



Exhibit RF-1
North Carolina Reinsurance Facility

April 5, 2021

Honorable Mike Causey
Commissioner of Insurance
North Carolina Department of Insurance
P. O. Box 26387
Raleigh, North Carolina 27611

Re: Revision of Automobile Insurance Rates -
Other Than "Clean Risks" Private Passenger Autos
and Motorcycles

Dear Sir:

Enclosed herewith for filing on behalf of the member companies of the North Carolina Reinsurance Facility are revised premium rates for bodily injury and property damage liability insurance for non-fleet private passenger automobiles and motorcycles ceded to the Reinsurance Facility and revised premium rates for medical payments insurance for non-fleet private passenger automobiles ceded to the Reinsurance Facility. The rates set forth and supported in the enclosed materials apply only to ceded risks other than "clean risks" as defined in G.S. 58-37-35(l). The rates for "clean risks" ceded to the Reinsurance Facility and the rates for uninsured and combined uninsured/underinsured motorists coverages ceded to the Reinsurance Facility are not affected by this filing.

Rates established hereby reflect consideration duly given to data for the experience period set forth herein. Included in the enclosed materials are statistical data supporting and explaining rate levels varying by territory within the State according to loss experience within each territory. The filing presents and supports effective statewide rate level changes for non-fleet private passenger automobiles of 9.5% for bodily injury, 7.4% for property damage and -7.6% for medical payments, for an overall average statewide rate level change of 8.0% for the stated coverages. For motorcycles, the Reinsurance Facility's continued use of the same relativities as those approved for use in the voluntary market and the above-described liability changes combine to result in a rate level increase of 8.4% for ceded motorcycle risks other than "clean risks."

Information and statistical data required pursuant to G.S. 58-36-15(h) and information and statistical data described in 11 NCAC 10.1104 are contained in Section F to the extent currently available. In addition, the pre-filed testimony of (a) Raymond F. Evans, Jr. - North Carolina Reinsurance Facility; (b) Raul Retian - Insurance Services Office; and (c) Alyssa Irving - Wellington Management Company, LLP, is submitted herewith.

The revised rates set forth herein, which apply only to ceded risks other than "clean risks," will become effective October 1, 2021 in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2021. No policy effective prior to October 1, 2021 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, 2021.

Sincerely,

Terry Collins
Chief Operating Officer
North Carolina Reinsurance Facility

Enclosures

SECTION A
SUMMARY OF REVISION

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED LIABILITY COVERAGES

SUMMARY OF STATEWIDE RATE LEVEL INDICATIONS

<u>COVERAGE</u>	<u>TOTAL LIMITS PREMIUM WEIGHT(A)</u>	<u>PROPOSED CHANGE</u>
Ceded Liability(B):		
Bodily Injury (C)	\$134,103	9.5%
Property Damage(C)	148,274	7.4%
Medical Payments	7,036	-7.6%
Ceded Total(D)	289,413	8.0%
Motorcycle Liability	\$2,630	8.4% (E)

(A) In Thousands.

(B) Includes only ceded business written at Other-Than-Clean Risk rates.

(C) Indicated changes are combined for basic and higher limits.

Indicated BI higher limits change = +4.3%

Indicated PD higher limits change = +0.6%

(D) Ceded Total represents overall effect for the coverages listed.

(E) No changes to motorcycle rating factors have been proposed. The +8.4% change represents the effect on motorcycle liability Other-Than-Clean rates of the proposed changes in auto rates for BI and PD combined.

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>
110	12.6%	6.6%	9.2%	-8.9%
120	8.6%	7.9%	8.2%	-7.7%
130	9.7%	7.1%	8.4%	-10.1%
140	12.6%	6.1%	9.5%	-9.7%
150	10.8%	6.0%	8.3%	-11.0%
170	12.2%	7.3%	9.5%	0.3%
180	9.6%	6.2%	7.7%	-6.9%
190	6.0%	4.9%	5.4%	-15.9%
200	12.4%	8.1%	10.1%	-15.4%
210	9.4%	6.3%	7.8%	-8.9%
220	10.6%	6.2%	8.6%	-6.0%
230	12.8%	9.0%	11.2%	-10.7%
240	7.7%	8.0%	7.8%	-8.9%
250	11.1%	7.3%	9.1%	-9.7%
260	8.1%	7.1%	7.6%	-4.6%
270	10.2%	6.5%	8.0%	-5.0%
280	10.3%	8.8%	9.5%	-12.8%
290	8.1%	8.4%	8.3%	-13.8%
300	9.4%	6.7%	7.7%	-7.5%
310	8.3%	6.2%	7.0%	-7.2%
320	11.6%	8.0%	9.6%	-4.2%
340	7.7%	5.7%	6.6%	-13.3%
350	8.7%	8.6%	8.7%	-11.7%
360	5.8%	6.6%	6.3%	-10.1%
370	10.1%	7.0%	8.4%	-6.0%
380	11.3%	8.0%	9.6%	0.5%
390	11.9%	6.8%	8.9%	0.3%
420	9.5%	6.0%	7.7%	-13.8%
440	9.2%	6.1%	7.5%	-7.2%
450	10.7%	5.1%	7.8%	1.8%
460	8.3%	8.9%	8.7%	-5.0%
470	8.0%	8.9%	8.5%	-8.9%
480	6.1%	6.6%	6.4%	-5.6%
490	9.4%	8.6%	8.9%	-4.2%
STATEWIDE	9.5%	7.4%	8.3%	-7.6%

SECTION B
MATERIAL TO BE IMPLEMENTED

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

FILED BASE RATES - CEDED OTHER-THAN-CLEAN RISK LIABILITY

<u>Terr Code</u>	<u>\$30,000/60,000 Bodily Injury</u>	<u>\$25,000 Property Damage</u>	<u>\$500 Medical Payments</u>
110	\$214	\$275	\$ 15
120	253	261	19
130	283	271	20
140	375	314	32
150	307	335	22
170	248	293	19
180	273	341	23
190	247	342	18
200	299	321	23
210	256	270	18
220	344	276	24
230	414	279	25
240	351	283	24
250	351	367	29
260	279	315	22
270	227	342	18
280	331	396	28
290	293	374	22
300	209	335	16
310	196	293	13
320	222	271	15
340	309	352	25
350	224	303	16
360	254	290	20
370	306	353	24
380	334	364	24
390	264	375	19
420	473	445	44
440	333	380	26
450	362	373	26
460	247	329	18
470	284	306	18
480	191	257	14
490	186	279	15

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF RATES TO BE CHARGED INDIVIDUAL INSUREDS

Liability and Medical Payments Rates

Page B-1 shows the liability and medical payments base rates by territory, given the filed rate level changes. These pages set forth the filed manual rates, for their respective sets of territories, 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 revisions to classification rate differentials.

18. INCREASED LIMITS

D. Medical Payments Increased Limits

[Medical Payments coverage for limits greater than \$500 may be afforded. The base rates for higher limits shall be the \$500 Medical Payments base rates multiplied by the following factors:]

Applicable to \$500 Medical Payments Rates Only:

Total Medical Payments Limits	Factor
\$ 750	[1.33] <u>1.45</u>
\$ 1,000	[1.60] <u>1.83</u>
\$ 2,000	[2.34] <u>2.98</u>
\$ 3,000	[2.79] <u>3.73</u>
\$ 5,000	[3.38] <u>4.62</u>
\$ 10,000	[3.86] <u>5.74</u>
\$ 25,000	[4.53] <u>7.25</u>
\$ 50,000	[5.13] <u>8.38</u>
\$ 75,000	[5.39] <u>8.89</u>
\$ 100,000	[5.50] <u>9.12</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 other than "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by applying the following factors to the applicable ceded private passenger bodily injury and property damage rates. For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14. Medical Payments coverage for these vehicles is not eligible for cession to the North Carolina Reinsurance Facility.

Engine Size in Cubic Centimeters (cc)	Bodily Injury and Property Damage Liability
0-499	12%
500-1249	19%
1250-1499	28%
1500-up	36%

SECTION C
SUPPORTING EXPERIENCE

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019

Ceded Business - Risks Written at Other-Than-Clean Risk Rates

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)	\$73,800,243	\$95,154,201	\$4,081,566
(1a) Adjustment for anticipated COVID-19 impacts during effective period (b)	2.5%	5.0%	5.0%
(1b) Adjusted Incurred Losses and ALAE [(1) x (1.00-(1a))]	71,955,237	90,396,491	3,877,488
(2) Loss Development Factor (c)	1.122	1.043	1.067
(3) Developed Losses and ALAE (1b)x(2)	80,733,776	94,283,540	4,137,280
(4) Unallocated Loss Adjustment Expense Factor (See page D-17)	0.122	0.115	0.122
(5) Unallocated Loss Adjustment Expense (3)x(4)	9,849,521	10,842,607	504,748
(6) General and Other Acquisition Expenses (d)	17,837,968	21,690,796	1,152,854
(7) Earned Exposures (a)	309,259	309,259	128,871
(8) Incurred Claims (a)	10,431	28,490	2,933
(9) Claim Development Factor (e)	0.991	1.016	1.056
(10) Developed Claims (9)x(10)	10,337	28,946	3,097
(11) Average Annual Change in Losses and ALAE (See page D-7)	2.4%	4.5%	-0.6%
(12) Average Annual Change in Expenses (See page D-6)	2.3%	2.3%	2.3%
(13) Years of Trend - Losses and ALAE (f)	3.04	3.04	3.04
(14) Years of Trend - ULAE (g)	3.04	3.04	3.04
(15) Years of Trend - G & OA Expenses (h)	2.75	2.75	2.75
(16) Projected Losses and ALAE (f)	86,788,809	107,766,086	4,062,809
(17) Projected ULAE (g)	10,558,687	11,623,275	541,090
(18) Projected Losses and LAE per exposure [((16)+(17))/(7)]	314.78	386.05	35.72
(19) Projected G & OA Expenses (h)	18,997,436	23,100,698	1,227,790
(20) Projected Fixed Expenses per exposure [((19))/(7)]	61.43	74.70	9.53
(21) Projected Loss, LAE and Expenses Per Exposure [((18)+(20))]	376.21	460.75	45.25
(22) Percentage Dividends (i)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-17)	0.878	0.878	0.878
(24) Investment Income (j)	1.4%	1.4%	1.4%
(25) Installment Income (j)	1.2%	1.2%	1.2%
(26) Premium Required per exposure [((21)/((23)+(24)+(25)-(22)))]	416.16	509.68	50.06
(27) Distributional Adjustment Factor (k)	1.622	1.624	2.548
(28) Required 30/60/25 Base Class Premium [((26))/(27)]	256.57	313.84	19.65
(29) Selected Higher Limits Change (See Section E)	4.3%	0.6%	
(30) Required 30/60/25 Base Class Premium [((28)x(1.0+(29)))]	267.60	315.72	19.65
(31) Effective Total Limits Change (See pages C-7, C-8, C-9) (l)	9.5%	7.4%	-7.6%

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) The adjustment for anticipated COVID-19 impacts reflects the Reinsurance Facility's estimate of the required reduction to experience losses to reflect the lingering impacts of the pandemic on the losses to be incurred during the effective period of the proposed rates.
- (c) 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-11-13.
- (d) The general expenses and other acquisition expenses have been calculated to be 5.9% and 7.9%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-20 and D-21.
- (e) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-14-16.
- (f) Projected losses and allocated loss adjustment expenses =
(13)
 $[(3) \times (1 + (11))]$, where (13) = the number of years of projection from the average date of accident to 7/16/2022.
- (g) Projected unallocated loss adjustment expenses =
(14)
 $[(5) \times (1 + (12))]$, where (14) = the number of years of projection from 7/1/2019 to 7/16/2022.
- (h) Projected general and other acquisition expenses =
(15)
 $[(6) \times (1 + (12))]$, where (15) = the number of years of projection from 7/1/2019 to 4/1/2022.
- (i) Selected value.
- (j) Investment income, (24), is the average rate of investment return as a percent of direct market earned premium as calculated on page D-25 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium as calculated on page D-26.
- (k) Distributional adjustment factor = Average Rate / Base Rate. See page C-14.
- (l) The effective total limits change is the overall change resulting from the distribution of the statewide required base class premium in line (30) to the territories. See prefilled testimony of R. Retian.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2018

Ceded Business - Risks Written at Other-Than-Clean Risk Rates

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)	\$83,416,538	\$99,419,084	\$4,795,516
(1a) Adjustment for anticipated COVID-19 impacts during effective period (b)	2.5%	5.0%	5.0%
(1b) Adjusted Incurred Losses and ALAE [(1) x (1.00-(1a))]	81,331,125	94,448,130	4,555,740
(2) Loss Development Factor (c)	1.030	1.002	1.027
(3) Developed Losses and ALAE (1b)x(2)	83,771,059	94,637,026	4,678,745
(4) Unallocated Loss Adjustment Expense Factor (See page D-18)	0.127	0.118	0.127
(5) Unallocated Loss Adjustment Expense (3)x(4)	10,638,924	11,167,169	594,201
(6) General and Other Acquisition Expenses (d)	18,138,485	21,037,617	1,204,268
(7) Earned Exposures (a)	337,578	337,578	146,420
(8) Incurred Claims (a)	10,429	29,500	3,285
(9) Claim Development Factor (e)	0.999	0.999	1.014
(10) Developed Claims (9)x(10)	10,419	29,471	3,331
(11) Average Annual Change in Losses and ALAE (See page D-7)	4.6%	5.8%	1.2%
(12) Average Annual Change in Expenses (See page D-6)	2.3%	2.3%	2.3%
(13) Years of Trend - Losses and ALAE (f)	4.04	4.04	4.04
(14) Years of Trend - ULAE (g)	4.04	4.04	4.04
(15) Years of Trend - G & OA Expenses (h)	3.75	3.75	3.75
(16) Projected Losses and ALAE (f)	100,441,500	118,864,105	4,908,004
(17) Projected ULAE (g)	11,660,261	12,239,217	651,244
(18) Projected Losses and LAE per exposure [((16)+(17))/(7)]	332.08	388.36	37.97
(19) Projected G & OA Expenses (h)	19,752,810	22,909,964	1,311,448
(20) Projected Fixed Expenses per exposure [((19))/(7)]	58.51	67.87	8.96
(21) Projected Loss, LAE and Expenses Per Exposure [((18)+(20))]	390.59	456.23	46.93
(22) Percentage Dividends (i)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-18)	0.878	0.878	0.878
(24) Investment Income (j)	1.4%	1.4%	1.4%
(25) Installment Income (j)	1.2%	1.2%	1.2%
(26) Premium Required per exposure [((21)/((23)+(24)+(25)-(22)))]	432.07	504.68	51.91

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2018

- (a) Based on the statistical plan data reported by member companies.
- (b) The adjustment for anticipated COVID-19 impacts reflects the Reinsurance Facility's estimate of the required reduction to experience losses to reflect the lingering impacts of the pandemic on the losses to be incurred during the effective period of the proposed rates.
- (c) 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-11-13.
- (d) The general expenses and other acquisition expenses have been calculated to be 5.5% and 7.8%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-20 and D-21.
- (e) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-14-16.
- (f) Projected losses and allocated loss adjustment expenses =
(13)
[(3) x (1 + (11))], where (13) = the number of years of projection from the average date of accident to 7/16/2022.
- (g) Projected unallocated loss adjustment expenses =
(14)
[(5) x (1 + (12))], where (14) = the number of years of projection from 7/1/2018 to 7/16/2022.
- (h) Projected general and other acquisition expenses =
(15)
[(6) x (1 + (12))], where (15) = the number of years of projection from 7/1/2018 to 4/1/2022.
- (i) Selected value.
- (j) Investment income, (24), is the average rate of investment return as a percent of direct market earned premium as calculated on page D-25 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium as calculated on page D-26.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2017

Ceded Business - Risks Written at Other-Than-Clean Risk Rates

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)	\$85,680,536	\$95,107,182	\$5,257,089
(1a) Adjustment for anticipated COVID-19 impacts during effective period (b)	2.5%	5.0%	5.0%
(1b) Adjusted Incurred Losses and ALAE [(1) x (1.00-(1a))]	83,538,523	90,351,823	4,994,235
(2) Loss Development Factor (c)	1.007	0.999	1.008
(3) Developed Losses and ALAE (1b)x(2)	84,123,293	90,261,471	5,034,189
(4) Unallocated Loss Adjustment Expense Factor (See page D-19)	0.116	0.103	0.116
(5) Unallocated Loss Adjustment Expense (3)x(4)	9,758,302	9,296,932	583,966
(6) General and Other Acquisition Expenses (d)	16,719,137	18,531,529	1,190,760
(7) Earned Exposures (a)	341,935	341,935	155,785
(8) Incurred Claims (a)	9,442	25,589	3,059
(9) Claim Development Factor (e)	0.998	0.998	1.003
(10) Developed Claims (9)x(10)	9,423	25,538	3,068
(11) Average Annual Change in Losses and ALAE (See page D-7)	5.2%	5.6%	1.0%
(12) Average Annual Change in Expenses (See page D-6)	2.3%	2.3%	2.3%
(13) Years of Trend - Losses and ALAE (f)	5.04	5.04	5.04
(14) Years of Trend - ULAE (g)	5.04	5.04	5.04
(15) Years of Trend - G & OA Expenses (h)	4.75	4.75	4.75
(16) Projected Losses and ALAE (f)	108,603,171	118,784,096	5,290,933
(17) Projected ULAE (g)	10,939,057	10,421,861	654,626
(18) Projected Losses and LAE per exposure [((16)+(17))/(7)]	349.61	377.87	38.17
(19) Projected G & OA Expenses (h)	18,625,119	20,644,123	1,326,506
(20) Projected Fixed Expenses per exposure [((19))/(7)]	54.47	60.37	8.51
(21) Projected Loss, LAE and Expenses Per Exposure [((18)+(20))]	404.08	438.24	46.68
(22) Percentage Dividends (i)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-19)	0.877	0.877	0.877
(24) Investment Income (j)	1.4%	1.4%	1.4%
(25) Installment Income (j)	1.2%	1.2%	1.2%
(26) Premium Required per exposure [((21)/((23)+(24)+(25)-(22)))]	447.49	485.32	51.69

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2017

- (a) Based on the statistical plan data reported by member companies.
- (b) The adjustment for anticipated COVID-19 impacts reflects the Reinsurance Facility's estimate of the required reduction to experience losses to reflect the lingering impacts of the pandemic on the losses to be incurred during the effective period of the proposed rates.
- (c) 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-11-13.
- (d) The general expenses and other acquisition expenses have been calculated to be 5.4% and 7.9%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-20 and D-21.
- (e) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-14-16.
- (f) Projected losses and allocated loss adjustment expenses =
$$(13)$$
$$[(3) \times (1 + (11))]]$$
, where (13) = the number of years of projection from the average date of accident to 7/16/2022.
- (g) Projected unallocated loss adjustment expenses =
$$(14)$$
$$[(5) \times (1 + (12))]]$$
, where (14) = the number of years of projection from 7/1/2017 to 7/16/2022.
- (h) Projected general and other acquisition expenses =
$$(15)$$
$$[(6) \times (1 + (12))]]$$
, where (15) = the number of years of projection from 7/1/2017 to 4/1/2022.
- (i) Selected value.
- (j) Investment income, (24), is the average rate of investment return as a percent of direct market earned premium as calculated on page D-25 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium as calculated on page D-26.

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

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2019	(2) 30/60 LOSS COST 3 YRS ENDED 12/31/2019	(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 PRES.	(9) RATE FILED	(10) PERCENT CHANGE
110	5,108	77.96	0.893	87.30	0.8	87.71	0.763	190	214	12.6%
120	16,513	91.26	0.850	107.36	1.0	107.36	0.934	233	253	8.6%
130	17,602	105.42	0.858	122.87	1.0	122.87	1.069	258	283	9.7%
140	1,061	159.93	0.881	181.53	0.5	169.09	1.472	333	375	12.6%
150	4,628	122.41	0.907	134.96	1.0	134.96	1.175	277	307	10.8%
170	7,888	93.50	0.890	105.06	1.0	105.06	0.914	221	248	12.2%
180	6,400	112.69	0.958	117.63	1.0	117.63	1.024	249	273	9.6%
190	5,929	94.79	0.906	104.62	1.0	104.62	0.911	233	247	6.0%
200	2,936	115.62	0.881	131.24	0.9	130.63	1.137	266	299	12.4%
210	558	88.49	0.826	107.13	0.3	109.19	0.950	234	256	9.4%
220	2,510	129.37	0.835	154.93	0.8	153.20	1.333	311	344	10.6%
230	3,686	159.04	0.843	188.66	1.0	188.66	1.642	367	414	12.8%
240	2,982	133.12	0.848	156.98	1.0	156.98	1.366	326	351	7.7%
250	10,996	142.49	0.907	157.10	1.0	157.10	1.367	316	351	11.1%
260	23,412	106.26	0.879	120.89	1.0	120.89	1.052	258	279	8.1%
270	6,581	85.40	0.906	94.26	1.0	94.26	0.820	206	227	10.2%
280	7,797	137.11	0.934	146.80	1.0	146.80	1.278	300	331	10.3%
290	4,688	116.06	0.909	127.68	1.0	127.68	1.111	271	293	8.1%
300	13,518	79.37	0.930	85.34	1.0	85.34	0.743	191	209	9.4%
310	2,592	70.31	0.923	76.18	0.7	78.87	0.686	181	196	8.3%
320	33,156	77.59	0.845	91.82	1.0	91.82	0.799	199	222	11.6%
340	7,806	124.13	0.914	135.81	1.0	135.81	1.182	287	309	7.7%
350	16,811	82.54	0.889	92.85	1.0	92.85	0.808	206	224	8.7%
360	7,415	94.36	0.872	108.21	1.0	108.21	0.942	240	254	5.8%
370	14,651	119.44	0.891	134.05	1.0	134.05	1.167	278	306	10.1%
380	3,053	127.83	0.862	148.29	1.0	148.29	1.291	300	334	11.3%
390	7,022	104.42	0.923	113.13	1.0	113.13	0.985	236	264	11.9%
420	8,064	203.90	0.934	218.31	1.0	218.31	1.900	432	473	9.5%
440	6,267	131.80	0.890	148.09	1.0	148.09	1.289	305	333	9.2%
450	3,201	145.30	0.894	162.53	1.0	162.53	1.415	327	362	10.7%
460	21,421	91.52	0.876	104.47	1.0	104.47	0.909	228	247	8.3%
470	5,943	105.40	0.857	122.99	1.0	122.99	1.070	263	284	8.0%
480	7,798	64.25	0.840	76.49	1.0	76.49	0.666	180	191	6.1%
490	19,266	64.44	0.876	73.56	1.0	73.56	0.640	170	186	9.4%
SW	309,259	101.75	0.885	114.92		114.89				9.5%

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 12/31/2019	(2) \$25,000 LOSS COST 3 YRS ENDED 12/31/2019	(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) FILED	(10) PERCENT CHANGE
110	5,108	108.90	0.893	121.95	1.0	121.95	0.847	258	275	6.6%
120	16,513	97.56	0.850	114.78	1.0	114.78	0.797	242	261	7.9%
130	17,602	103.15	0.858	120.22	1.0	120.22	0.835	253	271	7.1%
140	1,061	126.00	0.881	143.02	0.9	143.21	0.995	296	314	6.1%
150	4,628	139.67	0.907	153.99	1.0	153.99	1.070	316	335	6.0%
170	7,888	117.10	0.890	131.57	1.0	131.57	0.914	273	293	7.3%
180	6,400	150.70	0.958	157.31	1.0	157.31	1.093	321	341	6.2%
190	5,929	143.25	0.906	158.11	1.0	158.11	1.098	326	342	4.9%
200	2,936	129.38	0.881	146.86	1.0	146.86	1.020	297	321	8.1%
210	558	97.21	0.826	117.69	0.7	119.69	0.831	254	270	6.3%
220	2,510	102.69	0.835	122.98	1.0	122.98	0.854	260	276	6.2%
230	3,686	104.93	0.843	124.47	1.0	124.47	0.865	256	279	9.0%
240	2,982	107.22	0.848	126.44	1.0	126.44	0.878	262	283	8.0%
250	10,996	155.49	0.907	171.43	1.0	171.43	1.191	342	367	7.3%
260	23,412	126.14	0.879	143.50	1.0	143.50	0.997	294	315	7.1%
270	6,581	143.02	0.906	157.86	1.0	157.86	1.097	321	342	6.5%
280	7,797	174.51	0.934	186.84	1.0	186.84	1.298	364	396	8.8%
290	4,688	159.10	0.909	175.03	1.0	175.03	1.216	345	374	8.4%
300	13,518	143.53	0.930	154.33	1.0	154.33	1.072	314	335	6.7%
310	2,592	121.48	0.923	131.61	1.0	131.61	0.914	276	293	6.2%
320	33,156	101.60	0.845	120.24	1.0	120.24	0.835	251	271	8.0%
340	7,806	149.21	0.914	163.25	1.0	163.25	1.134	333	352	5.7%
350	16,811	121.86	0.889	137.08	1.0	137.08	0.952	279	303	8.6%
360	7,415	113.47	0.872	130.13	1.0	130.13	0.904	272	290	6.6%
370	14,651	146.16	0.891	164.04	1.0	164.04	1.139	330	353	7.0%
380	3,053	146.57	0.862	170.03	1.0	170.03	1.181	337	364	8.0%
390	7,022	162.22	0.923	175.75	1.0	175.75	1.221	351	375	6.8%
420	8,064	198.88	0.934	212.93	1.0	212.93	1.479	420	445	6.0%
440	6,267	158.49	0.890	178.08	1.0	178.08	1.237	358	380	6.1%
450	3,201	156.28	0.894	174.81	1.0	174.81	1.214	355	373	5.1%
460	21,421	132.31	0.876	151.04	1.0	151.04	1.049	302	329	8.9%
470	5,943	118.99	0.857	138.84	1.0	138.84	0.964	281	306	8.9%
480	7,798	94.51	0.840	112.51	1.0	112.51	0.782	241	257	6.6%
490	19,266	108.83	0.876	124.24	1.0	124.24	0.863	257	279	8.6%
SW	309,259	127.69	0.887	143.96		143.97				7.4%

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 12/31/2019	(2) LOSS COST 3 YRS ENDED 12/31/2019	(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) PERCENT CHANGE
110	2,474	12.24	0.620	19.74	0.6	21.34	0.690	20	15	-8.9%
120	8,793	16.86	0.586	28.77	1.0	28.77	0.931	25	19	-7.7%
130	9,006	18.86	0.590	31.97	1.0	31.97	1.034	27	20	-10.1%
140	422	33.64	0.599	56.16	0.5	53.60	1.734	43	32	-9.7%
150	2,181	22.10	0.626	35.30	0.8	35.36	1.144	30	22	-11.0%
170	3,358	18.07	0.611	29.57	0.8	29.12	0.942	23	19	0.3%
180	1,718	23.97	0.632	37.93	0.7	37.23	1.204	30	23	-6.9%
190	2,277	16.87	0.621	27.17	0.8	27.91	0.903	26	18	-15.9%
200	1,046	21.92	0.599	36.59	0.6	37.62	1.217	33	23	-15.4%
210	239	15.47	0.572	27.05	0.2	28.20	0.912	24	18	-8.9%
220	1,312	22.84	0.574	39.79	0.7	38.89	1.258	31	24	-6.0%
230	1,751	23.94	0.574	41.71	0.9	41.57	1.345	34	25	-10.7%
240	1,459	23.39	0.585	39.98	0.8	39.58	1.280	32	24	-8.9%
250	3,269	29.43	0.616	47.78	1.0	47.78	1.545	39	29	-9.7%
260	9,602	21.04	0.603	34.89	1.0	34.89	1.129	28	22	-4.6%
270	3,014	17.03	0.627	27.16	0.9	27.17	0.879	23	18	-5.0%
280	2,873	29.54	0.633	46.67	1.0	46.67	1.510	39	28	-12.8%
290	1,711	20.92	0.616	33.96	0.7	34.81	1.126	31	22	-13.8%
300	5,741	14.85	0.637	23.31	1.0	23.31	0.754	21	16	-7.5%
310	1,157	9.25	0.631	14.66	0.4	17.97	0.581	17	13	-7.2%
320	14,698	12.50	0.579	21.59	1.0	21.59	0.698	19	15	-4.2%
340	2,558	25.52	0.618	41.29	1.0	41.29	1.336	35	25	-13.3%
350	7,042	14.56	0.611	23.83	1.0	23.83	0.771	22	16	-11.7%
360	2,786	18.70	0.594	31.48	1.0	31.48	1.018	27	20	-10.1%
370	5,869	23.72	0.608	39.01	1.0	39.01	1.262	31	24	-6.0%
380	1,421	23.78	0.593	40.10	0.8	38.96	1.260	29	24	0.5%
390	3,210	18.34	0.639	28.70	1.0	28.70	0.928	23	19	0.3%
420	2,202	49.35	0.632	78.09	1.0	78.09	2.526	62	44	-13.8%
440	2,286	26.18	0.610	42.92	1.0	42.92	1.388	34	26	-7.2%
450	950	27.51	0.604	45.55	0.7	42.92	1.388	31	26	1.8%
460	8,748	16.95	0.601	28.20	1.0	28.20	0.912	23	18	-5.0%
470	2,565	15.96	0.585	27.28	0.9	27.40	0.886	24	18	-8.9%
480	3,318	10.82	0.578	18.72	0.8	19.25	0.623	18	14	-5.6%
490	7,815	13.11	0.603	21.74	1.0	21.74	0.703	19	15	-4.2%
SW	128,871	18.68	0.605	30.88		30.92				-7.6%

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

Liability data shown in column (1) is for ceded business written at Other-Than-Clean Risk rates only. Data shown in column (2) is total market data.

Column

- (1) Earned exposures for the year ended 12/31/2019.
- (2) Pure premium (losses divided by exposures) for the three years ended 12/31/2019. Losses are developed to ultimate.
- (3) Distributional adjustment factor = Present average rate for year ended 12/31/2019 divided by the current base class base rate. The average rate is for total market data calculated at other-than-clean risk rates. See pages C-11-13.
- (4) Base Class Loss Cost = Col.(2) / Col.(3)
- (5) Credibility is determined by each territory's three year number of developed claims underlying the pure premiums in Col.(2) using the credibility tables shown on page D-23.
- (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-11-13.
- (7) Index to state = Col.(6) / Statewide Col.(6)
- (8) Present base rates currently in effect.
- (9) The revised 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 page C-1.

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	MP
(1) Projected general and other acquisition expenses per exposure (from page C-1, line (20))	61.43	74.70	9.42 *
(2) Required average premium per exposure (from page C-1, line (26))	416.16	509.68	50.43 *
(3) Fixed ratio = (1) / (2)	0.148	0.147	0.187
(4) Variable ratio 1 - (3)	0.852	0.853	0.813
(5) Required Base Class Premium (from page C-1, line (30))	267.60	315.72	19.76 *
(6) Flattened expenses (5) x (3)	39.60	46.41	3.70 *

* Values shown for MP reflect an 80%/20% weighting of 2019 and 2018 experience.

- (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. For medical payments, the percent change formula is: [(9)/(8)/offset x (2.314/1.906)], where 2.314 is the average increased limits factor at the proposed factors and 1.906 is the average increased limits factor at the current factors. See page E-6.

Offsets are as follows:

No offsets have been applied.

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 12/31/2019	(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	5,108	169.70	190	0.893	0.778
120	16,513	198.05	233	0.850	0.954
130	17,602	221.37	258	0.858	1.056
140	1,061	293.46	333	0.881	1.363
150	4,628	251.17	277	0.907	1.134
170	7,888	196.78	221	0.890	0.905
180	6,400	238.63	249	0.958	1.019
190	5,929	211.14	233	0.906	0.954
200	2,936	234.27	266	0.881	1.089
210	558	193.31	234	0.826	0.958
220	2,510	259.73	311	0.835	1.273
230	3,686	309.53	367	0.843	1.502
240	2,982	276.57	326	0.848	1.334
250	10,996	286.48	316	0.907	1.293
260	23,412	226.84	258	0.879	1.056
270	6,581	186.65	206	0.906	0.843
280	7,797	280.19	300	0.934	1.228
290	4,688	246.27	271	0.909	1.109
300	13,518	177.66	191	0.930	0.782
310	2,592	167.07	181	0.923	0.741
320	33,156	168.14	199	0.845	0.815
340	7,806	262.28	287	0.914	1.175
350	16,811	183.21	206	0.889	0.843
360	7,415	209.19	240	0.872	0.982
370	14,651	247.66	278	0.891	1.138
380	3,053	258.52	300	0.862	1.228
390	7,022	217.82	236	0.923	0.966
420	8,064	403.67	432	0.934	1.768
440	6,267	271.42	305	0.890	1.248
450	3,201	292.29	327	0.894	1.338
460	21,421	199.79	228	0.876	0.933
470	5,943	225.42	263	0.857	1.077
480	7,798	151.15	180	0.840	0.737
490	19,266	148.85	170	0.876	0.696
SW	309,259	216.24	244.31	0.885	

(A) Total Market data at other-than-clean risk rates.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PROPERTY DAMAGE 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 12/31/2019	(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	5,108	230.43	258	0.893	0.877
120	16,513	205.70	242	0.850	0.823
130	17,602	217.08	253	0.858	0.860
140	1,061	260.86	296	0.881	1.007
150	4,628	286.54	316	0.907	1.075
170	7,888	243.08	273	0.890	0.928
180	6,400	307.63	321	0.958	1.092
190	5,929	295.42	326	0.906	1.109
200	2,936	261.57	297	0.881	1.010
210	558	209.84	254	0.826	0.864
220	2,510	217.14	260	0.835	0.884
230	3,686	215.91	256	0.843	0.871
240	2,982	222.27	262	0.848	0.891
250	10,996	310.05	342	0.907	1.163
260	23,412	258.50	294	0.879	1.000
270	6,581	290.85	321	0.906	1.092
280	7,797	339.96	364	0.934	1.238
290	4,688	313.51	345	0.909	1.173
300	13,518	292.07	314	0.930	1.068
310	2,592	254.76	276	0.923	0.939
320	33,156	212.07	251	0.845	0.854
340	7,806	304.31	333	0.914	1.132
350	16,811	248.13	279	0.889	0.949
360	7,415	237.08	272	0.872	0.925
370	14,651	293.99	330	0.891	1.122
380	3,053	290.41	337	0.862	1.146
390	7,022	323.97	351	0.923	1.194
420	8,064	392.45	420	0.934	1.428
440	6,267	318.58	358	0.890	1.217
450	3,201	317.32	355	0.894	1.207
460	21,421	264.63	302	0.876	1.027
470	5,943	240.85	281	0.857	0.956
480	7,798	202.38	241	0.840	0.820
490	19,266	225.03	257	0.876	0.874
SW	309,259	260.70	294.06	0.887	

(A) Total Market data at other-than-clean risk rates.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
MEDICAL PAYMENTS

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 12/31/2019	(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	2,474	12.39	20	0.620	0.769
120	8,793	14.65	25	0.586	0.961
130	9,006	15.92	27	0.590	1.038
140	422	25.76	43	0.599	1.653
150	2,181	18.79	30	0.626	1.153
170	3,358	14.05	23	0.611	0.884
180	1,718	18.96	30	0.632	1.153
190	2,277	16.14	26	0.621	0.999
200	1,046	19.77	33	0.599	1.268
210	239	13.73	24	0.572	0.922
220	1,312	17.80	31	0.574	1.191
230	1,751	19.51	34	0.574	1.307
240	1,459	18.73	32	0.585	1.230
250	3,269	24.01	39	0.616	1.499
260	9,602	16.88	28	0.603	1.076
270	3,014	14.41	23	0.627	0.884
280	2,873	24.68	39	0.633	1.499
290	1,711	19.11	31	0.616	1.191
300	5,741	13.37	21	0.637	0.807
310	1,157	10.72	17	0.631	0.653
320	14,698	11.01	19	0.579	0.730
340	2,558	21.62	35	0.618	1.345
350	7,042	13.44	22	0.611	0.846
360	2,786	16.05	27	0.594	1.038
370	5,869	18.86	31	0.608	1.191
380	1,421	17.20	29	0.593	1.115
390	3,210	14.69	23	0.639	0.884
420	2,202	39.19	62	0.632	2.383
440	2,286	20.75	34	0.610	1.307
450	950	18.72	31	0.604	1.191
460	8,748	13.82	23	0.601	0.884
470	2,565	14.05	24	0.585	0.922
480	3,318	10.41	18	0.578	0.692
490	7,815	11.46	19	0.603	0.730
SW	128,871	15.74	26.02	0.605	

(A) Total Market data at other-than-clean risk rates.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

CALCULATION OF STATEWIDE DISTRIBUTIONAL ADJUSTMENT FACTORS

T E R R	BODILY INJURY LIABILITY			PROPERTY DAMAGE LIABILITY			MEDICAL PAYMENTS				
	(1) EARNED CAR YEARS YR. ENDED 12/31/2019	(2) 30/60 PRES. AVG. PREM(A)	(3) 30/60 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) \$25,000 PRES. AVG. PREM(A)	(6) \$25,000 BASE CLASS RATE	(7) (5)/(6) DISTRIB. ADJUST. FACTOR	(8) EARNED CAR YEARS YR. ENDED 12/31/2019	(9) \$500 PRES. AVG. PREM(A)	(10) \$500 BASE CLASS RATE	(11) (9)/(10) DISTRIB. ADJUST. FACTOR
110	5,108	301.76	190	1.588	409.76	258	1.588	2,474	22.56	20	1.128
120	16,513	371.62	233	1.595	385.98	242	1.595	8,793	27.72	25	1.109
130	17,602	414.22	258	1.606	406.16	253	1.605	9,006	29.73	27	1.101
140	1,061	531.17	333	1.595	472.15	296	1.595	422	46.19	43	1.074
150	4,628	451.70	277	1.631	515.30	316	1.631	2,181	34.30	30	1.143
170	7,888	356.07	221	1.611	439.85	273	1.611	3,358	25.68	23	1.117
180	6,400	428.29	249	1.720	552.13	321	1.720	1,718	34.05	30	1.135
190	5,929	388.84	233	1.669	544.04	326	1.669	2,277	29.52	26	1.135
200	2,936	438.29	266	1.648	489.37	297	1.648	1,046	38.14	33	1.156
210	558	377.31	234	1.612	409.56	254	1.612	239	27.73	24	1.155
220	2,510	492.70	311	1.584	411.90	260	1.584	1,312	34.64	31	1.117
230	3,686	580.36	367	1.581	404.83	256	1.581	1,751	36.03	34	1.060
240	2,982	526.02	326	1.614	422.75	262	1.614	1,459	35.61	32	1.113
250	10,996	524.20	316	1.659	567.33	342	1.659	3,269	43.83	39	1.124
260	23,412	417.08	258	1.617	475.28	294	1.617	9,602	30.93	28	1.105
270	6,581	326.47	206	1.585	508.73	321	1.585	3,014	24.77	23	1.077
280	7,797	482.43	300	1.608	585.34	364	1.608	2,873	41.06	39	1.053
290	4,688	442.24	271	1.632	563.00	345	1.632	1,711	32.97	31	1.064
300	13,518	315.24	191	1.650	518.24	314	1.650	5,741	23.30	21	1.110
310	2,592	308.22	181	1.703	469.99	276	1.703	1,157	19.34	17	1.138
320	33,156	321.31	199	1.615	405.27	251	1.615	14,698	20.83	19	1.096
340	7,806	473.02	287	1.648	548.84	333	1.648	2,558	38.56	35	1.102
350	16,811	337.63	206	1.639	457.28	279	1.639	7,042	24.46	22	1.112
360	7,415	395.38	240	1.647	448.10	272	1.647	2,786	30.18	27	1.118
370	14,651	445.62	278	1.603	528.97	330	1.603	5,869	32.84	31	1.059
380	3,053	473.46	300	1.578	531.85	337	1.578	1,421	31.62	29	1.090
390	7,022	378.94	236	1.606	563.59	351	1.606	3,210	25.36	23	1.103
420	8,064	696.59	432	1.612	677.24	420	1.612	2,202	67.63	62	1.091
440	6,267	474.94	305	1.557	557.47	358	1.557	2,286	35.61	34	1.047
450	3,201	531.33	327	1.625	576.82	355	1.625	950	33.04	31	1.066
460	21,421	370.85	228	1.627	491.22	302	1.627	8,748	25.22	23	1.097
470	5,943	433.25	263	1.647	462.90	281	1.647	2,565	26.57	24	1.107
480	7,798	294.04	180	1.634	393.69	241	1.634	3,318	20.42	18	1.134
490	19,266	279.93	170	1.647	423.19	257	1.647	7,815	21.33	19	1.123
SW	309,259	396.37	244.31	1.622	477.54	294.06	1.624	128,871	28.64	26.02	1.101

MED PAY AVG. ILF = 2.314
MED PAY TOT [(DAF)x(AVG ILF)] = 2.548

(A) Other-than-clean risk ceded data at other-than-clean risk rates.

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 F-6.

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 F. 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 official 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).

Experience utilized in the filing was collected under the Automobile Statistical Plan and the 2019 Official Statistical Programs of ISO, the Automobile Statistical Plan - All Coverages and the 2019 Statistical Programs of ISS, and the Automobile Statistical Plan – All Coverages – Part IV, North Carolina and the 2019 Statistical Programs of NISS. 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 Level Exhibits

1. Experience

Private Passenger Automobile Liability

Private passenger automobile liability experience for ceded business written at Other-Than-Clean Risk Rates was compiled on a calendar/accident year basis for the years ended December 31, 2019, 2018 and 2017. 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.

Based on credibility considerations, the indicated rate level change for Bodily Injury and Property Damage is based on the loss and expense experience of the year ended December 31, 2019. However, the experience of the earlier two years was also considered and evaluated. For Medical Payments, the indicated rate level change is based on the loss and expense experience for years ended December 31, 2018 and December 31, 2019. For all coverages, indications for all three years were reviewed to make sure that there were no anomalies or abnormalities associated with the latest year.

2. Private Passenger Losses

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. In the present filing, these loss development factors to develop to 63 months are as follows:

<u>Accident Year Ended</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>
12/31/2019 (reported as of 15 months)	1.122	1.043	1.067
12/31/2018 (reported as of 27 months)	1.030	1.002	1.027
12/31/2017 (reported as of 39 months)	1.007	0.999	1.008

The derivation of the factors shown above is presented on pages D-11, D-12, and D-13. By applying these factors, the reported incurred losses have been changed to the amounts at which it is believed they will ultimately be settled.

For Bodily Injury, the loss development factors include an adjustment to address a change in reserving methodology for a large insurer that is not yet fully reflected in the loss development database. See the prefiled testimony of R.Retian.

For Bodily Injury, Property Damage, and Medical Payments, experience losses have been adjusted by a factor to account for the anticipation of the lingering impacts of Covid-19 into the prospective period of the proposed rates.

3. Private Passenger Loss Adjustment Expense

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. The expense call data and the percentages derived from them are shown on page D-20.

4. Private Passenger 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. The expense call data and the percentages determined from them are shown on page D-20.

5. Prospective Annual Change in Losses

A. Private Passenger Automobile Liability

The 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-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 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 average annual changes in losses have been selected based upon analysis and review of these data.

B. 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 a current cost factor which reflects the changes in pure premiums for the years ended 12/31/2017 and 12/31/2018 to the year ended 12/31/2019 pure premiums. For the purposes of display and calculation of the indicated change by coverage, these actual changes are compounded with the prospective annual change in losses by means of equivalent annual percentage changes. These calculations are shown on pages D-7 and D-8.

6. Prospective Annual Change in Expenses

The average annual change in expenses is based on the change in the All Items Consumer Price Index, the All Items - Less Energy Consumer Price Index and the Total Compensation Cost Index – Insurance Carriers, Agent Brokers, and Service, as shown on pages D-9-10. The expected average annual change in expenses is then selected based on analysis and review of this data.

7. Trend Period

The number of years of projection 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, 2019 is July 1, 2019.

The changes proposed in this filing are applicable to all new and renewal policies written on or after October 1, 2021. The losses and loss adjustment expenses are projected to July 16, 2022. 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, 2022) 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 2019, 2018 and 2017 results as reported by all companies licensed in North Carolina during those years. The breakdowns of the expected loss and loss adjustment ratios are set forth on Pages D-17, D-18, and D-19.

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-11-C-13). 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-23.

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 complement 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-11-C-13.

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. The rate change has been distributed in such a way that 100% of the general and other acquisition expenses have been flattened by territory. The calculation of the flattened general and other acquisition expenses and application of any offset are described on page C-10. No offsets have been applied. For medical payments, the filed territory base rates have been adjusted to reflect the change in increased limits factors in approved filing NCRI-132719763.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED FACTORS

<u>Loss Trends</u>	<u>Cost</u>	<u>Frequency</u>	<u>Total</u>
Bodily Injury (B/L)	5.0%	-2.5%	2.4%
Bodily Injury (T/L)	5.5%		
Property Damage	5.0%	-0.5%	4.5%
Medical Payments	2.0%	-2.5%	-0.6%
<u>Expense Trend</u>			2.3%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2017 and 2018

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2019 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2017	1.105	1.087	1.201	1.024	1.052
	2018	1.044	1.068	1.115	1.024	1.046
	2019	1.000	1.000	1.000	1.024	1.024
Property Damage	2017	1.061	1.087	1.153	1.045	1.056
	2018	1.060	1.037	1.099	1.045	1.058
	2019	1.000	1.000	1.000	1.045	1.045
Medical Payments	2017	1.027	1.042	1.070	0.994	1.010
	2018	1.037	1.031	1.069	0.994	1.012
	2019	1.000	1.000	1.000	0.994	0.994

(a) 2017 Claim Cost Change = (2019 Claim Cost) / (2017 Claim Cost).
2018 Claim Cost Change = (2019 Claim Cost) / (2018 Claim Cost).

(b) 2017 Claim Frequency Change = (2019 Claim Frequency) / (2017 Claim Frequency). 2018 Claim Frequency Change = (2019 Claim Frequency) / (2018 Claim Frequency).

(c) Current Cost Factor = Column (2) * Column (3)

(d) Annualized Trend for 2017 and 2018

$$= [(COL(5))^m \times (COL(4))^{(1/n)}]$$

where m is the number of years of projection of the 2019 trend factor from 7/1/2019 to 7/16/2022 3.04, Col (4) represents the Current Cost Factor to 7/1/2019, and n represents the number of years of projection for a given prior year, 4.04 for 2018 and 5.04 for 2017.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2017 and 2018

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2017	\$ 7,525	1.15
	2018	7,969	1.17
	2019	8,317	1.25
Property Damage	2017	\$ 3,288	3.58
	2018	3,291	3.75
	2019	3,489	3.89
Medical Payments	2017	\$ 1,718	0.95
	2018	1,701	0.96
	2019	1,764	0.99

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages F-129 and H-131.

(b) Incurred Claim Frequency for all liability coverages is based on All Carrier developed statistical plan data.

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-16	241.7	248.4	
Nov-16	241.4	248.3	129.5
Dec-16	241.4	248.2	
Jan-17	242.8	249.1	
Feb-17	243.6	250.1	130.8
Mar-17	243.8	250.3	
Apr-17	244.5	250.7	
May-17	244.7	250.9	132.8
Jun-17	245.0	251.0	
Jul-17	244.8	251.0	
Aug-17	245.5	251.5	132.5
Sep-17	246.8	252.0	
Oct-17	246.7	252.6	
Nov-17	246.7	252.4	132.6
Dec-17	246.5	252.5	
Jan-18	247.9	253.6	
Feb-18	249.0	254.6	134.1
Mar-18	249.6	255.3	
Apr-18	250.5	255.8	
May-18	251.6	256.1	136.3
Jun-18	252.0	256.3	
Jul-18	252.0	256.5	
Aug-18	252.1	256.7	135.9
Sep-18	252.4	257.1	
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	

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)	1.92%	2.03%	2.53%	2.25%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	1.71%	2.09%	2.55%	2.22%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	1.53%	2.08%	2.66%	2.23%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	1.02%	2.02%	3.22%	2.37%
			Selected:	2.3%
(5) Average Annual Index (E)				
Year Ended 3/31/2018	246.48	252.34	133.00	
Year Ended 9/30/2018	249.75	254.96	134.73	
Year Ended 3/31/2019	252.12	257.58	136.43	
Year Ended 9/30/2019	254.38	260.33	138.05	
Year Ended 3/31/2020	257.00	263.18	139.73	
Year Ended 9/30/2020	258.02	265.60	141.35	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2018	1.06	1.06	1.07	1.07
Year Ended 9/30/2018	1.04	1.05	1.06	1.05
Year Ended 3/31/2019	1.03	1.04	1.05	1.04
Year Ended 9/30/2019	1.02	1.03	1.03	1.03
Year Ended 3/31/2020	1.01	1.02	1.02	1.02
Year Ended 9/30/2020	1.01	1.01	1.01	1.01

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
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006					620,816,005
2007				629,464,168	630,359,444
2008			616,157,149	617,857,848	617,481,470
2009		666,202,319	675,496,873	677,961,158	678,378,046
2010	639,377,892	670,309,948	674,985,532	677,413,856	677,391,262
2011	654,278,886	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	
2017	720,842,437	779,117,099	794,316,931		
2018	703,666,187	773,437,055			
2019	738,594,513				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.001
2008			1.003	0.999
2009		1.014	1.004	1.001
2010	1.048	1.007	1.004	1.000
2011	1.026	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	
2017	1.081	1.020		
2018	1.099			
Five Year Average	1.075	1.019	1.006	1.001
Three Year Average (b)	1.086	1.023	1.005	1.002

	Five Year	Three Year	Selected*
39 to 63 months:	1.007	1.007	1.007
27 to 63 months:	1.026	1.030	1.030
15 to 63 months:	1.103	1.118	1.122

* The selected loss development factors include an adjustment to address a change in reserving methodology for a large insurer that is not yet fully reflected in the loss development data contained in this exhibit. See the prefilled testimony of R. Retian.

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(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006					597,935,823
2007				604,144,875	604,051,595
2008			603,066,452	603,284,796	603,225,683
2009		609,446,256	610,523,213	610,899,239	611,030,537
2010	613,312,535	625,276,689	626,714,405	627,058,274	626,732,185
2011	620,421,933	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	
2017	933,429,513	966,862,089	968,399,526		
2018	956,716,106	999,951,129			
2019	1,040,291,321				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.000	1.000
2009		1.002	1.001	1.000
2010	1.020	1.002	1.001	0.999
2011	1.022	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	
2017	1.036	1.002		
2018	1.045			
Five Year Average	1.038	1.003	1.001	1.000
Three Year Average	1.041	1.003	1.000	0.999
		Five Year	Three Year	
39 to 63 months:		1.001	0.999	
27 to 63 months:		1.004	1.002	
15 to 63 months:		1.042	1.043	

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
2006					94,087,739
2007				93,617,508	93,731,836
2008			92,528,555	93,071,581	93,094,942
2009		99,396,195	100,919,154	101,171,878	101,257,049
2010	95,856,365	97,322,444	98,714,615	99,127,621	99,286,154
2011	93,143,438	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	
2017	99,064,485	102,156,647	103,650,319		
2018	93,139,589	96,990,413			
2019	92,638,083				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.001
2008			1.006	1.000
2009		1.015	1.003	1.001
2010	1.015	1.014	1.004	1.002
2011	1.034	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	
2017	1.031	1.015		
2018	1.041			
Five Year Average	1.043	1.019	1.005	1.001
Three Year Average	1.039	1.019	1.007	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.008	
27 to 63 months:		1.025	1.027	
15 to 63 months:		1.069	1.067	

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
2006					98,575
2007				96,531	96,427
2008			94,987	94,889	94,709
2009		101,985	101,909	101,763	101,663
2010	103,423	101,382	101,167	101,204	101,074
2011	101,059	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	
2017	106,244	104,863	105,031		
2018	99,714	99,078			
2019	101,155				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				0.999
2008			0.999	0.998
2009		0.999	0.999	0.999
2010	0.980	0.998	1.000	0.999
2011	0.978	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	
2017	0.987	1.002		
2018	0.994			
Five Year Average	0.994	1.002	1.001	0.999
Three Year Average	0.992	1.001	1.000	0.998
		Five Year	Three Year	
39 to 63 months:		1.000	0.998	
27 to 63 months:		1.002	0.999	
15 to 63 months:		0.996	0.991	

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
2006					243,117
2007				241,869	241,865
2008			235,819	235,861	235,854
2009		242,920	243,130	243,171	243,185
2010	247,599	250,117	250,319	250,372	250,314
2011	244,106	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	
2017	276,679	281,213	281,114		
2018	269,105	274,155			
2019	274,102				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.000	1.000
2009		1.001	1.000	1.000
2010	1.010	1.001	1.000	1.000
2011	1.007	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	
2017	1.016	1.000		
2018	1.019			
Five Year Average	1.016	1.001	1.000	1.000
Three Year Average	1.017	1.001	0.999	0.999
		Five Year	Three Year	
39 to 63 months:		1.000	0.998	
27 to 63 months:		1.001	0.999	
15 to 63 months:		1.017	1.016	

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
2006					57,672
2007				55,395	55,407
2008			53,951	54,057	54,046
2009		57,291	57,760	57,830	57,831
2010	54,593	55,893	56,290	56,370	56,968
2011	52,665	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	
2017	51,796	53,642	54,165		
2018	47,759	49,838			
2019	46,649				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.002	1.000
2009		1.008	1.001	1.000
2010	1.024	1.007	1.001	1.011
2011	1.030	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	
2017	1.036	1.010		
2018	1.044			
Five Year Average	1.043	1.011	1.003	1.000
Three Year Average	1.041	1.011	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.014	1.014	
15 to 63 months:		1.058	1.056	

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2019 EXPENSE PROVISIONS

	Ceded Provision (a)
Commission + Brokerage	10.0%
Taxes, Licenses and Fees	2.2
Underwriting Profit	-
Contingencies	0.0
Total	12.2
Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	87.8
Unallocated Loss Adjustment Expense	
Bodily Injury & Medical Payments	12.2
Property Damage	11.5
General Administration	5.9
Other Acquisition Expenses	7.9

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

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2018 EXPENSE PROVISIONS

	Ceded Provision (a)
Commission + Brokerage	10.0%
Taxes, Licenses and Fees	2.2
Underwriting Profit	-
Contingencies	0.0
Total	12.2
Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	87.8
Unallocated Loss Adjustment Expense	
Bodily Injury & Medical Payments	12.7
Property Damage	11.8
General Administration	5.5
Other Acquisition Expenses	7.8

(a) For use with 12/31/2018 Liability data.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2017 EXPENSE PROVISIONS

	Ceded Provision (a)
Commission + Brokerage	10.0%
Taxes, Licenses and Fees	2.3
Underwriting Profit	-
Contingencies	0.0
Total	12.3
Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	87.7
Unallocated Loss Adjustment Expense	
Bodily Injury & Medical Payments	11.6
Property Damage	10.3
General Administration	5.4
Other Acquisition Expenses	7.9

(a) For use with 12/31/2017 Liability data.

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

	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
Premiums Written at Manual Level	\$3,253,134,420	\$3,365,654,765	\$3,600,869,451	\$3,871,364,891	\$4,010,776,940
Premiums Earned at Manual Level	3,212,726,380	3,312,275,573	3,500,381,382	3,809,373,209	3,923,321,884
Premium Written (Collected Level)	2,735,427,380	2,851,419,638	3,037,842,520	3,262,363,149	3,326,393,184
Premium Earned (Collected Level)	2,707,574,164	2,813,993,653	2,955,595,178	3,217,916,772	3,280,053,971
Commission & Brokerage	245,323,356	245,191,370	267,005,493	279,082,501	282,406,751
Other Acquisition	264,894,381	274,024,393	275,872,153	298,186,071	309,212,961
General Expenses	192,175,216	195,630,434	187,274,686	210,008,699	232,009,386
Taxes, Licenses, and Fees	61,144,451	66,987,592	70,117,023	72,151,020	72,846,577
Bodily Injury Losses Incurred	1,098,260,133	1,181,757,501	1,352,777,629	1,260,082,758	1,376,909,614
BI Allocated Loss Adjustment	37,413,800	34,519,354	37,817,812	33,764,450	50,244,623
BI Unallocated Loss Adjustment	151,973,148	165,777,211	161,129,921	164,473,833	174,194,737
Property Damage Losses Incurred	892,842,331	966,484,264	1,063,347,807	1,074,640,046	1,157,351,638
PD Allocated Loss Adjustment	4,901,368	4,715,056	6,400,022	6,802,407	6,019,250
PD Unallocated Loss Adjustment	99,338,502	107,430,086	109,708,292	128,063,657	133,494,654

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.090	.086	.088	.086	.085
Other Acquisition to Earned Premium (c)	.082	.083	.079	.078	.079
General Expenses to Earned Premium (c)	.060	.059	.054	.055	.059
Taxes, Licenses, etc. to Written Premium (b)	.022	.023	.023	.022	.022
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.134	.111	.136	.111	.116
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.127	.118	.122	.115	.115

Notes:

(a) Ceded business has a commission and brokerage provision set at 10%.

(b) Ratios are to premiums at collected level.

(c) Ratios are to premiums at manual level.

Source: North Carolina Rate Bureau Expense Call

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

OTHER-THAN-CLEAN RISK CEDED BUSINESS ONLY

	(1) Earned Premiums at Other-Than-Clean Risk Rates	(2) Current Level To Actual Level Factor	(3) Expense Factor	(4) General and Other Acquisition Expenses
Year ending 12/31/2019				
BI	122,580,027	1.0545	13.8%	17,837,968
PD	147,683,624	1.0643	13.8%	21,690,796
MP	7,035,553	1.1874	13.8%	1,152,854
Year ending 12/31/2018				
BI	135,109,557	1.0094	13.3%	18,138,485
PD	162,767,615	0.9718	13.3%	21,037,617
MP	8,085,226	1.1199	13.3%	1,204,268
Year ending 12/31/2017				
BI	136,594,372	0.9203	13.3%	16,719,137
PD	164,426,248	0.8474	13.3%	18,531,529
MP	8,600,461	1.0410	13.3%	1,190,760

Notes:

- (1) Other-Than-Clean Risk ceded business at present Facility rates.
- (2) Factor to adjust the earned premium at manual rates to the rate level in effect at the time the premium was written.
- (3) Sum of the general expense and other acquisition expense percentages shown on page D-20. Ratio is to manual premiums.
- (4) = (1) x (2) x (3)

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%.

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)
.00	0 - 29	0.00	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

OTHER-THAN-CLEAN RISK CEDED LIABILITY

Year Ended	Bodily Injury	Property Damage	Medical Payments
12/31/2018	10,419	29,471	3,331
12/31/2019	10,337	28,946	3,097
Average	10,378	29,209	3,214

Claims are developed.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED 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		\$289,412,461
2. Mean Unearned Premium Reserve	0.304 x (1)	87,981,388
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		3.95%
50% of Company Operating Expense		2.95%
Total		18.73%
4. (2) x (3)		16,478,914
5. Net Subject to Investment (2) - (4)		71,502,474

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$289,412,461
2. Average Agents' Balances		0.200
3. Delayed Remission (1) x (2)		57,882,492

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$289,412,461
2. Expected Incurred Losses and Loss Adjustment		218,216,996
0.754 x (1)		
3. Expected Mean Loss Reserves	0.780 x (2)	170,209,257

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 183,829,239

E. Average Rate of Return 2.12%

F. Investment Earnings on Net Subject to Investment (D) x (E) 3,897,180

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 1.35%

NORTH CAROLINA

PRIVATE PASSENGER INSTALLMENT PAYMENT INCOME

Year	Inst. Charges	Liability Written Premium	Phy. Dam. Written Premium	Total Premium	Inst. Charges as a % of Prem.
2010	55,391	2,621,692	1,762,655	4,384,347	1.3%
2011	55,110	2,607,424	1,805,053	4,412,477	1.2%
2012	58,385	2,635,311	1,924,111	4,559,422	1.3%
2013	59,894	2,658,598	2,062,315	4,720,913	1.3%
2014	61,495	2,715,660	2,184,326	4,899,986	1.3%
2015	61,133	2,777,884	2,379,619	5,157,503	1.2%
2016	59,127	2,897,130	2,646,570	5,543,700	1.1%
2017	71,485	3,082,337	2,904,023	5,986,360	1.2%
2018	73,607	3,311,348	3,052,821	6,364,169	1.2%
2019	79,257	3,373,372	3,215,673	6,589,045	1.2%
Latest 5 years:	344,609	15,442,071	14,198,706	29,640,777	1.2%

(in thousands)

SECTION E
INCREASED LIMITS REVIEW

NORTH CAROLINA

Increased limits Revision

Since no changes to the increased limits factors for Bodily Injury and Property Damage Liability have been proposed, the total limits indications for these coverages have been applied to the basic limit rates.

The Bodily Injury total limits indication of +4.3%, determined on page E-2, is applied to the basic limits Bodily Injury rates.

The Property Damage total limits indication of +0.6%, determined on page E-3, is applied to the basic limits Property Damage rates.

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

Page E-6 displays the calculation of the average increased limits factor for Medical Payments for both the current and proposed sets of increased limits factors. This filing adopts the changes to the Medical Payments increased limits factors in approved filing NCRI-132719763. These factors are used in the determination of the distributional adjustment factor on page C-14, the premium weights shown on page A-1, and the filed changes by territory on page C-9.

NORTH CAROLINA
REVIEW OF BODILY INJURY INCREASED LIMITS

Other than Clean Risk Ceded Business	12/31/2017	12/31/2018	12/31/2019	3 Years Combined
(1) Basic limits losses (a)(b)	85,680,536	83,416,538	73,800,243	242,897,317
(2) Basic limits loss dev. factor (See page D-11)	1.007	1.030	1.122	
(3) Basic limits claim cost trend (See page D-6)	5.0%	5.0%	5.0%	
(4) Years of trend (See page C-2)	5.04	4.04	3.04	
(5) Basic limits trend factor $[1+(3)]^{(4)}$	1.279	1.218	1.160	
(6) Basic limits losses, trended and developed (1)x(2)x(5)	110,352,503	104,649,384	96,052,492	311,054,379
(7) Total limits losses (b)	94,349,975	92,037,567	81,143,090	267,530,632
(8) Total limits loss dev. factor (See page F-51)	1.010	1.045	1.171	
(9) Total limits claim cost trend (See page D-6)	5.5%	5.5%	5.5%	
(10) Years of trend (See page C-2)	5.04	4.04	3.04	
(11) Total limits trend factor $[1+(9)]^{(10)}$	1.310	1.241	1.177	
(12) Total limits losses, trended and developed (7)x(8)x(11)	124,834,452	119,358,459	111,836,843	356,029,754
(13) Indicated average if (12)/(6)	1.131	1.141	1.164	1.145
(14) Average increased limits factor (See page E-4)	1.101	1.098	1.094	1.098 (c)
(15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]-1\}$				48.0%
(16) Indicated total limits change $\{(13)/(14)-1\}$				4.3%

- (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

Other than Clean Risk Ceded Business	12/31/2017	12/31/2018	12/31/2019	3 Years Combined
(1) Basic limits losses (a)(b)	95,107,182	99,419,084	95,154,201	289,680,467
(2) Basic limits loss dev. factor (See page D-12)	0.999	1.002	1.043	
(3) Basic limits losses, developed (1)x(2)	95,012,075	99,617,922	99,245,832	293,875,829
(4) Total limits losses (b)	96,043,654	100,470,282	96,186,033	292,699,969
(5) Total limits loss dev. factor (See page F-52)	0.999	1.002	1.043	
(6) Total limits losses, developed (4)x(5)	95,947,610	100,671,223	100,322,032	296,940,865
(7) Indicated average increased limits factor (6) / (3)	1.010	1.011	1.011	1.010
(8) Average increased limits factor (See page E-5)	1.005	1.004	1.004	1.004 (c)
(9) Indicated change to excess limits increments $\frac{\{(7)-1\}}{\{(8)-1\}}-1$				150.0%
(10) Indicated total limits change $\frac{\{(7)\}}{\{(8)\}}-1$				0.6%

(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 12/31/2019

Other-Than-Clean Risk 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	74,192,921	1.00	74,192,921	1.00	74,192,921
50/100	24,893,679	1.18	21,096,338	1.18	24,893,679
100/200	393,218	1.39	282,891	1.39	393,218
100/300	20,488,033	1.40	14,634,309	1.40	20,488,033
250/500	1,672,310	1.66	1,007,416	1.66	1,672,311
300/300	9,829	1.62	6,067	1.62	9,829
All Other	2,409	1.094	2,202	1.094	2,409
	121,652,399	1.094	111,222,144	1.094	121,652,400

Year Ending 12/31/2018

Other-Than-Clean Risk 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	76,267,786	1.00	76,267,786	1.00	76,267,786
50/100	27,241,359	1.18	23,085,897	1.18	27,241,358
100/200	462,634	1.39	332,830	1.39	462,634
100/300	22,594,951	1.40	16,139,251	1.40	22,594,951
250/500	1,687,673	1.66	1,016,670	1.66	1,687,672
300/300	6,407	1.62	3,955	1.62	6,407
All Other	4,840	1.098	4,408	1.098	4,840
	128,265,650	1.098	116,850,797	1.098	128,265,648

Year Ending 12/31/2017

Other-Than-Clean Risk 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	70,987,437	1.00	70,987,437	1.00	70,987,437
50/100	27,045,606	1.18	22,920,005	1.18	27,045,606
100/200	427,668	1.39	307,675	1.39	427,668
100/300	22,229,997	1.40	15,878,569	1.40	22,229,997
250/500	1,627,258	1.66	980,276	1.66	1,627,258
300/300	457	1.62	282	1.62	457
All Other	10,246	1.101	9,306	1.101	10,246
	122,328,669	1.101	111,083,550	1.101	122,328,669

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

Year Ending 12/31/2019

Other-Than-Clean Risk 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	80,456,298	1.000	80,456,298	1.000	80,456,298
35,000	31,969	1.005	31,810	1.005	31,969
50,000	51,869,351	1.010	51,355,793	1.010	51,869,351
100,000	2,789,998	1.030	2,708,736	1.030	2,789,998
All Other	300	1.004	299	1.004	300
	135,147,916	1.004	134,552,936	1.004	135,147,916

Year Ending 12/31/2018

Other-Than-Clean Risk 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	81,385,191	1.000	81,385,191	1.000	81,385,191
35,000	35,372	1.005	35,196	1.005	35,372
50,000	54,739,207	1.010	54,197,235	1.010	54,739,207
100,000	2,617,655	1.030	2,541,413	1.030	2,617,655
All Other	493	1.004	491	1.004	493
	138,777,918	1.004	138,159,526	1.004	138,777,918

Year Ending 12/31/2017

Other-Than-Clean Risk 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	72,678,515	1.000	72,678,515	1.000	72,678,515
35,000	41,906	1.005	41,698	1.005	41,906
50,000	51,783,887	1.010	51,271,175	1.010	51,783,887
100,000	2,404,970	1.030	2,334,922	1.030	2,404,970
All Other	1,073	1.005	1,068	1.005	1,073
	126,910,351	1.005	126,327,378	1.005	126,910,351

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

Year Ending 12/31/2019

Other-Than-Clean Risk Ceded Medical Payments - \$500 Base

Limit	(1) Written Premium	(2) Current ILF	(3) (1)/(2) B/L Premium	(4) Proposed ILF	(5) (3)x(4) T/L Premium
\$500	269,055	1.00	269,055	1.00	269,055
750	14,843	1.33	11,160	1.45	16,182
1,000	2,960,031	1.60	1,850,019	1.83	3,385,535
2,000	3,577,245	2.34	1,528,737	2.98	4,555,636
3,000	418	2.79	150	3.73	560
5,000	352,723	3.38	104,356	4.62	482,125
10,000	707	3.86	183	5.74	1,050
All Other	946	1.906	496	2.314	1,148
Total	7,175,968	1.906	3,764,156	2.314	8,711,291

Year Ending 12/31/2018

Other-Than-Clean Risk Ceded Medical Payments - \$500 Base

Limit	(1) Written Premium	(2) Current ILF	(3) (1)/(2) B/L Premium	(4) Proposed ILF	(5) (3)x(4) T/L Premium
\$500	310,944	1.00	310,944	1.00	310,944
750	13,542	1.33	10,182	1.45	14,764
1,000	3,207,387	1.60	2,004,617	1.83	3,668,449
2,000	4,047,931	2.34	1,729,885	2.98	5,155,057
3,000	286	2.79	103	3.73	384
5,000	332,133	3.38	98,264	4.62	453,980
10,000	141	3.86	37	5.74	212
All Other	27,317	1.905	14,340	2.312	33,154
Total	7,939,681	1.905	4,168,372	2.312	9,636,944

Year Ending 12/31/2017

Other-Than-Clean Risk Ceded Medical Payments - \$500 Base

Limit	(1) Written Premium	(2) Current ILF	(3) (1)/(2) B/L Premium	(4) Proposed ILF	(5) (3)x(4) T/L Premium
\$500	333,207	1.00	333,207	1.00	333,207
750	9,936	1.33	7,471	1.45	10,833
1,000	3,418,775	1.60	2,136,734	1.83	3,910,223
2,000	3,973,335	2.34	1,698,006	2.98	5,060,058
3,000	2,974	2.79	1,066	3.73	3,976
5,000	330,934	3.38	97,909	4.62	452,340
10,000	191	3.86	49	5.74	281
All Other	55,604	1.888	29,451	2.286	67,325
Total	8,124,956	1.888	4,303,893	2.286	9,838,243

SECTION F
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 certain policy form, rule and rate filings filed under Articles 36 and 37. 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.	F-2-40
2. Credibility factor development and application.	F-41-43
3. Loss development factor derivation and application on both paid and incurred bases and in both dollars and numbers of claims.	F-44-117
4. Trending factor development and application.	F-118-153
5. Changes in premium base resulting from rating exposure trends.	F-154
6. Limiting factor development and application.	F-155
7. Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees.	F-156-157
8. Percent rate change.	F-158
9. Final proposed rates.	F-159
10. Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense and unearned premium reserves.	F-160-187
11. Identification of applicable statistical plans and programs and a certification of compliance with them.	F-188-193
12. Investment earnings on capital and surplus.	F-194
13. Level of capital and surplus needed to support premium writings without endangering the solvency of member companies.	F-195
14. Additional supplemental information (as per 11 NCAC 10.1104)	F-196-214

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

(1)	Earned premiums at collected and current levels.	F-3
(1)	Paid/incurred losses and loss adjustment expense.	F-4
(1)	Anticipated loss ratios.	F-5
(a)	Companies excluded - rate level, trend, loss development, investment income and expenses.	F-6
(b)	Increased limits factors and deductible credits.	F-7
(c)	Adjustments to premium, losses, loss adjustment expenses and exposures.	F-8
(d)	Calculation of earned premium at present rates.	F-9
(e)	Written and earned premiums and market shares for the ten largest writers.	F-10
(f)	Composite loss and premium information from each of the latest two annual statements for the 50 largest writers. Part 2, line 19 Part 3, line 19 Page 15, lines 19.1 and 19.2	F-11-15
(g)	Deviations.	Not applicable
(h)	Dividends.	Not applicable
(i)	Loss and loss adjustment expenses.	F-16-18
(j)	Excess losses (Comprehensive)	Not applicable
(k)	Territory data.	F-19-40

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED EARNED PREMIUM

I. EARNED PREMIUM AT COLLECTED LEVEL (a)

<u>Coverage</u>	<u>12/31/2017</u>	<u>12/31/2018</u>	<u>12/31/2019</u>
Bodily Injury	\$125,707,801	\$ 136,379,587	\$ 129,260,638
Property Damage	139,334,803	158,177,568	157,179,681
Medical Payments	8,953,080	9,054,645	8,354,016

II. EARNED PREMIUM AT CURRENT LEVEL (a)

<u>Coverage</u>	<u>12/31/2017</u>	<u>12/31/2018</u>	<u>12/31/2019</u>
Bodily Injury	\$136,594,372	\$ 135,109,557	\$ 122,580,027
Property Damage	164,426,248	162,767,615	147,683,624
Medical Payments	8,600,461	8,085,226	7,035,553

- (a) Ceded Liability premiums are for ceded other-than-clean business written at Facility rates only and are at a 30/60 level for Bodily Injury, \$25,000 for Property Damage, and Total Limits for Medical Payments.

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

<u>Year</u>	<u>Paid Losses(a)</u>	<u>Incurred Losses(a)</u>
	Bodily Injury	
12/31/2017	87,199,526	94,349,975
12/31/2018	76,054,993	92,037,567
12/31/2019	46,195,401	81,143,090
	Property Damage	
12/31/2017	95,906,813	96,043,654
12/31/2018	99,964,649	100,470,282
12/31/2019	92,449,810	96,186,033
	Medical Payments	
12/31/2017	5,245,360	5,257,089
12/31/2018	4,748,298	4,795,516
12/31/2019	3,771,520	4,081,566

(a) Paid and incurred losses are for ceded other than clean risk business. 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, these factors are 11.6%, 12.7%, and 12.2% for year ended 12/31/2017, 12/31/2018 and 12/31/2019 respectively. For Property Damage, these factors for each year are 10.3%, 11.8% and 11.5% respectively. See page F-157.

NORTH CAROLINA
ANTICIPATED LOSS AND LOSS ADJUSTMENT EXPENSE RATIOS
CEDED

PRIVATE PASSENGER AUTO

<u>Coverage</u>	<u>12/31/2017</u>	<u>12/31/2018</u>	<u>12/31/2019</u>
Bodily Injury	.776	.765	.784
Property Damage	.782	.789	.795
Medical Payments	.760	.768	.758

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

EXCLUDED COMPANIES

(The marketshare for each company mentioned, based on the total 2019 statutory page 14 private passenger automobile written premium unless otherwise indicated, is found in parentheses after the company name.)

Two companies (comprising 0.52%) 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. One company (less than 0.01%) reported data under this plan for 2017-2019.

Nationwide General Insurance Company (3.46%), Nationwide Mutual Insurance Company (3.01%), Nationwide Property & Casualty Insurance Company (1.97%), and Peak Property Casualty Corporation (1.64%) have been deleted for all rate levels. Their data were inaccurately reported to their statistical agents. Additional companies (comprising 4.89%) have also been deleted for all rate levels. Their data were inaccurately reported to their statistical agents.

The increased limits review is contained in Section E.

See also prefiled testimony of R. Retian.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
ADJUSTMENTS TO PREMIUMS AND LOSSES

The 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.

PREMIUM AT PRESENT RATES CALCULATION

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

EPMR = Exposures by Class x Territory Base Rate x [Class Rating Factor + Safe Driver Insurance Plan Factor] x Average Airbag Discount* x Average Increased Limits 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 F-3.

