



**Exhibit RF-1  
North Carolina Reinsurance Facility**

**RECEIVED**

March 22, 2022

**MAR 22 2022**

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

**N.C. Dept of Insurance  
Property & Casualty**

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

Dear Commissioner Causey:

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 5.6% for bodily injury, 8.9% for property damage and 3.3% for medical payments, for an overall average statewide rate level change of 7.2% 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 7.3% 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) Joanna Biliouris - 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, 2022 in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2022. No policy effective prior to October 1, 2022 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, 2022.

Sincerely,

Terry Collins  
Chief Operating Officer  
North Carolina Reinsurance Facility

Enclosures

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE CEDED INSURANCE  
REVISION OF RATES

<u>INDEX</u>	<u>Page(s)</u>
Section A - Summary of Revision	
Statewide Rate Level Changes by Coverage	A-1
Territory Rate Level Changes by Coverage	A-2
Section B - Material to be Implemented	
Territory Base Rates	B-1
Determination of Rates Memorandum	B-2
Revised Rules	B-3
Section C - Supporting Experience	
Statewide Indicated Rate Level Changes	C-1-6
Territory Indicated Rate Level Changes	C-7-16
Section D - Explanatory Material	
Premium and Loss Experience	D-1-2
Statewide Rate Level Exhibits	D-2-4
Territory Rate Level Exhibits	D-5
Trend Exhibits	D-6-10
Calculation of Loss and Claim Development Factors	D-11-16
Loss and Expense Provisions	D-17-21
Credibility Table and Average Number of Claims	D-22-24
Investment Income	D-25
Income from Installment Payments	D-26
Section E - Increased Limits Review	E-1-6
Section F - Supplemental Material	F-1-214

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)	\$145,154	5.6% (E)
Property Damage(C)	157,463	8.9% (E)
Medical Payments	6,083	3.3% (E)
Ceded Total(D)	308,700	7.2%
Motorcycle Liability	\$2,904	7.3% (F)

(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 = +6.7%

Indicated PD higher limits change = +0.6%

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

(E) Based on three year weighted average (20%/60%/20% for accident years 2018, 2019, 2020, respectively).

(F) No changes to motorcycle rating factors have been proposed. The +7.3% 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  
OTHER-THAN-CLEAN CEDED LIABILITY  
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	11.7%	10.5%	11.0%	0.0%
120	6.7%	10.0%	8.4%	0.0%
130	6.7%	11.4%	9.0%	5.0%
140	10.7%	11.1%	10.9%	0.0%
150	7.5%	8.7%	8.1%	4.5%
170	2.8%	8.2%	5.7%	5.3%
180	5.5%	8.5%	7.2%	4.3%
190	4.5%	6.7%	5.8%	0.0%
200	5.7%	12.1%	9.0%	4.3%
210	1.6%	6.3%	4.0%	5.6%
220	6.1%	9.1%	7.4%	4.2%
230	9.2%	14.0%	11.1%	12.0%
240	3.4%	8.8%	5.8%	4.2%
250	6.0%	10.6%	8.4%	3.4%
260	5.7%	9.8%	7.9%	4.5%
270	4.0%	4.4%	4.2%	-5.6%
280	7.6%	9.8%	8.8%	0.0%
290	2.4%	6.4%	4.6%	-4.5%
300	1.9%	3.9%	3.1%	-6.3%
310	1.0%	1.7%	1.4%	0.0%
320	5.9%	10.7%	8.5%	6.7%
340	5.5%	9.9%	7.9%	4.0%
350	3.6%	7.6%	5.9%	6.3%
360	7.9%	10.0%	9.0%	0.0%
370	8.5%	9.3%	9.0%	4.2%
380	4.5%	10.4%	7.6%	-4.2%
390	3.4%	4.3%	3.9%	0.0%
420	4.2%	7.2%	5.7%	0.0%
440	1.5%	7.6%	4.8%	3.8%
450	6.6%	9.4%	8.0%	7.7%
460	6.1%	8.5%	7.5%	5.6%
470	3.5%	10.8%	7.3%	5.6%
480	3.1%	8.2%	6.0%	7.1%
490	5.4%	9.0%	7.5%	6.7%
STATEWIDE	5.6%	8.9%	7.3%	3.3%

SECTION B  
MATERIAL TO BE IMPLEMENTED

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

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

<u>Terr</u> <u>Code</u>	<u>\$30,000/60,000</u> <u>Bodily Injury</u>	<u>\$25,000</u> <u>Property Damage</u>	<u>\$500</u> <u>Medical Payments</u>
110	\$239	\$304	\$ 15
120	270	287	19
130	302	302	21
140	415	349	32
150	330	364	23
170	255	317	20
180	288	370	24
190	258	365	18
200	316	360	24
210	260	287	19
220	365	301	25
230	452	318	28
240	363	308	25
250	372	406	30
260	295	346	23
270	236	357	17
280	356	435	28
290	300	398	21
300	213	348	15
310	198	298	13
320	235	300	16
340	326	387	26
350	232	326	17
360	274	319	20
370	332	386	25
380	349	402	23
390	273	391	19
420	493	477	44
440	338	409	27
450	386	408	28
460	262	357	19
470	294	339	19
480	197	278	15
490	196	304	16



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.

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 12/31/2020

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

All Carriers

	30/60 Bodily Injury	\$25,000 Property Dam.	Total Limits Med. Pay.
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$64,234,892	\$81,491,287	\$3,108,083
(2) Loss Development Factor (b)	1.133	1.047	1.064
(3) Developed Losses and ALAE (1)x(2)	72,778,133	85,321,377	3,307,000
(4) Unallocated Loss Adjustment Expense Factor (See page D-20)	0.125	0.112	0.125
(5) Unallocated Loss Adjustment Expense (3)x(4)	9,097,267	9,555,994	413,375
(6) General and Other Acquisition Expenses (c)	16,729,494	19,251,891	920,937
(7) Earned Exposures (a)	305,690	305,690	123,018
(8) Incurred Claims (a)	8,990	23,950	2,356
(9) Claim Development Factor (d)	0.991	1.025	1.053
(10) Developed Claims (9)x(10)	8,909	24,549	2,481
(11) Average Annual Change in Losses and ALAE (See page D-7)	2.9%	6.5%	0.9%
(12) Average Annual Change in Expenses (See page D-6)	3.0%	3.0%	3.0%
(13) Years of Trend - Losses and ALAE (e)	3.04	3.04	3.04
(14) Years of Trend - ULAE (f)	3.04	3.04	3.04
(15) Years of Trend - G & OA Expenses (g)	2.75	2.75	2.75
(16) Projected Losses and ALAE (e)	79,400,943	103,324,188	3,399,596
(17) Projected ULAE (f)	9,952,410	10,454,257	452,232
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	292.30	372.20	31.31
(19) Projected G & OA Expenses (g)	18,151,501	20,888,302	999,217
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	59.38	68.33	8.12
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	351.68	440.53	39.43
(22) Percentage Dividends (h)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-16)	0.877	0.877	0.877
(24) Investment Income (i)	1.4%	1.4%	1.4%
(25) Installment Income (i)	1.1%	1.1%	1.1%
(26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$	389.89	488.39	43.71
(27) Distributional Adjustment Factor (j)	1.625	1.627	2.493
(28) Required 30/60/25 Base Class Premium $[(26)/(27)]$	239.93	300.18	17.53
(29) Selected Higher Limits Change (See Section E)	6.7%	0.6%	
(30) Required 30/60/25 Base Class Premium $[(28)x(1.0+(29))]$	256.01	301.98	17.53
(31) Effective Total Limits Change (See pages C-7, C-8, C-9)(k)	5.6%	8.9%	3.3%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2020

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-10-12.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.7% and 8.0%, 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-19 and D-20.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-13-15.
- (e) 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 7/16/2023.
- (f) Projected unallocated loss adjustment expenses =  
(14)  
 $[(5) \times (1 + (12)) ]$ , where (14) = the number of years of projection from 7/1/2020 to 7/16/2023.
- (g) Projected general and other acquisition expenses =  
(15)  
 $[(6) \times (1 + (12)) ]$ , where (15) = the number of years of projection from 7/1/2020 to 4/1/2023.
- (h) Selected value.
- (i) 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.
- (j) Distributional adjustment factor = Average Rate / Base Rate. See page C-14.
- (k) 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 prefiled testimony of R. Retian.

