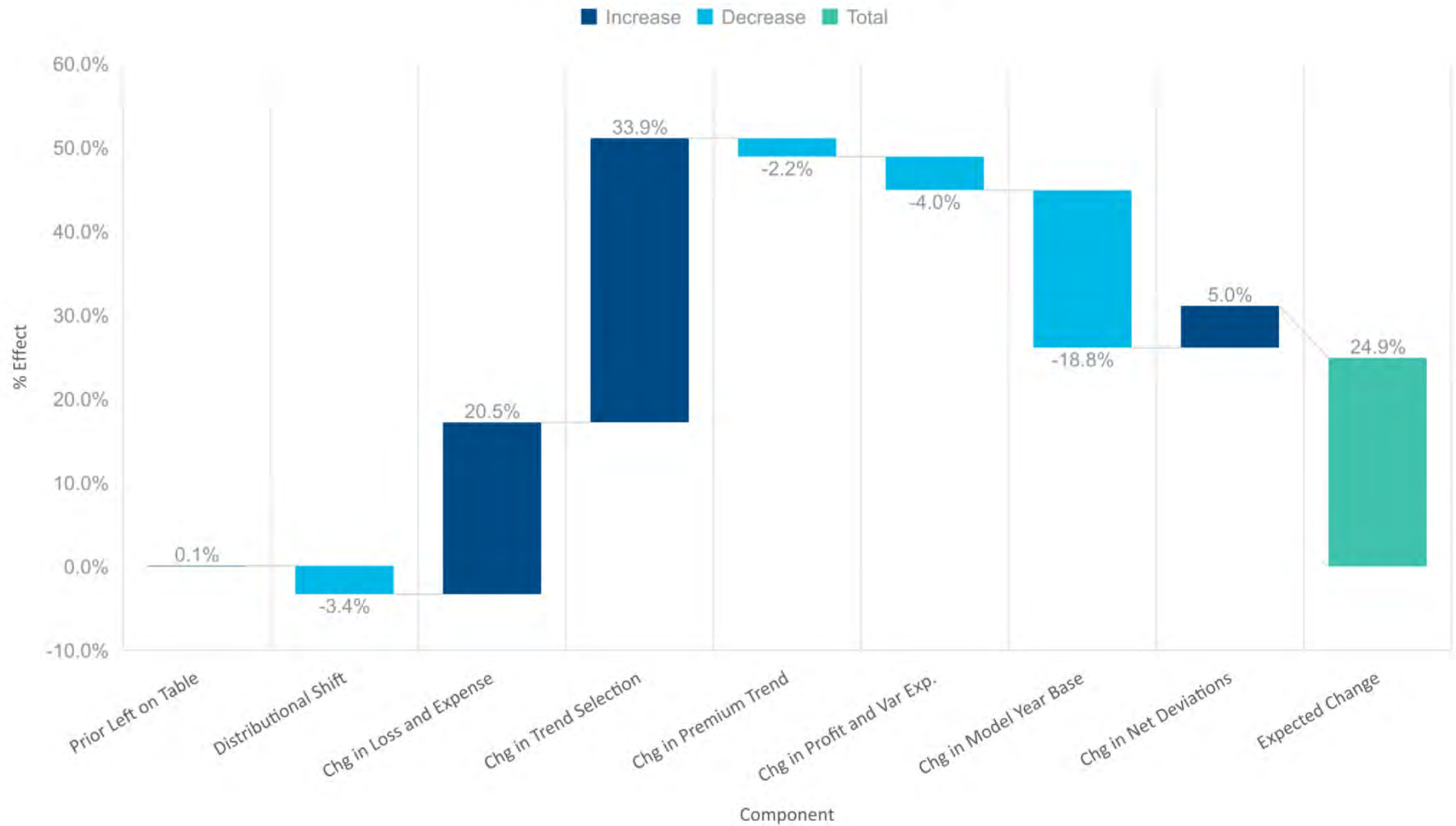
Comprehensive Indication by Component





Coverage Indication Chart – 2023 Review vs. 2019 Filing

Collision Indication by Component





Liability Increased Limits Factors

Bodily Injury Increased Limits Factors		
	(1)	(2)
	Current	Indicated
	ILF	ILF
<u>Policy Limit</u>	<u>30/60 Base</u>	<u>30/60 Base</u>
30/60	1.00	1.00
50/100	1.18	1.23
100/100	1.31	1.39
100/200	1.39	1.49
100/300	1.40	1.50
300/300	1.62	1.78
250/500	1.66	1.83
500/1000	1.85	2.07
1000/1000	1.96	2.20
1000/2000	2.02	2.28

Property Damage Increased Limits Factors		
	(1)	(2)
	Current	Indicated
	ILF	ILF
<u>Policy Limit</u>	<u>\$25,000 Base</u>	<u>\$25,000 Base</u>
\$25,000	1.000	1.000
35,000	1.005	1.008
50,000	1.010	1.016
100,000	1.030	1.048
250,000	1.059	1.095
300,000	1.071	1.115
500,000	1.113	1.182
750,000	1.153	1.247
1,000,000	1.202	1.326

NORTH CAROLINA
SUMMARY OF RATE LEVEL CHANGES

	EARNED PREMIUMS* AT PRESENT <u>MANUAL RATES</u>	INDICATED RATE LEVEL <u>CHANGE</u>
Auto Liability:		
Bodily Injury	\$1,813,614	21.3% (A)
Property Damage	\$1,837,752	41.5% (A)
Medical Payments	\$175,750	-10.3%
Uninsured Motorists	\$188,354	38.8% (B)
Underinsured Motorists	\$209,726	49.3% (B)
Auto Liability Total	\$4,225,196	30.9%
Auto Physical Damage:		
Comprehensive	\$1,169,136	27.5%
Collision	\$3,063,273	24.8%
Auto Physical Damage Total	\$4,232,409	25.5%
Auto GRAND TOTAL	\$8,457,605	28.2%
MOTORCYCLE LIABILITY	\$57,018	4.7% (C)

* In thousands.

(A) THE INDICATED RATE LEVEL CHANGES FOR BODILY INJURY AND PROPERTY DAMAGE REFLECT THE COMBINED INDICATIONS FOR BASIC AND HIGHER LIMITS. FOR BODILY INJURY, THE BASIC LIMITS INDICATED CHANGE IS 15.6% AND THE INDICATED CHANGE ON HIGHER LIMITS IS 4.9%, RESULTING IN A TOTAL LIMITS INDICATED CHANGE OF 21.3%. FOR PROPERTY DAMAGE, THE BASIC LIMITS INDICATED CHANGE IS 40.4% AND THE INDICATED CHANGE ON HIGHER LIMITS IS 0.8%, RESULTING IN A TOTAL LIMITS INDICATED CHANGE OF 41.5%.

(B) THREE YEAR AVERAGE WEIGHTED ON EARNED CAR YEARS.

(C) THREE YEAR AVERAGE WEIGHTED ON EARNED PREMIUM AT PRESENT MANUAL RATES.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGESSTATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021All Liability BusinessAll Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	662,954,943	1,008,500,221	75,330,764
(2) Loss Development Factor (b)	1.147	1.050	1.066
(3) Developed Losses and ALAE (1)x(2)	760,409,320	1,058,925,232	80,302,594
(4) Unallocated Loss Adjustment Expense Factor (See page 29)	0.119	0.114	0.119
(5) Unallocated Loss Adjustment Expense (3)x(4)	90,488,709	120,717,476	9,556,009
(6) General and Other Acquisition Expenses (c)	181,773,426	223,741,374	21,402,147
(7) Earned Exposures (a)	8,382,874	8,382,874	5,407,845
(8) Average Annual Change in Losses and ALAE (See page 35)	7.1%	11.6%	0.0%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%	5.5%
(10) Years of Trend - Losses and ALAE (d)	3.04	3.04	3.04
(11) Years of Trend - ULAE (e)	3.04	3.04	3.04
(12) Years of Trend - G & OA Expenses (f)	2.75	2.75	2.75
(13) Projected Losses and ALAE (d)	936,824,282	1,478,259,624	80,302,594
(14) Projected ULAE (e)	106,505,210	142,084,469	11,247,423
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$	124.46	193.29	16.93
(16) Projected G & OA Expenses (f)	210,675,401	259,316,252	24,805,088
(17) Projected Fixed Expenses per exposure $[(16)]/(7)$	25.13	30.93	4.59
(18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$	149.59	224.22	21.52
(19) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 26)	0.816	0.816	0.816
(21) Net Premium Required per exposure $[(18)]/((20)-(19))$	184.22	276.13	26.50
(22) Percentage Net Deviations (g)	9.12%	9.12%	9.12%
(23) Anticipated Deviations Per Exposure $[(21)]/(1.0-(22))-(21)$	18.49	27.71	2.66
(24) Premium Required per exposure $[(21)+(23)]$	202.71	303.84	29.16
(25) Present Average Rate (30/60/25, T/L MP)	175.32	216.41	32.5
(26) Indicated Change (30/60/25, T/L MP) $[(24)]/(25)-1.000$	15.6%	40.4%	-10.3%
(27) Indicated Higher Limits Change (See pages 22, 23)	4.9%	0.8%	
(28) Indicated Total Limits Change $[(1.000+(26))x(1.000+(27))]-1.000$	21.3%	41.5%	-10.3%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGESSTATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020All Liability BusinessAll Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	652,348,159	838,065,019	72,557,901
(2) Loss Development Factor (b)	1.033	1.006	1.026
(3) Developed Losses and ALAE (1)x(2)	673,875,648	843,093,409	74,444,406
(4) Unallocated Loss Adjustment Expense Factor (See page 30)	0.119	0.114	0.119
(5) Unallocated Loss Adjustment Expense (3)x(4)	80,191,202	96,112,649	8,858,884
(6) General and Other Acquisition Expenses (c)	178,391,137	216,356,688	21,735,812
(7) Earned Exposures (a)	8,196,517	8,196,517	5,367,178
(8) Average Annual Change in Losses and ALAE (See page 35)	6.8%	11.7%	0.0%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%	5.5%
(10) Years of Trend - Losses and ALAE (d)	4.04	4.04	4.04
(11) Years of Trend - ULAE (e)	4.04	4.04	4.04
(12) Years of Trend - G & OA Expenses (f)	3.75	3.75	3.75
(13) Projected Losses and ALAE (d)	878,733,845	1,318,598,092	74,444,406
(14) Projected ULAE (e)	99,517,282	119,275,797	10,993,875
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$	119.35	175.42	15.92
(16) Projected G & OA Expenses (f)	217,993,969	264,387,873	26,561,162
(17) Projected Fixed Expenses per exposure $[(16)]/(7)$	26.60	32.26	4.95
(18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$	145.95	207.68	20.87
(19) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 27)	0.816	0.816	0.816
(21) Net Premium Required per exposure $[(18)]/((20)-(19))$	179.74	255.76	25.70
(22) Percentage Net Deviations (g)	9.12%	9.12%	9.12%
(23) Anticipated Deviations Per Exposure $[(21)]/(1.0-(22))-(21)$	18.04	25.67	2.58
(24) Premium Required per exposure $[(21)+(23)]$	197.78	281.43	28.28
(25) Present Average Rate (30/60/25, T/L MP)	175.99	217.32	33.27
(26) Indicated Change (30/60/25, T/L MP) $[(24)]/(25)-1.000$	12.4%	29.5%	-15.0%
(27) Indicated Higher Limits Change (See pages 22, 23)	4.9%	0.8%	
(28) Indicated Total Limits Change $[(1.000+(26))x(1.000+(27))]-1.000$	17.9%	30.5%	-15.0%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGESSTATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019All Liability BusinessAll Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	789,009,124	1,044,428,854	94,596,524
(2) Loss Development Factor (b)	1.012	1.001	1.009
(3) Developed Losses and ALAE (1)x(2)	798,477,233	1,045,473,283	95,447,893
(4) Unallocated Loss Adjustment Expense Factor (See page 31)	0.119	0.114	0.119
(5) Unallocated Loss Adjustment Expense (3)x(4)	95,018,791	119,183,954	11,358,299
(6) General and Other Acquisition Expenses (c)	175,866,290	193,778,606	22,206,816
(7) Earned Exposures (a)	7,937,673	7,937,673	5,282,795
(8) Average Annual Change in Losses and ALAE (See page 35)	6.7%	11.8%	0.0%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%	5.5%
(10) Years of Trend - Losses and ALAE (d)	5.04	5.04	5.04
(11) Years of Trend - ULAE (e)	5.04	5.04	5.04
(12) Years of Trend - G & OA Expenses (f)	4.75	4.75	4.75
(13) Projected Losses and ALAE (d)	1,107,487,922	1,833,760,138	95,447,893
(14) Projected ULAE (e)	124,474,616	156,130,980	14,879,372
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$	155.20	250.69	20.88
(16) Projected G & OA Expenses (f)	226,867,514	249,974,402	28,646,793
(17) Projected Fixed Expenses per exposure $[(16)]/(7)$	28.58	31.49	5.42
(18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$	183.78	282.18	26.30
(19) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 28)	0.817	0.817	0.817
(21) Net Premium Required per exposure $[(18)]/((20)-(19))$	226.05	347.08	32.35
(22) Percentage Net Deviations (g)	9.12%	9.12%	9.12%
(23) Anticipated Deviations Per Exposure $[(21)]/(1.0-(22))-(21)$	22.68	34.83	3.25
(24) Premium Required per exposure $[(21)+(23)]$	248.73	381.91	35.60
(25) Present Average Rate (30/60/25, T/L MP)	176.16	217.66	33.32
(26) Indicated Change (30/60/25, T/L MP) $[(24)]/(25)-1.000$	41.2%	75.5%	6.8%
(27) Indicated Higher Limits Change (See pages 22, 23)	4.9%	0.8%	
(28) Indicated Total Limits Change $[(1.000+(26))x(1.000+(27))]-1.000$	48.1%	76.9%	6.8%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page 33.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(10)}{[(3) \times (1 + (8))]}$$
], where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =

$$\frac{(11)}{[(5) \times (1 + (9))]}$$
], where (11) = the number of years of projection from 7/1/2021 to 7/16/2024.
- (f) Projected general and other acquisition expenses =

$$\frac{(12)}{[(6) \times (1 + (9))]}$$
], where (12) = the number of years of projection from 7/1/2021 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page 33.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(10)}{[(3) \times (1 + (8))]}$$
], where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =

$$\frac{(11)}{[(5) \times (1 + (9))]}$$
], where (11) = the number of years of projection from 7/1/2020 to 7/16/2024.
- (f) Projected general and other acquisition expenses =

$$\frac{(12)}{[(6) \times (1 + (9))]}$$
], where (12) = the number of years of projection from 7/1/2020 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page 33.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(10)}{[(3) \times (1 + (8))]}$$
], where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =

$$\frac{(11)}{[(5) \times (1 + (9))]}$$
], where (11) = the number of years of projection from 7/1/2019 to 7/16/2024.
- (f) Projected general and other acquisition expenses =

$$\frac{(12)}{[(6) \times (1 + (9))]}$$
], where (12) = the number of years of projection from 7/1/2019 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGESSTATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2021All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	564,574,957	1,256,608,052
(2) Paid to Incurred Factor	1.021	1.021
(3) Incurred Losses (1)x(2)	576,431,031	1,282,996,821
(4) Loss Adjustment Expense Factor (See page 29)	0.122	0.122
(5) Loss Adjustment Expense (3)x(4)	70,324,586	156,525,612
(6) Earned Exposures (c)	6,307,529	5,902,858
(7) General and Other Acquisition Expenses (d)	109,225,510	284,023,685
(8) Average Annual Change in Losses (See page 35)	10.0%	15.7%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%
(10) Years of Trend - Losses (e)	3.04	3.04
(11) Years of Trend - LAE (f)	3.04	3.04
(12) Years of Trend - G & OA Expenses (g)	2.75	2.75
(13) Projected Losses (e)	770,111,857	1,998,909,047
(14) Projected LAE (f)	82,772,038	184,230,645
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(6)$	135.22	369.84
(16) Projected G & OA Expenses (g)	126,592,366	329,183,451
(17) Projected Fixed Expenses per exposure $[(16)]/(6)$	20.07	55.77
(18) Projected Loss, LAE and Fixed Expenses per exposure $[(15)+(17)]$	155.29	425.61
(19) Percentage Dividends (See page 34)	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 26)	0.799	0.799
(21) Net Premium Required per exposure $[(18)]/[(20)-(19)]$	195.33	535.36
(22) Percentage Net Deviations (h)	17.35%	17.35%
(23) Anticipated Deviations Per Exposure $[(21)/(1.0-(22))-(21)]$	41.00	112.38
(24) Premium Required per exposure $[(21)+(23)]$	236.33	647.74
(25) Present Average Rate	153.49	437.71
(26) Model Year Trend Factor (See page 38)	1.064	1.127
(27) Symbol Trend Factor (i)	1.135	1.052
(28) Present Trended Average Rate $[(25)x(26)x(27)]$	185.36	518.95
(30) Indicated Change $[(24)/(28)]-1.000$	27.5%	24.8%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGESSTATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2020All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	478,781,224	933,935,158
(2) Paid to Incurred Factor	1.006	1.006
(3) Incurred Losses (1)x(2)	481,653,911	939,538,769
(4) Loss Adjustment Expense Factor (See page 30)	0.122	0.122
(5) Loss Adjustment Expense (3)x(4)	58,761,777	114,623,730
(6) Earned Exposures (c)	6,083,984	5,665,559
(7) General and Other Acquisition Expenses (d)	105,021,098	271,946,739
(8) Average Annual Change in Losses (See page 35)	10.0%	15.5%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%
(10) Years of Trend - Losses (e)	4.04	4.04
(11) Years of Trend - LAE (f)	4.04	4.04
(12) Years of Trend - G & OA Expenses (g)	3.75	3.75
(13) Projected Losses (e)	708,031,249	1,681,774,397
(14) Projected LAE (f)	72,923,365	142,248,049
(15) Projected Losses and LAE per exposure $[(13)+(14)]/(6)$	128.36	321.95
(16) Projected G & OA Expenses (g)	128,335,782	332,318,915
(17) Projected Fixed Expenses per exposure $[(16)]/(6)$	21.09	58.66
(18) Projected Loss, LAE and Fixed Expenses per exposure $[(15)+(17)]$	149.45	380.61
(19) Percentage Dividends (See page 34)	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 27)	0.799	0.799
(21) Net Premium Required per exposure $[(18)]/[(20)-(19)]$	187.99	478.75
(22) Percentage Net Deviations (h)	17.35%	17.35%
(23) Anticipated Deviations Per Exposure $[(21)/(1.0-(22))]-21$	39.46	100.50
(24) Premium Required per exposure $[(21)+(23)]$	227.45	579.25
(25) Present Average Rate	154.82	437.53
(26) Model Year Trend Factor (See page 38)	1.064	1.127
(27) Symbol Trend Factor (i)	1.135	1.052
(28) Present Trended Average Rate $[(25)x(26)x(27)]$	186.97	518.74
(30) Indicated Change $[(24)/(28)]-1.000$	21.7%	11.7%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGESSTATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2019All Physical Damage Business

	<u>Comprehensive (a)</u>	<u>Collision (b)</u>
(1) Reported Paid Losses Adjusted for Wind & Water (c)	488,227,065	1,071,761,013
(2) Paid to Incurred Factor	0.996	0.996
(3) Incurred Losses (1)x(2)	486,274,157	1,067,473,969
(4) Loss Adjustment Expense Factor (See page 31)	0.122	0.122
(5) Loss Adjustment Expense (3)x(4)	59,325,447	130,231,824
(6) Earned Exposures (c)	5,852,041	5,451,053
(7) General and Other Acquisition Expenses (d)	97,472,157	259,250,412
(8) Average Annual Change in Losses (See page 35)	10.0%	15.4%
(9) Average Annual Change in Expenses (See page 34)	5.5%	5.5%
(10) Years of Trend - Losses (e)	5.04	5.04
(11) Years of Trend - LAE (f)	5.04	5.04
(12) Years of Trend - G & OA Expenses (g)	4.75	4.75
(13) Projected Losses (e)	786,305,312	2,196,861,428
(14) Projected LAE (f)	77,716,336	170,603,689
(15) Projected Losses and LAE per exposure $[\frac{(13)+(14)}{(6)}]$	147.64	434.31
(16) Projected G & OA Expenses (g)	125,739,083	334,433,031
(17) Projected Fixed Expenses per exposure $[\frac{(16)}{(6)}]$	21.49	61.35
(18) Projected Loss, LAE and Fixed Expenses per exposure $[\frac{(15)+(17)}{(6)}]$	169.13	495.66
(19) Percentage Dividends (See page 34)	0.40%	0.40%
(20) Permissible Loss, LAE and G & OA Expense Ratio (See page 28)	0.799	0.799
(21) Net Premium Required per exposure $[\frac{(18)}{(20)-(19)}]$	212.74	623.47
(22) Percentage Net Deviations (h)	17.35%	17.35%
(23) Anticipated Deviations Per Exposure $[\frac{(21)}{(1.0-(22))}-(21)]$	44.66	130.88
(24) Premium Required per exposure $[\frac{(21)+(23)}{(20)}]$	257.40	754.35
(25) Present Average Rate	155.83	436.88
(26) Model Year Trend Factor (See page 38)	1.064	1.127
(27) Symbol Trend Factor (i)	1.135	1.052
(28) Present Trended Average Rate $[(25)x(26)x(27)]$	188.19	517.97
(30) Indicated Change $[\frac{(24)}{(28)}]-1.000$	36.8%	45.6%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2021

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See page 33.
- (e) Projected losses = $\frac{(10)}{[(3) \times (1+(8))]}$ where (10) = number of years of projection from 7/1/2021 to 7/16/2024.
- (f) Projected loss adjustment expenses = $\frac{(11)}{[(5) \times (1+(9))]}$ where (11) = number of years of projection from 7/1/2021 to 7/16/2024.
- (g) Projected general and other acquisition expenses = $\frac{(12)}{[(7) \times (1+(9))]}$ where (12) = number of years of projection from 7/1/2021 to 4/1/2024.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See page 37.
- (i) Symbol trend factors from 7/1/2021 to the projective average date of earning of 7/16/2024 are 1.135 for Comprehensive and 1.052 for Collision. See page 39. On an annualized basis these are:
- | | | |
|----------------|------------------|--------------------------|
| | $\frac{1}{3.04}$ | |
| Comprehensive: | $[(1.135)] =$ | 1.043 or 4.3% per annum |
| | $\frac{1}{3.04}$ | |
| Collision: | $[(1.052)] =$ | 1.017 or 1.7% per annum. |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2020

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See page 33.
- (e) Projected losses = $\frac{(10)}{[(3) \times (1+(8))]}$ where (10) = number of years of projection from 7/1/2020 to 7/16/2024.
- (f) Projected loss adjustment expenses = $\frac{(11)}{[(5) \times (1+(9))]}$ where (11) = number of years of projection from 7/1/2020 to 7/16/2024.
- (g) Projected general and other acquisition expenses = $\frac{(12)}{[(7) \times (1+(9))]}$ where (12) = number of years of projection from 7/1/2020 to 4/1/2024.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See page 37.
- (i) Symbol trend factors from 7/1/2021 to the prospective average date of earning of 7/16/2024 are 1.135 for Comprehensive and 1.052 for Collision. See page 39. On an annualized basis these are:
- | | | | | |
|----------------|---------------------------|---|-------|--------------------|
| Comprehensive: | $\frac{1.135}{1.04} - 1$ | = | 0.043 | or 4.3% per annum |
| Collision: | $\frac{1.052}{1.017} - 1$ | = | 0.017 | or 1.7% per annum. |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2019

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See page 33.
- (e) Projected losses = $\frac{(10)}{[(3b) \times (1+(8))]}$ where (10) = number of years of projection from 7/1/2019 to 7/16/2024.
- (f) Projected loss adjustment expenses = $\frac{(11)}{[(5) \times (1+(9))]}$ where (11) = number of years of projection from 7/1/2019 to 7/16/2024.
- (g) Projected general and other acquisition expenses = $\frac{(12)}{[(7) \times (1+(9))]}$ where (12) = number of years of projection from 7/1/2019 to 4/1/2024.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See page 37.
- (i) Symbol trend factors from 7/1/2021 to the projective average date of earning of 7/16/2024 are 1.135 for Comprehensive and 1.052 for Collision. See page 39. On an annualized basis these are:
- | | | |
|----------------|------------------------------|--------------------------|
| Comprehensive: | $\frac{1}{3.04} [(1.135)] =$ | 1.043 or 4.3% per annum |
| Collision: | $\frac{1}{3.04} [(1.052)] =$ | 1.017 or 1.7% per annum. |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Voluntary and Ceded Business

	12/31/2017 30/60 <u>Bodily Injury</u>	12/31/2021 30/60 <u>Bodily Injury</u>
(1) Earned Premiums at Manual Rates	\$1,309,939,715	\$1,469,703,173
(2) Reported Incurred Losses and Allocated LAE	694,738,880	662,954,943
(3) Loss Development Factor	1.090	1.147
(4) Developed Losses and ALAE (2)x(3)	757,265,379	760,409,320
(5) Unallocated Loss Adjustment Expense Factor	0.116	0.119
(6) Unallocated Loss Adjustment Expense (4)x(5)	87,842,784	90,488,709
(7) General and Other Acquisition Expenses	160,701,212	181,773,426
(8) Earned Exposures	7,625,381	8,382,874
(9) Average Annual Change in Losses and ALAE	2.9%	7.1%
(10) Average Annual Change in Expenses	2.5%	5.5%
(11) Years of Trend - Losses and ALAE	3.04	3.04
(12) Years of Trend - ULAE (f)	3.04	3.04
(13) Years of Trend - G & OA Expenses	2.75	2.75
(14) Projected Losses and ALAE	826,176,528	936,824,282
(15) Projected ULAE	94,694,521	106,505,210
(16) Projected G & OA Expenses	171,950,297	210,675,401
(17) Projected Losses, LAE and G & OA Expenses [(14)+(15)+(16)]	1,092,821,346	1,254,004,893
(18) Projected Loss and Expense Ratio [(17)/(1)]	0.834	0.853
(19) Permissible Loss, LAE and G & OA Expense Ratio (incl. %Dividends)	0.7810	0.8120
(20) Percentage Deviations	9.03%	9.12%
(21) Indicated B/L Rate Level Change [(18)/(19)/(1.0-(20))] - 1.0	17.4%	15.6%
(22) Higher Limits Change	-2.5%	4.9%
(23) Indicated T/L Rate Level Change [(1.00+(21)) x (1+(22))] - 1.0	14.5%	21.3%
(24) Implemented Change	4.5%	
Change due to change in average rate	1.024	
Change due to change in loss experience and expenses	0.934	
Change due to change in trend selections	1.118	
Change due to change in PLR/%divs	0.962	
Prior inadequacy	1.096	
Change due to change in deviations	1.001	
Change in Higher Limits Indication	1.076	
Expected change	1.214	
Indicated T/L change	1.213	
Difference	0.999	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Voluntary and Ceded Business

	12/31/2017 \$25,000 <u>Property Damage</u>	12/31/2021 \$25,000 <u>Property Damage</u>
(1) Earned Premiums at Manual Rates	\$1,408,220,038	\$1,814,168,145
(2) Reported Incurred Losses and Allocated LAE	897,314,453	1,008,500,221
(3) Loss Development Factor	1.041	1.050
(4) Developed Losses and ALAE (2)x(3)	934,104,346	1,058,925,232
(5) Unallocated Loss Adjustment Expense Factor	0.103	0.114
(6) Unallocated Loss Adjustment Expense (4)x(5)	96,212,748	120,717,476
(7) General and Other Acquisition Expenses	155,471,183	223,741,374
(8) Earned Exposures	7,625,381	8,382,874
(9) Average Annual Change in Losses and ALAE	4.4%	11.6%
(10) Average Annual Change in Expenses	2.5%	5.5%
(11) Years of Trend - Losses and ALAE	3.04	3.04
(12) Years of Trend - ULAE (f)	3.04	3.04
(13) Years of Trend - G & OA Expenses	2.75	2.75
(14) Projected Losses and ALAE	1,064,878,954	1,478,259,624
(15) Projected ULAE	103,717,342	142,084,469
(16) Projected G & OA Expenses	166,354,166	259,316,252
(17) Projected Losses, LAE and G & OA Expenses [(14)+(15)+(16)]	1,334,950,462	1,879,660,345
(18) Projected Loss and Expense Ratio [(17)/(1)]	0.948	1.036
(19) Permissible Loss, LAE and G & OA Expense Ratio (incl. %Dividends)	0.7810	0.8120
(20) Percentage Deviations	9.03%	9.12%
(21) Indicated B/L Rate Level Change [(18)/(19)/(1.0-(20))] - 1.0	33.4%	40.4%
(22) Higher Limits Change	0.1%	0.8%
(23) Indicated T/L Rate Level Change [(1.00+(21)) x (1+(22))] - 1.0	33.5%	41.5%
(24) Implemented Change	20.0%	
Change due to change in average rate	1.024	
Change due to change in loss experience and expenses	1.077	
Change due to change in trend selections	1.189	
Change due to change in PLR/%divs	0.962	
Prior inadequacy	1.113	
Change due to change in deviations	1.001	
Change in Higher Limits Indication	1.007	
Expected change	1.415	
Indicated T/L change	1.415	
Difference	1.000	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Voluntary and Ceded Business

	12/31/2017 Total Limits <u>Medical Payments</u>	12/31/2021 Total Limits <u>Medical Payments</u>
(1) Earned Premiums at Manual Rates	\$172,775,632	\$175,750,154
(2) Reported Incurred Losses and Allocated LAE	95,544,739	75,330,764
(3) Loss Development Factor	1.075	1.066
(4) Developed Losses and ALAE (2)x(3)	102,710,594	80,302,594
(5) Unallocated Loss Adjustment Expense Factor	0.116	0.119
(6) Unallocated Loss Adjustment Expense (4)x(5)	11,914,429	9,556,009
(7) General and Other Acquisition Expenses	20,105,601	21,402,147
(8) Earned Exposures	5,220,028	5,407,845
(9) Average Annual Change in Losses and ALAE	1.0%	0.0%
(10) Average Annual Change in Expenses	2.5%	5.5%
(11) Years of Trend - Losses and ALAE	3.04	3.04
(12) Years of Trend - ULAE (f)	3.04	3.04
(13) Years of Trend - G & OA Expenses	2.75	2.75
(14) Projected Losses and ALAE	105,894,622	80,302,594
(15) Projected ULAE	12,843,754	11,247,423
(16) Projected G & OA Expenses	21,512,993	24,805,088
(17) Projected Losses, LAE and G & OA Expenses [(14)+(15)+(16)]	140,251,369	116,355,105
(18) Projected Loss and Expense Ratio [(17)/(1)]	0.812	0.662
(19) Permissible Loss, LAE and G & OA Expense Ratio (incl. %Dividends)	0.7810	0.8120
(20) Percentage Deviations	9.03%	9.12%
(21) Indicated T/L Rate Level Change [(18)/(19)/(1.0-(20))] - 1.0	14.3%	-10.3%
(22) Implemented T/L Change	3.3%	
Change due to change in average rate	1.052	
Change due to change in loss experience and expenses	0.797	
Change due to change in trend selections	1.005	
Change due to change in PLR/%divs	0.962	
Prior inadequacy	1.106	
Change due to change in deviations	1.001	
Expected change	0.897	
Indicated B/L change	0.897	
Difference	1.000	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES
STATEWIDE RATE RECONCILIATION

All Carriers

	12/31/2017 <u>Comprehensive</u>	12/31/2021 <u>Comprehensive</u>
(1) Earned Premiums at Manual Rates	\$766,819,011	\$968,116,129
(2) Model Year Trend Factor	1.065	1.064
(3) Symbol Trend Factor	1.079	1.135
(4) Trended Premium at Manual Rates (1)x(2)x(3)	881,178,564	1,169,135,762
(5) Reported Paid Losses Excl. Excess W&W	400,725,146	564,574,957
(6) Paid to Incurred Factor	1.002	1.021
(7) Incurred Losses (5)x(6)	401,526,596	576,431,031
(8) Loss Adjustment Expense Factor	0.129	0.122
(9) Loss Adjustment Expense (7)x(8)	51,796,931	70,324,586
(10) Earned Exposures	5,667,286	6,307,529
(11) General and Other Acquisition Expenses	84,098,212	109,225,510
(12) Average Annual Change in Losses & in Deductible Losses	1.0%	10.0%
(13) Average Annual Change in Expenses	2.5%	5.5%
(14) Years of Trend - Losses	3.04	3.04
(15) Years of Trend - LAE	3.04	3.04
(16) Years of Trend - G & OA Expenses	2.75	2.75
(17) Projected Losses	413,973,920	770,111,857
(18) Projected LAE	55,837,092	82,772,038
(19) Projected G & OA Expenses	89,985,087	126,592,366
(20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)]	559,796,099	979,476,261
(21) Projected Loss and Expense Ratio [(20)/(4)]	0.635	0.838
(22) Permissible Loss, LAE & Fixed Expense Ratio w/ % divs	0.7630	0.7950
(23) Percentage Deviations	13.19%	17.35%
(24) Indicated Rate Level Change [(21)/(22)/(1.0-(23))] - 1.0	-4.1%	27.5%
(25) Implemented Change	-4.0%	
Change due to change in average rate	0.933	
Change due to change in loss experience and expenses	1.264	
Change due to change in loss trend and expense trend	1.244	
Change due to change in premium trend	0.952	
Change due to change in PLR/%divs	0.960	
Change due to change in MY base	0.907	
Prior inadequacy	0.999	
Change due to change in deviations	1.050	
Expected change	1.276	
Indicated change	1.275	
Difference	0.999	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES
STATEWIDE RATE RECONCILIATION

All Carriers

	12/31/2017	12/31/2021
	<u>Collision</u>	<u>Collision</u>
(1) Earned Premiums at Manual Rates	\$2,025,023,529	\$2,583,723,309
(2) Model Year Trend Factor	1.123	1.127
(3) Symbol Trend Factor	1.033	1.052
(4) Trended Premium at Manual Rates (1)x(2)x(3)	2,349,146,770	3,063,272,690
(5) Reported Paid Losses Excl. Excess W&W	923,604,935	1,256,608,052
(6) Paid to Incurred Factor	1.002	1.021
(7) Incurred Losses (5)x(6)	925,452,145	1,282,996,821
(8) Loss Adjustment Expense Factor	0.129	0.122
(9) Loss Adjustment Expense (7)x(8)	119,383,327	156,525,612
(10) Earned Exposures	5,251,830	5,902,858
(11) General and Other Acquisition Expenses	227,902,079	284,023,685
(12) Average Annual Change in Losses & in Deductible Losses	3.0%	15.7%
(13) Average Annual Change in Expenses	2.5%	5.5%
(14) Years of Trend - Losses	3.04	3.04
(15) Years of Trend - LAE	3.04	3.04
(16) Years of Trend - G & OA Expenses	2.75	2.75
(17) Projected Losses	1,012,444,647	1,998,909,047
(18) Projected LAE	128,695,227	184,230,645
(19) Projected G & OA Expenses	243,855,225	329,183,451
(20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)]	1,384,995,099	2,512,323,143
(21) Projected Loss and Expense Ratio [(20)/(4)]	0.590	0.820
(22) Permissible Loss, LAE & Fixed Expense Ratio w/ % divs	0.7630	0.7950
(23) Percentage Deviations	13.19%	17.35%
(24) Indicated Rate Level Change [(21)/(22)/(1.0-(23))] - 1.0	-10.9%	24.8%
(25) Implemented Change	-11.0%	
Change due to change in average rate	0.966	
Change due to change in loss experience and expenses	1.205	
Change due to change in loss trend and expense trend	1.339	
Change due to change in premium trend	0.978	
Change due to change in PLR/%divs	0.960	
Change due to change in MY base	0.812	
Prior inadequacy	1.001	
Change due to change in deviations	1.050	
Expected change	1.249	
Indicated change	1.248	
Difference	0.999	

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
BASIC LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Incurred Losses and ALAE (30/60 UMBI) (a)	64,780,735	67,885,185	71,218,519
(2) Incurred Losses and ALAE (\$25,000 UMPD) (a)	17,841,040	17,338,780	22,452,360
(3) Loss Development Factor (30/60 UMBI) (b)	1.002	1.012	1.104
(4) Loss Development Factor (\$25,000 UMPD) (b)	0.981	0.962	0.922
(5) ULAE Factor (BI) (See pages 29-31)	11.9%	11.9%	11.9%
(6) ULAE Factor (PD) (See pages 29-31)	11.4%	11.4%	11.4%
(7) Developed Losses and LAE (30/60 UMBI) [(1)x(3)x[1+(5)]]	72,634,622	76,875,084	87,981,649
(8) Developed Losses and LAE (\$25,000 UMPD) [(2)x(4)x[1+(6)]]	19,497,295	18,581,416	23,060,999
(9) Avg Annual Change in Losses and LAE (UMBI) (See page 35)	6.0%	6.0%	6.0%
(10) Avg Annual Change in Losses and LAE (UMPD) (See page 35)	7.2%	7.1%	7.0%
(11) Years of Trend - Losses (c)	5.04	4.04	3.04
(12) Projected Losses and LAE (30/60 UMBI)(c)	97,403,028	97,246,981	105,050,089
(13) Projected Losses and LAE (\$25,000 UMPD)(c)	27,686,159	24,508,888	28,318,907
(14) Earned Exposures (a)	7,937,673	8,196,517	8,382,874
(15) Developed Incurred Claims (UMBI) (a)	7,223	7,266	8,220
(16) Developed Incurred Claims (UMPD) (a)	12,268	10,628	11,792
(17) Total Incurred Claims [(15)+(16)]	19,491	17,894	20,012
(18) Projected B/L Loss and LAE per exposure (30/60 UMBI)[(12)/(14)]	12.27	11.86	12.53
(19) Projected B/L Loss and LAE per exposure (\$25,000 UMPD)[(13)/(14)]	3.49	2.99	3.38
(20) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(21) Permissible Loss and LAE Ratio (See page 32)	0.682	0.682	0.682
(22) Net Premium Required per exposure (30/60 UMBI)[(18)/((21)-(20))]	18.10	17.49	18.48
(23) Net Premium Required per exposure (\$25,000 UMPD)[(19)/((21)-(20))]	5.15	4.41	4.99
(24) Percentage Net Deviations (d)	9.12%	9.12%	9.12%
(25) Anticipated Deviations per Exposure (30/60 UMBI) [(22)/(1.0-(24))]- (22)]	1.82	1.76	1.85
(26) Anticipated Deviations per Exposure (\$25,000 UMPD) [(23)/(1.0-(24))]- (23)]	0.52	0.44	0.50
(27) Required B/L Premium per exposure (30/60 UMBI)[(22)+(25)]	19.92	19.25	20.33
(28) Required B/L Premium per exposure (\$25,000 UMPD)[(23)+(26)]	5.67	4.85	5.49
(29) Required B/L Premium per exposure [(27)+(28)]	25.59	24.10	25.82
(30) Present 30/60/25 Average Rate	18.00	18.00	18.00
(31) 30/60/25 Indicated Change [(29)/(30)]-1.000	42.2%	33.9%	43.4%
(32) Weighted Average		39.8%	

(a) Based on the statistical plan data reported by member companies.

(b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily Injury and Uninsured Motorists Property Damage.

(c) Projected losses and allocated loss adjustment expenses = UMBI: $[(7) \times (1 + (9))^{(11)}]$ and UMPD: $[(8) \times (1 + (10))^{(11)}]$ where (11) = the number of years of projection from the average date of accident to 7/16/2024.

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
TOTAL LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Incurred Losses and ALAE (T/L UMBI) (a)	85,057,542	86,602,288	89,464,178
(2) Incurred Losses and ALAE (T/L UMPD) (a)	17,888,246	17,487,057	22,988,949
(3) Loss Development Factor (T/L UMBI) (b)	1.003	1.021	1.144
(4) Loss Development Factor (T/L UMPD) (b)	0.980	0.960	0.918
(5) ULAE Factor (BI) (See pages 29-31)	11.9%	11.9%	11.9%
(6) ULAE Factor (PD) (See pages 29-31)	11.4%	11.4%	11.4%
(7) Developed Losses and LAE (T/L UMBI) [(1)x(3)x[1+(5)]]	95,464,928	98,943,027	114,526,315
(8) Developed Losses and LAE (T/L UMPD) [(2)x(4)x[1+(6)]]	19,528,956	18,701,358	23,509,695
(9) Avg Annual Change in Losses and LAE (UMBI) (See page 35)	6.0%	6.0%	6.0%
(10) Avg Annual Change in Losses and LAE (UMPD) (See page 35)	7.2%	7.1%	7.0%
(11) Years of Trend - Losses (c)	5.04	4.04	3.04
(12) Projected Losses and LAE (T/L UMBI)(c)	128,018,468	125,162,929	136,744,420
(13) Projected Losses and LAE (T/L UMPD)(c)	27,731,118	24,667,091	28,869,905
(14) Earned Exposures (a)	7,937,673	8,196,517	8,382,874
(15) Developed Incurred Claims (UMBI) (a)	7,223	7,266	8,220
(16) Developed Incurred Claims (UMPD) (a)	12,268	10,628	11,792
(17) Total Incurred Claims [(15)+(16)]	19,491	17,894	20,012
(18) Projected T/L Loss and LAE per exposure (T/L UMBI)[(12)/(14)]	16.13	15.27	16.31
(19) Projected T/L Loss and LAE per exposure (T/L UMPD)[(13)/(14)]	3.49	3.01	3.44
(20) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(21) Permissible Loss and LAE Ratio (See page 32)	0.682	0.682	0.682
(22) Net Premium Required per exposure (T/L UMBI)[(18)/((21)-(20))]	23.79	22.52	24.06
(23) Net Premium Required per exposure (T/L UMPD)[(19)/((21)-(20))]	5.15	4.44	5.07
(24) Percentage Net Deviations (d)	9.12%	9.12%	9.12%
(25) Anticipated Deviations per Exposure (T/L UMBI) [(22)/(1.0-(24))-(22)]	2.39	2.26	2.41
(26) Anticipated Deviations per Exposure (T/L UMPD) [(23)/(1.0-(24))-(23)]	0.52	0.45	0.51
(27) Required T/L Premium per exposure (UMBI)[(22)+(25)]	26.18	24.78	26.47
(28) Required T/L Premium per exposure (UMPD)[(23)+(26)]	5.67	4.89	5.58
(29) Required T/L Premium per exposure [(27)+(28)]	31.85	29.67	32.05
(30) Present T/L Average Rate	22.47	22.47	22.47
(31) T/L Indicated Change [(29)/(30)]-1.000	41.7%	32.0%	42.6%
(32) Weighted Average		38.8%	

(a) Based on the statistical plan data reported by member companies.

(b) Loss development factors are based on five-year averages, through 63 months of development for Uninsured Motorists Bodily Injury and Uninsured Motorists Property Damage.

(c) Projected losses and allocated loss adjustment expenses = UMBI: $[(7) \times (1 + (9))^{(11)}]$ and UMPD: $[(8) \times (1 + (10))^{(11)}]$ where (11) = the number of years of projection from the average date of accident to 7/16/2024.

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
 UNDERINSURED MOTORISTS REVIEW
 PRIVATE PASSENGER CARS
 TOTAL LIMITS REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Incurred Losses and ALAE (T/L UIMBI) (a)	103,348,233	86,699,999	76,754,353
(2) Loss Development Factor (T/L UIMBI) (b)	1.070	1.253	1.856
(3) ULAE Factor (BI) (See pages 29-31)	11.9%	11.9%	11.9%
(4) Developed Losses and LAE (T/L UIMBI) [(1)x(2)x[1+(3)]]	123,741,940	121,562,675	159,408,353
(5) Avg Annual Change in Losses and LAE (See page 35)	8.7%	8.7%	8.7%
(6) Years of Trend - Losses (c)	5.04	4.04	3.04
(7) Projected Losses and LAE (c)	188,458,975	170,309,308	205,477,367
(8) Earned Exposures (a)(e)	5,858,864	6,049,919	6,187,471
(9) Developed Incurred Claims (UIMBI) (a)	2,568	2,485	2,980
(10) Projected T/L Loss and LAE per exposure [(7)/(8)]	32.17	28.15	33.21
(11) Percentage Dividends (See page 34)	0.40%	0.40%	0.40%
(12) Permissible Loss and LAE Ratio (See page 32)	0.682	0.682	0.682
(13) Net T/L Premium Required per exposure [(10)/((12)-(11))]	47.45	41.52	48.98
(14) Percentage Net Deviations (d)	9.12%	9.12%	9.12%
(15) Anticipated Deviations per Exposure [((13)/(1.0-(14)))-(13)]	4.76	4.17	4.92
(16) Required T/L Premium per exposure [((13)+(15))]	52.21	45.69	53.90
(17) Present T/L Average Rate	\$33.90	\$33.90	\$33.90
(18) T/L Indicated Change [(29)/(30)]-1.000	54.0%	34.8%	59.0%
(19) Weighted Average		49.3%	

(a) Based on the statistical plan data reported by member companies.

(b) Loss development factors are based on five-year averages, through 63 months of development for Underinsured Motorists Bodily Injury.

(c) Projected losses and allocated loss adjustment expenses = $[(10) \times (1 + (11))^{(12)}]$,
 where (12) = the number of years of projection from the average date of accident to 7/16/2024.

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents average value from 2016-2019, 2021. See page 36.

(e) UIM earned exposures are estimated to be 73.81% of Bodily Injury Liability earned exposures.

NORTH CAROLINA
REVIEW OF BODILY INJURY INCREASED LIMITS

Voluntary and Ceded Business	12/31/2019	12/31/2020	12/31/2021	3 Years Combined
(1) Basic limits losses (a)(b)	789,009,124	652,348,159	662,954,943	2,104,312,226
(2) Basic limits loss dev. factor	1.012	1.033	1.147	
(3) Basic limits claim cost trend (See pages 34,35)	6.0%	6.0%	6.0%	
(4) Years of trend (See pages 2-4)	5.04	4.04	3.04	
(5) Basic limits trend factor $[1+(3)]^{(4)}$	1.341	1.265	1.194	
(6) Basic limits losses, trended and developed (1)x(2)x(5)	1,070,757,970	852,452,695	907,928,728	2,831,139,393
(7) Total limits losses (b)	973,352,741	804,806,551	795,509,827	2,573,669,119
(8) Total limits loss dev. Factor	1.011	1.040	1.194	
(9) Total limits claim cost trend (See pages 34,35)	7.2%	7.1%	7.0%	
(10) Years of trend	5.04	4.04	3.04	
(11) Total limits trend factor $[1+(9)]^{(10)}$	1.420	1.319	1.228	
(12) Total limits losses, trended and developed (7)x(8)x(11)	1,397,364,662	1,104,001,434	1,166,401,965	3,667,768,061
(13) Indicated average ilf (12)/(6)	1.305	1.295	1.285	1.296
(14) Current average increased limits factor	1.239	1.236	1.234	1.236 (c)
(15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$				25.4%
(16) Indicated total limits change $\{(13)/(14)\}-1$				4.9%

(a) Basic limits are 30/60.

(b) Based on the statistical plan data reported by member companies.

(c) Three year average

NORTH CAROLINA
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

Voluntary and Ceded Business	12/31/2019	12/31/2020	12/31/2021	3 Years Combined
(1) Basic limits losses (a)(b)	1,044,428,854	838,065,019	1,008,500,221	2,890,994,094
(2) Basic limits loss dev. Factor	1.001	1.006	1.050	
(3) Basic limits losses, developed (1)x(2)	1,045,473,283	843,093,409	1,058,925,232	2,947,491,924
(4) Total limits losses (b)	1,062,656,485	853,896,309	1,033,819,119	2,950,371,913
(5) Total limits loss dev. Factor	1.001	1.006	1.051	
(6) Total limits losses, developed (4)x(5)	1,063,719,141	859,019,687	1,086,543,894	3,009,282,722
(7) Indicated average increased limits factor (6) / (3)	1.017	1.019	1.026	1.021
(8) Current average increased limits factor	1.013	1.013	1.013	1.013
(9) Indicated change to excess limits increments {[(7)-1]/[(8)-1]}-1				61.5%
(10) Indicated total limits change {(7)/(8)}-1				0.8%

(a) Basic limits are \$25,000.

(b) Based on the statistical plan data reported by member companies.

(c) Three year average

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF INCREASED LIMITS FACTORS

Bodily Injury Increased Limits Factors

	(1)	(2)
	Current ILF	Indicated ILF
<u>Policy Limit</u>	<u>30/60 Base</u>	<u>30/60 Base</u>
30/60	1.00	1.00
50/100	1.18	1.23
100/100	1.31	1.39
100/200	1.39	1.49
100/300	1.40	1.50
300/300	1.62	1.78
250/500	1.66	1.83
500/1000	1.85	2.07
1000/1000	1.96	2.20
1000/2000	2.02	2.28

(2) = $(((1)-1.00) \times 1.254) + 1.00$ where +25.4% is the selected change to excess increments as shown on page 22.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF INCREASED LIMITS FACTORS

Property Damage Increased Limits Factors

	(1)	(2)
	Current ILF	Indicated ILF
<u>Policy Limit</u>	<u>\$25,000 Base</u>	<u>\$25,000 Base</u>
\$25,000	1.000	1.000
35,000	1.005	1.008
50,000	1.010	1.016
100,000	1.030	1.048
250,000	1.059	1.095
300,000	1.071	1.115
500,000	1.113	1.182
750,000	1.153	1.247
1,000,000	1.202	1.326

(2) = $(((1)-1.00) \times 1.615) + 1.00$ where +61.5% is the selected change to excess increments as shown on page 23.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii) (See page 33)	8.1%	8.3%
b) Taxes, Licenses and Fees (iv) (See page 33)	2.3	2.3
c) Underwriting Profit (v) (See page 34)	8.0	9.5
d) Contingencies (See page 34)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	18.4	20.1
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	81.6	79.9
g) Total Premium	100.0	100.0

(i) For use with 12/31/2021 Liability data.

(ii) For use with 12/31/2021 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii) (See page 33)	8.1%	8.3%
b) Taxes, Licenses and Fees (iv) (See page 33)	2.3	2.3
c) Underwriting Profit (v) (See page 34)	8.0	9.5
d) Contingencies (See page 34)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	18.4	20.1
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	81.6	79.9
g) Total Premium	100.0	100.0

(i) For use with 12/31/2020 Liability data.

(ii) For use with 12/31/2020 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (i)	Physical Damage (ii)
a) Commission + Brokerage (iii) (See page 33)	8.0%	8.3%
b) Taxes, Licenses and Fees (iv) (See page 33)	2.3	2.3
c) Underwriting Profit (v) (See page 34)	8.0	9.5
d) Contingencies (See page 34)	0.0	0.0
e) Total; Variable expenses, Underwriting Profit, and Contingencies	18.3	20.1
f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi)	81.7	79.9
g) Total Premium	100.0	100.0

(i) For use with 12/31/2019 Liability data.

(ii) For use with 12/31/2019 Physical Damage data.

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(iv) For Physical Damage Taxes, Licenses and Fees, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(v) The underwriting profit factor was determined to be necessary in addition to investment income earned or realized by insurers from unearned premium, and loss and loss expense reserve funds generated from business within this state.

(vi) Permissible Loss, LAE, General and Other Acquisition Expense Ratio in (f) equals 100% minus item (e).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	81.6	79.9
Loss Adjustment Expense (See page 33)(c)		
Bodily Injury & Medical Payments	11.9	-
Property Damage	11.4	-
Physical Damage	-	12.2 (d)
General Administration (See page 33)(c)	6.8	6.2 (d)
Other Acquisition Expenses (See page 33)(c)	9.4	8.5 (d)

(a) For use with 12/31/2021 Liability data.

(b) For use with 12/31/2021 Physical Damage data.

(c) For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(d) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	81.6	79.9
Loss Adjustment Expense (See page 33)(c)		
Bodily Injury & Medical Payments	11.9	-
Property Damage	11.4	-
Physical Damage	-	12.2 (d)
General Administration (See page 33)(c)	6.8	6.2 (d)
Other Acquisition Expenses (See page 33)(c)	9.4	8.5 (d)

(a) For use with 12/31/2020 Liability data.

(b) For use with 12/31/2020 Physical Damage data.

(c) For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(d) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

COMPONENTS OF PERMISSIBLE LOSS, LAE,
GENERAL AND OTHER ACQUISITION EXPENSE RATIO

	Liability (a)	Physical Damage(b)
Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	81.7	79.9
Loss Adjustment Expense (See page 33)(c)		
Bodily Injury & Medical Payments	11.9	-
Property Damage	11.4	-
Physical Damage	-	12.2 (d)
General Administration (See page 33)(c)	6.8	6.2 (d)
Other Acquisition Expenses (See page 33)(c)	9.4	8.5 (d)

(a) For use with 12/31/2019 Liability data.

(b) For use with 12/31/2019 Physical Damage data.

(c) For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

(d) Physical Damage ratios are for standard and non-standard business combined.

NORTH CAROLINA

DERIVATION OF PERMISSIBLE LOSS AND LAE RATIO
FOR UNINSURED AND UNDERINSURED MOTORISTS

Commission & Brokerage (See page 26)	8.1%
Taxes, Licenses, Fees (See page 26)	2.3%
General Administration (See page 33)	5.6%
Other Acquisition Expenses (See page 33)	7.8%
Profit (See page 26)	8.0%
Contingencies (See page 26)	0.0%
Total	0.318
Expected Loss Ratio	0.682

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

Liability (a)	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	8.9	8.6	8.5	8.7	8.3	8.6	8.6
Other Acquisition	9.4	9.2	9.4	10.0	9.5	9.5	9.4
General Expenses	6.3	6.5	7.1	7.7	7.3	7.0	6.8
Taxes	2.3	2.2	2.2	2.2	2.3	2.2	2.3
ULAE (BI)	11.6	12.7	12.2	14.3	11.0	12.4	11.9
ULAE (PD)	10.3	11.8	11.5	13.7	11.8	11.8	11.4

C&B, OA, GE, and Taxes are ratios to **actual** premium.
ULAE are ratios to Incurred Losses and ALAE.

	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	7.5	7.3	7.1	6.9	6.5	7.1	7.1
Other Acquisition	7.9	7.8	7.9	8.0	7.5	7.8	7.8
General Expenses	5.3	5.5	5.9	6.1	5.8	5.7	5.6
Taxes	1.9	1.8	1.8	1.8	1.8	1.8	1.8

C&B, OA, GE, and Taxes are ratios to **manual** premium.

Standard Physical Damage	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	8.6	8.3	8.5	8.2	7.8	8.3	8.3
Other Acquisition	8.7	8.8	8.9	9.5	8.9	9.0	8.8
General Expenses	4.9	5.4	5.8	6.7	6.2	5.8	5.6
Taxes	2.3	2.2	2.3	2.3	2.3	2.3	2.3
Loss Adjustment Expenses (b)	12.9	12.5	11.9	13.9	11.3	12.5	12.2

C&B, OA, GE, and Taxes are ratios to **actual** premium.
LAE are ratios to Incurred Losses.

	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	6.2	6.0	5.9	5.8	5.5	5.9	5.9
Other Acquisition	6.3	6.4	6.2	6.7	6.2	6.4	6.3
General Expenses	3.5	3.9	4.1	4.7	4.3	4.1	4.0
Taxes	1.7	1.6	1.6	1.6	1.6	1.6	1.6

C&B, OA, GE, and Taxes are ratios to **manual** premium.

Consent to Rate Physical Damage	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	8.9	8.8	8.1	8.5	8.1	8.5	8.5
Other Acquisition	7.9	8.3	7.8	8.6	8.1	8.1	8.0
General Expenses	5.7	7.6	7.7	8.4	7.8	7.4	7.2
Taxes	2.3	2.2	2.0	2.1	2.4	2.2	2.2

C&B, OA, GE, and Taxes are ratios to **actual** premium.

	2017	2018	2019	2020	2021	average	average
							excluding 2020
Commission & Brokerage	13.0	13.0	12.2	12.4	11.4	12.4	12.4
Other Acquisition	11.6	12.6	11.7	12.6	11.7	12.0	11.9
General Expenses	8.4	11.5	11.5	12.3	11.3	11.0	10.7
Taxes	3.3	3.2	3.1	3.0	3.4	3.2	3.3

C&B, OA, GE, and Taxes are ratios to **manual** premium.

(a) Voluntary and Ceded business combined.

(b) Standard and Consent to Rate business combined.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED FACTORS

<u>Loss Trends</u>	Historical			Prospective		
	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>
Bodily Injury (B/L)	6.0%	0.0%	6.0%	6.0%	1.0%	7.1%
Bodily Injury (T/L)	7.5%			7.0%		
Property Damage	12.0%	0.0%	12.0%	10.5%	1.0%	11.6%
Medical Payments	3.0%	-3.0%	-0.1%	2.0%	-2.0%	0.0%
Comprehensive	10.0%	0.0%	10.0%	10.0%	0.0%	10.0%
Collision	15.0%	0.0%	15.0%	14.0%	1.5%	15.7%
Uninsured Motorists BI	6.0%	0.0%	6.0%	6.0%	0.0%	6.0%
Uninsured Motorists PD	7.5%	0.0%	7.5%	7.0%	0.0%	7.0%
Underinsured Motorists BI	3.5%	5.0%	8.7%	3.5%	5.0%	8.7%
Expense Trend	5.5%					

<u>Other Selections:</u>	<u>Liability</u>	<u>Phy Dam</u>
Underwriting Profit	8.0%	9.5%
Contingencies	0.0%	0.0%
Dividends	0.4%	0.4%
Loss Development	BI/PD/MF UM/UIM	3 yr avg 5 yr avg

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Loss Trend Factors by Experience Year

	(1) Year	(2) # Years of Historical Trend (a)	(3) Historical Trend Factor(b)	(4) # Years of Prospective Trend (c)	(5) Prospective Trend Factor(b)	(6) Total Trend Factor (d)	(7) Annualized Trend Factor (e)
Bodily Injury	2019	2.00	6.0%	3.04	7.1%	1.384	6.7%
	2020	1.00	6.0%	3.04	7.1%	1.306	6.8%
	2021	0.00	6.0%	3.04	7.1%	1.232	7.1%
Property Damage	2019	2.00	12.0%	3.04	11.6%	1.751	11.8%
	2020	1.00	12.0%	3.04	11.6%	1.564	11.7%
	2021	0.00	12.0%	3.04	11.6%	1.396	11.6%
Medical Payments	2019	2.00	-0.1%	3.04	0.0%	0.998	0.0%
	2020	1.00	-0.1%	3.04	0.0%	0.999	0.0%
	2021	0.00	-0.1%	3.04	0.0%	1.000	0.0%
Comprehensive	2019	2.00	10.0%	3.04	10.0%	1.617	10.0%
	2020	1.00	10.0%	3.04	10.0%	1.470	10.0%
	2021	0.00	10.0%	3.04	10.0%	1.336	10.0%
Collision	2019	2.00	15.0%	3.04	15.7%	2.060	15.4%
	2020	1.00	15.0%	3.04	15.7%	1.792	15.5%
	2021	0.00	15.0%	3.04	15.7%	1.558	15.7%
Uninsured Motorists-BI	2019	2.00	6.0%	3.04	6.0%	1.341	6.0%
	2020	1.00	6.0%	3.04	6.0%	1.265	6.0%
	2021	0.00	6.0%	3.04	6.0%	1.194	6.0%
Uninsured Motorists-PD	2019	2.00	7.5%	3.04	7.0%	1.420	7.2%
	2020	1.00	7.5%	3.04	7.0%	1.320	7.1%
	2021	0.00	7.5%	3.04	7.0%	1.228	7.0%
Underinsured Motorists-BI	2019	2.00	8.7%	3.04	8.7%	1.523	8.7%
	2020	1.00	8.7%	3.04	8.7%	1.401	8.7%
	2021	0.00	8.7%	3.04	8.7%	1.289	8.7%

(a) Number of years from average date of occurrence for year shown to 7/1/2021.

(b) Selected annual trend factor

(c) Number of years from 7/1/2021 to projection date of 7/16/2024.

(d) $(6) = [(1.00 + (3))^{(2)}] \times [(1.00 + (5))^{(4)}]$

(e) $(7) = ((6)^{(1.00/((2)+(4))))$

North Carolina Net Deviations

AUTO LIABILITY

Voluntary Business

Year	(1) Premium at Rate Bureau Rates	(2) Deviation % From RB Manual Rates	(3) Anticipated Premium (1) x (2)	(4) Amount of Deviation (3) - (1)
2016	2,027,889,689	-20.67%	1,608,724,890	(419,164,799)
2017	2,209,579,381	-21.12%	1,742,916,216	(466,663,165)
2018	2,522,214,285	-21.03%	1,991,792,621	(530,421,664)
2019	2,405,907,198	-22.65%	1,860,969,218	(544,937,980)
2020	2,754,663,372	-26.94%	2,012,557,060	(742,106,312)
2021	3,086,587,505	-27.15%	2,248,578,997	(838,008,508)

Ceded Business

Year	(5) O/T Clean Ceded Premium at Rate Bureau Rates	(6) Deviation % From RB Manual Rates	(7) O/T Clean Ceded Anticipated Premium (5) x (6)	(8) O/T Clean Ceded Amount of Deviation (7) - (5)	(9) Clean Risk Ceded Premium at Rate Bureau Rates	(10) Clean Risk Ceded Anticipated Premium = Col (9)	(11) Clean Risk Ceded Amount of Deviation (10) - (9)
2016	185,016,821	27.40%	235,711,429	50,694,608	368,103,876	368,103,876	0
2017	241,804,698	34.00%	324,018,295	82,213,597	485,720,843	485,720,843	0
2018	255,608,621	37.60%	351,717,462	96,108,841	499,639,639	499,639,639	0
2019	225,691,688	37.70%	310,777,454	85,085,766	433,365,902	433,365,902	0
2020	246,543,493	15.70%	285,250,821	38,707,328	470,698,538	470,698,538	0
2021	281,973,922	20.80%	340,624,498	58,650,576	491,191,045	491,191,045	0

All Liability Business

Year	(12) Total Premium at Rate Bureau Rates (1) + (5) + (9)	(13) Total Anticipated Premium (3) + (7) + (10)	(14) Amount of Deviation (13) - (12)	(15) Clean Risk Recoupment Factor	(16) Recoupment Amount [((1)+(7)+(9)) x (15)]	(17) Overall Pct. Deviation ((14)+(16)) / (12)
2016	2,581,010,385	2,212,540,195	(368,470,190)	4.76%	125,269,158	-9.42%
2017	2,937,104,922	2,552,655,354	(384,449,568)	5.58%	168,477,973	-7.35%
2018	3,277,462,545	2,843,149,722	(434,312,823)	6.27%	211,522,926	-6.80%
2019	3,064,964,788	2,605,112,574	(459,852,214)	6.75%	212,628,412	-8.07%
2020	3,471,905,403	2,768,506,419	(703,398,984)	4.63%	162,541,369	-15.58%
2021	3,859,752,472	3,080,394,540	(779,357,932)	6.12%	239,806,267	-13.98%

6 year average: -10.20%

2016-2019, 2021 average: -9.12%

Note: This exhibit is based on statistical plan data and Rate Bureau expense call data and reflects the Rate Bureau's best estimate of the information presented.

AUTO PHYSICAL DAMAGE

Year	(1)	(2)	(3)	(4)
	Std Phy Dam Premium at Rate Bureau Rates	Deviation % From RB Manual Rates	Std Phy Dam Anticipated Premium (1) x (2)	Std Phy Dam Amount of Deviation (3) - (1)
2016	1,826,853,513	-27.61%	1,322,459,258	(504,394,255)
2017	2,320,070,863	-27.78%	1,675,555,177	(644,515,686)
2018	2,514,981,788	-27.30%	1,828,391,760	(686,590,028)
2019	2,384,328,980	-30.06%	1,667,599,689	(716,729,291)
2020	2,447,124,839	-29.45%	1,726,446,574	(720,678,265)
2021	2,769,854,543	-30.04%	1,937,790,238	(832,064,305)
Year	(5)	(6)	(7)	(8)
	Non-Std Premium at Rate Bureau Rates	Deviation % From RB Manual Rates	Non-Std Phy Dam Anticipated Premium (5) x (6)	Non-Std Phy Dam Amount of Deviation (7) - (5)
2016	341,910,729	43.50%	490,641,896	148,731,167
2017	418,113,604	45.05%	606,473,783	188,360,179
2018	426,946,005	48.48%	633,929,428	206,983,423
2019	381,078,041	49.89%	571,197,876	190,119,835
2020	460,015,940	47.40%	678,063,496	218,047,556
2021	523,072,557	43.66%	751,446,035	228,373,478
Year	(9)	(10)	(11)	(12)
	Total Phy Dam Premium at Rate Bureau Rates (1) + (5)	Total Anticipated Premium (3) + (7)	Amount of Deviation (10) - (9)	Overall Pct. Deviation (11) / (9)
2016	2,168,764,242	1,813,101,154	(355,663,088)	-16.40%
2017	2,738,184,467	2,282,028,960	(456,155,507)	-16.66%
2018	2,941,927,793	2,462,321,188	(479,606,605)	-16.30%
2019	2,765,407,021	2,238,797,565	(526,609,456)	-19.04%
2020	2,907,140,779	2,404,510,070	(502,630,709)	-17.29%
2021	3,292,927,100	2,689,236,273	(603,690,827)	-18.33%
6 year average:				-17.34%
2016-2019, 2021 average:				-17.35%

Note: This exhibit is based on statistical plan data and Rate Bureau expense call data and reflects the Rate Bureau's best estimate of the information presented.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FOR 2022 BASE
CALCULATION OF MODEL YEAR RELATIVITY
BEFORE OCTOBER 1, 2022

Exhibit (14) (b)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2022	0.038	1.000	0.041	1.000
2021	0.049	0.970	0.052	0.930
2020	0.063	0.930	0.067	0.870
2019	0.067	0.890	0.071	0.810
2018	0.076	0.860	0.081	0.750
2017	0.074	0.820	0.078	0.700
2016	0.076	0.780	0.080	0.660
2015	0.066	0.740	0.069	0.610
2014	0.064	0.710	0.066	0.570
2013 & PRIOR	0.427	0.650	0.395	0.470
(1) Average		0.761		0.639

AFTER OCTOBER 1, 2023 (INTRODUCTION OF 2024 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2024	0.049	1.050	0.052	1.110
2023	0.058	1.030	0.061	1.070
2022	0.050	1.000	0.053	1.000
2021	0.057	0.970	0.062	0.930
2020	0.059	0.930	0.064	0.870
2019	0.073	0.890	0.078	0.810
2018	0.074	0.860	0.077	0.750
2017	0.079	0.820	0.082	0.700
2016	0.074	0.780	0.076	0.660
2015	0.072	0.740	0.073	0.610
2014	0.061	0.710	0.061	0.570
2013 & PRIOR	0.294	0.650	0.261	0.470
(2) Average		0.810		0.720

AFTER OCTOBER 1, 2024 (INTRODUCTION OF 2025 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2025	0.048	1.070	0.050	1.150
2024	0.061	1.050	0.064	1.110
2023	0.059	1.030	0.063	1.070
2022	0.051	1.000	0.055	1.000
2021	0.057	0.970	0.062	0.930
2020	0.057	0.930	0.062	0.870
2019	0.071	0.890	0.076	0.810
2018	0.070	0.860	0.073	0.750
2017	0.074	0.820	0.076	0.700
2016	0.069	0.780	0.070	0.660
2015	0.066	0.740	0.066	0.610
2014	0.055	0.710	0.054	0.570
2013 & PRIOR	0.262	0.650	0.229	0.470
(3) Average		0.832		0.757

- (4) Number of months from effective date to 10/1/2024: 12
- (5) Average relativity based on an effective date of 10/1/2023:
 Comp: $(0.81 \times 4) + 0.832 \times (12 - 4) = 0.810$
 Coll: $(0.72 \times 4) + 0.757 \times (12 - 4) = 0.720$
- (6) Model year trend factor:
 Comp: $(5) / 0.761 = 1.064$
 Coll: $(5) / 0.639 = 1.127$

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF SYMBOL TREND FACTORS

A. Average Symbol Relativity of Experience Period:

Year ended	Comp	Coll
06/30/2021	2.236	1.536

B. Summary of Average Symbol Relativities by year-ended quarter for determining symbol trend for the prospective effective date.

Year ended	Comp	Coll
09/30/2023	2.456	1.596
12/31/2023	2.488	1.603
03/31/2024	2.519	1.610
06/30/2024	2.531	1.614
09/30/2024	2.565	1.625
12/31/2024	2.596	1.633
03/31/2025	2.621	1.638
06/30/2025	2.641	1.642
09/30/2025	2.669	1.649
12/31/2025	2.695	1.656

C. Proposed Projection Date: 7/16/2024

D. Number of months to next year ended quarter (in B above) 2.47

E. Average Symbol Relativity as of prior year ended quarter:

Year ended	Comp	Coll
06/30/2024	2.531	1.614

F. Average Symbol Relativity as of next year ended quarter:

Year ended	Comp	Coll
09/30/2024	2.565	1.625

G. Average Symbol Relativity as of Projection Date (Date in C above):

$$(D/3)(E) + ((3-D)/3)(F) = \text{Avg. Sym. Rel.}$$

$$\text{COMP: } (2.47 / 3) \quad 2.531 \quad + \quad (0.53 / 3) \quad 2.565 \quad = \quad 2.537$$

$$\text{COLL: } (2.47 / 3) \quad 1.614 \quad + \quad (0.53 / 3) \quad 1.625 \quad = \quad 1.616$$

H. Symbol Trend Factors: (G)/(A) Year-Ended Comp: 2.537 / 2.236 = 1.135
12/31/2021 Coll: 1.616 / 1.536 = 1.052

I. Annualized Trends: (H)^(1 / 3.04) Year-Ended Comp: 4.3%
12/31/2021 Coll: 1.7%

NORTH CAROLINA
RATE LEVEL SUMMARY
MOTORCYCLE INSURANCE

	EARNED PREMIUMS AT PRESENT RATES*	INDICATED AND FILED RATE LEVEL CHANGE
Liability	57,018	4.7%

* (000's omitted)

NORTH CAROLINA
MOTORCYCLE INSURANCE
LIABILITY COVERAGE
STATEWIDE RATE REVIEW

All Carriers Voluntary and Ceded Combined	Year Ended 12/31/2019	Year Ended 12/31/2020	Year Ended 12/31/2021
(1) Earned Premiums at Present Rates (a)	\$51,103,328	\$55,529,779	\$57,017,755
(2) Incurred Losses and ALAE (a)	23,012,025	22,158,758	28,115,534
(3) Unallocated Loss Adjustment Expense Factor (b)	0.117	0.117	0.117
(4) Unallocated Loss Adjustment Expense [(2) x (3)]	2,692,407	2,592,575	3,289,517
(5) General & Other Acquisition Expenses (c)	8,570,767	9,247,649	9,814,611
(6) Average Annual Change in Losses and ALAE (See page MC-6)	8.1%	8.0%	8.0%
(7) Average Annual Change in Expense Costs (See page 34)	5.5%	5.5%	5.5%
(8) Projected Losses and ALAE (d)	34,080,809	30,246,705	35,538,035
(9) Projected Unallocated LAE (e)	3,527,053	3,217,386	3,871,762
(10) Projected General & Other Acquisition Expenses (f)	11,056,289	11,300,627	11,375,134
(11) Projected Losses, LAE and G & OA Expenses [(8)+(9)+(10)]	48,664,151	44,764,718	50,784,931
(12) Projected Loss, LAE and G & OA Expense Ratio [(11)/(1)]	0.952	0.806	0.891
(13) Permissible Loss, LAE and G & OA Expense Ratio (See page MC-4)	0.850	0.849	0.839
(14) Percentage Net Deviations (g)	-0.38%	-0.38%	-0.38%
(15) Indicated Rate Level Change [(12)/((13)+(14))] - 1.0	12.5%	-4.6%	6.7%
(16) Final rate level change (weighted by premium from Line (1))		4.7%	

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NORTH CAROLINA
MOTORCYCLE REVIEW
STATEWIDE RATE REVIEW

Notes

- (a) Based on the statistical plan data reported by member companies. Losses are developed to ultimate.
- (b) Based on the average ratio of unallocated loss adjustment expenses to losses and allocated loss adjustment expenses for 2017-2019, 2021. See page MC-5.
- (c) The general expenses and other acquisition expenses allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page MC-5.
- (d) Projected Losses and ALAE = $[(2) \times (1 + (6))]^n$, where
 n = The number of years of projection from the average date of accident to 7/16/2024 (2019=5.04, 2020=4.04, 2021=3.04).
- (e) Projected Unallocated Loss Adjustment Expenses = $[(4) \times (1 + (7))]^n$, where
 n = The number of years of projection from the average date of accident to 7/16/2024 (2019=5.04, 2020=4.04, 2021=3.04).
- (f) Projected General and Other Acquisition Expenses = $[(5) \times (1 + (7))]^n$, where
 n = The number of years of projection to the average date of writing, 4/1/2024 (2019=4.75, 2020=3.75, 2021=2.75).
- (g) Selected value representing the average net deviation from 2016-2019, 2021. Net Deviations reflect upward and downward adjustments to manual premiums. See page MC-7.

NORTH CAROLINA
MOTORCYCLE REVIEW

DETERMINATION OF EXPECTED LOSS, LAE and FIXED EXPENSE RATIO

	<u>Liability</u>		
	<u>2019</u>	<u>2020</u>	<u>2021</u>
Commission and Brokerage Expense	0.050	0.051	0.061
Taxes, etc. to Written Premium	0.020	0.020	0.020
Profit	0.080	0.080	0.080
Contingencies	0.000	0.000	0.000
Total	0.150	0.151	0.161
Losses, LAE, General Administration Expenses and Other Acquisition Expenses	0.850	0.849	0.839

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

	2017	2018	2019	2020	2021	average	average excl. 2020
Motorcycle Liability							
Commission & Brokerage	7.8	7.5	7.2	7.3	8.3	7.6	7.7
Other Acquisition	11.6	10.3	11.4	11.4	10.4	11.0	10.9
General Expenses	8.4	8.2	8.5	9.5	8.3	8.6	8.4
Taxes	2.0	1.9	1.9	1.9	2.3	2.0	2.0
ULAE	14.0	10.8	10.4	10.3	11.4	11.4	11.7

C&B, OA, GE, and Taxes are ratios to actual premiums.

ULAE are ratios to Incurred Losses and ALAE.

	2017	2018	2019	2020	2021	average	average excl. 2020
Commission & Brokerage	7.2	6.9	6.6	6.5	7.5	6.9	7.1
Other Acquisition	10.6	9.5	10.5	10.1	9.4	10.0	10.0
General Expenses	7.6	7.6	7.9	8.4	7.4	7.8	7.6
Taxes	1.9	1.7	1.7	1.7	2.1	1.8	1.9

C&B, OA, GE, and Taxes are ratios to manual premiums.

NORTH CAROLINA

Motorcycle Insurance

Calculation of Loss Trend Factors

	<u>Cov</u>	<u>Auto Trend(a)</u>	<u>Total Limits Dev. Losses</u>	<u>Weighted Trend</u>
2021	BI	1.071	7,779,854	
	PD	1.116	4,176,507	
	MP	1.000	398,049	
	UMBI	1.060	5,755,886	
	UMPD	1.070	176,463	
	UIMBI	1.087	9,828,775	
			28,115,534	1.080
2020	BI	1.068	6,367,771	
	PD	1.117	3,530,746	
	MP	1.000	417,304	
	UMBI	1.060	3,870,251	
	UMPD	1.071	158,761	
	UIMBI	1.087	7,813,925	
			22,158,758	1.080
2019	BI	1.067	6,349,636	
	PD	1.118	3,396,779	
	MP	1.000	484,172	
	UMBI	1.060	2,835,344	
	UMPD	1.072	228,595	
	UIMBI	1.087	9,717,499	
			23,012,025	1.081

(a) See page 35.

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H-918

North Carolina Motorcycle Total Deviations

Liability

<u>Year Ended</u>	(1) <u>Reported EP</u>	(2) <u>Deviation % from RB Manual Rates</u>	(3) <u>Premium at Rate Bureau Rates (1) / (2)</u>	(4) <u>Clean Risk Recoup %</u>	(5) <u>Recoupment Amount (A)</u>	(6) <u>Total Revenue (1)+(5)</u>	(7) <u>Difference (B) (6)-(3)</u>	(8) <u>Pct Difference (7) / (3)</u>
12/31/2016								
Vol	16,588,922	0.83937	19,763,539	4.76%	940,744			
Clean Risk Ceded	13,248,914	1.00000	13,248,914	4.76%	630,648			
OTC Ceded	2,849,402	1.27400	2,236,579	4.76%	135,632			
Total	32,687,238	Total	35,249,032		1,707,024	34,394,262	(854,770)	-2.42%
12/31/2017								
Vol	16,829,830	0.83767	20,091,241	5.58%	1,121,091			
Clean Risk Ceded	14,673,958	1.00000	14,673,958	5.58%	818,807			
OTC Ceded	3,069,643	1.34000	2,290,778	5.58%	171,286			
Total	34,573,431	Total	37,055,977		2,111,184	36,684,615	(371,362)	-1.00%
12/31/2018								
Vol	16,689,035	0.85017	19,630,233	6.27%	1,230,816			
Clean Risk Ceded	14,532,661	1.00000	14,532,661	6.27%	911,198			
OTC Ceded	3,364,705	1.37600	2,445,280	6.27%	210,967			
Total	34,586,401	Total	36,608,174		2,352,981	36,939,382	331,208	0.90%
12/31/2019								
Vol	15,952,069	0.85733	18,606,655	6.75%	1,255,949			
Clean Risk Ceded	14,911,885	1.00000	14,911,885	6.75%	1,006,552			
OTC Ceded	3,774,688	1.37700	2,741,240	6.75%	254,791			
Total	34,638,642	Total	36,259,780		2,517,292	37,155,934	896,154	2.47%
12/31/2020								
Vol	17,497,034	0.79009	22,145,496	4.63%	1,025,336			
Clean Risk Ceded	15,991,704	1.00000	15,991,704	4.63%	740,416			
OTC Ceded	3,726,797	1.15600	3,223,873	4.63%	172,551			
Total	37,215,535	Total	41,361,073		1,938,303	39,153,838	(2,207,235)	-5.34%
12/31/2021								
Vol	23,048,433	0.85346	27,005,749	6.12%	1,652,752			
Clean Risk Ceded	12,999,099	1.00000	12,999,099	6.12%	795,545			
OTC Ceded	3,108,830	1.20800	2,573,535	6.12%	190,260			
Total	39,156,362	Total	42,578,383		2,638,557	41,794,919	(783,464)	-1.84%

(A) Voluntary = (3) x (4)
 clean risk = (3) x (4)
 other than clean risk = (1) x (4)

6-year Average = -1.20%
 2016-2019, 2021 5-year Average = -0.38%

(B) Column (7) represents the difference between the revenue generated through premiums collected and clean risk recoupment surcharges and the premium that would be collected if all risks were charged Rate Bureau rates.

MC-7



MINUTES OF THE MEETING OF THE GOVERNING COMMITTEE
OF THE NORTH CAROLINA RATE BUREAU HELD JANUARY 11, 2023

MEMBERS PRESENT

Allstate Insurance Company

American Home Assurance Company
Builders Mutual Insurance Company
Erie Insurance Exchange
Kemper Independence Insurance Company
Liberty Mutual Insurance Company
Nationwide Mutual Insurance Company
Progressive Casualty Insurance Company
State Farm Mutual Automobile Insurance Company
The Travelers Indemnity Co.
The Members Insurance Company
United Services Automobile Association

PUBLIC MEMBERS

OTHERS PRESENT

Young Moore and Henderson, P.A.

Staff

REPRESENTED BY

Patrick Weil*

Rick Pierce
Ira Feuerlicht*
Chris Wetzel
Joseph Gennuso*
Nick Sizemore*
Mark Ford*
Patrick Knutson*
Michelle Burkett*
Jeff Clinch*
Molly Bowtruczky*
Jason Ivers*
Dave Case*

Dascheil Propes*

REPRESENTED BY

Brian Beverly
Mickey Spivey
Sydney Plummer
Joanna Biliouris
Jarred Chappell
Edith Davis*
Keri Johnson
Andy Montano*
Rebecca Williams
Allison Smart
Morgan Wilhite
David Ball
Terry Collins*
Tom Burns*

*Attended Virtually

The meeting commenced at approximately 9:00 A.M., Mr. Weil of Allstate Insurance Company presiding. Attention was directed to the Rate Bureau's Antitrust, Conflict of Interest and Code of Ethics and Standards of Conduct Statements.

1. Report of Staff

Ms. Biliouris provided an update on the organization, noting among other things that (1) the organization is monitoring the long session of the legislature and (2) the Bureau ended the 2022 year within budget.

Mr. Chappell provided an update on operations, noting that 1) the Bureau received a notice of hearing to be held on September 18, 2023 regarding the 2022 Mobile Home filing; 2) the Bureau intends to prepare a Homeowners rate review for a potential rate filing in January of 2024 after the filing moratorium dictated by the 2020 settlement has expired; 3) the Auto Committee is in the process of reviewing some minor changes to wording in the Personal Auto Manual that will be presented to the Governing Committee if approved; 4) the Workers Compensation Spectrum system re-write project is progressing; 5) the Workers Compensation Committee recently approved a change to the experience rating formula that will be submitted to the Commissioner of Insurance along with the annual loss cost and rate filings in September 2023; and 6) Bureau staff has recently participated in a multi-state project to analyze COVID 19 claims and their impact on the Workers Compensation system.

2. Report of Counsel

Mr. Beverly reported that the North Carolina legislature has convened for the “long session” and Bureau counsel will monitor any activity there that impacts the organization. He also reminded the committee that the North Carolina plaintiffs’ bar typically uses the “long session” to introduce bills proposing tort reform that would change the current contributory negligence rule to a system based on comparative fault, and that is expected again this year.

Mr. Beverly further stated that counsel continues to monitor recent cases impacting the organization’s member companies, including:

- NC Farm Bureau v. Dana – Underinsured motorist coverage – Analyzing when to apply per accident cap versus per person cap with multiple claimants.
- Tutterow v. Hall – Underinsured motorist coverage – Determining available UIM coverage when there are multiple liability policies and multiple UIM policies.
- NC Farm Bureau v. Hebert – Underinsured motorist case on when to apply the “multiple claimant exception.”
- Ha v. Nationwide - Cancellation procedures for HO policies.

3. 2023 Private Passenger Automobile Rate Level Review

Mr. Chappell introduced the Auto rate review by summarizing the process and noting that the indications presented to Governing Committee had been reviewed and recommended by the Auto Committee.

Ms. Williams directed attention to the exhibits prepared by Verisk and previously distributed as exhibit 4 from the agenda, noting that the results of the rate level review indicated an overall increase of 28.2%. Ms. Williams provided a detailed overview of the exhibits and indications, noted that at least three years of loss and expense experience were considered, and noted that the indications were based on the latest year of experience (2021), except that the UM, UIM, and Motorcycle indications were based on the latest three years of experience (2019-2021). Ms. Williams pointed out that, with this rate review, a recommendation is also being made to update the increased limits factors, rather than rolling the higher limits indications into the basic limits rates. She also pointed out the loss and expense trends and noted that they were significant drivers of the indications. There was significant discussion regarding various issues, including the experience, inflation, rate deviations, and profit.

After discussion, a motion, and a vote by the Governing Committee, Bureau staff was directed to file with the Commissioner the recommended rate filing for an overall 28.2% increase for private passenger automobiles and an overall 4.7% increase for motorcycles on or before the statutory filing deadline of February 1, 2023. [REDACTED]

4. Update on 2022 Dwelling Filing

[REDACTED]

[REDACTED]

[REDACTED]

5. Meeting Schedule

The schedule of Governing Committee meetings for 2023 was reviewed.

6. Other Business

7. Adjournment

There being no other business, the meeting was adjourned.

Respectfully Submitted,



Jarred Chappell
Chief Operating Officer
North Carolina Rate Bureau

JC:ko
GC-23-1
1/30/2023

With regard to the information requested under Item (14)(c) the Rate Bureau submits the following:

February 1, 2019 Rate Filing

Insurance Services Office:

ISO has billed the Rate Bureau approximately \$242,958 for services rendered directly in connection with preparation of the 2019 private passenger automobile insurance rate filing.

Young Moore and Henderson, P.A.

The firm has billed the Rate Bureau approximately \$54,993 for services rendered in connection with the 2019 private passenger automobile insurance rate filing.

Milliman Inc.:

The firm has billed the Rate Bureau approximately \$26,459 in connection with the 2019 private passenger automobile rate filing.

Financial Strategy Associates:

The firm has billed the Rate Bureau approximately \$9,000 in connection with the 2019 private passenger automobile insurance rate filing.

Dr. George Zanjani:

Dr. Zanjani has billed the Rate Bureau approximately \$22,564 in connection with the 2019 private passenger automobile insurance rate filing.

February 1, 2023 Rate Filing

Insurance Services Office:

ISO has billed the Rate Bureau approximately \$152,448 for services rendered directly in connection with preparation of the 2023 private passenger automobile insurance rate filing.

Young Moore and Henderson, P.A.

At the time of the preparation of this filing, the firm has billed the Rate Bureau approximately \$11,011 for services rendered in connection with the 2023 private passenger automobile insurance rate filing.

Milliman Inc.:

At the time of the preparation of this filing, the firm has billed the Rate Bureau approximately \$11,900 in connection with the 2023 private passenger automobile rate filing.

Dr. George Zanjani:

At the time of the preparation of this filing, Dr. Zanjani has billed the Rate Bureau approximately \$5,625 in connection with the 2023 private passenger automobile insurance rate filing.

While the Rate Bureau does not consider these changes in methodology, the following changes from the February 1, 2019 filing have been incorporated into this filing:

- Average ratios for 2017-2019 and 2021 for unallocated loss adjustment expenses, taxes, licenses and fees, other acquisition expenses, and general expenses were used for all rate level calculations, due to anomalies in the 2020 experience. Previously, year-specific ratios were used. See page D-31.
- Historical trend factors were selected and applied to the 2019 and 2020 experience year losses. Previously, a current cost methodology for determining trend factors for years prior to the latest was applied. See pages D-8, D-9.

See also the prefiled testimony of R. Retian and P. Anderson.

**INSURANCE SERVICES OFFICE, INC.
NORTH CAROLINA RATE BUREAU**

NOTICE TO MANUALHOLDERS

PERSONAL LINES

PERSONAL VEHICLE MANUAL – NORTH CAROLINA RULES

NOTICE PA-NC-2023-RU-001

REFERENCE INFORMATION (FOR COMPANY USE ONLY)

Circular Reference(s):

- A-22-1 (06/16/2022) Personal Auto Policy Manual Revisions

**NORTH CAROLINA
PERSONAL AUTO MANUAL
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2. PERSONAL AUTO POLICY – ELIGIBILITY
3. PREMIUM DETERMINATION
4. CLASSIFICATIONS
5. SAFE DRIVER INSURANCE PLAN (SDIP)
6. MODEL YEAR FOR FIRE, THEFT, COMBINED ADDITIONAL COVERAGE, COMPREHENSIVE AND COLLISION COVERAGES
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8. POLICY PERIOD
9. CHANGES
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14. MISCELLANEOUS COVERAGES
15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS
16. NAMED NON-OWNER POLICY
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**PERSONAL AUTO MANUAL
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PRIMARY CLASSIFICATION CODES*

No Inexperienced Operators

Vehicle Use	Single Car Risk or Multi-Car Risk With No Discount	Multi-Car Discount
Pleasure	1141	1142
TNC Activity	1151	1152
Work – Less Than 10	1161	1162
Work – 10 or More	1171	1172
Business	1181	1182
Farm	1191	1192

Inexperienced Operators

Years of Driving Experience	Vehicle Use	Principal Operator		Occasional Operator	
		Single Car Risk or Multi-Car Risk With No Discount	Multi-Car Discount	Single Car Risk or Multi-Car Risk With No Discount	Multi-Car Discount
Less Than 1 Year	Pleasure	1241	1242	1341	1342
	TNC Activity	1251	1252	1351	1352
	Work – Less Than 10	1261	1262	1361	1362
	Work – 10 or More	1271	1272	1371	1372
	Business	1281	1282	1381	1382
	Farm	1291	1292	1391	1392
Less Than 2 Year	Pleasure	1441	1442	1541	1542
	TNC Activity	1451	1452	1551	1552
	Work – Less Than 10	1461	1462	1561	1562
	Work – 10 or More	1471	1472	1571	1572
	Business	1481	1482	1581	1582
	Farm	1491	1492	1591	1592
Less Than 3 Years	Pleasure	1641	1642	1741	1742
	TNC Activity	1651	1652	1751	1752
	Work – Less Than 10	1661	1662	1761	1762
	Work – 10 or More	1671	1672	1771	1772
	Business	1681	1682	1781	1782
	Farm	1691	1692	1791	1792

* Each code must have as the fifth and sixth digits the applicable Safe Driver Insurance Plan code. For complete coding requirements, refer to the Statistical Plan.

1. DEFINITIONS

- A. 1.** A private passenger auto is a four wheel motor vehicle, other than a truck type or van, owned or leased under contract for a continuous period of at least six months, and:
- a.** Not used as a public or livery conveyance for passengers;
 - b.** Not rented to others.
- 2.** A motor vehicle that is a pickup truck or van shall be considered a private passenger auto, if it:
- a.** Is owned by an individual or by spouses or individuals who are residents of the same household,
 - b.** Has a Gross Vehicle Weight as specified by the manufacturer of less than 14,000 lbs.; and
 - c.** Is not used for the delivery or transportation of goods or materials unless such use is:
 - (1)** Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
 - (2)** For farming or ranching.

A pickup truck or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:

 - a.** It meets the conditions in **a.**, **b.** and **c.** above; and
 - b.** Coverage is limited in accordance with the federal employees using autos in government business endorsement.
- 3.** A motor vehicle owned by a family farm co-partnership or family farm corporation shall be considered a private passenger auto owned by an individual, if:
- a.** It is principally garaged on a farm or ranch, and
 - b.** It otherwise meets the definitions in Paragraphs **1.** and **2.** above.
- B.** AUTO as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.
- C.** LIABILITY as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D.** COMPREHENSIVE COVERAGE as used in this manual refers to other than collision damage to a motor vehicle.
- E.** OWNED as used in this manual includes an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the applicable endorsement.
- F.** REFER TO COMPANY means that North Carolina Risks shall be referred by the company to the North Carolina Rate Bureau.

2. PERSONAL AUTO POLICY – ELIGIBILITY

- A.** A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:
- 1.** They are written on a specified auto basis, and
 - 2.** They are owned by an individual or by:
 - a.** Spouses who are residents in the same household; or
 - b.** Cohabitational partners who are residents in the same household, and share the necessities of life and are financially interdependent, such as domestic partnerships or civil unions.
- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos that are owned jointly by two or more individuals other than spouses, if:
- 1.** They are written on a specified auto basis, and
 - 2.** Coverage is limited in accordance with the Joint Ownership Endorsement.
- C.** A Personal Auto Policy shall be used to afford coverage to motorcycles, golfcarts or other similar type vehicles and snowmobiles not used for commercial purposes, if:
- 1.** They are written on a specified vehicle basis, and
 - 2.** Coverage is limited in accordance with the Miscellaneous Type Vehicle Endorsement.
- D.** A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The applicable endorsement must be attached.
- E.** A Personal Auto Policy may be used to afford coverage to private passenger autos not owned by a natural person and not rated as part of a fleet if:
- 1.** they are written on a specified auto basis, and
 - 2.** coverage is limited in accordance with the Business Named Insured Endorsement.
- The Business Named Insured Endorsement allows a person to be named as a "designee" to provide that person and resident family members Liability Coverage and Coverage for Damage To our Auto for the use of non-owned autos. Only persons who meet all of the requirements below should be listed as a "designee." These are persons who:
- 1.** are principals of the named insured's business;
 - 2.** have custody or control of a vehicle shown in the Declarations;
 - 3.** are not named insureds on another Personal Auto Policy; and
 - 4.** are not family members of either another "designee" or another person who is a named insured on another Personal Auto Policy since non-owned coverage is already provided.

2. PERSONAL AUTO POLICY – ELIGIBILITY (Cont'd)

F. A Personal Auto Policy may be used to afford coverage to five or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household if the autos are not used for business use, other than farming or ranching.

Exceptions

Exposures in **A.**, **B.** or **C.** above may be written under a commercial auto policy when combined with a commercial risk.

Exposures in **E.** or **F.** above may be written under a commercial auto policy.

Note

Non-fleet private passenger motor vehicles must be rated out of the Personal Auto Manual and must be coded as non-fleet private passenger for statistical reporting purposes whether written on a personal auto policy or a commercial auto policy

G. Vehicles Held In Trust

A Personal Auto Policy shall be used to afford coverage to:

- Private passenger autos and motor vehicles considered as private passenger autos in Rule **1.**;
- Trailers designed for use with private passenger autos as described in Rule **19.A.**;
- Motorcycles, golf carts or other similar type vehicles and snowmobiles not used for commercial purposes;
- Private passenger autos not owned by a natural person and not rated as part of a fleet as described in Rule **2.E.**; and
- Five or more four-wheeled private passenger autos as described in Rule **2.F.**

If title to the vehicle(s) has been transferred to a trust or if any of the above items are otherwise held in a trust, subject to the following:

1. Requirements

- a.** The grantor/settlor of the trust must be an individual(s) or spouses; and
- b.** The grantor/settlor of the trust and/or the trust must be listed as a named insured(s) on the Declarations.

A vehicle held in a trust, in which the grantor/settlor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.

2. Ineligible Trustees

A trustee of the trust cannot be:

- a.** A partnership or joint venture;
- b.** A corporation;
- c.** A limited liability company;
- d.** An organization other than a partnership or joint venture, a corporation or a limited liability company; or
- e.** A licensed professional who provides ongoing professional services with respect to the profession for which that individual is licensed, in connection with the administration of the trust. However, this paragraph does not apply to any named insured or any individual who is a relative of the grantor/settlor of the trust.

3. Endorsement

- a.** Attach Trust Endorsement **NC 03 33.**
- b.** The following must be shown in Endorsement **NC 03 33:**
 - (1)** The name and address of the trust (unless shown as a named insured in the Declarations);
 - (2)** The name and address of the grantor/settlor (unless shown as a named insured in the Declarations); and
 - (3)** The name and address of the trustee(s) (if other than the named insured grantor shown in Endorsement **NC 03 33** or a named insured shown in the Declarations).

3. PREMIUM DETERMINATION

- A. For 1971-1982 model year sports cars identified in the Symbol Section as "s", the applicable symbol shall be one less than that shown.
- B. Bodily Injury Liability, Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision premiums are determined as follows:

1. Base Premium Determination

- a. Refer to the Classification Rule and Primary Classification Rating Factor tables to determine the Use Factor and the Single or Multi-Car and Inexperienced Operator Rating Factors.
- b. Add these rating factors to determine the Primary Classification Rating Factor.
- c. Multiply the Primary Classification Rating Factor by the increased limits factors/deductible relativities, airbag discount and out of state vehicle surcharge, as applicable, to determine the Combined Rating Factor applicable to each coverage.
- d. The base premium for each coverage is determined by multiplying the base rate by the Combined Rating Factor.

2. Refer to the Safe Driver Insurance Plan Rule to determine the Driving Record Surcharge Premium applicable to each coverage for each auto.

For autos not eligible for SDIP:

Add +0.10 to the Combined Rating Factor determined above.

Use statistical code 95.

3. Model Year and Symbol Determination

- a. Refer to the Model Year Rule and Symbol and Identification Manual for the appropriate model year and symbol.

If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

- b. If no Rating Symbol is shown in the Symbol and Identification (S&I) Manual, use the following procedure to determine an interim rating symbol.

- (1) If the S&I Manual displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.

- (2) If the S&I Manual does NOT display a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Manual.

4. Refer to Territory Definitions to determine the territorial schedule code number for the location where the auto is principally garaged.

5. Refer to the state rate pages to determine base rates for the desired coverage for the appropriate territory.

Note

Clean Risks Ceded to the North Carolina Reinsurance Facility (Statistical Code 02).

The rates charged for "clean risks" ceded to the North Carolina Reinsurance Facility shall not exceed the rates charged "clean risks" not ceded to the Reinsurance Facility. The rates for "clean risks" ceded to the North Carolina Reinsurance Facility are set forth on the state rate page showing rates for Voluntary Business and "Clean Risks" Ceded to the North Carolina Reinsurance Facility.

For the purpose of this rule, a "clean risk" shall be any owner of a motor vehicle that is classified as a private passenger auto if the owner and the principal operator and each licensed operator in the owner's household:

- a. Have two years driving experience as a licensed driver, which experience is determined in the manner provided in Rule 4.F.1., and
 - b. Have **not** been assigned any Safe Driver Insurance Plan points during the three year period immediately preceding the date of application for motor vehicle insurance or the date of preparation for a renewal motor vehicle insurance policy.
6. The premium for each coverage is determined by multiplying the base rate by the Combined Rating Factor to derive the base premium, then adding the Driving Record Surcharge Premium applicable to the coverage for each auto.

4. CLASSIFICATIONS

The provisions of this rule apply separately to the premiums for Bodily Injury and Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

- A. Autos owned by an individual or owned jointly by two or more individuals are classified as follows:

Refer to Section C. below for definitions of terms used in this rule.

Code	Class	Definitions
114	1A	There is no BUSINESS USE or TNC ACTIVITY of the auto and the auto is not DRIVEN TO OR FROM WORK OR SCHOOL.
116	1B	There is no BUSINESS USE or TNC ACTIVITY of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of less than 10 road miles one way.
117	1C	There is no BUSINESS USE or TNC ACTIVITY of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of 10 or more road miles one way.
118	3	The auto is used for BUSINESS USE and is not used in TNC ACTIVITY.
119	1AF	The auto is a FARM AUTO.
115	TNC	The auto is used in TRANSPORTATION NETWORK COMPANY ACTIVITY.

- B. Private passenger autos owned by corporations, co-partnerships, or unincorporated associations shall be rated as Class 3.

Exceptions

- 1. For corporations, co-partnerships or unincorporated associations owning less than five motor vehicles:

An owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by that individual, in accordance with Rule 4.A., provided the auto is not used for business purposes and is not used in TNC ACTIVITY.

- 2. For Farm family co-partnerships or Farm family corporations:

An owned private passenger auto principally garaged on a farm or ranch shall be rated as Class 1AF provided the vehicle is:

- a. Not used in any occupation other than farming or ranching, or
- b. Not customarily used in going to or from work other than farming or ranching.

- 3. Notwithstanding 1. and 2. above, any such auto used in TNC ACTIVITY shall be classified as TNC.

C. Definitions

- 1. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business, and that the auto is not used in TNC ACTIVITY.
- 2. FARM AUTO means the auto is principally garaged on a farm or ranch, and
 - a. It is not customarily used in going to or from work other than farming or ranching, or driving to or from school,
 - b. It is not customarily used in any occupation other than farming or ranching, and
 - c. that the auto is not used in TNC ACTIVITY.
- 3. DRIVEN TO OR FROM WORK OR SCHOOL means the auto is not used in TNC ACTIVITY and is customarily used in the course of driving to or from work or school and shall include:

- a. The use of the auto in a car pool or other share the ride arrangement.
- b. Driving part way to or from work or school whether or not the auto is parked at a depot during the day.

Note

If an auto is driven to or from work or school on less than a daily basis, the classification used in rating the auto shall be subject to the following:

- (1) If otherwise in Class 1B, the auto shall be classified as 1A if the total usage of the car in driving to or from work or school is not more than 2 days per week or not more than 2 weeks per 5 week period.
- (2) If otherwise in Class 1C the auto shall be classified as 1B if the total usage of the car in driving to or from work or school is not more than 2 days per week or not more than 2 weeks per 5 week period.

Refer to company for certification form.

- 4. TRANSPORTATION NETWORK COMPANY (TNC) ACTIVITY means that:
 - a. The auto is used as a public or livery conveyance, including but not limited to any period of time while it is being used by any person who is logged into a transportation network platform as a driver, whether or not a passenger is occupying the vehicle; and

4. CLASSIFICATIONS (Cont'd)

- b. Coverage is afforded, under Endorsement **PP 55 45** or any similar endorsement, for any portion of the time that an insured is logged into a transportation network platform as a driver.
5. **RESIDENT** means anyone residing in the same household as the applicant and shall include an individual absent from the household while attending school. An individual in active military service with the armed forces of the United States of America shall **not** be included as resident in the same household unless such individual customarily operates the auto.

D. Single and Multi-Car Risks

The applicable Multi-Car Rating Factor shall apply if two or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household are insured in the same policy.

Exceptions

1. If a company's policy processing systems do not permit insuring all vehicles in the same policy, the applicable Multi-Car Rating Factor shall apply if the company insures two or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household.

This exception applies only to companies that do not issue multi-car policies or whose policy processing systems limitations necessitate insuring one car (in a multi-car situation) on a separate policy. This exception does not permit a company to apply the Multi-Car Rating Factor on a single car policy where, for underwriting or other reasons, the company voluntarily elects to insure one vehicle on a single car policy when that vehicle could be insured on a multi-car policy.

2. The Multi-Car Rating Factor shall not apply to antique autos as defined in the Miscellaneous Types rule.

LIABILITY COVERAGES ONLY

- E. An auto subject to Class 3 rates because of use in the business of the United States Government by one of its employees may be classified and rated as Class 1A, 1B, 1C or TNC when the applicable endorsement is used to limit coverage.

F. Inexperienced Operator**LIABILITY, MEDICAL PAYMENTS AND COLLISION**

1. The appropriate Inexperienced Operator Surcharge shall be applied for each owner or resident operator of the auto who has less than three years driving experience as a licensed driver. Such surcharge applies regardless of whether the owner or resident operator is a licensed driver; however, such surcharge does not apply to one who holds a learner's permit.

Note: The relevant experience is "driving experience as a licensed driver". An owner or resident operator does not accumulate any driving experience as a licensed driver while that person does not have a driver's license or while that person holds a learner's permit.

- a. The insurer shall obtain a verifiable motor vehicle record on each owner or resident operator from the Division of Motor Vehicles or from the governmental entity responsible for maintaining drivers' license records and shall determine the number of years of driving experience as a licensed driver for each owner or resident operator of the auto from such motor vehicle records to the extent possible.
- b. If a verifiable motor vehicle record obtained by the insurer does not show conclusively the number of years of driving experience for each owner or resident operator of the auto, the insurer may determine the number of years of driving experience as a licensed driver based upon information provided by the applicant.

- c. If a verifiable motor vehicle record cannot be obtained from the Division of Motor Vehicles or from the governmental entity responsible for maintaining drivers' license records, then the owner or resident operator shall be rated as inexperienced.

Exception: If the insurer is unable to obtain a verifiable motor vehicle record because such records are no longer available and the owner or resident operator has a drivers' license that continues to be valid by virtue of a military extension, then the insurer may determine the number of years of driving experience as a licensed driver based upon information provided by the applicant.

Insurers shall maintain in their files for at least three years from the inception of the policy the information upon which the number of years driving experience was determined.

Only driving experience in the United States of America, Canada or Puerto Rico may be used to determine the number of years of driving experience as a licensed driver.

The surcharge shall not be applied for more than three years regardless of policy term or effective date.

2. If there are two or more autos in the same household as the applicant, the inexperienced operator rates shall be applied separately to the number of autos equal to the number of inexperienced operators. Inexperienced operator rates shall not be used in rating such autos in excess of the number of inexperienced operators.