A sample calculation of the earned premium at manual rates for a single class and territory combination is shown below for Bodily Injury in revised 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 30/60 base rate	190
(3)	Class rating factor	1.050
(4)	SDIP factor	0.400
(5)	Combined rating factor (3)+(4)	1.450
(6)	Premium at manual rates (1)x(2)x(5)	\$13,775

TOP TEN AUTOMOBILE INSURANCE WRITERS

<u>COMPANY NAME</u>	<u>2019(a) WRITTEN PREMIUM</u>	<u>2019 WRITTEN PREMIUM MARKET SHARE</u>	<u>2019 (a) EARNED PREMIUM</u>	<u>2019 EARNED PREMIUM MARKET SHARE</u>
State Farm Mutual Automobile Insurance Company	931,964,160	14.14%	929,885,044	14.31%
North Carolina Farm Bureau Mutual Insurance Company	640,595,515	9.72%	632,539,249	9.73%
Government Employees Insurance Company	584,433,518	8.87%	574,252,523	8.84%
Allstate Property & Casualty Insurance Company	353,441,757	5.36%	347,794,823	5.35%
Integon Indemnity Corporation	308,603,031	4.68%	296,950,626	4.57%
Nationwide General Insurance Company	265,868,814	4.04%	272,730,003	4.20%
GEICO Indemnity Company	263,128,295	3.99%	259,590,350	4.00%
Progressive Premier Insurance Company of Illinois	256,662,006	3.90%	244,470,163	3.76%
Erie Insurance Exchange	210,467,024	3.19%	210,216,411	3.24%
Progressive Southeastern Insurance Company	210,187,688	3.19%	197,760,644	3.04%
TOTAL	4,025,351,808	61.09%	3,966,189,836	61.04%
Grand Total	6,589,044,886		6,497,783,540	

(a) Per the 2019 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 2019 WRITTEN PREMIUM

**2018 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	1,250,858,056	607,029,191	631,682,529	1,226,204,716
2	Allied lines	1,121,485,435	536,500,477	575,908,593	1,082,077,315
3	Farmowners multiple peril	553,146,296	258,943,923	271,588,287	540,501,934
4	Homeowners multiple peril	25,272,991,530	12,650,595,582	13,314,432,253	24,609,154,861
5	Commercial multiple peril	6,587,955,116	3,183,704,893	3,147,881,083	6,623,778,922
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	94,013,141	41,821,992	51,378,653	84,456,480
9	Inland marine	1,901,183,960	749,185,346	808,354,811	1,842,014,496
10	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	80,172,604	40,432,548	39,664,903	80,940,251
11.2	Medical professional liability - claims-made	62,461,308	28,317,559	32,177,301	58,601,566
12	Earthquake	207,520,267	89,885,094	108,562,305	188,843,056
13	Group accident and health	948,238,947	4,877,022	19,053,546	934,062,423
14	Credit accident and health (group and individual)	(446,830)	7,489,062	3,383,004	3,659,228
15	Other accident and health	835,444,382	2,072,671,756	2,206,483,519	701,632,619
16	Workers' compensation	2,706,481,564	758,855,879	785,451,368	2,679,886,074
17.1	Other liability - occurrence	4,277,712,484	2,017,274,732	2,102,108,180	4,192,879,039
17.2	Other liability - claims-made	997,376,594	559,117,227	583,113,274	973,380,543
17.3	Excess Workers' Compensation	26,676,947	10,915,242	12,477,622	25,114,566
18.1	Products liability - occurrence	270,026,513	136,991,946	126,559,299	280,459,161
18.2	Products liability - claims-made	15,275,806	5,815,796	7,216,246	13,875,356
19.1, 1	Private passenger auto liability	66,313,038,707	18,368,098,360	18,919,358,405	65,761,778,663
19.3, 1	Commercial auto liability	4,375,900,193	1,845,313,447	1,934,298,956	4,286,914,688
21	Auto physical damage	47,899,155,598	13,889,957,038	14,229,563,391	47,559,549,246
22	Aircraft (all perils)	40,816,848	11,438,336	12,206,697	40,048,487
23	Fidelity	36,256,846	14,632,086	13,325,969	37,562,961
24	Surety	551,706,238	322,498,967	370,654,461	503,550,743
26	Burglary and theft	12,248,328	6,763,280	6,615,617	12,395,987
27	Boiler and machinery	52,077,953	21,054,341	22,639,138	50,493,158
28	Credit	46,325,492	20,831,198	34,082,136	33,074,553
29	International	286,721	232	195	286,758
30	Warranty	19,080,064	13,268,657	21,867,580	10,481,141
31	Reinsurance - nonproportional assumed Property	267,642,606	64,527,360	80,032,539	252,137,428
32	Reinsurance - nonproportional assumed Liability	454,743,410	274,731,409	209,357,247	520,117,572
33	Reinsurance - nonproportional assumed Financial Lines	30,775,477	21,344,593	44,618,058	7,502,013
34	Aggregate write-ins for other lines of business	12,276,882	5,814,175	5,759,705	12,331,354
35	TOTALS	167,320,905,486	58,640,698,742	60,731,856,870	165,229,747,360

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2019 WRITTEN PREMIUM

**2019 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	1,292,363,071	632,760,451	642,676,612	1,282,446,911
2	Allied lines	1,243,653,724	577,423,376	636,713,725	1,184,363,375
3	Farmowners multiple peril	602,230,767	274,110,793	293,207,681	583,133,881
4	Homeowners multiple peril	26,781,745,833	13,331,002,974	14,158,653,170	25,954,095,637
5	Commercial multiple peril	6,904,766,346	3,158,993,958	3,316,674,406	6,747,085,898
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	116,721,896	51,426,988	62,211,368	105,937,514
9	Inland marine	2,078,433,757	811,743,629	898,158,639	1,992,018,745
10	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	80,924,137	39,664,902	38,571,902	82,017,138
11.2	Medical professional liability - claims-made	81,324,861	32,177,301	43,742,805	69,759,358
12	Earthquake	209,507,236	108,732,369	106,040,197	212,199,411
13	Group accident and health	1,037,514,496	19,060,449	20,264,447	1,036,310,498
14	Credit accident and health (group and individual)	(83,035)	3,383,004	1,288,987	2,010,983
15	Other accident and health	874,612,493	2,206,486,840	2,345,898,970	735,200,362
16	Workers' compensation	2,622,330,837	787,127,611	761,372,841	2,648,085,610
17.1	Other liability - occurrence	4,381,408,373	2,107,682,927	2,205,123,658	4,283,967,640
17.2	Other liability - claims-made	1,190,721,877	585,722,514	696,265,674	1,080,178,716
17.3	Excess Workers' Compensation	32,984,627	12,477,622	13,793,462	31,668,784
18.1	Products liability - occurrence	276,377,315	126,977,083	129,289,530	274,064,871
18.2	Products liability - claims-made	18,500,145	7,216,838	8,629,742	17,087,241
19.1, 1 ¹	Private passenger auto liability	66,016,605,666	18,931,218,912	18,921,215,652	66,026,608,929
19.3, 1 ¹	Commercial auto liability	5,056,218,233	1,939,968,169	2,226,997,632	4,769,188,767
21	Auto physical damage	49,459,259,600	14,239,620,340	14,663,357,537	49,035,522,400
22	Aircraft (all perils)	28,675,297	12,206,697	7,946,542	32,935,453
23	Fidelity	37,526,565	13,345,642	17,611,093	33,261,115
24	Surety	625,341,264	370,892,372	425,613,627	570,620,010
26	Burglary and theft	14,942,341	6,632,008	7,305,221	14,269,130
27	Boiler and machinery	55,951,413	22,623,452	23,860,715	54,714,149
28	Credit	45,206,147	34,086,730	43,406,923	35,885,956
29	International	136,331	195	152	136,375
30	Warranty	47,192,481	21,992,816	26,095,186	43,090,111
31	Reinsurance - nonproportional assumed Property	239,876,428	80,032,403	63,670,231	256,238,598
32	Reinsurance - nonproportional assumed Liability	411,795,870	209,357,247	194,237,855	426,915,263
33	Reinsurance - nonproportional assumed Financial Lines	13,586,337	44,618,058	46,047,664	12,156,731
34	Aggregate write-ins for other lines of business	12,675,215	5,759,737	6,036,557	12,398,395
35	TOTALS	171,891,027,941	60,806,526,402	63,051,980,403	169,645,573,944

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2019 WRITTEN PREMIUM

**2018 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	Net Losses Unpaid Current Year			
1	Fire	351,523,736	613,532,222	314,093,350	650,962,610	449,191,070	497,434,853	602,718,826	
2	Allied lines	1,157,143,403	950,083,685	1,200,713,387	906,513,702	470,653,182	461,369,122	915,797,763	
3	Farmowners multiple peril	99,061,097	480,231,353	184,450,914	394,841,536	152,244,563	183,281,654	363,804,445	
4	Homeowners multiple peril	13,467,366,441	12,472,340,523	9,680,833,071	16,258,873,891	5,480,979,922	5,551,573,773	16,188,280,042	
5	Commercial multiple peril	2,292,649,264	3,480,120,035	2,006,292,070	3,766,477,228	5,157,983,718	5,022,165,152	3,902,295,793	
6	Mortgage guaranty	0	0	0	0	0	0	0	
8	Ocean marine	64,237,168	47,045,558	69,498,831	41,783,894	65,364,487	69,342,891	37,805,490	
9	Inland marine	479,876,803	2,883,623,054	2,440,466,590	923,033,271	231,495,699	204,527,847	950,001,125	
10	Financial guaranty	0	0	0	0	0	0	0	
11.1	Medical professional liability - occurrence	20,428,352	20,800,550	10,414,767	30,814,135	155,093,217	129,649,867	56,257,485	
11.2	Medical professional liability - claims-made	63,000	76,500,124	35,245,039	41,318,085	149,363,667	143,520,826	47,160,928	
12	Earthquake	10,280,037	2,479,503	1,828,466	10,931,075	48,146,734	2,961,633	56,116,177	
13	Group accident and health	329,511,237	372,641,732	80,694,837	621,458,132	230,410,987	179,226,020	672,643,100	
14	Credit accident and health (group and individual)	2,525,109	0	0	2,525,109	3,103,362	4,484,470	1,144,001	
15	Other accident and health	438,984,584	82,672,670	63,336,440	458,320,813	658,585,900	606,645,448	510,261,266	
16	Workers' compensation	857,170,515	2,124,631,292	1,607,155,087	1,374,646,724	9,796,511,187	10,356,192,940	814,964,969	
17.1	Other liability - occurrence	1,146,982,442	2,371,515,628	1,570,123,375	1,948,374,692	7,544,121,476	7,100,209,224	2,392,286,943	
17.2	Other liability - claims-made	143,495,502	465,238,631	304,089,902	304,644,230	1,411,234,339	1,288,502,372	427,376,198	
17.3	Excess Workers' Compensation	18,832,093	31,017,125	33,131,266	16,717,952	333,898,067	323,811,952	26,804,067	
18.1	Products liability - occurrence	123,380,348	190,023,842	143,329,610	170,074,580	1,323,728,711	1,355,114,853	138,688,436	
18.2	Products liability - claims-made	0	1,497,889	794,733	703,156	29,839,008	21,393,207	9,148,956	
19.1, 1	Private passenger auto liability	35,213,396,219	24,316,335,786	18,640,851,610	40,888,880,395	50,611,591,967	49,298,844,127	42,201,628,237	
19.3, 1	Commercial auto liability	1,714,187,718	2,683,282,139	1,520,490,296	2,876,979,584	5,292,150,409	4,880,736,855	3,288,393,113	
21	Auto physical damage	24,849,241,532	16,497,665,290	11,867,083,879	29,479,822,947	2,370,824,500	2,486,805,490	29,363,841,955	
22	Aircraft (all perils)	44,033,247	23,826,400	43,081,821	24,777,825	33,893,018	30,589,151	28,081,692	
23	Fidelity	2,760,841	5,178,237	2,856,471	5,082,607	47,995,238	52,674,689	403,155	
24	Surety	107,757,135	13,195,367	61,958,651	58,993,852	146,351,454	145,197,877	60,147,428	
26	Burglary and theft	2,665,990	1,978,483	1,280,915	3,363,559	5,707,615	2,557,626	6,513,547	
27	Boiler and machinery	10,996,390	32,455,973	22,542,599	20,909,763	13,493,544	18,136,104	16,267,203	
28	Credit	5,958,208	4,436,645	3,429,618	6,965,235	15,537,032	10,743,780	11,758,487	
29	International	0	(17,155)	(21,834)	4,679	592,361	361,284	235,756	
30	Warranty	0	41,607,549	37,604,226	4,003,323	1,754,790	767,987	4,990,126	
31	Reinsurance - nonproportional assumed Property	XXX	182,895,721	88,392,580	94,503,143	(17,885,890)	(149,469,463)	226,086,715	
32	Reinsurance - nonproportional assumed Liability	XXX	626,589,795	22,281,714	604,308,080	683,512,601	1,313,352,206	(25,531,527)	
33	Reinsurance - nonproportional assumed Financial Lines	XXX	1,824,071	1,481,188	342,884	9,333,923	6,424,044	3,252,763	
34	Aggregate write-ins for other lines of business	557,212	578,985	829,931	306,266	403,556	225,697	484,125	
35	TOTALS	82,955,065,620	71,097,828,704	52,060,635,392	101,992,258,929	92,907,205,408	91,599,355,559	103,300,108,783	

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2019 WRITTEN PREMIUM

**2019 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	Net Losses Unpaid Current Year			
1	Fire	361,312,056	648,340,225	358,048,397	651,603,882	433,285,739	450,106,820	634,782,801	
2	Allied lines	766,924,267	836,209,642	818,523,613	784,610,295	404,561,944	472,657,132	716,515,108	
3	Farmowners multiple peril	85,668,365	420,356,946	151,461,944	354,563,367	141,242,896	153,710,119	342,096,142	
4	Homeowners multiple peril	12,942,650,900	12,541,282,914	10,027,808,339	15,456,125,480	5,620,464,882	5,488,953,801	15,587,636,560	
5	Commercial multiple peril	2,319,670,964	3,371,370,361	1,849,031,856	3,842,009,467	5,091,580,362	5,180,278,787	3,753,311,041	
6	Mortgage guaranty	0	0	0	0	0	0	0	
8	Ocean marine	75,784,305	67,486,512	96,337,475	46,933,342	80,800,348	65,469,354	62,264,336	
9	Inland marine	521,607,936	3,351,187,094	2,875,574,099	997,220,934	224,540,020	232,504,547	989,256,407	
10	Financial guaranty	0	0	0	0	0	0	0	
11.1	Medical professional liability - occurrence	18,117,126	20,294,143	7,980,482	30,430,787	174,102,082	155,102,949	49,429,921	
11.2	Medical professional liability - claims-made	1,035,436	85,342,891	39,624,684	46,753,643	145,519,594	149,405,117	42,868,120	
12	Earthquake	18,900,995	8,545,689	7,453,253	19,993,431	14,663,334	48,151,073	(13,494,310)	
13	Group accident and health	336,848,461	600,002,321	184,408,718	752,442,064	220,312,566	230,441,071	742,313,559	
14	Credit accident and health (group and individual)	1,632,364	0	0	1,632,364	1,981,740	3,103,362	510,742	
15	Other accident and health	473,198,504	37,562,474	48,150,694	462,610,284	687,097,030	658,601,123	491,106,191	
16	Workers' compensation	855,644,909	2,088,786,105	1,555,416,257	1,389,014,758	9,494,598,596	9,807,626,451	1,075,986,900	
17.1	Other liability - occurrence	1,294,995,712	2,512,835,987	1,575,117,519	2,232,714,184	8,276,992,732	7,568,817,133	2,940,889,782	
17.2	Other liability - claims-made	109,082,000	480,146,419	249,352,587	339,875,832	1,640,548,084	1,415,445,278	564,978,640	
17.3	Excess Workers' Compensation	11,939,447	24,230,557	22,553,185	13,616,819	338,225,682	333,898,067	17,944,432	
18.1	Products liability - occurrence	133,871,490	159,565,779	107,375,324	186,061,946	1,293,293,487	1,325,421,318	153,934,118	
18.2	Products liability - claims-made	0	7,903,158	3,620,333	4,282,825	34,457,371	29,839,009	8,901,188	
19.1, 1	Private passenger auto liability	36,984,413,500	25,795,192,163	19,884,399,698	42,895,205,963	51,583,299,821	50,639,093,236	43,839,412,550	
19.3, 1	Commercial auto liability	1,966,667,641	2,532,443,598	1,444,031,822	3,055,079,418	6,023,076,986	5,310,381,145	3,767,775,260	
21	Auto physical damage	26,141,276,735	17,161,825,679	12,463,331,872	30,839,770,541	2,634,283,329	2,371,775,981	31,102,277,889	
22	Aircraft (all perils)	37,152,494	24,895,048	39,107,598	22,939,943	58,436,923	33,893,019	47,483,846	
23	Fidelity	3,200,595	4,686,319	3,275,934	4,610,978	49,287,434	47,998,936	5,899,478	
24	Surety	88,962,506	36,108,274	62,036,115	63,034,664	181,024,131	146,429,531	97,629,264	
26	Burglary and theft	3,452,001	1,631,424	1,460,393	3,623,032	5,088,868	5,712,963	2,998,937	
27	Boiler and machinery	13,190,430	28,009,588	20,566,252	20,633,765	17,854,319	13,492,965	24,995,120	
28	Credit	4,118,507	8,764,929	1,062,836	11,820,602	29,197,040	15,537,422	25,480,219	
29	International	0	194,823	(12,557)	207,380	374,617	592,361	(10,362)	
30	Warranty	0	72,423,079	50,856,716	21,566,363	2,343,637	1,759,360	22,150,640	
31	Reinsurance - nonproportional assumed Property	XXX	222,863,701	195,851,937	27,001,765	50,339,804	(17,885,891)	95,227,460	
32	Reinsurance - nonproportional assumed Liability	XXX	305,892,914	33,491,443	272,401,471	503,717,162	683,512,601	92,606,032	
33	Reinsurance - nonproportional assumed Financial Lines	XXX	3,343,784	2,731,490	612,295	13,896,493	9,333,923	5,174,865	
34	Aggregate write-ins for other lines of business	748,124	812,507	1,205,265	355,366	451,298	403,644	403,020	
35	TOTALS	85,572,067,777	73,460,527,051	54,181,235,578	104,851,359,246	95,470,940,361	93,031,563,706	107,290,735,899	

2019 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)			
	Liability (19.1)	Liability (19.2)	Physical Damage (21.1)
Written Premium	19	3,300,489,769	3,143,397,143
Earned Premium	19	3,253,211,169	3,097,641,877
Dividends	0	18,553,475	16,602,926
Unearned Prem Reserves	5	1,002,355,337	937,077,953
Losses Paid	1324	2,376,238,759	1,836,364,782
Losses Incurred	-1576	2,500,106,312	1,830,005,738
Losses Unpaid	50	1,956,840,247	153,948,102
D & CC Exp. Paid	2169	40,401,263	3,107,524
D & CC Exp. Incurred	2169	53,857,409	2,706,127
D & CC Exp. Unpaid	0	150,959,910	4,767,436
Commissions	0	276,984,366	255,982,466
Taxes	494	71,345,565	68,501,021

2018 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)			
	Liability (19.1)	Liability (19.2)	Physical Damage (21.1)
Written Premium	9,771,459	3,230,564,513	2,980,482,246
Earned Premium	9,410,198	3,182,200,455	2,920,286,046
Dividends	0	11,814,332	11,422,169
Unearned Prem Reserves	2,922,355	954,200,680	891,303,940
Losses Paid	11,604,308	2,183,301,698	1,726,964,404
Losses Incurred	12,137,981	2,280,200,543	1,767,155,433
Losses Unpaid	6,478,543	1,827,768,712	160,212,118
D & CC Exp. Paid	254,886	37,104,926	2,808,910
D & CC Exp. Incurred	219,106	39,356,479	2,863,870
D & CC Exp. Unpaid	374,781	136,898,377	5,225,090
Commissions	1,787,654	274,507,046	247,257,443
Taxes	265,411	70,741,408	65,225,291

(a) Top 50 Writers

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>
2017	2,440,745,363	3,000,873,180	186,591,521	309,621,081
2018	2,353,492,797	3,265,777,607	190,461,951	305,962,398
2019	2,550,375,679	3,326,869,199	186,404,736	277,299,204

The data are not comparable for the following reasons:

- Annual Statement losses and premiums include Voluntary and Facility data. Filing data are for ceded business written at Other-Than-Clean Risk rates only for Bodily Injury, Property Damage and Medical Payments.
- Annual Statement premium is at total limits collected level. Filing premium is at basic limits current level for Bodily Injury and Property Damage, and on a total limits current level for Medical Payments.
- 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 (total limits for Medical Payments) and include allocated loss adjustment expense only.
- 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.

NORTH CAROLINA
CEDED FILING
EXPECTED LOSS RATIOS

Private Passenger Auto	10/1/2018 Implementation	10/1/2019 Implementation	10/1/2020 Implementation
Bodily Injury	.786	.771	.744
Property Damage	.797	.776	.770
Medical Payments	.756	.767	.684

Bodily Injury

Accident Year	Total Limits <u>Paid Losses(a)</u>	Total Limits <u>Reserves(a)</u>	Total Limits <u>Loss Dev.(b)</u>	Total Limits <u>Dev. Losses</u>
12/31/2017	87,199,526	7,150,449	1.010	95,293,475
12/31/2018	76,054,993	15,982,574	1.045	96,179,258
12/31/2019	46,195,401	34,947,689	1.171	95,018,558

Accident Year	Unallocated <u>Loss Adj. Exp.(c)</u>	Loss Trend <u>Factors(d)</u>	LAE Trend <u>Factors(d)</u>	Trended Incurred <u>Losses and LAE</u>
12/31/2017	9,758,302	1.291	1.121	133,962,933
12/31/2018	10,638,924	1.199	1.096	126,979,191
12/31/2019	9,849,521	1.075	1.072	112,703,636

Property Damage

Accident Year	Total Limits <u>Paid Losses(a)</u>	Total Limits <u>Reserves(a)</u>	Total Limits <u>Loss Dev.(b)</u>	Total Limits <u>Dev. Losses</u>
12/31/2017	95,906,813	136,841	0.999	95,947,610
12/31/2018	99,964,649	505,633	1.002	100,671,223
12/31/2019	92,449,810	3,736,223	1.043	100,322,032

Accident Year	Unallocated <u>Loss Adj. Exp.(c)</u>	Loss Trend <u>Factors(d)</u>	LAE Trend <u>Factors(d)</u>	Trended Incurred <u>Losses and LAE</u>
12/31/2017	9,296,932	1.316	1.121	136,688,916
12/31/2018	11,167,169	1.256	1.096	138,682,273
12/31/2019	10,842,607	1.143	1.072	126,291,357

Medical Payments

Accident Year	Total Limits <u>Paid Losses(a)</u>	Total Limits <u>Reserves(a)</u>	Total Limits <u>Loss Dev.(b)</u>	Total Limits <u>Dev. Losses</u>
12/31/2017	5,245,360	11,729	1.008	5,299,146
12/31/2018	4,748,298	47,218	1.027	4,924,995
12/31/2019	3,771,520	310,046	1.067	4,355,031

Accident Year	Unallocated <u>Loss Adj. Exp.(c)</u>	Loss Trend <u>Factors(d)</u>	LAE Trend <u>Factors(d)</u>	Trended Incurred <u>Losses and LAE</u>
12/31/2017	583,966	1.051	1.121	6,224,028
12/31/2018	594,201	1.049	1.096	5,817,564
12/31/2019	504,748	0.982	1.072	4,817,730

- (a) Data on a paid/reserve basis is available only for total limits. See page F-4.
(b) See pages F-51, F-52, and F-53.
(c) See pages C-1, C-3, and C-5 for the unallocated loss adjustment expense factors.
(d) Using selected trends on pages D-6 and D-7.

The following pages F-20-40 contain North Carolina private passenger data by territory for years ended December 31, 2017, 2018, and 2019.

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.

See also pages C-7-9.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2017	87,121	12,987,170	6,814,517	2,142,231	781	8,725	0.90	78.22
	2018	90,693	13,567,035	6,997,775	2,889,527	767	9,124	0.85	77.16
	2019	93,710	13,900,228	6,326,435	2,578,497	799	7,918	0.85	67.51
	Total	271,524	40,454,433	20,138,727	7,610,255	2,347	8,581	0.86	74.17
120	2017	306,426	47,614,689	27,600,392	5,997,766	3,133	8,810	1.02	90.07
	2018	312,138	48,756,987	27,094,741	5,256,513	3,270	8,286	1.05	86.80
	2019	317,441	49,710,312	26,485,394	4,136,200	3,594	7,369	1.13	83.43
	Total	936,005	146,081,988	81,180,527	15,390,479	9,997	8,120	1.07	86.73
130	2017	360,972	62,868,536	37,370,621	7,842,713	3,834	9,747	1.06	103.53
	2018	368,745	64,600,208	37,078,963	6,859,853	4,208	8,812	1.14	100.55
	2019	374,610	65,897,353	36,183,491	7,196,957	4,439	8,151	1.18	96.59
	Total	1,104,327	193,366,097	110,633,075	21,899,523	12,481	8,864	1.13	100.18
140	2017	22,003	4,740,833	3,300,067	350,537	307	10,749	1.40	149.98
	2018	22,178	4,909,607	3,265,757	301,056	342	9,549	1.54	147.25
	2019	22,540	4,991,412	3,550,606	213,316	423	8,394	1.88	157.52
	Total	66,721	14,641,852	10,116,430	864,909	1,072	9,437	1.61	151.62
150	2017	87,785	17,496,897	10,368,484	1,962,327	1,303	7,957	1.48	118.11
	2018	90,113	17,148,036	11,220,592	2,069,670	1,405	7,986	1.56	124.52
	2019	92,443	17,382,904	9,886,654	1,623,422	1,437	6,880	1.55	106.95
	Total	270,341	52,027,837	31,475,730	5,655,419	4,145	7,594	1.53	116.43

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2017	152,943	22,908,585	14,043,555	4,719,501	1,470	9,553	0.96	91.82
	2018	158,274	23,847,878	14,712,571	3,772,963	1,599	9,201	1.01	92.96
	2019	162,811	24,498,820	13,389,955	2,620,597	1,687	7,937	1.04	82.24
	Total	474,028	71,255,283	42,146,081	11,113,061	4,756	8,862	1.00	88.91
180	2017	94,347	17,864,179	9,844,678	1,715,946	1,045	9,421	1.11	104.35
	2018	97,217	18,729,324	11,321,257	3,254,113	1,284	8,817	1.32	116.45
	2019	99,291	19,027,192	9,983,231	1,663,840	1,273	7,842	1.28	100.55
	Total	290,855	55,620,695	31,149,166	6,633,899	3,602	8,648	1.24	107.10
190	2017	161,088	29,253,882	16,484,968	4,916,793	1,804	9,138	1.12	102.34
	2018	168,703	30,749,501	14,655,104	4,047,713	1,752	8,365	1.04	86.87
	2019	174,869	31,475,458	14,387,086	3,346,198	1,926	7,470	1.10	82.27
	Total	504,660	91,478,841	45,527,158	12,310,704	5,482	8,305	1.09	90.21
200	2017	67,898	13,188,101	8,057,172	2,112,674	778	10,356	1.15	118.67
	2018	72,068	13,977,579	7,577,231	1,182,004	857	8,842	1.19	105.14
	2019	75,950	14,508,868	8,061,660	1,393,429	979	8,235	1.29	106.14
	Total	215,916	41,674,548	23,696,063	4,688,107	2,614	9,065	1.21	109.75
210	2017	18,647	3,200,794	2,009,641	909,571	144	13,956	0.77	107.77
	2018	19,950	3,290,634	1,658,694	640,258	161	10,302	0.81	83.14
	2019	21,231	3,456,400	1,392,129	1,229,619	141	9,873	0.66	65.57
	Total	59,828	9,947,828	5,060,464	2,779,448	446	11,346	0.75	84.58

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2017	52,742	10,608,830	6,866,113	1,796,907	643	10,678	1.22	130.18
	2018	53,517	11,319,983	5,860,817	855,097	643	9,115	1.20	109.51
	2019	54,285	11,516,816	6,969,180	1,733,060	832	8,376	1.53	128.38
	Total	160,544	33,445,629	19,696,110	4,385,064	2,118	9,299	1.32	122.68
230	2017	73,826	17,351,940	11,397,647	1,909,738	1,033	11,034	1.40	154.39
	2018	75,203	17,678,912	11,273,588	1,786,649	1,101	10,239	1.46	149.91
	2019	76,837	18,087,412	11,436,387	1,279,329	1,398	8,181	1.82	148.84
	Total	225,866	53,118,264	34,107,622	4,975,716	3,532	9,657	1.56	151.01
240	2017	69,962	13,879,966	9,641,513	1,965,136	1,103	8,741	1.58	137.81
	2018	71,272	15,447,075	8,310,383	1,151,588	1,026	8,100	1.44	116.60
	2019	71,822	15,459,742	8,996,133	2,030,042	1,185	7,592	1.65	125.26
	Total	213,056	44,786,783	26,948,029	5,146,766	3,314	8,132	1.56	126.48
250	2017	222,272	48,650,840	30,649,580	4,986,466	3,572	8,581	1.61	137.89
	2018	226,377	50,487,530	31,467,414	5,045,688	4,032	7,804	1.78	139.00
	2019	231,595	51,404,965	29,990,249	5,152,783	4,230	7,090	1.83	129.49
	Total	680,244	150,543,335	92,107,243	15,184,937	11,834	7,783	1.74	135.40
260	2017	487,196	89,167,616	51,829,735	10,864,313	5,811	8,919	1.19	106.38
	2018	504,335	93,258,147	50,550,180	13,337,159	5,980	8,453	1.19	100.23
	2019	521,738	96,124,178	50,391,785	9,438,293	6,813	7,396	1.31	96.58
	Total	1,513,269	278,549,941	152,771,700	33,639,765	18,604	8,212	1.23	100.95

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2017	180,099	28,977,334	14,372,291	3,602,840	1,871	7,682	1.04	79.80
	2018	185,465	29,904,478	14,860,913	5,457,644	1,974	7,528	1.06	80.13
	2019	190,317	30,451,553	15,766,850	5,052,083	2,129	7,406	1.12	82.85
	Total	555,881	89,333,365	45,000,054	14,112,567	5,974	7,533	1.07	80.95
280	2017	144,999	31,385,680	17,930,948	3,259,720	2,302	7,789	1.59	123.66
	2018	149,005	32,674,007	18,948,855	3,932,163	2,568	7,379	1.72	127.17
	2019	152,159	33,089,963	21,035,015	3,188,634	2,878	7,309	1.89	138.24
	Total	446,163	97,149,650	57,914,818	10,380,517	7,748	7,475	1.74	129.81
290	2017	81,130	16,415,665	9,105,908	1,625,630	1,209	7,532	1.49	112.24
	2018	83,609	16,477,758	9,265,636	2,231,702	1,273	7,279	1.52	110.82
	2019	86,645	16,791,500	9,324,110	1,788,956	1,408	6,622	1.63	107.61
	Total	251,384	49,684,923	27,695,654	5,646,288	3,890	7,120	1.55	110.17
300	2017	343,462	55,964,441	27,228,295	7,854,586	3,386	8,041	0.99	79.28
	2018	354,018	56,251,752	26,602,337	8,188,437	3,508	7,583	0.99	75.14
	2019	365,752	56,778,901	26,352,910	5,689,829	3,953	6,667	1.08	72.05
	Total	1,063,232	168,995,094	80,183,542	21,732,852	10,847	7,392	1.02	75.41
310	2017	67,764	9,589,980	5,094,425	2,034,143	568	8,969	0.84	75.18
	2018	69,550	9,709,995	4,992,972	3,108,212	598	8,349	0.86	71.79
	2019	71,103	9,833,079	3,905,483	1,123,864	576	6,780	0.81	54.93
	Total	208,417	29,133,054	13,992,880	6,266,219	1,742	8,033	0.84	67.14

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2017	742,900	102,576,675	56,428,094	16,985,824	6,449	8,750	0.87	75.96
	2018	764,207	106,430,529	54,677,357	12,821,613	6,726	8,129	0.88	71.55
	2019	784,164	108,832,174	57,619,688	13,453,028	7,785	7,401	0.99	73.48
	Total	2,291,271	317,839,378	168,725,139	43,260,465	20,960	8,050	0.91	73.64
340	2017	148,030	29,982,407	17,478,686	1,849,980	2,188	7,988	1.48	118.08
	2018	149,525	30,739,454	16,832,918	1,916,740	2,307	7,296	1.54	112.58
	2019	151,821	31,065,292	18,577,333	2,572,823	2,567	7,237	1.69	122.36
	Total	449,376	91,787,153	52,888,937	6,339,543	7,062	7,489	1.57	117.69
350	2017	402,137	63,202,708	32,666,753	8,308,442	4,049	8,068	1.01	81.23
	2018	412,089	64,323,693	32,267,911	9,170,111	4,058	7,952	0.98	78.30
	2019	421,265	64,878,907	31,950,883	8,628,780	4,624	6,910	1.10	75.85
	Total	1,235,491	192,405,308	96,885,547	26,107,333	12,731	7,610	1.03	78.42
360	2017	150,922	24,481,253	14,229,683	3,329,835	1,679	8,475	1.11	94.29
	2018	154,312	25,270,853	13,618,647	2,283,793	1,776	7,668	1.15	88.25
	2019	157,484	25,675,733	13,641,053	2,480,295	1,923	7,094	1.22	86.62
	Total	462,718	75,427,839	41,489,383	8,093,923	5,378	7,715	1.16	89.66
370	2017	328,863	63,143,992	36,366,200	6,381,614	4,605	7,897	1.40	110.58
	2018	340,255	67,383,639	38,733,654	7,658,030	4,786	8,093	1.41	113.84
	2019	351,268	69,214,533	40,423,377	7,281,186	5,330	7,584	1.52	115.08
	Total	1,020,386	199,742,164	115,523,231	21,320,830	14,721	7,848	1.44	113.22

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2017	71,532	13,475,601	8,692,135	1,417,610	1,083	8,026	1.51	121.51
	2018	73,222	14,163,050	8,681,416	1,031,051	1,106	7,849	1.51	118.56
	2019	74,638	14,390,026	9,224,543	1,617,530	1,228	7,512	1.65	123.59
	Total	219,392	42,028,677	26,598,094	4,066,191	3,417	7,784	1.56	121.24
390	2017	217,179	41,250,005	20,819,830	7,832,193	2,678	7,774	1.23	95.86
	2018	224,872	43,919,514	22,418,762	4,991,686	2,888	7,763	1.28	99.70
	2019	233,125	45,090,910	23,567,744	5,108,202	3,161	7,456	1.36	101.09
	Total	675,176	130,260,429	66,806,336	17,932,081	8,727	7,655	1.29	98.95
420	2017	176,536	47,245,139	34,395,897	3,728,618	4,430	7,764	2.51	194.84
	2018	180,022	52,540,401	34,484,632	3,932,932	4,647	7,421	2.58	191.56
	2019	184,412	53,349,908	35,783,537	4,344,891	4,933	7,254	2.67	194.04
	Total	540,970	153,135,448	104,664,066	12,006,441	14,010	7,471	2.59	193.47
440	2017	128,816	25,737,566	17,112,733	2,461,538	2,167	7,897	1.68	132.85
	2018	135,444	27,742,217	17,755,714	3,101,980	2,151	8,255	1.59	131.09
	2019	141,941	28,944,530	16,057,620	2,877,275	2,248	7,143	1.58	113.13
	Total	406,201	82,424,313	50,926,067	8,440,793	6,566	7,756	1.62	125.37
450	2017	62,050	13,439,462	8,894,275	1,438,229	1,063	8,367	1.71	143.34
	2018	63,780	14,616,816	8,795,726	2,109,252	1,085	8,107	1.70	137.91
	2019	65,494	15,049,198	8,718,757	1,170,857	1,228	7,100	1.87	133.12
	Total	191,324	43,105,476	26,408,758	4,718,338	3,376	7,822	1.76	138.03

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2017	520,976	84,980,498	46,655,196	11,703,534	5,646	8,263	1.08	89.55
	2018	537,075	89,755,810	46,561,982	10,981,434	5,912	7,876	1.10	86.70
	2019	552,581	91,556,532	46,760,180	8,787,470	6,456	7,243	1.17	84.62
	Total	1,610,632	266,292,840	139,977,358	31,472,438	18,014	7,770	1.12	86.91
470	2017	127,422	22,339,041	13,698,297	2,423,330	1,596	8,583	1.25	107.50
	2018	131,061	23,551,239	13,313,006	2,697,884	1,656	8,039	1.26	101.58
	2019	134,961	24,166,463	12,443,394	1,854,174	1,747	7,123	1.29	92.20
	Total	393,444	70,056,743	39,454,697	6,975,388	4,999	7,893	1.27	100.28
480	2017	188,947	23,248,039	12,356,495	4,109,724	1,352	9,139	0.72	65.40
	2018	193,633	23,907,449	12,399,119	3,277,324	1,417	8,750	0.73	64.03
	2019	197,110	24,330,893	10,721,573	3,463,409	1,385	7,741	0.70	54.39
	Total	579,690	71,486,381	35,477,187	10,850,457	4,154	8,540	0.72	61.20
490	2017	466,006	59,803,780	30,263,463	11,009,997	3,160	9,577	0.68	64.94
	2018	479,681	61,752,832	28,950,739	9,051,620	3,403	8,507	0.71	60.35
	2019	489,869	62,401,105	28,711,097	10,735,793	3,755	7,646	0.77	58.61
	Total	1,435,556	183,957,717	87,925,299	30,797,410	10,318	8,522	0.72	61.25
Statewide	2017	6,814,998	1,169,022,124	670,068,287	155,550,006	78,242	8,564	1.15	98.32
	2018	7,011,608	1,218,883,922	667,207,363	150,393,459	82,266	8,110	1.17	95.16
	2019	7,197,282	1,243,333,260	668,015,522	136,854,661	90,470	7,384	1.26	92.81
	Total	21,023,888	3,631,239,306	2,005,291,172	442,798,126	250,978	7,990	1.19	95.38

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2017	87,121	11,032,693	9,289,730	94,378	2,601	3,572	2.99	106.63
	2018	90,693	13,260,960	9,954,552	126,783	2,921	3,408	3.22	109.76
	2019	93,710	13,960,682	9,888,079	305,465	2,963	3,337	3.16	105.52
	Total	271,524	38,254,335	29,132,361	526,626	8,485	3,433	3.12	107.29
120	2017	306,426	32,782,559	29,091,492	586,826	8,672	3,355	2.83	94.94
	2018	312,138	38,857,632	29,493,515	476,083	9,095	3,243	2.91	94.49
	2019	317,441	41,013,143	31,355,782	689,720	9,608	3,264	3.03	98.78
	Total	936,005	112,653,334	89,940,789	1,752,629	27,375	3,286	2.92	96.09
130	2017	360,972	41,709,536	35,891,696	745,110	10,430	3,441	2.89	99.43
	2018	368,745	48,897,335	37,686,598	792,206	11,439	3,295	3.10	102.20
	2019	374,610	51,325,609	38,632,113	1,044,388	11,889	3,249	3.17	103.13
	Total	1,104,327	141,932,480	112,210,407	2,581,704	33,758	3,324	3.06	101.61
140	2017	22,003	3,026,331	2,702,533	58,215	807	3,349	3.67	122.83
	2018	22,178	3,441,501	2,714,389	21,900	824	3,294	3.72	122.39
	2019	22,540	3,642,128	2,863,938	103,771	922	3,106	4.09	127.06
	Total	66,721	10,109,960	8,280,860	183,886	2,553	3,244	3.83	124.11
150	2017	87,785	13,475,211	12,191,171	251,495	3,547	3,437	4.04	138.88
	2018	90,113	15,815,358	12,261,043	313,530	3,827	3,204	4.25	136.06
	2019	92,443	16,661,278	12,745,377	173,458	4,025	3,167	4.35	137.87
	Total	270,341	45,951,847	37,197,591	738,483	11,399	3,263	4.22	137.60

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2017	152,943	19,895,467	17,451,836	384,352	4,761	3,666	3.11	114.11
	2018	158,274	23,418,446	18,500,902	341,941	5,425	3,410	3.43	116.89
	2019	162,811	24,535,537	18,730,115	378,660	5,454	3,434	3.35	115.04
	Total	474,028	67,849,450	54,682,853	1,104,953	15,640	3,496	3.30	115.36
180	2017	94,347	17,918,712	13,879,801	96,929	3,399	4,083	3.60	147.11
	2018	97,217	20,532,100	14,615,245	121,027	4,265	3,427	4.39	150.34
	2019	99,291	21,035,672	14,689,886	229,160	4,173	3,520	4.20	147.95
	Total	290,855	59,486,484	43,184,932	447,116	11,837	3,648	4.07	148.48
190	2017	161,088	24,630,490	23,150,624	562,811	6,254	3,702	3.88	143.71
	2018	168,703	30,048,086	22,655,708	434,492	6,633	3,416	3.93	134.29
	2019	174,869	31,751,810	25,371,811	484,757	7,081	3,583	4.05	145.09
	Total	504,660	86,430,386	71,178,143	1,482,060	19,968	3,565	3.96	141.04
200	2017	67,898	9,398,643	8,323,892	67,888	2,289	3,636	3.37	122.59
	2018	72,068	11,653,451	8,970,998	115,533	2,604	3,445	3.61	124.48
	2019	75,950	12,477,641	10,192,203	151,428	2,865	3,557	3.77	134.20
	Total	215,916	33,529,735	27,487,093	334,849	7,758	3,543	3.59	127.30
210	2017	18,647	1,855,258	1,942,093	1,006	501	3,876	2.69	104.15
	2018	19,950	2,247,531	2,066,140	43,833	508	4,067	2.55	103.57
	2019	21,231	2,445,824	1,731,223	58,365	488	3,548	2.30	81.54
	Total	59,828	6,548,613	5,739,456	103,204	1,497	3,834	2.50	95.93

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2017	52,742	5,766,984	5,504,483	164,631	1,364	4,036	2.59	104.37
	2018	53,517	6,853,186	4,912,747	54,881	1,419	3,462	2.65	91.80
	2019	54,285	7,256,365	5,814,197	164,723	1,678	3,465	3.09	107.11
	Total	160,544	19,876,535	16,231,427	384,235	4,461	3,639	2.78	101.10
230	2017	73,826	8,918,613	7,558,978	132,665	2,000	3,779	2.71	102.39
	2018	75,203	10,074,079	7,500,291	35,007	2,232	3,360	2.97	99.73
	2019	76,837	10,647,618	8,277,030	134,980	2,623	3,156	3.41	107.72
	Total	225,866	29,640,310	23,336,299	302,652	6,855	3,404	3.03	103.32
240	2017	69,962	8,043,241	7,681,839	71,791	2,136	3,596	3.05	109.80
	2018	71,272	9,423,408	7,258,411	128,439	2,267	3,202	3.18	101.84
	2019	71,822	9,834,739	7,570,664	218,191	2,306	3,283	3.21	105.41
	Total	213,056	27,301,388	22,510,914	418,421	6,709	3,355	3.15	105.66
250	2017	222,272	41,915,108	32,624,477	504,268	8,756	3,726	3.94	146.78
	2018	226,377	47,642,446	34,568,133	351,295	10,260	3,369	4.53	152.70
	2019	231,595	48,932,748	36,950,993	556,204	10,568	3,496	4.56	159.55
	Total	680,244	138,490,302	104,143,603	1,411,767	29,584	3,520	4.35	153.10
260	2017	487,196	66,444,500	58,682,016	771,363	16,740	3,505	3.44	120.45
	2018	504,335	79,899,285	62,110,838	1,328,480	17,892	3,471	3.55	123.15
	2019	521,738	84,990,055	67,141,580	1,088,040	19,546	3,435	3.75	128.69
	Total	1,513,269	231,333,840	187,934,434	3,187,883	54,178	3,469	3.58	124.19

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2017	180,099	27,771,144	24,781,339	417,931	7,278	3,405	4.04	137.60
	2018	185,465	33,286,931	25,477,341	392,689	7,597	3,354	4.10	137.37
	2019	190,317	34,844,804	28,013,726	484,228	8,023	3,492	4.22	147.20
	Total	555,881	95,902,879	78,272,406	1,294,848	22,898	3,418		4.12
280	2017	144,999	26,300,846	23,364,716	285,391	7,279	3,210	5.02	161.14
	2018	149,005	30,968,670	25,517,493	423,504	7,728	3,302	5.19	171.25
	2019	152,159	32,316,610	27,757,510	312,389	8,245	3,367	5.42	182.42
	Total	446,163	89,586,126	76,639,719	1,021,284	23,252	3,296		5.21
290	2017	81,130	13,252,221	12,398,854	71,295	3,531	3,511	4.35	152.83
	2018	83,609	15,610,673	12,841,393	267,141	3,864	3,323	4.62	153.59
	2019	86,645	16,628,387	14,132,795	78,472	4,163	3,395	4.80	163.11
	Total	251,384	45,491,281	39,373,042	416,908	11,558	3,407		4.60
300	2017	343,462	53,683,014	46,520,628	521,514	13,867	3,355	4.04	135.45
	2018	354,018	63,571,179	50,630,762	698,987	14,914	3,395	4.21	143.02
	2019	365,752	66,772,744	53,115,633	1,025,360	15,410	3,447	4.21	145.22
	Total	1,063,232	184,026,937	150,267,023	2,245,861	44,191	3,400		4.16
310	2017	67,764	9,167,921	7,852,893	112,636	2,572	3,053	3.80	115.89
	2018	69,550	10,782,462	8,388,904	86,036	2,604	3,222	3.74	120.62
	2019	71,103	11,168,983	8,693,960	192,102	2,665	3,262	3.75	122.27
	Total	208,417	31,119,366	24,935,757	390,774	7,841	3,180		3.76

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
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NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2017	742,900	82,431,982	72,075,407	1,153,459	21,704	3,321	2.92	97.02
	2018	764,207	97,395,241	74,943,970	1,266,476	23,495	3,190	3.07	98.07
	2019	784,164	103,104,434	82,167,785	1,585,722	24,720	3,324	3.15	104.78
	Total	2,291,271	282,931,657	229,187,162	4,005,657	69,919	3,278	3.05	100.03
340	2017	148,030	23,839,189	21,014,257	371,387	6,698	3,137	4.52	141.96
	2018	149,525	28,303,062	21,718,450	236,471	7,031	3,089	4.70	145.25
	2019	151,821	29,659,020	23,294,919	243,302	7,357	3,166	4.85	153.44
	Total	449,376	81,801,271	66,027,626	851,160	21,086	3,131	4.69	146.93
350	2017	402,137	53,518,968	47,089,722	720,730	14,868	3,167	3.70	117.10
	2018	412,089	62,849,475	47,997,191	971,233	15,323	3,132	3.72	116.47
	2019	421,265	65,752,376	53,133,222	890,060	16,344	3,251	3.88	126.13
	Total	1,235,491	182,120,819	148,220,135	2,582,023	46,535	3,185	3.77	119.97
360	2017	150,922	18,880,153	16,663,049	172,690	5,326	3,129	3.53	110.41
	2018	154,312	22,142,445	17,012,836	134,684	5,556	3,062	3.60	110.25
	2019	157,484	23,323,354	18,037,552	221,126	5,817	3,101	3.69	114.54
	Total	462,718	64,345,952	51,713,437	528,500	16,699	3,097	3.61	111.76
370	2017	328,863	49,442,901	45,817,972	539,961	13,470	3,401	4.10	139.32
	2018	340,255	60,674,725	48,601,764	739,694	14,409	3,373	4.23	142.84
	2019	351,268	64,353,472	52,411,741	981,487	14,905	3,516	4.24	149.21
	Total	1,020,386	174,471,098	146,831,477	2,261,142	42,784	3,432	4.19	143.90

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
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NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2017	71,532	10,214,871	9,773,470	165,052	2,733	3,576	3.82	136.63
	2018	73,222	12,524,261	10,551,226	211,198	2,930	3,601	4.00	144.10
	2019	74,638	13,121,370	11,333,747	357,398	3,026	3,745	4.05	151.85
	Total	219,392	35,860,502	31,658,443	733,648	8,689	3,644		3.96
390	2017	217,179	36,811,016	33,642,955	551,342	9,802	3,432	4.51	154.91
	2018	224,872	45,504,130	35,852,975	668,918	10,403	3,446	4.63	159.44
	2019	233,125	48,063,866	38,346,315	817,872	10,739	3,571	4.61	164.49
	Total	675,176	130,379,012	107,842,245	2,038,132	30,944	3,485		4.58
420	2017	176,536	35,942,185	34,386,168	433,485	10,222	3,364	5.79	194.78
	2018	180,022	43,317,086	34,654,770	437,444	10,624	3,262	5.90	192.50
	2019	184,412	45,116,115	36,922,256	403,088	11,061	3,338	6.00	200.22
	Total	540,970	124,375,386	105,963,194	1,274,017	31,907	3,321		5.90
440	2017	128,816	20,816,602	19,363,916	386,929	5,711	3,391	4.43	150.32
	2018	135,444	25,945,963	22,023,832	288,804	6,366	3,460	4.70	162.60
	2019	141,941	27,895,948	22,020,090	378,953	6,506	3,385	4.58	155.14
	Total	406,201	74,658,513	63,407,838	1,054,686	18,583	3,412		4.57
450	2017	62,050	9,955,647	9,480,499	100,543	2,815	3,368	4.54	152.79
	2018	63,780	12,154,937	9,794,575	277,339	2,953	3,317	4.63	153.57
	2019	65,494	12,975,516	10,178,205	158,096	3,096	3,288	4.73	155.41
	Total	191,324	35,086,100	29,453,279	535,978	8,864	3,323		4.63

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
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NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2017	520,976	70,063,609	65,868,772	1,203,519	18,888	3,487	3.63	126.43
	2018	537,075	85,248,006	69,224,306	994,463	20,304	3,409	3.78	128.89
	2019	552,581	90,404,186	74,728,835	1,540,075	20,973	3,563	3.80	135.24
	Total	1,610,632	245,715,801	209,821,913	3,738,057	60,165	3,487	3.74	130.27
470	2017	127,422	16,031,005	14,478,146	224,749	4,254	3,403	3.34	113.62
	2018	131,061	18,824,523	15,262,184	161,347	4,561	3,346	3.48	116.45
	2019	134,961	20,059,651	16,356,579	361,015	4,827	3,389	3.58	121.19
	Total	393,444	54,915,179	46,096,909	747,111	13,642	3,379	3.47	117.16
480	2017	188,947	19,763,595	17,369,188	336,426	5,091	3,412	2.69	91.93
	2018	193,633	23,459,737	18,234,088	169,952	5,485	3,324	2.83	94.17
	2019	197,110	24,766,152	18,375,931	315,543	5,533	3,321	2.81	93.23
	Total	579,690	67,989,484	53,979,207	821,921	16,109	3,351	2.78	93.12
490	2017	466,006	55,129,451	48,094,394	589,827	14,340	3,354	3.08	103.21
	2018	479,681	64,498,840	51,421,274	858,810	15,577	3,301	3.25	107.20
	2019	489,869	67,425,123	54,327,028	815,304	16,146	3,365	3.30	110.90
	Total	1,435,556	187,053,414	153,842,696	2,263,941	46,063	3,340	3.21	107.17
Statewide	2017	6,814,998	939,829,666	836,003,006	12,852,594	244,706	3,416	3.59	122.67
	2018	7,011,608	1,119,127,150	875,418,844	13,970,620	263,335	3,324	3.76	124.85
	2019	7,197,282	1,178,262,960	935,302,820	16,942,902	275,745	3,392	3.83	129.95
	Total	21,023,888	3,237,219,776	2,646,724,670	43,766,116	783,786	3,377	3.73	125.89

Notes:

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- (2) Premiums include charges for excess limits.
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NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2017	62,161	1,557,591	497,117	296,206	383	1,298	0.62	8.00
	2018	63,911	1,644,442	509,092	317,565	400	1,273	0.63	7.97
	2019	64,911	1,666,620	440,227	205,017	380	1,158	0.59	6.78
	Total	190,983	4,868,653	1,446,436	818,788	1,163	1,244	0.61	7.57
120	2017	237,247	5,818,119	2,730,524	1,147,085	2,084	1,310	0.88	11.51
	2018	237,119	5,870,624	2,845,607	1,039,737	2,365	1,203	1.00	12.00
	2019	236,493	5,825,807	2,701,000	1,125,966	2,420	1,116	1.02	11.42
	Total	710,859	17,514,550	8,277,131	3,312,788	6,869	1,205	0.97	11.64
130	2017	273,985	7,426,241	3,925,985	1,346,754	2,853	1,376	1.04	14.33
	2018	273,653	7,496,840	3,570,933	1,391,171	2,929	1,219	1.07	13.05
	2019	272,476	7,441,736	3,397,155	1,341,712	3,011	1,128	1.11	12.47
	Total	820,114	22,364,817	10,894,073	4,079,637	8,793	1,239	1.07	13.28
140	2017	15,095	485,564	374,381	150,500	267	1,402	1.77	24.80
	2018	14,461	576,514	359,141	151,764	294	1,222	2.03	24.84
	2019	13,986	565,077	269,436	115,561	257	1,048	1.84	19.26
	Total	43,542	1,627,155	1,002,958	417,825	818	1,226	1.88	23.03
150	2017	61,685	1,838,235	1,014,461	440,312	722	1,405	1.17	16.45
	2018	61,643	1,912,394	847,883	416,664	756	1,122	1.23	13.75
	2019	62,297	1,934,211	835,669	418,147	777	1,076	1.25	13.41
	Total	185,625	5,684,840	2,698,013	1,275,123	2,255	1,196	1.21	14.53

Notes:

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NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2017	102,938	2,591,625	1,027,414	690,050	782	1,314	0.76	9.98
	2018	106,142	2,836,463	1,169,554	792,679	856	1,366	0.81	11.02
	2019	108,382	2,919,579	1,200,540	664,112	849	1,414	0.78	11.08
	Total	317,462	8,347,667	3,397,508	2,146,841	2,487	1,366	0.78	10.70
180	2017	45,056	1,403,261	590,123	575,475	494	1,195	1.10	13.10
	2018	46,766	1,585,799	556,712	557,661	533	1,044	1.14	11.90
	2019	48,247	1,674,571	439,194	533,163	478	919	0.99	9.10
	Total	140,069	4,663,631	1,586,029	1,666,299	1,505	1,054	1.07	11.32
190	2017	102,885	3,109,185	1,166,432	626,941	801	1,456	0.78	11.34
	2018	107,070	3,388,228	967,620	712,436	735	1,316	0.69	9.04
	2019	110,478	3,488,507	1,016,699	739,398	801	1,269	0.73	9.20
	Total	320,433	9,985,920	3,150,751	2,078,775	2,337	1,348	0.73	9.83
200	2017	42,715	1,437,202	623,079	370,570	467	1,334	1.09	14.59
	2018	44,570	1,583,201	598,204	316,075	474	1,262	1.06	13.42
	2019	46,361	1,646,167	607,567	318,729	486	1,250	1.05	13.11
	Total	133,646	4,666,570	1,828,850	1,005,374	1,427	1,282	1.07	13.68
210	2017	14,196	444,924	107,577	88,910	77	1,397	0.54	7.58
	2018	14,934	461,475	129,872	151,882	60	2,165	0.40	8.70
	2019	15,836	485,115	152,797	42,448	89	1,717	0.56	9.65
	Total	44,966	1,391,514	390,246	283,240	226	1,727	0.50	8.68

Notes:

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NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2017	40,533	1,218,407	673,165	286,063	452	1,489	1.12	16.61
	2018	40,009	1,193,559	579,962	249,348	490	1,184	1.22	14.50
	2019	39,761	1,178,752	590,670	280,446	554	1,066	1.39	14.86
	Total	120,303	3,590,718	1,843,797	815,857	1,496	1,232	1.24	15.33
230	2017	53,105	1,706,374	922,466	333,143	789	1,169	1.49	17.37
	2018	51,977	1,588,876	845,625	349,449	855	989	1.64	16.27
	2019	51,186	1,563,852	766,235	403,577	843	909	1.65	14.97
	Total	156,268	4,859,102	2,534,326	1,086,169	2,487	1,019	1.59	16.22
240	2017	52,950	1,465,577	905,432	264,435	660	1,372	1.25	17.10
	2018	51,767	1,511,165	776,544	231,910	662	1,173	1.28	15.00
	2019	50,630	1,470,047	896,239	432,986	788	1,137	1.56	17.70
	Total	155,347	4,446,789	2,578,215	929,331	2,110	1,222	1.36	16.60
250	2017	115,765	4,628,559	1,716,636	1,912,800	1,713	1,002	1.48	14.83
	2018	116,730	5,046,294	1,511,539	1,576,001	1,660	911	1.42	12.95
	2019	118,476	5,208,136	1,466,908	1,813,892	1,775	826	1.50	12.38
	Total	350,971	14,882,989	4,695,083	5,302,693	5,148	912	1.47	13.38
260	2017	331,160	9,978,022	4,658,077	2,201,837	3,384	1,377	1.02	14.07
	2018	337,360	10,284,345	4,537,474	2,181,766	3,702	1,226	1.10	13.45
	2019	344,146	10,454,119	4,499,851	2,516,648	3,629	1,240	1.05	13.08
	Total	1,012,666	30,716,486	13,695,402	6,900,251	10,715	1,278	1.06	13.52

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2017	125,972	3,404,823	1,398,696	734,034	939	1,490	0.75	11.10
	2018	128,818	3,665,256	1,417,197	770,608	988	1,434	0.77	11.00
	2019	131,650	3,740,635	1,217,889	828,966	961	1,267	0.73	9.25
	Total	386,440	10,810,714	4,033,782	2,333,608	2,888	1,397	0.75	10.44
280	2017	90,428	3,372,404	1,922,564	759,776	1,463	1,314	1.62	21.26
	2018	90,299	3,719,160	1,651,860	864,458	1,465	1,128	1.62	18.29
	2019	90,722	3,759,978	1,587,398	972,870	1,404	1,131	1.55	17.50
	Total	271,449	10,851,542	5,161,822	2,597,104	4,332	1,192	1.60	19.02
290	2017	48,513	1,544,282	751,395	349,029	620	1,212	1.28	15.49
	2018	48,571	1,683,062	717,801	272,458	609	1,179	1.25	14.78
	2019	49,544	1,726,063	554,586	327,864	536	1,035	1.08	11.19
	Total	146,628	4,953,407	2,023,782	949,351	1,765	1,147	1.20	13.80
300	2017	224,534	5,787,723	2,177,025	1,368,256	1,570	1,387	0.70	9.70
	2018	229,825	6,018,563	2,045,227	1,085,976	1,631	1,254	0.71	8.90
	2019	236,113	6,183,187	2,051,561	1,192,044	1,589	1,291	0.67	8.69
	Total	690,472	17,989,473	6,273,813	3,646,276	4,790	1,310	0.69	9.09
310	2017	45,222	1,093,772	265,590	150,156	202	1,315	0.45	5.87
	2018	46,131	1,136,332	221,812	171,244	170	1,305	0.37	4.81
	2019	46,962	1,147,519	217,930	210,071	200	1,090	0.43	4.64
	Total	138,315	3,377,623	705,332	531,471	572	1,233	0.41	5.10

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2017	522,778	10,053,159	4,955,933	1,611,800	3,488	1,421	0.67	9.48
	2018	530,727	10,799,301	4,645,795	1,596,493	3,525	1,318	0.66	8.75
	2019	539,642	10,963,830	4,673,404	1,772,627	3,654	1,279	0.68	8.66
	Total	1,593,147	31,816,290	14,275,132	4,980,920	10,667	1,338	0.67	8.96
340	2017	87,056	2,826,877	1,593,220	713,257	1,210	1,317	1.39	18.30
	2018	85,261	3,184,352	1,446,401	592,338	1,203	1,202	1.41	16.96
	2019	84,845	3,189,467	1,348,508	660,931	1,118	1,206	1.32	15.89
	Total	257,162	9,200,696	4,388,129	1,966,526	3,531	1,243	1.37	17.06
350	2017	271,914	6,313,987	2,905,281	951,922	2,047	1,419	0.75	10.68
	2018	276,492	6,825,054	2,789,540	1,041,069	2,027	1,376	0.73	10.09
	2019	280,984	6,937,147	2,874,804	1,115,026	2,060	1,396	0.73	10.23
	Total	829,390	20,076,188	8,569,625	3,108,017	6,134	1,397	0.74	10.33
360	2017	102,347	2,730,338	1,541,982	464,243	1,020	1,512	1.00	15.07
	2018	103,244	2,739,900	1,371,365	430,887	999	1,373	0.97	13.28
	2019	104,123	2,724,841	1,241,529	555,080	959	1,295	0.92	11.92
	Total	309,714	8,195,079	4,154,876	1,450,210	2,978	1,395	0.96	13.42
370	2017	228,806	6,853,051	3,947,185	1,736,990	2,692	1,466	1.18	17.25
	2018	231,568	7,418,337	3,505,301	1,630,660	2,558	1,370	1.10	15.14
	2019	235,116	7,519,213	3,488,604	1,656,720	2,540	1,373	1.08	14.84
	Total	695,490	21,790,601	10,941,090	5,024,370	7,790	1,405	1.12	15.73

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2017	53,179	1,397,343	888,867	282,628	651	1,365	1.22	16.71
	2018	53,197	1,459,655	663,445	245,729	605	1,097	1.14	12.47
	2019	53,417	1,443,756	1,218,058	361,910	664	1,834	1.24	22.80
	Total	159,793	4,300,754	2,770,370	890,267	1,920	1,443	1.20	17.34
390	2017	146,339	4,233,082	1,767,267	1,054,259	1,212	1,458	0.83	12.08
	2018	150,216	4,538,378	1,497,587	1,013,244	1,181	1,268	0.79	9.97
	2019	153,896	4,646,519	1,532,137	1,129,361	1,178	1,301	0.77	9.96
	Total	450,451	13,417,979	4,796,991	3,196,864	3,571	1,343	0.79	10.65
420	2017	91,620	4,310,702	3,254,959	1,579,323	2,626	1,240	2.87	35.53
	2018	89,519	5,371,551	2,799,829	1,458,422	2,368	1,182	2.65	31.28
	2019	88,864	5,425,108	2,462,169	1,360,203	2,222	1,108	2.50	27.71
	Total	270,003	15,107,361	8,516,957	4,397,948	7,216	1,180	2.67	31.54
440	2017	77,413	2,623,431	1,386,115	646,179	1,079	1,285	1.39	17.91
	2018	79,842	2,946,892	1,427,877	632,746	1,115	1,281	1.40	17.88
	2019	82,538	3,064,427	1,358,369	621,130	1,072	1,267	1.30	16.46
	Total	239,793	8,634,750	4,172,361	1,900,055	3,266	1,278	1.36	17.40
450	2017	35,611	1,050,725	679,971	244,049	497	1,368	1.40	19.09
	2018	35,707	1,087,383	683,678	177,681	484	1,413	1.36	19.15
	2019	35,878	1,087,297	767,394	293,912	551	1,393	1.54	21.39
	Total	107,196	3,225,405	2,131,043	715,642	1,532	1,391	1.43	19.88

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)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2017	365,831	8,486,910	4,403,815	1,718,010	3,227	1,365	0.88	12.04
	2018	371,847	9,075,313	4,253,064	1,844,230	3,183	1,336	0.86	11.44
	2019	377,203	9,178,560	4,329,644	1,731,992	3,260	1,328	0.86	11.48
	Total	1,114,881	26,740,783	12,986,523	5,294,232	9,670	1,343	0.87	11.65
470	2017	92,351	2,156,571	1,134,222	357,546	849	1,336	0.92	12.28
	2018	93,388	2,084,382	1,135,292	401,142	962	1,180	1.03	12.16
	2019	94,749	2,083,288	981,559	324,922	815	1,204	0.86	10.36
	Total	280,488	6,324,241	3,251,073	1,083,610	2,626	1,238	0.94	11.59
480	2017	128,442	2,353,592	944,635	342,620	631	1,497	0.49	7.35
	2018	130,894	2,470,622	1,060,221	352,693	751	1,412	0.57	8.10
	2019	131,574	2,466,223	1,010,328	378,159	758	1,333	0.58	7.68
	Total	390,910	7,290,437	3,015,184	1,073,472	2,140	1,409	0.55	7.71
490	2017	308,187	6,874,799	2,511,480	1,471,556	1,594	1,576	0.52	8.15
	2018	316,704	7,310,009	2,712,672	1,480,193	1,685	1,610	0.53	8.57
	2019	323,564	7,425,371	2,537,237	1,319,672	1,655	1,533	0.51	7.84
	Total	948,455	21,610,179	7,761,389	4,271,421	4,934	1,573	0.52	8.18
Statewide	2017	4,598,019	122,576,457	59,363,071	27,266,714	43,545	1,363	0.95	12.91
	2018	4,660,362	130,513,721	55,851,726	26,498,379	44,280	1,261	0.95	11.98
	2019	4,725,050	132,234,725	54,733,295	27,765,262	44,333	1,235	0.94	11.58
	Total	13,983,431	385,324,903	169,948,092	81,530,355	132,158	1,286	0.95	12.15

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.

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.

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%.

CREDIBILITY TABLES BASED
UPON NUMBER OF CLAIMS

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

<u>Average Number of Claims for the Latest Two Years (A)</u>	<u>Weight to Earlier Year</u>	<u>Weight to Later 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>	<u>Determination of Territory Credibility (B)</u>	<u>Credibility</u>	<u>Determination of Trend Factor Credibility (C)</u>
0.00	0 - 29	0.05	27 - 105
0.10	30 - 119	0.10	106 - 238
0.20	120 - 269	0.15	239 - 424
0.30	270 - 479	0.20	425 - 663
0.40	480 - 749	0.25	664 - 955
0.50	750 - 1,079	0.30	956 - 1,300
0.60	1,080 - 1,469	0.35	1,301 - 1,699
0.70	1,470 - 1,919	0.40	1,700 - 2,150
0.80	1,920 - 2,429	0.45	2,151 - 2,655
0.90	2,430 - 2,999	0.50	2,656 - 3,212
1.00	3,000 or more	0.55	3,213 - 3,823
		0.60	3,824 - 4,487
		0.65	4,488 - 5,204
		0.70	5,205 - 5,974
		0.75	5,975 - 6,798
		0.80	6,799 - 7,674
		0.85	7,675 - 8,604
		0.90	8,605 - 9,586
		0.95	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 F-45-104. 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 Bodily Injury, the selected loss development factors include an adjustment to address a change in reserving methodology for a large insurer that is not yet fully reflected in the loss development database. See the prefiled testimony of R.Retian.

Development for all coverages is to 63 months.

Additional information regarding loss development is contained in the prefiled testimony of R. Retian.

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>
2015	7,363,684	7,363,684	5,155,819
2016	7,571,702	7,571,702	5,241,200
2017	6,815,077	6,815,077	4,598,098
2018	7,011,689	7,011,689	4,660,443
2019	7,197,359	7,197,359	4,725,127

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2015	1,056,803,329	950,589,238	133,521,524
2016	1,075,377,042	1,004,857,422	134,761,728
2017	971,958,957	942,651,202	117,742,495
2018	1,039,719,148	1,117,938,568	127,841,805
2019	1,055,331,294	1,162,333,378	128,647,549

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
2006					746,134,773
2007				738,717,734	758,660,979
2008			668,127,571	720,107,171	741,861,103
2009		608,801,143	731,893,657	792,349,751	813,854,768
2010	344,997,222	624,641,873	735,939,834	791,711,021	810,837,790
2011	361,951,472	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	
2017	399,486,270	735,350,347	875,477,016		
2018	384,036,171	732,085,779			
2019	409,575,280				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.027
2008			1.078	1.030
2009		1.202	1.083	1.027
2010	1.811	1.178	1.076	1.024
2011	1.752	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	
2017	1.841	1.191		
2018	1.906			
Five Year Average	1.847	1.187	1.083	1.027
Three Year Average	1.850	1.190	1.085	1.029
		Five Year	Three Year	
39 to 63 months:		1.112	1.116	
27 to 63 months:		1.320	1.328	
15 to 63 months:		2.438	2.457	

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
2006					601,921,399
2007				608,206,595	608,404,220
2008			607,278,198	607,852,145	608,115,212
2009		612,080,686	614,578,717	615,384,989	615,624,955
2010	605,469,959	627,970,219	630,478,538	631,116,423	631,219,207
2011	612,608,679	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	
2017	921,252,568	978,151,443	981,676,812		
2018	937,329,324	1,011,349,130			
2019	1,019,123,304				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.001	1.000
2009		1.004	1.001	1.000
2010	1.037	1.004	1.001	1.000
2011	1.039	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	
2017	1.062	1.004		
2018	1.079			

Five Year Average	1.065	1.005	1.001	1.000
Three Year Average	1.070	1.005	1.001	0.999

Five Year

Three Year

39 to 63 months:	1.001	1.000
27 to 63 months:	1.006	1.005
15 to 63 months:	1.071	1.075

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 Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006					93,918,534
2007				93,362,332	93,551,684
2008			91,971,670	92,842,035	93,009,078
2009		97,233,618	99,947,810	100,930,262	101,146,990
2010	81,560,495	95,396,998	97,927,140	98,924,643	99,200,980
2011	81,717,423	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	
2017	87,104,169	100,536,184	103,112,757		
2018	79,656,729	95,315,212			
2019	80,171,285				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.002
2008			1.009	1.002
2009		1.028	1.010	1.002
2010	1.170	1.027	1.010	1.003
2011	1.158	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	
2017	1.154	1.026		
2018	1.197			
Five Year Average	1.177	1.029	1.010	1.002
Three Year Average	1.172	1.030	1.012	1.002
		Five Year	Three Year	
39 to 63 months:		1.012	1.014	
27 to 63 months:		1.041	1.044	
15 to 63 months:		1.225	1.224	

Losses exclude unallocated loss adjustment expense.

The Reinsurance Facility 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 F-45.

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
2006					757,537,429
2007				771,660,808	770,562,365
2008			752,606,768	754,898,979	751,043,783
2009		805,971,456	822,808,711	824,559,586	822,482,993
2010	749,121,544	811,793,162	821,767,319	822,060,565	821,124,171
2011	769,451,348	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	
2017	842,233,368	937,896,036	967,659,782		
2018	826,188,078	935,767,785			
2019	869,981,940				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				0.999
2008			1.003	0.995
2009		1.021	1.002	0.997
2010	1.084	1.012	1.000	0.999
2011	1.052	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	
2017	1.114	1.032		
2018	1.133			
Five Year Average	1.106	1.029	1.007	1.000
Three Year Average	1.117	1.034	1.009	1.001

Five Year

Three Year

Selected*

39 to 63 months:	1.007	1.010	1.010
27 to 63 months:	1.036	1.044	1.045
15 to 63 months:	1.146	1.166	1.171

* The selected loss development factors include an adjustment to address a change in reserving methodology for a large insurer that is not yet fully reflected in the loss development data contained in this exhibit. See the prefiled testimony of R. Retian.

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
2006					602,092,739
2007				608,672,244	608,562,434
2008			608,059,698	608,308,805	608,233,572
2009		614,178,970	615,294,078	615,667,679	615,821,799
2010	618,016,628	629,572,991	631,101,652	631,458,376	631,388,802
2011	625,138,655	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	
2017	946,840,760	981,256,188	982,879,581		
2018	971,332,877	1,015,730,687			
2019	1,056,933,540				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.000	1.000
2009		1.002	1.001	1.000
2010	1.019	1.002	1.001	1.000
2011	1.022	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	
2017	1.036	1.002		
2018	1.046			

Five Year Average	1.038	1.003	1.001	1.000
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Three Year Average	1.041	1.003	1.000	0.999
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Five Year

Three Year

39 to 63 months:	1.001	0.999
27 to 63 months:	1.004	1.002
15 to 63 months:	1.042	1.043

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
2006					94,087,739
2007				93,617,508	93,731,836
2008			92,528,555	93,071,581	93,094,942
2009		99,396,195	100,919,154	101,171,878	101,257,049
2010	95,856,365	97,322,444	98,714,615	99,127,621	99,286,154
2011	93,143,438	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	
2017	99,064,485	102,156,647	103,650,319		
2018	93,139,589	96,990,413			
2019	92,638,083				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.001
2008			1.006	1.000
2009		1.015	1.003	1.001
2010	1.015	1.014	1.004	1.002
2011	1.034	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	
2017	1.031	1.015		
2018	1.041			
Five Year Average	1.043	1.019	1.005	1.001
Three Year Average	1.039	1.019	1.007	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.008	
27 to 63 months:		1.025	1.027	
15 to 63 months:		1.069	1.067	

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 F-45.

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
2006					620,816,005
2007				629,464,168	630,359,444
2008			616,157,149	617,857,848	617,481,470
2009		666,202,319	675,496,873	677,961,158	678,378,046
2010	639,377,892	670,309,948	674,985,532	677,413,856	677,391,262
2011	654,278,886	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	
2017	720,842,437	779,117,099	794,316,931		
2018	703,666,187	773,437,055			
2019	738,594,513				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.001
2008			1.003	0.999
2009		1.014	1.004	1.001
2010	1.048	1.007	1.004	1.000
2011	1.026	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	
2017	1.081	1.020		
2018	1.099			
Five Year Average	1.075	1.019	1.006	1.001
Three Year Average	1.086	1.023	1.005	1.002

	Five Year	Three Year	Selected*
39 to 63 months:	1.007	1.007	1.007
27 to 63 months:	1.026	1.030	1.030
15 to 63 months:	1.103	1.119	1.122

* The selected loss development factors include an adjustment to address a change in reserving methodology for a large insurer that is not yet fully reflected in the loss development data contained in this exhibit. See the prefiled testimony of R. Retian.

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
2006					136,721,424
2007				142,196,640	140,202,921
2008			136,449,619	137,041,131	133,562,313
2009		139,769,137	147,311,838	146,598,428	144,104,947
2010	109,743,652	141,483,214	146,781,787	144,646,709	143,732,909
2011	115,172,462	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	
2017	121,390,931	158,778,937	173,342,851		
2018	122,521,891	162,330,730			
2019	131,387,427				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				0.986
2008			1.004	0.975
2009		1.054	0.995	0.983
2010	1.289	1.037	0.985	0.994
2011	1.199	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	
2017	1.308	1.092		
2018	1.325			
Five Year Average	1.290	1.076	1.016	0.994
Three Year Average	1.300	1.089	1.030	0.997
		Five Year	Three Year	
39 to 63 months:		1.010	1.027	
27 to 63 months:		1.087	1.118	
15 to 63 months:		1.402	1.453	

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
2006					597,935,823
2007				604,144,875	604,051,595
2008			603,066,452	603,284,796	603,225,683
2009		609,446,256	610,523,213	610,899,239	611,030,537
2010	613,312,535	625,276,689	626,714,405	627,058,274	626,732,185
2011	620,421,933	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	
2017	933,429,513	966,862,089	968,399,526		
2018	956,716,106	999,951,129			
2019	1,040,291,321				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.000	1.000
2009		1.002	1.001	1.000
2010	1.020	1.002	1.001	0.999
2011	1.022	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	
2017	1.036	1.002		
2018	1.045			

Five Year Average	1.038	1.003	1.001	1.000
Three Year Average	1.041	1.003	1.000	0.999

Five Year

Three Year

39 to 63 months:	1.001	0.999
27 to 63 months:	1.004	1.002
15 to 63 months:	1.042	1.043

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 Excess Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2006					4,156,916
2007				4,527,369	4,510,839
2008			4,993,246	5,024,009	5,007,889
2009		4,732,714	4,770,865	4,768,440	4,791,262
2010	4,704,093	4,296,302	4,387,247	4,400,102	4,656,617
2011	4,716,722	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	
2017	13,411,247	14,394,099	14,480,055		
2018	14,616,771	15,779,558			
2019	16,642,219				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				0.996
2008			1.006	0.997
2009		1.008	0.999	1.005
2010	0.913	1.021	1.003	1.058
2011	1.019	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	
2017	1.073	1.006		
2018	1.080			
Five Year Average	1.079	1.019	1.012	0.992
Three Year Average	1.067	0.999	1.005	0.989
		Five Year	Three Year	
39 to 63 months:		1.004	0.994	
27 to 63 months:		1.023	0.993	
15 to 63 months:		1.104	1.060	

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 F-45.

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
2006					98,183
2007				95,360	96,051
2008			91,262	93,683	94,385
2009		92,220	98,088	100,675	101,335
2010	70,242	91,944	97,458	100,048	100,758
2011	68,147	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	
2017	69,127	94,338	101,036		
2018	64,221	88,751			
2019	65,579				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.007
2008			1.027	1.007
2009		1.064	1.026	1.007
2010	1.309	1.060	1.027	1.007
2011	1.317	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	
2017	1.365	1.071		
2018	1.382			
Five Year Average	1.357	1.069	1.029	1.006
Three Year Average	1.361	1.070	1.029	1.006
		Five Year	Three Year	
39 to 63 months:		1.035	1.035	
27 to 63 months:		1.106	1.107	
15 to 63 months:		1.501	1.507	

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
2006					243,100
2007				241,816	241,850
2008			235,711	235,816	235,842
2009		242,565	243,002	243,133	243,167
2010	244,443	249,796	250,200	250,322	250,300
2011	240,566	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	
2017	270,689	280,679	280,942		
2018	262,874	273,624			
2019	267,629				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.000	1.000
2009		1.002	1.001	1.000
2010	1.022	1.002	1.000	1.000
2011	1.020	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	
2017	1.037	1.001		
2018	1.041			

Five Year Average	1.036	1.002	1.001	1.000
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Three Year Average	1.038	1.002	1.000	0.999
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Five Year Three Year

39 to 63 months:	1.001	0.999
27 to 63 months:	1.003	1.001
15 to 63 months:	1.039	1.039

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006					57,624
2007				55,292	55,353
2008			53,684	53,986	54,018
2009		56,348	57,451	57,758	57,801
2010	47,691	55,056	55,989	56,308	56,950
2011	47,438	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	
2017	46,897	52,955	53,985		
2018	42,187	49,207			
2019	41,919				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.001
2008			1.006	1.001
2009		1.020	1.005	1.001
2010	1.154	1.017	1.006	1.011
2011	1.129	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	
2017	1.129	1.019		
2018	1.166			
Five Year Average	1.146	1.019	1.006	1.001
Three Year Average	1.144	1.020	1.007	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.008	
27 to 63 months:		1.026	1.028	
15 to 63 months:		1.176	1.176	

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
2006					98,575
2007				96,531	96,427
2008			94,987	94,889	94,709
2009		101,985	101,909	101,763	101,663
2010	103,423	101,382	101,167	101,204	101,074
2011	101,059	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	
2017	106,244	104,863	105,031		
2018	99,714	99,078			
2019	101,155				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				0.999
2008			0.999	0.998
2009		0.999	0.999	0.999
2010	0.980	0.998	1.000	0.999
2011	0.978	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	
2017	0.987	1.002		
2018	0.994			
Five Year Average	0.994	1.002	1.001	0.999
Three Year Average	0.992	1.001	1.000	0.998
		Five Year	Three Year	
39 to 63 months:		1.000	0.998	
27 to 63 months:		1.002	0.999	
15 to 63 months:		0.996	0.991	

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
2006					243,117
2007				241,869	241,865
2008			235,819	235,861	235,854
2009		242,920	243,130	243,171	243,185
2010	247,599	250,117	250,319	250,372	250,314
2011	244,106	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	
2017	276,679	281,213	281,114		
2018	269,105	274,155			
2019	274,102				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.000	1.000
2009		1.001	1.000	1.000
2010	1.010	1.001	1.000	1.000
2011	1.007	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	
2017	1.016	1.000		
2018	1.019			
Five Year Average	1.016	1.001	1.000	1.000
Three Year Average	1.017	1.001	0.999	0.999
		Five Year	Three Year	
39 to 63 months:		1.000	0.998	
27 to 63 months:		1.001	0.999	
15 to 63 months:		1.017	1.016	

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
2006					57,672
2007				55,395	55,407
2008			53,951	54,057	54,046
2009		57,291	57,760	57,830	57,831
2010	54,593	55,893	56,290	56,370	56,968
2011	52,665	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	
2017	51,796	53,642	54,165		
2018	47,759	49,838			
2019	46,649				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.002	1.000
2009		1.008	1.001	1.000
2010	1.024	1.007	1.001	1.011
2011	1.030	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	
2017	1.036	1.010		
2018	1.044			
Five Year Average	1.043	1.011	1.003	1.000
Three Year Average	1.041	1.011	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.014	1.014	
15 to 63 months:		1.058	1.056	

See attached Exhibit (3)(g).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page F-45.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Outstanding Claims as of		
	15 Months	27 Months	39 Months
2006			
2007			
2008			3,725
2009		9,765	3,821
2010	33,181	9,438	3,709
2011	32,912	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	
2019	35,576		

Claim Development Factors

Accident Year	Claim Development Factors	
	15-27 Mo.	27-39 Mo.
2007		
2008		
2009		0.391
2010	0.284	0.393
2011	0.275	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	
Five Year Average	0.292	0.390
Three Year Average	0.293	0.386
	Five Year	Three Year
27 to 39 months:	0.390	0.386
15 to 39 months:	0.114	0.113

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
2006			
2007			
2008			108
2009		355	128
2010	3,156	321	119
2011	3,540	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	
2019	6,473		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2007		
2008		
2009		0.361
2010	0.102	0.371
2011	0.114	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	
Five Year Average	0.081	0.321
Three Year Average	0.083	0.311
	Five Year	Three Year
27 to 39 months:	0.321	0.311
15 to 39 months:	0.026	0.026

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
2006			
2007			
2008			267
2009		943	309
2010	6,902	837	301
2011	5,227	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	
2019	4,730		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2007		
2008		
2009		0.328
2010	0.121	0.360
2011	0.131	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	
Five Year Average	0.129	0.341
Three Year Average	0.131	0.297
	Five Year	Three Year
27 to 39 months:	0.341	0.297
15 to 39 months:	0.044	0.039

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>
2015	5,618,037	5,618,037	4,188,289
2016	5,800,429	5,800,429	4,282,669
2017	5,251,836	5,251,836	3,813,492
2018	5,509,229	5,509,229	3,944,703
2019	5,741,247	5,741,247	4,051,026

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2015	1,745,647	1,745,647	967,530
2016	1,771,273	1,771,273	958,531
2017	1,563,241	1,563,241	784,606
2018	1,502,460	1,502,460	715,740
2019	1,456,112	1,456,112	674,101

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2015	679,666,461	633,893,668	100,903,962
2016	712,523,505	670,413,074	104,028,037
2017	643,684,187	615,774,078	92,085,675
2018	706,767,532	756,474,595	102,921,422
2019	731,691,990	799,740,714	105,192,399

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2015	377,136,868	316,695,570	32,617,562
2016	362,853,537	334,444,348	30,733,691
2017	328,274,770	326,877,124	25,656,820
2018	332,951,616	361,463,973	24,920,383
2019	323,639,304	362,592,664	23,455,150

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
2006					464,170,222
2007				472,011,516	486,044,571
2008			435,289,849	471,770,091	488,730,458
2009		389,954,075	477,976,773	522,814,651	538,766,830
2010	209,354,436	397,294,649	477,904,859	517,235,543	531,542,743
2011	215,240,982	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	
2017	242,862,158	452,926,363	548,256,160		
2018	221,822,353	438,901,394			
2019	243,385,439				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.030
2008			1.084	1.036
2009		1.226	1.094	1.031
2010	1.898	1.203	1.082	1.028
2011	1.842	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	
2017	1.865	1.210		
2018	1.979			
Five Year Average	1.919	1.207	1.095	1.031
Three Year Average	1.903	1.207	1.096	1.034
		Five Year	Three Year	
39 to 63 months:		1.129	1.133	
27 to 63 months:		1.363	1.368	
15 to 63 months:		2.616	2.603	

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
2006					383,622,954
2007				400,452,418	400,586,988
2008			413,397,871	413,760,651	413,946,971
2009		417,455,377	418,955,995	419,525,128	419,683,613
2010	411,582,272	424,510,089	426,090,133	426,440,548	426,591,722
2011	408,467,118	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	
2017	600,480,591	633,005,561	636,128,533		
2018	603,825,486	646,742,291			
2019	669,533,962				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.001	1.000
2009		1.004	1.001	1.000
2010	1.031	1.004	1.001	1.000
2011	1.035	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	
2017	1.054	1.005		
2018	1.071			
Five Year Average	1.060	1.005	1.001	1.000
Three Year Average	1.063	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:		1.066	1.069	

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
2006					66,966,581
2007				67,655,811	67,820,564
2008			67,419,903	68,195,386	68,373,643
2009		71,046,109	73,324,438	74,191,587	74,392,693
2010	58,239,022	69,100,078	71,234,353	72,084,476	72,324,039
2011	56,743,377	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	
2017	61,543,120	72,330,300	74,595,260		
2018	56,695,608	69,305,186			
2019	58,691,173				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.002
2008			1.012	1.003
2009		1.032	1.012	1.003
2010	1.186	1.031	1.012	1.003
2011	1.178	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	
2017	1.175	1.031		
2018	1.222			
Five Year Average	1.204	1.036	1.013	1.002
Three Year Average	1.196	1.037	1.015	1.003
		Five Year	Three Year	
39 to 63 months:		1.015	1.018	
27 to 63 months:		1.052	1.056	
15 to 63 months:		1.267	1.263	

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
2006					471,762,122
2007				495,987,814	494,837,309
2008			497,303,477	498,330,799	495,258,927
2009		535,537,442	545,712,735	547,172,413	545,051,941
2010	488,321,611	532,428,816	539,907,535	538,639,950	537,915,027
2011	494,380,155	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	
2017	533,082,246	593,382,285	613,438,313		
2018	517,747,379	581,223,326			
2019	560,004,082				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				0.998
2008			1.002	0.994
2009		1.019	1.003	0.996
2010	1.090	1.014	0.998	0.999
2011	1.056	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	
2017	1.113	1.034		
2018	1.123			
Five Year Average	1.098	1.027	1.007	1.000
Three Year Average	1.112	1.036	1.010	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.011	
27 to 63 months:		1.034	1.047	
15 to 63 months:		1.135	1.164	

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
2006					383,757,611
2007				400,792,456	400,686,747
2008			413,982,168	414,088,340	413,985,165
2009		418,871,520	419,405,723	419,704,526	419,771,646
2010	419,941,856	425,672,128	426,484,994	426,681,627	426,694,379
2011	416,810,235	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	
2017	615,397,083	635,057,119	636,830,218		
2018	624,115,736	649,489,996			
2019	692,970,172				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.000	1.000
2009		1.001	1.001	1.000
2010	1.014	1.002	1.000	1.000
2011	1.018	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	
2017	1.032	1.003		
2018	1.041			
Five Year Average	1.035	1.003	1.001	1.000
Three Year Average	1.036	1.003	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.004	1.004	
15 to 63 months:		1.039	1.040	

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
2006					67,122,322
2007				67,880,500	67,981,976
2008			67,910,395	68,395,871	68,448,224
2009		72,940,448	74,206,735	74,402,735	74,483,561
2010	70,134,439	70,858,141	71,939,985	72,270,114	72,404,513
2011	66,194,219	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	
2017	71,550,964	73,796,826	75,077,365		
2018	68,247,039	70,800,069			
2019	69,682,576				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.001
2008			1.007	1.001
2009		1.017	1.003	1.001
2010	1.010	1.015	1.005	1.002
2011	1.033	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	
2017	1.031	1.017		
2018	1.037			
Five Year Average	1.046	1.023	1.007	1.000
Three Year Average	1.040	1.023	1.009	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.010	
27 to 63 months:		1.030	1.033	
15 to 63 months:		1.077	1.074	

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
2006					360,117,059
2007				378,601,048	379,359,989
2008			382,845,780	383,696,819	383,656,709
2009		417,448,303	421,262,293	422,826,333	422,912,688
2010	396,518,468	412,712,398	414,896,564	415,811,111	416,199,753
2011	397,876,569	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	
2017	435,055,596	464,087,636	472,516,026		
2018	416,552,260	448,220,514			
2019	450,279,754				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.002
2008			1.002	1.000
2009		1.009	1.004	1.000
2010	1.041	1.005	1.002	1.001
2011	1.019	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	
2017	1.067	1.018		
2018	1.076			
Five Year Average	1.055	1.014	1.005	1.003
Three Year Average	1.070	1.022	1.004	1.004
		Five Year	Three Year	
39 to 63 months:		1.008	1.008	
27 to 63 months:		1.022	1.030	
15 to 63 months:		1.078	1.102	

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
2006					380,520,356
2007				397,375,382	397,287,891
2008			409,860,804	409,967,926	409,880,871
2009		415,030,197	415,520,212	415,817,773	415,882,071
2010	416,292,482	422,331,595	423,071,347	423,249,213	423,034,905
2011	413,322,917	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	
2017	605,268,057	624,175,908	625,931,007		
2018	613,115,609	637,680,976			
2019	679,637,972				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.000	1.000
2009		1.001	1.001	1.000
2010	1.015	1.002	1.000	0.999
2011	1.018	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	
2017	1.031	1.003		
2018	1.040			
Five Year Average	1.034	1.003	1.001	1.000
Three Year Average	1.036	1.003	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.004	1.004	
15 to 63 months:		1.038	1.040	

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
2006					57,226
2007				57,674	58,106
2008			56,301	57,889	58,378
2009		56,033	59,792	61,529	61,944
2010	41,729	54,776	58,246	59,863	60,299
2011	39,056	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	
2017	39,588	54,462	58,575		
2018	35,629	50,213			
2019	37,714				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.007
2008			1.028	1.008
2009		1.067	1.029	1.007
2010	1.313	1.063	1.028	1.007
2011	1.336	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	
2017	1.376	1.076		
2018	1.409			
Five Year Average	1.385	1.073	1.031	1.007
Three Year Average	1.382	1.074	1.031	1.007
		Five Year	Three Year	
39 to 63 months:		1.038	1.038	
27 to 63 months:		1.114	1.115	
15 to 63 months:		1.543	1.541	

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
2006					150,821
2007				155,995	156,013
2008			157,688	157,745	157,764
2009		161,549	161,800	161,885	161,896
2010	161,446	164,298	164,519	164,578	164,572
2011	155,161	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	
2017	175,531	181,799	182,330		
2018	169,102	175,664			
2019	175,728				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.000	1.000
2009		1.002	1.001	1.000
2010	1.018	1.001	1.000	1.000
2011	1.018	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	
2017	1.036	1.003		
2018	1.039			
Five Year Average	1.035	1.002	1.001	1.000
Three Year Average	1.036	1.003	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.000	
27 to 63 months:		1.003	1.003	
15 to 63 months:		1.038	1.039	

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
2006					36,718
2007				35,987	36,035
2008			35,645	35,898	35,926
2009		36,926	37,763	38,003	38,039
2010	30,321	35,601	36,329	36,570	37,197
2011	29,297	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	
2017	30,060	34,420	35,244		
2018	27,332	32,436			
2019	27,941				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.001
2008			1.007	1.001
2009		1.023	1.006	1.001
2010	1.174	1.020	1.007	1.017
2011	1.144	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	
2017	1.145	1.024		
2018	1.187			
Five Year Average	1.167	1.023	1.008	1.001
Three Year Average	1.162	1.024	1.008	1.001
		Five Year	Three Year	
39 to 63 months:		1.009	1.009	
27 to 63 months:		1.032	1.033	
15 to 63 months:		1.204	1.200	