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 Bodily Injury	\$25,000 Property Dam.	Total Limits Med. Pay.
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$79,731,423	\$96,920,473	\$4,071,217
(2) Loss Development Factor (b)	1.034	1.006	1.025
(3) Developed Losses and ALAE (1)x(2)	82,442,291	97,501,996	4,172,997
(4) Unallocated Loss Adjustment Expense Factor (See page D-20)	0.125	0.112	0.125
(5) Unallocated Loss Adjustment Expense (3)x(4)	10,305,286	10,920,224	521,625
(6) General and Other Acquisition Expenses (c)	17,687,622	21,494,281	1,129,477
(7) Earned Exposures (a)	308,521	308,521	128,332
(8) Incurred Claims (a)	10,126	28,707	2,955
(9) Claim Development Factor (d)	1.000	1.006	1.013
(10) Developed Claims (9)x(10)	10,126	28,879	2,993
(11) Average Annual Change in Losses and ALAE (See page D-7)	2.8%	6.1%	0.8%
(12) Average Annual Change in Expenses (See page D-6)	3.0%	3.0%	3.0%
(13) Years of Trend - Losses and ALAE (e)	4.04	4.04	4.04
(14) Years of Trend - ULAE (f)	4.04	4.04	4.04
(15) Years of Trend - G & OA Expenses (g)	3.75	3.75	3.75
(16) Projected Losses and ALAE (e)	92,170,481	123,827,535	4,310,706
(17) Projected ULAE (f)	11,614,057	12,307,092	587,871
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	336.39	441.25	38.17
(19) Projected G & OA Expenses (g)	19,757,074	24,009,112	1,261,626
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	64.04	77.82	9.83
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	400.43	519.07	48.00
(22) Percentage Dividends (h)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-17)	0.877	0.877	0.877
(24) Investment Income (i)	1.4%	1.4%	1.4%
(25) Installment Income (i)	1.1%	1.1%	1.1%
(26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$	443.94	575.47	53.22
(27) Distributional Adjustment Factor (j)	1.624	1.626	2.526
(28) Required 30/60/25 Base Class Premium $[(26)/(27)]$	273.36	353.92	21.07
(29) Selected Higher Limits Change (See Section E)	6.7%	0.6%	
(30) Required 30/60/25 Base Class Premium $[(28)x(1.0+(29))]$	291.68	356.04	21.07

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2019

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-10-12.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.7% and 8.0%, 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-19 and D-20.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-13-15.
- (e) 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 7/16/2023.
- (f) Projected unallocated loss adjustment expenses =  
(14)  
 $[(5) \times (1 + (12)) ]$ , where (14) = the number of years of projection from 7/1/2019 to 7/16/2023.
- (g) Projected general and other acquisition expenses =  
(15)  
 $[(6) \times (1 + (12)) ]$ , where (15) = the number of years of projection from 7/1/2019 to 4/1/2023.
- (h) Selected value.
- (i) 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.
- (j) Distributional adjustment factor = Average Rate / Base Rate. See page C-15.

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 Bodily Injury	\$25,000 Property Dam.	Total Limits Med. Pay.
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$86,258,115	\$100,222,176	\$4,850,812
(2) Loss Development Factor (b)	1.011	1.001	1.008
(3) Developed Losses and ALAE (1)x(2)	87,206,954	100,322,398	4,889,618
(4) Unallocated Loss Adjustment Expense Factor (See page D-20)	0.125	0.112	0.125
(5) Unallocated Loss Adjustment Expense (3)x(4)	10,900,869	11,236,109	611,202
(6) General and Other Acquisition Expenses (c)	18,689,944	21,666,161	1,234,141
(7) Earned Exposures (a)	337,600	337,600	146,432
(8) Incurred Claims (a)	10,446	29,821	3,306
(9) Claim Development Factor (d)	0.998	1.002	1.003
(10) Developed Claims (9)x(10)	10,425	29,881	3,316
(11) Average Annual Change in Losses and ALAE (See page D-7)	2.7%	5.9%	0.7%
(12) Average Annual Change in Expenses (See page D-6)	3.0%	3.0%	3.0%
(13) Years of Trend - Losses and ALAE (e)	5.04	5.04	5.04
(14) Years of Trend - ULAE (f)	5.04	5.04	5.04
(15) Years of Trend - G & OA Expenses (g)	4.75	4.75	4.75
(16) Projected Losses and ALAE (e)	99,764,755	133,930,401	5,065,644
(17) Projected ULAE (f)	12,655,909	13,045,123	709,606
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	333.00	435.35	39.44
(19) Projected G & OA Expenses (g)	21,512,126	24,937,751	1,420,496
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	63.72	73.87	9.70
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	396.72	509.22	49.14
(22) Percentage Dividends (h)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-18)	0.877	0.877	0.877
(24) Investment Income (i)	1.4%	1.4%	1.4%
(25) Installment Income (i)	1.1%	1.1%	1.1%
(26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$	439.82	564.55	54.48
(27) Distributional Adjustment Factor (j)	1.636	1.638	2.557
(28) Required 30/60/25 Base Class Premium $[(26)/(27)]$	268.84	344.66	21.31
(29) Selected Higher Limits Change (See Section E)	6.7%	0.6%	
(30) Required 30/60/25 Base Class Premium $[(28)x(1.0+(29))]$	286.85	346.73	21.31



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) 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-10-12.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.7% and 8.0%, 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-19 and D-20.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-13-15.
- (e) Projected losses and allocated loss adjustment expenses =  
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 $[(3) \times (1 + (11)) ]$ , where (13) = the number of years of projection from the average date of accident to 7/16/2023.
- (f) Projected unallocated loss adjustment expenses =  
(14)  
 $[(5) \times (1 + (12)) ]$ , where (14) = the number of years of projection from 7/1/2018 to 7/16/2023.
- (g) Projected general and other acquisition expenses =  
(15)  
 $[(6) \times (1 + (12)) ]$ , where (15) = the number of years of projection from 7/1/2018 to 4/1/2023.
- (h) Selected value.
- (i) 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.
- (j) Distributional adjustment factor = Average Rate / Base Rate. See page C-16.

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

TERRITORY	(1) EARNED CAR YEARS YR. ENDED 12/31/2020	(2) 30/60 LOSS COST 3 YRS ENDED 12/31/2020	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 30/60 BASE CLASS RATE PRES.	(9) FILED	(10) PERCENT CHANGE
110	4,996	77.93	0.888	87.76	0.8	87.31	0.814	214	239	11.7%
120	17,011	85.76	0.848	101.13	1.0	101.13	0.943	253	270	6.7%
130	18,297	98.61	0.855	115.33	1.0	115.33	1.075	283	302	6.7%
140	1,155	155.67	0.884	176.10	0.6	165.59	1.543	375	415	10.7%
150	4,843	115.47	0.904	127.73	1.0	127.73	1.190	307	330	7.5%
170	6,790	83.98	0.888	94.57	1.0	94.57	0.881	248	255	2.8%
180	5,744	105.38	0.964	109.32	1.0	109.32	1.019	273	288	5.5%
190	5,798	86.39	0.901	95.88	1.0	95.88	0.894	247	258	4.5%
200	3,011	106.78	0.876	121.89	0.9	121.65	1.134	299	316	5.7%
210	530	68.99	0.823	83.83	0.3	96.74	0.902	256	260	1.6%
220	2,520	120.15	0.828	145.11	0.8	143.57	1.338	344	365	6.1%
230	3,903	153.16	0.841	182.12	1.0	182.12	1.697	414	452	9.2%
240	3,171	120.78	0.847	142.60	1.0	142.60	1.329	351	363	3.4%
250	10,557	132.84	0.906	146.62	1.0	146.62	1.366	351	372	6.0%
260	23,426	98.47	0.875	112.54	1.0	112.54	1.049	279	295	5.7%
270	5,928	77.97	0.903	86.35	1.0	86.35	0.805	227	236	4.0%
280	7,523	129.98	0.931	139.61	1.0	139.61	1.301	331	356	7.6%
290	4,628	104.92	0.915	114.67	1.0	114.67	1.069	293	300	2.4%
300	12,459	70.69	0.931	75.93	1.0	75.93	0.708	209	213	1.9%
310	2,384	60.67	0.922	65.80	0.7	69.55	0.648	196	198	1.0%
320	33,222	72.25	0.841	85.91	1.0	85.91	0.801	222	235	5.9%
340	7,982	115.09	0.911	126.33	1.0	126.33	1.177	309	326	5.5%
350	16,289	74.64	0.885	84.34	1.0	84.34	0.786	224	232	3.6%
360	7,554	89.58	0.868	103.20	1.0	103.20	0.962	254	274	7.9%
370	15,004	113.98	0.886	128.65	1.0	128.65	1.199	306	332	8.5%
380	2,983	116.65	0.855	136.43	1.0	136.43	1.271	334	349	4.5%
390	6,705	94.79	0.922	102.81	1.0	102.81	0.958	264	273	3.4%
420	8,350	187.04	0.935	200.04	1.0	200.04	1.864	473	493	4.2%
440	6,049	116.46	0.887	131.30	1.0	131.30	1.224	333	338	1.5%
450	3,313	135.84	0.889	152.80	1.0	152.80	1.424	362	386	6.6%
460	21,063	85.26	0.872	97.78	1.0	97.78	0.911	247	262	6.1%
470	6,173	95.83	0.858	111.69	1.0	111.69	1.041	284	294	3.5%
480	7,717	57.82	0.839	68.92	1.0	68.92	0.642	191	197	3.1%
490	18,612	59.48	0.870	68.37	1.0	68.37	0.637	186	196	5.4%
SW	305,690	94.64	0.882	107.31		107.30				5.6%