4. CLASSIFICATIONS (Cont'd)

The inexperienced operator surcharge(s) shall be applied to the auto(s) which the inexperienced operator principally operates. In the case of an occasional operator, the surcharge shall be applied to the auto most frequently operated by the inexperienced operator.

G. Airbag Discount

The following discounts apply to Medical Payments Coverage Only. To qualify, the private passenger auto must be equipped with a factory installed airbag(s) which conforms to the federal crash protection requirements, and meets the criteria of either Paragraph 1. or 2. below:

1. 20% discount shall be afforded when the airbag is installed in the driver-side-only position.
2. 30% discount shall be afforded when the airbags are installed in both front outboard seat positions.

H. Out Of State Vehicle

A 310% surcharge shall be applied to Liability and Medical Payments Coverages for any "out of state vehicle(s)". For the purpose of this rule, any vehicle which is garaged outside of North Carolina for at least six months in a given year shall be considered an "out of state vehicle". A vehicle shall not be considered an "out of state vehicle" if the principal operator of the vehicle is:

1. A student and resides at an educational institution outside of North Carolina; or
2. An individual in active military service with the armed forces of the United States of America.

I. Optional Rating Characteristics

Companies may use the following optional rating characteristics or any combination of such optional rating characteristics and Bureau filed classifications to determine rates by coverage, as long as applicable legal requirements are satisfied. The resulting premium by coverage shall not exceed the premium that would have been determined using the rates, rating plans, classifications, schedules, rules and standards promulgated by the Bureau, except as provided by statute. The rating factor by coverage for any combination of the following optional risk characteristics cannot exceed 1.00, unless the resulting premium by coverage does not exceed the Bureau premium by coverage.

1. Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; number of drivers; number of vehicles; payment history; payment options; prior insurance; and new and renewal status.

2. Driver characteristics not otherwise recognized in this manual. Examples include: years of driving experience; convictions, accidents, claims or incidents; accident-free experience; accident forgiveness; annual mileage; cell phone type and usage; credit information; defensive driving course; good student; home ownership; marital status; and military status.
3. Vehicle characteristics not otherwise recognized in this manual. Examples include: airbags; customization; electronic monitoring or safety devices; engine characteristics; safety features or engineering; theft deterrence/recovery devices; place and type of garaging; type of fuel used; vehicle age, make, model and model year; and vehicle use.
4. Affinity group or other group not otherwise recognized in this manual.
5. Any other rating characteristic or combination of characteristics if filed by a company and approved by the Commissioner.

J. Optional Enhanced Endorsements

Optional Enhanced Endorsements authorized in N.C.G.S. 58-36-43 shall not be reported as part of the statistical data that is used in rate making by the North Carolina Rate Bureau. For the reporting of statistical data for Optional Enhanced Endorsements, please consult your statistical agent.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

The provisions of this Rule apply separately to premiums for Bodily Injury Liability, Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

A. Eligibility

The Plan shall be applied in rating all eligible autos.

An auto is eligible for rating under this Plan if it is owned:

1. By an individual,
2. Jointly by two or more individuals resident in the same household,
3. By cohabitational partners in accordance with Rule 2.A., or
4. By a grantor/settlor of a trust and/or a trust in accordance with Rule 2.G.;

provided such auto is:

1. A four wheel auto of the private passenger or station wagon type, or
2. A motor vehicle that is a pickup truck or van, if it:
 - a. Has a Gross Vehicle Weight as specified by the manufacturer of less than 14,000 lbs.; and

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

- b. Is not used for the delivery or transportation of goods or materials unless such use is:
- (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
 - (2) For farming or ranching, or
3. A motorcycle, motorized scooter, auto glide or other similar motorized vehicle of the private passenger type.

Exception

The SDIP applies to policies written for a term in excess of 12 months. Such policy must provide for an annual adjustment of premium.

B. Definitions

1. Driving Record Points

a. Convictions

Records of convictions for moving traffic violations to be considered under this Plan shall be obtained at least annually from the Division of Motor Vehicles (or other governmental entity responsible for maintaining such records) for the applicant and any currently resident operator. For a policy of new business, records of such convictions shall be obtained prior to the sale of the policy.

Exception:

If the records required by this rule for a policy of new business are not available at the time of sale of the policy, or if the applicant for the policy has provided incorrect or incomplete data necessary to access such records, the insurer shall obtain such records and perform an underwriting review within a reasonable period following the binding of coverage.

Points shall be assigned for convictions during the experience period for moving traffic violations of the applicant or any currently resident operator, based on date of conviction, as follows:

- (1) Twelve points shall be assigned for a conviction for:
 - (a) Manslaughter (or negligent homicide) resulting from the operation of a motor vehicle;
 - (b) Prearranged highway racing or knowingly lending a motor vehicle to be used in a prearranged highway race; or
 - (c) Failing to stop and render aid when involved in an accident resulting in bodily injury or death (hit-and-run driving);

- (d) Impaired driving, including driving a vehicle while under the influence of an impairing substance; driving a vehicle with an alcohol concentration of 0.08 or more; and driving a commercial vehicle with an alcohol concentration of 0.04 or more; and

Note

There shall be no premium surcharge or assessment of points against an insured where (i) the insured's driver's license has been revoked under G.S.20-16.5; and (ii) the insured is subsequently acquitted of the offense involving impaired driving, as defined in G.S.20-4.01(24a), that is related to the revocation, or the charge for that offense is dismissed.

- (e) Transportation for the purpose of sale of illegal intoxicating liquors by motor vehicle.
- (2) Ten points shall be assigned for a conviction for:
 - (a) Highway racing or knowingly lending a motor vehicle to be used in a highway race; or
 - (b) Speeding to elude arrest.
 - (3) Eight points shall be assigned for a conviction for:
 - (a) operating during a period of revocation or suspension of license or registration.
 - (b) aggressive driving.
 - (4) Four points shall be assigned for a conviction for:
 - (a) Failing to stop and report when involved in a motor vehicle accident resulting in property damage only (hit-and-run-driving);
 - (b) Driving a motor vehicle in a reckless manner;
 - (c) Passing a stopped school bus;
 - (d) Speeding in excess of 75 miles per hour when the posted speed limit is less than 70 miles per hour;
 - (e) Speeding in excess of 80 miles per hour when the posted speed limit is 70 miles per hour or greater; or
 - (f) Driving by a person less than 21 years old after consuming alcohol or drugs.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

(5) Two points shall be assigned for a conviction for:

- (a) Illegal passing;
- (b) Speeding more than 10 miles per hour over the posted speed limit, provided the total speed was in excess of 55 miles per hour but less than 76 miles per hour;
- (c) Speeding 10 miles per hour, or less, in excess of the posted speed limit in a speed zone of 55 miles per hour or greater;

Waiver

These points shall **NOT** apply unless the same driver has also been convicted of at least one other moving traffic violation during the experience period.

- (d) Following too closely; or
 - (e) Driving on wrong side of road.
- (6) One point shall be assigned for a violation resulting in a conviction for speeding 10 miles per hour, or less, in excess of the posted speed limit of less than 55 miles per hour.

Waiver

This point shall **NOT** apply unless the same driver has also been convicted of at least one other moving traffic violation during the experience period.

Exceptions

This **WAIVER** does **NOT** apply to convictions of speeding in a school zone in excess of posted school zone speed.

- (7) With respect to any other conviction for a moving traffic violation, one point shall be assigned for each such conviction.

Exception

Convictions for the following shall not be regarded as moving traffic violations:

- (a) Inadequate muffler or excess escape of exhaust products;
- (b) Improper lights or other equipment except brakes;
- (c) Failure to sign or display registration card;
- (d) Failure to display license plates;
- (e) Failure to have in possession driver's license provided there is a valid one in existence; or
- (f) Failure to display current inspection certificate.

b. Accidents

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating a private passenger auto.

If an accident results both in bodily injury or death and in damage to property, points shall be assigned on the basis of the element of loss (bodily injury, death, or property damage) which generates the greatest number of points for the accident.

ACCIDENTS RESULTING IN BODILY INJURY OR DEATH

- (1) One point shall be assigned for each at-fault auto accident that results in total bodily injuries to all persons of \$1,800 or less.
- (2) Three points shall be assigned for each at-fault auto accident that results in:
 - (i) Death or
 - (ii) Total bodily injury to all persons in excess of \$1,800.

Exception

If the insured furnishes adequate proof that incurred medical costs related to the accident were solely for diagnostic purposes and that the accident did not result in any bodily injury, no SDIP points for bodily injury will be assigned, or points for bodily injury assigned as a result of the accident will be removed as of the most recent policy effective date.

ACCIDENTS RESULTING IN PROPERTY DAMAGE ONLY**For accidents that occur prior to March 1, 2016**

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,000 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,800 but less than \$3,000.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$1,800 or less.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)**For accidents that occur on or after March 1, 2016 and prior to October 1, 2017**

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,085 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,850 but less than \$3,085.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$1,850 or less.

For accidents that occur on or after October 1, 2017

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,850 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$2,300 but less than \$3,850.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$2,300 or less.

Exception

No points are assigned for accidents occurring under the following circumstances:

- (a) Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
- (b) The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
- (c) Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
- (d) Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
- (e) Accidents involving damage by contact with animals or fowl; or

- (f) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects.
- (g) Accidents occurring as a result of the operation of a firefighting, rescue squad, or law enforcement vehicle in response to an emergency if the operator of the vehicle at the time of the accident was a paid or volunteer member of any fire department, rescue squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to the emergency and the emergency ceases to exist.

Notes

- (1) For the purpose of this Plan a "conviction" shall mean a plea of guilty, or of nolo contendere or the determination of guilt by a jury or by a court though no sentence has been imposed (prayer for judgment continued) or, if imposed, has been suspended (unless it is the first prayer for judgment continued for all licensed operators in the household); and it includes a forfeiture of bail or collateral deposited to secure appearance in court of the defendant, unless the forfeiture has been vacated.
- (2) For the purpose of this Plan, a "moving traffic violation" shall include an infraction as described in **G.S. 14-3.1**.
- (3) The phrase "at-fault" means "negligent". No points shall be assigned for accidents when the operator of an insured vehicle is free of negligence.
- (4) References to other operators residing in the applicant's household shall also include a principal operator who is not a resident in the applicant's household.
- (5) In the event the applicant or any current resident operator has an at-fault accident and is convicted of a moving traffic violation in connection with the accident, only the higher surcharge points between the accident and the violation shall be assigned.
- (6) The One Point accident surcharge in Section **B.1.b.(3)** of this rule does not apply if both of the following conditions are met:
 - (a) The operator was not convicted of a moving traffic violation in connection with the accident; and

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

- (b) The vehicle owner, principal operator, and all licensed operators in the owner's household have had no convictions for moving traffic violations and no other at-fault accidents during the three-year period immediately preceding the date of the application or the date of preparation of the renewal.
 - (7) With respect to at-fault accidents occurring on or after October 1, 2012, the phrase "total damage to all property" shall be determined based on the following:
 - (a) For damage to property not owned by the insured, amounts paid or payable to third parties for damage to property, rental reimbursement, loss of use, towing and labor and storage shall be included in the calculation of the accident threshold.
 - (b) For damage to property owned by the insured, amounts paid or payable for damage to owned property, towing and labor and storage shall be included in the calculation of the accident threshold. Amounts paid for rental reimbursement and loss of use shall not be included in the calculation of the accident threshold.
 - (8) For a conviction or at-fault accident that occurs while the operator holds only a learner's permit or limited learner's permit, points shall not be assigned until the operator becomes a licensed driver (including limited provisional license or full provisional license) and shall then be assigned for the remainder of the experience period.
- 2. Experience Period**
- The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal. SDIP points shall be applied to a policy for a period of not less nor more than three policy years.

C. Driving Record Sub-Classification

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12 Or More Not Eligible For Plan	12 NE

D. Driving Record Surcharge Premium

1. Single Car Risks
 - a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
 - b. Multiply the base premium for each coverage applicable to the auto by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.
 - c. The Driving Record Surcharge Premium for each coverage of the auto equals the SDIP Surcharge for that coverage.
 - d. Add the applicable Driving Record Surcharge Premium for each coverage to the otherwise applicable premium for each coverage of the auto.
2. Multi-Car Risks
 - a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
 - b. Select the auto with the highest Total Base Premium for all coverages combined.
 TOTAL BASE PREMIUM is the sum of the base premiums for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive (or Fire, Theft and Combined Additional Coverage) and Collision coverages that apply to the auto.
 - c. For each coverage applicable to the auto with the highest Total Base Premium for all coverages combined.
 Multiply the base premium for each coverage by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

d. The Driving Record Surcharge Premium is determined separately by coverage for each auto that is insured for that coverage and eligible for SDIP rating.

- (1) Determine the number of eligible autos insured for each coverage.
- (2) The Driving Record Surcharge Premium for each coverage of each auto equals the SDIP Surcharge for that coverage divided by the number of eligible autos insured for that coverage.
- (3) If the above calculation results in a fractional dollar amount for each auto then:

determine the remainder dollar amount and add it to the Driving Record Surcharge Premium for one of the insured autos and disregard the fractional dollar amounts.

Note

The Whole Dollar Premium Rule does not apply in this instance.

- (4) If an auto is insured for a coverage not applicable to the auto with the highest Total Base Premium for all coverages combined, then no surcharge applies to that coverage.

e. Add the applicable Driving Record Surcharge Premium for each coverage of each auto to the otherwise applicable premium for each coverage of each auto.

3. Statistical Coding

a. Single Car Risks – Assign the Driving Record Sub-Classification Statistical Code, reflecting the number of points, to the auto.

b. Multi-Car Risks – Assign the Driving Record Sub-Classification Statistical Code reflecting:

- (1) The number of driving record points, to the auto with the highest Total Base Premium.
- (2) Zero driving record points, to each other auto insured on the policy.

E. Cancellations and Changes

1. Policies for Terms Not Exceeding One Year

No policy shall be endorsed in term to effect a change of Driving Record Sub-Classification except to recognize the addition or deletion of an operator.

2. Policies for Terms Exceeding One Year

No policy shall be endorsed to effect a change of Driving Record Sub-Classification until the next annual anniversary of the inception of the policy except to recognize the addition or deletion of an operator.

PRIMARY CLASSIFICATION RATING FACTORS*

Coverage	Use					
	Pleasure Use	Drive to or from Work		Business Use	TNC Activity**	Farm Use
	(1A)	Less than 10 Miles (1B)	10 or More Miles (1C)	(3)	TNC	(1AF)
B.I., P.D., Med. Pay	1.00	1.05	1.05	1.05	1.20	.75
Collision	1.00	1.15	1.15	1.15	(a)	.75
Comprehensive Fire, Theft, C.A.C.	1.00	1.25	1.25	1.25	(a)	.75

SINGLE OR MULTI-CAR RISKS AND INEXPERIENCED OPERATOR*

Add the following rating factors to the Use Rating Factor:

No Inexperienced Operator			
Single or Multi-Car Risks	BI, PD, and Med. Pay.	Collision	Comprehensive, Fire, Theft, and CAC
Single Car	Factor 0.00	Factor 0.00	Factor 0.00
Multi-Car	Factor -0.35	Factor -0.35	Factor -0.10

PRIMARY CLASSIFICATION RATING FACTORS
(Cont'd)

Inexperienced Operator				
Single or Multi-Car Risks		BI, PD, and Med. Pay.	Collision	Comprehensive, Fire, Theft, and CAC
Single Car	Principal Operator Licensed For:			
	Less than One Year	Factor +2.60	Factor +2.30	Factor +0.20
	Less than Two Years	Factor +1.60	Factor +1.50	Factor +0.20
	Less than Three Years	Factor +1.25	Factor +1.35	Factor +0.20
	Occasional Operator Licensed For:			
	Less than One Year	Factor +1.75	Factor +1.40	Factor +0.10
	Less than Two Years	Factor +0.85	Factor +0.80	Factor 0.00
Less than Three Years	Factor +0.65	Factor +0.60	Factor 0.00	
Multi-Car	Principal Operator Licensed For:			
	Less than One Year	Factor +2.25	Factor +1.95	Factor +0.10
	Less than Two Years	Factor +1.25	Factor +1.15	Factor +0.10
	Less than Three Years	Factor +0.90	Factor +1.00	Factor +0.10
	Occasional Operator Licensed For:			
	Less than One Year	Factor +1.40	Factor +1.05	Factor 0.00
	Less than Two Years	Factor +0.50	Factor +0.45	Factor -0.10
Less than Three Years	Factor +0.30	Factor +0.25	Factor -0.10	

* For Statistical Coding Requirements – Refer to page NC-E-Coding.

** Applies only to those vehicles on policies ceded to the North Carolina Reinsurance Facility affording coverage for TNC activity under Endorsement **PP 55 45**.

(a) For rating a policy that affords this coverage, please refer to the individual company writing the coverage.

SAFE DRIVER INSURANCE PLAN FACTORS AND CODES			
Use the following rating factors to determine the Driving Record Surcharge Premium as explained in the Safe Driver Insurance Plan Rule.			
Use the statistical code indicated for the Driving Record Sub-Classification.			
Number of Driving Record Points	Driving Record Sub-Classification	Statistical Code	SDIP Rating Factor
0	0	00	0.00
1	1	01	0.40
2	2	02	0.55
3	3	03	0.70
4	4	04	0.90
5	5	05	1.10
6	6	06	1.40
7	7	07	1.70
8	8	08	2.00
9	9	09	2.30
10	10	10	2.60
11	11	11	3.00
12 or more	12	12	3.40
Vehicles Not Eligible For SDIP – Add the following rating factor to the otherwise applicable Combined Rating Factor. Use the statistical code shown below.			
Not Eligible	NE	95	+0.10

6. MODEL YEAR FOR FIRE, THEFT, COMBINED ADDITIONAL COVERAGE, COMPREHENSIVE AND COLLISION COVERAGES

A. Model Year Rating

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

B. Coding

Policies effective July 1, 1982 and subsequent:

Code the two digits of the model year, for example, code 1982 vehicles as 82, 1983 as 83, etc.

7. MINIMUM PREMIUM RULE

The minimum annual premium charge is \$10 for each policy, certificate, declaration or binder covering one or more of the following perils:

Comprehensive

Fire, Theft, Windstorm, Combined Additional Coverage, Collision

Bodily Injury Liability, or

Property Damage Liability

Premium for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.

The minimum annual premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.

8. POLICY PERIOD

- A. No policy may be written for a period longer than 12 months for Liability Coverage or 48 months for Physical Damage Coverage.
- B. Premium charged for policy terms not exceeding 12 months is as follows:
 1. Twelve Month Policies –
Charge the annual premium or minimum premium whichever applies.
 2. Three and Six Month Policies –
 - a. For a specified 3 or 6 month period the premium charge is 25% or 50% respectively, of the annual or minimum annual premium whichever applies.
 - b. Policies issued for a 3 or 6 month period with an effective date on the 29th, 30th, and 31st of any month.

The first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy.

Premium for this extended coverage of 1 to 3 days may be waived.

3. Other Short Policies written for less than 12 months and other than 3 or 6 months.

Such policies shall be written short rate with premiums computed in accordance with the One Year Short Rate Table in the Cancellation Rule.

Exceptions:

The premium is computed Pro Rata:

1. When coverage is written to secure a common policy date with other coverages or lines of insurance.
 2. When a policy is issued on a short term basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
 3. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.
- C. Long Term Physical Damage Policies written for a term in excess of 12 months – Determine premium as follows:
1. 1st 12 months:
Charge the first year premium or minimum premium, whichever applies.
 2. 2nd 12 months:
In addition to the above, charge the second year premium or minimum whichever applies.
If the term is more than 12 months but less than 24 months, charge pro rata of such second year premium or minimum whichever is larger for the period in excess of 12 months.
 3. 3rd 12 months:
In addition to the premium for the 1st and 2nd 12 month periods, charge the third year premium or minimum premium whichever applies.
If the term is more than 24 months but less than 36 months charge the pro rata of such third year premium or minimum premium, whichever is larger, for the period in excess of 24 months.
 4. 4th 12 months:
In addition to the premium for the 1st, 2nd and 3rd 12 month periods, charge the fourth year premium or minimum premium whichever applies.
If the term is more than 36 months but less than 48 months, charge pro rata of such fourth year premium or minimum premium, whichever is larger, for the period in excess of 36 months.

8. POLICY PERIOD (Cont'd)

Note:

Calculation of the premium for the 2nd, 3rd and 4th 12 month periods, or pro rata part thereof shall recognize:

1. Any change in the model year of the insured auto, during a previous 12 month period;
2. Any change in sub-classification under the Safe Driver Insurance Plan.
3. A change in symbol assignment based on a review of loss experience.

9. CHANGES

- A.** In the following circumstances the premium shall be computed using the rates and rules in effect at the inception of the policy or at the time the change is made:

1. If an auto or form of coverage is added during the term of a policy and the additional insurance is written to expire concurrently with the original insurance, the premium for such additional insurance shall be computed pro-rata;
2. If coverage is transferred during the policy term from one auto to another, the premium shall be computed pro rata; or
3. If the liability limits or deductible amounts are changed during the policy period.

If the policy has been written for less than one year on a short rate basis, the premium for the additional insurance shall be pro rata of the short rate charge for the policy period.

If an auto or form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

- B.** If an auto is transferred from one rating territory to another or if an auto is temporarily transferred from one rating territory to another for a period of not less than 30 consecutive days, the premium for the balance of the policy period may be adjusted by endorsement at the time the change is made. The company shall charge on a pro rata basis the rate or rates for the territories in which the auto is garaged during the remainder of the policy period. The premium adjustment shall be made on the basis of the rates and rules in effect at the inception of the policy or at the time the change is made.
- C.** With respect to the above described election of using the rates in effect at the inception of the policy or at the time the change is made in determining adjustments to premiums, a company's election shall be applied consistently by the company and shall not be made on a policy by policy basis.

D. Premium Adjustment:

1. With respect to all of the above except **A.3.**, if an outstanding policy is amended and results in a premium adjustment of \$2 or less, the amount:
 - a. May be waived, or
 - b. May be made subject to a minimum of \$2, except that the actual return premium shall be returned at the request of the insured.
2. Minimum premium of \$2 applies if an insured requests the following during the policy period:
 - a. Additional coverage,
 - b. An increase in the limits of liability,
 - c. A reduced deductible.
3. Companies need not refund a return premium of less than \$2 if the insured requests the following:
 - a. Cancellation of coverage,
 - b. Reduction in limits of liability,
 - c. Increase in deductible,
 except that the actual return premium shall be returned at the request of the insured.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges. If \$2 or less, it may be charged or waived.
5. With respect to all of the above except **A.3.**, if an outstanding policy is amended and results in a premium adjustment:
 - a. Within 30 days prior to the expiration of a six-month policy period, or
 - b. Within 60 days prior to the expiration of a policy period longer than six months, companies need not charge or refund a premium, except that actual refunds shall be made at the request of the insured.

10. CANCELLATION

- A.** Cancellation of a policy, vehicle or form of coverage:
1. If the insured requests cancellation, compute return premium on a Short Rate Basis.

Exceptions

Compute return premium on a Pro Rata basis in the following cases:

1. If the insured has disposed of a vehicle then takes out a new policy in the same company on another vehicle, to become effective within thirty days of the date of cancellation.

10. CANCELLATION (Cont'd)

2. If the insured vehicle is repossessed under terms of a financing agreement.
3. In a multi-car situation:
 - a. If one vehicle is cancelled from the policy and the policy remains in force on other vehicles, or
 - b. If a policy is cancelled but there remains in force with the same company and in the name of insured or spouse, if resident in the same household, a concurrent policy covering another vehicle.
4. If the insured enters the armed forces of the United States of America.
5. If the insured vehicle is stolen or destroyed (total or constructive loss) and cancellation is requested by the insured (a) within 30 days following the date the auto is stolen or destroyed, or (b) within 15 days of the time the auto was determined by the company (1) to be unrecoverable or stolen, or (2) to be a total or constructive loss. The return premium for all coverages (including the premium for the coverage under which the loss was paid) shall be calculated from the day following the date of the loss.
6. If an insured who has been ceded to the Reinsurance Facility at rates higher than the insurer's voluntary rates obtains insurance through another insurer who elects not to cede the policy to the Facility and the insured cancels the ceded policy within 45 days of the effective date of the ceded policy.

Exception:

This pro rata cancellation shall not apply to a cancellation by any insurance premium finance company.

2. If the company cancels, the return premium is computed pro rata.
3. If a policy written at short rate is cancelled, the earned premium for the time the policy has been in force shall be computed pro rata of the original short rate premium.
4. The following provisions apply to policies exceeding 12 months:
 - a. If a policy has been in force less than 1 year, the earned premium is computed in accordance with the provisions of this Rule for the first year's premium.
 - b. If a policy has been in force more than 12 months but less than 24 months, the earned premium shall be the first 12 months premium plus pro rata of the annual premium for the second 12 months.
 - c. If a policy has been in force for more than 24 months but less than 36 months, the earned premium shall be the first 24 months' premium plus pro rata of the annual premium for the third 12 months.

- d. If a policy has been in force more than 36 months but less than 48 months, the earned premium shall be the first 36 months' premium plus pro rata of the annual premium for the fourth 12 months.

B. Instructions for Use of Short Rate Tables.

1. The "Three Month Short Rate Table" shall apply only to a policy written for a specified period of 3 months.
2. The "Six Month Short Rate Table" shall apply only to a policy written for a specified period of 6 months.
3. The "One Year Short Rate Table" shall apply to:
 - a. a policy written for a specified period of less than one year, other than a policy written for a specified period of 3 months or 6 months.
 - b. a policy written for a specified period of one year or more.

C. Instructions for Use of PRO RATA TABLES

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 1976 is designated as 1976.181.
2. In like manner, express the effective date of the policy year and decimal part of a year and subject from the cancellation date.
3. The difference in the case of 1 year policies, represents the percentage of the annual premium which is to be retained by the carrier.
4. For 6 Month Term Policies, the difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.
5. For 3 Month Term Policies, the difference between cancellation date and effective date multiplied by four represents the percentage of the quarter-annual term premium which is to be retained by the carrier.

Example:

Cancellation date May 19, 1976.....	1976.381
Effective date March 2, 1976.....	<u>1976.167</u>
	.214

Earned premium for a 1 Year Term Policy will therefore be .214 times the annual premium.

For a 6 Month Term Policy: Multiply .214 by 2. (.214 x 2 = .428). Earned premium will be .428 times the semi-annual term premium.

For a 3 Month Term Policy: Multiply .214 by 4. (.214 x 4 = .856). Earned premium will be .856 times the quarter-annual term premium.

Note:

As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years this table shall also be used for each such year.

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

PRO RATA TABLE

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

PRO RATA TABLE

July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

ONE YEAR SHORT RATE TABLE

Days Policy in Force	Per Cent of One Year Premium	Days Policy in Force	Per Cent of One Year Premium	Days Policy in Force	Per Cent of One Year Premium
1	5%	95 - 98	37%	219 - 223	69%
2	6	99 - 102	38	224 - 228	70
3 - 4	7	103 - 105	39	229 - 232	71
5 - 6	8	106 - 109	40	233 - 237	72
7 - 8	9	110 - 113	41	238 - 241	73
9 - 10	10	114 - 116	42	242 - 246	74
11 - 12	11	117 - 120	43	247 - 250	75
13 - 14	12	121 - 124	44	251 - 255	76
15 - 16	13	125 - 127	45	256 - 260	77
17 - 18	14	128 - 131	46	261 - 264	78
19 - 20	15	132 - 135	47	265 - 269	79
21 - 22	16	136 - 138	48	270 - 273	80
23 - 25	17	139 - 142	49	274 - 278	81
26 - 29	18	143 - 146	50	279 - 282	82
30 - 32	19	147 - 149	51	283 - 287	83
33 - 36	20	150 - 153	52	288 - 291	84
37 - 40	21	154 - 156	53	292 - 296	85
41 - 43	22	157 - 160	54	297 - 301	86
44 - 47	23	161 - 164	55	302 - 305	87
48 - 51	24	165 - 167	56	306 - 310	88
52 - 54	25	168 - 171	57	311 - 314	89
55 - 58	26	172 - 175	58	315 - 319	90
59 - 62	27	176 - 178	59	320 - 323	91
63 - 65	28	179 - 182	60	324 - 328	92
66 - 69	29	183 - 187	61	329 - 332	93
70 - 73	30	188 - 191	62	333 - 337	94
74 - 76	31	192 - 196	63	338 - 342	95
77 - 80	32	197 - 200	64	343 - 346	96
81 - 83	33	201 - 205	65	347 - 351	97
84 - 87	34	206 - 209	66	352 - 355	98
88 - 91	35	210 - 214	67	356 - 360	99
92 - 94	36	215 - 218	68	361 - 365	100

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

THREE MONTH SHORT RATE TABLE

Days Policy in Force	Per Cent of 3 Mos. Premium	Days Policy in Force	Per Cent of 3 Mos. Premium	Days Policy in Force	Per Cent of 3 Mos. Premium
1	6%	28	41%	58	71%
2	7	29	42	59	73
3	9	30	43	60 - 61	74
4	12	31	44	62	75
5	16	32	46	63	76
6	17	33	47	64	77
7	18	34	48	65 - 66	78
8	19	35	49	67	79
9	20	36	50	68	81
10	21	37	51	69 - 70	82
11	22	38	52	71	83
12	23	39	53	72	84
13	24	40	54	73	85
14	26	41	56	74 - 75	86
15	27	42	57	76	87
16	28	43	58	77	89
17	29	44	59	78 - 79	90
18	30	45	60	80	91
19	31	46	61	81	92
20	32	47 - 48	62	82	93
21	33	49	63	83 - 84	94
22	34	50	65	85	95
23	36	51 - 52	66	86	97
24	37	53	67	87 - 88	98
25	38	54	68	89	99
26	39	55	69	90 - 92	100
27	40	56 - 57	70		

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

SIX MONTH SHORT RATE TABLE

Days Policy in Force	Per Cent of 6 Mos. Premium	Days Policy in Force	Per Cent of 6 Mos. Premium	Days Policy in Force	Per Cent of 6 Mos. Premium
1	6%	50 - 51	38%	112 - 114	70%
2	7	52	39	115 - 116	71
3	8	53 - 54	40	117 - 118	72
4	9	55 - 56	41	119 - 120	73
5	10	57 - 58	42	121 - 123	74
6	11	59 - 60	43	124 - 125	75
7	12	61 - 62	44	126 - 127	76
8	13	63	45	128 - 130	77
9	14	64 - 65	46	131 - 132	78
10	15	66 - 67	47	133 - 134	79
11	16	68 - 69	48	135 - 136	80
12	17	70 - 71	49	137 - 139	81
13 - 14	18	72 - 73	50	140 - 141	82
15 - 16	19	74	51	142 - 143	83
17 - 18	20	75 - 76	52	144 - 145	84
19 - 20	21	77 - 78	53	146 - 148	85
21	22	79 - 80	54	149 - 150	86
22 - 23	23	81 - 82	55	151 - 152	87
24 - 25	24	83	56	153 - 155	88
26 - 27	25	84 - 85	57	156 - 157	89
28 - 29	26	86 - 87	58	158 - 159	90
30 - 31	27	88 - 89	59	160 - 161	91
32	28	90 - 91	60	162 - 164	92
33 - 34	29	92 - 93	61	165 - 166	93
35 - 36	30	94 - 95	62	167 - 168	94
37 - 38	31	96 - 98	63	169 - 171	95
39 - 40	32	99 - 100	64	172 - 173	96
41	33	101 - 102	65	174 - 175	97
42 - 43	34	103 - 104	66	176 - 177	98
44 - 45	35	105 - 107	67	178 - 180	99
46 - 47	36	108 - 109	68	181 - 184	100
48 - 49	37	110 - 111	69		

11. WHOLE DOLLAR PREMIUM

This rule applies only to Fire, Theft, Combined Additional Coverage, Comprehensive and Collision coverages.

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellations by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE PAGES

A. Other Than Collision

1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Comprehensive Base Rates for Symbol 98 vehicles by:

- a. Increasing the Symbol 70 relativity factor of 13.72 by +1.05 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost, and
- b. Applying this factor to the Symbol 11 Rate on the state rate pages for the applicable model year.

2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Comprehensive Base Rates for Symbol 27 vehicles by:

- a. Increasing the Symbol 26 relativity factor of 6.42 by +1.06 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Rate on the state rate pages for the applicable model year.

3. 1982 and Prior Model Year Vehicles

a. 1976-1982 Symbol 14 Vehicles

Apply the factor 3.19 to the Symbol 7 Base Rate.

b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

B. Collision

1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Collision Base Rates for Symbol 98 vehicles by:

- a. Increasing the Symbol 70 relativity factor of 2.96 by +.10 for each \$10,000 or fraction of \$10,000 above \$150,000 of original Cost, and,
- b. Applying this factor to the Symbol 11 Rate on the state rate pages for the applicable model year.

2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Collision Base Rates for Symbol 27 vehicles by:

- a. Increasing the Symbol 26 relativity factor of 2.29 by +.10 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Rate on the state rate pages for the applicable model year.

3. 1982 and Prior Model Year Vehicles

a. 1976-1982 Symbol 14 Vehicles

Apply the factor 2.29 to the Symbol 7 Base Rate.

b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

C. Original Cost means:

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specially built autos.
3. Original Cost New in U.S. for imported autos.

13. SUSPENSION

- A. Under any policy providing just Physical Damage Coverage, only Collision may be suspended.
- B. Liability Coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days.
 - 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
 - 2. The reinstatement endorsement shall not extend the policy beyond its original expiration date.

LIABILITY AND COLLISION COVERAGES ONLY

- 3. Pro rata premium credit for the period of suspension shall be granted upon reinstatement subject to a minimum retention by the company of sixty days premium calculated on a short rate basis. The minimum premium retention by the company shall not apply to suspensions under Section F. of this rule.
 - 4. If the policy expires during the period of suspension, the named insured shall be entitled to a pro rata return premium in accordance with the foregoing provisions of this rule.
 - 5. If a policy written for less than one year is suspended but subsequently reinstated and extended for the remainder of such year, or any part thereof, or if such policy expires during the suspension period, pro rata premium credit shall be granted for the period of suspension in accordance with the foregoing provisions of the Policy Period Rule for extension of a short term policy.
- D. If collision or liability coverages are suspended on **all** owned autos, coverage for which separate premiums apply – including Uninsured Motorists Coverage, Underinsured Motorists Coverage, auto death indemnity, total disability, and specific disability benefits coverage, medical payments coverage, non-owned auto or extended liability coverage provided under the use of other autos provisions – may be continued in force without premium adjustment for these coverages.
 - E. If liability or collision coverage is suspended on all private passenger autos owned by an individual(s) or spouses, use of other autos coverage for liability only, afforded without separate premium charge may be continued in force. 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.
 - F. Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of a strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section (C) provided the insured furnishes the company with a letter requesting the return premium. The letter shall be written on the insured's letterhead, signed by an executive of the company and shall include the following:
 - 1. A description of each auto.
 - 2. The dates between which it was laid up because of the strike.
 - 3. A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage ONLY

1. Owners – (Class Code – Refer to Statistical Plan)

Bodily Injury and Property Damage Uninsured Motorists Coverage shall be afforded under every auto liability policy insuring the owner of a motor vehicle registered or principally garaged in North Carolina.

Exceptions

This coverage shall not apply when a named insured has purchased a policy with Bodily Injury Liability Coverage limits greater than \$30,000/\$60,000.

Uninsured Motorist Coverage Only is available only if the insured has purchased Bodily Injury Liability limits of \$30,000/60,000. The limits of Uninsured Motorist Bodily Injury Coverage shall be \$30,000/\$60,000 unless the insured purchases a higher limit of Uninsured Motorist Bodily Injury Coverage but in no event shall an insurer be required to sell Uninsured Motorists Bodily Injury Coverage at limits that exceed \$1,000,000/\$1,000,000. The limit of Uninsured Motorist Property Damage Coverage shall equal the highest limit of liability for Property Damage Liability Coverage for any one vehicle insured under the policy, provided, however, that (1) the limits shall not be required to exceed \$1,000,000 regardless of whether the highest limits of property damage liability coverage for any one vehicle insured under the policy exceed those limits and (2) a named insured may purchase lesser limits of Uninsured Motorist Property Damage Coverage but not less than the property damage liability limits required by North Carolina's financial responsibility law.

Each time a policy is issued or renewed, the insurer shall notify the named insured as provided in section **C.** of this Rule.

a. Rates

The per policy rates for Uninsured Motorists Coverage are as follows:

B.I. UM Coverage

	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 30/60	\$ 16	\$ 40
50/100	17	42
100/200	20	49
100/300	21	52
300/300	26	64
250/500	27	67
500/500	28	69
500/1,000	31	77
1,000/1,000	32	79

P.D. UM Coverage

	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	10
250,000	6	15
500,000	8	20
750,000	10	25
1,000,000	11	27

For limits other than those shown, charge the premium for the next higher limit.

* For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile or other miscellaneous type vehicle.

* These rates are not subject to modification under the provisions of any rating plan or other manual rule.

14. MISCELLANEOUS COVERAGES (Cont'd)

b. Additional Persons

Bodily Injury Uninsured Motorists Coverage Only may be extended to an executive officer, partner or employee of the named insured provided such additional person does not own an auto.

The charge for each additional person shall be the single car policy rate shown above.

2. Non-Owners – (Class Code 990000)

a. A Named Non-Owner Liability Policy may be extended to provide Uninsured Motorists Coverage. The annual charge per policy shall be the single car policy rate shown above for the limits of coverage selected.

b. Bodily Injury Uninsured Motorists Coverage Only may be afforded to any person who does not own an auto and who is not otherwise afforded Uninsured Motorists Coverage.

Such coverage shall be written for a period of one year or three years. The charge for each person covered shall be the minimum limits single car policy rate multiplied by the following factor:

Policy Term	Factor
One Year	3.50
Three Years	5.50

B. Combined Uninsured/Underinsured Motorists Coverage

1. Owners – (Class Code – Refer to Statistical Plan)

Combined Uninsured/Underinsured Motorists Coverage shall be afforded under every auto liability policy insuring the owner of a motor vehicle registered or principally garaged in North Carolina.

Exceptions

This coverage shall not apply when a named insured has purchased a policy with Bodily Injury Liability Coverage limits not greater than \$30,000/\$60,000.

The limits of Uninsured/Underinsured Motorist Bodily Injury Coverage shall equal the highest limits of liability for Bodily Injury Liability Coverage for any one vehicle insured under the policy provided, however, that (1) the limits shall not be required to exceed \$1,000,000/\$1,000,000 regardless of whether the highest limits of bodily injury liability coverage for any one vehicle insured under the policy exceed those limits, (2) a named insured may purchase greater or lesser limits, except that the limits must exceed the bodily injury liability limits required by North Carolina's financial responsibility law, and in no event shall an insurer be required to sell combined uninsured/underinsured motorist bodily injury coverage at limits that exceed \$1,000,000/\$1,000,000, and (3) the limits shall be equal to the limits of uninsured motorist bodily injury coverage purchased. The limit of Uninsured Motorist Property Damage Coverage sold with Combined Uninsured/Underinsured Motorist Bodily Injury Coverage, shall equal the highest limit of liability for Property Damage Liability Coverage for any one vehicle insured under the policy, provided, however, that (1) the limits shall not be required to exceed \$1,000,000 regardless of whether the highest limits of property damage liability coverage for any one vehicle insured under the policy exceed those limits and (2) a named insured may purchase lesser limits of Uninsured Motorist Property Damage Coverage but not less than the property damage liability limits required by North Carolina's financial responsibility law.

Each time a policy is issued or renewed, the insurer shall notify the named insured as provided in section C. of this Rule.

2. Rates

The per policy rates for Combined Uninsured/Underinsured Motorists Coverage are as follows:

	B.I. UM/UIM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 50/100	\$ 27	\$ 67
100/200	48	118
100/300	59	146
300/300	81	200
250/500	95	235
500/500	130	321
500/1,000	147	364
1,000/1,000	164	405

14. MISCELLANEOUS COVERAGES (Cont'd)

P.D. UM/UIM Coverage		
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	10
250,000	6	15
500,000	8	20
750,000	10	25
1,000,000	11	27

For limits other than those shown, charge the premium for the next higher limit.

* For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile or other miscellaneous type vehicle.

These total rates are not subject to modification under the provisions of any rating plan or other manual rule.

C. Notice

Every insurer that sells motor vehicle liability policies shall, when issuing and renewing a policy, give reasonable notice to the named insured of all of the following:

- (1) The named insured is required to purchase uninsured motorist bodily injury coverage, uninsured motorist property damage coverage, and, if applicable, underinsured motorist bodily injury coverage.
- (2) The named insured's uninsured motorist bodily injury coverage limits shall be equal to the highest limits of bodily injury liability coverage for any one vehicle insured under the policy unless the insured elects to purchase greater or lesser limits for uninsured motorist bodily injury coverage.
- (3) The named insured's uninsured motorist property damage coverage limits shall be equal to the highest limits of property damage liability coverage for any one vehicle insured under the policy unless the insured elects to purchase lesser limits for uninsured motorist property damage coverage.
- (4) The named insured's underinsured motorist bodily injury coverage limits, if applicable, shall be equal to the highest limits of bodily injury liability coverage for any one vehicle insured under the policy unless the insured elects to purchase greater or lesser limits for underinsured motorist bodily injury coverage.
- (5) The named insured may purchase uninsured motorist bodily injury coverage and, if applicable, underinsured motorist coverage with limits up to one million dollars (\$1,000,000) per person and one million dollars (\$1,000,000) per accident.

The insurer shall be deemed to have given reasonable notice if it includes, in at least 12 point type, Form NC 03 40 02 10- Notice Of Right To Purchase Higher Limits of UM/UIM or substantially similar language as a notice accompanying the original and renewal declarations page or if it includes, in at least 12 point type, the same language as the language in said form, or substantially similar language, on the policy's original and renewal declarations page.

D. Deductible Insurance

1. Deductible Liability Insurance is not available for vehicles classified and rated in accordance with the rules of this Manual.

2. Collision Deductibles for Which No Premiums Are Shown

- \$ 25 Deduct. (071) – Charge 150% of the \$50 Deduct. Collision Premium
- \$ 50 Deduct. (072) – Charge 102% of the \$100 Deduct. Collision Premium
- \$ 200 Deduct. (073) – Charge 97% of the \$100 Deduct. Collision Premium
- \$ 250 Deduct. (076) – Charge 96% of the \$100 Deduct. Collision Premium
- \$ 500 Deduct. (077) – Charge 91% of the \$100 Deduct. Collision Premium
- \$ 1,000 Deduct. (078) – Charge 81% of the \$100 Deduct. Collision Premium

3. Comprehensive Deductibles for Which No Premiums Are Shown

- \$ 50 Deduct. (003) – Charge 96% of the Full Coverage Comprehensive Premium
- \$ 100 Deduct. (010) – Charge 93% of the Full Coverage Comprehensive Premium
- \$ 250 Deduct. (055) – Charge 84% of the Full Coverage Comprehensive Premium
- \$ 500 Deduct. (726) – Charge 70% of the Full Coverage Comprehensive Premium
- \$ 1,000 Deduct. (727) – Charge 58% of the Full Coverage Comprehensive Premium

4. Theft – \$50 Deductible – Charge 75% of the Full Coverage Theft Rate.

E. Extended Transportation Expenses Coverage

1. Eligibility

Only policies providing Comprehensive Coverage may be afforded either Extended Transportation Expenses Coverage or Increased Limits Transportation Expenses Coverage.

14. MISCELLANEOUS COVERAGES (Cont'd)

2. Rating

The rates for this coverage are not subject to classification rating or modification by any rating plan.

Coverage	Annual Rate Per Auto
\$15/\$450 Extended Transportation Expenses Coverage (Cov. Code 704)	\$13
\$30/\$900 Increased Limits Transportation Expenses Coverage (Cov. Code 706)	\$26
\$50/\$1,500 Additional Increased Limits Transportation Expenses Coverage (Cov. Code 768)	\$42
\$75/\$2,250 Additional Increased Limits Transportation Expenses Coverage (Cov. Code 163)	\$61
\$100/\$3,000 Additional Increased Limits Transportation Expenses Coverage (Cov. Code 164)	\$79

3. Endorsement

Attach either Endorsement **NC 03 02** (which provides for only the first three available limits) or Endorsement **NC 03 14** (which provides for all available limits) to the policy.

F. Towing and Labor Costs

- This coverage may be written only for Private Passenger Autos.
- The available limit and rates are:

Limit Per Disablement	Rate – Per Car, Per Year
\$ 25	\$3
50	6
100	9
None (subject to coverage provisions)	20

- Attach applicable endorsement.

G. Coverage For Damage To Your Auto – Coverage For Audio, Visual And Data Electronic Equipment

1. Coverage

Electronic equipment or devices that record, emit, amplify, receive or transmit audio, visual or data signals which are permanently installed by the vehicle's manufacturer are automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

- Radios and stereos;
- Tape decks;
- Compact disk players or recorders;
- Citizens band radios;
- Telephones;

- Two-way mobile radios;
- Scanning monitor receivers;
- Television monitor receivers;
- Video cassette players or recorders;
- Audio cassette players or recorders;
- Personal computers; or
- Digital videodisk players or recorders.

However, electronic equipment or devices that record, emit, amplify, receive or transmit audio, visual or data signals which are permanently installed by **other than** the vehicle's manufacturer are subject to a sublimit of \$1,000. This sublimit may be increased to any one of the limits with the premiums per auto shown in the table below. Permanently installed means installed by bolts, brackets, or welding in a location in accordance with applicable laws and regulations for the installation of such equipment or device.

Coverage is not available for loss to:

- equipment designed or used to detect or deter radar, laser, or other speed monitoring equipment whether or not permanently installed; or
- tapes, records, discs or other media.

2. Rating

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

Liability For Electronic Equipment	Maximum Limit Of	Premium Per Auto
\$ 1,500		\$ 30
2,000		60
2,500		90
3,000		120
3,500		150
4,000		180
4,500		210
5,000		240

For limits in excess of \$5,000, charge an additional \$30 per \$500 of coverage.

3. Endorsement

Attach Coverage For Damage To Your Auto Customizing Equipment Coverage, Coverage For Audio, Visual And Data Electronic Equipment Endorsement **NC 03 15**, to the policy.

H. Auto Death Indemnity Or Benefits, Specific Disability Benefits And Total Disability Benefits Rates

- Automobile Death Indemnity or Benefit, Specific Disability Benefits and Total Disability Benefits are available to any person under a policy affording auto bodily injury liability insurance with respect to an auto classified or rated as a private passenger auto.

14. MISCELLANEOUS COVERAGES (Cont'd)

2. Annual rates per person insured:

- a. Coverage A – Auto Death Indemnity or Benefit**
(Class Code 904000)

Principal Sum	Annual Rate
\$ 5,000	\$ 2
10,000	4

- b. Coverages A and B – Auto Death Indemnity or Benefit and Specific Disability Benefits**

Dismemberment and Loss of Sight and Fractures and Dislocations. (Class Code 907000)

Principal Sum	Annual Rate
\$ 5,000	\$ 3
10,000	5

- c. Coverage C – Total Disability Benefits –**
(Class Code 903000)

Weekly Indemnity	Annual Rate
\$ 25	\$ 3
35	3
50	6

- d. Coverage C – Total Disability Benefits –**
Maximum 200 weeks.
(Class Code 905000)

Weekly Indemnity	Annual Rate
\$ 25	\$ 2
35	3
50	5

- 3. For the addition of one or more of the coverages to outstanding policies, charges per month, or fraction thereof, of 10% of the applicable annual rates shall be made. These charges shall be subject to a minimum total charge of \$2 per policy or endorsement, and to a maximum total charge of the total of the annual rates for the coverages afforded.**

I. Repair or Replacement Coverages

1. Five Year Coverage

- a. Coverage for Damage to Your Auto can be changed from ACTUAL CASH VALUE to REPLACEMENT COST for losses caused by other than fire, theft, larceny, malicious mischief or vandalism.**

- b. Repair or Replacement Coverage is available:**

- (1) Only for autos purchased new.**
- (2) Only if this coverage is added within 60 days after purchase of the new auto. If the coverage is added after the date of purchase of the new auto, coverage does not become effective until the date of purchase of this coverage.**
- (3) Only if this coverage is maintained continuously on the auto.**

- (4) If the auto is not more than 5 years old. The age of the auto shall be determined by subtracting the year the endorsement was first added to the policy for that auto from the year of inception of the current annual period of the policy.**
- (5) Only if the collision and other than collision coverages are carried for the auto.**

c. Rates

Charge 15% of the combined collision and other than collision premiums.

d. Attach Endorsement NC 03 11.

2. One Year Coverage

- a. Coverage for Damage to Your Auto can be changed from ACTUAL CASH VALUE to REPLACEMENT COST.**

- b. Replacement Cost Coverage is available:**

- (1) Only for autos purchased new by the policyholder or applicant with less than 150 miles on the odometer.**

- (2) Only if this coverage is added within 60 days after the purchase of the new auto. If the coverage is added after the date of purchase of the new auto coverage does not become effective until the date of purchase of this coverage.**

- (3) Only if this coverage is maintained continuously on the auto.**

- (4) Only if collision and other than collision coverages are carried for the auto.**

c. Rates

Charge 10% of the combined collision and other than collision premiums.

d. Duration of Coverage

This coverage will apply until one year from the date of purchase of the new auto or an odometer reading of 15,000 miles, whichever comes first.

e. Attach Endorsement NC 03 12.

J. Coverage for Rented Vehicles

- 1. Insurers may offer coverage for rented vehicles with every motor vehicle policy covering a motor vehicle registered in North Carolina. Attach the Coverage for Rented Vehicles endorsement to the policy.**

2. Rating

- a. To add Coverage for Rented Vehicles, charge an annual premium of \$4 for personal auto liability policies which provide both comprehensive and collision coverages.**

- b. To add Coverage for Rented Vehicles, charge an annual premium of \$16 for personal auto liability policies which do not provide both comprehensive and collision coverages.**

14. MISCELLANEOUS COVERAGES (Cont'd)

c. The premium for Coverage for Rented Vehicles is not subject to classification or modification by any rating plan.

3. Cancellation

If Coverage for Rented Vehicles is cancelled by the insured, the entire annual premium shall be fully earned by the company.

K. Original Equipment Manufacturer (OEM) Parts Loss Settlement

1. Coverage

A loss settlement Original Equipment Manufacturer (OEM) Parts coverage option may be made available when physical damage coverage is afforded under a policy. The OEM parts loss settlement option is subject to the following:

a. If a repair results in the replacement of exterior sheet metal and/or exterior plastic parts, OEM parts shall be used if such parts are available.

If OEM parts are not available, non-OEM parts may be used.

b. If a repair results in the replacement of any damaged parts other than exterior sheet metal and/or exterior plastic parts, the insurer may require or specify the use of non-OEM parts.

2. Rating

Charge 5% of the otherwise applicable premium for Comprehensive and 5% of the otherwise applicable premium for Collision coverages.

3. Endorsement

Attach the Loss Settlement – Original Equipment Manufacturer Parts Endorsement to the policy.

L. Coverage For Damage To Your Auto – Customizing Equipment Coverage

1. Coverage

Custom furnishings or equipment are automatically covered under the policy up to \$1,000 without additional premium charge. This limit may be increased.

Custom furnishings or equipment includes, but is not limited to:

- a. Special carpeting and insulation, furniture or bars;
- b. Facilities for cooking and sleeping;
- c. Height extending roofs or ladders;
- d. Custom windows, murals, paintings or other decals or graphics;
- e. Tool boxes and fifth wheel conversions;
- f. Side exhausts and headers;
- g. Winches and roll bars;
- h. Special wheels/tires; or

- i. Body or suspension alterations.

Note

The optional coverage buybacks for customized furnishings or equipment that are described in 2. below do not apply to the following:

- Camper bodies (refer to Rule 19.A.); and
- Caps, covers or bedliners.

2. Rating

a. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

b. The \$1,000 limit for custom furnishings or equipment may be increased to any one of the limits with premiums per auto shown below.

Maximum Limit of Liability For Customizing Equipment	Premium Per Auto
\$ 2,000	\$ 70
3,000	120
4,000	170
5,000	210
6,000	240
7,000	270
8,000	300
9,000	320
10,000	340
11,000	360
12,000	380
13,000	400
14,000	420
15,000	440
16,000	460
17,000	480
18,000	500
19,000	520
20,000	540

For limits in excess of \$20,000, charge \$20 per \$1000 of coverage.

3. Endorsement

Attach Coverage For Damage To Your Auto Customizing Equipment Coverage, Coverage For Audio, Visual And Data Electronic Equipment Endorsement **NC 03 15**, to the policy.

14. MISCELLANEOUS COVERAGES (Cont'd)

The following section is added to this rule:

M. Foster Child Named Driver Exclusion**1. Requirements**

An insurer may, at the request of the named insured, exclude under a policy of motor vehicle insurance a specific individual from certain coverages when a motor vehicle is operated by the specifically excluded individual. The excluded driver must be a foster child and a resident of the named insured's household and must be in the custody of the named insured. In addition, the foster child must be insured under an in-force policy of automobile insurance which, at a minimum, must provide liability coverage at limits equal to or greater than the minimum limits required by G. S. 20-279.21. This policy of insurance requirement may be satisfied by purchasing a Named Non-Owner Policy or a Personal Auto Policy.

2. Additional Requirements

a. The Foster Child Named Driver Exclusion Endorsement shall remain in effect:

- (1) For the term of the policy; and
- (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy; unless discontinued by the insurer or insured.

b. If a Foster Child Named Driver Exclusion Endorsement is attached to the policy:

- (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverage(s).
- (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.

c. If a loss payee is shown in the policy and Collision Coverage or Other Than Collision Coverage is excluded under the Foster Child Named Driver Exclusion Endorsement, the loss payee shall be sent a notice indicating that the policy contains a named driver exclusion which excludes Collision Coverage or Other Than Collision Coverage.

3. Endorsement

Attach the Foster Child Named Driver Exclusion Endorsement to the policy.

N. TRANSPORTATION NETWORK DRIVER COVERAGE – NORTH CAROLINA REINSURANCE FACILITY BUSINESS ONLY

(This Rule applies only to those policies ceded to the North Carolina Reinsurance Facility.)

1. Coverage

Limited Transportation Network Driver Coverage (No Passenger) provides an option to purchase coverage for participation as a transportation network driver for the period of time from when the driver logs into a "transportation network platform" up until the driver accepts a request through the "transportation network platform" to transport a passenger.

2. Rating**a. Liability And Medical Payments Coverages**

Use the TNC primary rating factor from the Primary Classification Rating Factors table instead of the otherwise applicable primary classification usage factor. All other provisions of this manual apply where applicable.

b. Uninsured Motorists And Combined Uninsured/Underinsured Motorists Coverages

Charge the otherwise applicable premium for Uninsured Motorists Coverage or Combined Uninsured/Underinsured Motorists Coverage. Refer to Rule 14.

3. Endorsement

Attach Endorsement **PP 55 45** – Limited Transportation Network Driver Coverage (No Passenger) Endorsement to the policy.

O. Delivery Coverage**1. Coverage**

Delivery Coverage provides an option to purchase coverage for an auto used for the delivery of food, goods, items or products, including, but not limited to, coverage for an auto used by an insured who is logged into a delivery network platform as a driver to provide delivery services.

2. Rating**a. Liability, Medical Payments, Collision and Comprehensive Coverages**

Charge 25% of the otherwise applicable premium for Liability, Medical Payments, Collision and Comprehensive Coverages. All other provisions of this manual apply where applicable.

b. Uninsured Motorists And Combined Uninsured/Underinsured Motorists Coverages

Charge the otherwise applicable premium for Uninsured Motorists Coverage or Combined Uninsured/Underinsured Motorists Coverage. Refer to Rule 14.

3. Endorsement

Attach Endorsement **NC 03 38** – Delivery Coverage to the policy.

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

For risks rated in accordance with the Personal Auto Manual for which the insured requests the company to certify the policy in accordance with financial responsibility laws, a fee of \$25 will be added to the total liability premium. This fee applies per driver and shall be applied each time the company provides such certification. The fee is non-refundable.

16. NAMED NON-OWNER POLICY

- A. The Named Non-Owner Policy may be used for individuals who do not own an auto, provided that:
 - 1. There is no insured auto in the household available for such individual's regular use; and
 - 2. Such individual is not eligible to be covered on the same policy as the owner of any insured auto in the household.
- B. Rates
 - 1. Liability and Medical Payments Coverage
 - a. For individuals who have a driver's license, charge 100% of the premium that would apply if such individual owned an auto.
 - b. For individuals who do not have a driver's license, charge 360% of the premium that would apply if such individual owned an auto, but do not apply any inexperienced operator surcharge.
 - 2. Uninsured Motorists Insurance and Underinsured Motorists Insurance
Refer to Rule 14.
- C. Attach the named non-owner coverage endorsement.

17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY)

If Liability Coverage is extended under the Extended Non-owned Coverage For Named Individual Endorsement, Medical Payments Coverage may also be similarly extended. Medical Payments shall be provided at the same limits as the Medical Payments limit of policy to which this endorsement is attached. Liability/Medical Payments Coverage may be extended to an individual described below:

- A. The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is NOT employed by a garage:
 - 1. If primary Liability/Medical Payments Insurance is in effect or if the auto is used in the business of the United States Government, charge the following percentage of the Base Rate(s) for the applicable coverage(s).

Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Percentage Charge
Named Individual And Spouse	18%
Named Individual And Resident Relatives (Including Named Individual's Spouse)	20%

- 2. If there is no primary Liability/Medical Payments Insurance in effect, charge the following percentage of the applicable premium(s) that would apply as if the insured owned the auto being covered.

No Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Percentage Charge
Named Individual And Spouse	90%
Named Individual And Resident Relatives (Including Named Individual's Spouse)	100%

- B. The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use and is employed by a garage:
 - 1. When garage has no Liability/Medical Payments Insurance charge 170% of Base Rate for Liability/Medical Payments Coverage.
 - 2. When garage has Liability /Medical Payments Insurance, refer to Company.

18. INCREASED LIMITS

- A. The tables in Sections B. and C. below contain the factors to be applied to the appropriate basic limits rates for Bodily Injury or Property Damage Liability.

Refer to company for limits not displayed in these tables.

B. 30/60 Split Limit Bodily Injury Liability Increased Limits Table

Applicable to 30/60 Split Limit Bodily Injury Liability Rates Only:

Total Limits	Factor
\$ 30/60	1.00
50/100	1.18
100/100	1.31
100/200	1.39
100/300	1.40
300/300	1.62
250/500	1.66
500/1,000	1.85
1,000/1,000	1.96
1,000/2,000	2.02

18. INCREASED LIMITS (Cont'd)

C. \$25,000 Property Damage Liability Increased Limits Table

Applicable to \$25,000 Property Damage Liability Rates Only:

Limit	Factor	Limit	Factor
25,000	1.000	250,000	1.059
35,000	1.005	500,000	1.113
50,000	1.010	750,000	1.153
100,000	1.030	1,000,000	1.202

D. Medical Payments Increased Limits

Applicable to \$500 Medical Payments Rates Only:

Total Medical Payments Limits	Factor
\$ 750	1.45
1,000	1.83
2,000	2.98
3,000	3.73
5,000	4.62
10,000	5.74
25,000	7.25
50,000	8.38
75,000	8.89
100,000	9.12

E. Single Limit Coverages

The premium for single limit liability coverages shall be calculated as follows:

1. Apply a single discount of 3% to both the Bodily Injury and the Property Damage normal factors for separate limits equal to the desired single limit.
2. Calculate the separate Bodily Injury and Property Damage premiums, the sum of which is the combined premium.

2. A portable camper body used with a pickup truck shall be rated as a Recreational Trailer. The pickup truck shall be rated in accordance with Rule 4.

2. Other Trailers

All non-self-propelled units not included above.

Liability and Medical Payments Coverages

A Personal Auto Policy affording Liability and Medical Payments Coverage also covers trailers as described above for these coverages without additional premium charge and without specific description of the trailers when used with a private passenger auto.

Other Policies affording Liability and Medical Payments Coverage will also provide this coverage for trailers without additional premium charge and without specific description of the trailer except when the trailer is used with any auto owned or hired by the insured and not covered by like insurance in the company.

Refer to company for rates applicable to a trailer described above if:

1. Used with any auto owned or hired by the insured and not covered by like insurance in the company, or
2. No auto is owned by the insured.

Medical Payments Insurance

Medical payments insurance is available for a home trailer, office trailer, store trailer or display trailer, if used with a private passenger auto.

The rate shall be three times the medical payments rate for the applicable private passenger classification for the territory in which the risk is located.

Farm Wagons and Farm Implements:

Coverage is afforded without additional charge for farm wagons or farm implements when attached to private passenger type autos.

Physical Damage Coverages Only

Trailers are to be insured as separate items with separate premiums shown for each unit. If deductible coverage is written, the deductible shall apply separately to each unit.

1. Recreational Trailers – All Classes – Entire State

a. Contents

- (1) Auto Home Contents Coverage for Fire and Lightning and Combined Additional Coverage (including or excluding malicious mischief and vandalism) may be added.

Fire – Charge fire rate applicable to Mobilehome Insured.

Combined Additional Coverage Including Malicious Mischief and Vandalism – 25 cents per \$100.

Combined Additional Coverage Excluding Malicious Mischief and Vandalism – 20 cents per \$100.

Apply to company for endorsement.

19. MISCELLANEOUS TYPES

A. Trailers Designed for Use with Private Passenger Autos

Coverage may be provided for:

1. Recreational Trailers

Non-self-propelled units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities).

To be eligible for coverage, insured must maintain a separate and permanent residence other than the recreational trailer.

Note

1. Camper trailers shall be rated as Recreational Trailers.

19. MISCELLANEOUS TYPES (Cont'd)

(2) Auto Home Coverage for TV antennas, awnings, and cabanas or equipment designed to create additional living facilities may be added.

Covered Property Coverage – \$50
Deductible – (Coverage Code 069)
Charge \$1.45.

Coverage Property Coverage – \$100
Deductible – (Coverage Code 069)
Charge \$1.15.

Attach Applicable Endorsement.

- b. Fire Rate – (new & old) – \$0.45
- c. Theft Rate – (new & old) – \$0.10
- d. Windstorm Rate – (new & old) – \$0.05
- e. Combined Additional Coverage without Malicious Mischief and Vandalism Rate – (new & old) – \$0.10
- f. Combined Additional Coverage with Malicious Mischief and Vandalism Rate – (new & old) – \$0.15
- g. Comprehensive
 - Full Coverage (Cov. Code 01) – \$1.45
 - \$ 50 Deductible (Cov. Code 03) – 1.25
 - \$ 100 Deductible (Cov. Code 10) – 1.10
 - \$ 250 Deductible (Cov. Code 055) – 0.95
 - \$ 500 Deductible (Cov. Code 726) – 0.75
 - \$1,000 Deductible (Cov. Code 727) – 0.50
- h. Collision Premiums – All Classes – Entire State

Original Cost	Deductibles											
	\$50		\$100		\$200		\$250		\$500		\$1000	
	New	Old	New	Old	New	Old	New	Old	New	Old	New	Old
0 – 600	\$ 24	\$ 19	\$ 10	\$ 8	\$ 9	\$ 7	\$ 7	\$ 6	\$ 6	\$ 5	\$ 5	\$ 4
601 – 800	26	21	12	9	11	9	8	6	7	6	6	5
801 – 1,050	29	23	13	10	12	10	9	7	8	6	7	6
1,051 – 1,300	31	25	15	12	14	11	10	8	9	7	8	6
1,301 – 1,600	34	27	18	14	16	13	13	10	11	9	9	7
1,601 – 1,900	37	30	20	16	18	14	15	12	12	10	10	8
1,901 – 2,400	42	34	23	18	21	17	18	14	14	11	12	10
2,401 – 3,000	47	38	28	22	25	20	21	17	17	14	14	11
3,001 – 4,000	56	45	34	27	31	25	25	20	20	16	17	14
4,001 – 5,000	66	53	42	34	38	30	30	24	25	20	21	17
5,001 – 6,000	77	62	50	40	45	36	35	28	30	24	25	20
6,001 – 7,000	87	70	58	46	52	42	41	33	35	28	29	23
7,001 – 8,000	98	78	66	53	59	47	46	37	40	32	33	26
8,001 – 9,000	108	86	74	59	67	54	52	42	44	35	37	30
9,001 – 10,000	119	95	82	66	74	59	57	46	49	39	41	33

19. MISCELLANEOUS TYPES (Cont'd)

- (1) "New" means purchased new not more than 18 months prior to date insurance attaches.
"Old" – All Others
- (2) For Recreational Trailers having a cost exceeding \$10,000, the indicated premiums for the \$9,001 to \$10,000 group shall be increased 10% per \$1,000 or fractions thereof in excess of \$10,000.
- (3) The premiums shown above are subject to a retained Minimum Premium equal to 25% of the annual premium applicable.

2. All Other Trailers – All Classes – Entire State

All Non-Self-Propelled Units Not Included in Paragraph 1. Above.

Rates Per \$100 of Insurance

Coverage	Rates
Fire	\$0.10
Theft	0.05
Windstorm	0.05
Combined Additional Coverage without Malicious Mischief & Vandalism	0.10
Combined Additional Coverage with Malicious Mischief & Vandalism	0.15
Comprehensive – Full Coverage – (Cov. Code 01)	0.55
Comprehensive – \$50 Deductible – (Cov. Code 03)	0.37

COLLISION PREMIUMS – ALL CLASSES – ENTIRE STATE

Original Cost New at Factory	\$25 Deduct.	\$50 Deduct.	\$100 Deduct.
\$ 0 – \$ 400	\$ 7	\$ 4	\$ 3
401 – 600	9	6	5
601 – 800	12	8	6
801 – 1,000	15	10	8
1,001 – 1,500	23	15	12
1,501 – 2,000	29	19	15
2,001 – 2,500	35	23	18
2,501 – 3,000	41	27	22
Each Additional \$500 Over \$3,000	5	4	3

B. Motorcycles, Motorscooters, Motorbikes, Mopeds And Other Similar Motor Vehicles Not Used For Commercial Purposes

- 1. With respect to voluntary risks and "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by:
 - a. Applying the following factors to the applicable voluntary private passenger Bodily Injury, Property Damage and Medical Payments* Coverage base premiums to determine the motorcycle base premium for each coverage.

Engine Size Cubic Centimeters (cc)	Bodily Injury and Property Damage	Medical Payments*
0 – 499	0.12	0.30
500 – 1249	0.19	0.30
1250 – 1499	0.28	0.30
1500 – up	0.36	0.30

- b. Determining the Driving Record Surcharge Premium for each coverage by multiplying the motorcycle base premium by the SDIP rating factor, as described in Rule 5.
- c. Adding the motorcycle base premium and Driving Record Surcharge Premium applicable to each coverage for the motorcycle.

For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14.

* **Note:** Medical Payments coverage for these vehicles is not eligible for cession to the North Carolina Reinsurance Facility

- 2. With respect to other than "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by:
 - a. Applying the following factors to the applicable ceded private passenger Bodily Injury and Property Damage base premiums to determine the motorcycle base premium for each coverage.

Engine Size Cubic Centimeters (cc)	Bodily Injury and Property Damage
0 – 499	0.12
500 – 1249	0.19
1250 – 1499	0.28
1500 – up	0.36

- b. Determining the Driving Record Surcharge Premium for each coverage by multiplying the motorcycle base premium by the SDIP rating factor, as described in Rule 5.
- c. Adding the motorcycle base premium and Driving Record Surcharge Premium applicable to each coverage for the motorcycle.

For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14.

Note

Medical Payments coverage for these vehicles is not eligible for cession to the North Carolina Reinsurance Facility.

19. MISCELLANEOUS TYPES (Cont'd)

C. SNOWMOBILES and similar vehicles equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

Liability Coverages Only

(Class Code 967000) – Excluding Passenger Hazard

(Class Code 959000) – Including Passenger Hazard

1. Bodily Injury (excluding the passenger hazard) – \$20, \$30,000/60,000 limits.

Bodily Injury (including the passenger hazard) – \$60, \$30,000/60,000 limits.

2. Property Damage – \$10, \$25,000 limits
3. Medical Payments – \$10, \$500 per person (no other limits).
4. Uninsured Motorists Coverage
Charge rates shown in Rule 14.

5. All rates apply for the period of coverage.
6. The applicable endorsement shall be attached to the policy.

Physical Damage Coverages Only

(Class Code 959000)

7. Comprehensive
\$100 Deductible – \$2.00 per \$100.
8. Collision
\$100 Deductible – \$2.00 per \$100.

Note

- a. Only Stated Amount Coverage is available.
 - b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.
9. The applicable endorsement shall be attached to the policy.
 10. All rates apply for the period of coverage.

D. Golfmobiles

Vehicles commonly known as Golfmobiles, used principally off public roads, not used for commercial purposes, with capacity to carry one or more persons.

Note

Vehicles of this type not meeting the above qualifications, rate as a motorcycle.

Liability Coverages Only

1. Charge 25% of the applicable private passenger Base Premiums. (Class Code 943500) For Uninsured Motorists and Combined Uninsured/Underinsured Motorists Coverage charge rates shown in Rule 14.

2. All rates apply for the period of coverage.

Physical Damage Coverages Only

Fire – \$.60 per \$100 of Insurance.

Theft – \$.20 per \$100 of Insurance.

Collision –

Original Cost New	\$25 Ded.	\$50 Ded.	\$100 Ded.
\$ 0 – 750	\$16	\$10	\$ 8
751 & Over	24	15	10

E. Antique Autos

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old that is maintained solely for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

Liability Coverages Only

Charge 40% of the private passenger base premiums. (Class Code 962000) For Uninsured Motorists and Combined Uninsured/Underinsured Motorist Coverage charge rates shown in Rule 14.

Physical Damage Coverages Only

These vehicles are to be insured on Stated Amount basis only. The rates are as shown below (Class Code 962000).

Rate Per \$100 of Insurance

Deductible	Comprehensive	Collision	Fire	Theft
\$ 50	\$1.25	\$1.50	\$.35	\$.35
100	1.10	1.25	.31	.31
250	.96	1.00	.27	.27
500	.74	.75	.21	.21

F. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

Liability, Medical Payments, Uninsured and Underinsured Motorists

Classify and rate as a private passenger auto.

Physical Damage

Attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement.

1. Determine the stated amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the Price/Symbol Charts applicable to the current base model year in the Symbol and Identification Manual.
3. Classify and rate as a private passenger auto using the rate for the current base model year on the state rate pages.

19. MISCELLANEOUS TYPES (Cont'd)**G. Low Speed Vehicles And Modified Utility Vehicles****1. Description****a. Low Speed Vehicles**

A low speed vehicle is a four-wheel electric vehicle whose top speed is greater than 20 miles per hour but less than 25 miles per hour.

b. Modified Utility Vehicles

Modified Utility Vehicle is a four-wheeled motor vehicle that:

- (1) Is manufactured or upfitted by a licensed manufacturer, dealer, or person or business otherwise engaged in vehicle manufacturing or modification for off-road use with equipment required by G.S. 20-121.1(2a) except a vehicle identification number; and
- (2) Has an overall length of 110 inches or greater, an overall width of 58 inches or greater, an overall height of 60 inches or greater, a maximum speed capability of 40 miles per hour or greater, and does not require an operator or passenger to straddle a seat.

Modified utility vehicle does not include an all-terrain vehicle, golf cart, or utility vehicle, as defined in G.S. 20-4.01, or a riding lawn mower.

2. Rating**a. Liability Coverage**

Charge 25% of the premium resulting from classifying and rating as a private passenger auto.

b. Medical Payments/PIP Coverage

Charge 35% of the premium resulting from classifying and rating as a private passenger auto.

c. Uninsured/Underinsured Motorists Coverage

Charge the applicable private passenger premium shown in Rule 14.

d. Comprehensive And Collision Coverages**(1) Comprehensive**

Charge 65% of the premium resulting from classifying and rating as a private passenger auto using a Symbol derived from the low speed vehicle's or modified utility vehicle's model year and Price New.

(2) Collision

Charge 55% of the premium resulting from classifying and rating as a private passenger auto using a Symbol derived from the low speed vehicle's or modified utility vehicle's model year and Price New.

3. Endorsement

Attach Low Speed Vehicle And Modified Utility Vehicle Endorsement **NC 03 24**.

20. FINANCED AUTOS

Financed autos shall be written at manual rates and minimum charges except for single interest coverages.

For single interest rates, rules and forms, refer to company.

21. RATING TERRITORIES**A. The Rate Pages display rates by territory.****B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.**

1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.

2. An insured's rates shall not be changed solely because the United States Postal Service (USPS) changed his or her ZIP code and the physical boundaries of a rating territory shall be determined by the ZIP code boundaries in effect at the time of the latest filing defining the territory.

Territory boundaries in North Carolina are concurrent with USPS ZIP Code boundaries in effect as of July, 2014. If the USPS introduces a new ZIP code or realigns a ZIP code boundary after July, 2014, assign the rating territory based on the ZIP code boundary that formerly applied to the garaging address before the USPS changed the ZIP code.

22. INSTALLMENT PAYMENTS

The total premium for an auto policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis in accordance with the following rules:

- A.** The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.

22. INSTALLMENT PAYMENTS (Cont'd)

- B.** An additional charge of \$3.00 shall be made for each installment.
- C.** The premium paid to the company exclusive of the total installment payment charge shall never be less than the pro rata charge from the effective date of the policy to the due date of the next installment, where additional installments are to be paid, or to expiration of the policy where no further installments are due.
- D.** Flat cancellation shall be accepted on business written on an installment basis only if there has been no coverage under the policy and the policy is returned to the company within thirty days. In all other cases, a pro rata earned premium shall be due to the company.
- E.** This rule does not preclude the use of an installment payment plan which provides for deferring the due date of installment if the insurance is under suspension on the original due date.

23. EXCESS INDEMNITY POLICY

Bodily injury and property damage liability limits over primary limits may be afforded under an Excess Indemnity Policy with respect to an automobile classified and rated as a private passenger automobile. Primary insurance must be in force with respect to the automobile and the risk unable to obtain higher limits. If the company providing the excess limits coverage also provides the primary coverage to a risk, a letter of consent, signed by the insured, shall be secured and retained in the company's files. Refer to company for rating.

Bodily injury and property damage excess limits may be afforded separately or in conjunction with Medical Payments Insurance, Medical Payments Coverage is available on a \$100 deductible basis only. Refer to company for rating.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

VOLUNTARY BUSINESS*

Terr.	BODILY INJURY				PROPERTY DAMAGE			MEDICAL PAYMENTS				
	LIMIT				LIMIT			LIMIT				
	30/60	50/100	100/300	300/300	\$25,000	\$50,000	\$100,000	\$500	\$750	\$1,000	\$2,000	\$5,000
110	\$154	\$182	\$216	\$249	\$217	\$219	\$224	\$15	\$22	\$27	\$45	\$69
120	192	227	269	311	204	206	210	19	28	35	57	88
130	217	256	304	352	212	214	218	20	29	37	60	92
140	282	333	395	457	250	253	258	32	46	59	95	148
150	216	255	302	350	267	270	275	23	33	42	69	106
170	174	205	244	282	228	230	235	17	25	31	51	79
180	205	242	287	332	272	275	280	23	33	42	69	106
190	199	235	279	322	281	284	289	20	29	37	60	92
200	226	267	316	366	258	261	266	25	36	46	75	116
210	196	231	274	318	205	207	211	20	29	37	60	92
220	264	312	370	428	218	220	225	24	35	44	72	111
230	308	363	431	499	216	218	222	26	38	48	77	120
240	279	329	391	452	221	223	228	24	35	44	72	111
250	265	313	371	429	299	302	308	30	44	55	89	139
260	218	257	305	353	249	251	256	22	32	40	66	102
270	173	204	242	280	273	276	281	17	25	31	51	79
280	252	297	353	408	309	312	318	30	44	55	89	139
290	233	275	326	377	292	295	301	24	35	44	72	111
300	159	188	223	258	264	267	272	16	23	29	48	74
310	145	171	203	235	228	230	235	13	19	24	39	60
320	168	198	235	272	211	213	217	15	22	27	45	69
340	238	281	333	386	282	285	290	27	39	49	80	125
350	170	201	238	275	235	237	242	17	25	31	51	79
360	200	236	280	324	232	234	239	20	29	37	60	92
370	233	275	326	377	281	284	289	24	35	44	72	111
380	257	303	360	416	288	291	297	22	32	40	66	102
390	200	236	280	324	300	303	309	17	25	31	51	79
420	362	427	507	586	365	369	376	48	70	88	143	222
440	246	290	344	399	298	301	307	27	39	49	80	125
450	290	342	406	470	304	307	313	24	35	44	72	111
460	192	227	269	311	257	260	265	18	26	33	54	83
470	221	261	309	358	237	239	244	19	28	35	57	88
480	148	175	207	240	202	204	208	13	19	24	39	60
490	142	168	199	230	213	215	219	14	20	26	42	65

* Including "clean risks" ceded to the North Carolina Reinsurance Facility.
See Premium Determination Rule for the definition of "clean risks".

CEDED BUSINESS*

Terr.	BODILY INJURY				PROPERTY DAMAGE			MEDICAL PAYMENTS				
	LIMIT				LIMIT			LIMIT				
	30/60	50/100	100/300	250/500	\$25,000	\$50,000	\$100,000	\$500	\$750	\$1,000	\$2,000	\$5,000
110	\$239	\$282	\$335	\$397	\$304	\$307	\$313	\$15	\$22	\$27	\$45	\$69
120	270	319	378	448	287	290	296	19	28	35	57	88
130	302	356	423	501	302	305	311	21	30	38	63	97
140	415	490	581	689	349	352	359	32	46	59	95	148
150	330	389	462	548	364	368	375	23	33	42	69	106
170	255	301	357	423	317	320	327	20	29	37	60	92
180	288	340	403	478	370	374	381	24	35	44	72	111
190	258	304	361	428	365	369	376	18	26	33	54	83
200	316	373	442	525	360	364	371	24	35	44	72	111
210	260	307	364	432	287	290	296	19	28	35	57	88
220	365	431	511	606	301	304	310	25	36	46	75	116
230	452	533	633	750	318	321	328	28	41	51	83	129
240	363	428	508	603	308	311	317	25	36	46	75	116
250	372	439	521	618	406	410	418	30	44	55	89	139
260	295	348	413	490	346	349	356	23	33	42	69	106
270	236	278	330	392	357	361	368	17	25	31	51	79
280	356	420	498	591	435	439	448	28	41	51	83	129
290	300	354	420	498	398	402	410	21	30	38	63	97
300	213	251	298	354	348	351	358	15	22	27	45	69
310	198	234	277	329	298	301	307	13	19	24	39	60
320	235	277	329	390	300	303	309	16	23	29	48	74
340	326	385	456	541	387	391	399	26	38	48	77	120
350	232	274	325	385	326	329	336	17	25	31	51	79
360	274	323	384	455	319	322	329	20	29	37	60	92
370	332	392	465	551	386	390	398	25	36	46	75	116
380	349	412	489	579	402	406	414	23	33	42	69	106
390	273	322	382	453	391	395	403	19	28	35	57	88
420	493	582	690	818	477	482	491	44	64	81	131	203
440	338	399	473	561	409	413	421	27	39	49	80	125
450	386	455	540	641	408	412	420	28	41	51	83	129
460	262	309	367	435	357	361	368	19	28	35	57	88
470	294	347	412	488	339	342	349	19	28	35	57	88
480	197	232	276	327	278	281	286	15	22	27	45	69
490	196	231	274	325	304	307	313	16	23	29	48	74

* Excluding "clean risks" as defined under the Premium Determination Rule.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 110

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	43	42	41	39	38	37	35	33	31	30	29	26	1	33	1	12
2	56	55	54	52	50	47	46	45	42	39	38	35	2	45	2	14
3	71	69	67	64	62	59	58	55	52	50	47	43	3	51	3	20
4	81	80	77	75	72	69	67	63	60	58	55	50	4	56	4	24
5	90	89	86	84	80	77	75	71	67	64	62	56	5	64	5	28
6	101	98	96	93	89	85	83	79	75	71	68	62	6	72	6	37
7	111	109	106	103	98	94	92	86	83	79	76	69	7	79	7	45
8	119	118	114	110	106	101	98	93	89	84	81	75	8	85	8	52
10	130	127	123	119	114	110	106	101	96	92	88	80	10	92	10	67
11	138	135	131	127	122	117	113	107	102	97	93	85	11	100	11	81
12	144	141	138	134	128	122	118	113	107	102	98	89	12	109	12	94
13	149	147	143	139	132	127	123	117	111	106	101	93	13	117	13	111
14	157	153	149	145	139	132	128	122	117	110	106	97	14	126	14	131
15	164	161	156	151	145	139	134	128	122	115	110	101	15	139	15	159
16	170	168	162	157	151	144	140	134	127	121	115	106	16	152	16	193
17	177	174	169	164	157	151	145	139	132	124	121	110	17	169	17	231
18	185	181	176	170	164	156	151	144	138	130	124	114	18	183	18	275
19	190	186	181	176	168	161	156	148	141	134	128	118	19	200	19	329
20	195	191	186	181	173	165	160	152	145	138	132	121	20	223	20	390
21	202	198	193	187	179	172	165	159	151	143	136	126	21	248	21	540
22	208	204	198	191	183	176	170	162	155	147	140	128	22	279		
23	215	211	204	198	190	182	176	168	160	151	145	132	23	313		
24	220	216	210	203	195	186	181	172	164	155	149	136	24	362		
25	227	223	216	210	200	193	186	177	169	160	153	140	25	445		
26	234	229	223	216	207	198	191	182	174	165	159	145	26	546		
27	241	236	229	223	214	204	198	189	179	170	162	149				
28	249	244	237	231	220	211	204	194	185	176	169	155				
29	257	253	245	237	228	217	211	200	191	181	174	160				
30	265	259	252	244	234	224	216	206	197	186	178	164				
31	272	267	259	252	241	231	223	212	202	193	185	169				
32	280	275	267	259	249	238	229	219	208	198	190	174				
33	290	283	275	267	255	245	237	225	215	203	195	179				
34	296	290	282	274	262	250	242	231	220	208	200	183				
35	303	297	288	279	269	257	248	236	225	214	204	187				
36	310	305	296	287	275	263	254	242	231	219	210	193				
37	322	316	307	297	286	272	263	252	240	227	217	199				
38	334	328	318	309	296	283	274	261	249	236	227	207				
39	346	339	329	318	305	292	283	270	257	244	233	214				
40	356	350	339	329	316	303	292	278	265	252	241	220				
41	368	362	351	341	326	313	301	288	274	259	249	228				
42	380	372	362	351	337	322	310	296	282	267	257	234				
43	390	384	372	360	346	331	320	305	291	275	265	242				
44	402	394	383	371	356	341	329	313	299	283	271	249				
45	413	405	393	381	365	350	338	322	307	291	279	255				
46	427	418	406	394	377	362	350	333	317	300	288	265				
47	440	432	419	406	390	373	360	343	328	310	297	272				
48	455	445	432	419	402	385	372	355	337	320	307	282				
49	468	459	445	432	414	397	383	365	347	330	316	290				
50	479	470	457	444	426	407	393	375	356	338	325	297				
51	494	485	470	456	438	419	405	385	367	348	334	305				
52	507	498	483	469	449	430	415	397	377	358	343	314				
53	520	510	495	481	461	440	426	406	386	367	351	322				
54	541	531	515	499	478	459	443	422	402	381	365	334				
55	567	555	540	524	502	481	464	443	421	400	384	351				
56	597	586	569	552	529	506	489	466	444	421	403	369				
57	630	618	600	582	558	534	516	493	468	444	426	390				

TERRITORY 110

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
58	680	667	647	627	601	576	557	531	504	479	460	421					
59	753	739	718	697	668	639	617	588	559	532	510	466					
60	834	819	795	772	740	707	684	652	620	588	565	517					
61	912	895	869	842	808	773	747	713	677	643	617	565					
62	984	964	937	909	871	833	806	768	731	693	665	609					
63	1056	1036	1006	976	935	896	865	825	785	744	714	654					
64	1128	1107	1074	1041	1000	956	924	880	838	795	762	698					
65	1201	1178	1144	1110	1064	1018	984	938	892	846	812	743					
66	1310	1285	1247	1209	1159	1110	1073	1023	973	922	886	811					
67	1454	1427	1385	1343	1288	1233	1191	1136	1079	1024	983	900					
68	1598	1568	1522	1476	1416	1355	1309	1248	1187	1127	1081	989					
69	1742	1710	1660	1610	1543	1478	1428	1361	1294	1229	1179	1079					
70	1888	1851	1797	1744	1672	1600	1546	1474	1402	1330	1276	1169					
71	2032	1993	1935	1877	1800	1723	1664	1586	1509	1432	1374	1258					
72	2176	2134	2072	2011	1927	1844	1783	1699	1617	1534	1471	1347					
73	2320	2277	2210	2143	2055	1966	1901	1812	1724	1635	1569	1437					
74	2465	2418	2348	2277	2184	2089	2019	1924	1831	1737	1666	1526					
75	2610	2560	2485	2410	2311	2211	2137	2038	1939	1839	1765	1615					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
1	263	252	236	220	204	193	177	166	156	145	134	113	1	145	1	70	
2	349	338	317	295	274	258	236	220	209	193	183	150	2	166	2	86	
3	381	365	344	322	301	279	258	242	226	209	193	161	3	193	3	107	
4	446	430	403	376	349	328	301	285	269	247	231	188	4	209	4	118	
5	489	473	440	408	381	354	333	306	290	269	252	209	5	220	5	140	
6	510	494	462	430	403	376	349	322	306	279	263	215	6	231	6	150	
7	537	516	483	451	419	392	365	338	317	295	274	226	7	242	7	166	
8	558	542	505	467	440	408	381	354	333	306	290	236	8	252	8	199	
10	580	558	521	483	451	424	392	365	344	317	295	247	10	269	10	231	
11	596	575	537	499	467	435	403	376	354	328	306	252	11	285	11	252	
12	618	596	558	521	483	451	419	392	371	338	317	263	12	290	12	279	
13	639	612	575	537	499	467	430	403	381	349	328	269	13	301	13	301	
14	655	634	591	548	516	478	446	413	392	360	338	279	14	322	14	333	
15	666	644	601	558	521	489	451	419	397	365	344	285	15	338	15	360	
16	671	650	607	564	526	494	456	424	403	371	344	285	16	349	16	397	
17	687	661	618	575	537	499	462	435	408	376	354	290	17	365	17	419	
18	703	677	634	591	553	516	478	446	419	387	360	295	18	381	18	456	
19	714	687	644	601	558	521	483	451	424	392	365	301	19	403	19	483	
20	736	709	661	612	575	537	494	462	435	403	376	311	20	413	20	516	
21	752	725	677	628	591	548	510	473	446	413	387	317	21	430	21	585	
22	763	736	687	639	596	558	516	483	451	419	392	322	22	456			
23	773	746	698	650	607	564	526	489	462	424	397	328	23	473			
24	795	763	714	666	623	580	537	499	473	435	408	338	24	494			
25	800	768	720	671	628	585	542	505	473	440	408	338	25	532			
26	811	784	730	677	634	591	548	510	483	446	419	344	26	580			
27	822	795	741	687	644	601	558	521	489	451	424	349					
28	827	800	746	693	650	607	558	521	494	456	424	349					
29	843	811	757	703	661	612	569	532	499	462	430	354					

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 110

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	848	816	763	709	666	618	575	532	505	467	435	360					
31	859	827	773	720	671	628	580	542	510	473	440	365					
32	875	843	789	736	687	639	591	553	521	483	451	371					
33	886	854	800	746	698	650	601	558	526	489	456	376					
34	902	870	811	752	703	655	607	569	537	494	462	381					
35	913	881	822	763	714	666	618	575	542	499	467	387					
36	924	891	832	773	725	677	623	585	548	510	473	392					
37	940	908	848	789	736	687	639	596	558	516	483	397					
38	956	918	859	800	746	698	644	601	569	526	489	403					
39	961	924	865	806	752	698	650	607	569	526	494	408					
40	972	934	875	816	763	709	655	612	580	532	499	413					
41	983	950	886	822	773	720	666	623	585	542	505	419					
42	993	961	897	832	779	725	671	628	591	548	510	419					
43	1010	972	908	843	789	736	682	634	601	553	516	424					
44	1015	977	913	848	795	741	687	639	601	558	521	430					
45	1031	993	929	865	811	752	698	650	612	569	532	435					
46	1042	1004	940	875	816	763	703	661	623	575	537	440					
47	1053	1015	950	886	827	768	714	666	628	580	542	446					
48	1069	1031	961	891	838	779	720	671	634	585	548	451					
49	1079	1042	972	902	843	789	730	682	639	591	553	456					
50	1090	1053	983	913	854	795	736	687	650	601	558	462					
51	1101	1063	993	924	865	806	746	698	655	607	564	467					
52	1106	1069	999	929	870	811	752	698	661	607	569	467					
53	1122	1079	1010	940	881	816	757	709	666	618	575	473					
54	1133	1090	1020	950	886	827	768	714	671	623	580	478					
55	1149	1112	1036	961	902	838	779	725	682	634	591	489					
56	1171	1128	1053	977	918	854	789	736	693	644	601	494					
57	1192	1149	1074	999	934	870	806	752	709	655	612	505					
58	1230	1181	1106	1031	961	897	832	773	730	677	628	521					
59	1278	1230	1149	1069	999	929	865	806	757	703	655	542					
60	1332	1283	1198	1112	1042	972	897	838	789	730	682	564					
61	1369	1321	1235	1149	1074	999	929	865	816	752	703	580					
62	1402	1348	1262	1176	1095	1020	945	886	832	768	720	591					
63	1423	1375	1283	1192	1117	1042	961	897	848	784	730	601					
64	1455	1402	1310	1219	1138	1063	983	918	865	800	746	618					
65	1482	1428	1337	1246	1165	1085	1004	934	881	816	763	628					
66	1525	1471	1375	1278	1198	1112	1031	961	908	838	784	644					
67	1584	1530	1428	1326	1240	1155	1074	999	945	870	816	671					
68	1643	1584	1482	1380	1289	1203	1112	1036	977	902	843	698					
69	1702	1643	1536	1428	1337	1246	1155	1074	1015	934	875	720					
70	1767	1702	1590	1477	1385	1289	1192	1112	1047	972	908	746					
71	1826	1756	1643	1530	1428	1332	1235	1149	1085	1004	934	773					
72	1885	1815	1697	1579	1477	1375	1273	1187	1122	1036	967	800					
73	1944	1874	1751	1627	1525	1418	1316	1224	1155	1069	999	822					
74	2003	1933	1804	1675	1568	1461	1353	1262	1192	1101	1031	848					
75	2062	1987	1858	1729	1616	1504	1396	1300	1224	1133	1058	875					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 120

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	78	76	73	71	69	66	64	59	57	55	52	47	1	59	1	21
2	102	100	97	95	90	85	83	81	76	71	69	64	2	81	2	26
3	128	126	121	116	111	107	104	100	95	90	85	78	3	92	3	36
4	147	145	140	135	130	126	121	114	109	104	100	90	4	102	4	43
5	164	161	156	152	145	140	135	128	121	116	111	102	5	116	5	50
6	182	178	173	168	161	154	149	142	135	128	123	111	6	130	6	66
7	201	197	192	187	178	171	166	156	149	142	137	126	7	142	7	81
8	216	213	206	199	192	182	178	168	161	152	147	135	8	154	8	95
10	235	230	223	216	206	199	192	182	173	166	159	145	10	166	10	121
11	249	244	237	230	220	211	204	194	185	175	168	154	11	180	11	147
12	261	256	249	242	232	220	213	204	194	185	178	161	12	197	12	171
13	270	265	258	251	239	230	223	211	201	192	182	168	13	211	13	201
14	284	277	270	263	251	239	232	220	211	199	192	175	14	228	14	237
15	296	292	282	273	263	251	242	232	220	209	199	182	15	251	15	287
16	308	303	294	284	273	261	254	242	230	218	209	192	16	275	16	348
17	320	315	306	296	284	273	263	251	239	225	218	199	17	306	17	417
18	334	327	318	308	296	282	273	261	249	235	225	206	18	332	18	498
19	344	337	327	318	303	292	282	268	256	242	232	213	19	363	19	595
20	353	346	337	327	313	299	289	275	263	249	239	218	20	403	20	706
21	365	358	348	339	325	310	299	287	273	258	246	228	21	448	21	976
22	377	370	358	346	332	318	308	294	280	265	254	232	22	505		
23	389	382	370	358	344	329	318	303	289	273	263	239	23	566		
24	398	391	379	367	353	337	327	310	296	280	270	246	24	654		
25	410	403	391	379	363	348	337	320	306	289	277	254	25	806		
26	424	415	403	391	374	358	346	329	315	299	287	263	26	988		
27	436	427	415	403	386	370	358	341	325	308	294	270				
28	450	441	429	417	398	382	370	351	334	318	306	280				
29	465	457	443	429	412	393	382	363	346	327	315	289				
30	479	469	455	441	424	405	391	372	356	337	322	296				
31	493	483	469	455	436	417	403	384	365	348	334	306				
32	507	498	483	469	450	431	415	396	377	358	344	315				
33	524	512	498	483	462	443	429	408	389	367	353	325				
34	536	524	510	495	474	453	438	417	398	377	363	332				
35	547	538	521	505	486	465	448	427	408	386	370	339				
36	562	552	536	519	498	476	460	438	417	396	379	348				
37	583	571	555	538	517	493	476	455	434	410	393	360				
38	604	593	576	559	536	512	495	472	450	427	410	374				
39	626	614	595	576	552	529	512	488	465	441	422	386				
40	645	633	614	595	571	547	529	502	479	455	436	398				
41	666	654	635	616	590	566	545	521	495	469	450	412				
42	687	673	654	635	609	583	562	536	510	483	465	424				
43	706	694	673	652	626	600	578	552	526	498	479	438				
44	728	713	692	671	645	616	595	566	540	512	491	450				
45	747	732	711	690	661	633	611	583	555	526	505	462				
46	773	756	735	713	683	654	633	602	574	543	521	479				
47	796	782	758	735	706	675	652	621	593	562	538	493				
48	822	806	782	758	728	697	673	642	609	578	555	510				
49	846	830	806	782	749	718	692	661	628	597	571	524				
50	867	851	827	803	770	737	711	678	645	611	588	538				
51	893	877	851	825	792	758	732	697	664	630	604	552				
52	917	901	875	848	813	777	751	718	683	647	621	569				
53	941	922	896	870	834	796	770	735	699	664	635	583				
54	979	960	931	903	865	830	801	763	728	690	661	604				
55	1026	1005	976	948	908	870	839	801	761	723	694	635				
56	1081	1059	1029	998	957	915	884	844	803	761	730	668				
57	1140	1119	1085	1052	1010	967	934	891	846	803	770	706				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 120

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	1230	1206	1171	1135	1088	1043	1007	960	912	867	832	761					
59	1363	1337	1299	1261	1209	1157	1116	1064	1012	962	922	844					
60	1510	1481	1439	1396	1339	1280	1237	1180	1121	1064	1021	936					
61	1650	1619	1571	1524	1462	1398	1351	1289	1225	1164	1116	1021					
62	1780	1744	1695	1645	1576	1507	1458	1389	1322	1254	1204	1102					
63	1910	1875	1820	1766	1692	1621	1564	1493	1420	1346	1292	1183					
64	2041	2003	1943	1884	1808	1730	1671	1593	1517	1439	1379	1263					
65	2173	2131	2069	2007	1924	1841	1780	1697	1614	1531	1469	1344					
66	2370	2325	2256	2188	2097	2007	1941	1851	1761	1668	1602	1467					
67	2631	2581	2505	2429	2330	2230	2154	2055	1953	1853	1778	1628					
68	2891	2837	2754	2671	2562	2451	2368	2259	2147	2038	1955	1789					
69	3152	3093	3003	2913	2792	2673	2583	2462	2342	2223	2133	1953					
70	3415	3349	3252	3154	3024	2894	2797	2666	2536	2406	2308	2114					
71	3676	3605	3500	3396	3256	3117	3010	2870	2730	2590	2486	2275					
72	3937	3861	3749	3638	3486	3337	3226	3074	2925	2775	2662	2436					
73	4197	4119	3998	3877	3719	3557	3439	3278	3119	2958	2839	2600					
74	4460	4375	4247	4119	3951	3780	3652	3482	3313	3143	3015	2761					
75	4721	4631	4496	4361	4181	4001	3865	3688	3508	3327	3192	2922					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	303	291	272	254	235	223	204	192	180	167	155	130	1	167	1	80	
2	402	390	365	340	316	297	272	254	241	223	210	173	2	192	2	99	
3	439	421	396	371	347	322	297	279	260	241	223	186	3	223	3	124	
4	514	495	464	433	402	378	347	328	310	285	266	217	4	241	4	136	
5	563	545	508	470	439	409	384	353	334	310	291	241	5	254	5	161	
6	588	569	532	495	464	433	402	371	353	322	303	248	6	266	6	173	
7	619	594	557	520	483	452	421	390	365	340	316	260	7	279	7	192	
8	644	625	582	539	508	470	439	409	384	353	334	272	8	291	8	229	
10	669	644	600	557	520	489	452	421	396	365	340	285	10	310	10	266	
11	687	662	619	576	539	501	464	433	409	378	353	291	11	328	11	291	
12	712	687	644	600	557	520	483	452	427	390	365	303	12	334	12	322	
13	737	706	662	619	576	539	495	464	439	402	378	310	13	347	13	347	
14	755	730	681	631	594	551	514	477	452	415	390	322	14	371	14	384	
15	768	743	693	644	600	563	520	483	458	421	396	328	15	390	15	415	
16	774	749	699	650	607	569	526	489	464	427	396	328	16	402	16	458	
17	792	761	712	662	619	576	532	501	470	433	409	334	17	421	17	483	
18	811	780	730	681	638	594	551	514	483	446	415	340	18	439	18	526	
19	823	792	743	693	644	600	557	520	489	452	421	347	19	464	19	557	
20	848	817	761	706	662	619	569	532	501	464	433	359	20	477	20	594	
21	867	836	780	724	681	631	588	545	514	477	446	365	21	495	21	675	
22	879	848	792	737	687	644	594	557	520	483	452	371	22	526			
23	891	860	805	749	699	650	607	563	532	489	458	378	23	545			
24	916	879	823	768	718	669	619	576	545	501	470	390	24	569			
25	922	885	829	774	724	675	625	582	545	508	470	390	25	613			
26	935	904	842	780	730	681	631	588	557	514	483	396	26	669			
27	947	916	854	792	743	693	644	600	563	520	489	402					
28	953	922	860	799	749	699	644	600	569	526	489	402					
29	972	935	873	811	761	706	656	613	576	532	495	409					

TERRITORY 120

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	978	941	879	817	768	712	662	613	582	539	501	415					
31	990	953	891	829	774	724	669	625	588	545	508	421					
32	1009	972	910	848	792	737	681	638	600	557	520	427					
33	1021	984	922	860	805	749	693	644	607	563	526	433					
34	1040	1003	935	867	811	755	699	656	619	569	532	439					
35	1052	1015	947	879	823	768	712	662	625	576	539	446					
36	1065	1028	959	891	836	780	718	675	631	588	545	452					
37	1083	1046	978	910	848	792	737	687	644	594	557	458					
38	1102	1058	990	922	860	805	743	693	656	607	563	464					
39	1108	1065	997	929	867	805	749	699	656	607	569	470					
40	1120	1077	1009	941	879	817	755	706	669	613	576	477					
41	1133	1096	1021	947	891	829	768	718	675	625	582	483					
42	1145	1108	1034	959	898	836	774	724	681	631	588	483					
43	1164	1120	1046	972	910	848	786	730	693	638	594	489					
44	1170	1127	1052	978	916	854	792	737	693	644	600	495					
45	1188	1145	1071	997	935	867	805	749	706	656	613	501					
46	1201	1158	1083	1009	941	879	811	761	718	662	619	508					
47	1213	1170	1096	1021	953	885	823	768	724	669	625	514					
48	1232	1188	1108	1028	966	898	829	774	730	675	631	520					
49	1244	1201	1120	1040	972	910	842	786	737	681	638	526					
50	1257	1213	1133	1052	984	916	848	792	749	693	644	532					
51	1269	1226	1145	1065	997	929	860	805	755	699	650	539					
52	1275	1232	1151	1071	1003	935	867	805	761	699	656	539					
53	1294	1244	1164	1083	1015	941	873	817	768	712	662	545					
54	1306	1257	1176	1096	1021	953	885	823	774	718	669	551					
55	1325	1281	1195	1108	1040	966	898	836	786	730	681	563					
56	1349	1300	1213	1127	1058	984	910	848	799	743	693	569					
57	1374	1325	1238	1151	1077	1003	929	867	817	755	706	582					
58	1418	1362	1275	1188	1108	1034	959	891	842	780	724	600					
59	1473	1418	1325	1232	1151	1071	997	929	873	811	755	625					
60	1535	1479	1380	1281	1201	1120	1034	966	910	842	786	650					
61	1578	1523	1424	1325	1238	1151	1071	997	941	867	811	669					
62	1616	1554	1455	1356	1263	1176	1089	1021	959	885	829	681					
63	1640	1585	1479	1374	1288	1201	1108	1034	978	904	842	693					
64	1677	1616	1510	1405	1312	1226	1133	1058	997	922	860	712					
65	1708	1647	1541	1436	1343	1250	1158	1077	1015	941	879	724					
66	1758	1696	1585	1473	1380	1281	1188	1108	1046	966	904	743					
67	1826	1764	1647	1529	1430	1331	1238	1151	1089	1003	941	774					
68	1894	1826	1708	1591	1486	1387	1281	1195	1127	1040	972	805					
69	1962	1894	1770	1647	1541	1436	1331	1238	1170	1077	1009	829					
70	2037	1962	1832	1702	1597	1486	1374	1281	1207	1120	1046	860					
71	2105	2024	1894	1764	1647	1535	1424	1325	1250	1158	1077	891					
72	2173	2092	1956	1820	1702	1585	1467	1368	1294	1195	1114	922					
73	2241	2160	2018	1876	1758	1634	1517	1411	1331	1232	1151	947					
74	2309	2228	2080	1931	1807	1684	1560	1455	1374	1269	1188	978					
75	2377	2290	2142	1993	1863	1733	1609	1498	1411	1306	1219	1009					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 130