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
2006					57,446
2007				58,420	58,340
2008			58,822	58,710	58,591
2009		62,540	62,356	62,250	62,157
2010	62,618	60,907	60,694	60,589	60,475
2011	59,607	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	
2017	62,457	61,065	61,042		
2018	57,546	56,573			
2019	60,198				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				0.999
2008			0.998	0.998
2009		0.997	0.998	0.999
2010	0.973	0.997	0.998	0.998
2011	0.974	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	
2017	0.978	1.000		
2018	0.983			
Five Year Average	0.979	0.998	1.000	0.998
Three Year Average	0.982	0.999	0.999	0.998
		Five Year	Three Year	
39 to 63 months:		0.998	0.997	
27 to 63 months:		0.996	0.996	
15 to 63 months:		0.975	0.978	

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
2006					150,832
2007				156,029	156,023
2008			157,762	157,778	157,772
2009		161,809	161,888	161,912	161,905
2010	163,577	164,515	164,598	164,606	164,578
2011	157,572	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	
2017	179,348	182,143	182,430		
2018	172,946	176,002			
2019	179,908				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.000	1.000
2009		1.000	1.000	1.000
2010	1.006	1.001	1.000	1.000
2011	1.004	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	
2017	1.016	1.002		
2018	1.018			
Five Year Average	1.016	1.001	1.000	1.000
Three Year Average	1.015	1.002	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.001	1.002	
15 to 63 months:		1.017	1.017	

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
2006					36,758
2007				36,066	36,072
2008			35,875	35,956	35,948
2009		37,702	38,015	38,057	38,062
2010	35,473	36,312	36,572	36,624	37,217
2011	33,103	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	
2017	33,863	35,020	35,395		
2018	31,805	32,963			
2019	31,803				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.002	1.000
2009		1.008	1.001	1.000
2010	1.024	1.007	1.001	1.016
2011	1.030	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	
2017	1.034	1.011		
2018	1.036			
Five Year Average	1.044	1.012	1.004	1.000
Three Year Average	1.038	1.012	1.004	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.004	
27 to 63 months:		1.016	1.016	
15 to 63 months:		1.061	1.055	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Outstanding Claims as of		
	15 Months	27 Months	39 Months
2006			
2007			
2008			2,521
2009		6,507	2,564
2010	20,889	6,131	2,448
2011	20,551	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	
2019	22,484		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2007		
2008		
2009		0.394
2010	0.294	0.399
2011	0.286	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	
Five Year Average	0.290	0.387
Three Year Average	0.294	0.385
	Five Year	Three Year
27 to 39 months:	0.387	0.385
15 to 39 months:	0.112	0.113

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
2006			
2007			
2008			74
2009		260	88
2010	2,131	217	79
2011	2,411	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	
2019	4,180		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2007		
2008		
2009		0.338
2010	0.102	0.364
2011	0.119	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	
Five Year Average	0.081	0.319
Three Year Average	0.084	0.299
	Five Year	Three Year
27 to 39 months:	0.319	0.299
15 to 39 months:	0.026	0.025

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
2006			
2007			
2008			230
2009		776	252
2010	5,152	711	243
2011	3,806	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	
2019	3,862		

Accident Year	Claim Development Factors	
	15-27 Mo.	27-39 Mo.
2007		
2008		
2009		0.325
2010	0.138	0.342
2011	0.149	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	
Five Year Average	0.141	0.341
Three Year Average	0.142	0.296
	Five Year	Three Year
27 to 39 months:	0.341	0.296
15 to 39 months:	0.048	0.042

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
2006					281,964,551
2007				266,706,218	272,616,408
2008			232,837,722	248,337,080	253,130,645
2009		218,847,068	253,916,884	269,535,100	275,087,938
2010	135,642,786	227,347,224	258,034,975	274,475,478	279,295,047
2011	146,710,490	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	
2017	156,624,112	282,423,984	327,220,856		
2018	162,213,818	293,184,385			
2019	166,189,841				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.022
2008			1.067	1.019
2009		1.160	1.062	1.021
2010	1.676	1.135	1.064	1.018
2011	1.621	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	
2017	1.803	1.159		
2018	1.807			
Five Year Average	1.743	1.153	1.063	1.020
Three Year Average	1.772	1.161	1.066	1.021
		Five Year	Three Year	
39 to 63 months:		1.084	1.088	
27 to 63 months:		1.250	1.263	
15 to 63 months:		2.179	2.238	

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
2006					218,298,445
2007				207,754,177	207,817,232
2008			193,880,327	194,091,494	194,168,241
2009		194,625,309	195,622,722	195,859,861	195,941,342
2010	193,887,687	203,460,130	204,388,405	204,675,875	204,627,485
2011	204,141,561	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	
2017	320,771,977	345,145,882	345,548,279		
2018	333,503,838	364,606,839			
2019	349,589,342				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.001	1.000
2009		1.005	1.001	1.000
2010	1.049	1.005	1.001	1.000
2011	1.048	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	
2017	1.076	1.001		
2018	1.093			
Five Year Average	1.073	1.006	1.001	1.000
Three Year Average	1.083	1.006	1.000	0.998
		Five Year	Three Year	
39 to 63 months:		1.001	0.998	
27 to 63 months:		1.007	1.004	
15 to 63 months:		1.081	1.087	

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
2006					26,951,953
2007				25,706,521	25,731,120
2008			24,551,767	24,646,649	24,635,435
2009		26,187,509	26,623,372	26,738,675	26,754,297
2010	23,321,473	26,296,920	26,692,787	26,840,167	26,876,941
2011	24,974,046	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	
2017	25,561,049	28,205,884	28,517,497		
2018	22,961,121	26,010,026			
2019	21,480,112				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.001
2008			1.004	1.000
2009		1.017	1.004	1.001
2010	1.128	1.015	1.006	1.001
2011	1.111	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	
2017	1.103	1.011		
2018	1.133			
Five Year Average	1.113	1.012	1.002	1.002
Three Year Average	1.113	1.014	1.004	1.001
		Five Year	Three Year	
39 to 63 months:		1.004	1.005	
27 to 63 months:		1.016	1.019	
15 to 63 months:		1.131	1.134	

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
2006					285,775,307
2007				275,672,994	275,725,056
2008			255,303,291	256,568,180	255,784,856
2009		270,434,014	277,095,976	277,387,173	277,431,052
2010	260,799,933	279,364,346	281,859,784	283,420,615	283,209,144
2011	275,071,193	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	
2017	309,151,122	344,513,751	354,221,469		
2018	308,440,699	354,544,459			
2019	309,977,858				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.005	0.997
2009		1.025	1.001	1.000
2010	1.071	1.009	1.006	0.999
2011	1.044	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	
2017	1.114	1.028		
2018	1.149			
Five Year Average	1.118	1.031	1.008	1.000
Three Year Average	1.124	1.030	1.008	1.000
		Five Year	Three Year	
39 to 63 months:		1.008	1.008	
27 to 63 months:		1.039	1.038	
15 to 63 months:		1.162	1.167	

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
2006					218,335,128
2007				207,879,788	207,875,687
2008			194,077,530	194,220,465	194,248,407
2009		195,307,450	195,888,355	195,963,153	196,050,153
2010	198,074,772	203,900,863	204,616,658	204,776,749	204,694,423
2011	208,328,420	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	
2017	331,443,677	346,199,069	346,049,363		
2018	347,217,141	366,240,691			
2019	363,963,368				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.001	1.000
2009		1.003	1.000	1.000
2010	1.029	1.004	1.001	1.000
2011	1.030	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	
2017	1.045	1.000		
2018	1.055			
Five Year Average	1.045	1.005	1.000	0.999
Three Year Average	1.052	1.004	0.999	0.998
		Five Year	Three Year	
39 to 63 months:		0.999	0.997	
27 to 63 months:		1.004	1.001	
15 to 63 months:		1.049	1.053	

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
2006					26,965,417
2007				25,737,008	25,749,860
2008			24,618,160	24,675,710	24,646,718
2009		26,455,747	26,712,419	26,769,143	26,773,488
2010	25,721,926	26,464,303	26,774,630	26,857,507	26,881,641
2011	26,949,219	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	
2017	27,513,521	28,359,821	28,572,954		
2018	24,892,550	26,190,344			
2019	22,955,507				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.002	0.999
2009		1.010	1.002	1.000
2010	1.029	1.012	1.003	1.001
2011	1.037	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	
2017	1.031	1.008		
2018	1.052			
Five Year Average	1.034	1.008	1.001	1.002
Three Year Average	1.037	1.009	1.003	1.001
		Five Year	Three Year	
39 to 63 months:		1.003	1.004	
27 to 63 months:		1.011	1.013	
15 to 63 months:		1.045	1.050	

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
2006					260,698,946
2007				250,863,120	250,999,455
2008			233,311,369	234,161,029	233,824,761
2009		248,754,016	254,234,580	255,134,825	255,465,358
2010	242,859,424	257,597,550	260,088,968	261,602,745	261,191,509
2011	256,402,317	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	
2017	285,786,841	315,029,463	321,800,905		
2018	287,113,927	325,216,541			
2019	288,314,759				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.001
2008			1.004	0.999
2009		1.022	1.004	1.001
2010	1.061	1.010	1.006	0.998
2011	1.036	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	
2017	1.102	1.021		
2018	1.133			
Five Year Average	1.104	1.026	1.006	0.999
Three Year Average	1.109	1.024	1.005	0.999
		Five Year	Three Year	
39 to 63 months:		1.005	1.004	
27 to 63 months:		1.031	1.028	
15 to 63 months:		1.138	1.140	

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
2006					217,415,467
2007				206,769,493	206,763,704
2008			193,205,648	193,316,870	193,344,812
2009		194,416,059	195,003,001	195,081,466	195,148,466
2010	197,020,053	202,945,094	203,643,058	203,809,061	203,697,280
2011	207,099,016	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	
2017	328,161,456	342,686,181	342,468,519		
2018	343,600,497	362,270,153			
2019	360,653,349				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.001	1.000
2009		1.003	1.000	1.000
2010	1.030	1.003	1.001	0.999
2011	1.030	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	
2017	1.044	0.999		
2018	1.054			
Five Year Average	1.044	1.004	1.000	0.999
Three Year Average	1.051	1.004	0.999	0.998
		Five Year	Three Year	
39 to 63 months:		0.999	0.997	
27 to 63 months:		1.003	1.001	
15 to 63 months:		1.047	1.052	

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
2006					40,957
2007				37,686	37,945
2008			34,961	35,794	36,007
2009		36,187	38,296	39,146	39,391
2010	28,513	37,168	39,212	40,185	40,459
2011	29,091	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	
2017	29,539	39,876	42,461		
2018	28,592	38,538			
2019	27,865				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.007
2008			1.024	1.006
2009		1.058	1.022	1.006
2010	1.304	1.055	1.025	1.007
2011	1.292	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	
2017	1.350	1.065		
2018	1.348			
Five Year Average	1.320	1.063	1.025	1.006
Three Year Average	1.334	1.064	1.025	1.004
		Five Year	Three Year	
39 to 63 months:		1.031	1.029	
27 to 63 months:		1.096	1.095	
15 to 63 months:		1.447	1.461	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2006					92,279
2007				85,821	85,837
2008			78,023	78,071	78,078
2009		81,016	81,202	81,248	81,271
2010	82,997	85,498	85,681	85,744	85,728
2011	85,405	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	
2017	95,158	98,880	98,612		
2018	93,772	97,960			
2019	91,901				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.001	1.000
2009		1.002	1.001	1.000
2010	1.030	1.002	1.001	1.000
2011	1.023	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	
2017	1.039	0.997		
2018	1.045			
Five Year Average	1.037	1.002	1.000	1.000
Three Year Average	1.041	1.001	0.999	0.998

	Five Year	Three Year
39 to 63 months:	1.000	0.997
27 to 63 months:	1.002	0.998
15 to 63 months:	1.039	1.039

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
2006					20,906
2007				19,305	19,318
2008			18,039	18,088	18,092
2009		19,422	19,688	19,755	19,762
2010	17,370	19,455	19,660	19,738	19,753
2011	18,141	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	
2017	16,837	18,535	18,741		
2018	14,855	16,771			
2019	13,978				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.001
2008			1.003	1.000
2009		1.014	1.003	1.000
2010	1.120	1.011	1.004	1.001
2011	1.105	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	
2017	1.101	1.011		
2018	1.129			
Five Year Average	1.109	1.012	1.004	1.001
Three Year Average	1.112	1.014	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.005	1.003	
27 to 63 months:		1.017	1.017	
15 to 63 months:		1.128	1.131	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2006					41,129
2007				38,111	38,087
2008			36,165	36,179	36,118
2009		39,445	39,553	39,513	39,506
2010	40,805	40,475	40,473	40,615	40,599
2011	41,452	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	
2017	43,787	43,798	43,989		
2018	42,168				
2019	40,957				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				0.999
2008			1.000	0.998
2009		1.003	0.999	1.000
2010	0.992	1.000	1.004	1.000
2011	0.983	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	
2017	1.000	1.004		
2018	1.008			
Five Year Average	1.015	1.007	1.002	0.999
Three Year Average	1.006	1.004	1.000	0.997
		Five Year	Three Year	
39 to 63 months:		1.001	0.997	
27 to 63 months:		1.008	1.001	
15 to 63 months:		1.023	1.007	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2006					92,285
2007				85,840	85,842
2008			78,057	78,083	78,082
2009		81,111	81,242	81,259	81,280
2010	84,022	85,602	85,721	85,766	85,736
2011	86,534	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	
2017	97,331	99,070	98,684		
2018	96,159	98,153			
2019	94,194				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.000	1.000
2009		1.002	1.000	1.000
2010	1.019	1.001	1.001	1.000
2011	1.011	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	
2017	1.018	0.996		
2018	1.021			
Five Year Average	1.018	1.001	1.000	1.000
Three Year Average	1.020	1.000	0.999	0.998
		Five Year	Three Year	
39 to 63 months:		1.000	0.997	
27 to 63 months:		1.001	0.997	
15 to 63 months:		1.019	1.017	

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
2006					20,914
2007				19,329	19,335
2008			18,076	18,101	18,098
2009		19,589	19,745	19,773	19,769
2010	19,120	19,581	19,718	19,746	19,751
2011	19,562	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	
2017	17,933	18,622	18,770		
2018	15,954	16,875			
2019	14,846				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				1.000
2008			1.001	1.000
2009		1.008	1.001	1.000
2010	1.024	1.007	1.001	1.000
2011	1.031	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	
2017	1.038	1.008		
2018	1.058			
Five Year Average	1.041	1.009	1.002	1.001
Three Year Average	1.047	1.010	1.002	1.000
		Five Year	Three Year	
39 to 63 months:		1.003	1.002	
27 to 63 months:		1.012	1.012	
15 to 63 months:		1.053	1.060	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Outstanding Claims as of		
	15 Months	27 Months	39 Months
2006			
2007			
2008			1,204
2009		3,258	1,257
2010	12,292	3,307	1,261
2011	12,361	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	
2019	13,092		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2007		
2008		
2009		0.386
2010	0.269	0.381
2011	0.257	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	
Five Year Average	0.299	0.396
Three Year Average	0.292	0.388
	Five Year	Three Year
27 to 39 months:	0.396	0.388
15 to 39 months:	0.118	0.113

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
2006			
2007			
2008			34
2009		95	40
2010	1,025	104	40
2011	1,129	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	
2019	2,293		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2007		
2008		
2009		0.421
2010	0.101	0.385
2011	0.101	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	
Five Year Average	0.083	0.326
Three Year Average	0.084	0.331
	Five Year	Three Year
27 to 39 months:	0.326	0.331
15 to 39 months:	0.027	0.028

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
2006			
2007			
2008			37
2009		167	57
2010	1,750	126	58
2011	1,421	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	
2019	868		

Accident Year	Claim Development Factors	
	15-27 Mo.	27-39 Mo.
2007		
2008		
2009		0.341
2010	0.072	0.460
2011	0.084	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	
Five Year Average	0.091	0.342
Three Year Average	0.094	0.307
	Five Year	Three Year
27 to 39 months:	0.342	0.307
15 to 39 months:	0.031	0.029

Responses provided in connection with items (3)(i) and (7)(c) are enclosed herewith.



Gary Wierzbicki
Senior Actuary, FCAS

December 15th, 2020

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 Allstate Insurance Company Private Passenger 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 Allstate Property & Casualty Insurance Company and Allstate Insurance Company reserving practices for private passenger automobile insurance in the state of North Carolina over the past five years.

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.

Allstate Property & Casualty Insurance Company and Allstate Insurance Company did **not** make any material expense-cutting changes in the last five years.

Please contact me if you have any questions or require further details.

Sincerely,

Gary Wierzbicki, FCAS
gwieb@allstate.com
847-402-6234



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Kayla M. Robertson
Director, P/C Actuarial
Corporate Actuarial Department
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100 Erie Insurance Place
Erie, Pennsylvania 16530
Telephone: (814) 870-6993
Fax: (814) 870-4383
kayla.robertson@erieinsurance.com

December 9, 2020

To: Karen Ott
Executive Assistant
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27619-6010
Telephone: (919) 582-1025

RE: 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 2020, and so the criteria used in North Carolina for establishing case basis reserves for the accident year ending December 31, 2020 has not changed materially from the criteria used over the latest five years.

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 Claim 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.

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 three to five years. The deterioration in case reserve adequacy aligns with the implementation of the new claims system in December, 2016.

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 (2016 through 2020) is most representative of what to expect in the future.

Sincerely,

A handwritten signature in black ink that reads "Kayla M. Robertson" with a long horizontal flourish extending to the right.

Kayla M. Robertson, FCAS

December 15, 2020

Mr. Andy Montano
NCRB Personal Lines Director
NCRF Automobile Manager
2910 Sumner Boulevard
Raleigh, North Carolina 27616

RE: Government Employees Insurance Company
GEICO Indemnity Company
Reserve Strengthening and Expense Control Information


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 the latest two 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.

Very truly yours,



Joseph Termini, Jr.,
Senior Counsel
478-744-5705



December 8, 2020

Mr. Andy Montano
Personal Lines Manager
North Carolina Rate Bureau
2910 Summer Blvd
Raleigh, NC 27616

Re: NCRB request regarding Insurance Department Regulations for Integon General Corporation and Integon Indemnity

Dear Andy:

Per your request, we are responding as follows:

Statement Concerning Reserve Strengthening Activities Over the Past Five Years:

All of the National General Insurance companies, including Integon General Insurance Corporation and Integon Indemnity, use a formula-based reserving system to establish reserves for claims with expected settlements under \$50,000. For claims with expected settlements in excess of \$50,000, the companies establish individual case reserves setup by knowledgeable claims personnel.

The formula reserve amounts have changed slightly over the past 5 years as trends have changed, but the amount of change has not been material. The criteria and method used for establishing both formula and case reserves have not changed materially from those we have used for the past 5 years.

Statement Concerning Expense Cutting Activities Over the Past Five Years:

There have not been any recent expense cutting activities for the Integon General Insurance Corporation or Integon Indemnity that would create a material change in expected future expense ratios. In the past 5 years, expense reduction activities have been largely offset by additional investments being made in various initiatives such as agency-related Internet capabilities, enhancing our policy operation/agent system, and marketing initiatives. The National General Insurance companies, remain expense competitive, and operate with an ongoing priority on spending controls.

Sincerely,

Art Lyon, CPCU
Executive Consultant



Nationwide®

December 21, 2020

Mr. Andy Montano
Director, Personal Lines
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27616

Re: 2020 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 are no material changes to reserves which have not been previously reported.

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
Pricing Director
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

December 8, 2020

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

12/21/2020

Nicole Harrington, ACAS, MAAA
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 2020.

Sincerely,

 , ACAS, MAAA

Nicole Harrington, ACAS, MAAA
Senior Manager, Corporate Actuarial Department
Progressive Premier Insurance Co of Illinois

12/21/2020

Nicole Harrington, ACAS, MAAA
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 2020.

Sincerely,

 , ACAS, MAAA

Nicole Harrington, ACAS, MAAA
Senior Manager, Corporate Actuarial Department
Progressive Southeastern Insurance Company

December 17, 2020

Steve Harr, FCAS, MAAA
Actuary and Assistant Secretary-Treasurer

One State Farm Plaza, D4
Bloomington, Illinois 61710
Phone: 309.766.3568
Fax: 309.766.0225
E-mail: steve.harr.bb5b@statefarm.com

Ms. Karen Ott
Executive Assistant
North Carolina Rate Bureau
2910 Summer Blvd.
Raleigh, NC 27616

Dear Ms. Ott:

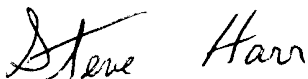
RE: Reserve Strengthening and Expense Cutting Activities

Your email dated December 8, 2020 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 2021, as we do not anticipate a material change.

Sincerely,



Steve Harr
Actuary and Assistant Secretary-Treasurer

SH:kw



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December 17, 2020

Karen Ott
2910 Sumner Boulevard
Raleigh, NC 27616

Reference: Inquiry of Reserve Strengthening and 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,

Jetty Crittenden
Actuarial Analyst III
USAA

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

See attached exhibits, Section D of RF-1 and pre-filed testimony of R. Retian.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED FACTORS

<u>Loss Trends</u>	<u>Cost</u>	<u>Frequency</u>	<u>Total</u>
Bodily Injury (B/L)	5.0%	-2.5%	2.4%
Bodily Injury (T/L)	5.5%		
Property Damage	5.0%	-0.5%	4.5%
Medical Payments	2.0%	-2.5%	-0.6%
<u>Expense Trend</u>			2.3%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2017 and 2018

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2019 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2017	1.105	1.087	1.201	1.024	1.052
	2018	1.044	1.068	1.115	1.024	1.046
	2019	1.000	1.000	1.000	1.024	1.024
Property Damage	2017	1.061	1.087	1.153	1.045	1.056
	2018	1.060	1.037	1.099	1.045	1.058
	2019	1.000	1.000	1.000	1.045	1.045
Medical Payments	2017	1.027	1.042	1.070	0.994	1.010
	2018	1.037	1.031	1.069	0.994	1.012
	2019	1.000	1.000	1.000	0.994	0.994

(a) 2017 Claim Cost Change = (2019 Claim Cost) / (2017 Claim Cost).
2018 Claim Cost Change = (2019 Claim Cost) / (2018 Claim Cost).

(b) 2017 Claim Frequency Change = (2019 Claim Frequency) / (2017 Claim Frequency). 2018 Claim Frequency Change = (2019 Claim Frequency) / (2018 Claim Frequency).

(c) Current Cost Factor = Column (2) * Column (3)

(d) Annualized Trend for 2017 and 2018

$$= [(COL(5))^m \times (COL(4))^{(1/n)}]$$

where m is the number of years of projection of the 2019 trend factor from 7/1/2019 to 7/16/2022 3.04, Col (4) represents the Current Cost Factor to 7/1/2019, and n represents the number of years of projection for a given prior year, 4.04 for 2018 and 5.04 for 2017.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2017 and 2018

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2017	\$ 7,525	1.15
	2018	7,969	1.17
	2019	8,317	1.25
Property Damage	2017	\$ 3,288	3.58
	2018	3,291	3.75
	2019	3,489	3.89
Medical Payments	2017	\$ 1,718	0.95
	2018	1,701	0.96
	2019	1,764	0.99

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages F-129 and H-131.

(b) Incurred Claim Frequency for all liability coverages is based on All Carrier developed statistical plan data.

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-16	464,924,596	43,628	10,657	11,671.75	518,054,025	152,109	3,406	3,702.35
Mar-17	475,772,547	43,589	10,915	11,801.19	526,563,342	151,577	3,474	3,755.71
Jun-17	475,754,737	42,936	11,081	11,932.07	533,429,617	152,209	3,505	3,809.83
Sep-17	476,311,481	42,444	11,222	12,064.40	539,840,463	151,243	3,569	3,864.74
Dec-17	478,568,610	41,761	11,460	12,198.20	542,661,207	149,637	3,627	3,920.44
Mar-18	473,788,017	40,904	11,583	12,333.49	539,428,438	147,460	3,658	3,976.93
Jun-18	477,542,051	40,929	11,668	12,470.27	536,066,516	144,830	3,701	4,034.25
Sep-18	477,040,831	40,512	11,775	12,608.57	530,134,826	141,891	3,736	4,092.39
Dec-18	476,444,362	40,220	11,846	12,748.40	533,052,104	141,266	3,773	4,151.36
Mar-19	479,819,485	39,781	12,062	12,889.79	542,463,503	140,998	3,847	4,211.19
Jun-19	480,194,882	39,195	12,251	13,032.74	546,568,020	140,510	3,890	4,271.88
Sep-19	489,971,248	39,253	12,482	13,177.28	562,048,790	142,054	3,957	4,333.44
Dec-19	493,556,473	39,204	12,589	13,323.42	571,193,942	141,833	4,027	4,395.90
Mar-20	492,787,676	39,450	12,491	13,471.18	579,851,298	141,497	4,098	4,459.25
Jun-20	483,633,483	38,218	12,655	13,620.58	550,327,945	130,376	4,221	4,523.51

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH		THROUGH	
	<u>2Q20</u>	<u>1Q20</u>	<u>2Q20</u>	<u>1Q20</u>
6-points	3.6%	4.8%	7.6%	6.7%
9-points	4.5%	4.6%	6.6%	5.9%
12-points	4.5%	4.8%	5.9%	5.5%
15-points	4.9%	5.1%	5.8%	5.5%

(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 (2)/(3)	(2) EARNED EXPOSURES	(5) PAID CLAIMS	(6) PAID CLAIM FREQ (5)/(3)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
Dec-16	4,660,778	43,628	0.9361	4,660,778	152,109	3.2636
Mar-17	4,671,469	43,589	0.9331	4,671,469	151,577	3.2447
Jun-17	4,678,230	42,936	0.9178	4,678,230	152,209	3.2536
Sep-17	4,678,177	42,444	0.9073	4,678,177	151,243	3.2329
Dec-17	4,667,130	41,761	0.8948	4,667,130	149,637	3.2062
Mar-18	4,651,394	40,904	0.8794	4,651,394	147,460	3.1702
Jun-18	4,638,479	40,929	0.8824	4,638,479	144,830	3.1224
Sep-18	4,620,164	40,512	0.8769	4,620,164	141,891	3.0711
Dec-18	4,601,483	40,220	0.8741	4,601,483	141,266	3.0700
Mar-19	4,582,134	39,781	0.8682	4,582,134	140,998	3.0771
Jun-19	4,571,734	39,195	0.8573	4,571,734	140,510	3.0735
Sep-19	4,577,180	39,253	0.8576	4,577,180	142,054	3.1035
Dec-19	4,595,829	39,204	0.8530	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

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH		THROUGH	
	2Q20	1Q20	2Q20	1Q20
6-points	-3.3%	-2.0%	-5.4%	0.0%
9-points	-2.8%	-1.9%	-2.8%	-1.0%
12-points	-2.7%	-2.5%	-3.0%	-2.1%
15-points	-3.1%	-2.9%	-2.9%	-2.2%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2020

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	4.4%	4.8%	4.9%
12 points	4.2%	4.4%	4.5%
9 points	4.2%	4.4%	4.5%
6 points	3.4%	3.5%	3.6%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-3.3%	-3.1%	-3.1%
12 points	-2.8%	-2.7%	-2.7%
9 points	-2.9%	-2.8%	-2.8%
6 points	-3.5%	-3.4%	-3.3%

NORTH CAROLINA PROPERTY DAMAGE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.1%	5.7%	5.8%
12 points	5.3%	5.8%	5.9%
9 points	6.1%	6.5%	6.6%
6 points	7.0%	7.3%	7.6%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-3.1%	-2.9%	-2.9%
12 points	-3.2%	-3.0%	-3.0%
9 points	-2.8%	-2.7%	-2.8%
6 points	-5.6%	-5.4%	-5.4%

NORTH CAROLINA
 FAST TRACK TREND SUMMARY
 CORRELATION COEFFICIENTS
 DATA ENDED JUNE 2020

NORTH CAROLINA BODILY INJURY

	STRAIGHT LINE	EXPONENTIAL
COST		
15 points	0.99	0.99
12 points	0.99	0.99
9 points	0.97	0.97
6 points	0.91	0.91
FREQ		
15 points	-0.97	-0.97
12 points	-0.95	-0.95
9 points	-0.92	-0.92
6 points	-0.84	-0.84

NORTH CAROLINA PROPERTY DAMAGE

	STRAIGHT LINE	EXPONENTIAL
COST		
15 points	0.99	0.99
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.99	0.99
FREQ		
15 points	-0.86	-0.85
12 points	-0.79	-0.78
9 points	-0.60	-0.60
6 points	-0.67	-0.67

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-16	14,048,924,516	922,984	15,221	16,668.20	18,223,300,891	5,114,869	3,563	3,785.74	
Mar-17	14,419,304,643	928,330	15,533	16,884.84	18,490,411,799	5,131,572	3,603	3,836.55	
Jun-17	14,680,311,162	924,474	15,880	17,104.29	18,746,924,497	5,155,626	3,636	3,888.04	
Sep-17	14,797,069,336	917,236	16,132	17,326.60	18,778,594,114	5,115,761	3,671	3,940.22	
Dec-17	14,937,565,859	911,031	16,396	17,551.79	18,830,355,245	5,085,160	3,703	3,993.11	
Mar-18	14,905,102,853	900,302	16,556	17,779.91	18,831,925,681	5,040,200	3,736	4,046.70	
Jun-18	14,912,392,487	894,937	16,663	18,011.00	18,804,101,324	4,981,407	3,775	4,101.01	
Sep-18	14,961,901,127	893,871	16,738	18,245.09	18,821,274,333	4,926,989	3,820	4,156.05	
Dec-18	15,033,529,563	890,813	16,876	18,482.22	18,914,878,088	4,884,592	3,872	4,211.83	
Mar-19	15,186,322,612	887,389	17,113	18,722.44	18,955,421,748	4,822,083	3,931	4,268.36	
Jun-19	15,430,149,558	884,837	17,438	18,965.77	18,891,648,102	4,761,537	3,968	4,325.65	
Sep-19	15,763,399,118	885,148	17,809	19,212.27	19,115,326,516	4,755,170	4,020	4,383.71	
Dec-19	16,025,732,146	886,929	18,069	19,461.97	19,206,635,256	4,709,838	4,078	4,442.54	
Mar-20	16,332,403,567	890,292	18,345	19,714.92	19,379,518,771	4,672,807	4,147	4,502.17	
Jun-20	16,101,554,653	862,930	18,659	19,971.16	18,456,880,849	4,293,243	4,299	4,562.59	

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH		THROUGH	
	2Q20	1Q20	2Q20	1Q20
6-points	7.1%	7.1%	7.0%	5.5%
9-points	6.2%	5.6%	6.1%	5.3%
12-points	5.3%	5.1%	5.5%	4.9%
15-points	5.5%	5.4%	5.0%	4.7%

(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 FREQUENCIES (A)

FASTTRACK - COUNTRYWIDE DATA

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQ (2)/(3)	(2) EARNED EXPOSURES	(5) PAID CLAIMS	(6) PAID CLAIM FREQ (5)/(3)
		<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>	
Dec-16	99,974,988	922,984	0.9232	141,158,146	5,114,869	3.6235
Mar-17	100,302,711	928,330	0.9255	141,590,053	5,131,572	3.6242
Jun-17	100,630,239	924,474	0.9187	142,035,196	5,155,626	3.6298
Sep-17	100,865,749	917,236	0.9094	142,367,034	5,115,761	3.5934
Dec-17	100,981,609	911,031	0.9022	142,531,872	5,085,160	3.5677
Mar-18	100,982,325	900,302	0.8915	142,524,085	5,040,200	3.5364
Jun-18	100,936,148	894,937	0.8866	142,439,079	4,981,407	3.4972
Sep-18	100,936,222	893,871	0.8856	142,417,379	4,926,989	3.4595
Dec-18	100,980,737	890,813	0.8822	142,451,089	4,884,592	3.4290
Mar-19	100,984,450	887,389	0.8787	142,418,156	4,822,083	3.3859
Jun-19	101,104,207	884,837	0.8752	142,561,181	4,761,537	3.3400
Sep-19	101,321,084	885,148	0.8736	142,829,175	4,755,170	3.3293
Dec-19	101,615,654	886,929	0.8728	143,192,534	4,709,838	3.2892
Mar-20	102,063,904	890,292	0.8723	143,777,676	4,672,807	3.2500
Jun-20	102,515,652	862,930	0.8418	144,326,796	4,293,243	2.9747

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH		THROUGH	
	<u>2Q20</u>	<u>1Q20</u>	<u>2Q20</u>	<u>1Q20</u>
6-points	-2.5%	-0.9%	-8.1%	-4.0%
9-points	-1.8%	-1.1%	-6.0%	-4.1%
12-points	-2.0%	-1.8%	-5.2%	-4.0%
15-points	-2.2%	-2.0%	-4.4%	-3.6%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2020

MULTISTATE BODILY INJURY

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	4.9%	5.4%	5.5%
12 points	4.8%	5.2%	5.3%
9 points	5.7%	6.1%	6.2%
6 points	6.6%	6.8%	7.1%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-2.3%	-2.2%	-2.2%
12 points	-2.0%	-2.0%	-2.0%
9 points	-1.9%	-1.8%	-1.8%
6 points	-2.6%	-2.6%	-2.5%

MULTISTATE PROPERTY DAMAGE

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	4.5%	5.0%	5.0%
12 points	5.0%	5.4%	5.5%
9 points	5.6%	6.0%	6.1%
6 points	6.6%	6.8%	7.0%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-4.8%	-4.4%	-4.4%
12 points	-5.6%	-5.2%	-5.2%
9 points	-6.5%	-6.1%	-6.0%
6 points	-8.7%	-8.3%	-8.1%

NORTH CAROLINA
 FAST TRACK TREND SUMMARY
 CORRELATION COEFFICIENTS
 DATA ENDED JUNE 2020

MULTISTATE BODILY INJURY

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.98	0.98
9 points	0.99	0.99
6 points	1.00	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.96	-0.96
12 points	-0.92	-0.92
9 points	-0.83	-0.83
6 points	-0.77	-0.76

MULTISTATE PROPERTY DAMAGE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.98	0.99
12 points	0.98	0.99
9 points	0.98	0.98
6 points	0.97	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.94	-0.93
12 points	-0.93	-0.92
9 points	-0.90	-0.89
6 points	-0.86	-0.85

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-14	\$668,104,746	96,011	\$6,959	\$6,945.35	\$726,468,277	270,195	\$2,689	\$3,023.04	
Dec-14	677,501,412	97,200	6,970	7,030.60	747,696,281	277,300	2,696	3,052.12	
Mar-15	697,056,357	100,165	6,959	7,116.89	771,644,062	281,867	2,738	3,081.48	
Jun-15	704,059,123	101,811	6,915	7,204.24	788,343,594	284,042	2,775	3,111.11	
Sep-15	710,045,595	103,695	6,847	7,292.67	809,166,822	289,048	2,799	3,141.04	
Dec-15	714,139,362	105,300	6,782	7,382.18	826,756,305	292,372	2,828	3,171.25	
Mar-16	725,405,911	105,960	6,846	7,472.79	856,600,895	296,572	2,888	3,201.75	
Jun-16	741,137,649	107,756	6,878	7,564.51	887,184,071	303,653	2,922	3,232.55	
Sep-16	761,371,373	108,001	7,050	7,657.36	911,644,593	304,790	2,991	3,263.64	
Dec-16	778,934,885	107,693	7,233	7,751.35	937,693,884	304,271	3,082	3,295.03	
Mar-17	800,127,094	108,932	7,345	7,846.49	957,174,130	303,905	3,150	3,326.72	
Jun-17	803,807,124	108,878	7,383	7,942.80	971,987,427	303,118	3,207	3,358.72	
Sep-17	805,720,885	108,507	7,426	8,040.29	983,364,286	303,208	3,243	3,391.02	
Dec-17	807,856,861	107,357	7,525	8,138.98	990,048,405	301,098	3,288	3,423.64	
Mar-18	805,947,993	105,706	7,624	8,238.88	986,136,692	301,502	3,271	3,456.57	
Jun-18	811,273,731	103,551	7,835	8,340.00	983,240,409	298,272	3,296	3,489.82	
Sep-18	810,249,263	102,268	7,923	8,442.37	973,946,527	295,548	3,295	3,523.38	
Dec-18	808,072,641	101,397	7,969	8,545.99	981,219,405	298,157	3,291	3,557.27	
Mar-19	810,281,806	100,734	8,044	8,650.89	1,008,370,208	302,008	3,339	3,591.49	
Jun-19	819,772,110	100,740	8,138	8,757.07	1,026,848,428	304,263	3,375	3,626.03	
Sep-19	832,154,155	101,100	8,231	8,864.56	1,062,695,794	309,241	3,436	3,660.91	
Dec-19	843,486,604	101,419	8,317	8,973.36	1,088,519,256	311,952	3,489	3,696.12	
Mar-20	854,062,474	101,798	8,390	9,083.50	1,104,313,212	310,704	3,554	3,731.67	
Jun-20	836,896,637	97,759	8,561	9,194.99	1,044,964,060	286,509	3,647	3,767.56	

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH 2Q20	THROUGH 1Q20	THROUGH 2Q20	THROUGH 1Q20
6-points	4.8%	4.3%	7.2%	6.3%
9-points	4.3%	4.5%	5.3%	4.2%
12-points	5.0%	5.0%	3.9%	3.3%
15-points	4.9%	5.0%	3.9%	3.9%
24-points	4.2%	4.2%	5.3%	5.3%

Selected: 5.0% 5.0%

(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-14	\$126,942,570	96,011	\$1,322	\$1,176.64	\$795,047,316	96,011	\$8,281	\$8,116.33
Dec-14	127,243,899	97,200	1,309	1,202.94	804,745,311	97,200	8,279	8,228.90
Mar-15	127,656,475	100,165	1,274	1,229.83	824,712,832	100,165	8,234	8,343.03
Jun-15	127,782,927	101,811	1,255	1,257.32	831,842,050	101,811	8,170	8,458.74
Sep-15	125,219,711	103,695	1,208	1,285.42	835,265,306	103,695	8,055	8,576.06
Dec-15	136,414,769	105,300	1,295	1,314.16	850,554,131	105,300	8,077	8,695.00
Mar-16	140,935,094	105,960	1,330	1,343.53	866,341,005	105,960	8,176	8,815.60
Jun-16	144,410,573	107,756	1,340	1,373.56	885,548,222	107,756	8,218	8,937.86
Sep-16	147,425,361	108,001	1,365	1,404.27	908,796,734	108,001	8,415	9,061.83
Dec-16	134,388,297	107,693	1,248	1,435.66	913,323,182	107,693	8,481	9,187.51
Mar-17	140,439,757	108,932	1,289	1,467.75	940,566,851	108,932	8,634	9,314.94
Jun-17	142,324,221	108,878	1,307	1,500.56	946,131,345	108,878	8,690	9,444.13
Sep-17	144,116,357	108,507	1,328	1,534.10	949,837,242	108,507	8,754	9,575.11
Dec-17	147,774,062	107,357	1,376	1,568.39	955,630,923	107,357	8,901	9,707.91
Mar-18	146,475,562	105,706	1,386	1,603.45	952,423,555	105,706	9,010	9,842.56
Jun-18	148,494,304	103,551	1,434	1,639.29	959,768,035	103,551	9,269	9,979.07
Sep-18	151,966,541	102,268	1,486	1,675.94	962,215,804	102,268	9,409	10,117.47
Dec-18	153,901,281	101,397	1,518	1,713.40	961,973,922	101,397	9,487	10,257.80
Mar-19	155,420,896	100,734	1,543	1,751.70	965,702,702	100,734	9,587	10,400.07
Jun-19	157,486,170	100,740	1,563	1,790.85	977,258,280	100,740	9,701	10,544.31
Sep-19	163,947,844	101,100	1,622	1,830.89	996,101,999	101,100	9,853	10,690.55
Dec-19	169,637,875	101,419	1,673	1,871.81	1,013,124,479	101,419	9,989	10,838.82
Mar-20	169,060,342	101,798	1,661	1,913.65	1,023,122,816	101,798	10,051	10,989.15
Jun-20	163,331,418	97,759	1,671	1,956.43	1,000,228,055	97,759	10,232	11,141.57

(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	
	THROUGH 2Q20	THROUGH 1Q20	THROUGH 2Q20	THROUGH 1Q20
6-points	7.2%	8.7%	5.2%	5.0%
9-points	8.3%	9.7%	4.9%	5.3%
12-points	9.2%	9.8%	5.7%	5.7%
15-points	9.3%	8.5%	5.6%	5.5%
24-points	5.3%	5.1%	4.4%	4.3%

Selected: 5.5%

(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-14	\$94,024,779	57,600	\$1,632	\$1,638.05
Dec-14	94,343,918	57,896	1,630	1,645.99
Mar-15	96,162,843	59,444	1,618	1,653.97
Jun-15	96,719,818	59,340	1,630	1,661.99
Sep-15	97,207,169	59,546	1,632	1,670.04
Dec-15	98,399,455	60,118	1,637	1,678.14
Mar-16	100,335,388	60,348	1,663	1,686.27
Jun-16	102,649,344	62,149	1,652	1,694.45
Sep-16	105,474,057	63,373	1,664	1,702.66
Dec-16	107,524,657	64,022	1,679	1,710.92
Mar-17	109,423,420	64,804	1,689	1,719.21
Jun-17	111,620,075	65,104	1,714	1,727.55
Sep-17	111,050,480	64,775	1,714	1,735.92
Dec-17	108,829,469	63,350	1,718	1,744.34
Mar-18	106,636,574	62,438	1,708	1,752.79
Jun-18	102,599,908	61,055	1,680	1,761.29
Sep-18	99,572,341	59,012	1,687	1,769.83
Dec-18	98,031,480	57,639	1,701	1,778.41
Mar-19	96,749,765	55,909	1,730	1,787.03
Jun-19	97,191,279	55,415	1,754	1,795.69
Sep-19	98,842,430	56,059	1,763	1,804.40
Dec-19	99,097,282	56,170	1,764	1,813.14
Mar-20	99,218,657	56,045	1,770	1,821.93
Jun-20	93,800,682	52,235	1,796	1,830.77

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	MEDICAL PAYMENTS THROUGH	
	2Q20	1Q20
6-points	2.5%	3.0%
9-points	3.4%	2.8%
12-points	2.0%	1.4%
15-points	1.6%	1.5%
24-points	1.6%	1.6%

Selected: 2.0%

(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 (2)/(3)	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>		
Sep-14	7,289,619	96,011	1.3171	270,195	3.7066
Dec-14	7,326,504	97,200	1.3267	277,300	3.7849
Mar-15	7,366,273	100,165	1.3598	281,867	3.8265
Jun-15	7,409,622	101,811	1.3740	284,042	3.8334
Sep-15	7,455,681	103,695	1.3908	289,048	3.8769
Dec-15	7,500,649	105,300	1.4039	292,372	3.8980
Mar-16	7,542,423	105,960	1.4049	296,572	3.9321
Jun-16	7,586,090	107,756	1.4204	303,653	4.0028
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	8,157,011	101,419	1.2433	311,952	3.8243
Mar-20	8,181,263	101,798	1.2443	310,704	3.7978
Jun-20	8,236,247	97,759	1.1869	286,509	3.4786

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH		THROUGH	
	2Q20	1Q20	2Q20	1Q20
6-points	-3.1%	-1.2%	-4.0%	2.0%
9-points	-3.1%	-3.0%	-0.9%	1.1%
12-points	-4.4%	-4.4%	-1.3%	-0.5%
15-points	-4.6%	-4.4%	-1.9%	-1.4%
24-points	-2.3%	-2.1%	-0.8%	-0.5%

Selected: -2.5% -0.5%

(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)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (2)/(3)

MEDICAL PAYMENTS

Sep-14	5,173,457	57,600	1.1134
Dec-14	5,188,073	57,896	1.1159
Mar-15	5,201,656	59,444	1.1428
Jun-15	5,217,356	59,340	1.1374
Sep-15	5,236,046	59,546	1.1372
Dec-15	5,254,719	60,118	1.1441
Mar-16	5,272,178	60,348	1.1447
Jun-16	5,289,390	62,149	1.1750
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	5,408,220	56,170	1.0386
Mar-20	5,410,473	56,045	1.0359
Jun-20	5,419,055	52,235	0.9639

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:

	MEDICAL PAYMENTS	
	THROUGH 2Q20	THROUGH 1Q20
6-points	-3.9%	-1.6%
9-points	-5.5%	-5.3%
12-points	-6.6%	-6.5%
15-points	-6.3%	-5.6%
24-points	-2.3%	-1.9%

Selected: -2.5%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2020

ALL CARRIERS

BODILY INJURY 30/60 BASIC

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	4.4%	4.8%	4.9%
12 points	4.6%	4.9%	5.0%
9 points	4.1%	4.3%	4.3%
6 points	4.6%	4.7%	4.8%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-2.4%	-2.3%	-2.3%
15 points	-5.2%	-4.7%	-4.6%
12 points	-4.8%	-4.5%	-4.4%
9 points	-3.3%	-3.1%	-3.1%
6 points	-3.2%	-3.1%	-3.1%

PROPERTY DAMAGE TOTAL LIMITS

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	3.6%	3.9%	3.9%
12 points	3.7%	3.9%	3.9%
9 points	5.0%	5.3%	5.3%
6 points	6.7%	7.0%	7.2%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-0.8%	-0.8%	-0.8%
15 points	-1.9%	-1.9%	-1.9%
12 points	-1.3%	-1.3%	-1.3%
9 points	-0.8%	-0.8%	-0.9%
6 points	-4.0%	-3.9%	-4.0%

MEDICAL PAYMENTS TOTAL LIMITS

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	1.6%	1.6%	1.6%
12 points	1.9%	1.9%	1.6%
9 points	3.2%	3.4%	1.6%
6 points	2.4%	2.5%	2.0%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-2.4%	-2.2%	-2.3%
15 points	-7.3%	-6.4%	-6.3%
12 points	-7.6%	-6.9%	-6.6%
9 points	-6.0%	-5.6%	-5.5%
6 points	-4.0%	-3.9%	-3.9%

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2020

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	END POINT	STRAIGHT LINE		EXPONENTIAL
		MID POINT		
15 points	7.7%	9.0%		9.3%
12 points	7.8%	8.8%		9.2%
9 points	7.3%	8.0%		8.3%
6 points	6.7%	6.9%		7.2%

BODILY INJURY TOTAL LIMITS

COST	END POINT	STRAIGHT LINE		EXPONENTIAL
		MID POINT		
15 points	5.0%	5.5%		5.6%
12 points	5.1%	5.5%		5.7%
9 points	4.6%	4.9%		4.9%
6 points	4.9%	5.1%		5.2%

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2020

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE	EXPONENTIAL
15 points	1.00	1.00
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.99	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.75	-0.76
15 points	-0.97	-0.97
12 points	-0.94	-0.94
9 points	-0.89	-0.89
6 points	-0.74	-0.74

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.95	0.96
12 points	0.92	0.93
9 points	0.96	0.96
6 points	0.99	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.46	-0.46
15 points	-0.69	-0.68
12 points	-0.43	-0.43
9 points	-0.20	-0.21
6 points	-0.52	-0.53

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.84	0.83
12 points	0.83	0.82
9 points	0.97	0.97
6 points	0.94	0.94

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.63	-0.64
15 points	-0.97	-0.97
12 points	-0.95	-0.95
9 points	-0.88	-0.88
6 points	-0.62	-0.63

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2020

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.99	0.99
9 points	0.98	0.98
6 points	0.92	0.92

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	1.00	1.00
12 points	1.00	0.99
9 points	1.00	1.00
6 points	1.00	1.00

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-16	241.7	248.4	
Nov-16	241.4	248.3	129.5
Dec-16	241.4	248.2	
Jan-17	242.8	249.1	
Feb-17	243.6	250.1	130.8
Mar-17	243.8	250.3	
Apr-17	244.5	250.7	
May-17	244.7	250.9	132.8
Jun-17	245.0	251.0	
Jul-17	244.8	251.0	
Aug-17	245.5	251.5	132.5
Sep-17	246.8	252.0	
Oct-17	246.7	252.6	
Nov-17	246.7	252.4	132.6
Dec-17	246.5	252.5	
Jan-18	247.9	253.6	
Feb-18	249.0	254.6	134.1
Mar-18	249.6	255.3	
Apr-18	250.5	255.8	
May-18	251.6	256.1	136.3
Jun-18	252.0	256.3	
Jul-18	252.0	256.5	
Aug-18	252.1	256.7	135.9
Sep-18	252.4	257.1	
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	

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)	1.92%	2.03%	2.53%	2.25%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	1.71%	2.09%	2.55%	2.22%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	1.53%	2.08%	2.66%	2.23%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	1.02%	2.02%	3.22%	2.37%
			Selected:	2.3%
(5) Average Annual Index (E)				
Year Ended 3/31/2018	246.48	252.34	133.00	
Year Ended 9/30/2018	249.75	254.96	134.73	
Year Ended 3/31/2019	252.12	257.58	136.43	
Year Ended 9/30/2019	254.38	260.33	138.05	
Year Ended 3/31/2020	257.00	263.18	139.73	
Year Ended 9/30/2020	258.02	265.60	141.35	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2018	1.06	1.06	1.07	1.07
Year Ended 9/30/2018	1.04	1.05	1.06	1.05
Year Ended 3/31/2019	1.03	1.04	1.05	1.04
Year Ended 9/30/2019	1.02	1.03	1.03	1.03
Year Ended 3/31/2020	1.01	1.02	1.02	1.02
Year Ended 9/30/2020	1.01	1.01	1.01	1.01

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 2020

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.83%	1.90%	1.92%
36 points	1.65%	1.69%	1.71%
24 points	1.49%	1.51%	1.53%
12 points	1.01%	1.01%	1.02%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.94%	2.01%	2.03%
36 points	2.01%	2.06%	2.09%
24 points	2.03%	2.06%	2.08%
12 points	1.99%	2.00%	2.02%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.38%	2.49%	2.53%
12 points	2.43%	2.52%	2.55%
8 points	2.57%	2.62%	2.66%
4 points	3.13%	3.17%	3.22%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED SEPTEMBER 2020

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.98	0.98
36 points	0.96	0.96
24 points	0.90	0.90
12 points	0.62	0.62

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

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

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.99	0.99
12 points	0.98	0.98
8 points	0.97	0.97
4 points	0.96	0.96

Countrywide External Expense Trend

	Consumer Price Index(a)	Compensation Cost Index(b)		Consumer Price Index(a)	Compensation Cost Index(b)
1/15	233.7		1/18	247.9	
2/15	234.7	123.7	2/18	249.0	134.1
3/15	236.1		3/18	249.6	
4/15	236.6		4/18	250.5	
5/15	237.8	124.7	5/18	251.6	136.3
6/15	238.6		6/18	252.0	
7/15	238.7		7/18	252.0	
8/15	238.3	125.0	8/18	252.1	135.9
9/15	237.9		9/18	252.4	
10/15	237.8		10/18	252.9	
11/15	237.3	126.1	11/18	252.0	135.7
12/15	236.5		12/18	251.2	
1/16	236.9		1/19	251.7	
2/16	237.1	126.9	2/19	252.8	137.8
3/16	238.1		3/19	254.2	
4/16	239.3		4/19	255.5	
5/16	240.2	128.2	5/19	256.1	139.1
6/16	241.0		6/19	256.1	
7/16	240.6		7/19	256.6	
8/16	240.8	129.5	8/19	256.6	139.6
9/16	241.4		9/19	256.8	
10/16	241.7		10/19	257.3	
11/16	241.4	129.5	11/19	257.2	139.6
12/16	241.4		12/19	257.0	
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				
11/17	246.7	132.6			
12/17	246.5				

(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 page F-157.

See the attached Exhibit (4)(d), Section D of RF-1 and the pre-filed testimony of R. Retian.

CPI GASOLINE INDEX
ANNUAL PERCENT CHANGE

<u>Quarter</u>	(1) <u>Index</u>	(2) <u>Annual Percentage Change</u>
2010:3	2.337	5.6%
2010:4	2.464	10.2%
2011:1	2.795	20.1%
2011:2	3.266	35.2%
2011:3	3.110	33.1%
2011:4	2.897	17.6%
2012:1	3.085	10.4%
2012:2	3.210	-1.7%
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%

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-17	2.277	2.567	2.868
Feb-17	2.207	2.504	2.803
Mar-17	2.205	2.503	2.804
Apr-17	2.308	2.606	2.904
May-17	2.246	2.550	2.850
Jun-17	2.182	2.495	2.790
Jul-17	2.128	2.445	2.733
Aug-17	2.221	2.536	2.829
Sep-17	2.642	2.937	3.238
Oct-17	2.411	2.730	3.027
Nov-17	2.405	2.729	3.015
Dec-17	2.338	2.664	2.950
Jan-18	2.426	2.753	3.041
Feb-18	2.475	2.799	3.089
Mar-18	2.458	2.785	3.077
Apr-18	2.623	2.938	3.228
May-18	2.746	3.043	3.337
Jun-18	2.709	3.009	3.302
Jul-18	2.676	2.976	3.273
Aug-18	2.686	2.986	3.277
Sep-18	2.678	2.980	3.277
Oct-18	2.711	3.023	3.316
Nov-18	2.483	2.812	3.111
Dec-18	2.196	2.539	2.838
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

* 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	2013	10,420.4	5.1%	10,990.2	-0.8%
Feb	2013	10,813.1	0.4%	10,994.0	-0.5%
Mar	2013	11,100.5	2.5%	11,016.6	-0.3%
Apr	2013	11,018.6	0.5%	11,021.4	-0.1%
May	2013	11,359.6	1.0%	11,030.5	0.0%
Jun	2013	10,953.6	-3.0%	11,002.6	-0.2%
Jul	2013	10,912.9	0.5%	11,007.2	0.0%
Aug	2013	11,301.4	0.0%	11,006.9	0.1%
Sep	2013	11,089.4	1.3%	11,018.8	0.4%
Oct	2013	11,147.5	-2.8%	10,991.6	-0.1%
Nov	2013	11,215.2	0.6%	10,997.1	0.0%
Dec	2013	10,821.9	1.8%	11,012.8	0.6%
Jan	2014	10,186.9	-2.2%	10,993.4	0.0%
Feb	2014	10,375.8	-4.0%	10,956.9	-0.3%
Mar	2014	11,011.4	-0.8%	10,949.5	-0.6%
Apr	2014	11,179.0	1.5%	10,962.9	-0.5%
May	2014	11,634.7	2.4%	10,985.8	-0.4%
Jun	2014	11,435.0	4.4%	11,025.9	0.2%
Jul	2014	11,551.4	5.9%	11,079.1	0.7%
Aug	2014	11,481.9	1.6%	11,094.2	0.8%
Sep	2014	11,154.1	0.6%	11,099.6	0.7%
Oct	2014	11,900.8	6.8%	11,162.3	1.6%
Nov	2014	11,288.8	0.7%	11,168.5	1.6%
Dec	2014	11,371.8	5.1%	11,214.3	1.8%
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%

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	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%
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%

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
1/14	226.4	2,965.5	0.3%	322.5	347.8	0.0%
2/14	215.2	2,966.2	0.5%	335.0	347.2	-0.1%
3/14	252.1	2,969.7	0.7%	340.4	346.8	-0.3%
4/14	257.9	2,977.5	0.9%	346.4	346.3	-0.5%
5/14	268.1	2,983.8	1.1%	354.7	346.1	-0.7%
6/14	264.9	2,990.7	1.3%	353.3	345.6	-0.8%
7/14	272.3	3,000.2	1.6%	356.1	345.6	-0.8%
8/14	271.0	3,004.5	1.6%	355.0	345.1	-1.0%
9/14	249.1	3,012.6	1.8%	345.8	345.2	-1.0%
10/14	267.2	3,022.2	1.9%	355.0	345.8	-0.8%
11/14	242.8	3,026.5	2.1%	347.2	345.9	-0.8%
12/14	253.6	3,040.6	2.5%	348.0	346.6	-0.6%
1/15	235.9	3,050.1	2.9%	336.5	347.8	0.0%
2/15	219.8	3,054.7	3.0%	350.7	349.1	0.5%
3/15	260.4	3,063.0	3.1%	353.3	350.2	1.0%
4/15	265.9	3,071.0	3.1%	364.0	351.6	1.5%
5/15	273.9	3,076.8	3.1%	363.2	352.3	1.8%
6/15	273.7	3,085.6	3.2%	373.6	354.0	2.5%
7/15	281.8	3,095.1	3.2%	374.6	355.6	2.9%
8/15	275.6	3,099.7	3.2%	371.2	356.9	3.4%
9/15	258.0	3,108.6	3.2%	365.6	358.6	3.9%
10/15	271.7	3,113.1	3.0%	364.1	359.3	3.9%
11/15	251.4	3,121.7	3.1%	357.8	360.2	4.1%
12/15	262.4	3,130.5	3.0%	357.5	361.0	4.2%
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%

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
5/17	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	243.5	3,211.5	1.1%	346.4	375.3	0.9%
2/18	225.1	3,209.7	1.1%	361.3	375.4	1.0%
3/18	269.2	3,211.5	1.2%	374.1	375.6	0.9%
4/18	272.4	3,211.0	1.1%	374.7	375.5	0.8%
5/18	283.4	3,210.4	0.8%	386.0	375.7	0.6%
6/18	280.6	3,210.5	0.7%	391.6	375.5	0.5%
7/18	289.4	3,212.6	0.5%	383.7	375.5	0.5%
8/18	286.0	3,215.4	0.5%	390.0	375.4	0.3%
9/18	263.2	3,215.9	0.5%	371.4	375.1	0.2%
10/18	282.2	3,219.2	0.4%	378.3	374.9	0.0%
11/18	258.6	3,220.1	0.4%	372.9	374.9	0.0%
12/18	269.7	3,223.3	0.3%	363.8	374.5	-0.1%
1/19	248.2	3,228.0	0.5%	342.2	374.2	-0.3%
2/19	226.7	3,229.6	0.6%	350.1	373.2	-0.6%
3/19	271.5	3,231.9	0.6%	358.2	371.9	-1.0%
4/19	281.4	3,240.9	0.9%	368.5	371.4	-1.1%
5/19	286.0	3,243.5	1.0%	377.4	370.7	-1.3%
6/19	280.9	3,243.8	1.0%	377.5	369.5	-1.6%
7/19	295.6	3,250.0	1.2%	379.9	369.2	-1.7%
8/19	286.5	3,250.5	1.1%	387.1	368.9	-1.7%
9/19	271.7	3,259.0	1.3%	365.9	368.5	-1.8%
10/19	284.0	3,260.8	1.3%	373.9	368.1	-1.8%
11/19	260.5	3,262.7	1.3%	365.8	367.5	-2.0%
12/19	274.1	3,267.1	1.4%	359.7	367.2	-2.0%
1/20	253.6	3,272.5	1.4%	346.6	367.6	-1.8%
2/20	232.1	3,277.9	1.5%	357.2	368.1	-1.4%
3/20	220.1	3,226.5	-0.2%	309.1	364.1	-2.1%
4/20	168.5	3,113.6	-3.9%	228.2	352.4	-5.1%
5/20	212.9	3,040.5	-6.3%	284.6	344.6	-7.0%
6/20	244.0	3,003.6	-7.4%	332.3	340.9	-7.8%
7/20	262.5	2,970.5	-8.6%	345.0	338.0	-8.5%
8/20	251.2	2,935.2	-9.7%	345.4	334.5	-9.3%
9/20	248.3	2,911.8	-10.7%	340.5	332.4	-9.8%

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>
1/2016	0.2%	0.7%	0.2%	0.9%	0.0%	0.1%	-0.5%	-0.4%
2/2016	0.1%	0.9%	0.3%	1.2%	-0.2%	0.4%	-0.7%	0.2%
3/2016	0.4%	0.1%	0.2%	-0.2%	0.3%	0.4%	0.4%	1.0%
4/2016	0.5%	0.3%	0.1%	0.2%	0.2%	0.1%	0.6%	1.3%
5/2016	0.4%	0.3%	0.9%	0.3%	0.1%	0.2%	1.1%	1.3%
6/2016	0.3%	0.2%	0.4%	-0.1%	0.3%	0.1%	1.2%	0.0%
7/2016	-0.2%	0.5%	0.6%	0.3%	0.2%	0.4%	0.1%	0.7%
8/2016	0.1%	0.9%	0.5%	1.2%	0.1%	0.0%	-0.6%	0.6%
9/2016	0.2%	0.2%	0.0%	0.1%	0.1%	-0.4%	0.2%	-0.8%
10/2016	0.1%	0.0%	-0.2%	0.3%	0.3%	1.0%	-0.1%	-0.7%
11/2016	-0.2%	0.0%	0.7%	0.0%	0.1%	1.0%	-0.2%	0.8%
12/2016	0.0%	0.0%	0.1%	0.0%	-0.1%	-0.4%	1.0%	1.5%
1/2017	0.6%	0.5%	0.1%	0.7%	0.5%	0.2%	1.3%	1.4%
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%	-0.3%	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%	-1.3%	0.0%	1.4%	0.5%
7/2020	0.5%	0.4%	0.6%	0.2%	-0.4%	-0.3%	0.9%	0.3%
8/2020	0.3%	0.1%	0.0%	0.0%	0.9%	0.5%	0.6%	0.6%
9/2020	0.1%	-0.1%	-0.1%	0.5%	0.0%	0.7%	0.7%	2.1%

COMPONENTS OF THE CPI INDEX
ANNUAL PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:							
	CPI-U:	CPI-U:	CPI-U:	Hospital & Other	Weekly	CPI-U:	PPI:	PPI:
Month	All Items	Med. Care	Phys. Serv.	Related Services	Income	Auto Bodywork	All Items	Metal/MPR
1/2016	1.4%	3.0%	2.3%	4.3%	2.1%	1.4%	-4.9%	-11.0%
2/2016	1.0%	3.5%	3.0%	4.9%	2.0%	2.1%	-5.1%	-8.9%
3/2016	0.9%	3.3%	2.5%	4.3%	2.2%	2.4%	-4.9%	-7.4%
4/2016	1.1%	3.0%	2.1%	3.1%	2.6%	2.2%	-4.0%	-5.6%
5/2016	1.0%	3.1%	3.0%	3.3%	2.3%	2.2%	-4.2%	-4.2%
6/2016	1.0%	3.5%	3.0%	4.1%	2.2%	2.4%	-3.7%	-3.9%
7/2016	0.8%	3.9%	3.4%	4.4%	2.3%	2.5%	-3.2%	-1.9%
8/2016	1.1%	4.9%	4.3%	5.8%	2.2%	2.8%	-2.8%	0.1%
9/2016	1.5%	4.9%	4.1%	5.6%	2.2%	2.4%	-1.2%	-0.1%
10/2016	1.6%	4.3%	4.0%	4.1%	2.1%	2.4%	-0.4%	0.5%
11/2016	1.7%	4.0%	3.6%	4.2%	2.1%	3.4%	0.3%	3.0%
12/2016	2.1%	4.1%	3.8%	4.3%	1.5%	2.9%	2.6%	5.7%
1/2017	2.5%	3.9%	3.8%	4.0%	2.0%	3.0%	4.4%	7.5%
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%	2.6%	3.8%	-3.8%	-3.6%
4/2020	0.3%	4.8%	1.2%	5.0%	7.0%	4.3%	-8.2%	-4.5%
5/2020	0.1%	4.9%	1.8%	4.6%	8.2%	4.5%	-6.5%	-4.1%
6/2020	0.6%	5.1%	2.1%	5.0%	6.6%	3.7%	-4.5%	-2.4%
7/2020	1.0%	5.0%	2.6%	4.7%	6.2%	3.3%	-3.9%	-1.9%
8/2020	1.3%	4.5%	2.7%	3.9%	6.4%	3.3%	-2.6%	-0.8%
9/2020	1.4%	4.2%	2.1%	4.5%	6.1%	3.4%	-1.5%	1.8%

CPI INDEX ALL ITEMS (URBAN) - LESS ENERGY
ANNUAL PERCENT CHANGE

	(1)	(2)		(1)	(2)
		Annual			Annual
<u>Month</u>	<u>Index</u>	<u>Percentage</u>	<u>Month</u>	<u>Index</u>	<u>Percentage</u>
		<u>Change</u>			<u>Change</u>
6/2014	2.381	2.0%	9/2017	2.520	1.6%
7/2014	2.382	2.0%	10/2017	2.526	1.7%
8/2014	2.385	1.9%	11/2017	2.524	1.7%
9/2014	2.390	1.9%	12/2017	2.525	1.7%
10/2014	2.396	2.0%	1/2018	2.536	1.8%
11/2014	2.395	1.9%	2/2018	2.546	1.8%
12/2014	2.392	1.9%	3/2018	2.553	2.0%
1/2015	2.397	1.9%	4/2018	2.558	2.0%
2/2015	2.404	1.9%	5/2018	2.561	2.1%
3/2015	2.411	1.8%	6/2018	2.563	2.1%
4/2015	2.418	1.8%	7/2018	2.565	2.2%
5/2015	2.420	1.7%	8/2018	2.567	2.1%
6/2015	2.423	1.8%	9/2018	2.571	2.1%
7/2015	2.424	1.8%	10/2018	2.577	2.0%
8/2015	2.427	1.8%	11/2018	2.577	2.1%
9/2015	2.435	1.9%	12/2018	2.578	2.1%
10/2015	2.441	1.9%	1/2019	2.589	2.1%
11/2015	2.440	1.9%	2/2019	2.598	2.1%
12/2015	2.437	1.9%	3/2019	2.605	2.0%
1/2016	2.445	2.0%	4/2019	2.609	2.0%
2/2016	2.455	2.1%	5/2019	2.612	2.0%
3/2016	2.459	2.0%	6/2019	2.617	2.1%
4/2016	2.465	2.0%	7/2019	2.621	2.1%
5/2016	2.469	2.0%	8/2019	2.626	2.3%
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%			
8/2017	2.515	1.6%			

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>
12/2013	82%	18%
12/2014	82	18
12/2015	82	18
12/2016	82	18
12/2017	82	18
12/2018	82	18
12/2019	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) No premium trend is applicable to the liability coverages.

See also pre-filed testimony of R. Retian.

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
page F-157. See also pre-filed testimony of R. Retian.
- (c) Pages F-106-116 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>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
Premiums Written at Manual Level	\$3,253,134,420	\$3,365,654,765	\$3,600,869,451	\$3,871,364,891	\$4,010,776,940
Premiums Earned at Manual Level	3,212,726,380	3,312,275,573	3,500,381,382	3,809,373,209	3,923,321,884
Premium Written (Collected Level)	2,735,427,380	2,851,419,638	3,037,842,520	3,262,363,149	3,326,393,184
Premium Earned (Collected Level)	2,707,574,164	2,813,993,653	2,955,595,178	3,217,916,772	3,280,053,971
Commission & Brokerage	245,323,356	245,191,370	267,005,493	279,082,501	282,406,751
Other Acquisition	264,894,381	274,024,393	275,872,153	298,186,071	309,212,961
General Expenses	192,175,216	195,630,434	187,274,686	210,008,699	232,009,386
Taxes, Licenses, and Fees	61,144,451	66,987,592	70,117,023	72,151,020	72,846,577
Bodily Injury Losses Incurred	1,098,260,133	1,181,757,501	1,352,777,629	1,260,082,758	1,376,909,614
BI Allocated Loss Adjustment	37,413,800	34,519,354	37,817,812	33,764,450	50,244,623
BI Unallocated Loss Adjustment	151,973,148	165,777,211	161,129,921	164,473,833	174,194,737
Property Damage Losses Incurred	892,842,331	966,484,264	1,063,347,807	1,074,640,046	1,157,351,638
PD Allocated Loss Adjustment	4,901,368	4,715,056	6,400,022	6,802,407	6,019,250
PD Unallocated Loss Adjustment	99,338,502	107,430,086	109,708,292	128,063,657	133,494,654

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.090	.086	.088	.086	.085
Other Acquisition to Earned Premium (c)	.082	.083	.079	.078	.079
General Expenses to Earned Premium (c)	.060	.059	.054	.055	.059
Taxes, Licenses, etc. to Written Premium (b)	.022	.023	.023	.022	.022
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.134	.111	.136	.111	.115
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>

Notes:

- (a) Ceded business has a commission and brokerage provision set at 10%.
- (b) Ratios are to premiums at collected level.
- (c) Ratios are to premiums at manual 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 used in the calculation of the rate level indication.

If the effective date were to be changed, advance notice of one hundred-five (105) days 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 the attached Exhibits (10)(a), (10)(b) and (10)(c) and the pre-filed testimony of R. Retian and A. Irving. The experience provides the best estimate of the future.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED 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/ 2015		\$201,380,321
2. Mean Unearned Premium Reserve	0.294 x (1)	59,205,814
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		4.10%
50% of Company Operating Expense		2.95%
Total		18.88%
4. (2) x (3)		11,178,058
5. Net Subject to Investment (2) - (4)		48,027,756

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$201,380,321
2. Average Agents' Balances		0.180
3. Delayed Remission (1) x (2)		36,248,458

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$201,380,321
2. Expected Incurred Losses and Loss Adjustment		152,646,283
0.758 x (1)		
3. Expected Mean Loss Reserves	0.839 x (2)	128,070,231

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 139,849,529

E. Average Rate of Return 3.06%

F. Investment Earnings on Net Subject to Investment (D) x (E) 4,279,396

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 2.13%

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 ceded 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 12/31/2015 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 12/31/2015	\$2,749,427,412
2. Unearned Premium Reserve as of 12/31/2014	794,058,559
3. Unearned Premium Reserve as of 12/31/2015	822,493,194
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	808,275,877
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 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 2014 and 2015 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 17.6% of net written premiums. The 17.6% 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 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2014 and 2015 industrywide data provided by the A.M. Best Company. The two factors combined amount to .180 (.176 x 1.021 = .180).

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 2014 and 2015 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 2014	\$1,828,944,685
2. Incurred Losses for Calendar Year 2015	2,011,157,788
3. Loss Reserves as of 12/31/2013	1,595,369,961
4. Loss Reserves as of 12/31/2014	1,604,433,332
5. Loss Reserves as of 12/31/2015	1,655,754,442
6. Mean Loss Reserve 2014: 1/2 [(3) + (4)]	1,599,901,647
7. Mean Loss Reserve 2015: 1/2 [(4) + (5)]	1,630,093,887
8. Ratio (6) ÷ (1)	0.875
9. Ratio (7) ÷ (2)	0.811
10. Loss Reserve: 1/2 [(8) + (9)]	0.843
11. Ratio of LAE Reserves to Loss Reserves (a)	0.188
12. Ratio of Incurred LAE to Incurred Losses (a)	0.193
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.839

(a) Based on 2015 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED 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/ 2016		\$226,083,978
2. Mean Unearned Premium Reserve	0.294 x (1)	66,468,689
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.15%
50% of Company Operating Expense		2.95%
Total		19.02%
4. (2) x (3)		12,642,345
5. Net Subject to Investment (2) - (4)		53,826,344

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$226,083,978
2. Average Agents' Balances		0.181
3. Delayed Remission (1) x (2)		40,921,200

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$226,083,978
2. Expected Incurred Losses and Loss Adjustment		170,693,403
0.755 x (1)		
3. Expected Mean Loss Reserves	0.787 x (2)	134,335,708

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 147,240,852

E. Average Rate of Return 3.05%

F. Investment Earnings on Net Subject to Investment (D) x (E) 4,490,846

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 1.99%

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 ceded 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 12/31/2016 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 12/31/2016	\$2,858,690,408
2. Unearned Premium Reserve as of 12/31/2015	822,493,194
3. Unearned Premium Reserve as of 12/31/2016	860,183,929
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	841,338,562
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 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 2015 and 2016 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 17.7% of net written premiums. The 17.7% 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 2015 and 2016 industrywide data provided by the A.M. Best Company. The two factors combined amount to .181 ($.177 \times 1.021 = .181$).

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 2015 and 2016 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 2015	\$2,011,157,788
2. Incurred Losses for Calendar Year 2016	2,166,774,484
3. Loss Reserves as of 12/31/2014	1,604,433,332
4. Loss Reserves as of 12/31/2015	1,655,754,442
5. Loss Reserves as of 12/31/2016	1,676,711,016
6. Mean Loss Reserve 2015: $1/2 [(3) + (4)]$	1,630,093,887
7. Mean Loss Reserve 2016: $1/2 [(4) + (5)]$	1,666,232,729
8. Ratio (6) \div (1)	0.811
9. Ratio (7) \div (2)	0.769
10. Loss Reserve: $1/2 [(8) + (9)]$	0.790
11. Ratio of LAE Reserves to Loss Reserves (a)	0.178
12. Ratio of Incurred LAE to Incurred Losses (a)	0.183
13. Loss and LAE Reserve $[(10) \times (1.0 + (11)) / (1.0 + (12))]$	0.787

(a) Based on 2016 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED 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		\$350,570,264
2. Mean Unearned Premium Reserve	0.300 x (1)	105,171,079
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		3.95%
50% of Company Operating Expense		2.70%
Total		18.57%
4. (2) x (3)		19,530,269
5. Net Subject to Investment (2) - (4)		85,640,810

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$350,570,264
2. Average Agents' Balances		0.188
3. Delayed Remission (1) x (2)		65,907,210

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$350,570,264
2. Expected Incurred Losses and Loss Adjustment		267,835,682
0.764 x (1)		
3. Expected Mean Loss Reserves	0.742 x (2)	198,734,076

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 218,467,676

E. Average Rate of Return 3.24%

F. Investment Earnings on Net Subject to Investment (D) x (E) 7,078,353

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 2.02%

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 ceded 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
CEDED 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		\$305,908,715
2. Mean Unearned Premium Reserve	0.295 x (1)	90,243,071
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		3.85%
50% of Company Operating Expense		2.70%
Total		18.38%
4. (2) x (3)		16,586,676
5. Net Subject to Investment (2) - (4)		73,656,395

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$305,908,715
2. Average Agents' Balances		0.195
3. Delayed Remission (1) x (2)		59,652,199

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$305,908,715
2. Expected Incurred Losses and Loss Adjustment		233,714,258
0.764 x (1)		
3. Expected Mean Loss Reserves	0.753 x (2)	175,986,836

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 189,991,032

E. Average Rate of Return 2.68%

F. Investment Earnings on Net Subject to Investment (D) x (E) 5,091,760

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 1.66%

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 ceded 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
CEDED 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		\$289,412,461
2. Mean Unearned Premium Reserve	0.304 x (1)	87,981,388
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		3.95%
50% of Company Operating Expense		2.95%
Total		18.73%
4. (2) x (3)		16,478,914
5. Net Subject to Investment (2) - (4)		71,502,474

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$289,412,461
2. Average Agents' Balances		0.200
3. Delayed Remission (1) x (2)		57,882,492

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$289,412,461
2. Expected Incurred Losses and Loss Adjustment		218,216,996
0.754 x (1)		
3. Expected Mean Loss Reserves	0.780 x (2)	170,209,257

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 183,829,239

E. Average Rate of Return 2.12%

F. Investment Earnings on Net Subject to Investment (D) x (E) 3,897,180

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 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 ceded 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) \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 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)

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 F-46-48 and F-51-53. The combined BI, PD and Med Pay data on a paid and incurred basis is shown on pages F-178 and F-179. Page F-177 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	67.3%	67.7%	9.3
15-27	19.4%	19.9%	20.3
27-39	7.5%	7.0%	32.4
39-51	3.7%	3.4%	44.3
51-63	1.4%	1.4%	56.5
63-ult.	0.7%	0.6%	73.4
	(a)	(b)	
(1) Average Payment Date	15.6 months	15.3 months	
(2) Average Date of Accident	6.0 months	6.0 months	
(3) Average Length of Time between Occurrence and Payment [(1)-(2)]	9.6 months	9.3 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 decreased by 0.3 months over this period.