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

TERRITORY	(1) EARNED CAR YEARS YR. ENDED 12/31/2020	(2) \$25,000 LOSS COST 3 YRS ENDED 12/31/2020	(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	4,996	105.14	0.888	118.40	1.0	118.40	0.867	275	304	10.5%
120	17,011	93.77	0.848	110.58	1.0	110.58	0.810	261	287	10.0%
130	18,297	100.66	0.855	117.73	1.0	117.73	0.862	271	302	11.4%
140	1,155	123.41	0.884	139.60	0.9	139.23	1.020	314	349	11.1%
150	4,843	131.98	0.904	146.00	1.0	146.00	1.069	335	364	8.7%
170	6,790	110.36	0.888	124.28	1.0	124.28	0.910	293	317	8.2%
180	5,744	143.25	0.964	148.60	1.0	148.60	1.088	341	370	8.5%
190	5,798	131.82	0.901	146.30	1.0	146.30	1.072	342	365	6.7%
200	3,011	126.46	0.876	144.36	1.0	144.36	1.057	321	360	12.1%
210	530	87.30	0.823	106.08	0.6	110.39	0.809	270	287	6.3%
220	2,520	97.04	0.828	117.20	1.0	117.20	0.858	276	301	9.1%
230	3,903	105.19	0.841	125.08	1.0	125.08	0.916	279	318	14.0%
240	3,171	101.92	0.847	120.33	1.0	120.33	0.881	283	308	8.8%
250	10,557	149.69	0.906	165.22	1.0	165.22	1.210	367	406	10.6%
260	23,426	120.47	0.875	137.68	1.0	137.68	1.008	315	346	9.8%
270	5,928	129.04	0.903	142.90	1.0	142.90	1.047	342	357	4.4%
280	7,523	166.07	0.931	178.38	1.0	178.38	1.307	396	435	9.8%
290	4,628	148.07	0.915	161.83	1.0	161.83	1.185	374	398	6.4%
300	12,459	129.13	0.931	138.70	1.0	138.70	1.016	335	348	3.9%
310	2,384	106.73	0.922	115.76	1.0	115.76	0.848	293	298	1.7%
320	33,222	97.92	0.841	116.43	1.0	116.43	0.853	271	300	10.7%
340	7,982	142.52	0.911	156.44	1.0	156.44	1.146	352	387	9.9%
350	16,289	113.64	0.885	128.41	1.0	128.41	0.941	303	326	7.6%
360	7,554	108.80	0.868	125.35	1.0	125.35	0.918	290	319	10.0%
370	15,004	138.41	0.886	156.22	1.0	156.22	1.144	353	386	9.3%
380	2,983	139.69	0.855	163.38	1.0	163.38	1.197	364	402	10.4%
390	6,705	146.07	0.922	158.43	1.0	158.43	1.160	375	391	4.3%
420	8,350	185.12	0.935	197.99	1.0	197.99	1.450	445	477	7.2%
440	6,049	148.04	0.887	166.90	1.0	166.90	1.222	380	409	7.6%
450	3,313	147.63	0.889	166.06	1.0	166.06	1.216	373	408	9.4%
460	21,063	124.43	0.872	142.69	1.0	142.69	1.045	329	357	8.5%
470	6,173	115.25	0.858	134.32	1.0	134.32	0.984	306	339	10.8%
480	7,717	89.45	0.839	106.62	1.0	106.62	0.781	257	278	8.2%
490	18,612	103.13	0.870	118.54	1.0	118.54	0.868	279	304	9.0%
SW	305,690	120.58	0.883	136.52		136.53				8.9%

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

TERRITORY	(1) EARNED CAR YEARS YR. ENDED 12/31/2020	(2) LOSS COST 3 YRS ENDED 12/31/2020	(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	2,379	10.53	0.615	17.12	0.6	18.73	0.670	15	15	0.0%
120	8,773	15.03	0.581	25.87	1.0	25.87	0.925	19	19	0.0%
130	9,072	16.89	0.587	28.77	1.0	28.77	1.029	20	21	5.0%
140	463	30.12	0.599	50.28	0.5	47.68	1.705	32	32	0.0%
150	2,183	19.86	0.622	31.93	0.8	31.74	1.135	22	23	4.5%
170	2,780	16.03	0.607	26.41	0.8	26.48	0.947	19	20	5.3%
180	1,339	21.90	0.632	34.65	0.6	33.75	1.207	23	24	4.3%
190	2,236	14.74	0.617	23.89	0.8	24.18	0.865	18	18	0.0%
200	1,055	21.39	0.594	36.01	0.6	34.57	1.236	23	24	4.3%
210	253	14.19	0.571	24.85	0.2	25.26	0.903	18	19	5.6%
220	1,244	20.14	0.565	35.65	0.7	35.10	1.255	24	25	4.2%
230	1,706	23.11	0.570	40.54	0.9	40.01	1.431	25	28	12.0%
240	1,504	21.67	0.585	37.04	0.8	36.40	1.302	24	25	4.2%
250	2,920	27.07	0.611	44.30	1.0	44.30	1.584	29	30	3.4%
260	9,217	18.98	0.599	31.69	1.0	31.69	1.133	22	23	4.5%
270	2,524	14.03	0.624	22.48	0.9	22.77	0.814	18	17	-5.6%
280	2,674	26.09	0.632	41.28	1.0	41.28	1.476	28	28	0.0%
290	1,645	17.80	0.619	28.76	0.7	29.43	1.053	22	21	-4.5%
300	5,181	12.40	0.637	19.47	1.0	19.47	0.696	16	15	-6.3%
310	1,032	8.42	0.630	13.37	0.4	16.34	0.584	13	13	0.0%
320	14,329	11.58	0.577	20.07	1.0	20.07	0.718	15	16	6.7%
340	2,493	22.85	0.615	37.15	1.0	37.15	1.329	25	26	4.0%
350	6,569	13.31	0.608	21.89	1.0	21.89	0.783	16	17	6.3%
360	2,763	16.54	0.591	27.99	0.9	28.01	1.002	20	20	0.0%
370	5,703	21.26	0.605	35.14	1.0	35.14	1.257	24	25	4.2%
380	1,394	19.23	0.587	32.76	0.7	33.08	1.183	24	23	-4.2%
390	2,920	16.00	0.637	25.12	1.0	25.12	0.898	19	19	0.0%
420	2,188	42.66	0.632	67.50	1.0	67.50	2.414	44	44	0.0%
440	2,094	23.55	0.607	38.80	1.0	38.80	1.388	26	27	3.8%
450	1,006	25.54	0.602	42.43	0.7	40.69	1.455	26	28	7.7%
460	8,358	15.27	0.598	25.54	1.0	25.54	0.913	18	19	5.6%
470	2,582	15.22	0.585	26.02	0.9	25.95	0.928	18	19	5.6%
480	3,136	10.43	0.578	18.04	0.8	18.38	0.657	14	15	7.1%
490	7,303	12.19	0.599	20.35	1.0	20.35	0.728	15	16	6.7%
SW	123,018	16.80	0.601	27.94		27.96				3.3%

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 12/31/2020.
- (2) Pure premium (losses divided by exposures) for the three years ended 12/31/2020. Losses are developed to ultimate.
- (3) Distributional adjustment factor = Present average rate for year ended 12/31/2020 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 filed base rate is calculated by the following formula: {[RBCP x VR x Col.(7)] + FE } x offset

RBCP = Required base class premium, as shown on 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 pages C-1,3,5, line (20))*	63.04	75.13	9.46
(2) Required average premium per exposure (from pages C-1,3,5, line (26))*	432.31	555.87	51.57
(3) Fixed ratio = (1) / (2)	0.146	0.135	0.183
(4) Variable ratio 1 - (3)	0.854	0.865	0.817
(5) Required Base Class Premium (from pages C-1,3,5, line (30))*	283.58	343.37	20.41
(6) Flattened expenses (5) x (3)	41.40	46.35	3.74

\* Values shown reflect a 20%/60%/20% weighting of 2020, 2019, and 2018 experience, respectively.