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	61	59	57	55	53	52	50	46	44	42	40	37	1	46	1	17	
2	79	77	75	74	70	66	64	63	59	55	53	50	2	63	2	20	
3	99	98	94	90	86	83	81	77	74	70	66	61	3	72	3	28	
4	114	112	109	105	101	98	94	88	85	81	77	70	4	79	4	33	
5	127	125	121	118	112	109	105	99	94	90	86	79	5	90	5	39	
6	142	138	134	131	125	120	116	110	105	99	96	86	6	101	6	52	
7	156	153	149	145	138	132	129	121	116	110	107	98	7	110	7	63	
8	167	166	160	155	149	142	138	131	125	118	114	105	8	120	8	74	
10	182	178	173	167	160	155	149	142	134	129	123	112	10	129	10	94	
11	193	190	184	178	171	164	158	151	144	136	131	120	11	140	11	114	
12	202	199	193	188	180	171	166	158	151	144	138	125	12	153	12	132	
13	210	206	201	195	186	178	173	164	156	149	142	131	13	164	13	156	
14	221	215	210	204	195	186	180	171	164	155	149	136	14	177	14	184	
15	230	226	219	212	204	195	188	180	171	162	155	142	15	195	15	223	
16	239	236	228	221	212	202	197	188	178	169	162	149	16	213	16	270	
17	248	245	237	230	221	212	204	195	186	175	169	155	17	237	17	324	
18	259	254	247	239	230	219	212	202	193	182	175	160	18	258	18	386	
19	267	261	254	247	236	226	219	208	199	188	180	166	19	282	19	462	
20	274	269	261	254	243	232	224	213	204	193	186	169	20	313	20	548	
21	283	278	270	263	252	241	232	223	212	201	191	177	21	348	21	758	
22	293	287	278	269	258	247	239	228	217	206	197	180	22	392			
23	302	296	287	278	267	256	247	236	224	212	204	186	23	440			
24	309	304	294	285	274	261	254	241	230	217	210	191	24	508			
25	318	313	304	294	282	270	261	248	237	224	215	197	25	626			
26	329	322	313	304	291	278	269	256	245	232	223	204	26	767			
27	339	331	322	313	300	287	278	265	252	239	228	210					
28	350	342	333	324	309	296	287	272	259	247	237	217					
29	361	355	344	333	320	305	296	282	269	254	245	224					
30	372	364	353	342	329	315	304	289	276	261	250	230					
31	383	375	364	353	339	324	313	298	283	270	259	237					
32	394	386	375	364	350	335	322	307	293	278	267	245					
33	407	397	386	375	359	344	333	316	302	285	274	252					
34	416	407	396	385	368	351	340	324	309	293	282	258					
35	425	418	405	392	377	361	348	331	316	300	287	263					
36	436	429	416	403	386	370	357	340	324	307	294	270					
37	453	443	431	418	401	383	370	353	337	318	305	280					
38	469	460	447	434	416	397	385	366	350	331	318	291					
39	486	477	462	447	429	410	397	379	361	342	328	300					
40	500	491	477	462	443	425	410	390	372	353	339	309					
41	517	508	493	478	458	440	423	405	385	364	350	320					
42	534	523	508	493	473	453	436	416	396	375	361	329					
43	548	539	523	506	486	466	449	429	408	386	372	340					
44	565	554	537	521	500	478	462	440	420	397	381	350					
45	580	569	552	535	513	491	475	453	431	408	392	359					
46	600	587	570	554	530	508	491	467	445	421	405	372					
47	618	607	589	570	548	524	506	482	460	436	418	383					
48	638	626	607	589	565	541	523	499	473	449	431	396					
49	657	644	626	607	581	558	537	513	488	464	443	407					
50	673	661	642	624	598	572	552	526	500	475	456	418					
51	694	681	661	640	615	589	569	541	515	489	469	429					
52	712	699	679	659	631	604	583	558	530	502	482	442					
53	730	716	696	675	648	618	598	570	543	515	493	453					
54	760	745	723	701	672	644	622	592	565	535	513	469					
55	797	780	758	736	705	675	651	622	591	561	539	493					
56	839	822	799	775	743	710	686	655	624	591	567	519					
57	885	868	843	817	784	751	725	692	657	624	598	548					

TERRITORY 130

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	955	937	909	881	845	810	782	745	708	673	646	591				
59	1058	1038	1008	979	938	898	867	826	786	747	716	655				
60	1172	1150	1117	1084	1040	994	960	916	870	826	793	727				
61	1281	1257	1220	1183	1135	1086	1049	1001	951	903	867	793				
62	1382	1354	1316	1277	1224	1170	1132	1078	1027	973	935	856				
63	1483	1455	1413	1371	1314	1259	1214	1159	1102	1045	1003	918				
64	1584	1555	1509	1463	1404	1343	1297	1236	1178	1117	1071	981				
65	1687	1654	1606	1558	1494	1430	1382	1317	1253	1189	1141	1043				
66	1840	1805	1752	1698	1628	1558	1507	1437	1367	1295	1244	1139				
67	2042	2004	1945	1886	1809	1731	1673	1595	1516	1439	1380	1264				
68	2245	2202	2138	2074	1989	1903	1838	1754	1667	1582	1518	1389				
69	2447	2401	2331	2261	2168	2076	2006	1912	1818	1726	1656	1516				
70	2651	2600	2524	2449	2348	2247	2171	2070	1969	1868	1792	1641				
71	2854	2799	2718	2637	2528	2420	2337	2228	2120	2011	1930	1766				
72	3056	2997	2911	2824	2707	2591	2504	2386	2271	2155	2066	1892				
73	3259	3198	3104	3010	2887	2762	2670	2545	2421	2296	2204	2018				
74	3463	3397	3297	3198	3067	2935	2835	2703	2572	2440	2340	2144				
75	3665	3595	3490	3386	3246	3106	3001	2863	2723	2583	2478	2269				

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	294	282	264	246	228	216	198	186	174	162	150	126	1	162	1	78
2	389	377	353	329	305	288	264	246	234	216	204	168	2	186	2	96
3	425	407	383	359	335	311	288	270	252	234	216	180	3	216	3	120
4	497	479	449	419	389	365	335	317	300	276	258	210	4	234	4	132
5	545	527	491	455	425	395	371	341	323	300	282	234	5	246	5	156
6	569	551	515	479	449	419	389	359	341	311	294	240	6	258	6	168
7	599	575	539	503	467	437	407	377	353	329	305	252	7	270	7	186
8	623	605	563	521	491	455	425	395	371	341	323	264	8	282	8	222
10	647	623	581	539	503	473	437	407	383	353	329	276	10	300	10	258
11	665	641	599	557	521	485	449	419	395	365	341	282	11	317	11	282
12	689	665	623	581	539	503	467	437	413	377	353	294	12	323	12	311
13	713	683	641	599	557	521	479	449	425	389	365	300	13	335	13	335
14	731	707	659	611	575	533	497	461	437	401	377	311	14	359	14	371
15	743	719	671	623	581	545	503	467	443	407	383	317	15	377	15	401
16	749	725	677	629	587	551	509	473	449	413	383	317	16	389	16	443
17	767	737	689	641	599	557	515	485	455	419	395	323	17	407	17	467
18	785	755	707	659	617	575	533	497	467	431	401	329	18	425	18	509
19	797	767	719	671	623	581	539	503	473	437	407	335	19	449	19	539
20	821	791	737	683	641	599	551	515	485	449	419	347	20	461	20	575
21	839	809	755	701	659	611	569	527	497	461	431	353	21	479	21	653
22	851	821	767	713	665	623	575	539	503	467	437	359	22	509		
23	863	833	779	725	677	629	587	545	515	473	443	365	23	527		
24	887	851	797	743	695	647	599	557	527	485	455	377	24	551		
25	893	857	803	749	701	653	605	563	527	491	455	377	25	593		
26	904	875	815	755	707	659	611	569	539	497	467	383	26	647		
27	916	887	827	767	719	671	623	581	545	503	473	389				
28	922	893	833	773	725	677	623	581	551	509	473	389				
29	940	904	845	785	737	683	635	593	557	515	479	395				

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 130

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
30	946	910	851	791	743	689	641	593	563	521	485	401					
31	958	922	863	803	749	701	647	605	569	527	491	407					
32	976	940	881	821	767	713	659	617	581	539	503	413					
33	988	952	893	833	779	725	671	623	587	545	509	419					
34	1006	970	904	839	785	731	677	635	599	551	515	425					
35	1018	982	916	851	797	743	689	641	605	557	521	431					
36	1030	994	928	863	809	755	695	653	611	569	527	437					
37	1048	1012	946	881	821	767	713	665	623	575	539	443					
38	1066	1024	958	893	833	779	719	671	635	587	545	449					
39	1072	1030	964	899	839	779	725	677	635	587	551	455					
40	1084	1042	976	910	851	791	731	683	647	593	557	461					
41	1096	1060	988	916	863	803	743	695	653	605	563	467					
42	1108	1072	1000	928	869	809	749	701	659	611	569	467					
43	1126	1084	1012	940	881	821	761	707	671	617	575	473					
44	1132	1090	1018	946	887	827	767	713	671	623	581	479					
45	1150	1108	1036	964	904	839	779	725	683	635	593	485					
46	1162	1120	1048	976	910	851	785	737	695	641	599	491					
47	1174	1132	1060	988	922	857	797	743	701	647	605	497					
48	1192	1150	1072	994	934	869	803	749	707	653	611	503					
49	1204	1162	1084	1006	940	881	815	761	713	659	617	509					
50	1216	1174	1096	1018	952	887	821	767	725	671	623	515					
51	1228	1186	1108	1030	964	899	833	779	731	677	629	521					
52	1234	1192	1114	1036	970	904	839	779	737	677	635	521					
53	1252	1204	1126	1048	982	910	845	791	743	689	641	527					
54	1264	1216	1138	1060	988	922	857	797	749	695	647	533					
55	1282	1240	1156	1072	1006	934	869	809	761	707	659	545					
56	1306	1258	1174	1090	1024	952	881	821	773	719	671	551					
57	1330	1282	1198	1114	1042	970	899	839	791	731	683	563					
58	1372	1318	1234	1150	1072	1000	928	863	815	755	701	581					
59	1426	1372	1282	1192	1114	1036	964	899	845	785	731	605					
60	1486	1432	1336	1240	1162	1084	1000	934	881	815	761	629					
61	1527	1474	1378	1282	1198	1114	1036	964	910	839	785	647					
62	1563	1503	1408	1312	1222	1138	1054	988	928	857	803	659					
63	1587	1533	1432	1330	1246	1162	1072	1000	946	875	815	671					
64	1623	1563	1462	1360	1270	1186	1096	1024	964	893	833	689					
65	1653	1593	1492	1390	1300	1210	1120	1042	982	910	851	701					
66	1701	1641	1533	1426	1336	1240	1150	1072	1012	934	875	719					
67	1767	1707	1593	1480	1384	1288	1198	1114	1054	970	910	749					
68	1833	1767	1653	1539	1438	1342	1240	1156	1090	1006	940	779					
69	1899	1833	1713	1593	1492	1390	1288	1198	1132	1042	976	803					
70	1971	1899	1773	1647	1545	1438	1330	1240	1168	1084	1012	833					
71	2037	1959	1833	1707	1593	1486	1378	1282	1210	1120	1042	863					
72	2102	2025	1893	1761	1647	1533	1420	1324	1252	1156	1078	893					
73	2168	2091	1953	1815	1701	1581	1468	1366	1288	1192	1114	916					
74	2234	2156	2013	1869	1749	1629	1509	1408	1330	1228	1150	946					
75	2300	2216	2073	1929	1803	1677	1557	1450	1366	1264	1180	976					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 140

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	49	47	46	44	43	41	40	37	35	34	32	29	1	37	1	13
2	63	62	60	59	56	53	51	50	47	44	43	40	2	50	2	16
3	79	78	75	72	69	66	65	62	59	56	53	49	3	57	3	22
4	91	90	87	84	81	78	75	71	68	65	62	56	4	63	4	26
5	101	100	97	94	90	87	84	79	75	72	69	63	5	72	5	31
6	113	110	107	104	100	96	93	88	84	79	76	69	6	81	6	41
7	125	122	119	116	110	106	103	97	93	88	85	78	7	88	7	50
8	134	132	128	123	119	113	110	104	100	94	91	84	8	96	8	59
10	146	143	138	134	128	123	119	113	107	103	98	90	10	103	10	75
11	154	151	147	143	137	131	126	121	115	109	104	96	11	112	11	91
12	162	159	154	150	144	137	132	126	121	115	110	100	12	122	12	106
13	168	165	160	156	148	143	138	131	125	119	113	104	13	131	13	125
14	176	172	168	163	156	148	144	137	131	123	119	109	14	141	14	147
15	184	181	175	169	163	156	150	144	137	129	123	113	15	156	15	178
16	191	188	182	176	169	162	157	150	143	135	129	119	16	171	16	216
17	198	196	190	184	176	169	163	156	148	140	135	123	17	190	17	259
18	207	203	197	191	184	175	169	162	154	146	140	128	18	206	18	309
19	213	209	203	197	188	181	175	166	159	150	144	132	19	225	19	369
20	219	215	209	203	194	185	179	171	163	154	148	135	20	250	20	438
21	226	222	216	210	201	193	185	178	169	160	153	141	21	278	21	606
22	234	229	222	215	206	197	191	182	173	165	157	144	22	313		
23	241	237	229	222	213	204	197	188	179	169	163	148	23	351		
24	247	243	235	228	219	209	203	193	184	173	168	153	24	406		
25	254	250	243	235	225	216	209	198	190	179	172	157	25	500		
26	263	257	250	243	232	222	215	204	196	185	178	163	26	613		
27	270	265	257	250	240	229	222	212	201	191	182	168				
28	279	273	266	259	247	237	229	218	207	197	190	173				
29	288	284	275	266	256	244	237	225	215	203	196	179				
30	297	291	282	273	263	251	243	231	221	209	200	184				
31	306	300	291	282	270	259	250	238	226	216	207	190				
32	315	309	300	291	279	268	257	245	234	222	213	196				
33	325	318	309	300	287	275	266	253	241	228	219	201				
34	332	325	316	307	294	281	272	259	247	234	225	206				
35	340	334	323	313	301	288	278	265	253	240	229	210				
36	348	343	332	322	309	295	285	272	259	245	235	216				
37	362	354	344	334	320	306	295	282	269	254	244	223				
38	375	368	357	347	332	318	307	293	279	265	254	232				
39	388	381	369	357	343	328	318	303	288	273	262	240				
40	400	392	381	369	354	340	328	312	297	282	270	247				
41	413	406	394	382	366	351	338	323	307	291	279	256				
42	426	417	406	394	378	362	348	332	316	300	288	263				
43	438	431	417	404	388	372	359	343	326	309	297	272				
44	451	442	429	416	400	382	369	351	335	318	304	279				
45	463	454	441	428	410	392	379	362	344	326	313	287				
46	479	469	456	442	423	406	392	373	356	337	323	297				
47	494	485	470	456	438	419	404	385	368	348	334	306				
48	510	500	485	470	451	432	417	398	378	359	344	316				
49	525	515	500	485	465	445	429	410	390	370	354	325				
50	538	528	513	498	478	457	441	420	400	379	365	334				
51	554	544	528	512	491	470	454	432	412	391	375	343				
52	569	559	542	526	504	482	466	445	423	401	385	353				
53	584	572	556	539	517	494	478	456	434	412	394	362				
54	607	595	578	560	537	515	497	473	451	428	410	375				
55	637	623	606	588	563	539	520	497	472	448	431	394				
56	670	657	638	619	594	567	548	523	498	472	453	415				
57	707	694	673	653	626	600	579	553	525	498	478	438				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 140

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	763	748	726	704	675	647	625	595	566	538	516	472					
59	845	829	806	782	750	717	692	660	628	597	572	523					
60	936	919	892	866	831	794	767	732	695	660	634	581					
61	1023	1004	975	945	907	867	838	800	760	722	692	634					
62	1104	1082	1051	1020	978	935	904	861	820	778	747	684					
63	1185	1163	1129	1095	1050	1005	970	926	881	835	801	734					
64	1266	1242	1205	1169	1122	1073	1036	988	941	892	856	784					
65	1348	1322	1283	1245	1194	1142	1104	1053	1001	950	911	833					
66	1470	1442	1399	1357	1301	1245	1204	1148	1092	1035	994	910					
67	1632	1601	1554	1507	1445	1383	1336	1274	1211	1150	1103	1010					
68	1793	1760	1708	1657	1589	1520	1469	1401	1332	1264	1213	1110					
69	1955	1918	1862	1807	1732	1658	1602	1527	1452	1379	1323	1211					
70	2118	2077	2017	1957	1876	1795	1735	1654	1573	1492	1432	1311					
71	2280	2236	2171	2107	2020	1933	1867	1780	1693	1607	1542	1411					
72	2442	2395	2326	2256	2162	2070	2001	1907	1814	1721	1651	1511					
73	2603	2555	2480	2405	2306	2206	2133	2033	1935	1835	1761	1613					
74	2767	2714	2634	2555	2450	2345	2265	2159	2055	1949	1870	1713					
75	2928	2872	2789	2705	2593	2481	2398	2287	2176	2064	1980	1813					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	336	322	302	281	261	247	226	213	199	185	172	144	1	185	1	89	
2	446	432	405	377	350	329	302	281	268	247	233	192	2	213	2	110	
3	487	466	439	412	384	357	329	309	288	268	247	206	3	247	3	137	
4	569	549	515	480	446	418	384	364	343	316	295	240	4	268	4	151	
5	624	604	563	521	487	453	425	391	370	343	322	268	5	281	5	178	
6	652	631	590	549	515	480	446	412	391	357	336	274	6	295	6	192	
7	686	659	617	576	535	501	466	432	405	377	350	288	7	309	7	213	
8	713	693	645	597	563	521	487	453	425	391	370	302	8	322	8	254	
10	741	713	665	617	576	542	501	466	439	405	377	316	10	343	10	295	
11	761	734	686	638	597	556	515	480	453	418	391	322	11	364	11	322	
12	789	761	713	665	617	576	535	501	473	432	405	336	12	370	12	357	
13	816	782	734	686	638	597	549	515	487	446	418	343	13	384	13	384	
14	837	809	755	700	659	611	569	528	501	460	432	357	14	412	14	425	
15	851	823	768	713	665	624	576	535	508	466	439	364	15	432	15	460	
16	858	830	775	720	672	631	583	542	515	473	439	364	16	446	16	508	
17	878	844	789	734	686	638	590	556	521	480	453	370	17	466	17	535	
18	899	864	809	755	707	659	611	569	535	494	460	377	18	487	18	583	
19	912	878	823	768	713	665	617	576	542	501	466	384	19	515	19	617	
20	940	906	844	782	734	686	631	590	556	515	480	398	20	528	20	659	
21	960	926	864	803	755	700	652	604	569	528	494	405	21	549	21	748	
22	974	940	878	816	761	713	659	617	576	535	501	412	22	583			
23	988	954	892	830	775	720	672	624	590	542	508	418	23	604			
24	1015	974	912	851	796	741	686	638	604	556	521	432	24	631			
25	1022	981	919	858	803	748	693	645	604	563	521	432	25	679			
26	1036	1002	933	864	809	755	700	652	617	569	535	439	26	741			
27	1050	1015	947	878	823	768	713	665	624	576	542	446					
28	1056	1022	954	885	830	775	713	665	631	583	542	446					
29	1077	1036	967	899	844	782	727	679	638	590	549	453					

TERRITORY 140

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1084	1043	974	906	851	789	734	679	645	597	556	460					
31	1098	1056	988	919	858	803	741	693	652	604	563	466					
32	1118	1077	1008	940	878	816	755	707	665	617	576	473					
33	1132	1091	1022	954	892	830	768	713	672	624	583	480					
34	1152	1111	1036	960	899	837	775	727	686	631	590	487					
35	1166	1125	1050	974	912	851	789	734	693	638	597	494					
36	1180	1139	1063	988	926	864	796	748	700	652	604	501					
37	1201	1159	1084	1008	940	878	816	761	713	659	617	508					
38	1221	1173	1098	1022	954	892	823	768	727	672	624	515					
39	1228	1180	1104	1029	960	892	830	775	727	672	631	521					
40	1242	1194	1118	1043	974	906	837	782	741	679	638	528					
41	1255	1214	1132	1050	988	919	851	796	748	693	645	535					
42	1269	1228	1146	1063	995	926	858	803	755	700	652	535					
43	1290	1242	1159	1077	1008	940	871	809	768	707	659	542					
44	1297	1249	1166	1084	1015	947	878	816	768	713	665	549					
45	1317	1269	1187	1104	1036	960	892	830	782	727	679	556					
46	1331	1283	1201	1118	1043	974	899	844	796	734	686	563					
47	1345	1297	1214	1132	1056	981	912	851	803	741	693	569					
48	1365	1317	1228	1139	1070	995	919	858	809	748	700	576					
49	1379	1331	1242	1152	1077	1008	933	871	816	755	707	583					
50	1393	1345	1255	1166	1091	1015	940	878	830	768	713	590					
51	1406	1358	1269	1180	1104	1029	954	892	837	775	720	597					
52	1413	1365	1276	1187	1111	1036	960	892	844	775	727	597					
53	1434	1379	1290	1201	1125	1043	967	906	851	789	734	604					
54	1447	1393	1303	1214	1132	1056	981	912	858	796	741	611					
55	1468	1420	1324	1228	1152	1070	995	926	871	809	755	624					
56	1495	1441	1345	1249	1173	1091	1008	940	885	823	768	631					
57	1523	1468	1372	1276	1194	1111	1029	960	906	837	782	645					
58	1571	1509	1413	1317	1228	1146	1063	988	933	864	803	665					
59	1633	1571	1468	1365	1276	1187	1104	1029	967	899	837	693					
60	1701	1640	1530	1420	1331	1242	1146	1070	1008	933	871	720					
61	1749	1688	1578	1468	1372	1276	1187	1104	1043	960	899	741					
62	1790	1722	1612	1502	1399	1303	1207	1132	1063	981	919	755					
63	1818	1756	1640	1523	1427	1331	1228	1146	1084	1002	933	768					
64	1859	1790	1674	1557	1454	1358	1255	1173	1104	1022	954	789					
65	1893	1825	1708	1592	1489	1386	1283	1194	1125	1043	974	803					
66	1948	1880	1756	1633	1530	1420	1317	1228	1159	1070	1002	823					
67	2024	1955	1825	1694	1585	1475	1372	1276	1207	1111	1043	858					
68	2099	2024	1893	1763	1646	1537	1420	1324	1249	1152	1077	892					
69	2175	2099	1962	1825	1708	1592	1475	1372	1297	1194	1118	919					
70	2257	2175	2031	1887	1770	1646	1523	1420	1338	1242	1159	954					
71	2332	2243	2099	1955	1825	1701	1578	1468	1386	1283	1194	988					
72	2408	2319	2168	2017	1887	1756	1626	1516	1434	1324	1235	1022					
73	2483	2394	2236	2079	1948	1811	1681	1564	1475	1365	1276	1050					
74	2559	2470	2305	2140	2003	1866	1729	1612	1523	1406	1317	1084					
75	2634	2538	2374	2209	2065	1921	1784	1660	1564	1447	1351	1118					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

TERRITORY 150

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	46	45	43	42	41	39	38	35	34	32	31	28	1	35	1	13
2	60	59	57	56	53	50	49	48	45	42	41	38	2	48	2	15
3	76	74	71	69	66	63	62	59	56	53	50	46	3	55	3	21
4	87	85	83	80	77	74	71	67	64	62	59	53	4	60	4	25
5	97	95	92	90	85	83	80	76	71	69	66	60	5	69	5	29
6	108	105	102	99	95	91	88	84	80	76	73	66	6	77	6	39
7	119	116	113	111	105	101	98	92	88	84	81	74	7	84	7	48
8	127	126	122	118	113	108	105	99	95	90	87	80	8	91	8	56
10	139	136	132	127	122	118	113	108	102	98	94	85	10	98	10	71
11	147	144	140	136	130	125	120	115	109	104	99	91	11	106	11	87
12	154	151	147	143	137	130	126	120	115	109	105	95	12	116	12	101
13	160	157	153	148	141	136	132	125	119	113	108	99	13	125	13	119
14	168	164	160	155	148	141	137	130	125	118	113	104	14	134	14	140
15	175	172	167	161	155	148	143	137	130	123	118	108	15	148	15	169
16	182	179	174	168	161	154	150	143	136	129	123	113	16	162	16	206
17	189	186	181	175	168	161	155	148	141	133	129	118	17	181	17	246
18	197	193	188	182	175	167	161	154	147	139	133	122	18	196	18	294
19	203	199	193	188	179	172	167	158	151	143	137	126	19	214	19	351
20	209	204	199	193	185	176	171	162	155	147	141	129	20	238	20	417
21	216	211	206	200	192	183	176	169	161	153	146	134	21	265	21	577
22	223	218	211	204	196	188	182	174	165	157	150	137	22	298		
23	230	225	218	211	203	195	188	179	171	161	155	141	23	335		
24	235	231	224	217	209	199	193	183	175	165	160	146	24	386		
25	242	238	231	224	214	206	199	189	181	171	164	150	25	476		
26	251	245	238	231	221	211	204	195	186	176	169	155	26	584		
27	258	252	245	238	228	218	211	202	192	182	174	160				
28	266	260	253	246	235	225	218	207	197	188	181	165				
29	274	270	262	253	244	232	225	214	204	193	186	171				
30	283	277	269	260	251	239	231	220	210	199	190	175				
31	291	286	277	269	258	246	238	227	216	206	197	181				
32	300	294	286	277	266	255	245	234	223	211	203	186				
33	309	302	294	286	273	262	253	241	230	217	209	192				
34	316	309	301	293	280	267	259	246	235	223	214	196				
35	323	318	308	298	287	274	265	252	241	228	218	200				
36	332	326	316	307	294	281	272	259	246	234	224	206				
37	344	337	328	318	305	291	281	269	256	242	232	213				
38	357	350	340	330	316	302	293	279	266	252	242	221				
39	370	363	351	340	326	312	302	288	274	260	249	228				
40	381	374	363	351	337	323	312	297	283	269	258	235				
41	393	386	375	364	349	335	322	308	293	277	266	244				
42	406	398	386	375	360	344	332	316	301	286	274	251				
43	417	410	398	385	370	354	342	326	311	294	283	259				
44	430	421	409	396	381	364	351	335	319	302	290	266				
45	441	433	420	407	391	374	361	344	328	311	298	273				
46	456	447	434	421	403	386	374	356	339	321	308	283				
47	470	462	448	434	417	399	385	367	350	332	318	291				
48	486	476	462	448	430	412	398	379	360	342	328	301				
49	500	490	476	462	442	424	409	391	371	353	337	309				
50	512	503	489	475	455	435	420	400	381	361	347	318				
51	528	518	503	487	468	448	433	412	392	372	357	326				
52	542	532	517	501	480	459	444	424	403	382	367	336				
53	556	545	529	514	493	470	455	434	413	392	375	344				
54	578	567	550	533	511	490	473	451	430	407	391	357				
55	606	594	577	560	536	514	496	473	449	427	410	375				
56	638	626	608	589	566	540	522	498	475	449	431	395				
57	673	661	641	622	596	571	552	526	500	475	455	417				

TERRITORY 150

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
58	727	713	692	671	643	616	595	567	539	512	491	449					
59	805	790	767	745	714	683	659	629	598	568	545	498					
60	892	875	850	825	791	756	731	697	662	629	603	553					
61	974	956	928	900	864	826	798	762	724	687	659	603					
62	1051	1030	1001	972	931	890	861	820	781	741	711	651					
63	1128	1107	1075	1043	1000	958	924	882	839	795	763	699					
64	1205	1183	1148	1113	1068	1022	987	941	896	850	815	746					
65	1284	1259	1222	1186	1137	1088	1051	1002	953	904	868	794					
66	1400	1373	1333	1292	1239	1186	1147	1093	1040	986	946	867					
67	1554	1525	1480	1435	1376	1317	1273	1214	1154	1095	1050	962					
68	1708	1676	1627	1578	1513	1448	1399	1334	1268	1204	1155	1057					
69	1862	1827	1774	1721	1649	1579	1526	1455	1383	1313	1260	1154					
70	2017	1978	1921	1863	1786	1709	1652	1575	1498	1421	1364	1249					
71	2171	2129	2068	2006	1924	1841	1778	1695	1613	1530	1469	1344					
72	2325	2281	2215	2149	2059	1971	1905	1816	1728	1639	1572	1439					
73	2479	2433	2362	2290	2197	2101	2031	1936	1842	1747	1677	1536					
74	2635	2584	2509	2433	2334	2233	2157	2057	1957	1856	1781	1631					
75	2789	2736	2656	2576	2470	2363	2283	2178	2072	1966	1886	1726					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	297	285	267	248	230	218	200	188	176	164	152	127	1	164	1	79	
2	394	382	358	333	309	291	267	248	236	218	206	170	2	188	2	97	
3	430	412	388	364	339	315	291	273	255	236	218	182	3	218	3	121	
4	503	485	455	424	394	370	339	321	303	279	261	212	4	236	4	133	
5	551	533	497	461	430	400	376	345	327	303	285	236	5	248	5	158	
6	576	558	521	485	455	424	394	364	345	315	297	242	6	261	6	170	
7	606	582	545	509	473	442	412	382	358	333	309	255	7	273	7	188	
8	630	612	570	527	497	461	430	400	376	345	327	267	8	285	8	224	
10	654	630	588	545	509	479	442	412	388	358	333	279	10	303	10	261	
11	673	648	606	564	527	491	455	424	400	370	345	285	11	321	11	285	
12	697	673	630	588	545	509	473	442	418	382	358	297	12	327	12	315	
13	721	691	648	606	564	527	485	455	430	394	370	303	13	339	13	339	
14	739	715	667	618	582	539	503	467	442	406	382	315	14	364	14	376	
15	751	727	679	630	588	551	509	473	448	412	388	321	15	382	15	406	
16	758	733	685	636	594	558	515	479	455	418	388	321	16	394	16	448	
17	776	745	697	648	606	564	521	491	461	424	400	327	17	412	17	473	
18	794	764	715	667	624	582	539	503	473	436	406	333	18	430	18	515	
19	806	776	727	679	630	588	545	509	479	442	412	339	19	455	19	545	
20	830	800	745	691	648	606	558	521	491	455	424	351	20	467	20	582	
21	848	818	764	709	667	618	576	533	503	467	436	358	21	485	21	661	
22	861	830	776	721	673	630	582	545	509	473	442	364	22	515			
23	873	842	788	733	685	636	594	551	521	479	448	370	23	533			
24	897	861	806	751	703	654	606	564	533	491	461	382	24	558			
25	903	867	812	758	709	661	612	570	533	497	461	382	25	600			
26	915	885	824	764	715	667	618	576	545	503	473	388	26	654			
27	927	897	836	776	727	679	630	588	551	509	479	394					
28	933	903	842	782	733	685	630	588	558	515	479	394					
29	951	915	854	794	745	691	642	600	564	521	485	400					

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NORTH CAROLINA (32)

TERRITORY 150

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
30	957	921	861	800	751	697	648	600	570	527	491	406					
31	970	933	873	812	758	709	654	612	576	533	497	412					
32	988	951	891	830	776	721	667	624	588	545	509	418					
33	1000	964	903	842	788	733	679	630	594	551	515	424					
34	1018	982	915	848	794	739	685	642	606	558	521	430					
35	1030	994	927	861	806	751	697	648	612	564	527	436					
36	1042	1006	939	873	818	764	703	661	618	576	533	442					
37	1061	1024	957	891	830	776	721	673	630	582	545	448					
38	1079	1036	970	903	842	788	727	679	642	594	551	455					
39	1085	1042	976	909	848	788	733	685	642	594	558	461					
40	1097	1054	988	921	861	800	739	691	654	600	564	467					
41	1109	1073	1000	927	873	812	751	703	661	612	570	473					
42	1121	1085	1012	939	879	818	758	709	667	618	576	473					
43	1139	1097	1024	951	891	830	770	715	679	624	582	479					
44	1145	1103	1030	957	897	836	776	721	679	630	588	485					
45	1164	1121	1048	976	915	848	788	733	691	642	600	491					
46	1176	1133	1061	988	921	861	794	745	703	648	606	497					
47	1188	1145	1073	1000	933	867	806	751	709	654	612	503					
48	1206	1164	1085	1006	945	879	812	758	715	661	618	509					
49	1218	1176	1097	1018	951	891	824	770	721	667	624	515					
50	1230	1188	1109	1030	964	897	830	776	733	679	630	521					
51	1242	1200	1121	1042	976	909	842	788	739	685	636	527					
52	1248	1206	1127	1048	982	915	848	788	745	685	642	527					
53	1267	1218	1139	1061	994	921	854	800	751	697	648	533					
54	1279	1230	1151	1073	1000	933	867	806	758	703	654	539					
55	1297	1254	1170	1085	1018	945	879	818	770	715	667	551					
56	1321	1273	1188	1103	1036	964	891	830	782	727	679	558					
57	1345	1297	1212	1127	1054	982	909	848	800	739	691	570					
58	1388	1333	1248	1164	1085	1012	939	873	824	764	709	588					
59	1442	1388	1297	1206	1127	1048	976	909	854	794	739	612					
60	1503	1448	1351	1254	1176	1097	1012	945	891	824	770	636					
61	1545	1491	1394	1297	1212	1127	1048	976	921	848	794	654					
62	1582	1521	1424	1327	1236	1151	1067	1000	939	867	812	667					
63	1606	1551	1448	1345	1260	1176	1085	1012	957	885	824	679					
64	1642	1582	1479	1376	1285	1200	1109	1036	976	903	842	697					
65	1673	1612	1509	1406	1315	1224	1133	1054	994	921	861	709					
66	1721	1660	1551	1442	1351	1254	1164	1085	1024	945	885	727					
67	1788	1727	1612	1497	1400	1303	1212	1127	1067	982	921	758					
68	1854	1788	1673	1557	1454	1357	1254	1170	1103	1018	951	788					
69	1921	1854	1733	1612	1509	1406	1303	1212	1145	1054	988	812					
70	1994	1921	1794	1667	1563	1454	1345	1254	1182	1097	1024	842					
71	2060	1982	1854	1727	1612	1503	1394	1297	1224	1133	1054	873					
72	2127	2048	1915	1782	1667	1551	1436	1339	1267	1170	1091	903					
73	2194	2115	1976	1836	1721	1600	1485	1382	1303	1206	1127	927					
74	2260	2182	2036	1891	1770	1648	1527	1424	1345	1242	1164	957					
75	2327	2242	2097	1951	1824	1697	1576	1467	1382	1279	1194	988					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	36	35	34	33	32	31	29	27	26	25	24	22	1	27	1	10
2	47	46	45	44	41	39	38	37	35	33	32	29	2	37	2	12
3	59	58	56	53	51	49	48	46	44	41	39	36	3	43	3	16
4	68	66	64	62	60	58	56	52	50	48	46	41	4	47	4	20
5	75	74	72	70	66	64	62	59	56	53	51	47	5	53	5	23
6	84	82	80	77	74	71	69	65	62	59	57	51	6	60	6	31
7	93	90	88	86	82	78	76	72	69	65	63	58	7	65	7	37
8	99	98	95	92	88	84	82	77	74	70	68	62	8	71	8	44
10	108	106	102	99	95	92	88	84	80	76	73	66	10	76	10	56
11	114	112	109	106	101	97	94	89	85	81	77	71	11	83	11	68
12	120	118	114	111	107	101	98	94	89	85	82	74	12	90	12	78
13	124	122	119	116	110	106	102	97	93	88	84	77	13	97	13	93
14	131	128	124	121	116	110	107	101	97	92	88	81	14	105	14	109
15	136	134	130	125	121	116	111	107	101	96	92	84	15	116	15	132
16	142	140	135	131	125	120	117	111	106	100	96	88	16	126	16	160
17	147	145	141	136	131	125	121	116	110	104	100	92	17	141	17	192
18	154	150	146	142	136	130	125	120	114	108	104	95	18	153	18	229
19	158	155	150	146	140	134	130	123	118	111	107	98	19	167	19	274
20	162	159	155	150	144	137	133	126	121	114	110	100	20	185	20	325
21	168	165	160	156	149	143	137	132	125	119	113	105	21	206	21	449
22	173	170	165	159	153	146	142	135	129	122	117	107	22	232		
23	179	175	170	165	158	152	146	140	133	125	121	110	23	261		
24	183	180	174	169	162	155	150	143	136	129	124	113	24	301		
25	189	185	180	174	167	160	155	147	141	133	128	117	25	371		
26	195	191	185	180	172	165	159	152	145	137	132	121	26	455		
27	201	196	191	185	178	170	165	157	149	142	135	124				
28	207	203	197	192	183	175	170	161	154	146	141	129				
29	214	210	204	197	190	181	175	167	159	150	145	133				
30	220	216	209	203	195	186	180	171	164	155	148	136				
31	227	222	216	209	201	192	185	177	168	160	154	141				
32	233	229	222	216	207	198	191	182	173	165	158	145				
33	241	235	229	222	213	204	197	187	179	169	162	149				
34	246	241	234	228	218	208	202	192	183	173	167	153				
35	252	247	240	232	223	214	206	196	187	178	170	156				
36	258	254	246	239	229	219	211	202	192	182	174	160				
37	268	263	255	247	238	227	219	209	199	189	181	166				
38	278	273	265	257	246	235	228	217	207	196	189	172				
39	288	282	274	265	254	243	235	225	214	203	194	178				
40	296	291	282	274	263	252	243	231	220	209	201	183				
41	306	301	292	283	271	261	251	240	228	216	207	190				
42	316	310	301	292	280	268	258	246	234	222	214	195				
43	325	319	310	300	288	276	266	254	242	229	220	202				
44	335	328	318	308	296	283	274	261	249	235	226	207				
45	343	337	327	317	304	291	281	268	255	242	232	213				
46	355	348	338	328	314	301	291	277	264	250	240	220				
47	366	360	349	338	325	311	300	286	273	258	247	227				
48	378	371	360	349	335	320	310	295	280	266	255	234				
49	389	382	371	360	344	330	318	304	289	275	263	241				
50	399	391	380	370	354	339	327	312	296	281	270	247				
51	411	403	391	379	364	349	337	320	305	290	278	254				
52	422	414	402	390	374	358	346	330	314	298	286	262				
53	433	424	412	400	384	366	354	338	322	305	292	268				
54	450	441	428	415	398	382	368	351	335	317	304	278				
55	472	462	449	436	417	400	386	368	350	332	319	292				
56	497	487	473	459	440	421	407	388	370	350	336	307				
57	524	514	499	484	464	445	429	410	389	370	354	325				

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NORTH CAROLINA (32)

TERRITORY 170

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	566	555	538	522	500	480	463	441	420	399	383	350					
59	627	615	597	580	556	532	513	489	465	443	424	388					
60	694	681	662	642	616	589	569	543	516	489	470	431					
61	759	744	723	701	673	643	621	593	564	535	513	470					
62	819	802	779	756	725	693	670	639	608	577	554	507					
63	879	862	837	812	778	746	719	687	653	619	594	544					
64	938	921	894	867	832	796	768	732	698	662	634	581					
65	1000	980	952	923	885	847	819	780	742	704	676	618					
66	1090	1069	1038	1006	965	923	893	851	810	767	737	675					
67	1210	1187	1152	1117	1071	1026	991	945	898	852	818	749					
68	1330	1305	1267	1228	1178	1127	1089	1039	988	937	899	823					
69	1450	1422	1381	1340	1284	1230	1188	1133	1077	1022	981	898					
70	1571	1540	1495	1451	1391	1331	1286	1226	1166	1106	1062	972					
71	1691	1658	1610	1562	1498	1433	1384	1320	1256	1191	1143	1046					
72	1810	1776	1724	1673	1603	1535	1483	1414	1345	1276	1224	1121					
73	1930	1894	1839	1783	1710	1636	1582	1507	1434	1360	1306	1196					
74	2051	2012	1953	1894	1817	1739	1680	1601	1524	1445	1386	1270					
75	2171	2130	2068	2006	1923	1840	1778	1696	1613	1530	1468	1344					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	259	249	233	217	201	190	175	164	153	143	132	111	1	143	1	69	
2	344	333	312	291	270	254	233	217	206	190	180	148	2	164	2	85	
3	376	360	339	317	296	275	254	238	222	206	190	159	3	190	3	106	
4	439	423	397	370	344	323	296	280	265	243	227	185	4	206	4	116	
5	481	466	434	402	376	349	328	302	286	265	249	206	5	217	5	138	
6	503	487	455	423	397	370	344	317	302	275	259	212	6	227	6	148	
7	529	508	476	444	413	386	360	333	312	291	270	222	7	238	7	164	
8	550	534	497	460	434	402	376	349	328	302	286	233	8	249	8	196	
10	571	550	513	476	444	418	386	360	339	312	291	243	10	265	10	227	
11	587	566	529	492	460	428	397	370	349	323	302	249	11	280	11	249	
12	608	587	550	513	476	444	413	386	365	333	312	259	12	286	12	275	
13	630	603	566	529	492	460	423	397	376	344	323	265	13	296	13	296	
14	645	624	582	540	508	471	439	407	386	354	333	275	14	317	14	328	
15	656	635	592	550	513	481	444	413	391	360	339	280	15	333	15	354	
16	661	640	598	555	518	487	450	418	397	365	339	280	16	344	16	391	
17	677	651	608	566	529	492	455	428	402	370	349	286	17	360	17	413	
18	693	667	624	582	545	508	471	439	413	381	354	291	18	376	18	450	
19	704	677	635	592	550	513	476	444	418	386	360	296	19	397	19	476	
20	725	698	651	603	566	529	487	455	428	397	370	307	20	407	20	508	
21	741	714	667	619	582	540	503	466	439	407	381	312	21	423	21	577	
22	751	725	677	630	587	550	508	476	444	413	386	317	22	450			
23	762	735	688	640	598	555	518	481	455	418	391	323	23	466			
24	783	751	704	656	614	571	529	492	466	428	402	333	24	487			
25	788	756	709	661	619	577	534	497	466	434	402	333	25	524			
26	799	772	719	667	624	582	540	503	476	439	413	339	26	571			
27	809	783	730	677	635	592	550	513	481	444	418	344					
28	815	788	735	682	640	598	550	513	487	450	418	344					
29	831	799	746	693	651	603	561	524	492	455	423	349					

TERRITORY 170

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	836	804	751	698	656	608	566	524	497	460	428	354					
31	846	815	762	709	661	619	571	534	503	466	434	360					
32	862	831	778	725	677	630	582	545	513	476	444	365					
33	873	841	788	735	688	640	592	550	518	481	450	370					
34	889	857	799	741	693	645	598	561	529	487	455	376					
35	899	868	809	751	704	656	608	566	534	492	460	381					
36	910	878	820	762	714	667	614	577	540	503	466	386					
37	926	894	836	778	725	677	630	587	550	508	476	391					
38	942	905	846	788	735	688	635	592	561	518	481	397					
39	947	910	852	794	741	688	640	598	561	518	487	402					
40	957	920	862	804	751	698	645	603	571	524	492	407					
41	968	936	873	809	762	709	656	614	577	534	497	413					
42	979	947	883	820	767	714	661	619	582	540	503	413					
43	995	957	894	831	778	725	672	624	592	545	508	418					
44	1000	963	899	836	783	730	677	630	592	550	513	423					
45	1016	979	915	852	799	741	688	640	603	561	524	428					
46	1026	989	926	862	804	751	693	651	614	566	529	434					
47	1037	1000	936	873	815	756	704	656	619	571	534	439					
48	1053	1016	947	878	825	767	709	661	624	577	540	444					
49	1063	1026	957	889	831	778	719	672	630	582	545	450					
50	1074	1037	968	899	841	783	725	677	640	592	550	455					
51	1084	1047	979	910	852	794	735	688	645	598	555	460					
52	1090	1053	984	915	857	799	741	688	651	598	561	460					
53	1106	1063	995	926	868	804	746	698	656	608	566	466					
54	1116	1074	1005	936	873	815	756	704	661	614	571	471					
55	1132	1095	1021	947	889	825	767	714	672	624	582	481					
56	1153	1111	1037	963	905	841	778	725	682	635	592	487					
57	1174	1132	1058	984	920	857	794	741	698	645	603	497					
58	1211	1164	1090	1016	947	883	820	762	719	667	619	513					
59	1259	1211	1132	1053	984	915	852	794	746	693	645	534					
60	1312	1264	1180	1095	1026	957	883	825	778	719	672	555					
61	1349	1301	1217	1132	1058	984	915	852	804	741	693	571					
62	1381	1328	1243	1159	1079	1005	931	873	820	756	709	582					
63	1402	1354	1264	1174	1100	1026	947	883	836	772	719	592					
64	1434	1381	1291	1201	1121	1047	968	905	852	788	735	608					
65	1460	1407	1317	1227	1148	1069	989	920	868	804	751	619					
66	1502	1449	1354	1259	1180	1095	1016	947	894	825	772	635					
67	1561	1508	1407	1307	1222	1137	1058	984	931	857	804	661					
68	1619	1561	1460	1360	1270	1185	1095	1021	963	889	831	688					
69	1677	1619	1513	1407	1317	1227	1137	1058	1000	920	862	709					
70	1740	1677	1566	1455	1365	1270	1174	1095	1032	957	894	735					
71	1799	1730	1619	1508	1407	1312	1217	1132	1069	989	920	762					
72	1857	1788	1672	1555	1455	1354	1254	1169	1106	1021	952	788					
73	1915	1846	1725	1603	1502	1397	1296	1206	1137	1053	984	809					
74	1973	1904	1777	1650	1545	1439	1333	1243	1174	1084	1016	836					
75	2031	1957	1830	1703	1592	1481	1375	1280	1206	1116	1042	862					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 180

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	37	36	35	34	33	32	31	28	27	26	25	23	1	28	1	10
2	49	47	46	45	43	41	40	38	36	34	33	31	2	38	2	12
3	61	60	58	55	53	51	50	47	45	43	41	37	3	44	3	17
4	70	69	67	64	62	60	58	54	52	50	47	43	4	49	4	20
5	78	77	75	72	69	67	64	61	58	55	53	49	5	55	5	24
6	87	85	82	80	77	73	71	68	64	61	59	53	6	62	6	32
7	96	94	92	89	85	81	79	75	71	68	66	60	7	68	7	38
8	103	102	98	95	92	87	85	80	77	72	70	64	8	73	8	45
10	112	110	106	103	98	95	92	87	82	79	76	69	10	79	10	58
11	119	116	113	110	105	101	97	93	88	84	80	73	11	86	11	70
12	124	122	119	115	111	105	102	97	93	88	85	77	12	94	12	81
13	129	127	123	120	114	110	106	101	96	92	87	80	13	101	13	96
14	136	132	129	125	120	114	111	105	101	95	92	84	14	108	14	113
15	141	139	134	130	125	120	115	111	105	99	95	87	15	120	15	137
16	147	145	140	136	130	124	121	115	110	104	99	92	16	131	16	166
17	153	150	146	141	136	130	125	120	114	107	104	95	17	146	17	199
18	159	156	151	147	141	134	130	124	119	112	107	98	18	158	18	237
19	164	160	156	151	145	139	134	128	122	115	111	102	19	173	19	284
20	168	165	160	156	149	142	138	131	125	119	114	104	20	192	20	337
21	174	171	166	162	155	148	142	137	130	123	118	108	21	214	21	466
22	180	176	171	165	158	151	147	140	133	127	121	111	22	241		
23	185	182	176	171	164	157	151	145	138	130	125	114	23	270		
24	190	186	181	175	168	160	156	148	141	133	129	118	24	312		
25	195	192	186	181	173	166	160	153	146	138	132	121	25	384		
26	202	198	192	186	179	171	165	157	150	142	137	125	26	471		
27	208	203	198	192	184	176	171	163	155	147	140	129				
28	215	210	205	199	190	182	176	167	159	151	146	133				
29	221	218	211	205	197	188	182	173	165	156	150	138				
30	228	224	217	210	202	193	186	177	170	160	154	141				
31	235	231	224	217	208	199	192	183	174	166	159	146				
32	242	237	231	224	215	206	198	189	180	171	164	150				
33	250	244	237	231	220	211	205	194	185	175	168	155				
34	255	250	243	236	226	216	209	199	190	180	173	158				
35	261	257	249	241	232	221	214	203	194	184	176	162				
36	268	263	255	247	237	227	219	209	199	189	181	166				
37	278	272	264	257	246	235	227	217	207	195	188	172				
38	288	283	275	267	255	244	236	225	215	203	195	179				
39	298	293	284	275	263	252	244	233	221	210	201	184				
40	307	302	293	284	272	261	252	240	228	217	208	190				
41	318	312	303	294	281	270	260	249	236	224	215	197				
42	328	321	312	303	290	278	268	255	243	231	221	202				
43	337	331	321	311	298	286	276	263	251	237	228	209				
44	347	340	330	320	307	294	284	270	258	244	234	215				
45	356	349	339	329	315	302	292	278	264	251	241	220				
46	368	360	350	340	325	312	302	287	273	259	249	228				
47	380	373	362	350	337	322	311	296	283	268	257	235				
48	392	384	373	362	347	332	321	306	290	276	264	243				
49	403	396	384	373	357	342	330	315	299	285	272	250				
50	414	406	394	383	367	351	339	323	307	292	280	257				
51	426	418	406	393	377	362	349	332	316	301	288	263				
52	437	429	417	405	388	371	358	342	325	308	296	271				
53	449	440	427	415	398	380	367	350	333	316	303	278				
54	467	458	444	431	412	396	382	364	347	329	315	288				
55	489	479	466	452	433	415	400	382	363	345	331	303				
56	515	505	490	476	457	436	421	402	383	363	348	319				
57	544	533	518	502	481	461	445	425	403	383	367	337				

TERRITORY 180

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
58	586	575	558	541	519	497	480	458	435	414	397	363					
59	650	637	619	601	576	551	532	507	483	459	440	402					
60	720	706	686	666	638	610	590	563	534	507	487	446					
61	786	772	749	727	697	667	644	615	584	555	532	487					
62	849	832	808	784	751	719	695	662	631	598	574	525					
63	911	894	868	842	807	773	746	712	677	642	616	564					
64	973	955	927	898	862	825	797	759	723	686	658	602					
65	1036	1016	986	957	918	878	849	809	770	730	701	641					
66	1130	1109	1076	1043	1000	957	925	883	840	796	764	699					
67	1254	1231	1194	1158	1111	1063	1027	980	931	884	848	776					
68	1379	1353	1313	1274	1222	1168	1129	1077	1024	972	932	853					
69	1503	1475	1432	1389	1331	1275	1232	1174	1116	1060	1017	931					
70	1628	1597	1550	1504	1442	1380	1333	1271	1209	1147	1101	1008					
71	1753	1719	1669	1619	1553	1486	1435	1368	1302	1235	1185	1085					
72	1877	1841	1788	1735	1662	1591	1538	1466	1394	1323	1269	1162					
73	2001	1964	1906	1849	1773	1696	1640	1563	1487	1410	1354	1240					
74	2127	2086	2025	1964	1884	1802	1741	1660	1580	1498	1437	1316					
75	2251	2208	2144	2079	1993	1907	1843	1758	1672	1587	1522	1393					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
1	328	314	294	274	254	241	221	207	194	181	167	140	1	181	1	87	
2	435	421	395	368	341	321	294	274	261	241	227	187	2	207	2	107	
3	475	455	428	401	375	348	321	301	281	261	241	201	3	241	3	134	
4	555	535	502	468	435	408	375	355	335	308	288	234	4	261	4	147	
5	609	589	549	508	475	442	415	381	361	335	314	261	5	274	5	174	
6	636	615	575	535	502	468	435	401	381	348	328	268	6	288	6	187	
7	669	642	602	562	522	488	455	421	395	368	341	281	7	301	7	207	
8	696	676	629	582	549	508	475	442	415	381	361	294	8	314	8	248	
10	723	696	649	602	562	529	488	455	428	395	368	308	10	335	10	288	
11	743	716	669	622	582	542	502	468	442	408	381	314	11	355	11	314	
12	769	743	696	649	602	562	522	488	462	421	395	328	12	361	12	348	
13	796	763	716	669	622	582	535	502	475	435	408	335	13	375	13	375	
14	816	789	736	682	642	595	555	515	488	448	421	348	14	401	14	415	
15	830	803	749	696	649	609	562	522	495	455	428	355	15	421	15	448	
16	836	809	756	702	656	615	569	529	502	462	428	355	16	435	16	495	
17	856	823	769	716	669	622	575	542	508	468	442	361	17	455	17	522	
18	876	843	789	736	689	642	595	555	522	482	448	368	18	475	18	569	
19	890	856	803	749	696	649	602	562	529	488	455	375	19	502	19	602	
20	917	883	823	763	716	669	615	575	542	502	468	388	20	515	20	642	
21	937	903	843	783	736	682	636	589	555	515	482	395	21	535	21	729	
22	950	917	856	796	743	696	642	602	562	522	488	401	22	569			
23	963	930	870	809	756	702	656	609	575	529	495	408	23	589			
24	990	950	890	830	776	723	669	622	589	542	508	421	24	615			
25	997	957	896	836	783	729	676	629	589	549	508	421	25	662			
26	1010	977	910	843	789	736	682	636	602	555	522	428	26	723			
27	1024	990	923	856	803	749	696	649	609	562	529	435					
28	1030	997	930	863	809	756	696	649	615	569	529	435					
29	1050	1010	943	876	823	763	709	662	622	575	535	442					

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 180

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
30	1057	1017	950	883	830	769	716	662	629	582	542	448					
31	1070	1030	963	896	836	783	723	676	636	589	549	455					
32	1090	1050	983	917	856	796	736	689	649	602	562	462					
33	1104	1064	997	930	870	809	749	696	656	609	569	468					
34	1124	1084	1010	937	876	816	756	709	669	615	575	475					
35	1137	1097	1024	950	890	830	769	716	676	622	582	482					
36	1151	1111	1037	963	903	843	776	729	682	636	589	488					
37	1171	1131	1057	983	917	856	796	743	696	642	602	495					
38	1191	1144	1070	997	930	870	803	749	709	656	609	502					
39	1198	1151	1077	1004	937	870	809	756	709	656	615	508					
40	1211	1164	1090	1017	950	883	816	763	723	662	622	515					
41	1224	1184	1104	1024	963	896	830	776	729	676	629	522					
42	1238	1198	1117	1037	970	903	836	783	736	682	636	522					
43	1258	1211	1131	1050	983	917	850	789	749	689	642	529					
44	1264	1218	1137	1057	990	923	856	796	749	696	649	535					
45	1284	1238	1157	1077	1010	937	870	809	763	709	662	542					
46	1298	1251	1171	1090	1017	950	876	823	776	716	669	549					
47	1311	1264	1184	1104	1030	957	890	830	783	723	676	555					
48	1331	1284	1198	1111	1044	970	896	836	789	729	682	562					
49	1345	1298	1211	1124	1050	983	910	850	796	736	689	569					
50	1358	1311	1224	1137	1064	990	917	856	809	749	696	575					
51	1371	1325	1238	1151	1077	1004	930	870	816	756	702	582					
52	1378	1331	1244	1157	1084	1010	937	870	823	756	709	582					
53	1398	1345	1258	1171	1097	1017	943	883	830	769	716	589					
54	1412	1358	1271	1184	1104	1030	957	890	836	776	723	595					
55	1432	1385	1291	1198	1124	1044	970	903	850	789	736	609					
56	1458	1405	1311	1218	1144	1064	983	917	863	803	749	615					
57	1485	1432	1338	1244	1164	1084	1004	937	883	816	763	629					
58	1532	1472	1378	1284	1198	1117	1037	963	910	843	783	649					
59	1592	1532	1432	1331	1244	1157	1077	1004	943	876	816	676					
60	1659	1599	1492	1385	1298	1211	1117	1044	983	910	850	702					
61	1706	1646	1539	1432	1338	1244	1157	1077	1017	937	876	723					
62	1746	1679	1572	1465	1365	1271	1177	1104	1037	957	896	736					
63	1773	1713	1599	1485	1392	1298	1198	1117	1057	977	910	749					
64	1813	1746	1632	1519	1418	1325	1224	1144	1077	997	930	769					
65	1846	1780	1666	1552	1452	1351	1251	1164	1097	1017	950	783					
66	1900	1833	1713	1592	1492	1385	1284	1198	1131	1044	977	803					
67	1974	1907	1780	1652	1545	1438	1338	1244	1177	1084	1017	836					
68	2047	1974	1846	1719	1606	1499	1385	1291	1218	1124	1050	870					
69	2121	2047	1913	1780	1666	1552	1438	1338	1264	1164	1090	896					
70	2201	2121	1980	1840	1726	1606	1485	1385	1305	1211	1131	930					
71	2275	2188	2047	1907	1780	1659	1539	1432	1351	1251	1164	963					
72	2348	2261	2114	1967	1840	1713	1586	1478	1398	1291	1204	997					
73	2422	2335	2181	2027	1900	1766	1639	1525	1438	1331	1244	1024					
74	2495	2408	2248	2087	1953	1820	1686	1572	1485	1371	1284	1057					
75	2569	2475	2315	2154	2014	1873	1739	1619	1525	1412	1318	1090					

- (a)** Refer to Personal Auto Manual Rule **12.** for rating Symbol 98 vehicles.
- (b)** Refer to Personal Auto Manual Rule **12.** for rating Symbol 27 vehicles.
- (c)** Refer to Rule **12.** to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 190

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	25	24	24	23	22	21	21	19	18	17	17	15	1	19	1	7
2	33	32	31	30	29	27	27	26	24	23	22	21	2	26	2	8
3	41	40	39	37	36	34	33	32	30	29	27	25	3	30	3	11
4	47	46	45	43	42	40	39	36	35	33	32	29	4	33	4	14
5	52	52	50	49	46	45	43	41	39	37	36	33	5	37	5	16
6	59	57	55	54	52	49	48	46	43	41	40	36	6	42	6	21
7	65	63	62	60	57	55	53	50	48	46	44	40	7	46	7	26
8	69	68	66	64	62	59	57	54	52	49	47	43	8	49	8	30
10	75	74	71	69	66	64	62	59	55	53	51	46	10	53	10	39
11	80	78	76	74	71	68	65	62	59	56	54	49	11	58	11	47
12	84	82	80	78	74	71	68	65	62	59	57	52	12	63	12	55
13	87	85	83	81	77	74	71	68	65	62	59	54	13	68	13	65
14	91	89	87	84	81	77	74	71	68	64	62	56	14	73	14	76
15	95	93	90	87	84	81	78	74	71	67	64	59	15	81	15	92
16	99	97	94	91	87	84	81	78	74	70	67	62	16	88	16	112
17	103	101	98	95	91	87	84	81	77	72	70	64	17	98	17	134
18	107	105	102	99	95	90	87	84	80	75	72	66	18	106	18	160
19	110	108	105	102	97	93	90	86	82	78	74	68	19	116	19	191
20	113	111	108	105	100	96	93	88	84	80	77	70	20	129	20	226
21	117	115	112	109	104	100	96	92	87	83	79	73	21	144	21	313
22	121	119	115	111	106	102	99	94	90	85	81	74	22	162		
23	125	122	119	115	110	106	102	97	93	87	84	77	23	182		
24	128	125	122	118	113	108	105	100	95	90	87	79	24	210		
25	131	129	125	122	116	112	108	103	98	93	89	81	25	258		
26	136	133	129	125	120	115	111	106	101	96	92	84	26	317		
27	140	137	133	129	124	119	115	109	104	99	94	87				
28	144	141	138	134	128	122	119	112	107	102	98	90				
29	149	147	142	138	132	126	122	116	111	105	101	93				
30	154	150	146	141	136	130	125	119	114	108	103	95				
31	158	155	150	146	140	134	129	123	117	112	107	98				
32	163	160	155	150	144	138	133	127	121	115	110	101				
33	168	164	160	155	148	142	138	131	125	118	113	104				
34	172	168	163	159	152	145	141	134	128	121	116	106				
35	176	173	167	162	156	149	144	137	131	124	119	109				
36	180	177	172	166	160	153	147	141	134	127	122	112				
37	187	183	178	173	166	158	153	146	139	131	126	116				
38	194	190	185	179	172	164	159	151	144	137	131	120				
39	201	197	191	185	177	169	164	157	149	141	135	124				
40	207	203	197	191	183	176	169	161	154	146	140	128				
41	214	210	204	198	189	182	175	167	159	150	144	132				
42	220	216	210	204	195	187	180	172	163	155	149	136				
43	226	223	216	209	201	192	185	177	169	160	154	141				
44	233	229	222	215	207	198	191	182	173	164	157	144				
45	239	235	228	221	212	203	196	187	178	169	162	148				
46	248	242	236	229	219	210	203	193	184	174	167	154				
47	255	251	243	236	226	217	209	199	190	180	173	158				
48	264	258	251	243	233	223	216	206	195	185	178	163				
49	271	266	258	251	240	230	222	212	201	192	183	168				
50	278	273	265	258	247	236	228	217	207	196	188	173				
51	287	281	273	264	254	243	235	223	213	202	194	177				
52	294	289	280	272	261	249	241	230	219	207	199	182				
53	302	296	287	279	268	255	247	236	224	213	204	187				
54	314	308	299	290	277	266	257	245	233	221	212	194				
55	329	322	313	304	291	279	269	257	244	232	223	204				
56	347	340	330	320	307	293	283	271	258	244	234	214				
57	366	359	348	337	324	310	299	286	271	258	247	226				

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 190

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	394	387	375	364	349	334	323	308	293	278	267	244					
59	437	429	416	404	388	371	358	341	325	309	296	271					
60	484	475	461	448	429	410	397	378	359	341	328	300					
61	529	519	504	489	469	448	433	413	393	373	358	328					
62	571	559	543	527	505	483	467	445	424	402	386	353					
63	613	601	584	566	543	520	502	479	455	432	414	379					
64	654	642	623	604	580	555	536	511	486	461	442	405					
65	697	683	663	644	617	591	571	544	518	491	471	431					
66	760	746	724	701	673	644	622	594	565	535	514	470					
67	844	828	803	779	747	715	691	659	626	594	570	522					
68	927	910	883	857	822	786	759	724	689	654	627	574					
69	1011	992	963	934	895	857	828	790	751	713	684	626					
70	1095	1074	1043	1012	970	928	897	855	813	771	740	678					
71	1179	1156	1123	1089	1044	999	965	920	876	831	797	730					
72	1262	1238	1202	1167	1118	1070	1034	986	938	890	853	781					
73	1346	1321	1282	1243	1192	1141	1103	1051	1000	948	910	834					
74	1430	1403	1362	1321	1267	1212	1171	1116	1062	1008	967	885					
75	1514	1485	1442	1398	1341	1283	1240	1183	1125	1067	1024	937					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	271	260	244	227	211	199	183	172	161	150	139	116	1	150	1	72	
2	360	349	327	305	283	266	244	227	216	199	188	155	2	172	2	89	
3	393	377	355	332	310	288	266	249	233	216	199	166	3	199	3	111	
4	460	443	416	388	360	338	310	294	277	255	238	194	4	216	4	122	
5	504	488	454	421	393	366	343	316	299	277	260	216	5	227	5	144	
6	526	510	476	443	416	388	360	332	316	288	271	222	6	238	6	155	
7	554	532	499	465	432	404	377	349	327	305	283	233	7	249	7	172	
8	576	560	521	482	454	421	393	366	343	316	299	244	8	260	8	205	
10	598	576	537	499	465	438	404	377	355	327	305	255	10	277	10	238	
11	615	593	554	515	482	449	416	388	366	338	316	260	11	294	11	260	
12	637	615	576	537	499	465	432	404	382	349	327	271	12	299	12	288	
13	659	632	593	554	515	482	443	416	393	360	338	277	13	310	13	310	
14	676	654	609	565	532	493	460	427	404	371	349	288	14	332	14	343	
15	687	665	620	576	537	504	465	432	410	377	355	294	15	349	15	371	
16	693	670	626	582	543	510	471	438	416	382	355	294	16	360	16	410	
17	709	681	637	593	554	515	476	449	421	388	366	299	17	377	17	432	
18	726	698	654	609	571	532	493	460	432	399	371	305	18	393	18	471	
19	737	709	665	620	576	537	499	465	438	404	377	310	19	416	19	499	
20	759	731	681	632	593	554	510	476	449	416	388	321	20	427	20	532	
21	776	748	698	648	609	565	526	488	460	427	399	327	21	443	21	604	
22	787	759	709	659	615	576	532	499	465	432	404	332	22	471			
23	798	770	720	670	626	582	543	504	476	438	410	338	23	488			
24	820	787	737	687	643	598	554	515	488	449	421	349	24	510			
25	825	792	742	693	648	604	560	521	488	454	421	349	25	548			
26	837	809	753	698	654	609	565	526	499	460	432	355	26	598			
27	848	820	765	709	665	620	576	537	504	465	438	360					
28	853	825	770	715	670	626	576	537	510	471	438	360					
29	870	837	781	726	681	632	587	548	515	476	443	366					

TERRITORY 190

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	875	842	787	731	687	637	593	548	521	482	449	371					
31	886	853	798	742	693	648	598	560	526	488	454	377					
32	903	870	814	759	709	659	609	571	537	499	465	382					
33	914	881	825	770	720	670	620	576	543	504	471	388					
34	931	897	837	776	726	676	626	587	554	510	476	393					
35	942	909	848	787	737	687	637	593	560	515	482	399					
36	953	920	859	798	748	698	643	604	565	526	488	404					
37	970	936	875	814	759	709	659	615	576	532	499	410					
38	986	947	886	825	770	720	665	620	587	543	504	416					
39	992	953	892	831	776	720	670	626	587	543	510	421					
40	1003	964	903	842	787	731	676	632	598	548	515	427					
41	1014	981	914	848	798	742	687	643	604	560	521	432					
42	1025	992	925	859	803	748	693	648	609	565	526	432					
43	1042	1003	936	870	814	759	704	654	620	571	532	438					
44	1047	1008	942	875	820	765	709	659	620	576	537	443					
45	1064	1025	958	892	837	776	720	670	632	587	548	449					
46	1075	1036	970	903	842	787	726	681	643	593	554	454					
47	1086	1047	981	914	853	792	737	687	648	598	560	460					
48	1102	1064	992	920	864	803	742	693	654	604	565	465					
49	1114	1075	1003	931	870	814	753	704	659	609	571	471					
50	1125	1086	1014	942	881	820	759	709	670	620	576	476					
51	1136	1097	1025	953	892	831	770	720	676	626	582	482					
52	1141	1102	1030	958	897	837	776	720	681	626	587	482					
53	1158	1114	1042	970	909	842	781	731	687	637	593	488					
54	1169	1125	1053	981	914	853	792	737	693	643	598	493					
55	1186	1147	1069	992	931	864	803	748	704	654	609	504					
56	1208	1163	1086	1008	947	881	814	759	715	665	620	510					
57	1230	1186	1108	1030	964	897	831	776	731	676	632	521					
58	1269	1219	1141	1064	992	925	859	798	753	698	648	537					
59	1319	1269	1186	1102	1030	958	892	831	781	726	676	560					
60	1374	1324	1235	1147	1075	1003	925	864	814	753	704	582					
61	1413	1363	1274	1186	1108	1030	958	892	842	776	726	598					
62	1446	1391	1302	1213	1130	1053	975	914	859	792	742	609					
63	1468	1418	1324	1230	1152	1075	992	925	875	809	753	620					
64	1501	1446	1352	1258	1174	1097	1014	947	892	825	770	637					
65	1529	1474	1379	1285	1202	1119	1036	964	909	842	787	648					
66	1573	1518	1418	1319	1235	1147	1064	992	936	864	809	665					
67	1634	1579	1474	1368	1280	1191	1108	1030	975	897	842	693					
68	1695	1634	1529	1424	1330	1241	1147	1069	1008	931	870	720					
69	1756	1695	1584	1474	1379	1285	1191	1108	1047	964	903	742					
70	1823	1756	1640	1524	1429	1330	1230	1147	1080	1003	936	770					
71	1884	1812	1695	1579	1474	1374	1274	1186	1119	1036	964	798					
72	1945	1873	1751	1629	1524	1418	1313	1224	1158	1069	997	825					
73	2005	1933	1806	1679	1573	1463	1357	1263	1191	1102	1030	848					
74	2066	1994	1861	1728	1618	1507	1396	1302	1230	1136	1064	875					
75	2127	2050	1917	1784	1668	1551	1440	1341	1263	1169	1091	903					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 200

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	38	37	36	35	33	32	31	29	28	26	25	23	1	29	1	10
2	49	48	47	46	44	41	40	39	37	35	33	31	2	39	2	13
3	62	61	59	56	54	52	51	48	46	44	41	38	3	45	3	17
4	71	70	68	66	63	61	59	55	53	51	48	44	4	49	4	21
5	79	78	76	74	70	68	66	62	59	56	54	49	5	56	5	24
6	89	86	84	82	78	75	72	69	66	62	60	54	6	63	6	32
7	98	95	93	91	86	83	81	76	72	69	67	61	7	69	7	39
8	105	104	100	97	93	89	86	82	78	74	71	66	8	75	8	46
10	114	112	108	105	100	97	93	89	84	81	77	70	10	81	10	59
11	121	118	115	112	107	102	99	94	90	85	82	75	11	87	11	71
12	127	124	121	117	113	107	104	99	94	90	86	78	12	95	12	83
13	131	129	125	122	116	112	108	102	98	93	89	82	13	102	13	98
14	138	135	131	128	122	116	113	107	102	97	93	85	14	110	14	115
15	144	141	137	132	128	122	117	113	107	101	97	89	15	122	15	139
16	150	147	143	138	132	127	123	117	112	106	101	93	16	133	16	169
17	155	153	148	144	138	132	128	122	116	109	106	97	17	148	17	202
18	162	159	154	150	144	137	132	127	121	114	109	100	18	161	18	242
19	167	163	159	154	147	141	137	130	124	117	113	104	19	176	19	289
20	171	168	163	159	152	145	140	133	128	121	116	106	20	196	20	343
21	177	174	169	164	158	151	145	139	132	125	120	110	21	217	21	474
22	183	179	174	168	161	154	150	143	136	129	123	113	22	245		
23	189	185	179	174	167	160	154	147	140	132	128	116	23	275		
24	193	190	184	178	171	163	159	151	144	136	131	120	24	317		
25	199	196	190	184	176	169	163	155	148	140	135	123	25	391		
26	206	201	196	190	182	174	168	160	153	145	139	128	26	480		
27	212	207	201	196	187	179	174	166	158	150	143	131				
28	219	214	208	202	193	185	179	170	162	154	148	136				
29	225	222	215	208	200	191	185	176	168	159	153	140				
30	232	228	221	214	206	197	190	181	173	163	156	144				
31	239	235	228	221	212	202	196	186	177	169	162	148				
32	246	242	235	228	219	209	201	192	183	174	167	153				
33	254	248	242	235	224	215	208	198	189	178	171	158				
34	260	254	247	240	230	220	213	202	193	183	176	161				
35	266	261	253	245	236	225	217	207	198	187	179	164				
36	273	268	260	252	242	231	223	213	202	192	184	169				
37	283	277	269	261	251	239	231	221	210	199	191	175				
38	293	288	279	271	260	248	240	229	219	207	199	182				
39	304	298	289	279	268	256	248	237	225	214	205	187				
40	313	307	298	289	277	266	256	244	232	221	212	193				
41	323	317	308	299	286	275	265	253	240	228	219	200				
42	334	327	317	308	296	283	273	260	247	235	225	206				
43	343	337	327	316	304	291	281	268	255	242	232	213				
44	353	346	336	325	313	299	289	275	262	248	238	219				
45	362	355	345	335	321	307	297	283	269	255	245	224				
46	375	367	357	346	331	317	307	292	278	263	253	232				
47	386	380	368	357	343	328	316	301	288	273	261	239				
48	399	391	380	368	353	338	327	312	296	281	269	247				
49	411	403	391	380	363	348	336	321	305	290	277	254				
50	421	413	401	390	374	358	345	329	313	297	285	261				
51	434	426	413	400	384	368	355	338	322	306	293	268				
52	445	437	424	412	394	377	365	348	331	314	301	276				
53	457	447	435	422	405	386	374	357	339	322	308	283				
54	475	466	452	438	420	403	389	370	353	335	321	293				
55	498	488	474	460	440	422	407	389	369	351	337	308				
56	524	514	499	484	465	444	429	409	390	369	354	324				
57	553	543	527	511	490	469	453	432	411	390	374	343				

TERRITORY 200

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
58	597	585	568	551	528	506	489	466	443	421	404	369					
59	661	649	630	612	587	561	542	516	491	467	447	409					
60	733	719	698	677	650	621	600	573	544	516	496	454					
61	800	785	762	739	710	679	656	626	595	565	542	496					
62	864	846	822	798	765	731	707	674	642	608	584	535					
63	927	910	883	857	821	787	759	725	689	653	627	574					
64	990	972	943	914	877	840	811	773	736	698	669	613					
65	1055	1034	1004	974	934	894	864	823	783	743	713	652					
66	1150	1128	1095	1061	1018	974	942	898	854	810	777	712					
67	1277	1252	1216	1179	1130	1082	1045	997	948	899	863	790					
68	1403	1377	1336	1296	1243	1189	1149	1096	1042	989	949	868					
69	1530	1501	1457	1413	1355	1297	1254	1195	1136	1079	1035	948					
70	1657	1625	1578	1531	1467	1404	1357	1294	1231	1167	1120	1026					
71	1784	1749	1699	1648	1580	1512	1461	1393	1325	1257	1206	1104					
72	1910	1873	1819	1765	1692	1619	1565	1492	1419	1347	1291	1182					
73	2037	1999	1940	1881	1804	1726	1669	1590	1513	1435	1378	1262					
74	2164	2123	2061	1999	1917	1834	1772	1689	1608	1525	1463	1340					
75	2291	2247	2182	2116	2029	1941	1876	1789	1702	1615	1549	1418					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	281	270	253	235	218	207	189	178	166	155	144	121	1	155	1	75	
2	373	362	339	316	293	276	253	235	224	207	195	161	2	178	2	92	
3	408	390	367	344	321	298	276	258	241	224	207	172	3	207	3	115	
4	476	459	431	402	373	350	321	304	287	264	247	201	4	224	4	126	
5	522	505	471	436	408	379	356	327	310	287	270	224	5	235	5	149	
6	545	528	494	459	431	402	373	344	327	298	281	230	6	247	6	161	
7	574	551	517	482	448	419	390	362	339	316	293	241	7	258	7	178	
8	597	580	540	499	471	436	408	379	356	327	310	253	8	270	8	212	
10	620	597	557	517	482	453	419	390	367	339	316	264	10	287	10	247	
11	637	614	574	534	499	465	431	402	379	350	327	270	11	304	11	270	
12	660	637	597	557	517	482	448	419	396	362	339	281	12	310	12	298	
13	683	654	614	574	534	499	459	431	408	373	350	287	13	321	13	321	
14	700	677	631	585	551	511	476	442	419	385	362	298	14	344	14	356	
15	712	689	643	597	557	522	482	448	425	390	367	304	15	362	15	385	
16	718	695	649	603	563	528	488	453	431	396	367	304	16	373	16	425	
17	735	706	660	614	574	534	494	465	436	402	379	310	17	390	17	448	
18	752	723	677	631	591	551	511	476	448	413	385	316	18	408	18	488	
19	763	735	689	643	597	557	517	482	453	419	390	321	19	431	19	517	
20	786	758	706	654	614	574	528	494	465	431	402	333	20	442	20	551	
21	804	775	723	672	631	585	545	505	476	442	413	339	21	459	21	626	
22	815	786	735	683	637	597	551	517	482	448	419	344	22	488			
23	827	798	746	695	649	603	563	522	494	453	425	350	23	505			
24	850	815	763	712	666	620	574	534	505	465	436	362	24	528			
25	855	821	769	718	672	626	580	540	505	471	436	362	25	568			
26	867	838	781	723	677	631	585	545	517	476	448	367	26	620			
27	878	850	792	735	689	643	597	557	522	482	453	373					
28	884	855	798	740	695	649	597	557	528	488	453	373					
29	901	867	809	752	706	654	608	568	534	494	459	379					

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NORTH CAROLINA (32)

TERRITORY 200

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
30	907	872	815	758	712	660	614	568	540	499	465	385					
31	918	884	827	769	718	672	620	580	545	505	471	390					
32	936	901	844	786	735	683	631	591	557	517	482	396					
33	947	913	855	798	746	695	643	597	563	522	488	402					
34	964	930	867	804	752	700	649	608	574	528	494	408					
35	976	941	878	815	763	712	660	614	580	534	499	413					
36	987	953	890	827	775	723	666	626	585	545	505	419					
37	1005	970	907	844	786	735	683	637	597	551	517	425					
38	1022	982	918	855	798	746	689	643	608	563	522	431					
39	1027	987	924	861	804	746	695	649	608	563	528	436					
40	1039	999	936	872	815	758	700	654	620	568	534	442					
41	1050	1016	947	878	827	769	712	666	626	580	540	448					
42	1062	1027	959	890	832	775	718	672	631	585	545	448					
43	1079	1039	970	901	844	786	729	677	643	591	551	453					
44	1085	1045	976	907	850	792	735	683	643	597	557	459					
45	1102	1062	993	924	867	804	746	695	654	608	568	465					
46	1114	1073	1005	936	872	815	752	706	666	614	574	471					
47	1125	1085	1016	947	884	821	763	712	672	620	580	476					
48	1142	1102	1027	953	895	832	769	718	677	626	585	482					
49	1154	1114	1039	964	901	844	781	729	683	631	591	488					
50	1165	1125	1050	976	913	850	786	735	695	643	597	494					
51	1177	1137	1062	987	924	861	798	746	700	649	603	499					
52	1182	1142	1068	993	930	867	804	746	706	649	608	499					
53	1200	1154	1079	1005	941	872	809	758	712	660	614	505					
54	1211	1165	1091	1016	947	884	821	763	718	666	620	511					
55	1228	1188	1108	1027	964	895	832	775	729	677	631	522					
56	1251	1205	1125	1045	982	913	844	786	740	689	643	528					
57	1274	1228	1148	1068	999	930	861	804	758	700	654	540					
58	1314	1263	1182	1102	1027	959	890	827	781	723	672	557					
59	1366	1314	1228	1142	1068	993	924	861	809	752	700	580					
60	1424	1372	1280	1188	1114	1039	959	895	844	781	729	603					
61	1464	1412	1320	1228	1148	1068	993	924	872	804	752	620					
62	1498	1441	1349	1257	1171	1091	1010	947	890	821	769	631					
63	1521	1469	1372	1274	1194	1114	1027	959	907	838	781	643					
64	1556	1498	1401	1303	1217	1137	1050	982	924	855	798	660					
65	1584	1527	1429	1332	1246	1159	1073	999	941	872	815	672					
66	1630	1573	1469	1366	1280	1188	1102	1027	970	895	838	689					
67	1693	1636	1527	1418	1326	1234	1148	1068	1010	930	872	718					
68	1756	1693	1584	1475	1378	1286	1188	1108	1045	964	901	746					
69	1820	1756	1642	1527	1429	1332	1234	1148	1085	999	936	769					
70	1888	1820	1699	1579	1481	1378	1274	1188	1119	1039	970	798					
71	1952	1877	1756	1636	1527	1424	1320	1228	1159	1073	999	827					
72	2015	1940	1814	1688	1579	1469	1360	1269	1200	1108	1033	855					
73	2078	2003	1871	1739	1630	1515	1406	1309	1234	1142	1068	878					
74	2141	2066	1929	1791	1676	1561	1446	1349	1274	1177	1102	907					
75	2204	2124	1986	1848	1728	1607	1492	1389	1309	1211	1131	936					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 210

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	34	33	32	31	30	29	28	26	25	24	23	21	1	26	1	9
2	45	44	43	42	40	37	36	35	33	31	30	28	2	35	2	11
3	56	55	53	51	49	47	46	44	42	40	37	34	3	41	3	16
4	64	63	61	59	57	55	53	50	48	46	44	40	4	45	4	19
5	72	71	69	67	63	61	59	56	53	51	49	45	5	51	5	22
6	80	78	76	74	71	68	66	62	59	56	54	49	6	57	6	29
7	88	86	84	82	78	75	73	69	66	62	60	55	7	62	7	35
8	95	94	90	87	84	80	78	74	71	67	64	59	8	68	8	42
10	103	101	98	95	90	87	84	80	76	73	70	63	10	73	10	53
11	109	107	104	101	97	93	89	85	81	77	74	68	11	79	11	64
12	114	112	109	106	102	97	94	89	85	81	78	71	12	86	12	75
13	119	116	113	110	105	101	98	93	88	84	80	74	13	93	13	88
14	125	122	119	115	110	105	102	97	93	87	84	77	14	100	14	104
15	130	128	124	120	115	110	106	102	97	92	87	80	15	110	15	126
16	135	133	129	125	120	114	111	106	101	96	92	84	16	121	16	153
17	140	138	134	130	125	120	115	110	105	99	96	87	17	134	17	183
18	147	144	139	135	130	124	120	114	109	103	99	90	18	146	18	218
19	151	148	144	139	133	128	124	118	112	106	102	94	19	159	19	261
20	155	152	148	144	137	131	127	121	115	109	105	96	20	177	20	310
21	160	157	153	149	142	136	131	126	120	113	108	100	21	197	21	428
22	165	162	157	152	146	139	135	129	123	116	111	102	22	222		
23	171	167	162	157	151	145	139	133	127	120	115	105	23	249		
24	175	172	166	161	155	148	144	136	130	123	119	108	24	287		
25	180	177	172	166	159	153	148	140	134	127	122	111	25	354		
26	186	182	177	172	164	157	152	145	138	131	126	115	26	434		
27	191	187	182	177	170	162	157	150	142	135	129	119				
28	198	193	188	183	175	167	162	154	147	139	134	123				
29	204	201	194	188	181	173	167	159	152	144	138	127				
30	210	206	200	193	186	178	172	163	156	148	141	130				
31	216	212	206	200	191	183	177	168	160	153	147	134				
32	223	218	212	206	198	189	182	174	165	157	151	138				
33	230	225	218	212	203	194	188	179	171	161	155	142				
34	235	230	224	217	208	199	192	183	175	165	159	146				
35	240	236	229	222	213	204	197	187	179	170	162	149				
36	246	242	235	228	218	209	202	192	183	174	166	153				
37	256	251	243	236	227	216	209	200	190	180	173	158				
38	265	260	253	245	235	225	217	207	198	187	180	164				
39	275	269	261	253	242	232	225	214	204	193	185	170				
40	283	278	269	261	251	240	232	220	210	200	191	175				
41	292	287	279	270	259	249	239	229	217	206	198	181				
42	302	295	287	279	267	256	246	235	224	212	204	186				
43	310	305	295	286	275	263	254	242	231	218	210	192				
44	319	313	304	294	283	270	261	249	237	225	215	198				
45	328	321	312	303	290	278	268	256	243	231	222	203				
46	339	332	322	313	300	287	278	264	252	238	229	210				
47	349	343	333	322	310	296	286	272	260	246	236	216				
48	361	354	343	333	319	306	295	282	267	254	243	224				
49	371	364	354	343	329	315	304	290	276	262	251	230				
50	381	373	363	353	338	323	312	297	283	268	258	236				
51	392	385	373	362	347	333	321	306	291	277	265	242				
52	402	395	384	372	357	341	330	315	300	284	272	250				
53	413	405	393	382	366	349	338	322	307	291	279	256				
54	430	421	409	396	380	364	352	335	319	303	290	265				
55	450	441	428	416	398	382	368	352	334	317	305	279				
56	474	465	451	438	420	401	388	370	353	334	320	293				
57	500	491	476	462	443	424	410	391	371	353	338	310				

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NORTH CAROLINA (32)

TERRITORY 210

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	540	529	514	498	477	458	442	421	400	381	365	334					
59	598	587	570	553	530	508	490	467	444	422	405	370					
60	662	650	631	613	588	562	543	518	492	467	448	411					
61	724	710	690	669	642	614	593	566	538	511	490	448					
62	781	765	744	722	692	661	640	609	580	550	528	484					
63	838	823	799	775	743	711	686	655	623	591	567	519					
64	895	879	853	827	794	759	733	699	666	631	605	554					
65	954	935	908	881	844	808	781	745	708	672	645	590					
66	1040	1020	990	960	920	881	852	812	773	732	703	644					
67	1154	1133	1099	1066	1022	979	945	902	857	813	780	714					
68	1269	1245	1208	1172	1124	1075	1039	991	942	894	858	785					
69	1383	1357	1318	1278	1225	1173	1134	1081	1028	976	936	857					
70	1499	1470	1427	1384	1327	1270	1227	1170	1113	1056	1013	928					
71	1613	1582	1536	1490	1429	1368	1321	1259	1198	1137	1091	998					
72	1727	1694	1645	1596	1530	1464	1415	1349	1283	1218	1168	1069					
73	1842	1808	1754	1701	1632	1561	1509	1438	1369	1298	1246	1141					
74	1957	1920	1864	1808	1734	1659	1603	1528	1454	1379	1323	1212					
75	2072	2032	1973	1914	1835	1756	1696	1618	1539	1460	1401	1282					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	230	221	207	193	179	169	155	146	136	127	118	99	1	127	1	61	
2	306	296	277	259	240	226	207	193	183	169	160	132	2	146	2	75	
3	334	320	301	282	263	244	226	212	197	183	169	141	3	169	3	94	
4	390	376	353	329	306	287	263	249	235	216	202	165	4	183	4	103	
5	428	414	385	357	334	310	291	268	254	235	221	183	5	193	5	122	
6	447	432	404	376	353	329	306	282	268	244	230	188	6	202	6	132	
7	470	451	423	395	367	343	320	296	277	259	240	197	7	212	7	146	
8	489	475	442	409	385	357	334	310	291	268	254	207	8	221	8	174	
10	508	489	456	423	395	371	343	320	301	277	259	216	10	235	10	202	
11	522	503	470	437	409	381	353	329	310	287	268	221	11	249	11	221	
12	541	522	489	456	423	395	367	343	324	296	277	230	12	254	12	244	
13	559	536	503	470	437	409	376	353	334	306	287	235	13	263	13	263	
14	573	555	517	479	451	418	390	362	343	315	296	244	14	282	14	291	
15	583	564	526	489	456	428	395	367	348	320	301	249	15	296	15	315	
16	588	569	531	494	461	432	400	371	353	324	301	249	16	306	16	348	
17	602	578	541	503	470	437	404	381	357	329	310	254	17	320	17	367	
18	616	592	555	517	484	451	418	390	367	338	315	259	18	334	18	400	
19	625	602	564	526	489	456	423	395	371	343	320	263	19	353	19	423	
20	644	620	578	536	503	470	432	404	381	353	329	273	20	362	20	451	
21	658	635	592	550	517	479	447	414	390	362	338	277	21	376	21	512	
22	667	644	602	559	522	489	451	423	395	367	343	282	22	400			
23	677	653	611	569	531	494	461	428	404	371	348	287	23	414			
24	696	667	625	583	545	508	470	437	414	381	357	296	24	432			
25	700	672	630	588	550	512	475	442	414	385	357	296	25	465			
26	710	686	639	592	555	517	479	447	423	390	367	301	26	508			
27	719	696	649	602	564	526	489	456	428	395	371	306					
28	724	700	653	606	569	531	489	456	432	400	371	306					
29	738	710	663	616	578	536	498	465	437	404	376	310					

TERRITORY 210

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	743	714	667	620	583	541	503	465	442	409	381	315					
31	752	724	677	630	588	550	508	475	447	414	385	320					
32	766	738	691	644	602	559	517	484	456	423	395	324					
33	776	747	700	653	611	569	526	489	461	428	400	329					
34	790	761	710	658	616	573	531	498	470	432	404	334					
35	799	771	719	667	625	583	541	503	475	437	409	338					
36	808	780	729	677	635	592	545	512	479	447	414	343					
37	823	794	743	691	644	602	559	522	489	451	423	348					
38	837	804	752	700	653	611	564	526	498	461	428	353					
39	841	808	757	705	658	611	569	531	498	461	432	357					
40	851	818	766	714	667	620	573	536	508	465	437	362					
41	860	832	776	719	677	630	583	545	512	475	442	367					
42	870	841	785	729	682	635	588	550	517	479	447	367					
43	884	851	794	738	691	644	597	555	526	484	451	371					
44	888	855	799	743	696	649	602	559	526	489	456	376					
45	902	870	813	757	710	658	611	569	536	498	465	381					
46	912	879	823	766	714	667	616	578	545	503	470	385					
47	921	888	832	776	724	672	625	583	550	508	475	390					
48	935	902	841	780	733	682	630	588	555	512	479	395					
49	945	912	851	790	738	691	639	597	559	517	484	400					
50	954	921	860	799	747	696	644	602	569	526	489	404					
51	964	931	870	808	757	705	653	611	573	531	494	409					
52	968	935	874	813	761	710	658	611	578	531	498	409					
53	982	945	884	823	771	714	663	620	583	541	503	414					
54	992	954	893	832	776	724	672	625	588	545	508	418					
55	1006	973	907	841	790	733	682	635	597	555	517	428					
56	1025	987	921	855	804	747	691	644	606	564	526	432					
57	1043	1006	940	874	818	761	705	658	620	573	536	442					
58	1076	1034	968	902	841	785	729	677	639	592	550	456					
59	1119	1076	1006	935	874	813	757	705	663	616	573	475					
60	1166	1123	1048	973	912	851	785	733	691	639	597	494					
61	1199	1156	1081	1006	940	874	813	757	714	658	616	508					
62	1227	1180	1105	1029	959	893	827	776	729	672	630	517					
63	1246	1203	1123	1043	978	912	841	785	743	686	639	526					
64	1274	1227	1147	1067	996	931	860	804	757	700	653	541					
65	1297	1250	1170	1090	1020	949	879	818	771	714	667	550					
66	1335	1288	1203	1119	1048	973	902	841	794	733	686	564					
67	1387	1340	1250	1161	1086	1011	940	874	827	761	714	588					
68	1438	1387	1297	1208	1128	1053	973	907	855	790	738	611					
69	1490	1438	1344	1250	1170	1090	1011	940	888	818	766	630					
70	1546	1490	1391	1293	1213	1128	1043	973	917	851	794	653					
71	1598	1537	1438	1340	1250	1166	1081	1006	949	879	818	677					
72	1650	1589	1485	1382	1293	1203	1114	1039	982	907	846	700					
73	1701	1640	1532	1424	1335	1241	1152	1072	1011	935	874	719					
74	1753	1692	1579	1466	1372	1278	1184	1105	1043	964	902	743					
75	1805	1739	1626	1513	1415	1316	1222	1137	1072	992	926	766					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 220

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	71	69	67	65	62	60	58	54	52	49	47	43	1	54	1	19
2	92	90	88	86	82	77	75	73	69	65	62	58	2	73	2	24
3	116	114	110	105	101	97	95	90	86	82	77	71	3	84	3	32
4	133	131	127	123	118	114	110	103	99	95	90	82	4	92	4	39
5	148	146	142	138	131	127	123	116	110	105	101	92	5	105	5	45
6	166	161	157	153	146	140	135	129	123	116	112	101	6	118	6	60
7	183	178	174	170	161	155	151	142	135	129	125	114	7	129	7	73
8	196	194	187	181	174	166	161	153	146	138	133	123	8	140	8	86
10	213	209	202	196	187	181	174	166	157	151	144	131	10	151	10	110
11	226	221	215	209	200	191	185	176	168	159	153	140	11	163	11	133
12	237	232	226	219	211	200	194	185	176	168	161	146	12	178	12	155
13	245	241	234	228	217	209	202	191	183	174	166	153	13	191	13	183
14	258	252	245	239	228	217	211	200	191	181	174	159	14	206	14	215
15	269	264	256	247	239	228	219	211	200	189	181	166	15	228	15	260
16	280	275	267	258	247	237	230	219	209	198	189	174	16	249	16	316
17	290	286	277	269	258	247	239	228	217	204	198	181	17	277	17	378
18	303	297	288	280	269	256	247	237	226	213	204	187	18	301	18	452
19	312	305	297	288	275	264	256	243	232	219	211	194	19	329	19	540
20	320	314	305	297	284	271	262	249	239	226	217	198	20	366	20	641
21	331	325	316	307	295	282	271	260	247	234	224	206	21	406	21	886
22	342	335	325	314	301	288	280	267	254	241	230	211	22	458		
23	353	346	335	325	312	299	288	275	262	247	239	217	23	514		
24	361	355	344	333	320	305	297	282	269	254	245	224	24	593		
25	372	366	355	344	329	316	305	290	277	262	252	230	25	731		
26	385	376	366	355	340	325	314	299	286	271	260	239	26	897		
27	396	387	376	366	350	335	325	310	295	280	267	245				
28	409	400	389	378	361	346	335	318	303	288	277	254				
29	421	415	402	389	374	357	346	329	314	297	286	262				
30	434	426	413	400	385	368	355	338	323	305	292	269				
31	447	439	426	413	396	378	366	348	331	316	303	277				
32	460	452	439	426	409	391	376	359	342	325	312	286				
33	475	464	452	439	419	402	389	370	353	333	320	295				
34	486	475	462	449	430	411	398	378	361	342	329	301				
35	497	488	473	458	441	421	406	387	370	350	335	307				
36	510	501	486	471	452	432	417	398	378	359	344	316				
37	529	518	503	488	469	447	432	413	393	372	357	327				
38	548	538	522	507	486	464	449	428	409	387	372	340				
39	568	557	540	522	501	479	464	443	421	400	383	350				
40	585	574	557	540	518	497	479	456	434	413	396	361				
41	604	593	576	559	535	514	495	473	449	426	409	374				
42	624	611	593	576	553	529	510	486	462	439	421	385				
43	641	630	611	591	568	544	525	501	477	452	434	398				
44	660	647	628	608	585	559	540	514	490	464	445	409				
45	677	664	645	626	600	574	555	529	503	477	458	419				
46	701	686	667	647	619	593	574	546	520	492	473	434				
47	722	710	688	667	641	613	591	563	538	510	488	447				
48	746	731	710	688	660	632	611	583	553	525	503	462				
49	768	753	731	710	679	651	628	600	570	542	518	475				
50	787	772	750	729	699	669	645	615	585	555	533	488				
51	811	796	772	748	718	688	664	632	602	572	548	501				
52	832	817	793	770	737	705	682	651	619	587	563	516				
53	854	836	813	789	757	722	699	667	634	602	576	529				
54	888	871	845	819	785	753	727	692	660	626	600	548				
55	931	912	886	860	823	789	761	727	690	656	630	576				
56	980	961	933	905	869	830	802	765	729	690	662	606				
57	1034	1015	985	955	916	877	847	808	768	729	699	641				

TERRITORY 220

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
58	1116	1094	1062	1030	987	946	914	871	828	787	755	690					
59	1236	1213	1178	1144	1097	1049	1013	965	918	873	836	765					
60	1370	1344	1305	1266	1215	1161	1122	1071	1017	965	927	849					
61	1496	1468	1425	1382	1327	1269	1226	1170	1112	1056	1013	927					
62	1615	1582	1537	1492	1430	1367	1322	1260	1200	1137	1092	1000					
63	1733	1701	1651	1602	1535	1471	1419	1355	1288	1221	1172	1073					
64	1851	1817	1763	1709	1640	1570	1516	1445	1376	1305	1251	1146					
65	1972	1933	1877	1821	1746	1671	1615	1539	1464	1389	1333	1219					
66	2150	2109	2047	1984	1903	1821	1761	1679	1597	1514	1453	1331					
67	2387	2341	2273	2204	2113	2023	1954	1864	1772	1681	1613	1477					
68	2623	2574	2498	2423	2324	2223	2148	2049	1948	1849	1774	1623					
69	2860	2806	2724	2642	2533	2425	2344	2234	2124	2017	1935	1772					
70	3098	3038	2950	2862	2743	2625	2537	2419	2301	2182	2094	1918					
71	3335	3270	3176	3081	2954	2827	2731	2604	2477	2350	2255	2064					
72	3571	3502	3401	3300	3163	3027	2926	2789	2653	2518	2414	2210					
73	3808	3737	3627	3517	3373	3227	3120	2973	2829	2683	2576	2359					
74	4046	3969	3853	3737	3584	3429	3313	3158	3006	2851	2735	2505					
75	4283	4201	4079	3956	3793	3629	3507	3345	3182	3019	2896	2651					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
1	312	299	280	261	242	229	210	197	184	172	159	134	1	172	1	83	
2	413	401	375	350	324	305	280	261	248	229	216	178	2	197	2	102	
3	452	432	407	382	356	331	305	286	267	248	229	191	3	229	3	127	
4	528	509	477	445	413	388	356	337	318	293	273	223	4	248	4	140	
5	579	560	522	483	452	420	394	363	343	318	299	248	5	261	5	165	
6	604	585	547	509	477	445	413	382	363	331	312	254	6	273	6	178	
7	636	611	572	534	496	464	432	401	375	350	324	267	7	286	7	197	
8	661	642	598	553	522	483	452	420	394	363	343	280	8	299	8	235	
10	687	661	617	572	534	502	464	432	407	375	350	293	10	318	10	273	
11	706	681	636	591	553	515	477	445	420	388	363	299	11	337	11	299	
12	731	706	661	617	572	534	496	464	439	401	375	312	12	343	12	331	
13	757	725	681	636	591	553	509	477	452	413	388	318	13	356	13	356	
14	776	750	700	649	611	566	528	490	464	426	401	331	14	382	14	394	
15	789	763	712	661	617	579	534	496	471	432	407	337	15	401	15	426	
16	795	770	719	668	623	585	541	502	477	439	407	337	16	413	16	471	
17	814	782	731	681	636	591	547	515	483	445	420	343	17	432	17	496	
18	833	801	750	700	655	611	566	528	496	458	426	350	18	452	18	541	
19	846	814	763	712	661	617	572	534	502	464	432	356	19	477	19	572	
20	871	840	782	725	681	636	585	547	515	477	445	369	20	490	20	611	
21	890	859	801	744	700	649	604	560	528	490	458	375	21	509	21	693	
22	903	871	814	757	706	661	611	572	534	496	464	382	22	541			
23	916	884	827	770	719	668	623	579	547	502	471	388	23	560			
24	941	903	846	789	738	687	636	591	560	515	483	401	24	585			
25	948	909	852	795	744	693	642	598	560	522	483	401	25	630			
26	960	929	865	801	750	700	649	604	572	528	496	407	26	687			
27	973	941	878	814	763	712	661	617	579	534	502	413					
28	979	948	884	820	770	719	661	617	585	541	502	413					
29	999	960	897	833	782	725	674	630	591	547	509	420					

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 220

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1005	967	903	840	789	731	681	630	598	553	515	426					
31	1018	979	916	852	795	744	687	642	604	560	522	432					
32	1037	999	935	871	814	757	700	655	617	572	534	439					
33	1049	1011	948	884	827	770	712	661	623	579	541	445					
34	1068	1030	960	890	833	776	719	674	636	585	547	452					
35	1081	1043	973	903	846	789	731	681	642	591	553	458					
36	1094	1056	986	916	859	801	738	693	649	604	560	464					
37	1113	1075	1005	935	871	814	757	706	661	611	572	471					
38	1132	1088	1018	948	884	827	763	712	674	623	579	477					
39	1138	1094	1024	954	890	827	770	719	674	623	585	483					
40	1151	1107	1037	967	903	840	776	725	687	630	591	490					
41	1164	1126	1049	973	916	852	789	738	693	642	598	496					
42	1177	1138	1062	986	922	859	795	744	700	649	604	496					
43	1196	1151	1075	999	935	871	808	750	712	655	611	502					
44	1202	1158	1081	1005	941	878	814	757	712	661	617	509					
45	1221	1177	1100	1024	960	890	827	770	725	674	630	515					
46	1234	1189	1113	1037	967	903	833	782	738	681	636	522					
47	1247	1202	1126	1049	979	909	846	789	744	687	642	528					
48	1266	1221	1138	1056	992	922	852	795	750	693	649	534					
49	1278	1234	1151	1068	999	935	865	808	757	700	655	541					
50	1291	1247	1164	1081	1011	941	871	814	770	712	661	547					
51	1304	1259	1177	1094	1024	954	884	827	776	719	668	553					
52	1310	1266	1183	1100	1030	960	890	827	782	719	674	553					
53	1329	1278	1196	1113	1043	967	897	840	789	731	681	560					
54	1342	1291	1208	1126	1049	979	909	846	795	738	687	566					
55	1361	1317	1227	1138	1068	992	922	859	808	750	700	579					
56	1386	1336	1247	1158	1088	1011	935	871	820	763	712	585					
57	1412	1361	1272	1183	1107	1030	954	890	840	776	725	598					
58	1456	1399	1310	1221	1138	1062	986	916	865	801	744	617					
59	1514	1456	1361	1266	1183	1100	1024	954	897	833	776	642					
60	1577	1520	1418	1317	1234	1151	1062	992	935	865	808	668					
61	1622	1565	1463	1361	1272	1183	1100	1024	967	890	833	687					
62	1660	1596	1495	1393	1297	1208	1119	1049	986	909	852	700					
63	1685	1628	1520	1412	1323	1234	1138	1062	1005	929	865	712					
64	1724	1660	1552	1444	1348	1259	1164	1088	1024	948	884	731					
65	1755	1692	1584	1476	1380	1285	1189	1107	1043	967	903	744					
66	1806	1743	1628	1514	1418	1317	1221	1138	1075	992	929	763					
67	1876	1813	1692	1571	1469	1367	1272	1183	1119	1030	967	795					
68	1946	1876	1755	1635	1526	1425	1317	1227	1158	1068	999	827					
69	2016	1946	1819	1692	1584	1476	1367	1272	1202	1107	1037	852					
70	2092	2016	1883	1749	1641	1526	1412	1317	1240	1151	1075	884					
71	2162	2080	1946	1813	1692	1577	1463	1361	1285	1189	1107	916					
72	2232	2150	2010	1870	1749	1628	1507	1406	1329	1227	1145	948					
73	2302	2220	2073	1927	1806	1679	1558	1450	1367	1266	1183	973					
74	2372	2290	2137	1984	1857	1730	1603	1495	1412	1304	1221	1005					
75	2442	2353	2201	2048	1914	1781	1654	1539	1450	1342	1253	1037					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 230

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	49	47	46	44	43	41	40	37	35	34	32	29	1	37	1	13
2	63	62	60	59	56	53	51	50	47	44	43	40	2	50	2	16
3	79	78	75	72	69	66	65	62	59	56	53	49	3	57	3	22
4	91	90	87	84	81	78	75	71	68	65	62	56	4	63	4	26
5	101	100	97	94	90	87	84	79	75	72	69	63	5	72	5	31
6	113	110	107	104	100	96	93	88	84	79	76	69	6	81	6	41
7	125	122	119	116	110	106	103	97	93	88	85	78	7	88	7	50
8	134	132	128	123	119	113	110	104	100	94	91	84	8	96	8	59
10	146	143	138	134	128	123	119	113	107	103	98	90	10	103	10	75
11	154	151	147	143	137	131	126	121	115	109	104	96	11	112	11	91
12	162	159	154	150	144	137	132	126	121	115	110	100	12	122	12	106
13	168	165	160	156	148	143	138	131	125	119	113	104	13	131	13	125
14	176	172	168	163	156	148	144	137	131	123	119	109	14	141	14	147
15	184	181	175	169	163	156	150	144	137	129	123	113	15	156	15	178
16	191	188	182	176	169	162	157	150	143	135	129	119	16	171	16	216
17	198	196	190	184	176	169	163	156	148	140	135	123	17	190	17	259
18	207	203	197	191	184	175	169	162	154	146	140	128	18	206	18	309
19	213	209	203	197	188	181	175	166	159	150	144	132	19	225	19	369
20	219	215	209	203	194	185	179	171	163	154	148	135	20	250	20	438
21	226	222	216	210	201	193	185	178	169	160	153	141	21	278	21	606
22	234	229	222	215	206	197	191	182	173	165	157	144	22	313		
23	241	237	229	222	213	204	197	188	179	169	163	148	23	351		
24	247	243	235	228	219	209	203	193	184	173	168	153	24	406		
25	254	250	243	235	225	216	209	198	190	179	172	157	25	500		
26	263	257	250	243	232	222	215	204	196	185	178	163	26	613		
27	270	265	257	250	240	229	222	212	201	191	182	168				
28	279	273	266	259	247	237	229	218	207	197	190	173				
29	288	284	275	266	256	244	237	225	215	203	196	179				
30	297	291	282	273	263	251	243	231	221	209	200	184				
31	306	300	291	282	270	259	250	238	226	216	207	190				
32	315	309	300	291	279	268	257	245	234	222	213	196				
33	325	318	309	300	287	275	266	253	241	228	219	201				
34	332	325	316	307	294	281	272	259	247	234	225	206				
35	340	334	323	313	301	288	278	265	253	240	229	210				
36	348	343	332	322	309	295	285	272	259	245	235	216				
37	362	354	344	334	320	306	295	282	269	254	244	223				
38	375	368	357	347	332	318	307	293	279	265	254	232				
39	388	381	369	357	343	328	318	303	288	273	262	240				
40	400	392	381	369	354	340	328	312	297	282	270	247				
41	413	406	394	382	366	351	338	323	307	291	279	256				
42	426	417	406	394	378	362	348	332	316	300	288	263				
43	438	431	417	404	388	372	359	343	326	309	297	272				
44	451	442	429	416	400	382	369	351	335	318	304	279				
45	463	454	441	428	410	392	379	362	344	326	313	287				
46	479	469	456	442	423	406	392	373	356	337	323	297				
47	494	485	470	456	438	419	404	385	368	348	334	306				
48	510	500	485	470	451	432	417	398	378	359	344	316				
49	525	515	500	485	465	445	429	410	390	370	354	325				
50	538	528	513	498	478	457	441	420	400	379	365	334				
51	554	544	528	512	491	470	454	432	412	391	375	343				
52	569	559	542	526	504	482	466	445	423	401	385	353				
53	584	572	556	539	517	494	478	456	434	412	394	362				
54	607	595	578	560	537	515	497	473	451	428	410	375				
55	637	623	606	588	563	539	520	497	472	448	431	394				
56	670	657	638	619	594	567	548	523	498	472	453	415				
57	707	694	673	653	626	600	579	553	525	498	478	438				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 230