NORTH CAROLINA
ULTIMATE INCURRED LOSSES
LIABILITY

Accident Year	Losses (a)
2006	1,453,717,907
2007	1,472,856,635
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	2,071,936,491
2017	2,064,460,630
2018	2,095,604,129
2019	2,221,508,919

(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 Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006					1,441,974,706
2007				1,440,286,661	1,460,616,883
2008			1,367,377,439	1,420,801,351	1,442,985,393
2009		1,318,115,447	1,446,420,184	1,508,665,002	1,530,626,713
2010	1,032,027,676	1,348,009,090	1,464,345,512	1,521,752,087	1,541,257,977
2011	1,056,277,574	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	
2017	1,407,843,007	1,814,037,974	1,960,266,585		
2018	1,401,022,224	1,838,750,121			
2019	1,508,869,869				

Ratio of Paid to Ultimate Incurred

Accident Year	0-15 Mo.	15-27 Mo.	27-39 Months	39-51 Months	51-63 Months
2006					0.992
2007				0.978	0.992
2008			0.941	0.978	0.994
2009		0.856	0.940	0.980	0.994
2010	0.665	0.869	0.944	0.981	0.993
2011	0.677	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	0.675	0.873	0.946	0.982	
2017	0.682	0.879	0.950		
2018	0.669	0.877			
2019	0.679				

Earliest Three

Year Avg	0.673	0.867	0.942	0.979	0.993
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Latest Three

Year Avg	0.677	0.876	0.946	0.980	0.994
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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 Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2006					1,453,717,907
2007				1,473,950,560	1,472,856,635
2008			1,453,195,021	1,456,279,365	1,452,372,297
2009		1,519,546,621	1,539,021,943	1,541,399,143	1,539,561,841
2010	1,462,994,537	1,538,688,597	1,551,583,586	1,552,646,562	1,551,799,127
2011	1,487,733,441	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	
2017	1,888,138,613	2,021,308,871	2,054,189,682		
2018	1,890,660,544	2,048,488,885			
2019	2,019,553,563				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007				0.999
2008			1.002	0.997
2009		1.013	1.002	0.999
2010	1.052	1.008	1.001	0.999
2011	1.038	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	
2017	1.071	1.016		
2018	1.083			
Five Year Average	1.069	1.016	1.005	1.000
Three Year Average	1.075	1.018	1.005	1.000
		Five Year	Three Year	
39 to 63 months:		1.005	1.005	
27 to 63 months:		1.021	1.023	
15 to 63 months:		1.091	1.100	

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 2019 WRITTEN PREMIUM

2018 ASSETS

	Net Admitted Assets
1 Bonds (Schedule D)	172,122,797,395
2 Stocks (Schedule D):	
2.1 Preferred stocks	1,073,971,339
2.2 Common stocks	190,915,007,769
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	3,007,488,155
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	2,980,717,669
4.2 Properties held for the production of income (less \$250 encumbrances)	224,544,709
4.3 Properties held for sale (less \$297,142 encumbrances)	44,387,402
5 Cash (\$-2,603,354,545, Schedule E-Part 1), cash equivalents (\$5,434,760,017, Schedule E-Part 2) and short-term investments (\$11,138,980,927, Schedule DA)	13,970,386,399
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	148,013,547
8 Other invested assets (Schedule BA)	27,185,656,921
9 Receivables for securities	160,741,739
10 Securities lending reinvested collateral assets (Schedule DL)	1,684,877,904
11 Aggregate write-ins for invested assets	24,053,667
12 Subtotals, cash and invested assets (Lines 1 to 11)	413,542,644,612
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,704,920,447
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	8,703,202,217
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$82,237,035 earned but unbilled premiums)	33,006,156,489
15.3 Accrued retrospective premiums	177,539,666
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	4,953,111,984
16.2 Funds held by or deposited with reinsured companies	56,804,587
16.3 Other amounts receivable under reinsurance contracts	137,070,487
17 Amounts receivable relating to uninsured plans	20,491
18.1 Current federal and foreign income tax recoverable and interest thereon	584,636,029
18.2 Net deferred tax asset	4,108,287,225
19 Guaranty funds receivable or on deposit	45,223,666
20 Electronic data processing equipment and software	1,096,025,155
21 Furniture and equipment, including health care delivery assets (\$0)	496,809
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	4,126,742,089
24 Health care (\$0) and other amounts receivable	935,641
25 Aggregate write-ins for other than invested assets	5,218,101,005
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	477,461,918,603
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0
28 Total (Lines 26 and 27)	477,461,918,603

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA

TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2019 WRITTEN PREMIUM

2018 LIABILITIES, SURPLUS AND OTHER FUNDS

1 Losses (Part 2A, Line 35, Column 8)	92,907,205,506
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,761,083,822
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	23,862,727,522
4 Commissions payable, contingent commissions and other similar charges	1,350,317,132
5 Other expenses (excluding taxes, licenses and fees)	11,125,730,029
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	1,030,052,926
7.1 Current federal and foreign income taxes (including \$618,870,779) on realized capital gains (losses)	460,996,157
7.2 Net deferred tax liability	6,676,385,977
8 Borrowed money \$1,108,155,159 and interest thereon \$2,487,071	1,110,642,230
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$32,584,034,986 and including warranty reserves of \$9,047,759 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	61,007,482,523
10 Advance premium	1,145,635,787
11 Dividends declared and unpaid:	
11.1 Stockholders	101,462,685
11.2 Policyholders	47,775,585
12 Ceded reinsurance premiums payable (net of ceding commissions)	9,492,793,467
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	695,418,627
14 Amounts withheld or retained by company for account of others	4,563,756,680
15 Remittances and items not allocated	133,987,292
16 Provision for reinsurance (including \$0 certified) (Schedule F, Part8)	146,518,663
17 Net adjustments in assets and liabilities due to foreign exchange rates	68,189,086
18 Drafts outstanding	1,232,939,731
19 Payable to parent, subsidiaries and affiliates	1,979,378,891
20 Derivatives	56,444,880
21 Payable for securities	1,137,136,404
22 Payable for securities lending	2,819,434,132
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	
25 Aggregate write-ins for liabilities	5,724,499,591
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	230,637,995,323
27 Protected cell liabilities	0
28 Total liabilities (Lines 26 and 27)	230,637,995,323
29 Aggregate write-ins for special surplus funds	74,450,519,069
30 Common capital stock	186,600,535
31 Preferred capital stock	315,500,000
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	3,056,820,302
34 Gross paid in and contributed surplus	21,857,419,989
35 Unassigned funds (surplus)	146,934,563,380
36 Less treasury stock, at cost:	
36.1 6,000,000 Shares common (value included in Line 30 \$6,000,000)	6,000,000
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)	246,823,923,275
38 Totals (Page 2, Line 28, Col. 3)	477,461,918,602

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2019 WRITTEN PREMIUM

2018 STATEMENT OF INCOME

UNDERWRITING INCOME	
1 Premiums earned (Part 1, Line 35, Column 4)	165,218,562,475
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	103,331,145,720
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	18,124,412,080
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	40,348,837,391
5 Aggregate write-ins for underwriting deductions	248,311,351
6 Total underwriting deductions (Lines 2 through 5)	162,052,706,543
7 Net income of protected cells	0
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	3,165,855,932
INVESTMENT INCOME	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	12,115,873,397
10 Net realized capital gains (losses) less capital gains tax of \$970,567,834 (Exhibit of Capital Gains (Losses))	3,489,187,394
11 Net investment gain (loss) (Lines 9 + 10)	15,605,060,791
OTHER INCOME	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$81,964,066 amount charged off \$612,731,483)	(530,767,417)
13 Finance and service charges not included in premiums	1,122,196,118
14 Aggregate write-ins for miscellaneous income	25,711,550
15 Total other income (Lines 12 through 14)	617,140,253
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	19,388,056,975
17 Dividends to policyholders	1,233,435,125
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)	18,154,621,850
19 Federal and foreign income taxes incurred	1,157,272,890
20 Net income (Line 18 minus Line 19) (to Line 22)	16,997,348,957
CAPITAL AND SURPLUS ACCOUNT	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	241,045,045,288
22 Net income (from Line 20)	16,997,348,957
23 Net transfers (to) from Protected Cell accounts	0
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$-3,024,565,090	(9,155,324,451)
25 Change in net unrealized foreign exchange capital gain (loss)	(239,645,138)
26 Change in net deferred income tax	(596,508,751)
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(102,115,710)
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(22,992,085)
29 Change in surplus notes	(8,025,686)
30 Surplus (contributed to) withdrawn from protected cells	0
31 Cumulative effect of changes in accounting principles	(7,888,123)
32 Capital changes:	
32.1 Paid in	(21,300)
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	1,258,087,284
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	(3,894,061,731)
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	1,550,024,729
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	5,778,877,994
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	246,823,923,275
DETAILS OF WRITE-INS	
501. Miscellaneous operating adjustments	1,550,024,729
1401. Change in conditional reserves	0
3701. Miscellaneous capital & surplus adjustment	0

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2019 WRITTEN PREMIUM

2019 ASSETS

	Net Admitted Assets
1 Bonds (Schedule D)	178,707,470,477
2 Stocks (Schedule D):	
2.1 Preferred stocks	5,586,512,569
2.2 Common stocks	225,190,911,915
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	3,177,527,287
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	2,857,468,939
4.2 Properties held for the production of income (less \$9,000,000 encumbrances)	207,360,721
4.3 Properties held for sale (less \$250 encumbrances)	69,212,449
5 Cash (\$-2,297,919,977, Schedule E-Part 1), cash equivalents (\$6,512,921,144, Schedule E-Part 2) and short-term investments (\$9,211,885,410, Schedule DA)	13,426,886,577
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	31,278,358
8 Other invested assets (Schedule BA)	31,735,465,589
9 Receivables for securities	68,772,677
10 Securities lending reinvested collateral assets (Schedule DL)	1,528,736,167
11 Aggregate write-ins for invested assets	86,136,925
12 Subtotals, cash and invested assets (Lines 1 to 11)	462,673,740,649
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,765,344,122
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	9,727,743,478
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$85,802,000 earned but unbilled premiums)	34,125,707,627
15.3 Accrued retrospective premiums	152,550,211
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	5,308,606,875
16.2 Funds held by or deposited with reinsured companies	73,056,605
16.3 Other amounts receivable under reinsurance contracts	120,180,455
17 Amounts receivable relating to uninsured plans	0
18.1 Current federal and foreign income tax recoverable and interest thereon	288,024,178
18.2 Net deferred tax asset	4,180,893,344
19 Guaranty funds receivable or on deposit	38,145,030
20 Electronic data processing equipment and software	1,108,560,783
21 Furniture and equipment, including health care delivery assets (\$0)	353,633
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	4,131,234,654
24 Health care (\$0) and other amounts receivable	122,551
25 Aggregate write-ins for other than invested assets	5,022,700,641
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	528,716,964,832
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	
28 Total (Lines 26 and 27)	528,716,964,832

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA

TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2019 WRITTEN PREMIUM

2019 LIABILITIES, SURPLUS AND OTHER FUNDS

1 Losses (Part 2A, Line 35, Column 8)	95,470,940,357
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,897,457,690
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	25,305,609,900
4 Commissions payable, contingent commissions and other similar charges	1,380,186,402
5 Other expenses (excluding taxes, licenses and fees)	11,895,323,351
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	889,027,585
7.1 Current federal and foreign income taxes (including \$36,234,837) on realized capital gains (losses)	414,952,269
7.2 Net deferred tax liability	11,117,731,727
8 Borrowed money \$1,107,634,059 and interest thereon \$2,227,067	1,109,861,126
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$34,507,191,053 and including warranty reserves of \$8,924,233 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	63,305,812,882
10 Advance premium	1,219,805,776
11 Dividends declared and unpaid:	
11.1 Stockholders	101,090,654
11.2 Policyholders	45,942,937
12 Ceded reinsurance premiums payable (net of ceding commissions)	10,411,080,869
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	853,732,584
14 Amounts withheld or retained by company for account of others	5,107,344,586
15 Remittances and items not allocated	144,280,608
16 Provision for reinsurance (including \$901,571 certified) (Schedule F, Part8)	200,936,698
17 Net adjustments in assets and liabilities due to foreign exchange rates	42,786,493
18 Drafts outstanding	1,298,158,388
19 Payable to parent, subsidiaries and affiliates	1,447,654,408
20 Derivatives	17,091,099
21 Payable for securities	697,420,887
22 Payable for securities lending	2,992,334,168
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	8,639,280,837
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	246,005,844,281
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	246,005,844,281
29 Aggregate write-ins for special surplus funds	88,235,464,381
30 Common capital stock	190,125,545
31 Preferred capital stock	315,500,075
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	3,057,529,816
34 Gross paid in and contributed surplus	21,983,591,283
35 Unassigned funds (surplus)	168,906,409,445
36 Less treasury stock, at cost:	
36.1 6,000,000 Shares common (value included in Line 30 \$6,000,000)	6,000,000
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)	282,711,120,545
38 Totals (Page 2, Line 28, Col. 3)	528,716,964,825

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2019 WRITTEN PREMIUM

2019 STATEMENT OF INCOME

UNDERWRITING INCOME	
1 Premiums earned (Part 1, Line 35, Column 4)	169,665,999,640
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	107,283,166,685
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	18,664,599,922
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	41,395,644,620
5 Aggregate write-ins for underwriting deductions	348,427,708
6 Total underwriting deductions (Lines 2 through 5)	167,691,838,931
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	1,974,160,706
INVESTMENT INCOME	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	11,142,422,910
10 Net realized capital gains (losses) less capital gains tax of \$522,050,253 (Exhibit of Capital Gains (Losses))	1,010,474,557
11 Net investment gain (loss) (Lines 9 + 10)	12,152,897,467
OTHER INCOME	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$74,590,478 amount charged off \$656,022,707)	(581,432,230)
13 Finance and service charges not included in premiums	1,148,896,204
14 Aggregate write-ins for miscellaneous income	533,805,382
15 Total other income (Lines 12 through 14)	1,101,269,352
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	15,228,327,530
17 Dividends to policyholders	1,796,569,008
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)	13,431,758,523
19 Federal and foreign income taxes incurred	1,326,895,214
20 Net income (Line 18 minus Line 19) (to Line 22)	12,104,863,308
CAPITAL AND SURPLUS ACCOUNT	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	246,986,296,901
22 Net income (from Line 20)	12,104,863,308
23 Net transfers (to) from Protected Cell accounts	0
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$5,277,680,135	29,243,610,150
25 Change in net unrealized foreign exchange capital gain (loss)	43,918,076
26 Change in net deferred income tax	550,072,358
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	133,740,648
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(52,758,035)
29 Change in surplus notes	709,514
30 Surplus (contributed to) withdrawn from protected cells	0
31 Cumulative effect of changes in accounting principles	201,218,023
32 Capital changes:	
32.1 Paid in	3,525,010
32.2 Transferred from surplus (Stock dividend)	75
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	126,171,368
33.2 Transferred to capital (Stock dividend)	(75)
33.3 Transferred from capital	0
34 Net remittances from or (to) Home office	0
35 Dividends to stockholders	(4,896,771,980)
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	(1,733,474,810)
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	35,724,823,626
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	282,711,120,541

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2019 WRITTEN PREMIUM

PART II - 2018 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PRIVATE PASSENGER AUTO LIABILITY

1 Premiums Written	66,313,037,000
2 Premiums Earned	65,761,780,000
3 Dividends to Policyholders	401,115,000
4 Incurred Loss	42,201,628,000
5 Defense and Cost Containment Expenses Incurred	3,108,642,000
6 Adjusting and Other Expenses Incurred	5,632,961,000
7 Unpaid Losses	50,611,588,000
8 Defense and Cost Containment Expenses Unpaid	8,035,576,000
9 Adjusting and Other Expenses Unpaid	5,263,314,000
10 Unearned Premium Reserves	18,919,359,000
11 Agents' Balances	14,049,268,000
12 Commission and Brokerage Expenses Incurred	4,978,097,000
13 Taxes, Licenses & Fees Incurred	1,606,837,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,300,030,000
15 General Expenses Incurred	2,716,268,000
16 Other Income Less Other Expenses	264,280,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	80,482,000
18 Investment Gain on Funds Attributable to Insurance Transactions	2,753,358,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	2,833,836,000
20 Investment Gain Attributable to Capital and Surplus	4,585,220,000
21 Total Profit or Loss	7,419,065,000

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2019 WRITTEN PREMIUM

PART II - 2019 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PRIVATE PASSENGER AUTO LIABILITY

1 Premiums Written	66,016,609,000
2 Premiums Earned	66,026,613,000
3 Dividends to Policyholders	611,959,000
4 Incurred Loss	43,839,414,000
5 Defense and Cost Containment Expenses Incurred	3,611,199,000
6 Adjusting and Other Expenses Incurred	5,464,915,000
7 Unpaid Losses	51,583,299,000
8 Defense and Cost Containment Expenses Unpaid	8,719,690,000
9 Adjusting and Other Expenses Unpaid	5,379,688,000
10 Unearned Premium Reserves	18,921,215,000
11 Agents' Balances	14,220,143,000
12 Commission and Brokerage Expenses Incurred	4,857,994,000
13 Taxes, Licenses & Fees Incurred	1,551,869,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,403,393,000
15 General Expenses Incurred	2,874,390,000
16 Other Income Less Other Expenses	280,704,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(1,907,827,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	2,225,403,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	317,575,000
20 Investment Gain Attributable to Capital and Surplus	3,240,465,000
21 Total Profit or Loss	3,558,042,000

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 2019 Call for Personal Auto Bodily Injury and Property Damage Liability and No-Fault Statistics

ISO 2019 Call for Personal Auto Minimum Statistical Plan Liability and No-Fault Statistics

ISS Automobile Statistical Plans - All Coverages

ISS 2019 quarterly Automobile Liability Call

ISS Voluntary Automobile Excess Loss Call

Annual Statement for Calendar Year 2019

Insurance Expense Exhibit for Calendar Year 2019

RB Calls for 2019 North Carolina Automobile Expense Experience

NISS Automobile Statistical Plan - All Coverages - Part IV, North Carolina

NISS 2019 Quarterly Automobile Call

NISS 2019 Quarterly Automobile Excess Loss Call

NISS 2019 Calendar Year Annual Statement

NISS 2020 Financial Reconciliation Call

(b) The North Carolina Rate Bureau and North Carolina Reinsurance Facility certify that there is no evidence known to them or, insofar as they are 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 and Reinsurance Facility are aware that the collected data sometimes require corrections or adjustments, their 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 pre-filed testimony of R. Retian.

(c) Pages F-189-193 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

Not applicable.

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

Not applicable.

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.

- (a) See pre-filed testimony of R. Retian.
- (b) See the attached Exhibit (14)(b).
- (c) Not applicable.
- (d) The following changes in methodology from those used in the March 25, 2020 filing have been incorporated into this filing:
 - The proposed rates for Bodily Injury, Property Damage, and Medical Payments coverages incorporate an adjustment for the anticipated COVID-19 impact on the losses to be incurred during the effective period of the proposed rates. This adjustment reduces the rate level for all coverages.

See also pre-filed testimony of R. Retian.



Automobile Committee

Agenda

Date: December 15, 2020 Time: 2:00 PM (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. **2020 Private Passenger Automobile Indications**

The committee will be asked to make selections pertaining to the 2021 Auto Rate Review (**Exhibit 4**). We request that you send your selections per the attached spreadsheet (**Exhibit 5**) to Rebecca Williams (rrw@ncrb.org) by noon on December 15th.

- Trend Selections
- Expense Selections
- Profit Selection

5. **HB 307 – Low Speed Vehicles and Modified Utility Vehicles**

House Bill 307 was recently passed, which addresses modified utility vehicles. In order to address any coverage issues as a result of this legislation, ISO will present (**Exhibit 6**), which includes low speed vehicles and utility vehicles coverage endorsements, along with the corresponding rule.

The Committee will be asked to review the above exhibits and decide any next steps.

6. **Additional Resident Endorsement Request**

In the December 11, 2019 meeting of this Committee, the ISO Additional Resident of Your Household endorsement was presented as part of the changes to the ISO 2018 Class Plan. The Committee decision was to put the endorsement on hold and have ISO monitor. The Rate Bureau has since received a proposal to revisit adding this endorsement to the Personal Auto Program. ISO will present (**Exhibit 7**), the ISO endorsement.

The Committee will be asked to determine if this endorsement should be added to the Rate Bureau's Personal Auto Program.

- 7. Miscellaneous Items**
 - a. ADAS (Advanced Driver Assistance Systems)**
 - b. Liability Symbols**

The Committee will be asked to decide whether to pursue these topics for the Personal Auto Program.

- 8. Report of Staff and Counsel**

Staff and Counsel will advise the Committee of any pertinent topics.

- 9. Other Business**

- 10. Adjournment**

AM:ko
AC-20-6
12/9/20

MINUTES OF THE NORTH CAROLINA RATE BUREAU AUTOMOBILE COMMITTEE
MEETING HELD DECEMBER 15, 2020

MEMBERS PRESENT

Allstate Insurance Company
Government Employees Insurance Company
Hartford Accident and Indemnity Company
Liberty Mutual Insurance Company
National General Insurance Company

Nationwide Mutual Insurance Company
NC Farm Bureau Mutual Insurance Company
Progressive Casualty Insurance Company
State Farm Mutual Automobile Insurance Company
The Travelers Insurance Company
Unitrin Auto and Home Insurance Company
United Services Automobile Association

OTHERS PRESENT

Young Moore and Henderson, P.A.

Insurance Services Office

Milliman
Consultant
Staff

REPRESENTED BY

Gary Wierzbicki
Monica Grillo
John Bergan
Mark Ford
Rick Carter
Christopher Gumaer
Art Lyon
Chas Cullen
Roger Batdorff
Kevin McGee
Steve Harr
Lois Cappellano
Robert Zarter
Linda Jacob

REPRESENTED BY

Brian Beverly
Mickey Spivey
Dave DeNicola
Brett Moberg
Santee Perfetto
Raul Retian
Carly Seaman
Paul Anderson
George Zanjani
Joanna Biliouris
Ray Evans
Keri Johnson
Andy Montano
Rebecca Williams

The meeting commenced at approximately 2:00 P.M., Mr. Harr presiding.

Attention was directed to Antitrust Guidelines, Conflict of Interest Statement and Code of Ethics and Standards of Conduct which were previously distributed.

1. 2020 Automobile Rate Review

Mr. Retian commented on the potential impact of the pandemic on the 2020 automobile rate level review. Attention was directed to the trend package prepared by Insurance Services Office (ISO) and previously distributed with the agenda regarding the rate level review. Mr. DeNicola reviewed the exhibits in detail and the Committee reviewed and discussed the latest available trend data for losses and expenses, including internal and external trend data. Based on its review and

discussions, the Committee selected trends to be utilized by ISO in preparing preliminary rate level indications.

The Committee reviewed the contingencies exhibits and selected a contingency factor of 0%. The Committee also reviewed the data on policyholder dividends and rate deviations and agreed to include a factor of 0.3% for dividends and to use the full six-year average for deviations on both liability and physical damage coverages.

The Committee then reviewed the trend and other selections made to this point and, upon motion duly seconded, voted to use those selections in preparing the preliminary rate level indications.

Dr. Zanjani then led discussion of the profit analysis, describing the range for the cost of equity provided by Dr. Vander Weide and an array of potential underwriting profit provisions based on his proforma model and the range for the cost of equity. Following review and discussion of the components of the proforma model and returns generated by a variety of different underwriting provisions, on a motion duly seconded, the Committee selected underwriting profit provisions of 10.5% for auto liability and 12% for auto physical damage for use in preparing the preliminary rate level indications.

After discussion, it was agreed that ISO will prepare preliminary rate level indications based on the selections made by the Committee to be reviewed at a future meeting. 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. Report of Staff

Mr. Montano reported that the Rate Bureau made a dwelling rate filing this week for an overall +18.7%, to be effective September 1, 2021 and made a homeowners rate filing on November 9, 2020 for an overall +24.5%, to be effective August 1, 2021. He also reported that filings were made over the previous months for various changes to the homeowners, dwelling, and automobile programs and circulars will be released once those filings are approved. Mr. Montano further advised that the next meeting of the Committee is scheduled for January 7, 2021 at 10:00 A.M.

Mr. Evans advised that Rate Bureau staff continues to work from home and fulfill the various responsibilities of the organizations. Mr. Evans also advised that the North Carolina Reinsurance Facility has received a number of older claims from the Department of Transportation and is currently considering how to best process these items. Mr. Beverly further advised that companies should consult their in-house counsel on those claims as well.

3. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano

Director, Personal Lines

AM:ko
AC-20-6
1/4/21



Automobile Committee

Agenda

Date: January 7, 2021

Time: 10:00 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. **Expense/Reserve Letters**

Staff will present **Exhibit 4**, which includes the reserve and expense letters from the top fifteen automobile writers.

The Committee will be asked to review the letters and advise if there are any concerns.

5. **Auto Rate Level Indications**

ISO will present **Exhibit 5**, which includes the updated indications as a result of the selections made at the last meeting of the Committee. Note, motorcycle indications will be distributed separately closer to the meeting date.

The Committee will be asked to review the indications and make a recommendation to the Governing Committee.

6. **Low Speed Vehicle/Modified Utility Vehicle**

House Bill 307 was recently passed, which addresses modified utility vehicles. In order to address any coverage issues as a result of this legislation, ISO will present **Exhibit 6**, which includes House Bill 307, the proposed manual rule, and low speed vehicles and utility vehicles coverage endorsements.

The Committee will be asked to review the above exhibits and decide any next steps.

7. **Additional Resident of Your Household Endorsement**

In the December 11, 2019 meeting of this Committee, the ISO Additional Resident of Your Household endorsement was presented as part of the changes to the ISO 2018 Class Plan. The Committee decision was to put the endorsement on hold and have ISO monitor. The Rate Bureau has since received a proposal

to revisit adding this endorsement to the Personal Auto Program. ISO will present **Exhibit 7**, the ISO endorsement.

The Committee will be asked to determine if this endorsement should be added to the Rate Bureau's Personal Auto Program.

8. Joint Ownership Endorsement

The Joint Ownership Endorsement is to be used when two or more individuals jointly own an auto. NCRB has received a request to look into expanding the definition of insured as listed in the current endorsement to include non-relatives, as well as insureds who do not live in the household. ISO will present **Exhibit 8**, which includes the current NCRB and ISO Multi State coverage rules and endorsements.

The Committee will be asked to make a recommendation to the Governing Committee on this topic.

9. Miscellaneous Items

a. Advance Driver Assistance Systems (ADAS)

ISO will present **Exhibit 9** regarding the ADAS multi state filing.

b. Liability Symbols

Staff will introduce the topic of Liability Symbols.

c. Class Plan Review – Inexperienced Operator Factors

Staff will open discussion.

The Committee will be asked to decide whether to pursue these topics for the Personal Auto Program.

10. Report of Staff and Counsel

Staff and Counsel will advise the Committee of any pertinent topics.

11. Other Business

12. Adjournment

AM:ko
AC-21-1
12/31/20

MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU
MEETING HELD JANUARY 7, 2021

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
Unitrin Auto and Home Insurance Co
United Services Automobile Association

OTHERS PRESENT

Insurance Services Office

Milliman
Young Moore and Henderson, P.A.

Staff

REPRESENTED BY

Rick Carter
Chris Gumaer
Art Lyon
Gary Wierzbicki
Monica Grillo
John Bergan
Mark Ford
Chas Cullen
Roger Batdorff
Kevin McGee
Steve Harr
Lois Cappellano
Robert Zarter
Linda Jacob

REPRESENTED BY

Dave DeNicola
Brett Moberg
Raul Retian
Sandee Perfetto
Carly Seaman
Paul Anderson
Brian Beverly
Mickey Spivey
Joanna Biliouris
Tom Burns
Terry Collins
Ray Evans
Ellen Holloway
Keri Johnson
Andy Montano
Rebecca Williams

The meeting commenced at approximately 10:00 A.M., Mr. Harr presiding.

Attention was directed to Antitrust Guidelines, Conflict of Interest Statement and Code of Ethics and Standards of Conduct which were previously distributed.

Mr. Montano advised that Allstate has acquired National General and that Allstate/National General would have one committee vote/action in light of that transaction going forward.

1. Expense Savings and Reserve Strengthening Letters

Ms. Williams opened discussion, advising the Committee of the need to review the company letters regarding expense savings and reserving changes from the largest automobile writers in the state. Attention was directed to those letters, which had been previously distributed with the agenda. Mr. DeNicola reported that an adjustment to the bodily injury loss development factors had been made to reflect the reserving changes described in one of the letters, and that this adjustment had a small impact on the indication.

2. 2021 Automobile Rate Review

Mr. Montano advised that the goal today was for the Committee to review the indications based on the selections made at the previous meeting and develop a recommendation to the Governing Committee. He added that the Rate Bureau has a statutory obligation to file either a rate change or an informational review with the Commissioner of Insurance by February 1, 2021.

Attention was then directed to an exhibit prepared by Insurance Services Office (ISO) and previously distributed with the agenda regarding the automobile indications. Mr. DeNicola reviewed the exhibit 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 (2019), whereas the UM/UIM and motorcycle indications were based on the latest three years of experience. Mr. DeNicola also reviewed exhibits comparing the indications in the 2019 rate filing to the current indications and noting the changes. Mr. DeNicola then advised that ISO performed a review of the increased limits factors for medical payments this year as they had not been reviewed in some time. Mr. DeNicola advised that, based on that review, changes to those factors are indicated. Mr. DeNicola continued his review with pricing for low speed and modified utility vehicles. Mr. DeNicola advised that there was no significant data for these vehicles and that the review was based on pricing for miscellaneous type vehicles such as golf carts, ATVs, and dune buggies. Mr. DeNicola also advised the Committee that a large member company's data, representing slightly less than 10% of the premium volume, was excluded from portions of the review due to data reporting issues. The Committee then discussed the possibility of making an explicit adjustment for the impact of Covid-19 in addition to the consideration that had been given to it when selecting trends. Mr. DeNicola continued his review with the motorcycle indications.

After discussion, there was a motion and second that the Committee recommend to the Governing Committee 1) the rate level indications with an additional adjustment to the bodily injury, property damage, medical payments and collision coverages due to Covid-19; 2) the motorcycle indications as presented; and 3) the revisions to the medical payments increased limits factors as presented except for slight changes to the factors for the 750 and 1000 limits. The motion carried.

In the interest of time, it was decided that the other topics presented in the agenda would be addressed in a future meeting. It was noted in response to a question about the recent influx of property damage claims from the Department of Transportation that the Facility had alerted the Department of Insurance about the matter and is awaiting any thoughts from the Department of Insurance.

3. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano

Director, Personal Lines

AM:ko
AC-21-1
1/19/21



Automobile Committee

Agenda

Date: February 10, 2021

Time: 10:00 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. **Med Pay Relativity and Model Year Discussion**

At a previous meeting of the auto committee, we reviewed Med Pay Increased Limits factors. The Committee will be asked to consider whether these updates to Med Pay Increased Limit factors should be filed with the Model Year update. Staff will present **Exhibit 4**, which includes information regarding Med Pay details.

The Committee will be asked to make a recommendation to the Governing Committee regarding the Med Pay Increased Limit factors and Model Year update.

5. **2021 Private Passenger Auto Other Than Clean (OTC) Rate Review**

At a previous meeting of the auto committee, various trend selections were made with respect to the 2021 Auto Rate Review. Insurance Services Office (ISO) has prepared a package of material (**Exhibit 5**) that includes the resulting indications based on those trend selections for Other Than Clean risks ceded to the Facility.

The Committee will be asked to make a recommendation to the Facility Board of Governors on whether or not to adopt and file the rates as presented.

6. **Low Speed Vehicle/Modified Utility Vehicle**

House Bill 307 was recently passed, which addresses modified utility vehicles. In order to address any coverage issues as a result of this legislation, ISO will present **Exhibit 6**, which includes House Bill 307, the proposed manual rule, and low speed vehicles and utility vehicles coverage endorsements.

The Committee will be asked to review the above exhibits and decide any next steps.

7. Additional Resident of Your Household Endorsement

In the December 11, 2019 meeting of this Committee, the ISO Additional Resident of Your Household endorsement was presented as part of the changes to the ISO 2018 Class Plan. The Committee decision was to put the endorsement on hold and have ISO monitor. The Rate Bureau has since received a proposal to revisit adding this endorsement to the Personal Auto Program. ISO will present **Exhibit 7**, the ISO endorsement.

The Committee will be asked to determine if this endorsement should be added to the Rate Bureau's Personal Auto Program.

8. Joint Ownership Endorsement

The Joint Ownership Endorsement is to be used when two or more individuals jointly own an auto. NCRB has received a request to look into expanding the definition of insured as listed in the current endorsement to include non-relatives, as well as insureds who do not live in the household. ISO will present **Exhibit 8**, which includes the current NCRB and ISO Multi State coverage rules and endorsements.

The Committee will be asked to review the above exhibits and decide any next steps.

9. Miscellaneous Items

a. Advance Driver Assistance Systems (ADAS)

ISO will present **Exhibit 9** regarding the ADAS multi state filing.

b. Liability Symbols

Staff will introduce the topic of Liability Symbols.

c. Class Plan Review – Inexperienced Operator Factors

Staff will open discussion.

The Committee will be asked to decide whether to pursue these topics for the Personal Auto Program.

10. Report of Staff and Counsel

Staff and Counsel will advise the Committee of any pertinent topics.

11. Other Business

12. Adjournment

AM:ko
Attachments
AC-21-2
2/3/21

MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU
WEB/TELECONFERENCE HELD FEBRUARY 10, 2021

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

Insurance Services Office

Young Moore and Henderson, P.A.

Staff

REPRESENTED BY

Chris Gumaer
Art Lyon
Gary Wierzbicki
Monica Grillo*
Eric Mize
Jennifer Stanfield
Mark Ford
Chas Cullen
Roger Batdorff
Kevin McGee
Steve Harr
Lois Cappellano
Linda Jacob

REPRESENTED BY

Dave DeNicola
Brett Moberg
Raul Retian
Santee Perfetto
Carly Seaman
Brian Beverly
Mickey Spivey
Joanna Biliouris
Tom Burns
Terry Collins
Ray Evans
Ellen Holloway
Keri Johnson
Andy Montano
Rebecca Williams

*attended portion of meeting

The meeting commenced at approximately 10:00 A.M., Mr. Harr presiding.

Attention was directed to Antitrust Guidelines, Conflict of Interest Statement and Code of Ethics and Standards of Conduct which were previously distributed.

1. 2021 Other Than Clean Rate Review

Mr. Harr provided the Committee with a brief report on the private passenger auto voluntary rate review and the Rate Bureau's decision not to submit a rate filing to the Commissioner of

Insurance but rather an informational filing on Feb 1 2021. Mr. Evans and Mr. Spivey also reported on their discussions with the Department regarding the auto filings.

Attention was then directed to an exhibit prepared by Insurance Services Office (ISO) and previously distributed with respect to the "Other Than Clean Risks" ceded to the Facility. Mr. DeNicola reviewed the exhibits in detail, noting the use of the trends and other items selected at the meeting of the Committee in December 2020. Mr. DeNicola then presented a summary review of the preliminary indications along with indications by coverage as compared to the previous rate review. Mr. DeNicola also presented the territory changes by coverage. Mr. DeNicola noted that the preliminary indications are for statewide average rate level changes of +11.8% for bodily injury, +12.1% for property damage, and -4.3% for medical payments, which average to an overall statewide change of +11.6%. Mr. DeNicola then described the effects of making the same type of adjustment on bodily injury, property damage and medical payments for Covid-19 as had been discussed during the voluntary rate review, reporting that the preliminary indications, as adjusted, were +9.5% for bodily injury, +7.4% for property damage, and -7.8% for medical payments, for an overall statewide average change of +8.0%. The Committee discussed the indications, particularly the implications of including the Covid adjustment in the rates for ceded business.

After discussion, a motion was seconded and passed to recommend to the Board of Governors the Other Than Clean Risk indications as adjusted for Covid-19, as discussed.

2. Med Pay Relativity and Model Year Discussion

Mr. DeNicola opened the discussion, noting that the increased limits factors for medical payments had not been updated in some time and, given that and the methodology used for making rates, the cost of medical payments coverage is currently skewed toward the lower limits. Attention was then directed to an exhibit prepared by ISO and previously distributed with the agenda with respect to the increased limits factors review for medical payments. Mr. DeNicola reviewed the exhibits and described the resulting new relativities if the indicated change was capped at 100%. Mr. DeNicola also reviewed a comparison of base rates by territory, noting the concern that some ceded rates for Med Pay would be lower than the voluntary rates and that this concern is greatly lessened if the increased limits factors are updated.

Mr. DeNicola also described the model year update, noting that it uses the same methodology as in the past and noting that it is needed to ensure that the latest model years are in the manual. Ms. Williams noted that the model year and symbol relativities will need to be updated regardless of the action taken on medical payments increased limits factors.

After discussion, a motion was seconded and passed to recommend that the NCRF Board of Governors and the NCRB Governing Committee adopt and file the revised medical payments increased limits factors and model year and symbol relativities as presented.

3. Low Speed Vehicles/Modified Utility Vehicles

Mr. Montano advised that House Bill 307 was passed effective October 1, 2020, and that this bill created a new category called "modified utility vehicles." He noted that Low Speed Vehicles were already included in the statute, that both categories of vehicles are required by the statute to be registered and to carry liability insurance if they are operated on the streets and highways, and that, as a result, the Rate Bureau directed ISO to prepare rates and rules for these vehicles. Mr. Montano further advised that there is some question on the intent of the legislation, noting that the legislation verbiage may contain a typo with respect to the vehicle specifications on engine size. Mr. Beverly advised that the legislation was passed with the potentially incorrect language and that counsel is still monitoring the issue.

After discussion, the Committee agreed to continue to monitor the legislation and to put this topic on hold for consideration at a future date once more is known.

4. Additional Resident of Your Household Endorsement

Mr. Montano advised that the Committee previously considered the topic of adding the Additional Resident of Your Household Endorsement to the Rate Bureau's Personal Auto Program, but decided to put the topic on hold. Mr. Montano further advised that the Rate Bureau received an additional request from a member company to add the endorsement to the Program.

Attention was then directed to an exhibit prepared by ISO and previously distributed with the agenda with respect to the endorsement. Ms. Seaman reviewed the exhibit in detail and fielded various questions from the Committee regarding the coverage.

After discussion, upon motion duly seconded, the Committee voted not to pursue the topic further. The Committee asked ISO to monitor this endorsement in the market and report back with any observations.

5. Joint Ownership Endorsement

Mr. Montano opened discussion, advising that the current Joint Ownership endorsement offered under the Rate Bureau program does not allow issuance of the policy to anyone not residing in the household. Mr. Montano stated that the Rate Bureau has received a request from a member company to revise the program offerings to include joint owners who do not live in the same household.

Attention was then directed to exhibits prepared by ISO and previously distributed with the agenda with respect to Joint Ownership. Ms. Perfetto reviewed the exhibits in detail, which included the current ISO multi-state Joint Ownership endorsement. Mr. Montano noted that there were some questions surrounding the Safe Driver Incentive Plan (SDIP) surcharge and whether that would apply when a joint owner does not live in the household. Mr. Spivey indicated that the Rate Bureau has some latitude to amend the SDIP rules if necessary.

After discussion, the Committee directed Rate Bureau staff to perform more research on this topic and to solicit feedback from multiple companies for further consideration at a future meeting.

6. Miscellaneous Items

Mr. Montano opened discussion and advised that the Department of Insurance (Department) has requested that the Rate Bureau consider defining the term "resident operator" in the Personal Automobile Program. Mr. Montano further advised that the Department raised this concern with respect to the Inexperienced Operator surcharge and how it may be applied to younger members of the household who are not currently licensed and do not currently operate a vehicle. Mr. Spivey noted that the Rate Bureau is not currently aware of companies charging premium in these circumstances and that the Rate Bureau will continue to work with the Department on this topic.

Mr. Montano then provided a brief review of various topics of potential interest to the Committee, including Advanced Driver Assistance Systems (ADAS) and Liability Symbols. After discussion, there was general consensus among the committee members that using ADAS should be an individual company decision and that, with respect to Liability Symbols, staff should do more research and discuss the matter with the DOI and report to the committee at a future meeting.

Ms. Williams then opened discussion regarding the Class Plan Review with respect to Inexperienced Operator surcharge factors and potential legislation regarding the surcharge period.

After discussion, the consensus of the Committee was to wait for legislation to pass before researching any impacts to the Inexperienced Operator factors.

7. Report of Counsel and Staff

Mr. Montano reported 1) that the Rate Bureau submitted a private passenger automobile rate review on February 1, 2021; 2) that a homeowners rate filing was submitted in November 2020 for an overall +24.5% increase and a hearing date of September 20, 2021 has been set for this filing; 3) that a dwelling rate filing was submitted in December 2020 for an overall +18.7% increase and that a hearing date of January 18, 2022 has been set for this filing; 4) that the Rate Bureau is working on a large number of data and document requests from the Department on the homeowners and dwelling filings; 5) that a mobile home owners rate filing will be submitted shortly for an overall +11.35% increase in MH(C) and an overall +24.9% increase in MH(F), to be effective November 1, 2021; and 6) that the Facility Board of Governors will meet later in February to receive the committee's recommendation on the 2021 Other Than Clean risks rate review

Mr. Evans advised that Rate Bureau staff continues to work from home and successfully fulfill its responsibilities.

Mr. Beverly reported 1) that the Facility made a Commercial Auto rate filing in November 2020 for a 23% increase to be effective April 15, 2021, and will be performing another rate review for a possible filing to be effective October 1, 2021; 2) that there has been some discussion of a possible settlement with the Department of the dwelling rate filing; 3) that counsel is monitoring several pieces of legislation, including the Hands Free NC bill and House Bill 307 (discussed earlier in the agenda), which has already been passed but may require material changes; 4) that the Martin v. Farm Bureau case was recently decided and resulted in a favorable decision for the company and industry, with the Supreme Court holding that family members who have never actually lived together in the same dwelling for a meaningful period of time cannot be considered residents of a single household; and 5) that the task force recently formed by the Department to consider potential legislation on various insurance matters was last known to meet in September, with Mr. Lyon adding that there have been no meetings since but the group is focusing on the impacts of statewide and local emergency orders. Mr. Spivey added that the Department has inquired about potential data showing how the graduated driver's license program has impacted loss experience, noting that there may be proposed legislation to shorten the required time period for holding a learner's permit. Mr. Spivey indicated that counsel will continue to monitor this issue.

8. Other Business

Mr. Montano advised that Allstate and National General have been combined into one group and going forward will have one committee vote, with Allstate continuing on the committee and National General resigning.

9. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano

Director, Personal Lines

AM:ko
AC-21-2
2/19/21

February 12, 2021

**IMPORTANT
MEETING NOTICE**

CIRCULAR LETTER TO THE BOARD OF GOVERNORS

Re: Board Teleconference
February 17, 2021

As previously announced, a virtual meeting of the NCRF Board of Governors will be held on Wednesday, February 17, 2021 at 10:00 a.m.

The following constitutes the agenda:

1. Johnson Lambert Audit Report for the Fiscal Year Ended September 30, 2020

The Board will receive a presentation by a representative from Johnson Lambert on the audit of the Special-Purpose Financial Statements and the 2020 audit report. The following related exhibits were presented to the Audit Committee for their approval on February 16, 2021, and are attached:

1. Internal control letter from Johnson Lambert to the Audit Committee and the Board of Governors (Exhibit 1).
2. 2020 letter from Johnson Lambert to the Audit Committee and Board of Governors that includes the required communications and management's representation letter (Exhibit 2).
3. Audited financial statements prepared by Johnson Lambert for the fiscal year ending September 30, 2020 (Exhibit 3).

2. Minutes

Minutes of the regular meetings held on October 21, 2020 and December 2, 2020 were distributed with the agenda. (Attachments 1 and 2) It will be in order for the Board to approve or amend these at the meeting.

3. Reports of Staff and Counsel

Staff and Counsel will provide updates and report on developments.

4. 2021 Private Passenger Rate Level Review - Other Than Clean Risks” Ceded to the Facility

The Board will receive a report and recommendation from the Automobile Committee regarding private passenger rate level indications for the “other than clean risks” ceded to the Facility. Copies of the governing statute and the recommended rate level indications presentation are attached. (Exhibit 4). The detailed rate analysis is a separate attachment (OTC Rate Review Detail).

The Board will be called upon to take appropriate action with respect to the recommendation.

5. Personal Auto Policy Program Revisions

The Board will receive a report and recommendation from the Automobile Committee regarding private passenger auto forms. The DOI has recently approved several revisions to the Rate Bureau’s personal auto policy programs that were announced in Rate Bureau circular A-20-2. Please see Exhibit 5 for the details of these revisions.

The Board will be called upon to take appropriate action with respect to the recommendation.

6. Update on DOT Claims

Updates and further discussion on the property damage claims from the DOT.

7. Commercial Auto Update

The Board will receive a report and recommendation from the Rating Committee regarding the implementation of the new commercial auto class plan.

The Board will be called upon to take appropriate action with respect to the recommendation.

8. Any other business, which might properly come before the Board.

9. Next meeting

The next scheduled meeting is on Wednesday, April 7, 2021.

Sincerely,

Terry F. Collins

Chief Operating Officer

North Carolina Reinsurance Facility

TFC/lad
Attachments
BG-21-3

Board of Governor Minutes have not yet been prepared.

**INSURANCE SERVICES OFFICE, INC.
NORTH CAROLINA RATE BUREAU**

NOTICE TO MANUALHOLDERS

**PERSONAL LINES
PERSONAL VEHICLE MANUAL – NORTH CAROLINA RULES
NOTICE PA-NC-2021-RU-002**

REFERENCE INFORMATION (FOR COMPANY USE ONLY)

Circular Reference(s):

- A-21-3 (03/11/2021) NCRB Circular Letter

**NORTH CAROLINA
PERSONAL AUTO MANUAL
RULE NUMBERS AND SUBJECTS**

- 1. DEFINITIONS**
- 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**
- 7. MINIMUM PREMIUM RULE**
- 8. POLICY PERIOD**
- 9. CHANGES**
- 10. CANCELLATION**
- 11. WHOLE DOLLAR PREMIUM**
- 12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE SHEETS**
- 13. SUSPENSION**
- 14. MISCELLANEOUS COVERAGES**
- 15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS**
- 16. NAMED NON-OWNER POLICY**
- 17. EXTENDED NON-OWNED LIABILITY COVERAGE**
- 18. INCREASED LIMITS**
- 19. MISCELLANEOUS TYPES**
- 20. FINANCED AUTOS**
- 21. STATE RATE, TERRITORY SHEETS**
- 22. INSTALLMENT PAYMENTS**
- 23. EXCESS INDEMNITY POLICY**

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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:
- Not used as a public or livery conveyance for passengers;
 - Not rented to others.
- 2.** A motor vehicle that is a pickup truck or van shall be considered a private passenger auto, if it:
- Is owned by an individual or by spouses or individuals who are residents of the same household,
 - Has a Gross Vehicle Weight as specified by the manufacturer of less than 14,000 lbs.; and
 - Is not used for the delivery or transportation of goods or materials unless such use is:
 - Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
 - 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:
- It meets the conditions in **a.**, **b.** and **c.** above; and
 - 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:
- It is principally garaged on a farm or ranch, and
 - 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:
- They are written on a specified auto basis, and
 - They are owned by an individual or by:
 - Spouses who are residents in the same household; or
 - 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:
- They are written on a specified auto basis, and
 - 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:
- They are written on a specified vehicle basis, and
 - 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:
- they are written on a specified auto basis, and
 - 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:
- are principals of the named insured's business;
 - have custody or control of a vehicle shown in the Declarations;
 - are not named insureds on another Personal Auto Policy; and
 - 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. Refer to the Classification Rule to determine the applicable Primary Classification, Rating Factor and the Single or Multi-Car and Inexperienced Operator Rating Factor and Statistical Codes.

Add these rating factors to determine the Combined Rating Factor applicable to each auto.

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, 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:

- Not used in any occupation other than farming or ranching, or
- 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

- 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.
- FARM AUTO means the auto is principally garaged on a farm or ranch, and
 - It is not customarily used in going to or from work other than farming or ranching, or driving to or from school,
 - It is not customarily used in any occupation other than farming or ranching, and
 - that the auto is not used in TNC ACTIVITY.
- 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:

- The use of the auto in a car pool or other share the ride arrangement.
- 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:

- 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.
- 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.

- TRANSPORTATION NETWORK COMPANY (TNC) ACTIVITY means that:
 - 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. 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.

I. 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
 - 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.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

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.

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.

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.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

- (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	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 Primary 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
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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.

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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			

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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

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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

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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		

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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	1.33
1,000	1.60
2,000	2.34
5,000	3.38
10,000	3.86
25,000	4.53
50,000	5.13
75,000	5.39
100,000	5.50

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

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	0.12	0.30
500 – 1249	0.19	0.30
1250 – 1499	0.28	0.30
1500 – up	0.36	0.30

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

With respect to other than "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by applying the following factors to the applicable ceded private passenger bodily injury and property damage rates. For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14. Medical Payments coverage for these vehicles is not eligible for cession to the North Carolina Reinsurance Facility.

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

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.

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.

- 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	\$19	\$25	\$30	\$44	\$64
120	192	227	269	311	204	206	210	24	32	38	56	81
130	217	256	304	352	212	214	218	26	35	42	61	88
140	282	333	395	457	250	253	258	41	55	66	96	139
150	216	255	302	350	267	270	275	29	39	46	68	98
170	174	205	244	282	228	230	235	22	29	35	51	74
180	205	242	287	332	272	275	280	29	39	46	68	98
190	199	235	279	322	281	284	289	25	33	40	59	85
200	226	267	316	366	258	261	266	32	43	51	75	108
210	196	231	274	318	205	207	211	26	35	42	61	88
220	264	312	370	428	218	220	225	30	40	48	70	101
230	308	363	431	499	216	218	222	33	44	53	77	112
240	279	329	391	452	221	223	228	31	41	50	73	105
250	265	313	371	429	299	302	308	38	51	61	89	128
260	218	257	305	353	249	251	256	28	37	45	66	95
270	173	204	242	280	273	276	281	22	29	35	51	74
280	252	297	353	408	309	312	318	38	51	61	89	128
290	233	275	326	377	292	295	301	30	40	48	70	101
300	159	188	223	258	264	267	272	20	27	32	47	68
310	145	171	203	235	228	230	235	16	21	26	37	54
320	168	198	235	272	211	213	217	19	25	30	44	64
340	238	281	333	386	282	285	290	34	45	54	80	115
350	170	201	238	275	235	237	242	21	28	34	49	71
360	200	236	280	324	232	234	239	26	35	42	61	88
370	233	275	326	377	281	284	289	31	41	50	73	105
380	257	303	360	416	288	291	297	28	37	45	66	95
390	200	236	280	324	300	303	309	22	29	35	51	74
420	362	427	507	586	365	369	376	61	81	98	143	206
440	246	290	344	399	298	301	307	34	45	54	80	115
450	290	342	406	470	304	307	313	30	40	48	70	101
460	192	227	269	311	257	260	265	23	31	37	54	78
470	221	261	309	358	237	239	244	24	32	38	56	81
480	148	175	207	240	202	204	208	17	23	27	40	57
490	142	168	199	230	213	215	219	18	24	29	42	61

* 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	\$190	\$224	\$266	\$315	\$258	\$261	\$266	\$20	\$27	\$32	\$47	\$68
120	233	275	326	387	242	244	249	25	33	40	59	85
130	258	304	361	428	253	256	261	27	36	43	63	91
140	333	393	466	553	296	299	305	43	57	69	101	145
150	277	327	388	460	316	319	325	30	40	48	70	101
170	221	261	309	367	273	276	281	23	31	37	54	78
180	249	294	349	413	321	324	331	30	40	48	70	101
190	233	275	326	387	326	329	336	26	35	42	61	88
200	266	314	372	442	297	300	306	33	44	53	77	112
210	234	276	328	388	254	257	262	24	32	38	56	81
220	311	367	435	516	260	263	268	31	41	50	73	105
230	367	433	514	609	256	259	264	34	45	54	80	115
240	326	385	456	541	262	265	270	32	43	51	75	108
250	316	373	442	525	342	345	352	39	52	62	91	132
260	258	304	361	428	294	297	303	28	37	45	66	95
270	206	243	288	342	321	324	331	23	31	37	54	78
280	300	354	420	498	364	368	375	39	52	62	91	132
290	271	320	379	450	345	348	355	31	41	50	73	105
300	191	225	267	317	314	317	323	21	28	34	49	71
310	181	214	253	300	276	279	284	17	23	27	40	57
320	199	235	279	330	251	254	259	19	25	30	44	64
340	287	339	402	476	333	336	343	35	47	56	82	118
350	206	243	288	342	279	282	287	22	29	35	51	74
360	240	283	336	398	272	275	280	27	36	43	63	91
370	278	328	389	461	330	333	340	31	41	50	73	105
380	300	354	420	498	337	340	347	29	39	46	68	98
390	236	278	330	392	351	355	362	23	31	37	54	78
420	432	510	605	717	420	424	433	62	82	99	145	210
440	305	360	427	506	358	362	369	34	45	54	80	115
450	327	386	458	543	355	359	366	31	41	50	73	105
460	228	269	319	378	302	305	311	23	31	37	54	78
470	263	310	368	437	281	284	289	24	32	38	56	81
480	180	212	252	299	241	243	248	18	24	29	42	61
490	170	201	238	282	257	260	265	19	25	30	44	64

* 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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
1	41	40	38	37	36	35	33	31	30	29	27	25	1	31	1	11
2	53	52	51	50	47	45	43	42	40	37	36	33	2	42	2	14
3	67	66	63	61	58	56	55	52	50	47	45	41	3	48	3	19
4	77	76	73	71	68	66	63	60	57	55	52	47	4	53	4	22
5	86	84	82	79	76	73	71	67	63	61	58	53	5	61	5	26
6	95	93	91	88	84	81	78	74	71	67	64	58	6	68	6	35
7	105	103	100	98	93	89	87	82	78	74	72	66	7	74	7	42
8	113	112	108	104	100	95	93	88	84	79	77	71	8	81	8	50
10	123	120	117	113	108	104	100	95	91	87	83	76	10	87	10	63
11	130	128	124	120	115	110	107	102	97	92	88	81	11	94	11	77
12	136	134	130	126	122	115	112	107	102	97	93	84	12	103	12	89
13	141	139	135	131	125	120	117	110	105	100	95	88	13	110	13	105
14	149	145	141	138	131	125	122	115	110	104	100	92	14	119	14	124
15	155	153	148	143	138	131	126	122	115	109	104	95	15	131	15	150
16	161	159	154	149	143	136	133	126	120	114	109	100	16	144	16	182
17	167	165	160	155	149	143	138	131	125	118	114	104	17	160	17	218
18	175	171	166	161	155	148	143	136	130	123	118	108	18	174	18	260
19	180	176	171	166	159	153	148	140	134	126	122	112	19	190	19	311
20	185	181	176	171	164	156	151	144	138	130	125	114	20	211	20	370
21	191	187	182	177	170	162	156	150	143	135	129	119	21	234	21	511
22	197	193	187	181	174	166	161	154	146	139	133	122	22	264		
23	203	200	193	187	180	172	166	159	151	143	138	125	23	296		
24	208	205	198	192	185	176	171	162	155	146	141	129	24	342		
25	215	211	205	198	190	182	176	167	160	151	145	133	25	422		
26	222	217	211	205	196	187	181	172	165	156	150	138	26	517		
27	228	223	217	211	202	193	187	179	170	161	154	141				
28	236	231	224	218	208	200	193	184	175	166	160	146				
29	243	239	232	224	216	206	200	190	181	171	165	151				
30	250	246	238	231	222	212	205	195	186	176	169	155				
31	258	253	246	238	228	218	211	201	191	182	175	160				
32	265	260	253	246	236	226	217	207	197	187	180	165				
33	274	268	260	253	242	232	224	213	203	192	185	170				
34	280	274	267	259	248	237	229	218	208	197	190	174				
35	286	281	273	264	254	243	234	223	213	202	193	177				
36	294	289	280	272	260	249	241	229	218	207	198	182				
37	305	299	290	281	270	258	249	238	227	215	206	188				
38	316	310	301	293	280	268	259	247	236	223	215	196				
39	327	321	311	301	289	277	268	255	243	231	221	202				
40	337	331	321	311	299	286	277	263	250	238	228	208				
41	348	342	332	322	309	296	285	273	259	246	236	216				
42	360	352	342	332	319	305	294	280	267	253	243	222				
43	370	363	352	341	327	314	303	289	275	260	250	229				
44	381	373	362	351	337	322	311	296	283	268	257	236				
45	391	383	372	361	346	331	320	305	290	275	264	242				
46	404	396	384	373	357	342	331	315	300	284	273	250				
47	417	409	397	384	370	353	341	325	310	294	281	258				
48	430	422	409	397	381	365	352	336	319	303	290	267				
49	443	434	422	409	392	376	362	346	329	312	299	274				
50	454	445	433	420	403	386	372	355	337	320	308	281				
51	467	459	445	432	414	397	383	365	347	330	316	289				
52	480	471	458	444	425	407	393	376	357	339	325	298				
53	492	482	469	455	436	417	403	384	366	347	332	305				
54	512	502	487	472	453	434	419	399	381	361	346	316				
55	537	526	511	496	475	455	439	419	398	378	363	332				
56	565	554	538	522	501	479	463	441	420	398	382	350				
57	596	585	568	551	528	506	489	466	443	420	403	370				

TERRITORY 110

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	644	631	613	594	569	546	527	502	477	454	435	398				
59	713	699	680	660	632	605	584	557	529	503	482	441				
60	790	775	753	730	701	670	647	618	587	557	534	490				
61	863	847	822	797	765	732	707	675	641	609	584	534				
62	931	913	887	861	825	789	763	727	692	656	630	577				
63	999	981	952	924	885	848	818	781	743	704	676	619				
64	1068	1048	1017	986	946	905	874	833	794	753	722	661				
65	1137	1115	1083	1050	1007	963	931	888	844	801	769	703				
66	1240	1216	1180	1145	1097	1050	1016	968	921	873	838	768				
67	1376	1350	1311	1271	1219	1167	1127	1075	1022	970	930	852				
68	1513	1484	1441	1397	1340	1282	1239	1182	1123	1066	1023	936				
69	1649	1618	1571	1524	1461	1399	1352	1288	1225	1163	1116	1022				
70	1787	1752	1701	1650	1582	1514	1463	1395	1327	1259	1208	1106				
71	1923	1886	1831	1777	1704	1631	1575	1502	1428	1355	1301	1190				
72	2060	2020	1962	1903	1824	1746	1688	1608	1530	1452	1393	1275				
73	2196	2155	2092	2029	1946	1861	1799	1715	1632	1548	1486	1360				
74	2334	2289	2222	2155	2067	1978	1911	1822	1734	1644	1577	1445				
75	2470	2423	2352	2282	2187	2093	2022	1929	1835	1741	1670	1529				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	235	225	211	196	182	172	158	148	139	129	120	101	1	129	1	62
2	311	302	283	263	244	230	211	196	187	172	163	134	2	148	2	77
3	340	326	307	287	268	249	230	216	201	187	172	144	3	172	3	96
4	398	383	359	335	311	292	268	254	240	220	206	168	4	187	4	105
5	436	422	393	364	340	316	297	273	259	240	225	187	5	196	5	125
6	455	441	412	383	359	335	311	287	273	249	235	192	6	206	6	134
7	479	460	431	402	374	350	326	302	283	263	244	201	7	216	7	148
8	498	484	450	417	393	364	340	316	297	273	259	211	8	225	8	177
10	517	498	465	431	402	378	350	326	307	283	263	220	10	240	10	206
11	532	513	479	445	417	388	359	335	316	292	273	225	11	254	11	225
12	551	532	498	465	431	402	374	350	331	302	283	235	12	259	12	249
13	570	546	513	479	445	417	383	359	340	311	292	240	13	268	13	268
14	584	565	527	489	460	426	398	369	350	321	302	249	14	287	14	297
15	594	575	536	498	465	436	402	374	354	326	307	254	15	302	15	321
16	599	580	541	503	469	441	407	378	359	331	307	254	16	311	16	354
17	613	589	551	513	479	445	412	388	364	335	316	259	17	326	17	374
18	627	604	565	527	493	460	426	398	374	345	321	263	18	340	18	407
19	637	613	575	536	498	465	431	402	378	350	326	268	19	359	19	431
20	656	632	589	546	513	479	441	412	388	359	335	278	20	369	20	460
21	671	647	604	560	527	489	455	422	398	369	345	283	21	383	21	522
22	680	656	613	570	532	498	460	431	402	374	350	287	22	407		
23	690	666	623	580	541	503	469	436	412	378	354	292	23	422		
24	709	680	637	594	556	517	479	445	422	388	364	302	24	441		
25	714	685	642	599	560	522	484	450	422	393	364	302	25	474		
26	723	699	651	604	565	527	489	455	431	398	374	307	26	517		
27	733	709	661	613	575	536	498	465	436	402	378	311				
28	738	714	666	618	580	541	498	465	441	407	378	311				
29	752	723	675	627	589	546	508	474	445	412	383	316				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 110

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	Symbol	1989 &	
(a)													(b)		(c)	Prior	
30	757	728	680	632	594	551	513	474	450	417	388	321					
31	766	738	690	642	599	560	517	484	455	422	393	326					
32	781	752	704	656	613	570	527	493	465	431	402	331					
33	790	762	714	666	623	580	536	498	469	436	407	335					
34	805	776	723	671	627	584	541	508	479	441	412	340					
35	814	786	733	680	637	594	551	513	484	445	417	345					
36	824	795	742	690	647	604	556	522	489	455	422	350					
37	838	810	757	704	656	613	570	532	498	460	431	354					
38	853	819	766	714	666	623	575	536	508	469	436	359					
39	857	824	771	719	671	623	580	541	508	469	441	364					
40	867	833	781	728	680	632	584	546	517	474	445	369					
41	877	848	790	733	690	642	594	556	522	484	450	374					
42	886	857	800	742	695	647	599	560	527	489	455	374					
43	901	867	810	752	704	656	608	565	536	493	460	378					
44	905	872	814	757	709	661	613	570	536	498	465	383					
45	920	886	829	771	723	671	623	580	546	508	474	388					
46	929	896	838	781	728	680	627	589	556	513	479	393					
47	939	905	848	790	738	685	637	594	560	517	484	398					
48	953	920	857	795	747	695	642	599	565	522	489	402					
49	963	929	867	805	752	704	651	608	570	527	493	407					
50	972	939	877	814	762	709	656	613	580	536	498	412					
51	982	948	886	824	771	719	666	623	584	541	503	417					
52	987	953	891	829	776	723	671	623	589	541	508	417					
53	1001	963	901	838	786	728	675	632	594	551	513	422					
54	1011	972	910	848	790	738	685	637	599	556	517	426					
55	1025	992	924	857	805	747	695	647	608	565	527	436					
56	1044	1006	939	872	819	762	704	656	618	575	536	441					
57	1063	1025	958	891	833	776	719	671	632	584	546	450					
58	1097	1054	987	920	857	800	742	690	651	604	560	465					
59	1140	1097	1025	953	891	829	771	719	675	627	584	484					
60	1188	1145	1068	992	929	867	800	747	704	651	608	503					
61	1221	1178	1102	1025	958	891	829	771	728	671	627	517					
62	1250	1202	1126	1049	977	910	843	790	742	685	642	527					
63	1269	1226	1145	1063	996	929	857	800	757	699	651	536					
64	1298	1250	1169	1087	1015	948	877	819	771	714	666	551					
65	1322	1274	1193	1111	1039	968	896	833	786	728	680	560					
66	1360	1312	1226	1140	1068	992	920	857	810	747	699	575					
67	1413	1365	1274	1183	1106	1030	958	891	843	776	728	599					
68	1466	1413	1322	1231	1150	1073	992	924	872	805	752	623					
69	1518	1466	1370	1274	1193	1111	1030	958	905	833	781	642					
70	1576	1518	1418	1317	1236	1150	1063	992	934	867	810	666					
71	1629	1566	1466	1365	1274	1188	1102	1025	968	896	833	690					
72	1681	1619	1514	1408	1317	1226	1135	1059	1001	924	862	714					
73	1734	1672	1562	1451	1360	1265	1174	1092	1030	953	891	733					
74	1787	1724	1609	1494	1399	1303	1207	1126	1063	982	920	757					
75	1839	1772	1657	1542	1442	1341	1245	1159	1092	1011	944	781					

- (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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	74	71	69	67	65	62	60	56	54	51	49	45	1	56	1	20
2	96	94	91	89	85	80	78	76	71	67	65	60	2	76	2	25
3	120	118	114	109	105	100	98	94	89	85	80	74	3	87	3	33
4	138	136	132	127	123	118	114	107	103	98	94	85	4	96	4	40
5	154	152	147	143	136	132	127	120	114	109	105	96	5	109	5	47
6	172	167	163	158	152	145	140	134	127	120	116	105	6	123	6	62
7	190	185	181	176	167	161	156	147	140	134	129	118	7	134	7	76
8	203	201	194	187	181	172	167	158	152	143	138	127	8	145	8	89
10	221	216	210	203	194	187	181	172	163	156	149	136	10	156	10	114
11	234	230	223	216	207	198	192	183	174	165	158	145	11	169	11	138
12	245	241	234	227	219	207	201	192	183	174	167	152	12	185	12	161
13	254	250	243	236	225	216	210	198	190	181	172	158	13	198	13	190
14	268	261	254	248	236	225	219	207	198	187	181	165	14	214	14	223
15	279	274	265	256	248	236	227	219	207	196	187	172	15	236	15	270
16	290	285	277	268	256	245	239	227	216	205	196	181	16	259	16	328
17	301	297	288	279	268	256	248	236	225	212	205	187	17	288	17	392
18	314	308	299	290	279	265	256	245	234	221	212	194	18	312	18	468
19	323	317	308	299	285	274	265	252	241	227	219	201	19	341	19	560
20	332	326	317	308	294	281	272	259	248	234	225	205	20	379	20	665
21	343	337	328	319	306	292	281	270	256	243	232	214	21	421	21	919
22	355	348	337	326	312	299	290	277	263	250	239	219	22	475		
23	366	359	348	337	323	310	299	285	272	256	248	225	23	533		
24	375	368	357	346	332	317	308	292	279	263	254	232	24	615		
25	386	379	368	357	341	328	317	301	288	272	261	239	25	758		
26	399	390	379	368	352	337	326	310	297	281	270	248	26	930		
27	410	401	390	379	363	348	337	321	306	290	277	254				
28	424	415	404	392	375	359	348	330	314	299	288	263				
29	437	430	417	404	388	370	359	341	326	308	297	272				
30	450	442	428	415	399	381	368	350	335	317	303	279				
31	464	455	442	428	410	392	379	361	343	328	314	288				
32	477	468	455	442	424	406	390	372	355	337	323	297				
33	493	482	468	455	435	417	404	384	366	346	332	306				
34	504	493	479	466	446	426	413	392	375	355	341	312				
35	515	506	491	475	457	437	421	401	384	363	348	319				
36	529	520	504	488	468	448	433	413	392	372	357	328				
37	549	537	522	506	486	464	448	428	408	386	370	339				
38	569	558	542	526	504	482	466	444	424	401	386	352				
39	589	578	560	542	520	497	482	459	437	415	397	363				
40	607	595	578	560	537	515	497	473	450	428	410	375				
41	627	615	598	580	555	533	513	491	466	442	424	388				
42	647	633	615	598	573	549	529	504	479	455	437	399				
43	665	653	633	613	589	564	544	520	495	468	450	413				
44	685	671	651	631	607	580	560	533	508	482	462	424				
45	702	689	669	649	622	595	575	549	522	495	475	435				
46	727	711	691	671	642	615	595	566	540	511	491	450				
47	749	736	714	691	665	636	613	584	558	529	506	464				
48	774	758	736	714	685	656	633	604	573	544	522	479				
49	796	781	758	736	705	676	651	622	591	562	537	493				
50	816	801	778	756	725	694	669	638	607	575	553	506				
51	841	825	801	776	745	714	689	656	624	593	569	520				
52	863	847	823	798	765	731	707	676	642	609	584	535				
53	885	867	843	818	785	749	725	691	658	624	598	549				
54	921	903	876	850	814	781	754	718	685	649	622	569				
55	966	946	919	892	854	818	789	754	716	680	653	598				
56	1017	997	968	939	901	861	832	794	756	716	687	629				
57	1073	1053	1021	990	950	910	879	838	796	756	725	665				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 120

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
58	1157	1135	1102	1068	1024	981	948	903	859	816	783	716				
59	1282	1258	1222	1186	1137	1088	1050	1001	952	905	867	794				
60	1421	1394	1354	1313	1260	1204	1164	1111	1055	1001	961	881				
61	1552	1523	1478	1434	1376	1316	1271	1213	1153	1095	1050	961				
62	1675	1641	1594	1548	1483	1418	1371	1307	1244	1180	1133	1037				
63	1797	1764	1713	1661	1592	1525	1472	1405	1336	1267	1215	1113				
64	1920	1884	1829	1773	1701	1628	1572	1499	1427	1354	1298	1189				
65	2045	2005	1947	1889	1811	1733	1675	1597	1519	1441	1383	1264				
66	2230	2188	2123	2058	1974	1889	1826	1742	1657	1570	1507	1380				
67	2475	2428	2357	2286	2192	2098	2027	1933	1838	1744	1673	1532				
68	2721	2669	2591	2513	2411	2306	2228	2125	2020	1918	1840	1684				
69	2966	2910	2825	2741	2627	2515	2431	2317	2203	2092	2007	1838				
70	3213	3151	3060	2968	2845	2723	2631	2509	2386	2263	2172	1989				
71	3459	3392	3294	3196	3064	2932	2832	2701	2569	2437	2339	2141				
72	3704	3633	3528	3423	3280	3140	3035	2892	2752	2611	2504	2292				
73	3949	3876	3762	3648	3499	3347	3236	3084	2935	2783	2672	2446				
74	4197	4117	3996	3876	3717	3557	3436	3276	3118	2957	2837	2598				
75	4442	4357	4230	4103	3934	3764	3637	3470	3300	3131	3004	2750				

(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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
1	270	259	243	226	210	199	182	171	160	149	138	116	1	149	1	72
2	359	348	326	304	282	265	243	226	215	199	188	155	2	171	2	88
3	392	375	353	331	309	287	265	248	232	215	199	166	3	199	3	110
4	458	442	414	386	359	337	309	293	276	254	237	193	4	215	4	121
5	502	486	453	420	392	364	342	315	298	276	259	215	5	226	5	144
6	524	508	475	442	414	386	359	331	315	287	270	221	6	237	6	155
7	552	530	497	464	431	403	375	348	326	304	282	232	7	248	7	171
8	574	558	519	480	453	420	392	364	342	315	298	243	8	259	8	204
10	596	574	535	497	464	436	403	375	353	326	304	254	10	276	10	237
11	613	591	552	513	480	447	414	386	364	337	315	259	11	293	11	259
12	635	613	574	535	497	464	431	403	381	348	326	270	12	298	12	287
13	657	629	591	552	513	480	442	414	392	359	337	276	13	309	13	309
14	673	651	607	563	530	491	458	425	403	370	348	287	14	331	14	342
15	684	662	618	574	535	502	464	431	408	375	353	293	15	348	15	370
16	690	668	624	580	541	508	469	436	414	381	353	293	16	359	16	408
17	707	679	635	591	552	513	475	447	420	386	364	298	17	375	17	431
18	723	696	651	607	569	530	491	458	431	397	370	304	18	392	18	469
19	734	707	662	618	574	535	497	464	436	403	375	309	19	414	19	497
20	756	729	679	629	591	552	508	475	447	414	386	320	20	425	20	530
21	773	745	696	646	607	563	524	486	458	425	397	326	21	442	21	602
22	784	756	707	657	613	574	530	497	464	431	403	331	22	469		
23	795	767	718	668	624	580	541	502	475	436	408	337	23	486		
24	817	784	734	684	640	596	552	513	486	447	420	348	24	508		
25	822	789	740	690	646	602	558	519	486	453	420	348	25	546		
26	834	806	751	696	651	607	563	524	497	458	431	353	26	596		
27	845	817	762	707	662	618	574	535	502	464	436	359				
28	850	822	767	712	668	624	574	535	508	469	436	359				
29	867	834	778	723	679	629	585	546	513	475	442	364				

TERRITORY 120

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)													(b)		(c)		
30	872	839	784	729	684	635	591	546	519	480	447	370					
31	883	850	795	740	690	646	596	558	524	486	453	375					
32	900	867	811	756	707	657	607	569	535	497	464	381					
33	911	878	822	767	718	668	618	574	541	502	469	386					
34	927	894	834	773	723	673	624	585	552	508	475	392					
35	938	905	845	784	734	684	635	591	558	513	480	397					
36	949	916	856	795	745	696	640	602	563	524	486	403					
37	966	933	872	811	756	707	657	613	574	530	497	408					
38	983	944	883	822	767	718	662	618	585	541	502	414					
39	988	949	889	828	773	718	668	624	585	541	508	420					
40	999	960	900	839	784	729	673	629	596	546	513	425					
41	1010	977	911	845	795	740	684	640	602	558	519	431					
42	1021	988	922	856	800	745	690	646	607	563	524	431					
43	1038	999	933	867	811	756	701	651	618	569	530	436					
44	1043	1005	938	872	817	762	707	657	618	574	535	442					
45	1060	1021	955	889	834	773	718	668	629	585	546	447					
46	1071	1032	966	900	839	784	723	679	640	591	552	453					
47	1082	1043	977	911	850	789	734	684	646	596	558	458					
48	1098	1060	988	916	861	800	740	690	651	602	563	464					
49	1110	1071	999	927	867	811	751	701	657	607	569	469					
50	1121	1082	1010	938	878	817	756	707	668	618	574	475					
51	1132	1093	1021	949	889	828	767	718	673	624	580	480					
52	1137	1098	1027	955	894	834	773	718	679	624	585	480					
53	1154	1110	1038	966	905	839	778	729	684	635	591	486					
54	1165	1121	1049	977	911	850	789	734	690	640	596	491					
55	1181	1143	1065	988	927	861	800	745	701	651	607	502					
56	1203	1159	1082	1005	944	878	811	756	712	662	618	508					
57	1225	1181	1104	1027	960	894	828	773	729	673	629	519					
58	1264	1214	1137	1060	988	922	856	795	751	696	646	535					
59	1314	1264	1181	1098	1027	955	889	828	778	723	673	558					
60	1369	1319	1231	1143	1071	999	922	861	811	751	701	580					
61	1408	1358	1270	1181	1104	1027	955	889	839	773	723	596					
62	1441	1386	1297	1209	1126	1049	972	911	856	789	740	607					
63	1463	1413	1319	1225	1148	1071	988	922	872	806	751	618					
64	1496	1441	1347	1253	1170	1093	1010	944	889	822	767	635					
65	1524	1468	1374	1281	1198	1115	1032	960	905	839	784	646					
66	1568	1512	1413	1314	1231	1143	1060	988	933	861	806	662					
67	1628	1573	1468	1363	1275	1187	1104	1027	972	894	839	690					
68	1689	1628	1524	1419	1325	1236	1143	1065	1005	927	867	718					
69	1750	1689	1579	1468	1374	1281	1187	1104	1043	960	900	740					
70	1816	1750	1634	1518	1424	1325	1225	1143	1076	999	933	767					
71	1877	1805	1689	1573	1468	1369	1270	1181	1115	1032	960	795					
72	1938	1866	1744	1623	1518	1413	1308	1220	1154	1065	994	822					
73	1998	1926	1800	1673	1568	1457	1352	1259	1187	1098	1027	845					
74	2059	1987	1855	1722	1612	1501	1391	1297	1225	1132	1060	872					
75	2120	2042	1910	1777	1662	1546	1435	1336	1259	1165	1087	900					

- (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 130

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	57	55	54	52	50	48	47	43	42	40	38	35	1	43	1	16
2	74	73	71	69	66	62	61	59	55	52	50	47	2	59	2	19
3	93	92	88	85	81	78	76	73	69	66	62	57	3	67	3	26
4	107	106	102	99	95	92	88	83	80	76	73	66	4	74	4	31
5	119	118	114	111	106	102	99	93	88	85	81	74	5	85	5	36
6	133	130	126	123	118	112	109	104	99	93	90	81	6	95	6	48
7	147	144	140	137	130	125	121	114	109	104	100	92	7	104	7	59
8	157	156	151	145	140	133	130	123	118	111	107	99	8	112	8	69
10	171	168	163	157	151	145	140	133	126	121	116	106	10	121	10	88
11	182	178	173	168	161	154	149	142	135	128	123	112	11	131	11	107
12	190	187	182	176	170	161	156	149	142	135	130	118	12	144	12	125
13	197	194	189	183	175	168	163	154	147	140	133	123	13	154	13	147
14	208	202	197	192	183	175	170	161	154	145	140	128	14	166	14	173
15	216	213	206	199	192	183	176	170	161	152	145	133	15	183	15	209
16	225	221	215	208	199	190	185	176	168	159	152	140	16	201	16	254
17	234	230	223	216	208	199	192	183	175	164	159	145	17	223	17	304
18	244	239	232	225	216	206	199	190	182	171	164	151	18	242	18	363
19	251	246	239	232	221	213	206	195	187	176	170	156	19	265	19	434
20	258	253	246	239	228	218	211	201	192	182	175	159	20	294	20	516
21	266	261	254	247	237	227	218	209	199	189	180	166	21	327	21	713
22	275	270	261	253	242	232	225	215	204	194	185	170	22	368		
23	284	279	270	261	251	240	232	221	211	199	192	175	23	413		
24	291	285	277	268	258	246	239	227	216	204	197	180	24	477		
25	299	294	285	277	265	254	246	234	223	211	202	185	25	588		
26	310	303	294	285	273	261	253	240	230	218	209	192	26	721		
27	318	311	303	294	282	270	261	249	237	225	215	197				
28	329	322	313	304	291	279	270	256	244	232	223	204				
29	339	334	324	313	301	287	279	265	253	239	230	211				
30	349	343	332	322	310	296	285	272	260	246	235	216				
31	360	353	343	332	318	304	294	280	266	254	244	223				
32	370	363	353	343	329	315	303	289	275	261	251	230				
33	382	374	363	353	337	324	313	298	284	268	258	237				
34	391	382	372	362	346	330	320	304	291	275	265	242				
35	400	393	381	368	355	339	327	311	298	282	270	247				
36	410	403	391	379	363	348	336	320	304	289	277	254				
37	426	417	405	393	377	360	348	332	317	299	287	263				
38	441	433	420	408	391	374	362	344	329	311	299	273				
39	457	448	434	420	403	386	374	356	339	322	308	282				
40	471	462	448	434	417	400	386	367	349	332	318	291				
41	486	477	464	450	431	413	398	381	362	343	329	301				
42	502	491	477	464	445	426	410	391	372	353	339	310				
43	516	507	491	476	457	438	422	403	384	363	349	320				
44	531	521	505	490	471	450	434	413	394	374	358	329				
45	545	535	519	503	483	462	446	426	405	384	368	337				
46	564	552	536	521	498	477	462	439	419	396	381	349				
47	581	571	554	536	516	493	476	453	433	410	393	360				
48	600	588	571	554	531	509	491	469	445	422	405	372				
49	618	606	588	571	547	524	505	483	458	436	417	382				
50	633	621	604	586	562	538	519	495	471	446	429	393				
51	652	640	621	602	578	554	535	509	484	460	441	403				
52	670	657	638	619	593	567	548	524	498	472	453	415				
53	687	673	654	635	609	581	562	536	510	484	464	426				
54	714	701	680	659	631	606	585	557	531	503	483	441				
55	749	734	713	692	663	635	612	585	555	528	507	464				
56	789	773	751	728	699	668	645	616	586	555	533	488				
57	832	817	792	768	737	706	682	650	618	586	562	516				

TERRITORY 130

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	898	881	855	829	794	761	735	701	666	633	607	555				
59	995	976	948	920	882	844	815	777	739	702	673	616				
60	1102	1081	1050	1019	977	934	903	862	818	777	746	683				
61	1204	1182	1147	1112	1067	1021	986	941	894	849	815	746				
62	1299	1273	1237	1201	1150	1100	1064	1014	965	915	879	804				
63	1394	1368	1329	1289	1235	1183	1142	1090	1036	983	943	863				
64	1490	1462	1419	1375	1320	1263	1220	1163	1107	1050	1007	922				
65	1586	1555	1510	1465	1405	1344	1299	1239	1178	1118	1073	981				
66	1730	1697	1647	1597	1531	1465	1417	1351	1285	1218	1169	1071				
67	1920	1884	1829	1773	1701	1628	1573	1500	1426	1353	1298	1189				
68	2111	2071	2010	1950	1870	1789	1728	1649	1567	1488	1427	1306				
69	2301	2258	2192	2126	2038	1951	1886	1797	1709	1623	1557	1426				
70	2493	2444	2374	2303	2207	2112	2041	1946	1851	1756	1685	1543				
71	2683	2631	2555	2479	2377	2275	2197	2095	1993	1891	1815	1661				
72	2874	2818	2737	2656	2545	2436	2355	2244	2135	2026	1943	1778				
73	3064	3007	2919	2830	2714	2597	2510	2393	2277	2159	2073	1898				
74	3256	3194	3100	3007	2884	2759	2666	2541	2419	2294	2201	2015				
75	3446	3380	3282	3183	3052	2920	2822	2692	2560	2429	2330	2133				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	262	251	235	219	203	193	177	166	155	144	134	112	1	144	1	70
2	348	337	316	294	273	257	235	219	209	193	182	150	2	166	2	86
3	380	364	342	321	300	278	257	241	225	209	193	161	3	193	3	107
4	444	428	401	375	348	326	300	284	268	246	230	187	4	209	4	118
5	487	471	439	407	380	353	332	305	289	268	251	209	5	219	5	139
6	508	492	460	428	401	375	348	321	305	278	262	214	6	230	6	150
7	535	514	482	449	417	391	364	337	316	294	273	225	7	241	7	166
8	556	540	503	465	439	407	380	353	332	305	289	235	8	251	8	198
10	578	556	519	482	449	423	391	364	342	316	294	246	10	268	10	230
11	594	572	535	498	465	433	401	375	353	326	305	251	11	284	11	251
12	615	594	556	519	482	449	417	391	369	337	316	262	12	289	12	278
13	637	610	572	535	498	465	428	401	380	348	326	268	13	300	13	300
14	653	631	589	546	514	476	444	412	391	358	337	278	14	321	14	332
15	663	642	599	556	519	487	449	417	396	364	342	284	15	337	15	358
16	669	647	605	562	524	492	455	423	401	369	342	284	16	348	16	396
17	685	658	615	572	535	498	460	433	407	375	353	289	17	364	17	417
18	701	674	631	589	551	514	476	444	417	385	358	294	18	380	18	455
19	712	685	642	599	556	519	482	449	423	391	364	300	19	401	19	482
20	733	706	658	610	572	535	492	460	433	401	375	310	20	412	20	514
21	749	722	674	626	589	546	508	471	444	412	385	316	21	428	21	583
22	760	733	685	637	594	556	514	482	449	417	391	321	22	455		
23	770	744	696	647	605	562	524	487	460	423	396	326	23	471		
24	792	760	712	663	621	578	535	498	471	433	407	337	24	492		
25	797	765	717	669	626	583	540	503	471	439	407	337	25	530		
26	808	781	728	674	631	589	546	508	482	444	417	342	26	578		
27	819	792	738	685	642	599	556	519	487	449	423	348				
28	824	797	744	690	647	605	556	519	492	455	423	348				
29	840	808	754	701	658	610	567	530	498	460	428	353				

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 130

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)																	
30	845	813	760	706	663	615	572	530	503	465	433	358					
31	856	824	770	717	669	626	578	540	508	471	439	364					
32	872	840	786	733	685	637	589	551	519	482	449	369					
33	883	851	797	744	696	647	599	556	524	487	455	375					
34	899	867	808	749	701	653	605	567	535	492	460	380					
35	910	877	819	760	712	663	615	572	540	498	465	385					
36	920	888	829	770	722	674	621	583	546	508	471	391					
37	936	904	845	786	733	685	637	594	556	514	482	396					
38	952	915	856	797	744	696	642	599	567	524	487	401					
39	958	920	861	803	749	696	647	605	567	524	492	407					
40	968	931	872	813	760	706	653	610	578	530	498	412					
41	979	947	883	819	770	717	663	621	583	540	503	417					
42	990	958	893	829	776	722	669	626	589	546	508	417					
43	1006	968	904	840	786	733	679	631	599	551	514	423					
44	1011	974	910	845	792	738	685	637	599	556	519	428					
45	1027	990	926	861	808	749	696	647	610	567	530	433					
46	1038	1000	936	872	813	760	701	658	621	572	535	439					
47	1049	1011	947	883	824	765	712	663	626	578	540	444					
48	1065	1027	958	888	835	776	717	669	631	583	546	449					
49	1075	1038	968	899	840	786	728	679	637	589	551	455					
50	1086	1049	979	910	851	792	733	685	647	599	556	460					
51	1097	1059	990	920	861	803	744	696	653	605	562	465					
52	1102	1065	995	926	867	808	749	696	658	605	567	465					
53	1118	1075	1006	936	877	813	754	706	663	615	572	471					
54	1129	1086	1017	947	883	824	765	712	669	621	578	476					
55	1145	1107	1033	958	899	835	776	722	679	631	589	487					
56	1166	1124	1049	974	915	851	786	733	690	642	599	492					
57	1188	1145	1070	995	931	867	803	749	706	653	610	503					
58	1225	1177	1102	1027	958	893	829	770	728	674	626	519					
59	1273	1225	1145	1065	995	926	861	803	754	701	653	540					
60	1327	1279	1193	1107	1038	968	893	835	786	728	679	562					
61	1364	1316	1231	1145	1070	995	926	861	813	749	701	578					
62	1396	1343	1257	1172	1091	1017	942	883	829	765	717	589					
63	1418	1370	1279	1188	1113	1038	958	893	845	781	728	599					
64	1450	1396	1305	1214	1134	1059	979	915	861	797	744	615					
65	1477	1423	1332	1241	1161	1081	1000	931	877	813	760	626					
66	1519	1466	1370	1273	1193	1107	1027	958	904	835	781	642					
67	1578	1525	1423	1321	1236	1150	1070	995	942	867	813	669					
68	1637	1578	1477	1375	1284	1198	1107	1033	974	899	840	696					
69	1696	1637	1530	1423	1332	1241	1150	1070	1011	931	872	717					
70	1760	1696	1584	1471	1380	1284	1188	1107	1043	968	904	744					
71	1819	1749	1637	1525	1423	1327	1231	1145	1081	1000	931	770					
72	1878	1808	1691	1573	1471	1370	1268	1182	1118	1033	963	797					
73	1937	1867	1744	1621	1519	1412	1311	1220	1150	1065	995	819					
74	1996	1926	1798	1669	1562	1455	1348	1257	1188	1097	1027	845					
75	2054	1980	1851	1723	1610	1498	1391	1295	1220	1129	1054	872					

- (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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	46	44	43	41	40	39	37	35	33	32	30	28	1	35	1	12
2	59	58	57	55	52	50	48	47	44	41	40	37	2	47	2	15
3	75	73	70	68	65	62	61	58	55	52	50	46	3	54	3	21
4	86	84	81	79	76	73	70	66	63	61	58	52	4	59	4	25
5	95	94	91	88	84	81	79	75	70	68	65	59	5	68	5	29
6	106	104	101	98	94	90	87	83	79	75	72	65	6	76	6	39
7	117	115	112	109	104	99	97	91	87	83	80	73	7	83	7	47
8	126	124	120	116	112	106	104	98	94	88	86	79	8	90	8	55
10	137	134	130	126	120	116	112	106	101	97	92	84	10	97	10	70
11	145	142	138	134	128	123	119	113	108	102	98	90	11	105	11	86
12	152	149	145	141	135	128	124	119	113	108	104	94	12	115	12	99
13	157	155	150	146	139	134	130	123	117	112	106	98	13	123	13	117
14	166	161	157	153	146	139	135	128	123	116	112	102	14	132	14	138
15	173	170	164	159	153	146	141	135	128	121	116	106	15	146	15	167
16	179	177	171	166	159	152	148	141	134	127	121	112	16	160	16	203
17	186	184	178	173	166	159	153	146	139	131	127	116	17	178	17	243
18	195	190	185	179	173	164	159	152	145	137	131	120	18	193	18	290
19	200	196	190	185	177	170	164	156	149	141	135	124	19	211	19	346
20	206	201	196	190	182	174	168	160	153	145	139	127	20	235	20	411
21	213	208	203	197	189	181	174	167	159	150	144	132	21	261	21	569
22	219	215	208	201	193	185	179	171	163	155	148	135	22	294		
23	226	222	215	208	200	192	185	177	168	159	153	139	23	330		
24	232	228	221	214	206	196	190	181	173	163	157	144	24	381		
25	239	235	228	221	211	203	196	186	178	168	161	148	25	469		
26	247	242	235	228	218	208	201	192	184	174	167	153	26	575		
27	254	248	242	235	225	215	208	199	189	179	171	157				
28	262	257	250	243	232	222	215	204	195	185	178	163				
29	270	266	258	250	240	229	222	211	201	190	184	168				
30	279	273	265	257	247	236	228	217	207	196	188	173				
31	287	282	273	265	254	243	235	224	213	203	195	178				
32	295	290	282	273	262	251	242	230	219	208	200	184				
33	305	298	290	282	269	258	250	237	226	214	206	189				
34	312	305	297	288	276	264	255	243	232	219	211	193				
35	319	313	304	294	283	270	261	248	237	225	215	197				
36	327	322	312	302	290	277	268	255	243	230	221	203				
37	339	333	323	313	301	287	277	265	253	239	229	210				
38	352	345	335	326	312	298	288	275	262	248	239	218				
39	364	357	346	335	322	308	298	284	270	257	246	225				
40	375	368	357	346	333	319	308	293	279	265	254	232				
41	388	381	370	359	344	330	317	304	288	273	262	240				
42	400	392	381	370	355	339	327	312	297	282	270	247				
43	411	404	392	380	364	349	337	322	306	290	279	255				
44	424	415	403	391	375	359	346	330	315	298	286	262				
45	435	426	414	402	385	368	356	339	323	306	294	269				
46	450	440	428	415	397	381	368	351	334	316	304	279				
47	464	455	442	428	411	393	380	362	345	327	313	287				
48	479	469	455	442	424	406	392	374	355	337	323	297				
49	493	483	469	455	436	418	403	385	366	348	333	305				
50	505	495	482	468	449	429	414	395	375	356	342	313				
51	520	511	495	480	461	442	426	406	386	367	352	322				
52	534	524	509	494	473	453	437	418	397	377	362	331				
53	548	537	522	506	486	464	449	428	407	386	370	339				
54	570	559	542	526	504	483	466	444	424	402	385	352				
55	598	585	569	552	529	506	489	466	443	421	404	370				
56	629	617	599	581	558	533	515	491	468	443	425	389				
57	664	651	632	613	588	563	544	519	493	468	449	411				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 140