- (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.

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 12/31/2020	(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	4,996	190.00	214	0.888	0.797
120	17,011	214.42	253	0.848	0.942
130	18,297	242.08	283	0.855	1.054
140	1,155	331.43	375	0.884	1.396
150	4,843	277.66	307	0.904	1.143
170	6,790	220.18	248	0.888	0.923
180	5,744	263.12	273	0.964	1.016
190	5,798	222.46	247	0.901	0.920
200	3,011	261.81	299	0.876	1.113
210	530	210.64	256	0.823	0.953
220	2,520	284.66	344	0.828	1.281
230	3,903	348.21	414	0.841	1.541
240	3,171	297.30	351	0.847	1.307
250	10,557	317.96	351	0.906	1.307
260	23,426	244.20	279	0.875	1.039
270	5,928	204.92	227	0.903	0.845
280	7,523	308.23	331	0.931	1.232
290	4,628	268.18	293	0.915	1.091
300	12,459	194.52	209	0.931	0.778
310	2,384	180.73	196	0.922	0.730
320	33,222	186.80	222	0.841	0.826
340	7,982	281.49	309	0.911	1.150
350	16,289	198.27	224	0.885	0.834
360	7,554	220.51	254	0.868	0.946
370	15,004	271.13	306	0.886	1.139
380	2,983	285.65	334	0.855	1.243
390	6,705	243.30	264	0.922	0.983
420	8,350	442.46	473	0.935	1.761
440	6,049	295.35	333	0.887	1.240
450	3,313	321.82	362	0.889	1.348
460	21,063	215.48	247	0.872	0.920
470	6,173	243.65	284	0.858	1.057
480	7,717	160.21	191	0.839	0.711
490	18,612	161.89	186	0.870	0.692
SW	305,690	236.89	268.61	0.882	

(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 12/31/2020	(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	4,996	244.16	275	0.888	0.872
120	17,011	221.20	261	0.848	0.827
130	18,297	231.81	271	0.855	0.859
140	1,155	277.52	314	0.884	0.995
150	4,843	302.99	335	0.904	1.062
170	6,790	260.14	293	0.888	0.929
180	5,744	328.66	341	0.964	1.081
190	5,798	308.03	342	0.901	1.084
200	3,011	281.07	321	0.876	1.018
210	530	222.16	270	0.823	0.856
220	2,520	228.39	276	0.828	0.875
230	3,903	234.66	279	0.841	0.885
240	3,171	239.71	283	0.847	0.897
250	10,557	332.45	367	0.906	1.163
260	23,426	275.71	315	0.875	0.999
270	5,928	308.73	342	0.903	1.084
280	7,523	368.76	396	0.931	1.255
290	4,628	342.32	374	0.915	1.186
300	12,459	311.79	335	0.931	1.062
310	2,384	270.18	293	0.922	0.929
320	33,222	228.03	271	0.841	0.859
340	7,982	320.67	352	0.911	1.116
350	16,289	268.19	303	0.885	0.961
360	7,554	251.76	290	0.868	0.919
370	15,004	312.77	353	0.886	1.119
380	2,983	311.30	364	0.855	1.154
390	6,705	345.59	375	0.922	1.189
420	8,350	416.27	445	0.935	1.411
440	6,049	337.04	380	0.887	1.205
450	3,313	331.60	373	0.889	1.183
460	21,063	287.02	329	0.872	1.043
470	6,173	262.52	306	0.858	0.970
480	7,717	215.58	257	0.839	0.815
490	18,612	242.83	279	0.870	0.885
SW	305,690	278.58	315.43	0.883	

(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 12/31/2020	(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	2,379	9.23	15	0.615	0.756
120	8,773	11.04	19	0.581	0.958
130	9,072	11.74	20	0.587	1.009
140	463	19.17	32	0.599	1.614
150	2,183	13.68	22	0.622	1.109
170	2,780	11.54	19	0.607	0.958
180	1,339	14.53	23	0.632	1.160
190	2,236	11.11	18	0.617	0.908
200	1,055	13.67	23	0.594	1.160
210	253	10.27	18	0.571	0.908
220	1,244	13.57	24	0.565	1.210
230	1,706	14.26	25	0.570	1.261
240	1,504	14.04	24	0.585	1.210
250	2,920	17.73	29	0.611	1.462
260	9,217	13.18	22	0.599	1.109
270	2,524	11.24	18	0.624	0.908
280	2,674	17.69	28	0.632	1.412
290	1,645	13.62	22	0.619	1.109
300	5,181	10.19	16	0.637	0.807
310	1,032	8.19	13	0.630	0.656
320	14,329	8.65	15	0.577	0.756
340	2,493	15.37	25	0.615	1.261
350	6,569	9.73	16	0.608	0.807
360	2,763	11.81	20	0.591	1.009
370	5,703	14.51	24	0.605	1.210
380	1,394	14.08	24	0.587	1.210
390	2,920	12.11	19	0.637	0.958
420	2,188	27.79	44	0.632	2.219
440	2,094	15.78	26	0.607	1.311
450	1,006	15.64	26	0.602	1.311
460	8,358	10.76	18	0.598	0.908
470	2,582	10.53	18	0.585	0.908
480	3,136	8.09	14	0.578	0.706
490	7,303	8.99	15	0.599	0.756
SW	123,018	11.92	19.83	0.601	

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



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

CALCULATION OF STATEWIDE DISTRIBUTIONAL ADJUSTMENT FACTORS FOR 2020

T E R R	BODILY INJURY LIABILITY				PROPERTY DAMAGE LIABILITY			MEDICAL PAYMENTS			
	(1) EARNED CAR YEARS YR. ENDED 12/31/2020	(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 12/31/2020	(9) \$500 PRES. AVG. PREM(A)	(10) \$500 BASE CLASS RATE	(11) (9)/(10) DISTRIB. ADJUST. FACTOR
110	4,996	335.09	214	1.566	430.60	275	1.566	2,379	16.51	15	1.101
120	17,011	403.05	253	1.593	415.80	261	1.593	8,773	20.78	19	1.094
130	18,297	455.07	283	1.608	435.77	271	1.608	9,072	22.33	20	1.117
140	1,155	594.38	375	1.585	497.70	314	1.585	463	34.94	32	1.092
150	4,843	501.40	307	1.633	547.13	335	1.633	2,183	25.16	22	1.144
170	6,790	411.28	248	1.658	485.90	293	1.658	2,780	21.59	19	1.136
180	5,744	482.00	273	1.766	602.06	341	1.766	1,339	26.22	23	1.140
190	5,798	414.59	247	1.679	574.04	342	1.678	2,236	20.52	18	1.140
200	3,011	490.08	299	1.639	526.14	321	1.639	1,055	25.59	23	1.113
210	530	420.11	256	1.641	443.08	270	1.641	253	20.58	18	1.143
220	2,520	543.53	344	1.580	436.09	276	1.580	1,244	26.26	24	1.094
230	3,903	658.68	414	1.591	443.89	279	1.591	1,706	26.68	25	1.067
240	3,171	557.30	351	1.588	449.33	283	1.588	1,504	26.95	24	1.123
250	10,557	590.36	351	1.682	617.28	367	1.682	2,920	32.68	29	1.127
260	23,426	451.77	279	1.619	510.06	315	1.619	9,217	24.07	22	1.094
270	5,928	364.45	227	1.606	549.09	342	1.606	2,524	19.21	18	1.067
280	7,523	535.01	331	1.616	640.08	396	1.616	2,674	29.90	28	1.068
290	4,628	474.71	293	1.620	605.95	374	1.620	1,645	23.28	22	1.058
300	12,459	345.96	209	1.655	554.54	335	1.655	5,181	17.86	16	1.116
310	2,384	331.70	196	1.692	495.86	293	1.692	1,032	14.48	13	1.114
320	33,222	357.27	222	1.609	436.13	271	1.609	14,329	16.38	15	1.092
340	7,982	506.04	309	1.638	576.47	352	1.638	2,493	27.45	25	1.098
350	16,289	365.84	224	1.633	494.87	303	1.633	6,569	17.40	16	1.088
360	7,554	420.75	254	1.656	480.38	290	1.656	2,763	21.93	20	1.097
370	15,004	491.52	306	1.606	567.01	353	1.606	5,703	25.54	24	1.064
380	2,983	523.42	334	1.567	570.43	364	1.567	1,394	25.39	24	1.058
390	6,705	426.22	264	1.614	605.42	375	1.614	2,920	20.73	19	1.091
420	8,350	763.36	473	1.614	718.17	445	1.614	2,188	47.58	44	1.081
440	6,049	521.71	333	1.567	595.34	380	1.567	2,094	27.27	26	1.049
450	3,313	582.82	362	1.610	600.53	373	1.610	1,006	27.83	26	1.070
460	21,063	402.00	247	1.628	535.46	329	1.628	8,358	19.51	18	1.084
470	6,173	468.89	284	1.651	505.22	306	1.651	2,582	20.16	18	1.120
480	7,717	314.99	191	1.649	423.84	257	1.649	3,136	16.20	14	1.157
490	18,612	305.09	186	1.640	457.63	279	1.640	7,303	16.65	15	1.110
SW	305,690	436.43	268.61	1.625	513.06	315.43	1.627	123,018	21.74	19.83	1.096