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	763	748	726	704	675	647	625	595	566	538	516	472					
59	845	829	806	782	750	717	692	660	628	597	572	523					
60	936	919	892	866	831	794	767	732	695	660	634	581					
61	1023	1004	975	945	907	867	838	800	760	722	692	634					
62	1104	1082	1051	1020	978	935	904	861	820	778	747	684					
63	1185	1163	1129	1095	1050	1005	970	926	881	835	801	734					
64	1266	1242	1205	1169	1122	1073	1036	988	941	892	856	784					
65	1348	1322	1283	1245	1194	1142	1104	1053	1001	950	911	833					
66	1470	1442	1399	1357	1301	1245	1204	1148	1092	1035	994	910					
67	1632	1601	1554	1507	1445	1383	1336	1274	1211	1150	1103	1010					
68	1793	1760	1708	1657	1589	1520	1469	1401	1332	1264	1213	1110					
69	1955	1918	1862	1807	1732	1658	1602	1527	1452	1379	1323	1211					
70	2118	2077	2017	1957	1876	1795	1735	1654	1573	1492	1432	1311					
71	2280	2236	2171	2107	2020	1933	1867	1780	1693	1607	1542	1411					
72	2442	2395	2326	2256	2162	2070	2001	1907	1814	1721	1651	1511					
73	2603	2555	2480	2405	2306	2206	2133	2033	1935	1835	1761	1613					
74	2767	2714	2634	2555	2450	2345	2265	2159	2055	1949	1870	1713					
75	2928	2872	2789	2705	2593	2481	2398	2287	2176	2064	1980	1813					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	311	298	279	260	241	228	209	197	184	171	159	133	1	171	1	82	
2	412	399	374	349	323	304	279	260	247	228	216	178	2	197	2	101	
3	450	431	406	380	355	330	304	285	266	247	228	190	3	228	3	127	
4	526	507	476	444	412	387	355	336	317	292	273	222	4	247	4	139	
5	577	558	520	482	450	418	393	361	342	317	298	247	5	260	5	165	
6	602	583	545	507	476	444	412	380	361	330	311	254	6	273	6	178	
7	634	609	571	533	495	463	431	399	374	349	323	266	7	285	7	197	
8	659	640	596	552	520	482	450	418	393	361	342	279	8	298	8	235	
10	685	659	615	571	533	501	463	431	406	374	349	292	10	317	10	273	
11	704	678	634	590	552	514	476	444	418	387	361	298	11	336	11	298	
12	729	704	659	615	571	533	495	463	437	399	374	311	12	342	12	330	
13	754	723	678	634	590	552	507	476	450	412	387	317	13	355	13	355	
14	773	748	697	647	609	564	526	488	463	425	399	330	14	380	14	393	
15	786	761	710	659	615	577	533	495	469	431	406	336	15	399	15	425	
16	793	767	716	666	621	583	539	501	476	437	406	336	16	412	16	469	
17	812	780	729	678	634	590	545	514	482	444	418	342	17	431	17	495	
18	831	799	748	697	653	609	564	526	495	456	425	349	18	450	18	539	
19	843	812	761	710	659	615	571	533	501	463	431	355	19	476	19	571	
20	869	837	780	723	678	634	583	545	514	476	444	368	20	488	20	609	
21	888	856	799	742	697	647	602	558	526	488	456	374	21	507	21	691	
22	900	869	812	754	704	659	609	571	533	495	463	380	22	539			
23	913	881	824	767	716	666	621	577	545	501	469	387	23	558			
24	938	900	843	786	735	685	634	590	558	514	482	399	24	583			
25	945	907	850	793	742	691	640	596	558	520	482	399	25	628			
26	957	926	862	799	748	697	647	602	571	526	495	406	26	685			
27	970	938	875	812	761	710	659	615	577	533	501	412					
28	976	945	881	818	767	716	659	615	583	539	501	412					
29	995	957	894	831	780	723	672	628	590	545	507	418					

TERRITORY 230

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1002	964	900	837	786	729	678	628	596	552	514	425					
31	1014	976	913	850	793	742	685	640	602	558	520	431					
32	1033	995	932	869	812	754	697	653	615	571	533	437					
33	1046	1008	945	881	824	767	710	659	621	577	539	444					
34	1065	1027	957	888	831	773	716	672	634	583	545	450					
35	1078	1040	970	900	843	786	729	678	640	590	552	456					
36	1090	1052	983	913	856	799	735	691	647	602	558	463					
37	1110	1071	1002	932	869	812	754	704	659	609	571	469					
38	1129	1084	1014	945	881	824	761	710	672	621	577	476					
39	1135	1090	1021	951	888	824	767	716	672	621	583	482					
40	1148	1103	1033	964	900	837	773	723	685	628	590	488					
41	1160	1122	1046	970	913	850	786	735	691	640	596	495					
42	1173	1135	1059	983	919	856	793	742	697	647	602	495					
43	1192	1148	1071	995	932	869	805	748	710	653	609	501					
44	1198	1154	1078	1002	938	875	812	754	710	659	615	507					
45	1217	1173	1097	1021	957	888	824	767	723	672	628	514					
46	1230	1186	1110	1033	964	900	831	780	735	678	634	520					
47	1243	1198	1122	1046	976	907	843	786	742	685	640	526					
48	1262	1217	1135	1052	989	919	850	793	748	691	647	533					
49	1274	1230	1148	1065	995	932	862	805	754	697	653	539					
50	1287	1243	1160	1078	1008	938	869	812	767	710	659	545					
51	1300	1255	1173	1090	1021	951	881	824	773	716	666	552					
52	1306	1262	1179	1097	1027	957	888	824	780	716	672	552					
53	1325	1274	1192	1110	1040	964	894	837	786	729	678	558					
54	1338	1287	1205	1122	1046	976	907	843	793	735	685	564					
55	1357	1312	1224	1135	1065	989	919	856	805	748	697	577					
56	1382	1331	1243	1154	1084	1008	932	869	818	761	710	583					
57	1407	1357	1268	1179	1103	1027	951	888	837	773	723	596					
58	1452	1395	1306	1217	1135	1059	983	913	862	799	742	615					
59	1509	1452	1357	1262	1179	1097	1021	951	894	831	773	640					
60	1572	1515	1414	1312	1230	1148	1059	989	932	862	805	666					
61	1617	1560	1458	1357	1268	1179	1097	1021	964	888	831	685					
62	1655	1591	1490	1388	1293	1205	1116	1046	983	907	850	697					
63	1680	1623	1515	1407	1319	1230	1135	1059	1002	926	862	710					
64	1718	1655	1547	1439	1344	1255	1160	1084	1021	945	881	729					
65	1750	1686	1579	1471	1376	1281	1186	1103	1040	964	900	742					
66	1801	1737	1623	1509	1414	1312	1217	1135	1071	989	926	761					
67	1870	1807	1686	1566	1465	1363	1268	1179	1116	1027	964	793					
68	1940	1870	1750	1629	1522	1420	1312	1224	1154	1065	995	824					
69	2010	1940	1813	1686	1579	1471	1363	1268	1198	1103	1033	850					
70	2086	2010	1877	1744	1636	1522	1407	1312	1236	1148	1071	881					
71	2156	2073	1940	1807	1686	1572	1458	1357	1281	1186	1103	913					
72	2225	2143	2003	1864	1744	1623	1503	1401	1325	1224	1141	945					
73	2295	2213	2067	1921	1801	1674	1553	1446	1363	1262	1179	970					
74	2365	2282	2130	1978	1851	1724	1598	1490	1407	1300	1217	1002					
75	2435	2346	2194	2041	1908	1775	1648	1534	1446	1338	1249	1033					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 240

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	1989 &	
(a)												2013	(b)		(c)	Prior	
1	54	53	51	50	48	46	45	41	40	38	36	33	1	41	1	15	
2	71	69	68	66	63	59	58	56	53	50	48	45	2	56	2	18	
3	89	87	84	81	78	74	73	69	66	63	59	54	3	64	3	25	
4	102	101	97	94	91	87	84	79	76	73	69	63	4	71	4	30	
5	114	112	109	106	101	97	94	89	84	81	78	71	5	81	5	35	
6	127	124	120	117	112	107	104	99	94	89	86	78	6	91	6	46	
7	140	137	134	130	124	119	116	109	104	99	96	87	7	99	7	56	
8	150	149	144	139	134	127	124	117	112	106	102	94	8	107	8	66	
10	163	160	155	150	144	139	134	127	120	116	111	101	10	116	10	84	
11	173	170	165	160	153	147	142	135	129	122	117	107	11	125	11	102	
12	182	178	173	168	162	153	149	142	135	129	124	112	12	137	12	119	
13	188	185	180	175	167	160	155	147	140	134	127	117	13	147	13	140	
14	198	193	188	183	175	167	162	153	147	139	134	122	14	158	14	165	
15	206	203	196	190	183	175	168	162	153	145	139	127	15	175	15	200	
16	215	211	205	198	190	182	177	168	160	152	145	134	16	191	16	243	
17	223	219	213	206	198	190	183	175	167	157	152	139	17	213	17	290	
18	233	228	221	215	206	196	190	182	173	163	157	144	18	231	18	347	
19	239	234	228	221	211	203	196	186	178	168	162	149	19	252	19	414	
20	246	241	234	228	218	208	201	191	183	173	167	152	20	281	20	492	
21	254	249	243	236	226	216	208	200	190	180	172	158	21	312	21	680	
22	262	257	249	241	231	221	215	205	195	185	177	162	22	351			
23	271	266	257	249	239	229	221	211	201	190	183	167	23	394			
24	277	272	264	256	246	234	228	216	206	195	188	172	24	455			
25	285	281	272	264	252	243	234	223	213	201	193	177	25	561			
26	295	289	281	272	261	249	241	229	219	208	200	183	26	688			
27	304	297	289	281	269	257	249	238	226	215	205	188					
28	314	307	299	290	277	266	257	244	233	221	213	195					
29	323	318	309	299	287	274	266	252	241	228	219	201					
30	333	327	317	307	295	282	272	259	248	234	224	206					
31	343	337	327	317	304	290	281	267	254	243	233	213					
32	353	347	337	327	314	300	289	276	262	249	239	219					
33	365	356	347	337	322	309	299	284	271	256	246	226					
34	373	365	355	345	330	315	305	290	277	262	252	231					
35	381	375	363	351	338	323	312	297	284	269	257	236					
36	391	384	373	361	347	332	320	305	290	276	264	243					
37	406	398	386	375	360	343	332	317	302	285	274	251					
38	421	413	401	389	373	356	345	328	314	297	285	261					
39	436	427	414	401	384	368	356	340	323	307	294	269					
40	449	441	427	414	398	381	368	350	333	317	304	277					
41	464	455	442	429	411	394	380	363	345	327	314	287					
42	479	469	455	442	424	406	391	373	355	337	323	295					
43	492	483	469	454	436	417	403	384	366	347	333	305					
44	507	497	482	467	449	429	414	394	376	356	342	314					
45	520	510	495	480	460	441	426	406	386	366	351	322					
46	538	526	512	497	475	455	441	419	399	378	363	333					
47	554	545	528	512	492	470	454	432	413	391	375	343					
48	573	561	545	528	507	485	469	447	424	403	386	355					
49	589	578	561	545	521	500	482	460	437	416	398	365					
50	604	592	576	559	536	513	495	472	449	426	409	375					
51	622	611	592	574	551	528	510	485	462	439	421	384					
52	639	627	609	591	566	541	523	500	475	450	432	396					
53	655	642	624	606	581	554	536	512	487	462	442	406					
54	681	668	648	629	602	578	558	531	507	480	460	421					
55	714	700	680	660	632	606	584	558	530	503	483	442					
56	752	738	716	695	667	637	615	587	559	530	508	465					
57	794	779	756	733	703	673	650	620	589	559	536	492					

TERRITORY 240

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
58	856	840	815	790	757	726	701	668	635	604	579	530					
59	949	931	904	878	842	805	777	741	705	670	642	587					
60	1051	1031	1002	972	932	891	861	822	780	741	711	652					
61	1148	1127	1094	1061	1018	974	941	898	853	810	777	711					
62	1239	1214	1180	1145	1097	1049	1015	967	921	873	838	767					
63	1330	1305	1267	1229	1178	1129	1089	1040	988	937	899	823					
64	1421	1394	1353	1312	1259	1205	1163	1109	1056	1002	960	879					
65	1513	1483	1440	1398	1340	1282	1239	1181	1124	1066	1023	936					
66	1650	1619	1571	1523	1460	1398	1351	1289	1226	1162	1115	1021					
67	1832	1797	1744	1691	1622	1553	1500	1431	1360	1290	1238	1134					
68	2013	1975	1917	1860	1784	1706	1648	1572	1495	1419	1361	1246					
69	2195	2153	2091	2028	1944	1861	1799	1714	1630	1548	1485	1360					
70	2378	2331	2264	2196	2105	2015	1947	1856	1766	1675	1607	1472					
71	2559	2510	2437	2364	2267	2170	2096	1998	1901	1803	1731	1584					
72	2741	2688	2610	2533	2427	2323	2246	2140	2036	1932	1853	1696					
73	2922	2868	2784	2699	2589	2477	2394	2282	2171	2059	1977	1810					
74	3105	3046	2957	2868	2751	2632	2543	2424	2307	2188	2099	1922					
75	3287	3224	3130	3036	2911	2785	2691	2567	2442	2317	2223	2034					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	317	304	284	265	245	233	213	200	187	174	162	136	1	174	1	84	
2	420	407	381	355	329	310	284	265	252	233	220	181	2	200	2	103	
3	459	439	413	388	362	336	310	291	271	252	233	194	3	233	3	129	
4	536	517	485	452	420	394	362	342	323	297	278	226	4	252	4	142	
5	588	568	530	491	459	426	401	368	349	323	304	252	5	265	5	168	
6	614	594	556	517	485	452	420	388	368	336	317	258	6	278	6	181	
7	646	620	581	543	504	472	439	407	381	355	329	271	7	291	7	200	
8	672	652	607	562	530	491	459	426	401	368	349	284	8	304	8	239	
10	698	672	627	581	543	510	472	439	413	381	355	297	10	323	10	278	
11	717	691	646	601	562	523	485	452	426	394	368	304	11	342	11	304	
12	743	717	672	627	581	543	504	472	446	407	381	317	12	349	12	336	
13	769	736	691	646	601	562	517	485	459	420	394	323	13	362	13	362	
14	788	762	711	659	620	575	536	497	472	433	407	336	14	388	14	401	
15	801	775	724	672	627	588	543	504	478	439	413	342	15	407	15	433	
16	808	782	730	678	633	594	549	510	485	446	413	342	16	420	16	478	
17	827	795	743	691	646	601	556	523	491	452	426	349	17	439	17	504	
18	846	814	762	711	665	620	575	536	504	465	433	355	18	459	18	549	
19	859	827	775	724	672	627	581	543	510	472	439	362	19	485	19	581	
20	885	853	795	736	691	646	594	556	523	485	452	375	20	497	20	620	
21	904	872	814	756	711	659	614	568	536	497	465	381	21	517	21	704	
22	917	885	827	769	717	672	620	581	543	504	472	388	22	549			
23	930	898	840	782	730	678	633	588	556	510	478	394	23	568			
24	956	917	859	801	749	698	646	601	568	523	491	407	24	594			
25	963	924	866	808	756	704	652	607	568	530	491	407	25	640			
26	975	943	879	814	762	711	659	614	581	536	504	413	26	698			
27	988	956	891	827	775	724	672	627	588	543	510	420					
28	995	963	898	833	782	730	672	627	594	549	510	420					
29	1014	975	911	846	795	736	685	640	601	556	517	426					

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NORTH CAROLINA (32)

TERRITORY 240

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1021	982	917	853	801	743	691	640	607	562	523	433					
31	1034	995	930	866	808	756	698	652	614	568	530	439					
32	1053	1014	950	885	827	769	711	665	627	581	543	446					
33	1066	1027	963	898	840	782	724	672	633	588	549	452					
34	1085	1047	975	904	846	788	730	685	646	594	556	459					
35	1098	1059	988	917	859	801	743	691	652	601	562	465					
36	1111	1072	1001	930	872	814	749	704	659	614	568	472					
37	1131	1092	1021	950	885	827	769	717	672	620	581	478					
38	1150	1105	1034	963	898	840	775	724	685	633	588	485					
39	1156	1111	1040	969	904	840	782	730	685	633	594	491					
40	1169	1124	1053	982	917	853	788	736	698	640	601	497					
41	1182	1143	1066	988	930	866	801	749	704	652	607	504					
42	1195	1156	1079	1001	937	872	808	756	711	659	614	504					
43	1214	1169	1092	1014	950	885	820	762	724	665	620	510					
44	1221	1176	1098	1021	956	891	827	769	724	672	627	517					
45	1240	1195	1118	1040	975	904	840	782	736	685	640	523					
46	1253	1208	1131	1053	982	917	846	795	749	691	646	530					
47	1266	1221	1143	1066	995	924	859	801	756	698	652	536					
48	1286	1240	1156	1072	1008	937	866	808	762	704	659	543					
49	1298	1253	1169	1085	1014	950	879	820	769	711	665	549					
50	1311	1266	1182	1098	1027	956	885	827	782	724	672	556					
51	1324	1279	1195	1111	1040	969	898	840	788	730	678	562					
52	1331	1286	1202	1118	1047	975	904	840	795	730	685	562					
53	1350	1298	1214	1131	1059	982	911	853	801	743	691	568					
54	1363	1311	1227	1143	1066	995	924	859	808	749	698	575					
55	1382	1337	1247	1156	1085	1008	937	872	820	762	711	588					
56	1408	1357	1266	1176	1105	1027	950	885	833	775	724	594					
57	1434	1382	1292	1202	1124	1047	969	904	853	788	736	607					
58	1479	1421	1331	1240	1156	1079	1001	930	879	814	756	627					
59	1537	1479	1382	1286	1202	1118	1040	969	911	846	788	652					
60	1602	1544	1441	1337	1253	1169	1079	1008	950	879	820	678					
61	1647	1589	1486	1382	1292	1202	1118	1040	982	904	846	698					
62	1686	1621	1518	1415	1318	1227	1137	1066	1001	924	866	711					
63	1712	1654	1544	1434	1344	1253	1156	1079	1021	943	879	724					
64	1751	1686	1576	1466	1370	1279	1182	1105	1040	963	898	743					
65	1783	1718	1609	1499	1402	1305	1208	1124	1059	982	917	756					
66	1835	1770	1654	1537	1441	1337	1240	1156	1092	1008	943	775					
67	1906	1841	1718	1596	1492	1389	1292	1202	1137	1047	982	808					
68	1977	1906	1783	1660	1550	1447	1337	1247	1176	1085	1014	840					
69	2048	1977	1848	1718	1609	1499	1389	1292	1221	1124	1053	866					
70	2125	2048	1912	1777	1667	1550	1434	1337	1260	1169	1092	898					
71	2196	2112	1977	1841	1718	1602	1486	1382	1305	1208	1124	930					
72	2267	2183	2041	1899	1777	1654	1531	1428	1350	1247	1163	963					
73	2339	2255	2106	1957	1835	1705	1583	1473	1389	1286	1202	988					
74	2410	2326	2171	2016	1886	1757	1628	1518	1434	1324	1240	1021					
75	2481	2390	2235	2080	1944	1809	1680	1563	1473	1363	1273	1053					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 250

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	36	35	34	33	32	31	30	28	26	25	24	22	1	28	1	10
2	47	46	45	44	42	40	39	37	35	33	32	30	2	37	2	12
3	59	58	56	54	52	50	48	46	44	42	40	36	3	43	3	17
4	68	67	65	63	61	58	56	53	51	48	46	42	4	47	4	20
5	76	75	73	70	67	65	63	59	56	54	52	47	5	54	5	23
6	85	83	80	78	75	72	69	66	63	59	57	52	6	61	6	31
7	94	91	89	87	83	79	77	73	69	66	64	58	7	66	7	37
8	100	99	96	92	89	85	83	78	75	70	68	63	8	72	8	44
10	109	107	103	100	96	92	89	85	80	77	74	67	10	77	10	56
11	116	113	110	107	102	98	95	90	86	81	78	72	11	84	11	68
12	121	119	116	112	108	102	99	95	90	86	83	75	12	91	12	79
13	125	123	120	117	111	107	103	98	94	89	85	78	13	98	13	94
14	132	129	125	122	117	111	108	102	98	92	89	81	14	106	14	110
15	138	135	131	127	122	117	112	108	102	97	92	85	15	117	15	133
16	143	141	136	132	127	121	118	112	107	101	97	89	16	128	16	162
17	149	146	142	138	132	127	122	117	111	105	101	92	17	142	17	194
18	155	152	147	143	138	131	127	121	116	109	105	96	18	154	18	231
19	160	156	152	147	141	135	131	124	119	112	108	99	19	168	19	276
20	164	161	156	152	145	139	134	128	122	116	111	101	20	187	20	328
21	169	166	162	157	151	144	139	133	127	120	114	106	21	208	21	453
22	175	172	166	161	154	147	143	136	130	123	118	108	22	234		
23	180	177	172	166	160	153	147	141	134	127	122	111	23	263		
24	185	182	176	171	164	156	152	144	138	130	125	114	24	304		
25	190	187	182	176	168	162	156	149	142	134	129	118	25	374		
26	197	193	187	182	174	166	161	153	146	139	133	122	26	459		
27	202	198	193	187	179	172	166	158	151	143	136	125				
28	209	205	199	194	185	177	172	163	155	147	142	130				
29	216	212	206	199	191	183	177	168	161	152	146	134				
30	222	218	211	205	197	188	182	173	165	156	150	138				
31	229	224	218	211	202	194	187	178	169	162	155	142				
32	235	231	224	218	209	200	193	184	175	166	160	146				
33	243	238	231	224	215	206	199	189	180	171	164	151				
34	249	243	237	230	220	210	204	194	185	175	168	154				
35	254	250	242	234	226	216	208	198	189	179	172	157				
36	261	256	249	241	231	221	213	204	194	184	176	162				
37	271	265	257	250	240	229	221	211	201	190	183	167				
38	281	275	267	260	249	238	230	219	209	198	190	174				
39	290	285	276	267	256	245	238	227	216	205	196	179				
40	299	294	285	276	265	254	245	233	222	211	202	185				
41	309	304	295	286	274	263	253	242	230	218	209	191				
42	319	312	304	295	283	271	261	249	237	224	216	197				
43	328	322	312	303	290	278	268	256	244	231	222	204				
44	338	331	321	311	299	286	276	263	251	238	228	209				
45	347	340	330	320	307	294	284	271	257	244	234	215				
46	359	351	341	331	317	304	294	279	266	252	242	222				
47	370	363	352	341	328	314	303	288	275	261	250	229				
48	382	374	363	352	338	323	312	298	283	268	257	237				
49	393	385	374	363	348	333	321	307	292	277	265	243				
50	403	395	384	373	358	342	330	315	299	284	273	250				
51	415	407	395	383	367	352	340	323	308	293	281	256				
52	426	418	406	394	377	361	349	333	317	300	288	264				
53	437	428	416	404	387	370	358	341	325	308	295	271				
54	454	446	432	419	402	385	372	354	338	320	307	281				
55	476	466	453	440	421	404	389	372	353	336	322	295				
56	502	492	477	463	444	425	410	392	373	353	339	310				
57	529	519	504	488	469	449	433	414	393	373	358	328				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 250

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	571	560	543	527	505	484	468	446	424	403	386	353					
59	633	620	603	585	561	537	518	494	470	447	428	392					
60	701	688	668	648	622	594	574	548	520	494	474	435					
61	766	751	729	707	679	649	627	598	569	540	518	474					
62	826	810	787	763	732	700	677	645	614	582	559	512					
63	887	870	845	820	785	752	726	693	659	625	600	549					
64	947	930	902	875	839	803	776	739	704	668	640	586					
65	1009	989	960	932	893	855	826	788	749	711	682	624					
66	1100	1079	1047	1015	974	932	901	859	817	774	744	681					
67	1221	1198	1163	1128	1081	1035	1000	954	906	860	825	756					
68	1342	1317	1278	1240	1189	1137	1099	1048	997	946	908	831					
69	1463	1436	1394	1352	1296	1241	1199	1143	1087	1032	990	906					
70	1585	1554	1509	1464	1404	1343	1298	1238	1177	1117	1071	981					
71	1706	1673	1625	1576	1511	1447	1397	1332	1267	1202	1154	1056					
72	1827	1792	1740	1689	1618	1549	1497	1427	1357	1288	1235	1131					
73	1948	1912	1856	1800	1726	1651	1596	1521	1448	1373	1318	1207					
74	2070	2031	1971	1912	1834	1755	1695	1616	1538	1459	1399	1282					
75	2191	2149	2087	2024	1940	1857	1794	1712	1628	1544	1482	1356					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	351	337	315	294	272	258	236	222	208	193	179	150	1	193	1	93	
2	465	451	422	394	365	344	315	294	279	258	243	200	2	222	2	115	
3	508	487	458	430	401	372	344	322	301	279	258	215	3	258	3	143	
4	594	573	537	501	465	437	401	379	358	329	308	251	4	279	4	158	
5	652	630	587	544	508	473	444	408	387	358	337	279	5	294	5	186	
6	680	659	616	573	537	501	465	430	408	372	351	286	6	308	6	200	
7	716	687	644	601	558	523	487	451	422	394	365	301	7	322	7	222	
8	745	723	673	623	587	544	508	473	444	408	387	315	8	337	8	265	
10	773	745	695	644	601	566	523	487	458	422	394	329	10	358	10	308	
11	795	766	716	666	623	580	537	501	473	437	408	337	11	379	11	337	
12	823	795	745	695	644	601	558	523	494	451	422	351	12	387	12	372	
13	852	816	766	716	666	623	573	537	508	465	437	358	13	401	13	401	
14	874	845	788	730	687	637	594	551	523	480	451	372	14	430	14	444	
15	888	859	802	745	695	652	601	558	530	487	458	379	15	451	15	480	
16	895	866	809	752	702	659	609	566	537	494	458	379	16	465	16	530	
17	916	881	823	766	716	666	616	580	544	501	473	387	17	487	17	558	
18	938	902	845	788	737	687	637	594	558	516	480	394	18	508	18	609	
19	952	916	859	802	745	695	644	601	566	523	487	401	19	537	19	644	
20	981	945	881	816	766	716	659	616	580	537	501	415	20	551	20	687	
21	1002	967	902	838	788	730	680	630	594	551	516	422	21	573	21	780	
22	1017	981	916	852	795	745	687	644	601	558	523	430	22	609			
23	1031	995	931	866	809	752	702	652	616	566	530	437	23	630			
24	1060	1017	952	888	831	773	716	666	630	580	544	451	24	659			
25	1067	1024	959	895	838	780	723	673	630	587	544	451	25	709			
26	1081	1045	974	902	845	788	730	680	644	594	558	458	26	773			
27	1095	1060	988	916	859	802	745	695	652	601	566	465					
28	1103	1067	995	924	866	809	745	695	659	609	566	465					
29	1124	1081	1010	938	881	816	759	709	666	616	573	473					

TERRITORY 250

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1131	1088	1017	945	888	823	766	709	673	623	580	480					
31	1146	1103	1031	959	895	838	773	723	680	630	587	487					
32	1167	1124	1053	981	916	852	788	737	695	644	601	494					
33	1181	1138	1067	995	931	866	802	745	702	652	609	501					
34	1203	1160	1081	1002	938	874	809	759	716	659	616	508					
35	1217	1174	1095	1017	952	888	823	766	723	666	623	516					
36	1232	1189	1110	1031	967	902	831	780	730	680	630	523					
37	1253	1210	1131	1053	981	916	852	795	745	687	644	530					
38	1274	1224	1146	1067	995	931	859	802	759	702	652	537					
39	1282	1232	1153	1074	1002	931	866	809	759	702	659	544					
40	1296	1246	1167	1088	1017	945	874	816	773	709	666	551					
41	1310	1267	1181	1095	1031	959	888	831	780	723	673	558					
42	1325	1282	1196	1110	1038	967	895	838	788	730	680	558					
43	1346	1296	1210	1124	1053	981	909	845	802	737	687	566					
44	1353	1303	1217	1131	1060	988	916	852	802	745	695	573					
45	1375	1325	1239	1153	1081	1002	931	866	816	759	709	580					
46	1389	1339	1253	1167	1088	1017	938	881	831	766	716	587					
47	1403	1353	1267	1181	1103	1024	952	888	838	773	723	594					
48	1425	1375	1282	1189	1117	1038	959	895	845	780	730	601					
49	1439	1389	1296	1203	1124	1053	974	909	852	788	737	609					
50	1453	1403	1310	1217	1138	1060	981	916	866	802	745	616					
51	1468	1418	1325	1232	1153	1074	995	931	874	809	752	623					
52	1475	1425	1332	1239	1160	1081	1002	931	881	809	759	623					
53	1496	1439	1346	1253	1174	1088	1010	945	888	823	766	630					
54	1511	1453	1360	1267	1181	1103	1024	952	895	831	773	637					
55	1532	1482	1382	1282	1203	1117	1038	967	909	845	788	652					
56	1561	1504	1403	1303	1224	1138	1053	981	924	859	802	659					
57	1590	1532	1432	1332	1246	1160	1074	1002	945	874	816	673					
58	1640	1575	1475	1375	1282	1196	1110	1031	974	902	838	695					
59	1704	1640	1532	1425	1332	1239	1153	1074	1010	938	874	723					
60	1776	1711	1597	1482	1389	1296	1196	1117	1053	974	909	752					
61	1826	1761	1647	1532	1432	1332	1239	1153	1088	1002	938	773					
62	1869	1797	1683	1568	1461	1360	1260	1181	1110	1024	959	788					
63	1897	1833	1711	1590	1489	1389	1282	1196	1131	1045	974	802					
64	1940	1869	1747	1625	1518	1418	1310	1224	1153	1067	995	823					
65	1976	1905	1783	1661	1554	1446	1339	1246	1174	1088	1017	838					
66	2033	1962	1833	1704	1597	1482	1375	1282	1210	1117	1045	859					
67	2112	2041	1905	1769	1654	1539	1432	1332	1260	1160	1088	895					
68	2191	2112	1976	1840	1718	1604	1482	1382	1303	1203	1124	931					
69	2270	2191	2048	1905	1783	1661	1539	1432	1353	1246	1167	959					
70	2356	2270	2119	1969	1847	1718	1590	1482	1396	1296	1210	995					
71	2434	2341	2191	2041	1905	1776	1647	1532	1446	1339	1246	1031					
72	2513	2420	2263	2105	1969	1833	1697	1582	1496	1382	1289	1067					
73	2592	2499	2334	2169	2033	1890	1754	1632	1539	1425	1332	1095					
74	2671	2578	2406	2234	2091	1948	1804	1683	1590	1468	1375	1131					
75	2749	2649	2477	2306	2155	2005	1862	1733	1632	1511	1411	1167					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

TERRITORY 260

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	42	41	40	38	37	36	35	32	31	29	28	26	1	32	1	12	
2	55	54	52	51	49	46	45	44	41	38	37	35	2	44	2	14	
3	69	68	65	63	60	58	56	54	51	49	46	42	3	50	3	19	
4	79	78	76	73	70	68	65	61	59	56	54	49	4	55	4	23	
5	88	87	84	82	78	76	73	69	65	63	60	55	5	63	5	27	
6	99	96	93	91	87	83	81	77	73	69	67	60	6	70	6	36	
7	109	106	104	101	96	92	90	84	81	77	74	68	7	77	7	44	
8	116	115	111	108	104	99	96	91	87	82	79	73	8	83	8	51	
10	127	124	120	116	111	108	104	99	93	90	86	78	10	90	10	65	
11	134	132	128	124	119	114	110	105	100	95	91	83	11	97	11	79	
12	141	138	134	131	125	119	115	110	105	100	96	87	12	106	12	92	
13	146	143	140	136	129	124	120	114	109	104	99	91	13	114	13	109	
14	154	150	146	142	136	129	125	119	114	108	104	95	14	123	14	128	
15	160	157	152	147	142	136	131	125	119	113	108	99	15	136	15	155	
16	166	164	159	154	147	141	137	131	124	118	113	104	16	148	16	188	
17	173	170	165	160	154	147	142	136	129	122	118	108	17	165	17	225	
18	180	177	172	166	160	152	147	141	134	127	122	111	18	179	18	269	
19	186	182	177	172	164	157	152	145	138	131	125	115	19	196	19	321	
20	191	187	182	177	169	161	156	148	142	134	129	118	20	218	20	381	
21	197	193	188	183	175	168	161	155	147	140	133	123	21	242	21	527	
22	204	200	193	187	179	172	166	159	151	143	137	125	22	273			
23	210	206	200	193	186	178	172	164	156	147	142	129	23	306			
24	215	211	205	198	191	182	177	168	160	151	146	133	24	353			
25	221	218	211	205	196	188	182	173	165	156	150	137	25	435			
26	229	224	218	211	202	193	187	178	170	161	155	142	26	534			
27	236	230	224	218	209	200	193	184	175	166	159	146					
28	243	238	232	225	215	206	200	189	180	172	165	151					
29	251	247	239	232	223	212	206	196	187	177	170	156					
30	259	253	246	238	229	219	211	201	192	182	174	160					
31	266	261	253	246	236	225	218	207	197	188	180	165					
32	274	269	261	253	243	233	224	214	204	193	186	170					
33	283	276	269	261	250	239	232	220	210	198	191	175					
34	289	283	275	268	256	244	237	225	215	204	196	179					
35	296	291	282	273	262	251	242	230	220	209	200	183					
36	303	298	289	280	269	257	248	237	225	214	205	188					
37	315	308	300	291	279	266	257	246	234	221	212	195					
38	326	320	311	302	289	276	268	255	243	230	221	202					
39	338	332	321	311	298	285	276	264	251	238	228	209					
40	348	342	332	321	308	296	285	271	259	246	236	215					
41	360	353	343	333	319	306	294	282	268	253	243	223					
42	371	364	353	343	329	315	303	289	275	261	251	229					
43	381	375	364	352	338	324	312	298	284	269	259	237					
44	393	385	374	362	348	333	321	306	292	276	265	243					
45	403	396	384	372	357	342	330	315	300	284	273	250					
46	417	408	397	385	369	353	342	325	310	293	282	259					
47	430	422	410	397	381	365	352	335	320	303	291	266					
48	444	435	422	410	393	376	364	347	329	312	300	275					
49	457	448	435	422	404	388	374	357	339	323	308	283					
50	468	460	447	434	416	398	384	366	348	330	317	291					
51	483	474	460	445	428	410	396	376	358	340	326	298					
52	495	486	472	458	439	420	406	388	369	349	335	307					
53	508	498	484	470	451	430	416	397	378	358	343	315					
54	529	518	503	488	467	448	433	412	393	372	357	326					
55	554	543	527	512	490	470	453	433	411	390	375	343					
56	584	572	556	539	517	494	477	456	434	411	394	361					
57	616	604	586	568	545	522	504	481	457	434	416	381					

TERRITORY 260

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
58	664	652	632	613	588	563	544	518	493	468	449	411					
59	736	722	701	681	653	625	603	575	547	520	498	456					
60	815	800	777	754	723	691	668	637	605	575	552	506					
61	891	874	849	823	790	755	730	696	662	628	603	552					
62	961	942	915	888	851	814	787	750	714	677	650	595					
63	1032	1012	983	954	914	876	845	806	767	727	698	639					
64	1102	1082	1050	1018	977	934	902	860	819	777	745	682					
65	1174	1151	1117	1084	1039	995	961	916	872	827	794	726					
66	1280	1256	1219	1181	1133	1084	1048	1000	951	901	865	792					
67	1421	1394	1353	1312	1258	1204	1164	1110	1055	1001	960	879					
68	1562	1532	1487	1443	1384	1324	1279	1220	1160	1101	1056	966					
69	1702	1670	1622	1573	1508	1444	1395	1330	1265	1201	1152	1055					
70	1844	1809	1756	1704	1633	1563	1510	1440	1370	1299	1247	1142					
71	1985	1947	1891	1834	1759	1683	1626	1550	1475	1399	1343	1229					
72	2126	2085	2025	1965	1883	1802	1742	1660	1580	1499	1437	1316					
73	2267	2225	2159	2094	2008	1921	1857	1770	1684	1597	1533	1404					
74	2409	2363	2294	2225	2134	2042	1972	1880	1789	1697	1628	1491					
75	2550	2501	2428	2355	2258	2161	2088	1992	1894	1797	1724	1578					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
1	294	282	264	246	228	216	198	186	174	162	150	126	1	162	1	78	
2	390	378	354	330	306	288	264	246	234	216	204	168	2	186	2	96	
3	426	408	384	360	336	312	288	270	252	234	216	180	3	216	3	120	
4	498	480	450	420	390	366	336	318	300	276	258	210	4	234	4	132	
5	546	528	492	456	426	396	372	342	324	300	282	234	5	246	5	156	
6	570	552	516	480	450	420	390	360	342	312	294	240	6	258	6	168	
7	600	576	540	504	468	438	408	378	354	330	306	252	7	270	7	186	
8	624	606	564	522	492	456	426	396	372	342	324	264	8	282	8	222	
10	648	624	582	540	504	474	438	408	384	354	330	276	10	300	10	258	
11	666	642	600	558	522	486	450	420	396	366	342	282	11	318	11	282	
12	690	666	624	582	540	504	468	438	414	378	354	294	12	324	12	312	
13	714	684	642	600	558	522	480	450	426	390	366	300	13	336	13	336	
14	732	708	660	612	576	534	498	462	438	402	378	312	14	360	14	372	
15	744	720	672	624	582	546	504	468	444	408	384	318	15	378	15	402	
16	750	726	678	630	588	552	510	474	450	414	384	318	16	390	16	444	
17	768	738	690	642	600	558	516	486	456	420	396	324	17	408	17	468	
18	786	756	708	660	618	576	534	498	468	432	402	330	18	426	18	510	
19	798	768	720	672	624	582	540	504	474	438	408	336	19	450	19	540	
20	822	792	738	684	642	600	552	516	486	450	420	348	20	462	20	576	
21	840	810	756	702	660	612	570	528	498	462	432	354	21	480	21	654	
22	852	822	768	714	666	624	576	540	504	468	438	360	22	510			
23	864	834	780	726	678	630	588	546	516	474	444	366	23	528			
24	888	852	798	744	696	648	600	558	528	486	456	378	24	552			
25	894	858	804	750	702	654	606	564	528	492	456	378	25	594			
26	906	876	816	756	708	660	612	570	540	498	468	384	26	648			
27	918	888	828	768	720	672	624	582	546	504	474	390					
28	924	894	834	774	726	678	624	582	552	510	474	390					
29	942	906	846	786	738	684	636	594	558	516	480	396					

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 260

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	948	912	852	792	744	690	642	594	564	522	486	402					
31	960	924	864	804	750	702	648	606	570	528	492	408					
32	978	942	882	822	768	714	660	618	582	540	504	414					
33	990	954	894	834	780	726	672	624	588	546	510	420					
34	1008	972	906	840	786	732	678	636	600	552	516	426					
35	1020	984	918	852	798	744	690	642	606	558	522	432					
36	1032	996	930	864	810	756	696	654	612	570	528	438					
37	1050	1014	948	882	822	768	714	666	624	576	540	444					
38	1068	1026	960	894	834	780	720	672	636	588	546	450					
39	1074	1032	966	900	840	780	726	678	636	588	552	456					
40	1086	1044	978	912	852	792	732	684	648	594	558	462					
41	1098	1062	990	918	864	804	744	696	654	606	564	468					
42	1110	1074	1002	930	870	810	750	702	660	612	570	468					
43	1128	1086	1014	942	882	822	762	708	672	618	576	474					
44	1134	1092	1020	948	888	828	768	714	672	624	582	480					
45	1152	1110	1038	966	906	840	780	726	684	636	594	486					
46	1164	1122	1050	978	912	852	786	738	696	642	600	492					
47	1176	1134	1062	990	924	858	798	744	702	648	606	498					
48	1194	1152	1074	996	936	870	804	750	708	654	612	504					
49	1206	1164	1086	1008	942	882	816	762	714	660	618	510					
50	1218	1176	1098	1020	954	888	822	768	726	672	624	516					
51	1230	1188	1110	1032	966	900	834	780	732	678	630	522					
52	1236	1194	1116	1038	972	906	840	780	738	678	636	522					
53	1254	1206	1128	1050	984	912	846	792	744	690	642	528					
54	1266	1218	1140	1062	990	924	858	798	750	696	648	534					
55	1284	1242	1158	1074	1008	936	870	810	762	708	660	546					
56	1308	1260	1176	1092	1026	954	882	822	774	720	672	552					
57	1332	1284	1200	1116	1044	972	900	840	792	732	684	564					
58	1374	1320	1236	1152	1074	1002	930	864	816	756	702	582					
59	1428	1374	1284	1194	1116	1038	966	900	846	786	732	606					
60	1488	1434	1338	1242	1164	1086	1002	936	882	816	762	630					
61	1530	1476	1380	1284	1200	1116	1038	966	912	840	786	648					
62	1566	1506	1410	1314	1224	1140	1056	990	930	858	804	660					
63	1590	1536	1434	1332	1248	1164	1074	1002	948	876	816	672					
64	1626	1566	1464	1362	1272	1188	1098	1026	966	894	834	690					
65	1656	1596	1494	1392	1302	1212	1122	1044	984	912	852	702					
66	1704	1644	1536	1428	1338	1242	1152	1074	1014	936	876	720					
67	1770	1710	1596	1482	1386	1290	1200	1116	1056	972	912	750					
68	1836	1770	1656	1542	1440	1344	1242	1158	1092	1008	942	780					
69	1902	1836	1716	1596	1494	1392	1290	1200	1134	1044	978	804					
70	1974	1902	1776	1650	1548	1440	1332	1242	1170	1086	1014	834					
71	2040	1962	1836	1710	1596	1488	1380	1284	1212	1122	1044	864					
72	2106	2028	1896	1764	1650	1536	1422	1326	1254	1158	1080	894					
73	2172	2094	1956	1818	1704	1584	1470	1368	1290	1194	1116	918					
74	2238	2160	2016	1872	1752	1632	1512	1410	1332	1230	1152	948					
75	2304	2220	2076	1932	1806	1680	1560	1452	1368	1266	1182	978					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 270

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	28	27	26	25	24	24	23	21	20	19	18	17	1	21	1	8
2	36	35	34	34	32	30	29	29	27	25	24	23	2	29	2	9
3	45	45	43	41	39	38	37	35	34	32	30	28	3	33	3	13
4	52	51	50	48	46	45	43	40	39	37	35	32	4	36	4	15
5	58	57	55	54	51	50	48	45	43	41	39	36	5	41	5	18
6	65	63	61	60	57	55	53	50	48	45	44	39	6	46	6	24
7	71	70	68	66	63	60	59	55	53	50	49	45	7	50	7	29
8	76	76	73	71	68	65	63	60	57	54	52	48	8	55	8	34
10	83	81	79	76	73	71	68	65	61	59	56	51	10	59	10	43
11	88	87	84	81	78	75	72	69	66	62	60	55	11	64	11	52
12	92	91	88	86	82	78	76	72	69	66	63	57	12	70	12	60
13	96	94	92	89	85	81	79	75	71	68	65	60	13	75	13	71
14	101	98	96	93	89	85	82	78	75	71	68	62	14	81	14	84
15	105	103	100	97	93	89	86	82	78	74	71	65	15	89	15	102
16	109	108	104	101	97	92	90	86	81	77	74	68	16	97	16	123
17	113	112	108	105	101	97	93	89	85	80	77	71	17	108	17	148
18	118	116	113	109	105	100	97	92	88	83	80	73	18	118	18	176
19	122	119	116	113	108	103	100	95	91	86	82	76	19	129	19	211
20	125	123	119	116	111	106	102	97	93	88	85	77	20	143	20	250
21	129	127	123	120	115	110	106	102	97	92	87	81	21	159	21	346
22	134	131	127	123	118	113	109	104	99	94	90	82	22	179		
23	138	135	131	127	122	117	113	108	102	97	93	85	23	201		
24	141	139	134	130	125	119	116	110	105	99	96	87	24	232		
25	145	143	139	134	129	123	119	113	108	102	98	90	25	286		
26	150	147	143	139	133	127	123	117	112	106	102	93	26	350		
27	155	151	147	143	137	131	127	121	115	109	104	96				
28	160	156	152	148	141	135	131	124	118	113	108	99				
29	165	162	157	152	146	139	135	129	123	116	112	102				
30	170	166	161	156	150	144	139	132	126	119	114	105				
31	175	171	166	161	155	148	143	136	129	123	118	108				
32	180	176	171	166	160	153	147	140	134	127	122	112				
33	186	181	176	171	164	157	152	144	138	130	125	115				
34	190	186	181	176	168	160	155	148	141	134	129	118				
35	194	191	185	179	172	165	159	151	144	137	131	120				
36	199	196	190	184	176	169	163	155	148	140	134	123				
37	207	202	197	191	183	175	169	161	154	145	139	128				
38	214	210	204	198	190	181	176	167	160	151	145	133				
39	222	218	211	204	196	187	181	173	165	156	150	137				
40	228	224	218	211	202	194	187	178	170	161	155	141				
41	236	232	225	218	209	201	193	185	176	166	160	146				
42	244	239	232	225	216	207	199	190	181	171	165	150				
43	250	246	239	231	222	213	205	196	186	176	170	155				
44	258	253	245	238	228	218	211	201	192	181	174	160				
45	265	260	252	244	234	224	217	207	197	186	179	164				
46	274	268	260	253	242	232	224	213	203	192	185	170				
47	282	277	269	260	250	239	231	220	210	199	191	175				
48	291	286	277	269	258	247	239	228	216	205	197	181				
49	300	294	286	277	265	255	245	234	223	212	202	186				
50	307	302	293	285	273	261	252	240	228	217	208	191				
51	317	311	302	292	281	269	260	247	235	223	214	196				
52	325	319	310	301	288	276	266	255	242	229	220	202				
53	333	327	318	308	296	282	273	260	248	235	225	207				
54	347	340	330	320	307	294	284	270	258	244	234	214				
55	364	356	346	336	322	308	297	284	270	256	246	225				
56	383	375	365	354	339	324	313	299	285	270	259	237				
57	404	396	385	373	358	343	331	316	300	285	273	250				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 270

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	436	428	415	402	386	370	357	340	323	307	295	270					
59	483	474	460	447	428	410	396	377	359	341	327	299					
60	535	525	510	495	475	454	438	418	397	377	362	332					
61	585	574	557	540	518	496	479	457	434	412	396	362					
62	631	618	601	583	559	534	517	492	469	444	427	391					
63	677	664	645	626	600	575	554	529	503	477	458	419					
64	723	710	689	668	641	613	592	564	538	510	489	448					
65	770	755	733	711	682	653	631	601	572	543	521	476					
66	840	824	800	775	743	711	688	656	624	591	568	520					
67	932	915	888	861	826	790	764	728	692	657	630	577					
68	1025	1005	976	947	908	869	839	801	761	722	693	634					
69	1117	1096	1064	1032	990	948	916	873	830	788	756	692					
70	1210	1187	1152	1118	1072	1026	991	945	899	853	818	749					
71	1303	1278	1241	1204	1154	1105	1067	1017	968	918	881	806					
72	1395	1368	1329	1289	1236	1183	1143	1089	1037	984	943	864					
73	1488	1460	1417	1374	1318	1261	1219	1162	1105	1048	1006	921					
74	1581	1551	1505	1460	1400	1340	1294	1234	1174	1114	1068	979					
75	1673	1641	1593	1546	1482	1418	1370	1307	1243	1179	1131	1036					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	274	263	246	229	212	201	184	173	162	151	140	117	1	151	1	73	
2	363	352	330	307	285	268	246	229	218	201	190	157	2	173	2	89	
3	397	380	358	335	313	291	268	252	235	218	201	168	3	201	3	112	
4	464	447	419	391	363	341	313	296	280	257	240	196	4	218	4	123	
5	509	492	458	425	397	369	347	319	302	280	263	218	5	229	5	145	
6	531	514	481	447	419	391	363	335	319	291	274	224	6	240	6	157	
7	559	537	503	470	436	408	380	352	330	307	285	235	7	252	7	173	
8	581	565	525	486	458	425	397	369	347	319	302	246	8	263	8	207	
10	604	581	542	503	470	442	408	380	358	330	307	257	10	280	10	240	
11	620	598	559	520	486	453	419	391	369	341	319	263	11	296	11	263	
12	643	620	581	542	503	470	436	408	386	352	330	274	12	302	12	291	
13	665	637	598	559	520	486	447	419	397	363	341	280	13	313	13	313	
14	682	660	615	570	537	498	464	430	408	375	352	291	14	335	14	347	
15	693	671	626	581	542	509	470	436	414	380	358	296	15	352	15	375	
16	699	676	632	587	548	514	475	442	419	386	358	296	16	363	16	414	
17	716	688	643	598	559	520	481	453	425	391	369	302	17	380	17	436	
18	732	704	660	615	576	537	498	464	436	402	375	307	18	397	18	475	
19	743	716	671	626	581	542	503	470	442	408	380	313	19	419	19	503	
20	766	738	688	637	598	559	514	481	453	419	391	324	20	430	20	537	
21	783	755	704	654	615	570	531	492	464	430	402	330	21	447	21	609	
22	794	766	716	665	620	581	537	503	470	436	408	335	22	475			
23	805	777	727	676	632	587	548	509	481	442	414	341	23	492			
24	827	794	743	693	648	604	559	520	492	453	425	352	24	514			
25	833	799	749	699	654	609	565	525	492	458	425	352	25	553			
26	844	816	760	704	660	615	570	531	503	464	436	358	26	604			
27	855	827	771	716	671	626	581	542	509	470	442	363					
28	861	833	777	721	676	632	581	542	514	475	442	363					
29	878	844	788	732	688	637	593	553	520	481	447	369					

TERRITORY 270

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	883	850	794	738	693	643	598	553	525	486	453	375					
31	894	861	805	749	699	654	604	565	531	492	458	380					
32	911	878	822	766	716	665	615	576	542	503	470	386					
33	922	889	833	777	727	676	626	581	548	509	475	391					
34	939	906	844	783	732	682	632	593	559	514	481	397					
35	950	917	855	794	743	693	643	598	565	520	486	402					
36	961	928	866	805	755	704	648	609	570	531	492	408					
37	978	945	883	822	766	716	665	620	581	537	503	414					
38	995	956	894	833	777	727	671	626	593	548	509	419					
39	1001	961	900	839	783	727	676	632	593	548	514	425					
40	1012	973	911	850	794	738	682	637	604	553	520	430					
41	1023	989	922	855	805	749	693	648	609	565	525	436					
42	1034	1001	934	866	811	755	699	654	615	570	531	436					
43	1051	1012	945	878	822	766	710	660	626	576	537	442					
44	1057	1017	950	883	827	771	716	665	626	581	542	447					
45	1073	1034	967	900	844	783	727	676	637	593	553	453					
46	1084	1045	978	911	850	794	732	688	648	598	559	458					
47	1096	1057	989	922	861	799	743	693	654	604	565	464					
48	1112	1073	1001	928	872	811	749	699	660	609	570	470					
49	1124	1084	1012	939	878	822	760	710	665	615	576	475					
50	1135	1096	1023	950	889	827	766	716	676	626	581	481					
51	1146	1107	1034	961	900	839	777	727	682	632	587	486					
52	1152	1112	1040	967	906	844	783	727	688	632	593	486					
53	1168	1124	1051	978	917	850	788	738	693	643	598	492					
54	1179	1135	1062	989	922	861	799	743	699	648	604	498					
55	1196	1157	1079	1001	939	872	811	755	710	660	615	509					
56	1219	1174	1096	1017	956	889	822	766	721	671	626	514					
57	1241	1196	1118	1040	973	906	839	783	738	682	637	525					
58	1280	1230	1152	1073	1001	934	866	805	760	704	654	542					
59	1330	1280	1196	1112	1040	967	900	839	788	732	682	565					
60	1386	1336	1247	1157	1084	1012	934	872	822	760	710	587					
61	1425	1375	1286	1196	1118	1040	967	900	850	783	732	604					
62	1459	1403	1314	1224	1140	1062	984	922	866	799	749	615					
63	1481	1431	1336	1241	1163	1084	1001	934	883	816	760	626					
64	1515	1459	1364	1269	1185	1107	1023	956	900	833	777	643					
65	1543	1487	1392	1297	1213	1129	1045	973	917	850	794	654					
66	1588	1532	1431	1330	1247	1157	1073	1001	945	872	816	671					
67	1649	1593	1487	1381	1291	1202	1118	1040	984	906	850	699					
68	1711	1649	1543	1437	1342	1252	1157	1079	1017	939	878	727					
69	1772	1711	1599	1487	1392	1297	1202	1118	1057	973	911	749					
70	1839	1772	1655	1537	1442	1342	1241	1157	1090	1012	945	777					
71	1901	1828	1711	1593	1487	1386	1286	1196	1129	1045	973	805					
72	1962	1889	1766	1643	1537	1431	1325	1235	1168	1079	1006	833					
73	2024	1951	1822	1694	1588	1476	1370	1275	1202	1112	1040	855					
74	2085	2012	1878	1744	1632	1520	1409	1314	1241	1146	1073	883					
75	2147	2068	1934	1800	1683	1565	1453	1353	1275	1179	1101	911					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 280

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	32	31	30	29	28	27	26	24	23	22	21	19	1	24	1	9
2	41	40	39	38	36	35	34	33	31	29	28	26	2	33	2	11
3	52	51	49	47	45	43	42	40	38	36	35	32	3	37	3	14
4	60	59	57	55	53	51	49	46	44	42	40	36	4	41	4	17
5	66	65	63	61	59	57	55	52	49	47	45	41	5	47	5	20
6	74	72	70	68	65	62	60	58	55	52	50	45	6	53	6	27
7	82	80	78	76	72	69	67	63	60	58	56	51	7	58	7	33
8	87	86	84	81	78	74	72	68	65	61	60	55	8	62	8	38
10	95	93	90	87	84	81	78	74	70	67	64	59	10	67	10	49
11	101	99	96	93	89	85	83	79	75	71	68	62	11	73	11	60
12	106	104	101	98	94	89	86	83	79	75	72	65	12	80	12	69
13	109	108	105	102	97	93	90	85	82	78	74	68	13	85	13	82
14	115	112	109	107	102	97	94	89	85	81	78	71	14	92	14	96
15	120	118	114	110	107	102	98	94	89	84	81	74	15	102	15	116
16	125	123	119	115	110	106	103	98	93	88	84	78	16	111	16	141
17	130	128	124	120	115	110	107	102	97	91	88	81	17	124	17	169
18	135	132	129	125	120	114	110	106	101	95	91	84	18	134	18	202
19	139	136	132	129	123	118	114	108	104	98	94	86	19	147	19	241
20	143	140	136	132	127	121	117	111	107	101	97	88	20	163	20	286
21	148	145	141	137	132	126	121	116	110	105	100	92	21	181	21	396
22	153	150	145	140	134	129	125	119	113	108	103	94	22	204		
23	157	155	150	145	139	133	129	123	117	110	107	97	23	229		
24	161	158	154	149	143	136	132	126	120	113	109	100	24	265		
25	166	163	158	154	147	141	136	130	124	117	112	103	25	326		
26	172	168	163	158	152	145	140	133	128	121	116	107	26	400		
27	177	173	168	163	156	150	145	138	132	125	119	109				
28	182	179	174	169	161	155	150	142	135	129	124	113				
29	188	185	180	174	167	159	155	147	140	132	128	117				
30	194	190	184	179	172	164	158	151	144	136	131	120				
31	200	196	190	184	177	169	163	156	148	141	135	124				
32	205	202	196	190	182	175	168	160	153	145	139	128				
33	212	207	202	196	187	180	174	165	157	149	143	132				
34	217	212	206	201	192	183	178	169	161	153	147	134				
35	222	218	211	204	197	188	181	173	165	156	150	137				
36	228	224	217	210	202	193	186	178	169	160	154	141				
37	236	231	225	218	209	200	193	184	176	166	159	146				
38	245	240	233	227	217	207	201	191	182	173	166	152				
39	253	249	241	233	224	214	207	198	188	179	171	156				
40	261	256	249	241	231	222	214	204	194	184	177	161				
41	270	265	257	250	239	229	221	211	201	190	182	167				
42	278	273	265	257	247	236	228	217	206	196	188	172				
43	286	281	273	264	253	243	234	224	213	202	194	178				
44	295	289	280	272	261	250	241	229	219	207	199	182				
45	302	297	288	279	268	256	248	236	225	213	204	187				
46	313	306	298	289	276	265	256	244	232	220	211	194				
47	323	317	307	298	286	274	264	252	240	228	218	200				
48	333	326	317	307	295	282	273	260	247	234	225	206				
49	343	336	326	317	303	291	280	268	254	242	231	212				
50	351	345	335	325	312	299	288	275	261	248	238	218				
51	362	355	345	334	321	307	297	282	269	255	245	224				
52	372	365	354	344	329	315	304	291	276	262	252	230				
53	381	373	363	352	338	323	312	298	283	269	257	236				
54	396	389	377	366	350	336	324	309	295	279	268	245				
55	416	407	396	384	368	352	340	324	308	293	281	257				
56	438	429	417	404	388	371	358	342	325	308	296	271				
57	462	453	440	426	409	392	378	361	343	325	312	286				

TERRITORY 280

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
58	498	489	474	460	441	422	408	389	370	351	337	308					
59	552	541	526	511	490	468	452	431	410	390	373	342					
60	612	600	583	565	542	518	501	478	454	431	414	379					
61	668	656	636	617	592	566	547	522	496	471	452	414					
62	721	707	686	666	638	611	590	563	536	508	488	446					
63	774	759	737	715	685	657	634	605	575	545	523	479					
64	827	811	787	763	732	701	677	645	614	583	559	512					
65	880	863	838	813	780	746	721	687	654	620	595	544					
66	960	942	914	886	850	813	786	750	713	676	649	594					
67	1066	1045	1015	984	944	903	873	832	791	751	720	660					
68	1171	1149	1116	1082	1038	993	959	915	870	826	792	725					
69	1277	1253	1216	1180	1131	1083	1046	997	948	900	864	791					
70	1383	1356	1317	1278	1225	1172	1133	1080	1027	974	935	856					
71	1489	1460	1418	1376	1319	1262	1219	1163	1106	1049	1007	922					
72	1595	1564	1519	1474	1412	1352	1307	1245	1185	1124	1078	987					
73	1700	1668	1620	1571	1506	1441	1393	1328	1263	1198	1150	1053					
74	1807	1772	1720	1668	1600	1531	1479	1410	1342	1273	1221	1118					
75	1912	1876	1821	1766	1693	1620	1566	1494	1421	1348	1293	1184					
(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.																	
(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.																	
(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.																	

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	326	313	293	273	253	239	219	206	193	180	166	140	1	180	1	86	
2	432	419	392	366	339	319	293	273	259	239	226	186	2	206	2	106	
3	472	452	426	399	372	346	319	299	279	259	239	200	3	239	3	133	
4	552	532	499	466	432	406	372	352	333	306	286	233	4	259	4	146	
5	605	585	545	505	472	439	412	379	359	333	313	259	5	273	5	173	
6	632	612	572	532	499	466	432	399	379	346	326	266	6	286	6	186	
7	665	638	599	559	519	485	452	419	392	366	339	279	7	299	7	206	
8	692	672	625	579	545	505	472	439	412	379	359	293	8	313	8	246	
10	718	692	645	599	559	525	485	452	426	392	366	306	10	333	10	286	
11	738	712	665	618	579	539	499	466	439	406	379	313	11	352	11	313	
12	765	738	692	645	599	559	519	485	459	419	392	326	12	359	12	346	
13	791	758	712	665	618	579	532	499	472	432	406	333	13	372	13	372	
14	811	785	732	678	638	592	552	512	485	446	419	346	14	399	14	412	
15	825	798	745	692	645	605	559	519	492	452	426	352	15	419	15	446	
16	831	805	751	698	652	612	565	525	499	459	426	352	16	432	16	492	
17	851	818	765	712	665	618	572	539	505	466	439	359	17	452	17	519	
18	871	838	785	732	685	638	592	552	519	479	446	366	18	472	18	565	
19	884	851	798	745	692	645	599	559	525	485	452	372	19	499	19	599	
20	911	878	818	758	712	665	612	572	539	499	466	386	20	512	20	638	
21	931	898	838	778	732	678	632	585	552	512	479	392	21	532	21	725	
22	944	911	851	791	738	692	638	599	559	519	485	399	22	565			
23	958	924	865	805	751	698	652	605	572	525	492	406	23	585			
24	984	944	884	825	771	718	665	618	585	539	505	419	24	612			
25	991	951	891	831	778	725	672	625	585	545	505	419	25	658			
26	1004	971	904	838	785	732	678	632	599	552	519	426	26	718			
27	1017	984	918	851	798	745	692	645	605	559	525	432					
28	1024	991	924	858	805	751	692	645	612	565	525	432					
29	1044	1004	938	871	818	758	705	658	618	572	532	439					

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 280

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
30	1051	1011	944	878	825	765	712	658	625	579	539	446					
31	1064	1024	958	891	831	778	718	672	632	585	545	452					
32	1084	1044	978	911	851	791	732	685	645	599	559	459					
33	1097	1057	991	924	865	805	745	692	652	605	565	466					
34	1117	1077	1004	931	871	811	751	705	665	612	572	472					
35	1131	1091	1017	944	884	825	765	712	672	618	579	479					
36	1144	1104	1031	958	898	838	771	725	678	632	585	485					
37	1164	1124	1051	978	911	851	791	738	692	638	599	492					
38	1184	1137	1064	991	924	865	798	745	705	652	605	499					
39	1190	1144	1071	998	931	865	805	751	705	652	612	505					
40	1204	1157	1084	1011	944	878	811	758	718	658	618	512					
41	1217	1177	1097	1017	958	891	825	771	725	672	625	519					
42	1230	1190	1111	1031	964	898	831	778	732	678	632	519					
43	1250	1204	1124	1044	978	911	845	785	745	685	638	525					
44	1257	1210	1131	1051	984	918	851	791	745	692	645	532					
45	1277	1230	1150	1071	1004	931	865	805	758	705	658	539					
46	1290	1244	1164	1084	1011	944	871	818	771	712	665	545					
47	1303	1257	1177	1097	1024	951	884	825	778	718	672	552					
48	1323	1277	1190	1104	1037	964	891	831	785	725	678	559					
49	1337	1290	1204	1117	1044	978	904	845	791	732	685	565					
50	1350	1303	1217	1131	1057	984	911	851	805	745	692	572					
51	1363	1317	1230	1144	1071	998	924	865	811	751	698	579					
52	1370	1323	1237	1150	1077	1004	931	865	818	751	705	579					
53	1390	1337	1250	1164	1091	1011	938	878	825	765	712	585					
54	1403	1350	1264	1177	1097	1024	951	884	831	771	718	592					
55	1423	1377	1283	1190	1117	1037	964	898	845	785	732	605					
56	1450	1397	1303	1210	1137	1057	978	911	858	798	745	612					
57	1476	1423	1330	1237	1157	1077	998	931	878	811	758	625					
58	1523	1463	1370	1277	1190	1111	1031	958	904	838	778	645					
59	1583	1523	1423	1323	1237	1150	1071	998	938	871	811	672					
60	1649	1589	1483	1377	1290	1204	1111	1037	978	904	845	698					
61	1696	1636	1530	1423	1330	1237	1150	1071	1011	931	871	718					
62	1736	1669	1563	1456	1357	1264	1170	1097	1031	951	891	732					
63	1762	1702	1589	1476	1383	1290	1190	1111	1051	971	904	745					
64	1802	1736	1623	1510	1410	1317	1217	1137	1071	991	924	765					
65	1835	1769	1656	1543	1443	1343	1244	1157	1091	1011	944	778					
66	1889	1822	1702	1583	1483	1377	1277	1190	1124	1037	971	798					
67	1962	1895	1769	1643	1536	1430	1330	1237	1170	1077	1011	831					
68	2035	1962	1835	1709	1596	1490	1377	1283	1210	1117	1044	865					
69	2108	2035	1902	1769	1656	1543	1430	1330	1257	1157	1084	891					
70	2188	2108	1968	1829	1716	1596	1476	1377	1297	1204	1124	924					
71	2261	2175	2035	1895	1769	1649	1530	1423	1343	1244	1157	958					
72	2334	2248	2101	1955	1829	1702	1576	1470	1390	1283	1197	991					
73	2407	2321	2168	2015	1889	1756	1629	1516	1430	1323	1237	1017					
74	2480	2394	2234	2075	1942	1809	1676	1563	1476	1363	1277	1051					
75	2554	2461	2301	2141	2002	1862	1729	1609	1516	1403	1310	1084					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 290

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	38	36	35	34	33	32	31	29	27	26	25	23	1	29	1	10
2	49	48	47	46	43	41	40	39	36	34	33	31	2	39	2	13
3	62	60	58	56	54	51	50	48	46	43	41	38	3	44	3	17
4	71	70	67	65	63	60	58	55	52	50	48	43	4	49	4	21
5	79	78	75	73	70	67	65	62	58	56	54	49	5	56	5	24
6	88	86	83	81	78	74	72	68	65	62	59	54	6	63	6	32
7	97	95	92	90	86	82	80	75	72	68	66	60	7	68	7	39
8	104	103	99	96	92	88	86	81	78	73	71	65	8	74	8	46
10	113	111	107	104	99	96	92	88	83	80	76	70	10	80	10	58
11	120	117	114	111	106	101	98	93	89	84	81	74	11	87	11	71
12	125	123	120	116	112	106	103	98	93	89	86	78	12	95	12	82
13	130	128	124	121	115	111	107	101	97	92	88	81	13	101	13	97
14	137	133	130	127	121	115	112	106	101	96	92	84	14	109	14	114
15	143	140	136	131	127	121	116	112	106	100	96	88	15	121	15	138
16	148	146	141	137	131	125	122	116	111	105	100	92	16	132	16	168
17	154	152	147	143	137	131	127	121	115	108	105	96	17	147	17	201
18	161	157	153	148	143	136	131	125	120	113	108	99	18	160	18	239
19	165	162	157	153	146	140	136	129	123	116	112	103	19	174	19	286
20	170	166	162	157	150	144	139	132	127	120	115	105	20	194	20	340
21	176	172	168	163	156	149	144	138	131	124	119	109	21	215	21	470
22	181	178	172	166	160	153	148	141	135	128	122	112	22	243		
23	187	184	178	172	165	158	153	146	139	131	127	115	23	272		
24	192	188	182	177	170	162	157	149	143	135	130	119	24	315		
25	197	194	188	182	174	168	162	154	147	139	133	122	25	388		
26	204	200	194	188	180	172	166	158	152	144	138	127	26	475		
27	210	205	200	194	186	178	172	164	156	148	141	130				
28	217	212	206	201	192	184	178	169	161	153	147	135				
29	223	220	213	206	198	189	184	174	166	157	152	139				
30	230	226	219	212	204	195	188	179	171	162	155	143				
31	237	233	226	219	210	201	194	185	176	168	161	147				
32	244	239	233	226	217	207	200	190	181	172	165	152				
33	252	246	239	233	222	213	206	196	187	177	170	156				
34	258	252	245	238	228	218	211	201	192	181	174	160				
35	263	259	251	243	234	223	215	205	196	186	178	163				
36	270	266	258	250	239	229	221	211	201	190	182	168				
37	280	275	267	259	249	237	229	219	209	197	189	173				
38	291	285	277	269	258	246	238	227	217	205	197	180				
39	301	295	286	277	266	254	246	235	223	212	203	186				
40	310	304	295	286	275	263	254	242	230	219	210	192				
41	320	315	306	296	284	272	262	251	238	226	217	198				
42	331	324	315	306	293	280	270	258	245	233	223	204				
43	340	334	324	314	301	288	278	266	253	239	230	211				
44	350	343	333	323	310	296	286	272	260	246	236	217				
45	359	352	342	332	318	304	294	280	267	253	243	222				
46	372	364	353	343	328	315	304	290	276	261	251	230				
47	383	376	365	353	340	325	314	299	285	270	259	237				
48	396	388	376	365	350	335	324	309	293	278	267	245				
49	407	399	388	376	360	345	333	318	302	287	275	252				
50	417	409	398	386	371	355	342	326	310	294	283	259				
51	430	422	409	397	381	365	352	335	319	303	291	266				
52	441	433	421	408	391	374	361	345	328	311	299	274				
53	453	443	431	418	401	383	371	353	336	319	306	280				
54	471	462	448	434	416	399	385	367	350	332	318	291				
55	494	483	470	456	437	418	404	385	366	348	334	306				
56	520	510	495	480	461	440	425	406	386	366	351	321				
57	548	538	522	506	486	465	449	429	407	386	371	340				

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NORTH CAROLINA (32)

TERRITORY 290

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	592	580	563	546	523	502	485	462	439	417	400	366					
59	656	643	625	606	581	556	537	512	487	463	443	406					
60	726	713	692	671	644	616	595	568	539	512	491	450					
61	793	779	756	733	703	673	650	620	589	560	537	491					
62	856	839	815	791	758	725	701	668	636	603	579	530					
63	919	902	876	849	814	780	752	718	683	648	621	569					
64	982	963	935	906	870	832	804	766	730	692	663	608					
65	1045	1025	995	966	926	886	856	816	776	736	707	646					
66	1140	1118	1085	1052	1009	966	934	890	847	803	771	706					
67	1265	1241	1205	1169	1121	1073	1036	988	939	891	855	783					
68	1391	1365	1325	1285	1232	1179	1139	1086	1033	980	941	861					
69	1516	1488	1444	1401	1343	1286	1243	1184	1126	1069	1026	939					
70	1643	1611	1564	1517	1455	1392	1345	1283	1220	1157	1110	1017					
71	1768	1734	1684	1634	1566	1499	1448	1381	1313	1246	1196	1094					
72	1894	1857	1803	1750	1677	1605	1552	1479	1407	1335	1280	1172					
73	2019	1981	1923	1865	1789	1711	1654	1577	1500	1423	1366	1251					
74	2145	2104	2043	1981	1900	1818	1757	1675	1594	1512	1450	1328					
75	2271	2228	2163	2098	2011	1924	1859	1774	1687	1601	1536	1406					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	345	331	310	289	268	253	232	218	204	190	176	148	1	190	1	92	
2	458	444	415	387	359	338	310	289	275	253	239	197	2	218	2	113	
3	500	479	451	422	394	366	338	317	296	275	253	211	3	253	3	141	
4	584	563	528	493	458	429	394	373	352	324	303	246	4	275	4	155	
5	641	620	577	535	500	465	436	401	380	352	331	275	5	289	5	183	
6	669	648	605	563	528	493	458	422	401	366	345	282	6	303	6	197	
7	704	676	634	591	549	514	479	444	415	387	359	296	7	317	7	218	
8	732	711	662	612	577	535	500	465	436	401	380	310	8	331	8	260	
10	760	732	683	634	591	556	514	479	451	415	387	324	10	352	10	303	
11	781	753	704	655	612	570	528	493	465	429	401	331	11	373	11	331	
12	810	781	732	683	634	591	549	514	486	444	415	345	12	380	12	366	
13	838	803	753	704	655	612	563	528	500	458	429	352	13	394	13	394	
14	859	831	774	718	676	627	584	542	514	472	444	366	14	422	14	436	
15	873	845	788	732	683	641	591	549	521	479	451	373	15	444	15	472	
16	880	852	796	739	690	648	598	556	528	486	451	373	16	458	16	521	
17	901	866	810	753	704	655	605	570	535	493	465	380	17	479	17	549	
18	922	887	831	774	725	676	627	584	549	507	472	387	18	500	18	598	
19	936	901	845	788	732	683	634	591	556	514	479	394	19	528	19	634	
20	964	929	866	803	753	704	648	605	570	528	493	408	20	542	20	676	
21	986	950	887	824	774	718	669	620	584	542	507	415	21	563	21	767	
22	1000	964	901	838	781	732	676	634	591	549	514	422	22	598			
23	1014	979	915	852	796	739	690	641	605	556	521	429	23	620			
24	1042	1000	936	873	817	760	704	655	620	570	535	444	24	648			
25	1049	1007	943	880	824	767	711	662	620	577	535	444	25	697			
26	1063	1028	957	887	831	774	718	669	634	584	549	451	26	760			
27	1077	1042	972	901	845	788	732	683	641	591	556	458					
28	1084	1049	979	908	852	796	732	683	648	598	556	458					
29	1105	1063	993	922	866	803	746	697	655	605	563	465					

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
30	1112	1070	1000	929	873	810	753	697	662	612	570	472					
31	1126	1084	1014	943	880	824	760	711	669	620	577	479					
32	1148	1105	1035	964	901	838	774	725	683	634	591	486					
33	1162	1119	1049	979	915	852	788	732	690	641	598	493					
34	1183	1140	1063	986	922	859	796	746	704	648	605	500					
35	1197	1155	1077	1000	936	873	810	753	711	655	612	507					
36	1211	1169	1091	1014	950	887	817	767	718	669	620	514					
37	1232	1190	1112	1035	964	901	838	781	732	676	634	521					
38	1253	1204	1126	1049	979	915	845	788	746	690	641	528					
39	1260	1211	1133	1056	986	915	852	796	746	690	648	535					
40	1274	1225	1148	1070	1000	929	859	803	760	697	655	542					
41	1288	1246	1162	1077	1014	943	873	817	767	711	662	549					
42	1302	1260	1176	1091	1021	950	880	824	774	718	669	549					
43	1324	1274	1190	1105	1035	964	894	831	788	725	676	556					
44	1331	1281	1197	1112	1042	972	901	838	788	732	683	563					
45	1352	1302	1218	1133	1063	986	915	852	803	746	697	570					
46	1366	1316	1232	1148	1070	1000	922	866	817	753	704	577					
47	1380	1331	1246	1162	1084	1007	936	873	824	760	711	584					
48	1401	1352	1260	1169	1098	1021	943	880	831	767	718	591					
49	1415	1366	1274	1183	1105	1035	957	894	838	774	725	598					
50	1429	1380	1288	1197	1119	1042	964	901	852	788	732	605					
51	1443	1394	1302	1211	1133	1056	979	915	859	796	739	612					
52	1450	1401	1309	1218	1140	1063	986	915	866	796	746	612					
53	1471	1415	1324	1232	1155	1070	993	929	873	810	753	620					
54	1485	1429	1338	1246	1162	1084	1007	936	880	817	760	627					
55	1507	1457	1359	1260	1183	1098	1021	950	894	831	774	641					
56	1535	1478	1380	1281	1204	1119	1035	964	908	845	788	648					
57	1563	1507	1408	1309	1225	1140	1056	986	929	859	803	662					
58	1612	1549	1450	1352	1260	1176	1091	1014	957	887	824	683					
59	1676	1612	1507	1401	1309	1218	1133	1056	993	922	859	711					
60	1746	1683	1570	1457	1366	1274	1176	1098	1035	957	894	739					
61	1795	1732	1619	1507	1408	1309	1218	1133	1070	986	922	760					
62	1837	1767	1654	1542	1436	1338	1239	1162	1091	1007	943	774					
63	1866	1802	1683	1563	1464	1366	1260	1176	1112	1028	957	788					
64	1908	1837	1718	1598	1492	1394	1288	1204	1133	1049	979	810					
65	1943	1873	1753	1633	1528	1422	1316	1225	1155	1070	1000	824					
66	1999	1929	1802	1676	1570	1457	1352	1260	1190	1098	1028	845					
67	2077	2006	1873	1739	1626	1514	1408	1309	1239	1140	1070	880					
68	2154	2077	1943	1809	1690	1577	1457	1359	1281	1183	1105	915					
69	2232	2154	2013	1873	1753	1633	1514	1408	1331	1225	1148	943					
70	2316	2232	2084	1936	1816	1690	1563	1457	1373	1274	1190	979					
71	2394	2302	2154	2006	1873	1746	1619	1507	1422	1316	1225	1014					
72	2471	2380	2225	2070	1936	1802	1668	1556	1471	1359	1267	1049					
73	2548	2457	2295	2133	1999	1859	1725	1605	1514	1401	1309	1077					
74	2626	2534	2365	2196	2056	1915	1774	1654	1563	1443	1352	1112					
75	2703	2605	2436	2267	2119	1971	1830	1704	1605	1485	1387	1148					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

TERRITORY 300

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-2013	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	26	26	25	24	23	22	22	20	19	18	18	16	1	20	1	7
2	34	34	33	32	30	29	28	27	26	24	23	22	2	27	2	9
3	43	42	41	39	38	36	35	34	32	30	29	26	3	31	3	12
4	50	49	47	46	44	42	41	38	37	35	34	30	4	34	4	14
5	55	54	53	51	49	47	46	43	41	39	38	34	5	39	5	17
6	62	60	58	57	54	52	50	48	46	43	42	38	6	44	6	22
7	68	66	65	63	60	58	56	53	50	48	46	42	7	48	7	27
8	73	72	70	67	65	62	60	57	54	51	50	46	8	52	8	32
10	79	78	75	73	70	67	65	62	58	56	54	49	10	56	10	41
11	84	82	80	78	74	71	69	66	62	59	57	52	11	61	11	50
12	88	86	84	82	78	74	72	69	66	62	60	54	12	66	12	58
13	91	90	87	85	81	78	75	71	68	65	62	57	13	71	13	68
14	96	94	91	89	85	81	78	74	71	67	65	59	14	77	14	80
15	100	98	95	92	89	85	82	78	74	70	67	62	15	85	15	97
16	104	102	99	96	92	88	86	82	78	74	70	65	16	93	16	118
17	108	106	103	100	96	92	89	85	81	76	74	67	17	103	17	141
18	113	110	107	104	100	95	92	88	84	79	76	70	18	112	18	168
19	116	114	110	107	102	98	95	90	86	82	78	72	19	122	19	201
20	119	117	114	110	106	101	98	93	89	84	81	74	20	136	20	238
21	123	121	118	114	110	105	101	97	92	87	83	77	21	151	21	330
22	127	125	121	117	112	107	104	99	94	90	86	78	22	170		
23	131	129	125	121	116	111	107	102	98	92	89	81	23	191		
24	134	132	128	124	119	114	110	105	100	94	91	83	24	221		
25	138	136	132	128	122	118	114	108	103	98	94	86	25	272		
26	143	140	136	132	126	121	117	111	106	101	97	89	26	334		
27	147	144	140	136	130	125	121	115	110	104	99	91				
28	152	149	145	141	134	129	125	118	113	107	103	94				
29	157	154	150	145	139	133	129	122	117	110	106	98				
30	162	158	154	149	143	137	132	126	120	114	109	100				
31	166	163	158	154	147	141	136	130	123	118	113	103				
32	171	168	163	158	152	146	140	134	127	121	116	106				
33	177	173	168	163	156	150	145	138	131	124	119	110				
34	181	177	172	167	160	153	148	141	134	127	122	112				
35	185	182	176	170	164	157	151	144	138	130	125	114				
36	190	186	181	175	168	161	155	148	141	134	128	118				
37	197	193	187	182	174	166	161	154	146	138	133	122				
38	204	200	194	189	181	173	167	159	152	144	138	126				
39	211	207	201	194	186	178	173	165	157	149	142	130				
40	218	214	207	201	193	185	178	170	162	154	147	134				
41	225	221	214	208	199	191	184	176	167	158	152	139				
42	232	227	221	214	206	197	190	181	172	163	157	143				
43	238	234	227	220	211	202	195	186	178	168	162	148				
44	246	241	234	226	218	208	201	191	182	173	166	152				
45	252	247	240	233	223	214	206	197	187	178	170	156				
46	261	255	248	241	230	221	214	203	194	183	176	162				
47	269	264	256	248	238	228	220	210	200	190	182	166				
48	278	272	264	256	246	235	227	217	206	195	187	172				
49	286	280	272	264	253	242	234	223	212	202	193	177				
50	293	287	279	271	260	249	240	229	218	206	198	182				
51	302	296	287	278	267	256	247	235	224	213	204	186				
52	310	304	295	286	274	262	254	242	230	218	210	192				
53	318	311	302	294	282	269	260	248	236	224	214	197				
54	330	324	314	305	292	280	270	258	246	233	223	204				
55	346	339	330	320	306	294	283	270	257	244	234	214				
56	365	358	347	337	323	309	298	285	271	257	246	226				
57	385	378	366	355	341	326	315	301	286	271	260	238				

TERRITORY 300

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
58	415	407	395	383	367	352	340	324	308	293	281	257					
59	460	451	438	426	408	390	377	359	342	325	311	285					
60	510	500	486	471	452	432	418	398	378	359	345	316					
61	557	546	530	514	494	472	456	435	414	393	377	345					
62	601	589	572	555	532	509	492	469	446	423	406	372					
63	645	633	614	596	571	547	528	504	479	454	436	399					
64	689	676	656	636	610	584	564	538	512	486	466	426					
65	734	719	698	678	650	622	601	573	545	517	496	454					
66	800	785	762	738	708	678	655	625	594	563	541	495					
67	888	871	846	820	786	753	727	694	659	626	600	550					
68	976	958	930	902	865	827	799	762	725	688	660	604					
69	1064	1044	1014	983	942	902	872	831	790	750	720	659					
70	1153	1130	1098	1065	1021	977	944	900	856	812	779	714					
71	1241	1217	1182	1146	1099	1052	1016	969	922	874	839	768					
72	1329	1303	1266	1228	1177	1126	1089	1038	987	937	898	822					
73	1417	1390	1350	1309	1255	1201	1161	1106	1053	998	958	878					
74	1506	1477	1434	1390	1334	1276	1233	1175	1118	1061	1018	932					
75	1594	1563	1518	1472	1411	1350	1305	1245	1184	1123	1078	986					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
1	260	250	234	218	202	191	175	165	154	143	133	112	1	143	1	69	
2	345	335	313	292	271	255	234	218	207	191	181	149	2	165	2	85	
3	377	361	340	319	297	276	255	239	223	207	191	159	3	191	3	106	
4	441	425	398	372	345	324	297	281	266	244	228	186	4	207	4	117	
5	483	467	435	404	377	350	329	303	287	266	250	207	5	218	5	138	
6	504	489	457	425	398	372	345	319	303	276	260	212	6	228	6	149	
7	531	510	478	446	414	388	361	335	313	292	271	223	7	239	7	165	
8	552	536	499	462	435	404	377	350	329	303	287	234	8	250	8	196	
10	573	552	515	478	446	419	388	361	340	313	292	244	10	266	10	228	
11	589	568	531	494	462	430	398	372	350	324	303	250	11	281	11	250	
12	611	589	552	515	478	446	414	388	366	335	313	260	12	287	12	276	
13	632	605	568	531	494	462	425	398	377	345	324	266	13	297	13	297	
14	648	627	584	542	510	473	441	409	388	356	335	276	14	319	14	329	
15	658	637	595	552	515	483	446	414	393	361	340	281	15	335	15	356	
16	664	643	600	558	520	489	451	419	398	366	340	281	16	345	16	393	
17	680	653	611	568	531	494	457	430	404	372	350	287	17	361	17	414	
18	696	669	627	584	547	510	473	441	414	382	356	292	18	377	18	451	
19	706	680	637	595	552	515	478	446	419	388	361	297	19	398	19	478	
20	727	701	653	605	568	531	489	457	430	398	372	308	20	409	20	510	
21	743	717	669	621	584	542	504	467	441	409	382	313	21	425	21	579	
22	754	727	680	632	589	552	510	478	446	414	388	319	22	451			
23	765	738	690	643	600	558	520	483	457	419	393	324	23	467			
24	786	754	706	658	616	573	531	494	467	430	404	335	24	489			
25	791	759	712	664	621	579	536	499	467	435	404	335	25	526			
26	802	775	722	669	627	584	542	504	478	441	414	340	26	573			
27	812	786	733	680	637	595	552	515	483	446	419	345					
28	818	791	738	685	643	600	552	515	489	451	419	345					
29	834	802	749	696	653	605	563	526	494	457	425	350					

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NORTH CAROLINA (32)

TERRITORY 300

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	839	807	754	701	658	611	568	526	499	462	430	356					
31	850	818	765	712	664	621	573	536	504	467	435	361					
32	866	834	781	727	680	632	584	547	515	478	446	366					
33	876	844	791	738	690	643	595	552	520	483	451	372					
34	892	860	802	743	696	648	600	563	531	489	457	377					
35	903	871	812	754	706	658	611	568	536	494	462	382					
36	913	881	823	765	717	669	616	579	542	504	467	388					
37	929	897	839	781	727	680	632	589	552	510	478	393					
38	945	908	850	791	738	690	637	595	563	520	483	398					
39	950	913	855	797	743	690	643	600	563	520	489	404					
40	961	924	866	807	754	701	648	605	573	526	494	409					
41	972	940	876	812	765	712	658	616	579	536	499	414					
42	982	950	887	823	770	717	664	621	584	542	504	414					
43	998	961	897	834	781	727	674	627	595	547	510	419					
44	1004	966	903	839	786	733	680	632	595	552	515	425					
45	1020	982	919	855	802	743	690	643	605	563	526	430					
46	1030	993	929	866	807	754	696	653	616	568	531	435					
47	1041	1004	940	876	818	759	706	658	621	573	536	441					
48	1057	1020	950	881	828	770	712	664	627	579	542	446					
49	1067	1030	961	892	834	781	722	674	632	584	547	451					
50	1078	1041	972	903	844	786	727	680	643	595	552	457					
51	1089	1051	982	913	855	797	738	690	648	600	558	462					
52	1094	1057	988	919	860	802	743	690	653	600	563	462					
53	1110	1067	998	929	871	807	749	701	658	611	568	467					
54	1120	1078	1009	940	876	818	759	706	664	616	573	473					
55	1136	1099	1025	950	892	828	770	717	674	627	584	483					
56	1158	1115	1041	966	908	844	781	727	685	637	595	489					
57	1179	1136	1062	988	924	860	797	743	701	648	605	499					
58	1216	1168	1094	1020	950	887	823	765	722	669	621	515					
59	1264	1216	1136	1057	988	919	855	797	749	696	648	536					
60	1317	1269	1184	1099	1030	961	887	828	781	722	674	558					
61	1354	1306	1221	1136	1062	988	919	855	807	743	696	573					
62	1386	1333	1248	1163	1083	1009	935	876	823	759	712	584					
63	1407	1359	1269	1179	1104	1030	950	887	839	775	722	595					
64	1439	1386	1296	1205	1126	1051	972	908	855	791	738	611					
65	1466	1412	1322	1232	1152	1073	993	924	871	807	754	621					
66	1508	1455	1359	1264	1184	1099	1020	950	897	828	775	637					
67	1566	1513	1412	1312	1227	1142	1062	988	935	860	807	664					
68	1625	1566	1466	1365	1274	1189	1099	1025	966	892	834	690					
69	1683	1625	1519	1412	1322	1232	1142	1062	1004	924	866	712					
70	1747	1683	1572	1460	1370	1274	1179	1099	1035	961	897	738					
71	1805	1736	1625	1513	1412	1317	1221	1136	1073	993	924	765					
72	1864	1795	1678	1561	1460	1359	1258	1174	1110	1025	956	791					
73	1922	1853	1731	1609	1508	1402	1301	1211	1142	1057	988	812					
74	1981	1912	1784	1657	1551	1444	1338	1248	1179	1089	1020	839					
75	2039	1965	1837	1710	1598	1487	1381	1285	1211	1120	1046	866					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 310

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	31	30	29	28	27	26	25	24	23	22	21	19	1	24	1	8
2	40	39	39	38	36	34	33	32	30	28	27	25	2	32	2	10
3	51	50	48	46	44	42	41	39	38	36	34	31	3	37	3	14
4	58	57	55	54	52	50	48	45	43	41	39	36	4	40	4	17
5	65	64	62	60	57	55	54	51	48	46	44	40	5	46	5	20
6	72	71	69	67	64	61	59	56	54	51	49	44	6	52	6	26
7	80	78	76	74	71	68	66	62	59	56	55	50	7	56	7	32
8	86	85	82	79	76	72	71	67	64	60	58	54	8	61	8	38
10	93	91	88	86	82	79	76	72	69	66	63	57	10	66	10	48
11	99	97	94	91	87	84	81	77	73	70	67	61	11	71	11	58
12	103	102	99	96	92	87	85	81	77	73	71	64	12	78	12	68
13	107	105	102	100	95	91	88	84	80	76	72	67	13	84	13	80
14	113	110	107	104	100	95	92	87	84	79	76	70	14	90	14	94
15	118	116	112	108	104	100	96	92	87	83	79	72	15	100	15	114
16	122	120	117	113	108	103	101	96	91	86	83	76	16	109	16	138
17	127	125	121	118	113	108	104	100	95	89	86	79	17	121	17	165
18	133	130	126	122	118	112	108	103	99	93	89	82	18	132	18	197
19	136	133	130	126	120	116	112	106	102	96	92	85	19	144	19	236
20	140	137	133	130	124	118	115	109	104	99	95	86	20	160	20	280
21	145	142	138	134	129	123	118	114	108	102	98	90	21	178	21	387
22	149	147	142	137	132	126	122	117	111	105	101	92	22	200		
23	154	151	147	142	136	131	126	120	115	108	104	95	23	225		
24	158	155	150	146	140	133	130	123	118	111	107	98	24	259		
25	163	160	155	150	144	138	133	127	121	115	110	101	25	320		
26	168	165	160	155	149	142	137	131	125	118	114	104	26	392		
27	173	169	165	160	153	147	142	135	129	122	117	107				
28	179	175	170	165	158	151	147	139	133	126	121	111				
29	184	181	176	170	164	156	151	144	137	130	125	115				
30	190	186	180	175	168	161	155	148	141	133	128	118				
31	196	192	186	180	173	165	160	152	145	138	133	121				
32	201	197	192	186	179	171	165	157	149	142	136	125				
33	208	203	197	192	183	176	170	162	154	146	140	129				
34	212	208	202	196	188	180	174	165	158	149	144	132				
35	217	213	207	200	193	184	178	169	162	153	147	134				
36	223	219	212	206	197	189	182	174	165	157	150	138				
37	231	227	220	213	205	196	189	180	172	163	156	143				
38	240	235	228	222	212	203	196	187	179	169	163	149				
39	248	243	236	228	219	210	203	194	184	175	167	153				
40	256	251	243	236	227	217	210	199	190	180	173	158				
41	264	259	252	244	234	225	216	207	196	186	179	164				
42	273	267	259	252	242	231	223	212	202	192	184	168				
43	280	275	267	259	248	238	229	219	209	197	190	174				
44	289	283	274	266	256	244	236	225	214	203	195	179				
45	296	290	282	274	262	251	243	231	220	209	200	183				
46	306	300	291	283	271	259	251	239	227	215	207	190				
47	316	310	301	291	280	268	259	246	235	223	213	196				
48	326	320	310	301	289	276	267	255	242	229	220	202				
49	336	329	320	310	297	285	274	262	249	237	227	208				
50	344	337	328	319	306	292	282	269	256	243	233	213				
51	354	348	337	327	314	301	290	276	263	250	240	219				
52	364	357	347	337	322	308	298	285	271	257	246	226				
53	373	366	355	345	331	316	306	291	277	263	252	231				
54	388	381	369	358	343	329	318	303	289	274	262	240				
55	407	399	387	376	360	345	333	318	302	287	275	252				
56	429	420	408	396	380	363	351	335	319	302	290	265				
57	452	444	431	417	400	384	370	353	336	319	306	280				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 310

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	488	478	464	450	431	414	400	381	362	344	330	302					
59	541	530	515	500	479	459	443	422	401	382	366	335					
60	599	588	571	554	531	508	491	468	445	422	405	371					
61	654	642	623	604	580	555	536	511	486	462	443	405					
62	706	692	672	652	625	598	578	551	525	497	478	437					
63	758	744	722	700	671	643	620	592	563	534	512	469					
64	809	794	771	747	717	686	663	632	602	571	547	501					
65	862	845	821	796	763	730	706	673	640	607	583	533					
66	940	922	895	868	832	796	770	734	698	662	635	582					
67	1043	1024	994	964	924	885	854	815	775	735	705	646					
68	1147	1125	1092	1059	1016	972	939	896	852	808	776	710					
69	1250	1227	1191	1155	1107	1060	1025	977	929	882	846	775					
70	1355	1328	1290	1251	1199	1148	1109	1058	1006	954	916	838					
71	1458	1430	1388	1347	1292	1236	1194	1138	1083	1027	986	902					
72	1561	1531	1487	1443	1383	1324	1279	1219	1160	1101	1056	966					
73	1665	1634	1586	1538	1475	1411	1364	1300	1237	1173	1126	1031					
74	1769	1735	1684	1634	1567	1499	1449	1381	1314	1246	1196	1095					
75	1872	1837	1783	1730	1658	1587	1533	1463	1391	1320	1266	1159					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	248	238	223	208	193	183	167	157	147	137	127	106	1	137	1	66	
2	330	319	299	279	259	243	223	208	198	183	172	142	2	157	2	81	
3	360	345	324	304	284	264	243	228	213	198	183	152	3	183	3	101	
4	421	406	380	355	330	309	284	269	254	233	218	177	4	198	4	112	
5	461	446	416	385	360	335	314	289	274	254	238	198	5	208	5	132	
6	482	466	436	406	380	355	330	304	289	264	248	203	6	218	6	142	
7	507	487	456	426	395	370	345	319	299	279	259	213	7	228	7	157	
8	527	512	477	441	416	385	360	335	314	289	274	223	8	238	8	188	
10	548	527	492	456	426	401	370	345	324	299	279	233	10	254	10	218	
11	563	542	507	472	441	411	380	355	335	309	289	238	11	269	11	238	
12	583	563	527	492	456	426	395	370	350	319	299	248	12	274	12	264	
13	603	578	542	507	472	441	406	380	360	330	309	254	13	284	13	284	
14	619	598	558	517	487	451	421	390	370	340	319	264	14	304	14	314	
15	629	608	568	527	492	461	426	395	375	345	324	269	15	319	15	340	
16	634	613	573	532	497	466	431	401	380	350	324	269	16	330	16	375	
17	649	624	583	542	507	472	436	411	385	355	335	274	17	345	17	395	
18	664	639	598	558	522	487	451	421	395	365	340	279	18	360	18	431	
19	674	649	608	568	527	492	456	426	401	370	345	284	19	380	19	456	
20	695	669	624	578	542	507	466	436	411	380	355	294	20	390	20	487	
21	710	684	639	593	558	517	482	446	421	390	365	299	21	406	21	553	
22	720	695	649	603	563	527	487	456	426	395	370	304	22	431			
23	730	705	659	613	573	532	497	461	436	401	375	309	23	446			
24	750	720	674	629	588	548	507	472	446	411	385	319	24	466			
25	755	725	679	634	593	553	512	477	446	416	385	319	25	502			
26	766	740	690	639	598	558	517	482	456	421	395	324	26	548			
27	776	750	700	649	608	568	527	492	461	426	401	330					
28	781	755	705	654	613	573	527	492	466	431	401	330					
29	796	766	715	664	624	578	537	502	472	436	406	335					

TERRITORY 310

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	801	771	720	669	629	583	542	502	477	441	411	340					
31	811	781	730	679	634	593	548	512	482	446	416	345					
32	826	796	745	695	649	603	558	522	492	456	426	350					
33	837	806	755	705	659	613	568	527	497	461	431	355					
34	852	821	766	710	664	619	573	537	507	466	436	360					
35	862	831	776	720	674	629	583	542	512	472	441	365					
36	872	842	786	730	684	639	588	553	517	482	446	370					
37	887	857	801	745	695	649	603	563	527	487	456	375					
38	902	867	811	755	705	659	608	568	537	497	461	380					
39	908	872	816	761	710	659	613	573	537	497	466	385					
40	918	882	826	771	720	669	619	578	548	502	472	390					
41	928	897	837	776	730	679	629	588	553	512	477	395					
42	938	908	847	786	735	684	634	593	558	517	482	395					
43	953	918	857	796	745	695	644	598	568	522	487	401					
44	958	923	862	801	750	700	649	603	568	527	492	406					
45	973	938	877	816	766	710	659	613	578	537	502	411					
46	984	948	887	826	771	720	664	624	588	542	507	416					
47	994	958	897	837	781	725	674	629	593	548	512	421					
48	1009	973	908	842	791	735	679	634	598	553	517	426					
49	1019	984	918	852	796	745	690	644	603	558	522	431					
50	1029	994	928	862	806	750	695	649	613	568	527	436					
51	1039	1004	938	872	816	761	705	659	619	573	532	441					
52	1044	1009	943	877	821	766	710	659	624	573	537	441					
53	1060	1019	953	887	831	771	715	669	629	583	542	446					
54	1070	1029	963	897	837	781	725	674	634	588	548	451					
55	1085	1049	979	908	852	791	735	684	644	598	558	461					
56	1105	1065	994	923	867	806	745	695	654	608	568	466					
57	1126	1085	1014	943	882	821	761	710	669	619	578	477					
58	1161	1115	1044	973	908	847	786	730	690	639	593	492					
59	1207	1161	1085	1009	943	877	816	761	715	664	619	512					
60	1257	1212	1131	1049	984	918	847	791	745	690	644	532					
61	1293	1247	1166	1085	1014	943	877	816	771	710	664	548					
62	1323	1273	1191	1110	1034	963	892	837	786	725	679	558					
63	1344	1298	1212	1126	1055	984	908	847	801	740	690	568					
64	1374	1323	1237	1151	1075	1004	928	867	816	755	705	583					
65	1399	1349	1262	1176	1100	1024	948	882	831	771	720	593					
66	1440	1389	1298	1207	1131	1049	973	908	857	791	740	608					
67	1496	1445	1349	1252	1171	1090	1014	943	892	821	771	634					
68	1551	1496	1399	1303	1217	1136	1049	979	923	852	796	659					
69	1607	1551	1450	1349	1262	1176	1090	1014	958	882	826	679					
70	1668	1607	1501	1394	1308	1217	1126	1049	989	918	857	705					
71	1724	1658	1551	1445	1349	1257	1166	1085	1024	948	882	730					
72	1780	1714	1602	1491	1394	1298	1202	1120	1060	979	913	755					
73	1835	1769	1653	1536	1440	1338	1242	1156	1090	1009	943	776					
74	1891	1825	1704	1582	1480	1379	1278	1191	1126	1039	973	801					
75	1947	1876	1754	1633	1526	1420	1318	1227	1156	1070	999	826					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 320

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	47	46	44	43	41	40	39	36	34	33	31	29	1	36	1	13
2	61	60	59	57	54	51	50	49	46	43	41	39	2	49	2	16
3	77	76	73	70	67	64	63	60	57	54	51	47	3	56	3	21
4	89	87	84	82	79	76	73	69	66	63	60	54	4	61	4	26
5	99	97	94	92	87	84	82	77	73	70	67	61	5	70	5	30
6	110	107	104	102	97	93	90	86	82	77	74	67	6	79	6	40
7	122	119	116	113	107	103	100	94	90	86	83	76	7	86	7	49
8	130	129	124	120	116	110	107	102	97	92	89	82	8	93	8	57
10	142	139	134	130	124	120	116	110	104	100	96	87	10	100	10	73
11	150	147	143	139	133	127	123	117	112	106	102	93	11	109	11	89
12	157	154	150	146	140	133	129	123	117	112	107	97	12	119	12	103
13	163	160	156	152	144	139	134	127	122	116	110	102	13	127	13	122
14	172	167	163	159	152	144	140	133	127	120	116	106	14	137	14	143
15	179	176	170	164	159	152	146	140	133	126	120	110	15	152	15	173
16	186	183	177	172	164	157	153	146	139	132	126	116	16	166	16	210
17	193	190	184	179	172	164	159	152	144	136	132	120	17	184	17	252
18	202	197	192	186	179	170	164	157	150	142	136	124	18	200	18	300
19	207	203	197	192	183	176	170	162	154	146	140	129	19	219	19	359
20	213	209	203	197	189	180	174	166	159	150	144	132	20	243	20	426
21	220	216	210	204	196	187	180	173	164	156	149	137	21	270	21	589
22	227	223	216	209	200	192	186	177	169	160	153	140	22	305		
23	235	230	223	216	207	199	192	183	174	164	159	144	23	342		
24	240	236	229	222	213	203	197	187	179	169	163	149	24	395		
25	247	243	236	229	219	210	203	193	184	174	167	153	25	486		
26	256	250	243	236	226	216	209	199	190	180	173	159	26	596		
27	263	257	250	243	233	223	216	206	196	186	177	163				
28	272	266	259	252	240	230	223	212	202	192	184	169				
29	280	276	267	259	249	237	230	219	209	197	190	174				
30	289	283	275	266	256	245	236	225	215	203	194	179				
31	297	292	283	275	263	252	243	232	220	210	202	184				
32	306	300	292	283	272	260	250	239	227	216	207	190				
33	316	309	300	292	279	267	259	246	235	222	213	196				
34	323	316	307	299	286	273	265	252	240	227	219	200				
35	330	325	315	305	293	280	270	257	246	233	223	204				
36	339	333	323	313	300	287	277	265	252	239	229	210				
37	352	345	335	325	312	297	287	275	262	247	237	217				
38	365	358	347	337	323	309	299	285	272	257	247	226				
39	378	370	359	347	333	319	309	295	280	266	255	233				
40	389	382	370	359	345	330	319	303	289	275	263	240				
41	402	395	383	372	356	342	329	315	299	283	272	249				
42	415	406	395	383	368	352	339	323	307	292	280	256				
43	426	419	406	393	378	362	349	333	317	300	289	265				
44	439	430	418	405	389	372	359	342	326	309	296	272				
45	450	442	429	416	399	382	369	352	335	317	305	279				
46	466	456	443	430	412	395	382	363	346	327	315	289				
47	480	472	458	443	426	408	393	375	358	339	325	297				
48	496	486	472	458	439	420	406	388	368	349	335	307				
49	511	501	486	472	452	433	418	399	379	360	345	316				
50	523	513	499	485	465	445	429	409	389	369	355	325				
51	539	529	513	498	478	458	442	420	400	380	365	333				
52	553	543	528	512	490	469	453	433	412	390	375	343				
53	568	556	541	525	503	480	465	443	422	400	383	352				
54	591	579	562	545	522	501	483	460	439	416	399	365				
55	619	606	589	572	548	525	506	483	459	436	419	383				
56	652	639	621	602	578	552	533	509	485	459	440	403				
57	688	675	655	635	609	583	563	538	511	485	465	426				

TERRITORY 320

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
58	742	728	706	685	656	629	608	579	551	523	502	459					
59	822	807	784	761	729	698	674	642	611	581	556	509					
60	911	894	868	842	808	772	746	712	676	642	616	565					
61	995	977	948	919	882	844	815	778	739	702	674	616					
62	1074	1052	1022	992	951	909	879	838	798	756	726	665					
63	1153	1131	1098	1065	1021	978	944	901	857	812	779	714					
64	1231	1208	1173	1137	1091	1044	1008	961	915	868	832	762					
65	1311	1286	1248	1211	1161	1111	1074	1024	974	924	887	811					
66	1430	1403	1361	1320	1266	1211	1171	1117	1062	1007	967	885					
67	1587	1557	1512	1466	1406	1346	1300	1240	1178	1118	1073	982					
68	1745	1712	1662	1612	1546	1479	1429	1363	1296	1230	1180	1080					
69	1902	1866	1812	1757	1685	1613	1559	1486	1413	1341	1287	1178					
70	2061	2021	1962	1903	1825	1746	1687	1609	1530	1451	1393	1276					
71	2218	2175	2112	2049	1965	1880	1816	1732	1647	1563	1500	1373					
72	2375	2329	2262	2195	2104	2013	1946	1855	1765	1675	1606	1470					
73	2533	2485	2412	2339	2244	2146	2075	1978	1882	1785	1713	1569					
74	2691	2640	2563	2485	2384	2281	2204	2101	1999	1896	1819	1666					
75	2849	2794	2713	2631	2523	2414	2332	2225	2116	2008	1926	1763					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	271	260	244	227	211	199	183	172	161	150	139	116	1	150	1	72	
2	360	349	327	305	283	266	244	227	216	199	188	155	2	172	2	89	
3	393	377	355	332	310	288	266	249	233	216	199	166	3	199	3	111	
4	460	443	416	388	360	338	310	294	277	255	238	194	4	216	4	122	
5	504	488	454	421	393	366	343	316	299	277	260	216	5	227	5	144	
6	526	510	476	443	416	388	360	332	316	288	271	222	6	238	6	155	
7	554	532	499	465	432	404	377	349	327	305	283	233	7	249	7	172	
8	576	560	521	482	454	421	393	366	343	316	299	244	8	260	8	205	
10	598	576	537	499	465	438	404	377	355	327	305	255	10	277	10	238	
11	615	593	554	515	482	449	416	388	366	338	316	260	11	294	11	260	
12	637	615	576	537	499	465	432	404	382	349	327	271	12	299	12	288	
13	659	632	593	554	515	482	443	416	393	360	338	277	13	310	13	310	
14	676	654	609	565	532	493	460	427	404	371	349	288	14	332	14	343	
15	687	665	620	576	537	504	465	432	410	377	355	294	15	349	15	371	
16	693	670	626	582	543	510	471	438	416	382	355	294	16	360	16	410	
17	709	681	637	593	554	515	476	449	421	388	366	299	17	377	17	432	
18	726	698	654	609	571	532	493	460	432	399	371	305	18	393	18	471	
19	737	709	665	620	576	537	499	465	438	404	377	310	19	416	19	499	
20	759	731	681	632	593	554	510	476	449	416	388	321	20	427	20	532	
21	776	748	698	648	609	565	526	488	460	427	399	327	21	443	21	604	
22	787	759	709	659	615	576	532	499	465	432	404	332	22	471			
23	798	770	720	670	626	582	543	504	476	438	410	338	23	488			
24	820	787	737	687	643	598	554	515	488	449	421	349	24	510			
25	825	792	742	693	648	604	560	521	488	454	421	349	25	548			
26	837	809	753	698	654	609	565	526	499	460	432	355	26	598			
27	848	820	765	709	665	620	576	537	504	465	438	360					
28	853	825	770	715	670	626	576	537	510	471	438	360					
29	870	837	781	726	681	632	587	548	515	476	443	366					

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RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 320

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	875	842	787	731	687	637	593	548	521	482	449	371					
31	886	853	798	742	693	648	598	560	526	488	454	377					
32	903	870	814	759	709	659	609	571	537	499	465	382					
33	914	881	825	770	720	670	620	576	543	504	471	388					
34	931	897	837	776	726	676	626	587	554	510	476	393					
35	942	909	848	787	737	687	637	593	560	515	482	399					
36	953	920	859	798	748	698	643	604	565	526	488	404					
37	970	936	875	814	759	709	659	615	576	532	499	410					
38	986	947	886	825	770	720	665	620	587	543	504	416					
39	992	953	892	831	776	720	670	626	587	543	510	421					
40	1003	964	903	842	787	731	676	632	598	548	515	427					
41	1014	981	914	848	798	742	687	643	604	560	521	432					
42	1025	992	925	859	803	748	693	648	609	565	526	432					
43	1042	1003	936	870	814	759	704	654	620	571	532	438					
44	1047	1008	942	875	820	765	709	659	620	576	537	443					
45	1064	1025	958	892	837	776	720	670	632	587	548	449					
46	1075	1036	970	903	842	787	726	681	643	593	554	454					
47	1086	1047	981	914	853	792	737	687	648	598	560	460					
48	1102	1064	992	920	864	803	742	693	654	604	565	465					
49	1114	1075	1003	931	870	814	753	704	659	609	571	471					
50	1125	1086	1014	942	881	820	759	709	670	620	576	476					
51	1136	1097	1025	953	892	831	770	720	676	626	582	482					
52	1141	1102	1030	958	897	837	776	720	681	626	587	482					
53	1158	1114	1042	970	909	842	781	731	687	637	593	488					
54	1169	1125	1053	981	914	853	792	737	693	643	598	493					
55	1186	1147	1069	992	931	864	803	748	704	654	609	504					
56	1208	1163	1086	1008	947	881	814	759	715	665	620	510					
57	1230	1186	1108	1030	964	897	831	776	731	676	632	521					
58	1269	1219	1141	1064	992	925	859	798	753	698	648	537					
59	1319	1269	1186	1102	1030	958	892	831	781	726	676	560					
60	1374	1324	1235	1147	1075	1003	925	864	814	753	704	582					
61	1413	1363	1274	1186	1108	1030	958	892	842	776	726	598					
62	1446	1391	1302	1213	1130	1053	975	914	859	792	742	609					
63	1468	1418	1324	1230	1152	1075	992	925	875	809	753	620					
64	1501	1446	1352	1258	1174	1097	1014	947	892	825	770	637					
65	1529	1474	1379	1285	1202	1119	1036	964	909	842	787	648					
66	1573	1518	1418	1319	1235	1147	1064	992	936	864	809	665					
67	1634	1579	1474	1368	1280	1191	1108	1030	975	897	842	693					
68	1695	1634	1529	1424	1330	1241	1147	1069	1008	931	870	720					
69	1756	1695	1584	1474	1379	1285	1191	1108	1047	964	903	742					
70	1823	1756	1640	1524	1429	1330	1230	1147	1080	1003	936	770					
71	1884	1812	1695	1579	1474	1374	1274	1186	1119	1036	964	798					
72	1945	1873	1751	1629	1524	1418	1313	1224	1158	1069	997	825					
73	2005	1933	1806	1679	1573	1463	1357	1263	1191	1102	1030	848					
74	2066	1994	1861	1728	1618	1507	1396	1302	1230	1136	1064	875					
75	2127	2050	1917	1784	1668	1551	1440	1341	1263	1169	1091	903					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 340

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	33	32	31	30	29	28	27	25	24	23	22	20	1	25	1	9	
2	43	42	41	40	38	36	35	34	32	30	29	27	2	34	2	11	
3	55	54	52	49	47	45	44	42	40	38	36	33	3	39	3	15	
4	63	62	60	58	56	54	52	48	46	44	42	38	4	43	4	18	
5	70	69	67	65	62	60	58	55	52	49	47	43	5	49	5	21	
6	78	76	74	72	69	66	64	61	58	55	53	47	6	56	6	28	
7	86	84	82	80	76	73	71	67	64	61	59	54	7	61	7	34	
8	92	91	88	85	82	78	76	72	69	65	63	58	8	66	8	40	
10	100	98	95	92	88	85	82	78	74	71	68	62	10	71	10	52	
11	106	104	101	98	94	90	87	83	79	75	72	66	11	77	11	63	
12	111	109	106	103	99	94	91	87	83	79	76	69	12	84	12	73	
13	115	113	110	107	102	98	95	90	86	82	78	72	13	90	13	86	
14	121	118	115	112	107	102	99	94	90	85	82	75	14	97	14	101	
15	126	124	120	116	112	107	103	99	94	89	85	78	15	107	15	122	
16	131	129	125	121	116	111	108	103	98	93	89	82	16	117	16	148	
17	136	134	130	126	121	116	112	107	102	96	93	85	17	130	17	178	
18	142	139	135	131	126	120	116	111	106	100	96	88	18	141	18	212	
19	146	143	139	135	129	124	120	114	109	103	99	91	19	155	19	254	
20	150	147	143	139	133	127	123	117	112	106	102	93	20	172	20	301	
21	156	153	148	144	138	132	127	122	116	110	105	97	21	191	21	416	
22	161	158	153	147	141	135	131	125	119	113	108	99	22	215			
23	166	163	158	153	146	140	135	129	123	116	112	102	23	241			
24	170	167	162	157	150	143	139	132	126	119	115	105	24	279			
25	175	172	167	162	155	148	143	136	130	123	118	108	25	343			
26	181	177	172	167	160	153	147	140	134	127	122	112	26	421			
27	186	182	177	172	165	158	153	145	138	131	125	115					
28	192	188	183	178	170	163	158	149	142	135	130	119					
29	198	195	189	183	176	168	163	155	147	139	134	123					
30	204	200	194	188	181	173	167	159	152	143	137	126					
31	210	206	200	194	186	178	172	164	156	148	142	130					
32	216	212	206	200	192	184	177	169	161	153	146	134					
33	223	218	212	206	197	189	183	174	166	157	150	138					
34	228	223	217	211	202	193	187	178	170	161	155	141					
35	233	229	222	215	207	198	191	182	174	165	158	144					
36	239	235	228	221	212	203	196	187	178	169	162	148					
37	248	243	236	229	220	210	203	194	185	175	168	154					
38	258	253	245	238	228	218	211	201	192	182	175	160					
39	267	262	254	245	235	225	218	208	198	188	180	165					
40	275	270	262	254	243	233	225	214	204	194	186	170					
41	284	279	271	263	251	241	232	222	211	200	192	176					
42	293	287	279	271	260	248	239	228	217	206	198	181					
43	301	296	287	278	267	256	246	235	224	212	204	187					
44	310	304	295	286	275	263	254	241	230	218	209	192					
45	318	312	303	294	282	270	261	248	236	224	215	197					
46	329	322	313	304	291	279	270	257	244	231	222	204					
47	339	333	323	313	301	288	278	265	253	239	229	210					
48	350	343	333	323	310	297	287	274	260	246	236	217					
49	361	354	343	333	319	306	295	282	268	255	243	223					
50	370	363	352	342	328	314	303	289	275	261	250	229					
51	381	374	363	351	337	323	312	297	283	269	258	235					
52	391	384	373	362	346	331	320	306	291	276	265	242					
53	401	393	382	371	356	339	328	313	298	283	271	248					
54	417	409	397	385	369	354	341	325	310	294	282	258					
55	437	428	416	404	387	371	358	341	324	308	296	271					
56	461	451	438	425	408	390	377	360	342	324	311	285					
57	486	477	463	448	430	412	398	380	361	342	328	301					

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NORTH CAROLINA (32)

TERRITORY 340

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	524	514	499	484	464	444	429	409	389	370	355	324					
59	581	570	553	537	515	493	476	453	431	410	393	360					
60	643	631	613	595	571	545	527	503	478	453	435	399					
61	703	690	670	649	623	596	576	549	522	496	476	435					
62	759	743	722	701	672	642	621	592	564	534	513	470					
63	814	799	776	752	721	691	667	636	605	574	550	504					
64	870	853	828	803	771	737	712	679	646	613	588	538					
65	926	908	882	855	820	785	759	723	688	652	626	573					
66	1010	991	962	932	894	855	827	789	750	711	683	625					
67	1121	1100	1068	1035	993	950	918	876	832	790	758	694					
68	1232	1209	1174	1138	1092	1044	1009	963	915	869	833	763					
69	1343	1318	1280	1241	1190	1139	1101	1049	998	947	909	832					
70	1455	1427	1386	1344	1289	1233	1192	1136	1081	1025	984	901					
71	1567	1536	1492	1447	1388	1328	1283	1223	1164	1104	1059	970					
72	1678	1645	1598	1550	1486	1422	1375	1310	1246	1183	1134	1038					
73	1789	1755	1704	1652	1585	1516	1466	1397	1329	1260	1210	1108					
74	1901	1864	1810	1755	1684	1611	1556	1484	1412	1339	1285	1177					
75	2012	1974	1916	1858	1782	1705	1647	1572	1495	1418	1360	1245					
(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.																	
(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.																	
(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.																	