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
58	716	702	682	661	633	607	587	559	531	505	484	443				
59	794	778	756	734	704	673	650	620	589	560	537	491				
60	879	863	838	813	780	745	720	687	653	620	595	545				
61	960	943	915	887	851	814	787	751	713	678	650	595				
62	1036	1016	987	958	918	878	849	809	770	730	701	642				
63	1112	1092	1060	1028	985	944	911	869	827	784	752	689				
64	1188	1166	1132	1097	1053	1007	973	927	883	838	803	736				
65	1265	1241	1205	1169	1121	1072	1036	988	940	891	856	782				
66	1380	1354	1314	1274	1221	1169	1130	1078	1025	972	933	854				
67	1532	1503	1459	1415	1357	1299	1254	1196	1137	1079	1035	948				
68	1684	1652	1604	1555	1492	1427	1379	1315	1250	1187	1139	1042				
69	1835	1801	1748	1696	1626	1557	1504	1434	1363	1294	1242	1137				
70	1989	1950	1893	1837	1761	1685	1628	1553	1477	1401	1344	1231				
71	2140	2099	2038	1978	1896	1815	1753	1671	1590	1508	1448	1325				
72	2292	2248	2183	2118	2030	1943	1878	1790	1703	1616	1550	1419				
73	2444	2398	2328	2258	2165	2071	2002	1909	1816	1722	1653	1514				
74	2597	2547	2473	2398	2300	2201	2127	2027	1929	1830	1755	1608				
75	2749	2697	2618	2539	2434	2329	2251	2147	2042	1938	1859	1702				

(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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	300	288	270	251	233	221	202	190	178	166	153	129	1	166	1	80
2	398	386	362	337	313	294	270	251	239	221	208	172	2	190	2	98
3	435	417	392	368	343	319	294	276	257	239	221	184	3	221	3	123
4	509	490	460	429	398	374	343	325	307	282	264	215	4	239	4	135
5	558	539	503	466	435	405	380	349	331	307	288	239	5	251	5	159
6	582	564	527	490	460	429	398	368	349	319	300	245	6	264	6	172
7	613	588	552	515	478	447	417	386	362	337	313	257	7	276	7	190
8	638	619	576	533	503	466	435	405	380	349	331	270	8	288	8	227
10	662	638	595	552	515	484	447	417	392	362	337	282	10	307	10	264
11	680	656	613	570	533	497	460	429	405	374	349	288	11	325	11	288
12	705	680	638	595	552	515	478	447	423	386	362	300	12	331	12	319
13	729	699	656	613	570	533	490	460	435	398	374	307	13	343	13	343
14	748	723	674	625	588	546	509	472	447	411	386	319	14	368	14	380
15	760	736	687	638	595	558	515	478	454	417	392	325	15	386	15	411
16	766	742	693	644	601	564	521	484	460	423	392	325	16	398	16	454
17	785	754	705	656	613	570	527	497	466	429	405	331	17	417	17	478
18	803	772	723	674	631	588	546	509	478	441	411	337	18	435	18	521
19	815	785	736	687	638	595	552	515	484	447	417	343	19	460	19	552
20	840	809	754	699	656	613	564	527	497	460	429	356	20	472	20	588
21	858	828	772	717	674	625	582	539	509	472	441	362	21	490	21	668
22	870	840	785	729	680	638	588	552	515	478	447	368	22	521		
23	883	852	797	742	693	644	601	558	527	484	454	374	23	539		
24	907	870	815	760	711	662	613	570	539	497	466	386	24	564		
25	913	877	821	766	717	668	619	576	539	503	466	386	25	607		
26	926	895	834	772	723	674	625	582	552	509	478	392	26	662		
27	938	907	846	785	736	687	638	595	558	515	484	398				
28	944	913	852	791	742	693	638	595	564	521	484	398				
29	962	926	864	803	754	699	650	607	570	527	490	405				

TERRITORY 140

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)																	
30	969	932	870	809	760	705	656	607	576	533	497	411					
31	981	944	883	821	766	717	662	619	582	539	503	417					
32	999	962	901	840	785	729	674	631	595	552	515	423					
33	1011	975	913	852	797	742	687	638	601	558	521	429					
34	1030	993	926	858	803	748	693	650	613	564	527	435					
35	1042	1005	938	870	815	760	705	656	619	570	533	441					
36	1054	1018	950	883	828	772	711	668	625	582	539	447					
37	1073	1036	969	901	840	785	729	680	638	588	552	454					
38	1091	1048	981	913	852	797	736	687	650	601	558	460					
39	1097	1054	987	920	858	797	742	693	650	601	564	466					
40	1110	1067	999	932	870	809	748	699	662	607	570	472					
41	1122	1085	1011	938	883	821	760	711	668	619	576	478					
42	1134	1097	1024	950	889	828	766	717	674	625	582	478					
43	1152	1110	1036	962	901	840	779	723	687	631	588	484					
44	1159	1116	1042	969	907	846	785	729	687	638	595	490					
45	1177	1134	1060	987	926	858	797	742	699	650	607	497					
46	1189	1146	1073	999	932	870	803	754	711	656	613	503					
47	1201	1159	1085	1011	944	877	815	760	717	662	619	509					
48	1220	1177	1097	1018	956	889	821	766	723	668	625	515					
49	1232	1189	1110	1030	962	901	834	779	729	674	631	521					
50	1244	1201	1122	1042	975	907	840	785	742	687	638	527					
51	1257	1214	1134	1054	987	920	852	797	748	693	644	533					
52	1263	1220	1140	1060	993	926	858	797	754	693	650	533					
53	1281	1232	1152	1073	1005	932	864	809	760	705	656	539					
54	1293	1244	1165	1085	1011	944	877	815	766	711	662	546					
55	1312	1269	1183	1097	1030	956	889	828	779	723	674	558					
56	1336	1287	1201	1116	1048	975	901	840	791	736	687	564					
57	1361	1312	1226	1140	1067	993	920	858	809	748	699	576					
58	1404	1349	1263	1177	1097	1024	950	883	834	772	717	595					
59	1459	1404	1312	1220	1140	1060	987	920	864	803	748	619					
60	1520	1465	1367	1269	1189	1110	1024	956	901	834	779	644					
61	1563	1508	1410	1312	1226	1140	1060	987	932	858	803	662					
62	1600	1539	1441	1342	1251	1165	1079	1011	950	877	821	674					
63	1624	1569	1465	1361	1275	1189	1097	1024	969	895	834	687					
64	1661	1600	1496	1392	1300	1214	1122	1048	987	913	852	705					
65	1692	1631	1526	1422	1330	1238	1146	1067	1005	932	870	717					
66	1741	1680	1569	1459	1367	1269	1177	1097	1036	956	895	736					
67	1808	1747	1631	1514	1416	1318	1226	1140	1079	993	932	766					
68	1876	1808	1692	1575	1471	1373	1269	1183	1116	1030	962	797					
69	1943	1876	1753	1631	1526	1422	1318	1226	1159	1067	999	821					
70	2017	1943	1814	1686	1582	1471	1361	1269	1195	1110	1036	852					
71	2084	2005	1876	1747	1631	1520	1410	1312	1238	1146	1067	883					
72	2152	2072	1937	1802	1686	1569	1453	1355	1281	1183	1103	913					
73	2219	2139	1998	1857	1741	1618	1502	1398	1318	1220	1140	938					
74	2286	2207	2060	1913	1790	1667	1545	1441	1361	1257	1177	969					
75	2354	2268	2121	1974	1845	1716	1594	1483	1398	1293	1208	999					

- (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 150

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	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 150

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & 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 (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	265	254	238	222	206	195	179	168	157	146	135	114	1	146	1	70
2	352	341	319	298	276	260	238	222	211	195	184	151	2	168	2	87
3	384	368	346	325	303	281	260	243	227	211	195	162	3	195	3	108
4	449	433	406	379	352	330	303	287	271	249	233	189	4	211	4	119
5	492	476	444	411	384	357	335	308	292	271	254	211	5	222	5	141
6	514	498	465	433	406	379	352	325	308	281	265	216	6	233	6	151
7	541	519	487	454	422	395	368	341	319	298	276	227	7	243	7	168
8	563	546	509	471	444	411	384	357	335	308	292	238	8	254	8	200
10	584	563	525	487	454	427	395	368	346	319	298	249	10	271	10	233
11	601	579	541	503	471	438	406	379	357	330	308	254	11	287	11	254
12	622	601	563	525	487	454	422	395	373	341	319	265	12	292	12	281
13	644	617	579	541	503	471	433	406	384	352	330	271	13	303	13	303
14	660	638	595	552	519	481	449	417	395	362	341	281	14	325	14	335
15	671	649	606	563	525	492	454	422	400	368	346	287	15	341	15	362
16	676	655	611	568	530	498	460	427	406	373	346	287	16	352	16	400
17	692	665	622	579	541	503	465	438	411	379	357	292	17	368	17	422
18	709	682	638	595	557	519	481	449	422	390	362	298	18	384	18	460
19	720	692	649	606	563	525	487	454	427	395	368	303	19	406	19	487
20	741	714	665	617	579	541	498	465	438	406	379	314	20	417	20	519
21	757	730	682	633	595	552	514	476	449	417	390	319	21	433	21	590
22	768	741	692	644	601	563	519	487	454	422	395	325	22	460		
23	779	752	703	655	611	568	530	492	465	427	400	330	23	476		
24	801	768	720	671	628	584	541	503	476	438	411	341	24	498		
25	806	774	725	676	633	590	546	509	476	444	411	341	25	536		
26	817	790	736	682	638	595	552	514	487	449	422	346	26	584		
27	828	801	747	692	649	606	563	525	492	454	427	352				
28	833	806	752	698	655	611	563	525	498	460	427	352				
29	849	817	763	709	665	617	573	536	503	465	433	357				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 150

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)																	
30	855	822	768	714	671	622	579	536	509	471	438	362					
31	866	833	779	725	676	633	584	546	514	476	444	368					
32	882	849	795	741	692	644	595	557	525	487	454	373					
33	893	860	806	752	703	655	606	563	530	492	460	379					
34	909	876	817	757	709	660	611	573	541	498	465	384					
35	920	887	828	768	720	671	622	579	546	503	471	390					
36	931	898	839	779	730	682	628	590	552	514	476	395					
37	947	914	855	795	741	692	644	601	563	519	487	400					
38	963	925	866	806	752	703	649	606	573	530	492	406					
39	968	931	871	812	757	703	655	611	573	530	498	411					
40	979	941	882	822	768	714	660	617	584	536	503	417					
41	990	958	893	828	779	725	671	628	590	546	509	422					
42	1001	968	903	839	784	730	676	633	595	552	514	422					
43	1017	979	914	849	795	741	687	638	606	557	519	427					
44	1022	985	920	855	801	747	692	644	606	563	525	433					
45	1039	1001	936	871	817	757	703	655	617	573	536	438					
46	1050	1012	947	882	822	768	709	665	628	579	541	444					
47	1060	1022	958	893	833	774	720	671	633	584	546	449					
48	1077	1039	968	898	844	784	725	676	638	590	552	454					
49	1087	1050	979	909	849	795	736	687	644	595	557	460					
50	1098	1060	990	920	860	801	741	692	655	606	563	465					
51	1109	1071	1001	931	871	812	752	703	660	611	568	471					
52	1114	1077	1006	936	876	817	757	703	665	611	573	471					
53	1131	1087	1017	947	887	822	763	714	671	622	579	476					
54	1142	1098	1028	958	893	833	774	720	676	628	584	481					
55	1158	1120	1044	968	909	844	784	730	687	638	595	492					
56	1179	1136	1060	985	925	860	795	741	698	649	606	498					
57	1201	1158	1082	1006	941	876	812	757	714	660	617	509					
58	1239	1190	1114	1039	968	903	839	779	736	682	633	525					
59	1288	1239	1158	1077	1006	936	871	812	763	709	660	546					
60	1342	1293	1206	1120	1050	979	903	844	795	736	687	568					
61	1380	1331	1244	1158	1082	1006	936	871	822	757	709	584					
62	1412	1358	1271	1185	1104	1028	952	893	839	774	725	595					
63	1434	1385	1293	1201	1125	1050	968	903	855	790	736	606					
64	1466	1412	1320	1228	1147	1071	990	925	871	806	752	622					
65	1493	1439	1347	1255	1174	1093	1012	941	887	822	768	633					
66	1536	1482	1385	1288	1206	1120	1039	968	914	844	790	649					
67	1596	1542	1439	1336	1250	1163	1082	1006	952	876	822	676					
68	1655	1596	1493	1390	1298	1212	1120	1044	985	909	849	703					
69	1715	1655	1547	1439	1347	1255	1163	1082	1022	941	882	725					
70	1780	1715	1601	1488	1396	1298	1201	1120	1055	979	914	752					
71	1839	1769	1655	1542	1439	1342	1244	1158	1093	1012	941	779					
72	1899	1829	1710	1591	1488	1385	1282	1196	1131	1044	974	806					
73	1958	1888	1764	1639	1536	1428	1325	1233	1163	1077	1006	828					
74	2018	1948	1818	1688	1580	1472	1363	1271	1201	1109	1039	855					
75	2077	2002	1872	1742	1628	1515	1407	1309	1233	1142	1066	882					

- (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 170

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990- 2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	34	33	32	31	30	29	28	26	25	24	23	21	1	26	1	9
2	44	43	42	41	39	37	36	35	33	31	30	28	2	35	2	11
3	56	55	53	50	48	46	45	43	41	39	37	34	3	40	3	15
4	64	63	61	59	57	55	53	49	47	45	43	39	4	44	4	19
5	71	70	68	66	63	61	59	56	53	50	48	44	5	50	5	22
6	79	77	75	73	70	67	65	62	59	56	54	48	6	57	6	29
7	88	85	83	81	77	74	72	68	65	62	60	55	7	62	7	35
8	94	93	90	87	83	79	77	73	70	66	64	59	8	67	8	41
10	102	100	97	94	90	87	83	79	75	72	69	63	10	72	10	53
11	108	106	103	100	96	92	89	84	80	76	73	67	11	78	11	64
12	113	111	108	105	101	96	93	89	84	80	77	70	12	85	12	74
13	117	115	112	109	104	100	97	92	88	83	79	73	13	92	13	88
14	124	121	117	114	109	104	101	96	92	87	83	76	14	99	14	103
15	129	127	123	118	114	109	105	101	96	91	87	79	15	109	15	125
16	134	132	128	124	118	113	110	105	100	95	91	83	16	119	16	151
17	139	137	133	129	124	118	114	109	104	98	95	87	17	133	17	181
18	145	142	138	134	129	123	118	113	108	102	98	90	18	144	18	216
19	149	146	142	138	132	127	123	116	111	105	101	93	19	158	19	259
20	153	150	146	142	136	130	126	119	114	108	104	95	20	175	20	307
21	159	156	151	147	141	135	130	125	118	112	107	99	21	195	21	424
22	164	161	156	150	144	138	134	128	122	115	110	101	22	219		
23	169	166	161	156	149	143	138	132	126	118	114	104	23	246		
24	173	170	165	160	153	146	142	135	129	122	117	107	24	284		
25	178	175	170	165	158	151	146	139	133	126	121	110	25	350		
26	184	180	175	170	163	156	150	143	137	130	125	114	26	430		
27	190	185	180	175	168	161	156	148	141	134	128	117				
28	196	192	186	181	173	166	161	152	145	138	133	122				
29	202	199	193	186	179	171	166	158	150	142	137	126				
30	208	204	198	192	184	176	170	162	155	146	140	129				
31	214	210	204	198	190	181	175	167	159	151	145	133				
32	220	216	210	204	196	187	180	172	164	156	149	137				
33	228	222	216	210	201	193	186	177	169	160	153	141				
34	233	228	221	215	206	197	191	181	173	164	158	144				
35	238	234	227	219	211	202	195	185	177	168	161	147				
36	244	240	233	226	216	207	200	191	181	172	165	151				
37	253	248	241	234	225	214	207	198	188	178	171	157				
38	263	258	250	243	233	222	215	205	196	185	178	163				
39	272	267	259	250	240	230	222	212	202	192	183	168				
40	280	275	267	259	248	238	230	218	208	198	190	173				
41	289	284	276	268	256	246	237	227	215	204	196	179				
42	299	293	284	276	265	253	244	233	221	210	202	184				
43	307	302	293	283	272	261	251	240	229	216	208	191				
44	316	310	301	291	280	268	259	246	235	222	213	196				
45	324	318	309	300	287	275	266	253	241	229	219	201				
46	336	329	319	310	297	284	275	262	249	236	227	208				
47	346	340	330	319	307	294	283	270	258	244	234	214				
48	357	350	340	330	316	303	293	279	265	251	241	221				
49	368	361	350	340	325	312	301	287	273	260	248	228				
50	377	370	359	349	335	320	309	295	280	266	255	234				
51	388	381	370	358	344	330	318	303	288	274	263	240				
52	399	391	380	369	353	338	327	312	297	281	270	247				
53	409	401	389	378	363	346	335	319	304	288	276	253				
54	425	417	405	392	376	361	348	332	316	300	287	263				
55	446	437	424	412	394	378	365	348	331	314	302	276				
56	470	460	447	434	416	398	384	367	349	331	317	290				
57	495	486	472	457	439	420	406	387	368	349	335	307				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 170

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
58	535	524	509	493	473	453	438	417	397	377	362	331				
59	592	581	564	548	525	503	485	462	440	418	401	367				
60	656	644	625	607	582	556	538	513	487	462	444	407				
61	717	703	683	662	636	608	587	560	533	506	485	444				
62	774	758	736	715	685	655	633	604	575	545	523	479				
63	830	815	791	767	735	705	680	649	617	585	561	514				
64	887	870	845	819	786	752	726	692	659	625	599	549				
65	945	926	899	872	836	800	774	737	701	665	639	584				
66	1030	1010	981	951	912	872	844	804	765	725	696	638				
67	1143	1122	1089	1056	1012	969	936	893	849	805	773	708				
68	1257	1233	1197	1161	1113	1065	1029	982	933	886	850	778				
69	1370	1344	1305	1266	1213	1162	1123	1070	1018	966	927	849				
70	1484	1455	1413	1371	1314	1258	1215	1159	1102	1045	1003	919				
71	1598	1567	1521	1476	1415	1354	1308	1247	1187	1126	1080	989				
72	1711	1678	1629	1581	1515	1450	1402	1336	1271	1206	1157	1059				
73	1824	1790	1738	1685	1616	1546	1495	1424	1355	1285	1234	1130				
74	1938	1901	1846	1790	1717	1643	1587	1513	1440	1366	1310	1200				
75	2052	2013	1954	1895	1817	1739	1680	1603	1524	1446	1387	1270				

(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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
1	231	222	208	194	179	170	156	146	137	127	118	99	1	127	1	61
2	307	297	278	260	241	227	208	194	184	170	160	132	2	146	2	76
3	335	321	302	283	264	245	227	212	198	184	170	142	3	170	3	94
4	392	378	354	330	307	288	264	250	236	217	203	165	4	184	4	104
5	430	415	387	359	335	312	293	269	255	236	222	184	5	194	5	123
6	448	434	406	378	354	330	307	283	269	245	231	189	6	203	6	132
7	472	453	425	396	368	345	321	297	278	260	241	198	7	212	7	146
8	491	477	444	411	387	359	335	312	293	269	255	208	8	222	8	175
10	510	491	458	425	396	373	345	321	302	278	260	217	10	236	10	203
11	524	505	472	439	411	382	354	330	312	288	269	222	11	250	11	222
12	543	524	491	458	425	396	368	345	326	297	278	231	12	255	12	245
13	562	538	505	472	439	411	378	354	335	307	288	236	13	264	13	264
14	576	557	519	481	453	420	392	363	345	316	297	245	14	283	14	293
15	585	566	529	491	458	430	396	368	349	321	302	250	15	297	15	316
16	590	571	533	496	463	434	401	373	354	326	302	250	16	307	16	349
17	604	581	543	505	472	439	406	382	359	330	312	255	17	321	17	368
18	618	595	557	519	486	453	420	392	368	340	316	260	18	335	18	401
19	628	604	566	529	491	458	425	396	373	345	321	264	19	354	19	425
20	647	623	581	538	505	472	434	406	382	354	330	274	20	363	20	453
21	661	637	595	552	519	481	448	415	392	363	340	278	21	378	21	514
22	670	647	604	562	524	491	453	425	396	368	345	283	22	401		
23	680	656	614	571	533	496	463	430	406	373	349	288	23	415		
24	699	670	628	585	548	510	472	439	415	382	359	297	24	434		
25	703	675	632	590	552	514	477	444	415	387	359	297	25	467		
26	713	689	642	595	557	519	481	448	425	392	368	302	26	510		
27	722	699	651	604	566	529	491	458	430	396	373	307				
28	727	703	656	609	571	533	491	458	434	401	373	307				
29	741	713	666	618	581	538	500	467	439	406	378	312				

TERRITORY 170

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	746	717	670	623	585	543	505	467	444	411	382	316				
31	755	727	680	632	590	552	510	477	448	415	387	321				
32	769	741	694	647	604	562	519	486	458	425	396	326				
33	779	750	703	656	614	571	529	491	463	430	401	330				
34	793	765	713	661	618	576	533	500	472	434	406	335				
35	802	774	722	670	628	585	543	505	477	439	411	340				
36	812	784	732	680	637	595	548	514	481	448	415	345				
37	826	798	746	694	647	604	562	524	491	453	425	349				
38	840	807	755	703	656	614	566	529	500	463	430	354				
39	845	812	760	708	661	614	571	533	500	463	434	359				
40	854	821	769	717	670	623	576	538	510	467	439	363				
41	864	835	779	722	680	632	585	548	514	477	444	368				
42	873	845	788	732	684	637	590	552	519	481	448	368				
43	887	854	798	741	694	647	599	557	529	486	453	373				
44	892	859	802	746	699	651	604	562	529	491	458	378				
45	906	873	817	760	713	661	614	571	538	500	467	382				
46	916	883	826	769	717	670	618	581	548	505	472	387				
47	925	892	835	779	727	675	628	585	552	510	477	392				
48	939	906	845	784	736	684	632	590	557	514	481	396				
49	949	916	854	793	741	694	642	599	562	519	486	401				
50	958	925	864	802	750	699	647	604	571	529	491	406				
51	968	935	873	812	760	708	656	614	576	533	496	411				
52	972	939	878	817	765	713	661	614	581	533	500	411				
53	986	949	887	826	774	717	666	623	585	543	505	415				
54	996	958	897	835	779	727	675	628	590	548	510	420				
55	1010	977	911	845	793	736	684	637	599	557	519	430				
56	1029	991	925	859	807	750	694	647	609	566	529	434				
57	1048	1010	944	878	821	765	708	661	623	576	538	444				
58	1081	1038	972	906	845	788	732	680	642	595	552	458				
59	1123	1081	1010	939	878	817	760	708	666	618	576	477				
60	1171	1128	1053	977	916	854	788	736	694	642	599	496				
61	1204	1161	1086	1010	944	878	817	760	717	661	618	510				
62	1232	1185	1109	1034	963	897	831	779	732	675	632	519				
63	1251	1208	1128	1048	982	916	845	788	746	689	642	529				
64	1279	1232	1152	1071	1001	935	864	807	760	703	656	543				
65	1303	1256	1175	1095	1024	953	883	821	774	717	670	552				
66	1340	1293	1208	1123	1053	977	906	845	798	736	689	566				
67	1392	1345	1256	1166	1090	1015	944	878	831	765	717	590				
68	1444	1392	1303	1213	1133	1057	977	911	859	793	741	614				
69	1496	1444	1350	1256	1175	1095	1015	944	892	821	769	632				
70	1553	1496	1397	1298	1218	1133	1048	977	920	854	798	656				
71	1605	1543	1444	1345	1256	1171	1086	1010	953	883	821	680				
72	1657	1595	1492	1388	1298	1208	1119	1043	986	911	850	703				
73	1709	1647	1539	1430	1340	1246	1156	1076	1015	939	878	722				
74	1761	1699	1586	1473	1378	1284	1189	1109	1048	968	906	746				
75	1812	1746	1633	1520	1421	1322	1227	1142	1076	996	930	769				

- (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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	35	34	33	32	31	30	29	27	26	25	24	21	1	27	1	10
2	46	45	44	43	41	39	37	36	34	32	31	29	2	36	2	12
3	58	57	55	52	50	48	47	45	43	41	39	35	3	42	3	16
4	66	65	63	61	59	57	55	51	49	47	45	41	4	46	4	19
5	74	73	71	68	65	63	61	58	55	52	50	46	5	52	5	22
6	82	80	78	76	73	70	67	64	61	58	56	50	6	59	6	30
7	91	89	87	85	80	77	75	71	67	64	62	57	7	64	7	36
8	97	96	93	90	87	82	80	76	73	68	66	61	8	70	8	43
10	106	104	101	97	93	90	87	82	78	75	72	65	10	75	10	55
11	112	110	107	104	100	95	92	88	83	79	76	70	11	81	11	66
12	118	116	112	109	105	100	96	92	88	83	80	73	12	89	12	77
13	122	120	117	113	108	104	101	95	91	87	82	76	13	95	13	91
14	128	125	122	119	113	108	105	100	95	90	87	79	14	103	14	107
15	134	132	127	123	119	113	109	105	100	94	90	82	15	113	15	129
16	139	137	133	128	123	118	114	109	104	98	94	87	16	124	16	157
17	144	142	138	134	128	123	119	113	108	102	98	90	17	138	17	188
18	151	148	143	139	134	127	123	118	112	106	102	93	18	150	18	225
19	155	152	148	143	137	132	127	121	116	109	105	96	19	164	19	269
20	159	156	152	148	141	135	131	124	119	112	108	98	20	182	20	319
21	165	162	157	153	147	140	135	129	123	117	111	103	21	202	21	441
22	170	167	162	156	150	143	139	133	126	120	114	105	22	228		
23	175	172	167	162	155	149	143	137	131	123	119	108	23	256		
24	180	177	171	166	159	152	148	140	134	126	122	111	24	295		
25	185	182	177	171	164	157	152	144	138	131	125	114	25	364		
26	192	187	182	177	169	162	156	149	142	135	129	119	26	446		
27	197	193	187	182	174	167	162	154	147	139	133	122				
28	203	199	194	188	180	172	167	158	151	143	138	126				
29	210	207	200	194	186	178	172	164	156	148	142	131				
30	216	212	205	199	192	183	177	168	161	152	146	134				
31	223	218	212	205	197	188	182	173	165	157	151	138				
32	229	225	218	212	203	195	187	179	170	162	155	142				
33	236	231	225	218	209	200	194	184	175	166	159	147				
34	242	236	230	224	214	204	198	188	180	170	164	150				
35	247	243	235	228	219	210	202	193	184	174	167	153				
36	254	249	242	234	225	215	208	198	188	179	171	157				
37	263	258	250	243	233	223	215	205	196	185	178	163				
38	273	268	260	253	242	231	224	213	203	193	185	169				
39	282	277	269	260	249	239	231	220	210	199	190	174				
40	291	286	277	269	258	247	239	227	216	205	197	180				
41	301	295	287	278	266	256	246	235	224	212	203	186				
42	310	304	295	287	275	263	254	242	230	218	210	192				
43	319	314	304	294	282	271	261	249	238	225	216	198				
44	328	322	312	303	291	278	269	256	244	231	221	203				
45	337	331	321	311	299	286	276	263	250	238	228	209				
46	349	341	332	322	308	295	286	272	259	245	235	216				
47	360	353	342	332	319	305	294	280	268	254	243	223				
48	371	364	353	342	328	315	304	290	275	261	250	230				
49	382	375	364	353	338	324	312	299	284	270	258	236				
50	392	384	373	363	348	333	321	306	291	276	265	243				
51	403	396	384	372	357	342	331	315	300	285	273	249				
52	414	407	395	383	367	351	339	324	308	292	280	257				
53	425	416	404	393	377	360	348	332	316	300	287	263				
54	442	433	421	408	391	375	362	345	328	311	299	273				
55	463	454	441	428	410	393	379	362	343	326	314	287				
56	488	478	464	450	432	413	399	381	363	343	330	302				
57	515	505	490	475	456	437	422	402	382	363	348	319				

TERRITORY 180

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	555	545	529	513	491	471	455	433	412	392	376	343				
59	615	603	586	569	546	522	504	480	457	434	416	381				
60	682	669	649	630	605	578	559	533	506	480	461	423				
61	745	731	709	688	660	631	610	582	553	525	504	461				
62	804	788	765	743	712	681	658	627	597	566	544	498				
63	862	846	822	797	764	732	706	674	641	608	583	534				
64	921	904	877	851	816	781	754	719	685	649	623	570				
65	981	962	934	906	869	831	804	766	729	691	663	607				
66	1070	1050	1019	988	947	906	876	836	795	753	723	662				
67	1188	1165	1131	1097	1052	1007	973	928	882	837	803	735				
68	1305	1281	1243	1206	1157	1106	1069	1020	969	920	883	808				
69	1423	1396	1356	1315	1260	1207	1166	1112	1057	1004	963	882				
70	1542	1512	1468	1424	1365	1306	1263	1204	1145	1086	1042	954				
71	1660	1627	1580	1533	1470	1407	1359	1296	1233	1170	1122	1027				
72	1777	1743	1693	1642	1574	1507	1456	1388	1320	1253	1202	1100				
73	1895	1860	1805	1751	1679	1606	1553	1480	1408	1335	1282	1174				
74	2014	1975	1917	1860	1784	1707	1649	1572	1496	1419	1361	1247				
75	2131	2091	2030	1969	1887	1806	1745	1665	1584	1502	1441	1319				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
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				

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 180

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990- 2010	Symbol	1989 & Prior
(a)													(b)		(c)	
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 190

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	23	23	22	21	21	20	19	18	17	16	16	14	1	18	1	6
2	31	30	29	28	27	26	25	24	23	21	21	19	2	24	2	8
3	38	38	36	35	33	32	31	30	28	27	26	23	3	28	3	11
4	44	43	42	40	39	38	36	34	33	31	30	27	4	31	4	13
5	49	48	47	45	43	42	40	38	36	35	33	31	5	35	5	15
6	55	53	52	50	48	46	45	43	40	38	37	33	6	39	6	20
7	60	59	58	56	53	51	50	47	45	43	41	38	7	43	7	24
8	65	64	62	60	58	55	53	50	48	45	44	40	8	46	8	28
10	70	69	67	65	62	60	58	55	52	50	48	43	10	50	10	36
11	75	73	71	69	66	63	61	58	55	53	50	46	11	54	11	44
12	78	77	75	72	70	66	64	61	58	55	53	48	12	59	12	51
13	81	80	77	75	72	69	67	63	60	58	55	50	13	63	13	60
14	85	83	81	79	75	72	70	66	63	60	58	53	14	68	14	71
15	89	87	84	82	79	75	72	70	66	62	60	55	15	75	15	86
16	92	91	88	85	82	78	76	72	69	65	62	58	16	82	16	104
17	96	94	92	89	85	82	79	75	72	67	65	60	17	92	17	125
18	100	98	95	92	89	84	82	78	75	70	67	62	18	99	18	149
19	103	101	98	95	91	87	84	80	77	72	70	64	19	109	19	178
20	106	104	101	98	94	89	87	82	79	75	72	65	20	121	20	212
21	109	107	104	102	97	93	89	86	82	77	74	68	21	134	21	293
22	113	111	107	104	99	95	92	88	84	80	76	70	22	151		
23	116	114	111	107	103	99	95	91	87	82	79	72	23	170		
24	119	117	114	110	106	101	98	93	89	84	81	74	24	196		
25	123	121	117	114	109	104	101	96	92	87	83	76	25	241		
26	127	124	121	117	112	107	104	99	94	89	86	79	26	296		
27	131	128	124	121	116	111	107	102	97	92	88	81				
28	135	132	129	125	119	114	111	105	100	95	92	84				
29	139	137	133	129	124	118	114	109	104	98	94	87				
30	143	141	136	132	127	121	117	111	107	101	97	89				
31	148	145	141	136	131	125	121	115	109	104	100	92				
32	152	149	145	141	135	129	124	119	113	107	103	94				
33	157	153	149	145	138	133	129	122	116	110	106	97				
34	160	157	153	148	142	136	131	125	119	113	109	99				
35	164	161	156	151	146	139	134	128	122	116	111	102				
36	168	165	160	155	149	143	138	131	125	119	114	104				
37	175	171	166	161	155	148	143	136	130	123	118	108				
38	181	178	173	168	160	153	148	141	135	128	123	112				
39	187	184	178	173	165	158	153	146	139	132	126	116				
40	193	190	184	178	171	164	158	151	143	136	131	119				
41	200	196	190	185	177	170	163	156	148	141	135	124				
42	206	202	196	190	182	175	168	160	153	145	139	127				
43	212	208	202	195	187	180	173	165	158	149	143	131				
44	218	214	207	201	193	185	178	170	162	153	147	135				
45	224	219	213	207	198	190	183	175	166	158	151	138				
46	231	226	220	214	204	196	190	180	172	163	156	143				
47	239	234	227	220	212	202	195	186	178	168	161	148				
48	246	241	234	227	218	209	202	192	182	173	166	153				
49	253	249	241	234	224	215	207	198	188	179	171	157				
50	260	255	248	241	231	221	213	203	193	183	176	161				
51	268	263	255	247	237	227	219	209	199	189	181	165				
52	275	270	262	254	244	233	225	215	204	194	186	170				
53	282	276	268	261	250	239	231	220	209	199	190	175				
54	293	288	279	271	259	249	240	229	218	207	198	181				
55	307	301	293	284	272	261	251	240	228	217	208	190				
56	324	317	308	299	287	274	265	253	241	228	219	200				
57	342	335	325	315	302	290	280	267	253	241	231	212				

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 190

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
58	368	361	351	340	326	312	302	288	273	260	249	228				
59	408	400	389	378	362	346	334	319	303	288	276	253				
60	452	444	431	418	401	383	371	354	336	319	306	280				
61	494	485	471	457	438	419	405	386	367	349	334	306				
62	533	523	508	493	472	452	437	416	396	376	361	330				
63	572	562	545	529	507	486	469	447	425	403	387	354				
64	611	600	582	564	542	518	501	477	454	431	413	378				
65	651	638	620	601	577	552	533	508	484	459	440	403				
66	710	697	676	655	628	601	581	555	528	500	480	439				
67	788	773	750	728	698	668	645	616	585	555	533	488				
68	866	850	825	800	768	734	709	677	643	611	586	536				
69	944	927	900	873	836	801	774	738	701	666	639	585				
70	1023	1003	974	945	906	867	838	799	760	721	692	633				
71	1101	1080	1049	1017	976	934	902	860	818	776	745	682				
72	1179	1157	1123	1090	1044	1000	966	921	876	831	797	730				
73	1257	1234	1198	1162	1114	1066	1030	982	934	886	851	779				
74	1336	1311	1272	1234	1184	1132	1094	1043	993	941	903	827				
75	1414	1387	1347	1306	1252	1198	1158	1105	1051	997	956	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.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	243	233	218	203	188	178	163	153	144	134	124	104	1	134	1	64
2	322	312	292	272	252	238	218	203	193	178	168	139	2	153	2	79
3	351	337	317	297	277	257	238	223	208	193	178	149	3	178	3	99
4	411	396	371	347	322	302	277	262	248	228	213	173	4	193	4	109
5	450	436	406	376	351	327	307	282	267	248	233	193	5	203	5	129
6	470	455	426	396	371	347	322	297	282	257	243	198	6	213	6	139
7	495	475	446	416	386	361	337	312	292	272	252	208	7	223	7	153
8	515	500	465	431	406	376	351	327	307	282	267	218	8	233	8	183
10	535	515	480	446	416	391	361	337	317	292	272	228	10	248	10	213
11	549	530	495	460	431	401	371	347	327	302	282	233	11	262	11	233
12	569	549	515	480	446	416	386	361	342	312	292	243	12	267	12	257
13	589	564	530	495	460	431	396	371	351	322	302	248	13	277	13	277
14	604	584	545	505	475	441	411	381	361	332	312	257	14	297	14	307
15	614	594	554	515	480	450	416	386	366	337	317	262	15	312	15	332
16	619	599	559	520	485	455	421	391	371	342	317	262	16	322	16	366
17	634	609	569	530	495	460	426	401	376	347	327	267	17	337	17	386
18	648	624	584	545	510	475	441	411	386	356	332	272	18	351	18	421
19	658	634	594	554	515	480	446	416	391	361	337	277	19	371	19	446
20	678	653	609	564	530	495	455	426	401	371	347	287	20	381	20	475
21	693	668	624	579	545	505	470	436	411	381	356	292	21	396	21	540
22	703	678	634	589	549	515	475	446	416	386	361	297	22	421		
23	713	688	644	599	559	520	485	450	426	391	366	302	23	436		
24	733	703	658	614	574	535	495	460	436	401	376	312	24	455		
25	738	708	663	619	579	540	500	465	436	406	376	312	25	490		
26	747	723	673	624	584	545	505	470	446	411	386	317	26	535		
27	757	733	683	634	594	554	515	480	450	416	391	322				
28	762	738	688	639	599	559	515	480	455	421	391	322				
29	777	747	698	648	609	564	525	490	460	426	396	327				

TERRITORY 190

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																	
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior	
30	782	752	703	653	614	569	530	490	465	431	401	332					
31	792	762	713	663	619	579	535	500	470	436	406	337					
32	807	777	728	678	634	589	545	510	480	446	416	342					
33	817	787	738	688	644	599	554	515	485	450	421	347					
34	832	802	747	693	648	604	559	525	495	455	426	351					
35	842	812	757	703	658	614	569	530	500	460	431	356					
36	851	822	767	713	668	624	574	540	505	470	436	361					
37	866	837	782	728	678	634	589	549	515	475	446	366					
38	881	846	792	738	688	644	594	554	525	485	450	371					
39	886	851	797	743	693	644	599	559	525	485	455	376					
40	896	861	807	752	703	653	604	564	535	490	460	381					
41	906	876	817	757	713	663	614	574	540	500	465	386					
42	916	886	827	767	718	668	619	579	545	505	470	386					
43	931	896	837	777	728	678	629	584	554	510	475	391					
44	936	901	842	782	733	683	634	589	554	515	480	396					
45	950	916	856	797	747	693	644	599	564	525	490	401					
46	960	926	866	807	752	703	648	609	574	530	495	406					
47	970	936	876	817	762	708	658	614	579	535	500	411					
48	985	950	886	822	772	718	663	619	584	540	505	416					
49	995	960	896	832	777	728	673	629	589	545	510	421					
50	1005	970	906	842	787	733	678	634	599	554	515	426					
51	1015	980	916	851	797	743	688	644	604	559	520	431					
52	1020	985	921	856	802	747	693	644	609	559	525	431					
53	1035	995	931	866	812	752	698	653	614	569	530	436					
54	1044	1005	941	876	817	762	708	658	619	574	535	441					
55	1059	1025	955	886	832	772	718	668	629	584	545	450					
56	1079	1040	970	901	846	787	728	678	639	594	554	455					
57	1099	1059	990	921	861	802	743	693	653	604	564	465					
58	1134	1089	1020	950	886	827	767	713	673	624	579	480					
59	1178	1134	1059	985	921	856	797	743	698	648	604	500					
60	1228	1183	1104	1025	960	896	827	772	728	673	629	520					
61	1262	1218	1139	1059	990	921	856	797	752	693	648	535					
62	1292	1242	1163	1084	1010	941	871	817	767	708	663	545					
63	1312	1267	1183	1099	1030	960	886	827	782	723	673	554					
64	1341	1292	1208	1124	1049	980	906	846	797	738	688	569					
65	1366	1317	1233	1148	1074	1000	926	861	812	752	703	579					
66	1406	1356	1267	1178	1104	1025	950	886	837	772	723	594					
67	1460	1411	1317	1223	1143	1064	990	921	871	802	752	619					
68	1515	1460	1366	1272	1188	1109	1025	955	901	832	777	644					
69	1569	1515	1416	1317	1233	1148	1064	990	936	861	807	663					
70	1629	1569	1465	1361	1277	1188	1099	1025	965	896	837	688					
71	1683	1619	1515	1411	1317	1228	1139	1059	1000	926	861	713					
72	1737	1673	1564	1455	1361	1267	1173	1094	1035	955	891	738					
73	1792	1728	1614	1500	1406	1307	1213	1129	1064	985	921	757					
74	1846	1782	1663	1544	1445	1346	1247	1163	1099	1015	950	782					
75	1901	1832	1713	1594	1490	1386	1287	1198	1129	1044	975	807					

(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 200

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
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				

TERRITORY 200

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
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 (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	251	241	226	210	195	185	169	159	149	139	128	108	1	139	1	67
2	333	323	303	282	262	246	226	210	200	185	174	144	2	159	2	82
3	364	349	328	308	287	267	246	231	215	200	185	154	3	185	3	103
4	426	410	385	359	333	313	287	272	257	236	221	180	4	200	4	113
5	467	451	421	390	364	339	318	292	277	257	241	200	5	210	5	133
6	487	472	441	410	385	359	333	308	292	267	251	205	6	221	6	144
7	513	492	462	431	400	374	349	323	303	282	262	215	7	231	7	159
8	534	518	482	446	421	390	364	339	318	292	277	226	8	241	8	190
10	554	534	498	462	431	405	374	349	328	303	282	236	10	257	10	221
11	569	549	513	477	446	416	385	359	339	313	292	241	11	272	11	241
12	590	569	534	498	462	431	400	374	354	323	303	251	12	277	12	267
13	610	585	549	513	477	446	410	385	364	333	313	257	13	287	13	287
14	626	605	564	523	492	457	426	395	374	344	323	267	14	308	14	318
15	636	616	575	534	498	467	431	400	380	349	328	272	15	323	15	344
16	641	621	580	539	503	472	436	405	385	354	328	272	16	333	16	380
17	657	631	590	549	513	477	441	416	390	359	339	277	17	349	17	400
18	672	646	605	564	528	492	457	426	400	369	344	282	18	364	18	436
19	682	657	616	575	534	498	462	431	405	374	349	287	19	385	19	462
20	703	677	631	585	549	513	472	441	416	385	359	298	20	395	20	492
21	718	693	646	600	564	523	487	451	426	395	369	303	21	410	21	559
22	728	703	657	610	569	534	492	462	431	400	374	308	22	436		
23	739	713	667	621	580	539	503	467	441	405	380	313	23	451		
24	759	728	682	636	595	554	513	477	451	416	390	323	24	472		
25	764	734	687	641	600	559	518	482	451	421	390	323	25	508		
26	775	749	698	646	605	564	523	487	462	426	400	328	26	554		
27	785	759	708	657	616	575	534	498	467	431	405	333				
28	790	764	713	662	621	580	534	498	472	436	405	333				
29	805	775	723	672	631	585	544	508	477	441	410	339				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 200

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)													(b)		(c)		
30	811	780	728	677	636	590	549	508	482	446	416	344					
31	821	790	739	687	641	600	554	518	487	451	421	349					
32	836	805	754	703	657	610	564	528	498	462	431	354					
33	846	816	764	713	667	621	575	534	503	467	436	359					
34	862	831	775	718	672	626	580	544	513	472	441	364					
35	872	841	785	728	682	636	590	549	518	477	446	369					
36	882	852	795	739	693	646	595	559	523	487	451	374					
37	898	867	811	754	703	657	610	569	534	492	462	380					
38	913	877	821	764	713	667	616	575	544	503	467	385					
39	918	882	826	770	718	667	621	580	544	503	472	390					
40	929	893	836	780	728	677	626	585	554	508	477	395					
41	939	908	846	785	739	687	636	595	559	518	482	400					
42	949	918	857	795	744	693	641	600	564	523	487	400					
43	964	929	867	805	754	703	652	605	575	528	492	405					
44	970	934	872	811	759	708	657	610	575	534	498	410					
45	985	949	887	826	775	718	667	621	585	544	508	416					
46	995	959	898	836	780	728	672	631	595	549	513	421					
47	1005	970	908	846	790	734	682	636	600	554	518	426					
48	1021	985	918	852	800	744	687	641	605	559	523	431					
49	1031	995	929	862	805	754	698	652	610	564	528	436					
50	1041	1005	939	872	816	759	703	657	621	575	534	441					
51	1052	1016	949	882	826	770	713	667	626	580	539	446					
52	1057	1021	954	887	831	775	718	667	631	580	544	446					
53	1072	1031	964	898	841	780	723	677	636	590	549	451					
54	1082	1041	975	908	846	790	734	682	641	595	554	457					
55	1098	1062	990	918	862	800	744	693	652	605	564	467					
56	1118	1077	1005	934	877	816	754	703	662	616	575	472					
57	1139	1098	1026	954	893	831	770	718	677	626	585	482					
58	1175	1129	1057	985	918	857	795	739	698	646	600	498					
59	1221	1175	1098	1021	954	887	826	770	723	672	626	518					
60	1272	1226	1144	1062	995	929	857	800	754	698	652	539					
61	1308	1262	1180	1098	1026	954	887	826	780	718	672	554					
62	1339	1288	1206	1123	1047	975	903	846	795	734	687	564					
63	1359	1313	1226	1139	1067	995	918	857	811	749	698	575					
64	1390	1339	1252	1165	1088	1016	939	877	826	764	713	590					
65	1416	1365	1277	1190	1113	1036	959	893	841	780	728	600					
66	1457	1406	1313	1221	1144	1062	985	918	867	800	749	616					
67	1513	1462	1365	1267	1185	1103	1026	954	903	831	780	641					
68	1570	1513	1416	1318	1231	1149	1062	990	934	862	805	667					
69	1626	1570	1467	1365	1277	1190	1103	1026	970	893	836	687					
70	1688	1626	1518	1411	1324	1231	1139	1062	1000	929	867	713					
71	1744	1678	1570	1462	1365	1272	1180	1098	1036	959	893	739					
72	1801	1734	1621	1508	1411	1313	1216	1134	1072	990	923	764					
73	1857	1790	1672	1554	1457	1354	1257	1170	1103	1021	954	785					
74	1913	1847	1724	1601	1498	1395	1293	1206	1139	1052	985	811					
75	1970	1898	1775	1652	1544	1436	1334	1241	1170	1082	1011	836					

- (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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	32	31	30	29	28	27	26	25	24	23	22	20	1	25	1	9
2	42	41	40	39	37	35	34	33	31	29	28	26	2	33	2	11
3	53	52	50	48	46	44	43	41	39	37	35	32	3	38	3	15
4	61	60	58	56	54	52	50	47	45	43	41	37	4	42	4	18
5	68	67	65	63	60	58	56	53	50	48	46	42	5	48	5	21
6	75	74	72	70	67	64	62	59	56	53	51	46	6	54	6	27
7	83	81	79	77	74	71	69	65	62	59	57	52	7	59	7	33
8	89	88	85	82	79	75	74	70	67	63	61	56	8	64	8	39
10	97	95	92	89	85	82	79	75	72	69	66	60	10	69	10	50
11	103	101	98	95	91	87	84	80	76	73	70	64	11	74	11	61
12	108	106	103	100	96	91	88	84	80	76	74	67	12	81	12	71
13	112	110	107	104	99	95	92	87	83	79	75	70	13	87	13	83
14	118	115	112	109	104	99	96	91	87	82	79	73	14	94	14	98
15	123	121	117	113	109	104	100	96	91	86	82	75	15	104	15	119
16	127	125	122	118	113	108	105	100	95	90	86	79	16	114	16	144
17	132	130	126	123	118	113	109	104	99	93	90	82	17	126	17	172
18	138	135	131	127	123	117	113	108	103	97	93	85	18	137	18	206
19	142	139	135	131	125	121	117	111	106	100	96	88	19	150	19	246
20	146	143	139	135	129	123	120	114	109	103	99	90	20	167	20	292
21	151	148	144	140	134	128	123	119	113	107	102	94	21	185	21	404
22	156	153	148	143	137	131	127	122	116	110	105	96	22	209		
23	161	158	153	148	142	136	131	125	120	113	109	99	23	234		
24	165	162	157	152	146	139	135	128	123	116	112	102	24	270		
25	170	167	162	157	150	144	139	132	126	120	115	105	25	333		
26	175	172	167	162	155	148	143	136	130	123	119	109	26	409		
27	180	176	172	167	160	153	148	141	134	127	122	112				
28	186	182	177	172	165	158	153	145	138	131	126	116				
29	192	189	183	177	171	163	158	150	143	135	130	120				
30	198	194	188	182	175	168	162	154	147	139	133	123				
31	204	200	194	188	180	172	167	159	151	144	138	126				
32	210	206	200	194	186	178	172	164	156	148	142	130				
33	217	212	206	200	191	183	177	169	161	152	146	134				
34	221	217	211	205	196	187	181	172	165	156	150	137				
35	226	222	216	209	201	192	185	176	169	160	153	140				
36	232	228	221	215	206	197	190	181	172	164	157	144				
37	241	236	229	222	214	204	197	188	179	170	163	149				
38	250	245	238	231	221	212	205	195	186	176	170	155				
39	259	254	246	238	228	219	212	202	192	182	174	160				
40	267	262	254	246	236	226	219	208	198	188	180	165				
41	275	270	263	255	244	234	225	216	205	194	186	171				
42	284	278	270	263	252	241	232	221	211	200	192	175				
43	292	287	278	270	259	248	239	228	218	206	198	181				
44	301	295	286	277	267	255	246	234	223	212	203	186				
45	309	303	294	285	273	262	253	241	229	218	209	191				
46	319	313	304	295	282	270	262	249	237	224	216	198				
47	329	323	314	304	292	279	270	257	245	232	222	204				
48	340	333	323	314	301	288	278	266	252	239	229	211				
49	350	343	333	323	310	297	286	273	260	247	236	217				
50	359	352	342	332	319	305	294	280	267	253	243	222				
51	369	363	352	341	327	314	303	288	274	261	250	228				
52	379	372	362	351	336	321	311	297	282	268	257	235				
53	389	381	370	360	345	329	319	304	289	274	263	241				
54	405	397	385	373	358	343	331	316	301	285	273	250				
55	424	416	404	392	375	360	347	331	315	299	287	263				
56	447	438	425	413	396	378	366	349	332	315	302	276				
57	471	463	449	435	417	400	386	368	350	332	319	292				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 210

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
58	509	499	484	469	450	431	417	397	377	359	344	315				
59	564	553	537	521	500	478	462	440	418	398	381	349				
60	624	613	595	577	554	529	512	488	464	440	422	387				
61	682	669	650	630	605	578	559	533	507	481	462	422				
62	736	721	701	680	652	623	603	574	547	518	498	456				
63	790	775	753	730	700	670	647	617	587	557	534	489				
64	844	828	804	779	748	715	691	659	627	595	570	522				
65	899	881	856	830	796	761	736	702	667	633	608	556				
66	980	961	933	905	867	830	803	765	728	690	662	607				
67	1088	1067	1036	1005	963	922	891	850	808	766	735	673				
68	1196	1173	1139	1104	1059	1013	979	934	888	843	809	740				
69	1303	1279	1242	1204	1154	1105	1068	1018	968	919	882	808				
70	1412	1385	1345	1304	1250	1197	1156	1103	1049	995	955	874				
71	1520	1491	1447	1404	1347	1289	1245	1187	1129	1071	1028	941				
72	1628	1596	1550	1504	1442	1380	1334	1271	1209	1148	1101	1007				
73	1736	1703	1653	1603	1538	1471	1422	1355	1290	1223	1174	1075				
74	1844	1809	1756	1703	1634	1563	1510	1440	1370	1299	1247	1142				
75	1952	1915	1859	1803	1729	1654	1598	1525	1450	1376	1320	1208				

(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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	206	197	185	172	160	151	139	130	122	113	105	88	1	113	1	55
2	273	265	248	231	214	202	185	172	164	151	143	118	2	130	2	67
3	298	286	269	252	235	218	202	189	176	164	151	126	3	151	3	84
4	349	336	315	294	273	256	235	223	210	193	181	147	4	164	4	92
5	382	370	344	319	298	277	260	239	227	210	197	164	5	172	5	109
6	399	386	361	336	315	294	273	252	239	218	206	168	6	181	6	118
7	420	403	378	353	328	307	286	265	248	231	214	176	7	189	7	130
8	437	424	395	365	344	319	298	277	260	239	227	185	8	197	8	155
10	454	437	407	378	353	332	307	286	269	248	231	193	10	210	10	181
11	466	449	420	391	365	340	315	294	277	256	239	197	11	223	11	197
12	483	466	437	407	378	353	328	307	290	265	248	206	12	227	12	218
13	500	479	449	420	391	365	336	315	298	273	256	210	13	235	13	235
14	512	496	462	428	403	374	349	323	307	281	265	218	14	252	14	260
15	521	504	470	437	407	382	353	328	311	286	269	223	15	265	15	281
16	525	508	475	441	412	386	357	332	315	290	269	223	16	273	16	311
17	538	517	483	449	420	391	361	340	319	294	277	227	17	286	17	328
18	550	529	496	462	433	403	374	349	328	302	281	231	18	298	18	357
19	559	538	504	470	437	407	378	353	332	307	286	235	19	315	19	378
20	575	554	517	479	449	420	386	361	340	315	294	244	20	323	20	403
21	588	567	529	491	462	428	399	370	349	323	302	248	21	336	21	458
22	596	575	538	500	466	437	403	378	353	328	307	252	22	357		
23	605	584	546	508	475	441	412	382	361	332	311	256	23	370		
24	622	596	559	521	487	454	420	391	370	340	319	265	24	386		
25	626	601	563	525	491	458	424	395	370	344	319	265	25	416		
26	634	613	571	529	496	462	428	399	378	349	328	269	26	454		
27	643	622	580	538	504	470	437	407	382	353	332	273				
28	647	626	584	542	508	475	437	407	386	357	332	273				
29	659	634	592	550	517	479	445	416	391	361	336	277				

TERRITORY 210

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	664	638	596	554	521	483	449	416	395	365	340	281				
31	672	647	605	563	525	491	454	424	399	370	344	286				
32	685	659	617	575	538	500	462	433	407	378	353	290				
33	693	668	626	584	546	508	470	437	412	382	357	294				
34	706	680	634	588	550	512	475	445	420	386	361	298				
35	714	689	643	596	559	521	483	449	424	391	365	302				
36	722	697	651	605	567	529	487	458	428	399	370	307				
37	735	710	664	617	575	538	500	466	437	403	378	311				
38	748	718	672	626	584	546	504	470	445	412	382	315				
39	752	722	676	630	588	546	508	475	445	412	386	319				
40	760	731	685	638	596	554	512	479	454	416	391	323				
41	769	743	693	643	605	563	521	487	458	424	395	328				
42	777	752	701	651	609	567	525	491	462	428	399	328				
43	790	760	710	659	617	575	533	496	470	433	403	332				
44	794	764	714	664	622	580	538	500	470	437	407	336				
45	806	777	727	676	634	588	546	508	479	445	416	340				
46	815	785	735	685	638	596	550	517	487	449	420	344				
47	823	794	743	693	647	601	559	521	491	454	424	349				
48	836	806	752	697	655	609	563	525	496	458	428	353				
49	844	815	760	706	659	617	571	533	500	462	433	357				
50	853	823	769	714	668	622	575	538	508	470	437	361				
51	861	832	777	722	676	630	584	546	512	475	441	365				
52	865	836	781	727	680	634	588	546	517	475	445	365				
53	878	844	790	735	689	638	592	554	521	483	449	370				
54	886	853	798	743	693	647	601	559	525	487	454	374				
55	899	869	811	752	706	655	609	567	533	496	462	382				
56	916	882	823	764	718	668	617	575	542	504	470	386				
57	932	899	840	781	731	680	630	588	554	512	479	395				
58	962	924	865	806	752	701	651	605	571	529	491	407				
59	1000	962	899	836	781	727	676	630	592	550	512	424				
60	1042	1004	937	869	815	760	701	655	617	571	533	441				
61	1071	1033	966	899	840	781	727	676	638	588	550	454				
62	1096	1054	987	920	857	798	739	693	651	601	563	462				
63	1113	1075	1004	932	874	815	752	701	664	613	571	470				
64	1138	1096	1025	953	890	832	769	718	676	626	584	483				
65	1159	1117	1046	974	911	848	785	731	689	638	596	491				
66	1193	1151	1075	1000	937	869	806	752	710	655	613	504				
67	1239	1197	1117	1037	970	903	840	781	739	680	638	525				
68	1285	1239	1159	1079	1008	941	869	811	764	706	659	546				
69	1331	1285	1201	1117	1046	974	903	840	794	731	685	563				
70	1382	1331	1243	1155	1084	1008	932	869	819	760	710	584				
71	1428	1373	1285	1197	1117	1042	966	899	848	785	731	605				
72	1474	1420	1327	1235	1155	1075	995	928	878	811	756	626				
73	1520	1466	1369	1273	1193	1109	1029	958	903	836	781	643				
74	1567	1512	1411	1310	1226	1142	1058	987	932	861	806	664				
75	1613	1554	1453	1352	1264	1176	1092	1016	958	886	827	685				

- (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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
1	67	65	63	61	59	57	55	51	49	47	45	41	1	51	1	18
2	87	85	83	81	77	73	71	69	65	61	59	55	2	69	2	22
3	110	108	104	99	95	91	89	85	81	77	73	67	3	79	3	30
4	126	124	120	116	112	108	104	97	93	89	85	77	4	87	4	37
5	140	138	134	130	124	120	116	110	104	99	95	87	5	99	5	43
6	156	152	148	144	138	132	128	122	116	110	106	95	6	112	6	57
7	173	168	164	160	152	146	142	134	128	122	118	108	7	122	7	69
8	185	183	177	171	164	156	152	144	138	130	126	116	8	132	8	81
10	201	197	191	185	177	171	164	156	148	142	136	124	10	142	10	104
11	213	209	203	197	189	181	175	166	158	150	144	132	11	154	11	126
12	223	219	213	207	199	189	183	175	166	158	152	138	12	168	12	146
13	231	227	221	215	205	197	191	181	173	164	156	144	13	181	13	173
14	244	238	231	225	215	205	199	189	181	171	164	150	14	195	14	203
15	254	250	242	233	225	215	207	199	189	179	171	156	15	215	15	246
16	264	260	252	244	233	223	217	207	197	187	179	164	16	235	16	298
17	274	270	262	254	244	233	225	215	205	193	187	171	17	262	17	357
18	286	280	272	264	254	242	233	223	213	201	193	177	18	284	18	426
19	294	288	280	272	260	250	242	229	219	207	199	183	19	311	19	510
20	302	296	288	280	268	256	248	235	225	213	205	187	20	345	20	605
21	313	307	298	290	278	266	256	246	233	221	211	195	21	384	21	836
22	323	317	307	296	284	272	264	252	240	227	217	199	22	432		
23	333	327	317	307	294	282	272	260	248	233	225	205	23	485		
24	341	335	325	315	302	288	280	266	254	240	231	211	24	560		
25	351	345	335	325	311	298	288	274	262	248	238	217	25	690		
26	363	355	345	335	321	307	296	282	270	256	246	225	26	847		
27	374	365	355	345	331	317	307	292	278	264	252	231				
28	386	378	367	357	341	327	317	300	286	272	262	240				
29	398	392	380	367	353	337	327	311	296	280	270	248				
30	410	402	390	378	363	347	335	319	305	288	276	254				
31	422	414	402	390	374	357	345	329	313	298	286	262				
32	434	426	414	402	386	369	355	339	323	307	294	270				
33	449	438	426	414	396	380	367	349	333	315	302	278				
34	459	449	436	424	406	388	376	357	341	323	311	284				
35	469	461	447	432	416	398	384	365	349	331	317	290				
36	481	473	459	445	426	408	394	376	357	339	325	298				
37	499	489	475	461	443	422	408	390	371	351	337	309				
38	518	508	493	479	459	438	424	404	386	365	351	321				
39	536	526	510	493	473	453	438	418	398	378	361	331				
40	552	542	526	510	489	469	453	430	410	390	374	341				
41	570	560	544	528	505	485	467	447	424	402	386	353				
42	589	577	560	544	522	499	481	459	436	414	398	363				
43	605	595	577	558	536	514	495	473	451	426	410	376				
44	623	611	593	574	552	528	510	485	463	438	420	386				
45	639	627	609	591	566	542	524	499	475	451	432	396				
46	662	648	629	611	585	560	542	516	491	465	447	410				
47	682	670	650	629	605	579	558	532	508	481	461	422				
48	704	690	670	650	623	597	577	550	522	495	475	436				
49	725	711	690	670	641	615	593	566	538	512	489	449				
50	743	729	708	688	660	631	609	581	552	524	503	461				
51	765	751	729	706	678	650	627	597	568	540	518	473				
52	786	771	749	727	696	666	644	615	585	554	532	487				
53	806	790	767	745	715	682	660	629	599	568	544	499				
54	838	822	798	773	741	711	686	654	623	591	566	518				
55	879	861	836	812	777	745	719	686	652	619	595	544				
56	926	907	881	855	820	784	757	723	688	652	625	572				
57	976	958	930	901	865	828	800	763	725	688	660	605				

TERRITORY 220

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	1054	1033	1003	972	932	893	863	822	782	743	713	652				
59	1167	1145	1112	1080	1035	991	956	911	867	824	790	723				
60	1293	1269	1232	1196	1147	1096	1060	1011	960	911	875	802				
61	1413	1386	1346	1305	1253	1198	1157	1104	1050	997	956	875				
62	1525	1494	1451	1409	1350	1291	1248	1190	1133	1074	1031	944				
63	1636	1606	1559	1512	1449	1389	1340	1279	1216	1153	1106	1013				
64	1748	1715	1665	1614	1549	1482	1431	1364	1299	1232	1181	1082				
65	1862	1825	1772	1719	1648	1577	1525	1453	1382	1311	1259	1151				
66	2030	1991	1933	1874	1797	1719	1663	1585	1508	1429	1372	1257				
67	2253	2211	2146	2081	1995	1910	1845	1760	1673	1587	1523	1395				
68	2477	2430	2359	2288	2194	2099	2028	1935	1839	1746	1675	1533				
69	2700	2649	2572	2495	2391	2290	2213	2109	2006	1904	1827	1673				
70	2925	2868	2785	2702	2590	2479	2395	2284	2172	2060	1977	1811				
71	3149	3088	2998	2909	2789	2669	2578	2458	2339	2219	2129	1949				
72	3372	3307	3211	3116	2986	2858	2763	2633	2505	2377	2280	2087				
73	3595	3528	3425	3321	3185	3047	2946	2807	2671	2533	2432	2227				
74	3820	3747	3638	3528	3384	3238	3128	2982	2838	2692	2582	2365				
75	4044	3967	3851	3735	3581	3427	3311	3159	3004	2850	2734	2503				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	278	267	250	233	216	204	187	176	165	153	142	119	1	153	1	74
2	369	358	335	312	290	273	250	233	222	204	193	159	2	176	2	91
3	403	386	364	341	318	295	273	256	239	222	204	170	3	204	3	114
4	471	454	426	398	369	346	318	301	284	261	244	199	4	222	4	125
5	517	500	466	432	403	375	352	324	307	284	267	222	5	233	5	148
6	540	523	488	454	426	398	369	341	324	295	278	227	6	244	6	159
7	568	545	511	477	443	415	386	358	335	312	290	239	7	256	7	176
8	591	574	534	494	466	432	403	375	352	324	307	250	8	267	8	210
10	613	591	551	511	477	449	415	386	364	335	312	261	10	284	10	244
11	630	608	568	528	494	460	426	398	375	346	324	267	11	301	11	267
12	653	630	591	551	511	477	443	415	392	358	335	278	12	307	12	295
13	676	648	608	568	528	494	454	426	403	369	346	284	13	318	13	318
14	693	670	625	579	545	506	471	437	415	381	358	295	14	341	14	352
15	704	682	636	591	551	517	477	443	420	386	364	301	15	358	15	381
16	710	687	642	596	557	523	483	449	426	392	364	301	16	369	16	420
17	727	699	653	608	568	528	488	460	432	398	375	307	17	386	17	443
18	744	716	670	625	585	545	506	471	443	409	381	312	18	403	18	483
19	755	727	682	636	591	551	511	477	449	415	386	318	19	426	19	511
20	778	750	699	648	608	568	523	488	460	426	398	329	20	437	20	545
21	795	767	716	665	625	579	540	500	471	437	409	335	21	454	21	619
22	807	778	727	676	630	591	545	511	477	443	415	341	22	483		
23	818	790	738	687	642	596	557	517	488	449	420	346	23	500		
24	841	807	755	704	659	613	568	528	500	460	432	358	24	523		
25	846	812	761	710	665	619	574	534	500	466	432	358	25	562		
26	858	829	772	716	670	625	579	540	511	471	443	364	26	613		
27	869	841	784	727	682	636	591	551	517	477	449	369				
28	875	846	790	733	687	642	591	551	523	483	449	369				
29	892	858	801	744	699	648	602	562	528	488	454	375				

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 220

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)																	
30	897	863	807	750	704	653	608	562	534	494	460	381					
31	909	875	818	761	710	665	613	574	540	500	466	386					
32	926	892	835	778	727	676	625	585	551	511	477	392					
33	937	903	846	790	738	687	636	591	557	517	483	398					
34	954	920	858	795	744	693	642	602	568	523	488	403					
35	966	932	869	807	755	704	653	608	574	528	494	409					
36	977	943	880	818	767	716	659	619	579	540	500	415					
37	994	960	897	835	778	727	676	630	591	545	511	420					
38	1011	971	909	846	790	738	682	636	602	557	517	426					
39	1017	977	914	852	795	738	687	642	602	557	523	432					
40	1028	988	926	863	807	750	693	648	613	562	528	437					
41	1039	1005	937	869	818	761	704	659	619	574	534	443					
42	1051	1017	949	880	824	767	710	665	625	579	540	443					
43	1068	1028	960	892	835	778	721	670	636	585	545	449					
44	1074	1034	966	897	841	784	727	676	636	591	551	454					
45	1091	1051	983	914	858	795	738	687	648	602	562	460					
46	1102	1062	994	926	863	807	744	699	659	608	568	466					
47	1113	1074	1005	937	875	812	755	704	665	613	574	471					
48	1130	1091	1017	943	886	824	761	710	670	619	579	477					
49	1142	1102	1028	954	892	835	772	721	676	625	585	483					
50	1153	1113	1039	966	903	841	778	727	687	636	591	488					
51	1164	1125	1051	977	914	852	790	738	693	642	596	494					
52	1170	1130	1056	983	920	858	795	738	699	642	602	494					
53	1187	1142	1068	994	932	863	801	750	704	653	608	500					
54	1198	1153	1079	1005	937	875	812	755	710	659	613	506					
55	1216	1176	1096	1017	954	886	824	767	721	670	625	517					
56	1238	1193	1113	1034	971	903	835	778	733	682	636	523					
57	1261	1216	1136	1056	988	920	852	795	750	693	648	534					
58	1301	1250	1170	1091	1017	949	880	818	772	716	665	551					
59	1352	1301	1216	1130	1056	983	914	852	801	744	693	574					
60	1409	1358	1267	1176	1102	1028	949	886	835	772	721	596					
61	1448	1397	1306	1216	1136	1056	983	914	863	795	744	613					
62	1482	1426	1335	1244	1159	1079	1000	937	880	812	761	625					
63	1505	1454	1358	1261	1181	1102	1017	949	897	829	772	636					
64	1539	1482	1386	1289	1204	1125	1039	971	914	846	790	653					
65	1568	1511	1414	1318	1233	1147	1062	988	932	863	807	665					
66	1613	1556	1454	1352	1267	1176	1091	1017	960	886	829	682					
67	1676	1619	1511	1403	1312	1221	1136	1056	1000	920	863	710					
68	1738	1676	1568	1460	1363	1272	1176	1096	1034	954	892	738					
69	1801	1738	1624	1511	1414	1318	1221	1136	1074	988	926	761					
70	1869	1801	1681	1562	1465	1363	1261	1176	1108	1028	960	790					
71	1931	1857	1738	1619	1511	1409	1306	1216	1147	1062	988	818					
72	1994	1920	1795	1670	1562	1454	1346	1255	1187	1096	1022	846					
73	2056	1982	1852	1721	1613	1500	1392	1295	1221	1130	1056	869					
74	2119	2045	1908	1772	1659	1545	1431	1335	1261	1164	1091	897					
75	2181	2102	1965	1829	1710	1590	1477	1375	1295	1198	1119	926					

- (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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
1	46	44	43	41	40	39	37	35	33	32	30	28	1	35	1	12
2	59	58	57	55	52	50	48	47	44	41	40	37	2	47	2	15
3	75	73	70	68	65	62	61	58	55	52	50	46	3	54	3	21
4	86	84	81	79	76	73	70	66	63	61	58	52	4	59	4	25
5	95	94	91	88	84	81	79	75	70	68	65	59	5	68	5	29
6	106	104	101	98	94	90	87	83	79	75	72	65	6	76	6	39
7	117	115	112	109	104	99	97	91	87	83	80	73	7	83	7	47
8	126	124	120	116	112	106	104	98	94	88	86	79	8	90	8	55
10	137	134	130	126	120	116	112	106	101	97	92	84	10	97	10	70
11	145	142	138	134	128	123	119	113	108	102	98	90	11	105	11	86
12	152	149	145	141	135	128	124	119	113	108	104	94	12	115	12	99
13	157	155	150	146	139	134	130	123	117	112	106	98	13	123	13	117
14	166	161	157	153	146	139	135	128	123	116	112	102	14	132	14	138
15	173	170	164	159	153	146	141	135	128	121	116	106	15	146	15	167
16	179	177	171	166	159	152	148	141	134	127	121	112	16	160	16	203
17	186	184	178	173	166	159	153	146	139	131	127	116	17	178	17	243
18	195	190	185	179	173	164	159	152	145	137	131	120	18	193	18	290
19	200	196	190	185	177	170	164	156	149	141	135	124	19	211	19	346
20	206	201	196	190	182	174	168	160	153	145	139	127	20	235	20	411
21	213	208	203	197	189	181	174	167	159	150	144	132	21	261	21	569
22	219	215	208	201	193	185	179	171	163	155	148	135	22	294		
23	226	222	215	208	200	192	185	177	168	159	153	139	23	330		
24	232	228	221	214	206	196	190	181	173	163	157	144	24	381		
25	239	235	228	221	211	203	196	186	178	168	161	148	25	469		
26	247	242	235	228	218	208	201	192	184	174	167	153	26	575		
27	254	248	242	235	225	215	208	199	189	179	171	157				
28	262	257	250	243	232	222	215	204	195	185	178	163				
29	270	266	258	250	240	229	222	211	201	190	184	168				
30	279	273	265	257	247	236	228	217	207	196	188	173				
31	287	282	273	265	254	243	235	224	213	203	195	178				
32	295	290	282	273	262	251	242	230	219	208	200	184				
33	305	298	290	282	269	258	250	237	226	214	206	189				
34	312	305	297	288	276	264	255	243	232	219	211	193				
35	319	313	304	294	283	270	261	248	237	225	215	197				
36	327	322	312	302	290	277	268	255	243	230	221	203				
37	339	333	323	313	301	287	277	265	253	239	229	210				
38	352	345	335	326	312	298	288	275	262	248	239	218				
39	364	357	346	335	322	308	298	284	270	257	246	225				
40	375	368	357	346	333	319	308	293	279	265	254	232				
41	388	381	370	359	344	330	317	304	288	273	262	240				
42	400	392	381	370	355	339	327	312	297	282	270	247				
43	411	404	392	380	364	349	337	322	306	290	279	255				
44	424	415	403	391	375	359	346	330	315	298	286	262				
45	435	426	414	402	385	368	356	339	323	306	294	269				
46	450	440	428	415	397	381	368	351	334	316	304	279				
47	464	455	442	428	411	393	380	362	345	327	313	287				
48	479	469	455	442	424	406	392	374	355	337	323	297				
49	493	483	469	455	436	418	403	385	366	348	333	305				
50	505	495	482	468	449	429	414	395	375	356	342	313				
51	520	511	495	480	461	442	426	406	386	367	352	322				
52	534	524	509	494	473	453	437	418	397	377	362	331				
53	548	537	522	506	486	464	449	428	407	386	370	339				
54	570	559	542	526	504	483	466	444	424	402	385	352				
55	598	585	569	552	529	506	489	466	443	421	404	370				
56	629	617	599	581	558	533	515	491	468	443	425	389				
57	664	651	632	613	588	563	544	519	493	468	449	411				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 230

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
58	716	702	682	661	633	607	587	559	531	505	484	443				
59	794	778	756	734	704	673	650	620	589	560	537	491				
60	879	863	838	813	780	745	720	687	653	620	595	545				
61	960	943	915	887	851	814	787	751	713	678	650	595				
62	1036	1016	987	958	918	878	849	809	770	730	701	642				
63	1112	1092	1060	1028	985	944	911	869	827	784	752	689				
64	1188	1166	1132	1097	1053	1007	973	927	883	838	803	736				
65	1265	1241	1205	1169	1121	1072	1036	988	940	891	856	782				
66	1380	1354	1314	1274	1221	1169	1130	1078	1025	972	933	854				
67	1532	1503	1459	1415	1357	1299	1254	1196	1137	1079	1035	948				
68	1684	1652	1604	1555	1492	1427	1379	1315	1250	1187	1139	1042				
69	1835	1801	1748	1696	1626	1557	1504	1434	1363	1294	1242	1137				
70	1989	1950	1893	1837	1761	1685	1628	1553	1477	1401	1344	1231				
71	2140	2099	2038	1978	1896	1815	1753	1671	1590	1508	1448	1325				
72	2292	2248	2183	2118	2030	1943	1878	1790	1703	1616	1550	1419				
73	2444	2398	2328	2258	2165	2071	2002	1909	1816	1722	1653	1514				
74	2597	2547	2473	2398	2300	2201	2127	2027	1929	1830	1755	1608				
75	2749	2697	2618	2539	2434	2329	2251	2147	2042	1938	1859	1702				

(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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	277	266	249	232	215	204	187	175	164	153	142	119	1	153	1	74
2	368	357	334	311	289	272	249	232	221	204	192	158	2	175	2	91
3	402	385	362	340	317	294	272	255	238	221	204	170	3	204	3	113
4	470	453	425	396	368	345	317	300	283	260	243	198	4	221	4	125
5	515	498	464	430	402	374	351	323	306	283	266	221	5	232	5	147
6	538	521	487	453	425	396	368	340	323	294	277	226	6	243	6	158
7	566	543	509	475	441	413	385	357	334	311	289	238	7	255	7	175
8	589	572	532	492	464	430	402	374	351	323	306	249	8	266	8	209
10	611	589	549	509	475	447	413	385	362	334	311	260	10	283	10	243
11	628	606	566	526	492	458	425	396	374	345	323	266	11	300	11	266
12	651	628	589	549	509	475	441	413	391	357	334	277	12	306	12	294
13	674	645	606	566	526	492	453	425	402	368	345	283	13	317	13	317
14	691	668	623	577	543	504	470	436	413	379	357	294	14	340	14	351
15	702	679	634	589	549	515	475	441	419	385	362	300	15	357	15	379
16	708	685	640	594	555	521	481	447	425	391	362	300	16	368	16	419
17	724	696	651	606	566	526	487	458	430	396	374	306	17	385	17	441
18	741	713	668	623	583	543	504	470	441	408	379	311	18	402	18	481
19	753	724	679	634	589	549	509	475	447	413	385	317	19	425	19	509
20	775	747	696	645	606	566	521	487	458	425	396	328	20	436	20	543
21	792	764	713	662	623	577	538	498	470	436	408	334	21	453	21	617
22	804	775	724	674	628	589	543	509	475	441	413	340	22	481		
23	815	787	736	685	640	594	555	515	487	447	419	345	23	498		
24	838	804	753	702	657	611	566	526	498	458	430	357	24	521		
25	843	809	758	708	662	617	572	532	498	464	430	357	25	560		
26	855	826	770	713	668	623	577	538	509	470	441	362	26	611		
27	866	838	781	724	679	634	589	549	515	475	447	368				
28	872	843	787	730	685	640	589	549	521	481	447	368				
29	889	855	798	741	696	645	600	560	526	487	453	374				

TERRITORY 230

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)																	
30	894	860	804	747	702	651	606	560	532	492	458	379					
31	906	872	815	758	708	662	611	572	538	498	464	385					
32	923	889	832	775	724	674	623	583	549	509	475	391					
33	934	900	843	787	736	685	634	589	555	515	481	396					
34	951	917	855	792	741	691	640	600	566	521	487	402					
35	962	928	866	804	753	702	651	606	572	526	492	408					
36	974	940	877	815	764	713	657	617	577	538	498	413					
37	991	957	894	832	775	724	674	628	589	543	509	419					
38	1007	968	906	843	787	736	679	634	600	555	515	425					
39	1013	974	911	849	792	736	685	640	600	555	521	430					
40	1024	985	923	860	804	747	691	645	611	560	526	436					
41	1036	1002	934	866	815	758	702	657	617	572	532	441					
42	1047	1013	945	877	821	764	708	662	623	577	538	441					
43	1064	1024	957	889	832	775	719	668	634	583	543	447					
44	1070	1030	962	894	838	781	724	674	634	589	549	453					
45	1087	1047	979	911	855	792	736	685	645	600	560	458					
46	1098	1058	991	923	860	804	741	696	657	606	566	464					
47	1109	1070	1002	934	872	809	753	702	662	611	572	470					
48	1126	1087	1013	940	883	821	758	708	668	617	577	475					
49	1138	1098	1024	951	889	832	770	719	674	623	583	481					
50	1149	1109	1036	962	900	838	775	724	685	634	589	487					
51	1160	1121	1047	974	911	849	787	736	691	640	594	492					
52	1166	1126	1053	979	917	855	792	736	696	640	600	492					
53	1183	1138	1064	991	928	860	798	747	702	651	606	498					
54	1194	1149	1075	1002	934	872	809	753	708	657	611	504					
55	1211	1172	1092	1013	951	883	821	764	719	668	623	515					
56	1234	1189	1109	1030	968	900	832	775	730	679	634	521					
57	1257	1211	1132	1053	985	917	849	792	747	691	645	532					
58	1296	1245	1166	1087	1013	945	877	815	770	713	662	549					
59	1347	1296	1211	1126	1053	979	911	849	798	741	691	572					
60	1404	1353	1262	1172	1098	1024	945	883	832	770	719	594					
61	1443	1392	1302	1211	1132	1053	979	911	860	792	741	611					
62	1477	1421	1330	1240	1155	1075	996	934	877	809	758	623					
63	1500	1449	1353	1257	1177	1098	1013	945	894	826	770	634					
64	1534	1477	1381	1285	1200	1121	1036	968	911	843	787	651					
65	1562	1506	1409	1313	1228	1143	1058	985	928	860	804	662					
66	1607	1551	1449	1347	1262	1172	1087	1013	957	883	826	679					
67	1670	1613	1506	1398	1307	1217	1132	1053	996	917	860	708					
68	1732	1670	1562	1455	1358	1268	1172	1092	1030	951	889	736					
69	1794	1732	1619	1506	1409	1313	1217	1132	1070	985	923	758					
70	1862	1794	1675	1557	1460	1358	1257	1172	1104	1024	957	787					
71	1924	1851	1732	1613	1506	1404	1302	1211	1143	1058	985	815					
72	1987	1913	1789	1664	1557	1449	1341	1251	1183	1092	1019	843					
73	2049	1975	1845	1715	1607	1494	1387	1290	1217	1126	1053	866					
74	2111	2038	1902	1766	1653	1540	1426	1330	1257	1160	1087	894					
75	2173	2094	1958	1823	1704	1585	1472	1370	1290	1194	1115	923					

- (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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	51	50	48	47	45	43	42	39	37	36	34	31	1	39	1	14
2	67	65	64	62	59	56	54	53	50	47	45	42	2	53	2	17
3	84	82	79	76	73	70	68	65	62	59	56	51	3	60	3	23
4	96	95	91	88	85	82	79	74	71	68	65	59	4	67	4	28
5	107	105	102	99	95	91	88	84	79	76	73	67	5	76	5	33
6	119	116	113	110	105	101	98	93	88	84	81	73	6	85	6	43
7	132	129	126	122	116	112	109	102	98	93	90	82	7	93	7	53
8	141	140	135	130	126	119	116	110	105	99	96	88	8	101	8	62
10	153	150	146	141	135	130	126	119	113	109	104	95	10	109	10	79
11	163	160	155	150	144	138	133	127	121	115	110	101	11	118	11	96
12	171	167	163	158	152	144	140	133	127	121	116	105	12	129	12	112
13	177	174	169	164	157	150	146	138	132	126	119	110	13	138	13	132
14	186	181	177	172	164	157	152	144	138	130	126	115	14	149	14	155
15	194	191	184	178	172	164	158	152	144	136	130	119	15	164	15	188
16	202	198	192	186	178	171	166	158	150	143	136	126	16	180	16	228
17	209	206	200	194	186	178	172	164	157	147	143	130	17	200	17	273
18	219	214	208	202	194	184	178	171	163	153	147	135	18	217	18	326
19	225	220	214	208	198	191	184	175	167	158	152	140	19	237	19	389
20	231	226	220	214	205	195	189	180	172	163	157	143	20	264	20	462
21	239	234	228	222	212	203	195	188	178	169	161	149	21	293	21	639
22	246	242	234	226	217	208	202	192	183	174	166	152	22	330		
23	254	250	242	234	225	215	208	198	189	178	172	157	23	370		
24	260	256	248	240	231	220	214	203	194	183	177	161	24	428		
25	268	264	256	248	237	228	220	209	200	189	181	166	25	527		
26	277	271	264	256	245	234	226	215	206	195	188	172	26	646		
27	285	279	271	264	253	242	234	223	212	202	192	177				
28	295	288	281	273	260	250	242	229	219	208	200	183				
29	304	299	290	281	270	257	250	237	226	214	206	189				
30	313	307	298	288	277	265	256	243	233	220	211	194				
31	322	316	307	298	285	273	264	251	239	228	219	200				
32	332	326	316	307	295	282	271	259	246	234	225	206				
33	343	335	326	316	302	290	281	267	254	240	231	212				
34	350	343	333	324	310	296	287	273	260	246	237	217				
35	358	352	341	330	318	304	293	279	267	253	242	222				
36	367	361	350	339	326	312	301	287	273	259	248	228				
37	381	374	363	352	338	322	312	298	284	268	257	236				
38	395	388	377	366	350	335	324	308	295	279	268	245				
39	409	401	389	377	361	346	335	319	304	288	276	253				
40	422	414	401	389	374	358	346	329	313	298	285	260				
41	436	428	415	403	386	370	357	341	324	307	295	270				
42	450	440	428	415	398	381	367	350	333	316	304	277				
43	462	454	440	426	409	392	378	361	344	326	313	287				
44	476	467	453	439	422	403	389	370	353	335	321	295				
45	488	479	465	451	432	414	400	381	363	344	330	302				
46	505	494	481	467	446	428	414	394	375	355	341	313				
47	521	512	496	481	462	442	426	406	388	367	352	322				
48	538	527	512	496	476	456	440	420	398	378	363	333				
49	553	543	527	512	490	470	453	432	411	391	374	343				
50	567	556	541	525	504	482	465	443	422	400	384	352				
51	584	574	556	539	518	496	479	456	434	412	395	361				
52	600	589	572	555	532	508	491	470	446	423	406	372				
53	615	603	586	569	546	521	504	481	457	434	415	381				
54	640	628	609	591	566	543	524	499	476	451	432	395				
55	671	657	639	620	594	569	549	524	498	473	454	415				
56	707	693	673	653	626	598	578	552	525	498	477	437				
57	746	732	710	688	660	632	611	583	553	525	504	462				