MED PAY AVG. ILF = 2.274  
MED PAY TOT [(DAF)x(AVG ILF)] = 2.492

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

CALCULATION OF STATEWIDE DISTRIBUTIONAL ADJUSTMENT FACTORS FOR 2019

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	5,110	339.74	214	1.588	436.58	275	1.588	2,476	16.79	15	1.119
120	16,505	403.71	253	1.596	416.47	261	1.596	8,786	20.91	19	1.101
130	17,583	454.51	283	1.606	435.24	271	1.606	8,996	21.85	20	1.093
140	1,061	598.30	375	1.595	500.98	314	1.595	423	34.06	32	1.064
150	4,600	501.96	307	1.635	547.74	335	1.635	2,157	25.08	22	1.140
170	7,881	399.77	248	1.612	472.31	293	1.612	3,354	21.05	19	1.108
180	6,393	469.75	273	1.721	586.76	341	1.721	1,713	25.91	23	1.127
190	5,911	412.82	247	1.671	571.60	342	1.671	2,264	20.32	18	1.129
200	2,936	492.70	299	1.648	528.96	321	1.648	1,045	26.37	23	1.147
210	557	413.39	256	1.615	436.00	270	1.615	238	20.70	18	1.150
220	2,495	546.93	344	1.590	438.82	276	1.590	1,300	26.74	24	1.114
230	3,685	654.79	414	1.582	441.27	279	1.582	1,751	26.27	25	1.051
240	2,982	566.77	351	1.615	456.97	283	1.615	1,457	26.53	24	1.105
250	10,984	582.65	351	1.660	609.21	367	1.660	3,256	32.37	29	1.116
260	23,373	451.30	279	1.618	509.54	315	1.618	9,574	24.13	22	1.097
270	6,568	359.99	227	1.586	542.37	342	1.586	2,998	19.25	18	1.069
280	7,784	532.82	331	1.610	637.45	396	1.610	2,860	29.30	28	1.046
290	4,675	478.56	293	1.633	610.86	374	1.633	1,703	23.23	22	1.056
300	13,494	345.24	209	1.652	553.38	335	1.652	5,721	17.63	16	1.102
310	2,583	333.64	196	1.702	498.76	293	1.702	1,150	14.65	13	1.127
320	33,114	358.50	222	1.615	437.63	271	1.615	14,676	16.32	15	1.088
340	7,795	509.40	309	1.649	580.29	352	1.649	2,551	27.34	25	1.094
350	16,777	367.26	224	1.640	496.78	303	1.640	7,017	17.66	16	1.104
360	7,406	418.77	254	1.649	478.13	290	1.649	2,775	22.21	20	1.111
370	14,604	491.07	306	1.605	566.49	353	1.605	5,835	25.25	24	1.052
380	3,043	527.99	334	1.581	575.41	364	1.581	1,411	26.04	24	1.085
390	6,972	425.21	264	1.611	603.99	375	1.611	3,170	20.88	19	1.099
420	8,027	764.33	473	1.616	719.08	445	1.616	2,181	47.78	44	1.086
440	6,217	520.52	333	1.563	593.99	380	1.563	2,253	27.21	26	1.047
450	3,175	590.57	362	1.631	608.51	373	1.631	941	27.60	26	1.062
460	21,349	402.42	247	1.629	536.02	329	1.629	8,702	19.63	18	1.091
470	5,901	469.70	284	1.654	506.09	306	1.654	2,528	19.87	18	1.104
480	7,748	312.91	191	1.638	421.03	257	1.638	3,277	15.85	14	1.132
490	19,233	306.48	186	1.648	459.73	279	1.648	7,793	16.73	15	1.115
SW	308,521	434.55	267.58	1.624	513.20	315.69	1.626	128,332	21.65	19.79	1.094

MED PAY AVG. ILF = 2.309  
MED PAY TOT [(DAF)x(AVG ILF)] = 2.526

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

CALCULATION OF STATEWIDE DISTRIBUTIONAL ADJUSTMENT FACTORS FOR 2018

T E R R	BODILY INJURY LIABILITY				PROPERTY DAMAGE LIABILITY			MEDICAL PAYMENTS			
	(1) EARNED CAR YEARS YR. ENDED 12/31/2018	(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 12/31/2018	(9) \$500 PRES. AVG. PREM(A)	(10) \$500 BASE CLASS RATE	(11) (9)/(10) DISTRIB. ADJUST. FACTOR
110	5,721	337.24	214	1.576	433.36	275	1.576	3,013	16.87	15	1.125
120	17,925	408.52	253	1.615	421.43	261	1.615	10,090	21.29	19	1.121
130	19,884	458.25	283	1.619	438.82	271	1.619	10,751	22.20	20	1.110
140	1,030	607.32	375	1.620	508.53	314	1.620	475	35.63	32	1.113
150	5,020	502.25	307	1.636	548.06	335	1.636	2,527	24.61	22	1.119
170	8,688	401.09	248	1.617	473.87	293	1.617	3,793	21.45	19	1.129
180	7,106	467.59	273	1.713	584.06	341	1.713	1,825	25.35	23	1.102
190	6,465	408.63	247	1.654	565.79	342	1.654	2,501	20.03	18	1.113
200	3,145	494.89	299	1.655	531.30	321	1.655	1,189	25.73	23	1.119
210	576	412.11	256	1.610	434.65	270	1.610	254	21.85	18	1.214
220	2,651	549.69	344	1.598	441.03	276	1.598	1,441	26.25	24	1.094
230	4,008	666.37	414	1.610	449.08	279	1.610	2,041	26.97	25	1.079
240	3,257	572.47	351	1.631	461.56	283	1.631	1,674	26.63	24	1.110
250	12,581	570.06	351	1.624	596.04	367	1.624	3,912	32.06	29	1.106
260	25,771	452.29	279	1.621	510.65	315	1.621	11,347	24.15	22	1.098
270	7,381	368.59	227	1.624	555.32	342	1.624	3,441	19.65	18	1.092
280	8,791	536.81	331	1.622	642.22	396	1.622	3,368	29.95	28	1.070
290	5,045	484.59	293	1.654	618.55	374	1.654	1,950	24.02	22	1.092
300	14,900	352.05	209	1.684	564.30	335	1.684	6,552	18.29	16	1.143
310	2,934	340.65	196	1.738	509.23	293	1.738	1,340	15.15	13	1.165
320	35,659	363.85	222	1.639	444.16	271	1.639	16,350	16.60	15	1.107
340	8,453	513.92	309	1.663	585.44	352	1.663	2,870	28.11	25	1.124
350	18,040	372.34	224	1.662	503.66	303	1.662	7,689	17.97	16	1.123
360	7,979	424.98	254	1.673	485.21	290	1.673	3,184	22.47	20	1.124
370	15,930	492.86	306	1.611	568.56	353	1.611	6,555	25.63	24	1.068
380	3,453	540.28	334	1.618	588.81	364	1.618	1,666	26.37	24	1.099
390	7,635	426.89	264	1.617	606.38	375	1.617	3,529	20.93	19	1.102
420	9,045	772.77	473	1.634	727.02	445	1.634	2,659	48.55	44	1.103
440	6,470	526.77	333	1.582	601.12	380	1.582	2,315	27.23	26	1.047
450	3,397	598.40	362	1.653	616.59	373	1.653	1,041	27.53	26	1.059
460	23,160	405.82	247	1.643	540.55	329	1.643	9,936	19.76	18	1.098
470	6,280	470.26	284	1.656	506.69	306	1.656	2,793	20.13	18	1.118
480	8,169	315.08	191	1.650	423.95	257	1.650	3,623	15.63	14	1.116
490	21,051	310.36	186	1.669	465.54	279	1.669	8,738	16.88	15	1.125
SW	337,600	438.38	267.91	1.636	517.68	315.96	1.638	146,432	21.95	19.85	1.106

MED PAY AVG. ILF = 2.312  
MED PAY TOT [(DAF)x(AVG ILF)]= 2.557

(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 2020 Official Statistical Programs of ISO, the Automobile Statistical Plan - All Coverages and the 2020 Statistical Programs of ISS, and the Automobile Statistical Plan – All Coverages – Part IV, North Carolina and the 2020 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, 2020, 2019 and 2018. 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.