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	326	313	293	273	253	239	219	206	193	180	166	140	1	180	1	86	
2	432	419	392	366	339	319	293	273	259	239	226	186	2	206	2	106	
3	472	452	426	399	372	346	319	299	279	259	239	200	3	239	3	133	
4	552	532	499	466	432	406	372	352	333	306	286	233	4	259	4	146	
5	605	585	545	505	472	439	412	379	359	333	313	259	5	273	5	173	
6	632	612	572	532	499	466	432	399	379	346	326	266	6	286	6	186	
7	665	638	599	559	519	485	452	419	392	366	339	279	7	299	7	206	
8	692	672	625	579	545	505	472	439	412	379	359	293	8	313	8	246	
10	718	692	645	599	559	525	485	452	426	392	366	306	10	333	10	286	
11	738	712	665	618	579	539	499	466	439	406	379	313	11	352	11	313	
12	765	738	692	645	599	559	519	485	459	419	392	326	12	359	12	346	
13	791	758	712	665	618	579	532	499	472	432	406	333	13	372	13	372	
14	811	785	732	678	638	592	552	512	485	446	419	346	14	399	14	412	
15	825	798	745	692	645	605	559	519	492	452	426	352	15	419	15	446	
16	831	805	751	698	652	612	565	525	499	459	426	352	16	432	16	492	
17	851	818	765	712	665	618	572	539	505	466	439	359	17	452	17	519	
18	871	838	785	732	685	638	592	552	519	479	446	366	18	472	18	565	
19	884	851	798	745	692	645	599	559	525	485	452	372	19	499	19	599	
20	911	878	818	758	712	665	612	572	539	499	466	386	20	512	20	638	
21	931	898	838	778	732	678	632	585	552	512	479	392	21	532	21	725	
22	944	911	851	791	738	692	638	599	559	519	485	399	22	565			
23	958	924	865	805	751	698	652	605	572	525	492	406	23	585			
24	984	944	884	825	771	718	665	618	585	539	505	419	24	612			
25	991	951	891	831	778	725	672	625	585	545	505	419	25	658			
26	1004	971	904	838	785	732	678	632	599	552	519	426	26	718			
27	1017	984	918	851	798	745	692	645	605	559	525	432					
28	1024	991	924	858	805	751	692	645	612	565	525	432					
29	1044	1004	938	871	818	758	705	658	618	572	532	439					

TERRITORY 340

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1051	1011	944	878	825	765	712	658	625	579	539	446					
31	1064	1024	958	891	831	778	718	672	632	585	545	452					
32	1084	1044	978	911	851	791	732	685	645	599	559	459					
33	1097	1057	991	924	865	805	745	692	652	605	565	466					
34	1117	1077	1004	931	871	811	751	705	665	612	572	472					
35	1131	1091	1017	944	884	825	765	712	672	618	579	479					
36	1144	1104	1031	958	898	838	771	725	678	632	585	485					
37	1164	1124	1051	978	911	851	791	738	692	638	599	492					
38	1184	1137	1064	991	924	865	798	745	705	652	605	499					
39	1190	1144	1071	998	931	865	805	751	705	652	612	505					
40	1204	1157	1084	1011	944	878	811	758	718	658	618	512					
41	1217	1177	1097	1017	958	891	825	771	725	672	625	519					
42	1230	1190	1111	1031	964	898	831	778	732	678	632	519					
43	1250	1204	1124	1044	978	911	845	785	745	685	638	525					
44	1257	1210	1131	1051	984	918	851	791	745	692	645	532					
45	1277	1230	1150	1071	1004	931	865	805	758	705	658	539					
46	1290	1244	1164	1084	1011	944	871	818	771	712	665	545					
47	1303	1257	1177	1097	1024	951	884	825	778	718	672	552					
48	1323	1277	1190	1104	1037	964	891	831	785	725	678	559					
49	1337	1290	1204	1117	1044	978	904	845	791	732	685	565					
50	1350	1303	1217	1131	1057	984	911	851	805	745	692	572					
51	1363	1317	1230	1144	1071	998	924	865	811	751	698	579					
52	1370	1323	1237	1150	1077	1004	931	865	818	751	705	579					
53	1390	1337	1250	1164	1091	1011	938	878	825	765	712	585					
54	1403	1350	1264	1177	1097	1024	951	884	831	771	718	592					
55	1423	1377	1283	1190	1117	1037	964	898	845	785	732	605					
56	1450	1397	1303	1210	1137	1057	978	911	858	798	745	612					
57	1476	1423	1330	1237	1157	1077	998	931	878	811	758	625					
58	1523	1463	1370	1277	1190	1111	1031	958	904	838	778	645					
59	1583	1523	1423	1323	1237	1150	1071	998	938	871	811	672					
60	1649	1589	1483	1377	1290	1204	1111	1037	978	904	845	698					
61	1696	1636	1530	1423	1330	1237	1150	1071	1011	931	871	718					
62	1736	1669	1563	1456	1357	1264	1170	1097	1031	951	891	732					
63	1762	1702	1589	1476	1383	1290	1190	1111	1051	971	904	745					
64	1802	1736	1623	1510	1410	1317	1217	1137	1071	991	924	765					
65	1835	1769	1656	1543	1443	1343	1244	1157	1091	1011	944	778					
66	1889	1822	1702	1583	1483	1377	1277	1190	1124	1037	971	798					
67	1962	1895	1769	1643	1536	1430	1330	1237	1170	1077	1011	831					
68	2035	1962	1835	1709	1596	1490	1377	1283	1210	1117	1044	865					
69	2108	2035	1902	1769	1656	1543	1430	1330	1257	1157	1084	891					
70	2188	2108	1968	1829	1716	1596	1476	1377	1297	1204	1124	924					
71	2261	2175	2035	1895	1769	1649	1530	1423	1343	1244	1157	958					
72	2334	2248	2101	1955	1829	1702	1576	1470	1390	1283	1197	991					
73	2407	2321	2168	2015	1889	1756	1629	1516	1430	1323	1237	1017					
74	2480	2394	2234	2075	1942	1809	1676	1563	1476	1363	1277	1051					
75	2554	2461	2301	2141	2002	1862	1729	1609	1516	1403	1310	1084					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 350

FULL COVERAGE COMPREHENSIVE (001)

Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	31	30	29	28	27	26	25	23	22	21	20	19	1	23	1	8
2	40	39	38	37	35	33	33	32	30	28	27	25	2	32	2	10
3	50	49	47	46	44	42	41	39	37	35	33	31	3	36	3	14
4	58	57	55	53	51	49	47	45	43	41	39	35	4	40	4	17
5	64	63	61	60	57	55	53	50	47	46	44	40	5	46	5	20
6	72	70	68	66	63	60	59	56	53	50	48	44	6	51	6	26
7	79	77	75	73	70	67	65	61	59	56	54	49	7	56	7	32
8	85	84	81	78	75	72	70	66	63	60	58	53	8	60	8	37
10	92	90	87	85	81	78	75	72	68	65	62	57	10	65	10	47
11	98	96	93	90	86	83	80	76	73	69	66	60	11	71	11	58
12	102	100	98	95	91	86	84	80	76	73	70	63	12	77	12	67
13	106	104	101	99	94	90	87	83	79	75	72	66	13	83	13	79
14	112	109	106	103	99	94	91	86	83	78	75	69	14	89	14	93
15	116	114	111	107	103	99	95	91	86	82	78	72	15	99	15	113
16	121	119	115	112	107	102	100	95	90	86	82	75	16	108	16	137
17	126	124	120	116	112	107	103	99	94	88	86	78	17	120	17	164
18	131	128	125	121	116	111	107	102	98	92	88	81	18	130	18	195
19	135	132	128	125	119	114	111	105	100	95	91	84	19	142	19	233
20	139	136	132	128	123	117	113	108	103	98	94	86	20	158	20	277
21	143	140	137	133	127	122	117	113	107	101	97	89	21	176	21	383
22	148	145	140	136	130	125	121	115	110	104	100	91	22	198		
23	153	150	145	140	135	129	125	119	113	107	103	94	23	222		
24	156	153	149	144	139	132	128	122	116	110	106	97	24	257		
25	161	158	153	149	142	137	132	126	120	113	109	100	25	316		
26	166	163	158	153	147	140	136	129	124	117	113	103	26	388		
27	171	167	163	158	152	145	140	134	127	121	115	106				
28	177	173	168	164	156	150	145	138	131	125	120	110				
29	182	179	174	168	162	154	150	142	136	128	124	113				
30	188	184	179	173	166	159	153	146	140	132	126	116				
31	193	190	184	179	171	164	158	151	143	137	131	120				
32	199	195	190	184	177	169	163	155	148	140	135	124				
33	206	201	195	190	181	174	168	160	153	144	139	127				
34	210	206	200	194	186	178	172	164	156	148	142	130				
35	215	211	205	198	191	182	176	167	160	152	145	133				
36	220	217	210	204	195	187	180	172	164	155	149	137				
37	229	224	218	211	203	193	187	179	170	161	154	141				
38	237	233	226	219	210	201	194	185	177	167	161	147				
39	246	241	233	226	217	207	201	192	182	173	166	152				
40	253	248	241	233	224	215	207	197	188	179	171	156				
41	261	257	249	242	232	222	214	205	194	184	177	162				
42	270	264	257	249	239	229	220	210	200	190	182	166				
43	277	272	264	256	246	235	227	217	206	195	188	172				
44	286	280	272	263	253	242	233	222	212	201	193	177				
45	293	287	279	271	259	248	240	229	218	206	198	181				
46	303	297	288	280	268	257	248	236	225	213	205	188				
47	312	307	298	288	277	265	256	244	233	220	211	193				
48	323	316	307	298	286	273	264	252	239	227	218	200				
49	332	326	316	307	294	282	272	259	246	234	224	206				
50	340	334	325	315	302	289	279	266	253	240	231	211				
51	351	344	334	324	311	298	287	273	260	247	237	217				
52	360	353	343	333	319	305	295	282	268	254	244	223				
53	369	362	352	341	327	312	302	288	274	260	249	229				
54	384	377	365	354	339	326	314	299	286	271	259	237				
55	403	394	383	372	356	341	329	314	299	284	272	249				
56	424	416	404	392	376	359	347	331	315	299	286	262				
57	447	439	426	413	396	379	366	350	332	315	302	277				

TERRITORY 350

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013					
58	483	473	459	445	427	409	395	377	358	340	326	299					
59	535	525	510	495	474	454	438	418	397	378	362	331					
60	592	581	565	548	525	502	485	463	440	418	401	367					
61	647	635	617	598	574	549	530	506	481	457	438	401					
62	698	684	665	645	618	591	572	545	519	492	472	432					
63	750	736	714	693	664	636	614	586	557	528	507	464					
64	801	786	763	739	710	679	656	625	595	565	541	496					
65	853	836	812	788	755	723	698	666	633	601	577	527					
66	930	912	885	858	823	788	762	726	691	655	629	576					
67	1032	1013	983	953	914	875	845	806	766	727	698	639					
68	1135	1113	1081	1048	1005	962	929	886	843	800	767	702					
69	1237	1214	1178	1143	1096	1049	1014	966	919	872	837	766					
70	1340	1314	1276	1238	1187	1136	1097	1046	995	944	906	830					
71	1442	1415	1374	1333	1278	1223	1181	1126	1071	1016	976	893					
72	1545	1515	1471	1428	1368	1309	1266	1206	1148	1089	1044	956					
73	1647	1616	1569	1521	1459	1396	1349	1286	1224	1161	1114	1020					
74	1750	1717	1667	1616	1550	1483	1433	1366	1300	1233	1183	1083					
75	1853	1817	1764	1711	1641	1570	1517	1447	1376	1306	1253	1147					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013					
1	260	250	234	218	202	191	175	165	154	143	133	112	1	143	1	69	
2	345	335	313	292	271	255	234	218	207	191	181	149	2	165	2	85	
3	377	361	340	319	297	276	255	239	223	207	191	159	3	191	3	106	
4	441	425	398	372	345	324	297	281	266	244	228	186	4	207	4	117	
5	483	467	435	404	377	350	329	303	287	266	250	207	5	218	5	138	
6	504	489	457	425	398	372	345	319	303	276	260	212	6	228	6	149	
7	531	510	478	446	414	388	361	335	313	292	271	223	7	239	7	165	
8	552	536	499	462	435	404	377	350	329	303	287	234	8	250	8	196	
10	573	552	515	478	446	419	388	361	340	313	292	244	10	266	10	228	
11	589	568	531	494	462	430	398	372	350	324	303	250	11	281	11	250	
12	611	589	552	515	478	446	414	388	366	335	313	260	12	287	12	276	
13	632	605	568	531	494	462	425	398	377	345	324	266	13	297	13	297	
14	648	627	584	542	510	473	441	409	388	356	335	276	14	319	14	329	
15	658	637	595	552	515	483	446	414	393	361	340	281	15	335	15	356	
16	664	643	600	558	520	489	451	419	398	366	340	281	16	345	16	393	
17	680	653	611	568	531	494	457	430	404	372	350	287	17	361	17	414	
18	696	669	627	584	547	510	473	441	414	382	356	292	18	377	18	451	
19	706	680	637	595	552	515	478	446	419	388	361	297	19	398	19	478	
20	727	701	653	605	568	531	489	457	430	398	372	308	20	409	20	510	
21	743	717	669	621	584	542	504	467	441	409	382	313	21	425	21	579	
22	754	727	680	632	589	552	510	478	446	414	388	319	22	451			
23	765	738	690	643	600	558	520	483	457	419	393	324	23	467			
24	786	754	706	658	616	573	531	494	467	430	404	335	24	489			
25	791	759	712	664	621	579	536	499	467	435	404	335	25	526			
26	802	775	722	669	627	584	542	504	478	441	414	340	26	573			
27	812	786	733	680	637	595	552	515	483	446	419	345					
28	818	791	738	685	643	600	552	515	489	451	419	345					
29	834	802	749	696	653	605	563	526	494	457	425	350					

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 350

COLLISION DEDUCTIBLE AMOUNT \$100 (074)

Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	839	807	754	701	658	611	568	526	499	462	430	356				
31	850	818	765	712	664	621	573	536	504	467	435	361				
32	866	834	781	727	680	632	584	547	515	478	446	366				
33	876	844	791	738	690	643	595	552	520	483	451	372				
34	892	860	802	743	696	648	600	563	531	489	457	377				
35	903	871	812	754	706	658	611	568	536	494	462	382				
36	913	881	823	765	717	669	616	579	542	504	467	388				
37	929	897	839	781	727	680	632	589	552	510	478	393				
38	945	908	850	791	738	690	637	595	563	520	483	398				
39	950	913	855	797	743	690	643	600	563	520	489	404				
40	961	924	866	807	754	701	648	605	573	526	494	409				
41	972	940	876	812	765	712	658	616	579	536	499	414				
42	982	950	887	823	770	717	664	621	584	542	504	414				
43	998	961	897	834	781	727	674	627	595	547	510	419				
44	1004	966	903	839	786	733	680	632	595	552	515	425				
45	1020	982	919	855	802	743	690	643	605	563	526	430				
46	1030	993	929	866	807	754	696	653	616	568	531	435				
47	1041	1004	940	876	818	759	706	658	621	573	536	441				
48	1057	1020	950	881	828	770	712	664	627	579	542	446				
49	1067	1030	961	892	834	781	722	674	632	584	547	451				
50	1078	1041	972	903	844	786	727	680	643	595	552	457				
51	1089	1051	982	913	855	797	738	690	648	600	558	462				
52	1094	1057	988	919	860	802	743	690	653	600	563	462				
53	1110	1067	998	929	871	807	749	701	658	611	568	467				
54	1120	1078	1009	940	876	818	759	706	664	616	573	473				
55	1136	1099	1025	950	892	828	770	717	674	627	584	483				
56	1158	1115	1041	966	908	844	781	727	685	637	595	489				
57	1179	1136	1062	988	924	860	797	743	701	648	605	499				
58	1216	1168	1094	1020	950	887	823	765	722	669	621	515				
59	1264	1216	1136	1057	988	919	855	797	749	696	648	536				
60	1317	1269	1184	1099	1030	961	887	828	781	722	674	558				
61	1354	1306	1221	1136	1062	988	919	855	807	743	696	573				
62	1386	1333	1248	1163	1083	1009	935	876	823	759	712	584				
63	1407	1359	1269	1179	1104	1030	950	887	839	775	722	595				
64	1439	1386	1296	1205	1126	1051	972	908	855	791	738	611				
65	1466	1412	1322	1232	1152	1073	993	924	871	807	754	621				
66	1508	1455	1359	1264	1184	1099	1020	950	897	828	775	637				
67	1566	1513	1412	1312	1227	1142	1062	988	935	860	807	664				
68	1625	1566	1466	1365	1274	1189	1099	1025	966	892	834	690				
69	1683	1625	1519	1412	1322	1232	1142	1062	1004	924	866	712				
70	1747	1683	1572	1460	1370	1274	1179	1099	1035	961	897	738				
71	1805	1736	1625	1513	1412	1317	1221	1136	1073	993	924	765				
72	1864	1795	1678	1561	1460	1359	1258	1174	1110	1025	956	791				
73	1922	1853	1731	1609	1508	1402	1301	1211	1142	1057	988	812				
74	1981	1912	1784	1657	1551	1444	1338	1248	1179	1089	1020	839				
75	2039	1965	1837	1710	1598	1487	1381	1285	1211	1120	1046	866				

- (a)** Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b)** Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c)** Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 360

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (c)	1990- 2010	Symbol (c)	1989 & Prior
1	34	33	32	31	30	29	28	26	25	24	23	21	1	26	1	9
2	45	44	43	42	40	37	36	35	33	31	30	28	2	35	2	11
3	56	55	53	51	49	47	46	44	42	40	37	34	3	41	3	16
4	64	63	61	59	57	55	53	50	48	46	44	40	4	45	4	19
5	72	71	69	67	63	61	59	56	53	51	49	45	5	51	5	22
6	80	78	76	74	71	68	66	62	59	56	54	49	6	57	6	29
7	88	86	84	82	78	75	73	69	66	62	60	55	7	62	7	35
8	95	94	90	87	84	80	78	74	71	67	64	59	8	68	8	42
10	103	101	98	95	90	87	84	80	76	73	70	63	10	73	10	53
11	109	107	104	101	97	93	89	85	81	77	74	68	11	79	11	64
12	114	112	109	106	102	97	94	89	85	81	78	71	12	86	12	75
13	119	116	113	110	105	101	98	93	88	84	80	74	13	93	13	88
14	125	122	119	115	110	105	102	97	93	87	84	77	14	100	14	104
15	130	128	124	120	115	110	106	102	97	92	87	80	15	110	15	126
16	135	133	129	125	120	114	111	106	101	96	92	84	16	121	16	153
17	140	138	134	130	125	120	115	110	105	99	96	87	17	134	17	183
18	147	144	139	135	130	124	120	114	109	103	99	90	18	146	18	218
19	151	148	144	139	133	128	124	118	112	106	102	94	19	159	19	261
20	155	152	148	144	137	131	127	121	115	109	105	96	20	177	20	310
21	160	157	153	149	142	136	131	126	120	113	108	100	21	197	21	428
22	165	162	157	152	146	139	135	129	123	116	111	102	22	222		
23	171	167	162	157	151	145	139	133	127	120	115	105	23	249		
24	175	172	166	161	155	148	144	136	130	123	119	108	24	287		
25	180	177	172	166	159	153	148	140	134	127	122	111	25	354		
26	186	182	177	172	164	157	152	145	138	131	126	115	26	434		
27	191	187	182	177	170	162	157	150	142	135	129	119				
28	198	193	188	183	175	167	162	154	147	139	134	123				
29	204	201	194	188	181	173	167	159	152	144	138	127				
30	210	206	200	193	186	178	172	163	156	148	141	130				
31	216	212	206	200	191	183	177	168	160	153	147	134				
32	223	218	212	206	198	189	182	174	165	157	151	138				
33	230	225	218	212	203	194	188	179	171	161	155	142				
34	235	230	224	217	208	199	192	183	175	165	159	146				
35	240	236	229	222	213	204	197	187	179	170	162	149				
36	246	242	235	228	218	209	202	192	183	174	166	153				
37	256	251	243	236	227	216	209	200	190	180	173	158				
38	265	260	253	245	235	225	217	207	198	187	180	164				
39	275	269	261	253	242	232	225	214	204	193	185	170				
40	283	278	269	261	251	240	232	220	210	200	191	175				
41	292	287	279	270	259	249	239	229	217	206	198	181				
42	302	295	287	279	267	256	246	235	224	212	204	186				
43	310	305	295	286	275	263	254	242	231	218	210	192				
44	319	313	304	294	283	270	261	249	237	225	215	198				
45	328	321	312	303	290	278	268	256	243	231	222	203				
46	339	332	322	313	300	287	278	264	252	238	229	210				
47	349	343	333	322	310	296	286	272	260	246	236	216				
48	361	354	343	333	319	306	295	282	267	254	243	224				
49	371	364	354	343	329	315	304	290	276	262	251	230				
50	381	373	363	353	338	323	312	297	283	268	258	236				
51	392	385	373	362	347	333	321	306	291	277	265	242				
52	402	395	384	372	357	341	330	315	300	284	272	250				
53	413	405	393	382	366	349	338	322	307	291	279	256				
54	430	421	409	396	380	364	352	335	319	303	290	265				
55	450	441	428	416	398	382	368	352	334	317	305	279				
56	474	465	451	438	420	401	388	370	353	334	320	293				
57	500	491	476	462	443	424	410	391	371	353	338	310				

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 360

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	540	529	514	498	477	458	442	421	400	381	365	334					
59	598	587	570	553	530	508	490	467	444	422	405	370					
60	662	650	631	613	588	562	543	518	492	467	448	411					
61	724	710	690	669	642	614	593	566	538	511	490	448					
62	781	765	744	722	692	661	640	609	580	550	528	484					
63	838	823	799	775	743	711	686	655	623	591	567	519					
64	895	879	853	827	794	759	733	699	666	631	605	554					
65	954	935	908	881	844	808	781	745	708	672	645	590					
66	1040	1020	990	960	920	881	852	812	773	732	703	644					
67	1154	1133	1099	1066	1022	979	945	902	857	813	780	714					
68	1269	1245	1208	1172	1124	1075	1039	991	942	894	858	785					
69	1383	1357	1318	1278	1225	1173	1134	1081	1028	976	936	857					
70	1499	1470	1427	1384	1327	1270	1227	1170	1113	1056	1013	928					
71	1613	1582	1536	1490	1429	1368	1321	1259	1198	1137	1091	998					
72	1727	1694	1645	1596	1530	1464	1415	1349	1283	1218	1168	1069					
73	1842	1808	1754	1701	1632	1561	1509	1438	1369	1298	1246	1141					
74	1957	1920	1864	1808	1734	1659	1603	1528	1454	1379	1323	1212					
75	2072	2032	1973	1914	1835	1756	1696	1618	1539	1460	1401	1282					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	279	268	251	234	217	205	188	177	165	154	143	120	1	154	1	74	
2	371	359	336	314	291	274	251	234	222	205	194	160	2	177	2	91	
3	405	388	365	342	319	296	274	257	239	222	205	171	3	205	3	114	
4	473	456	428	399	371	348	319	302	285	262	245	200	4	222	4	125	
5	519	502	467	433	405	376	353	325	308	285	268	222	5	234	5	148	
6	542	524	490	456	428	399	371	342	325	296	279	228	6	245	6	160	
7	570	547	513	479	445	416	388	359	336	314	291	239	7	257	7	177	
8	593	576	536	496	467	433	405	376	353	325	308	251	8	268	8	211	
10	616	593	553	513	479	450	416	388	365	336	314	262	10	285	10	245	
11	633	610	570	530	496	462	428	399	376	348	325	268	11	302	11	268	
12	656	633	593	553	513	479	445	416	393	359	336	279	12	308	12	296	
13	678	650	610	570	530	496	456	428	405	371	348	285	13	319	13	319	
14	695	673	627	581	547	507	473	439	416	382	359	296	14	342	14	353	
15	707	684	638	593	553	519	479	445	422	388	365	302	15	359	15	382	
16	713	690	644	599	559	524	485	450	428	393	365	302	16	371	16	422	
17	730	701	656	610	570	530	490	462	433	399	376	308	17	388	17	445	
18	747	718	673	627	587	547	507	473	445	410	382	314	18	405	18	485	
19	758	730	684	638	593	553	513	479	450	416	388	319	19	428	19	513	
20	781	752	701	650	610	570	524	490	462	428	399	331	20	439	20	547	
21	798	770	718	667	627	581	542	502	473	439	410	336	21	456	21	621	
22	809	781	730	678	633	593	547	513	479	445	416	342	22	485			
23	821	792	741	690	644	599	559	519	490	450	422	348	23	502			
24	844	809	758	707	661	616	570	530	502	462	433	359	24	524			
25	849	815	764	713	667	621	576	536	502	467	433	359	25	564			
26	861	832	775	718	673	627	581	542	513	473	445	365	26	616			
27	872	844	787	730	684	638	593	553	519	479	450	371					
28	878	849	792	735	690	644	593	553	524	485	450	371					
29	895	861	804	747	701	650	604	564	530	490	456	376					

TERRITORY 360

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013					
30	901	866	809	752	707	656	610	564	536	496	462	382					
31	912	878	821	764	713	667	616	576	542	502	467	388					
32	929	895	838	781	730	678	627	587	553	513	479	393					
33	941	906	849	792	741	690	638	593	559	519	485	399					
34	958	923	861	798	747	695	644	604	570	524	490	405					
35	969	935	872	809	758	707	656	610	576	530	496	410					
36	980	946	884	821	770	718	661	621	581	542	502	416					
37	998	963	901	838	781	730	678	633	593	547	513	422					
38	1015	975	912	849	792	741	684	638	604	559	519	428					
39	1020	980	918	855	798	741	690	644	604	559	524	433					
40	1032	992	929	866	809	752	695	650	616	564	530	439					
41	1043	1009	941	872	821	764	707	661	621	576	536	445					
42	1055	1020	952	884	827	770	713	667	627	581	542	445					
43	1072	1032	963	895	838	781	724	673	638	587	547	450					
44	1077	1037	969	901	844	787	730	678	638	593	553	456					
45	1094	1055	986	918	861	798	741	690	650	604	564	462					
46	1106	1066	998	929	866	809	747	701	661	610	570	467					
47	1117	1077	1009	941	878	815	758	707	667	616	576	473					
48	1134	1094	1020	946	889	827	764	713	673	621	581	479					
49	1146	1106	1032	958	895	838	775	724	678	627	587	485					
50	1157	1117	1043	969	906	844	781	730	690	638	593	490					
51	1169	1129	1055	980	918	855	792	741	695	644	599	496					
52	1174	1134	1060	986	923	861	798	741	701	644	604	496					
53	1191	1146	1072	998	935	866	804	752	707	656	610	502					
54	1203	1157	1083	1009	941	878	815	758	713	661	616	507					
55	1220	1180	1100	1020	958	889	827	770	724	673	627	519					
56	1243	1197	1117	1037	975	906	838	781	735	684	638	524					
57	1265	1220	1140	1060	992	923	855	798	752	695	650	536					
58	1305	1254	1174	1094	1020	952	884	821	775	718	667	553					
59	1357	1305	1220	1134	1060	986	918	855	804	747	695	576					
60	1414	1362	1271	1180	1106	1032	952	889	838	775	724	599					
61	1454	1402	1311	1220	1140	1060	986	918	866	798	747	616					
62	1488	1431	1340	1248	1163	1083	1003	941	884	815	764	627					
63	1511	1459	1362	1265	1186	1106	1020	952	901	832	775	638					
64	1545	1488	1391	1294	1208	1129	1043	975	918	849	792	656					
65	1573	1516	1419	1322	1237	1151	1066	992	935	866	809	667					
66	1619	1562	1459	1357	1271	1180	1094	1020	963	889	832	684					
67	1682	1625	1516	1408	1317	1226	1140	1060	1003	923	866	713					
68	1744	1682	1573	1465	1368	1277	1180	1100	1037	958	895	741					
69	1807	1744	1630	1516	1419	1322	1226	1140	1077	992	929	764					
70	1875	1807	1687	1568	1471	1368	1265	1180	1112	1032	963	792					
71	1938	1864	1744	1625	1516	1414	1311	1220	1151	1066	992	821					
72	2001	1927	1801	1676	1568	1459	1351	1260	1191	1100	1026	849					
73	2063	1989	1858	1727	1619	1505	1397	1300	1226	1134	1060	872					
74	2126	2052	1915	1778	1664	1550	1436	1340	1265	1169	1094	901					
75	2189	2109	1972	1835	1716	1596	1482	1379	1300	1203	1123	929					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

TERRITORY 370

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	33	32	31	30	29	28	27	25	24	23	22	20	1	25	1	9	
2	43	42	41	40	38	36	35	34	32	30	29	27	2	34	2	11	
3	53	52	50	49	47	45	44	42	40	38	36	33	3	39	3	15	
4	61	60	58	56	54	52	50	48	46	44	42	38	4	43	4	18	
5	68	67	65	63	60	58	56	53	50	49	47	43	5	49	5	21	
6	76	74	72	70	67	64	62	59	56	53	51	47	6	54	6	28	
7	84	82	80	78	74	71	69	65	62	59	57	52	7	59	7	34	
8	90	89	86	83	80	76	74	70	67	63	61	56	8	64	8	40	
10	98	96	93	90	86	83	80	76	72	69	66	60	10	69	10	50	
11	104	102	99	96	92	88	85	81	77	73	70	64	11	75	11	61	
12	109	107	104	101	97	92	89	85	81	77	74	67	12	82	12	71	
13	113	111	108	105	100	96	93	88	84	80	76	70	13	88	13	84	
14	119	116	113	110	105	100	97	92	88	83	80	73	14	95	14	99	
15	124	122	118	114	110	105	101	97	92	87	83	76	15	105	15	120	
16	129	127	123	119	114	109	106	101	96	91	87	80	16	115	16	146	
17	134	132	128	124	119	114	110	105	100	94	91	83	17	128	17	174	
18	140	137	133	129	124	118	114	109	104	98	94	86	18	139	18	208	
19	144	141	137	133	127	122	118	112	107	101	97	89	19	151	19	248	
20	148	145	141	137	131	125	121	115	110	104	100	91	20	168	20	295	
21	152	149	146	142	136	130	125	120	114	108	103	95	21	187	21	408	
22	157	154	149	145	139	133	129	123	117	111	106	97	22	211			
23	162	159	154	149	144	138	133	127	121	114	110	100	23	237			
24	166	163	158	153	148	141	137	130	124	117	113	103	24	273			
25	171	168	163	158	151	146	141	134	128	121	116	106	25	337			
26	177	173	168	163	156	149	145	138	132	125	120	110	26	413			
27	182	178	173	168	161	154	149	143	136	129	123	113					
28	188	184	179	174	166	159	154	147	140	133	128	117					
29	194	191	185	179	172	164	159	151	145	137	132	121					
30	200	196	190	184	177	169	163	155	149	141	135	124					
31	206	202	196	190	182	174	168	160	152	146	140	128					
32	212	208	202	196	188	180	173	165	157	149	144	132					
33	219	214	208	202	193	185	179	170	162	153	148	136					
34	224	219	213	207	198	189	183	174	166	157	151	139					
35	229	225	218	211	203	194	187	178	170	161	154	142					
36	235	231	224	217	208	199	192	183	174	165	158	146					
37	244	239	232	225	216	206	199	190	181	171	164	150					
38	252	248	241	234	224	214	207	197	188	178	171	156					
39	261	256	248	241	231	221	214	204	194	184	176	161					
40	269	264	256	248	239	229	221	210	200	190	182	166					
41	278	273	265	257	247	237	228	218	207	196	188	172					
42	287	281	273	265	254	244	235	224	213	202	194	177					
43	295	290	281	272	261	250	242	231	220	208	200	183					
44	304	298	289	280	269	257	248	237	226	214	205	188					
45	312	306	297	288	276	264	255	244	232	220	211	193					
46	323	316	307	298	285	273	264	251	240	227	218	200					
47	333	327	317	307	295	282	272	259	248	235	225	206					
48	344	337	327	317	304	291	281	268	254	242	232	213					
49	353	347	337	327	313	300	289	276	262	249	239	219					
50	362	355	346	336	322	308	297	283	269	255	246	225					
51	373	366	355	345	331	317	306	291	277	263	252	231					
52	383	376	365	354	340	325	314	300	285	270	259	238					
53	393	385	374	363	348	333	322	307	292	277	265	244					
54	409	401	389	377	361	347	335	319	304	288	276	252					
55	429	420	408	396	379	363	350	335	318	302	290	265					
56	451	443	430	417	400	382	369	352	336	318	305	279					
57	476	467	453	440	422	404	390	372	353	336	322	295					

TERRITORY 370

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	514	504	489	474	454	436	421	401	381	362	347	318				
59	569	558	543	527	505	483	466	445	423	402	385	352				
60	631	619	601	583	559	535	517	493	468	445	427	391				
61	689	676	656	637	611	584	564	539	512	486	466	427				
62	743	729	708	687	658	630	609	580	552	524	503	460				
63	798	783	760	738	707	677	653	624	593	562	540	494				
64	852	837	812	787	755	723	698	665	634	601	576	528				
65	908	890	864	839	804	769	743	709	674	640	614	561				
66	990	971	942	914	876	839	811	773	736	697	669	613				
67	1099	1078	1046	1015	973	932	900	858	816	774	743	680				
68	1208	1185	1150	1116	1070	1024	989	943	897	851	817	747				
69	1317	1292	1254	1217	1166	1117	1079	1029	978	929	891	816				
70	1427	1399	1358	1318	1263	1209	1168	1114	1059	1005	964	883				
71	1535	1506	1462	1419	1360	1302	1257	1199	1140	1082	1039	950				
72	1644	1613	1566	1520	1456	1394	1347	1284	1222	1159	1112	1018				
73	1753	1721	1670	1620	1553	1486	1436	1369	1303	1236	1186	1086				
74	1863	1828	1774	1721	1650	1579	1526	1454	1384	1313	1259	1153				
75	1972	1934	1878	1822	1746	1671	1615	1540	1465	1390	1334	1221				

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	299	287	268	250	232	220	201	189	177	165	153	128	1	165	1	79
2	397	384	360	336	311	293	268	250	238	220	207	171	2	189	2	98
3	433	415	390	366	342	317	293	275	256	238	220	183	3	220	3	122
4	506	488	458	427	397	372	342	323	305	281	262	214	4	238	4	134
5	555	537	500	464	433	403	378	348	329	305	287	238	5	250	5	159
6	580	561	525	488	458	427	397	366	348	317	299	244	6	262	6	171
7	610	586	549	512	476	445	415	384	360	336	311	256	7	275	7	189
8	634	616	573	531	500	464	433	403	378	348	329	268	8	287	8	226
10	659	634	592	549	512	482	445	415	390	360	336	281	10	305	10	262
11	677	653	610	567	531	494	458	427	403	372	348	287	11	323	11	287
12	702	677	634	592	549	512	476	445	421	384	360	299	12	329	12	317
13	726	695	653	610	567	531	488	458	433	397	372	305	13	342	13	342
14	744	720	671	622	586	543	506	470	445	409	384	317	14	366	14	378
15	756	732	683	634	592	555	512	476	451	415	390	323	15	384	15	409
16	763	738	689	641	598	561	519	482	458	421	390	323	16	397	16	451
17	781	750	702	653	610	567	525	494	464	427	403	329	17	415	17	476
18	799	769	720	671	628	586	543	506	476	439	409	336	18	433	18	519
19	811	781	732	683	634	592	549	512	482	445	415	342	19	458	19	549
20	836	805	750	695	653	610	561	525	494	458	427	354	20	470	20	586
21	854	824	769	714	671	622	580	537	506	470	439	360	21	488	21	665
22	866	836	781	726	677	634	586	549	512	476	445	366	22	519		
23	878	848	793	738	689	641	598	555	525	482	451	372	23	537		
24	903	866	811	756	708	659	610	567	537	494	464	384	24	561		
25	909	872	817	763	714	665	616	573	537	500	464	384	25	604		
26	921	891	830	769	720	671	622	580	549	506	476	390	26	659		
27	933	903	842	781	732	683	634	592	555	512	482	397				
28	939	909	848	787	738	689	634	592	561	519	482	397				
29	958	921	860	799	750	695	647	604	567	525	488	403				

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NORTH CAROLINA (32)

TERRITORY 370

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
30	964	927	866	805	756	702	653	604	573	531	494	409					
31	976	939	878	817	763	714	659	616	580	537	500	415					
32	994	958	897	836	781	726	671	628	592	549	512	421					
33	1007	970	909	848	793	738	683	634	598	555	519	427					
34	1025	988	921	854	799	744	689	647	610	561	525	433					
35	1037	1000	933	866	811	756	702	653	616	567	531	439					
36	1049	1013	946	878	824	769	708	665	622	580	537	445					
37	1068	1031	964	897	836	781	726	677	634	586	549	451					
38	1086	1043	976	909	848	793	732	683	647	598	555	458					
39	1092	1049	982	915	854	793	738	689	647	598	561	464					
40	1104	1061	994	927	866	805	744	695	659	604	567	470					
41	1116	1080	1007	933	878	817	756	708	665	616	573	476					
42	1129	1092	1019	946	885	824	763	714	671	622	580	476					
43	1147	1104	1031	958	897	836	775	720	683	628	586	482					
44	1153	1110	1037	964	903	842	781	726	683	634	592	488					
45	1171	1129	1055	982	921	854	793	738	695	647	604	494					
46	1183	1141	1068	994	927	866	799	750	708	653	610	500					
47	1196	1153	1080	1007	939	872	811	756	714	659	616	506					
48	1214	1171	1092	1013	952	885	817	763	720	665	622	512					
49	1226	1183	1104	1025	958	897	830	775	726	671	628	519					
50	1238	1196	1116	1037	970	903	836	781	738	683	634	525					
51	1251	1208	1129	1049	982	915	848	793	744	689	641	531					
52	1257	1214	1135	1055	988	921	854	793	750	689	647	531					
53	1275	1226	1147	1068	1000	927	860	805	756	702	653	537					
54	1287	1238	1159	1080	1007	939	872	811	763	708	659	543					
55	1305	1263	1177	1092	1025	952	885	824	775	720	671	555					
56	1330	1281	1196	1110	1043	970	897	836	787	732	683	561					
57	1354	1305	1220	1135	1061	988	915	854	805	744	695	573					
58	1397	1342	1257	1171	1092	1019	946	878	830	769	714	592					
59	1452	1397	1305	1214	1135	1055	982	915	860	799	744	616					
60	1513	1458	1360	1263	1183	1104	1019	952	897	830	775	641					
61	1556	1501	1403	1305	1220	1135	1055	982	927	854	799	659					
62	1592	1531	1434	1336	1244	1159	1074	1007	946	872	817	671					
63	1617	1562	1458	1354	1269	1183	1092	1019	964	891	830	683					
64	1653	1592	1488	1385	1293	1208	1116	1043	982	909	848	702					
65	1684	1623	1519	1415	1324	1232	1141	1061	1000	927	866	714					
66	1732	1671	1562	1452	1360	1263	1171	1092	1031	952	891	732					
67	1800	1739	1623	1507	1409	1312	1220	1135	1074	988	927	763					
68	1867	1800	1684	1568	1464	1366	1263	1177	1110	1025	958	793					
69	1934	1867	1745	1623	1519	1415	1312	1220	1153	1061	994	817					
70	2007	1934	1806	1678	1574	1464	1354	1263	1190	1104	1031	848					
71	2074	1995	1867	1739	1623	1513	1403	1305	1232	1141	1061	878					
72	2141	2062	1928	1793	1678	1562	1446	1348	1275	1177	1098	909					
73	2208	2129	1989	1848	1732	1610	1495	1391	1312	1214	1135	933					
74	2275	2196	2050	1903	1781	1659	1537	1434	1354	1251	1171	964					
75	2342	2257	2111	1964	1836	1708	1586	1476	1391	1287	1202	994					

- (a)** Refer to Personal Auto Manual Rule **12.** for rating Symbol 98 vehicles.
- (b)** Refer to Personal Auto Manual Rule **12.** for rating Symbol 27 vehicles.
- (c)** Refer to Rule **12.** to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 380

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	42	41	39	38	37	36	34	32	30	29	28	25	1	32	1	11
2	55	53	52	51	48	46	44	43	41	38	37	34	2	43	2	14
3	69	67	65	62	60	57	56	53	51	48	46	42	3	50	3	19
4	79	77	75	72	70	67	65	61	58	56	53	48	4	55	4	23
5	88	86	84	81	77	75	72	69	65	62	60	55	5	62	5	27
6	98	95	93	90	86	83	80	76	72	69	66	60	6	70	6	36
7	108	105	103	100	95	91	89	84	80	76	74	67	7	76	7	43
8	116	114	110	107	103	98	95	90	86	81	79	72	8	83	8	51
10	126	123	119	116	110	107	103	98	93	89	85	77	10	89	10	65
11	133	131	127	123	118	113	109	104	99	94	90	83	11	97	11	79
12	140	137	133	130	124	118	114	109	104	99	95	86	12	105	12	91
13	145	142	138	135	128	123	119	113	108	103	98	90	13	113	13	108
14	152	149	145	141	135	128	124	118	113	107	103	94	14	122	14	127
15	159	156	151	146	141	135	130	124	118	112	107	98	15	135	15	154
16	165	163	157	152	146	140	136	130	123	117	112	103	16	147	16	187
17	171	169	164	159	152	146	141	135	128	121	117	107	17	164	17	224
18	179	175	170	165	159	151	146	140	133	126	121	110	18	178	18	267
19	184	180	175	170	163	156	151	144	137	130	124	114	19	194	19	319
20	189	185	180	175	168	160	155	147	141	133	128	117	20	216	20	378
21	196	192	187	182	174	166	160	154	146	138	132	122	21	240	21	523
22	202	198	192	185	178	170	165	157	150	142	136	124	22	271		
23	208	204	198	192	184	177	170	163	155	146	141	128	23	304		
24	213	210	203	197	189	180	175	166	159	150	145	132	24	351		
25	220	216	210	203	194	187	180	171	164	155	149	136	25	432		
26	227	222	216	210	201	192	185	177	169	160	154	141	26	530		
27	234	229	222	216	207	198	192	183	174	165	157	145				
28	241	236	230	224	213	204	198	188	179	170	164	150				
29	249	245	237	230	221	211	204	194	185	175	169	155				
30	257	251	244	236	227	217	210	199	191	180	173	159				
31	264	259	251	244	234	224	216	206	196	187	179	164				
32	272	267	259	251	241	231	222	212	202	192	184	169				
33	281	274	267	259	248	237	230	218	208	197	189	174				
34	287	281	273	265	254	243	235	224	213	202	194	178				
35	293	288	279	271	260	249	240	229	218	207	198	182				
36	301	296	287	278	267	255	246	235	224	212	203	187				
37	312	306	297	288	277	264	255	244	232	220	211	193				
38	324	318	309	300	287	274	265	253	241	229	220	201				
39	335	329	319	309	296	283	274	262	249	236	226	207				
40	345	339	329	319	306	293	283	269	257	244	234	213				
41	357	351	340	330	316	304	292	279	265	251	241	221				
42	368	361	351	340	326	312	301	287	273	259	249	227				
43	378	372	361	349	335	321	310	296	282	267	257	235				
44	390	382	371	359	345	330	319	304	290	274	263	241				
45	400	392	381	370	354	339	328	312	297	282	271	248				
46	414	405	394	382	366	351	339	323	307	291	279	257				
47	427	419	406	394	378	362	349	333	318	301	288	264				
48	441	432	419	406	390	373	361	344	326	310	297	273				
49	453	445	432	419	401	385	371	354	337	320	306	281				
50	465	456	443	431	413	395	381	363	345	328	315	288				
51	479	470	456	442	424	406	392	373	356	338	324	296				
52	491	483	469	455	436	417	403	385	366	347	333	305				
53	504	494	480	466	447	427	413	394	375	356	340	312				
54	525	514	499	484	464	445	429	409	390	370	354	324				
55	550	538	523	508	486	466	450	429	408	387	372	340				
56	579	568	551	535	513	490	474	452	431	408	391	358				
57	611	599	582	564	541	518	500	478	453	431	413	378				

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 380

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013		2010			
58	659	646	627	608	583	559	540	514	489	465	446	408					
59	730	716	696	676	648	620	598	570	542	516	494	452					
60	809	794	771	748	718	686	663	632	601	570	547	502					
61	884	867	842	817	784	749	724	691	657	624	598	547					
62	954	935	908	881	845	808	781	744	709	672	645	591					
63	1024	1005	975	946	907	869	838	800	761	721	692	634					
64	1093	1073	1041	1010	969	927	895	853	813	771	739	677					
65	1165	1142	1109	1076	1031	987	954	909	865	820	787	720					
66	1270	1246	1209	1172	1124	1076	1040	992	944	894	859	786					
67	1410	1383	1342	1302	1248	1195	1154	1101	1046	993	953	872					
68	1549	1520	1476	1431	1373	1313	1269	1210	1151	1092	1048	959					
69	1689	1657	1609	1561	1496	1433	1384	1320	1255	1191	1143	1046					
70	1830	1795	1742	1690	1621	1551	1499	1429	1359	1289	1237	1133					
71	1970	1932	1876	1820	1745	1670	1613	1538	1463	1388	1332	1219					
72	2109	2069	2009	1949	1868	1788	1728	1647	1567	1487	1426	1306					
73	2249	2207	2142	2078	1993	1906	1843	1756	1671	1585	1521	1393					
74	2390	2344	2276	2207	2117	2026	1957	1866	1775	1684	1615	1480					
75	2530	2482	2409	2337	2240	2144	2071	1976	1880	1783	1711	1566					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013		2010			
1	331	318	297	277	257	243	223	210	196	183	169	142	1	183	1	88	
2	439	426	399	372	345	324	297	277	264	243	230	189	2	210	2	108	
3	480	460	433	406	379	352	324	304	284	264	243	203	3	243	3	135	
4	561	541	507	473	439	412	379	358	338	311	291	237	4	264	4	149	
5	615	595	554	514	480	446	419	385	365	338	318	264	5	277	5	176	
6	642	622	581	541	507	473	439	406	385	352	331	270	6	291	6	189	
7	676	649	608	568	527	493	460	426	399	372	345	284	7	304	7	210	
8	703	683	635	588	554	514	480	446	419	385	365	297	8	318	8	250	
10	730	703	656	608	568	534	493	460	433	399	372	311	10	338	10	291	
11	750	723	676	629	588	548	507	473	446	412	385	318	11	358	11	318	
12	777	750	703	656	608	568	527	493	466	426	399	331	12	365	12	352	
13	804	771	723	676	629	588	541	507	480	439	412	338	13	379	13	379	
14	825	798	744	690	649	602	561	521	493	453	426	352	14	406	14	419	
15	838	811	757	703	656	615	568	527	500	460	433	358	15	426	15	453	
16	845	818	764	710	662	622	575	534	507	466	433	358	16	439	16	500	
17	865	831	777	723	676	629	581	548	514	473	446	365	17	460	17	527	
18	886	852	798	744	696	649	602	561	527	487	453	372	18	480	18	575	
19	899	865	811	757	703	656	608	568	534	493	460	379	19	507	19	608	
20	926	892	831	771	723	676	622	581	548	507	473	392	20	521	20	649	
21	946	913	852	791	744	690	642	595	561	521	487	399	21	541	21	737	
22	960	926	865	804	750	703	649	608	568	527	493	406	22	575			
23	973	940	879	818	764	710	662	615	581	534	500	412	23	595			
24	1000	960	899	838	784	730	676	629	595	548	514	426	24	622			
25	1007	967	906	845	791	737	683	635	595	554	514	426	25	669			
26	1021	987	919	852	798	744	690	642	608	561	527	433	26	730			
27	1034	1000	933	865	811	757	703	656	615	568	534	439					
28	1041	1007	940	872	818	764	703	656	622	575	534	439					
29	1061	1021	953	886	831	771	717	669	629	581	541	446					

TERRITORY 380

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
30	1068	1028	960	892	838	777	723	669	635	588	548	453					
31	1082	1041	973	906	845	791	730	683	642	595	554	460					
32	1102	1061	994	926	865	804	744	696	656	608	568	466					
33	1115	1075	1007	940	879	818	757	703	662	615	575	473					
34	1136	1095	1021	946	886	825	764	717	676	622	581	480					
35	1149	1109	1034	960	899	838	777	723	683	629	588	487					
36	1163	1122	1048	973	913	852	784	737	690	642	595	493					
37	1183	1142	1068	994	926	865	804	750	703	649	608	500					
38	1203	1156	1082	1007	940	879	811	757	717	662	615	507					
39	1210	1163	1088	1014	946	879	818	764	717	662	622	514					
40	1224	1176	1102	1028	960	892	825	771	730	669	629	521					
41	1237	1197	1115	1034	973	906	838	784	737	683	635	527					
42	1251	1210	1129	1048	980	913	845	791	744	690	642	527					
43	1271	1224	1142	1061	994	926	859	798	757	696	649	534					
44	1278	1230	1149	1068	1000	933	865	804	757	703	656	541					
45	1298	1251	1169	1088	1021	946	879	818	771	717	669	548					
46	1311	1264	1183	1102	1028	960	886	831	784	723	676	554					
47	1325	1278	1197	1115	1041	967	899	838	791	730	683	561					
48	1345	1298	1210	1122	1055	980	906	845	798	737	690	568					
49	1359	1311	1224	1136	1061	994	919	859	804	744	696	575					
50	1372	1325	1237	1149	1075	1000	926	865	818	757	703	581					
51	1386	1338	1251	1163	1088	1014	940	879	825	764	710	588					
52	1393	1345	1257	1169	1095	1021	946	879	831	764	717	588					
53	1413	1359	1271	1183	1109	1028	953	892	838	777	723	595					
54	1426	1372	1284	1197	1115	1041	967	899	845	784	730	602					
55	1447	1399	1305	1210	1136	1055	980	913	859	798	744	615					
56	1474	1420	1325	1230	1156	1075	994	926	872	811	757	622					
57	1501	1447	1352	1257	1176	1095	1014	946	892	825	771	635					
58	1548	1487	1393	1298	1210	1129	1048	973	919	852	791	656					
59	1609	1548	1447	1345	1257	1169	1088	1014	953	886	825	683					
60	1676	1616	1507	1399	1311	1224	1129	1055	994	919	859	710					
61	1724	1663	1555	1447	1352	1257	1169	1088	1028	946	886	730					
62	1764	1697	1589	1480	1379	1284	1190	1115	1048	967	906	744					
63	1791	1731	1616	1501	1406	1311	1210	1129	1068	987	919	757					
64	1832	1764	1649	1535	1433	1338	1237	1156	1088	1007	940	777					
65	1866	1798	1683	1568	1467	1366	1264	1176	1109	1028	960	791					
66	1920	1852	1731	1609	1507	1399	1298	1210	1142	1055	987	811					
67	1994	1927	1798	1670	1562	1453	1352	1257	1190	1095	1028	845					
68	2069	1994	1866	1737	1622	1514	1399	1305	1230	1136	1061	879					
69	2143	2069	1933	1798	1683	1568	1453	1352	1278	1176	1102	906					
70	2224	2143	2001	1859	1744	1622	1501	1399	1318	1224	1142	940					
71	2298	2211	2069	1927	1798	1676	1555	1447	1366	1264	1176	973					
72	2373	2285	2136	1987	1859	1731	1602	1494	1413	1305	1217	1007					
73	2447	2359	2204	2048	1920	1785	1656	1541	1453	1345	1257	1034					
74	2521	2434	2271	2109	1974	1839	1704	1589	1501	1386	1298	1068					
75	2596	2501	2339	2177	2035	1893	1758	1636	1541	1426	1332	1102					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 390

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	26	25	24	24	23	22	21	20	19	18	17	16	1	20	1	7
2	34	33	32	32	30	28	28	27	25	24	23	21	2	27	2	9
3	43	42	40	39	37	36	35	33	32	30	28	26	3	31	3	12
4	49	48	47	45	43	42	40	38	36	35	33	30	4	34	4	14
5	55	54	52	51	48	47	45	43	40	39	37	34	5	39	5	17
6	61	59	58	56	54	51	50	47	45	43	41	37	6	43	6	22
7	67	66	64	62	59	57	55	52	50	47	46	42	7	47	7	27
8	72	71	69	66	64	61	59	56	54	51	49	45	8	51	8	32
10	78	77	74	72	69	66	64	61	58	55	53	48	10	55	10	40
11	83	81	79	77	73	70	68	65	62	58	56	51	11	60	11	49
12	87	85	83	81	77	73	71	68	65	62	59	54	12	66	12	57
13	90	88	86	84	80	77	74	70	67	64	61	56	13	70	13	67
14	95	92	90	88	84	80	77	73	70	66	64	58	14	76	14	79
15	99	97	94	91	88	84	81	77	73	70	66	61	15	84	15	96
16	103	101	98	95	91	87	85	81	77	73	70	64	16	92	16	116
17	107	105	102	99	95	91	88	84	80	75	73	66	17	102	17	139
18	111	109	106	103	99	94	91	87	83	78	75	69	18	111	18	166
19	115	112	109	106	101	97	94	89	85	81	77	71	19	121	19	198
20	118	115	112	109	104	100	96	92	88	83	80	73	20	134	20	235
21	122	119	116	113	108	103	100	96	91	86	82	76	21	149	21	325
22	126	123	119	115	111	106	103	98	93	88	85	77	22	168		
23	130	127	123	119	115	110	106	101	96	91	88	80	23	189		
24	133	130	126	122	118	112	109	103	99	93	90	82	24	218		
25	137	134	130	126	121	116	112	107	102	96	92	85	25	269		
26	141	138	134	130	125	119	115	110	105	100	96	88	26	329		
27	145	142	138	134	129	123	119	114	108	103	98	90				
28	150	147	143	139	133	127	123	117	111	106	102	93				
29	155	152	148	143	137	131	127	121	115	109	105	96				
30	160	156	152	147	141	135	130	124	119	112	107	99				
31	164	161	156	152	145	139	134	128	122	116	111	102				
32	169	166	161	156	150	144	138	132	126	119	115	105				
33	175	171	166	161	154	148	143	136	130	122	118	108				
34	179	175	170	165	158	151	146	139	133	126	121	111				
35	182	179	174	168	162	155	149	142	136	129	123	113				
36	187	184	179	173	166	159	153	146	139	132	126	116				
37	194	190	185	179	172	164	159	152	145	137	131	120				
38	201	198	192	186	179	171	165	157	150	142	137	125				
39	209	205	198	192	184	176	171	163	155	147	141	129				
40	215	211	205	198	190	182	176	167	160	152	145	133				
41	222	218	212	205	197	189	182	174	165	156	150	137				
42	229	224	218	212	203	194	187	179	170	161	155	141				
43	235	231	224	217	209	200	193	184	175	166	160	146				
44	243	238	231	224	215	205	198	189	180	171	164	150				
45	249	244	237	230	220	211	204	194	185	175	168	154				
46	258	252	245	238	228	218	211	201	191	181	174	160				
47	265	261	253	245	235	225	217	207	198	187	179	164				
48	274	269	261	253	243	232	224	214	203	193	185	170				
49	282	277	269	261	250	239	231	220	209	199	190	175				
50	289	284	276	268	257	246	237	226	215	204	196	179				
51	298	292	284	275	264	253	244	232	221	210	201	184				
52	306	300	292	283	271	259	250	239	228	216	207	190				
53	314	307	299	290	278	265	257	245	233	221	212	194				
54	326	320	310	301	288	277	267	254	243	230	220	201				
55	342	335	325	316	303	290	280	267	254	241	231	212				
56	360	353	343	333	319	305	295	281	268	254	243	223				
57	380	373	362	351	337	322	311	297	282	268	257	235				

TERRITORY 390

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013		2010			
58	410	402	390	378	363	348	336	320	304	289	277	254					
59	454	446	433	420	403	386	372	355	337	321	307	281					
60	503	494	480	465	446	427	412	393	374	355	340	312					
61	550	540	524	508	487	466	450	430	408	388	372	340					
62	593	581	565	548	525	502	486	463	441	418	401	367					
63	637	625	607	589	564	540	521	498	473	449	431	394					
64	680	668	648	628	603	577	557	531	506	480	460	421					
65	724	710	690	669	641	614	593	566	538	510	490	448					
66	790	775	752	729	699	669	647	617	587	556	534	489					
67	877	860	835	810	777	743	718	685	651	618	593	543					
68	964	946	918	890	854	817	789	753	716	679	652	596					
69	1051	1031	1001	971	931	891	861	821	781	741	711	651					
70	1138	1116	1084	1051	1008	965	932	889	845	802	769	705					
71	1225	1202	1167	1132	1085	1039	1003	957	910	863	829	758					
72	1312	1287	1250	1213	1162	1112	1075	1025	975	925	887	812					
73	1399	1373	1333	1292	1240	1186	1146	1093	1040	986	946	867					
74	1487	1458	1416	1373	1317	1260	1217	1161	1104	1048	1005	920					
75	1574	1544	1499	1454	1394	1334	1288	1229	1169	1109	1064	974					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013		2010			
1	293	281	263	245	227	215	197	185	173	161	149	125	1	161	1	78	
2	388	376	352	328	304	287	263	245	233	215	203	167	2	185	2	96	
3	424	406	382	358	334	310	287	269	251	233	215	179	3	215	3	119	
4	496	478	448	418	388	364	334	316	299	275	257	209	4	233	4	131	
5	543	525	490	454	424	394	370	340	322	299	281	233	5	245	5	155	
6	567	549	513	478	448	418	388	358	340	310	293	239	6	257	6	167	
7	597	573	537	501	466	436	406	376	352	328	304	251	7	269	7	185	
8	621	603	561	519	490	454	424	394	370	340	322	263	8	281	8	221	
10	645	621	579	537	501	472	436	406	382	352	328	275	10	299	10	257	
11	663	639	597	555	519	484	448	418	394	364	340	281	11	316	11	281	
12	687	663	621	579	537	501	466	436	412	376	352	293	12	322	12	310	
13	710	681	639	597	555	519	478	448	424	388	364	299	13	334	13	334	
14	728	704	657	609	573	531	496	460	436	400	376	310	14	358	14	370	
15	740	716	669	621	579	543	501	466	442	406	382	316	15	376	15	400	
16	746	722	675	627	585	549	507	472	448	412	382	316	16	388	16	442	
17	764	734	687	639	597	555	513	484	454	418	394	322	17	406	17	466	
18	782	752	704	657	615	573	531	496	466	430	400	328	18	424	18	507	
19	794	764	716	669	621	579	537	501	472	436	406	334	19	448	19	537	
20	818	788	734	681	639	597	549	513	484	448	418	346	20	460	20	573	
21	836	806	752	698	657	609	567	525	496	460	430	352	21	478	21	651	
22	848	818	764	710	663	621	573	537	501	466	436	358	22	507			
23	860	830	776	722	675	627	585	543	513	472	442	364	23	525			
24	884	848	794	740	693	645	597	555	525	484	454	376	24	549			
25	890	854	800	746	698	651	603	561	525	490	454	376	25	591			
26	901	872	812	752	704	657	609	567	537	496	466	382	26	645			
27	913	884	824	764	716	669	621	579	543	501	472	388					
28	919	890	830	770	722	675	621	579	549	507	472	388					
29	937	901	842	782	734	681	633	591	555	513	478	394					

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NORTH CAROLINA (32)

TERRITORY 390

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013					
30	943	907	848	788	740	687	639	591	561	519	484	400					
31	955	919	860	800	746	698	645	603	567	525	490	406					
32	973	937	878	818	764	710	657	615	579	537	501	412					
33	985	949	890	830	776	722	669	621	585	543	507	418					
34	1003	967	901	836	782	728	675	633	597	549	513	424					
35	1015	979	913	848	794	740	687	639	603	555	519	430					
36	1027	991	925	860	806	752	693	651	609	567	525	436					
37	1045	1009	943	878	818	764	710	663	621	573	537	442					
38	1063	1021	955	890	830	776	716	669	633	585	543	448					
39	1069	1027	961	896	836	776	722	675	633	585	549	454					
40	1081	1039	973	907	848	788	728	681	645	591	555	460					
41	1093	1057	985	913	860	800	740	693	651	603	561	466					
42	1104	1069	997	925	866	806	746	698	657	609	567	466					
43	1122	1081	1009	937	878	818	758	704	669	615	573	472					
44	1128	1087	1015	943	884	824	764	710	669	621	579	478					
45	1146	1104	1033	961	901	836	776	722	681	633	591	484					
46	1158	1116	1045	973	907	848	782	734	693	639	597	490					
47	1170	1128	1057	985	919	854	794	740	698	645	603	496					
48	1188	1146	1069	991	931	866	800	746	704	651	609	501					
49	1200	1158	1081	1003	937	878	812	758	710	657	615	507					
50	1212	1170	1093	1015	949	884	818	764	722	669	621	513					
51	1224	1182	1104	1027	961	896	830	776	728	675	627	519					
52	1230	1188	1110	1033	967	901	836	776	734	675	633	519					
53	1248	1200	1122	1045	979	907	842	788	740	687	639	525					
54	1260	1212	1134	1057	985	919	854	794	746	693	645	531					
55	1278	1236	1152	1069	1003	931	866	806	758	704	657	543					
56	1301	1254	1170	1087	1021	949	878	818	770	716	669	549					
57	1325	1278	1194	1110	1039	967	896	836	788	728	681	561					
58	1367	1313	1230	1146	1069	997	925	860	812	752	698	579					
59	1421	1367	1278	1188	1110	1033	961	896	842	782	728	603					
60	1481	1427	1331	1236	1158	1081	997	931	878	812	758	627					
61	1522	1469	1373	1278	1194	1110	1033	961	907	836	782	645					
62	1558	1498	1403	1307	1218	1134	1051	985	925	854	800	657					
63	1582	1528	1427	1325	1242	1158	1069	997	943	872	812	669					
64	1618	1558	1457	1355	1266	1182	1093	1021	961	890	830	687					
65	1648	1588	1487	1385	1295	1206	1116	1039	979	907	848	698					
66	1695	1636	1528	1421	1331	1236	1146	1069	1009	931	872	716					
67	1761	1701	1588	1475	1379	1284	1194	1110	1051	967	907	746					
68	1827	1761	1648	1534	1433	1337	1236	1152	1087	1003	937	776					
69	1892	1827	1707	1588	1487	1385	1284	1194	1128	1039	973	800					
70	1964	1892	1767	1642	1540	1433	1325	1236	1164	1081	1009	830					
71	2030	1952	1827	1701	1588	1481	1373	1278	1206	1116	1039	860					
72	2095	2018	1887	1755	1642	1528	1415	1319	1248	1152	1075	890					
73	2161	2084	1946	1809	1695	1576	1463	1361	1284	1188	1110	913					
74	2227	2149	2006	1863	1743	1624	1504	1403	1325	1224	1146	943					
75	2292	2209	2066	1922	1797	1672	1552	1445	1361	1260	1176	973					

- (a)** Refer to Personal Auto Manual Rule **12.** for rating Symbol 98 vehicles.
- (b)** Refer to Personal Auto Manual Rule **12.** for rating Symbol 27 vehicles.
- (c)** Refer to Rule **12.** to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 420

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	37	36	35	34	32	31	30	28	27	26	25	22	1	28	1	10
2	48	47	46	45	43	40	39	38	36	34	32	30	2	38	2	12
3	60	59	57	55	53	50	49	47	45	43	40	37	3	44	3	17
4	69	68	66	64	62	59	57	54	52	49	47	43	4	48	4	20
5	77	76	74	72	68	66	64	60	57	55	53	48	5	55	5	24
6	86	84	82	80	76	73	71	67	64	60	58	53	6	62	6	31
7	95	93	91	88	84	81	78	74	71	67	65	59	7	67	7	38
8	102	101	97	94	91	86	84	80	76	72	69	64	8	73	8	45
10	111	109	105	102	97	94	91	86	82	78	75	68	10	78	10	57
11	118	115	112	109	104	100	96	92	87	83	80	73	11	85	11	69
12	123	121	118	114	110	104	101	96	92	87	84	76	12	93	12	81
13	128	125	122	119	113	109	105	100	95	91	86	80	13	100	13	95
14	134	131	128	124	119	113	110	104	100	94	91	83	14	108	14	112
15	140	138	133	129	124	119	114	110	104	99	94	86	15	119	15	136
16	146	143	139	134	129	123	120	114	109	103	99	91	16	130	16	165
17	151	149	144	140	134	129	124	119	113	106	103	94	17	144	17	197
18	158	155	150	146	140	133	129	123	118	111	106	97	18	157	18	235
19	162	159	155	150	143	138	133	127	121	114	110	101	19	171	19	281
20	167	164	159	155	148	141	137	130	124	118	113	103	20	190	20	334
21	172	169	165	160	153	147	141	136	129	122	116	108	21	212	21	461
22	178	175	169	164	157	150	146	139	132	125	120	110	22	239		
23	184	180	175	169	162	156	150	143	137	129	124	113	23	268		
24	188	185	179	174	167	159	155	147	140	132	128	116	24	309		
25	194	190	185	179	171	165	159	151	144	137	131	120	25	381		
26	200	196	190	185	177	169	164	156	149	141	136	124	26	467		
27	206	202	196	190	183	175	169	161	153	146	139	128				
28	213	208	203	197	188	180	175	166	158	150	144	132				
29	220	216	209	203	195	186	180	171	164	155	149	137				
30	226	222	215	208	200	192	185	176	168	159	152	140				
31	233	228	222	215	206	197	190	181	172	165	158	144				
32	240	235	228	222	213	204	196	187	178	169	162	149				
33	248	242	235	228	218	209	203	193	184	174	167	153				
34	253	248	241	234	224	214	207	197	188	178	171	157				
35	259	254	246	239	230	220	212	202	193	183	175	160				
36	265	261	253	245	235	225	217	207	197	187	179	165				
37	276	270	262	254	244	233	225	215	205	194	186	170				
38	286	280	272	264	253	242	234	223	213	202	194	177				
39	296	290	281	272	261	250	242	231	220	208	199	183				
40	305	299	290	281	270	259	250	237	226	215	206	188				
41	315	309	300	291	279	268	258	246	234	222	213	195				
42	325	318	309	300	288	276	265	253	241	228	220	200				
43	334	328	318	308	296	283	273	261	249	235	226	207				
44	344	337	327	317	305	291	281	268	255	242	232	213				
45	353	346	336	326	312	299	289	276	262	249	239	218				
46	365	357	347	337	323	309	299	284	271	256	246	226				
47	376	370	358	347	334	319	308	293	280	265	254	233				
48	389	381	370	358	344	329	318	304	288	273	262	241				
49	400	392	381	370	354	339	327	312	297	282	270	248				
50	410	402	391	380	364	348	336	320	305	289	278	254				
51	422	414	402	390	374	358	346	329	314	298	286	261				
52	433	426	413	401	384	367	355	339	323	306	293	269				
53	445	436	423	411	394	376	364	347	330	314	300	276				
54	463	454	440	427	409	392	379	361	344	326	312	286				
55	485	475	461	448	429	411	396	379	360	342	328	300				
56	511	501	486	472	452	432	418	399	380	360	345	316				
57	539	529	513	497	477	457	441	421	400	380	364	334				

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NORTH CAROLINA (32)

TERRITORY 420

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	581	570	553	536	514	493	476	454	431	410	393	360					
59	644	632	614	596	571	547	528	503	478	455	436	399					
60	713	700	680	660	633	605	585	558	530	503	483	442					
61	780	765	743	720	691	661	638	609	579	550	528	483					
62	841	824	801	777	745	712	689	656	625	592	569	521					
63	903	886	860	834	800	766	739	706	671	636	610	559					
64	964	946	918	890	855	818	790	753	717	680	652	597					
65	1027	1007	978	949	909	870	841	802	763	724	694	635					
66	1120	1099	1066	1034	991	949	917	875	832	788	757	693					
67	1243	1220	1184	1148	1101	1054	1018	971	923	876	840	769					
68	1366	1341	1301	1262	1211	1158	1119	1067	1015	963	924	846					
69	1490	1462	1419	1376	1319	1263	1221	1164	1107	1051	1008	923					
70	1614	1583	1537	1491	1429	1368	1322	1260	1198	1137	1091	999					
71	1737	1704	1654	1605	1539	1473	1422	1356	1290	1224	1175	1075					
72	1860	1824	1772	1719	1648	1577	1524	1453	1382	1312	1258	1151					
73	1984	1947	1889	1832	1757	1681	1625	1549	1474	1398	1342	1229					
74	2108	2068	2007	1947	1867	1786	1726	1645	1566	1485	1425	1305					
75	2231	2188	2125	2061	1976	1891	1827	1743	1658	1572	1509	1381					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	400	384	359	335	310	294	269	253	237	220	204	171	1	220	1	106	
2	530	514	481	449	416	392	359	335	318	294	277	228	2	253	2	131	
3	579	555	522	490	457	424	392	367	343	318	294	245	3	294	3	163	
4	677	653	612	571	530	498	457	432	408	375	351	286	4	318	4	180	
5	743	718	669	620	579	539	506	465	441	408	384	318	5	335	5	212	
6	775	751	702	653	612	571	530	490	465	424	400	326	6	351	6	228	
7	816	783	734	685	636	596	555	514	481	449	416	343	7	367	7	253	
8	849	824	767	710	669	620	579	539	506	465	441	359	8	384	8	302	
10	881	849	792	734	685	645	596	555	522	481	449	375	10	408	10	351	
11	906	873	816	759	710	661	612	571	539	498	465	384	11	432	11	384	
12	938	906	849	792	734	685	636	596	563	514	481	400	12	441	12	424	
13	971	930	873	816	759	710	653	612	579	530	498	408	13	457	13	457	
14	996	963	898	832	783	726	677	628	596	547	514	424	14	490	14	506	
15	1012	979	914	849	792	743	685	636	604	555	522	432	15	514	15	547	
16	1020	987	922	857	800	751	694	645	612	563	522	432	16	530	16	604	
17	1044	1004	938	873	816	759	702	661	620	571	539	441	17	555	17	636	
18	1069	1028	963	898	840	783	726	677	636	588	547	449	18	579	18	694	
19	1085	1044	979	914	849	792	734	685	645	596	555	457	19	612	19	734	
20	1118	1077	1004	930	873	816	751	702	661	612	571	473	20	628	20	783	
21	1142	1102	1028	955	898	832	775	718	677	628	588	481	21	653	21	889	
22	1159	1118	1044	971	906	849	783	734	685	636	596	490	22	694			
23	1175	1134	1061	987	922	857	800	743	702	645	604	498	23	718			
24	1208	1159	1085	1012	947	881	816	759	718	661	620	514	24	751			
25	1216	1167	1093	1020	955	889	824	767	718	669	620	514	25	808			
26	1232	1191	1110	1028	963	898	832	775	734	677	636	522	26	881			
27	1248	1208	1126	1044	979	914	849	792	743	685	645	530					
28	1257	1216	1134	1053	987	922	849	792	751	694	645	530					
29	1281	1232	1151	1069	1004	930	865	808	759	702	653	539					

TERRITORY 420

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1289	1240	1159	1077	1012	938	873	808	767	710	661	547					
31	1306	1257	1175	1093	1020	955	881	824	775	718	669	555					
32	1330	1281	1200	1118	1044	971	898	840	792	734	685	563					
33	1346	1297	1216	1134	1061	987	914	849	800	743	694	571					
34	1371	1322	1232	1142	1069	996	922	865	816	751	702	579					
35	1387	1338	1248	1159	1085	1012	938	873	824	759	710	588					
36	1404	1355	1265	1175	1102	1028	947	889	832	775	718	596					
37	1428	1379	1289	1200	1118	1044	971	906	849	783	734	604					
38	1452	1395	1306	1216	1134	1061	979	914	865	800	743	612					
39	1461	1404	1314	1224	1142	1061	987	922	865	800	751	620					
40	1477	1420	1330	1240	1159	1077	996	930	881	808	759	628					
41	1493	1444	1346	1248	1175	1093	1012	947	889	824	767	636					
42	1510	1461	1363	1265	1183	1102	1020	955	898	832	775	636					
43	1534	1477	1379	1281	1200	1118	1036	963	914	840	783	645					
44	1542	1485	1387	1289	1208	1126	1044	971	914	849	792	653					
45	1567	1510	1412	1314	1232	1142	1061	987	930	865	808	661					
46	1583	1526	1428	1330	1240	1159	1069	1004	947	873	816	669					
47	1599	1542	1444	1346	1257	1167	1085	1012	955	881	824	677					
48	1624	1567	1461	1355	1273	1183	1093	1020	963	889	832	685					
49	1640	1583	1477	1371	1281	1200	1110	1036	971	898	840	694					
50	1656	1599	1493	1387	1297	1208	1118	1044	987	914	849	702					
51	1673	1616	1510	1404	1314	1224	1134	1061	996	922	857	710					
52	1681	1624	1518	1412	1322	1232	1142	1061	1004	922	865	710					
53	1705	1640	1534	1428	1338	1240	1151	1077	1012	938	873	718					
54	1722	1656	1550	1444	1346	1257	1167	1085	1020	947	881	726					
55	1746	1689	1575	1461	1371	1273	1183	1102	1036	963	898	743					
56	1779	1714	1599	1485	1395	1297	1200	1118	1053	979	914	751					
57	1812	1746	1632	1518	1420	1322	1224	1142	1077	996	930	767					
58	1869	1795	1681	1567	1461	1363	1265	1175	1110	1028	955	792					
59	1942	1869	1746	1624	1518	1412	1314	1224	1151	1069	996	824					
60	2024	1950	1820	1689	1583	1477	1363	1273	1200	1110	1036	857					
61	2081	2007	1877	1746	1632	1518	1412	1314	1240	1142	1069	881					
62	2130	2048	1918	1787	1665	1550	1436	1346	1265	1167	1093	898					
63	2162	2089	1950	1812	1697	1583	1461	1363	1289	1191	1110	914					
64	2211	2130	1991	1852	1730	1616	1493	1395	1314	1216	1134	938					
65	2252	2171	2032	1893	1771	1648	1526	1420	1338	1240	1159	955					
66	2317	2236	2089	1942	1820	1689	1567	1461	1379	1273	1191	979					
67	2407	2326	2171	2016	1885	1754	1632	1518	1436	1322	1240	1020					
68	2497	2407	2252	2097	1958	1828	1689	1575	1485	1371	1281	1061					
69	2587	2497	2334	2171	2032	1893	1754	1632	1542	1420	1330	1093					
70	2685	2587	2415	2244	2105	1958	1812	1689	1591	1477	1379	1134					
71	2774	2668	2497	2326	2171	2024	1877	1746	1648	1526	1420	1175					
72	2864	2758	2579	2399	2244	2089	1934	1803	1705	1575	1469	1216					
73	2954	2848	2660	2472	2317	2154	1999	1860	1754	1624	1518	1248					
74	3044	2938	2742	2546	2383	2220	2056	1918	1812	1673	1567	1289					
75	3133	3019	2823	2628	2456	2285	2122	1975	1860	1722	1608	1330					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 440

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	30	29	29	28	27	26	25	23	22	21	20	18	1	23	1	8
2	40	39	38	37	35	33	32	31	29	28	27	25	2	31	2	10
3	50	49	47	45	43	41	40	39	37	35	33	30	3	36	3	14
4	57	56	54	52	51	49	47	44	42	40	39	35	4	40	4	17
5	63	63	61	59	56	54	52	50	47	45	43	40	5	45	5	19
6	71	69	67	65	63	60	58	55	52	50	48	43	6	51	6	26
7	78	76	75	73	69	66	64	61	58	55	53	49	7	55	7	31
8	84	83	80	77	75	71	69	65	63	59	57	52	8	60	8	37
10	91	89	86	84	80	77	75	71	67	64	62	56	10	64	10	47
11	97	95	92	89	86	82	79	75	72	68	65	60	11	70	11	57
12	101	99	97	94	90	86	83	79	75	72	69	63	12	76	12	66
13	105	103	100	98	93	89	86	82	78	75	71	65	13	82	13	78
14	110	108	105	102	98	93	90	86	82	77	75	68	14	88	14	92
15	115	113	109	106	102	98	94	90	86	81	77	71	15	98	15	111
16	120	118	114	110	106	101	98	94	89	85	81	75	16	107	16	135
17	124	122	119	115	110	106	102	98	93	87	85	77	17	119	17	162
18	130	127	123	120	115	109	106	101	97	91	87	80	18	129	18	193
19	133	131	127	123	118	113	109	104	99	94	90	83	19	141	19	231
20	137	134	131	127	121	116	112	107	102	97	93	85	20	156	20	274
21	142	139	135	132	126	121	116	111	106	100	96	88	21	174	21	379
22	146	144	139	134	129	123	120	114	109	103	98	90	22	196		
23	151	148	144	139	133	128	123	118	112	106	102	93	23	220		
24	155	152	147	143	137	131	127	121	115	109	105	96	24	254		
25	159	156	152	147	141	135	131	124	119	112	108	98	25	313		
26	165	161	156	152	145	139	134	128	122	116	111	102	26	384		
27	169	166	161	156	150	144	139	132	126	120	114	105				
28	175	171	167	162	155	148	144	136	130	123	119	109				
29	180	178	172	167	160	153	148	141	134	127	122	112				
30	186	182	177	171	165	157	152	144	138	131	125	115				
31	191	188	182	177	169	162	156	149	142	135	130	119				
32	197	193	188	182	175	167	161	154	146	139	133	122				
33	203	199	193	188	179	172	167	158	151	143	137	126				
34	208	203	198	192	184	176	170	162	155	146	141	129				
35	213	209	202	196	189	180	174	166	158	150	144	132				
36	218	214	208	201	193	185	178	170	162	154	147	135				
37	226	222	215	209	201	191	185	177	168	159	153	140				
38	235	230	224	217	208	199	192	183	175	166	159	145				
39	243	238	231	224	214	205	199	190	180	171	164	150				
40	250	246	238	231	222	213	205	195	186	177	169	155				
41	259	254	247	239	229	220	212	202	192	182	175	160				
42	267	261	254	247	236	226	218	208	198	188	180	165				
43	274	270	261	253	243	233	224	214	204	193	186	170				
44	282	277	269	260	250	239	231	220	210	199	190	175				
45	290	284	276	268	257	246	237	226	215	204	196	179				
46	300	293	285	277	265	254	246	234	223	211	202	186				
47	309	304	294	285	274	262	253	241	230	218	209	191				
48	319	313	304	294	282	270	261	249	236	224	215	198				
49	328	322	313	304	291	279	269	257	244	232	222	203				
50	337	330	321	312	299	286	276	263	250	237	228	209				
51	347	340	330	320	307	294	284	270	258	245	235	214				
52	356	350	339	329	316	302	292	279	265	251	241	221				
53	365	358	348	338	324	309	299	285	271	258	247	226				
54	380	373	362	351	336	322	311	296	282	268	257	235				
55	398	390	379	368	352	338	326	311	295	281	270	247				
56	420	411	399	387	372	355	343	328	312	295	283	259				
57	443	434	421	408	392	375	362	346	328	312	299	274				

TERRITORY 440

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
58	477	468	454	441	422	405	391	373	354	337	323	295					
59	529	519	504	489	469	449	433	413	393	374	358	328					
60	586	575	558	542	520	497	480	458	435	413	397	363					
61	640	628	610	592	568	543	524	500	476	452	433	397					
62	691	677	658	638	612	585	566	539	513	487	467	428					
63	742	728	707	685	657	629	607	580	551	523	501	459					
64	792	777	754	731	702	672	649	618	589	558	535	490					
65	844	827	803	779	747	715	691	659	627	594	570	522					
66	920	903	876	849	814	779	753	719	684	648	622	569					
67	1021	1002	972	943	904	866	836	798	758	719	690	632					
68	1122	1101	1069	1037	995	951	919	877	834	791	759	695					
69	1224	1201	1166	1131	1084	1038	1003	956	909	863	828	758					
70	1326	1300	1262	1225	1174	1123	1086	1035	984	934	896	821					
71	1427	1399	1359	1318	1264	1210	1168	1114	1060	1006	965	883					
72	1528	1499	1455	1412	1353	1295	1252	1193	1135	1077	1033	946					
73	1629	1599	1552	1505	1443	1381	1335	1272	1211	1148	1102	1009					
74	1731	1698	1649	1599	1534	1467	1418	1351	1286	1220	1170	1072					
75	1833	1798	1745	1693	1623	1553	1501	1432	1362	1292	1239	1134					
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>																	

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	325	312	292	272	252	239	219	206	193	179	166	139	1	179	1	86	
2	432	418	392	365	339	319	292	272	259	239	226	186	2	206	2	106	
3	471	452	425	398	372	345	319	299	279	259	239	199	3	239	3	133	
4	551	531	498	465	432	405	372	352	332	305	286	232	4	259	4	146	
5	604	584	544	505	471	438	412	378	359	332	312	259	5	272	5	173	
6	631	611	571	531	498	465	432	398	378	345	325	266	6	286	6	186	
7	664	637	598	558	518	485	452	418	392	365	339	279	7	299	7	206	
8	691	671	624	578	544	505	471	438	412	378	359	292	8	312	8	246	
10	717	691	644	598	558	525	485	452	425	392	365	305	10	332	10	286	
11	737	710	664	618	578	538	498	465	438	405	378	312	11	352	11	312	
12	764	737	691	644	598	558	518	485	458	418	392	325	12	359	12	345	
13	790	757	710	664	618	578	531	498	471	432	405	332	13	372	13	372	
14	810	784	730	677	637	591	551	511	485	445	418	345	14	398	14	412	
15	823	797	744	691	644	604	558	518	491	452	425	352	15	418	15	445	
16	830	803	750	697	651	611	564	525	498	458	425	352	16	432	16	491	
17	850	817	764	710	664	618	571	538	505	465	438	359	17	452	17	518	
18	870	837	784	730	684	637	591	551	518	478	445	365	18	471	18	564	
19	883	850	797	744	691	644	598	558	525	485	452	372	19	498	19	598	
20	910	876	817	757	710	664	611	571	538	498	465	385	20	511	20	637	
21	930	896	837	777	730	677	631	584	551	511	478	392	21	531	21	724	
22	943	910	850	790	737	691	637	598	558	518	485	398	22	564			
23	956	923	863	803	750	697	651	604	571	525	491	405	23	584			
24	983	943	883	823	770	717	664	618	584	538	505	418	24	611			
25	989	950	890	830	777	724	671	624	584	544	505	418	25	657			
26	1003	969	903	837	784	730	677	631	598	551	518	425	26	717			
27	1016	983	916	850	797	744	691	644	604	558	525	432					
28	1023	989	923	857	803	750	691	644	611	564	525	432					
29	1042	1003	936	870	817	757	704	657	618	571	531	438					

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 440

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013					
30	1049	1009	943	876	823	764	710	657	624	578	538	445					
31	1062	1023	956	890	830	777	717	671	631	584	544	452					
32	1082	1042	976	910	850	790	730	684	644	598	558	458					
33	1096	1056	989	923	863	803	744	691	651	604	564	465					
34	1116	1076	1003	930	870	810	750	704	664	611	571	471					
35	1129	1089	1016	943	883	823	764	710	671	618	578	478					
36	1142	1102	1029	956	896	837	770	724	677	631	584	485					
37	1162	1122	1049	976	910	850	790	737	691	637	598	491					
38	1182	1135	1062	989	923	863	797	744	704	651	604	498					
39	1189	1142	1069	996	930	863	803	750	704	651	611	505					
40	1202	1155	1082	1009	943	876	810	757	717	657	618	511					
41	1215	1175	1096	1016	956	890	823	770	724	671	624	518					
42	1228	1189	1109	1029	963	896	830	777	730	677	631	518					
43	1248	1202	1122	1042	976	910	843	784	744	684	637	525					
44	1255	1208	1129	1049	983	916	850	790	744	691	644	531					
45	1275	1228	1149	1069	1003	930	863	803	757	704	657	538					
46	1288	1242	1162	1082	1009	943	870	817	770	710	664	544					
47	1301	1255	1175	1096	1023	950	883	823	777	717	671	551					
48	1321	1275	1189	1102	1036	963	890	830	784	724	677	558					
49	1335	1288	1202	1116	1042	976	903	843	790	730	684	564					
50	1348	1301	1215	1129	1056	983	910	850	803	744	691	571					
51	1361	1315	1228	1142	1069	996	923	863	810	750	697	578					
52	1368	1321	1235	1149	1076	1003	930	863	817	750	704	578					
53	1388	1335	1248	1162	1089	1009	936	876	823	764	710	584					
54	1401	1348	1262	1175	1096	1023	950	883	830	770	717	591					
55	1421	1374	1282	1189	1116	1036	963	896	843	784	730	604					
56	1448	1394	1301	1208	1135	1056	976	910	857	797	744	611					
57	1474	1421	1328	1235	1155	1076	996	930	876	810	757	624					
58	1521	1461	1368	1275	1189	1109	1029	956	903	837	777	644					
59	1580	1521	1421	1321	1235	1149	1069	996	936	870	810	671					
60	1647	1587	1481	1374	1288	1202	1109	1036	976	903	843	697					
61	1693	1633	1527	1421	1328	1235	1149	1069	1009	930	870	717					
62	1733	1667	1560	1454	1355	1262	1169	1096	1029	950	890	730					
63	1760	1700	1587	1474	1381	1288	1189	1109	1049	969	903	744					
64	1799	1733	1620	1507	1408	1315	1215	1135	1069	989	923	764					
65	1833	1766	1653	1540	1441	1341	1242	1155	1089	1009	943	777					
66	1886	1819	1700	1580	1481	1374	1275	1189	1122	1036	969	797					
67	1959	1892	1766	1640	1534	1428	1328	1235	1169	1076	1009	830					
68	2032	1959	1833	1706	1594	1487	1374	1282	1208	1116	1042	863					
69	2105	2032	1899	1766	1653	1540	1428	1328	1255	1155	1082	890					
70	2185	2105	1965	1826	1713	1594	1474	1374	1295	1202	1122	923					
71	2258	2171	2032	1892	1766	1647	1527	1421	1341	1242	1155	956					
72	2331	2244	2098	1952	1826	1700	1574	1467	1388	1282	1195	989					
73	2404	2317	2165	2012	1886	1753	1627	1514	1428	1321	1235	1016					
74	2477	2390	2231	2072	1939	1806	1673	1560	1474	1361	1275	1049					
75	2550	2457	2297	2138	1999	1859	1726	1607	1514	1401	1308	1082					

- (a) Refer to Personal Auto Manual Rule **12.** for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12.** for rating Symbol 27 vehicles.
- (c) Refer to Rule **12.** to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 450

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	32	31	30	29	28	27	26	24	23	22	21	19	1	24	1	9	
2	42	41	40	39	37	35	34	33	31	29	28	26	2	33	2	11	
3	52	51	49	48	46	44	43	41	39	37	35	32	3	38	3	15	
4	60	59	57	55	53	51	49	47	45	43	41	37	4	42	4	17	
5	67	66	64	62	59	57	55	52	49	48	46	42	5	48	5	20	
6	75	73	71	69	66	63	61	58	55	52	50	46	6	53	6	27	
7	82	81	79	77	73	70	68	64	61	58	56	51	7	58	7	33	
8	88	87	84	81	79	75	73	69	66	62	60	55	8	63	8	39	
10	96	94	91	88	84	81	79	75	71	68	65	59	10	68	10	49	
11	102	100	97	94	90	86	83	80	76	72	69	63	11	74	11	60	
12	107	105	102	99	95	90	87	83	80	76	73	66	12	81	12	70	
13	111	109	106	103	98	94	91	86	82	79	75	69	13	86	13	82	
14	116	113	111	108	103	98	95	90	86	81	79	72	14	93	14	97	
15	121	119	115	112	108	103	99	95	90	85	81	75	15	103	15	117	
16	126	124	120	116	112	107	104	99	94	89	85	79	16	113	16	143	
17	131	129	125	121	116	112	108	103	98	92	89	81	17	125	17	171	
18	137	134	130	126	121	115	112	107	102	96	92	84	18	136	18	204	
19	141	138	134	130	124	119	115	110	105	99	95	87	19	148	19	243	
20	145	142	138	134	128	122	118	113	108	102	98	89	20	165	20	289	
21	149	146	143	139	133	127	122	117	112	106	101	93	21	183	21	400	
22	154	151	146	142	136	130	126	120	114	109	104	95	22	207			
23	159	156	151	146	141	135	130	124	118	112	108	98	23	232			
24	163	160	155	150	145	138	134	127	121	114	111	101	24	268			
25	168	165	160	155	148	143	138	131	125	118	113	104	25	330			
26	174	170	165	160	153	146	142	135	129	122	117	108	26	404			
27	178	175	170	165	158	151	146	140	133	126	120	111					
28	184	180	176	171	163	156	151	144	137	130	125	114					
29	190	187	181	176	169	161	156	148	142	134	129	118					
30	196	192	186	180	174	166	160	152	146	138	132	121					
31	202	198	192	186	178	171	165	157	149	143	137	125					
32	208	204	198	192	184	177	170	162	154	146	141	129					
33	214	210	204	198	189	181	176	167	159	150	145	133					
34	219	214	209	203	194	185	179	171	163	154	148	136					
35	224	220	213	207	199	190	183	175	167	158	151	139					
36	230	226	219	212	204	195	188	179	171	162	155	143					
37	239	234	227	220	211	202	195	186	178	168	161	147					
38	247	243	236	229	219	210	203	193	184	175	168	153					
39	256	251	243	236	226	216	210	200	190	180	173	158					
40	264	259	251	243	234	224	216	206	196	186	178	163					
41	273	268	260	252	242	232	223	213	203	192	184	169					
42	281	275	268	260	249	239	230	219	209	198	190	174					
43	289	284	275	267	256	245	237	226	215	204	196	179					
44	298	292	283	275	264	252	243	232	221	210	201	184					
45	306	300	291	282	271	259	250	239	227	215	207	189					
46	316	309	301	292	279	268	259	246	235	222	213	196					
47	326	320	310	301	289	276	267	254	243	230	220	202					
48	337	330	320	310	298	285	275	263	249	237	227	209					
49	346	340	330	320	307	294	283	271	257	244	234	214					
50	355	348	339	329	315	302	291	277	264	250	241	220					
51	366	359	348	338	324	310	300	285	272	258	247	226					
52	375	369	358	347	333	318	307	294	279	265	254	233					
53	385	377	367	356	341	326	315	301	286	272	260	239					
54	401	393	381	370	354	340	328	312	298	282	271	247					
55	420	411	400	388	372	356	343	328	311	296	284	260					
56	442	434	421	408	392	374	362	345	329	311	299	274					
57	467	458	444	431	413	396	382	365	346	329	315	289					