TERRITORY 240

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	804	789	766	742	711	682	659	628	597	567	544	498				
59	891	874	849	825	791	756	730	696	662	629	603	552				
60	987	969	941	913	876	837	809	772	733	696	668	612				
61	1079	1059	1028	997	956	915	884	843	801	761	730	668				
62	1164	1141	1108	1076	1031	986	953	908	865	820	787	721				
63	1249	1226	1190	1155	1107	1060	1023	977	928	880	845	773				
64	1335	1310	1271	1232	1183	1132	1093	1042	992	941	902	826				
65	1421	1393	1353	1313	1259	1204	1164	1110	1056	1001	961	879				
66	1550	1521	1476	1431	1372	1313	1269	1211	1152	1091	1048	959				
67	1721	1688	1638	1589	1524	1459	1409	1344	1277	1212	1163	1065				
68	1891	1855	1801	1747	1676	1603	1548	1477	1404	1333	1279	1170				
69	2062	2023	1964	1905	1826	1748	1690	1610	1531	1454	1395	1277				
70	2234	2190	2127	2063	1978	1893	1829	1744	1659	1573	1510	1383				
71	2404	2358	2289	2221	2130	2038	1969	1877	1786	1694	1626	1488				
72	2575	2525	2452	2379	2280	2182	2110	2010	1913	1815	1741	1593				
73	2745	2694	2615	2536	2432	2327	2249	2144	2040	1934	1857	1700				
74	2917	2861	2778	2694	2584	2472	2389	2277	2167	2055	1972	1806				
75	3088	3029	2940	2852	2734	2616	2528	2412	2294	2176	2088	1911				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	283	271	254	237	219	208	190	179	167	156	144	121	1	156	1	75
2	375	364	340	317	294	277	254	237	225	208	196	162	2	179	2	92
3	410	392	369	346	323	300	277	260	242	225	208	173	3	208	3	115
4	479	462	433	404	375	352	323	306	289	265	248	202	4	225	4	127
5	525	508	473	439	410	381	358	329	312	289	271	225	5	237	5	150
6	548	531	496	462	433	404	375	346	329	300	283	231	6	248	6	162
7	577	554	519	485	450	421	392	364	340	317	294	242	7	260	7	179
8	600	583	542	502	473	439	410	381	358	329	312	254	8	271	8	213
10	623	600	560	519	485	456	421	392	369	340	317	265	10	289	10	248
11	640	617	577	537	502	467	433	404	381	352	329	271	11	306	11	271
12	664	640	600	560	519	485	450	421	398	364	340	283	12	312	12	300
13	687	658	617	577	537	502	462	433	410	375	352	289	13	323	13	323
14	704	681	635	589	554	514	479	444	421	387	364	300	14	346	14	358
15	715	692	646	600	560	525	485	450	427	392	369	306	15	364	15	387
16	721	698	652	606	565	531	490	456	433	398	369	306	16	375	16	427
17	739	710	664	617	577	537	496	467	439	404	381	312	17	392	17	450
18	756	727	681	635	594	554	514	479	450	415	387	317	18	410	18	490
19	767	739	692	646	600	560	519	485	456	421	392	323	19	433	19	519
20	790	762	710	658	617	577	531	496	467	433	404	335	20	444	20	554
21	808	779	727	675	635	589	548	508	479	444	415	340	21	462	21	629
22	819	790	739	687	640	600	554	519	485	450	421	346	22	490		
23	831	802	750	698	652	606	565	525	496	456	427	352	23	508		
24	854	819	767	715	669	623	577	537	508	467	439	364	24	531		
25	860	825	773	721	675	629	583	542	508	473	439	364	25	571		
26	871	842	785	727	681	635	589	548	519	479	450	369	26	623		
27	883	854	796	739	692	646	600	560	525	485	456	375				
28	889	860	802	744	698	652	600	560	531	490	456	375				
29	906	871	814	756	710	658	612	571	537	496	462	381				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 240

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	Symbol	1989 &	
(a)													(b)		(c)	Prior	
30	912	877	819	762	715	664	617	571	542	502	467	387					
31	923	889	831	773	721	675	623	583	548	508	473	392					
32	941	906	848	790	739	687	635	594	560	519	485	398					
33	952	917	860	802	750	698	646	600	565	525	490	404					
34	969	935	871	808	756	704	652	612	577	531	496	410					
35	981	946	883	819	767	715	664	617	583	537	502	415					
36	992	958	894	831	779	727	669	629	589	548	508	421					
37	1010	975	912	848	790	739	687	640	600	554	519	427					
38	1027	987	923	860	802	750	692	646	612	565	525	433					
39	1033	992	929	866	808	750	698	652	612	565	531	439					
40	1044	1004	941	877	819	762	704	658	623	571	537	444					
41	1056	1021	952	883	831	773	715	669	629	583	542	450					
42	1067	1033	964	894	837	779	721	675	635	589	548	450					
43	1085	1044	975	906	848	790	733	681	646	594	554	456					
44	1091	1050	981	912	854	796	739	687	646	600	560	462					
45	1108	1067	998	929	871	808	750	698	658	612	571	467					
46	1119	1079	1010	941	877	819	756	710	669	617	577	473					
47	1131	1091	1021	952	889	825	767	715	675	623	583	479					
48	1148	1108	1033	958	900	837	773	721	681	629	589	485					
49	1160	1119	1044	969	906	848	785	733	687	635	594	490					
50	1171	1131	1056	981	917	854	790	739	698	646	600	496					
51	1183	1142	1067	992	929	866	802	750	704	652	606	502					
52	1189	1148	1073	998	935	871	808	750	710	652	612	502					
53	1206	1160	1085	1010	946	877	814	762	715	664	617	508					
54	1217	1171	1096	1021	952	889	825	767	721	669	623	514					
55	1235	1194	1114	1033	969	900	837	779	733	681	635	525					
56	1258	1212	1131	1050	987	917	848	790	744	692	646	531					
57	1281	1235	1154	1073	1004	935	866	808	762	704	658	542					
58	1321	1269	1189	1108	1033	964	894	831	785	727	675	560					
59	1373	1321	1235	1148	1073	998	929	866	814	756	704	583					
60	1431	1379	1287	1194	1119	1044	964	900	848	785	733	606					
61	1471	1419	1327	1235	1154	1073	998	929	877	808	756	623					
62	1506	1448	1356	1264	1177	1096	1016	952	894	825	773	635					
63	1529	1477	1379	1281	1200	1119	1033	964	912	842	785	646					
64	1564	1506	1408	1310	1223	1142	1056	987	929	860	802	664					
65	1593	1535	1437	1339	1252	1166	1079	1004	946	877	819	675					
66	1639	1581	1477	1373	1287	1194	1108	1033	975	900	842	692					
67	1702	1644	1535	1425	1333	1241	1154	1073	1016	935	877	721					
68	1766	1702	1593	1483	1385	1292	1194	1114	1050	969	906	750					
69	1829	1766	1650	1535	1437	1339	1241	1154	1091	1004	941	773					
70	1898	1829	1708	1587	1489	1385	1281	1194	1125	1044	975	802					
71	1962	1887	1766	1644	1535	1431	1327	1235	1166	1079	1004	831					
72	2025	1950	1823	1696	1587	1477	1367	1275	1206	1114	1039	860					
73	2089	2014	1881	1748	1639	1523	1414	1316	1241	1148	1073	883					
74	2152	2077	1939	1800	1685	1569	1454	1356	1281	1183	1108	912					
75	2216	2135	1996	1858	1737	1616	1500	1396	1316	1217	1137	941					

- (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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	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				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 250

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	314	301	282	262	243	230	211	198	186	173	160	134	1	173	1	83
2	416	403	378	352	326	307	282	262	250	230	218	179	2	198	2	102
3	454	435	410	384	358	333	307	288	269	250	230	192	3	230	3	128
4	531	512	480	448	416	390	358	339	320	294	275	224	4	250	4	141
5	582	563	525	486	454	422	397	365	346	320	301	250	5	262	5	166
6	608	589	550	512	480	448	416	384	365	333	314	256	6	275	6	179
7	640	614	576	538	499	467	435	403	378	352	326	269	7	288	7	198
8	666	646	602	557	525	486	454	422	397	365	346	282	8	301	8	237
10	691	666	621	576	538	506	467	435	410	378	352	294	10	320	10	275
11	710	685	640	595	557	518	480	448	422	390	365	301	11	339	11	301
12	736	710	666	621	576	538	499	467	442	403	378	314	12	346	12	333
13	762	730	685	640	595	557	512	480	454	416	390	320	13	358	13	358
14	781	755	704	653	614	570	531	493	467	429	403	333	14	384	14	397
15	794	768	717	666	621	582	538	499	474	435	410	339	15	403	15	429
16	800	774	723	672	627	589	544	506	480	442	410	339	16	416	16	474
17	819	787	736	685	640	595	550	518	486	448	422	346	17	435	17	499
18	838	806	755	704	659	614	570	531	499	461	429	352	18	454	18	544
19	851	819	768	717	666	621	576	538	506	467	435	358	19	480	19	576
20	877	845	787	730	685	640	589	550	518	480	448	371	20	493	20	614
21	896	864	806	749	704	653	608	563	531	493	461	378	21	512	21	698
22	909	877	819	762	710	666	614	576	538	499	467	384	22	544		
23	922	890	832	774	723	672	627	582	550	506	474	390	23	563		
24	947	909	851	794	742	691	640	595	563	518	486	403	24	589		
25	954	915	858	800	749	698	646	602	563	525	486	403	25	634		
26	966	934	870	806	755	704	653	608	576	531	499	410	26	691		
27	979	947	883	819	768	717	666	621	582	538	506	416				
28	986	954	890	826	774	723	666	621	589	544	506	416				
29	1005	966	902	838	787	730	678	634	595	550	512	422				

TERRITORY 250

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	1011	973	909	845	794	736	685	634	602	557	518	429				
31	1024	986	922	858	800	749	691	646	608	563	525	435				
32	1043	1005	941	877	819	762	704	659	621	576	538	442				
33	1056	1018	954	890	832	774	717	666	627	582	544	448				
34	1075	1037	966	896	838	781	723	678	640	589	550	454				
35	1088	1050	979	909	851	794	736	685	646	595	557	461				
36	1101	1062	992	922	864	806	742	698	653	608	563	467				
37	1120	1082	1011	941	877	819	762	710	666	614	576	474				
38	1139	1094	1024	954	890	832	768	717	678	627	582	480				
39	1146	1101	1030	960	896	832	774	723	678	627	589	486				
40	1158	1114	1043	973	909	845	781	730	691	634	595	493				
41	1171	1133	1056	979	922	858	794	742	698	646	602	499				
42	1184	1146	1069	992	928	864	800	749	704	653	608	499				
43	1203	1158	1082	1005	941	877	813	755	717	659	614	506				
44	1210	1165	1088	1011	947	883	819	762	717	666	621	512				
45	1229	1184	1107	1030	966	896	832	774	730	678	634	518				
46	1242	1197	1120	1043	973	909	838	787	742	685	640	525				
47	1254	1210	1133	1056	986	915	851	794	749	691	646	531				
48	1274	1229	1146	1062	998	928	858	800	755	698	653	538				
49	1286	1242	1158	1075	1005	941	870	813	762	704	659	544				
50	1299	1254	1171	1088	1018	947	877	819	774	717	666	550				
51	1312	1267	1184	1101	1030	960	890	832	781	723	672	557				
52	1318	1274	1190	1107	1037	966	896	832	787	723	678	557				
53	1338	1286	1203	1120	1050	973	902	845	794	736	685	563				
54	1350	1299	1216	1133	1056	986	915	851	800	742	691	570				
55	1370	1325	1235	1146	1075	998	928	864	813	755	704	582				
56	1395	1344	1254	1165	1094	1018	941	877	826	768	717	589				
57	1421	1370	1280	1190	1114	1037	960	896	845	781	730	602				
58	1466	1408	1318	1229	1146	1069	992	922	870	806	749	621				
59	1523	1466	1370	1274	1190	1107	1030	960	902	838	781	646				
60	1587	1530	1427	1325	1242	1158	1069	998	941	870	813	672				
61	1632	1574	1472	1370	1280	1190	1107	1030	973	896	838	691				
62	1670	1606	1504	1402	1306	1216	1126	1056	992	915	858	704				
63	1696	1638	1530	1421	1331	1242	1146	1069	1011	934	870	717				
64	1734	1670	1562	1453	1357	1267	1171	1094	1030	954	890	736				
65	1766	1702	1594	1485	1389	1293	1197	1114	1050	973	909	749				
66	1818	1754	1638	1523	1427	1325	1229	1146	1082	998	934	768				
67	1888	1824	1702	1581	1478	1376	1280	1190	1126	1037	973	800				
68	1958	1888	1766	1645	1536	1434	1325	1235	1165	1075	1005	832				
69	2029	1958	1830	1702	1594	1485	1376	1280	1210	1114	1043	858				
70	2106	2029	1894	1760	1651	1536	1421	1325	1248	1158	1082	890				
71	2176	2093	1958	1824	1702	1587	1472	1370	1293	1197	1114	922				
72	2246	2163	2022	1882	1760	1638	1517	1414	1338	1235	1152	954				
73	2317	2234	2086	1939	1818	1690	1568	1459	1376	1274	1190	979				
74	2387	2304	2150	1997	1869	1741	1613	1504	1421	1312	1229	1011				
75	2458	2368	2214	2061	1926	1792	1664	1549	1459	1350	1261	1043				

- (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 260

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	40	39	38	36	35	34	33	30	29	28	27	24	1	30	1	11
2	52	51	50	48	46	44	42	41	39	36	35	33	2	41	2	13
3	65	64	62	59	57	54	53	51	48	46	44	40	3	47	3	18
4	75	74	71	69	67	64	62	58	56	53	51	46	4	52	4	22
5	83	82	80	77	74	71	69	65	62	59	57	52	5	59	5	25
6	93	91	88	86	82	79	76	73	69	65	63	57	6	67	6	34
7	103	100	98	96	91	87	85	80	76	73	70	64	7	73	7	41
8	110	109	105	102	98	93	91	86	82	77	75	69	8	79	8	48
10	120	117	114	110	105	102	98	93	88	85	81	74	10	85	10	62
11	127	125	121	117	113	108	104	99	94	90	86	79	11	92	11	75
12	133	131	127	123	119	113	109	104	99	94	91	82	12	100	12	87
13	138	136	132	128	122	117	114	108	103	98	93	86	13	108	13	103
14	145	142	138	134	128	122	119	113	108	102	98	90	14	116	14	121
15	151	149	144	139	134	128	123	119	113	106	102	93	15	128	15	146
16	157	155	150	145	139	133	129	123	117	111	106	98	16	140	16	178
17	163	161	156	151	145	139	134	128	122	115	111	102	17	156	17	213
18	171	167	162	157	151	144	139	133	127	120	115	105	18	169	18	254
19	175	172	167	162	155	149	144	137	131	123	119	109	19	185	19	304
20	180	177	172	167	160	152	148	140	134	127	122	111	20	206	20	361
21	186	183	178	173	166	159	152	146	139	132	126	116	21	229	21	499
22	192	189	183	177	169	162	157	150	143	136	129	119	22	258		
23	198	195	189	183	175	168	162	155	148	139	134	122	23	289		
24	203	200	194	188	180	172	167	159	151	143	138	126	24	334		
25	209	206	200	194	185	178	172	163	156	148	142	129	25	411		
26	217	212	206	200	191	183	177	168	161	152	146	134	26	505		
27	223	218	212	206	197	189	183	174	166	157	150	138				
28	230	225	219	213	203	195	189	179	171	162	156	143				
29	237	234	226	219	211	201	195	185	177	167	161	148				
30	244	240	232	225	217	207	200	190	182	172	165	151				
31	252	247	240	232	223	213	206	196	186	178	171	156				
32	259	254	247	240	230	220	212	202	192	183	175	161				
33	267	261	254	247	236	226	219	208	198	188	180	166				
34	273	267	260	253	242	231	224	213	203	192	185	169				
35	280	275	266	258	248	237	229	218	208	197	189	173				
36	287	282	273	265	254	243	235	224	213	202	194	178				
37	298	292	283	275	264	252	243	232	221	209	201	184				
38	309	303	294	286	273	261	253	241	230	218	209	191				
39	319	313	304	294	282	270	261	249	237	225	215	197				
40	329	323	313	304	292	280	270	257	244	232	223	203				
41	340	334	324	315	301	289	278	266	253	240	230	211				
42	351	344	334	324	311	298	287	273	260	247	237	217				
43	361	355	344	333	319	306	295	282	269	254	244	224				
44	371	364	353	342	329	315	304	289	276	261	250	230				
45	381	374	363	352	338	323	312	298	283	269	258	236				
46	394	386	375	364	348	334	323	307	293	277	266	244				
47	407	399	387	375	361	345	333	317	303	287	275	252				
48	420	411	399	387	371	356	344	328	311	295	283	260				
49	432	424	411	399	382	367	353	338	321	305	292	267				
50	443	434	422	410	393	376	363	346	329	312	300	275				
51	456	448	434	421	404	387	374	356	339	322	309	282				
52	468	460	446	433	415	397	384	367	348	330	317	290				
53	480	471	457	444	426	407	393	375	357	339	324	298				
54	500	490	476	461	442	424	409	390	371	352	338	309				
55	524	513	499	484	463	444	428	409	388	369	355	324				
56	552	541	525	509	489	467	451	431	410	388	373	341				
57	582	571	554	537	515	494	477	455	432	410	393	361				

TERRITORY 260

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	628	616	598	580	555	532	514	490	466	443	425	388				
59	696	682	663	644	617	590	570	543	517	491	471	431				
60	771	756	734	713	684	653	632	603	572	543	522	478				
61	842	826	802	778	747	714	690	658	626	594	570	522				
62	909	891	865	840	805	770	744	709	675	640	615	563				
63	975	957	929	901	864	828	799	762	725	687	659	604				
64	1042	1022	992	962	923	883	853	813	774	734	704	645				
65	1110	1088	1056	1025	983	940	909	866	824	782	750	686				
66	1210	1187	1152	1117	1071	1025	991	945	899	852	818	749				
67	1343	1318	1279	1240	1189	1139	1100	1049	997	946	908	831				
68	1476	1448	1406	1364	1308	1251	1209	1153	1096	1041	998	914				
69	1609	1579	1533	1487	1425	1365	1319	1257	1195	1135	1089	997				
70	1744	1710	1660	1611	1544	1477	1428	1361	1295	1228	1179	1079				
71	1877	1840	1787	1734	1663	1591	1537	1465	1394	1323	1269	1162				
72	2010	1971	1914	1857	1780	1704	1647	1569	1493	1417	1359	1244				
73	2143	2103	2041	1980	1898	1816	1756	1673	1592	1510	1450	1327				
74	2277	2234	2168	2103	2017	1930	1865	1777	1692	1604	1539	1410				
75	2410	2364	2295	2226	2134	2042	1974	1883	1791	1699	1630	1492				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	263	252	236	220	204	193	177	166	155	145	134	113	1	145	1	70
2	348	338	316	295	273	257	236	220	209	193	182	150	2	166	2	86
3	381	364	343	322	300	279	257	241	225	209	193	161	3	193	3	107
4	445	429	402	375	348	327	300	284	268	247	230	188	4	209	4	118
5	488	472	440	407	381	354	332	306	289	268	252	209	5	220	5	139
6	509	493	461	429	402	375	348	322	306	279	263	214	6	230	6	150
7	536	515	482	450	418	391	364	338	316	295	273	225	7	241	7	166
8	557	541	504	466	440	407	381	354	332	306	289	236	8	252	8	198
10	579	557	520	482	450	423	391	364	343	316	295	247	10	268	10	230
11	595	574	536	498	466	434	402	375	354	327	306	252	11	284	11	252
12	616	595	557	520	482	450	418	391	370	338	316	263	12	289	12	279
13	638	611	574	536	498	466	429	402	381	348	327	268	13	300	13	300
14	654	632	590	547	515	477	445	413	391	359	338	279	14	322	14	332
15	665	643	600	557	520	488	450	418	397	364	343	284	15	338	15	359
16	670	649	606	563	525	493	456	423	402	370	343	284	16	348	16	397
17	686	659	616	574	536	498	461	434	407	375	354	289	17	364	17	418
18	702	675	632	590	552	515	477	445	418	386	359	295	18	381	18	456
19	713	686	643	600	557	520	482	450	423	391	364	300	19	402	19	482
20	734	708	659	611	574	536	493	461	434	402	375	311	20	413	20	515
21	750	724	675	627	590	547	509	472	445	413	386	316	21	429	21	584
22	761	734	686	638	595	557	515	482	450	418	391	322	22	456		
23	772	745	697	649	606	563	525	488	461	423	397	327	23	472		
24	793	761	713	665	622	579	536	498	472	434	407	338	24	493		
25	799	766	718	670	627	584	541	504	472	440	407	338	25	531		
26	809	783	729	675	632	590	547	509	482	445	418	343	26	579		
27	820	793	740	686	643	600	557	520	488	450	423	348				
28	825	799	745	691	649	606	557	520	493	456	423	348				
29	842	809	756	702	659	611	568	531	498	461	429	354				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 260

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	847	815	761	708	665	616	574	531	504	466	434	359				
31	858	825	772	718	670	627	579	541	509	472	440	364				
32	874	842	788	734	686	638	590	552	520	482	450	370				
33	884	852	799	745	697	649	600	557	525	488	456	375				
34	900	868	809	750	702	654	606	568	536	493	461	381				
35	911	879	820	761	713	665	616	574	541	498	466	386				
36	922	890	831	772	724	675	622	584	547	509	472	391				
37	938	906	847	788	734	686	638	595	557	515	482	397				
38	954	917	858	799	745	697	643	600	568	525	488	402				
39	959	922	863	804	750	697	649	606	568	525	493	407				
40	970	933	874	815	761	708	654	611	579	531	498	413				
41	981	949	884	820	772	718	665	622	584	541	504	418				
42	992	959	895	831	777	724	670	627	590	547	509	418				
43	1008	970	906	842	788	734	681	632	600	552	515	423				
44	1013	976	911	847	793	740	686	638	600	557	520	429				
45	1029	992	927	863	809	750	697	649	611	568	531	434				
46	1040	1002	938	874	815	761	702	659	622	574	536	440				
47	1051	1013	949	884	825	766	713	665	627	579	541	445				
48	1067	1029	959	890	836	777	718	670	632	584	547	450				
49	1077	1040	970	900	842	788	729	681	638	590	552	456				
50	1088	1051	981	911	852	793	734	686	649	600	557	461				
51	1099	1061	992	922	863	804	745	697	654	606	563	466				
52	1104	1067	997	927	868	809	750	697	659	606	568	466				
53	1120	1077	1008	938	879	815	756	708	665	616	574	472				
54	1131	1088	1018	949	884	825	766	713	670	622	579	477				
55	1147	1110	1034	959	900	836	777	724	681	632	590	488				
56	1168	1126	1051	976	917	852	788	734	691	643	600	493				
57	1190	1147	1072	997	933	868	804	750	708	654	611	504				
58	1227	1179	1104	1029	959	895	831	772	729	675	627	520				
59	1276	1227	1147	1067	997	927	863	804	756	702	654	541				
60	1329	1281	1195	1110	1040	970	895	836	788	729	681	563				
61	1367	1319	1233	1147	1072	997	927	863	815	750	702	579				
62	1399	1345	1260	1174	1093	1018	943	884	831	766	718	590				
63	1420	1372	1281	1190	1115	1040	959	895	847	783	729	600				
64	1453	1399	1308	1217	1136	1061	981	917	863	799	745	616				
65	1479	1426	1335	1244	1163	1083	1002	933	879	815	761	627				
66	1522	1469	1372	1276	1195	1110	1029	959	906	836	783	643				
67	1581	1528	1426	1324	1238	1152	1072	997	943	868	815	670				
68	1640	1581	1479	1378	1286	1201	1110	1034	976	900	842	697				
69	1699	1640	1533	1426	1335	1244	1152	1072	1013	933	874	718				
70	1763	1699	1587	1474	1383	1286	1190	1110	1045	970	906	745				
71	1822	1753	1640	1528	1426	1329	1233	1147	1083	1002	933	772				
72	1881	1812	1694	1576	1474	1372	1270	1185	1120	1034	965	799				
73	1940	1871	1747	1624	1522	1415	1313	1222	1152	1067	997	820				
74	1999	1930	1801	1672	1565	1458	1351	1260	1190	1099	1029	847				
75	2058	1983	1855	1726	1613	1501	1394	1297	1222	1131	1056	874				

- (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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
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				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 270

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	245	235	220	205	190	180	165	155	145	135	125	105	1	135	1	65
2	324	314	294	274	254	240	220	205	195	180	170	140	2	155	2	80
3	354	339	319	299	279	259	240	225	210	195	180	150	3	180	3	100
4	414	399	374	349	324	304	279	264	250	230	215	175	4	195	4	110
5	454	439	409	379	354	329	309	284	269	250	235	195	5	205	5	130
6	474	459	429	399	374	349	324	299	284	259	245	200	6	215	6	140
7	499	479	449	419	389	364	339	314	294	274	254	210	7	225	7	155
8	519	504	469	434	409	379	354	329	309	284	269	220	8	235	8	185
10	539	519	484	449	419	394	364	339	319	294	274	230	10	250	10	215
11	554	534	499	464	434	404	374	349	329	304	284	235	11	264	11	235
12	574	554	519	484	449	419	389	364	344	314	294	245	12	269	12	259
13	594	569	534	499	464	434	399	374	354	324	304	250	13	279	13	279
14	609	589	549	509	479	444	414	384	364	334	314	259	14	299	14	309
15	619	599	559	519	484	454	419	389	369	339	319	264	15	314	15	334
16	624	604	564	524	489	459	424	394	374	344	319	264	16	324	16	369
17	639	614	574	534	499	464	429	404	379	349	329	269	17	339	17	389
18	654	629	589	549	514	479	444	414	389	359	334	274	18	354	18	424
19	664	639	599	559	519	484	449	419	394	364	339	279	19	374	19	449
20	684	659	614	569	534	499	459	429	404	374	349	289	20	384	20	479
21	699	674	629	584	549	509	474	439	414	384	359	294	21	399	21	544
22	709	684	639	594	554	519	479	449	419	389	364	299	22	424		
23	719	694	649	604	564	524	489	454	429	394	369	304	23	439		
24	739	709	664	619	579	539	499	464	439	404	379	314	24	459		
25	744	714	669	624	584	544	504	469	439	409	379	314	25	494		
26	753	729	679	629	589	549	509	474	449	414	389	319	26	539		
27	763	739	689	639	599	559	519	484	454	419	394	324				
28	768	744	694	644	604	564	519	484	459	424	394	324				
29	783	753	704	654	614	569	529	494	464	429	399	329				

TERRITORY 270

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)																	
30	788	758	709	659	619	574	534	494	469	434	404	334					
31	798	768	719	669	624	584	539	504	474	439	409	339					
32	813	783	734	684	639	594	549	514	484	449	419	344					
33	823	793	744	694	649	604	559	519	489	454	424	349					
34	838	808	753	699	654	609	564	529	499	459	429	354					
35	848	818	763	709	664	619	574	534	504	464	434	359					
36	858	828	773	719	674	629	579	544	509	474	439	364					
37	873	843	788	734	684	639	594	554	519	479	449	369					
38	888	853	798	744	694	649	599	559	529	489	454	374					
39	893	858	803	749	699	649	604	564	529	489	459	379					
40	903	868	813	758	709	659	609	569	539	494	464	384					
41	913	883	823	763	719	669	619	579	544	504	469	389					
42	923	893	833	773	724	674	624	584	549	509	474	389					
43	938	903	843	783	734	684	634	589	559	514	479	394					
44	943	908	848	788	739	689	639	594	559	519	484	399					
45	958	923	863	803	753	699	649	604	569	529	494	404					
46	968	933	873	813	758	709	654	614	579	534	499	409					
47	978	943	883	823	768	714	664	619	584	539	504	414					
48	993	958	893	828	778	724	669	624	589	544	509	419					
49	1003	968	903	838	783	734	679	634	594	549	514	424					
50	1013	978	913	848	793	739	684	639	604	559	519	429					
51	1023	988	923	858	803	749	694	649	609	564	524	434					
52	1028	993	928	863	808	753	699	649	614	564	529	434					
53	1043	1003	938	873	818	758	704	659	619	574	534	439					
54	1053	1013	948	883	823	768	714	664	624	579	539	444					
55	1068	1033	963	893	838	778	724	674	634	589	549	454					
56	1088	1048	978	908	853	793	734	684	644	599	559	459					
57	1108	1068	998	928	868	808	749	699	659	609	569	469					
58	1143	1098	1028	958	893	833	773	719	679	629	584	484					
59	1188	1143	1068	993	928	863	803	749	704	654	609	504					
60	1238	1193	1113	1033	968	903	833	778	734	679	634	524					
61	1272	1228	1148	1068	998	928	863	803	758	699	654	539					
62	1302	1252	1173	1093	1018	948	878	823	773	714	669	549					
63	1322	1277	1193	1108	1038	968	893	833	788	729	679	559					
64	1352	1302	1218	1133	1058	988	913	853	803	744	694	574					
65	1377	1327	1243	1158	1083	1008	933	868	818	758	709	584					
66	1417	1367	1277	1188	1113	1033	958	893	843	778	729	599					
67	1472	1422	1327	1233	1153	1073	998	928	878	808	758	624					
68	1527	1472	1377	1282	1198	1118	1033	963	908	838	783	649					
69	1582	1527	1427	1327	1243	1158	1073	998	943	868	813	669					
70	1642	1582	1477	1372	1287	1198	1108	1033	973	903	843	694					
71	1697	1632	1527	1422	1327	1238	1148	1068	1008	933	868	719					
72	1751	1687	1577	1467	1372	1277	1183	1103	1043	963	898	744					
73	1806	1742	1627	1512	1417	1317	1223	1138	1073	993	928	763					
74	1861	1796	1677	1557	1457	1357	1257	1173	1108	1023	958	788					
75	1916	1846	1727	1607	1502	1397	1297	1208	1138	1053	983	813					

- (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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
1	30	29	28	27	26	25	24	23	22	21	20	18	1	23	1	8
2	39	38	37	36	34	32	32	31	29	27	26	24	2	31	2	10
3	49	48	46	44	42	41	40	38	36	34	32	30	3	35	3	14
4	56	55	53	51	50	48	46	43	41	40	38	34	4	39	4	16
5	62	61	59	58	55	53	51	49	46	44	42	39	5	44	5	19
6	69	68	66	64	61	59	57	54	51	49	47	42	6	50	6	25
7	77	75	73	71	68	65	63	59	57	54	52	48	7	54	7	31
8	82	81	78	76	73	69	68	64	61	58	56	51	8	59	8	36
10	89	87	85	82	78	76	73	69	66	63	60	55	10	63	10	46
11	95	93	90	87	84	80	77	74	70	67	64	59	11	68	11	56
12	99	97	95	92	88	84	81	77	74	70	68	61	12	75	12	65
13	103	101	98	95	91	87	85	80	77	73	69	64	13	80	13	77
14	108	105	103	100	95	91	88	84	80	76	73	67	14	86	14	90
15	113	111	107	104	100	95	92	88	84	79	76	69	15	95	15	109
16	117	115	112	108	104	99	96	92	87	83	79	73	16	104	16	132
17	122	120	116	113	108	104	100	95	91	86	83	76	17	116	17	158
18	127	124	121	117	113	107	104	99	95	89	86	78	18	126	18	189
19	131	128	124	121	115	111	107	102	97	92	88	81	19	138	19	226
20	134	131	128	124	119	113	110	104	100	95	91	83	20	153	20	268
21	139	136	132	129	123	118	113	109	104	98	94	86	21	170	21	371
22	143	140	136	131	126	121	117	112	106	101	96	88	22	192		
23	148	145	140	136	131	125	121	115	110	104	100	91	23	215		
24	151	149	144	140	134	128	124	118	113	106	103	94	24	248		
25	156	153	149	144	138	132	128	122	116	110	105	96	25	306		
26	161	158	153	149	142	136	131	125	120	113	109	100	26	375		
27	166	162	158	153	147	140	136	130	123	117	112	103				
28	171	167	163	158	151	145	140	133	127	121	116	106				
29	176	174	168	163	157	149	145	138	131	124	120	110				
30	182	178	173	167	161	154	149	141	135	128	122	113				
31	187	184	178	173	166	158	153	146	139	132	127	116				
32	193	189	184	178	171	164	158	150	143	136	131	120				
33	199	194	189	184	176	168	163	155	148	140	134	123				
34	203	199	194	188	180	172	167	158	151	143	138	126				
35	208	204	198	192	185	176	170	162	155	147	140	129				
36	213	210	203	197	189	181	175	167	158	150	144	132				
37	221	217	211	204	196	187	181	173	165	156	149	137				
38	230	225	219	212	203	194	188	179	171	162	156	142				
39	238	233	226	219	210	201	194	185	176	167	160	147				
40	245	240	233	226	217	208	201	191	182	173	166	151				
41	253	248	241	234	224	215	207	198	188	178	171	157				
42	261	256	248	241	231	221	213	203	194	184	176	161				
43	268	264	256	248	238	228	220	210	200	189	182	167				
44	276	271	263	255	245	234	226	215	205	194	186	171				
45	284	278	270	262	251	240	232	221	211	200	192	176				
46	293	287	279	271	259	248	240	229	218	206	198	182				
47	302	297	288	279	268	257	248	236	225	213	204	187				
48	312	306	297	288	276	265	256	244	231	220	211	194				
49	321	315	306	297	284	273	263	251	239	227	217	199				
50	329	323	314	305	293	280	270	257	245	232	223	204				
51	339	333	323	313	301	288	278	265	252	239	230	210				
52	348	342	332	322	309	295	285	273	259	246	236	216				
53	357	350	340	330	317	302	293	279	266	252	241	221				
54	372	365	354	343	329	315	304	290	276	262	251	230				
55	390	382	371	360	345	330	319	304	289	275	264	241				
56	410	402	391	379	364	347	336	320	305	289	277	254				
57	433	425	412	400	383	367	355	338	321	305	293	268				

TERRITORY 280

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	467	458	445	431	413	396	383	365	347	329	316	289				
59	518	508	493	479	459	439	424	404	384	365	350	320				
60	573	563	546	530	509	486	470	448	426	404	388	356				
61	626	615	597	579	555	531	513	490	465	442	424	388				
62	676	662	644	625	599	572	554	527	502	476	457	419				
63	725	712	691	671	643	616	594	567	539	511	491	449				
64	775	761	738	716	687	657	635	605	576	546	524	480				
65	825	809	786	762	731	699	676	644	613	581	558	510				
66	900	883	857	831	797	762	737	703	669	634	608	557				
67	999	980	951	923	885	847	818	780	742	704	675	618				
68	1098	1077	1046	1014	973	931	899	858	815	774	743	680				
69	1197	1175	1140	1106	1060	1015	981	935	889	844	810	742				
70	1297	1272	1235	1198	1148	1099	1062	1013	963	914	877	803				
71	1396	1369	1329	1290	1237	1184	1143	1090	1037	984	944	864				
72	1495	1466	1424	1382	1324	1267	1225	1167	1111	1054	1011	925				
73	1594	1564	1518	1472	1412	1351	1306	1245	1184	1123	1078	987				
74	1694	1661	1613	1564	1500	1436	1387	1322	1258	1193	1145	1049				
75	1793	1759	1707	1656	1588	1519	1468	1400	1332	1264	1212	1110				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	291	279	261	244	226	214	196	184	172	160	149	125	1	160	1	77
2	386	374	350	327	303	285	261	244	232	214	202	166	2	184	2	95
3	422	404	380	356	333	309	285	267	249	232	214	178	3	214	3	119
4	493	475	446	416	386	362	333	315	297	273	255	208	4	232	4	131
5	541	523	487	451	422	392	368	339	321	297	279	232	5	244	5	154
6	564	546	511	475	446	416	386	356	339	309	291	238	6	255	6	166
7	594	570	535	499	463	434	404	374	350	327	303	249	7	267	7	184
8	618	600	558	517	487	451	422	392	368	339	321	261	8	279	8	220
10	642	618	576	535	499	469	434	404	380	350	327	273	10	297	10	255
11	659	636	594	552	517	481	446	416	392	362	339	279	11	315	11	279
12	683	659	618	576	535	499	463	434	410	374	350	291	12	321	12	309
13	707	677	636	594	552	517	475	446	422	386	362	297	13	333	13	333
14	725	701	653	606	570	529	493	457	434	398	374	309	14	356	14	368
15	737	713	665	618	576	541	499	463	440	404	380	315	15	374	15	398
16	743	719	671	624	582	546	505	469	446	410	380	315	16	386	16	440
17	760	731	683	636	594	552	511	481	451	416	392	321	17	404	17	463
18	778	748	701	653	612	570	529	493	463	428	398	327	18	422	18	505
19	790	760	713	665	618	576	535	499	469	434	404	333	19	446	19	535
20	814	784	731	677	636	594	546	511	481	446	416	345	20	457	20	570
21	832	802	748	695	653	606	564	523	493	457	428	350	21	475	21	647
22	843	814	760	707	659	618	570	535	499	463	434	356	22	505		
23	855	826	772	719	671	624	582	541	511	469	440	362	23	523		
24	879	843	790	737	689	642	594	552	523	481	451	374	24	546		
25	885	849	796	743	695	647	600	558	523	487	451	374	25	588		
26	897	867	808	748	701	653	606	564	535	493	463	380	26	642		
27	909	879	820	760	713	665	618	576	541	499	469	386				
28	915	885	826	766	719	671	618	576	546	505	469	386				
29	933	897	838	778	731	677	630	588	552	511	475	392				

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NORTH CAROLINA (32)

TERRITORY 280

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	Symbol	1989 &	
(a)													(b)		(c)	Prior	
30	939	903	843	784	737	683	636	588	558	517	481	398					
31	950	915	855	796	743	695	642	600	564	523	487	404					
32	968	933	873	814	760	707	653	612	576	535	499	410					
33	980	944	885	826	772	719	665	618	582	541	505	416					
34	998	962	897	832	778	725	671	630	594	546	511	422					
35	1010	974	909	843	790	737	683	636	600	552	517	428					
36	1022	986	921	855	802	748	689	647	606	564	523	434					
37	1040	1004	939	873	814	760	707	659	618	570	535	440					
38	1057	1016	950	885	826	772	713	665	630	582	541	446					
39	1063	1022	956	891	832	772	719	671	630	582	546	451					
40	1075	1034	968	903	843	784	725	677	642	588	552	457					
41	1087	1051	980	909	855	796	737	689	647	600	558	463					
42	1099	1063	992	921	861	802	743	695	653	606	564	463					
43	1117	1075	1004	933	873	814	754	701	665	612	570	469					
44	1123	1081	1010	939	879	820	760	707	665	618	576	475					
45	1140	1099	1028	956	897	832	772	719	677	630	588	481					
46	1152	1111	1040	968	903	843	778	731	689	636	594	487					
47	1164	1123	1051	980	915	849	790	737	695	642	600	493					
48	1182	1140	1063	986	927	861	796	743	701	647	606	499					
49	1194	1152	1075	998	933	873	808	754	707	653	612	505					
50	1206	1164	1087	1010	944	879	814	760	719	665	618	511					
51	1218	1176	1099	1022	956	891	826	772	725	671	624	517					
52	1224	1182	1105	1028	962	897	832	772	731	671	630	517					
53	1241	1194	1117	1040	974	903	838	784	737	683	636	523					
54	1253	1206	1129	1051	980	915	849	790	743	689	642	529					
55	1271	1230	1146	1063	998	927	861	802	754	701	653	541					
56	1295	1247	1164	1081	1016	944	873	814	766	713	665	546					
57	1319	1271	1188	1105	1034	962	891	832	784	725	677	558					
58	1360	1307	1224	1140	1063	992	921	855	808	748	695	576					
59	1414	1360	1271	1182	1105	1028	956	891	838	778	725	600					
60	1473	1420	1325	1230	1152	1075	992	927	873	808	754	624					
61	1515	1461	1366	1271	1188	1105	1028	956	903	832	778	642					
62	1550	1491	1396	1301	1212	1129	1045	980	921	849	796	653					
63	1574	1521	1420	1319	1236	1152	1063	992	939	867	808	665					
64	1610	1550	1449	1348	1259	1176	1087	1016	956	885	826	683					
65	1639	1580	1479	1378	1289	1200	1111	1034	974	903	843	695					
66	1687	1628	1521	1414	1325	1230	1140	1063	1004	927	867	713					
67	1752	1693	1580	1467	1372	1277	1188	1105	1045	962	903	743					
68	1818	1752	1639	1527	1426	1331	1230	1146	1081	998	933	772					
69	1883	1818	1699	1580	1479	1378	1277	1188	1123	1034	968	796					
70	1954	1883	1758	1634	1533	1426	1319	1230	1158	1075	1004	826					
71	2020	1942	1818	1693	1580	1473	1366	1271	1200	1111	1034	855					
72	2085	2008	1877	1746	1634	1521	1408	1313	1241	1146	1069	885					
73	2150	2073	1936	1800	1687	1568	1455	1354	1277	1182	1105	909					
74	2216	2138	1996	1853	1734	1616	1497	1396	1319	1218	1140	939					
75	2281	2198	2055	1913	1788	1663	1544	1437	1354	1253	1170	968					

- (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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	36	35	33	32	31	30	29	27	26	25	24	22	1	27	1	10
2	46	45	44	43	41	39	38	37	35	32	31	29	2	37	2	12
3	58	57	55	53	51	49	48	45	43	41	39	36	3	42	3	16
4	67	66	64	62	59	57	55	52	50	48	45	41	4	46	4	19
5	75	73	71	69	66	64	62	58	55	53	51	46	5	53	5	23
6	83	81	79	77	73	70	68	65	62	58	56	51	6	59	6	30
7	92	90	87	85	81	78	76	71	68	65	63	57	7	65	7	37
8	98	97	94	91	87	83	81	77	73	69	67	62	8	70	8	43
10	107	105	102	98	94	91	87	83	79	76	72	66	10	76	10	55
11	113	111	108	105	100	96	93	89	84	80	77	70	11	82	11	67
12	119	117	113	110	106	100	97	93	89	84	81	73	12	90	12	78
13	123	121	118	114	109	105	102	96	92	87	83	77	13	96	13	92
14	130	126	123	120	114	109	106	100	96	91	87	80	14	104	14	108
15	135	133	129	124	120	114	110	106	100	95	91	83	15	114	15	131
16	140	138	134	130	124	119	116	110	105	99	95	87	16	125	16	159
17	146	144	139	135	130	124	120	114	109	103	99	91	17	139	17	190
18	152	149	145	140	135	129	124	119	113	107	103	94	18	151	18	227
19	157	153	149	145	138	133	129	122	117	110	106	97	19	165	19	271
20	161	158	153	149	143	136	132	125	120	113	109	99	20	184	20	322
21	166	163	159	154	148	141	136	131	124	118	112	104	21	204	21	445
22	172	168	163	158	151	145	140	134	127	121	116	106	22	230		
23	177	174	168	163	157	150	145	138	132	124	120	109	23	258		
24	181	178	173	167	161	153	149	141	135	127	123	112	24	298		
25	187	184	178	173	165	159	153	146	139	132	126	116	25	367		
26	193	189	184	178	171	163	158	150	144	136	131	120	26	450		
27	199	194	189	184	176	168	163	156	148	140	134	123				
28	205	201	195	190	181	174	168	160	152	145	139	127				
29	212	208	202	195	188	179	174	165	158	149	144	132				
30	218	214	207	201	193	185	178	170	162	153	147	135				
31	225	220	214	207	199	190	184	175	166	159	152	139				
32	231	227	220	214	205	197	189	180	172	163	157	144				
33	239	233	227	220	211	202	195	186	177	167	161	148				
34	244	239	232	226	216	206	200	190	181	172	165	151				
35	249	245	238	230	221	212	204	194	186	176	168	154				
36	256	252	244	237	227	217	210	200	190	180	173	159				
37	266	260	253	245	235	225	217	207	198	187	179	164				
38	275	270	262	255	244	233	226	215	205	194	187	171				
39	285	280	271	262	252	241	233	222	212	201	192	176				
40	294	288	280	271	260	249	241	229	218	207	199	181				
41	303	298	289	281	269	258	248	238	226	214	205	188				
42	313	307	298	289	278	266	256	244	232	220	212	193				
43	322	316	307	297	285	273	264	252	240	227	218	200				
44	332	325	315	306	294	281	271	258	246	233	224	205				
45	340	334	324	314	301	288	279	266	253	240	230	211				
46	352	345	335	325	311	298	288	274	261	247	238	218				
47	363	356	346	335	322	308	297	283	270	256	245	225				
48	375	367	356	346	332	318	307	293	278	264	253	232				
49	386	378	367	356	341	327	315	301	286	272	260	239				
50	395	388	377	366	351	336	324	309	294	279	268	245				
51	407	400	388	376	361	346	334	318	302	287	275	252				
52	418	410	399	387	370	354	342	327	311	295	283	259				
53	429	420	408	396	380	363	351	335	319	302	289	266				
54	446	437	424	411	394	378	365	348	332	314	301	275				
55	468	458	445	432	414	396	382	365	347	329	316	289				
56	492	483	469	455	436	417	403	384	366	347	333	305				
57	519	510	495	480	460	441	426	406	386	366	351	322				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 290

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
58	561	550	534	517	496	475	459	437	416	395	379	347				
59	621	609	592	575	551	527	509	485	461	438	420	384				
60	688	675	656	636	610	583	564	538	511	485	465	427				
61	752	738	716	694	666	637	616	588	558	530	509	465				
62	811	795	772	750	718	687	664	633	603	571	549	502				
63	870	854	829	805	771	739	713	680	647	613	589	539				
64	930	913	886	859	824	788	761	726	691	656	629	576				
65	990	971	943	915	877	839	811	773	735	698	670	612				
66	1080	1059	1028	997	956	915	885	843	802	760	730	669				
67	1199	1176	1142	1107	1062	1016	982	936	890	845	810	742				
68	1318	1293	1255	1217	1167	1117	1079	1029	978	929	891	815				
69	1436	1409	1368	1327	1272	1218	1177	1122	1067	1013	972	890				
70	1556	1526	1482	1437	1378	1319	1274	1215	1156	1096	1052	963				
71	1675	1643	1595	1548	1484	1420	1372	1308	1244	1180	1133	1037				
72	1794	1759	1709	1658	1589	1521	1470	1401	1333	1265	1213	1110				
73	1913	1877	1822	1767	1695	1621	1567	1494	1421	1348	1294	1185				
74	2033	1994	1935	1877	1800	1723	1664	1587	1510	1432	1374	1258				
75	2151	2110	2049	1987	1905	1823	1761	1680	1598	1516	1455	1332				

(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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	308	296	277	258	239	226	208	195	182	170	157	132	1	170	1	82
2	409	396	371	346	321	302	277	258	245	226	214	176	2	195	2	101
3	447	428	403	377	352	327	302	283	264	245	226	189	3	226	3	126
4	522	503	472	440	409	384	352	333	315	289	270	220	4	245	4	138
5	572	554	516	478	447	415	390	359	340	315	296	245	5	258	5	164
6	598	579	541	503	472	440	409	377	359	327	308	252	6	270	6	176
7	629	604	566	528	491	459	428	396	371	346	321	264	7	283	7	195
8	654	635	591	547	516	478	447	415	390	359	340	277	8	296	8	233
10	679	654	610	566	528	497	459	428	403	371	346	289	10	315	10	270
11	698	673	629	585	547	509	472	440	415	384	359	296	11	333	11	296
12	723	698	654	610	566	528	491	459	434	396	371	308	12	340	12	327
13	749	717	673	629	585	547	503	472	447	409	384	315	13	352	13	352
14	767	742	692	642	604	560	522	484	459	421	396	327	14	377	14	390
15	780	755	704	654	610	572	528	491	465	428	403	333	15	396	15	421
16	786	761	711	660	616	579	535	497	472	434	403	333	16	409	16	465
17	805	774	723	673	629	585	541	509	478	440	415	340	17	428	17	491
18	824	793	742	692	648	604	560	522	491	453	421	346	18	447	18	535
19	837	805	755	704	654	610	566	528	497	459	428	352	19	472	19	566
20	862	830	774	717	673	629	579	541	509	472	440	365	20	484	20	604
21	881	849	793	736	692	642	598	554	522	484	453	371	21	503	21	686
22	893	862	805	749	698	654	604	566	528	491	459	377	22	535		
23	906	874	818	761	711	660	616	572	541	497	465	384	23	554		
24	931	893	837	780	730	679	629	585	554	509	478	396	24	579		
25	937	899	843	786	736	686	635	591	554	516	478	396	25	623		
26	950	918	855	793	742	692	642	598	566	522	491	403	26	679		
27	962	931	868	805	755	704	654	610	572	528	497	409				
28	969	937	874	811	761	711	654	610	579	535	497	409				
29	988	950	887	824	774	717	667	623	585	541	503	415				

TERRITORY 290

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	Symbol	1989 &	
(a)													(b)		(c)	Prior	
30	994	956	893	830	780	723	673	623	591	547	509	421					
31	1006	969	906	843	786	736	679	635	598	554	516	428					
32	1025	988	925	862	805	749	692	648	610	566	528	434					
33	1038	1000	937	874	818	761	704	654	616	572	535	440					
34	1057	1019	950	881	824	767	711	667	629	579	541	447					
35	1069	1032	962	893	837	780	723	673	635	585	547	453					
36	1082	1044	975	906	849	793	730	686	642	598	554	459					
37	1101	1063	994	925	862	805	749	698	654	604	566	465					
38	1120	1076	1006	937	874	818	755	704	667	616	572	472					
39	1126	1082	1013	944	881	818	761	711	667	616	579	478					
40	1138	1094	1025	956	893	830	767	717	679	623	585	484					
41	1151	1113	1038	962	906	843	780	730	686	635	591	491					
42	1164	1126	1050	975	912	849	786	736	692	642	598	491					
43	1183	1138	1063	988	925	862	799	742	704	648	604	497					
44	1189	1145	1069	994	931	868	805	749	704	654	610	503					
45	1208	1164	1088	1013	950	881	818	761	717	667	623	509					
46	1220	1176	1101	1025	956	893	824	774	730	673	629	516					
47	1233	1189	1113	1038	969	899	837	780	736	679	635	522					
48	1252	1208	1126	1044	981	912	843	786	742	686	642	528					
49	1264	1220	1138	1057	988	925	855	799	749	692	648	535					
50	1277	1233	1151	1069	1000	931	862	805	761	704	654	541					
51	1289	1245	1164	1082	1013	944	874	818	767	711	660	547					
52	1296	1252	1170	1088	1019	950	881	818	774	711	667	547					
53	1315	1264	1183	1101	1032	956	887	830	780	723	673	554					
54	1327	1277	1195	1113	1038	969	899	837	786	730	679	560					
55	1346	1302	1214	1126	1057	981	912	849	799	742	692	572					
56	1371	1321	1233	1145	1076	1000	925	862	811	755	704	579					
57	1396	1346	1258	1170	1094	1019	944	881	830	767	717	591					
58	1440	1384	1296	1208	1126	1050	975	906	855	793	736	610					
59	1497	1440	1346	1252	1170	1088	1013	944	887	824	767	635					
60	1560	1503	1403	1302	1220	1138	1050	981	925	855	799	660					
61	1604	1547	1447	1346	1258	1170	1088	1013	956	881	824	679					
62	1642	1579	1478	1378	1283	1195	1107	1038	975	899	843	692					
63	1667	1610	1503	1396	1308	1220	1126	1050	994	918	855	704					
64	1705	1642	1535	1428	1333	1245	1151	1076	1013	937	874	723					
65	1736	1673	1566	1459	1365	1271	1176	1094	1032	956	893	736					
66	1786	1723	1610	1497	1403	1302	1208	1126	1063	981	918	755					
67	1856	1793	1673	1554	1453	1352	1258	1170	1107	1019	956	786					
68	1925	1856	1736	1617	1510	1409	1302	1214	1145	1057	988	818					
69	1994	1925	1799	1673	1566	1459	1352	1258	1189	1094	1025	843					
70	2069	1994	1862	1730	1623	1510	1396	1302	1227	1138	1063	874					
71	2139	2057	1925	1793	1673	1560	1447	1346	1271	1176	1094	906					
72	2208	2126	1988	1849	1730	1610	1491	1390	1315	1214	1132	937					
73	2277	2195	2051	1906	1786	1661	1541	1434	1352	1252	1170	962					
74	2346	2264	2113	1962	1837	1711	1585	1478	1396	1289	1208	994					
75	2415	2327	2176	2025	1893	1761	1635	1522	1434	1327	1239	1025					

- (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 300

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
1	25	24	23	23	22	21	20	19	18	17	17	15	1	19	1	7
2	32	32	31	30	29	27	26	26	24	23	22	20	2	26	2	8
3	41	40	38	37	35	34	33	32	30	29	27	25	3	29	3	11
4	47	46	44	43	41	40	38	36	35	33	32	29	4	32	4	14
5	52	51	50	48	46	44	43	41	38	37	35	32	5	37	5	16
6	58	56	55	53	51	49	47	45	43	41	39	35	6	41	6	21
7	64	62	61	59	56	54	53	50	47	45	44	40	7	45	7	26
8	68	68	65	63	61	58	56	53	51	48	47	43	8	49	8	30
10	74	73	71	68	65	63	61	58	55	53	50	46	10	53	10	38
11	79	77	75	73	70	67	65	62	59	56	53	49	11	57	11	47
12	83	81	79	77	74	70	68	65	62	59	56	51	12	62	12	54
13	86	84	82	80	76	73	71	67	64	61	58	53	13	67	13	64
14	90	88	86	83	80	76	74	70	67	63	61	56	14	72	14	75
15	94	92	89	86	83	80	77	74	70	66	63	58	15	80	15	91
16	98	96	93	90	86	83	80	77	73	69	66	61	16	87	16	110
17	101	100	97	94	90	86	83	80	76	71	69	63	17	97	17	132
18	106	104	101	98	94	89	86	83	79	74	71	65	18	105	18	158
19	109	107	104	101	96	92	89	85	81	77	74	68	19	115	19	188
20	112	110	107	104	99	95	92	87	83	79	76	69	20	128	20	224
21	116	113	110	107	103	98	95	91	86	82	78	72	21	142	21	309
22	119	117	113	110	105	101	98	93	89	84	80	74	22	160		
23	123	121	117	113	109	104	101	96	92	86	83	76	23	179		
24	126	124	120	116	112	107	104	98	94	89	86	78	24	207		
25	130	128	124	120	115	110	107	101	97	92	88	80	25	255		
26	134	131	128	124	119	113	110	104	100	95	91	83	26	313		
27	138	135	131	128	122	117	113	108	103	98	93	86				
28	143	140	136	132	126	121	117	111	106	101	97	89				
29	147	145	140	136	131	125	121	115	110	104	100	92				
30	152	149	144	140	134	128	124	118	113	107	102	94				
31	156	153	149	144	138	132	128	122	116	110	106	97				
32	161	158	153	149	143	137	131	125	119	113	109	100				
33	166	162	158	153	146	140	136	129	123	116	112	103				
34	170	166	161	157	150	143	139	132	126	119	115	105				
35	173	170	165	160	154	147	142	135	129	122	117	107				
36	178	175	170	164	158	151	146	139	132	125	120	110				
37	185	181	176	170	164	156	151	144	137	130	125	114				
38	191	188	182	177	170	162	157	149	143	135	130	119				
39	198	194	188	182	175	167	162	155	147	140	134	122				
40	204	200	194	188	181	173	167	159	152	144	138	126				
41	211	207	201	195	187	179	173	165	157	149	143	131				
42	218	213	207	201	193	185	178	170	161	153	147	134				
43	224	220	213	206	198	190	183	175	167	158	152	139				
44	230	226	219	212	204	195	188	179	171	162	155	143				
45	236	232	225	218	209	200	194	185	176	167	160	146				
46	245	239	233	226	216	207	200	191	182	172	165	152				
47	252	248	240	233	224	214	206	197	188	178	170	156				
48	260	255	248	240	230	221	213	203	193	183	176	161				
49	268	263	255	248	237	227	219	209	199	189	181	166				
50	275	269	262	254	244	233	225	215	204	194	186	170				
51	283	278	269	261	251	240	232	221	210	200	191	175				
52	290	285	277	269	257	246	238	227	216	205	197	180				
53	298	292	284	275	264	252	244	233	221	210	201	185				
54	310	304	295	286	274	263	254	242	230	218	209	191				
55	325	318	309	300	287	275	266	254	241	229	220	201				
56	342	335	326	316	303	290	280	267	254	241	231	212				
57	361	354	344	333	320	306	296	282	268	254	244	224				

TERRITORY 300

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	389	382	371	359	344	330	319	304	289	275	263	241				
59	431	423	411	399	383	366	353	337	320	305	292	267				
60	478	469	455	442	424	405	392	374	355	337	323	296				
61	522	512	497	482	463	443	428	408	388	368	353	323				
62	563	552	536	521	499	477	461	440	419	397	381	349				
63	605	593	576	559	536	513	495	473	449	426	409	374				
64	646	634	615	596	572	548	529	504	480	455	437	400				
65	688	674	655	635	609	583	563	537	511	485	465	425				
66	750	736	714	692	664	635	614	586	557	528	507	464				
67	833	817	793	769	737	706	682	650	618	587	563	515				
68	915	898	872	845	811	776	749	715	680	645	619	566				
69	998	979	950	922	884	846	818	779	741	704	675	618				
70	1081	1060	1029	998	957	916	885	844	803	761	731	669				
71	1163	1141	1108	1075	1031	986	953	908	864	820	787	720				
72	1246	1222	1187	1151	1103	1056	1021	973	926	878	842	771				
73	1328	1304	1265	1227	1177	1126	1088	1037	987	936	899	823				
74	1412	1385	1344	1304	1250	1196	1156	1102	1049	995	954	874				
75	1494	1466	1423	1380	1323	1266	1223	1167	1110	1053	1010	925				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	232	223	209	194	180	171	156	147	137	128	119	100	1	128	1	62
2	308	299	280	261	242	228	209	194	185	171	161	133	2	147	2	76
3	337	322	303	284	265	246	228	213	199	185	171	142	3	171	3	95
4	393	379	356	332	308	289	265	251	237	218	204	166	4	185	4	104
5	431	417	389	360	337	313	294	270	256	237	223	185	5	194	5	123
6	450	436	408	379	356	332	308	284	270	246	232	190	6	204	6	133
7	474	455	427	398	370	346	322	299	280	261	242	199	7	213	7	147
8	493	479	446	412	389	360	337	313	294	270	256	209	8	223	8	175
10	512	493	460	427	398	374	346	322	303	280	261	218	10	237	10	204
11	526	507	474	441	412	384	356	332	313	289	270	223	11	251	11	223
12	545	526	493	460	427	398	370	346	327	299	280	232	12	256	12	246
13	564	540	507	474	441	412	379	356	337	308	289	237	13	265	13	265
14	578	559	521	483	455	422	393	365	346	318	299	246	14	284	14	294
15	588	569	531	493	460	431	398	370	351	322	303	251	15	299	15	318
16	593	574	536	498	465	436	403	374	356	327	303	251	16	308	16	351
17	607	583	545	507	474	441	408	384	360	332	313	256	17	322	17	370
18	621	597	559	521	488	455	422	393	370	341	318	261	18	337	18	403
19	630	607	569	531	493	460	427	398	374	346	322	265	19	356	19	427
20	649	626	583	540	507	474	436	408	384	356	332	275	20	365	20	455
21	664	640	597	555	521	483	450	417	393	365	341	280	21	379	21	517
22	673	649	607	564	526	493	455	427	398	370	346	284	22	403		
23	683	659	616	574	536	498	465	431	408	374	351	289	23	417		
24	702	673	630	588	550	512	474	441	417	384	360	299	24	436		
25	706	678	635	593	555	517	479	446	417	389	360	299	25	469		
26	716	692	645	597	559	521	483	450	427	393	370	303	26	512		
27	725	702	654	607	569	531	493	460	431	398	374	308				
28	730	706	659	611	574	536	493	460	436	403	374	308				
29	744	716	668	621	583	540	502	469	441	408	379	313				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 300

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	749	720	673	626	588	545	507	469	446	412	384	318				
31	758	730	683	635	593	555	512	479	450	417	389	322				
32	773	744	697	649	607	564	521	488	460	427	398	327				
33	782	754	706	659	616	574	531	493	465	431	403	332				
34	796	768	716	664	621	578	536	502	474	436	408	337				
35	806	777	725	673	630	588	545	507	479	441	412	341				
36	815	787	735	683	640	597	550	517	483	450	417	346				
37	830	801	749	697	649	607	564	526	493	455	427	351				
38	844	811	758	706	659	616	569	531	502	465	431	356				
39	848	815	763	711	664	616	574	536	502	465	436	360				
40	858	825	773	720	673	626	578	540	512	469	441	365				
41	867	839	782	725	683	635	588	550	517	479	446	370				
42	877	848	792	735	687	640	593	555	521	483	450	370				
43	891	858	801	744	697	649	602	559	531	488	455	374				
44	896	863	806	749	702	654	607	564	531	493	460	379				
45	910	877	820	763	716	664	616	574	540	502	469	384				
46	920	886	830	773	720	673	621	583	550	507	474	389				
47	929	896	839	782	730	678	630	588	555	512	479	393				
48	943	910	848	787	739	687	635	593	559	517	483	398				
49	953	920	858	796	744	697	645	602	564	521	488	403				
50	962	929	867	806	754	702	649	607	574	531	493	408				
51	972	939	877	815	763	711	659	616	578	536	498	412				
52	976	943	882	820	768	716	664	616	583	536	502	412				
53	991	953	891	830	777	720	668	626	588	545	507	417				
54	1000	962	901	839	782	730	678	630	593	550	512	422				
55	1014	981	915	848	796	739	687	640	602	559	521	431				
56	1033	995	929	863	811	754	697	649	611	569	531	436				
57	1052	1014	948	882	825	768	711	664	626	578	540	446				
58	1085	1043	976	910	848	792	735	683	645	597	555	460				
59	1128	1085	1014	943	882	820	763	711	668	621	578	479				
60	1176	1133	1057	981	920	858	792	739	697	645	602	498				
61	1209	1166	1090	1014	948	882	820	763	720	664	621	512				
62	1237	1190	1114	1038	967	901	834	782	735	678	635	521				
63	1256	1213	1133	1052	986	920	848	792	749	692	645	531				
64	1285	1237	1157	1076	1005	939	867	811	763	706	659	545				
65	1308	1261	1180	1100	1029	957	886	825	777	720	673	555				
66	1346	1299	1213	1128	1057	981	910	848	801	739	692	569				
67	1398	1351	1261	1171	1095	1019	948	882	834	768	720	593				
68	1450	1398	1308	1218	1138	1062	981	915	863	796	744	616				
69	1503	1450	1356	1261	1180	1100	1019	948	896	825	773	635				
70	1559	1503	1403	1304	1223	1138	1052	981	924	858	801	659				
71	1612	1550	1450	1351	1261	1176	1090	1014	957	886	825	683				
72	1664	1602	1498	1394	1304	1213	1123	1048	991	915	853	706				
73	1716	1654	1545	1436	1346	1251	1161	1081	1019	943	882	725				
74	1768	1706	1593	1479	1384	1289	1194	1114	1052	972	910	749				
75	1820	1754	1640	1526	1427	1327	1232	1147	1081	1000	934	773				

- (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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	29	28	28	27	26	25	24	22	21	20	20	18	1	22	1	8
2	38	37	36	36	34	32	31	30	28	27	26	24	2	30	2	10
3	48	47	45	44	42	40	39	37	36	34	32	29	3	35	3	13
4	55	54	53	51	49	47	45	43	41	39	37	34	4	38	4	16
5	61	61	59	57	54	53	51	48	45	44	42	38	5	44	5	19
6	69	67	65	63	61	58	56	53	51	48	46	42	6	49	6	25
7	76	74	72	70	67	64	62	59	56	53	52	47	7	53	7	30
8	81	80	77	75	72	69	67	63	61	57	55	51	8	58	8	36
10	88	86	84	81	77	75	72	69	65	62	60	54	10	62	10	45
11	93	92	89	86	83	79	77	73	69	66	63	58	11	68	11	55
12	98	96	93	91	87	83	80	77	73	69	67	61	12	74	12	64
13	101	100	97	94	90	86	84	79	76	72	69	63	13	79	13	76
14	107	104	101	99	94	90	87	83	79	75	72	66	14	85	14	89
15	111	109	106	102	99	94	91	87	83	78	75	69	15	94	15	108
16	116	114	110	107	102	98	95	91	86	82	78	72	16	103	16	131
17	120	118	115	111	107	102	99	94	90	85	82	75	17	115	17	157
18	125	123	119	116	111	106	102	98	93	88	85	77	18	125	18	187
19	129	126	123	119	114	109	106	101	96	91	87	80	19	136	19	223
20	133	130	126	123	117	112	109	103	99	93	90	82	20	151	20	265
21	137	134	131	127	122	117	112	108	102	97	93	85	21	168	21	367
22	142	139	134	130	125	119	116	110	105	100	95	87	22	190		
23	146	143	139	134	129	124	119	114	109	102	99	90	23	213		
24	150	147	142	138	133	126	123	117	111	105	101	93	24	246		
25	154	151	147	142	136	131	126	120	115	109	104	95	25	303		
26	159	156	151	147	141	134	130	124	118	112	108	99	26	371		
27	164	160	156	151	145	139	134	128	122	116	110	101				
28	169	166	161	157	150	143	139	132	125	119	115	105				
29	174	172	166	161	155	148	143	136	130	123	118	109				
30	180	176	171	166	159	152	147	140	134	126	121	111				
31	185	182	176	171	164	157	151	144	137	131	125	115				
32	190	187	182	176	169	162	156	149	142	134	129	118				
33	197	192	187	182	174	166	161	153	146	138	133	122				
34	201	197	191	186	178	170	165	157	150	142	136	125				
35	206	202	196	190	182	174	168	160	153	145	139	127				
36	211	207	201	195	187	179	173	165	157	149	142	131				
37	219	214	208	202	194	185	179	171	163	154	148	135				
38	227	223	216	210	201	192	186	177	169	160	154	141				
39	235	231	223	216	207	198	192	183	174	166	158	145				
40	242	238	231	223	214	206	198	189	180	171	164	150				
41	250	246	239	231	222	213	205	196	186	176	169	155				
42	258	253	246	239	229	219	211	201	191	182	174	159				
43	265	261	253	245	235	225	217	207	198	187	180	165				
44	273	268	260	252	242	231	223	213	203	192	184	169				
45	280	275	267	259	248	238	230	219	208	198	190	174				
46	290	284	276	268	256	246	238	226	215	204	196	180				
47	299	294	285	276	265	254	245	233	223	211	202	185				
48	309	303	294	285	273	262	253	241	229	217	208	191				
49	318	312	303	294	281	270	260	248	236	224	214	197				
50	326	320	311	302	289	277	267	255	242	230	221	202				
51	336	329	320	310	297	285	275	262	249	237	227	207				
52	344	338	328	319	305	292	282	270	256	243	233	214				
53	353	346	336	327	313	299	289	276	263	249	239	219				
54	368	360	350	339	325	312	301	287	273	259	248	227				
55	385	377	367	356	341	327	315	301	286	271	261	239				
56	406	398	386	375	360	344	332	317	302	286	274	251				
57	428	420	408	395	379	363	351	335	318	302	289	265				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 310

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
58	462	453	440	426	409	392	378	360	343	326	312	286				
59	512	502	488	473	454	434	419	400	380	361	346	317				
60	567	556	540	524	503	481	465	443	421	400	384	352				
61	619	608	590	572	549	525	507	484	460	437	419	384				
62	668	655	636	618	592	566	547	522	497	471	452	414				
63	717	704	684	663	635	609	587	561	533	506	485	444				
64	766	752	730	708	679	650	627	598	570	540	518	474				
65	816	800	777	754	723	692	668	637	606	575	552	505				
66	890	873	847	821	788	754	729	695	661	627	602	551				
67	988	969	941	912	875	837	809	772	733	696	668	611				
68	1086	1065	1034	1003	962	920	889	848	806	765	734	672				
69	1184	1161	1128	1094	1048	1004	970	925	879	835	801	733				
70	1282	1258	1221	1185	1136	1087	1050	1001	952	903	867	794				
71	1380	1354	1315	1275	1223	1170	1130	1078	1025	973	934	854				
72	1478	1450	1408	1366	1309	1253	1211	1154	1098	1042	999	915				
73	1576	1547	1501	1456	1396	1336	1291	1231	1171	1111	1066	976				
74	1675	1643	1595	1547	1484	1420	1371	1307	1244	1180	1132	1037				
75	1773	1739	1688	1638	1570	1502	1452	1385	1317	1250	1199	1097				

(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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	221	212	199	185	172	163	149	140	131	122	113	95	1	122	1	59
2	294	285	267	249	231	217	199	185	176	163	154	127	2	140	2	72
3	321	307	289	271	253	235	217	203	190	176	163	136	3	163	3	90
4	375	362	339	316	294	276	253	240	226	208	194	158	4	176	4	99
5	411	398	371	344	321	298	280	258	244	226	212	176	5	185	5	118
6	429	416	389	362	339	316	294	271	258	235	221	181	6	194	6	127
7	452	434	407	380	353	330	307	285	267	249	231	190	7	203	7	140
8	470	457	425	393	371	344	321	298	280	258	244	199	8	212	8	167
10	488	470	438	407	380	357	330	307	289	267	249	208	10	226	10	194
11	502	484	452	420	393	366	339	316	298	276	258	212	11	240	11	212
12	520	502	470	438	407	380	353	330	312	285	267	221	12	244	12	235
13	538	515	484	452	420	393	362	339	321	294	276	226	13	253	13	253
14	551	533	497	461	434	402	375	348	330	303	285	235	14	271	14	280
15	560	542	506	470	438	411	380	353	334	307	289	240	15	285	15	303
16	565	547	511	475	443	416	384	357	339	312	289	240	16	294	16	334
17	579	556	520	484	452	420	389	366	344	316	298	244	17	307	17	353
18	592	570	533	497	466	434	402	375	353	325	303	249	18	321	18	384
19	601	579	542	506	470	438	407	380	357	330	307	253	19	339	19	407
20	619	597	556	515	484	452	416	389	366	339	316	262	20	348	20	434
21	633	610	570	529	497	461	429	398	375	348	325	267	21	362	21	493
22	642	619	579	538	502	470	434	407	380	353	330	271	22	384		
23	651	628	588	547	511	475	443	411	389	357	334	276	23	398		
24	669	642	601	560	524	488	452	420	398	366	344	285	24	416		
25	673	646	606	565	529	493	457	425	398	371	344	285	25	447		
26	683	660	615	570	533	497	461	429	407	375	353	289	26	488		
27	692	669	624	579	542	506	470	438	411	380	357	294				
28	696	673	628	583	547	511	470	438	416	384	357	294				
29	710	683	637	592	556	515	479	447	420	389	362	298				

TERRITORY 310

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	714	687	642	597	560	520	484	447	425	393	366	303				
31	723	696	651	606	565	529	488	457	429	398	371	307				
32	737	710	664	619	579	538	497	466	438	407	380	312				
33	746	719	673	628	588	547	506	470	443	411	384	316				
34	759	732	683	633	592	551	511	479	452	416	389	321				
35	768	741	692	642	601	560	520	484	457	420	393	325				
36	777	750	701	651	610	570	524	493	461	429	398	330				
37	791	764	714	664	619	579	538	502	470	434	407	334				
38	805	773	723	673	628	588	542	506	479	443	411	339				
39	809	777	728	678	633	588	547	511	479	443	416	344				
40	818	786	737	687	642	597	551	515	488	447	420	348				
41	827	800	746	692	651	606	560	524	493	457	425	353				
42	836	809	755	701	655	610	565	529	497	461	429	353				
43	850	818	764	710	664	619	574	533	506	466	434	357				
44	854	823	768	714	669	624	579	538	506	470	438	362				
45	868	836	782	728	683	633	588	547	515	479	447	366				
46	877	845	791	737	687	642	592	556	524	484	452	371				
47	886	854	800	746	696	646	601	560	529	488	457	375				
48	899	868	809	750	705	655	606	565	533	493	461	380				
49	909	877	818	759	710	664	615	574	538	497	466	384				
50	918	886	827	768	719	669	619	579	547	506	470	389				
51	927	895	836	777	728	678	628	588	551	511	475	393				
52	931	899	841	782	732	683	633	588	556	511	479	393				
53	945	909	850	791	741	687	637	597	560	520	484	398				
54	954	918	859	800	746	696	646	601	565	524	488	402				
55	967	936	872	809	759	705	655	610	574	533	497	411				
56	985	949	886	823	773	719	664	619	583	542	506	416				
57	1003	967	904	841	786	732	678	633	597	551	515	425				
58	1035	994	931	868	809	755	701	651	615	570	529	438				
59	1076	1035	967	899	841	782	728	678	637	592	551	457				
60	1121	1080	1008	936	877	818	755	705	664	615	574	475				
61	1153	1112	1040	967	904	841	782	728	687	633	592	488				
62	1180	1135	1062	990	922	859	796	746	701	646	606	497				
63	1198	1157	1080	1003	940	877	809	755	714	660	615	506				
64	1225	1180	1103	1026	958	895	827	773	728	673	628	520				
65	1248	1202	1125	1049	981	913	845	786	741	687	642	529				
66	1284	1238	1157	1076	1008	936	868	809	764	705	660	542				
67	1333	1288	1202	1116	1044	972	904	841	796	732	687	565				
68	1383	1333	1248	1162	1085	1012	936	872	823	759	710	588				
69	1433	1383	1293	1202	1125	1049	972	904	854	786	737	606				
70	1487	1433	1338	1243	1166	1085	1003	936	881	818	764	628				
71	1537	1478	1383	1288	1202	1121	1040	967	913	845	786	651				
72	1587	1528	1428	1329	1243	1157	1071	999	945	872	814	673				
73	1636	1577	1474	1370	1284	1193	1107	1031	972	899	841	692				
74	1686	1627	1519	1410	1320	1229	1139	1062	1003	927	868	714				
75	1736	1672	1564	1455	1361	1266	1175	1094	1031	954	890	737				

(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 320

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
1	44	43	42	40	39	38	36	34	32	31	29	27	1	34	1	12
2	58	56	55	54	51	48	47	46	43	40	39	36	2	46	2	15
3	72	71	68	66	63	60	59	56	54	51	48	44	3	52	3	20
4	83	82	79	76	74	71	68	64	62	59	56	51	4	58	4	24
5	92	91	88	86	82	79	76	72	68	66	63	58	5	66	5	28
6	103	101	98	95	91	87	84	80	76	72	70	63	6	74	6	38
7	114	111	109	106	101	96	94	88	84	80	78	71	7	80	7	46
8	122	121	117	113	109	103	101	95	91	86	83	76	8	87	8	54
10	133	130	126	122	117	113	109	103	98	94	90	82	10	94	10	68
11	141	138	134	130	125	119	115	110	105	99	95	87	11	102	11	83
12	147	145	141	137	131	125	121	115	110	105	101	91	12	111	12	96
13	153	150	146	142	135	130	126	119	114	109	103	95	13	119	13	114
14	161	157	153	149	142	135	131	125	119	113	109	99	14	129	14	134
15	168	165	159	154	149	142	137	131	125	118	113	103	15	142	15	162
16	174	172	166	161	154	147	143	137	130	123	118	109	16	155	16	197
17	181	178	173	168	161	154	149	142	135	127	123	113	17	173	17	236
18	189	185	180	174	168	159	154	147	141	133	127	117	18	188	18	281
19	194	190	185	180	172	165	159	151	145	137	131	121	19	205	19	336
20	200	196	190	185	177	169	163	155	149	141	135	123	20	228	20	399
21	206	202	197	192	184	176	169	162	154	146	139	129	21	253	21	552
22	213	209	202	196	188	180	174	166	158	150	143	131	22	285		
23	220	216	209	202	194	186	180	172	163	154	149	135	23	320		
24	225	221	214	208	200	190	185	176	168	158	153	139	24	370		
25	232	228	221	214	205	197	190	181	173	163	157	143	25	456		
26	240	235	228	221	212	202	196	186	178	169	162	149	26	559		
27	247	241	235	228	218	209	202	193	184	174	166	153				
28	255	249	243	236	225	216	209	198	189	180	173	158				
29	263	259	251	243	233	222	216	205	196	185	178	163				
30	271	265	257	249	240	229	221	210	201	190	182	168				
31	279	273	265	257	247	236	228	217	206	197	189	173				
32	287	281	273	265	255	244	235	224	213	202	194	178				
33	296	289	281	273	261	251	243	230	220	208	200	184				
34	303	296	288	280	268	256	248	236	225	213	205	188				
35	310	304	295	285	275	263	253	241	230	218	209	192				
36	318	312	303	293	281	269	260	248	236	224	214	197				
37	330	323	314	304	292	279	269	257	245	232	222	204				
38	342	335	326	316	303	289	280	267	255	241	232	212				
39	354	347	336	326	312	299	289	276	263	249	239	218				
40	364	358	347	336	323	310	299	284	271	257	247	225				
41	377	370	359	348	334	320	308	295	280	265	255	233				
42	389	381	370	359	344	330	318	303	288	273	263	240				
43	399	393	381	369	354	339	327	312	297	281	271	248				
44	411	403	391	379	364	348	336	320	306	289	277	255				
45	422	414	402	390	374	358	346	330	314	297	285	261				
46	437	427	415	403	386	370	358	340	324	307	295	271				
47	450	442	429	415	399	382	369	351	335	318	304	279				
48	465	456	442	429	411	394	381	363	344	327	314	288				
49	478	469	456	442	423	406	391	374	355	338	323	296				
50	490	481	468	454	436	417	402	383	364	346	332	304				
51	505	496	481	466	448	429	414	394	375	356	342	312				
52	519	509	494	480	460	440	425	406	386	366	351	322				
53	532	521	507	492	472	450	436	415	395	375	359	330				
54	553	543	527	511	489	469	453	431	411	390	374	342				
55	580	568	552	536	513	492	474	453	430	409	393	359				
56	611	599	582	564	541	517	500	477	454	430	413	378				
57	645	632	614	595	571	547	528	504	478	454	436	399				

TERRITORY 320

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	695	682	662	642	615	590	570	543	516	490	470	430				
59	771	756	734	713	683	654	631	602	572	544	521	477				
60	854	838	813	789	757	724	699	667	634	602	578	529				
61	933	915	888	862	827	791	764	729	693	658	631	578				
62	1006	986	958	930	891	852	824	785	748	709	681	623				
63	1080	1060	1029	998	957	917	884	844	803	761	730	669				
64	1154	1132	1099	1065	1022	978	945	900	858	813	780	714				
65	1229	1205	1170	1135	1088	1041	1006	959	913	866	831	760				
66	1340	1315	1276	1237	1186	1135	1097	1047	996	943	906	829				
67	1487	1459	1416	1374	1317	1261	1218	1162	1104	1048	1005	921				
68	1635	1604	1557	1510	1449	1386	1339	1277	1214	1152	1106	1012				
69	1782	1749	1698	1647	1579	1512	1461	1392	1324	1257	1206	1104				
70	1931	1893	1838	1784	1710	1636	1581	1508	1434	1360	1305	1195				
71	2078	2038	1979	1920	1841	1762	1702	1623	1544	1465	1406	1286				
72	2226	2183	2120	2057	1971	1887	1824	1738	1654	1569	1505	1378				
73	2373	2329	2261	2192	2102	2011	1944	1853	1763	1672	1605	1470				
74	2522	2474	2401	2329	2234	2137	2065	1968	1873	1777	1704	1561				
75	2669	2618	2542	2466	2364	2262	2186	2085	1983	1881	1805	1652				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	243	233	218	203	188	178	163	153	144	134	124	104	1	134	1	64
2	322	312	292	272	252	238	218	203	193	178	168	139	2	153	2	79
3	351	337	317	297	277	257	238	223	208	193	178	149	3	178	3	99
4	411	396	371	347	322	302	277	262	248	228	213	173	4	193	4	109
5	450	436	406	376	351	327	307	282	267	248	233	193	5	203	5	129
6	470	455	426	396	371	347	322	297	282	257	243	198	6	213	6	139
7	495	475	446	416	386	361	337	312	292	272	252	208	7	223	7	153
8	515	500	465	431	406	376	351	327	307	282	267	218	8	233	8	183
10	535	515	480	446	416	391	361	337	317	292	272	228	10	248	10	213
11	549	530	495	460	431	401	371	347	327	302	282	233	11	262	11	233
12	569	549	515	480	446	416	386	361	342	312	292	243	12	267	12	257
13	589	564	530	495	460	431	396	371	351	322	302	248	13	277	13	277
14	604	584	545	505	475	441	411	381	361	332	312	257	14	297	14	307
15	614	594	554	515	480	450	416	386	366	337	317	262	15	312	15	332
16	619	599	559	520	485	455	421	391	371	342	317	262	16	322	16	366
17	634	609	569	530	495	460	426	401	376	347	327	267	17	337	17	386
18	648	624	584	545	510	475	441	411	386	356	332	272	18	351	18	421
19	658	634	594	554	515	480	446	416	391	361	337	277	19	371	19	446
20	678	653	609	564	530	495	455	426	401	371	347	287	20	381	20	475
21	693	668	624	579	545	505	470	436	411	381	356	292	21	396	21	540
22	703	678	634	589	549	515	475	446	416	386	361	297	22	421		
23	713	688	644	599	559	520	485	450	426	391	366	302	23	436		
24	733	703	658	614	574	535	495	460	436	401	376	312	24	455		
25	738	708	663	619	579	540	500	465	436	406	376	312	25	490		
26	747	723	673	624	584	545	505	470	446	411	386	317	26	535		
27	757	733	683	634	594	554	515	480	450	416	391	322				
28	762	738	688	639	599	559	515	480	455	421	391	322				
29	777	747	698	648	609	564	525	490	460	426	396	327				