For each coverage, indications for all three years were reviewed. Due to anomalies in the experience associated with the latest year (2020) resulting from the onset of the COVID-19 pandemic and the sudden, short-term changes in driving behavior, the indicated rate level change for all coverages are based on the loss and expense experience of all three experience years.

#### 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-10, D-11, and D-12. By applying these factors, the reported incurred losses have been changed to the amounts at which it is believed they will ultimately be settled.

### 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. Due to anomalies in the 2020 expense data, the 2020 data was excluded from the determination of the multi-year average ratios used in the statewide rate level calculations. The expense call data and the percentages derived from them are shown on pages D-19, 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. Due to anomalies in the 2020 expense data, the 2020 data was excluded from the determination of the multi-year average ratios used in the statewide rate level calculations. The expense call data and the percentages determined from them are shown on pages D-19, 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 an historical trend factor which reflects the changes in claim costs and claim frequencies for the period of time up to the latest accident year, and are applicable to the 12/31/2018 and 12/31/2019 accident years. For the purposes of display and calculation of the indicated change by coverage, these historical trend factors are compounded with the prospective trend factors and converted to an annualized basis. These calculations are shown on page D-7.

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-8-9. 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, 2020 is July 1, 2020.

The changes proposed in this filing are applicable to all new and renewal policies written on or after October 1, 2022. The losses and loss adjustment expenses are projected to July 16, 2023. 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, 2023) 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 2020, 2019 and 2018 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-16, D-17, and D-18.



## 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.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
SUMMARY OF SELECTED FACTORS

<b><u>Loss Trends</u></b>	<b>Historical</b>			<b>Prospective</b>		
	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>
Bodily Injury (B/L)	5.0%	-2.5%	2.4%	5.5%	-2.5%	2.9%
Bodily Injury (T/L)	5.5%			6.5%		
Property Damage	5.0%	0.0%	5.0%	6.5%	0.0%	6.5%
Medical Payments	3.0%	-2.5%	0.4%	3.5%	-2.5%	0.9%
<b><u>Expense Trend</u></b>	3.0%					

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Loss Trend Factors by Experience Year

	(1) Year	(2) # Years of Historical Trend (a)	(3) Historical Trend Factor(b)	(4) # Years of Prospective Trend (c)	(5) Prospective Trend Factor(b)	(6) Total Trend Factor (d)	(7) Annualized Trend Factor (e)
Bodily Injury	2018	2.00	2.4%	3.04	2.9%	1.144	2.7%
	2019	1.00	2.4%	3.04	2.9%	1.117	2.8%
	2020	0.00	2.4%	3.04	2.9%	1.091	2.9%
Property Damage	2018	2.00	5.0%	3.04	6.5%	1.335	5.9%
	2019	1.00	5.0%	3.04	6.5%	1.272	6.1%
	2020	0.00	5.0%	3.04	6.5%	1.211	6.5%
Medical Payments	2018	2.00	0.4%	3.04	0.9%	1.036	0.7%
	2019	1.00	0.4%	3.04	0.9%	1.032	0.8%
	2020	0.00	0.4%	3.04	0.9%	1.028	0.9%

(a) Number of years from average date of occurrence for year shown to 7/1/2020.

(b) Selected annual trend factor

(c) Number of years from 7/1/2020 to projection date of 7/8/2023.

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

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF TREND FOR EXPENSES

	<u>ALL ITEMS CPI INDEX</u>	<u>ALL ITEMS - LESS ENERGY CPI INDEX</u>	<u>COMPENSATION COST INDEX</u>
Oct-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	
Oct-20	260.4	268.7	
Nov-20	260.2	268.7	143.0
Dec-20	260.5	268.6	
Jan-21	261.6	269.2	
Feb-21	263.0	270.1	144.6
Mar-21	264.9	271.0	
Apr-21	267.1	273.1	
May-21	269.2	274.9	145.6
Jun-21	271.7	277.2	
Jul-21	273.0	278.2	
Aug-21	273.6	278.7	146.4
Sep-21	274.3	279.4	

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)	2.20%	2.33%	2.51%	2.39%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	2.50%	2.52%	2.55%	2.53%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	3.48%	3.02%	2.67%	2.96%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	7.03%	5.21%	3.14%	4.63%
			Selected:	3.0%
(5) Average Annual Index (E)				
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	
Year Ended 3/31/2021	260.04	268.08	143.20	
Year Ended 9/30/2021	266.63	273.15	144.90	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2019	1.09	1.08	1.07	1.08
Year Ended 9/30/2019	1.08	1.07	1.06	1.07
Year Ended 3/31/2020	1.07	1.06	1.05	1.06
Year Ended 9/30/2020	1.06	1.05	1.04	1.05
Year Ended 3/31/2021	1.05	1.04	1.02	1.03
Year Ended 9/30/2021	1.03	1.02	1.01	1.02

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 Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2007					630,359,444
2008				617,857,848	617,481,470
2009			675,496,873	677,961,158	678,378,046
2010		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	827,312,520
2017	720,842,437	779,117,099	794,316,931	803,129,554	
2018	703,666,187	773,432,181	794,448,260		
2019	738,594,513	819,436,656			
2020	617,045,585				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.999
2009			1.004	1.001
2010		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	1.004
2017	1.081	1.020	1.011	
2018	1.099	1.027		
2019	1.109			

Five Year Average	1.087	1.023	1.008	1.002
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Three Year Average	1.096	1.023	1.007	1.004
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Five Year	Three Year
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39 to 63 months:	1.010	1.011
27 to 63 months:	1.033	1.034
15 to 63 months:	1.123	1.133

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
2007					604,051,595
2008				603,284,796	603,225,683
2009			610,523,213	610,899,239	611,030,537
2010		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	948,761,500
2017	933,429,513	966,862,089	968,399,526	972,189,159	
2018	956,716,106	999,951,129	1,008,153,385		
2019	1,040,291,321	1,084,570,912			
2020	838,299,340				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.002
2017	1.036	1.002	1.004	
2018	1.045	1.008		
2019	1.043			

Five Year Average	1.041	1.004	1.001	1.000
Three Year Average	1.041	1.005	1.001	1.000

	Five Year	Three Year
39 to 63 months:	1.001	1.001
27 to 63 months:	1.005	1.006
15 to 63 months:	1.046	1.047

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
2007					93,731,836
2008				93,071,581	93,094,942
2009			100,919,154	101,171,878	101,257,049
2010		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	109,672,412
2017	99,064,485	102,156,647	103,650,319	104,529,756	
2018	93,139,589	96,990,413	98,631,387		
2019	92,638,083	96,527,414			
2020	73,109,003				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.003	1.001
2010		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	1.002
2017	1.031	1.015	1.008	
2018	1.041	1.017		
2019	1.042			
Five Year Average	1.041	1.018	1.006	1.001
Three Year Average	1.038	1.017	1.007	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.008	
27 to 63 months:		1.025	1.025	
15 to 63 months:		1.067	1.064	