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 450

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	503	494	479	465	445	427	412	393	373	355	340	311					
59	558	547	532	516	495	473	457	436	414	394	377	345					
60	618	606	589	571	548	524	506	483	459	436	418	383					
61	675	663	643	624	598	572	553	528	501	476	457	418					
62	728	714	694	673	645	617	597	568	541	513	493	451					
63	782	767	745	723	693	663	640	611	581	551	529	484					
64	835	820	795	771	740	708	684	652	621	589	565	517					
65	889	872	847	822	788	754	728	695	661	627	601	550					
66	970	952	923	895	858	822	794	758	721	683	656	600					
67	1077	1056	1025	994	954	913	882	841	799	759	728	666					
68	1183	1161	1127	1093	1049	1003	969	924	879	834	800	732					
69	1290	1266	1229	1192	1143	1094	1057	1008	958	910	873	799					
70	1398	1371	1331	1291	1238	1184	1145	1091	1038	985	945	865					
71	1504	1475	1433	1390	1333	1276	1232	1175	1117	1060	1018	931					
72	1611	1580	1535	1489	1427	1366	1320	1258	1197	1136	1089	997					
73	1718	1686	1636	1587	1522	1456	1407	1342	1277	1211	1162	1064					
74	1826	1791	1738	1686	1617	1547	1495	1425	1356	1286	1234	1130					
75	1932	1895	1840	1785	1711	1637	1582	1509	1436	1362	1307	1196					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	343	329	308	287	266	252	231	217	203	189	175	147	1	189	1	91	
2	455	441	413	385	357	336	308	287	273	252	238	196	2	217	2	112	
3	497	476	448	420	392	364	336	315	294	273	252	210	3	252	3	140	
4	581	560	525	490	455	427	392	371	350	322	301	245	4	273	4	154	
5	637	616	574	532	497	462	434	399	378	350	329	273	5	287	5	182	
6	665	644	602	560	525	490	455	420	399	364	343	280	6	301	6	196	
7	700	672	630	588	546	511	476	441	413	385	357	294	7	315	7	217	
8	728	707	658	609	574	532	497	462	434	399	378	308	8	329	8	259	
10	756	728	679	630	588	553	511	476	448	413	385	322	10	350	10	301	
11	777	749	700	651	609	567	525	490	462	427	399	329	11	371	11	329	
12	805	777	728	679	630	588	546	511	483	441	413	343	12	378	12	364	
13	833	798	749	700	651	609	560	525	497	455	427	350	13	392	13	392	
14	854	826	770	714	672	623	581	539	511	469	441	364	14	420	14	434	
15	868	840	784	728	679	637	588	546	518	476	448	371	15	441	15	469	
16	875	847	791	735	686	644	595	553	525	483	448	371	16	455	16	518	
17	896	861	805	749	700	651	602	567	532	490	462	378	17	476	17	546	
18	917	882	826	770	721	672	623	581	546	504	469	385	18	497	18	595	
19	931	896	840	784	728	679	630	588	553	511	476	392	19	525	19	630	
20	959	924	861	798	749	700	644	602	567	525	490	406	20	539	20	672	
21	980	945	882	819	770	714	665	616	581	539	504	413	21	560	21	763	
22	994	959	896	833	777	728	672	630	588	546	511	420	22	595			
23	1008	973	910	847	791	735	686	637	602	553	518	427	23	616			
24	1036	994	931	868	812	756	700	651	616	567	532	441	24	644			
25	1043	1001	938	875	819	763	707	658	616	574	532	441	25	693			
26	1057	1022	952	882	826	770	714	665	630	581	546	448	26	756			
27	1071	1036	966	896	840	784	728	679	637	588	553	455					
28	1078	1043	973	903	847	791	728	679	644	595	553	455					
29	1099	1057	987	917	861	798	742	693	651	602	560	462					

TERRITORY 450

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1106	1064	994	924	868	805	749	693	658	609	567	469					
31	1120	1078	1008	938	875	819	756	707	665	616	574	476					
32	1141	1099	1029	959	896	833	770	721	679	630	588	483					
33	1155	1113	1043	973	910	847	784	728	686	637	595	490					
34	1176	1134	1057	980	917	854	791	742	700	644	602	497					
35	1190	1148	1071	994	931	868	805	749	707	651	609	504					
36	1204	1162	1085	1008	945	882	812	763	714	665	616	511					
37	1225	1183	1106	1029	959	896	833	777	728	672	630	518					
38	1246	1197	1120	1043	973	910	840	784	742	686	637	525					
39	1253	1204	1127	1050	980	910	847	791	742	686	644	532					
40	1267	1218	1141	1064	994	924	854	798	756	693	651	539					
41	1281	1239	1155	1071	1008	938	868	812	763	707	658	546					
42	1295	1253	1169	1085	1015	945	875	819	770	714	665	546					
43	1316	1267	1183	1099	1029	959	889	826	784	721	672	553					
44	1323	1274	1190	1106	1036	966	896	833	784	728	679	560					
45	1344	1295	1211	1127	1057	980	910	847	798	742	693	567					
46	1358	1309	1225	1141	1064	994	917	861	812	749	700	574					
47	1372	1323	1239	1155	1078	1001	931	868	819	756	707	581					
48	1393	1344	1253	1162	1092	1015	938	875	826	763	714	588					
49	1407	1358	1267	1176	1099	1029	952	889	833	770	721	595					
50	1421	1372	1281	1190	1113	1036	959	896	847	784	728	602					
51	1435	1386	1295	1204	1127	1050	973	910	854	791	735	609					
52	1442	1393	1302	1211	1134	1057	980	910	861	791	742	609					
53	1463	1407	1316	1225	1148	1064	987	924	868	805	749	616					
54	1477	1421	1330	1239	1155	1078	1001	931	875	812	756	623					
55	1498	1449	1351	1253	1176	1092	1015	945	889	826	770	637					
56	1526	1470	1372	1274	1197	1113	1029	959	903	840	784	644					
57	1554	1498	1400	1302	1218	1134	1050	980	924	854	798	658					
58	1603	1540	1442	1344	1253	1169	1085	1008	952	882	819	679					
59	1666	1603	1498	1393	1302	1211	1127	1050	987	917	854	707					
60	1736	1673	1561	1449	1358	1267	1169	1092	1029	952	889	735					
61	1785	1722	1610	1498	1400	1302	1211	1127	1064	980	917	756					
62	1827	1757	1645	1533	1428	1330	1232	1155	1085	1001	938	770					
63	1855	1792	1673	1554	1456	1358	1253	1169	1106	1022	952	784					
64	1897	1827	1708	1589	1484	1386	1281	1197	1127	1043	973	805					
65	1932	1862	1743	1624	1519	1414	1309	1218	1148	1064	994	819					
66	1988	1918	1792	1666	1561	1449	1344	1253	1183	1092	1022	840					
67	2065	1995	1862	1729	1617	1505	1400	1302	1232	1134	1064	875					
68	2142	2065	1932	1799	1680	1568	1449	1351	1274	1176	1099	910					
69	2219	2142	2002	1862	1743	1624	1505	1400	1323	1218	1141	938					
70	2303	2219	2072	1925	1806	1680	1554	1449	1365	1267	1183	973					
71	2380	2289	2142	1995	1862	1736	1610	1498	1414	1309	1218	1008					
72	2457	2366	2212	2058	1925	1792	1659	1547	1463	1351	1260	1043					
73	2534	2443	2282	2121	1988	1848	1715	1596	1505	1393	1302	1071					
74	2611	2520	2352	2184	2044	1904	1764	1645	1554	1435	1344	1106					
75	2688	2590	2422	2254	2107	1960	1820	1694	1596	1477	1379	1141					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 460

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	30	29	29	28	27	26	25	23	22	21	20	18	1	23	1	8
2	40	39	38	37	35	33	32	31	29	28	27	25	2	31	2	10
3	50	49	47	45	43	41	40	39	37	35	33	30	3	36	3	14
4	57	56	54	52	51	49	47	44	42	40	39	35	4	40	4	17
5	63	63	61	59	56	54	52	50	47	45	43	40	5	45	5	19
6	71	69	67	65	63	60	58	55	52	50	48	43	6	51	6	26
7	78	76	75	73	69	66	64	61	58	55	53	49	7	55	7	31
8	84	83	80	77	75	71	69	65	63	59	57	52	8	60	8	37
10	91	89	86	84	80	77	75	71	67	64	62	56	10	64	10	47
11	97	95	92	89	86	82	79	75	72	68	65	60	11	70	11	57
12	101	99	97	94	90	86	83	79	75	72	69	63	12	76	12	66
13	105	103	100	98	93	89	86	82	78	75	71	65	13	82	13	78
14	110	108	105	102	98	93	90	86	82	77	75	68	14	88	14	92
15	115	113	109	106	102	98	94	90	86	81	77	71	15	98	15	111
16	120	118	114	110	106	101	98	94	89	85	81	75	16	107	16	135
17	124	122	119	115	110	106	102	98	93	87	85	77	17	119	17	162
18	130	127	123	120	115	109	106	101	97	91	87	80	18	129	18	193
19	133	131	127	123	118	113	109	104	99	94	90	83	19	141	19	231
20	137	134	131	127	121	116	112	107	102	97	93	85	20	156	20	274
21	142	139	135	132	126	121	116	111	106	100	96	88	21	174	21	379
22	146	144	139	134	129	123	120	114	109	103	98	90	22	196		
23	151	148	144	139	133	128	123	118	112	106	102	93	23	220		
24	155	152	147	143	137	131	127	121	115	109	105	96	24	254		
25	159	156	152	147	141	135	131	124	119	112	108	98	25	313		
26	165	161	156	152	145	139	134	128	122	116	111	102	26	384		
27	169	166	161	156	150	144	139	132	126	120	114	105				
28	175	171	167	162	155	148	144	136	130	123	119	109				
29	180	178	172	167	160	153	148	141	134	127	122	112				
30	186	182	177	171	165	157	152	144	138	131	125	115				
31	191	188	182	177	169	162	156	149	142	135	130	119				
32	197	193	188	182	175	167	161	154	146	139	133	122				
33	203	199	193	188	179	172	167	158	151	143	137	126				
34	208	203	198	192	184	176	170	162	155	146	141	129				
35	213	209	202	196	189	180	174	166	158	150	144	132				
36	218	214	208	201	193	185	178	170	162	154	147	135				
37	226	222	215	209	201	191	185	177	168	159	153	140				
38	235	230	224	217	208	199	192	183	175	166	159	145				
39	243	238	231	224	214	205	199	190	180	171	164	150				
40	250	246	238	231	222	213	205	195	186	177	169	155				
41	259	254	247	239	229	220	212	202	192	182	175	160				
42	267	261	254	247	236	226	218	208	198	188	180	165				
43	274	270	261	253	243	233	224	214	204	193	186	170				
44	282	277	269	260	250	239	231	220	210	199	190	175				
45	290	284	276	268	257	246	237	226	215	204	196	179				
46	300	293	285	277	265	254	246	234	223	211	202	186				
47	309	304	294	285	274	262	253	241	230	218	209	191				
48	319	313	304	294	282	270	261	249	236	224	215	198				
49	328	322	313	304	291	279	269	257	244	232	222	203				
50	337	330	321	312	299	286	276	263	250	237	228	209				
51	347	340	330	320	307	294	284	270	258	245	235	214				
52	356	350	339	329	316	302	292	279	265	251	241	221				
53	365	358	348	338	324	309	299	285	271	258	247	226				
54	380	373	362	351	336	322	311	296	282	268	257	235				
55	398	390	379	368	352	338	326	311	295	281	270	247				
56	420	411	399	387	372	355	343	328	312	295	283	259				
57	443	434	421	408	392	375	362	346	328	312	299	274				

TERRITORY 460

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
58	477	468	454	441	422	405	391	373	354	337	323	295					
59	529	519	504	489	469	449	433	413	393	374	358	328					
60	586	575	558	542	520	497	480	458	435	413	397	363					
61	640	628	610	592	568	543	524	500	476	452	433	397					
62	691	677	658	638	612	585	566	539	513	487	467	428					
63	742	728	707	685	657	629	607	580	551	523	501	459					
64	792	777	754	731	702	672	649	618	589	558	535	490					
65	844	827	803	779	747	715	691	659	627	594	570	522					
66	920	903	876	849	814	779	753	719	684	648	622	569					
67	1021	1002	972	943	904	866	836	798	758	719	690	632					
68	1122	1101	1069	1037	995	951	919	877	834	791	759	695					
69	1224	1201	1166	1131	1084	1038	1003	956	909	863	828	758					
70	1326	1300	1262	1225	1174	1123	1086	1035	984	934	896	821					
71	1427	1399	1359	1318	1264	1210	1168	1114	1060	1006	965	883					
72	1528	1499	1455	1412	1353	1295	1252	1193	1135	1077	1033	946					
73	1629	1599	1552	1505	1443	1381	1335	1272	1211	1148	1102	1009					
74	1731	1698	1649	1599	1534	1467	1418	1351	1286	1220	1170	1072					
75	1833	1798	1745	1693	1623	1553	1501	1432	1362	1292	1239	1134					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
1	294	282	264	246	228	216	198	186	174	162	150	126	1	162	1	78	
2	390	378	354	330	306	288	264	246	234	216	204	168	2	186	2	96	
3	426	408	384	360	336	312	288	270	252	234	216	180	3	216	3	120	
4	498	480	450	420	390	366	336	318	300	276	258	210	4	234	4	132	
5	546	528	492	456	426	396	372	342	324	300	282	234	5	246	5	156	
6	570	552	516	480	450	420	390	360	342	312	294	240	6	258	6	168	
7	600	576	540	504	468	438	408	378	354	330	306	252	7	270	7	186	
8	624	606	564	522	492	456	426	396	372	342	324	264	8	282	8	222	
10	648	624	582	540	504	474	438	408	384	354	330	276	10	300	10	258	
11	666	642	600	558	522	486	450	420	396	366	342	282	11	318	11	282	
12	690	666	624	582	540	504	468	438	414	378	354	294	12	324	12	312	
13	714	684	642	600	558	522	480	450	426	390	366	300	13	336	13	336	
14	732	708	660	612	576	534	498	462	438	402	378	312	14	360	14	372	
15	744	720	672	624	582	546	504	468	444	408	384	318	15	378	15	402	
16	750	726	678	630	588	552	510	474	450	414	384	318	16	390	16	444	
17	768	738	690	642	600	558	516	486	456	420	396	324	17	408	17	468	
18	786	756	708	660	618	576	534	498	468	432	402	330	18	426	18	510	
19	798	768	720	672	624	582	540	504	474	438	408	336	19	450	19	540	
20	822	792	738	684	642	600	552	516	486	450	420	348	20	462	20	576	
21	840	810	756	702	660	612	570	528	498	462	432	354	21	480	21	654	
22	852	822	768	714	666	624	576	540	504	468	438	360	22	510			
23	864	834	780	726	678	630	588	546	516	474	444	366	23	528			
24	888	852	798	744	696	648	600	558	528	486	456	378	24	552			
25	894	858	804	750	702	654	606	564	528	492	456	378	25	594			
26	906	876	816	756	708	660	612	570	540	498	468	384	26	648			
27	918	888	828	768	720	672	624	582	546	504	474	390					
28	924	894	834	774	726	678	624	582	552	510	474	390					
29	942	906	846	786	738	684	636	594	558	516	480	396					

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 460

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	948	912	852	792	744	690	642	594	564	522	486	402					
31	960	924	864	804	750	702	648	606	570	528	492	408					
32	978	942	882	822	768	714	660	618	582	540	504	414					
33	990	954	894	834	780	726	672	624	588	546	510	420					
34	1008	972	906	840	786	732	678	636	600	552	516	426					
35	1020	984	918	852	798	744	690	642	606	558	522	432					
36	1032	996	930	864	810	756	696	654	612	570	528	438					
37	1050	1014	948	882	822	768	714	666	624	576	540	444					
38	1068	1026	960	894	834	780	720	672	636	588	546	450					
39	1074	1032	966	900	840	780	726	678	636	588	552	456					
40	1086	1044	978	912	852	792	732	684	648	594	558	462					
41	1098	1062	990	918	864	804	744	696	654	606	564	468					
42	1110	1074	1002	930	870	810	750	702	660	612	570	468					
43	1128	1086	1014	942	882	822	762	708	672	618	576	474					
44	1134	1092	1020	948	888	828	768	714	672	624	582	480					
45	1152	1110	1038	966	906	840	780	726	684	636	594	486					
46	1164	1122	1050	978	912	852	786	738	696	642	600	492					
47	1176	1134	1062	990	924	858	798	744	702	648	606	498					
48	1194	1152	1074	996	936	870	804	750	708	654	612	504					
49	1206	1164	1086	1008	942	882	816	762	714	660	618	510					
50	1218	1176	1098	1020	954	888	822	768	726	672	624	516					
51	1230	1188	1110	1032	966	900	834	780	732	678	630	522					
52	1236	1194	1116	1038	972	906	840	780	738	678	636	522					
53	1254	1206	1128	1050	984	912	846	792	744	690	642	528					
54	1266	1218	1140	1062	990	924	858	798	750	696	648	534					
55	1284	1242	1158	1074	1008	936	870	810	762	708	660	546					
56	1308	1260	1176	1092	1026	954	882	822	774	720	672	552					
57	1332	1284	1200	1116	1044	972	900	840	792	732	684	564					
58	1374	1320	1236	1152	1074	1002	930	864	816	756	702	582					
59	1428	1374	1284	1194	1116	1038	966	900	846	786	732	606					
60	1488	1434	1338	1242	1164	1086	1002	936	882	816	762	630					
61	1530	1476	1380	1284	1200	1116	1038	966	912	840	786	648					
62	1566	1506	1410	1314	1224	1140	1056	990	930	858	804	660					
63	1590	1536	1434	1332	1248	1164	1074	1002	948	876	816	672					
64	1626	1566	1464	1362	1272	1188	1098	1026	966	894	834	690					
65	1656	1596	1494	1392	1302	1212	1122	1044	984	912	852	702					
66	1704	1644	1536	1428	1338	1242	1152	1074	1014	936	876	720					
67	1770	1710	1596	1482	1386	1290	1200	1116	1056	972	912	750					
68	1836	1770	1656	1542	1440	1344	1242	1158	1092	1008	942	780					
69	1902	1836	1716	1596	1494	1392	1290	1200	1134	1044	978	804					
70	1974	1902	1776	1650	1548	1440	1332	1242	1170	1086	1014	834					
71	2040	1962	1836	1710	1596	1488	1380	1284	1212	1122	1044	864					
72	2106	2028	1896	1764	1650	1536	1422	1326	1254	1158	1080	894					
73	2172	2094	1956	1818	1704	1584	1470	1368	1290	1194	1116	918					
74	2238	2160	2016	1872	1752	1632	1512	1410	1332	1230	1152	948					
75	2304	2220	2076	1932	1806	1680	1560	1452	1368	1266	1182	978					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 470

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	45	43	42	41	39	38	36	34	32	31	30	27	1	34	1	12	
2	58	57	55	54	51	49	47	46	43	41	39	36	2	46	2	15	
3	73	72	69	66	63	61	59	57	54	51	49	45	3	53	3	20	
4	84	82	80	77	74	72	69	65	62	59	57	51	4	58	4	24	
5	93	92	89	86	82	80	77	73	69	66	63	58	5	66	5	28	
6	104	101	99	96	92	88	85	81	77	73	70	63	6	74	6	38	
7	115	112	109	107	101	97	95	89	85	81	78	72	7	81	7	46	
8	123	122	117	113	109	104	101	96	92	86	84	77	8	88	8	54	
10	134	131	127	123	117	113	109	104	99	95	90	82	10	95	10	69	
11	142	139	135	131	126	120	116	111	105	100	96	88	11	103	11	84	
12	149	146	142	138	132	126	122	116	111	105	101	92	12	112	12	97	
13	154	151	147	143	136	131	127	120	115	109	104	96	13	120	13	115	
14	162	158	154	150	143	136	132	126	120	113	109	100	14	130	14	135	
15	169	166	161	155	150	143	138	132	126	119	113	104	15	143	15	163	
16	176	173	167	162	155	149	144	138	131	124	119	109	16	157	16	198	
17	182	180	174	169	162	155	150	143	136	128	124	113	17	174	17	238	
18	190	186	181	176	169	161	155	149	142	134	128	117	18	189	18	284	
19	196	192	186	181	173	166	161	153	146	138	132	122	19	207	19	339	
20	201	197	192	186	178	170	165	157	150	142	136	124	20	230	20	402	
21	208	204	198	193	185	177	170	163	155	147	140	130	21	255	21	556	
22	215	211	204	197	189	181	176	167	159	151	144	132	22	288			
23	221	217	211	204	196	188	181	173	165	155	150	136	23	323			
24	227	223	216	209	201	192	186	177	169	159	154	140	24	373			
25	234	230	223	216	207	198	192	182	174	165	158	144	25	459			
26	242	236	230	223	213	204	197	188	180	170	163	150	26	563			
27	248	243	236	230	220	211	204	194	185	176	167	154					
28	257	251	244	238	227	217	211	200	190	181	174	159					
29	265	261	252	244	235	224	217	207	197	186	180	165					
30	273	267	259	251	242	231	223	212	203	192	184	169					
31	281	275	267	259	248	238	230	219	208	198	190	174					
32	289	284	275	267	257	246	236	225	215	204	196	180					
33	298	292	284	275	263	252	244	232	221	209	201	185					
34	305	298	290	282	270	258	250	238	227	215	207	189					
35	312	306	297	288	277	265	255	243	232	220	211	193					
36	320	315	305	296	284	271	262	250	238	225	216	198					
37	332	325	316	306	294	281	271	259	247	234	224	205					
38	344	338	328	319	305	292	282	269	257	243	234	213					
39	356	350	339	328	315	301	292	278	265	251	240	220					
40	367	360	350	339	325	312	301	286	273	259	248	227					
41	379	373	362	351	336	323	311	297	282	267	257	235					
42	392	383	373	362	347	332	320	305	290	275	265	242					
43	402	396	383	371	356	342	329	315	300	284	273	250					
44	414	406	394	382	367	351	339	323	308	292	279	257					
45	425	417	405	393	377	360	348	332	316	300	288	263					
46	440	431	419	406	389	373	360	343	327	309	297	273					
47	454	446	432	419	402	385	371	354	338	320	306	281					
48	468	459	446	432	414	397	383	366	347	329	316	290					
49	482	473	459	446	427	409	394	377	358	340	325	298					
50	494	485	471	458	439	420	405	386	367	348	335	306					
51	509	500	485	470	451	432	417	397	378	359	344	315					
52	522	513	498	483	463	443	428	409	389	369	354	324					
53	536	525	510	495	475	454	439	419	398	378	362	332					
54	558	547	531	514	493	473	456	435	414	393	377	344					
55	585	572	556	540	517	495	478	456	433	412	396	362					
56	616	603	586	568	545	521	504	481	458	433	416	381					
57	649	637	618	599	575	551	532	508	482	458	439	402					

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 470

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
58	701	687	667	647	620	594	574	547	520	494	474	433					
59	776	761	740	718	689	659	636	606	576	548	525	481					
60	860	844	819	795	763	729	705	672	639	606	582	533					
61	940	922	895	868	833	797	770	734	698	663	636	582					
62	1014	994	965	937	898	859	830	791	753	714	686	628					
63	1088	1068	1037	1006	964	923	891	851	809	767	736	674					
64	1162	1141	1107	1073	1030	986	952	907	864	819	786	720					
65	1238	1214	1179	1143	1096	1049	1014	967	919	872	837	765					
66	1350	1324	1285	1246	1195	1143	1106	1054	1003	950	913	836					
67	1499	1470	1427	1384	1327	1270	1227	1170	1112	1056	1013	927					
68	1647	1616	1569	1521	1459	1396	1349	1287	1223	1161	1114	1019					
69	1796	1762	1710	1659	1590	1523	1472	1403	1334	1266	1215	1112					
70	1945	1908	1852	1797	1723	1648	1593	1519	1445	1370	1315	1204					
71	2094	2053	1994	1935	1855	1775	1715	1635	1555	1476	1416	1296					
72	2242	2199	2136	2072	1986	1901	1837	1751	1666	1581	1516	1388					
73	2391	2346	2277	2209	2118	2026	1959	1867	1777	1685	1617	1481					
74	2541	2492	2419	2346	2250	2153	2080	1983	1887	1790	1717	1573					
75	2689	2638	2561	2484	2381	2279	2202	2101	1998	1895	1818	1665					
(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.																	
(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.																	
(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.																	

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
1	289	277	259	241	224	212	194	183	171	159	147	124	1	159	1	77	
2	383	371	348	324	300	283	259	241	230	212	200	165	2	183	2	94	
3	418	401	377	353	330	306	283	265	247	230	212	177	3	212	3	118	
4	489	471	442	412	383	359	330	312	295	271	253	206	4	230	4	130	
5	536	518	483	448	418	389	365	336	318	295	277	230	5	241	5	153	
6	560	542	507	471	442	412	383	353	336	306	289	236	6	253	6	165	
7	589	565	530	495	459	430	401	371	348	324	300	247	7	265	7	183	
8	613	595	554	512	483	448	418	389	365	336	318	259	8	277	8	218	
10	636	613	571	530	495	465	430	401	377	348	324	271	10	295	10	253	
11	654	630	589	548	512	477	442	412	389	359	336	277	11	312	11	277	
12	677	654	613	571	530	495	459	430	406	371	348	289	12	318	12	306	
13	701	671	630	589	548	512	471	442	418	383	359	295	13	330	13	330	
14	719	695	648	601	565	524	489	454	430	395	371	306	14	353	14	365	
15	730	707	660	613	571	536	495	459	436	401	377	312	15	371	15	395	
16	736	713	666	618	577	542	501	465	442	406	377	312	16	383	16	436	
17	754	724	677	630	589	548	507	477	448	412	389	318	17	401	17	459	
18	772	742	695	648	607	565	524	489	459	424	395	324	18	418	18	501	
19	783	754	707	660	613	571	530	495	465	430	401	330	19	442	19	530	
20	807	777	724	671	630	589	542	507	477	442	412	342	20	454	20	565	
21	825	795	742	689	648	601	560	518	489	454	424	348	21	471	21	642	
22	836	807	754	701	654	613	565	530	495	459	430	353	22	501			
23	848	819	766	713	666	618	577	536	507	465	436	359	23	518			
24	872	836	783	730	683	636	589	548	518	477	448	371	24	542			
25	878	842	789	736	689	642	595	554	518	483	448	371	25	583			
26	889	860	801	742	695	648	601	560	530	489	459	377	26	636			
27	901	872	813	754	707	660	613	571	536	495	465	383					
28	907	878	819	760	713	666	613	571	542	501	465	383					
29	925	889	830	772	724	671	624	583	548	507	471	389					

TERRITORY 470

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	931	895	836	777	730	677	630	583	554	512	477	395					
31	942	907	848	789	736	689	636	595	560	518	483	401					
32	960	925	866	807	754	701	648	607	571	530	495	406					
33	972	937	878	819	766	713	660	613	577	536	501	412					
34	990	954	889	825	772	719	666	624	589	542	507	418					
35	1001	966	901	836	783	730	677	630	595	548	512	424					
36	1013	978	913	848	795	742	683	642	601	560	518	430					
37	1031	995	931	866	807	754	701	654	613	565	530	436					
38	1048	1007	942	878	819	766	707	660	624	577	536	442					
39	1054	1013	948	884	825	766	713	666	624	577	542	448					
40	1066	1025	960	895	836	777	719	671	636	583	548	454					
41	1078	1043	972	901	848	789	730	683	642	595	554	459					
42	1090	1054	984	913	854	795	736	689	648	601	560	459					
43	1107	1066	995	925	866	807	748	695	660	607	565	465					
44	1113	1072	1001	931	872	813	754	701	660	613	571	471					
45	1131	1090	1019	948	889	825	766	713	671	624	583	477					
46	1143	1101	1031	960	895	836	772	724	683	630	589	483					
47	1154	1113	1043	972	907	842	783	730	689	636	595	489					
48	1172	1131	1054	978	919	854	789	736	695	642	601	495					
49	1184	1143	1066	990	925	866	801	748	701	648	607	501					
50	1196	1154	1078	1001	937	872	807	754	713	660	613	507					
51	1207	1166	1090	1013	948	884	819	766	719	666	618	512					
52	1213	1172	1096	1019	954	889	825	766	724	666	624	512					
53	1231	1184	1107	1031	966	895	830	777	730	677	630	518					
54	1243	1196	1119	1043	972	907	842	783	736	683	636	524					
55	1260	1219	1137	1054	990	919	854	795	748	695	648	536					
56	1284	1237	1154	1072	1007	937	866	807	760	707	660	542					
57	1308	1260	1178	1096	1025	954	884	825	777	719	671	554					
58	1349	1296	1213	1131	1054	984	913	848	801	742	689	571					
59	1402	1349	1260	1172	1096	1019	948	884	830	772	719	595					
60	1461	1408	1313	1219	1143	1066	984	919	866	801	748	618					
61	1502	1449	1355	1260	1178	1096	1019	948	895	825	772	636					
62	1537	1478	1384	1290	1202	1119	1037	972	913	842	789	648					
63	1561	1508	1408	1308	1225	1143	1054	984	931	860	801	660					
64	1596	1537	1437	1337	1249	1166	1078	1007	948	878	819	677					
65	1626	1567	1467	1366	1278	1190	1101	1025	966	895	836	689					
66	1673	1614	1508	1402	1313	1219	1131	1054	995	919	860	707					
67	1738	1679	1567	1455	1361	1266	1178	1096	1037	954	895	736					
68	1802	1738	1626	1514	1414	1319	1219	1137	1072	990	925	766					
69	1867	1802	1685	1567	1467	1366	1266	1178	1113	1025	960	789					
70	1938	1867	1743	1620	1520	1414	1308	1219	1149	1066	995	819					
71	2003	1926	1802	1679	1567	1461	1355	1260	1190	1101	1025	848					
72	2067	1991	1861	1732	1620	1508	1396	1302	1231	1137	1060	878					
73	2132	2056	1920	1785	1673	1555	1443	1343	1266	1172	1096	901					
74	2197	2120	1979	1838	1720	1602	1484	1384	1308	1207	1131	931					
75	2262	2179	2038	1897	1773	1649	1531	1425	1343	1243	1160	960					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 480

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	45	43	42	41	39	38	36	34	32	31	30	27	1	34	1	12
2	58	57	55	54	51	49	47	46	43	41	39	36	2	46	2	15
3	73	72	69	66	63	61	59	57	54	51	49	45	3	53	3	20
4	84	82	80	77	74	72	69	65	62	59	57	51	4	58	4	24
5	93	92	89	86	82	80	77	73	69	66	63	58	5	66	5	28
6	104	101	99	96	92	88	85	81	77	73	70	63	6	74	6	38
7	115	112	109	107	101	97	95	89	85	81	78	72	7	81	7	46
8	123	122	117	113	109	104	101	96	92	86	84	77	8	88	8	54
10	134	131	127	123	117	113	109	104	99	95	90	82	10	95	10	69
11	142	139	135	131	126	120	116	111	105	100	96	88	11	103	11	84
12	149	146	142	138	132	126	122	116	111	105	101	92	12	112	12	97
13	154	151	147	143	136	131	127	120	115	109	104	96	13	120	13	115
14	162	158	154	150	143	136	132	126	120	113	109	100	14	130	14	135
15	169	166	161	155	150	143	138	132	126	119	113	104	15	143	15	163
16	176	173	167	162	155	149	144	138	131	124	119	109	16	157	16	198
17	182	180	174	169	162	155	150	143	136	128	124	113	17	174	17	238
18	190	186	181	176	169	161	155	149	142	134	128	117	18	189	18	284
19	196	192	186	181	173	166	161	153	146	138	132	122	19	207	19	339
20	201	197	192	186	178	170	165	157	150	142	136	124	20	230	20	402
21	208	204	198	193	185	177	170	163	155	147	140	130	21	255	21	556
22	215	211	204	197	189	181	176	167	159	151	144	132	22	288		
23	221	217	211	204	196	188	181	173	165	155	150	136	23	323		
24	227	223	216	209	201	192	186	177	169	159	154	140	24	373		
25	234	230	223	216	207	198	192	182	174	165	158	144	25	459		
26	242	236	230	223	213	204	197	188	180	170	163	150	26	563		
27	248	243	236	230	220	211	204	194	185	176	167	154				
28	257	251	244	238	227	217	211	200	190	181	174	159				
29	265	261	252	244	235	224	217	207	197	186	180	165				
30	273	267	259	251	242	231	223	212	203	192	184	169				
31	281	275	267	259	248	238	230	219	208	198	190	174				
32	289	284	275	267	257	246	236	225	215	204	196	180				
33	298	292	284	275	263	252	244	232	221	209	201	185				
34	305	298	290	282	270	258	250	238	227	215	207	189				
35	312	306	297	288	277	265	255	243	232	220	211	193				
36	320	315	305	296	284	271	262	250	238	225	216	198				
37	332	325	316	306	294	281	271	259	247	234	224	205				
38	344	338	328	319	305	292	282	269	257	243	234	213				
39	356	350	339	328	315	301	292	278	265	251	240	220				
40	367	360	350	339	325	312	301	286	273	259	248	227				
41	379	373	362	351	336	323	311	297	282	267	257	235				
42	392	383	373	362	347	332	320	305	290	275	265	242				
43	402	396	383	371	356	342	329	315	300	284	273	250				
44	414	406	394	382	367	351	339	323	308	292	279	257				
45	425	417	405	393	377	360	348	332	316	300	288	263				
46	440	431	419	406	389	373	360	343	327	309	297	273				
47	454	446	432	419	402	385	371	354	338	320	306	281				
48	468	459	446	432	414	397	383	366	347	329	316	290				
49	482	473	459	446	427	409	394	377	358	340	325	298				
50	494	485	471	458	439	420	405	386	367	348	335	306				
51	509	500	485	470	451	432	417	397	378	359	344	315				
52	522	513	498	483	463	443	428	409	389	369	354	324				
53	536	525	510	495	475	454	439	419	398	378	362	332				
54	558	547	531	514	493	473	456	435	414	393	377	344				
55	585	572	556	540	517	495	478	456	433	412	396	362				
56	616	603	586	568	545	521	504	481	458	433	416	381				
57	649	637	618	599	575	551	532	508	482	458	439	402				

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FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013					
58	701	687	667	647	620	594	574	547	520	494	474	433					
59	776	761	740	718	689	659	636	606	576	548	525	481					
60	860	844	819	795	763	729	705	672	639	606	582	533					
61	940	922	895	868	833	797	770	734	698	663	636	582					
62	1014	994	965	937	898	859	830	791	753	714	686	628					
63	1088	1068	1037	1006	964	923	891	851	809	767	736	674					
64	1162	1141	1107	1073	1030	986	952	907	864	819	786	720					
65	1238	1214	1179	1143	1096	1049	1014	967	919	872	837	765					
66	1350	1324	1285	1246	1195	1143	1106	1054	1003	950	913	836					
67	1499	1470	1427	1384	1327	1270	1227	1170	1112	1056	1013	927					
68	1647	1616	1569	1521	1459	1396	1349	1287	1223	1161	1114	1019					
69	1796	1762	1710	1659	1590	1523	1472	1403	1334	1266	1215	1112					
70	1945	1908	1852	1797	1723	1648	1593	1519	1445	1370	1315	1204					
71	2094	2053	1994	1935	1855	1775	1715	1635	1555	1476	1416	1296					
72	2242	2199	2136	2072	1986	1901	1837	1751	1666	1581	1516	1388					
73	2391	2346	2277	2209	2118	2026	1959	1867	1777	1685	1617	1481					
74	2541	2492	2419	2346	2250	2153	2080	1983	1887	1790	1717	1573					
75	2689	2638	2561	2484	2381	2279	2202	2101	1998	1895	1818	1665					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013					
1	276	265	248	231	214	203	186	175	163	152	141	118	1	152	1	73	
2	366	355	332	310	287	270	248	231	220	203	191	158	2	175	2	90	
3	400	383	360	338	315	293	270	253	236	220	203	169	3	203	3	113	
4	467	450	422	394	366	343	315	298	282	259	242	197	4	220	4	124	
5	512	495	462	428	400	372	349	321	304	282	265	220	5	231	5	146	
6	535	518	484	450	422	394	366	338	321	293	276	225	6	242	6	158	
7	563	540	507	473	439	411	383	355	332	310	287	236	7	253	7	175	
8	586	569	529	490	462	428	400	372	349	321	304	248	8	265	8	208	
10	608	586	546	507	473	445	411	383	360	332	310	259	10	282	10	242	
11	625	602	563	524	490	456	422	394	372	343	321	265	11	298	11	265	
12	647	625	586	546	507	473	439	411	388	355	332	276	12	304	12	293	
13	670	642	602	563	524	490	450	422	400	366	343	282	13	315	13	315	
14	687	664	619	574	540	501	467	434	411	377	355	293	14	338	14	349	
15	698	676	631	586	546	512	473	439	417	383	360	298	15	355	15	377	
16	704	681	636	591	552	518	479	445	422	388	360	298	16	366	16	417	
17	721	692	647	602	563	524	484	456	428	394	372	304	17	383	17	439	
18	738	709	664	619	580	540	501	467	439	405	377	310	18	400	18	479	
19	749	721	676	631	586	546	507	473	445	411	383	315	19	422	19	507	
20	771	743	692	642	602	563	518	484	456	422	394	327	20	434	20	540	
21	788	760	709	659	619	574	535	495	467	434	405	332	21	450	21	614	
22	799	771	721	670	625	586	540	507	473	439	411	338	22	479			
23	811	783	732	681	636	591	552	512	484	445	417	343	23	495			
24	833	799	749	698	653	608	563	524	495	456	428	355	24	518			
25	839	805	754	704	659	614	569	529	495	462	428	355	25	557			
26	850	822	766	709	664	619	574	535	507	467	439	360	26	608			
27	861	833	777	721	676	631	586	546	512	473	445	366					
28	867	839	783	726	681	636	586	546	518	479	445	366					
29	884	850	794	738	692	642	597	557	524	484	450	372					

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NORTH CAROLINA (32)

TERRITORY 480

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	(c)	Prior	
(a)												2013	(b)				
30	890	856	799	743	698	647	602	557	529	490	456	377					
31	901	867	811	754	704	659	608	569	535	495	462	383					
32	918	884	828	771	721	670	619	580	546	507	473	388					
33	929	895	839	783	732	681	631	586	552	512	479	394					
34	946	912	850	788	738	687	636	597	563	518	484	400					
35	957	923	861	799	749	698	647	602	569	524	490	405					
36	968	935	873	811	760	709	653	614	574	535	495	411					
37	985	951	890	828	771	721	670	625	586	540	507	417					
38	1002	963	901	839	783	732	676	631	597	552	512	422					
39	1008	968	906	845	788	732	681	636	597	552	518	428					
40	1019	980	918	856	799	743	687	642	608	557	524	434					
41	1030	997	929	861	811	754	698	653	614	569	529	439					
42	1042	1008	940	873	816	760	704	659	619	574	535	439					
43	1058	1019	951	884	828	771	715	664	631	580	540	445					
44	1064	1025	957	890	833	777	721	670	631	586	546	450					
45	1081	1042	974	906	850	788	732	681	642	597	557	456					
46	1092	1053	985	918	856	799	738	692	653	602	563	462					
47	1103	1064	997	929	867	805	749	698	659	608	569	467					
48	1120	1081	1008	935	878	816	754	704	664	614	574	473					
49	1132	1092	1019	946	884	828	766	715	670	619	580	479					
50	1143	1103	1030	957	895	833	771	721	681	631	586	484					
51	1154	1115	1042	968	906	845	783	732	687	636	591	490					
52	1160	1120	1047	974	912	850	788	732	692	636	597	490					
53	1177	1132	1058	985	923	856	794	743	698	647	602	495					
54	1188	1143	1070	997	929	867	805	749	704	653	608	501					
55	1205	1165	1087	1008	946	878	816	760	715	664	619	512					
56	1227	1182	1103	1025	963	895	828	771	726	676	631	518					
57	1250	1205	1126	1047	980	912	845	788	743	687	642	529					
58	1289	1239	1160	1081	1008	940	873	811	766	709	659	546					
59	1340	1289	1205	1120	1047	974	906	845	794	738	687	569					
60	1396	1346	1255	1165	1092	1019	940	878	828	766	715	591					
61	1436	1385	1295	1205	1126	1047	974	906	856	788	738	608					
62	1469	1413	1323	1233	1149	1070	991	929	873	805	754	619					
63	1492	1441	1346	1250	1171	1092	1008	940	890	822	766	631					
64	1526	1469	1374	1278	1194	1115	1030	963	906	839	783	647					
65	1554	1498	1402	1306	1222	1137	1053	980	923	856	799	659					
66	1599	1543	1441	1340	1255	1165	1081	1008	951	878	822	676					
67	1661	1605	1498	1391	1301	1210	1126	1047	991	912	856	704					
68	1723	1661	1554	1447	1351	1261	1165	1087	1025	946	884	732					
69	1785	1723	1610	1498	1402	1306	1210	1126	1064	980	918	754					
70	1852	1785	1666	1548	1453	1351	1250	1165	1098	1019	951	783					
71	1914	1841	1723	1605	1498	1396	1295	1205	1137	1053	980	811					
72	1976	1903	1779	1655	1548	1441	1334	1244	1177	1087	1013	839					
73	2038	1965	1835	1706	1599	1486	1379	1284	1210	1120	1047	861					
74	2100	2027	1892	1757	1644	1531	1419	1323	1250	1154	1081	890					
75	2162	2083	1948	1813	1695	1576	1464	1362	1284	1188	1109	918					

- (a)** Refer to Personal Auto Manual Rule **12.** for rating Symbol 98 vehicles.
- (b)** Refer to Personal Auto Manual Rule **12.** for rating Symbol 27 vehicles.
- (c)** Refer to Rule **12.** to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 490

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	30	29	28	27	26	25	25	23	22	21	20	18	1	23	1	8
2	39	38	37	36	35	33	32	31	29	27	26	25	2	31	2	10
3	49	48	46	45	43	41	40	38	36	35	33	30	3	35	3	14
4	56	56	54	52	50	48	46	44	42	40	38	35	4	39	4	16
5	63	62	60	58	56	54	52	49	46	45	43	39	5	45	5	19
6	70	68	66	65	62	59	57	55	52	49	47	43	6	50	6	25
7	77	76	74	72	68	66	64	60	57	55	53	48	7	55	7	31
8	83	82	79	76	74	70	68	65	62	58	56	52	8	59	8	36
10	90	88	86	83	79	76	74	70	66	64	61	56	10	64	10	46
11	96	94	91	88	85	81	78	75	71	67	65	59	11	69	11	56
12	100	98	96	93	89	85	82	78	75	71	68	62	12	76	12	66
13	104	102	99	96	92	88	86	81	77	74	70	65	13	81	13	77
14	109	106	104	101	96	92	89	85	81	76	74	67	14	87	14	91
15	114	112	108	105	101	96	93	89	85	80	76	70	15	96	15	110
16	118	116	113	109	105	100	97	93	88	84	80	74	16	106	16	134
17	123	121	117	114	109	105	101	96	92	86	84	76	17	117	17	160
18	128	126	122	118	114	108	105	100	96	90	86	79	18	127	18	191
19	132	129	126	122	116	112	108	103	98	93	89	82	19	139	19	228
20	136	133	129	126	120	115	111	106	101	96	92	84	20	155	20	271
21	140	137	134	130	125	119	115	110	105	99	95	87	21	172	21	375
22	145	142	137	133	127	122	118	113	107	102	97	89	22	194		
23	149	147	142	137	132	126	122	116	111	105	101	92	23	217		
24	153	150	146	141	136	129	126	119	114	107	104	95	24	251		
25	157	155	150	146	139	134	129	123	117	111	106	97	25	309		
26	163	159	155	150	144	137	133	126	121	115	110	101	26	379		
27	167	164	159	155	148	142	137	131	125	118	113	104				
28	173	169	165	160	153	147	142	135	128	122	117	107				
29	178	176	170	165	158	151	147	139	133	126	121	111				
30	184	180	175	169	163	156	150	143	137	129	124	114				
31	189	186	180	175	167	160	155	147	140	134	128	117				
32	195	191	186	180	173	166	159	152	145	137	132	121				
33	201	197	191	186	177	170	165	157	149	141	136	125				
34	206	201	196	190	182	174	168	160	153	145	139	127				
35	210	207	200	194	187	178	172	164	157	148	142	130				
36	216	212	206	199	191	183	177	168	160	152	146	134				
37	224	219	213	207	198	189	183	175	167	157	151	138				
38	232	228	221	215	206	197	190	181	173	164	157	144				
39	240	236	228	221	212	203	197	187	178	169	162	148				
40	248	243	236	228	219	210	203	193	184	175	167	153				
41	256	251	244	237	227	217	209	200	190	180	173	158				
42	264	258	251	244	234	224	216	206	196	186	178	163				
43	271	267	258	250	240	230	222	212	202	191	184	168				
44	279	274	266	258	248	237	228	217	207	197	188	173				
45	287	281	273	265	254	243	235	224	213	202	194	177				
46	297	290	282	274	262	251	243	231	220	208	200	184				
47	306	300	291	282	271	259	250	238	228	216	207	189				
48	316	309	300	291	279	268	258	247	234	222	213	196				
49	325	319	309	300	288	276	266	254	241	229	219	201				
50	333	327	318	308	296	283	273	260	248	235	226	207				
51	343	337	327	317	304	291	281	268	255	242	232	212				
52	352	346	336	326	312	298	288	276	262	248	238	218				
53	361	354	344	334	320	306	296	282	268	255	244	224				
54	376	369	358	347	332	319	308	293	279	265	254	232				
55	394	386	375	364	349	334	322	308	292	278	267	244				
56	415	407	395	383	368	351	339	324	308	292	280	257				
57	438	430	417	404	388	371	359	342	325	308	296	271				

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NORTH CAROLINA (32)

TERRITORY 490

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013					
58	472	463	450	436	418	400	387	369	350	333	319	292					
59	523	513	499	484	464	444	429	409	389	369	354	324					
60	580	569	552	536	514	491	475	453	430	409	392	359					
61	633	622	603	585	561	537	519	495	470	447	429	392					
62	683	670	651	632	605	579	560	533	508	481	462	423					
63	733	720	699	678	650	622	601	573	545	517	496	454					
64	784	769	746	723	694	664	642	612	582	552	530	485					
65	834	818	794	771	739	707	683	652	620	588	564	516					
66	910	893	866	840	805	771	745	711	676	641	615	563					
67	1010	991	962	933	895	856	827	789	750	712	683	625					
68	1110	1089	1057	1026	984	941	909	867	824	783	751	687					
69	1210	1188	1153	1118	1072	1026	992	945	899	854	819	750					
70	1311	1286	1249	1211	1161	1111	1074	1024	974	924	886	812					
71	1411	1384	1344	1304	1250	1197	1156	1102	1048	995	955	874					
72	1512	1482	1440	1397	1339	1281	1239	1180	1123	1066	1022	935					
73	1612	1582	1535	1489	1428	1366	1320	1259	1198	1136	1090	998					
74	1713	1680	1631	1582	1517	1451	1402	1337	1272	1207	1158	1060					
75	1813	1778	1726	1674	1605	1536	1484	1416	1347	1278	1226	1122					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013					
1	271	260	244	227	211	199	183	172	161	150	139	116	1	150	1	72	
2	360	349	327	305	283	266	244	227	216	199	188	155	2	172	2	89	
3	393	377	355	332	310	288	266	249	233	216	199	166	3	199	3	111	
4	460	443	416	388	360	338	310	294	277	255	238	194	4	216	4	122	
5	504	488	454	421	393	366	343	316	299	277	260	216	5	227	5	144	
6	526	510	476	443	416	388	360	332	316	288	271	222	6	238	6	155	
7	554	532	499	465	432	404	377	349	327	305	283	233	7	249	7	172	
8	576	560	521	482	454	421	393	366	343	316	299	244	8	260	8	205	
10	598	576	537	499	465	438	404	377	355	327	305	255	10	277	10	238	
11	615	593	554	515	482	449	416	388	366	338	316	260	11	294	11	260	
12	637	615	576	537	499	465	432	404	382	349	327	271	12	299	12	288	
13	659	632	593	554	515	482	443	416	393	360	338	277	13	310	13	310	
14	676	654	609	565	532	493	460	427	404	371	349	288	14	332	14	343	
15	687	665	620	576	537	504	465	432	410	377	355	294	15	349	15	371	
16	693	670	626	582	543	510	471	438	416	382	355	294	16	360	16	410	
17	709	681	637	593	554	515	476	449	421	388	366	299	17	377	17	432	
18	726	698	654	609	571	532	493	460	432	399	371	305	18	393	18	471	
19	737	709	665	620	576	537	499	465	438	404	377	310	19	416	19	499	
20	759	731	681	632	593	554	510	476	449	416	388	321	20	427	20	532	
21	776	748	698	648	609	565	526	488	460	427	399	327	21	443	21	604	
22	787	759	709	659	615	576	532	499	465	432	404	332	22	471			
23	798	770	720	670	626	582	543	504	476	438	410	338	23	488			
24	820	787	737	687	643	598	554	515	488	449	421	349	24	510			
25	825	792	742	693	648	604	560	521	488	454	421	349	25	548			
26	837	809	753	698	654	609	565	526	499	460	432	355	26	598			
27	848	820	765	709	665	620	576	537	504	465	438	360					
28	853	825	770	715	670	626	576	537	510	471	438	360					
29	870	837	781	726	681	632	587	548	515	476	443	366					

TERRITORY 490

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	875	842	787	731	687	637	593	548	521	482	449	371					
31	886	853	798	742	693	648	598	560	526	488	454	377					
32	903	870	814	759	709	659	609	571	537	499	465	382					
33	914	881	825	770	720	670	620	576	543	504	471	388					
34	931	897	837	776	726	676	626	587	554	510	476	393					
35	942	909	848	787	737	687	637	593	560	515	482	399					
36	953	920	859	798	748	698	643	604	565	526	488	404					
37	970	936	875	814	759	709	659	615	576	532	499	410					
38	986	947	886	825	770	720	665	620	587	543	504	416					
39	992	953	892	831	776	720	670	626	587	543	510	421					
40	1003	964	903	842	787	731	676	632	598	548	515	427					
41	1014	981	914	848	798	742	687	643	604	560	521	432					
42	1025	992	925	859	803	748	693	648	609	565	526	432					
43	1042	1003	936	870	814	759	704	654	620	571	532	438					
44	1047	1008	942	875	820	765	709	659	620	576	537	443					
45	1064	1025	958	892	837	776	720	670	632	587	548	449					
46	1075	1036	970	903	842	787	726	681	643	593	554	454					
47	1086	1047	981	914	853	792	737	687	648	598	560	460					
48	1102	1064	992	920	864	803	742	693	654	604	565	465					
49	1114	1075	1003	931	870	814	753	704	659	609	571	471					
50	1125	1086	1014	942	881	820	759	709	670	620	576	476					
51	1136	1097	1025	953	892	831	770	720	676	626	582	482					
52	1141	1102	1030	958	897	837	776	720	681	626	587	482					
53	1158	1114	1042	970	909	842	781	731	687	637	593	488					
54	1169	1125	1053	981	914	853	792	737	693	643	598	493					
55	1186	1147	1069	992	931	864	803	748	704	654	609	504					
56	1208	1163	1086	1008	947	881	814	759	715	665	620	510					
57	1230	1186	1108	1030	964	897	831	776	731	676	632	521					
58	1269	1219	1141	1064	992	925	859	798	753	698	648	537					
59	1319	1269	1186	1102	1030	958	892	831	781	726	676	560					
60	1374	1324	1235	1147	1075	1003	925	864	814	753	704	582					
61	1413	1363	1274	1186	1108	1030	958	892	842	776	726	598					
62	1446	1391	1302	1213	1130	1053	975	914	859	792	742	609					
63	1468	1418	1324	1230	1152	1075	992	925	875	809	753	620					
64	1501	1446	1352	1258	1174	1097	1014	947	892	825	770	637					
65	1529	1474	1379	1285	1202	1119	1036	964	909	842	787	648					
66	1573	1518	1418	1319	1235	1147	1064	992	936	864	809	665					
67	1634	1579	1474	1368	1280	1191	1108	1030	975	897	842	693					
68	1695	1634	1529	1424	1330	1241	1147	1069	1008	931	870	720					
69	1756	1695	1584	1474	1379	1285	1191	1108	1047	964	903	742					
70	1823	1756	1640	1524	1429	1330	1230	1147	1080	1003	936	770					
71	1884	1812	1695	1579	1474	1374	1274	1186	1119	1036	964	798					
72	1945	1873	1751	1629	1524	1418	1313	1224	1158	1069	997	825					
73	2005	1933	1806	1679	1573	1463	1357	1263	1191	1102	1030	848					
74	2066	1994	1861	1728	1618	1507	1396	1302	1230	1136	1064	875					
75	2127	2050	1917	1784	1668	1551	1440	1341	1263	1169	1091	903					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

ZIP CODES 27006 – 27228

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27006	ADVANCE	350	27101	WINSTON SALEM	350
27007	ARARAT	320	27102	WINSTON SALEM	350
27009	BELEWS CREEK	350	27103	WINSTON SALEM	350
27010	BETHANIA	350	27104	WINSTON SALEM	350
27011	BOONVILLE	320	27105	WINSTON SALEM	350
27012	CLEMMONS	350	27106	WINSTON SALEM	350
27013	CLEVELAND	370	27107	WINSTON SALEM	360
27014	COOLEEMEE	350	27108	WINSTON SALEM	350
27016	DANBURY	320	27109	WINSTON SALEM	350
27017	DOBSON	320	27110	WINSTON SALEM	360
27018	EAST BEND	320	27111	WINSTON SALEM	350
27019	GERMANTON	350	27113	WINSTON SALEM	350
27020	HAMPTONVILLE	320	27114	WINSTON SALEM	350
27021	KING	350	27115	WINSTON SALEM	350
27022	LAWSONVILLE	320	27116	WINSTON SALEM	350
27023	LEWISVILLE	350	27117	WINSTON SALEM	360
27024	LOWGAP	320	27120	WINSTON SALEM	350
27025	MADISON	320	27127	WINSTON SALEM	360
27027	MAYODAN	320	27130	WINSTON SALEM	350
27028	MOCKSVILLE	350	27150	WINSTON SALEM	350
27030	MOUNT AIRY	320	27152	WINSTON SALEM	350
27031	WHITE PLAINS	320	27155	WINSTON SALEM	350
27040	PFAFFTOWN	350	27157	WINSTON SALEM	350
27041	PILOT MOUNTAIN	320	27198	WINSTON SALEM	350
27042	PINE HALL	320	27199	WINSTON SALEM	350
27043	PINNACLE	320	27201	ALAMANCE	320
27045	RURAL HALL	350	27202	ALTAMAHAW	320
27046	SANDY RIDGE	320	27203	ASHEBORO	320
27047	SILOAM	320	27204	ASHEBORO	320
27048	STONEVILLE	320	27205	ASHEBORO	320
27049	TOAST	320	27207	BEAR CREEK	320
27050	TOBACCOVILLE	350	27208	BENNETT	320
27051	WALKERTOWN	350	27209	BISCOE	320
27052	WALNUT COVE	320	27212	BLANCH	120
27053	WESTFIELD	320	27213	BONLEE	320
27054	WOODLEAF	370	27214	BROWNS SUMMIT	320
27055	YADKINVILLE	320	27215	BURLINGTON	320
27094	RURAL HALL	350	27216	BURLINGTON	320
27098	RURAL HALL	350	27217	BURLINGTON	320
27099	RURAL HALL	350	27228	BYNUM	320

Table #1(T) ZIP Codes 27006 – 27228

ZIP CODES 27229 – 27376

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27229	CANDOR	320	27301	MC LEANSVILLE	320
27230	CEDAR FALLS	320	27302	MEBANE	320
27231	CEDAR GROVE	320	27305	MILTON	120
27233	CLIMAX	320	27306	MOUNT GILEAD	320
27235	COLFAX	350	27310	OAK RIDGE	350
27237	CUMNOCK	260	27311	PELHAM	120
27239	DENTON	320	27312	PITTSBORO	320
27242	EAGLE SPRINGS	320	27313	PLEASANT GARDEN	320
27243	EFLAND	320	27314	PROSPECT HILL	120
27244	ELON	320	27315	PROVIDENCE	120
27247	ETHER	320	27316	RAMSEUR	320
27248	FRANKLINVILLE	320	27317	RANDLEMAN	320
27249	GIBSONVILLE	320	27320	REIDSVILLE	320
27252	GOLDSTON	320	27323	REIDSVILLE	320
27253	GRAHAM	320	27325	ROBBINS	320
27256	GULF	320	27326	RUFFIN	120
27258	HAW RIVER	320	27330	SANFORD	260
27259	HIGHFALLS	320	27331	SANFORD	260
27260	HIGH POINT	340	27332	SANFORD	260
27261	HIGH POINT	340	27340	SAXAPAHAW	320
27262	HIGH POINT	340	27341	SEAGROVE	320
27263	HIGH POINT	340	27342	SEDALIA	320
27264	HIGH POINT	340	27343	SEMORA	120
27265	HIGH POINT	350	27344	SILER CITY	320
27268	HIGH POINT	340	27349	SNOW CAMP	320
27278	HILLSBOROUGH	320	27350	SOPHIA	320
27281	JACKSON SPRINGS	320	27351	SOUTHMONT	360
27282	JAMESTOWN	350	27355	STALEY	320
27283	JULIAN	320	27356	STAR	320
27284	KERNERSVILLE	350	27357	STOKESDALE	320
27285	KERNERSVILLE	350	27358	SUMMERFIELD	350
27288	EDEN	320	27359	SWEPSONVILLE	320
27289	EDEN	320	27360	THOMASVILLE	360
27291	LEASBURG	120	27361	THOMASVILLE	360
27292	LEXINGTON	360	27370	TRINITY	320
27293	LEXINGTON	360	27371	TROY	320
27294	LEXINGTON	360	27373	WALLBURG	360
27295	LEXINGTON	360	27374	WELCOME	360
27298	LIBERTY	320	27375	WENTWORTH	320
27299	LINWOOD	370	27376	WEST END	320

Table #2(T) ZIP Codes 27229 – 27376

ZIP CODES 27377 – 27556

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27377	WHITSETT	320	27511	CARY	300
27379	YANCEYVILLE	120	27512	CARY	300
27401	GREENSBORO	340	27513	CARY	300
27402	GREENSBORO	340	27514	CHAPEL HILL	310
27403	GREENSBORO	340	27515	CHAPEL HILL	310
27404	GREENSBORO	350	27516	CHAPEL HILL	310
27405	GREENSBORO	340	27517	CHAPEL HILL	310
27406	GREENSBORO	340	27518	CARY	300
27407	GREENSBORO	340	27519	CARY	300
27408	GREENSBORO	350	27520	CLAYTON	260
27409	GREENSBORO	350	27521	COATS	260
27410	GREENSBORO	350	27522	CREEDMOOR	290
27411	GREENSBORO	340	27523	APEX	300
27412	GREENSBORO	340	27524	FOUR OAKS	260
27413	GREENSBORO	340	27525	FRANKLINTON	120
27415	GREENSBORO	340	27526	FUQUAY VARINA	260
27416	GREENSBORO	340	27527	CLAYTON	260
27417	GREENSBORO	340	27528	CLAYTON	260
27419	GREENSBORO	350	27529	GARNER	260
27420	GREENSBORO	340	27530	GOLDSBORO	260
27425	GREENSBORO	350	27531	GOLDSBORO	260
27427	GREENSBORO	340	27532	GOLDSBORO	260
27429	GREENSBORO	350	27533	GOLDSBORO	260
27435	GREENSBORO	340	27534	GOLDSBORO	260
27438	GREENSBORO	350	27536	HENDERSON	120
27455	GREENSBORO	350	27537	HENDERSON	120
27495	GREENSBORO	340	27539	APEX	300
27497	GREENSBORO	340	27540	HOLLY SPRINGS	300
27498	GREENSBORO	340	27541	HURDLE MILLS	120
27499	GREENSBORO	340	27542	KENLY	130
27501	ANGIER	260	27543	KIPLING	260
27502	APEX	300	27544	KITTRELL	120
27503	BAHAMA	320	27545	KNIGHTDALE	280
27504	BENSON	260	27546	LILLINGTON	260
27505	BROADWAY	260	27549	LOUISBURG	120
27506	BUIES CREEK	260	27551	MACON	120
27507	BULLOCK	120	27552	MAMERS	260
27508	BUNN	120	27553	MANSON	120
27509	BUTNER	290	27555	MICRO	260
27510	CARRBORO	310	27556	MIDDLEBURG	120

Table #3(T) ZIP Codes 27377 – 27556

ZIP CODES 27557 – 27706

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27557	MIDDLESEX	130	27611	RALEIGH	280
27559	MONCURE	320	27612	RALEIGH	270
27560	MORRISVILLE	300	27613	RALEIGH	270
27562	NEW HILL	320	27614	RALEIGH	270
27563	NORLINA	120	27615	RALEIGH	270
27565	OXFORD	120	27616	RALEIGH	280
27568	PINE LEVEL	260	27617	RALEIGH	270
27569	PRINCETON	260	27619	RALEIGH	280
27570	RIDGEWAY	120	27620	RALEIGH	280
27571	ROLESVILLE	270	27621	RALEIGH	300
27572	ROUGEMONT	120	27622	RALEIGH	270
27573	ROXBORO	120	27623	RALEIGH	300
27574	ROXBORO	120	27624	RALEIGH	270
27576	SELMA	260	27625	RALEIGH	280
27577	SMITHFIELD	260	27626	RALEIGH	280
27581	STEM	290	27627	RALEIGH	300
27582	STOVALL	120	27628	RALEIGH	300
27583	TIMBERLAKE	120	27629	RALEIGH	280
27584	TOWNSVILLE	120	27634	RALEIGH	280
27586	VAUGHAN	120	27635	RALEIGH	280
27587	WAKE FOREST	270	27636	RALEIGH	300
27588	WAKE FOREST	270	27640	RALEIGH	280
27589	WARRENTON	120	27650	RALEIGH	300
27591	WENDELL	260	27656	RALEIGH	270
27592	WILLOW SPRING	260	27658	RALEIGH	280
27593	WILSONS MILLS	260	27661	RALEIGH	280
27594	WISE	120	27668	RALEIGH	280
27596	YOUNGSVILLE	120	27675	RALEIGH	270
27597	ZEBULON	260	27676	RALEIGH	270
27599	CHAPEL HILL	310	27690	RALEIGH	270
27601	RALEIGH	280	27695	RALEIGH	300
27602	RALEIGH	280	27697	RALEIGH	280
27603	RALEIGH	260	27698	RALEIGH	280
27604	RALEIGH	280	27699	RALEIGH	280
27605	RALEIGH	300	27701	DURHAM	290
27606	RALEIGH	300	27702	DURHAM	290
27607	RALEIGH	300	27703	DURHAM	290
27608	RALEIGH	300	27704	DURHAM	290
27609	RALEIGH	280	27705	DURHAM	300
27610	RALEIGH	280	27706	DURHAM	290

Table #4(T) ZIP Codes 27557 – 27706

ZIP CODES 27707 – 27874

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27707	DURHAM	300	27831	GARYSBURG	120
27708	DURHAM	300	27832	GASTON	120
27709	DURHAM	300	27833	GREENVILLE	150
27710	DURHAM	300	27834	GREENVILLE	150
27711	DURHAM	300	27835	GREENVILLE	150
27712	DURHAM	320	27836	GREENVILLE	150
27713	DURHAM	300	27837	GRIMESLAND	130
27715	DURHAM	300	27839	HALIFAX	120
27717	DURHAM	300	27840	HAMILTON	120
27722	DURHAM	320	27841	HASELL	120
27801	ROCKY MOUNT	130	27842	HENRICO	120
27802	ROCKY MOUNT	130	27843	HOBGOOD	120
27803	ROCKY MOUNT	130	27844	HOLLISTER	120
27804	ROCKY MOUNT	130	27845	JACKSON	120
27805	AULANDER	120	27846	JAMESVILLE	120
27806	AURORA	130	27847	KELFORD	120
27807	BAILEY	130	27849	LEWISTON WOODVILLE	120
27808	BATH	120	27850	LITTLETON	120
27809	BATTLEBORO	130	27851	LUCAMA	130
27810	BELHAVEN	120	27852	MACCLESFIELD	130
27811	BELLARTHUR	150	27853	MARGARETTSVILLE	120
27812	BETHEL	130	27855	MURFREESBORO	120
27813	BLACK CREEK	140	27856	NASHVILLE	130
27814	BLOUNTS CREEK	130	27857	OAK CITY	120
27815	ROCKY MOUNT	130	27858	GREENVILLE	150
27816	CASTALIA	120	27860	PANTEGO	120
27817	CHOCOWINITY	130	27861	PARMELE	130
27818	COMO	120	27862	PENDLETON	120
27819	CONETOE	130	27863	PIKEVILLE	260
27820	CONWAY	120	27864	PINETOPS	130
27821	EDWARD	130	27865	PINETOWN	120
27822	ELM CITY	130	27866	PLEASANT HILL	120
27823	ENFIELD	120	27867	POTECASI	120
27824	ENGELHARD	120	27868	RED OAK	130
27825	EVERETTS	130	27869	RICH SQUARE	120
27826	FAIRFIELD	120	27870	ROANOKE RAPIDS	120
27827	FALKLAND	150	27871	ROBERSONVILLE	130
27828	FARMVILLE	130	27872	ROXOBEL	120
27829	FOUNTAIN	130	27873	SARATOGA	130
27830	FREMONT	130	27874	SCOTLAND NECK	120

Table #5(T) ZIP Codes 27707 – 27874

ZIP CODES 27875 – 27981

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27875	SCRANTON	120	27929	CURRITUCK	110
27876	SEABOARD	120	27930	DURANTS NECK	120
27877	SEVERN	120	27932	EDENTON	120
27878	SHARPSBURG	130	27935	EURE	120
27879	SIMPSON	130	27936	FRISCO	110
27880	SIMS	130	27937	GATES	120
27881	SPEED	120	27938	GATESVILLE	120
27882	SPRING HOPE	130	27939	GRANDY	110
27883	STANTONSBURG	130	27941	HARBINGER	110
27884	STOKES	130	27942	HARRELLSVILLE	120
27885	SWANQUARTER	120	27943	HATTERAS	110
27886	TARBORO	130	27944	HERTFORD	120
27887	TILLERY	120	27946	HOBBSVILLE	120
27888	WALSTONBURG	130	27947	JARVISBURG	110
27889	WASHINGTON	130	27948	KILL DEVIL HILLS	110
27890	WELDON	120	27949	KITTY HAWK	110
27891	WHITAKERS	120	27950	KNOTTS ISLAND	110
27892	WILLIAMSTON	130	27953	MANNS HARBOR	110
27893	WILSON	140	27954	MANTEO	110
27894	WILSON	140	27956	MAPLE	110
27895	WILSON	140	27957	MERRY HILL	120
27896	WILSON	130	27958	MOYOCK	110
27897	WOODLAND	120	27959	NAGS HEAD	110
27906	ELIZABETH CITY	110	27960	OCRACOKE	110
27907	ELIZABETH CITY	110	27962	PLYMOUTH	120
27909	ELIZABETH CITY	110	27964	POINT HARBOR	110
27910	AHOSKIE	120	27965	POPLAR BRANCH	110
27915	AVON	110	27966	POWELLS POINT	110
27916	AYDLETT	110	27967	POWELLSVILLE	120
27917	BARCO	110	27968	RODANTHE	110
27919	BELVIDERE	120	27969	RODUKO	120
27920	BUXTON	110	27970	ROPER	120
27921	CAMDEN	110	27972	SALVO	110
27922	COFIELD	120	27973	SHAWBORO	110
27923	COINJOCK	110	27974	SHILOH	110
27924	COLERAIN	120	27976	SOUTH MILLS	110
27925	COLUMBIA	120	27978	STUMPY POINT	110
27926	CORAPEAKE	120	27979	SUNBURY	120
27927	COROLLA	110	27980	TYNER	120
27928	CRESWELL	120	27981	WANCHESE	110

Table #6(T) ZIP Codes 27875 – 27981

ZIP CODES 27982 – 28120

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27982	WAVES	110	28070	HUNTERSVILLE	460
27983	WINDSOR	120	28071	GOLD HILL	370
27985	WINFALL	120	28072	GRANITE QUARRY	370
27986	WINTON	120	28073	GROVER	470
28001	ALBEMARLE	320	28074	HARRIS	480
28002	ALBEMARLE	320	28075	HARRISBURG	370
28006	ALEXIS	460	28076	HENRIETTA	470
28007	ANSONVILLE	240	28077	HIGH SHOALS	450
28009	BADIN	320	28078	HUNTERSVILLE	460
28010	BARIUM SPRINGS	460	28079	INDIAN TRAIL	370
28012	BELMONT	440	28080	IRON STATION	470
28016	BESSEMER CITY	450	28081	KANNAPOLIS	370
28017	BOILING SPRINGS	470	28082	KANNAPOLIS	370
28018	BOSTIC	480	28083	KANNAPOLIS	370
28019	CAROLEEN	480	28086	KINGS MOUNTAIN	470
28020	CASAR	470	28088	LANDIS	370
28021	CHERRYVILLE	470	28089	LATTIMORE	470
28023	CHINA GROVE	370	28090	LAWNDALE	470
28024	CLIFFSIDE	470	28091	LILESVILLE	240
28025	CONCORD	370	28092	LINCOLNTON	470
28026	CONCORD	370	28093	LINCOLNTON	470
28027	CONCORD	370	28097	LOCUST	320
28031	CORNELIUS	460	28098	LOWELL	440
28032	CRAMERTON	440	28101	MC ADENVILLE	440
28033	CROUSE	470	28102	MC FARLAN	240
28034	DALLAS	450	28103	MARSHVILLE	380
28035	DAVIDSON	460	28104	MATTHEWS	370
28036	DAVIDSON	460	28105	MATTHEWS	370
28037	DENVER	460	28106	MATTHEWS	370
28038	EARL	470	28107	MIDLAND	370
28039	EAST SPENCER	370	28108	MINERAL SPRINGS	380
28040	ELLENBORO	480	28109	MISENHEIMER	320
28041	FAITH	370	28110	MONROE	380
28042	FALLSTON	470	28111	MONROE	380
28043	FOREST CITY	480	28112	MONROE	380
28052	GASTONIA	450	28114	MOORESBORO	470
28053	GASTONIA	450	28115	MOORESVILLE	460
28054	GASTONIA	450	28117	MOORESVILLE	460
28055	GASTONIA	450	28119	MORVEN	240
28056	GASTONIA	440	28120	MOUNT HOLLY	440

Table #7(T) ZIP Codes 27982 – 28120

ZIP CODES 28123 – 28256

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28123	MOUNT MOURNE	460	28208	CHARLOTTE	420
28124	MOUNT PLEASANT	320	28209	CHARLOTTE	390
28125	MOUNT ULLA	370	28210	CHARLOTTE	390
28126	NEWELL	420	28211	CHARLOTTE	390
28127	NEW LONDON	320	28212	CHARLOTTE	420
28128	NORWOOD	320	28213	CHARLOTTE	420
28129	OAKBORO	320	28214	CHARLOTTE	440
28130	PAW CREEK	440	28215	CHARLOTTE	420
28133	PEACHLAND	380	28216	CHARLOTTE	420
28134	PINEVILLE	440	28217	CHARLOTTE	420
28135	POLKTON	380	28218	CHARLOTTE	420
28136	POLKVILLE	470	28219	CHARLOTTE	420
28137	RICHFIELD	320	28220	CHARLOTTE	390
28138	ROCKWELL	370	28221	CHARLOTTE	460
28139	RUTHERFORDTON	480	28222	CHARLOTTE	390
28144	SALISBURY	370	28223	CHARLOTTE	420
28145	SALISBURY	370	28224	CHARLOTTE	420
28146	SALISBURY	370	28226	CHARLOTTE	390
28147	SALISBURY	370	28227	CHARLOTTE	370
28150	SHELBY	470	28228	CHARLOTTE	420
28151	SHELBY	470	28229	CHARLOTTE	420
28152	SHELBY	470	28230	CHARLOTTE	390
28159	SPENCER	370	28231	CHARLOTTE	390
28160	SPINDALE	480	28232	CHARLOTTE	390
28163	STANFIELD	320	28233	CHARLOTTE	390
28164	STANLEY	460	28234	CHARLOTTE	390
28166	TROUTMAN	460	28235	CHARLOTTE	390
28167	UNION MILLS	480	28236	CHARLOTTE	390
28168	VALE	470	28237	CHARLOTTE	390
28169	WACO	470	28241	CHARLOTTE	440
28170	WADESBORO	240	28242	CHARLOTTE	390
28173	WAXHAW	390	28243	CHARLOTTE	420
28174	WINGATE	380	28244	CHARLOTTE	390
28201	CHARLOTTE	390	28246	CHARLOTTE	390
28202	CHARLOTTE	390	28247	CHARLOTTE	390
28203	CHARLOTTE	390	28250	CHARLOTTE	390
28204	CHARLOTTE	390	28253	CHARLOTTE	460
28205	CHARLOTTE	420	28254	CHARLOTTE	420
28206	CHARLOTTE	420	28255	CHARLOTTE	390
28207	CHARLOTTE	390	28256	CHARLOTTE	420

Table #8(T) ZIP Codes 28123 – 28256

ZIP CODES 28258 – 28363

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28258	CHARLOTTE	420	28315	ABERDEEN	320
28260	CHARLOTTE	420	28318	AUTRYVILLE	130
28262	CHARLOTTE	420	28319	BARNESVILLE	230
28263	CHARLOTTE	390	28320	BLADENBORO	220
28265	CHARLOTTE	420	28323	BUNNLEVEL	250
28266	CHARLOTTE	420	28325	CALYPSO	130
28269	CHARLOTTE	460	28326	CAMERON	260
28270	CHARLOTTE	390	28327	CARTHAGE	320
28271	CHARLOTTE	390	28328	CLINTON	130
28272	CHARLOTTE	420	28329	CLINTON	130
28273	CHARLOTTE	440	28330	CORDOVA	240
28274	CHARLOTTE	390	28331	CUMBERLAND	250
28275	CHARLOTTE	420	28332	DUBLIN	220
28277	CHARLOTTE	390	28333	DUDLEY	260
28278	CHARLOTTE	440	28334	DUNN	260
28280	CHARLOTTE	390	28335	DUNN	260
28281	CHARLOTTE	390	28337	ELIZABETHTOWN	220
28282	CHARLOTTE	390	28338	ELLERBE	320
28284	CHARLOTTE	390	28339	ERWIN	260
28285	CHARLOTTE	390	28340	FAIRMONT	230
28287	CHARLOTTE	390	28341	FAISON	130
28288	CHARLOTTE	390	28342	FALCON	260
28289	CHARLOTTE	420	28343	GIBSON	240
28290	CHARLOTTE	420	28344	GODWIN	260
28296	CHARLOTTE	420	28345	HAMLET	240
28297	CHARLOTTE	420	28347	HOFFMAN	240
28299	CHARLOTTE	420	28348	HOPE MILLS	250
28301	FAYETTEVILLE	250	28349	KENANSVILLE	130
28302	FAYETTEVILLE	250	28350	LAKEVIEW	320
28303	FAYETTEVILLE	250	28351	LAUREL HILL	240
28304	FAYETTEVILLE	250	28352	LAURINBURG	240
28305	FAYETTEVILLE	250	28353	LAURINBURG	240
28306	FAYETTEVILLE	250	28355	LEMON SPRINGS	260
28307	FORT BRAGG	250	28356	LINDEN	260
28308	POPE ARMY AIRFIELD	250	28357	LUMBER BRIDGE	230
28309	FAYETTEVILLE	250	28358	LUMBERTON	230
28310	FORT BRAGG	250	28359	LUMBERTON	230
28311	FAYETTEVILLE	250	28360	LUMBERTON	230
28312	FAYETTEVILLE	260	28362	MARIETTA	230
28314	FAYETTEVILLE	250	28363	MARSTON	240

Table #9(T) ZIP Codes 28258 – 28363

ZIP CODES 28364 – 28459

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28364	MAXTON	240	28408	WILMINGTON	190
28365	MOUNT OLIVE	130	28409	WILMINGTON	190
28366	NEWTON GROVE	130	28410	WILMINGTON	190
28367	NORMAN	320	28411	WILMINGTON	190
28368	OLIVIA	260	28412	WILMINGTON	190
28369	ORRUM	230	28420	ASH	130
28370	PINEHURST	320	28421	ATKINSON	130
28371	PARKTON	230	28422	BOLIVIA	200
28372	PEMBROKE	230	28423	BOLTON	130
28373	PINEBLUFF	320	28424	BRUNSWICK	220
28374	PINEHURST	320	28425	BURGAW	130
28375	PROCTORVILLE	230	28428	CAROLINA BEACH	190
28376	RAEFORD	250	28429	CASTLE HAYNE	200
28377	RED SPRINGS	230	28430	CERRO GORDO	220
28378	REX	230	28431	CHADBOURN	220
28379	ROCKINGHAM	240	28432	CLARENDON	220
28380	ROCKINGHAM	240	28433	CLARKTON	220
28382	ROSEBORO	130	28434	COUNCIL	220
28383	ROWLAND	230	28435	CURRIE	130
28384	SAINT PAULS	230	28436	DELCO	130
28385	SALEMBURG	130	28438	EVERGREEN	220
28386	SHANNON	230	28439	FAIR BLUFF	220
28387	SOUTHERN PINES	320	28441	GARLAND	130
28388	SOUTHERN PINES	320	28442	HALLSBORO	220
28390	SPRING LAKE	250	28443	HAMPSTEAD	190
28391	STEDMAN	260	28444	HARRELLS	130
28392	TAR HEEL	220	28445	HOLLY RIDGE	170
28393	TURKEY	130	28447	IVANHOE	130
28394	VASS	320	28448	KELLY	130
28395	WADE	260	28449	KURE BEACH	190
28396	WAGRAM	240	28450	LAKE WACCAMAW	130
28398	WARSAW	130	28451	LELAND	200
28399	WHITE OAK	220	28452	LONGWOOD	130
28401	WILMINGTON	200	28453	MAGNOLIA	130
28402	WILMINGTON	200	28454	MAPLE HILL	130
28403	WILMINGTON	190	28455	NAKINA	220
28404	WILMINGTON	190	28456	RIEGELWOOD	130
28405	WILMINGTON	190	28457	ROCKY POINT	130
28406	WILMINGTON	190	28458	ROSE HILL	130
28407	WILMINGTON	190	28459	SHALLOTTE	200

Table #10(T) ZIP Codes 28364 – 28459

ZIP CODES 28460 – 28584

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28460	SNEADS FERRY	170	28531	HARKERS ISLAND	170
28461	SOUTHPORT	190	28532	HAVELOCK	170
28462	SUPPLY	200	28533	CHERRY POINT	170
28463	TABOR CITY	220	28537	HOBUCKEN	130
28464	TEACHEY	130	28538	HOKKERTON	130
28465	OAK ISLAND	190	28539	HUBERT	170
28466	WALLACE	130	28540	JACKSONVILLE	180
28467	CALABASH	210	28541	JACKSONVILLE	180
28468	SUNSET BEACH	210	28542	CAMP LEJEUNE	180
28469	OCEAN ISLE BEACH	210	28543	TARAWA TERRACE	180
28470	SHALLOTTE	200	28544	MIDWAY PARK	180
28472	WHITEVILLE	220	28545	MCCUTCHEON FIELD	180
28478	WILLARD	130	28546	JACKSONVILLE	180
28479	WINNABOW	200	28547	CAMP LEJEUNE	180
28480	WRIGHTSVILLE BEACH	190	28551	LA GRANGE	260
28501	KINSTON	130	28552	LOWLAND	130
28502	KINSTON	130	28553	MARSHALLBERG	170
28503	KINSTON	130	28554	MAURY	130
28504	KINSTON	260	28555	MAYSVILLE	170
28508	ALBERTSON	130	28556	MERRITT	170
28509	ALLIANCE	130	28557	MOREHEAD CITY	170
28510	ARAPAHOE	170	28560	NEW BERN	170
28511	ATLANTIC	170	28561	NEW BERN	170
28512	ATLANTIC BEACH	170	28562	NEW BERN	170
28513	AYDEN	150	28563	NEW BERN	170
28515	BAYBORO	130	28564	NEW BERN	170
28516	BEAUFORT	170	28570	NEWPORT	170
28518	BEULAVILLE	130	28571	ORIENTAL	170
28519	BRIDGETON	170	28572	PINK HILL	130
28520	CEDAR ISLAND	110	28573	POLLOCKSVILLE	130
28521	CHINQUAPIN	130	28574	RICHLANDS	180
28522	COMFORT	130	28575	SALTER PATH	170
28523	COVE CITY	130	28577	SEALEVEL	170
28524	DAVIS	170	28578	SEVEN SPRINGS	130
28525	DEEP RUN	130	28579	SMYRNA	170
28526	DOVER	130	28580	SNOW HILL	130
28527	ERNUL	130	28581	STACY	170
28528	GLOUCESTER	170	28582	STELLA	170
28529	GRANTSBORO	170	28583	STONEWALL	130
28530	GRIFTON	130	28584	SWANSBORO	170

Table #11(T) ZIP Codes 28460 – 28584

ZIP CODES 28585 – 28680

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28585	TRENTON	130	28638	HUDSON	460
28586	VANCEBORO	150	28640	JEFFERSON	480
28587	VANDEMERE	130	28641	JONAS RIDGE	480
28589	WILLISTON	170	28642	JONESVILLE	320
28590	WINTERVILLE	150	28643	LANSING	480
28594	EMERALD ISLE	170	28644	LAUREL SPRINGS	320
28601	HICKORY	460	28645	LENOIR	460
28602	HICKORY	460	28646	LINVILLE	480
28603	HICKORY	460	28647	LINVILLE FALLS	480
28604	BANNER ELK	480	28649	MC GRADY	320
28605	BLOWING ROCK	480	28650	MAIDEN	460
28606	BOOMER	320	28651	MILLERS CREEK	320
28607	BOONE	480	28652	MINNEAPOLIS	480
28608	BOONE	480	28653	MONTEZUMA	480
28609	CATAWBA	460	28654	MORAVIAN FALLS	320
28610	CLAREMONT	460	28655	MORGANTON	460
28611	COLLETTSVILLE	480	28656	NORTH WILKESBORO	320
28612	CONNELLY SPRINGS	460	28657	NEWLAND	480
28613	CONOVER	460	28658	NEWTON	460
28615	CRESTON	480	28659	NORTH WILKESBORO	320
28616	CROSSNORE	480	28660	OLIN	320
28617	CRUMPLER	480	28661	PATTERSON	460
28618	DEEP GAP	480	28662	PINEOLA	480
28619	DREXEL	460	28663	PINEY CREEK	480
28621	ELKIN	320	28664	PLUMTREE	480
28622	ELK PARK	480	28665	PURLEAR	320
28623	ENNICE	320	28666	ICARD	460
28624	FERGUSON	320	28667	RHODHISS	460
28625	STATESVILLE	460	28668	ROARING GAP	320
28626	FLEETWOOD	480	28669	ROARING RIVER	320
28627	GLADE VALLEY	320	28670	RONDA	320
28628	GLEN ALPINE	460	28671	RUTHERFORD COLLEGE	460
28629	GLENDALE SPRINGS	480	28672	SCOTTVILLE	320
28630	GRANITE FALLS	460	28673	SHERRILLS FORD	460
28631	GRASSY CREEK	480	28675	SPARTA	320
28633	LENOIR	460	28676	STATE ROAD	320
28634	HARMONY	320	28677	STATESVILLE	460
28635	HAYS	320	28678	STONY POINT	460
28636	HIDDENITE	320	28679	SUGAR GROVE	480
28637	HILDEBRAN	460	28680	MORGANTON	460

Table #12(T) ZIP Codes 28585 – 28680

ZIP CODES 28681 – 28768

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28681	TAYLORSVILLE	460	28727	EDNEYVILLE	490
28682	TERRELL	460	28728	ENKA	490
28683	THURMOND	320	28729	ETOWAH	490
28684	TODD	480	28730	FAIRVIEW	490
28685	TRAPHILL	320	28731	FLAT ROCK	490
28687	STATESVILLE	460	28732	FLETCHER	490
28688	TURNERSBURG	320	28733	FONTANA DAM	490
28689	UNION GROVE	320	28734	FRANKLIN	490
28690	VALDESE	460	28735	GERTON	490
28691	VALLE CRUCIS	480	28736	GLENVILLE	490
28692	VILAS	480	28737	GLENWOOD	480
28693	WARRENSVILLE	480	28738	HAZELWOOD	490
28694	WEST JEFFERSON	480	28739	HENDERSONVILLE	490
28697	WILKESBORO	320	28740	GREEN MOUNTAIN	480
28698	ZIONVILLE	480	28741	HIGHLANDS	490
28699	SCOTTS	460	28742	HORSE SHOE	490
28701	ALEXANDER	490	28743	HOT SPRINGS	490
28702	ALMOND	490	28744	FRANKLIN	490
28704	ARDEN	490	28745	LAKE JUNALUSKA	490
28705	BAKERSVILLE	480	28746	LAKE LURE	480
28707	BALSAM	490	28747	LAKE TOXAWAY	490
28708	BALSAM GROVE	490	28748	LEICESTER	490
28709	BARNARDSVILLE	490	28749	LITTLE SWITZERLAND	480
28710	BAT CAVE	490	28750	LYNN	480
28711	BLACK MOUNTAIN	490	28751	MAGGIE VALLEY	490
28712	BREVARD	490	28752	MARION	480
28713	BRYSON CITY	490	28753	MARSHALL	490
28714	BURNSVILLE	480	28754	MARS HILL	490
28715	CANDLER	490	28755	MICAVILLE	480
28716	CANTON	490	28756	MILL SPRING	480
28717	CASHIERS	490	28757	MONTREAT	490
28718	CEDAR MOUNTAIN	490	28758	MOUNTAIN HOME	490
28719	CHEROKEE	490	28759	MILLS RIVER	490
28720	CHIMNEY ROCK	480	28760	NAPLES	490
28721	CLYDE	490	28761	NEBO	480
28722	COLUMBUS	480	28762	OLD FORT	490
28723	CULLOWHEE	490	28763	OTTO	490
28724	DANA	490	28765	PENLAND	480
28725	DILLSBORO	490	28766	PENROSE	490
28726	EAST FLAT ROCK	490	28768	PISGAH FOREST	490

Table #13(T) ZIP Codes 28681 – 28768

ZIP CODES 28770 – 28909

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28770	RIDGECREST	490	28792	HENDERSONVILLE	490
28771	ROBBINSVILLE	490	28793	HENDERSONVILLE	490
28772	ROSMAN	490	28801	ASHEVILLE	490
28773	SALUDA	480	28802	ASHEVILLE	490
28774	SAPPHIRE	490	28803	ASHEVILLE	490
28775	SCALY MOUNTAIN	490	28804	ASHEVILLE	490
28776	SKYLAND	490	28805	ASHEVILLE	490
28777	SPRUCE PINE	480	28806	ASHEVILLE	490
28778	SWANNANOA	490	28810	ASHEVILLE	490
28779	SYLVA	490	28813	ASHEVILLE	490
28781	TOPTON	490	28814	ASHEVILLE	490
28782	TRYON	480	28815	ASHEVILLE	490
28783	TUCKASEGEE	490	28816	ASHEVILLE	490
28784	TUXEDO	490	28901	ANDREWS	490
28785	WAYNESVILLE	490	28902	BRASSTOWN	490
28786	WAYNESVILLE	490	28903	CULBERSON	490
28787	WEAVERVILLE	490	28904	HAYESVILLE	490
28788	WEBSTER	490	28905	MARBLE	490
28789	WHITTIER	490	28906	MURPHY	490
28790	ZIRCONIA	490	28909	WARNE	490
28791	HENDERSONVILLE	490			

Table #14(T) ZIP Codes 28770 – 28909

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
110	27906	27921	27943	27956	27968	27982
	27907	27923	27947	27958	27972	28520
	27909	27927	27948	27959	27973	
	27915	27929	27949	27960	27974	
	27916	27936	27950	27964	27976	
	27917	27939	27953	27965	27978	
	27920	27941	27954	27966	27981	
	120	27212	27551	27808	27846	27876
27291		27553	27810	27847	27877	27937
27305		27556	27816	27849	27881	27938
27311		27563	27818	27850	27885	27942
27314		27565	27820	27853	27887	27944
27315		27570	27823	27855	27890	27946
27326		27572	27824	27857	27891	27957
27343		27573	27826	27860	27897	27962
27379		27574	27831	27862	27910	27967
27507		27582	27832	27865	27919	27969
27508		27583	27839	27866	27922	27970
27525		27584	27840	27867	27924	27979
27536		27586	27841	27869	27925	27980
27537		27589	27842	27870	27926	27983
27541		27594	27843	27872	27928	27985
27544		27596	27844	27874	27930	27986
27549		27805	27845	27875	27932	
130	27542	27828	27884	28398	28458	28530
	27557	27829	27886	28420	28464	28537
	27801	27830	27888	28421	28466	28538
	27802	27837	27889	28423	28478	28552
	27803	27851	27892	28425	28501	28554
	27804	27852	27896	28435	28502	28572
	27806	27856	28318	28436	28503	28573
	27807	27861	28325	28441	28508	28578
	27809	27864	28328	28444	28509	28580
	27812	27868	28329	28447	28515	28583
	27814	27871	28341	28448	28518	28585
	27815	27873	28349	28450	28521	28587
	27817	27878	28365	28452	28522	
	27819	27879	28366	28453	28523	
	27821	27880	28382	28454	28525	
	27822	27882	28385	28456	28526	
	27825	27883	28393	28457	28527	
	140	27813	27894			
27893		27895				
150	27811	27835	28586			
	27827	27836	28590			
	27833	27858				
	27834	28513				
170	28445	28519	28533	28560	28571	
	28460	28524	28539	28561	28575	
	28510	28528	28553	28562	28577	
	28511	28529	28555	28563	28579	
	28512	28531	28556	28564	28581	
	28516	28532	28557	28570	28582	

Table #15(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code							
Territory	ZIP Codes						
170 (Cont'd)	28584	28594					
	28589						
180	28540	28543	28546				
	28541	28544	28547				
	28542	28545	28574				
190	28403	28407	28411	28449			
	28404	28408	28412	28461			
	28405	28409	28428	28465			
	28406	28410	28443	28480			
200	28401	28429	28462				
	28402	28451	28470				
	28422	28459	28479				
210	28467	28469					
	28468						
220	28320	28424	28434	28463			
	28332	28430	28438	28472			
	28337	28431	28439				
	28392	28432	28442				
	28399	28433	28455				
230	28319	28359	28371	28378			
	28340	28360	28372	28383			
	28357	28362	28375	28384			
	28358	28369	28377	28386			
240	28007	28330	28352	28380			
	28091	28343	28353	28396			
	28102	28345	28363				
	28119	28347	28364				
	28170	28351	28379				
250	28301	28306	28311	28376			
	28302	28307	28314	28390			
	28303	28308	28323				
	28304	28309	28331				
	28305	28310	28348				
260	27237	27521	27533	27577	28333	28391	
	27330	27524	27534	27591	28334	28395	
	27331	27526	27543	27592	28335	28504	
	27332	27527	27546	27593	28339	28551	
	27501	27528	27552	27597	28342		
	27504	27529	27555	27603	28344		
	27505	27530	27568	27863	28355		
	27506	27531	27569	28312	28356		
	27520	27532	27576	28326	28368		
	270	27571	27613	27622	27676		
		27587	27614	27624	27690		
27588		27615	27656				
27612		27617	27675				
280	27545	27601	27602	27604			

Table #16(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
280 (Cont'd)	27609	27620	27635	27697		
	27610	27625	27640	27698		
	27611	27626	27658	27699		
	27616	27629	27661			
	27619	27634	27668			
290	27509	27701	27704			
	27522	27702	27706			
	27581	27703				
300	27502	27523	27607	27636	27709	
	27511	27539	27608	27650	27710	
	27512	27540	27621	27695	27711	
	27513	27560	27623	27705	27713	
	27518	27605	27627	27707	27715	
	27519	27606	27628	27708	27717	
310	27510	27516				
	27514	27517				
	27515	27599				
320	27007	27202	27249	27341	28109	28634
	27011	27203	27252	27342	28124	28635
	27016	27204	27253	27344	28127	28636
	27017	27205	27256	27349	28128	28642
	27018	27207	27258	27350	28129	28644
	27020	27208	27259	27355	28137	28649
	27022	27209	27278	27356	28163	28651
	27024	27213	27281	27357	28315	28654
	27025	27214	27283	27359	28327	28656
	27027	27215	27288	27370	28338	28659
	27030	27216	27289	27371	28350	28660
	27031	27217	27298	27375	28367	28665
	27041	27228	27301	27376	28370	28668
	27042	27229	27302	27377	28373	28669
	27043	27230	27306	27503	28374	28670
	27046	27231	27312	27559	28387	28672
	27047	27233	27313	27562	28388	28675
	27048	27239	27316	27712	28394	28676
	27049	27242	27317	27722	28606	28683
	27052	27243	27320	28001	28621	28685
	27053	27244	27323	28002	28623	28688
27055	27247	27325	28009	28624	28689	
27201	27248	27340	28097	28627	28697	
340	27260	27268	27406	27415	27435	
	27261	27401	27407	27416	27495	
	27262	27402	27411	27417	27497	
	27263	27403	27412	27420	27498	
	27264	27405	27413	27427	27499	
350	27006	27023	27098	27106	27116	27198
	27009	27028	27099	27108	27120	27199
	27010	27040	27101	27109	27130	27235
	27012	27045	27102	27111	27150	27265
	27014	27050	27103	27113	27152	27282
	27019	27051	27104	27114	27155	27284
	27021	27094	27105	27115	27157	27285

Table #17(T) Territory Definitions

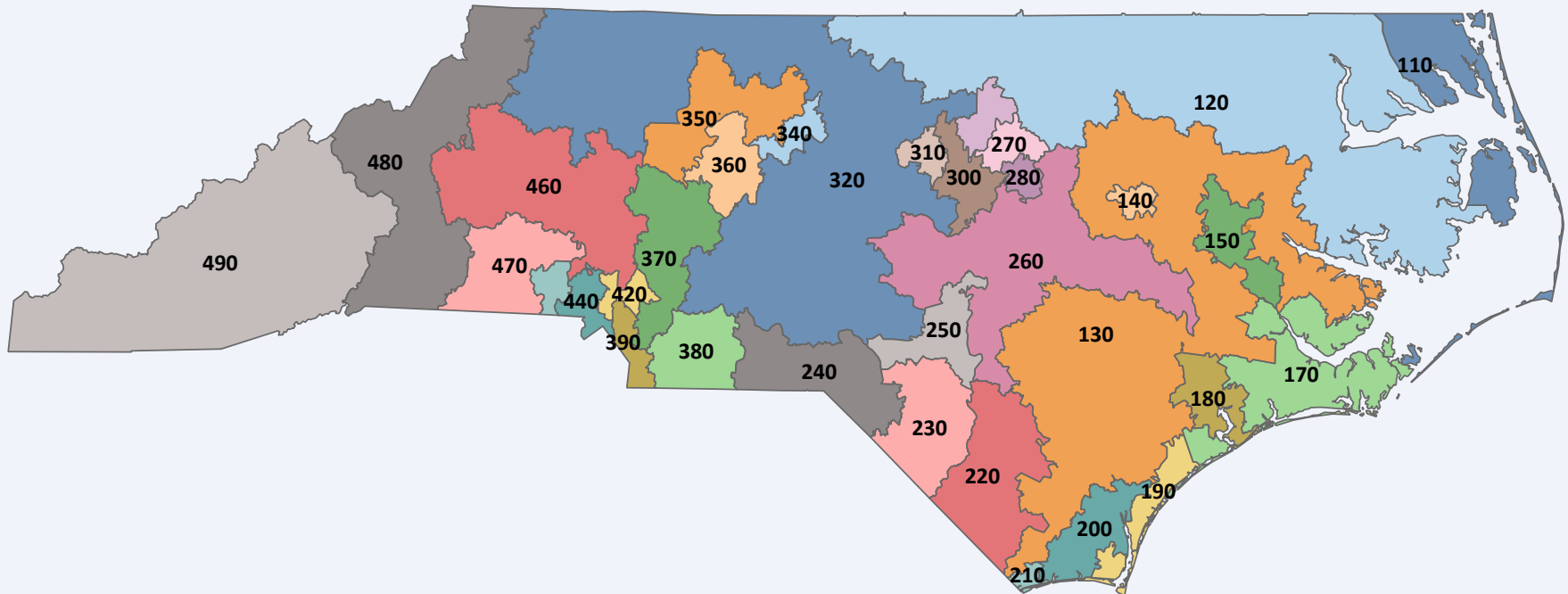
Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
350 (Cont'd)	27310	27409	27429			
	27358	27410	27438			
	27404	27419	27455			
	27408	27425				
360	27107	27292	27351	27374		
	27110	27293	27360			
	27117	27294	27361			
	27127	27295	27373			
370	27013	28027	28079	28105	28145	
	27054	28039	28081	28106	28146	
	27299	28041	28082	28107	28147	
	28023	28071	28083	28125	28159	
	28025	28072	28088	28138	28227	
	28026	28075	28104	28144		
380	28103	28111	28135			
	28108	28112	28174			
	28110	28133				
390	28173	28210	28232	28244	28271	28285
	28201	28211	28233	28246	28274	28287
	28202	28220	28234	28247	28277	28288
	28203	28222	28235	28250	28280	
	28204	28226	28236	28255	28281	
	28207	28230	28237	28263	28282	
	28209	28231	28242	28270	28284	
420	28126	28215	28224	28258	28275	
	28205	28216	28228	28260	28289	
	28206	28217	28229	28262	28290	
	28208	28218	28243	28265	28296	
	28212	28219	28254	28266	28297	
	28213	28223	28256	28272	28299	
440	28012	28101	28214			
	28032	28120	28241			
	28056	28130	28273			
	28098	28134	28278			
450	28016	28053	28077			
	28034	28054				
	28052	28055				
460	28006	28115	28601	28625	28655	28678
	28010	28117	28602	28628	28658	28680
	28031	28123	28603	28630	28661	28681
	28035	28164	28609	28633	28666	28682
	28036	28166	28610	28637	28667	28687
	28037	28221	28612	28638	28671	28690
	28070	28253	28613	28645	28673	28699
	28078	28269	28619	28650	28677	
470	28017	28033	28076	28090		
	28020	28038	28080	28092		
	28021	28042	28086	28093		
	28024	28073	28089	28114		

Table #18(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code							
Territory	ZIP Codes						
470 (Cont'd)	28136	28152					
	28150	28168					
	28151	28169					
480	28018	28607	28631	28663	28714	28756	
	28019	28608	28640	28664	28720	28761	
	28040	28611	28641	28679	28722	28765	
	28043	28615	28643	28684	28737	28773	
	28074	28616	28646	28691	28740	28777	
	28139	28617	28647	28692	28746	28782	
	28160	28618	28652	28693	28749		
	28167	28622	28653	28694	28750		
	28604	28626	28657	28698	28752		
	28605	28629	28662	28705	28755		
	490	28701	28721	28738	28760	28784	28806
		28702	28723	28739	28762	28785	28810
		28704	28724	28741	28763	28786	28813
28707		28725	28742	28766	28787	28814	
28708		28726	28743	28768	28788	28815	
28709		28727	28744	28770	28789	28816	
28710		28728	28745	28771	28790	28901	
28711		28729	28747	28772	28791	28902	
28712		28730	28748	28774	28792	28903	
28713		28731	28751	28775	28793	28904	
28715		28732	28753	28776	28801	28905	
28716		28733	28754	28778	28802	28906	
28717		28734	28757	28779	28803	28909	
28718		28735	28758	28781	28804		
28719		28736	28759	28783	28805		

Table #19(T) Territory Definitions

North Carolina Auto Territory Map



**PRE-FILED TESTIMONY
OF
JOANNA BILIOURIS**

FEBRUARY 2023

**2023 NORTH CAROLINA PRIVATE PASSENGER AUTO INSURANCE RATE 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 ("NCRB", "Bureau")?

A. Yes.

Q. In what capacity?

A. I am the General Manager.

Q. What is the Bureau's function with respect to rates for private passenger automobile insurance?

A. The Bureau promulgates rates for private passenger automobile insurance in North Carolina.

Q. Can you identify Exhibits RB-1 through RB-12?

A. Yes. Exhibit RB-1 is an exhibit setting forth the filed final rates for the private passenger automobile market in North Carolina, as well as the data and calculations underlying those rates. RB-1 also includes the 11 NCAC 10.1104 supplemental data and exhibits required. Exhibit RB-2 is the current private passenger automobile rate manual. Exhibit RB-3 is the territory map for the Bureau's private passenger automobile program. Exhibits RB-5 through RB-12 contain the required accompanying pre-filed testimony and exhibits. Together, these materials constitute a filing (the "Filing") that is dated February 1, 2023 submitted by the Bureau to the Honorable Mike Causey, Commissioner of Insurance, with respect to private passenger automobile rates in North Carolina.

Q. Do you know how the expense data underlying the Filing were compiled?

A. Yes. The underwriting expense provisions included in the Filing were derived on the basis of a special call for expense experience that is issued on an annual basis to all

member companies of the Bureau. The responses received from that special call were compiled, checked, and furnished to Insurance Services Office (“ISO”) for incorporation into the Filing.

Q. Was the information from the special call for expense experience that was furnished to ISO and utilized in the Filing correct and accurate to the best of your knowledge, information and belief?

A. Yes.

Q. Do you know how the exposure and loss data underlying the Filing were compiled?

A. Yes. The exposure and loss data used in the Filing were reported by companies to their respective statistical agents. The data is then submitted to ISO for compilation and further review. ISO reviews the data for reasonableness.

Q. To the extent that actuarial expertise was necessary in the preparation of this Filing, where did the Bureau obtain that expertise?

A. Actuarial expertise was obtained from ISO and Milliman. ISO is retained by the Bureau to provide actuarial services for, among numerous other things, preparation of this Filing. The Bureau’s Automobile Committee is comprised heavily of actuaries, and that committee reviewed the data underlying the Filing and made recommendations to the Bureau’s Governing Board as to the items contained in the Filing. In addition, the Bureau has an actuary on its staff who assisted in the review and the preparation of the Filing.

Q. What is the proposed effective date of the rates in the Filing?

A. We are requesting an effective date for the new rates to apply to all policies becoming effective on or after October 1, 2023.

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. The available data have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.

Q. Does that conclude your pre-filed testimony?

A. Yes.

**PREFILED TESTIMONY
OF
RAUL RETIAN**

**2023 PRIVATE PASSENGER NON-FLEET
AUTOMOBILE INSURANCE RATE FILING
BY THE NORTH CAROLINA RATE BUREAU**

Q. Please state your name and business address.

A. My name is Raul Retian. My business address is ISO Solutions, 545 Washington Boulevard, Jersey City, New Jersey.

Q. By whom are you employed?

A. I am employed by Insurance Services Office, Inc. ("ISO"), a subsidiary of Verisk, and have been employed by ISO since December 29, 2000.