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NORTH CAROLINA (32)

TERRITORY 320

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	782	752	703	653	614	569	530	490	465	431	401	332				
31	792	762	713	663	619	579	535	500	470	436	406	337				
32	807	777	728	678	634	589	545	510	480	446	416	342				
33	817	787	738	688	644	599	554	515	485	450	421	347				
34	832	802	747	693	648	604	559	525	495	455	426	351				
35	842	812	757	703	658	614	569	530	500	460	431	356				
36	851	822	767	713	668	624	574	540	505	470	436	361				
37	866	837	782	728	678	634	589	549	515	475	446	366				
38	881	846	792	738	688	644	594	554	525	485	450	371				
39	886	851	797	743	693	644	599	559	525	485	455	376				
40	896	861	807	752	703	653	604	564	535	490	460	381				
41	906	876	817	757	713	663	614	574	540	500	465	386				
42	916	886	827	767	718	668	619	579	545	505	470	386				
43	931	896	837	777	728	678	629	584	554	510	475	391				
44	936	901	842	782	733	683	634	589	554	515	480	396				
45	950	916	856	797	747	693	644	599	564	525	490	401				
46	960	926	866	807	752	703	648	609	574	530	495	406				
47	970	936	876	817	762	708	658	614	579	535	500	411				
48	985	950	886	822	772	718	663	619	584	540	505	416				
49	995	960	896	832	777	728	673	629	589	545	510	421				
50	1005	970	906	842	787	733	678	634	599	554	515	426				
51	1015	980	916	851	797	743	688	644	604	559	520	431				
52	1020	985	921	856	802	747	693	644	609	559	525	431				
53	1035	995	931	866	812	752	698	653	614	569	530	436				
54	1044	1005	941	876	817	762	708	658	619	574	535	441				
55	1059	1025	955	886	832	772	718	668	629	584	545	450				
56	1079	1040	970	901	846	787	728	678	639	594	554	455				
57	1099	1059	990	921	861	802	743	693	653	604	564	465				
58	1134	1089	1020	950	886	827	767	713	673	624	579	480				
59	1178	1134	1059	985	921	856	797	743	698	648	604	500				
60	1228	1183	1104	1025	960	896	827	772	728	673	629	520				
61	1262	1218	1139	1059	990	921	856	797	752	693	648	535				
62	1292	1242	1163	1084	1010	941	871	817	767	708	663	545				
63	1312	1267	1183	1099	1030	960	886	827	782	723	673	554				
64	1341	1292	1208	1124	1049	980	906	846	797	738	688	569				
65	1366	1317	1233	1148	1074	1000	926	861	812	752	703	579				
66	1406	1356	1267	1178	1104	1025	950	886	837	772	723	594				
67	1460	1411	1317	1223	1143	1064	990	921	871	802	752	619				
68	1515	1460	1366	1272	1188	1109	1025	955	901	832	777	644				
69	1569	1515	1416	1317	1233	1148	1064	990	936	861	807	663				
70	1629	1569	1465	1361	1277	1188	1099	1025	965	896	837	688				
71	1683	1619	1515	1411	1317	1228	1139	1059	1000	926	861	713				
72	1737	1673	1564	1455	1361	1267	1173	1094	1035	955	891	738				
73	1792	1728	1614	1500	1406	1307	1213	1129	1064	985	921	757				
74	1846	1782	1663	1544	1445	1346	1247	1163	1099	1015	950	782				
75	1901	1832	1713	1594	1490	1386	1287	1198	1129	1044	975	807				

- (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 (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	31	30	29	29	28	27	26	24	23	22	21	19	1	24	1	9
2	41	40	39	38	36	34	33	32	30	29	28	26	2	32	2	10
3	51	50	48	47	45	43	42	40	38	36	34	31	3	37	3	14
4	59	58	56	54	52	50	48	46	44	42	40	36	4	41	4	17
5	66	65	63	61	58	56	54	51	48	47	45	41	5	47	5	20
6	73	71	69	67	65	62	60	57	54	51	49	45	6	52	6	27
7	81	79	77	75	71	68	67	63	60	57	55	50	7	57	7	32
8	86	86	83	80	77	73	71	67	65	61	59	54	8	62	8	38
10	94	92	89	86	83	80	77	73	69	67	64	58	10	67	10	48
11	100	98	95	92	88	85	82	78	74	70	67	62	11	72	11	59
12	105	103	100	97	93	88	86	82	78	74	71	65	12	79	12	68
13	108	106	104	101	96	92	89	85	81	77	73	67	13	85	13	81
14	114	111	108	105	101	96	93	88	85	80	77	70	14	91	14	95
15	119	117	113	109	105	101	97	93	88	84	80	73	15	101	15	115
16	124	122	118	114	109	105	102	97	92	87	84	77	16	110	16	140
17	128	126	123	119	114	109	105	101	96	90	87	80	17	123	17	167
18	134	131	127	124	119	113	109	105	100	94	90	83	18	133	18	200
19	138	135	131	127	122	117	113	107	103	97	93	86	19	145	19	238
20	142	139	135	131	125	120	116	110	105	100	96	87	20	162	20	283
21	146	143	140	136	130	124	120	115	109	104	99	91	21	180	21	391
22	151	148	143	139	133	127	124	118	112	106	102	93	22	202		
23	156	153	148	143	138	132	127	122	116	109	105	96	23	227		
24	160	157	152	147	142	135	131	124	119	112	108	99	24	262		
25	164	162	157	152	145	140	135	128	123	116	111	102	25	323		
26	170	166	162	157	150	143	139	132	126	120	115	105	26	396		
27	175	171	166	162	155	148	143	137	130	124	118	108				
28	181	177	172	167	160	153	148	141	134	127	123	112				
29	186	183	178	172	165	158	153	145	139	131	126	116				
30	192	188	182	177	170	162	157	149	143	135	129	119				
31	198	194	188	182	175	167	162	154	146	140	134	123				
32	203	200	194	188	181	173	166	159	151	143	138	126				
33	210	205	200	194	185	178	172	163	156	147	142	130				
34	215	210	204	199	190	181	176	167	160	151	145	133				
35	219	216	209	202	195	186	180	171	163	155	148	136				
36	225	221	215	208	200	191	184	176	167	159	152	140				
37	234	229	222	216	207	198	191	182	174	164	158	144				
38	242	238	231	224	215	205	199	189	181	171	164	150				
39	251	246	238	231	221	212	205	196	186	177	169	155				
40	258	254	246	238	229	219	212	201	192	182	175	160				
41	267	262	255	247	237	227	219	209	199	188	181	165				
42	276	270	262	255	244	234	225	215	204	194	186	170				
43	283	278	270	261	251	240	232	221	211	200	192	176				
44	292	286	277	269	258	247	238	227	217	205	197	181				
45	299	294	285	276	265	254	245	234	222	211	202	185				
46	310	303	295	286	274	262	254	241	230	218	209	192				
47	319	314	304	295	283	271	261	249	238	225	216	198				
48	330	323	314	304	292	279	270	257	244	232	222	204				
49	339	333	323	314	300	288	277	265	252	239	229	210				
50	348	341	332	322	309	295	285	272	258	245	236	216				
51	358	352	341	331	317	304	294	279	266	253	242	221				
52	368	361	351	340	326	312	301	288	274	259	249	228				
53	377	370	359	349	334	319	309	295	280	266	255	234				
54	392	385	373	362	347	333	321	306	292	276	265	242				
55	411	403	391	380	364	349	336	321	305	290	278	255				
56	433	425	412	400	384	367	354	338	322	305	293	268				
57	457	448	435	422	405	388	374	357	339	322	309	283				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 340

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
58	493	484	469	455	436	418	404	385	366	348	333	305				
59	546	536	521	505	485	464	447	427	406	386	370	338				
60	605	594	577	560	537	513	496	473	449	427	409	375				
61	661	649	630	611	586	561	542	517	491	466	447	409				
62	713	699	679	659	632	604	584	557	530	503	483	442				
63	766	751	730	708	678	650	627	599	569	540	518	474				
64	818	803	779	755	725	694	670	638	608	577	553	506				
65	871	854	829	805	771	738	713	680	647	614	589	539				
66	950	932	904	877	841	805	778	742	706	669	642	588				
67	1055	1035	1004	974	934	894	864	824	783	743	713	653				
68	1159	1137	1104	1071	1027	982	949	905	861	817	784	717				
69	1264	1240	1204	1168	1119	1072	1036	987	939	891	855	783				
70	1369	1342	1303	1264	1212	1160	1121	1069	1017	964	925	847				
71	1473	1445	1403	1361	1305	1249	1207	1150	1094	1038	997	912				
72	1578	1548	1503	1458	1397	1338	1293	1232	1172	1112	1067	977				
73	1682	1651	1603	1554	1491	1426	1378	1314	1250	1186	1138	1042				
74	1788	1754	1702	1651	1584	1515	1464	1396	1328	1260	1208	1107				
75	1892	1856	1802	1748	1676	1604	1549	1478	1406	1334	1280	1171				

(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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	291	279	261	244	226	214	196	184	172	160	149	125	1	160	1	77
2	386	374	350	327	303	285	261	244	232	214	202	166	2	184	2	95
3	422	404	380	356	333	309	285	267	249	232	214	178	3	214	3	119
4	493	475	446	416	386	362	333	315	297	273	255	208	4	232	4	131
5	541	523	487	451	422	392	368	339	321	297	279	232	5	244	5	154
6	564	546	511	475	446	416	386	356	339	309	291	238	6	255	6	166
7	594	570	535	499	463	434	404	374	350	327	303	249	7	267	7	184
8	618	600	558	517	487	451	422	392	368	339	321	261	8	279	8	220
10	642	618	576	535	499	469	434	404	380	350	327	273	10	297	10	255
11	659	636	594	552	517	481	446	416	392	362	339	279	11	315	11	279
12	683	659	618	576	535	499	463	434	410	374	350	291	12	321	12	309
13	707	677	636	594	552	517	475	446	422	386	362	297	13	333	13	333
14	725	701	653	606	570	529	493	457	434	398	374	309	14	356	14	368
15	737	713	665	618	576	541	499	463	440	404	380	315	15	374	15	398
16	743	719	671	624	582	546	505	469	446	410	380	315	16	386	16	440
17	760	731	683	636	594	552	511	481	451	416	392	321	17	404	17	463
18	778	748	701	653	612	570	529	493	463	428	398	327	18	422	18	505
19	790	760	713	665	618	576	535	499	469	434	404	333	19	446	19	535
20	814	784	731	677	636	594	546	511	481	446	416	345	20	457	20	570
21	832	802	748	695	653	606	564	523	493	457	428	350	21	475	21	647
22	843	814	760	707	659	618	570	535	499	463	434	356	22	505		
23	855	826	772	719	671	624	582	541	511	469	440	362	23	523		
24	879	843	790	737	689	642	594	552	523	481	451	374	24	546		
25	885	849	796	743	695	647	600	558	523	487	451	374	25	588		
26	897	867	808	748	701	653	606	564	535	493	463	380	26	642		
27	909	879	820	760	713	665	618	576	541	499	469	386				
28	915	885	826	766	719	671	618	576	546	505	469	386				
29	933	897	838	778	731	677	630	588	552	511	475	392				

TERRITORY 340

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	939	903	843	784	737	683	636	588	558	517	481	398				
31	950	915	855	796	743	695	642	600	564	523	487	404				
32	968	933	873	814	760	707	653	612	576	535	499	410				
33	980	944	885	826	772	719	665	618	582	541	505	416				
34	998	962	897	832	778	725	671	630	594	546	511	422				
35	1010	974	909	843	790	737	683	636	600	552	517	428				
36	1022	986	921	855	802	748	689	647	606	564	523	434				
37	1040	1004	939	873	814	760	707	659	618	570	535	440				
38	1057	1016	950	885	826	772	713	665	630	582	541	446				
39	1063	1022	956	891	832	772	719	671	630	582	546	451				
40	1075	1034	968	903	843	784	725	677	642	588	552	457				
41	1087	1051	980	909	855	796	737	689	647	600	558	463				
42	1099	1063	992	921	861	802	743	695	653	606	564	463				
43	1117	1075	1004	933	873	814	754	701	665	612	570	469				
44	1123	1081	1010	939	879	820	760	707	665	618	576	475				
45	1140	1099	1028	956	897	832	772	719	677	630	588	481				
46	1152	1111	1040	968	903	843	778	731	689	636	594	487				
47	1164	1123	1051	980	915	849	790	737	695	642	600	493				
48	1182	1140	1063	986	927	861	796	743	701	647	606	499				
49	1194	1152	1075	998	933	873	808	754	707	653	612	505				
50	1206	1164	1087	1010	944	879	814	760	719	665	618	511				
51	1218	1176	1099	1022	956	891	826	772	725	671	624	517				
52	1224	1182	1105	1028	962	897	832	772	731	671	630	517				
53	1241	1194	1117	1040	974	903	838	784	737	683	636	523				
54	1253	1206	1129	1051	980	915	849	790	743	689	642	529				
55	1271	1230	1146	1063	998	927	861	802	754	701	653	541				
56	1295	1247	1164	1081	1016	944	873	814	766	713	665	546				
57	1319	1271	1188	1105	1034	962	891	832	784	725	677	558				
58	1360	1307	1224	1140	1063	992	921	855	808	748	695	576				
59	1414	1360	1271	1182	1105	1028	956	891	838	778	725	600				
60	1473	1420	1325	1230	1152	1075	992	927	873	808	754	624				
61	1515	1461	1366	1271	1188	1105	1028	956	903	832	778	642				
62	1550	1491	1396	1301	1212	1129	1045	980	921	849	796	653				
63	1574	1521	1420	1319	1236	1152	1063	992	939	867	808	665				
64	1610	1550	1449	1348	1259	1176	1087	1016	956	885	826	683				
65	1639	1580	1479	1378	1289	1200	1111	1034	974	903	843	695				
66	1687	1628	1521	1414	1325	1230	1140	1063	1004	927	867	713				
67	1752	1693	1580	1467	1372	1277	1188	1105	1045	962	903	743				
68	1818	1752	1639	1527	1426	1331	1230	1146	1081	998	933	772				
69	1883	1818	1699	1580	1479	1378	1277	1188	1123	1034	968	796				
70	1954	1883	1758	1634	1533	1426	1319	1230	1158	1075	1004	826				
71	2020	1942	1818	1693	1580	1473	1366	1271	1200	1111	1034	855				
72	2085	2008	1877	1746	1634	1521	1408	1313	1241	1146	1069	885				
73	2150	2073	1936	1800	1687	1568	1455	1354	1277	1182	1105	909				
74	2216	2138	1996	1853	1734	1616	1497	1396	1319	1218	1140	939				
75	2281	2198	2055	1913	1788	1663	1544	1437	1354	1253	1170	968				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	29	28	27	26	26	25	24	22	21	20	19	18	1	22	1	8
2	38	37	36	35	33	32	31	30	28	26	26	24	2	30	2	10
3	48	47	45	43	41	40	39	37	35	33	32	29	3	34	3	13
4	55	54	52	50	48	47	45	42	40	39	37	33	4	38	4	16
5	61	60	58	56	54	52	50	48	45	43	41	38	5	43	5	18
6	68	66	64	62	60	57	55	53	50	48	46	41	6	48	6	25
7	75	73	71	70	66	63	62	58	55	53	51	47	7	53	7	30
8	80	79	77	74	71	68	66	62	60	56	55	50	8	57	8	35
10	87	85	83	80	77	74	71	68	64	62	59	54	10	62	10	45
11	92	91	88	85	82	78	76	72	69	65	62	57	11	67	11	55
12	97	95	92	90	86	82	79	76	72	69	66	60	12	73	12	63
13	100	99	96	93	89	85	83	78	75	71	68	62	13	78	13	75
14	106	103	100	98	93	89	86	82	78	74	71	65	14	84	14	88
15	110	108	105	101	98	93	90	86	82	77	74	68	15	93	15	106
16	114	113	109	106	101	97	94	90	85	81	77	71	16	102	16	129
17	119	117	114	110	106	101	98	93	89	84	81	74	17	114	17	155
18	124	121	118	114	110	105	101	97	92	87	84	77	18	123	18	185
19	128	125	121	118	113	108	105	99	95	90	86	79	19	135	19	221
20	131	128	125	121	116	111	107	102	98	92	89	81	20	150	20	262
21	136	133	129	126	121	115	111	106	101	96	92	84	21	166	21	363
22	140	137	133	128	123	118	114	109	104	99	94	86	22	187		
23	144	142	137	133	128	122	118	113	107	101	98	89	23	210		
24	148	145	141	136	131	125	121	115	110	104	100	92	24	243		
25	152	150	145	141	135	129	125	119	114	107	103	94	25	299		
26	158	154	150	145	139	133	128	122	117	111	106	98	26	367		
27	162	158	154	150	143	137	133	127	121	114	109	100				
28	167	164	159	155	148	142	137	130	124	118	114	104				
29	172	170	165	159	153	146	142	135	128	121	117	107				
30	178	174	169	164	158	150	145	138	132	125	120	110				
31	183	180	174	169	162	155	150	143	136	129	124	114				
32	188	185	180	174	167	160	154	147	140	133	128	117				
33	194	190	185	180	172	165	159	151	144	136	131	121				
34	199	194	189	184	176	168	163	155	148	140	135	123				
35	203	200	194	187	180	172	166	158	151	143	137	126				
36	209	205	199	193	185	177	171	163	155	147	141	129				
37	216	212	206	200	192	183	177	169	161	152	146	134				
38	224	220	214	208	199	190	184	175	167	158	152	139				
39	232	228	221	214	205	196	190	181	172	164	157	143				
40	239	235	228	221	212	203	196	187	178	169	162	148				
41	247	243	236	229	219	210	202	194	184	174	167	153				
42	255	250	243	236	226	216	209	199	189	180	172	158				
43	262	258	250	242	232	223	215	205	195	185	178	163				
44	270	265	257	249	239	229	221	210	201	190	182	167				
45	277	272	264	256	246	235	227	216	206	195	187	172				
46	287	281	273	265	253	243	235	224	213	202	194	178				
47	296	290	282	273	262	251	242	231	220	209	200	183				
48	305	299	290	282	270	259	250	238	226	215	206	189				
49	314	308	299	290	278	267	257	246	233	222	212	194				
50	322	316	307	298	286	274	264	252	239	227	218	200				
51	332	326	316	306	294	282	272	259	246	234	224	205				
52	341	334	325	315	302	289	279	267	253	240	231	211				
53	349	342	333	323	310	296	286	273	260	246	236	216				
54	363	356	346	335	321	308	297	283	270	256	246	224				
55	381	373	363	352	337	323	312	297	282	268	258	236				
56	401	393	382	370	356	340	328	313	298	282	271	248				
57	423	415	403	391	375	359	347	331	314	298	286	262				

TERRITORY 350

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	457	448	435	422	404	387	374	356	339	322	309	282				
59	506	496	482	468	449	429	414	395	376	357	342	313				
60	561	550	534	518	497	475	459	438	416	395	379	348				
61	612	601	583	566	543	519	502	479	455	432	414	379				
62	661	648	629	611	585	560	541	516	491	466	447	409				
63	709	696	676	656	628	602	581	554	527	500	480	439				
64	758	744	722	700	671	642	620	591	563	534	512	469				
65	807	791	768	745	715	684	661	630	599	568	546	499				
66	880	863	838	812	779	745	721	687	654	620	595	545				
67	977	958	930	902	865	828	800	763	725	688	660	605				
68	1074	1053	1023	992	951	910	879	839	797	757	726	664				
69	1170	1148	1115	1082	1037	993	959	914	869	825	792	725				
70	1268	1243	1207	1171	1123	1074	1038	990	942	893	857	785				
71	1365	1338	1300	1261	1209	1157	1118	1066	1014	962	923	845				
72	1462	1434	1392	1351	1294	1239	1198	1141	1086	1030	988	905				
73	1558	1529	1485	1440	1381	1321	1277	1217	1158	1098	1054	965				
74	1656	1624	1577	1529	1467	1404	1356	1293	1230	1167	1119	1025				
75	1753	1720	1669	1619	1552	1485	1435	1369	1302	1236	1185	1085				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	232	223	209	194	180	171	156	147	137	128	119	100	1	128	1	62
2	308	299	280	261	242	228	209	194	185	171	161	133	2	147	2	76
3	337	322	303	284	265	246	228	213	199	185	171	142	3	171	3	95
4	393	379	356	332	308	289	265	251	237	218	204	166	4	185	4	104
5	431	417	389	360	337	313	294	270	256	237	223	185	5	194	5	123
6	450	436	408	379	356	332	308	284	270	246	232	190	6	204	6	133
7	474	455	427	398	370	346	322	299	280	261	242	199	7	213	7	147
8	493	479	446	412	389	360	337	313	294	270	256	209	8	223	8	175
10	512	493	460	427	398	374	346	322	303	280	261	218	10	237	10	204
11	526	507	474	441	412	384	356	332	313	289	270	223	11	251	11	223
12	545	526	493	460	427	398	370	346	327	299	280	232	12	256	12	246
13	564	540	507	474	441	412	379	356	337	308	289	237	13	265	13	265
14	578	559	521	483	455	422	393	365	346	318	299	246	14	284	14	294
15	588	569	531	493	460	431	398	370	351	322	303	251	15	299	15	318
16	593	574	536	498	465	436	403	374	356	327	303	251	16	308	16	351
17	607	583	545	507	474	441	408	384	360	332	313	256	17	322	17	370
18	621	597	559	521	488	455	422	393	370	341	318	261	18	337	18	403
19	630	607	569	531	493	460	427	398	374	346	322	265	19	356	19	427
20	649	626	583	540	507	474	436	408	384	356	332	275	20	365	20	455
21	664	640	597	555	521	483	450	417	393	365	341	280	21	379	21	517
22	673	649	607	564	526	493	455	427	398	370	346	284	22	403		
23	683	659	616	574	536	498	465	431	408	374	351	289	23	417		
24	702	673	630	588	550	512	474	441	417	384	360	299	24	436		
25	706	678	635	593	555	517	479	446	417	389	360	299	25	469		
26	716	692	645	597	559	521	483	450	427	393	370	303	26	512		
27	725	702	654	607	569	531	493	460	431	398	374	308				
28	730	706	659	611	574	536	493	460	436	403	374	308				
29	744	716	668	621	583	540	502	469	441	408	379	313				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 350

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	749	720	673	626	588	545	507	469	446	412	384	318				
31	758	730	683	635	593	555	512	479	450	417	389	322				
32	773	744	697	649	607	564	521	488	460	427	398	327				
33	782	754	706	659	616	574	531	493	465	431	403	332				
34	796	768	716	664	621	578	536	502	474	436	408	337				
35	806	777	725	673	630	588	545	507	479	441	412	341				
36	815	787	735	683	640	597	550	517	483	450	417	346				
37	830	801	749	697	649	607	564	526	493	455	427	351				
38	844	811	758	706	659	616	569	531	502	465	431	356				
39	848	815	763	711	664	616	574	536	502	465	436	360				
40	858	825	773	720	673	626	578	540	512	469	441	365				
41	867	839	782	725	683	635	588	550	517	479	446	370				
42	877	848	792	735	687	640	593	555	521	483	450	370				
43	891	858	801	744	697	649	602	559	531	488	455	374				
44	896	863	806	749	702	654	607	564	531	493	460	379				
45	910	877	820	763	716	664	616	574	540	502	469	384				
46	920	886	830	773	720	673	621	583	550	507	474	389				
47	929	896	839	782	730	678	630	588	555	512	479	393				
48	943	910	848	787	739	687	635	593	559	517	483	398				
49	953	920	858	796	744	697	645	602	564	521	488	403				
50	962	929	867	806	754	702	649	607	574	531	493	408				
51	972	939	877	815	763	711	659	616	578	536	498	412				
52	976	943	882	820	768	716	664	616	583	536	502	412				
53	991	953	891	830	777	720	668	626	588	545	507	417				
54	1000	962	901	839	782	730	678	630	593	550	512	422				
55	1014	981	915	848	796	739	687	640	602	559	521	431				
56	1033	995	929	863	811	754	697	649	611	569	531	436				
57	1052	1014	948	882	825	768	711	664	626	578	540	446				
58	1085	1043	976	910	848	792	735	683	645	597	555	460				
59	1128	1085	1014	943	882	820	763	711	668	621	578	479				
60	1176	1133	1057	981	920	858	792	739	697	645	602	498				
61	1209	1166	1090	1014	948	882	820	763	720	664	621	512				
62	1237	1190	1114	1038	967	901	834	782	735	678	635	521				
63	1256	1213	1133	1052	986	920	848	792	749	692	645	531				
64	1285	1237	1157	1076	1005	939	867	811	763	706	659	545				
65	1308	1261	1180	1100	1029	957	886	825	777	720	673	555				
66	1346	1299	1213	1128	1057	981	910	848	801	739	692	569				
67	1398	1351	1261	1171	1095	1019	948	882	834	768	720	593				
68	1450	1398	1308	1218	1138	1062	981	915	863	796	744	616				
69	1503	1450	1356	1261	1180	1100	1019	948	896	825	773	635				
70	1559	1503	1403	1304	1223	1138	1052	981	924	858	801	659				
71	1612	1550	1450	1351	1261	1176	1090	1014	957	886	825	683				
72	1664	1602	1498	1394	1304	1213	1123	1048	991	915	853	706				
73	1716	1654	1545	1436	1346	1251	1161	1081	1019	943	882	725				
74	1768	1706	1593	1479	1384	1289	1194	1114	1052	972	910	749				
75	1820	1754	1640	1526	1427	1327	1232	1147	1081	1000	934	773				

- (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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	32	31	30	29	28	27	26	25	24	23	22	20	1	25	1	9
2	42	41	40	39	37	35	34	33	31	29	28	26	2	33	2	11
3	53	52	50	48	46	44	43	41	39	37	35	32	3	38	3	15
4	61	60	58	56	54	52	50	47	45	43	41	37	4	42	4	18
5	68	67	65	63	60	58	56	53	50	48	46	42	5	48	5	21
6	75	74	72	70	67	64	62	59	56	53	51	46	6	54	6	27
7	83	81	79	77	74	71	69	65	62	59	57	52	7	59	7	33
8	89	88	85	82	79	75	74	70	67	63	61	56	8	64	8	39
10	97	95	92	89	85	82	79	75	72	69	66	60	10	69	10	50
11	103	101	98	95	91	87	84	80	76	73	70	64	11	74	11	61
12	108	106	103	100	96	91	88	84	80	76	74	67	12	81	12	71
13	112	110	107	104	99	95	92	87	83	79	75	70	13	87	13	83
14	118	115	112	109	104	99	96	91	87	82	79	73	14	94	14	98
15	123	121	117	113	109	104	100	96	91	86	82	75	15	104	15	119
16	127	125	122	118	113	108	105	100	95	90	86	79	16	114	16	144
17	132	130	126	123	118	113	109	104	99	93	90	82	17	126	17	172
18	138	135	131	127	123	117	113	108	103	97	93	85	18	137	18	206
19	142	139	135	131	125	121	117	111	106	100	96	88	19	150	19	246
20	146	143	139	135	129	123	120	114	109	103	99	90	20	167	20	292
21	151	148	144	140	134	128	123	119	113	107	102	94	21	185	21	404
22	156	153	148	143	137	131	127	122	116	110	105	96	22	209		
23	161	158	153	148	142	136	131	125	120	113	109	99	23	234		
24	165	162	157	152	146	139	135	128	123	116	112	102	24	270		
25	170	167	162	157	150	144	139	132	126	120	115	105	25	333		
26	175	172	167	162	155	148	143	136	130	123	119	109	26	409		
27	180	176	172	167	160	153	148	141	134	127	122	112				
28	186	182	177	172	165	158	153	145	138	131	126	116				
29	192	189	183	177	171	163	158	150	143	135	130	120				
30	198	194	188	182	175	168	162	154	147	139	133	123				
31	204	200	194	188	180	172	167	159	151	144	138	126				
32	210	206	200	194	186	178	172	164	156	148	142	130				
33	217	212	206	200	191	183	177	169	161	152	146	134				
34	221	217	211	205	196	187	181	172	165	156	150	137				
35	226	222	216	209	201	192	185	176	169	160	153	140				
36	232	228	221	215	206	197	190	181	172	164	157	144				
37	241	236	229	222	214	204	197	188	179	170	163	149				
38	250	245	238	231	221	212	205	195	186	176	170	155				
39	259	254	246	238	228	219	212	202	192	182	174	160				
40	267	262	254	246	236	226	219	208	198	188	180	165				
41	275	270	263	255	244	234	225	216	205	194	186	171				
42	284	278	270	263	252	241	232	221	211	200	192	175				
43	292	287	278	270	259	248	239	228	218	206	198	181				
44	301	295	286	277	267	255	246	234	223	212	203	186				
45	309	303	294	285	273	262	253	241	229	218	209	191				
46	319	313	304	295	282	270	262	249	237	224	216	198				
47	329	323	314	304	292	279	270	257	245	232	222	204				
48	340	333	323	314	301	288	278	266	252	239	229	211				
49	350	343	333	323	310	297	286	273	260	247	236	217				
50	359	352	342	332	319	305	294	280	267	253	243	222				
51	369	363	352	341	327	314	303	288	274	261	250	228				
52	379	372	362	351	336	321	311	297	282	268	257	235				
53	389	381	370	360	345	329	319	304	289	274	263	241				
54	405	397	385	373	358	343	331	316	301	285	273	250				
55	424	416	404	392	375	360	347	331	315	299	287	263				
56	447	438	425	413	396	378	366	349	332	315	302	276				
57	471	463	449	435	417	400	386	368	350	332	319	292				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 360

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
58	509	499	484	469	450	431	417	397	377	359	344	315				
59	564	553	537	521	500	478	462	440	418	398	381	349				
60	624	613	595	577	554	529	512	488	464	440	422	387				
61	682	669	650	630	605	578	559	533	507	481	462	422				
62	736	721	701	680	652	623	603	574	547	518	498	456				
63	790	775	753	730	700	670	647	617	587	557	534	489				
64	844	828	804	779	748	715	691	659	627	595	570	522				
65	899	881	856	830	796	761	736	702	667	633	608	556				
66	980	961	933	905	867	830	803	765	728	690	662	607				
67	1088	1067	1036	1005	963	922	891	850	808	766	735	673				
68	1196	1173	1139	1104	1059	1013	979	934	888	843	809	740				
69	1303	1279	1242	1204	1154	1105	1068	1018	968	919	882	808				
70	1412	1385	1345	1304	1250	1197	1156	1103	1049	995	955	874				
71	1520	1491	1447	1404	1347	1289	1245	1187	1129	1071	1028	941				
72	1628	1596	1550	1504	1442	1380	1334	1271	1209	1148	1101	1007				
73	1736	1703	1653	1603	1538	1471	1422	1355	1290	1223	1174	1075				
74	1844	1809	1756	1703	1634	1563	1510	1440	1370	1299	1247	1142				
75	1952	1915	1859	1803	1729	1654	1598	1525	1450	1376	1320	1208				

(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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	249	239	224	209	193	183	168	158	148	137	127	107	1	137	1	66
2	331	321	300	280	260	244	224	209	199	183	173	143	2	158	2	81
3	361	346	326	305	285	265	244	229	214	199	183	153	3	183	3	102
4	422	407	382	356	331	310	285	270	255	234	219	178	4	199	4	112
5	463	448	417	387	361	336	316	290	275	255	239	199	5	209	5	132
6	484	468	438	407	382	356	331	305	290	265	249	204	6	219	6	143
7	509	489	458	428	397	372	346	321	300	280	260	214	7	229	7	158
8	529	514	478	443	417	387	361	336	316	290	275	224	8	239	8	188
10	550	529	494	458	428	402	372	346	326	300	280	234	10	255	10	219
11	565	545	509	473	443	412	382	356	336	310	290	239	11	270	11	239
12	585	565	529	494	458	428	397	372	351	321	300	249	12	275	12	265
13	606	580	545	509	473	443	407	382	361	331	310	255	13	285	13	285
14	621	601	560	519	489	453	422	392	372	341	321	265	14	305	14	316
15	631	611	570	529	494	463	428	397	377	346	326	270	15	321	15	341
16	636	616	575	534	499	468	433	402	382	351	326	270	16	331	16	377
17	652	626	585	545	509	473	438	412	387	356	336	275	17	346	17	397
18	667	641	601	560	524	489	453	422	397	366	341	280	18	361	18	433
19	677	652	611	570	529	494	458	428	402	372	346	285	19	382	19	458
20	697	672	626	580	545	509	468	438	412	382	356	295	20	392	20	489
21	713	687	641	596	560	519	484	448	422	392	366	300	21	407	21	555
22	723	697	652	606	565	529	489	458	428	397	372	305	22	433		
23	733	708	662	616	575	534	499	463	438	402	377	310	23	448		
24	753	723	677	631	590	550	509	473	448	412	387	321	24	468		
25	758	728	682	636	596	555	514	478	448	417	387	321	25	504		
26	769	743	692	641	601	560	519	484	458	422	397	326	26	550		
27	779	753	702	652	611	570	529	494	463	428	402	331				
28	784	758	708	657	616	575	529	494	468	433	402	331				
29	799	769	718	667	626	580	540	504	473	438	407	336				

TERRITORY 360

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)																	
30	804	774	723	672	631	585	545	504	478	443	412	341					
31	814	784	733	682	636	596	550	514	484	448	417	346					
32	830	799	748	697	652	606	560	524	494	458	428	351					
33	840	809	758	708	662	616	570	529	499	463	433	356					
34	855	825	769	713	667	621	575	540	509	468	438	361					
35	865	835	779	723	677	631	585	545	514	473	443	366					
36	875	845	789	733	687	641	590	555	519	484	448	372					
37	891	860	804	748	697	652	606	565	529	489	458	377					
38	906	870	814	758	708	662	611	570	540	499	463	382					
39	911	875	819	764	713	662	616	575	540	499	468	387					
40	921	886	830	774	723	672	621	580	550	504	473	392					
41	931	901	840	779	733	682	631	590	555	514	478	397					
42	942	911	850	789	738	687	636	596	560	519	484	397					
43	957	921	860	799	748	697	646	601	570	524	489	402					
44	962	926	865	804	753	702	652	606	570	529	494	407					
45	977	942	881	819	769	713	662	616	580	540	504	412					
46	987	952	891	830	774	723	667	626	590	545	509	417					
47	998	962	901	840	784	728	677	631	596	550	514	422					
48	1013	977	911	845	794	738	682	636	601	555	519	428					
49	1023	987	921	855	799	748	692	646	606	560	524	433					
50	1033	998	931	865	809	753	697	652	616	570	529	438					
51	1043	1008	942	875	819	764	708	662	621	575	534	443					
52	1049	1013	947	881	825	769	713	662	626	575	540	443					
53	1064	1023	957	891	835	774	718	672	631	585	545	448					
54	1074	1033	967	901	840	784	728	677	636	590	550	453					
55	1089	1054	982	911	855	794	738	687	646	601	560	463					
56	1110	1069	998	926	870	809	748	697	657	611	570	468					
57	1130	1089	1018	947	886	825	764	713	672	621	580	478					
58	1166	1120	1049	977	911	850	789	733	692	641	596	494					
59	1211	1166	1089	1013	947	881	819	764	718	667	621	514					
60	1262	1217	1135	1054	987	921	850	794	748	692	646	534					
61	1298	1252	1171	1089	1018	947	881	819	774	713	667	550					
62	1328	1278	1196	1115	1038	967	896	840	789	728	682	560					
63	1349	1303	1217	1130	1059	987	911	850	804	743	692	570					
64	1379	1328	1242	1155	1079	1008	931	870	819	758	708	585					
65	1405	1354	1267	1181	1105	1028	952	886	835	774	723	596					
66	1446	1395	1303	1211	1135	1054	977	911	860	794	743	611					
67	1502	1451	1354	1257	1176	1094	1018	947	896	825	774	636					
68	1558	1502	1405	1308	1222	1140	1054	982	926	855	799	662					
69	1614	1558	1456	1354	1267	1181	1094	1018	962	886	830	682					
70	1675	1614	1507	1400	1313	1222	1130	1054	993	921	860	708					
71	1731	1664	1558	1451	1354	1262	1171	1089	1028	952	886	733					
72	1787	1720	1608	1496	1400	1303	1206	1125	1064	982	916	758					
73	1843	1776	1659	1542	1446	1344	1247	1161	1094	1013	947	779					
74	1899	1832	1710	1588	1486	1384	1283	1196	1130	1043	977	804					
75	1955	1883	1761	1639	1532	1425	1323	1232	1161	1074	1003	830					

- (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 370

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	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 370

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
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 (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	267	256	240	223	207	196	180	169	158	147	136	114	1	147	1	71
2	354	343	322	300	278	262	240	223	213	196	185	153	2	169	2	87
3	387	371	349	327	305	283	262	245	229	213	196	164	3	196	3	109
4	452	436	409	382	354	332	305	289	273	251	234	191	4	213	4	120
5	496	480	447	414	387	360	338	311	294	273	256	213	5	223	5	142
6	518	501	469	436	409	382	354	327	311	283	267	218	6	234	6	153
7	545	523	491	458	425	398	371	343	322	300	278	229	7	245	7	169
8	567	550	512	474	447	414	387	360	338	311	294	240	8	256	8	202
10	589	567	529	491	458	431	398	371	349	322	300	251	10	273	10	234
11	605	583	545	507	474	441	409	382	360	332	311	256	11	289	11	256
12	627	605	567	529	491	458	425	398	376	343	322	267	12	294	12	283
13	649	621	583	545	507	474	436	409	387	354	332	273	13	305	13	305
14	665	643	600	556	523	485	452	420	398	365	343	283	14	327	14	338
15	676	654	610	567	529	496	458	425	403	371	349	289	15	343	15	365
16	681	659	616	572	534	501	463	431	409	376	349	289	16	354	16	403
17	698	670	627	583	545	507	469	441	414	382	360	294	17	371	17	425
18	714	687	643	600	561	523	485	452	425	392	365	300	18	387	18	463
19	725	698	654	610	567	529	491	458	431	398	371	305	19	409	19	491
20	747	719	670	621	583	545	501	469	441	409	382	316	20	420	20	523
21	763	736	687	638	600	556	518	480	452	420	392	322	21	436	21	594
22	774	747	698	649	605	567	523	491	458	425	398	327	22	463		
23	785	758	709	659	616	572	534	496	469	431	403	332	23	480		
24	807	774	725	676	632	589	545	507	480	441	414	343	24	501		
25	812	779	730	681	638	594	550	512	480	447	414	343	25	540		
26	823	796	741	687	643	600	556	518	491	452	425	349	26	589		
27	834	807	752	698	654	610	567	529	496	458	431	354				
28	839	812	758	703	659	616	567	529	501	463	431	354				
29	856	823	768	714	670	621	578	540	507	469	436	360				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 370

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	861	828	774	719	676	627	583	540	512	474	441	365				
31	872	839	785	730	681	638	589	550	518	480	447	371				
32	888	856	801	747	698	649	600	561	529	491	458	376				
33	899	867	812	758	709	659	610	567	534	496	463	382				
34	916	883	823	763	714	665	616	578	545	501	469	387				
35	927	894	834	774	725	676	627	583	550	507	474	392				
36	937	905	845	785	736	687	632	594	556	518	480	398				
37	954	921	861	801	747	698	649	605	567	523	491	403				
38	970	932	872	812	758	709	654	610	578	534	496	409				
39	976	937	877	818	763	709	659	616	578	534	501	414				
40	986	948	888	828	774	719	665	621	589	540	507	420				
41	997	965	899	834	785	730	676	632	594	550	512	425				
42	1008	976	910	845	790	736	681	638	600	556	518	425				
43	1025	986	921	856	801	747	692	643	610	561	523	431				
44	1030	992	927	861	807	752	698	649	610	567	529	436				
45	1046	1008	943	877	823	763	709	659	621	578	540	441				
46	1057	1019	954	888	828	774	714	670	632	583	545	447				
47	1068	1030	965	899	839	779	725	676	638	589	550	452				
48	1085	1046	976	905	850	790	730	681	643	594	556	458				
49	1095	1057	986	916	856	801	741	692	649	600	561	463				
50	1106	1068	997	927	867	807	747	698	659	610	567	469				
51	1117	1079	1008	937	877	818	758	709	665	616	572	474				
52	1123	1085	1014	943	883	823	763	709	670	616	578	474				
53	1139	1095	1025	954	894	828	768	719	676	627	583	480				
54	1150	1106	1036	965	899	839	779	725	681	632	589	485				
55	1166	1128	1052	976	916	850	790	736	692	643	600	496				
56	1188	1145	1068	992	932	867	801	747	703	654	610	501				
57	1210	1166	1090	1014	948	883	818	763	719	665	621	512				
58	1248	1199	1123	1046	976	910	845	785	741	687	638	529				
59	1297	1248	1166	1085	1014	943	877	818	768	714	665	550				
60	1352	1303	1215	1128	1057	986	910	850	801	741	692	572				
61	1390	1341	1254	1166	1090	1014	943	877	828	763	714	589				
62	1422	1368	1281	1194	1112	1036	959	899	845	779	730	600				
63	1444	1395	1303	1210	1134	1057	976	910	861	796	741	610				
64	1477	1422	1330	1237	1155	1079	997	932	877	812	758	627				
65	1504	1450	1357	1264	1183	1101	1019	948	894	828	774	638				
66	1548	1493	1395	1297	1215	1128	1046	976	921	850	796	654				
67	1608	1553	1450	1346	1259	1172	1090	1014	959	883	828	681				
68	1668	1608	1504	1401	1308	1221	1128	1052	992	916	856	709				
69	1728	1668	1559	1450	1357	1264	1172	1090	1030	948	888	730				
70	1793	1728	1613	1499	1406	1308	1210	1128	1063	986	921	758				
71	1853	1782	1668	1553	1450	1352	1254	1166	1101	1019	948	785				
72	1913	1842	1722	1602	1499	1395	1292	1204	1139	1052	981	812				
73	1973	1902	1777	1651	1548	1439	1335	1243	1172	1085	1014	834				
74	2033	1962	1831	1700	1591	1482	1373	1281	1210	1117	1046	861				
75	2093	2017	1886	1755	1640	1526	1417	1319	1243	1150	1074	888				

- (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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
1	40	38	37	36	35	34	32	30	29	28	26	24	1	30	1	11
2	52	50	49	48	46	43	42	41	38	36	35	32	2	41	2	13
3	65	64	61	59	56	54	53	50	48	46	43	40	3	47	3	18
4	74	73	71	68	66	64	61	58	55	53	50	46	4	52	4	22
5	83	82	79	77	73	71	68	65	61	59	56	52	5	59	5	25
6	92	90	88	85	82	78	76	72	68	65	62	56	6	66	6	34
7	102	100	97	95	90	86	84	79	76	72	70	64	7	72	7	41
8	109	108	104	101	97	92	90	85	82	77	74	68	8	78	8	48
10	119	116	113	109	104	101	97	92	88	84	80	73	10	84	10	61
11	126	124	120	116	112	107	103	98	94	89	85	78	11	91	11	74
12	132	130	126	122	118	112	108	103	98	94	90	82	12	100	12	86
13	137	134	131	127	121	116	113	107	102	97	92	85	13	107	13	102
14	144	140	137	133	127	121	118	112	107	101	97	89	14	115	14	120
15	150	148	143	138	133	127	122	118	112	106	101	92	15	127	15	145
16	156	154	149	144	138	132	128	122	116	110	106	97	16	139	16	176
17	162	160	155	150	144	138	133	127	121	114	110	101	17	155	17	211
18	169	166	161	156	150	143	138	132	126	119	114	104	18	168	18	252
19	174	170	166	161	154	148	143	136	130	122	118	108	19	184	19	301
20	179	175	170	166	158	151	146	139	133	126	121	110	20	204	20	358
21	185	181	176	172	164	157	151	145	138	131	125	115	21	227	21	494
22	191	187	181	175	168	161	156	149	142	134	128	118	22	256		
23	197	193	187	181	174	167	161	154	146	138	133	121	23	287		
24	202	198	192	186	179	170	166	157	150	142	137	125	24	331		
25	208	204	198	192	184	176	170	162	155	146	140	128	25	408		
26	215	210	204	198	190	181	175	167	160	151	145	133	26	500		
27	221	216	210	204	196	187	181	173	164	156	149	137				
28	228	223	217	211	202	193	187	178	169	161	155	142				
29	235	232	224	217	209	199	193	184	175	166	160	146				
30	242	238	230	223	215	205	198	188	180	170	163	150				
31	250	245	238	230	221	211	204	194	185	176	169	155				
32	257	252	245	238	228	218	210	200	191	181	174	160				
33	265	259	252	245	234	224	217	206	197	186	179	164				
34	271	265	258	251	240	229	222	211	202	191	184	168				
35	277	272	264	256	246	235	227	216	206	196	187	172				
36	284	280	271	263	252	241	233	222	211	200	192	176				
37	295	289	281	272	262	250	241	230	220	208	199	182				
38	306	300	292	283	271	259	251	239	228	216	208	190				
39	317	311	301	292	280	268	259	247	235	223	214	196				
40	326	320	311	301	289	277	268	254	242	230	221	202				
41	337	331	322	312	299	287	276	264	251	238	228	209				
42	348	341	331	322	308	295	284	271	258	245	235	215				
43	358	352	341	330	317	304	293	280	266	252	242	222				
44	368	361	350	340	326	312	301	287	274	259	248	228				
45	378	371	360	349	335	320	310	295	281	266	256	234				
46	391	383	372	361	346	331	320	305	290	275	264	242				
47	403	396	384	372	358	342	330	314	300	284	272	250				
48	416	408	396	384	368	353	341	325	308	293	281	258				
49	428	420	408	396	379	364	350	335	318	302	289	265				
50	439	431	419	407	390	373	360	343	326	310	298	272				
51	452	444	431	418	401	384	371	353	336	319	306	280				
52	464	456	443	430	412	394	380	364	346	328	314	288				
53	476	467	454	440	422	403	390	372	354	336	322	295				
54	496	486	472	457	438	420	406	386	368	349	335	306				
55	520	509	494	480	460	440	425	406	385	366	352	322				
56	547	536	521	505	485	463	448	427	407	385	370	338				
57	577	566	550	533	511	490	473	451	428	407	390	358				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 380

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	623	611	593	575	551	528	510	486	462	439	421	385				
59	690	677	658	638	612	586	565	539	512	487	467	427				
60	764	750	728	707	678	648	626	598	568	539	517	474				
61	835	820	796	772	740	708	684	653	620	589	565	517				
62	901	883	858	833	798	763	738	703	670	635	610	558				
63	967	949	922	894	857	821	792	756	719	682	654	599				
64	1033	1014	984	954	916	876	846	806	768	728	698	640				
65	1100	1079	1048	1016	974	932	901	859	817	775	744	680				
66	1200	1177	1142	1108	1062	1016	983	937	892	845	811	743				
67	1332	1307	1268	1230	1180	1129	1091	1040	989	938	900	824				
68	1464	1436	1394	1352	1297	1241	1199	1144	1087	1032	990	906				
69	1596	1566	1520	1475	1414	1354	1308	1247	1186	1126	1080	989				
70	1729	1696	1646	1597	1531	1465	1416	1350	1284	1218	1169	1070				
71	1861	1825	1772	1720	1649	1578	1524	1453	1382	1312	1259	1152				
72	1993	1955	1898	1842	1765	1690	1633	1556	1481	1405	1348	1234				
73	2125	2086	2024	1963	1883	1801	1741	1660	1579	1498	1438	1316				
74	2258	2215	2150	2086	2000	1914	1849	1763	1678	1591	1526	1398				
75	2390	2345	2276	2208	2117	2026	1957	1867	1776	1685	1616	1480				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	296	284	266	248	230	217	199	187	175	163	151	127	1	163	1	79
2	393	381	356	332	308	290	266	248	236	217	205	169	2	187	2	97
3	429	411	387	362	338	314	290	272	254	236	217	181	3	217	3	121
4	501	483	453	423	393	368	338	320	302	278	260	211	4	236	4	133
5	550	532	495	459	429	399	374	344	326	302	284	236	5	248	5	157
6	574	556	519	483	453	423	393	362	344	314	296	242	6	260	6	169
7	604	580	544	507	471	441	411	381	356	332	308	254	7	272	7	187
8	628	610	568	525	495	459	429	399	374	344	326	266	8	284	8	223
10	652	628	586	544	507	477	441	411	387	356	332	278	10	302	10	260
11	670	646	604	562	525	489	453	423	399	368	344	284	11	320	11	284
12	695	670	628	586	544	507	471	441	417	381	356	296	12	326	12	314
13	719	689	646	604	562	525	483	453	429	393	368	302	13	338	13	338
14	737	713	664	616	580	538	501	465	441	405	381	314	14	362	14	374
15	749	725	676	628	586	550	507	471	447	411	387	320	15	381	15	405
16	755	731	683	634	592	556	513	477	453	417	387	320	16	393	16	447
17	773	743	695	646	604	562	519	489	459	423	399	326	17	411	17	471
18	791	761	713	664	622	580	538	501	471	435	405	332	18	429	18	513
19	803	773	725	676	628	586	544	507	477	441	411	338	19	453	19	544
20	827	797	743	689	646	604	556	519	489	453	423	350	20	465	20	580
21	846	815	761	707	664	616	574	532	501	465	435	356	21	483	21	658
22	858	827	773	719	670	628	580	544	507	471	441	362	22	513		
23	870	840	785	731	683	634	592	550	519	477	447	368	23	532		
24	894	858	803	749	701	652	604	562	532	489	459	381	24	556		
25	900	864	809	755	707	658	610	568	532	495	459	381	25	598		
26	912	882	821	761	713	664	616	574	544	501	471	387	26	652		
27	924	894	834	773	725	676	628	586	550	507	477	393				
28	930	900	840	779	731	683	628	586	556	513	477	393				
29	948	912	852	791	743	689	640	598	562	519	483	399				

TERRITORY 380

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	954	918	858	797	749	695	646	598	568	525	489	405				
31	966	930	870	809	755	707	652	610	574	532	495	411				
32	985	948	888	827	773	719	664	622	586	544	507	417				
33	997	960	900	840	785	731	676	628	592	550	513	423				
34	1015	978	912	846	791	737	683	640	604	556	519	429				
35	1027	991	924	858	803	749	695	646	610	562	525	435				
36	1039	1003	936	870	815	761	701	658	616	574	532	441				
37	1057	1021	954	888	827	773	719	670	628	580	544	447				
38	1075	1033	966	900	840	785	725	676	640	592	550	453				
39	1081	1039	972	906	846	785	731	683	640	592	556	459				
40	1093	1051	985	918	858	797	737	689	652	598	562	465				
41	1105	1069	997	924	870	809	749	701	658	610	568	471				
42	1117	1081	1009	936	876	815	755	707	664	616	574	471				
43	1136	1093	1021	948	888	827	767	713	676	622	580	477				
44	1142	1099	1027	954	894	834	773	719	676	628	586	483				
45	1160	1117	1045	972	912	846	785	731	689	640	598	489				
46	1172	1129	1057	985	918	858	791	743	701	646	604	495				
47	1184	1142	1069	997	930	864	803	749	707	652	610	501				
48	1202	1160	1081	1003	942	876	809	755	713	658	616	507				
49	1214	1172	1093	1015	948	888	821	767	719	664	622	513				
50	1226	1184	1105	1027	960	894	827	773	731	676	628	519				
51	1238	1196	1117	1039	972	906	840	785	737	683	634	525				
52	1244	1202	1123	1045	978	912	846	785	743	683	640	525				
53	1262	1214	1136	1057	991	918	852	797	749	695	646	532				
54	1274	1226	1148	1069	997	930	864	803	755	701	652	538				
55	1293	1250	1166	1081	1015	942	876	815	767	713	664	550				
56	1317	1268	1184	1099	1033	960	888	827	779	725	676	556				
57	1341	1293	1208	1123	1051	978	906	846	797	737	689	568				
58	1383	1329	1244	1160	1081	1009	936	870	821	761	707	586				
59	1438	1383	1293	1202	1123	1045	972	906	852	791	737	610				
60	1498	1444	1347	1250	1172	1093	1009	942	888	821	767	634				
61	1540	1486	1389	1293	1208	1123	1045	972	918	846	791	652				
62	1576	1516	1419	1323	1232	1148	1063	997	936	864	809	664				
63	1601	1546	1444	1341	1256	1172	1081	1009	954	882	821	676				
64	1637	1576	1474	1371	1280	1196	1105	1033	972	900	840	695				
65	1667	1607	1504	1401	1311	1220	1129	1051	991	918	858	707				
66	1715	1655	1546	1438	1347	1250	1160	1081	1021	942	882	725				
67	1782	1721	1607	1492	1395	1299	1208	1123	1063	978	918	755				
68	1848	1782	1667	1552	1450	1353	1250	1166	1099	1015	948	785				
69	1915	1848	1727	1607	1504	1401	1299	1208	1142	1051	985	809				
70	1987	1915	1788	1661	1558	1450	1341	1250	1178	1093	1021	840				
71	2054	1975	1848	1721	1607	1498	1389	1293	1220	1129	1051	870				
72	2120	2042	1909	1776	1661	1546	1431	1335	1262	1166	1087	900				
73	2186	2108	1969	1830	1715	1595	1480	1377	1299	1202	1123	924				
74	2253	2174	2029	1884	1764	1643	1522	1419	1341	1238	1160	954				
75	2319	2235	2090	1945	1818	1691	1570	1462	1377	1274	1190	985				

- (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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	24	24	23	22	21	21	20	19	18	17	16	15	1	19	1	7
2	32	31	30	30	28	27	26	25	24	22	21	20	2	25	2	8
3	40	39	38	36	35	33	33	31	30	28	27	24	3	29	3	11
4	46	45	44	42	41	39	38	36	34	33	31	28	4	32	4	13
5	51	50	49	47	45	44	42	40	38	36	35	32	5	36	5	16
6	57	56	54	53	50	48	47	44	42	40	38	35	6	41	6	21
7	63	61	60	58	56	53	52	49	47	44	43	39	7	44	7	25
8	67	67	64	62	60	57	56	53	50	47	46	42	8	48	8	30
10	73	72	70	67	64	62	60	57	54	52	50	45	10	52	10	38
11	78	76	74	72	69	66	64	61	58	55	53	48	11	56	11	46
12	81	80	78	75	73	69	67	64	61	58	56	50	12	61	12	53
13	84	83	81	78	75	72	70	66	63	60	57	53	13	66	13	63
14	89	87	84	82	78	75	73	69	66	62	60	55	14	71	14	74
15	93	91	88	85	82	78	75	73	69	65	62	57	15	78	15	90
16	96	95	92	89	85	81	79	75	72	68	65	60	16	86	16	109
17	100	98	95	93	89	85	82	78	75	70	68	62	17	95	17	130
18	104	102	99	96	93	88	85	81	78	73	70	64	18	104	18	155
19	107	105	102	99	95	91	88	84	80	75	73	67	19	113	19	186
20	110	108	105	102	98	93	90	86	82	78	75	68	20	126	20	221
21	114	112	109	106	101	97	93	90	85	81	77	71	21	140	21	305
22	118	115	112	108	104	99	96	92	87	83	79	73	22	158		
23	121	119	115	112	107	103	99	95	90	85	82	75	23	177		
24	124	122	118	115	110	105	102	97	93	87	84	77	24	204		
25	128	126	122	118	113	109	105	100	95	90	87	79	25	252		
26	132	130	126	122	117	112	108	103	98	93	90	82	26	309		
27	136	133	130	126	121	115	112	107	101	96	92	84				
28	141	138	134	130	124	119	115	110	104	99	95	87				
29	145	143	138	134	129	123	119	113	108	102	98	90				
30	149	147	142	138	132	127	122	116	111	105	101	93				
31	154	151	147	142	136	130	126	120	114	109	104	95				
32	158	155	151	147	141	135	130	124	118	112	107	98				
33	164	160	155	151	144	138	134	127	121	115	110	101				
34	167	164	159	155	148	141	137	130	124	118	113	104				
35	171	168	163	158	152	145	140	133	127	121	115	106				
36	175	172	167	162	155	149	144	137	130	124	118	109				
37	182	178	173	168	161	154	149	142	135	128	123	112				
38	189	185	180	175	167	160	155	147	141	133	128	117				
39	195	192	186	180	172	165	160	152	145	138	132	121				
40	201	198	192	186	178	171	165	157	149	142	136	124				
41	208	204	198	192	184	177	170	163	155	147	141	129				
42	215	210	204	198	190	182	175	167	159	151	145	132				
43	221	217	210	204	195	187	181	172	164	155	149	137				
44	227	223	216	209	201	192	186	177	169	160	153	141				
45	233	229	222	215	206	198	191	182	173	164	158	144				
46	241	236	229	223	213	204	198	188	179	169	163	149				
47	249	244	237	229	221	211	204	194	185	175	168	154				
48	257	252	244	237	227	218	210	201	190	181	173	159				
49	264	259	252	244	234	224	216	206	196	186	178	164				
50	271	266	258	251	241	230	222	212	201	191	184	168				
51	279	274	266	258	247	237	229	218	207	197	189	172				
52	286	281	273	265	254	243	235	224	213	202	194	178				
53	294	288	280	272	260	249	241	229	218	207	198	182				
54	306	300	291	282	270	259	250	238	227	215	206	189				
55	320	314	305	296	283	272	262	250	238	226	217	198				
56	337	331	321	312	299	286	276	263	251	238	228	209				
57	356	349	339	329	315	302	292	278	264	251	241	221				

TERRITORY 390

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	384	377	366	354	340	326	315	300	285	271	260	238				
59	426	417	406	394	377	361	349	332	316	300	288	263				
60	471	463	449	436	418	400	386	369	350	332	319	292				
61	515	505	491	476	457	437	422	403	383	363	349	319				
62	556	545	529	514	492	471	455	434	413	391	376	344				
63	596	585	568	551	528	506	488	466	443	420	403	369				
64	637	625	607	588	565	540	522	497	474	449	431	394				
65	679	665	646	627	601	575	556	530	504	478	459	420				
66	740	726	704	683	655	627	606	578	550	521	500	458				
67	821	806	782	759	727	696	673	642	610	579	555	508				
68	903	886	860	834	800	765	739	705	670	636	611	559				
69	984	966	938	909	872	835	807	769	731	694	666	610				
70	1066	1046	1015	985	944	904	873	833	792	751	721	660				
71	1148	1126	1093	1060	1017	973	940	896	852	809	776	710				
72	1229	1205	1171	1136	1089	1042	1007	960	913	867	831	761				
73	1311	1286	1248	1211	1161	1111	1074	1023	974	924	887	812				
74	1393	1366	1326	1286	1234	1180	1140	1087	1035	981	941	862				
75	1474	1446	1404	1362	1305	1249	1207	1151	1095	1039	997	912				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	261	251	235	219	203	192	176	165	155	144	133	112	1	144	1	69
2	346	336	314	293	272	256	235	219	208	192	181	149	2	165	2	85
3	378	362	341	320	298	277	256	240	224	208	192	160	3	192	3	107
4	442	426	400	373	346	325	298	282	267	245	229	187	4	208	4	117
5	485	469	437	405	378	352	330	304	288	267	251	208	5	219	5	139
6	506	490	458	426	400	373	346	320	304	277	261	213	6	229	6	149
7	533	512	480	448	416	389	362	336	314	293	272	224	7	240	7	165
8	554	538	501	464	437	405	378	352	330	304	288	235	8	251	8	197
10	576	554	517	480	448	421	389	362	341	314	293	245	10	267	10	229
11	592	570	533	496	464	432	400	373	352	325	304	251	11	282	11	251
12	613	592	554	517	480	448	416	389	368	336	314	261	12	288	12	277
13	634	608	570	533	496	464	426	400	378	346	325	267	13	298	13	298
14	650	629	586	544	512	474	442	410	389	357	336	277	14	320	14	330
15	661	640	597	554	517	485	448	416	394	362	341	282	15	336	15	357
16	666	645	602	560	522	490	453	421	400	368	341	282	16	346	16	394
17	682	656	613	570	533	496	458	432	405	373	352	288	17	362	17	416
18	698	672	629	586	549	512	474	442	416	384	357	293	18	378	18	453
19	709	682	640	597	554	517	480	448	421	389	362	298	19	400	19	480
20	730	704	656	608	570	533	490	458	432	400	373	309	20	410	20	512
21	746	720	672	624	586	544	506	469	442	410	384	314	21	426	21	581
22	757	730	682	634	592	554	512	480	448	416	389	320	22	453		
23	768	741	693	645	602	560	522	485	458	421	394	325	23	469		
24	789	757	709	661	618	576	533	496	469	432	405	336	24	490		
25	794	762	714	666	624	581	538	501	469	437	405	336	25	528		
26	805	778	725	672	629	586	544	506	480	442	416	341	26	576		
27	815	789	736	682	640	597	554	517	485	448	421	346				
28	821	794	741	688	645	602	554	517	490	453	421	346				
29	837	805	752	698	656	608	565	528	496	458	426	352				

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 390

COLLISION DEDUCTIBLE AMOUNT \$100 (074)

Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	842	810	757	704	661	613	570	528	501	464	432	357				
31	853	821	768	714	666	624	576	538	506	469	437	362				
32	869	837	784	730	682	634	586	549	517	480	448	368				
33	879	847	794	741	693	645	597	554	522	485	453	373				
34	895	863	805	746	698	650	602	565	533	490	458	378				
35	906	874	815	757	709	661	613	570	538	496	464	384				
36	917	885	826	768	720	672	618	581	544	506	469	389				
37	933	901	842	784	730	682	634	592	554	512	480	394				
38	949	911	853	794	741	693	640	597	565	522	485	400				
39	954	917	858	800	746	693	645	602	565	522	490	405				
40	965	927	869	810	757	704	650	608	576	528	496	410				
41	975	943	879	815	768	714	661	618	581	538	501	416				
42	986	954	890	826	773	720	666	624	586	544	506	416				
43	1002	965	901	837	784	730	677	629	597	549	512	421				
44	1007	970	906	842	789	736	682	634	597	554	517	426				
45	1023	986	922	858	805	746	693	645	608	565	528	432				
46	1034	997	933	869	810	757	698	656	618	570	533	437				
47	1045	1007	943	879	821	762	709	661	624	576	538	442				
48	1061	1023	954	885	831	773	714	666	629	581	544	448				
49	1071	1034	965	895	837	784	725	677	634	586	549	453				
50	1082	1045	975	906	847	789	730	682	645	597	554	458				
51	1093	1055	986	917	858	800	741	693	650	602	560	464				
52	1098	1061	991	922	863	805	746	693	656	602	565	464				
53	1114	1071	1002	933	874	810	752	704	661	613	570	469				
54	1125	1082	1013	943	879	821	762	709	666	618	576	474				
55	1141	1103	1029	954	895	831	773	720	677	629	586	485				
56	1162	1119	1045	970	911	847	784	730	688	640	597	490				
57	1183	1141	1066	991	927	863	800	746	704	650	608	501				
58	1221	1173	1098	1023	954	890	826	768	725	672	624	517				
59	1269	1221	1141	1061	991	922	858	800	752	698	650	538				
60	1322	1274	1189	1103	1034	965	890	831	784	725	677	560				
61	1359	1311	1226	1141	1066	991	922	858	810	746	698	576				
62	1391	1338	1253	1167	1087	1013	938	879	826	762	714	586				
63	1412	1364	1274	1183	1109	1034	954	890	842	778	725	597				
64	1444	1391	1301	1210	1130	1055	975	911	858	794	741	613				
65	1471	1418	1327	1237	1157	1077	997	927	874	810	757	624				
66	1514	1460	1364	1269	1189	1103	1023	954	901	831	778	640				
67	1572	1519	1418	1317	1231	1146	1066	991	938	863	810	666				
68	1631	1572	1471	1370	1279	1194	1103	1029	970	895	837	693				
69	1690	1631	1524	1418	1327	1237	1146	1066	1007	927	869	714				
70	1754	1690	1578	1466	1375	1279	1183	1103	1039	965	901	741				
71	1812	1743	1631	1519	1418	1322	1226	1141	1077	997	927	768				
72	1871	1802	1684	1567	1466	1364	1263	1178	1114	1029	959	794				
73	1929	1860	1738	1615	1514	1407	1306	1215	1146	1061	991	815				
74	1988	1919	1791	1663	1556	1450	1343	1253	1183	1093	1023	842				
75	2047	1972	1844	1716	1604	1492	1386	1290	1215	1125	1050	869				

- (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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	35	34	33	32	31	30	29	27	25	24	23	21	1	27	1	10
2	46	45	43	42	40	38	37	36	34	32	31	29	2	36	2	12
3	57	56	54	52	50	48	47	45	42	40	38	35	3	41	3	16
4	66	65	63	60	58	56	54	51	49	47	45	40	4	46	4	19
5	73	72	70	68	65	63	60	57	54	52	50	46	5	52	5	22
6	82	80	77	75	72	69	67	64	60	57	55	50	6	58	6	30
7	90	88	86	84	80	76	74	70	67	64	61	56	7	64	7	36
8	96	95	92	89	86	82	80	75	72	68	66	60	8	69	8	42
10	105	103	100	96	92	89	86	82	77	74	71	65	10	74	10	54
11	111	109	106	103	99	94	91	87	83	78	75	69	11	81	11	66
12	117	114	111	108	104	99	95	91	87	83	80	72	12	88	12	76
13	121	119	116	112	107	103	100	94	90	86	82	75	13	94	13	90
14	127	124	121	118	112	107	104	99	94	89	86	78	14	102	14	106
15	133	130	126	122	118	112	108	104	99	93	89	82	15	112	15	128
16	138	136	131	127	122	117	113	108	103	98	93	86	16	123	16	156
17	143	141	137	133	127	122	118	112	107	101	98	89	17	137	17	187
18	149	146	142	138	133	126	122	117	111	105	101	92	18	148	18	223
19	154	151	146	142	136	130	126	120	114	108	104	95	19	162	19	266
20	158	155	151	146	140	134	129	123	118	111	107	98	20	180	20	316
21	163	160	156	152	145	139	134	128	122	116	110	102	21	200	21	437
22	169	165	160	155	148	142	138	131	125	119	113	104	22	226		
23	174	171	165	160	154	147	142	136	129	122	118	107	23	253		
24	178	175	170	164	158	151	146	139	133	125	121	110	24	293		
25	183	180	175	170	162	156	151	143	137	129	124	113	25	360		
26	190	186	180	175	167	160	155	147	141	134	128	118	26	442		
27	195	191	186	180	173	165	160	153	145	138	131	121				
28	201	197	192	187	178	171	165	157	149	142	137	125				
29	208	205	198	192	184	176	171	162	155	146	141	129				
30	214	210	204	197	190	181	175	166	159	151	144	133				
31	220	216	210	204	195	187	180	172	163	156	149	137				
32	227	223	216	210	201	193	186	177	169	160	154	141				
33	234	229	223	216	207	198	192	182	174	164	158	145				
34	240	234	228	222	212	202	196	187	178	169	162	148				
35	245	241	233	226	217	208	200	191	182	173	165	152				
36	251	247	240	232	223	213	206	196	187	177	170	156				
37	261	255	248	241	231	220	213	204	194	183	176	161				
38	270	265	258	250	240	229	222	211	201	191	183	167				
39	280	275	266	258	247	236	229	218	208	197	189	173				
40	288	283	275	266	255	245	236	225	214	204	195	178				
41	298	293	284	276	264	253	244	233	222	210	201	184				
42	307	301	293	284	272	261	251	240	228	216	208	190				
43	316	311	301	292	280	268	259	247	235	223	214	196				
44	325	319	310	300	288	276	266	253	242	229	219	201				
45	334	328	318	308	296	283	273	261	248	235	226	207				
46	346	338	329	319	305	293	283	269	257	243	233	214				
47	356	350	339	329	316	302	292	278	265	251	241	220				
48	368	360	350	339	325	312	301	287	272	259	248	228				
49	378	371	360	350	335	321	310	296	281	267	255	234				
50	388	381	370	359	345	330	318	303	288	273	263	241				
51	400	392	381	369	354	339	328	312	297	282	270	247				
52	410	403	391	379	364	348	336	321	305	289	278	254				
53	421	412	401	389	373	356	345	329	313	297	284	261				
54	438	429	417	404	387	371	358	341	325	308	296	270				
55	459	449	437	424	406	389	375	358	340	323	311	284				
56	483	474	460	446	428	409	395	377	359	340	326	299				
57	510	500	485	471	452	432	418	399	378	359	345	316				

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RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 420

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
58	550	540	524	508	487	466	451	429	408	388	372	340				
59	610	598	581	564	541	517	499	476	453	430	412	377				
60	675	663	643	624	599	572	553	528	501	476	457	419				
61	738	724	703	682	654	625	604	577	548	520	499	457				
62	796	780	758	736	705	674	652	621	591	561	538	493				
63	854	838	814	790	757	725	700	668	635	602	578	529				
64	913	896	869	843	809	774	747	712	678	643	617	565				
65	972	953	925	898	861	824	796	759	722	685	657	601				
66	1060	1040	1009	978	938	898	868	828	788	746	717	656				
67	1177	1154	1120	1087	1042	997	964	919	873	829	795	728				
68	1293	1269	1232	1195	1146	1096	1059	1010	960	912	875	800				
69	1410	1383	1343	1303	1249	1196	1155	1101	1047	994	954	873				
70	1527	1498	1454	1411	1353	1294	1251	1193	1134	1076	1032	946				
71	1644	1612	1566	1519	1456	1394	1346	1284	1221	1159	1112	1018				
72	1761	1727	1677	1627	1559	1492	1443	1375	1308	1241	1190	1090				
73	1877	1842	1788	1734	1663	1591	1538	1466	1395	1323	1270	1163				
74	1995	1957	1900	1842	1767	1691	1633	1557	1482	1406	1348	1235				
75	2112	2071	2011	1950	1870	1789	1729	1649	1569	1488	1428	1307				

(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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	357	343	321	299	277	262	241	226	211	197	182	153	1	197	1	95
2	474	459	430	401	372	350	321	299	284	262	248	204	2	226	2	117
3	518	496	467	437	408	379	350	328	306	284	262	219	3	262	3	146
4	605	583	547	510	474	445	408	386	365	335	313	255	4	284	4	160
5	663	642	598	554	518	481	452	416	394	365	343	284	5	299	5	190
6	693	671	627	583	547	510	474	437	416	379	357	292	6	313	6	204
7	729	700	656	612	569	532	496	459	430	401	372	306	7	328	7	226
8	758	736	685	634	598	554	518	481	452	416	394	321	8	343	8	270
10	787	758	707	656	612	576	532	496	467	430	401	335	10	365	10	313
11	809	780	729	678	634	590	547	510	481	445	416	343	11	386	11	343
12	838	809	758	707	656	612	569	532	503	459	430	357	12	394	12	379
13	868	831	780	729	678	634	583	547	518	474	445	365	13	408	13	408
14	889	860	802	744	700	649	605	561	532	488	459	379	14	437	14	452
15	904	875	816	758	707	663	612	569	539	496	467	386	15	459	15	488
16	911	882	824	765	714	671	620	576	547	503	467	386	16	474	16	539
17	933	897	838	780	729	678	627	590	554	510	481	394	17	496	17	569
18	955	919	860	802	751	700	649	605	569	525	488	401	18	518	18	620
19	970	933	875	816	758	707	656	612	576	532	496	408	19	547	19	656
20	999	962	897	831	780	729	671	627	590	547	510	423	20	561	20	700
21	1021	984	919	853	802	744	693	642	605	561	525	430	21	583	21	795
22	1035	999	933	868	809	758	700	656	612	569	532	437	22	620		
23	1050	1013	948	882	824	765	714	663	627	576	539	445	23	642		
24	1079	1035	970	904	846	787	729	678	642	590	554	459	24	671		
25	1086	1042	977	911	853	795	736	685	642	598	554	459	25	722		
26	1101	1064	991	919	860	802	744	693	656	605	569	467	26	787		
27	1115	1079	1006	933	875	816	758	707	663	612	576	474				
28	1123	1086	1013	940	882	824	758	707	671	620	576	474				
29	1145	1101	1028	955	897	831	773	722	678	627	583	481				

TERRITORY 420

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)																	
30	1152	1108	1035	962	904	838	780	722	685	634	590	488					
31	1166	1123	1050	977	911	853	787	736	693	642	598	496					
32	1188	1145	1072	999	933	868	802	751	707	656	612	503					
33	1203	1159	1086	1013	948	882	816	758	714	663	620	510					
34	1225	1181	1101	1021	955	889	824	773	729	671	627	518					
35	1239	1196	1115	1035	970	904	838	780	736	678	634	525					
36	1254	1210	1130	1050	984	919	846	795	744	693	642	532					
37	1276	1232	1152	1072	999	933	868	809	758	700	656	539					
38	1298	1247	1166	1086	1013	948	875	816	773	714	663	547					
39	1305	1254	1174	1094	1021	948	882	824	773	714	671	554					
40	1319	1268	1188	1108	1035	962	889	831	787	722	678	561					
41	1334	1290	1203	1115	1050	977	904	846	795	736	685	569					
42	1349	1305	1217	1130	1057	984	911	853	802	744	693	569					
43	1371	1319	1232	1145	1072	999	926	860	816	751	700	576					
44	1378	1327	1239	1152	1079	1006	933	868	816	758	707	583					
45	1400	1349	1261	1174	1101	1021	948	882	831	773	722	590					
46	1414	1363	1276	1188	1108	1035	955	897	846	780	729	598					
47	1429	1378	1290	1203	1123	1042	970	904	853	787	736	605					
48	1451	1400	1305	1210	1137	1057	977	911	860	795	744	612					
49	1465	1414	1319	1225	1145	1072	991	926	868	802	751	620					
50	1480	1429	1334	1239	1159	1079	999	933	882	816	758	627					
51	1494	1443	1349	1254	1174	1094	1013	948	889	824	765	634					
52	1502	1451	1356	1261	1181	1101	1021	948	897	824	773	634					
53	1524	1465	1371	1276	1196	1108	1028	962	904	838	780	642					
54	1538	1480	1385	1290	1203	1123	1042	970	911	846	787	649					
55	1560	1509	1407	1305	1225	1137	1057	984	926	860	802	663					
56	1589	1531	1429	1327	1247	1159	1072	999	940	875	816	671					
57	1618	1560	1458	1356	1268	1181	1094	1021	962	889	831	685					
58	1669	1604	1502	1400	1305	1217	1130	1050	991	919	853	707					
59	1735	1669	1560	1451	1356	1261	1174	1094	1028	955	889	736					
60	1808	1742	1626	1509	1414	1319	1217	1137	1072	991	926	765					
61	1859	1793	1677	1560	1458	1356	1261	1174	1108	1021	955	787					
62	1903	1830	1713	1597	1487	1385	1283	1203	1130	1042	977	802					
63	1932	1866	1742	1618	1516	1414	1305	1217	1152	1064	991	816					
64	1976	1903	1779	1655	1545	1443	1334	1247	1174	1086	1013	838					
65	2012	1939	1815	1691	1582	1473	1363	1268	1196	1108	1035	853					
66	2070	1997	1866	1735	1626	1509	1400	1305	1232	1137	1064	875					
67	2151	2078	1939	1801	1684	1567	1458	1356	1283	1181	1108	911					
68	2231	2151	2012	1874	1750	1633	1509	1407	1327	1225	1145	948					
69	2311	2231	2085	1939	1815	1691	1567	1458	1378	1268	1188	977					
70	2398	2311	2158	2005	1881	1750	1618	1509	1422	1319	1232	1013					
71	2479	2384	2231	2078	1939	1808	1677	1560	1473	1363	1268	1050					
72	2559	2464	2304	2143	2005	1866	1728	1611	1524	1407	1312	1086					
73	2639	2544	2377	2209	2070	1925	1786	1662	1567	1451	1356	1115					
74	2719	2624	2449	2274	2129	1983	1837	1713	1618	1494	1400	1152					
75	2799	2697	2522	2347	2194	2041	1895	1764	1662	1538	1436	1188					

- (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 440

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	29	28	27	26	25	24	23	22	21	20	19	17	1	22	1	8
2	37	37	36	35	33	31	30	30	28	26	25	23	2	30	2	10
3	47	46	44	43	41	39	38	37	35	33	31	29	3	34	3	13
4	54	53	51	50	48	46	44	42	40	38	37	33	4	37	4	16
5	60	59	57	56	53	51	50	47	44	43	41	37	5	43	5	18
6	67	65	64	62	59	57	55	52	50	47	45	41	6	48	6	24
7	74	72	70	69	65	63	61	57	55	52	50	46	7	52	7	30
8	79	78	76	73	70	67	65	62	59	56	54	50	8	57	8	35
10	86	84	82	79	76	73	70	67	64	61	58	53	10	61	10	44
11	91	90	87	84	81	77	75	71	68	64	62	57	11	66	11	54
12	96	94	91	89	85	81	78	75	71	68	65	59	12	72	12	63
13	99	97	95	92	88	84	82	77	74	70	67	62	13	77	13	74
14	104	102	99	97	92	88	85	81	77	73	70	64	14	84	14	87
15	109	107	104	100	97	92	89	85	81	77	73	67	15	92	15	105
16	113	111	108	104	100	96	93	89	84	80	77	70	16	101	16	128
17	117	116	112	109	104	100	97	92	88	83	80	73	17	112	17	153
18	123	120	117	113	109	104	100	96	91	86	83	76	18	122	18	183
19	126	124	120	117	111	107	104	98	94	89	85	78	19	133	19	218
20	130	127	124	120	115	110	106	101	97	91	88	80	20	148	20	259
21	134	131	128	124	119	114	110	105	100	95	90	84	21	164	21	358
22	138	136	131	127	122	117	113	108	103	97	93	85	22	185		
23	143	140	136	131	126	121	117	111	106	100	97	88	23	208		
24	146	144	139	135	130	124	120	114	109	103	99	90	24	240		
25	151	148	144	139	133	128	124	117	112	106	102	93	25	296		
26	156	152	148	144	137	131	127	121	116	110	105	97	26	363		
27	160	157	152	148	142	136	131	125	119	113	108	99				
28	165	162	157	153	146	140	136	129	123	117	112	103				
29	171	168	163	157	151	144	140	133	127	120	116	106				
30	176	172	167	162	156	149	144	137	131	124	118	109				
31	181	177	172	167	160	153	148	141	134	128	123	112				
32	186	183	177	172	165	158	152	145	138	131	126	116				
33	192	188	183	177	170	163	157	150	143	135	130	119				
34	197	192	187	182	174	166	161	153	146	138	133	122				
35	201	197	191	185	178	171	164	157	150	142	136	124				
36	206	203	197	191	183	175	169	161	153	145	139	128				
37	214	210	204	197	190	181	175	167	159	151	144	132				
38	222	218	211	205	197	188	182	173	165	157	151	137				
39	230	225	218	211	203	194	188	179	171	162	155	142				
40	237	232	225	218	210	201	194	184	176	167	160	146				
41	244	240	233	226	217	208	200	191	182	172	165	151				
42	252	247	240	233	224	214	206	197	187	177	171	156				
43	259	255	247	239	230	220	212	203	193	183	176	161				
44	267	262	254	246	237	226	218	208	198	188	180	165				
45	274	269	261	253	243	232	224	214	204	193	185	170				
46	284	278	270	262	251	240	232	221	211	199	191	176				
47	292	287	278	270	259	248	239	228	218	206	197	181				
48	302	296	287	278	267	256	247	236	224	212	204	187				
49	311	305	296	287	275	264	254	243	231	219	210	192				
50	318	312	304	295	283	271	261	249	237	224	216	197				
51	328	322	312	303	291	278	269	256	244	231	222	203				
52	337	331	321	311	298	285	276	264	251	238	228	209				
53	345	338	329	319	306	292	283	270	257	244	233	214				
54	359	352	342	331	318	305	294	280	267	253	243	222				
55	377	369	358	348	333	319	308	294	279	265	255	233				
56	397	389	378	366	351	336	325	310	295	279	268	245				
57	418	411	398	386	371	355	343	327	311	295	283	259				

TERRITORY 440

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	452	443	430	417	399	383	370	352	335	318	305	279				
59	500	491	477	463	444	425	410	391	371	353	338	310				
60	554	544	528	512	492	470	454	433	412	391	375	344				
61	606	594	577	559	537	513	496	473	450	427	410	375				
62	653	640	622	604	579	553	535	510	485	460	442	405				
63	701	688	668	648	621	595	574	548	521	494	474	434				
64	749	735	713	692	664	635	613	585	557	528	506	464				
65	798	782	760	737	706	676	653	623	592	562	539	493				
66	870	853	828	803	770	737	713	679	646	612	588	539				
67	966	947	920	892	855	819	791	754	717	680	653	598				
68	1061	1041	1011	980	940	900	869	829	788	748	718	657				
69	1157	1135	1102	1069	1025	981	948	904	860	816	783	717				
70	1254	1229	1194	1158	1110	1062	1027	979	931	883	847	776				
71	1349	1323	1285	1247	1195	1144	1105	1054	1002	951	913	835				
72	1445	1417	1376	1335	1280	1225	1184	1128	1074	1019	977	894				
73	1541	1512	1468	1423	1365	1306	1262	1203	1145	1086	1042	954				
74	1637	1606	1559	1512	1450	1388	1341	1278	1216	1154	1107	1014				
75	1733	1700	1650	1601	1535	1469	1419	1354	1288	1221	1172	1073				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	291	279	261	243	225	213	196	184	172	160	148	125	1	160	1	77
2	385	374	350	326	302	285	261	243	231	213	202	166	2	184	2	95
3	421	403	380	356	332	308	285	267	249	231	213	178	3	213	3	119
4	492	474	445	415	385	362	332	314	297	273	255	208	4	231	4	130
5	540	522	486	451	421	391	368	338	320	297	279	231	5	243	5	154
6	563	546	510	474	445	415	385	356	338	308	291	237	6	255	6	166
7	593	569	534	498	463	433	403	374	350	326	302	249	7	267	7	184
8	617	599	557	516	486	451	421	391	368	338	320	261	8	279	8	219
10	640	617	575	534	498	468	433	403	380	350	326	273	10	297	10	255
11	658	635	593	551	516	480	445	415	391	362	338	279	11	314	11	279
12	682	658	617	575	534	498	463	433	409	374	350	291	12	320	12	308
13	706	676	635	593	551	516	474	445	421	385	362	297	13	332	13	332
14	723	700	652	605	569	528	492	457	433	397	374	308	14	356	14	368
15	735	712	664	617	575	540	498	463	439	403	380	314	15	374	15	397
16	741	718	670	623	581	546	504	468	445	409	380	314	16	385	16	439
17	759	729	682	635	593	551	510	480	451	415	391	320	17	403	17	463
18	777	747	700	652	611	569	528	492	463	427	397	326	18	421	18	504
19	789	759	712	664	617	575	534	498	468	433	403	332	19	445	19	534
20	812	783	729	676	635	593	546	510	480	445	415	344	20	457	20	569
21	830	801	747	694	652	605	563	522	492	457	427	350	21	474	21	646
22	842	812	759	706	658	617	569	534	498	463	433	356	22	504		
23	854	824	771	718	670	623	581	540	510	468	439	362	23	522		
24	878	842	789	735	688	640	593	551	522	480	451	374	24	546		
25	884	848	795	741	694	646	599	557	522	486	451	374	25	587		
26	895	866	806	747	700	652	605	563	534	492	463	380	26	640		
27	907	878	818	759	712	664	617	575	540	498	468	385				
28	913	884	824	765	718	670	617	575	546	504	468	385				
29	931	895	836	777	729	676	629	587	551	510	474	391				