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
2007					96,427
2008				94,889	94,709
2009			101,909	101,763	101,663
2010		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	114,483
2017	106,244	104,863	105,037	105,231	
2018	99,714	99,072	99,434		
2019	101,155	100,419			
2020	82,575				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.998
2009			0.999	0.999
2010		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	1.000
2017	0.987	1.002	1.002	
2018	0.994	1.004		
2019	0.993			
Five Year Average	0.994	1.003	1.001	0.999
Three Year Average	0.991	1.002	1.000	0.998
		Five Year	Three Year	
39 to 63 months:		1.000	0.998	
27 to 63 months:		1.003	1.000	
15 to 63 months:		0.997	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
2007					241,865
2008				235,861	235,854
2009			243,130	243,171	243,185
2010		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	293,352
2017	276,679	281,213	281,114	282,768	
2018	269,105	274,155	276,528		
2019	274,102	280,062			
2020	217,961				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.000	1.000
2010		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	1.005
2017	1.016	1.000	1.006	
2018	1.019	1.009		
2019	1.022			

Five Year Average	1.019	1.003	1.001	1.001
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Three Year Average	1.019	1.004	1.001	1.001
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Five Year	Three Year
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39 to 63 months:	1.002	1.002
27 to 63 months:	1.005	1.006
15 to 63 months:	1.024	1.025

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
2007					55,407
2008				54,057	54,046
2009			57,760	57,830	57,831
2010		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	58,493
2017	51,796	53,642	54,165	54,339	
2018	47,759	49,838	50,366		
2019	46,649	48,416			
2020	37,178				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.000
2017	1.036	1.010	1.003	
2018	1.044	1.011		
2019	1.038			

Five Year Average	1.043	1.011	1.003	1.000
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Three Year Average	1.039	1.010	1.003	1.000
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Five Year                      Three Year

39 to 63 months:	1.003	1.003
27 to 63 months:	1.014	1.013
15 to 63 months:	1.058	1.053

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2020 EXPENSE PROVISIONS

	Ceded Provision (a)
Commission + Brokerage	10.0% (b)
Taxes, Licenses and Fees	2.3 (c)
Underwriting Profit	-
Contingencies	0.0 (d)
Total	12.3
Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	87.7
Unallocated Loss Adjustment Expense	
Bodily Injury & Medical Payments	12.5 (c)
Property Damage	11.2 (c)
General Administration	5.7 (c)
Other Acquisition Expenses	8.0 (c)

- (a) For use with 12/31/2020 Liability data.
- (b) Assumed value for Facility Business
- (c) The average ratio for 2016-2019 is used for all years.
- (d) Selected value.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2019 EXPENSE PROVISIONS

	Ceded Provision (a)
Commission + Brokerage	10.0% (b)
Taxes, Licenses and Fees	2.3 (c)
Underwriting Profit	-
Contingencies	0.0 (d)
Total	12.3
Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	87.7
Unallocated Loss Adjustment Expense	
Bodily Injury & Medical Payments	12.5 (c)
Property Damage	11.2 (c)
General Administration	5.7 (c)
Other Acquisition Expenses	8.0 (c)

- (a) For use with 12/31/2019 Liability data.
- (b) Assumed value for Facility Business
- (c) The average ratio for 2016-2019 is used for all years.
- (d) Selected value.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2018 EXPENSE PROVISIONS

	Ceded Provision (a)
Commission + Brokerage	10.0% (b)
Taxes, Licenses and Fees	2.3 (c)
Underwriting Profit	-
Contingencies	0.0 (d)
Total	12.3
Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	87.7
Unallocated Loss Adjustment Expense	
Bodily Injury & Medical Payments	12.5 (c)
Property Damage	11.2 (c)
General Administration	5.7 (c)
Other Acquisition Expenses	8.0 (c)

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

(b) Assumed value for Facility Business

(c) The average ratio for 2016-2019 is used for all years.

(d) Selected value.

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

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Premiums Written at Manual Level	\$3,365,654,765	\$3,600,869,451	\$3,871,364,891	\$4,021,313,701	\$4,318,762,501
Premiums Earned at Manual Level	3,312,275,573	3,500,381,382	3,809,373,209	3,931,768,518	4,249,820,320
Premium Written (Collected Level)	2,851,419,638	3,037,842,520	3,262,363,149	3,326,393,184	3,414,972,180
Premium Earned (Collected Level)	2,813,993,653	2,955,595,178	3,217,916,772	3,280,053,971	3,387,940,957
Commission & Brokerage	245,191,370	267,005,493	279,082,501	282,406,751	296,518,289
Other Acquisition	274,024,393	275,872,153	298,186,071	309,212,961	337,631,933
General Expenses	195,630,434	187,274,686	210,008,699	232,009,386	260,469,797
Taxes, Licenses, and Fees	66,987,592	70,117,023	72,151,020	72,846,577	76,678,788
Bodily Injury Losses Incurred	1,181,757,501	1,352,777,629	1,260,082,758	1,376,909,614	1,177,026,933
BI Allocated Loss Adjustment	34,519,354	37,817,812	33,764,450	50,244,623	37,472,271
BI Unallocated Loss Adjustment	165,777,211	161,129,921	164,473,833	174,194,737	173,193,937
Property Damage Losses Incurred	966,484,264	1,063,347,807	1,074,640,046	1,157,351,638	981,795,414
PD Allocated Loss Adjustment	4,715,056	6,400,022	6,802,407	6,019,250	4,119,623
PD Unallocated Loss Adjustment	107,430,086	109,708,292	128,063,657	133,494,654	135,441,348

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.086	.088	.086	.085	.087
Other Acquisition to Earned Premium (c)	.083	.079	.078	.079	.079
General Expenses to Earned Premium (c)	.059	.054	.055	.059	.061
Taxes, Licenses, etc. to Written Premium (b)	.023	.023	.022	.022	.022
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.136	.111	.116	.103	.127
	.118	.122	.115	.143	.137

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  
SUMMARY OF EXPENSE PROVISIONS

	Calendar Years					average
	2016	2017	2018	2019	2020	2016-2019
<b>Liability (a)</b>						
Commission & Brokerage	8.6	8.8	8.6	8.5	8.7	8.6
Other Acquisition	8.3	7.9	7.8	7.9	7.9	8.0
General Expenses	5.9	5.4	5.5	5.9	6.1	5.7
Taxes	2.3	2.3	2.2	2.2	2.2	2.3
ULAE (BI)	13.6	11.6	12.7	12.2	14.3	12.5
ULAE (PD)	11.1	10.3	11.8	11.5	13.7	11.2

Commissions & Brokerage and Taxes are ratios to collected premiums.  
Other Acquisition and General Expenses are ratios to manual premiums.  
ULAE are ratios to Incurred Losses and ALAE.

(a) Voluntary and Ceded business combined.



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 12/31/2020				
BI	133,413,192	0.9153	13.7%	16,729,494
PD	156,835,664	0.8960	13.7%	19,251,891
MP	6,082,859	1.1051	13.7%	920,937
Year ending 12/31/2019				
BI	134,067,219	0.9630	13.7%	17,687,622
PD	158,333,398	0.9909	13.7%	21,494,281
MP	6,415,342	1.2851	13.7%	1,129,477
Year ending 12/31/2018				
BI	147,996,257	0.9218	13.7%	18,689,944
PD	174,767,557	0.9049	13.7%	21,666,161
MP	7,432,615	1.2120	13.7%	1,234,141

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
12/31/2019	10,126	28,879	2,993
12/31/2020	8,909	24,549	2,481
Average	9,518	26,714	2,737

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/ 2020		\$308,699,419
2. Mean Unearned Premium Reserve	0.302 x (1)	93,227,224
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.00%
50% of Company Operating Expense		2.85%
Total		18.77%
4. (2) x (3)		17,498,750
5. Net Subject to Investment (2) - (4)		75,728,474

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$308,699,419
2. Average Agents' Balances		0.203
3. Delayed Remission (1) x (2)		62,665,982

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$308,699,419
2. Expected Incurred Losses and Loss Adjustment		232,759,362
0.754 x (1)		
3. Expected Mean Loss Reserves	0.833 x (2)	193,888,549

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 206,951,041

E. Average Rate of Return 2.10%

F. Investment Earnings on Net Subject to Investment (D) x (E) 4,345,972

G. Average Rate of Return as a Percent of Direct Earned Premium  
(F) / (A-1) 1.41%

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.
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%
2020	68,388	3,472,964	3,242,208	6,715,172	1.0%
Latest 5 years:	351,864	16,137,151	15,061,295	31,198,446	1.1%

(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 +6.7%, 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. These factors are used in the determination of the distributional adjustment factor on pages C-14-C-16, and the premium weights shown on page A-1.