Q. What are your responsibilities at ISO?

A. I am generally responsible for overseeing the operations of ISO's personal lines actuarial products. For personal automobile and personal property insurance, my responsibilities include the management of ISO's total ratemaking operation. We are generally responsible for doing everything that pertains to ratemaking for personal lines coverages, including reviewing experience, making filings, analysis of classification plans, etc. ISO is involved in ratemaking for personal automobile and personal property coverages in general in all 50 states plus the District of Columbia and Puerto Rico.

Q. What is your employment background?

A. I have been employed by ISO for over twenty years in various actuarial positions. I was hired as an Actuarial Assistant in the Personal Auto Actuarial group in 2000. I worked on a variety of personal auto projects and state reviews with increasing responsibility before being promoted to the role of Manager in the Personal Property Actuarial group in 2012. In that role, I was responsible for all the reviews and projects for our Dwelling and Personal Liability programs. In 2015, during a significant reorganization, I was promoted to Director of the new Actuarial Procedures division. That division was responsible for ISO's actuarial methodologies across all lines of insurance, related research, and ensuring compliance with regulations, laws, and actuarial standards. From 2015 to 2019, as the organizational structure was continually evaluated and adjusted, I was also responsible for additional functions and teams for periods of time. Those included Operations Support, Financial Analysis and our Actuarial Service product. In early 2019, I transferred to the role of Director of ISO's Personal Auto Actuarial Products Division with responsibilities for the management and development of actuarial products for Personal Auto. Later in 2019, my role expanded to Director of Personal Lines Actuarial Products, which includes oversight of both the Personal

Property Actuarial Products Division and the Personal Auto Actuarial Products Division, and that is my current position.

Q. What is your background in actuarial science and your educational background?

A. I have a Bachelor of Arts degree in Mathematics and Economics from New York University. I am a Fellow of the Casualty Actuarial Society ("CAS") and a member of the American Academy of Actuaries. I am in good standing with both of those organizations and have met their requirements for continuing education. I am currently a member of the CAS Examination Committee. I also hold the Chartered Property Casualty Underwriter ("CPCU") designation, plus nine other designations offered by the American Institute for Chartered Property Casualty Underwriters.

Q. Are you familiar with automobile ratemaking in other states?

A. Yes. As part of my duties and through my experience working at ISO, I am familiar with the data collection and automobile ratemaking procedures in use in North Carolina and other states. At the present time, I am responsible for overseeing the preparation of actuarial-related personal automobile filings for all states and the District of Columbia and Puerto Rico.

Q. What work have you performed with respect to the Rate Bureau's 2023 automobile rate filing in North Carolina?

A. Through ISO I have been involved in the preparation of the 2023 automobile rate filing for the Rate Bureau in two respects. First, ISO is one of four statistical organizations that collects rate-related statistical data from the companies writing automobile insurance in North Carolina. The Independent Statistical Service, Inc. ("ISS"), the National Independent Statistical Service ("NISS"), and the American Association of Insurance Services (AAIS) are the other statistical organizations that collect such data. The four statistical organizations subject the data that are reported to them to a series of verification edits and then consolidate the data. The data which ISS, NISS, and AAIS collect are sent to ISO and consolidated with the ISO-collected data in the proper format so that they can be reviewed to determine whether rates are adequate or inadequate. No data from AAIS were utilized in the filing. ISO then produces the hard-copy exhibits of the combined data in a format and detail necessary for ratemaking.

Second, ISO provides consulting actuarial services directly to the Rate Bureau. I oversaw this aspect of the Rate Bureau's 2023 private passenger automobile insurance rate review and rate filing. My staff compiled the ratemaking data to be reviewed by the Automobile Committee. Under my supervision, my staff compiled the vast majority of the data and information contained in Exhibit RB-1. I have participated in all of the discussions of the Automobile Committee in the rate review and in preparation of Exhibit RB-1.

Finally, I have reviewed the filed rates to determine if they are calculated in accordance with the CAS Statement of Principles Regarding Property and Casualty Insurance Ratemaking. I

conducted my review in accordance with Actuarial Standard of Practice No. 17 Expert Testimony by Actuaries. In addition, I applied the rate standards set forth in North Carolina General Statute 58-36-10(2), i.e., that rates must not be excessive, inadequate or unfairly discriminatory.

Q. Mr. Retian, could you describe generally the steps taken to ensure that the statistical data contained in this filing are reasonable and reliable for ratemaking purposes?

A. Yes. The data received from the companies are subject to various edits which check for the validity of the coded information and the appropriateness of the relationship of the codes to each other on each record. After the data have been edited at the transaction level, they are subject to a set of distributional edits which ensure that the distribution of the data is consistent with a company's prior submissions. The data are also balanced on a company-by-company basis to statutory Page 14 of the Annual Statement. After all these checks and reviews have been made on a company basis, the aggregate data are reviewed for overall reasonableness. This includes confirming that the changes observed in various summary totals are consistent with known activities and other compiled information, as well as previous years' statistics. Each statistical agent performs this series of checks.

In addition, the Rate Bureau requested that the statistical agents provide the largest companies that are on the Automobile Committee with their own and the industry data distributions by class, territory and deductible. These data were provided to the largest companies in order to verify that the data compiled by the statistical agents accurately represents the company's writings in each of the last three years. To the best of my knowledge, these reviews did not raise any question regarding the reasonableness and reliability of the data for ratemaking purposes.

Based on the data checks described above, as well as checks on the aggregated data from all the statistical agents performed by ISO, the Rate Bureau concluded that the data were appropriate for determination of revised rate levels and rate relativities.

Q. Would you describe the data utilized in Exhibit RB-1?

A. The ratemaking experience reflected in Exhibit RB-1 is, in general, the data which has been supplied by the individual insurance companies to the statistical organizations and consolidated into the appropriate format and detail for ratemaking as described above. The supporting data for the rate level changes for bodily injury liability, property damage liability, medical payments, comprehensive and collision coverages are contained in Section C. Three years of exposure, loss and expense experience are displayed for each of the coverages in Section C. The three years are the years ended December 31, 2019, December 31, 2020, and December 31, 2021. After the indicated required premium per exposure for each of the years was produced, the Automobile Committee reviewed and considered the results for each year. After consideration of the three years of data, the Automobile Committee concluded, based on standard actuarial credibility considerations, and balancing the issue of stability versus responsiveness, that the exposure distributions and the losses and expenses attributable to these exposures for the year ended December 31,

2021 were fully credible and could be given 100% credibility weighting for calculating anticipated rate level needs. Accordingly, the mathematical calculations underlying the indicated rate level changes and filed rate changes are based on the exposure distribution, loss and expense experience for the year ended December 31, 2021. See page D-40 of Exhibit RB-1. This is the same weighting procedure that has been utilized by the Rate Bureau in previous automobile insurance rate filings since the inception of the Rate Bureau in 1977, and it is used on all coverages except for uninsured motorists, underinsured motorists, excess limits of bodily injury and property damage liability and motorcycles, as explained later.

The loss experience used in the filing for the liability and medical payments coverages is what we call "accident year" experience. I can explain that best by giving an example. The losses for the accident year ended December 31, 2021 consist of all losses caused by accidents which occurred during the one-year period ended December 31, 2021. If an accident occurred December 29, 2020 and resulted in either a loss being paid or a reserve being established after January 1, 2021, that loss would be a part of the accident year losses for the period ended December 31, 2020. The test for breaking losses down into accident years is the date the accident occurred.

For the collision and comprehensive coverages, the loss experience used in the filing is "calendar year" experience. This means that the losses include all payments which are made during the particular year. For example, if an accident occurs on December 29, 2020 and the loss is actually paid on January 10, 2021, this would be a loss during the calendar year ended December 31, 2021. The reason we do not use "accident year" experience for physical damage coverages is that the lag between the time an accident happens and the time the loss is paid is usually very short and the difference between accident year and calendar year experience is nominal. The use of calendar year experience has long been accepted for the physical damage ratemaking.

Q. Can you describe generally what data are included in the preparation of the indicated required premiums in the filing?

A. The Bureau calculated the needed average indicated premiums by using the loss and expense experience of all drivers who apply to the companies for the coverages in this filing.

Since the rate level calculations are made using a pure premium methodology, the indicated average rate is simply determined as the sum of prospective average loss and loss adjustment expense per exposure, the prospective expenses per exposure for general and other acquisition expenses, the anticipated deviations per exposure, a provision for prospective variable expenses (commissions, premium taxes, dividends, etc.) and a provision for underwriting profit.

Q. Does the filing contain an exhibit which shows the criteria for determining the credibility to be assigned to a single year's data?

- A. Yes. The credibility table at the top of page D-40 of Exhibit RB-1 shows the number of claims which are necessary for assigning full credibility to a single year's data. It also shows the number of claims that would be necessary for assigning partial credibility. These are the criteria which are currently used by ISO on a countrywide basis. These credibility standards are based on a formula described in the paper "On the Credibility of the Pure Premium" by Mayerson, Jones and Bowers. This paper was published in the Proceedings of the Casualty Actuarial Society for 1968, Volume LV. The full standard of 4,000 claims is based on the criterion that the observed (actual) pure premium should be within 5% of the expected pure premium with a probability of 95%. In simpler terms, we are using a P (probability) value of 95%, and a k (tolerance) value of plus or minus 5%.

The chart shows that, if the average number of claims for the two latest years is 4,000 or greater, 100% credibility should be assigned to the latest year's data, with zero weight being assigned to data for the earlier year. If the average number of claims for a particular coverage over a two-year period were 3,700, that would mean that you should use both years' experience in calculating rates. In that example, ninety (90%) percent weight should be given to the latest year and ten (10%) percent weight to the earlier year.

Q. Was this criterion for determining the accident year weights applied to all coverages?

- A. No, as I mentioned earlier, there were exceptions to this criterion—uninsured motorists, underinsured motorists, excess limits of bodily injury and property damage liability and motorcycles. Since the experience for the uninsured motorist coverage can be less stable, an exposure-weighted average of the latest three years was used. For underinsured motorists, the three-year average is used because of the leveraged nature of the coverage- UIM represents coverage above the at fault party's bodily injury coverage. This could lead to relatively unstable results from year to year, as the losses are subject to the mix of the limits purchased and at fault in the accidents. It is worth noting that while the data shown appears to be quite stable, the potential for large claims should be recognized since this analysis is on a total limits basis. This possibility is addressed through the use of a three-year experience period. Similarly, for excess limits of coverage for bodily injury and property damage liability, a three-year experience period is used due to the potential for variability in the year-to-year results for higher layers of coverage. For motorcycles, a premium-weighted average of the three latest years was used.

Q. Page D-40 also has a table showing the factors for territorial credibility. Please explain that.

- A. Once the statewide rate change is determined, it is necessary to apply the overall change to each of the territories in the state. The territory credibility table is used to determine how much credibility is assigned to the three-year experience for a particular territory. The reason for the difference in the number of claims as between statewide credibility and territorial credibility is that, for the development of rates by territory, a wider confidence interval is permitted. We use a 90% confidence interval for territory purposes, but a stricter 95% confidence interval for the statewide rate level calculations.

Q. Please explain the trend credibility table in the lower right-hand portion of page D-40.

A. In some states the number of claims is so small that full credibility should not be assigned to the calculated trends. That is clearly not the case in North Carolina. The trend credibility table shows that 10,623 claims are necessary for full credibility for trends. With the exception of the uninsured and underinsured motorist coverages, the number of actual North Carolina claims far exceeds that standard. Therefore, it is appropriate for the bodily injury, property damage, medical payments, collision and comprehensive coverages to assign the trend full credibility. This does not mean that the past trends will necessarily continue into the future. That is something which we have to consider and evaluate carefully. It does mean, however, that we can be confident that the historic trends are accurate representations of what did in fact occur during the period covered by the trend.

Q. As part of RB-1, have you prepared an exhibit that shows the average number of claims over the last two accident years for each of the coverages in the filing?

A. Yes. Page D-41 shows the average number of claims for the accident years ended December 31, 2020 and December 31, 2021. It shows that for bodily injury, property damage, medical payments, comprehensive and collision, and uninsured motorist coverages, the average number of claims was far in excess of the 4,000-claim threshold, which is the standard for assigning full credibility to the latest year. Accordingly, for the purpose of calculating the statewide rate indication for each of these coverages, it is actuarially sound and reasonable to give 100% credibility weight to the data for the accident year ended December 31, 2021. However, due to the potential year to year variability in loss experience for uninsured motorists and underinsured motorists coverage, the Rate Bureau uses three years of experience in determining the statewide rate indication for these coverages, with each year given weight proportional to its earned car years.

Q. Mr. Retian please turn to page C-1 of Exhibit RB-1. Would you explain what that page is.

A. Page C-1 is what we call a statewide indicated average rate level calculation for the liability coverages for North Carolina. Although technically the medical payments coverage is not a liability coverage, for ratemaking purposes we generally treat it as such. Therefore, if I refer in my testimony to the liability coverages, it includes not only bodily injury and property damage but also the medical payments coverage unless I specify otherwise. Page C-1 is a determination of what the indicated average rate levels are for bodily injury, property damage, and medical payments coverages.

Q. The column on page C-1 for bodily injury contains a reference to "30/60". What does that mean?

A. The reference to "30/60" is a common way of labeling the policy limits and means \$30,000 per person and \$60,000 per accident. These are the minimum bodily injury liability policy limits which are needed to comply with the financial responsibility laws in North Carolina. Here we are calculating the indicated average rate that is needed for this "basic limits"

coverage. We assume that losses are "capped" at these basic limits. This means that the indicated average rate we get from the calculation is the actuarially sound average rate assuming everyone in North Carolina purchased basic limits coverage. We follow a separate procedure to determine what the additional premium should be for those people who buy higher limits, and the results of that procedure are incorporated at the end of the calculation on page C-1 in order to get the total limits premium. This use of "basic limits" losses for the purpose of determining the statewide indicated average rate is the proper procedure to be followed. In my experience, the use of basic limits data is widely accepted. To illustrate how it works, assume that a person bought a policy with 100/300 bodily injury policy limits and had an accident which caused his insurance company to make a payment to a claimant of \$75,000. The losses which are shown on line 1 would include only \$30,000 as opposed to the \$75,000 total loss.

Q. Referring to line 1 on page C-1 under the bodily injury column, what are "reported incurred losses and allocated loss adjustment expense"?

A. The reported incurred losses on line 1 are the losses resulting from accidents which occurred during the one-year period ending December 31, 2021. The figure includes both losses which have already been paid and losses which are not yet paid and are represented by outstanding claim reserves. The figure also includes allocated loss adjustment expenses. Allocated loss adjustment expenses are expenses which relate to a specific claim. For example, the fees which an insurance company pays to attorneys to defend a claim would be classified as allocated loss adjustment expenses. On the other hand, adjustment-related expenses which cannot be identified to a specific claim are called unallocated loss adjustment expenses. An example of this would be the salaries and overhead associated with operating a company's in-house claims department. Allocated loss adjustment expenses are included in line 1; unallocated loss adjustment expenses are not.

Q. Have the losses and allocated loss adjustment expenses as reported by the companies been adjusted in any way to get to the number in line 1?

A. Yes. As I mentioned earlier, ratemaking is done on a basic limits basis. For that reason, we adjust the reported bodily injury losses by eliminating those losses which exceed the amount which would have been paid had the policy limits been 30/60. The same process is used for property damage, by eliminating losses that exceed the minimum financial liability limit of \$25,000. For medical payments, there are no financial responsibility laws with which to comply, and the losses utilized for ratemaking are on a total limits basis.

Q. Would you please explain lines 2 and 3 on page C-1?

A. Yes. Those lines reflect the incorporation of loss development into the calculation. Line 2 shows the loss development factor, and line 3 is the result of multiplying the incurred losses and allocated loss adjustment expenses in line 1 by that loss development factor. As I mentioned, the losses on line 1 of page C-1 do not include losses which are not yet reported. By definition, since they are not yet reported, we cannot simply take a reported number and add it in. They are included by what is known as an adjustment for IBNR (incurred but not

reported) losses. This is accomplished through the use of loss development factors. The losses as they are reported to us cover all accidents which occur during the one-year period ended December 31, 2021. When they are reported to us, they are evaluated as of March 31, 2022. As of March 31, 2022, some of the losses have already been paid and some have not. The unpaid losses are represented by loss reserves. The loss reserves, of course, are estimates of what will ultimately be paid on these outstanding claims. Since we want the estimates to be as accurate as possible, we look at history to see how losses have changed, or "developed," in the past from the time they were initially reported to the time they were ultimately paid. For example, if we look back and see that historically there has been a 1% increase in the amount of losses from the time they were initially reported as reserves until the time they were ultimately paid, we would logically assume that the same development pattern will hold true for losses incurred during the year ended December 31, 2021. Accordingly, under this example, we would make an adjustment by increasing the losses as they are initially reported to us by 1%.

Q. What causes losses to change or develop as you have described?

A. The losses that are paid as of the date of the initial reporting, of course, do not change. As to the reserve portion of the losses, however, changes would typically result from the fact that the ultimate loss payments are more or less than estimated at the time of the initial report. Another factor would be the late reporting of claims. For example, if an accident occurred on December 28 of any given year and for some reason was not timely reported to the company, it might very well be that the losses as initially reported would not include any provision for that particular claim. By the time of the next year's evaluation, however, the claim would have worked its way into the system and the total loss would include either the paid amount or the reserved amount for that particular claim. This would cause an upward development in the losses as initially reported.

Q. Will you please refer to page D-16 of RB-1 and explain how the loss development factor for bodily injury in the filing was calculated?

A. Yes. In the top section of that page the combined voluntary and ceded losses evaluated as of 15, 27, 39, 51 and 63 months for the accident years for which data are available are shown. The first entry for the accident year ended December 31, 2017 is \$720,842,437. This is in the column which is labeled "15 Months." This is the first evaluation of the losses caused by accidents which occurred during the year that ended December 31, 2017. The evaluation was made as of March 31, 2018 -- 15 months after the beginning of the accident year. Twelve months later (March 31, 2019), the losses caused by accidents which occurred during the year ended December 31, 2017 had grown to \$779,117,099. This is the evaluation as of 27 months after the beginning of the accident year. This increase from roughly \$721 million to \$779 million represents a growth in losses, or a positive development, of 8.1% (1.081) as shown in the column on the lower portion of the page labeled "15 to 27 Mos." As shown on page D-16, we have looked at the average development from 15 months to 27 months over the three-year period of accident years 2018 to 2020 and over the latest five years. The average development for the three years was 1.110 or 11.0%, and the average development for the latest five years was 1.098 or

9.8%. As in the past, the Automobile Committee decided to use the factors based on the three-year averages. In my opinion, such factors provide the best balance of stability and responsiveness.

Q. Does page D-16 also show development figures for periods later than 27 months?

A. Yes. Studies have shown that for the bodily injury liability coverage virtually all losses have been paid by the time of the evaluation at 63 months after the beginning of an accident year. For that reason, we also calculate loss development factors for the periods from 27 months to 39 months, 39 months to 51 months and 51 months to 63 months. For example, by the time of the 39-month evaluation the losses for the accident year ended December 31, 2017 had grown to \$794,316,931. This represents a change of 2.0% in the losses for the same accident year evaluated as of 27 months. The average development over the period 27 months to 39 months for the three most recent years for which the data are available was 1.021 or 2.1%.

Q. Are the data that were used to determine loss development for later periods also shown on page D-16?

A. Yes. The figures showing how losses developed from the 39-month evaluation to the 51-month evaluation and then to the 63-month evaluation are also shown on that page. The development factors were calculated in the same manner I just described for the "15 to 27" and "27 to 39" development factors. As you can see on the page, we used earlier accident years to get the later evaluations. This is because we do not yet know what the ultimate developments will be on the later accident years.

Q. Will you explain how the loss development factor used to determine the ultimate value of the accident year ended December 31, 2021 losses was determined?

A. Yes. The three-year average development factors for each of the applicable periods, as shown on page D-16, are:

<u>Development Period</u>	<u>Factor</u>
15 to 27	1.110
27 to 39	1.021
39 to 51	1.009
51 to 63	1.003

If you multiply all of these factors together, you will get the average development from the initial evaluation at 15 months to the ultimate payment value at 63 months. The result of that multiplication, rounded at each step, is 1.147 or 14.7% total development. Since losses have historically increased or developed by 14.7% from the time they are initially reported to the time they are paid, the assumption is that the losses for the accident year ended December 31, 2021 will do likewise. Accordingly, the developed losses shown in the filing for the accident year ended December 31, 2021 include a 14.7% upward adjustment for loss development.

Q. Is this the same loss development procedure that has been employed in previous automobile insurance rate filings in North Carolina?

A. Yes.

Q. Please refer to line 5 of page C-1. With reference to the column headed "Bodily Injury," please tell us what the figure \$90,488,709 represents.

A. These are the unallocated loss adjustment expenses associated with accidents that occurred in the accident year ended December 31, 2021. As I explained earlier, unallocated loss adjustment expenses are those loss adjustment expenses which cannot be attributed on an accident-by-accident basis. That number is the result of multiplying the developed losses and ALAE in line 3 by the factor of 0.119 in line 4. The factor of 0.119 is derived from the Rate Bureau's North Carolina expense calls for 2017-2021 data, shown on page D-28, by calculating the ratio of unallocated loss adjustment expenses to the sum of incurred losses and allocated loss adjustment expenses for each of these years. In reviewing the expense experience, the Automobile Committee observed anomalies in the expense experience for year ended December 31, 2020, possibly resulting from inconsistencies among member companies in the reporting of the unique transactions occurring in 2020 in response to the sudden changes in driving behavior. As a result, the Automobile Committee did not utilize the 2020 unallocated loss adjustment expense experience in the determination of the rate levels. Instead, the average ratio including years 2017-2019, and 2021 (but excluding 2020), as shown on page D-31, were utilized for all experience years contained in RB-1.

Q. Have you reviewed the Rate Bureau's compilation of the expense data furnished by its member companies in response to the special call?

A. Yes, I have. When ISO gets the expense information from the Rate Bureau, we routinely review it relative to earlier years for consistency. As I noted, anomalies were observed in the expense experience for year ended December 31, 2020, and, as a result, the 2020 expense experience was not utilized in the determination of the rate levels. Instead, the average expense ratios including years 2017-2019, and 2021 (but excluding 2020) were utilized to derive all categories of expenses contained on in RB-1.

Q. Please refer to page C-1, line 6 entitled "General and Other Acquisition Expenses." With reference to the figure \$181,773,426 shown under the column headed "Bodily Injury," what does that figure represent?

A. These are the general and other acquisition expenses associated with the accident year ended December 31, 2021. These are the fixed expenses for that year. They are fixed in that they do not vary as a direct function of the premium collected. For example, employee salaries (other than claims employees) would be classified as either general expenses or other acquisition expenses. Those salaries are fixed in the sense that they do not vary directly as a function of premium. Such things as commissions and premium taxes, on the other hand,

are examples of expenses which do rise or fall directly with premium. Line 6 of page C-1 represents the expenses (other than claims-related expenses) which are fixed in this sense.

The amounts shown on line 6 for each of the coverages are also derived from the most recent special call responses received by the Rate Bureau. The figures reported in response to the special call are total general expenses and total other acquisition expenses. It would not be appropriate to include the total figures actually reported since some of those expenses should be allocated to the "increased limits" portion of the total rates. Since what is calculated on page C-1 is the required premium needed for basic limits, we use only those fixed expenses which are attributable to the basic limits premium. As shown on page C-2 at footnote (c), the total limits fixed expenses were 6.8% for general expenses and 9.4% for other acquisition expenses, for a total of 16.2% of total limits voluntary and ceded collected earned premium and 5.6% for general expense and 7.8% for other acquisition expense, for a total of 13.4% of total limits voluntary and ceded manual earned premium. These represent the average ratios for the period from 2017-2019, and 2021. (The data for these percentages is shown on pages D-28 and D-31). By multiplying these percentages times the basic limits premium on a collected level for voluntary premium and on a manual level for ceded business for policies associated with the year ended December 31, 2021, you get the total fixed expenses attributable to the basic limits coverage. This is shown on pages D-32 and D-33.

Q. What is the assumed effective date used in the preparation of the present filing?

A. The filed rates have a proposed effective date of October 1, 2023 for new and renewal business.

Q. Would you please explain line 7?

A. The figure 8,382,874 in line 7 displays the earned exposures for the bodily injury coverage for the year 2021. An earned exposure represents one car insured for one year. Thus, the 8,382,874 represents the number of cars that were provided with coverage under the Bureau's non-fleet private passenger automobile policy during the year 2021. The earned exposures will serve as the denominator in the calculation of the projected values that will be used in calculating the required per risk premium.

Q. Referring to page C-1, please explain what is meant by line 8 -- Average Annual Change in Losses and ALAE.

A. What the Rate Bureau is doing in the filing is making rates to cover policies for new business and for renewals of existing business becoming effective during the period October 1, 2023 through September 30, 2024. In order to do that, it is necessary to project the amount of losses which will be covered under policies becoming effective during that period. Since we know that losses change because of such things as changes in accident frequency and changes in injury and damage costs, it would not be appropriate to assume that the losses covered under 2023 and 2024 policies will be the same as the losses which are shown on line 3 for the accident year ended December 31, 2021. The purpose of line 8

is to trend the losses which are shown on line 3 to the anticipated level for 2023 and 2024 policies. Line 8 shows what is generally referred to as the trend factor. It is the anticipated annualized rate of change in losses. For the bodily injury liability coverage, the annual factor is 1.071 or 7.1% per year. These are referred to as "pure premium" trends. In order to apply that annual trend to policies to be written under the new rates, the trend is applied over a period of 3.04 years, as shown in line 10 on page C-1. Mathematically this is done by raising the factor of 1.071 to the 3.04 power. This gives you the total amount of the trend projection.

Q. How were these trends determined?

- A. They were selected by the Automobile Committee based on its review and discussion of a variety of information. Much of the information they reviewed was provided by ISO. The primary data for this analysis are what we refer to as "internal" trend data. These are the cost and frequency data for all companies writing private passenger non-fleet automobile insurance in North Carolina, for which trend lines were determined for several different time intervals both on a linear and on an exponential basis in order to determine what the actual changes for both cost and frequency have been in the recent past. This information is included in the filing at pages H-490 through H-540.

Fast Track data were also provided. This is data from the Fast Track Monitoring System, a program administered under the auspices of the National Association of Insurance Commissioners ("NAIC"). This program was developed in the 1970s in response to a concern that the internal trend data were not produced currently enough to indicate the most up-to-date trends in accident frequency or severity. Fast Track data are collected, as the name implies, on an expedited basis from among a number of the larger automobile insurance writers. There are a number of problems with Fast Track data. For instance, they do not include the trend data of all insurers and are not subjected to the verification procedures which are applied to the internal trend data. Further, the Fast Track data, which are also compiled on a calendar year basis, are somewhat biased due to the relative growth of participating companies and the share of the market in claims and exposures they represent. Nonetheless, the Fast Track data can be useful on some coverages as a tool to assist in making judgments about likely trends where it is more current than other available data. For this review, the Fast Track data were not more current than the internal data. It should be noted that the Fast Track data displayed in this filing are the same Fast Track data supplied directly to the Commissioners by ISS, including data reported to ISO, ISS, NISS, and AAIS. The Fast Track data and trend calculations are included in the filing at pages H-478 through H-489.

Q. Was there any consideration given to the impact of the COVID pandemic on the trend experience used in making trend selections?

- A. Yes. The Automobile Committee recognized that, due to the changes in driving behavior during the "lock down" period in the early stages of the pandemic, the calculated annual rates of changes utilizing those data points thereafter could yield anomalous results.

Q. Did this impact the method in which the Automobile Committee selected trend factors?

A. Yes. The Automobile Committee relied on shorter-term annual rates of change (including only data points occurring after the lock-down period) in making claim frequency selections.

Q. Were there any process changes in selecting trends?

A. Yes. The Automobile Committee selected a historical trend factor to be used to project the earlier experience years included in this year's review (2019 and 2020) to an expected level at the midpoint of the latest year (2021). The Automobile Committee also selected a prospective trend factor to be used to project all three experience years in this review to the prospective period the proposed rates will be in effect.

Q. Was there any other trend information provided to the Automobile Committee?

A. In addition to the internal trend and the Fast Track trends, various external information was provided and reviewed by the Automobile Committee. This information included various government indices and statistics with respect to gasoline prices and miles driven.

Q. Is there any one mathematical procedure which can be used to determine the average annual change in pure premium?

A. No, there is not. The determination of an average annual change based on trend curves will give an accurate calculation as to what the past trend has been. However, the trend numbers calculated in that fashion should only be used as a prospective trend factor to the extent that one anticipates that the past trends will continue into the future.

Q. Have you reviewed the trends used in the filing?

A. Yes. The Rate Bureau adopted for use in the filing the selections made by the Automobile Committee. Those selections are set out on page D-8 of Exhibit RB-1 and are also shown below:

COVERAGE	COST		FREQUENCY		PURE PREMIUM	
	Hist.	Prosp.	Hist.	Prosp.	Hist.	Prosp.
Bodily Injury (B/L)	6.0%	6.0%	0.0%	1.0%	6.0%	7.1%
Bodily Injury (T/L)	7.5%	7.0%	-	-	-	-
Property Damage	12.0%	10.5%	0.0%	1.0%	12.0%	11.6%
Medical Payments	3.0%	2.0%	-3.0%	-2.0%	-0.1%	0.0%
Comprehensive	10.0%	10.0%	0.0%	0.0%	10.0%	10.0%
Collision	15.0%	14.0%	0.0%	1.5%	15.0%	15.7%
Uninsured Motorists (BI)	6.0%	6.0%	0.0%	0.0%	6.0%	6.0%
Uninsured Motorists (PD)	7.5%	7.0%	0.0%	0.0%	7.5%	7.0%
Underinsured Motorists	3.5%	3.5%	5.0%	5.0%	8.7%	8.7%

Q. Do you have an opinion with respect to the reasonableness of these trends?

A. Yes, based on my own review of the data, I do. I believe that the Rate Bureau has been reasonable in its trend selections. By that, I mean that the Bureau selected trends that were within my range of reasonableness.

For bodily injury coverage, historical claim cost trends of +6.0% for basic limits and +7.5% for total limits were selected. This was based on selecting values that fit within the narrow range of values of the annual change in costs at both basic and total limits, as measured by the 24-point, 15-point, 12-point, 9-point and 6-point fits based on data through 2nd quarter 2022. A factor of +6.0% for basic limits was also selected for the prospective claim cost trend based on the continued stability in rates of change in the most recent points. For total limits, a prospective factor of +7.0% was selected based on the potentially slowing pace of increases in costs as evidenced in the last few data points.

For bodily injury claim frequency, a historical trend of 0.0% was selected. The Automobile Committee examined the quarterly paid claim frequency data subsequent to the lock down period in early 2020 and noted that the annual rate of change for claim frequency has been relatively flat since that point in time. For the prospective claim frequency trend selection, the Automobile Committee noted the slight increase in claim frequencies over the last

several quarters, and as a result, a +1.0% selection was made to reflect an expectation that the recent level of increases in claim frequency will persist through the prospective period.

For property damage coverage, a historical cost trend of +12.0% and a frequency trend of 0.0% were selected. The +12.0% selection for cost falls within the wide range of the longer-term and shorter-term fitted annual rates of change based on data through 2nd quarter 2022. The selection of the 0.0% historical frequency change reflects the observation that the annual rate of change for claim frequency data subsequent to the lock down period in early 2020 has been relatively flat since that point in time. For the prospective claim cost trend, a factor of +10.5% was selected based on the observation that the rapid rates of increase since 3rd quarter 2020 may have started to slow. A prospective claim frequency trend of +1.0% was selected based on the increases in claim frequencies since 1st quarter 2021.

For medical payments coverage, a historical cost trend of +3.0% was selected. This selection for claim cost falls within the range of the short-term and longer-term fits based on data through 2nd quarter 2022. A prospective cost trend of +2.0% was selected based on the slowing pace of increases in costs as captured in the short-term trend fits. For medical payments historical frequency, a value of -3.0% was selected. This selection was made to reflect the overall decline in claim frequency over the period subsequent to the initial COVID lock down. A prospective claim frequency trend of -2.0% was selected in response to the slight flattening of the rate of decreases in claim frequencies in the most recent quarters.

The underlying claim cost and frequency data for bodily injury, property damage and medical payments coverages is found on pages H-490 through H-498.

Because of the way claims appear to have been reported during the various catastrophic events that have occurred in North Carolina, the Automobile Committee examined comprehensive trend data excluding wind and water and "all other" property damage losses.

For comprehensive, the Rate Bureau selected historical and prospective claim cost trends of +10.0%. These are based on selecting a value that fits within the fairly narrow range of changes observed for the short term and medium term fits in the all deductible combined claim cost data on page H-505.

For comprehensive claim frequency, the Rate Bureau selected historical and prospective trends of 0.0%. These are based on the up-and-down pattern in claim frequencies both before and subsequent to the lock down period of the pandemic as shown in the all deductible combined data on page H-512.

For collision, the Rate Bureau selected a historical claim cost trend of +15.0%, based on selecting a value that fits within the extremely rapid rate of change as observed in the short term fits and the more moderate rate of increase in the long term fits, as shown in the all deductible combined claim cost data on page H-523. For the prospective claim cost trend, the Rate Bureau selected +14.0% to reflect the expectation of a slight mitigation of the rate of cost inflation into the prospective period.

For collision claim frequency, the Rate Bureau selected a 0.0% historical frequency factor to reflect the observation that the annual rate of change for claim frequency data has been relatively flat over the entire period beginning in 3rd quarter 2020. A prospective claim frequency trend of +1.5% was selected based on the more recent increases in claim frequencies, as evidenced in the 6-point fit shown in the all deductible combined data on page H-530.

The selected UM BI claim cost trend factor of +6.0% for both the historical and prospective periods is based on selecting a value that fits within the range of values of the annual change in costs across all fits, while noting the continued stability in rates of change in the most recent points. The UM BI claim cost data can be found on page H-535.

The UM BI historical and prospective claim frequency selected trend factor of 0.0% is based on the relative stability in claim frequencies over the entire trend experience period, as shown on page H-537.

The selected UM PD historical claim cost trend factor of +7.5% is based on the range of fits found on page H-536. The selected UM PD prospective claim cost trend factor of +7.0% is based on an expectation of a slight mitigation in the rate of cost inflation into the prospective period.

The selected UM PD historical and prospective claim frequency trend factor of 0.0% is based on balancing the negative short-term and positive long-term fits for claim frequency, as shown on page H-538.

The selected UIM BI historical and prospective claim cost trend factor of +3.5% is based on selecting a value that falls within the range of the fitted values found on page H-539.

The UIM BI historical and prospective selected claim frequency trend factor of +5.0% is based on the fits found on page H-540. The selected value falls within the range of the fitted values shown and reflects the continued stability in rates of change in the most recent points.

Q. In making your evaluation of the Rate Bureau's trend selections, have you relied on any other data?

A. Yes, I have. I relied on the various CPI cost information, information on gasoline prices, and miles driven data. In looking at the trend data, my judgment and interpretation of the trend data were influenced by my awareness and analyses of these external data.

Q. Please refer to line 9 of page C-1 of Exhibit RB-1 and explain the purpose of that line.

A. The average annual change in expense cost of 5.5% represents the expected change in general expenses, other acquisition expenses and unallocated loss adjustment expenses. These expenses are treated as fixed expenses and do not vary in direct relationship to the

actual premium dollars. These expenses represent salaries, overhead, rents and expenses that should vary according to general economic trends and not as a direct function of how premium increases or decreases. For example, commissions are calculated as a percent of premium. If the premium rate goes up, the dollars of commission go up. On the other hand, the salary paid to an employee in the Home Office, which is a part of general expenses and other acquisition expenses, is not tied to premium. Just because premium may go up 10% does not mean that the employee's salary will go up 10%. The salary will be influenced by general economic trends and not what the premium level is doing. That is why general expenses and other acquisition expenses are treated differently from those expenses that vary as a function of premium in this filing.

Q. Would you explain how the 5.5% factor in line 9 was determined?

A. The average annual change in expenses is based on analysis of the latest average annual change in the All Items CPI, the All Items-Less Energy CPI and the Compensation Cost Index. The data are shown on pages D-10 through D-13 of Exhibit RB-1. The Automobile Committee examined the fitted rates of change over various time periods for the last 4 years. Based on an analysis of this data, a selected factor of 5.5% is quite reasonable as the various fits examined showed annual rates of change in the range from 3.50% over the long-term to 7.68% over the shorter-term.

Q. How do you apply the average annual change in expenses set forth in line 9?

A. The procedure on how the average annual change in expenses is applied is described in footnotes (e) and (f) on page C-2. The expenses set forth on lines 5 and 6 are multiplied by the prospective trend factor to adjust the expenses for the projected future changes in expenses. The general and other acquisition expenses are trended to six months past the effective date and the unallocated loss adjustment expense is trended to the average date of loss for policies which will be written at the proposed rates.

Q. Will you explain line 13 on page C-1 entitled "Projected Losses and ALAE"?

A. The projected losses and allocated loss adjustment expenses of \$936,824,282 are the losses and allocated loss adjustment expenses set forth on line 3 multiplied by the total trend projection. This results in the losses that we expect will be incurred.

Q. Line 10 on page C-1 and footnote (e) on page C-2 indicate that losses are trended for a period of 3.04 years. Will you explain how the 3.04 years of projection was calculated?

A. The incurred losses set forth on line 3 are the developed losses for the accident year ended December 31, 2021. These losses actually occurred during that time frame. The average date of loss of those accidents is the mid-point of that accident period or July 1, 2021. In order to adjust these losses to the expected future level, you have to adjust them by the trend factor. The proposed effective date for purposes of the calculations in the filing is October 1, 2023. This means that policies to which the filed rates apply will be those becoming effective anywhere from October 1, 2023 through September 30, 2024. A policy becoming

effective on the last day of that interval, September 30, 2024, assuming it is an annual policy, will expire on September 30, 2025. The period during which accidents will occur under these policies will be anywhere from October 1, 2023 through September 30, 2025. If you were to assume that all of the policies were annual policies, the average date of accident underlying the proposed rates would be the mid-point of that two-year period or October 1, 2024. If we were only talking about annual policies, we would trend from the average date of accident underlying our base experience period, July 1, 2021, to October 1, 2024 - a period of 3.25 years. This would be the amount of the trend you would have to use in order to take your base losses and adjust them to the appropriate future level.

If you were to assume that all of the policies were six-month policies, then a policy becoming effective on September 30, 2024 would expire on March 31, 2025. The period during which accidents will occur on these policies will be from October 1, 2023 through March 31, 2025. Thus, the average date of accident underlying the proposed rates for 6-month policies would be the midpoint of that 18-month period, July 1, 2024.

In North Carolina, not all policies are annual policies. Most automobile policies in North Carolina are six-month policies (approximately 82% - see page D-6). Based on the "mix" of policy terms being written in North Carolina, the average date of loss will be July 16, 2024. Therefore, in order to adjust the base losses from the July 1, 2021 level to the July 16, 2024 level, it is necessary to apply the annual trend factors for a total period of 3.04 years.

Q. Will you explain the projected ULAE in line 14 on page C-1 of Exhibit RB-1?

A. These are the unallocated loss adjustment expenses in line 5 projected by the average annual change in expenses in line 9 to the average date of expense for policies issued under the filed rates. These loss adjustment expenses have to be adjusted for the same 3.04-year period since loss adjustment expenses occur at approximately the same time that losses occur.

Q. Will you explain line 15 entitled "Projected Losses and LAE per exposure"?

A. What line 15 shows is the anticipated average cost per insured vehicle for losses and all loss adjustment expenses. The value is calculated by adding the projected losses and ALAE in line 13 and the projected ULAE in line 14 and then dividing the total by the earned exposures in line 7.

Q. Will you explain line 16 entitled "Projected G & OA Expenses"?

A. As shown in footnote (f) on page C-2, projected general and other acquisition ("G & OA") expenses are the general and other acquisition expenses in line 6 projected by the average annual change in expense in line 9. The projected period of 2.75 years is utilized because general and other acquisition expenses are typically incurred at the time a policy is written as opposed to the date that a loss occurs. Therefore, the average date of G & OA expenses is different from the average date of expense utilized for loss adjustment expenses. The trend period is from the midpoint of the year to April 1, 2024, the average date of expense for policies to be issued using the revised rates.

- Q. What does line 17 entitled “Projected Fixed Expenses per exposure” show?**
- A. Line 17 entitled “Projected Fixed Expenses per exposure” takes the Projected G & OA Expenses shown on line 16 and divides them by the earned exposures in line 7. This figure represents the amount that will be incurred for general and other acquisition expenses on a per exposure basis.
- Q. What does line 18 entitled “Projected Loss, LAE and G & OA Expenses per Exposure” show?**
- A. Line 18 is, as indicated, just a combination of lines 15 and 17; it is the sum of projected losses and ALAE, projected ULAE and projected general and other acquisition expenses all stated as an average amount per earned exposure. These are the projected costs that can be expected to be incurred during the prospective period and are the major components for which the average rate will need to provide.
- Q. What does line 19 entitled "Percentage Dividends" show?**
- A. Line 19 shows the Rate Bureau’s selected provision of 0.40% for anticipated dividends to policyholders. This is based on the data shown on page D-35 which shows policyholder dividends as a percentage of all premium for 2016-2021. In reviewing those data, the Automobile Committee recognized that dividends, though small, have been paid consistently and in material amounts. However, the Automobile Committee noted that the dividend percentage of premium for 2020 appeared anomalous in comparison with the other years shown. Based on this, the Bureau selected a provision of 0.40% of premium, below the 6-year average from 2016-2021 for liability and physical damage, to reflect anticipated dividends. Given the historical data, this is a reasonable assumption.
- Q. What does line 20 on page C-1 entitled "Permissible Loss, LAE and G & OA Expense Ratio" show?**
- A. This line accounts for the other expense items, such as commissions and brokerage and taxes, and provides for underwriting profit. If you look at page D-22, you can see that, for the liability coverages, the commissions and brokerage are 8.1% of the premium dollar, and taxes, licenses and fees are 2.3% of the premium dollar. The provision utilized in this filing for underwriting profit for liability is 8.0%, and there is a 0% margin for contingencies. All of these items add up to 18.4%. These items are what are known as variable expenses. They vary in direct proportion with the premium dollar. Out of every dollar of premium written, 18.4 cents will go to pay for these expenses and 81.6 cents is left to pay for trended losses, trended loss adjustment expenses and trended general and other acquisition expenses.
- Q. What is the source of the percentages on page D-22 with respect to commissions and brokerage and taxes, licenses, and fees?**

A. They were calculated from the 2018-2022 North Carolina expense calls for 2017-2021 data undertaken by the North Carolina Rate Bureau. As I noted earlier, the values shown reflect the average value for years 2017-2019, and 2021 due to anomalies in the 2020 data.

Q. Does the filing contain a provision for contingencies?

A. The Rate Bureau selected a 0% provision for contingencies. In doing so, the Bureau considered whether there were any expected differences between the estimated costs and the average actual costs that cannot be eliminated by changes in the assumptions used for other components of the ratemaking process.

Q. Would you explain line 21 entitled “Net Premium Required per Exposure”?

A. This is the required amount of premium that the companies need to collect, on average, from each insured in order for the companies in the aggregate to have sufficient premium to pay the expected losses and expenses and allow for the companies in the aggregate to achieve the target profit provisions included in the Bureau filing. This amount is calculated by taking the Projected Losses, LAE and Expenses per Exposure, and loading them for the variable expenses such as commissions, taxes and profit. In effect, the Projected Losses, LAE and Expenses per Exposure are divided by the Permissible Loss, LAE and G & OA Ratio. Simply put, this amount represents the anticipated loss and expense level of the average driver in North Carolina purchasing liability insurance, as well a provision for profit.

Q. Would you explain line 22 on page C-1 entitled "Percentage Net Deviations"?

A. The Bureau recognized that some drivers will pay more than the premium levels determined in the filing (consent to rate risks, Facility other than clean risks) and that some drivers will pay less than the premium levels determined in the filing (risks receiving downward deviations). On page D-45, the Bureau provides an analysis of the anticipated revenue from all sources compared to the premium that would be generated if the filed Bureau manual rate was charged to all risks. In determining the anticipated revenue, the Bureau has used the historic average of the deviations from the manual rate (where the term deviation can be positive relative to the Bureau rate — other than clean risks in the Facility and consent to rate risks for physical damage, as well as the deviations below manual rates filed by many companies) based on a six-year average. The clean risk recoupment, collected by the Facility to account for the difference between the actuarially sound rate for these risks and the Bureau manual rate, is also being considered as a revenue component. The recoupment amount is based on average historical indicated clean risk surcharges as calculated by the Facility. As a result of this analysis, the Rate Bureau believes that the premiums and other revenue items anticipated to be collected from all of these drivers at the rates anticipated to exist during the period these rates will be in effect is significantly less than the amount necessary to pay the anticipated losses and expenses and the fair profit as contained in the calculation of the Bureau rate in the filing. Therefore, it is necessary to include an additional provision for rate deviations in determining the manual rate. The average indicated shortfall for 2016-2019, 2021 is 9.12% for liability and 17.35% for physical damage, as shown on

pages D-45 and D-46. These provisions have been incorporated into the derivation of the filed rate level changes.

Q. What does line 23 entitled “Anticipated Deviations per Exposure” show?

A. Line 23, as indicated, restates the indicated percentage net deviations as an average amount per earned exposure, based on the net premium determined in Line 21.

Q. Would you explain line 24 entitled “Premium Required per Exposure”?

A. This is the required amount of premium that the companies need to collect, on average, from each insured in order for the companies in the aggregate to have sufficient premium to pay the expected losses and expenses and allow for the companies in the aggregate to achieve the target profit provisions included in the Bureau filing. This amount is calculated by taking the Projected Losses, LAE and Expenses per Exposure (loaded for the variable expenses such as commissions, taxes and profit), combined with the anticipated deviations per exposure.

Q. What is the Distributional Adjustment Factor as shown on line 25?

A. The distributional adjustment factor as shown on line 25 is the average class factor reflecting the mix of the various use classes, inexperienced operator classes, multi-car/single car risks and the average SDIP factor. It measures the relative difference between what the average risk will pay and the amount paid by the base class. For example, the 0.867 distributional adjustment factor for bodily injury liability indicates that, because of the application of these various rating factors, the average risk will pay 86.7% of the otherwise applicable base rate.

Q. Could you please explain line 26 entitled “Required Basic Limit Base Class Premium”?

A. The figure shown on line 26 is the needed average base class premium statewide. It is determined by dividing the average premium in line 24 by the distributional adjustment factor in line 25. This is the average indicated statewide premium required for a single car, pleasure use, no SDIP and no inexperienced operators risk. This premium will be used in the development of the territory base rates where it will be distributed based on the difference from the statewide average of each territory's three-year pure premium.

Q. What does line 27 "Effective Basic Limits Change" represent?

A. The effective basic limits change represents the overall change to the base rates resulting from the distribution of the statewide required premium from line 26 to the territories after accounting for the rounding of the resulting territory base rates to whole dollar values, as determined on page C-13.

Q. What does the item in line 28 "Effective Higher Limits Change" represent?

A. This is the effect on the overall premium level of the indicated changes to the higher limits factors for bodily injury and property damage. This will be explained later in the description of the review of increased limits experience.

Q. What does line 29 "Effective Total Limits Change" represent?

A. The effective total limits change represents the overall change resulting from the changes to the basic limits rates and the changes to the higher limits factors for bodily injury and property damage.

Q. Are the calculations of the indicated average rate level for the property damage and medical payments coverages performed in the same manner as for the bodily injury coverage you just described?

A. Yes, while the inputs are obviously different for the different coverages, the calculations are performed in the same general manner.

As noted on page C-1, the medical payments indications are performed on a total limits basis. Therefore, there are no adjustments anywhere in the calculation to a basic limits basis. However, the distributional adjustment factor for medical payments will be that much larger, since, as part of the calculation to put the premium at a base class level, the premium must be presented at basic limits, and, therefore, the medical payments total limits premium is divided by the average increased limits factor in addition to the average class factor.

Q. What are the filed average rate level changes for bodily injury, property damage and medical payments coverages resulting from the calculations on page C-1?

A. The filed average basic limits rate level changes for bodily injury and property damage resulting from the calculations on page C-1 are posted on page A-2. They are determined by taking the ratio of the statewide average required base class premium to the current statewide average base class premium. The required base class premiums by territory are determined by distributing the required base class premium, as shown on the appropriate statewide rate review pages (C-1 for liability), using the relative changes by territory found in Column (7) on pages C-13 and C-14 and the appropriate expense flattening adjustment. The statewide average for both is determined by taking the weighted average by territory using the earned car years for the year ended 12/31/2021. For medical payments, the experience review is performed on a total limits basis and the weighted average of the changes by territory, as determined on page C-15, represents the filed total limits change.

The filed higher limits changes for bodily injury and property damage are determined by averaging the filed changes in increased limits factors on the written premium by limit, as detailed in Section G.

As shown on page A-1, the result of all of these calculations is that the filed average total limits rate level changes are 21.3% for bodily injury, 41.4% for property damage, and -9.7% for medical payments.

Q. Page C-7 is entitled "North Carolina Private Passenger Automobile Insurance Physical Damage Coverages Statewide Rate Review Calendar Year Ended 12/31/21." What is displayed on that page?

A. Page C-7 sets forth the calculations underlying the indicated average rate level based upon the year ended December 31, 2021 for the comprehensive and collision coverages in North Carolina. That is the latest available physical damage ratemaking data for North Carolina, including data on policies written under consent-to-rate programs. Policies written at or below manual rates are referred to in the filing as "voluntary" or "standard." Policies written under consent to rate programs are referred to in the filing as "consent to rate" or "nonstandard." While the terms "voluntary," "standard" and "nonstandard" are often used to differentiate between physical damage policies written at Bureau rates and those written under consent to rate procedures, the terms are somewhat misleading since all physical damage policies are written voluntarily – there is no requirement that companies write any physical damage coverage.

Q. Referring to line 3 on page C-7 entitled "Incurred Losses," would you explain what the figure \$576,431,031 represents?

A. These are the incurred losses for the comprehensive coverage for the year ended December 31, 2021. This figure results from adjusting the paid losses (with normalized wind and water losses) for the year ended December 31, 2021 in line 1 to an incurred basis by multiplying by the factor of 1.021 shown in line 2. Page D-42 shows the derivation of the paid-to-incurred factor of 1.021. The paid-to-incurred factor is used in the calculation of physical damage rates because the losses for physical damage coverage are reported on a paid basis and must be adjusted to an incurred basis. The paid-to-incurred factor is calculated using statutory Page 14 Annual Statement data for 2021, which includes data on policies written at downward deviated rates, policies written at manual rates and policies written under consent to rate programs. Statutory Page 14 of the Annual Statement must be filed by each company with the North Carolina Insurance Department. These are North Carolina only data.

The derivation of the wind and water adjustment is shown on page D-14 of Exhibit RB-1. Comprehensive coverages are subject to catastrophic influences, and it is therefore necessary to take a long-term look at the impact of wind and water or catastrophic type occurrences on losses. A procedure has been developed for use in automobile insurance ratemaking to normalize the wind and water losses. Page D-14 shows this. Wind and water paid losses have been divided by total paid losses excluding wind and water for the comprehensive coverage to determine the long-term average wind and water ratio in North Carolina. Each year's actual wind and water losses are then replaced by an amount commensurate with the long-term wind and water ratio. The incurred losses shown in Line 3 reflect this adjustment.

Q. Are you saying that the incurred losses of \$576,431,031 for the calendar year ended December 31, 2021 are not the total actual losses for North Carolina comprehensive coverages for that calendar year?

A. That is correct. The actual losses for the calendar year ended December 31, 2021 are shown on page D-15. The wind and water procedure smooths the actual losses by adjusting them to reflect the long-term wind and water ratio for North Carolina. This prevents shock influences in the rates associated with year-to-year variation in wind and water losses.

Q. Page D-14 of Exhibit RB-1 shows significantly more losses beginning in the year ended 12/31/99 than in the earlier years. Could you explain the reason for the increase?

A. 1999 and subsequent years include ISS data in the calculation of the Excess Wind and Water factor. The review of the data showed it to have results similar to the ISO only data.

I should also note that calendar year 1993 is the first year that Nationwide Insurance Company's data is included in this calculation. This is because that was the first full year that Nationwide's data was reported to ISO. The inclusion of Nationwide's data did not cause any material change to the results of this analysis. This is noteworthy in that it reinforces the Rate Bureau's belief that the ISO only data are fairly representative of the wind and water loss data for the entire industry and that the use in this calculation of ISO only data for the years prior to 1999 is appropriate.

Q. Are loss adjustment expenses and general and other acquisition expenses in lines 5 and 7 of the physical damage coverages on page C-7 of Exhibit RB-1 generated in the same manner described in your earlier testimony regarding the liability expenses?

A. Yes. The only exception is that the loss adjustment expenses set forth on line 5 are all loss adjustment expenses for the physical damage coverages. The allocated loss adjustment expenses are not separately identified for physical damage losses and therefore line 6 contains all loss adjustment expenses, both allocated and unallocated. Unlike the liability coverages, there are no loss adjustment expenses included in the incurred losses in line 3 of this calculation. Also, the general and other acquisition expenses are without any adjustment for basic limits.

Q. Are there differences between line 8 on page C-1 of Exhibit RB-1 with respect to liability coverages entitled "Average Annual Change in Losses and ALAE" and line 8 on page C-7 of Exhibit RB-1 with respect to physical damage coverages entitled "Average Annual Change in Losses"?

A. They are essentially the same. The average annual change in losses and ALAE on page C-1 for liability coverages and the average annual change in losses on page C-7 of Exhibit RB-1 with respect to physical damage coverages measure the same types of changes. Both of these numbers measure the change in frequency of loss and in severity of loss. Based on the frequency and cost trends I have previously described, the pure premium loss trends used in

the rate level calculations for the comprehensive and collision coverages are 10.0% and 15.7% respectively.

Q. Line 9 of page C-7 shows an average annual change in expense costs for both the collision and comprehensive coverages of 5.5%. Is that the same 5.5% average annual change in expenses about which you testified earlier with respect to the liability coverages?

A. Yes.

Q. Was it calculated and applied in the same manner as you have previously testified with respect to the liability coverages?

A. Yes.

Q. You have previously testified as to how, for the liability coverages, the annual loss trends are applied to losses in order to determine trended losses. For the physical damage coverages, are the trends applied in the same manner to determine trended physical damage losses?

A. Yes, they are applied exactly the same way.

Q. Are the remaining portions of the rate level calculations with respect to the physical damage coverages performed in the same manner as the liability coverages?

A. There is one difference from the liability calculation. In the physical damage coverages, which are rated based on the model year of the vehicle and the symbol, the rate for vehicles increases as a new model year is introduced or a vehicle is assigned a higher symbol. Because of this it is necessary to reflect the additional revenue that can be anticipated because of the prospective distribution of vehicles by model year and symbol. This has been accounted for by the model year and symbol trend factors displayed on lines 25 and 26.

Q. Could you explain how the increase in premiums reflecting the prospective distribution of symbols was calculated in this filing?

A. The required average premium per exposure for the comprehensive coverage and for the collision coverage has been adjusted by annual effects of 4.3% and 1.7% per year respectively. Page D-44 displays the average symbol relativities by year ended quarter for the prospective period and for latest year of experience. The symbol trend factor is derived by comparing the average symbol relativity for the proposed projection date to the average symbol relativity for the latest experience year. The resulting annual changes were determined by dividing the total change by the number of years from the midpoint of the latest experience year to the average date of earning for policies that will be written under the proposed rates, or 3.04 years.

Q. What are the results of these adjustments?

A. Line 28, the Required Base Class Premium, reflects the results of applying the model year and symbol trend factors and provides the appropriate base class premium for each coverage.

Q. What does line 29 "Factor for Change in Model Year Base" represent?

A. This factor for Change in Model year base will be needed to take the indicated Model Year 2022, Symbol 11 Required Base Class Premium to a 2024, Symbol 11 basis. These represent the relativities applicable to a two-year shift in model year base. This factor is applied to the required premium in line 28 to derive the required premium in line 30 and provides us with the base class premium that will be distributed based on each territory's experience (just as in liability) to produce the base class premiums by territory.

Q. What does line 31 "Effective Change" represent?

A. The effective change represents the overall change resulting from the distribution of the statewide required premium from line 30 to the territories after accounting for the rounding of the resulting territory base rates to whole dollar values.

Q. Does this filing propose any change in uninsured and underinsured motorists coverage rates?

A. The filing proposes increases for both uninsured motorists coverage rates and underinsured motorists coverage rates.

Q. How has the rate for uninsured motorists coverage been calculated?

A. The basic limits uninsured motorists coverage is shown on page E-1. The incurred losses have been limited to 30/60 for UMBI and \$25,000 for UMPD. They have been adjusted for unallocated loss adjustment expense. The UMBI losses have been developed by North Carolina UMBI loss development factors, the calculation of which is found on page E-3. Please note that the loss development factors for UMBI are based on the average of the latest five years of available data. The UMPD losses have been developed using the UMPD loss development based on the average of the latest five years of available data as shown on page E-4. The UMBI and UMPD losses have been trended separately with annual trend factors that vary by year, as shown on page D-9. The trended losses are compared to the earned exposures and loaded for expenses. They are then combined with a provision for net deviations, in a similar manner as bodily injury, property damage and medical payments. This results in the required premium per exposure.

Page E-1 shows the rate calculations based on the most recent three years, and line 30 shows the basic limits rate as the exposure-weighted average of the required basic limit premium per exposure from the three latest years. The same calculations are shown on page E-2 on a total limits basis.

Q. How are the filed rates for UM determined and what is the resulting change?

A. Based on the indicated rate derived on page E-1, the Rate Bureau elected to file an effective change of +44.4% for basic limits 30/60/25 UM (revised rate of \$26 compared to a current rate of \$18), as shown on page E-12 of Exhibit RB-1. Then, based on the indicated total limits rate derived on page E-2 and filed basic limits rate, the resulting excess limits change was determined. The rates for higher limits UM coverage were calculated by applying the excess limits change to the excess portion of the rate at each higher limit and adding this incremental amount to the selected basic limits rate, as shown on page E-12. The resulting rates over all limits produced the filed total limits effective change of +41.0%.

Q. Does this filing also include a change to the bodily injury underinsured motorist coverage?

A. Yes, it does.

Q. Please explain the manner in which these changes were developed.

A. The change in the increments for bodily injury underinsured motorists (UIM) are based on an analysis of 3 years of UIM experience as shown on pages E-14 and E-15. These pages display the experience review and subsequent calculation of the filed rates for the UIM coverage.

Q. How was the filed change of 57.8% for UIM determined?

A. As shown on page E-15, the ratio of the indicated average rate and average present rate was applied uniformly to each of the present rates. Then for each limit, the indicated UIM rate was rounded to a whole dollar rate. These whole dollar rates were weighted by the policy limit distribution to produce an average filed rate. This filed average rate was compared to the current average rate to give us the filed average change.

The average filed rate of \$53.50 as shown on Line (7) of page E-15 represents a 57.8% increase from the current average premium per exposure of \$33.90.

Q. How are motorcycle insurance rates determined in North Carolina for the liability coverages (bodily injury, property damage and medical payments)?

A. The indicated rate changes are calculated separately using motorcycle experience in North Carolina. The resulting rates are then presented as a percentage of the rates applicable to private passenger non-fleet automobile insurance. The percentage is what is commonly referred to as a "relativity." If, for example, the motorcycle's engine size is 499 cubic centimeters or less, the indicated relativity for the bodily injury and property damage liability coverage is 10% of the rate for private passenger non-fleet automobile insurance. Similarly, relativities for engine size groups (in cubic centimeters) of 500 to 1249, 1250 to 1499 and 1500 and up are also displayed. The same indicated relativity of 35% applies for medical payments for all engine size groups.

Q. Given the fact that motorcycle rates are shown in the manual as a percentage of rates for private passenger non-fleet automobile insurance, what would the effect be on motorcycle rates of a 31.4% increase in automobile liability insurance rates for the bodily injury and property damage coverages?

A. If the motorcycle rate relativities are not adjusted, a 31.4% increase in the automobile liability insurance rates would automatically result in the same approximate percentage increase in the motorcycle liability rates.

Q. Does Exhibit RB-1 contain calculations which seek to determine what the indicated change in rates should be for the motorcycle liability coverages?

A. Yes. Page F-2 of Exhibit RB-1 shows that for motorcycle business a 4.7% increase is needed for the bodily injury, property damage and medical payments coverages.

Q. Please refer to page F-2 of Exhibit RB-1 and explain how the indicated rate change of +4.7% was determined.

A. The figures shown on lines 1 and 2 of page F-2 are based on the statistical data for motorcycles reported by member companies for accident years 2019, 2020 and 2021 as evaluated on 3/31/2022. Line 5 of page F-2 has been derived from the data reported to the Rate Bureau by its member companies in response to its annual expense call. The information was compiled by the Rate Bureau and then furnished to ISO. The earned premiums at present rates were calculated by means of an actuarial technique known as earned on-level factors. This technique uses adjustment factors to reflect the impact of any rate level changes made during and subsequent to each calendar year to bring the historic data up to current level.

Line 3 is a factor derived from the Rate Bureau's annual expense call and is based on the average ratio of unallocated loss adjustment expense to the incurred losses plus allocated loss adjustment expenses for the three years in the experience period. The resulting unallocated loss adjustment expenses are the products of the factor on line 3 and the incurred losses and allocated loss adjustment expenses on line 2. These are displayed on line 4.

The figures shown on line 6 are the annual percentage trends in losses. They were determined by taking a weighted average of the trends used to calculate automobile rates for bodily injury, property damage, medical payments, uninsured motorists and underinsured motorists coverages.

The figure in line 7 for average annual change in expense costs is 5.5% per year. This is the same prospective expense trend figure that was used in determining the automobile proposed rates. The 5.5% figure was determined and applied in the same manner as in the automobile coverage.

The figure for projected losses in line 8 is simply the amount shown in line 2, with the annual percentage trend from line 6 applied. The manner in which the trend is applied is the same as was used in the automobile filing. The procedures for trending the loss adjustment expenses (line 9) and the general expenses and other acquisition expenses (line 10) are also the same as were used in the automobile filing. Line 11 is simply the total of lines 8, 9 and 10.

The projected loss, LAE and G & OA expense ratio shown in line 12 is simply line 11 divided by line 1. Taking the year ended 12/31/21, for example, \$50,784,931 shown in line 11 is divided by the \$57,017,755 in line 1. The result is 0.891. This means that, if rates are not changed, 89.1 cents of every dollar of premium will be needed to cover losses, loss adjustment expenses, general expenses and other acquisition expenses.

Q. How was the Permissible Loss, LAE and G & OA Expense Ratio in line 13 calculated and what is their significance?

A. There are certain expenses which vary in direct proportion to the premium dollar. For example, commission and brokerage are determined as a percentage of written premiums. Likewise, taxes vary on the basis of written premium. The percentages used to determine the permissible loss, LAE and G & OA expense ratio in line 14 are shown on page F-4 of Exhibit RB-1 and are as follows for the liability coverages:

	2019	2020	2021
Commission and Brokerage	5.0%	5.1%	6.1%
Taxes, licenses, etc.	<u>2.0%</u>	<u>2.0%</u>	<u>2.0%</u>
	7.0%	7.1%	8.1%

In addition, the filing includes a provision of 8.0% for profit and a 0% provision for contingencies. When these are added to the combined amounts for commission and brokerage and taxes, licenses, etc., the results for three years are 15.0%, 15.1% and 16.1% respectively. The figures shown on line 13 of page F-2 are simply the difference between 1.000 and the percentage figures I have just mentioned. For example, the variable expenses plus profit and contingencies for 2021 were 16.1%. 1.000 minus 0.161 is equal to 0.839. This means that, if 16.1 cents out of every premium dollar are allocated to the variable expenses, profit and contingencies, you have only 83.9 cents available to pay losses, loss adjustment expenses, general expenses and other acquisition expenses.

Similar to automobiles, the Bureau recognized that some motorcycle riders will pay more than the premium levels determined in the filing (Facility other than clean risks) and that some riders will pay less than the premium levels determined in the filing (risks receiving downward deviations). On page F-9, the Bureau provides an analysis of the anticipated revenue from all sources compared to the premium that would be generated if the filed Bureau manual rate were charged to all risks. In calculating the indicated rate level change for motorcycles, the Rate Bureau included a provision equal to the average of net deviations for the years 2016-2019, and 2021 (-0.38%) for motorcycles.

Since line 12 tells us that, based on the 2021 data, we will need 89.1 cents of every premium dollar to pay for the losses and the fixed expenses and line 13 tells us that we will have 83.9 cents available for those purposes, we can divide line 12 by line 13 (adjusted by the percentage of net deviations for motorcycles in Line 14) to get the percentage rate change which is necessary. The indicated percentages are +12.5%, -4.6% and +6.7% for the years 2019, 2020 and 2021 respectively, as shown in line 15.

Q. How was the figure in line 16 entitled "Final Rate Level Change" determined?

A. Line 16 is simply the weighted average of the three figures shown in line 15. In other words, we have weighed the +12.5%, -4.6% and +6.7% by premiums in line 1. The resulting average is +4.7%.

Q. You indicated that the Rate Bureau's automobile rate filing was for an average increase of 31.4% for the bodily injury and property damage liability coverages combined and that if the motorcycle relativities were not adjusted the result would be a similar change in motorcycle rates. Please explain how the new relativities proposed in the motorcycle filing were determined for the liability coverages.

A. The determination of the revised liability relativities for motorcycles is shown on page F-6 of Exhibit RB-1. This shows that, if the bodily injury and property damage liability insurance rates increase 31.4% and the motorcycle liability insurance rates go up 4.7%, the current motorcycle liability relativities should be multiplied by 1.047/1.314 or 0.797. Thus, the present liability relativity for motorcycles having engines of 500 cubic centimeters up to 1249 cubic centimeters should be decreased to approximately 0.150. The same adjustment factor is applied to each engine size group and the calculation is shown on page F-6. The filed relativities are the indicated relativities rounded to two decimal places. The relativity changes proposed in the filing are actuarially sound and proper assuming that the liability rate changes proposed in the rate filing by the Rate Bureau for private passenger non-fleet automobile insurance are fully implemented. If those changes are not fully implemented, the proper relativities are calculated using the following formula:

$$\text{New Relativity} = \frac{\text{Current Relativity} \times 1.047}{\text{Manual Rate Change in Auto BI/PD or Medical Payment Rates}}$$

Q. Turning again to private passenger non-fleet automobile insurance, does this filing propose any changes to the factors for higher limits of liability insurance?

A. The filing includes changes for the factors for higher limits of bodily injury and property damage liability coverages. See Section G of Exhibit RB-1.

Q. What are these indications based on?

A. The indicated changes are based on an analysis comparing the ratio of total limits losses to basic limits losses for the latest three accident years ended 12/31 to a projected average increased limits factor, assuming an effective date of October 1, 2023. Based on this analysis, the indicated change for total limits bodily injury liability is +4.9% and the indicated change for total limits property damage liability is +0.8%.

Q. Could you briefly describe the development of the overall change for bodily injury liability?

A. The overall change for bodily injury is based on comparing the ratio of total limits to basic limits losses to a projected average increased limits factor. On page G-2, basic limits losses are developed and trended to the average date of accident (7/16/2024). The basic limits claim cost trend factors by accident year were used in this analysis. The total limits losses are also trended to the average date of accident (7/16/2024), using the total limits trend factors by accident year. After the total limits and basic limits losses have been trended, we sum the three years and then take the ratio of total limits losses to basic limits losses. This ratio is in effect our indicated increased limits factor (line 13 of page G-2). In order to calculate the needed total limits change, this ratio is compared to the average increased limits factor (line 14 of page G-2).

Q. Why do you combine three years of data when doing the increased limits review?

A. The three years of data are combined because of concern for stability. Because we are looking at losses at very high limits, they can be much more unstable than basic limits. Averaging across a longer time period tends to smooth out the shock effects of individual large losses.

Q. How were the revised bodily injury increased limits factors determined?

A. The indicated bodily injury increased limits factors displayed on page G-7 were developed by means of a procedure known as the uniform excess change method. As part of the calculation of the overall need, the methodology compares the portion of the losses over the basic limit to the portion of the premium that is above the basic limit. In this case the calculation produces a percentage difference of 25.4%. This means that the portion of the premium over the basic limits must increase 25.4% so that the excess losses and excess premium are in balance. In this filing the Bureau applied this factor uniformly to all limits. The overall effective change of the revisions to the Bodily Injury increased limits factors is +4.9%, as determined on page G-9.

Q. Are the calculations of indicated increased limits factors for the property damage performed in the same manner as for the bodily injury coverage you just described?

A. Yes, while the inputs are obviously different for property damage, the calculation of the indication is performed in the same general manner (see pages G-3 and G-8). The only difference in the calculation of the overall change for property damage is that the basic limits and total limits claim cost trend is assumed to be the same.

Q. Does this filing contain an analysis of the comprehensive and collision deductible relativities?

A. No.

Q. Are there any changes in this filing to the classification factors?

A. No.

Q. Does the filing include a revision of the present territorial relativities?

A. Yes. In connection with the overall changes we have been discussing, new territory rates are displayed; these are shown on pages B-1 and B-2. In these rates, the new territorial relativities are determined in such a way that no overall statewide rate level change is caused. In other words, the relativities are revised based on each territory's indications.

Q. How has the Rate Bureau treated general and other acquisition expense by territory?

A. The Rate Bureau has treated 100% of general expense and other acquisition as not varying by territory.

Q. Does the filing contain revisions to any other rates or rating relativities?

A. No.

Q. Please turn to page A-1 of Exhibit RB-1 and explain what is shown on that page?

A. Page A-1 of Exhibit RB-1 shows the filed rate level changes. These percentage changes relate the filed rate levels to the current Bureau manual rate levels. For bodily injury and property damage liability the changes shown on page A-1 reflect the combined effects of the basic limits changes shown on page A-2 and the effect of the indicated changes to the higher limits as shown on page G-9. The overall percentages are calculated by multiplying the changes shown for each coverage by the total limits premium for each of the coverages and then dividing by the total premium for all coverages in order to calculate what the average impact is for each category. The premiums that were utilized for this calculation are shown on page A-1.

Q. Do you have an opinion as to whether the data utilized and the method of calculating the filed rate level changes and increased limits factor changes contained in the filing are sound and actuarially reliable and, if so, what is that opinion?

A. Yes, I have an opinion. In my opinion, the data utilized and the ratemaking methodologies used by the Rate Bureau are consistent with generally accepted actuarial procedures and they are actuarially sound and reliable.

Q. Do you have an opinion as to whether the filed rate level changes and increased limits factor changes contained in Exhibit RB-1 are fully justified and, if so, what is that opinion?

A. In my opinion, those filed changes are fully justified and they are not excessive, inadequate or unfairly discriminatory.

Q. Do you have an opinion as to whether the data utilized and the methods of calculating and determining the filed changes to the territorial relativities contained in the filing are sound and actuarially reliable and, if so, what is that opinion?

A. Yes. My opinion is that the data utilized and the methods used to calculate and determine those changes are consistent with generally accepted actuarial procedures and are actuarially sound and reliable.

Q. Are there any qualifications you wish to attach to your opinion?

A. Yes. In reaching my opinion, I have relied on the accuracy of the data supplied by the Rate Bureau and the ISS and NISS, and I have relied on Dr. Zanjani for the determination of the appropriate profit component of the rates.

**PREFILED TESTIMONY
OF
PAUL D. ANDERSON**

**2023 PRIVATE PASSENGER AUTO INSURANCE RATE FILING
BY THE NORTH CAROLINA RATE BUREAU**

Q. Please state your name and business address.

A. My name is Paul D. Anderson. My business address is 17335 Golf Parkway, Brookfield, WI 53045.

Q. By whom are you employed?

A. I am employed by Milliman, Inc. (Milliman) and have been employed by Milliman since February 1, 2007.

Q. What is your educational background?

A. I received a Bachelor of Science in Actuarial Science from Drake University in Des Moines, Iowa in 1993.

Q. Do you have any additional certifications or qualifications?

A. Yes. I have been a Fellow of the Casualty Actuarial Society (CAS) since 2002 and a Certified Specialist in Predictive Analytics of the CAS Institute (iCAS) since 2018. Since 2002, I have served on several committees of the Casualty Actuarial Society, including the following:

- Syllabus & Examination Committee: April 2004 to July 2006;
- Volunteer Support Task Force: February 2012 to April 2013;
- Volunteer Resources Committee: April 2013 to March 2020;
- Vehicle Technology & Impact on Loss Trends Planning Committee: October 2017 to August 2018;
- Participation Survey Task Force: January 2018 to January 2019;
- Crash Course in Vehicle Technology & Driverless Cars Committee (chairperson): February 2020 to November 2021;
- Volunteer Resources Advisory Committee: June 2020 to November 2021;
- Crash Course Seminar Task Force (volunteer chairperson): November 2021 to Present; and
- Volunteer Resources Task Force: November 2021 to Present.

I have also been a member of the American Academy of Actuaries since 2002 and meet all of the continuing education requirements of that organization as well as those of the Casualty Actuarial Society.

Q. What is your employment background?

A. I was employed by Allstate Insurance Company from June 1993 until January 2007. While at Allstate, I held various actuarial roles. I began my career as an Auto Pricing Analyst, and over time, I assumed increasing responsibility in various departments that included Property Pricing, Auto Pricing, Property Research, and Auto Research. On the pricing teams, I assisted in developing rates for property and auto insurance products in most states across the country. On the research teams, I assisted in developing new property and auto risk classification plans to be implemented by Allstate's pricing teams. From 2006 until January 2007, I served as a Senior Manager for Allstate's Eastern region, which included assisting in the oversight of the pricing strategies for approximately half the country, including North Carolina.

In February 2007 I began my career at Milliman. Since 2007, I have completed, managed, or overseen numerous property and auto pricing analyses for a variety of clients. My clients have included small single-state insurance companies, industry-leading national insurance companies, start-up InsurTech insurance companies, government entities, the North Carolina Rate Bureau, and several personal and commercial auto residual market entities. These client assignments have included such projects as pricing analyses to evaluate overall rate adequacy, predictive modeling assignments to develop new risk classification plans, and reserve analyses.

Q. What is Milliman?

A. Milliman is among the world's largest providers of actuarial, risk management, and related technology and data solutions. 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 actuaries and specialists ranging from clinicians to economists. The firm has consulting practices in employee benefits, financial services, healthcare, life insurance, and property and casualty insurance. Milliman serves the full spectrum of business, education, financial, governmental, union, and nonprofit organizations.

Q. What are your current responsibilities at Milliman?

A. I am responsible for managing and overseeing the personal lines and insurance-related predictive analytics portion of Milliman's Milwaukee Casualty practice. The personal lines and predictive analytics team conducts a variety of auto and property pricing, product development, and predictive modeling assignments, primarily for insurance companies. Over the last five years, we have completed private passenger automobile analyses for nearly every state in the country, including North Carolina.

Q. Were you engaged to provide actuarial services to the North Carolina Rate Bureau (the “Rate Bureau”) in relation to its 2023 private passenger automobile rate filing?

A. Yes, I was.

Q. What was the scope of that engagement?

A. In relation to the 2023 private passenger automobile rate filing, I was engaged by the Rate Bureau to conduct an independent review and provide feedback on the actuarial analyses underlying the filing. In this role, I participated in many of the discussions in which Insurance Services Office (ISO) presented the preliminary data to the Rate Bureau. In addition, my role also included participating in the Rate Bureau’s Automobile Committee meetings in which the 2023 private passenger automobile rate review and rate filing was discussed. During these discussions, I offered feedback and insights to assist in the Automobile Committee’s selections and decisions related to this filing.

Q. Is your firm being compensated for this engagement?

A. Yes, it is.

Q. Is that compensation in any way contingent on the provision of favorable testimony in support of the proposed filing?

A. No, it is not.

Q. Have you completed your review of the 2023 private passenger automobile rate 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 hindered your complete review?

A. No, I was provided all the data and information that were necessary, and I had adequate time for a complete review. My review was not limited in any way.

Q. What is the overall indicated change in private passenger automobile rates in this filing?

A. This filing shows the need for an overall 28.4% statewide average increase to the auto insurance rates and an overall 4.7% increase to the motorcycle liability insurance rates. The overall 28.4% increase in auto insurance rates consists of a 31.4% change to auto liability and a 25.5% change to auto physical damage rates.

Q. Please describe the overall ratemaking methodology that underlies the filing.

- A. The approach in this filing is consistent with prior private passenger automobile filings submitted by the Rate Bureau. Consistent with the *Statement of Principles Regarding Property and Casualty Insurance Ratemaking* as published by the Casualty Actuarial Society, the indicated rates reflect the expected costs associated with insuring private passenger automobile policies. These expected costs include claims, claim settlement expenses, operational and administrative expenses, and the cost of capital.

The statewide rate indications for private passenger automobile policies are developed based on a pure premium methodology (instead of a loss ratio methodology). The required base class premium per exposure is calculated for each of the following coverages: bodily injury (BI), property damage (PD), medical payments (MedPay), comprehensive, collision, uninsured motorists (UM, which includes UMBI and UMPD), and underinsured motorists (UIM). The base class premium for each coverage is calculated by first projecting the losses and loss adjustment expenses for the policy period for which the filed rates are expected to be in effect. For comprehensive coverage, losses are adjusted to normalize the historical wind and water losses. Projected losses and loss adjustment expenses (LAE) per exposure are calculated by dividing the projected incurred losses and loss adjustment expenses for each historical accident year by the corresponding earned exposures.

Following the development of the projected losses and LAE per exposure, other expected underwriting expenses associated with issuing private passenger automobile insurance policies are incorporated to determine the net premium required per exposure. These expected underwriting expenses include provisions for general expenses; other acquisition expenses; commission and brokerage; taxes, licenses, and fees; underwriting profit; and policyholder dividends. The net premium required per exposure is then adjusted for net deviations. The result of these adjustments is the premium required per exposure, which is further modified by a distributional adjustment factor to determine the required base class premium. For comprehensive and collision coverages, in addition to the distributional adjustment factor, a model year trend factor, a symbol trend factor, and a factor for the change in the base model year are applied in order to calculate the required base class premium. For bodily injury and property damage coverages, the indicated higher limits change is also applied to the required base class premium to develop the final indication of the required base class premium.

In addition to the development of a statewide required base class premium for each coverage, similar calculations are completed by territory. The required base class loss costs by territory are compared to the current base class loss costs to develop indicated rate changes by territory. Finally, the rate changes by territory are aggregated based on the base premium for each territory to determine the overall statewide indicated rate change. This comparison of the required and current base

loss costs by territory is consistent with the *Statement of Principles* referenced above and is commonly used throughout the industry. As such, it is an actuarially sound method of developing an indicated rate change.

Q. How are the projected losses determined?

- A. This filing considers three years of historical loss experience including years ending December 31, 2019 through December 31, 2021. For bodily injury, property damage, medical payments, comprehensive, and collision coverages, the loss experience for the year ending December 31, 2021, which is the most recent available data, is used to calculate the indicated rates for each coverage. For uninsured motorists and underinsured motorists, the loss experience for the latest three years is used in the calculation of the required premium per exposure. Using one year of experience for larger, more credible coverages, and using three years of experience for uninsured motorists and underinsured motorists coverages, for which the loss experience has been somewhat volatile, is consistent with North Carolina statutes and prior private passenger automobile rate filings. It is also consistent with generally accepted ratemaking practices because the number of years of historical experience for each coverage is selected to balance stability of the overall rates with responsiveness to the most recent conditions.

For liability coverages (i.e., bodily injury, property damage, medical payments, uninsured motorists, and underinsured motorists), allocated loss adjustment expenses have been reported with the incurred losses. As such, the adjustments to liability coverages discussed immediately below were applied to the combined amounts of incurred losses and allocated loss adjustment expenses.

To evaluate the loss experience of the liability coverages, each of the three years of losses and allocated loss adjustment expenses considered in this filing has been developed to ultimate amounts. Losses and allocated loss adjustment expenses are developed to ultimate because the final incurred losses and allocated loss adjustment expenses for an accident year are often different from initial estimates due to late-reporting of claims or as yet unknown settlement amounts on known claims.

Following the adjustment to determine developed incurred losses and allocated loss adjustment expenses for liability coverages, in order to reflect the expected change in costs, the losses and allocated loss adjustment expenses are trended from the average accident date in each historical experience period to the average accident date in the projected experience period during which the proposed rates will be in effect. The average accident date in the projected experience period assumes the rates proposed by this filing will be effective October 1, 2023 and will be in effect for one year. Using a weighted average of the number of 6-month policies and 12-month policies written in North Carolina, the average accident date in the projected experience period is July 16, 2024. The average annual changes in losses and allocated loss adjustment expenses are based on average claim cost

and claim frequency data received from collected statistical plan data. The expected average annual changes in claim cost and claim frequency have been selected based on a review of these data and are combined into a single annualized trend factor for each coverage. For the experience periods ending December 31, 2019 and December 31, 2020, a historical trend factor is selected and applied to project the pure premium to the period ending December 31, 2021. The historical trend factors are compounded with the prospective pure premium trends, and equivalent annualized trend factors are calculated to reflect both the historical and projected trend periods. After applying the annual loss trends for the applicable number of years of trend, the resulting amounts are the projected losses and allocated loss adjustment expenses for each coverage.

For physical damage coverages (i.e., comprehensive and collision), the data used in this filing is reported on a paid basis. As a result, a paid-to-incurred adjustment factor is applied to each year to determine incurred losses. Before the paid-to-incurred adjustment factor is applied to comprehensive coverage, the historical wind and water losses are normalized using ISO's standard wind and water adjustment procedure. This procedure is applied because severe weather-related events can cause volatility in the comprehensive coverage loss experience. The wind and water adjustment procedure removes actual wind and water losses and replaces them with amounts proportional to the expected wind and water losses based on an average of the most recent 30 years of North Carolina wind and water losses.

For the physical damage coverages, after the normalized incurred losses have been calculated for each year, they are trended in a similar manner and use the same trend periods as applied to the liability coverages. The resulting physical damage amounts, after applying the annual loss trends for the applicable number of years of trend, are the projected losses for each coverage.

In my opinion, all of the selections referenced above, including the number of years used in the rate indications, the loss development factors, the paid-to-incurred adjustment factors, the wind and water adjustment procedure, and the loss trend factors, are reasonable and actuarially sound.

Q. In the previous response, you mentioned that allocated loss adjustment expenses are reported with the liability losses. How are unallocated loss adjustment expenses determined for the liability coverages and how are loss adjustment expenses determined for the physical damage coverages?

A. For the liability coverages, after the losses and allocated loss adjustment expenses have been developed, unallocated loss adjustment expenses are determined by applying an unallocated loss adjustment expense (ULAE) factor. Using information received from the Rate Bureau's data call for expense experience, unallocated loss adjustment expenses are summarized for calendar years 2017 through 2021. Consistent with prior private passenger automobile filings, the ratio of unallocated

loss adjustment expenses to the sum of losses and allocated loss adjustment expenses is determined for each year. The selected ULAE provisions for BI and PD are separately based on the average of the 2017-2019 and 2021 ratios for each coverage. The selected BI provision is applied to each year of historical BI and MedPay losses and allocated loss adjustment expenses. Similarly, the selected PD provision is applied to each year of historical PD losses and allocated adjustment expenses.

For the physical damage coverages, both allocated and unallocated loss adjustment expenses are determined by applying a loss adjustment expense factor to the normalized incurred losses. Similar to the process for liability coverages, physical damage loss adjustment expense data are received from the Rate Bureau's data call for expense experience and are summarized for calendar years 2017 through 2021. Consistent with prior private passenger automobile filings, the ratio of loss adjustment expenses to incurred losses is determined for each year. The selected ULAE provision for physical damage coverages is based on the average of the 2017-2019 and 2021 ratios, and is applied to each year of historical comprehensive and collision incurred losses.

Following the calculations to determine unallocated loss adjustment expenses for the liability coverages and total loss adjustment expenses for physical damage coverages, in order to reflect the expected change in expenses, the loss adjustment expenses are trended using the same trend periods as described above for losses. Similar to prior private passenger automobile filings, the average annual change in expenses is based on the consideration of the All Items Consumer Price Index, the All Items Less Energy Consumer Price Index, and the Compensation Cost Index for Insurance Carriers, Agent Brokers, and Service. The expected average annual change in expenses has been selected based on a review of these data. The resulting amounts after applying the annual expense trend for the applicable number of years of trend are the projected unallocated loss adjustment expenses for each of the liability coverages and the projected loss adjustment expenses for each of the physical damage coverages.

Q. In your opinion, are the provisions for unallocated loss adjustment expenses applied to the liability coverages and the provisions for loss adjustment expenses applied to the physical damage coverages reasonable?

A. Yes, the unallocated loss adjustment expense provisions for the liability coverages and the loss adjustment expense provisions for the physical damage coverages are reasonable. It is common practice in the industry to use historical experience to determine an unallocated loss adjustment expense provision or a total loss adjustment expense provision, and it is reasonable to adjust the amounts developed by these provisions for an expense trend.

Q. How are the liability and physical damage provisions for general and other acquisition expenses determined?

A. Using information received from the Rate Bureau's data call for expense experience, general and other acquisition expenses are summarized for calendar years 2017 through 2021. Consistent with prior private passenger automobile filings, each of the ratios of general and other acquisition expenses to earned premium (i.e., relative to manual vs. actual level and standard vs. non-standard) is determined for each year. The selected general and other acquisition expense ratios for liability and physical damage coverages are based on the average of the 2017-2019 and 2021 ratios, and are applied to each year of historical earned premiums.

For liability coverages, the provision for general and other acquisition expenses is determined based on a weighted average of the ratios of liability general and other acquisition expenses relative to earned premium at manual level and the ratios of liability general and other acquisition expenses relative to earned premium at actual level. The weights assigned to each ratio are the percent of the total liability earned premium attributable to ceded business and voluntary business, respectively.

For physical damage coverages, the provision for general and other acquisition expenses is determined separately for standard and non-standard business, where the provision for each segment is based on the ratio of physical damage general and other acquisition expenses relative to physical damage earned premium at actual level. A total general and other acquisition expenses provision for each physical damage coverage is determined by applying the separate standard and non-standard provisions to each respective segment and combining the calculated expense amounts.

The general and other acquisition expense provision for each year is then trended using the same trend factor as discussed above in describing the adjustments to the loss adjustment expenses. However, the trend period is modified because these expenses are incurred at the inception of the policy period. As a result, they are projected to the average date of writing for the period the new rates will be effective. The resulting amounts are the projected general and other acquisition expenses for each coverage.

Q. In your opinion, are the provisions for general and other acquisition expenses reasonable?

A. Yes, the general and other acquisition expense provisions for the liability coverages and the general and other acquisition expense provisions for the physical damage coverages are reasonable. It is common practice in the industry to use historical experience to determine general and other acquisition expense

provisions, and it is reasonable to adjust the amounts developed by these provisions for an expense trend.

Q. After developing projected losses, projected loss adjustment expenses, and projected general and other acquisition expenses, how are these amounts aggregated?

- A. For the liability coverages, after developing projected losses and allocated loss adjustment expenses and projected unallocated loss adjustment expenses for each coverage, those amounts are summed and divided by the earned exposures for the corresponding year. Similarly, the projected fixed expenses (i.e., projected general and other acquisition expenses) for each coverage are also divided by the earned exposures. These amounts per exposure are further summed to develop the projected loss, LAE (loss adjustment expense), and fixed expenses per exposure for each coverage.

For the physical damage coverages, a similar calculation is completed except that the first step includes summing the projected losses with the projected loss adjustment expenses for each coverage before dividing by the earned exposures. The resulting amounts after completing similar summations and divisions are the projected loss, LAE, and fixed expenses per exposure for each coverage.

Q. Is a provision for policyholder dividends included in the filing?

- A. Yes, the Rate Bureau reviewed historical data and developed separate liability and physical damage provisions for expected policyholder dividends by calculating the ratios of the total policyholder dividends issued by private passenger automobile insurers in North Carolina to the total manual earned premium of those same companies. The Rate Bureau separately evaluated six years (2016-2021) of historical experience for liability and physical damage coverages and noted that the dividends in 2020 were an outlier. Based on its review of the historical experience, the Rate Bureau selected provisions for policyholder dividends of 0.40% for both liability coverages and physical damage coverages.

I am aware that the North Carolina ratemaking statutes list policyholder dividends as an item to be given due consideration when setting rates. Further, Actuarial Standard of Practice (ASOP) No. 29 regarding *Expense Provisions in Property/Casualty Insurance Ratemaking* states the following:

The Statement of Principles Regarding Property and Casualty Insurance Ratemaking of the Casualty Actuarial Society (CAS) classifies policyholder dividends as an expense to operations. When the actuary determines that policyholder dividends are a reasonably expected expense and are associated with the risk transfer, the actuary may include a provision in the rate for the expected amount of policyholder dividends. In making this determination, the actuary should consider the

following: the company's dividend payment history, its current dividend policy or practice, whether dividends are related to loss experience, the capitalization of the company, and other considerations affecting the payment of dividends.

As stated in ASOP NO. 29, policyholder dividends are classified as an operating expense. In addition to the above excerpt from the *Statement of Principles Regarding Property and Casualty Insurance Ratemaking*, the Statement also articulates that indicated rates should reflect the expected costs associated with insuring private passenger automobile policies, including all operating expenses. As such, since policyholder dividends are classified as an operating expense, it is consistent with the *Statement of Principles Regarding Property and Casualty Insurance Ratemaking* and ASOP No. 29 to include a provision for expected policyholder dividends in the proposed rates reflected in this filing.

Q. In your opinion, are the liability and physical damage provisions for policyholder dividends reasonable?

- A. Yes, the policyholder dividends provisions for liability coverages and physical damage coverages are reasonable. It is reasonable and actuarially sound to evaluate six years of historical experience and to discount the impact of an outlier year in order to determine the provisions for policyholder dividends. It is also reasonable and actuarially sound to treat these provisions in a similar manner as a variable underwriting expense.

By considering six years of historical experience as it did in determining the provisions for policyholder dividends, the Rate Bureau is complying with the statutes and the *Statement of Principles Regarding Property and Casualty Insurance Ratemaking* by considering the dividend payment history and ensuring that each of the selected provisions is a reasonably expected expense.

Q. How are the liability and physical damage provisions for commission and brokerage determined?

- A. For liability coverages, the provision for commission and brokerage expense is determined by evaluating the ratio of liability commission and brokerage expenses relative to liability written premium at actual level. Because business ceded to the North Carolina Reinsurance Facility has a commission and brokerage provision of at least 10%, the provision for voluntary business was calculated using the total amount of commission and brokerage expense and adjusting for the commission and brokerage expense on ceded business based on the distribution of voluntary and ceded premium.

For physical damage coverages, the provision for commission and brokerage expense is determined by evaluating the ratio of physical damage commission and

brokerage expenses relative to physical damage written premium at actual level for standard business.

Consistent with prior private passenger automobile filings, separate liability and physical damage ratios of commission and brokerage expenses to written premium are determined for each year. The selected provisions for commission and brokerage expense are based on the average of the 2017-2019 and 2021 ratios, and are applied to each year in the rate review.

Q. In your opinion, are the provisions for commission and brokerage reasonable?

A. Yes, the commission and brokerage expense provisions for the liability and physical damage coverages are reasonable. It is common practice in the industry to use historical experience to determine commission and brokerage provisions.

Q. How are the liability and physical damage provisions for taxes, licenses, and fees determined?

A. For liability coverages, the provision for taxes, licenses, and fees is determined by evaluating the ratio of liability taxes, licenses, and fees relative to liability written premium at actual level. For physical damage coverages, the provision for taxes, licenses, and fees is determined by evaluating the ratio of physical damage taxes, licenses, and fees relative to physical damage written premium at actual level for standard business.

Consistent with prior private passenger automobile filings, separate liability and physical damage ratios of taxes, licenses, and fees relative to written premium are determined for each year. The selected provisions for taxes, licenses, and fees are based on the average of the 2017-2019 and 2021 ratios, and are applied to each year in the rate review.

Q. In your opinion, are the provisions for taxes, licenses, and fees reasonable?

A. Yes, the taxes, licenses, and fees provisions for the liability and physical damage coverages are reasonable. It is common practice in the industry to use historical experience to determine taxes, licenses, and fees provisions.

Q. Are you providing expert testimony concerning the underwriting profit provision?

A. No, I am relying on the work and opinions of Dr. Zanjani as to the selected underwriting profit provisions of 8.0% and 9.5% for liability and physical damage coverages, respectively. The scope of my analysis and testimony relates to other aspects of the proposed rate filing.

Q. How are the permissible loss, LAE, and G&OA expense ratios determined?

- A. For the liability and physical damage coverages, the permissible loss, loss adjustment expense, and general and other acquisition expense ratios are determined to be 100% minus the total variable expenses and underwriting profit. For the year ending December 31, 2021, the liability variable expenses include an 8.1% provision for commission and brokerage and a 2.3% provision for taxes, licenses, and fees. Based on a selected underwriting profit provision of 8.0%, the liability permissible loss, LAE, and G&OA expense ratio for 2021 is $100\% - (8.1\% + 2.3\% + 8.0\%) = 81.6\%$.

For the same year (ending December 31, 2021), the physical damage variable expenses include an 8.3% provision for commission and brokerage and a 2.3% provision for taxes, licenses, and fees. Based on a selected underwriting profit provision of 9.5%, the physical damage permissible loss, LAE, and G&OA expense ratio for 2021 is $100\% - (8.3\% + 2.3\% + 9.5\%) = 79.9\%$.

Consistent with prior private passenger automobile filings, the liability and physical damage permissible loss, LAE, and G&OA expense ratios are determined separately for each year.

Q. After developing the permissible loss, LAE, and G&OA expense ratios, how are these ratios applied?

- A. After developing the permissible loss, LAE, and G&OA expense ratios, they are used to determine the net premium required per exposure for each coverage. The net premium required per exposure is calculated by dividing the projected loss, LAE, and fixed expenses per exposure (developed above) by the permissible loss, LAE, and G&OA expense ratio less the selected provision for policyholder dividends.

Q. Is a provision for net deviations included in the filing?

- A. Yes, the Rate Bureau reviewed historical data and developed separate liability and physical damage provisions for net deviations. The Rate Bureau separately evaluated six years of historical experience for liability and physical damage coverages and selected provisions for net deviations to be -9.12% for liability coverages and -17.35% for physical damage coverages. These selected provisions are based on the average of the 2016-2019 and 2021 ratios of the total net deviations.

Q. In your opinion, are the provisions for net deviations reasonable?

- A. Yes, the provisions for net deviations are reasonable because they reflect the average historical amounts of private passenger automobile premiums that insurance companies writing in North Carolina actually charge relative to the

manual premiums. These actual premiums represent the amounts that companies actually use to pay for losses and expenses corresponding to the transfer of risk. If companies have consistently applied a net deviation during the six years of historical experience evaluated in this filing, it is reasonable to anticipate a similar net deviation in the time period for which the filed rates will be in effect. That is, the projected premiums resulting from this filing will likely include a net deviation similar to that which is observed in the historical experience. It is this projected premium (i.e., net of deviations) that should be compared to the projected losses and projected expenses when determining the overall indicated rate change. The manual premium should then be determined by making an upward adjustment for the net deviation.

Q. Are adjustments other than net deviations made to the required premium per exposure?

- A. Yes, in addition to an adjustment for the net deviations, two additional adjustments are made to the liability premiums and four additional adjustments are made to the physical damage premiums.

Both the liability and physical damage premiums are adjusted to reflect the difference in the average premium at the base amount of coverage to the base class rate. This difference is identified in the filing as a distributional adjustment factor and has been used in prior private passenger automobile filings.

The physical damage premiums are further adjusted by a model year trend factor, a symbol trend factor, and a factor for the change in base model year. Each of these adjustments is consistent with prior private passenger automobile filings as the trend factors account for the continual drift towards newer model years and higher-symbol vehicles, while the change in base model year reflects the alignment of the model year factors with the latest available model year anticipated during the time period the rates will be in effect. The result of these three adjustments to the physical damage premiums and the additional adjustment described above is the overall statewide required base class premium for each coverage.

Q. Does the filing include proposed changes to the BI and PD increased limits factors?

- A. Yes. With this filing, the Rate Bureau reviewed the experience of the BI and PD excess limits increments. Based on that review, the filing includes revisions to the bodily injury increased limits factors and the property damage increased limits factors.

After reviewing the BI and PD increased limits experience, it was determined that a change was indicated to the higher limits experience of each coverage. This filing calculates an indicated total limits change for each coverage and a corresponding indicated change to the BI and PD excess limits increments. The indicated

changes to the excess limits increments were applied to the current increased limit factors to determine indicated increased limit factors.

In my opinion, the methodology used to develop the filed revisions to the BI and PD increased limits factors is reasonable and is consistent with widely-used actuarial ratemaking practices.

Q. Is credibility considered in the rate indications?

A. Yes, credibility is considered. At the statewide level, based on the volume of data supporting the statewide rate indications, the overall filed rates for bodily injury, property damage, medical payments, comprehensive, and collision coverages are based on the latest year of historical experience. Because of the smaller volume of experience and the historical volatility of the experience for uninsured motorists and underinsured motorists coverages, three years of historical experience were used to determine the overall indicated rates, with each year of experience given weight proportional to its earned car years. When the territorial rate indications are calculated, partial credibility is determined based on the number of claims underlying the three-year loss cost, the square root rule, and a full credibility standard of 3,000 claims. The application of the square root rule is a long-standing actuarial methodology used throughout the industry.

Q. Does the filing review the rate adequacy by territory?

A. Yes. With this filing, the Rate Bureau developed indicated rate changes by territory using a methodology similar to that used to develop the statewide indication. An average loss cost is calculated for each territory using three years of historical loss experience. The average loss cost for each territory is divided by the distributional adjustment factor (described above) to develop the base class loss cost by territory. A credibility value is assigned to each territory for each coverage based on the number of claims underlying each loss cost. For territorial ratemaking, the full credibility standard is 3,000 claims. Using the credibility for each territory, a formula base loss cost is determined by territory. Additional calculations are applied to each territory to reflect fixed expenses. The result of these calculations is an indicated rate change by territory.

In my opinion, the methodology used to develop the indicated rate changes by territory and by coverage is reasonable and is consistent with widely-used actuarial ratemaking practices.

Q. Does the filing review the rate adequacy for motorcycle liability experience?

A. Yes. With this filing, the Rate Bureau used three years of historical loss experience to develop an overall statewide indicated rate change for motorcycle liability insurance. A similar methodology was used in evaluating motorcycle liability rates as was used in the private passenger automobile liability analysis. However,

motorcycle liability data were used to determine the fixed and variable expense provisions, and loss trends were calculated using a weighted average of the private passenger auto liability trends. Because the motorcycle liability rates are displayed by engine size groups, the relativities by engine size are being updated to reflect the difference in rate indications between the private passenger automobile liability coverages and the motorcycle liability coverages.

In my opinion, the methodology used to develop the indicated rate changes and the engine size relativities for motorcycle liability coverages is reasonable and is consistent with widely-used actuarial ratemaking practices.

Q. I understand that you are not providing an opinion concerning the underwriting profit provisions. If I ask you to assume that the provisions for underwriting profit are reasonable and actuarially sound, then in your opinion, are the overall rate indications shown in the private passenger automobile and motorcycle filing by the Rate Bureau reasonable?

A. Yes, if I assume that the provisions for underwriting profit are reasonable, then in my opinion, the overall private passenger automobile and motorcycle rate indications shown by the Rate Bureau in the filing are reasonable and actuarially sound.

Q. Again, assuming that the provisions for underwriting profit are reasonable, do you have an opinion whether the proposed rates, as presented in the filing, reasonably provide for the expected costs for private passenger automobile and motorcycle insurance in North Carolina?

A. If I assume that the provisions for underwriting profit are reasonable, then in my opinion, the proposed rates in this filing reasonably reflect the expected costs for private passenger automobile and motorcycle insurance.

Q. Assuming that the provisions for underwriting profit are reasonable, in your opinion, are the proposed private passenger automobile and motorcycle rates not excessive, inadequate, or unfairly discriminatory?

A. If I assume that the provisions for underwriting profit are reasonable, then in my opinion, the proposed private passenger automobile and motorcycle rates in this filing are not excessive, inadequate or unfairly discriminatory.

Q. Does this conclude your testimony?

A. Yes, it does.

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SUMMARY

Property & Casualty (P&C) actuary with more than 29 years of experience in actuarial applications and related fields including ratemaking, product development, predictive modeling, state pricing, field proposals, rate filings, actuarial and statistical research, classification analysis, data analytics, and economic modeling. Experienced in Private Passenger Automobile (including preferred, standard, and non-standard), Personal Property (including homeowners, renters, condominium owners, mobile home, and dwelling), other miscellaneous Personal Lines (including boats, motorcycles, recreational vehicles, and personal umbrella), and various Commercial Lines of Business. Has sound knowledge of product development, product pricing, product implementation, and project management for Personal Lines products. Has working knowledge of other key insurance functions including claims, corporate finance, marketing, reinsurance, sales, and underwriting. Has demonstrated the ability to lead and manage teams of employees to achieve desired business results in various capacities. Has unique combination of analytic ability, business intuition, project management, leadership, and communication skills.

EMPLOYMENT HISTORY

Milliman, Inc. Brookfield, Wisconsin	2007 - Present
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Principal and Consulting Actuary

Specialize in personal lines insurance company clients and predictive analytics of both personal and commercial lines of insurance. Experience has included ratemaking and pricing analyses for insurance companies, product development and implementation, classification analysis using multivariate statistical techniques, catastrophe reinsurance analysis, loss reserving, segmentation analysis to support sales and marketing initiatives, impact analysis of proposed state and federal legislation, and merger and acquisition analysis. Has also provided expert testimony to support Auto and Property regulatory issues.

Allstate Insurance Company Northbrook, Illinois	1993 - 2007
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Senior Manager – Auto & Property Pricing (2006-2007)

Oversaw and directed all personal lines Auto and Property pricing, rate filings, and other actuarial work related to the pricing function for 10 states accounting for over \$4 billion of premium. Assisted in the oversight of all personal lines actuarial work related to the pricing function for an additional 12 states. Served as the primary department expert on all Property pricing initiatives. Directly managed a staff of 10 to 12 employees and participated in the leadership team that oversaw the management of a department with more than 130 employees.

Team Leader – Property & Specialty Lines Research (2005-2006)

Managed all research projects for personal lines Property and for Specialty Lines, all of which were completed using multivariate statistical analyses. Measured the impact of rating algorithm changes as they were implemented in various states. Oversaw the enhancement and improvement of analysis techniques used within the team. Led a team of 8 to 10 staff.

Research Manager (1999-2001, 2003-2005)

At different times, managed research teams for personal lines Auto, Economics & Modeling, and personal lines Property. Oversaw the development of countrywide pricing models based on multivariate statistical techniques, the evaluation of risk characteristics to be used as new rating elements, and the development of implementation tools to be used by pricing teams. Oversaw the development of Auto and Property economic models that measured the lifetime profitability of personal lines insurance customers. Led teams of staff ranging in size from 3 to 6 analysts.

Pricing Manager (1997-1999, 2001-2003)

Managed all personal lines Auto and Property pricing, rate filings, and other actuarial work related to the pricing function for California. Managed all personal lines Property pricing, rate filings, and other actuarial work related to the pricing function for 14 states including Alabama, Florida, Louisiana, and Mississippi. Led teams of staff ranging in size from 3 to 6 analysts.