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NORTH CAROLINA (32)

TERRITORY 440

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)																	
30	937	901	842	783	735	682	635	587	557	516	480	397					
31	949	913	854	795	741	694	640	599	563	522	486	403					
32	967	931	872	812	759	706	652	611	575	534	498	409					
33	978	943	884	824	771	718	664	617	581	540	504	415					
34	996	961	895	830	777	723	670	629	593	546	510	421					
35	1008	973	907	842	789	735	682	635	599	551	516	427					
36	1020	984	919	854	801	747	688	646	605	563	522	433					
37	1038	1002	937	872	812	759	706	658	617	569	534	439					
38	1056	1014	949	884	824	771	712	664	629	581	540	445					
39	1061	1020	955	890	830	771	718	670	629	581	546	451					
40	1073	1032	967	901	842	783	723	676	640	587	551	457					
41	1085	1050	978	907	854	795	735	688	646	599	557	463					
42	1097	1061	990	919	860	801	741	694	652	605	563	463					
43	1115	1073	1002	931	872	812	753	700	664	611	569	468					
44	1121	1079	1008	937	878	818	759	706	664	617	575	474					
45	1139	1097	1026	955	895	830	771	718	676	629	587	480					
46	1150	1109	1038	967	901	842	777	729	688	635	593	486					
47	1162	1121	1050	978	913	848	789	735	694	640	599	492					
48	1180	1139	1061	984	925	860	795	741	700	646	605	498					
49	1192	1150	1073	996	931	872	806	753	706	652	611	504					
50	1204	1162	1085	1008	943	878	812	759	718	664	617	510					
51	1216	1174	1097	1020	955	890	824	771	723	670	623	516					
52	1222	1180	1103	1026	961	895	830	771	729	670	629	516					
53	1239	1192	1115	1038	973	901	836	783	735	682	635	522					
54	1251	1204	1127	1050	978	913	848	789	741	688	640	528					
55	1269	1228	1144	1061	996	925	860	801	753	700	652	540					
56	1293	1245	1162	1079	1014	943	872	812	765	712	664	546					
57	1316	1269	1186	1103	1032	961	890	830	783	723	676	557					
58	1358	1305	1222	1139	1061	990	919	854	806	747	694	575					
59	1411	1358	1269	1180	1103	1026	955	890	836	777	723	599					
60	1471	1417	1322	1228	1150	1073	990	925	872	806	753	623					
61	1512	1459	1364	1269	1186	1103	1026	955	901	830	777	640					
62	1548	1488	1394	1299	1210	1127	1044	978	919	848	795	652					
63	1571	1518	1417	1316	1233	1150	1061	990	937	866	806	664					
64	1607	1548	1447	1346	1257	1174	1085	1014	955	884	824	682					
65	1637	1577	1477	1376	1287	1198	1109	1032	973	901	842	694					
66	1684	1625	1518	1411	1322	1228	1139	1061	1002	925	866	712					
67	1749	1690	1577	1465	1370	1275	1186	1103	1044	961	901	741					
68	1815	1749	1637	1524	1423	1328	1228	1144	1079	996	931	771					
69	1880	1815	1696	1577	1477	1376	1275	1186	1121	1032	967	795					
70	1951	1880	1755	1631	1530	1423	1316	1228	1156	1073	1002	824					
71	2016	1939	1815	1690	1577	1471	1364	1269	1198	1109	1032	854					
72	2081	2004	1874	1743	1631	1518	1405	1311	1239	1144	1067	884					
73	2147	2070	1933	1797	1684	1566	1453	1352	1275	1180	1103	907					
74	2212	2135	1992	1850	1732	1613	1494	1394	1316	1216	1139	937					
75	2277	2194	2052	1909	1785	1660	1542	1435	1352	1251	1168	967					

- (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 (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	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				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 450

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	306	294	275	256	238	225	206	194	181	169	156	131	1	169	1	81
2	406	394	369	344	319	300	275	256	244	225	213	175	2	194	2	100
3	444	425	400	375	350	325	300	281	263	244	225	188	3	225	3	125
4	519	500	469	438	406	381	350	331	313	288	269	219	4	244	4	138
5	569	550	513	475	444	413	388	356	338	313	294	244	5	256	5	163
6	594	575	538	500	469	438	406	375	356	325	306	250	6	269	6	175
7	625	600	563	525	488	456	425	394	369	344	319	263	7	281	7	194
8	650	631	588	544	513	475	444	413	388	356	338	275	8	294	8	231
10	675	650	606	563	525	494	456	425	400	369	344	288	10	313	10	269
11	694	669	625	581	544	506	469	438	413	381	356	294	11	331	11	294
12	719	694	650	606	563	525	488	456	431	394	369	306	12	338	12	325
13	744	713	669	625	581	544	500	469	444	406	381	313	13	350	13	350
14	763	738	688	638	600	556	519	481	456	419	394	325	14	375	14	388
15	775	750	700	650	606	569	525	488	463	425	400	331	15	394	15	419
16	781	756	706	656	613	575	531	494	469	431	400	331	16	406	16	463
17	800	769	719	669	625	581	538	506	475	438	413	338	17	425	17	488
18	819	788	738	688	644	600	556	519	488	450	419	344	18	444	18	531
19	831	800	750	700	650	606	563	525	494	456	425	350	19	469	19	563
20	856	825	769	713	669	625	575	538	506	469	438	363	20	481	20	600
21	875	844	788	731	688	638	594	550	519	481	450	369	21	500	21	681
22	888	856	800	744	694	650	600	563	525	488	456	375	22	531		
23	900	869	813	756	706	656	613	569	538	494	463	381	23	550		
24	925	888	831	775	725	675	625	581	550	506	475	394	24	575		
25	931	894	838	781	731	681	631	588	550	513	475	394	25	619		
26	944	913	850	788	738	688	638	594	563	519	488	400	26	675		
27	956	925	863	800	750	700	650	606	569	525	494	406				
28	963	931	869	806	756	706	650	606	575	531	494	406				
29	981	944	881	819	769	713	663	619	581	538	500	413				

TERRITORY 450

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	(b)	2010	(c)	Prior	
(a)																	
30	988	950	888	825	775	719	669	619	588	544	506	419					
31	1000	963	900	838	781	731	675	631	594	550	513	425					
32	1019	981	919	856	800	744	688	644	606	563	525	431					
33	1031	994	931	869	813	756	700	650	613	569	531	438					
34	1050	1013	944	875	819	763	706	663	625	575	538	444					
35	1063	1025	956	888	831	775	719	669	631	581	544	450					
36	1075	1038	969	900	844	788	725	681	638	594	550	456					
37	1094	1056	988	919	856	800	744	694	650	600	563	463					
38	1113	1069	1000	931	869	813	750	700	663	613	569	469					
39	1119	1075	1006	938	875	813	756	706	663	613	575	475					
40	1131	1088	1019	950	888	825	763	713	675	619	581	481					
41	1144	1106	1031	956	900	838	775	725	681	631	588	488					
42	1156	1119	1044	969	906	844	781	731	688	638	594	488					
43	1175	1131	1056	981	919	856	794	738	700	644	600	494					
44	1181	1138	1063	988	925	863	800	744	700	650	606	500					
45	1200	1156	1081	1006	944	875	813	756	713	663	619	506					
46	1213	1169	1094	1019	950	888	819	769	725	669	625	513					
47	1225	1181	1106	1031	963	894	831	775	731	675	631	519					
48	1244	1200	1119	1038	975	906	838	781	738	681	638	525					
49	1256	1213	1131	1050	981	919	850	794	744	688	644	531					
50	1269	1225	1144	1063	994	925	856	800	756	700	650	538					
51	1281	1238	1156	1075	1006	938	869	813	763	706	656	544					
52	1288	1244	1163	1081	1013	944	875	813	769	706	663	544					
53	1306	1256	1175	1094	1025	950	881	825	775	719	669	550					
54	1319	1269	1188	1106	1031	963	894	831	781	725	675	556					
55	1338	1294	1206	1119	1050	975	906	844	794	738	688	569					
56	1363	1313	1225	1138	1069	994	919	856	806	750	700	575					
57	1388	1338	1250	1163	1088	1013	938	875	825	763	713	588					
58	1431	1375	1288	1200	1119	1044	969	900	850	788	731	606					
59	1488	1431	1338	1244	1163	1081	1006	938	881	819	763	631					
60	1550	1494	1394	1294	1213	1131	1044	975	919	850	794	656					
61	1594	1538	1438	1338	1250	1163	1081	1006	950	875	819	675					
62	1631	1569	1469	1369	1275	1188	1100	1031	969	894	838	688					
63	1656	1600	1494	1388	1300	1213	1119	1044	988	913	850	700					
64	1694	1631	1525	1419	1325	1238	1144	1069	1006	931	869	719					
65	1725	1663	1556	1450	1356	1263	1169	1088	1025	950	888	731					
66	1775	1713	1600	1488	1394	1294	1200	1119	1056	975	913	750					
67	1844	1781	1663	1544	1444	1344	1250	1163	1100	1013	950	781					
68	1913	1844	1725	1606	1500	1400	1294	1206	1138	1050	981	813					
69	1981	1913	1788	1663	1556	1450	1344	1250	1181	1088	1019	838					
70	2056	1981	1850	1719	1613	1500	1388	1294	1219	1131	1056	869					
71	2125	2044	1913	1781	1663	1550	1438	1338	1263	1169	1088	900					
72	2194	2113	1975	1838	1719	1600	1481	1381	1306	1206	1125	931					
73	2263	2181	2038	1894	1775	1650	1531	1425	1344	1244	1163	956					
74	2331	2250	2100	1950	1825	1700	1575	1469	1388	1281	1200	988					
75	2400	2313	2163	2013	1881	1750	1625	1513	1425	1319	1231	1019					

- (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 460

FULL COVERAGE COMPREHENSIVE (001)

Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	29	28	27	26	25	24	23	22	21	20	19	17	1	22	1	8
2	37	37	36	35	33	31	30	30	28	26	25	23	2	30	2	10
3	47	46	44	43	41	39	38	37	35	33	31	29	3	34	3	13
4	54	53	51	50	48	46	44	42	40	38	37	33	4	37	4	16
5	60	59	57	56	53	51	50	47	44	43	41	37	5	43	5	18
6	67	65	64	62	59	57	55	52	50	47	45	41	6	48	6	24
7	74	72	70	69	65	63	61	57	55	52	50	46	7	52	7	30
8	79	78	76	73	70	67	65	62	59	56	54	50	8	57	8	35
10	86	84	82	79	76	73	70	67	64	61	58	53	10	61	10	44
11	91	90	87	84	81	77	75	71	68	64	62	57	11	66	11	54
12	96	94	91	89	85	81	78	75	71	68	65	59	12	72	12	63
13	99	97	95	92	88	84	82	77	74	70	67	62	13	77	13	74
14	104	102	99	97	92	88	85	81	77	73	70	64	14	84	14	87
15	109	107	104	100	97	92	89	85	81	77	73	67	15	92	15	105
16	113	111	108	104	100	96	93	89	84	80	77	70	16	101	16	128
17	117	116	112	109	104	100	97	92	88	83	80	73	17	112	17	153
18	123	120	117	113	109	104	100	96	91	86	83	76	18	122	18	183
19	126	124	120	117	111	107	104	98	94	89	85	78	19	133	19	218
20	130	127	124	120	115	110	106	101	97	91	88	80	20	148	20	259
21	134	131	128	124	119	114	110	105	100	95	90	84	21	164	21	358
22	138	136	131	127	122	117	113	108	103	97	93	85	22	185		
23	143	140	136	131	126	121	117	111	106	100	97	88	23	208		
24	146	144	139	135	130	124	120	114	109	103	99	90	24	240		
25	151	148	144	139	133	128	124	117	112	106	102	93	25	296		
26	156	152	148	144	137	131	127	121	116	110	105	97	26	363		
27	160	157	152	148	142	136	131	125	119	113	108	99				
28	165	162	157	153	146	140	136	129	123	117	112	103				
29	171	168	163	157	151	144	140	133	127	120	116	106				
30	176	172	167	162	156	149	144	137	131	124	118	109				
31	181	177	172	167	160	153	148	141	134	128	123	112				
32	186	183	177	172	165	158	152	145	138	131	126	116				
33	192	188	183	177	170	163	157	150	143	135	130	119				
34	197	192	187	182	174	166	161	153	146	138	133	122				
35	201	197	191	185	178	171	164	157	150	142	136	124				
36	206	203	197	191	183	175	169	161	153	145	139	128				
37	214	210	204	197	190	181	175	167	159	151	144	132				
38	222	218	211	205	197	188	182	173	165	157	151	137				
39	230	225	218	211	203	194	188	179	171	162	155	142				
40	237	232	225	218	210	201	194	184	176	167	160	146				
41	244	240	233	226	217	208	200	191	182	172	165	151				
42	252	247	240	233	224	214	206	197	187	177	171	156				
43	259	255	247	239	230	220	212	203	193	183	176	161				
44	267	262	254	246	237	226	218	208	198	188	180	165				
45	274	269	261	253	243	232	224	214	204	193	185	170				
46	284	278	270	262	251	240	232	221	211	199	191	176				
47	292	287	278	270	259	248	239	228	218	206	197	181				
48	302	296	287	278	267	256	247	236	224	212	204	187				
49	311	305	296	287	275	264	254	243	231	219	210	192				
50	318	312	304	295	283	271	261	249	237	224	216	197				
51	328	322	312	303	291	278	269	256	244	231	222	203				
52	337	331	321	311	298	285	276	264	251	238	228	209				
53	345	338	329	319	306	292	283	270	257	244	233	214				
54	359	352	342	331	318	305	294	280	267	253	243	222				
55	377	369	358	348	333	319	308	294	279	265	255	233				
56	397	389	378	366	351	336	325	310	295	279	268	245				
57	418	411	398	386	371	355	343	327	311	295	283	259				

TERRITORY 460

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	452	443	430	417	399	383	370	352	335	318	305	279				
59	500	491	477	463	444	425	410	391	371	353	338	310				
60	554	544	528	512	492	470	454	433	412	391	375	344				
61	606	594	577	559	537	513	496	473	450	427	410	375				
62	653	640	622	604	579	553	535	510	485	460	442	405				
63	701	688	668	648	621	595	574	548	521	494	474	434				
64	749	735	713	692	664	635	613	585	557	528	506	464				
65	798	782	760	737	706	676	653	623	592	562	539	493				
66	870	853	828	803	770	737	713	679	646	612	588	539				
67	966	947	920	892	855	819	791	754	717	680	653	598				
68	1061	1041	1011	980	940	900	869	829	788	748	718	657				
69	1157	1135	1102	1069	1025	981	948	904	860	816	783	717				
70	1254	1229	1194	1158	1110	1062	1027	979	931	883	847	776				
71	1349	1323	1285	1247	1195	1144	1105	1054	1002	951	913	835				
72	1445	1417	1376	1335	1280	1225	1184	1128	1074	1019	977	894				
73	1541	1512	1468	1423	1365	1306	1262	1203	1145	1086	1042	954				
74	1637	1606	1559	1512	1450	1388	1341	1278	1216	1154	1107	1014				
75	1733	1700	1650	1601	1535	1469	1419	1354	1288	1221	1172	1073				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	263	252	236	220	204	193	177	166	155	145	134	113	1	145	1	70
2	348	338	316	295	273	257	236	220	209	193	182	150	2	166	2	86
3	381	364	343	322	300	279	257	241	225	209	193	161	3	193	3	107
4	445	429	402	375	348	327	300	284	268	247	230	188	4	209	4	118
5	488	472	440	407	381	354	332	306	289	268	252	209	5	220	5	139
6	509	493	461	429	402	375	348	322	306	279	263	214	6	230	6	150
7	536	515	482	450	418	391	364	338	316	295	273	225	7	241	7	166
8	557	541	504	466	440	407	381	354	332	306	289	236	8	252	8	198
10	579	557	520	482	450	423	391	364	343	316	295	247	10	268	10	230
11	595	574	536	498	466	434	402	375	354	327	306	252	11	284	11	252
12	616	595	557	520	482	450	418	391	370	338	316	263	12	289	12	279
13	638	611	574	536	498	466	429	402	381	348	327	268	13	300	13	300
14	654	632	590	547	515	477	445	413	391	359	338	279	14	322	14	332
15	665	643	600	557	520	488	450	418	397	364	343	284	15	338	15	359
16	670	649	606	563	525	493	456	423	402	370	343	284	16	348	16	397
17	686	659	616	574	536	498	461	434	407	375	354	289	17	364	17	418
18	702	675	632	590	552	515	477	445	418	386	359	295	18	381	18	456
19	713	686	643	600	557	520	482	450	423	391	364	300	19	402	19	482
20	734	708	659	611	574	536	493	461	434	402	375	311	20	413	20	515
21	750	724	675	627	590	547	509	472	445	413	386	316	21	429	21	584
22	761	734	686	638	595	557	515	482	450	418	391	322	22	456		
23	772	745	697	649	606	563	525	488	461	423	397	327	23	472		
24	793	761	713	665	622	579	536	498	472	434	407	338	24	493		
25	799	766	718	670	627	584	541	504	472	440	407	338	25	531		
26	809	783	729	675	632	590	547	509	482	445	418	343	26	579		
27	820	793	740	686	643	600	557	520	488	450	423	348				
28	825	799	745	691	649	606	557	520	493	456	423	348				
29	842	809	756	702	659	611	568	531	498	461	429	354				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 460

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																	
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior	
30	847	815	761	708	665	616	574	531	504	466	434	359					
31	858	825	772	718	670	627	579	541	509	472	440	364					
32	874	842	788	734	686	638	590	552	520	482	450	370					
33	884	852	799	745	697	649	600	557	525	488	456	375					
34	900	868	809	750	702	654	606	568	536	493	461	381					
35	911	879	820	761	713	665	616	574	541	498	466	386					
36	922	890	831	772	724	675	622	584	547	509	472	391					
37	938	906	847	788	734	686	638	595	557	515	482	397					
38	954	917	858	799	745	697	643	600	568	525	488	402					
39	959	922	863	804	750	697	649	606	568	525	493	407					
40	970	933	874	815	761	708	654	611	579	531	498	413					
41	981	949	884	820	772	718	665	622	584	541	504	418					
42	992	959	895	831	777	724	670	627	590	547	509	418					
43	1008	970	906	842	788	734	681	632	600	552	515	423					
44	1013	976	911	847	793	740	686	638	600	557	520	429					
45	1029	992	927	863	809	750	697	649	611	568	531	434					
46	1040	1002	938	874	815	761	702	659	622	574	536	440					
47	1051	1013	949	884	825	766	713	665	627	579	541	445					
48	1067	1029	959	890	836	777	718	670	632	584	547	450					
49	1077	1040	970	900	842	788	729	681	638	590	552	456					
50	1088	1051	981	911	852	793	734	686	649	600	557	461					
51	1099	1061	992	922	863	804	745	697	654	606	563	466					
52	1104	1067	997	927	868	809	750	697	659	606	568	466					
53	1120	1077	1008	938	879	815	756	708	665	616	574	472					
54	1131	1088	1018	949	884	825	766	713	670	622	579	477					
55	1147	1110	1034	959	900	836	777	724	681	632	590	488					
56	1168	1126	1051	976	917	852	788	734	691	643	600	493					
57	1190	1147	1072	997	933	868	804	750	708	654	611	504					
58	1227	1179	1104	1029	959	895	831	772	729	675	627	520					
59	1276	1227	1147	1067	997	927	863	804	756	702	654	541					
60	1329	1281	1195	1110	1040	970	895	836	788	729	681	563					
61	1367	1319	1233	1147	1072	997	927	863	815	750	702	579					
62	1399	1345	1260	1174	1093	1018	943	884	831	766	718	590					
63	1420	1372	1281	1190	1115	1040	959	895	847	783	729	600					
64	1453	1399	1308	1217	1136	1061	981	917	863	799	745	616					
65	1479	1426	1335	1244	1163	1083	1002	933	879	815	761	627					
66	1522	1469	1372	1276	1195	1110	1029	959	906	836	783	643					
67	1581	1528	1426	1324	1238	1152	1072	997	943	868	815	670					
68	1640	1581	1479	1378	1286	1201	1110	1034	976	900	842	697					
69	1699	1640	1533	1426	1335	1244	1152	1072	1013	933	874	718					
70	1763	1699	1587	1474	1383	1286	1190	1110	1045	970	906	745					
71	1822	1753	1640	1528	1426	1329	1233	1147	1083	1002	933	772					
72	1881	1812	1694	1576	1474	1372	1270	1185	1120	1034	965	799					
73	1940	1871	1747	1624	1522	1415	1313	1222	1152	1067	997	820					
74	1999	1930	1801	1672	1565	1458	1351	1260	1190	1099	1029	847					
75	2058	1983	1855	1726	1613	1501	1394	1297	1222	1131	1056	874					

- (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 (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
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				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 470

FULL COVERAGE COMPREHENSIVE (001)																
Symbol	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-2010	Symbol	1989 & Prior
(a)													(b)		(c)	
1	258	247	231	216	200	189	174	163	153	142	132	110	1	142	1	68
2	342	331	310	289	268	252	231	216	205	189	179	147	2	163	2	84
3	373	358	337	316	295	274	252	237	221	205	189	158	3	189	3	105
4	437	421	395	368	342	321	295	279	263	242	226	184	4	205	4	116
5	479	463	431	400	373	347	326	300	284	263	247	205	5	216	5	137
6	500	484	452	421	395	368	342	316	300	274	258	210	6	226	6	147
7	526	505	473	442	410	384	358	331	310	289	268	221	7	237	7	163
8	547	531	494	458	431	400	373	347	326	300	284	231	8	247	8	195
10	568	547	510	473	442	416	384	358	337	310	289	242	10	263	10	226
11	584	563	526	489	458	426	395	368	347	321	300	247	11	279	11	247
12	605	584	547	510	473	442	410	384	363	331	310	258	12	284	12	274
13	626	600	563	526	489	458	421	395	373	342	321	263	13	295	13	295
14	642	621	579	537	505	468	437	405	384	352	331	274	14	316	14	326
15	652	631	589	547	510	479	442	410	389	358	337	279	15	331	15	352
16	658	636	594	552	515	484	447	416	395	363	337	279	16	342	16	389
17	673	647	605	563	526	489	452	426	400	368	347	284	17	358	17	410
18	689	663	621	579	542	505	468	437	410	379	352	289	18	373	18	447
19	700	673	631	589	547	510	473	442	416	384	358	295	19	395	19	473
20	721	694	647	600	563	526	484	452	426	395	368	305	20	405	20	505
21	736	710	663	615	579	537	500	463	437	405	379	310	21	421	21	573
22	747	721	673	626	584	547	505	473	442	410	384	316	22	447		
23	757	731	684	636	594	552	515	479	452	416	389	321	23	463		
24	778	747	700	652	610	568	526	489	463	426	400	331	24	484		
25	784	752	705	658	615	573	531	494	463	431	400	331	25	521		
26	794	768	715	663	621	579	537	500	473	437	410	337	26	568		
27	805	778	726	673	631	589	547	510	479	442	416	342				
28	810	784	731	679	636	594	547	510	484	447	416	342				
29	826	794	742	689	647	600	558	521	489	452	421	347				

TERRITORY 470

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																	
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior	
30	831	800	747	694	652	605	563	521	494	458	426	352					
31	842	810	757	705	658	615	568	531	500	463	431	358					
32	857	826	773	721	673	626	579	542	510	473	442	363					
33	868	836	784	731	684	636	589	547	515	479	447	368					
34	884	852	794	736	689	642	594	558	526	484	452	373					
35	894	863	805	747	700	652	605	563	531	489	458	379					
36	905	873	815	757	710	663	610	573	537	500	463	384					
37	921	889	831	773	721	673	626	584	547	505	473	389					
38	936	899	842	784	731	684	631	589	558	515	479	395					
39	942	905	847	789	736	684	636	594	558	515	484	400					
40	952	915	857	800	747	694	642	600	568	521	489	405					
41	963	931	868	805	757	705	652	610	573	531	494	410					
42	973	942	878	815	763	710	658	615	579	537	500	410					
43	989	952	889	826	773	721	668	621	589	542	505	416					
44	994	957	894	831	778	726	673	626	589	547	510	421					
45	1010	973	910	847	794	736	684	636	600	558	521	426					
46	1020	984	921	857	800	747	689	647	610	563	526	431					
47	1031	994	931	868	810	752	700	652	615	568	531	437					
48	1047	1010	942	873	821	763	705	658	621	573	537	442					
49	1057	1020	952	884	826	773	715	668	626	579	542	447					
50	1068	1031	963	894	836	778	721	673	636	589	547	452					
51	1078	1041	973	905	847	789	731	684	642	594	552	458					
52	1084	1047	978	910	852	794	736	684	647	594	558	458					
53	1099	1057	989	921	863	800	742	694	652	605	563	463					
54	1110	1068	999	931	868	810	752	700	658	610	568	468					
55	1126	1089	1015	942	884	821	763	710	668	621	579	479					
56	1147	1105	1031	957	899	836	773	721	679	631	589	484					
57	1168	1126	1052	978	915	852	789	736	694	642	600	494					
58	1205	1157	1084	1010	942	878	815	757	715	663	615	510					
59	1252	1205	1126	1047	978	910	847	789	742	689	642	531					
60	1304	1257	1173	1089	1020	952	878	821	773	715	668	552					
61	1341	1294	1210	1126	1052	978	910	847	800	736	689	568					
62	1373	1320	1236	1152	1073	999	926	868	815	752	705	579					
63	1394	1347	1257	1168	1094	1020	942	878	831	768	715	589					
64	1425	1373	1283	1194	1115	1041	963	899	847	784	731	605					
65	1452	1399	1310	1220	1141	1063	984	915	863	800	747	615					
66	1494	1441	1347	1252	1173	1089	1010	942	889	821	768	631					
67	1552	1499	1399	1299	1215	1131	1052	978	926	852	800	658					
68	1610	1552	1452	1352	1262	1178	1089	1015	957	884	826	684					
69	1667	1610	1504	1399	1310	1220	1131	1052	994	915	857	705					
70	1731	1667	1557	1447	1357	1262	1168	1089	1026	952	889	731					
71	1788	1720	1610	1499	1399	1304	1210	1126	1063	984	915	757					
72	1846	1778	1662	1546	1447	1347	1247	1162	1099	1015	947	784					
73	1904	1836	1715	1594	1494	1389	1289	1199	1131	1047	978	805					
74	1962	1894	1767	1641	1536	1431	1326	1236	1168	1078	1010	831					
75	2020	1946	1820	1694	1583	1473	1368	1273	1199	1110	1036	857					

- (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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
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 480

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & 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 (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	246	236	221	206	191	181	166	156	146	136	126	106	1	136	1	65
2	327	317	297	277	257	241	221	206	196	181	171	141	2	156	2	80
3	357	342	322	302	282	262	241	226	211	196	181	151	3	181	3	101
4	417	402	377	352	327	307	282	267	252	231	216	176	4	196	4	111
5	458	443	412	382	357	332	312	287	272	252	236	196	5	206	5	131
6	478	463	433	402	377	352	327	302	287	262	246	201	6	216	6	141
7	503	483	453	423	392	367	342	317	297	277	257	211	7	226	7	156
8	523	508	473	438	412	382	357	332	312	287	272	221	8	236	8	186
10	543	523	488	453	423	397	367	342	322	297	277	231	10	252	10	216
11	558	538	503	468	438	407	377	352	332	307	287	236	11	267	11	236
12	578	558	523	488	453	423	392	367	347	317	297	246	12	272	12	262
13	599	573	538	503	468	438	402	377	357	327	307	252	13	282	13	282
14	614	594	553	513	483	448	417	387	367	337	317	262	14	302	14	312
15	624	604	563	523	488	458	423	392	372	342	322	267	15	317	15	337
16	629	609	568	528	493	463	428	397	377	347	322	267	16	327	16	372
17	644	619	578	538	503	468	433	407	382	352	332	272	17	342	17	392
18	659	634	594	553	518	483	448	417	392	362	337	277	18	357	18	428
19	669	644	604	563	523	488	453	423	397	367	342	282	19	377	19	453
20	689	664	619	573	538	503	463	433	407	377	352	292	20	387	20	483
21	704	679	634	589	553	513	478	443	417	387	362	297	21	402	21	548
22	714	689	644	599	558	523	483	453	423	392	367	302	22	428		
23	724	699	654	609	568	528	493	458	433	397	372	307	23	443		
24	744	714	669	624	583	543	503	468	443	407	382	317	24	463		
25	749	719	674	629	589	548	508	473	443	412	382	317	25	498		
26	760	734	684	634	594	553	513	478	453	417	392	322	26	543		
27	770	744	694	644	604	563	523	488	458	423	397	327				
28	775	749	699	649	609	568	523	488	463	428	397	327				
29	790	760	709	659	619	573	533	498	468	433	402	332				

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 480

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	795	765	714	664	624	578	538	498	473	438	407	337				
31	805	775	724	674	629	589	543	508	478	443	412	342				
32	820	790	739	689	644	599	553	518	488	453	423	347				
33	830	800	749	699	654	609	563	523	493	458	428	352				
34	845	815	760	704	659	614	568	533	503	463	433	357				
35	855	825	770	714	669	624	578	538	508	468	438	362				
36	865	835	780	724	679	634	583	548	513	478	443	367				
37	880	850	795	739	689	644	599	558	523	483	453	372				
38	895	860	805	749	699	654	604	563	533	493	458	377				
39	900	865	810	755	704	654	609	568	533	493	463	382				
40	910	875	820	765	714	664	614	573	543	498	468	387				
41	920	890	830	770	724	674	624	583	548	508	473	392				
42	931	900	840	780	729	679	629	589	553	513	478	392				
43	946	910	850	790	739	689	639	594	563	518	483	397				
44	951	915	855	795	744	694	644	599	563	523	488	402				
45	966	931	870	810	760	704	654	609	573	533	498	407				
46	976	941	880	820	765	714	659	619	583	538	503	412				
47	986	951	890	830	775	719	669	624	589	543	508	417				
48	1001	966	900	835	785	729	674	629	594	548	513	423				
49	1011	976	910	845	790	739	684	639	599	553	518	428				
50	1021	986	920	855	800	744	689	644	609	563	523	433				
51	1031	996	931	865	810	755	699	654	614	568	528	438				
52	1036	1001	936	870	815	760	704	654	619	568	533	438				
53	1051	1011	946	880	825	765	709	664	624	578	538	443				
54	1061	1021	956	890	830	775	719	669	629	583	543	448				
55	1076	1041	971	900	845	785	729	679	639	594	553	458				
56	1097	1056	986	915	860	800	739	689	649	604	563	463				
57	1117	1076	1006	936	875	815	755	704	664	614	573	473				
58	1152	1107	1036	966	900	840	780	724	684	634	589	488				
59	1197	1152	1076	1001	936	870	810	755	709	659	614	508				
60	1247	1202	1122	1041	976	910	840	785	739	684	639	528				
61	1283	1237	1157	1076	1006	936	870	810	765	704	659	543				
62	1313	1263	1182	1102	1026	956	885	830	780	719	674	553				
63	1333	1288	1202	1117	1046	976	900	840	795	734	684	563				
64	1363	1313	1227	1142	1066	996	920	860	810	749	699	578				
65	1388	1338	1252	1167	1092	1016	941	875	825	765	714	589				
66	1429	1378	1288	1197	1122	1041	966	900	850	785	734	604				
67	1484	1434	1338	1242	1162	1081	1006	936	885	815	765	629				
68	1539	1484	1388	1293	1207	1127	1041	971	915	845	790	654				
69	1595	1539	1439	1338	1252	1167	1081	1006	951	875	820	674				
70	1655	1595	1489	1383	1298	1207	1117	1041	981	910	850	699				
71	1710	1645	1539	1434	1338	1247	1157	1076	1016	941	875	724				
72	1766	1700	1589	1479	1383	1288	1192	1112	1051	971	905	749				
73	1821	1755	1640	1524	1429	1328	1232	1147	1081	1001	936	770				
74	1876	1811	1690	1569	1469	1368	1268	1182	1117	1031	966	795				
75	1932	1861	1740	1620	1514	1408	1308	1217	1147	1061	991	820				

- (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	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	1990-	Symbol	1989 &
(a)													(b)	2010	(c)	Prior
1	28	28	27	26	25	24	23	22	21	20	19	17	1	22	1	8
2	37	36	35	34	33	31	30	29	28	26	25	23	2	29	2	9
3	46	46	44	42	40	39	38	36	34	33	31	28	3	34	3	13
4	53	52	51	49	47	46	44	41	40	38	36	33	4	37	4	15
5	59	58	57	55	52	51	49	46	44	42	40	37	5	42	5	18
6	66	65	63	61	58	56	54	52	49	46	45	40	6	47	6	24
7	73	71	70	68	65	62	60	57	54	52	50	46	7	52	7	29
8	78	77	75	72	70	66	65	61	58	55	53	49	8	56	8	34
10	85	83	81	78	75	72	70	66	63	60	58	52	10	60	10	44
11	90	89	86	83	80	77	74	71	67	64	61	56	11	65	11	53
12	95	93	90	88	84	80	77	74	71	67	65	58	12	71	12	62
13	98	96	94	91	87	83	81	77	73	70	66	61	13	77	13	73
14	103	101	98	95	91	87	84	80	77	72	70	64	14	83	14	86
15	108	106	102	99	95	91	88	84	80	76	72	66	15	91	15	104
16	112	110	107	103	99	95	92	88	83	79	76	70	16	100	16	126
17	116	114	111	108	103	99	95	91	87	82	79	72	17	111	17	151
18	121	119	115	112	108	102	99	95	90	85	82	75	18	120	18	181
19	125	122	119	115	110	106	102	97	93	88	84	77	19	132	19	216
20	128	126	122	119	114	108	105	100	95	90	87	79	20	146	20	256
21	132	130	126	123	118	113	108	104	99	94	89	83	21	163	21	354
22	137	134	130	126	120	115	112	107	101	96	92	84	22	183		
23	141	138	134	130	125	120	115	110	105	99	95	87	23	206		
24	144	142	138	133	128	122	119	113	108	101	98	89	24	237		
25	149	146	142	138	132	126	122	116	111	105	101	92	25	292		
26	154	151	146	142	136	130	126	120	114	108	104	95	26	359		
27	158	155	151	146	140	134	130	124	118	112	107	98				
28	163	160	156	151	144	138	134	127	121	115	111	101				
29	169	166	161	156	150	143	138	132	126	119	114	105				
30	174	170	165	160	154	147	142	135	129	122	117	108				
31	179	175	170	165	158	151	146	139	132	126	121	111				
32	184	181	175	170	163	157	151	144	137	130	125	114				
33	190	186	181	175	168	161	156	148	141	133	128	118				
34	194	190	185	180	172	164	159	151	144	137	132	120				
35	199	195	189	183	176	169	163	155	148	140	134	123				
36	204	200	194	188	181	173	167	159	151	144	138	126				
37	212	207	201	195	187	179	173	165	157	149	143	131				
38	219	215	209	203	194	186	180	171	163	155	149	136				
39	227	223	216	209	200	192	186	177	169	160	153	140				
40	234	230	223	216	207	199	192	182	174	165	158	144				
41	242	237	230	224	214	206	198	189	180	170	163	150				
42	249	244	237	230	221	212	204	194	185	175	169	154				
43	256	252	244	237	227	218	210	200	191	181	174	159				
44	264	259	251	243	234	224	216	206	196	186	178	163				
45	271	266	258	250	240	230	222	212	201	191	183	168				
46	280	274	267	259	248	237	230	218	208	197	189	174				
47	289	284	275	267	256	245	237	225	215	204	195	179				
48	298	292	284	275	264	253	244	233	221	210	201	185				
49	307	301	292	284	272	261	251	240	228	217	207	190				
50	315	309	300	292	280	267	258	246	234	222	213	195				
51	324	318	309	299	287	275	266	253	241	229	219	200				
52	333	327	317	308	295	282	273	261	248	235	225	206				
53	341	335	325	316	303	289	280	267	254	241	230	212				
54	355	348	338	328	314	301	291	277	264	250	240	219				
55	372	365	354	344	329	316	304	291	276	262	252	230				
56	392	384	373	362	347	332	321	306	292	276	265	243				
57	414	406	394	382	366	351	339	323	307	292	280	256				

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 490

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
58	446	438	425	412	395	378	366	348	331	315	302	276				
59	495	485	471	458	439	420	405	386	367	349	335	306				
60	548	538	522	507	486	464	449	428	407	386	371	340				
61	599	587	570	553	531	507	490	468	445	422	405	371				
62	646	633	615	597	572	547	529	504	480	455	437	400				
63	693	680	660	641	614	588	568	542	515	488	469	429				
64	740	727	705	684	656	628	606	578	550	522	501	458				
65	789	773	751	728	698	668	646	616	586	556	533	488				
66	860	844	819	794	761	728	704	672	639	605	581	532				
67	955	937	909	882	845	809	782	746	709	673	645	591				
68	1049	1029	999	969	930	889	859	820	779	740	710	649				
69	1144	1122	1090	1057	1013	970	937	894	850	807	774	709				
70	1239	1215	1180	1145	1097	1050	1015	968	920	873	838	767				
71	1334	1308	1270	1232	1182	1131	1092	1041	991	940	902	826				
72	1428	1401	1361	1320	1265	1211	1170	1115	1061	1007	966	884				
73	1523	1495	1451	1407	1349	1291	1248	1189	1132	1073	1030	943				
74	1619	1588	1541	1495	1434	1372	1325	1263	1202	1140	1094	1002				
75	1713	1680	1631	1582	1517	1452	1403	1338	1273	1207	1158	1060				

(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)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	243	233	218	203	188	178	163	153	144	134	124	104	1	134	1	64
2	322	312	292	272	252	238	218	203	193	178	168	139	2	153	2	79
3	351	337	317	297	277	257	238	223	208	193	178	149	3	178	3	99
4	411	396	371	347	322	302	277	262	248	228	213	173	4	193	4	109
5	450	436	406	376	351	327	307	282	267	248	233	193	5	203	5	129
6	470	455	426	396	371	347	322	297	282	257	243	198	6	213	6	139
7	495	475	446	416	386	361	337	312	292	272	252	208	7	223	7	153
8	515	500	465	431	406	376	351	327	307	282	267	218	8	233	8	183
10	535	515	480	446	416	391	361	337	317	292	272	228	10	248	10	213
11	549	530	495	460	431	401	371	347	327	302	282	233	11	262	11	233
12	569	549	515	480	446	416	386	361	342	312	292	243	12	267	12	257
13	589	564	530	495	460	431	396	371	351	322	302	248	13	277	13	277
14	604	584	545	505	475	441	411	381	361	332	312	257	14	297	14	307
15	614	594	554	515	480	450	416	386	366	337	317	262	15	312	15	332
16	619	599	559	520	485	455	421	391	371	342	317	262	16	322	16	366
17	634	609	569	530	495	460	426	401	376	347	327	267	17	337	17	386
18	648	624	584	545	510	475	441	411	386	356	332	272	18	351	18	421
19	658	634	594	554	515	480	446	416	391	361	337	277	19	371	19	446
20	678	653	609	564	530	495	455	426	401	371	347	287	20	381	20	475
21	693	668	624	579	545	505	470	436	411	381	356	292	21	396	21	540
22	703	678	634	589	549	515	475	446	416	386	361	297	22	421		
23	713	688	644	599	559	520	485	450	426	391	366	302	23	436		
24	733	703	658	614	574	535	495	460	436	401	376	312	24	455		
25	738	708	663	619	579	540	500	465	436	406	376	312	25	490		
26	747	723	673	624	584	545	505	470	446	411	386	317	26	535		
27	757	733	683	634	594	554	515	480	450	416	391	322				
28	762	738	688	639	599	559	515	480	455	421	391	322				
29	777	747	698	648	609	564	525	490	460	426	396	327				

TERRITORY 490

COLLISION DEDUCTIBLE AMOUNT \$100 (074)																
Symbol (a)	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
30	782	752	703	653	614	569	530	490	465	431	401	332				
31	792	762	713	663	619	579	535	500	470	436	406	337				
32	807	777	728	678	634	589	545	510	480	446	416	342				
33	817	787	738	688	644	599	554	515	485	450	421	347				
34	832	802	747	693	648	604	559	525	495	455	426	351				
35	842	812	757	703	658	614	569	530	500	460	431	356				
36	851	822	767	713	668	624	574	540	505	470	436	361				
37	866	837	782	728	678	634	589	549	515	475	446	366				
38	881	846	792	738	688	644	594	554	525	485	450	371				
39	886	851	797	743	693	644	599	559	525	485	455	376				
40	896	861	807	752	703	653	604	564	535	490	460	381				
41	906	876	817	757	713	663	614	574	540	500	465	386				
42	916	886	827	767	718	668	619	579	545	505	470	386				
43	931	896	837	777	728	678	629	584	554	510	475	391				
44	936	901	842	782	733	683	634	589	554	515	480	396				
45	950	916	856	797	747	693	644	599	564	525	490	401				
46	960	926	866	807	752	703	648	609	574	530	495	406				
47	970	936	876	817	762	708	658	614	579	535	500	411				
48	985	950	886	822	772	718	663	619	584	540	505	416				
49	995	960	896	832	777	728	673	629	589	545	510	421				
50	1005	970	906	842	787	733	678	634	599	554	515	426				
51	1015	980	916	851	797	743	688	644	604	559	520	431				
52	1020	985	921	856	802	747	693	644	609	559	525	431				
53	1035	995	931	866	812	752	698	653	614	569	530	436				
54	1044	1005	941	876	817	762	708	658	619	574	535	441				
55	1059	1025	955	886	832	772	718	668	629	584	545	450				
56	1079	1040	970	901	846	787	728	678	639	594	554	455				
57	1099	1059	990	921	861	802	743	693	653	604	564	465				
58	1134	1089	1020	950	886	827	767	713	673	624	579	480				
59	1178	1134	1059	985	921	856	797	743	698	648	604	500				
60	1228	1183	1104	1025	960	896	827	772	728	673	629	520				
61	1262	1218	1139	1059	990	921	856	797	752	693	648	535				
62	1292	1242	1163	1084	1010	941	871	817	767	708	663	545				
63	1312	1267	1183	1099	1030	960	886	827	782	723	673	554				
64	1341	1292	1208	1124	1049	980	906	846	797	738	688	569				
65	1366	1317	1233	1148	1074	1000	926	861	812	752	703	579				
66	1406	1356	1267	1178	1104	1025	950	886	837	772	723	594				
67	1460	1411	1317	1223	1143	1064	990	921	871	802	752	619				
68	1515	1460	1366	1272	1188	1109	1025	955	901	832	777	644				
69	1569	1515	1416	1317	1233	1148	1064	990	936	861	807	663				
70	1629	1569	1465	1361	1277	1188	1099	1025	965	896	837	688				
71	1683	1619	1515	1411	1317	1228	1139	1059	1000	926	861	713				
72	1737	1673	1564	1455	1361	1267	1173	1094	1035	955	891	738				
73	1792	1728	1614	1500	1406	1307	1213	1129	1064	985	921	757				
74	1846	1782	1663	1544	1445	1346	1247	1163	1099	1015	950	782				
75	1901	1832	1713	1594	1490	1386	1287	1198	1129	1044	975	807				

(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	ROXBEL	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	HOOKERTON	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	27935
	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

PRE-FILED TESTIMONY
OF
RAYMOND F. EVANS, JR., CPCU

NONFLEET PRIVATE PASSENGER MOTOR VEHICLE RATE FILING
BY THE NORTH CAROLINA REINSURANCE FACILITY

April 2021

- Q. Would you state your full name and address?
- A. Raymond F. Evans, Jr. My business address is 2910 Sumner Blvd, Raleigh, North Carolina 27616.
- Q. Are you employed by the North Carolina Reinsurance Facility ("Facility")?
- A. Yes.
- Q. In what capacity?
- A. I am the General Manager.
- Q. How long have you been employed by the Facility?
- A. Since September, 2000.
- Q. What is the Facility's function with respect to rates for private passenger automobile insurance?
- A. The Facility promulgates rules and rates for private passenger non-fleet automobile liability insurance written in North Carolina that is ceded to the Facility.
- Q. Would you summarize your educational background?
- A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I am also a Chartered Property and Casualty Underwriter.
- Q. What was your work experience after graduation and prior to beginning work for the Facility?
- A. From March 1966 to August 2000, I worked in various capacities with the State Automobile Insurance Companies.
- Q. Can you identify Exhibits RF-1 through RF-5?
- A. Yes. This is the 2021 filing (the "Filing") submitted by the Facility to the Honorable Mike Causey, Commissioner of Insurance, with respect to revised non-fleet private passenger motor vehicle insurance rates in North Carolina for other-than-clean ceded business. By that I mean that the rates promulgated in this filing are for use

with risks ceded to the Facility who are not clean risks, as clean risks are defined in N.C.G.S. 58-37-35(l).

Q. Do you know how the expense data underlying the Filing was 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 by the North Carolina Rate Bureau ("Bureau") to all member companies of the Bureau and the Facility. The responses received from that special call were compiled, checked by the Bureau and the Facility and furnished to Insurance Services Office ("ISO") for incorporation into the Filing. The expense data were checked, reconciled and edited by the Bureau and the Facility before they were sent to ISO for use in the Filing.

Q. Can you identify the document (Exhibit RF-2) entitled the North Carolina Personal Auto Manual?

A. Yes. The North Carolina Personal Auto Manual is a manual of the rules, rates and classifications used to write nonfleet private passenger automobile insurance in North Carolina. It covers both ceded and voluntary business. This manual and any approved amendments are on file with the North Carolina Department of Insurance and a copy is maintained at the offices of the Facility.

Q. Has the Facility furnished to ISO, for use in this Filing, information appearing in the annual statements and the Insurance Expense Exhibits of its member companies?

A. Yes.

Q. How was that information obtained by the Facility?

A. Information from the Annual Statements and the Insurance Expense Exhibits was obtained from a special data call by the Bureau, based on Annual Statements and Insurance Expense Exhibits filed by companies with the Insurance Department. The Annual Statements and the Insurance Expense Exhibits are part of the official records maintained at the Department of Insurance.

Q. Was the special call, annual statement and insurance expense exhibit information which was furnished to ISO in connection with the Filing correct and accurate to the best of your knowledge, information and belief?

A. Yes.

Q. To the extent that actuarial expertise was necessary in the preparation of this Filing, where did the Facility obtain that expertise?

A. Actuarial expertise was obtained from ISO and from the members of the Bureau's Automobile Committee. The Automobile Committee reviews the data underlying the Filing and makes recommendations to the Board of Governors of the Facility as to the items contained in the Filing, and many of the company representatives on the Automobile Committee are actuaries. ISO is retained by the Facility to provide actuarial services to the Facility for, among numerous other things, preparation of this Filing. In addition, the Facility has an actuary on its staff who participated in the

committee review and discussions of the rate review and assisted in preparation of the Filing.

Q. What is the proposed effective date of the rates in the Filing?

A. The proposed rule of application provides that the new rates will apply to all policies becoming effective on or after October 1, 2021.

Q. Does the Filing include, to the extent available, the information to be furnished in connection with filings under Article 37 of Chapter 58 of the General Statutes?

A. Yes. Those data that were available have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.

Q. Does that conclude your pre-filed testimony?

A. Yes.

**PREFILED TESTIMONY
OF
RAUL RETIAN**

**2021 PRIVATE PASSENGER NONFLEET
AUTOMOBILE INSURANCE RATE FILING
BY THE NORTH CAROLINA REINSURANCE FACILITY**

- 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 ("ISO") 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 transferred and promoted to the role of Manager in the Personal Property Actuarial group in 2012. There 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 also was 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, for which I was formerly directly responsible, 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 Reinsurance Facility's 2021 automobile rate filing in North Carolina for other than clean ceded private passenger risks (the "Filing")?

A. Through ISO, I have been involved in the preparation of the 2021 private passenger automobile rate filing for the other-than-clean risks ceded to the Reinsurance Facility in several respects.

First, ISO is one of three statistical organizations that collect rate-related statistical data from the companies writing automobile insurance in North Carolina. The Independent Statistical Service ("ISS") and the National Independent Statistical Service ("NISS") are the other statistical organizations that collect such data. The three 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 and NISS 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. 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 Reinsurance Facility. I oversaw this aspect of the Reinsurance Facility's private passenger automobile insurance rate filing. My staff compiled the ratemaking data to be reviewed by the Automobile Committee in preparation of the Filing. Under my supervision, my staff put together the vast majority of the data and information contained in Exhibit RF-1.

Finally, I have reviewed the filed rates to confirm that they are calculated in accordance with the relevant Actuarial Standards of Practice ("ASOP") of the American Academy of Actuaries, including ASOP No. 53 Estimating Future Costs for Prospective Property/Casualty Risk Transfer and Risk Retention. In accordance with ASOP No. 17 Expert Testimony by Actuaries, I conducted my review in terms of reasonableness rather than solely in terms of whether there is precise agreement on each issue. In addition, I applied the rate standards set forth in North Carolina General Statute 58-37-35.

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 subjected to a set of distributional edits which check 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. Each statistical agent performs this series of checks. After all these checks and reviews have been made on a company basis, the other statistical agents transmit their respective aggregated data to ISO where all of the data are aggregated and reviewed for overall reasonableness. This includes checking to see that the changes observed in various summary totals are consistent with known activities and other compiled information, as well as previous years' statistics.

Q. Would you describe the data utilized in Exhibit RF-1?

A. The ratemaking experience reflected in Exhibit RF-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 and medical payments coverages are the data from the other-than-clean risks reinsured by the Facility. These data 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, 2017, December 31, 2018, and December 31, 2019.

As in the past, the Automobile Committee has acted as an advisory committee to the Reinsurance Facility on this filing. After consideration of the three years of data, the 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, 2019 for bodily injury liability and property damage liability were fully credible and could be given 100% credibility weighting for calculating anticipated rate level needs. Accordingly, the mathematical calculations underlying the indicated average rate level changes and filed base rate changes are based on the exposure distribution, loss experience and expense experience for the year ended December 31, 2019 for these coverages. For medical payments, the experience for year ended December 31, 2019 has been given 80% credibility weighting based on these credibility considerations. The remaining 20% weighting was afforded to the experience for year ended December 31, 2018. In last year's review, the weighting procedure also justified assigning 80% credibility weighting to the experience for the most recent year for the medical payments coverage.

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 you an example. The losses for the accident year ended December 31, 2019 consist of all losses caused by accidents which occurred during the one-year period ended December 31, 2019. If an accident occurred December 29, 2018 and resulted in either a loss being paid or a reserve being

established after January 1, 2019, that loss would be a part of the accident year losses for the period ended December 31, 2018. The test for breaking losses down into accident years is the date the accident occurred.

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-23 of the Filing 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 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 years. The average number of claims is the annual average for the two latest accident years. If the average number of claims for a particular coverage over a two year period were 3,700, that would mean you should use both years' experience in calculating rates. In that example, ninety (90%) percent weight should be given to the latest year and 10% to the earlier year.

Q. Is this criteria for determining the accident year weights applied to all coverages?

A. In general, yes, it is applied to all coverages. However, it is not applied to all of the indications presented here. In this filing, it is not applied in the determination of the excess limits indication for bodily injury and property damage liability. A three year experience period is used for the excess limits liability coverages because of the potential variability in the year to year results for these coverages.

Q. Page D-23 also has a table showing the factors for territorial credibility. Please explain that table.

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 a wider confidence interval is permitted for the development of rates by territory. We use a 90% confidence interval for territory purposes, but a stricter 95% confidence interval for the statewide rate level calculation.

Q. Please explain the trend credibility table in the lower right-hand portion of page D-23.

- 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. The number of claims in North Carolina far exceeds that standard. Therefore it is appropriate for the bodily injury, property damage and medical payments coverages to give the trend calculations full credibility. This does not mean that the past trends will necessarily continue into the future. That is something we have to consider and evaluate carefully. It does mean, however, that we can be confident that the trend calculations are accurate representations of what did in fact occur during the period covered by the trend calculations.
- Q. As part of your testimony, 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-24 shows the average number of claims for the accident years ended December 31, 2018 and December 31, 2019. It shows that, for bodily injury and property damage coverages, the average number of claims was in excess of the 4,000 which is the standard for assigning full credibility to the latest year. For medical payments, the average number of claims was less than the full credibility standard, with the latest year being 80% credible based on that standard. Accordingly, for the purpose of calculating the statewide rate indication, it is actuarially sound and reasonable to give 100% credibility weight to the data for the accident year ended December 31, 2019 for bodily injury and property damage coverages, and 80% credibility weight for medical payments. For medical payments coverage, the remaining 20% weight was given to accident year ended December 31, 2018 in determining the statewide rate indication. It should be noted that the claims experience underlying the determination of the year weights used in the statewide rate indication is for ceded other-than-clean risks only, while the claims experience used in determining trend and territorial credibility is for the entire market.
- Q. Mr. Retian, please turn to page C-1 of Exhibit RF-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. The data shown are for other than clean ceded risks.
- 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. 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, 2019. 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 30/60 limits basis. For that reason we adjust the reported losses by eliminating those losses which exceed the amount which would have been paid had the policy limits been 30/60.

Q. Would you please explain lines 1a and 1b on page C-1?

A. Yes. For this review, the Reinsurance Facility has incorporated an adjustment factor to reflect the Reinsurance Facility's estimate of the reduction to incurred losses due to lingering impacts of the pandemic during the effective period of the proposed rates. The adjustment factors are shown on line 1a. The adjustment factor for BI is less than the other coverages to reflect the offsetting effect of increased claim severities resulting from the higher speeds attainable with less traffic volume. Line 1b is the result of applying the reduction in line 1a to the incurred losses and allocated loss adjustment expenses in line 1.

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 1b by that loss development factor. As I mentioned a moment ago, 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. Instead, 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, 2019. When they are reported to us, they are evaluated as of March 31, 2020. As of March 31, 2020, some of the losses have already been paid and some have not, i.e., they 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, 2019. 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 which 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-11 of RF-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, 2015 is \$696,388,761. 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 which ended December 31, 2015. The evaluation was made as of March 31, 2016 -- 15 months after the beginning of the accident year. Twelve months later (March 31, 2017), the losses caused by accidents which occurred during the year ended December 31, 2015 had grown to \$744,161,515. This is the evaluation as of 27 months after the beginning of the accident year. This increase from roughly \$696 million to \$744 million represents a growth in losses, or a positive development, of 6.9% (1.069) as shown in the column on the lower portion of the page labeled "15 to 27 Mos." As shown on page D-11, we have looked at the average development from 15 months to 27 months over the period from accident year 2016 to 2018 and over the latest five years. The average development for the three years was 1.086 or 8.6%, and the average development for the latest five years was 1.075 or 7.5%. The Automobile Committee decided to use the factors based on the three year averages for bodily injury, property damage and medical payments. I believe that these factors

provide the best balance of stability and responsiveness.

Q. Does page D-11 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, 2015 had grown to \$764,655,824. This represents a change of 2.8% 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 1.023 or 2.3%.

Q. Are the data which were used to determine loss development for later periods also shown on page D-11?

A. Yes. The figures showing how losses developed from the 39-month evaluation to the 51-month evaluation and then 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 have had to use 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 payment value of the accident year ended December 31, 2098 losses was determined?

A. Yes. The development factors for each of the applicable periods, as shown on page D-11, are:

<u>Development Period</u>	<u>Factor</u>
51 to 63	1.002
39 to 51	1.005
27 to 39	1.023
15 to 27	1.086

If you multiply all of these factors, rounding at each step, 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 is 1.118 or 11.8% total development. In addition, the Automobile Committee was made aware of a change in the reserving methodology of a member company for Bodily Injury coverage that is not fully reflected in the historical loss development experience from which the factors have been determined. As a result of this change, the company anticipates higher development factors than those generated from their historic development pattern. The adjustment of the company's historical loss development experience to anticipated levels as appropriate results in a slight increase in the overall expected development from 15 months to ultimate to 1.122 or 12.2%. Since losses are expected to increase or develop by 12.2% 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, 2019 will do likewise. Accordingly, the developed losses shown in the Filing for the accident year ended December 31, 2019 include a 12.2% 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, except in rare situations where one-time adjustments have been made, this is the usual loss development procedure for automobile insurance rate filings in North Carolina.

Q. Please refer to line 5 of page C-1. With reference to the column headed "Bodily Injury," please tell us what the figure \$9,849,521 represents.

A. These are the unallocated loss adjustment expenses associated with accidents that occurred in the accident year ended December 31, 2019. As I explained earlier, unallocated loss adjustment expenses are those loss adjustment expenses that 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 0.122 in line 4.

Q. Have you reviewed the compilation of the expense data?

A. Yes, I have. When ISO gets the expense information, we routinely review it relative to earlier years for consistency.

Q. Please refer to page C-1, line 6 entitled "General and Other Acquisition Expenses." With reference to the figure \$17,837,968 shown under the column headed "Bodily Injury," what does that figure represent?

A. These are the general and other acquisition expenses associated with the calendar year ended December 31, 2019. These are the so-called "fixed" expenses for that year. They are fixed in that they do not vary as a direct function of the premium dollar. 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 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 want to use only those fixed expenses which are attributable to the basic limits premium. As shown on page C-2 at footnote (d), the total limits fixed expenses were 5.9% for general expenses and 7.9% for other acquisition expenses, for a total of 13.8% of combined voluntary and ceded total limits manual earned premium for the period covered by the special call. By multiplying that percentage times the basic limits premium on a collected level for "non-clean risk" ceded business for policies associated with the year ended December 31, 2019, you get the total fixed expenses that are attributable to the basic limits coverage. This is shown on page D-21.

Q. Would you please explain line 7 on page C-1?

- A. The figure 309,259 in line 7 displays the earned exposures included in the experience review for the other than clean risks ceded to the Facility for the bodily injury coverage for the year 2019. An earned exposure represents one car insured for one year. Thus, the 309,259 represents the number of cars that were provided with coverage during the year 2019 that were included in the experience review. 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. Would you please explain lines 8 through 10 on page C-1?
- A. These lines are shown for general information purposes and for use in determining experience year weights. The incurred claims in line 8 are multiplied by the claim development factor in line 9 to produce the number of developed claims in line 10.
- Q. What is the assumed effective date which was used in the preparation of the Filing?
- A. The Filing was prepared with the assumption that the revised rates will be applicable to new and renewal business becoming effective on or after October 1, 2021.
- Q. Referring to page C-1, please explain what is meant by line 11 -- Average Annual Change in Losses and ALAE.
- A. What the Reinsurance Facility is doing in the Filing is making rates to cover policies issued for new business and for renewals of existing business for other than clean ceded risks during the period October 1, 2021 through September 30, 2022. In order to do that, it is necessary to project the amount of losses which will be covered under policies issued 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 2021 and 2022 policies will be the same as the losses shown on line 3 for the accident year ended December 31, 2019. The purpose of line 11 is to trend the losses which are shown on line 3 to the anticipated level for 2021 and 2022 policies. Line 11 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 1.024 or +2.4% 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 13 on page C-1. Mathematically this is done by raising the factor of 1.024 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 F-129 through F-137.

Fast Track data were also provided. These are 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 1970's in response to a concern that, at that time, 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 a more expedited basis from among a number of the larger automobile insurance writers. Fast Track data are useful, but have limitations. 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 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, as I noted, they can be useful on some coverages as a tool to assist in making judgments about likely trends in cases where they are more current than other available data, or as a source to confirm patterns observed in internal trend 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. The Fast Track data and trend calculations are included in the Filing at pages F-121 through F-128.

Q. Are the Fast Track data included in the Filing more current data than the internal trend data of the aggregate industry considered by the Automobile Committee?

A. No. The Fast Track data and the internal trend data were both through 2nd quarter 2020.

Q. Was there any consideration given to the impact of the COVID pandemic on the trend experience used in making trend selections?

A. Yes. Due to the potentially anomalous results during the "lock down" period in the early stages of the pandemic, the Automobile Committee relied on the annual rates of change through 1st quarter 2020 in making trend selections. However, for both the internal trend and Fast Track exhibits, the annual rates of change through both 1st quarter 2020 and 2nd quarter 2020 are shown.

Q. Was there any other trend information provided to the Automobile Committee?

A. Yes. In addition to the internal trend and the Fast Track trends, various external information was provided. This information included various government indices (such as the Consumer Price Indices for medical care, physician services and auto body work) and statistics with respect to gasoline prices and miles driven.

Q. Is there any one mathematical procedure that 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 be used as a prospective trend factor only 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 Reinsurance Facility adopted for use in the Filing the selections made by the Automobile Committee. Those are set out below:

COVERAGE	COST	FREQUENCY	PURE PREMIUM
Bodily Injury (B/L)	+5.0%	-2.5%	+2.4%
Bodily Injury (T/L)	+5.5%	-	-
Property Damage	+5.0%	-0.5%	+4.5%
Medical Payments	+2.0%	-2.5%	-0.6%

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 Automobile Committee and the Reinsurance Facility have been reasonable in their trend selections. By that, I mean that they selected trends that were within my range of reasonableness.

For bodily injury coverage, a claim cost trend of +5.0% for basic limits and +5.5% for total limits was selected, based on selecting a value that fits within the narrow range of values of the annual change in costs at both basic and total limits as measured by the 15-point, 12-point, 9-point and 6-point fits.

For bodily injury claim frequency, a trend of -2.5% was selected. The Facility examined the fitted paid claim frequency data and noted that the annual rate of change for claim frequency showed variability over the 24-point, 15-point, 12-point, 9-point and 6-point fits. The longest-term and shortest-term fits were least negative, while the mid-term fits were more moderately negative. To strike a balance between the two and in recognition that lingering effects of the pandemic may continue to impact driving behavior in the near future, a -2.5% selection was made to reflect an expectation that decreases in claim frequency will persist during the prospective period.

For property damage coverage, a cost trend of +5.0% and a frequency trend of -0.5% were selected. The +5.0% selection for cost falls within the range of the longer-term and shorter-term fitted annual rates of change. The selection of the -0.5% frequency change reflects the negative changes for the long-term fits and less emphasis on the short-term increases in frequency in anticipation of continued changes in driving behavior during the prospective period..

For medical payments coverage, a cost trend of +2.0% was selected. This selection for claim cost falls within the narrow range of the short-term and longer-term fits. For medical payments frequency, a value of -2.5% was selected. This selection was made to reflect the steady decline in claim frequency over the mid-term and an anticipation that the downward trend will continue into the prospective period despite the recent flattening.

The underlying claim cost and frequency data for bodily injury, property damage and medical payments coverages is found on pages F-129-F-133.

Q. In making your evaluation of the trend selections, have you relied on any other data?

A. Yes, I have. I also relied on the various CPI cost information, information on gasoline prices and miles driven data that were provided to the Automobile Committee as part of its review. 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 12 of page C-1 of Exhibit RF-1 and explain the purpose of that line.

A. The average annual change in expense cost of 2.3% 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 2.3% factor in line 12 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-9 through D-10 of the Filing. The Automobile Committee examined the fits of the data over various time periods for the last 4 years. Based on an analysis of this data, a selected factor of 2.3% is reasonable as the various fits examined showed annual rates of change in the range from 2.22% to 2.37%.

Q. How do you apply the average annual change in expenses set forth in line 12?

A. The procedures on how the average annual change in expenses is applied are described in footnotes (g) and (h) 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 filed rates.

Q. Will you explain line 16 on page C-1 entitled "Projected Losses and ALAE"?

A. The projected losses and allocated loss adjustment expenses of \$86,788,809 are the losses and allocated loss adjustment expenses set forth on line 3 multiplied by the total trend projection.

This gives you the losses that we expect will be incurred under the revised rates.

Q. Line 13 on page C-1 and footnote (f) 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, 2019. 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, 2019. In order to adjust these losses to the future level expected to prevail under the filed rates, you have to adjust them by the trend factor. The proposed effective date for purposes of the calculations in the Filing is October 1, 2021. This means that policies will be written, assuming annual revisions, anywhere on average from October 1, 2021 through September 30, 2022. A policy written on the last day of that interval, September 30, 2022, assuming it is an annual policy, will expire on September 30, 2023. The period during which accidents will occur under these policies will be anywhere from October 1, 2021 through September 30, 2023. If you were to assume that all of the policies were annual policies, the average date of accident underlying the filed rates would be the mid-point of that two-year period or October 1, 2022. If we were only talking about annual policies we would trend from the average date of accident underlying our base experience period, July 1, 2019, to October 1, 2022 - 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 written on September 30, 2022 would expire on March 31, 2023. The period during which accidents will occur on these policies will be from October 1, 2021 through March 31, 2023. Thus, the average date of accident underlying the filed rates for 6 month policies would be the midpoint of that 18 month period, July 1, 2022.

In North Carolina, not all policies are annual policies. Most automobile policies in North Carolina are six-month policies (82% - see page D-4). Based on the "mix" of policy terms being written in North Carolina, the average date of loss will be July 16, 2022. Therefore, in order to adjust the base losses from July 1, 2019 level to July 16, 2022 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 17 on page C-1 of the Filing?

A. These are the unallocated loss adjustment expenses in line 5 projected by the average annual change in expenses in line 12 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 18 entitled "Projected Losses and LAE per exposure"?

A. Line 18 shows 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 16 and the projected ULAE in line 17 and then dividing the total by the earned exposures in line 7.

- Q. Will you explain line 19 entitled "Projected G & OA Expenses"?
- A. As shown in footnote (h) on page C-2, projected general and other acquisition expenses are the general and other acquisition expenses in line 6 projected by the average annual change in expense in line 12. The projected period of 2.75 years is utilized because general and other acquisition expenses are generally incurred at the time a policy is written as opposed to the date that a loss occurs. Therefore, the average date of expense 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, 2022, the average date of expense for policies to be issued under the revised rates.
- Q. What does line 20 entitled "Projected Fixed Expenses per exposure" show?
- A. Line 20 entitled "Projected Fixed Expenses per exposure" takes the Projected G & OA Expenses shown on line 19 and divides them by the earned exposures in line 7. This figure represents the amount of expenses that will be incurred for general and other acquisition expenses on a per exposure basis.
- Q. What does line 21 entitled "Projected Loss, LAE and G & OA Expenses per Exposure" show?
- A. Line 21 is, as indicated, just a combination of lines 18 and 20; 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 experience period and are the major costs that the average rate will need to cover.
- Q. What does line 22 entitled "Percentage Dividends" show?
- A. Line 22 shows the Reinsurance Facility's selected provision of 0% for anticipated dividends to policyholders. This amount is selected in recognition of the fact that we are not aware of any policyholder dividends having been paid on Reinsurance Facility business in the past and that none are anticipated to be paid in the upcoming period.
- Q. What does line 23 on page C-1 entitled "Permissible Loss, LAE and G & OA Expense Ratio" show?
- A. This line takes into account the other expense items, such as commissions and brokerage and taxes, and provides for any contingency provision. It would also typically include underwriting profit, but no underwriting profit provision is included in this filing because, by statute, the Reinsurance Facility is to operate on a no profit, no loss basis. If you look at page D-17 of the Filing, you can see that, for the liability coverages, the commissions and brokerage are 10.0% of the premium dollar, and taxes, licenses and fees are 2.2% of the premium dollar, and there is a 0% margin for contingencies. These items add up to 12.2%. These items are what are known as variable expenses. They vary in direct proportion with the premium dollar. You know that out of every dollar of premium you write, 12.2 cents will have to go to pay for these expenses and you are left with only 87.8 cents to pay for losses, loss adjustment expenses and general and other acquisition expenses. The permissible loss and fixed expense ratio shows the percentage of the premium dollar you will have available 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-17 with respect to commissions and brokerage; taxes, licenses, and fees; and contingencies?

A. The provisions for commissions and brokerage and for taxes, licenses and fees were calculated from the 2020 North Carolina expense call for 2019 data undertaken by the North Carolina Rate Bureau. The provision for commission and brokerage reflects the minimum commission required on private passenger non-fleet business ceded to the Facility.

Q. Would you explain line 26 entitled “Premium Required per Exposure”?

A. This is the required amount of premium that the Reinsurance Facility needs to collect from each insured, on average, to collect in the aggregate sufficient premium to pay the expected losses and expenses. This amount is calculated by taking the Projected Losses, LAE and Expenses per Exposure and loading them for the variable expenses such as commissions and taxes. However, if that premium amount were collected, the Facility could theoretically make a profit because of the investment income which it will earn on the unearned premium and loss and loss expense reserves. The Filing also takes into account installment payments income paid by insureds. The purpose of line 26 is to determine the rates such that premium plus installment income and investment income will equal the expected losses and expenses. The way this is done mathematically is to add both the expected investment income (line 24) and the expected installment income (line 25) as a percentage of premium to the permissible loss, LAE and G & OA expense ratio shown on line 23. The investment income figure used in the Filing is 1.4% (1.35% rounded to nearest 0.1%) of premium, as shown on page D-25 of the Filing. That 1.4% is added to the permissible loss, LAE and G & OA expense ratio shown on line 23. In addition, the installment income figure of 1.2% of premium is added to the permissible loss, LAE and G & OA expense ratio shown on line 23. The installment income provision of 1.2% is developed on page D-26. By dividing the projected loss and expense ratio on line 21 by the total of the permissible loss, LAE and G & OA expense ratio on line 23 plus 1.4% and 1.2%, we get the premiums which, when added to investment income and installment income, will equal the expected losses and expenses. This is the amount that the Facility in the aggregate must actually collect in order to pay the expected losses and expenses on ceded business.

Q. What is the Distributional Adjustment Factor as shown on line 27?

A. The distributional adjustment factor as shown on line 27 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 how far from the base class on average the average risk is. For example, the 1.622 distributional adjustment factor for bodily injury liability indicates that, because of the application of these various rating factors, the average non-clean, ceded risk will pay 162.2% of the otherwise applicable base rate.

Q. Could you please explain line 28 entitled “Required 30/60/25 Base Class Premium”?

- A. The figure shown on line 28 is the needed average base class premium statewide. It is determined by dividing the average premium in line 26 by the distributional adjustment factor in line 27. This is the average 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. Could you explain what is shown on line 29 on page C-1?
- A. Line 29 reflects the selected Higher Limits change based on an analysis of the Reinsurance Facility's other-than-clean risk experience on a total limits basis.
- Q. Could you explain what is shown on line 30 on page C-1?
- A. Line 30 takes the selected higher limits change and applies it to the basic limits base class premium. The Rate Bureau did not file changes to the increased limits factors as part of its February 1, 2021 rate review. Typically, when the higher limits indication has not been affected through a change to the increased limits factors, it is incorporated into the basic limits change, and that is what is done here. The failure to apply the change in this manner would result in a slightly inadequate overall rate level.
- Q. What does line 31 "Effective Total Limits Change" represent?
- A. The effective total limits change represents the overall change resulting from the distribution of the statewide required base class premium from line 30 to the territories using the relative differences in experience by territory found in Column (7) on pages C-7, C-8 and C-9 and the appropriate expense flattening adjustment after accounting for the rounding of the resulting territory base rates to whole dollar values. The effective changes are determined by taking the ratio of the statewide average required base class premium to the current statewide average base class premium. The statewide average required and current base class premiums are derived by taking the weighted average by territory for each set of rates using the earned car years for the year ended December 31, 2019.
- Q. Are the calculations of the indicated average rate level changes 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. It should be noted that the property damage coverage required 25,000 base class premium in line 30 also includes the overall effect of the increased limits experience. In addition, the statewide required base class premium distributed to the territories for medical payments reflects a 20%-80% weighting of the required base class premiums for 2018 and 2019, respectively.

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 and no adjustment in line 29 for the total limits change. 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. The average increased limits factor used in the derivation of the distributional adjustment factor for medical payments reflects the approved increased limits factors contained in the Rate Bureau's filing NCRI-132719763.

Q. What are the final proposed average rate level changes for bodily injury, property damage and total limits medical payments coverages resulting from the calculations on page C-1?

A. The proposed average rate level changes resulting from the calculations on page C-1 are posted on page A-1.

As shown on page A-1, the result of these calculations is that the indicated average rates will generate proposed rate level changes of +9.5% for bodily injury, +7.4% for property damage and -7.6% for medical payments and an overall average indicated change of +8.0% for all coverages combined.

Q. How are motorcycle insurance rates determined in this Filing for the bodily injury and property damage liability coverages?

A. Motorcycle rates are presented as a percentage of the rates applicable to ceded private passenger non-fleet automobile insurance. The percentage is what is commonly referred to as a "relativity."

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 is the effect on motorcycle rates of a 8.4% increase in ceded automobile liability insurance rates for the bodily injury and property damage coverages?

A. If the motorcycle rate relativities are not adjusted, a 8.4% increase in the automobile liability insurance rates for the bodily injury and property damage coverages would automatically result in the same approximate percentage change in the motorcycle liability rates.

Q. Does Exhibit RF-1 contain calculations which seek to determine what the indicated change in rates should be for the motorcycle liability coverages?

A. No. Motorcycle data is not collected in sufficient detail to review the other than clean only experience. As a result, no experience-based changes in the motorcycle rates are being proposed in the Filing.

Q. You indicated that the Filing proposes changes in automobile insurance rates of an average increase of 8.4% for the bodily injury and property damage liability coverages combined and that the result would be a similar change in motorcycle rates. Please explain how the relativities for the motorcycle rates were determined for the liability coverages and how this impacts the motorcycle liability insurance rates.

- A. The liability relativities for motorcycles are shown on page B-4 of the Filing. The Reinsurance Facility has elected to adopt the motorcycle engine size relativities that are effective for Rate Bureau business and there are no proposed changes to these relativities. Therefore, the total effect of the filing on ceded motorcycle liability insurance rates for other-than-clean ceded risks is the 8.4% average increase described above.
- Q. Mr. Retian, please turn to pages F-173 through F-175 of Exhibit RF-1. What do those pages represent?
- A. Pages F-173 through F-175 are what are commonly known as "State X" calculations. They are calculations of the estimated investment earnings on unearned premium reserves and loss and loss expense reserves. The sources for the data on these pages are shown on pages F-174 through F-175. Each line is explained, and the appropriate data source is cited.
- Q. Would you explain the calculation?
- A. Section A on page F-173 is the determination of the average unearned premium reserve for the ceded liability coverages for the State of North Carolina. Line 1 gives the direct earned premium for the accident year ended December 31, 2019. From that earned premium, the mean unearned premium reserve is calculated. The portion of the direct earned premium that is held as unearned premium reserve is determined from the average unearned premium reserve for the years ending December 31, 2018 and December 31, 2019. In this case, the mean unearned premium reserve is 30.4% of the direct earned premium. You must then deduct prepaid expenses since these prepaid dollars would not be available to earn investment income.

For commission and brokerage expense, 100% of the expense provision as set forth on page F-173 is considered pre-paid. For other acquisition expense and company operating expense, one-half is considered pre-paid.

G.S. 105-228.5 specifies the procedure by which premium tax is to be paid by insurers. On average, these funds are held by insurers for approximately two months prior to remission to the State. Therefore 1.83% of premium is a pre-paid expense and is not available for investment.

Line A-5 shows the amount of unearned premium reserves that were available for investment.

Part B calculates the impact on funds available for investment of delayed remission associated with deferred payment of premium and the lag in transfer of funds to the companies. The average agents' balances for all companies writing private passenger liability insurance in North Carolina is 20.0% of premiums. The explanation of this 20.0% is shown in the explanatory notes.

Part C shows the calculations of the expected mean loss reserves held by the companies. Line C-2 entitled Expected Incurred Losses and Loss Adjustment is based upon the expense provisions utilized in the Filing. The derivation of the expected mean loss reserve in line C-3 is shown on page F-173 of the Filing.

Part D adds up the unearned premium reserves subject to investment and the loss reserves subject to investment and backs out the amount that is not invested due to delayed remissions. This gives you the total amount of unearned premium reserves and loss and loss expense reserves available for investment.

Once you have determined how much is available for investment, you then apply the average investment return to determine total investment earnings. Line E shows an average yield of 2.12%. The source of that yield is the portfolio manager for the Facility, Wellington Management Company.

Applying the yield in line E to the net subject to investment in line D gives you the total investment earnings in North Carolina. Line G merely applies the total earnings to the direct earned premium in line A-1 to show a yield of 1.35% pre-tax as a percent of direct earned premium.

Q. Were these State X pages prepared by you or under your direct supervision and are they correct to the best of your knowledge and belief?

A. Yes.

Q. Does this filing propose any changes to the factors for higher limits of liability insurance?

A. Yes. The proposed territorial base rates for medical payments reflect implementation of the revised increased limits factors in Rate Bureau filing NCRI-132719763. For bodily injury and property damage liability, no changes to the factors for higher limits are being proposed. However, the effect of the higher limits experience is fully reflected in the basic limits rates for bodily injury and property damage.

Q. Are there any changes in this filing to the classification factors?

A. No.

Q. Does the Filing include a revision of the current territorial relativities?

A. Yes. In connection with the overall changes we have been discussing, new territory rates are displayed on page B-1. In these rates, the new territorial relativities are determined in such a way that no additional overall statewide rate level change is caused. In other words, based on each territory's own indications, the relativities are revised, with some territories receiving increases while others receive decreases. The overall statewide change as a result of these territorial relativity changes is not affected.

Q. How has the Reinsurance Facility treated general and other acquisition expense by territory?

A. The Reinsurance Facility has treated 100% of general expense and other acquisition expense as not varying by territory.

Q. Please turn to page A-1 of Exhibit RF-1 and explain what is shown on that page?

- A. Page A-1 of Exhibit RF-1 shows the proposed rate level changes resulting from the rate calculations contained in the Filing. 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 these calculations 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 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 Reinsurance Facility 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 contained in Exhibit RF-1 are fully justified and, if so, what is that opinion?
- A. In my opinion, they are fully justified and are not excessive.
- Q. Does this conclude your prefiled testimony?
- A. Yes.

PRE-FILED TESTIMONY
OF
ALYSSA A. IRVING

2021 PRIVATE PASSENGER NONFLEET AUTOMOBILE INSURANCE
RATE FILING
BY THE NORTH CAROLINA REINSURANCE FACILITY
April, 2021

Q. Please state your name and business address for the record.

A. **Alyssa Irving**
Wellington Management Company LLP
280 Congress Street
Boston, MA 02110

Q. By whom are you employed?

A. **Wellington Management Company LLP**

Q. In what capacity?

A. **My formal title is Senior Managing Director, Partner, and Fixed Income Portfolio Manager. I am a Fixed Income Portfolio Manager on the Financial Reserves Portfolio Management Team.**

Q. What are your duties in your roles at Wellington Management Company LLP?

A. **As a fixed income portfolio manager I am responsible for managing U.S. Broad Market portfolios for clients, such as insurance companies, with customized risk and return objectives, often related to accounting and/or regulatory constraints.**

Q. Is it correct that Wellington Management Company LLP is an investment manager handling investable assets of the North Carolina Reinsurance Facility (the Facility)?

A. **Yes.**

Q. As investment manager for the Facility, does Wellington Management Company LLP have discretionary investment authority over the Facility's funds?

A. **Yes, as permitted by the Investment Management Agreement between North Carolina Reinsurance Facility and Wellington Management Company LLP.**

Q. What is your role personally with respect to the Facility's investment account?

A. **I am the lead Portfolio Manager responsible for managing the Facility's investment portfolio according to the investment guidelines set forth in the Investment Management Agreement. I am responsible for all buy and sell decisions executed in the portfolio.**

Q. How long have you been employed by Wellington Management Company LLP?

A. **I joined Wellington Management Company LLP in 2006.**

Q. How long have you been employed by Wellington Management Company LLP in the division or department which specializes in fixed-income investments?

A. **I have been involved in our fixed income business since joining the firm in 2006.**

Q. How long has Wellington Management Company LLP managed the Facility's investment portfolio?

A. **Wellington was engaged by the Facility on October 1, 2009.**

Q. How long have you personally been the portfolio manager for that account?

A. I have been a member of Financial Reserves portfolio management team since 2012, most recently assuming the lead Portfolio Manager role for the NCRF portfolio in December 2015.

Q. In connection with the Facility's 2021 Private Passenger Nonfleet Automobile Insurance rate filing, has the Facility requested that you make any calculations concerning the investment yield that the Facility could reasonably expect during the two-year period beginning October 1, 2021?

A. Yes.

Q. Did you make those calculations?

A. Yes, working in conjunction with Wellington's internal fixed income quantitative analysts.

Q. Would you please describe how your calculations were performed?

A. To determine the investment yield that the Facility could reasonably expect during the two-year period beginning October 1, 2021, we employed a security-level book yield projection approach, rolling forward the book yield on the Facility's investment portfolio as it stood on January 31, 2021 as a starting point. The book yield projection incorporates the actual book yield of the existing assets held in the portfolio and also a reinvestment yield associated with projected principal (maturity and pre-payments) and coupon cash payments projected to be received going forward. We assume that projected future cash flows (principal maturities, prepayments, paydowns and coupon payments) are reinvested at a yield which reflects the portfolio's performance benchmark yield as it stood on January 31, 2021 adjusted for higher expected reinvestment rates consistent with the US Treasury forward curve as it existed at the time the estimate was developed. We used the benchmark yield because we believe this yield represents a good

approximation of the mix of assets that would be purchased in the portfolio. Using this methodology, the projected month-end portfolio book yield was calculated for each month during the two-year period beginning October 1, 2021 and the resulting yields for these 24 months were then averaged to arrive at the estimate of the Facility's portfolio yield for the overall time period.

Q. What was the result of your calculations?

A. **Our calculations resulted in an estimated investment yield of 2.12%.**

Q. Do you have an opinion as to whether the 2.12% investment yield estimate that is based on your calculations and the assumptions used in your methodology is a reasonable estimate of what the Facility's investment yield will be?

A. **Yes.**

Q. What is that opinion?

A. **I believe the yield estimate is a reasonable estimate of the Facility's investment portfolio yield during the two-year period beginning October 1, 2021, based on the information available when we made the calculations.**

Q. Does that conclude your pre-filed testimony?

A. **Yes.**