Pricing Analyst, Research Analyst (1993-1997)

Produced rate proposals, rate filings, and quarterly rate-level indications for various states. Retrieved, manipulated, and analyzed large volumes of data to evaluate countrywide rating plans using multivariate statistical analyses.

EXPERT WITNESS EXPERIENCE

Pre-filed Expert Testimony – *Various Private Passenger Automobile and Residential Property Insurance Rate Filings submitted by the North Carolina Rate Bureau*

- 2022 Mobile Homeowners MH(C) Insurance Filing
- 2022 Mobile Homeowners MH(F) Insurance Filing
- 2022 Dwelling Insurance Filing
- 2021 Mobile Homeowners MH(C) Insurance Filing
- 2021 Mobile Homeowners MH(F) Insurance Filing
- 2020 Dwelling Insurance Filing
- 2020 Homeowners Insurance Filing
- 2019 Dwelling Insurance Filing
- 2019 Mobile Homeowners MH(C) Insurance Filing
- 2019 Mobile Homeowners MH(F) Insurance Filing
- 2019 Private Passenger Automobile Insurance Filing
- 2018 Homeowners Insurance Filing
- 2018 Dwelling Insurance Filing
- 2017 Homeowners Insurance Filing
- 2016 Dwelling Insurance Filing

EDUCATION

BS in Actuarial Science from Drake University, Des Moines, Iowa

PROFESSIONAL QUALIFICATIONS

Certified Specialist in Predictive Analytics (CSPA), 2018
Fellow of the Casualty Actuarial Society (FCAS), 2002
Member of the American Academy of Actuaries (MAAA), 2002
Associate of the Casualty Actuarial Society (ACAS), 1998
Member of the Midwest Actuarial Forum, 1998

PROFESSIONAL ACTIVITIES

Volunteer Chairperson, CAS Crash Course Seminar Task Force, 2021 - Present
Member, CAS Volunteer Resources Task Force, 2021 - Present
Chairperson, CAS Crash Course in Vehicle Technology & Driverless Cars Committee, 2020 - 2021
Member, CAS Volunteer Resources Advisory Committee, 2020 - 2021
Member, CAS Participation Survey Task Force, 2018 - 2019
Member, Vehicle Technology & Impact on Loss Trends Planning Committee, 2017 - 2018
Member, iCAS Predictive Analytics Syllabus Committee, 2017 - 2018
Member, CAS Volunteer Resources Committee, 2013 - 2020
Member, CAS Volunteer Support Task Force, 2012 - 2013
Member, CAS Examination Committee, 2004 - 2006

PUBLICATIONS

"Keep on trucking: COVID-19 and its impact on commercial auto," *Milliman Insight*, April 2020.
"PIP PIP hooray! The changing Michigan auto market," *Milliman Insight*, April 2020.
"Nowhere to drive: The impact of COVID-19 on the auto insurance industry," *Milliman Insight*,
March 2020.
"Better Visibility: Predictive modeling helps to steady medical malpractice underwriting," *Best's Review*,
February 2008.

PRESENTATIONS

Numerous presentations at Casualty Actuarial Society (CAS) and other Property & Casualty insurance industry meetings and seminars from 2007 through the present with a focus on personal lines Auto and Property issues, as well as predictive analytics topics.

**PREFILED TESTIMONY
OF
GEORGE ZANJANI**

**PRIVATE PASSENGER AUTOMOBILE INSURANCE RATE FILING
NORTH CAROLINA RATE BUREAU
FEBRUARY, 2023**

I. Qualifications and Summary

Q: What is your name, occupation, and business address?

A: My name is George Zanjani. I am Professor of Finance and the holder of the Frank Park Samford Chair of Insurance at the University of Alabama. My business address is 1074 Alderwood Lane NE, Marietta, Georgia 30068.

Q: Please describe your educational and employment background.

A: A complete curriculum vitae is attached as Exhibit RB-9 with this testimony. To summarize, my undergraduate studies were at Stanford University from 1987-1990, where I earned an A.B./B.S. in Economics and Biology. I joined the commercial lines actuarial department of Fireman's Fund Insurance Companies in 1990 as an Assistant Actuarial Analyst. Upon leaving in 1994, I was a Senior Actuarial Analyst, an Associate of the Casualty Actuarial Society, and the head of the company's Workers Compensation actuarial unit. I did my graduate studies in Economics at the University of Chicago, earning a Ph.D. in 2000. I joined the Research Department of the Federal Reserve Bank of New York in the Capital Markets Function as a Research Economist in 2000, leaving as a Senior Economist in 2008. I joined the Robinson College of Business of Georgia State University in 2008 as an Associate Professor of Risk Management and Insurance and was honored as the inaugural holder of the AAMGA Distinguished Chair in Risk Management and Insurance in 2011. I started my current position in 2017.

Q: Please elaborate on some of your professional activities.

A: My professional career has been focused on insurance. After four years of actuarial work in commercial lines insurance, my dissertation addressed the economics of insurance pricing. I specialized on insurance issues while at the Federal Reserve Bank of New York. In particular, I served for the Bank on the Presidential Working Group on Financial Markets during its review of the renewal of the Terrorism Risk Insurance Act in 2006 and on the Committee on the Global Financial System Task Force on Institutional Investors, Global Savings, and Asset Allocation.

My academic service activities include 1) service as referee for various academic journals, 2) service as an associate editor of the *Journal of Insurance Issues*, and 3) (current) service as a senior editor for the *Journal of Risk and Insurance* and as an associate editor for *Insurance: Mathematics and Economics*. In addition, I have served on the Board of the American Risk and Insurance Association and served as President of that association. I have also served as

President of the Risk Theory Society. I currently serve on the International Research Advisory Board of National Chengchi University.

As an academic, I continue to write on insurance pricing, participate in academic conferences on insurance, and engage in various sponsored research and consulting activities related to insurance. The latter activities include two research projects on capital allocation sponsored by the Casualty Actuarial Society during the last decade and a project on the financial crisis and the insurance industry sponsored by the Society of Actuaries in 2009. In addition, I have taught various courses at the undergraduate and graduate levels over the past decade, including classes on financial risk management, risk modeling, and property-casualty insurance.

Q: Have you published any papers or books?

A: Yes. I have published various articles, book chapters, reviews, and white papers on insurance pricing and other aspects of insurance markets. Published or forthcoming work includes articles on insurance topics in the *American Economic Review*, *Insurance: Mathematics and Economics*, the *Journal of Banking and Finance*, the *Journal of Financial Economics*, the *Journal of Public Economics*, the *Journal of Risk and Insurance*, *Management Science*, *North American Actuarial Journal*, and *Variance*. My co-authors and I have two chapters in the 2013 edition of the Handbook of Insurance, one on capital allocation for insurance companies, and the other on the financial pricing of insurance. Two papers have won awards for their contributions to the field of actuarial science: I received the 2010 ARIA award from the Casualty Actuarial Society and shared the 2015 Charles A. Hachemeister Prize (also from the Casualty Actuarial Society) with a co-author.

Q: Are you a member of any professional organizations?

A: I am a member of the American Economic Association, the American Finance Association, the American Risk and Insurance Association, and the Risk Theory Society. I am also an Associate of the Casualty Actuarial Society. I served on the Board of Directors of the American Risk and Insurance Association from 2007 to 2014 and served as President in 2012-2013. I served as President of the Risk Theory Society in 2012.

Q: Have you ever testified in insurance rate regulatory proceedings?

A: Yes. I have offered testimony in Workers Compensation insurance rate filings in Florida (2015 and 2017), Massachusetts (2020, 2022, and 2023), and Virginia (2016). In addition, I have supplied testimony for various rate filings in North Carolina starting in 2019, including Workers Compensation, Private Passenger Auto, Homeowners, Mobile Homeowners, Flood, and Dwelling.

Q: What was the nature of your testimony in those previous cases?

A: In the Florida, Massachusetts, and Virginia cases, I offered testimony on the underwriting profit factors used in the rates. Specifically, I evaluated the suitability of the methods and assumptions used to develop those factors, as well as whether the rate of return on capital implied by those factors was reasonable. For the North Carolina filings, I estimated the rate of

return on capital implied by the selected underwriting profit factors and assessed whether that rate of return was reasonable.

Q: What is the purpose of your testimony in this proceeding?

A: I was asked by the North Carolina Rate Bureau, as a financial economist with expertise in insurance, 1) to assist the Bureau committee with the underwriting profit factor selection, 2) to determine the expected return on insurance net worth implicit in the filing, and 3) to assess whether the expected return on net worth constitutes a reasonable rate of return and thus whether the selected underwriting profit factor satisfies North Carolina's statutory requirements.

Q: Please summarize the main findings of your testimony.

A: The first task was to determine the range for a reasonable rate of return on capital. I started by creating a set of estimates of the cost of insurance equity relevant for the North Carolina Private Passenger Automobile insurance market. I consulted various third-party estimates of the cost of equity for the property-casualty insurance industry. I also generated my own estimates using a single-factor risk premium approach, where the cost of equity was determined by 1) the historical excess return of the overall stock market over bonds, 2) the historical correlation of the equity prices of the firms serving the North Carolina Private Passenger Automobile market with the overall stock market, and 3) the current level of bond yields. Finally, I adjusted the cost of equity to account for the significant presence of private companies in the North Carolina market. The cost of equity estimates resulting from this exercise ranged from about 8.7% to 19.0% for both Liability and Physical Damage.

Next, I calculated a weighted average cost of capital (WACC) by estimating the fraction of debt in the typical insurance holding company capital structure and weighting together the cost of equity with cost of debt based on this fraction. The resulting range for the WACC was about 7.1% to 16.1% for Liability and 7.1% to 16.0% for Physical Damage.

The next task was to determine the projected rate of return on capital associated with the selected underwriting profit provision. Using a pro forma return model similar to that used in previous filings, I analyzed how the selected underwriting profit provisions used in the filing translate into expected returns on net worth. Consistent with previous filings, and with North Carolina law stipulating that the investment income earned on capital and surplus is not to be considered in determining the appropriate rate of return for the insurance industry, I refer to the expected return on net worth without including investment income on capital and surplus as the *statutory return*. When calculating the expected return on net worth including investment income earned on capital and surplus, I refer to the figure as the *total return*. My calculations for Private Passenger Automobile Liability and Physical Damage are detailed in Exhibits RB-10 and RB-11 and are summarized below:

Return Definition	Liability	Physical Damage
Statutory Return	6.33%	5.80%
Total Return	9.81%	9.28%

I next considered two adjustments to the model that I believe produce a more accurate representation of the rate of return produced by the selected underwriting profit factors. First, I adjusted the asset portfolio allocations (across bonds, stocks, and various other investments) to reflect the allocations actually supporting North Carolina Private Passenger Automobile business, rather than the overall average industry allocations. Second, I adjusted the prospective portfolio yields to reflect current market conditions, as opposed to the average of current market yields and embedded yields. The combined effect of these changes is to 1) increase the statutory returns to 6.98% for Liability and to 5.94% for Physical Damage and 2) increase the total returns to 11.85% for Liability and 10.82% for Physical Damage.

I then compared the projected returns on capital associated with the selected underwriting factors with the cost of equity and WACC ranges described above. The projected total returns for Liability and Physical Damage fell within the corresponding cost of equity and WACC ranges. This assessment still holds after adjusting the portfolio allocations and prospective yields as described above. The statutory returns in all cases were below the lower bounds of the cost of equity and WACC estimate ranges. I conclude that the expected returns implied by the underwriting profit provision used in the filing are reasonable, adequate, and not excessive in an economic sense. However, in the statutory sense as I understand it---that investment income on capital and surplus is not to be considered when judging whether the rate of return earned on insurance capital is equivalent to that earned on capital invested in industries of comparable risk---one could argue that the expected returns are inadequate.

II. Expected Return on Net Worth

Q: In general terms, how did you determine the expected return on net worth implied by the underwriting profit provision used in the filing?

A: I used a *pro forma* return model similar to that used in previous filings in North Carolina. The model accounts for underwriting income, installment payment income, investment income on unearned premium and loss/loss adjustment expense (LAE) reserves, and taxes as a percentage of premium. Total after-tax income from these sources (as a percentage of premium) is then related to net worth (as a percentage of premium) to obtain an expected return on net worth.

Q: What do you mean by *pro forma*?

A: The model is *pro forma* in the sense that it assumes 1) that the indicated rate change will be implemented and 2) that all loss, expense, and investment return realizations will coincide with their projected expected values.

The results of the model and supporting information are presented in Exhibits RB-10 and RB-11.

Q: Could you state what you mean by “net worth”?

A: Net worth is the book value of equity of a company under Generally Accepted Accounting Principles (GAAP) rather than Statutory Accounting Principles (SAP).

Q: Did you account for investment income on capital and surplus in calculating the expected return?

A: It is my understanding that North Carolina law provides that insurance rates are to be set such that those rates are expected to provide a return to insurers that is equal to the returns of industries of comparable risk and that, in calculating that expected return, the investment income on capital and surplus is to be excluded from consideration. Therefore, I present the expected return projected to result from the selected underwriting profit provision excluding investment income on capital and surplus. However, for informational purposes, I also present the expected return projected to result from the selected underwriting profit provision including investment income on capital and surplus.

Q: Would you please elaborate on the elements of the return and how they are calculated?

A: The return is composed of underwriting profit (Line 2 of Exhibits RB-10 and RB-11, Pages 1 and 1A), installment fee income (Line 3 of Exhibits RB-10 and RB-11, Pages 1 and 1A) and investment gain on insurance transaction (Line 7 of Exhibits RB-10 and RB-11, Pages 1 and 1A). In the calculation that includes investment income on surplus for informational purposes, I additionally include investment gain on surplus (Line 8 of Exhibits RB-10 and RB-11, Page 1A). (Please note that, in my exhibits and sometimes in my testimony, I refer to investment income on surplus as a shorthand reference to investment income on capital and surplus.) All of the foregoing income components are adjusted for taxes. The components are discussed in greater detail below:

Underwriting profit and installment fee income - As a matter of arithmetic and definition, the underwriting profit as a percentage of premium matches the underwriting profit provision selected by the NCRB. It is the percentage of premium left over after accounting for the loss and expense provisions, with the projected loss and LAE ratio and fixed expense ratios being adjusted to reflect the indicated rate change. Installment fee income is based on the average installment charges as a percentage of premium over the past five years (Exhibits RB-10 and RB-11, Page 3). The underwriting profit income and installment fee income are both assumed to be taxed at the current corporate rate of 21% (Line 4 of Exhibits RB-10 and RB-11, Pages 1 and 1A), as revised in the Tax Cut and Jobs Act of 2017. I also account for additional tax liabilities relating to IRS rules regarding the treatment of unearned premium reserves and of loss reserves (Line 5 of Exhibits RB-10 and RB-11, Pages 1 and 1A). Details of the calculation of these additional tax liabilities are found on Pages 4 to 6 of Exhibits RB-10 and RB-11.

Net Investment Gain on Insurance Transaction – This portion of the return reflects investment income on investible funds generated by the insurance transaction. Specifically, this quantity is calculated as the product of an investment yield and the average loss/LAE and unearned premium reserves that are actually held at the insurance company. An adjustment is made for investment income on agents balances (specifically, to account for the fact that agents balances, which are premiums held by agents and not yet remitted to the company, are not available for investment by the insurance company). The details of the estimation of investible reserves and the investment income generated from those reserves are found on Pages 7 to 9 of Exhibits RB-

10 and RB-11, with the adjustments for balances shown on Pages 1 and 2. The tax liability is based on a weighted average of estimated tax rates on the different sources of investment income, with the weights based on the composition of the overall property-casualty industry portfolio.

Investment Gain on Surplus – This portion of the return would reflect investment income generated from surplus. The investment yield is applied to investible surplus, the amount of which is based on the ten-year average premium-to-surplus ratio for groups writing Private Passenger Automobile Liability and Physical Damage insurance in North Carolina from Page 14 of Exhibits RB-10 and RB-11, respectively. The tax liability is again based on a weighted average of estimated tax rates on the different sources of investment income, with the weights based on the composition of the overall North Carolina industry portfolio.

These components of after-tax return, all denominated as a percent of premium, are then summed and related to net worth. This is accomplished by multiplying the returns as a percent of premium by the product of the premium-to-surplus ratio from Page 14 of Exhibits RB-10 and RB-11 and the inverse of the industry-wide net worth-to-surplus ratio from Page 15 of Exhibits RB-10 and RB-11.

Q: Please explain how the investment yield is calculated.

A: My understanding is that the accepted approach in North Carolina, based on a decision by the Commissioner in the 1990's, is to estimate the investment yield as an average of the "embedded yield" based on the industry statutory annual statement reports and a "current yield" based on current market rates. I have followed this convention in the analysis presented in Exhibits RB-10 and RB-11, though I contemplate the consequences of this convention in more detail later in my testimony.

For the current yield, I start with the overall weighted average invested asset portfolio for the North Carolina insurance market (using total North Carolina DPW for weights) and use various sources to estimate the current market yields for those assets. Sources for current market rates, and a summary of the overall calculation, are provided on Page 11 of Exhibits RB-10 and RB-11. For each of the bond subcategories, I obtain a maturity distribution for the North Carolina industry portfolio in that subcategory from the Schedule D summary exhibits and match each maturity level from the exhibits to a corresponding bond yield of similar maturity, so that the average yield shown on Page 11 is a weighted average across maturities according to the North Carolina industry portfolio. The overall pre-tax current yield on the industry portfolio as thus determined is 5.84%. The embedded yield calculations, based on the actual investment income reported by the industry, are shown on Pages 12 and 13 of Exhibits RB-10 and RB-11; the pre-tax embedded yield is 3.32%. For the pro forma calculations, I average these two figures to obtain 4.58% (shown on Page 10 of Exhibits RB-10 and RB-11).

The tax liability for investment income is determined for each asset class, reflecting tax advantages as appropriate on municipal bond interest, preferred and common stock dividends, and capital gains on stock. The expected return on equity is split into a capital gain and dividend component, for tax purposes, based on the experience of the S&P 500 over the 1998-2021 period.

Q: What is the expected return on net worth?

A: To calculate the implied return on insurance company equity, components of after-tax return are summed and related to net worth, which, as a percentage of premium, is calculated based on the product of the premium-to-surplus ratio from Page 14 of Exhibits RB-10 and RB-11 and the inverse of the industry-wide net worth-to-surplus ratio from Page 15 of Exhibits RB-10 and RB-11. This approach indicates that the selected underwriting profit factor for Private Passenger Automobile Liability insurance of 8.0%, if achieved, would yield an expected statutory return on net worth of 6.33% (without including investment income on surplus) and a total return on net worth of 9.81% (when including investment income on surplus). The selected underwriting profit factor for Private Passenger Automobile Physical Damage insurance of 9.5%, if achieved, would yield an expected statutory return on net worth of 5.80% (without including investment income on surplus) and a total return on net worth of 9.28% (when including investment income on surplus).

Q: Have you considered the impact of any other alternative assumptions on your estimates?

A: Yes, I have considered the impact of an alternative investment yield calculation.

Specifically, I considered the combined impact of two changes.

First, I based the asset distribution on a premium-weighted average of the portfolio allocations used by the companies writing Private Passenger Automobile insurance in North Carolina. The pro forma model relied on the weighted average invested asset distribution for the North Carolina insurance industry. While I have followed this convention in Exhibits RB-10 and RB-11, the assumption may not be suitable for the case of Private Passenger Automobile insurance because the North Carolina industry portfolio does not fully reflect the higher equity allocations held by the carriers in the industry that focus on personal lines. The higher allocations to riskier investments, such as common stock, tend to raise the estimated investment yields, particularly current yields, where the expected rate of return on common stock is much higher than typical bond yields (see Page 11 of Exhibits RB-10 and RB-11). Basing the allocation assumption on the portfolios of the companies actually writing Private Passenger Automobile business in North Carolina, in my opinion, offers a closer approximation to the average investment portfolio supporting North Carolina Private Passenger Automobile underwriting.

Second, I based the investment yield solely on the current yield. The practice of averaging embedded yields with current yields makes little difference when the yields are relatively close together. But there is a significant divergence between the current yields on investments and embedded yields, with the pre-tax current yield being about 250 basis points higher than the embedded yield. The current yield, in my opinion, is the better indicator of investment yields for a prospective ratemaking exercise, where the relevant questions concern the terms on which money will be invested today and in the future.

The combined effects of these two changes are to 1) raise the projected statutory returns to 6.98% for Liability and to 5.94% for Physical Damage and 2) raise the projected total returns to 11.85% for Liability and to 10.82% for Physical Damage.

Q: How were the underwriting profit factors determined?

A: The Bureau selected the provisions. I participated in the Bureau's Auto Committee meeting for the discussion of the profit portion of the rate review. I described for the Committee my pro forma profit analyses and provided arrays of underwriting profit provisions and their associated returns on net worth, both without including investment income on surplus and including investment income on surplus. The returns shown in those arrays spanned the ranges for the cost of capital that I had provided. Following my presentation and the committee discussion, the Committee selected the underwriting profit factors.

III. Rate of Return on Capital

Q: What steps did you take in the course of assessing whether the returns described above would produce a reasonable rate of return on equity?

A: I first established ranges for reasonable estimates of the cost of capital. I then compared the estimated statutory and total returns on net worth determined in Section II above to these cost of capital ranges.

Q: How did you establish ranges for reasonable estimates of the cost of capital?

A: The cost of capital for an industry is a difficult figure to pin down, and part of my approach is based on a belief in the wisdom of crowds. I started by gathering various third-party estimates of the cost of capital for property-casualty firms associated with publicly traded holding companies. I also made an independent set of estimates of the same tailored specifically for the North Carolina Private Passenger Automobile market. I then made adjustments to all of these estimates to account for the presence of private companies in the North Carolina market.

Q: Please describe the third-party estimate sources and methodologies.

A: Kroll (formerly Duff & Phelps) and Damodaran Online (an open-access website maintained by Aswath Damodaran, a valuation expert affiliated with New York University) both publish estimates for the property-casualty industry. Kroll updates the estimates quarterly (the estimates reported below are from 9/30/2022), while Damodaran Online updates the estimates annually (1/1/2022).

Kroll reports estimates from a variety of methodologies. Some estimates are produced using factor models, where the industry's sensitivity to a pricing factor (or sensitivities to a set of factors) are measured and used to generate a cost of capital. For example, single factor models (such as the CAPM) typically mark the overall stock market return in excess of a "base" fixed income return as the pricing factor. The cost of capital is generated in this case by estimating a risk premium for each factor, adjusting that risk premium to account for the sensitivity of the industry in question to that factor, and then adding the adjusted risk premium to the current yield of the "base" fixed income instrument to produce a cost of capital. In addition to CAPM estimates, Kroll also reports a "CAPM + size premium" estimate to recognize the higher cost of capital endured by smaller firms and thus correct for the average size of firms within an industry. The "Buildup Method" employs a related approach, adding a size premium and an

industry premium to the standard market risk premium. The Fama-French-5-factor model extends the single risk factor framework of the CAPM to a five factor risk framework, thus pricing an industry's equity on the basis of its sensitivity to four additional factors in addition to overall market returns. Kroll also utilizes discounted cash flow (DCF) models, where free cash flow or dividends are forecasted into the future, with the cost of capital estimate being the implied discount rate on the future cash flows that explains the current equity valuation. In general, the two classes of methods---factor models and DCF models---are perhaps the two most widely accepted and widely deployed methods for estimating the cost of equity.

Damodaran reports estimates from a single-factor CAPM model. However, rather than estimating the risk premium associated with the stock market on the basis of simple averages of historical excess returns (as is typically done), he attempts to modify the premium to account for the current level of stock market valuation. This distinction is one example of the substantial variation in implementation of factor models, which can have significant effects on the estimates. There is also substantial methodological variation in implementation of the DCF model, which is estimated with different time period stages, with time-varying growth rates. All of this underscores the importance of consulting multiple sources of estimates and testing sensitivities where possible.

The approaches described above all produce estimates of the cost of equity. This cost of equity is then weighted together with an estimated cost of debt for the industry to produce a WACC for publicly traded firms. The weights are based on the composition of the capital structure (equity versus debt) for the industry.

Q: Please describe how you derived your independent estimates of the cost of equity capital for publicly traded firms.

A: I used a single factor model, also referred to as a "risk premium" approach in previous filings in North Carolina. This approach estimates the cost of equity as

$$r + \beta * (ERP)$$

where r is the current yield on a reference fixed income instrument, ERP is the estimated expected excess return of the stock market over that fixed income yield, and β is the estimated covariation between the equity of the property-casualty industry and the overall stock market (more precisely, the covariance of property-casualty equities with the S&P 500, divided by the variance of the S&P 500).

For the reference interest rate, I tried four different fixed income assets---the 3-month Treasury Bill, the 10-year Treasury Note, the Moody's Seasoned Aaa Corporate Bond Index, and the Moody's Seasoned Baa Corporate Bond Index. In each case, I estimated the equity risk premium as the average excess return of the S&P 500 over the return on the reference fixed income asset over the 1928-2021 period. To calculate the average returns, I used the formula from Blume (1974)¹ by weighting together the arithmetic average and the geometric average, as in:

¹ Blume, M.E. (1974), "Unbiased Estimates of Long-Run Expected Rates of Return," *Journal of the American Statistical Association* (September), pp. 634-8.

$$\left[\frac{N-T}{N-1}(1 + \pi_A) + \frac{T-1}{N-1}(1 + \pi_G) \right]^{\frac{1}{T}}$$

where N is the sample size, T is the return horizon (corresponding to the maturity of the fixed income asset), π_A is the arithmetic average return in the sample, and π_G is the geometric average return in the sample.

For β (beta), I estimated weighted average betas for the North Carolina Private Passenger Automobile Liability and Physical Damage markets. For each publicly traded holding company associated with an operating subsidiary underwriting each coverage in North Carolina in 2021, I pulled the beta provided by S&P Global (based on 1-year and 3-year daily returns). I then calculated a weighted average based on 2021 North Carolina Private Passenger Automobile Liability DPW, and I performed a similar exercise for Physical Damage.

Given current yields for the reference fixed income assets and estimates for the equity risk premium and beta, I then calculate a cost of equity according to the formula given above.

Next, I estimated a WACC for the North Carolina market. For the capital structure, I estimated weighted average debt percentages for the North Carolina Private Passenger Automobile Liability and Physical Damage markets. For each publicly traded holding company, I calculated the percentage of debt in the capital structure based on the latest fiscal year report. For the cost of debt, I used the figure from Damodaran Online, based on a 3.84% 10-year Treasury rate.

Q: What were the results?

A: The following table lists the cost of equity and the WACC for publicly traded companies, including the estimates I produced and those reported by Kroll and Damodaran Online for the property-casualty industry.

Cost of Capital for Publicly Traded Companies							
Source	Method	Current Yield (12/8/2022)	Equity Risk Premium	Cost of Equity		WACC	
Kroll	CAPM			7.7%		7.0%	
Kroll	CAPM + Size Premium			8.2%		7.4%	
Kroll	Build-Up			9.0%		8.1%	
Kroll	Fama-French 5-factor			7.9%		7.2%	
Kroll	DCF (1-stage)			12.2%		10.6%	
Kroll	DCF (3-stage)			16.3%		13.9%	
Damodaran Online	Implied Premium			7.49%		6.83%	
Liability				Low	High	Low	High
Zanjani	Risk Premium over T-Bill	4.00%	8.49%	9.31%	10.70%	8.57%	9.77%
Zanjani	Risk Premium over T-Note	3.84%	6.57%	7.95%	9.02%	7.39%	8.32%
Zanjani	Risk Premium over Aaa Bond	5.94%	4.49%	8.36%	9.30%	7.75%	8.56%
Zanjani	Risk Premium over Baa Bond	4.77%	5.74%	8.75%	9.48%	8.08%	8.72%
Physical Damage							
Zanjani	Risk Premium over T-Bill	4.00%	8.49%	9.33%	10.70%	8.58%	9.76%
Zanjani	Risk Premium over T-Note	3.84%	6.57%	7.96%	9.02%	7.41%	8.32%
Zanjani	Risk Premium over Aaa Bond	5.94%	5.74%	8.37%	9.30%	7.76%	8.56%
Zanjani	Risk Premium over Baa Bond	4.77%	4.49%	8.76%	9.48%	8.09%	8.72%

I have also shown the current yield and equity risk premium elements for each of my own estimates to facilitate reconstruction. Other parameters I used were calculated as described above: 1) the weighted average beta for the North Carolina Private Passenger Automobile Liability industry (0.6253 to 0.7893), 2) the cost of debt (4.01%), and 3) the percentage of debt in the capital structure (13.99%).

To illustrate, the higher cost of equity for my "Risk Premium over T-Bill" method is:

$$4.00\% + 0.7893 \times 8.49\% = 10.70\%,$$

and the WACC is:

$$(1 - .1399) \times 10.70\% + .1399 \times 4.01\% = 9.76\%.$$

Note that there is a slight difference from the WACC estimate in the table due to rounding. In addition, the estimates for capital structure and the cost of debt differ across sources, so the relationship between the cost of equity and the WACC for Kroll and Damodaran Online will not follow the exact formula listed above.

Q: Do you believe any adjustments are necessary to the estimated cost of equity in the context of this filing?

A: Yes. All of the foregoing estimates are based on the data of publicly traded companies, which have the easiest access to financing and thus the lowest costs of capital. However, I found that operating companies affiliated with publicly traded holding companies wrote only 50.1% of the 2021 Private Passenger Automobile Liability direct premiums written for North Carolina. The

figure for Physical Damage was 50.8%. In both markets, the remainder was underwritten by companies associated with private, often mutual, ownership---a segment well known to have more difficulty in accessing the capital markets. The industry average cost of equity needs to be adjusted upward to account for this non-public ownership.

Q: How much higher is the cost of equity for non-public firms?

A: Research dating back at least as far as the 1960's has demonstrated that private equity trades at a substantial discount to public equity. The discount is thought to derive from a variety of factors, including the illiquid nature of private equity stakes (also known as a "lack of marketability") as well as information, monitoring, and control issues. The discount translates into a higher cost of equity. For example, if a public firm's cost of equity is estimated at 10% and the equity of a comparable private firm is selling at a 20% discount to that of the public firm, the private firm's cost of equity would be estimated as:

$$12.5\% = 10\% / (1 - 20\%)$$

The discount is difficult to estimate. Exhibit RB-12 summarizes some of the academic research on the private firm discount. Studies have taken a variety of approaches to measurement. "IPO" studies compare the prices of pre-IPO share transactions in a private company with post-IPO share prices after the company is public. "Acquisition" studies compare the valuations of acquired private companies versus the valuations of acquired public companies. "Restricted stock" and "private placement" studies compare the prices of restricted stock issued by public companies with the prices of their traded shares.

All the approaches have their flaws. IPO studies, for example, are thought to have a bias toward overstating the discount because of the differences in timing of transactions. Restricted stock and private placement studies tend to understate the discount: Since they confine their attention to public companies, they do not account for factors other than the discount for lack of marketability (DLOM), and, moreover, the actual restrictions on marketability for private placements have been loosened significantly over the years by the Securities and Exchange Commission.

On balance, however, the studies point to a substantial discount. For purposes of this testimony, I use a discount of 25%, which is somewhat below the average of the averages of the three groups in Exhibit RB-12 (when taking the midpoint of the ranges for the studies with ranges of estimates).

Q: How would this affect the estimated cost of equity for the industry?

A: To illustrate, assuming a 25% private company discount and a 50.1% market share for public companies, I calculate a weighted average of the private cost of equity and the public cost of equity as in:

$$49.9\% * \left(\frac{COE}{(1 - 0.25)} \right) + (50.1\%) * (COE),$$

where *COE* is the estimated cost of equity for public companies. The adjusted weighted average estimates are as follows:

Cost of Capital, Adjusted for Non-Public Ownership					
Source	Method	Cost of Equity		WACC	
Liability					
Kroll	CAPM	9.0%		8.0%	
Kroll	CAPM + Size Premium	9.6%		8.5%	
Kroll	Build-Up	10.5%		9.3%	
Kroll	Fama-French 5-factor	9.2%		8.2%	
Kroll	DCF (1-stage)	14.2%		12.2%	
Kroll	DCF (3-stage)	19.0%		16.1%	
Damodaran Online	Implied Premium	8.7%		7.1%	
Physical Damage					
Kroll	CAPM	9.0%		8.0%	
Kroll	CAPM + Size Premium	9.5%		8.5%	
Kroll	Build-Up	10.5%		9.3%	
Kroll	Fama-French 5-factor	9.2%		8.2%	
Kroll	DCF (1-stage)	14.2%		12.2%	
Kroll	DCF (3-stage)	19.0%		16.0%	
Damodaran Online	Implied Premium	8.7%		7.1%	
Liability		Low	High	Low	High
Zanjani	Risk Premium over T-Bill	10.86%	12.48%	9.90%	11.30%
Zanjani	Risk Premium over T-Note	9.27%	10.52%	8.53%	9.61%
Zanjani	Risk Premium over Aaa Bond	9.75%	10.85%	8.95%	9.89%
Zanjani	Risk Premium over Baa Bond	10.20%	11.06%	9.33%	10.07%
Physical Damage					
Zanjani	Risk Premium over T-Bill	10.86%	12.45%	9.90%	11.27%
Zanjani	Risk Premium over T-Note	9.26%	10.50%	8.53%	9.59%
Zanjani	Risk Premium over Aaa Bond	9.74%	10.82%	8.94%	9.87%
Zanjani	Risk Premium over Baa Bond	10.19%	11.03%	9.33%	10.05%

Q: How do these figures speak to the issue of whether or not the pro forma expected return on net worth is reasonable?

A: There are at least two schools of thought on this issue.

The first is that the “net worth” in the pro forma return exhibit should be interpreted as an equity investment akin to the equity considered in the cost of equity analysis. Thus, it should be entitled to a similar rate of return. Under this school of thought, the return on net worth calculated in the previous section should be compared directly with the figures in the table

above. If one does this, the projected returns are, in my opinion, clearly not excessive, even when including investment income on surplus in the calculation of the return. Before making the adjustments to the investment return projections that I believe are appropriate for the North Carolina Private Passenger Automobile market, the projected total return of 9.81% is within the span of estimates, which range from 8.7% to 19.0%. If one instead focuses on the statutory return by excluding investment income on surplus, the projected return of 6.33% falls below the range of estimates. For North Carolina Private Passenger Automobile Physical Damage, the projected total return of 9.28% falls within the span of estimates, which range from 8.7% to 19.0%. The statutory return of 5.80% falls below the span of estimates.

When testing robustness by 1) adjusting the investment portfolio to the allocations matched to the North Carolina Automobile market and 2) substituting current yields for embedded yields, the projected total returns and statutory returns all rise, but the conclusions are unaffected.

A second school of thought is that, although the capital of the operating subsidiaries may be fully financed by equity, the holding companies are the source of that equity. Thus, one should "look through" the operating subsidiaries to the level of the holding companies to determine a cost of capital, which is important because the holding companies---unlike the insurance subsidiaries---typically hold significant debt in the capital structure. Holding companies that are typically classified as property-casualty companies have, in recent history and on average, had in the neighborhood of 20% debt. Thus, the cost of capital for the holding company is, under this school of thought, calculated as a weighted average of the cost of equity and the cost of debt, with the weights based on each component's share of the capital structure. The result is the WACC discussed above, which, as can be seen above, is typically lower than the cost of equity due to the lower cost of debt.

On the other hand, the market value of the capital of the holding company will be different from the book value of the capital invested in the insurance subsidiaries. Thus, a particular return on net worth at the level of the operating subsidiary will translate into a lower (higher) return on holding company capital if the market value of the holding company capital exceeds (is less than) the net worth of the insurance subsidiaries.

Stock market valuations at current levels put the market-to-net worth ratio of the public companies that own the major underwriters of Private Passenger Automobile insurance in North Carolina, on average, well above one. However, even if one assumes that the market value of holding company capital is equal to the net worth of the operating subsidiaries, the table demonstrates that a total return on net worth of 9.81% for Private Passenger Automobile Liability is reasonable and not excessive; it falls in the lower part of the span of estimates (7.1% to 16.1%). A similar characterization applies for Private Passenger Automobile Physical Damage, with a projected total return of 9.28% (and a range of estimates from 7.1% to 16.0%). In both cases, the projected statutory returns---of 6.33% for Liability and 5.80% for Physical Damage---fall below the span of estimates.

IV. Conclusion

Q: Based on your knowledge and experience and on the studies and analyses you have performed, have you come to any conclusions regarding the underwriting profit factor selected by the Bureau and used in its indicated rate level calculations in this filing?

A: Yes. Based on my pro forma return analysis detailed in Exhibit RB-10, I found that the expected total return on net worth implied by the selected 8.0% underwriting profit factor for Private Passenger Automobile Liability was 9.81% (including investment income on surplus). The expected statutory return on net worth was 6.33% (not including investment income on surplus). When making adjustments that I regard as appropriate to account for the asset distribution relevant for this line of business and the yields currently in the marketplace, the expected total and statutory returns rose to 11.85% and 6.98% respectively. Based on my pro forma return analysis detailed in Exhibit RB-11, I found that the expected total return on net worth implied by the selected 9.5% underwriting profit factor for Private Passenger Automobile Physical Damage was 9.28% (including investment income on surplus). The expected statutory return on net worth was 5.80% (not including investment income on surplus). When making adjustments that I regard as appropriate to account for the asset distribution relevant for this line of business and the yields currently in the marketplace, the expected total and statutory returns rose to 10.82% and 5.94% respectively.

After reviewing the cost of capital estimates for the industry produced by third parties and producing my own estimates tailored to the North Carolina market, I found the expected returns on net worth resulting from the selected underwriting profit factors to be consistent with a reasonable and not excessive return on invested capital in an economic sense. Thus, I believe that the selected underwriting profit factor is reasonable and not excessive. However, if one applies the North Carolina statutory standard as I understand it, that requires the rate of return earned on insurance capital and surplus to exclude investment earnings on that capital and surplus when being compared to the rates of return earned in other industries of comparable risk, the returns fall short of the standard.

An important caveat to this analysis, however, is that all conclusions are predicated on the assumption that the indicated rate level is achieved. In the event that a lower rate level is implemented, the expected rate of return could be inadequate.

Q: Does that conclude your testimony?

A: Yes.

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Education

Ph.D., Economics, University of Chicago, 2000
ACAS, Casualty Actuarial Society, 1994
A.B./B.S., Economics and Biology, Stanford University, 1990

Work Experience

University of Alabama (Tuscaloosa, Alabama)

Professor of Finance and Frank Park Samford Chair of Insurance, 2017-

Georgia State University (Atlanta, Georgia)

AAMGA Distinguished Chair in Risk Management & Insurance, 2011-2017
Associate Professor, 2008-2017

Nanyang Technological University (Singapore)

Visiting Senior Research Fellow, 2011-12, 2013-2014

Federal Reserve Bank of New York (New York, New York)

Senior Economist, 2006-2008
Economist, 2000-2006

Fireman's Fund Insurance Companies (Novato, California)

Senior Actuarial Analyst, 1993-94
Actuarial Analyst, 1991-1993
Assistant Actuarial Analyst, 1990-1991

Publications: Refereed Scholarly

"Economic Capital and RAROC in a Dynamic Model," (with Daniel Bauer), *Journal of Banking and Finance*, 125: Article 106071, (2021) [Winner of Casualty Actuarial Society Hachemeister Prize, 2015]

"Capital Allocation Techniques: Review and Comparison," (with Daniel Bauer and Qiheng Guo), *Variance*, 14(2), (2021)

- “Dynamic Capital Allocation with Irreversible Investments,” (with Daniel Bauer, Shinichi Kamiya, and Xiaohu Ping), *Insurance: Mathematics and Economics* 85: 138-52, (2019)
- “What Drives Tort Reform Legislation? Economics and Politics of the State Decisions to Restrict Liability Torts,” (with Yiling Deng), *Journal of Risk & Insurance* 85: 959-991, (2018)
- “Egalitarian Equivalent Capital Allocation,” (with Shinichi Kamiya), *North American Actuarial Journal* 21: 382-96, (2017)
- “The Marginal Cost of Risk, Risk Measures, and Capital Allocation,” (with Daniel Bauer), *Management Science* 62: 1431-1457 (2016)
- “Economic Analysis of Risk and Uncertainty Induced by Health Shocks: A Review and Extension,” (with Tomas J. Philipson), in *Handbook of the Economics of Risk and Uncertainty*, Volume 1, Mark J. Machina and W. Kip Viscusi (eds.), North Holland: Elsevier (2014)
- “Capital Allocation and Its Discontents,” (with Daniel Bauer), in *Handbook of Insurance* (2nd edition), Georges Dionne (ed.), New York: Springer (2013)
- “Financial Pricing of Insurance,” (with Daniel Bauer and Richard D. Phillips), in *Handbook of Insurance* (2nd edition), Georges Dionne (ed.), New York: Springer (2013)
- “Insurance Risk, Risk Measures, and Capital Allocation: Navigating a Copernican Shift,” (with Michael R. Powers), *Annual Review of Financial Economics* 5: 201-223 (2013)
- “Catastrophe Bonds, Reinsurance, and the Optimal Collateralization of Risk Transfer,” (with Darius Lakdawalla), *Journal of Risk & Insurance* 79, pp. 449-76 (2012)
- “An Economic Approach to Capital Allocation,” *Journal of Risk and Insurance* 77, pp. 523-549 (2010) [Winner of Casualty Actuarial Society ARIA Award, 2010]
- “Federal Financial Exposure to Catastrophic Risk,” (with J. David Cummins and Michael Suher), in *Measuring and Managing Federal Financial Risk*, Deborah Lucas (ed.), Chicago: University of Chicago Press (2010)
- “Public versus Private Underwriting of Catastrophe Risk: Lessons from the California Earthquake Authority,” in *Risking House and Home: Disasters, Cities, Public Policy*, John M. Quigley and Larry A. Rosenthal (eds.), Berkeley: Berkeley Public Policy Press (2008)
- “Regulation, Capital, and the Evolution of Organizational Form in U.S. Life Insurance,” *American Economic Review* 97, pp. 973-983 (2007)

“Insurance, Self Protection, and the Economics of Terrorism,” (with Darius Lakdawalla), *Journal of Public Economics* 89, pp. 1891-1905 (2005)

“Terrorism Insurance Policy and the Public Good,” (with Darius Lakdawalla), *St. John's Journal of Legal Commentary* 18, pp. 463-469 (2004)

“The Production and Regulation of Health Insurance: Limiting Opportunism in Proprietary and Non-Proprietary Organizations,” (with Tomas Philipson) in *Individual Decisions for Health*, Bjorn Lindgren (ed.), pp. 194-206, Routledge International Studies in Health Economics, Routledge: London (2003)

“Pricing and Capital Allocation in Catastrophe Insurance,” *Journal of Financial Economics* 65, pp. 283-305 (2002) [reprinted in *Insurance and Risk Management Volume I: Economics of Insurance Markets*, Gregory Niehaus (ed.), Northampton: Edward Elgar Publishing, (2008)]

Publications: Professional/Practitioner

Book review of “Moral Hazard in Health Insurance,” *Journal of Economic Literature* 53, pp. 682-3 (2015)

“Microinsurance Lessons from History,” (with Rick Koven), *Microinsurance Learning and Knowledge (MILK)* (2013)

“Institutional Investors and Asset Allocations: Accounting and Regulation of Private Defined Benefit Pension Plans and Other Institutional Investors in the United States, Mexico, and Australia,” (with John Broadbent, Michael Palumbo, and Julio Santaella), *CGFS Publication No. 27, Working Group on Institutional Investors, Global Savings, and Asset Allocation* (2006)

“An Overview of Political Risk Insurance” (with Kausar Hamdani and Elise Liebers), *CGFS Publication No. 22, Working Group on Foreign Direct Investment in the Financial Sector of Emerging Market Economies* (2005)

Work in Progress

“Life Insurance and Annuity Pricing During the Financial Crisis, Revisited,” (with Daniel Bauer, Lars Powell, and Boheng Su), working paper, 2022

“Dynamic Capital Allocation in General Insurance,” (with Daniel Bauer and Qiheng Guo), working paper, 2022

“The Ignorance of Crowds: Understanding Reserving Errors in the Liability Crisis of 1997-2001,” (with Eren Cifci, Qianlong Liu, Steve Mildenhall, Lars Powell, and Kenny Wunder), working paper, 2022

- "Market Discipline and Guaranty Funds in Life Insurance," (with Martin Grace, Shinichi Kamiya, and Robert W. Klein), working paper, 2019
- "The Effect of Government Guarantees on Market Discipline in the Property-Casualty Insurance Industry," (with Yiling Deng, Ty Leverty, and Kenny Wunder), working paper, 2019
- "An Integrated Approach to Measuring Asset and Liability Risks in Financial Institutions," (with Daniel Bauer), working paper, 2019
- "Optimal Insurance Contracts with Insurer Background Risk," (with Xiaohu Ping), working paper, 2015
- "The Effect of Banking Crises: Evidence from Non-Life Insurance Consumption," (with Shinichi Kamiya and Jackie Li), working paper, 2015
- "Bankruptcy in the Core and Periphery of Financial Groups: The Case of the Property-Casualty Insurance Industry" working paper, 2010
- "The Rise and Fall of the Fraternal Life Insurer: Law and Organizational Form in U.S. Life Insurance, 1870-1920," working paper, (*revise and resubmit, Journal of Law & Economics*), 2007
- "Organizational Form and the Underwriting Cycle: Theory with Evidence from the Pennsylvania Fire Insurance Market, 1873-1909," working paper, 2004
- "Consumption versus Production of Insurance," (with Tomas Philipson), *NBER Working Paper #6225*, 1997

External Research Projects and Consulting

- 2023 Expert Witness, Workers' Compensation Rate Filings, Massachusetts
- 2022 Expert Witness, Insurance Rate Filings, North Carolina
- 2021 Expert Witness, Golson v. Provident Life, Alabama
- 2021 Expert Witness, Workers' Compensation Rate Filings, Massachusetts
- 2021 Expert Witness, Insurance Rate Filings, North Carolina
- 2020 Expert Witness, Insurance Rate Filings, North Carolina
- 2019 NCCI Review of Cost of Capital Methodology
- 2019 Expert Witness, Workers' Compensation Rate Filings, Massachusetts
- 2019 Expert Witness, Insurance Rate Filings, North Carolina
- 2018 NCCI Review of TCJA
- 2017 Expert Witness, Workers' Compensation Rate Hearing, Florida
- 2016 Expert Witness, Assigned Risk Workers' Compensation Rate Hearing, Virginia
- 2015 Expert Witness, Workers' Compensation Rate Hearing, Florida
- 2015 NCCI Revision of Underwriting Profit and Contingency Internal Rate of Return Model
- 2015 An Extension of the Project on the Costs of Holding Capital, sponsored by the CAS
- 2013 Microinsurance Centre Lessons from History Project
- 2012 Allocation of the Costs of Holding Capital, sponsored by the CAS,

- 2011 CRO Risk Index Project, co-sponsored by SOA and Bloomberg, co-founder
- 2009 "The Financial Crisis and Lessons for Insurers," \$50,000 SOA grant, role: report co-author

Papers Presented at Professional Meetings

- 2022 "Understanding Loss Reserving Errors in the Liability Catastrophe of 1997-2001," Conference in Honor of J.David Cummins and Mary Weiss, Temple University, Philadelphia
- 2020 "Life Insurance and Annuity Pricing During the Financial Crisis, Revisited" WRIEC, virtual meeting
- 2019 "An Integrated Approach to Measuring Asset and Liability Risks in Financial Institutions," EGRIE Annual Meeting, Rome, Italy
- 2019 "An Integrated Approach to Measuring Asset and Liability Risks in Financial Institutions," ARIA Annual Meeting, San Francisco, CA
- 2019 "An Integrated Approach to Measuring Asset and Liability Risks in Financial Institutions," RTS Annual Seminar, Tuscaloosa, AL
- 2017 "The Effect of Government Guarantees on Market Discipline in the Property-Casualty Insurance Industry," NBER Insurance Project Workshop, Boston, MA
- 2015 "The Marginal Cost of Risk in a Multi-Period Model," NBER Insurance Project Workshop, Stanford, CA
- 2015 "The Marginal Cost of Risk in a Multi-Period Model," CAS Annual Meeting, Philadelphia, PA
- 2015 "Dynamic Capital Allocation," IME Annual Conference, Liverpool UK
- 2015 "What Drives Tort Reform Legislation? Economics and Politics of the State Decisions to Restrict Liability Torts," ASSA Annual Meeting, Boston, MA
- 2014 "The Marginal Cost of Risk in a Multi-Period Model," CAS Centennial, New York, NY
- 2014 "Market Discipline and Guaranty Funds in Life Insurance," EGRIE Annual Seminar, St. Gallen, CH
- 2014 "Dynamic Capital Allocation with Irreversible Investments," EGRIE Annual Seminar, St. Gallen, CH
- 2014 "What Drives Tort Reform Legislation? Economics and Politics of the State Decisions to Restrict Liability Torts," ARIA Annual Meeting, Seattle, WA
- 2014 "The Marginal Cost of Risk in a Multi-Period Model," ARIA Annual Meeting, Seattle, WA
- 2014 "Market Discipline and Guaranty Funds in Life Insurance," ARIA Annual Meeting, Seattle, WA
- 2014 "The Marginal Cost of Risk in a Multi-Period Model," IME Conference, Shanghai, CN
- 2014 "The Effect of Banking Crises: Evidence from Non-Life Insurance Consumption," Risk Theory Seminar, Munich, Germany
- 2013 "The Effect of Banking Crises: Evidence from Non-Life Insurance Consumption," ASSA Annual Meeting, Philadelphia, PA
- 2013 "Optimal Insurance Contracts with Insurer Background Risk," EGRIE Annual Meeting, Paris, FR
- 2013 "The Effect of Banking Crises: Evidence from Non-Life Insurance Consumption," ARIA Annual Meeting, Washington D.C.
- 2013 "The Marginal Cost of Risk, Risk Measures, and Capital Allocation," IRFRC Catastrophe Risk Conference, Singapore
- 2013 "Optimal Insurance Contracts with Insurer Background Risk," ARIA Annual Meeting, Washington D.C.
- 2013 "The Marginal Cost of Risk, Risk Measures, and Capital Allocation," CEAR/ETH Indices of Risk and New Risk Measures Conference, Zurich, CH
- 2012 "The Marginal Cost of Risk, Risk Measures, and Capital Allocation," CAS Spring Meeting, Phoenix, AZ
- 2012 "The Marginal Cost of Risk, Risk Measures, and Capital Allocation," Symposium: Risk and Catastrophic Events, State College, PA
- 2012 "The Marginal Cost of Risk, Risk Measures, and Capital Allocation," ASSA Annual Meeting, Chicago, IL
- 2011 "The Marginal Cost of Risk, Risk Measures, and Capital Allocation," NBER Insurance Project Workshop, Cambridge, MA
- 2010 "Bankruptcy in the Core and Periphery of Financial Groups: The Case of the Property-Casualty Insurance Industry," ASSA Annual Meeting, Atlanta, GA
- 2009 "Bankruptcy in the Core and Periphery of Financial Groups: The Case of the Property-Casualty Insurance Industry," Risk Management and Corporate Governance Conference, Loyola University of Chicago
- 2009 "Bankruptcy in the Core and Periphery of Financial Groups: The Case of the Property-Casualty Insurance Industry," ARIA Annual Meeting, Providence, RI

- 2008 “An Economic Approach to Capital Allocation,” Risk Theory Society, Annual Meeting, Fort Collins, CO
- 2007 “Federal Financial Exposure to Catastrophic Risk,” ARIA Annual Meeting, Quebec City, CA
- 2007 “Catastrophe Bonds, Reinsurance, and the Optimal Collateralization of Risk Transfer,” EFMA Annual Meeting, Vienna, AT
- 2007 “Catastrophe Bonds, Reinsurance, and the Optimal Collateralization of Risk Transfer,” 5th Infiniti Conference on International Financial Integration, Dublin, IE
- 2007 “Federal Financial Exposure to Catastrophic Risk,” NBER Conference on Measuring and Managing Federal Financial Risk, Evanston, IL
- 2006 Insuring Catastrophic Losses: The Status of TRIA and Proposed Natural Disaster Backstops, Wash., D.C.
- 2006 “Catastrophe Bonds, Reinsurance, and the Optimal Collateralization of Risk Transfer,” Risk Theory Society, Annual Meeting, Richmond, VA
- 2006 “Public versus Private Underwriting of Catastrophe Risk: Lessons from the California Earthquake Authority,” Berkeley Symposium on Real Estate, Catastrophic Risk, and Public Policy
- 2006 “Catastrophe Bonds, Reinsurance, and the Optimal Collateralization of Risk Transfer,” NBER Insurance Project Workshop, Cambridge, MA
- 2005 “Regulation, Capital, and the Evolution of Organizational Form in U.S. Life Insurance,” NBER Insurance Project Workshop, Cambridge, MA
- 2004 “The Rise and Fall of the Fraternal Life Insurer: Law and Organizational Form in U.S. Life Insurance,” NBER Insurance Project Workshop, Cambridge, MA
- 2004 “Regulation, Capital, and the Evolution of Organizational Form in U.S. Life Insurance,” American Finance Association, Annual Meeting, San Diego, CA
- 2003 “Insurance, Self-Protection, and the Economics of Terrorism,” Risk Theory Society, Annual Meeting, Atlanta, GA
- 2003 “Terrorism Insurance Policy and the Public Good,” St. John’s Journal of Legal Commentary 10th Annual Legal Symposium: Terrorism and its Impact on Insurance: Legislative Responses and Coverage Issues, Queens, NY
- 2003 “Insurance, Self-Protection, and the Economics of Terrorism,” NBER Insurance Project Workshop, Cambridge, MA
- 2002 “Pricing and Capital Allocation in Catastrophe Insurance,” CAS Risk and Capital Management Seminar, Toronto, CA
- 2002 “Market Discipline and Government Guarantees in U.S. Life Insurance,” Risk Theory Society, Annual Meeting, Urbana-Champaign, IL
- 2001 “Pricing and Capital Allocation in Catastrophe Insurance,” Risk Theory Society, Annual Meeting, Montreal

Other Conferences Talks and Panel Participation

- 2018 Surplus Lines Automation Conference, Florida
- 2017 International Conference on Business Sciences, Cairo University, Egypt
- 2016 IIF Insurance Colloquium, Basel, Switzerland
- 2016 Surplus Lines Association of California, California (keynote)
- 2014 Surplus Lines Automation Conference, Florida
- 2011 PRMIA Annual Risk Leadership Conference, Atlanta, GA
- 2011 7th International Microinsurance Conference, Rio de Janeiro, Brazil
- 2010 Property Loss Research Bureau Eastern Adjusters Conference, Atlanta, GA (keynote)
- 2008 NCOIL Annual Meeting, Duck Key, FL
- 2007 Capital Markets Symposium on Securitizing Insurance Risk, New York, NY
- 2006 Insuring Catastrophic Losses: The Status of TRIA and Proposed Natural Disaster Backstops, Wash., D.C.
- 2006 Catastrophe Bonds and Insurance Linked Securities Summit, New York, NY
- 2005 12th Annual International Conference Promoting Business Ethics, New York, NY

Service Activities in Academic and Professional Organizations

Senior Editor, *Journal of Risk and Insurance* (2019-)

Associate Editor, *Insurance: Mathematics and Economics* (2022-)
International Research Advisory Board, Risk and Insurance Research Center, NCCU, Taiwan
American Risk & Insurance Association President (2012-13)
Risk Theory Society President (2011-2012)
American Risk & Insurance Association Board Member (2007-2014)
Editorial Board, *Journal of Insurance Issues* (2012-2014)
Huebner Colloquium Panelist (2016-2019)

External Committees

American Risk & Insurance Association Program Committee, various years; ARIA Nominations Committee, 2015, 2016, 2018; Kulp-Wright Book Award Committee, 2005

Discussant: *ARIA Annual Meeting, Los Angeles, 2022; WRIEC 2020; EGRIE Annual Meeting, Rome, 2019; ARIA Annual Meeting, San Francisco, 2019; ARIA Annual Meeting, Chicago, 2018; ARIA Annual Meeting, Boston, 2016; SIFR Insurance Conference, Stockholm, 2015; EGRIE Annual Seminar, St. Gallen, 2014; ARIA Annual Meeting, Seattle, 2014; ARIA Annual Meeting, San Diego, 2011; CEAR Workshop on Insurance for the Poor, Atlanta, 2010; CEAR Workshop on Risk Perception and Subjective Beliefs, Atlanta, 2010; Midwest Finance Association Annual Meeting, Chicago, 2009; 5th Infiniti Conference, Dublin, 2007; EFMA Annual Meeting, Vienna, 2007; AEA Annual Meeting, San Diego, 2004*

Session Chair: *ARIA Annual Meeting, Chicago, 2018, ARC, Atlanta, 2017; IME, Atlanta, 2017; ARIA Annual Meeting, San Diego, 2011; Midwest Finance Association Annual Meeting, Chicago, 2009; ARIA Annual Meeting, Quebec City, 2007; EFMA Annual Meeting, Vienna, 2007;*

Referee for *Asia-Pacific Journal of Risk and Insurance, Astin Bulletin, Australian Social Monitor, Contemporary Economic Policy, Current Issues in Economics and Finance, Defense and Peace Economics, European Economic Review, Financial Review, Geneva Papers: Issues and Practice, Geneva Risk and Insurance Review, Health Affairs, Insurance: Mathematics and Economics, Journal of Banking and Finance, Journal of Business, Journal of Finance, Journal of Financial Intermediation, Journal of Financial Services Research, Journal of Law and Economics, Journal of Mathematical Economics, Journal of Money, Credit, and Banking, Journal of Political Economy, Journal of Risk and Insurance, Management Science, Mathematical Social Sciences, North American Actuarial Journal, Proceedings of the National Academy of Sciences, Review of Financial Studies, Risk Management and Insurance Review, Scandinavian Actuarial Journal, and Science.*

Working Group Participation

Committee on the Global Financial System, Working Group on Institutional Investors, Global Savings, and Asset Allocation (2006); Presidential Working Group on Financial Markets, Working Group on Terrorism Insurance (2006)

Continuing Education Activities

2004-2007	Central Banking Seminar, Federal Reserve Bank of New York, Topics: Introduction to U.S. Financial Markets; Introduction to Non-bank Financial Institutions
2009	Texas Farm Bureau Program, Georgia State University, Topic: Securitization, the Insurance Industry, and the Panic of 2007

2009-2012 Horst K. Jannott Visiting Fellows Program, Georgia State University, Topics: Securitization, the Insurance Industry, and the Panic of 2007; Introduction to Statistics

NCRB - Pro Forma Statutory Rate of Return Private Passenger Automobile - Liability Coverages			
	Pre-Tax	Tax Liability	Post-Tax
1 Premiums	100.00%		
Loss & LAE	68.82%		
Commissions	8.10%		
Other Acquisition & General	12.38%		
Taxes, Licenses & Fees	2.30%		
Policyholder Dividends	0.40%		
2 Pro Forma Underwriting Profit	8.00%		
3 Installment Fee Income	1.10%		
4 Regular Tax		1.91%	
5 Additional Tax Due to IRS Treatment of Reserves		0.03%	
6 Return from Underwriting Post-Tax			7.15%
7 Investment Gain on Insurance Transaction	3.94%		
Less Investment Income on Agents Balances	0.94%		
Net Investment Gain on Insurance Transaction	2.99%	0.50%	2.50%
8 Statutory Return as a Percent of Premium (post-tax)			9.65%
9 Premium-to-Net Worth Ratio			0.656
10 Statutory Return as a Percent of Net Worth (post-tax)			6.33%

Lines (1) to (8) are expressed as a percentage of premium.

Assumptions and Parameters

(a) Underwriting Income Tax Rate	21.00%
(b) Investment Income Tax Rate	16.57%
(c) Pre-tax Investment Yield	4.58%
(d) Premium-to-Surplus Ratio	0.746
(e) Net Worth-to-Surplus Ratio	1.137
(f) Installment Fee Income	1.10%
(g) Additional Tax Due to IRS Treatment of Loss and Unearned Premium Reserves	0.03%

Notes to Exhibit RB-10 Page 1

- 1 The expense provisions are those used in Exhibit RB-1, adjusted for the proposed rate change.
- 2 Selected by North Carolina Rate Bureau
- 3 See Exhibit RB-10, Page 3
- 4 $[(2) + (3)] \times (a)$
- 5 See Exhibit RB-10, Pages 4-6
- 6 $(2) + (3) - (4) - (5)$
- 7 Investment income on agents balances is calculated as $0.202 \times 1.02 \times (c)$, where 0.202 is the factor for agents balances held for less than 90 days and 1.02 is a factor to correct for overdue balances. The first factor is sourced from Part 3 of the IEE for companies writing Private Passenger Automobile Liability insurance in North Carolina, averaging the 2020 and 2021 percentages for the Private Passenger Auto Liability line. The overdue balances factor is based on 2020 and 2021 industrywide data supplied by A.M. Best.
- 8 $(6) + (7)$
- 9 $(d) / (e)$
- 10 $(8) \times (9)$

Assumptions

- (a) Current corporate tax rate, based on the Tax Cut and Jobs Act of 2017.
- (b) See Exhibit RB-10, Pages 11-13. Calculated as $1 - \text{average post-tax yield} / \text{average pre-tax yield}$.
- (c) See Exhibit RB-10, Page 10
- (d) See Exhibit RB-10, Page 14
- (e) See Exhibit RB-10, Page 15
- (f) See Exhibit RB-10, Page 3
- (g) See Exhibit RB-10, Pages 4-6

NCRB - Pro Forma Total Rate of Return (Including Investment Income on Surplus) Private Passenger Automobile - Liability Coverages			
	Pre-Tax	Tax Liability	Post-Tax
1 Premiums	100.00%		
Loss & LAE	68.82%		
Commissions	8.10%		
Other Acquisition & General	12.38%		
Taxes, Licenses & Fees	2.30%		
Policyholder Dividends	0.40%		
2 Pro Forma Underwriting Profit	8.00%		
3 Installment Fee Income	1.10%		
4 Regular Tax		1.91%	
5 Additional Tax Due to IRS Treatment of Reserves		0.03%	
6 Return from Underwriting Post-Tax			7.15%
7 Investment Gain on Insurance Transaction	3.94%		
Less Investment Income on Agents Balances	0.94%		
Net Investment Gain on Insurance Transaction	2.99%	0.50%	2.50%
8 Investment Gain on Surplus	6.37%	1.05%	5.31%
9 Total Return as a Percent of Premium (post-tax)			14.96%
10 Premium-to-Net Worth Ratio			0.66
11 Total Return as a Percent of Net Worth (post-tax)			9.81%
<i>Lines (1) to (8) are expressed as a percentage of premium.</i>			

Assumptions and Parameters

(a) Underwriting Income Tax Rate	21.00%
(b) Investment Income Tax Rate	16.57%
(c) Pre-tax Investment Yield	4.58%
(d) Premium-to-Surplus Ratio	0.746
(e) Net Worth-to-Surplus Ratio	1.137
(f) Installment Fee Income	1.10%
(g) Additional Tax Due to IRS Treatment of Loss and Unearned Premium Reserve	0.03%

Notes to Exhibit RB-10 Page 1A

- 1 The expense provisions are those used in Exhibit RB-1, adjusted for the proposed rate change.
- 2 Selected by North Carolina Rate Bureau
- 3 See Exhibit RB-10, Page 3
- 4 $[(2) + (3)] \times (a)$
- 5 See Exhibit RB-10, Pages 4-6
- 6 $(2) + (3) - (4) - (5)$
- 7 Investment income on agents balances is calculated as $0.202 \times 1.02 \times (c)$, where 0.202 is the factor for agents balances held for less than 90 days and 1.02 is a factor to correct for overdue balances. The first factor is sourced from Part 3 of the IEE for companies writing Private Passenger Automobile Liability insurance in North Carolina, averaging the 2020 and 2021 percentages for the Private Passenger Auto Liability line. The overdue balances factor is based on 2020 and 2021 industrywide data supplied by A.M. Best.
- 8 $(c) \times [1 / (d) + .3002 \times .1568]$, where .1568 is the prepaid expense ratio from Page 7 and .3002 is the UEPR ratio from Page 7.
- 9 $(6) + (7) + (8)$
- 10 $(d) / (e)$
- 11 $(9) \times (10)$

Assumptions

- (a) Current corporate tax rate, based on the Tax Cut and Jobs Act of 2017.
- (b) See Exhibit RB-10, Pages 11-13. Calculated as 1- average post-tax yield/average pre-tax yield.
- (c) See Exhibit RB-10, Page 10
- (d) See Exhibit RB-10, Page 14
- (e) See Exhibit RB-10, Page 15
- (f) See Exhibit RB-10, Page 3
- (g) See Exhibit RB-10, Pages 4-6

NORTH CAROLINA
Private Passenger Automobile - Liability Coverages
INSTALLMENT PAYMENT INCOME

Year	Inst. Charges	Liability Written Premium	Phy. Dam. Written Premium	Total Premium	Inst. Charges as a % of Prem.
2012	58,385	2,635,311	1,924,111	4,559,422	1.28%
2013	59,894	2,658,598	2,062,315	4,720,913	1.27%
2014	61,495	2,715,660	2,184,326	4,899,986	1.26%
2015	61,133	2,777,884	2,379,619	5,157,503	1.19%
2016	59,127	2,897,130	2,646,570	5,543,700	1.07%
2017	71,485	3,082,337	2,904,023	5,986,360	1.19%
2018	73,607	3,311,348	3,052,821	6,364,169	1.16%
2019	79,257	3,373,372	3,215,673	6,589,045	1.20%
2020	68,388	3,472,964	3,242,208	6,715,172	1.02%
2021	69,872	3,568,262	3,519,328	7,087,590	0.99%
Selected					1.10%

Amounts in Thousands

**North Carolina
Private Passenger Automobile - Liability Coverages
Calculation of Additional Tax Liability**

1. Collected Earned Premium for Current Year	100.00%
2. Unearned Premium Reserve 12/31/Current	30.57%
3. Unearned Premium Reserve 12/31/Prior	29.65%
4. Increase: (2) - (3)	0.91%
5. 20% of Increase = Taxable Income	0.18%
6. Additional Tax Liability due to Unearned Premium Reserve	0.04%
7. Unpaid Loss Current Year	46.69%
8. Discounted Unpaid Loss Prior Year	44.58%
9. Unpaid Loss Prior Year	45.29%
10. Discounted Unpaid Loss Prior Year	43.17%
11. Additional Income	-0.02%
12. Additional Tax Liability due to Loss Reserve Discounting	0.00%
13. Total Additional Tax Liabilities (6) + (12)	0.03%

NORTH CAROLINA
Private Passenger Automobile - Liability Coverages
Calculation of Taxable Income

Calculation of Unpaid Loss for Current Accident Year					Calculation of Discounted Unpaid Loss for Current Accident Year			Calculation of Discounted Unpaid Loss for Prior Accident Year				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
AY Avg Acc Date	AY Pay Pattern	Percent Unpaid	Total Losses	Unpaid Losses	AY at 12/31 yr t	Discount Factor	Discounted Unpaid Loss	AY at 12/31/yr t-1	Unpaid Losses	Discount Factor	Discounted Unpaid Loss	
0.5	59.09%	40.91%	68.821	28.16	2022	0.958143	26.9788					
1.5	83.26%	16.74%	66.767	11.18	2021	0.950805	10.6265	2022	27.317	0.954796	26.0819	
2.5	93.15%	6.85%	64.774	4.44	2020	0.950239	4.2154	2021	10.843	0.950654	10.3076	
3.5	97.20%	2.80%	62.840	1.76	2019	0.94892	1.6709	2020	4.304	0.95252	4.0994	
4.5	98.85%	1.15%	60.964	0.70	2018	0.942325	0.6586	2019	1.708	0.94892	1.6210	
5.5	99.53%	0.47%	59.144	0.28	2017	0.942824	0.2616	2018	0.678	0.942325	0.6389	
6.5	99.81%	0.19%	57.378	0.11	2016	0.945205	0.1041	2017	0.269	0.942824	0.2537	
7.5	99.92%	0.08%	55.665	0.04	2015	0.95055	0.0415	2016	0.107	0.945205	0.1010	
8.5	99.97%	0.03%	54.004	0.02	2014	0.956473	0.0166	2015	0.042	0.95055	0.0403	
9.5	99.99%	0.01%	52.391	0.01	2013	0.977282	0.0067	2014	0.017	0.956473	0.0161	
10.5	99.99%	0.01%	50.827	0.00	2012	0.985513	0.0027	2013	0.007	0.977282	0.0065	
11.5	100.00%	0.00%	49.310	0.00	2011	0.985513	0.0011	2012	0.003	0.985513	0.0026	
								2011	0.000	0.985513	0.0000	
Totals				46.69	44.58			45.29				43.17

Notes to Pages 4 and 5

Page 4

- 2 Page 8, line (2) divided by Page 8, line (1)
- 3 $(2) / (1 + \text{the 10 year average growth rate of PP Auto Liability premiums in NC})$
- 4 $(2) - (3)$
- 5 $(4) \times 20\%$
- 6 $(5) \times \text{current corporate tax rate}$
- 7 Unpaid current-year losses at year-end as a percent of current year premium.
Sum of Page 5, Column (5)
- 8 Discounted unpaid current-year losses at year-end as a percent of current year premium.
Sum of Page 5, Column (8)
- 9 Unpaid prior-year losses at year-end as a percent of current year premium.
Sum of Page 5, Column (10)
- 10 Discounted unpaid prior-year losses at year-end as a percent of current year premium.
Sum of Page 5, Column (12)
- 11 Change in loss reserve discount: $[(7) - (8)] - [(9) - (10)]$
- 12 $(11) \times \text{current corporate tax rate}$
- 13 $(6) + (12)$

Page 5

- 1 Midpoint of number of years since end of accident period
- 2 Accident year payout pattern developed from NC Auto Liability policy year losses
- 3 $1 - (2)$
- 4 Latest period losses are based on projected loss ratio from Page 1. For previous years, losses are detrended at the 10 year average premium growth rate for PP Auto Liability in NC.
- 5 $(3) \times (4)$
- 6 Accident Year at current year end
- 7 IRS discount factors for Auto Liability for 2021 tax year from Rev Proc 2021-52
- 8 $(5) \times (7)$
- 9 Accident Year at prior year end
- 10 Column (3), previous period \times Column (4), current period
- 11 IRS discount factors for Auto Liability for 2020 tax year from Rev Proc 2020-48
- 12 $(10) \times (11)$

NCRB Investment Income Calculation
Private Passenger Automobile - Liability Coverages

Projected Investment Earnings on Loss, Loss
Adjustment Expense and Unearned Premium Reserves

A. UNEARNED PREMIUM RESERVES

1. Direct Earned Premiums		1,000,000
2. Mean Unearned Premium Reserve	30.25%	302,528
3. Deductions for Prepaid Expenses		
Commissions & Brokerage	8.10%	
Taxes, Licenses, & Fees (5/6)	1.92%	
Other Acquisition & General (1/2)	6.19%	
Total	16.21%	
4. Deduction for Prepaid Expense: (2) x (3)		49,030
5. Net Unearned Premium Reserve Subject to Investment (2) - (4)		253,498

B. Loss and Loss Expense Reserves

1. Direct Earned Premiums		1,000,000
2. Expected Incurred Loss & LAE-to-Premium Ratio	68.82%	688,213
3. Expected Mean Loss and LAE Reserve-to-Incurred Ratio	88.00%	605,627

C. Net Policyholder Funds Subject to Investment (A5 + B3) 859,126

D. Average Rate of Return 4.58%

E. Investment Earnings from Net Reserves: (C) x (D) 39,358

F. Average Rate of Return as a Percent of Direct Earned Premiums: (E) / (A1) 3.94%

NORTH CAROLINA
Private Passenger Automobile - Liability Coverages

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES**

EXPLANATORY NOTES

Line A-1

Calculations displayed are per million of direct earned premiums.

Line A-2

The mean unearned premium reserve (UEPR) is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the direct earned premium for the current calendar year ended 12/31. The data are for North Carolina Private Passenger Auto Liability insurance (from statutory Page 14 of the Annual Statement) in the most recent calendar year. The data was provided by ISO.

1 Direct Earned Premium for most recent calendar year	3,546,177,739
2 UEPR at end of previous calendar year	1,061,694,316
3 UEPR at end of most recent calendar year	1,083,945,281
4 Mean UEPR	1,072,819,799
5 Ratio [(4) / (1)]	30.25%

Line A-3

Deduction for prepaid expenses

Certain production expenses, such as commissions and reinsurance, are assumed to be incurred when the policy is written and before the premium is paid. In addition, half of Other Acquisition and General expenses and 5/6 of Taxes, Licenses and Fees are assumed to be prepaid.

NORTH CAROLINA
Private Passenger Automobile - Liability Coverages

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES**

EXPLANATORY NOTES

Line B-2

The expected loss and loss adjustment expense ratio is consistent with the expense provisions used in the filing.

Line B-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2020 and 2021 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves. The data were provided by ISO.

1. Incurred Losses for Calendar Year 2020	2,180,922,172
2. Incurred Losses for Calendar Year 2021	2,514,679,428
3. Loss Reserves as of 12/31/2019	2,025,767,749
4. Loss Reserves as of 12/31/2020	2,001,558,429
5. Loss Reserves as of 12/31/2021	2,155,731,663
6. Mean Loss Reserve 2020: $1/2 [(3) + (4)]$	2,013,663,089
7. Mean Loss Reserve 2021: $1/2 [(4) + (5)]$	2,078,645,046
8. Ratio (6) ÷ (1)	0.923
9. Ratio (7) ÷ (2)	0.827
10. Loss Reserve: $1/2 [(8) + (9)]$	0.875
11. Ratio of LAE Reserves to Loss Reserves (a)	0.172
12. Ratio of Incurred LAE to Incurred Losses (a)	0.166
13. Loss and LAE Reserve $[(10) \times (1.0 + (11))] / (1.0 + (12))$	0.880

(a) Based on 2021 All-Industry Insurance Expense Exhibit (source: ISO)

NORTH CAROLINA
Private Passenger Automobile - Liability Coverages

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line E

The average rate of return is the average of the pretax current yield calculated on Page 11 and the pretax embedded yield. The embedded yield (see Page 12) is the sum of the ratio of investment income to invested assets for the most recent year plus the ten year average ratio of capital gains to invested assets (see Page 13). The current yield is the estimated currently available rate of return (including both income and capital gains) on the industry investment portfolio (see Page 11).

Embedded Yield	3.32%
Current Yield	5.84%
Average	4.58%

Portfolio Yield and Tax Rate - Current Yield					
Investable Asset	Percent of Assets	Estimated Prospective Pre-Tax Return	Tax Rate	Estimated Prospective Post-Tax Return	
Bonds					
US Gov't	8.47%	4.22%	21.00%	3.33%	
Municipal	21.43%	3.05%	5.25%	2.89%	
Industrial	33.42%	4.65%	21.00%	3.68%	
Preferred Stock	0.51%	5.37%	13.13%	4.67%	
Common Stock	20.82%	12.49%	19.61%	10.04%	
Mortgage Loans	1.30%	6.61%	21.00%	5.22%	
Real Estate	0.80%	7.62%	21.00%	6.02%	
Cash & Short-term Investments	5.48%	4.00%	21.00%	3.16%	
Other Long-Term Investments	7.78%	7.23%	18.90%	5.86%	
Rate of Return Before Expenses	100.00%	6.12%	18.50%	4.99%	
Investment Expenses		0.28%	21.00%	0.22%	
Portfolio Rate of Return		5.84%	18.38%	4.77%	

Sources

Preferred Stock	Current yield on iShares Preferred Stock Index ETF, 12/9/2022
Real Estate	REIT Sector WACC using 3.84% 10-year Treasury rate (source: Damodaran Online)
Cash	3 month Treasury rate, averaged over 3 months (source: US Treasury)
Municipal	Maturity weighted average of 3 month average MBIS Investment Grade yield curve; linearly interpolated
Industrial	Three month average of HQM par yields (source: FRED); linearly interpolated
Treasury	Three month average of Treasury yields; linearly interpolated (source: US Treasury)
Common Stock	0.0849 equity risk premium (source: Damodaran Online) plus 3 month average T-Bill Rate
Investment Expenses	Investment Expenses from Page 12 Exhibit of Net Inv Inc divided by Cash and Invested Assets (Page 2)

Portfolio Yield and Tax Rate		
Embedded Yield		
	Income	Tax Rate
Bonds		
Taxable	27,541,921	21.00%
Non-Taxable	6,758,270	5.25%
Stocks		
Taxable	9,208,921	13.13%
Non-Taxable	3,215,338	5.25%
Mortgage Loans	1,149,755	21.00%
Real Estate	1,995,863	21.00%
Contract Loans	91	21.00%
Cash & Short Term Inv	138,807	21.00%
All Other	12,716,678	21.00%
Total	62,725,644	17.34%
Inv. Expenses	6,106,110	21.00%
Net Inv. Income	56,619,534	16.95%
Mean Invested Assets	2,156,355,790	
Inv. Inc. Yield Rate	2.63%	16.95%
Capital Gains (10 yr. avg.)	0.70%	0.00%
(% of Inv. Assets)		
Invest. Yield Rate (pre=tax)	3.32%	13.39%
Invest. Yield Rate (post-tax)	2.88%	

Source: A.M. Best's Aggregates and Averages, 2022 Edition, Page 12 - Exhibit of Net Investment Income (Column 2 - Earned During Year). For capital gains, see Exhibit RB-10, Page 13.

**Realized Capital Gains or Losses
As a Percentage of Mean Invested Assets
(Amounts in Thousands of Dollars)**

Calendar Year	Mean Invested Assets	Realized Capital Gains Amount	Percent
2012	1,400,656,619	9,035,405	0.65%
2013	1,473,600,834	12,163,890	0.83%
2014	1,543,882,375	12,093,078	0.78%
2015	1,567,611,077	9,887,732	0.63%
2016	1,596,937,470	8,086,268	0.51%
2017	1,676,831,258	15,725,303	0.94%
2018	1,733,729,297	10,825,733	0.62%
2019	1,822,857,949	11,238,484	0.62%
2020	1,975,605,647	10,933,304	0.55%
2021	2,156,355,790	18,153,320	0.84%
Total	16,948,068,313	118,142,517	0.70%

"Mean Invested Assets" is the average of current and prior year values for Total Invested Assets (Page 2). Source for data is 2011-2022 editions of A.M. Best's Aggregates and Averages. Figures are net of capital gains taxes.

North Carolina**Private Passenger Automobile - Liability Coverages****Premium-to-Surplus Ratios**

Year	Net
2012	0.830
2013	0.748
2014	0.776
2015	0.812
2016	0.787
2017	0.735
2018	0.783
2019	0.691
2020	0.667
2021	0.635
Average	0.746

Data from NAIC Statutory Filings and from A.M. Best's Aggregates and Averages, various years, for Top 30 groups writing Private Passenger Automobile Liability coverages in North Carolina. Weighted average of group level surplus-to-premium ratios is based on group level North Carolina Private Passenger Automobile Liability premiums, which is then inverted for the premium-to-surplus ratio.

North Carolina
Private Passenger Automobile - Liability Coverages
Calculation of Ratio of GAAP Net Worth to Statutory Surplus

	2016	2017	2018	2019	2020
Policyholder Surplus	700,833,588,840	750,700,298,191	742,079,084,495	847,278,658,173	910,066,482,410
+ Deferred Acquisition Costs	33,046,102,666	34,674,341,556	43,991,738,565	46,002,606,289	48,118,482,109
+ Non-Admitted DTA Provision	11,544,280,333	5,482,491,430	6,314,927,861	6,045,409,090	6,001,020,602
+ Non-admitted Assets (non-tax part)	43,722,898,341	46,932,629,941	46,502,063,197	50,520,441,190	51,971,123,366
+ Provision for Reinsurance	2,185,395,913	2,595,884,443	2,737,598,756	2,944,031,835	3,290,710,172
+ Provision for FASB 115(after-tax)	10,015,172,605	14,432,773,013	912,505,274	32,483,869,271	57,249,505,836
- Surplus Notes	(12,027,889,160)	(11,859,500,848)	(11,660,367,237)	(11,606,263,627)	(13,225,869,920)
GAAP-adjusted Net Worth	789,319,549,538	842,958,917,726	830,877,550,911	973,668,752,221	1,063,471,454,574
Ratio of Net Worth to Surplus	1.13	1.12	1.12	1.15	1.17
Five Year Average	1.137				

Source: ISO

NCRB - Pro Forma Statutory Rate of Return Private Passenger Automobile Physical Damage			
	Pre-Tax	Tax Liability	Post-Tax
1 Premiums	100.00%		
Loss & LAE	69.12%		
Commissions	8.30%		
Other Acquisition & General	10.38%		
Taxes, Licenses & Fees	2.30%		
Policyholder Dividends	0.40%		
2 Pro Forma Underwriting Profit	9.50%		
3 Installment Fee Income	1.10%		
4 Regular Tax		2.23%	
5 Additional Tax Due to IRS Treatment of Reserves		0.07%	
6 Return from Underwriting Post-Tax			8.30%
7 Investment Gain on Insurance Transaction	1.55%		
Less Investment Income on Agents Balances	0.91%		
Net Investment Gain on Insurance Transaction	0.64%	0.11%	0.53%
8 Statutory Return as a Percent of Premium (post-tax)			8.83%
9 Premium-to-Net Worth Ratio			0.66
10 Statutory Return as a Percent of Net Worth (post-tax)			5.80%
<i>Lines (1) to (8) are expressed as a percentage of premium.</i>			

Assumptions and Parameters

(a) Underwriting Income Tax Rate	21.00%
(b) Investment Income Tax Rate	16.57%
(c) Pre-tax Investment Yield	4.58%
(d) Premium-to-Surplus Ratio	0.747
(e) Net Worth-to-Surplus Ratio	1.137
(f) Installment Fee Income	1.10%
(g) Additional Tax Due to IRS Treatment of Loss Reserves and UEPR	0.07%

Notes to Exhibit RB-11 Page 1

- 1 The expense provisions are those used in Exhibit RB-1, adjusted for the proposed rate change.
- 2 Selected by North Carolina Rate Bureau
- 3 See Exhibit RB-11, Page 3
- 4 $[(2) + (3)] \times (a)$
- 5 See Exhibit RB-11, Pages 4-6
- 6 $(2) + (3) - (4) - (5)$
- 7 Investment income on agents balances is calculated as $0.195 \times 1.02 \times (c)$, where 0.195 is the factor for agents balances held for less than 90 days and 1.02 is a factor to correct for overdue balances. The first factor is sourced from Part 3 of the IEE for companies writing Private Passenger Automobile Physical Damage insurance in North Carolina, averaging the 2020 and 2021 percentages for the Private Passenger Auto Physical Damage line. The overdue balances factor is based on 2020 and 2021 industrywide data supplied by A.M. Best.
- 8 $(6) + (7)$
- 9 $(d) / (e)$
- 10 $(8) \times (9)$

Assumptions

- (a) Current corporate tax rate, based on the Tax Cut and Jobs Act of 2017.
- (b) See Exhibit RB-11, Pages 11-13. Calculated as $1 - \text{average post-tax yield} / \text{average pre-tax yield}$.
- (c) See Exhibit RB-11, Page 10
- (d) See Exhibit RB-11, Page 14
- (e) See Exhibit RB-11, Page 15
- (f) See Exhibit RB-11, Page 3
- (g) See Exhibit RB-11, Pages 4-6

NCRB - Pro Forma Total Rate of Return (Including Investment Income on Surplus) Private Passenger Automobile Physical Damage			
	Pre-Tax	Tax Liability	Post-Tax
1 Premiums	100.00%		
Loss & LAE	69.12%		
Commissions	8.30%		
Other Acquisition & General	10.38%		
Taxes, Licenses & Fees	2.30%		
Policyholder Dividends	0.40%		
2 Pro Forma Underwriting Profit	9.50%		
3 Installment Fee Income	1.10%		
4 Regular Tax		2.23%	
5 Additional Tax Due to IRS Treatment of Reserves		0.07%	
6 Return from Underwriting Post-Tax			8.30%
7 Investment Gain on Insurance Transaction	1.55%		
Less Investment Income on Agents Balances	0.91%		
Net Investment Gain on Insurance Transaction	0.64%	0.11%	0.53%
8 Investment Gain on Surplus	6.35%	1.05%	5.30%
9 Total Return as a Percent of Premium (post-tax)			14.13%
10 Premium-to-Net Worth Ratio			0.66
11 Total Return as a Percent of Net Worth (post-tax)			9.28%
<i>Lines (1) to (8) are expressed as a percentage of premium.</i>			

Assumptions and Parameters

(a) Underwriting Income Tax Rate	21.00%
(b) Investment Income Tax Rate	16.57%
(c) Pre-tax Investment Yield	4.58%
(d) Premium-to-Surplus Ratio	0.747
(e) Net Worth-to-Surplus Ratio	1.137
(f) Installment Fee Income	1.10%
(g) Additional Tax Due to IRS Treatment of Loss Reserves and UEPR	0.07%

Notes to Exhibit RB-11 Page 1A

- 1 The expense provisions are those used in Exhibit RB-1, adjusted for the proposed rate change.
- 2 Selected by North Carolina Rate Bureau
- 3 See Exhibit RB-11, Page 3
- 4 $[(2) + (3)] \times (a)$
- 5 See Exhibit RB-11, Pages 4-6
- 6 $(2) + (3) - (4) - (5)$
- 7 Investment income on agents balances is calculated as $0.195 \times 1.02 \times (c)$, where 0.195 is the factor for agents balances held for less than 90 days and 1.02 is a factor to correct for overdue balances. The first factor is sourced from Part 3 of the IEE for companies writing Private Passenger Automobile Physical Damage insurance in North Carolina, averaging the 2020 and 2021 percentages for the Private Passenger Auto Physical Damage line. The overdue balances factor is based on 2020 and 2021 industrywide data supplied by A.M. Best.
- 8 $(c) \times [1 / (d) + .1705 \times .2945]$, where .1705 is the prepaid expense ratio from Page 7 and .2945 is the UEPR ratio from Page 7.
- 9 $(6) + (7) + (8)$
- 10 $(d) / (e)$
- 11 $(9) \times (10)$

Assumptions

- (a) Current corporate tax rate, based on the Tax Cut and Jobs Act of 2017.
- (b) See Exhibit RB-11, Pages 11-13. Calculated as $1 - \text{average post-tax yield} / \text{average pre-tax yield}$.
- (c) See Exhibit RB-11, Page 10
- (d) See Exhibit RB-11, Page 14
- (e) See Exhibit RB-11, Page 15
- (f) See Exhibit RB-11, Page 3
- (g) See Exhibit RB-11, Pages 4-6

NORTH CAROLINA
Private Passenger Automobile Physical Damage
INSTALLMENT PAYMENT INCOME

Year	Inst. Charges	Liability Written Premium	Phy. Dam. Written Premium	Total Premium	Inst. Charges as a % of Prem.
2012	58,385	2,635,311	1,924,111	4,559,422	1.28%
2013	59,894	2,658,598	2,062,315	4,720,913	1.27%
2014	61,495	2,715,660	2,184,326	4,899,986	1.26%
2015	61,133	2,777,884	2,379,619	5,157,503	1.19%
2016	59,127	2,897,130	2,646,570	5,543,700	1.07%
2017	71,485	3,082,337	2,904,023	5,986,360	1.19%
2018	73,607	3,311,348	3,052,821	6,364,169	1.16%
2019	79,257	3,373,372	3,215,673	6,589,045	1.20%
2020	68,388	3,472,964	3,242,208	6,715,172	1.02%
2021	69,872	3,568,262	3,519,328	7,087,590	0.99%
Selected					1.10%

Amounts in Thousands

**North Carolina
Private Passenger Automobile Physical Damage
Calculation of Additional Tax Liability**

1. Collected Earned Premium for Current Year	100.00%
2. Unearned Premium Reserve 12/31/Current	28.94%
3. Unearned Premium Reserve 12/31/Prior	27.25%
4. Increase: (2) - (3)	1.70%
5. 20% of Increase = Taxable Income	0.34%
6. Additional Tax Liability due to Unearned Premium Reserve	0.07%
7. Unpaid Loss Current Year	6.89%
8. Discounted Unpaid Loss Prior Year	6.78%
9. Unpaid Loss Prior Year	6.49%
10. Discounted Unpaid Loss Prior Year	6.38%
11. Additional Income	0.00%
12. Additional Tax Liability due to Loss Reserve Discounting	0.00%
13. Total Additional Tax Liabilities (6) + (12)	0.07%

**NORTH CAROLINA
Private Passenger Automobile Physical Damage
Calculation of Taxable Income**

Calculation of Unpaid Loss for Current Accident Year					Calculation of Discounted Unpaid Loss for Current Accident Year			Calculation of Discounted Unpaid Loss for Prior Accident Year			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
AY Avg Acc Date	AY Pay Pattern	Percent Unpaid	Total Losses	Unpaid Losses	AY at 12/31 yr t	Discount Factor	Discounted Unpaid Loss	AY at 12/31/yr t-1	Unpaid Losses	Discount Factor	Discounted Unpaid Loss
0.5	90.27%	9.73%	69.123	6.73	2022	0.98443	6.6238				
1.5	99.75%	0.25%	65.073	0.16	2021	0.97001	0.1592	2022	6.334	0.983139	6.2276
2.5	100.00%	0.00%	61.260	0.00	2020	0.984785	0.0000	2021	0.154	0.969916	0.1498
3.5	100.00%	0.00%	57.670	0.00	2019	0.984785	0.0000	2020	0.000	0.985513	0.0000
4.5	100.00%	0.00%	54.291	0.00	2018	0.984785	0.0000	2019	0.000	0.985513	0.0000
5.5	100.00%	0.00%	51.110	0.00	2017	0.984785	0.0000	2018	0.000	0.985513	0.0000
6.5	100.00%	0.00%	48.115	0.00	2016	0.984785	0.0000	2017	0.000	0.985513	0.0000
7.5	100.00%	0.00%	45.296	0.00	2015	0.984785	0.0000	2016	0.000	0.985513	0.0000
8.5	100.00%	0.00%	42.642	0.00	2014	0.984785	0.0000	2015	0.000	0.985513	0.0000
9.5	100.00%	0.00%	40.143	0.00	2013	0.984785	0.0000	2014	0.000	0.985513	0.0000
10.5	100.00%	0.00%	37.791	0.00	2012	0.984785	0.0000	2013	0.000	0.985513	0.0000
11.5	100.00%	0.00%	35.577	0.00	2011	0.984785	0.0000	2012	0.000	0.985513	0.0000
								2011	0.000	0.985513	0.0000
Totals				6.89	6.78			6.49			6.38

Notes to Pages 4 and 5

Page 4

- 2 Page 8, line (2) divided by Page 8, line (1)
- 3 (2) / (1 plus the 10 year average growth rate of PP Auto Phys Dam premiums in NC
- 4 (2) - (3)
- 5 (4) x 20%
- 6 (5) x current corporate tax rate
- 7 Unpaid current-year losses at year-end as a percent of current year premium.
Sum of Page 5, Column (5)
- 8 Discounted unpaid current-year losses at year-end as a percent of current year premium.
Sum of Page 5, Column (8)
- 9 Unpaid prior-year losses at year-end as a percent of current year premium.
Sum of Page 5, Column (10)
- 10 Discounted unpaid prior-year losses at year-end as a percent of current year premium.
Sum of Page 5, Column (12)
- 11 Change in loss reserve discount: [(7) - (8)] - [(9) - (10)]
- 12 (11) x current corporate tax rate
- 13 (6) + (12)

Page 5

- 1 Midpoint of number of years since end of accident period
- 2 IRS loss payment pattern for Automobile Physical Damage from Rev Proc 2016-58
- 3 1 - (2)
- 4 Latest period losses are based on projected loss ratio from Page 1. For previous years,
losses are detrended at the 10 year average premium growth rate for PP Auto Phys Dam in NC.
- 5 (3) x (4)
- 6 Accident Year at current year end
- 7 IRS discount factor for 2021 tax year for Auto Physical Damage from Rev Proc 2021-52
- 8 (5) x (7)
- 9 Accident Year at prior year end
- 10 Column (3), previous period x Column (4), current period
- 11 IRS discount factor for 2020 tax year for Auto Physical Damage from Rev Proc 2020-48
- 12 (10) x (11)

NCRB Investment Income Calculation		
Private Passenger Automobile Physical Damage		
Projected Investment Earnings on Loss, Loss		
Adjustment Expense and Unearned Premium Reserves		
A. UNEARNED PREMIUM RESERVES		
1. Direct Earned Premiums		1,000,000
2. Mean Unearned Premium Reserve	29.96%	299,576
3. Deductions for Prepaid Expenses		
Commissions & Brokerage	8.30%	
Taxes, Licenses, & Fees (5/6)	1.92%	
Other Acquisition & General (1/2)	5.19%	
Total	15.41%	
4. Deduction for Prepaid Expense: (2) x (3)		46,151
5. Net Unearned Premium Reserve Subject to Investment (2) - (4)		253,425
B. Loss and Loss Expense Reserves		
1. Direct Earned Premiums		1,000,000
2. Expected Incurred Loss & LAE-to-Premium Ratio	69.12%	691,227
3. Expected Mean Loss and LAE Reserve-to-Incurred Ratio	12.20%	84,330
C. Net Policyholder Funds Subject to Investment (A5 + B3)		337,755
D. Average Rate of Return		4.58%
E. Investment Earnings from Net Reserves: (C) x (D)		15,473
F. Average Rate of Return as a Percent of Direct Earned Premiums: (E) / (A1)		1.55%

NORTH CAROLINA
Private Passenger Automobile Physical Damage

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES**

EXPLANATORY NOTES

Line A-1

Calculations displayed are per million of direct earned premiums.

Line A-2

The mean unearned premium reserve (UEPR) is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the direct earned premium for the current calendar year ended 12/31. The data are for North Carolina Private Passenger Auto Physical Damage insurance (from statutory Page 14 of the Annual Statement) in the most recent calendar year.

1 Direct Earned Premium for most recent calendar year	3,449,695,328
2 UEPR at end of previous calendar year	998,418,444
3 UEPR at end of most recent calendar year	1,068,472,108
4 Mean UEPR	1,033,445,276
5 Ratio [(4) / (1)]	29.96%

Line A-3

Deduction for prepaid expenses

Certain production expenses, such as commissions and reinsurance, are assumed to be incurred when the policy is written and before the premium is paid. In addition, half of Other Acquisition and General expenses and 5/6 of Taxes, Licenses and Fees are assumed to be prepaid.

NORTH CAROLINA
Private Passenger Automobile Physical Damage
ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line B-2

The expected loss and loss adjustment expense ratio is consistent with the expense provisions used in the filing.

Line B-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2020 and 2021 for Auto Physical Damage insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2020	\$1,683,907,991
2. Incurred Losses for Calendar Year 2021	2,141,375,667
3. Loss Reserves as of 12/31/2019	159,883,937
4. Loss Reserves as of 12/31/2020	169,077,267
5. Loss Reserves as of 12/31/2021	215,550,909
6. Mean Loss Reserve 2020: 1/2 [(3) + (4)]	164,480,602
7. Mean Loss Reserve 2021: 1/2 [(4) + (5)]	192,314,088
8. Ratio (6) ÷ (1)	0.098
9. Ratio (7) ÷ (2)	0.090
10. Loss Reserve: 1/2 [(8) + (9)]	0.094
11. Ratio of LAE Reserves to Loss Reserves (a)	0.453
12. Ratio of Incurred LAE to Incurred Losses (a)	0.118
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.122

(a) Based on 2021 All-Industry Insurance Expense Exhibit (source: A.M. Best)

**NORTH CAROLINA
Private Passenger Automobile Physical Damage**

**ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES**

EXPLANATORY NOTES

Line E

The average rate of return is the average of the pretax current yield calculated on Page 11 and the pretax embedded yield. The embedded yield (see Page 12) is the sum of the ratio of investment income to invested assets for the most recent year plus the ten year average ratio of capital gains to invested assets (see Page 13). The current yield is the estimated currently available rate of return (including both income and capital gains) on the industry investment portfolio (see Page 11).

Embedded Yield	3.32%
Current Yield	5.84%
Average	4.58%

Portfolio Yield and Tax Rate - Current Yield					
Investable Asset	Percent of Assets	Estimated Prospective Pre-Tax Return	Tax Rate	Estimated Prospective Post-Tax Return	
Bonds					
US Gov't	8.47%	4.22%	21.00%	3.33%	
Municipal	21.43%	3.05%	5.25%	2.89%	
Industrial	33.42%	4.65%	21.00%	3.68%	
Preferred Stock	0.51%	5.37%	13.13%	4.67%	
Common Stock	20.82%	12.49%	19.61%	10.04%	
Mortgage Loans	1.30%	6.61%	21.00%	5.22%	
Real Estate	0.80%	7.62%	21.00%	6.02%	
Cash & Short-term Investments	5.48%	4.00%	21.00%	3.16%	
Other Long-Term Investments	7.78%	7.23%	18.90%	5.86%	
Rate of Return Before Expenses	100.00%	6.12%	18.50%	4.99%	
Investment Expenses		0.28%	21.00%	0.22%	
Portfolio Rate of Return		5.84%	18.38%	4.77%	

Sources

Preferred Stock	Current yield on iShares Preferred Stock Index ETF, 12/9/2022
Real Estate	REIT Sector WACC, using 3 month average 10-year Treasury for risk free rate and 0.0643 risk premium (source: Damodaran Online)
Cash	3 month Treasury rate, averaged over 3 months (source: US Treasury)
Municipal	Maturity weighted average of 3 month average MBIS Investment Grade yield curve; linearly interpolated
Industrial	Three month average of HQM par yields (source: FRED); linearly interpolated
Treasury	Three month average of Treasury yields; linearly interpolated (source: US Treasury)
Common Stock	0.0849 equity risk premium (source: Damodaran Online) plus 3 month average T-Bill Rate
Investment Expenses	Investment Expenses from Page 12 Exhibit of Net Inv Inc divided by Cash and Invested Assets (Page 2)

Portfolio Yield and Tax Rate		
Embedded Yield		
	Income	Tax Rate
Bonds		
Taxable	27,541,921	21.00%
Non-Taxable	6,758,270	5.25%
Stocks		
Taxable	9,208,921	13.13%
Non-Taxable	3,215,338	5.25%
Mortgage Loans	1,149,755	21.00%
Real Estate	1,995,863	21.00%
Contract Loans	91	21.00%
Cash & Short Term Inv	138,807	21.00%
All Other	12,716,678	21.00%
Total	62,725,644	17.34%
Inv. Expenses	6,106,110	21.00%
Net Inv. Income	56,619,534	16.95%
Mean Invested Assets	2,156,355,790	
Inv. Inc. Yield Rate	2.63%	16.95%
Capital Gains (10 yr. avg.)	0.70%	0.00%
(% of Inv. Assets)		
Invest. Yield Rate (pre=tax)	3.32%	13.39%
Invest. Yield Rate (post-tax)	2.88%	

Source: A.M. Best's Aggregates and Averages, 2022 Edition, Page 12 - Exhibit of Net Investment Income (Column 2 - Earned During Year). For capital gains, see Exhibit RB-11, Page 13.

**Realized Capital Gains or Losses
As a Percentage of Mean Invested Assets
(Amounts in Thousands of Dollars)**

Calendar Year	Mean Invested Assets	Realized Capital Gains Amount	Percent
2012	1,400,656,619	9,035,405	0.65%
2013	1,473,600,834	12,163,890	0.83%
2014	1,543,882,375	12,093,078	0.78%
2015	1,567,611,077	9,887,732	0.63%
2016	1,596,937,470	8,086,268	0.51%
2017	1,676,831,258	15,725,303	0.94%
2018	1,733,729,297	10,825,733	0.62%
2019	1,822,857,949	11,238,484	0.62%
2020	1,975,605,647	10,933,304	0.55%
2021	2,156,355,790	18,153,320	0.84%
Total	16,948,068,313	118,142,517	0.70%

"Mean Invested Assets" is the average of current and prior year values for Total Invested Assets (Page 2). Source for data is 2011-2022 editions of A.M. Best's Aggregates and Averages. Figures are net of capital gains taxes.

North Carolina**Private Passenger Automobile Physical Damage****Premium-to-Surplus Ratios**

Year	Net
2012	0.833
2013	0.748
2014	0.770
2015	0.810
2016	0.796
2017	0.740
2018	0.783
2019	0.692
2020	0.663
2021	0.631
Average	0.747

Data from NAIC Statutory Filings and from A.M. Best's Aggregates and Averages, various years, for Top 30 groups writing Private Passenger Automobile Physical Damage in North Carolina. Weighted average of group level surplus-to-premium ratios is based on group level North Carolina Private Passenger Automobile Physical Damage premiums, which is then inverted for the premium-to-surplus ratio.

North Carolina
Private Passenger Automobile Physical Damage
Calculation of Ratio of GAAP Net Worth to Statutory Surplus

	2016	2017	2018	2019	2020
Policyholder Surplus	700,833,588,840	750,700,298,191	742,079,084,495	847,278,658,173	910,066,482,410
+ Deferred Acquisition Costs	33,046,102,666	34,674,341,556	43,991,738,565	46,002,606,289	48,118,482,109
+ Non-Admitted DTA Provision	11,544,280,333	5,482,491,430	6,314,927,861	6,045,409,090	6,001,020,602
+ Non-admitted Assets (non-tax part)	43,722,898,341	46,932,629,941	46,502,063,197	50,520,441,190	51,971,123,366
+ Provision for Reinsurance	2,185,395,913	2,595,884,443	2,737,598,756	2,944,031,835	3,290,710,172
+ Provision for FASB 115(after-tax)	10,015,172,605	14,432,773,013	912,505,274	32,483,869,271	57,249,505,836
- Surplus Notes	(12,027,889,160)	(11,859,500,848)	(11,660,367,237)	(11,606,263,627)	(13,225,869,920)
GAAP-adjusted Net Worth	789,319,549,538	842,958,917,726	830,877,550,911	973,668,752,221	1,063,471,454,574
Ratio of Net Worth to Surplus	1.13	1.12	1.12	1.15	1.17
Five Year Average	1.137				

Source: ISO

Sample of Findings on the Private Company Discount

Study	Years	Discount	Type
Emory (1994)	1992-1993	45%	IPO
Willamette Management Associates (various)	1975-1997	29% to 60%	IPO
Garland and Reilly (2004)	1998-2002	35%	IPO
Larcker et al. (2018)	2017	39% to 47%	IPO
Koeplin et al. (2000)	1984-1998	20% to 30%	Acquisitions
Block (2007)	1999-2006	20% to 25%	Acquisitions
Officer (2007)	1979-2003	15% to 30%	Acquisitions
Paglia and Harjoto (2010)	1993-2008	65% to 70%	Acquisitions
Jaffe et al. (2018)	1985-2014	0%	Acquisitions
Lohrey (2020)	2005-2015	48% to 62%	Acquisitions
Silber (1991)	1981-1988	34%	Restricted Stock
Johnson (1999)	1991-1995	20%	Restricted Stock
Bajaj et al. (2001)	1990-1995	7%	Private placements
Comment (2012)	2004-2010	5% to 6%	Private placements
Finnerty (2013)	1991-1997	21%	Private placements
Finnerty (2013)	1997-2007	15%	Private placements
Chen et al. (2015)	1999-2012	10%	Private placements

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* The Willamette research studies were unpublished but reported in [Business Valuation Discounts and Premiums](#), Chapter 5, by Shannon Pratt (New York: John Wiley & Sons, Inc., p. 85).