NORTH CAROLINA  
REVIEW OF BODILY INJURY INCREASED LIMITS

Other than Clean Risk Ceded Business	12/31/2018	12/31/2019	12/31/2020	3 Years Combined
(1) Basic limits losses (a)(b)	86,258,115	79,731,423	64,234,892	77,937,455 (c)
(2) Basic limits loss dev. factor (See page D-11)	1.011	1.034	1.133	
(3) Basic limits claim cost trend (See page D-6)	5.3%	5.4%	5.5%	
(4) Years of trend (See page C-2)	5.04	4.04	3.04	
(5) Basic limits trend factor $[1+(3)]^{(4)}$	1.297	1.237	1.177	
(6) Basic limits losses, trended and developed (1)x(2)x(5)	113,107,420	101,981,114	85,659,862	100,942,125 (c)
(7) Total limits losses (b)	96,454,574	88,392,807	70,238,960	86,374,391 (c)
(8) Total limits loss dev. factor (See page F-51)	1.012	1.048	1.189	
(9) Total limits claim cost trend (See page D-6)	6.1%	6.3%	6.5%	
(10) Years of trend (See page C-2)	5.04	4.04	3.04	
(11) Total limits trend factor $[1+(9)]^{(10)}$	1.348	1.280	1.211	
(12) Total limits losses, trended and developed (7)x(8)x(11)	131,581,015	118,573,647	101,135,603	117,687,512 (c)
(13) Indicated average ilf (12)/(6)	1.163	1.163	1.181	1.166 (c)
(14) Average increased limits factor (See page E-4)	1.098	1.093	1.088	1.093 (c)
(15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$				78.5%
(16) Indicated total limits change $\{(13)/(14)\}-1$				6.7%

- (a) Basic limits are 30/60.  
 (b) Based on the statistical plan data reported by member companies.  
 (c) Three Year Weighted Average (20%/60%/20% for 2018, 2019, 2020, respectively)

NORTH CAROLINA  
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

Other than Clean Risk Ceded Business	12/31/2018	12/31/2019	12/31/2020	3 Years Combined
(1) Basic limits losses (a)(b)	100,222,176	96,920,473	81,491,287	94,494,976 (c)
(2) Basic limits loss dev. factor (See page D-12)	1.001	1.006	1.047	
(3) Basic limits losses, developed (1)x(2)	100,322,398	97,501,996	85,321,377	95,629,953 (c)
(4) Total limits losses (b)	101,266,717	97,781,641	82,477,538	95,417,836 (c)
(5) Total limits loss dev. factor (See page F-52)	1.001	1.006	1.048	
(6) Total limits losses, developed (4)x(5)	101,367,984	98,368,331	86,436,460	96,581,887 (c)
(7) Indicated average increased limits factor (6) / (3)	1.010	1.009	1.013	1.010 (c)
(8) Average increased limits factor (See page E-5)	1.004	1.004	1.004	1.004 (c)
(9) Indicated change to excess limits increments {[(7)-1]/[(8)-1]}-1				150.0%
(10) Indicated total limits change {(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 Weighted Average (20%/60%/20% for 2018, 2019, 2020, respectively)

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

Year Ending 12/31/2020

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	74,884,844	1.00	74,884,844	1.00	74,884,844
50/100	23,822,594	1.18	20,188,639	1.18	23,822,594
100/200	404,247	1.39	290,825	1.39	404,247
100/300	18,695,314	1.40	13,353,796	1.40	18,695,314
250/500	1,525,177	1.66	918,781	1.66	1,525,176
300/300	9,568	1.62	5,906	1.62	9,568
All Other	3,275	1.088	3,010	1.088	3,275
	119,345,019	1.088	109,645,801	1.088	119,345,018

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	74,080,198	1.00	74,080,198	1.00	74,080,198
50/100	24,658,126	1.18	20,896,717	1.18	24,658,126
100/200	392,836	1.39	282,616	1.39	392,836
100/300	20,285,075	1.40	14,489,339	1.40	20,285,075
250/500	1,670,929	1.66	1,006,584	1.66	1,670,929
300/300	10,456	1.62	6,454	1.62	10,455
All Other	2,409	1.093	2,204	1.093	2,409
	121,100,029	1.093	110,764,112	1.093	121,100,028

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	76,265,273	1.00	76,265,273	1.00	76,265,273
50/100	27,240,780	1.18	23,085,407	1.18	27,240,780
100/200	462,634	1.39	332,830	1.39	462,634
100/300	22,594,187	1.40	16,138,705	1.40	22,594,187
250/500	1,687,285	1.66	1,016,437	1.66	1,687,285
300/300	7,415	1.62	4,577	1.62	7,415
All Other	4,840	1.098	4,408	1.098	4,840
	128,262,414	1.098	116,847,637	1.098	128,262,414

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

Year Ending 12/31/2020

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	77,395,948	1.000	77,395,948	1.000	77,395,948
35,000	22,449	1.005	22,337	1.005	22,449
50,000	47,224,514	1.010	46,756,945	1.010	47,224,514
100,000	2,577,878	1.030	2,502,794	1.030	2,577,878
All Other	386	1.004	384	1.004	386
	127,221,175	1.004	126,678,408	1.004	127,221,175

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	80,361,554	1.000	80,361,554	1.000	80,361,554
35,000	31,969	1.005	31,810	1.005	31,969
50,000	51,428,279	1.010	50,919,088	1.010	51,428,279
100,000	2,786,496	1.030	2,705,336	1.030	2,786,496
All Other	148	1.004	147	1.004	148
	134,608,446	1.004	134,017,935	1.004	134,608,446

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	81,382,701	1.000	81,382,701	1.000	81,382,701
35,000	35,372	1.005	35,196	1.005	35,372
50,000	54,738,479	1.010	54,196,514	1.010	54,738,479
100,000	2,617,497	1.030	2,541,259	1.030	2,617,497
All Other	493	1.004	491	1.004	493
	138,774,542	1.004	138,156,161	1.004	138,774,542

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

MEDICAL PAYMENTS

Year Ending 12/31/2020

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

Limit	(1) Written Premium	(2) Prior ILF	(3) (1)/(2) B/L Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
\$500	272,847	1.00	272,847	1.00	272,847
750	12,350	1.33	9,286	1.45	13,465
1,000	2,589,072	1.60	1,618,170	1.83	2,961,251
2,000	2,947,795	2.34	1,259,741	2.98	3,754,028
3,000	64	2.79	23	3.73	86
5,000	264,531	3.38	78,264	4.62	361,580
10,000	293	3.86	76	5.74	436
All Other	121	1.880	64	2.274	146
<b>Total</b>	<b>6,087,073</b>	<b>1.88</b>	<b>3,238,471</b>	<b>2.274</b>	<b>7,363,839</b>

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	268,779	1.00	268,779	1.00	268,779
750	14,840	1.33	11,158	1.45	16,179
1,000	2,939,062	1.60	1,836,914	1.83	3,361,553
2,000	3,560,887	2.34	1,521,747	2.98	4,534,806
3,000	418	2.79	150	3.73	560
5,000	322,101	3.38	95,296	4.62	440,268
10,000	120	3.86	31	5.74	178
All Other	-143	1.903	-75	2.309	(173)
<b>Total</b>	<b>7,106,064</b>	<b>1.903</b>	<b>3,734,000</b>	<b>2.309</b>	<b>8,622,150</b>

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	310,908	1.00	310,908	1.00	310,908
750	13,542	1.33	10,182	1.45	14,764
1,000	3,207,276	1.60	2,004,548	1.83	3,668,323
2,000	4,047,902	2.34	1,729,873	2.98	5,155,022
3,000	286	2.79	103	3.73	384
5,000	332,149	3.38	98,269	4.62	454,003
10,000	178	3.86	46	5.74	264
All Other	27,317	1.905	14,340	2.312	33,154
<b>Total</b>	<b>7,939,558</b>	<b>1.905</b>	<b>4,168,269</b>	<b>2.312</b>	<b>9,636,822</b>

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-44-118
4. Trending factor development and application.	F-119-154
5. Changes in premium base resulting from rating exposure trends.	F-156
6. Limiting factor development and application.	F-157
7. Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees.	F-157-159
8. Percent rate change.	F-160
9. Final proposed rates.	F-161
10. Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense and unearned premium reserves.	F-162-189
11. Identification of applicable statistical plans and programs and a certification of compliance with them.	F-190-195
12. Investment earnings on capital and surplus.	F-196
13. Level of capital and surplus needed to support premium writings without endangering the solvency of member companies.	F-197
14. Additional supplemental information (as per 11 NCAC 10.1104)	F-198-214

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>12/31/2018</u>	<u>12/31/2019</u>	<u>12/31/2020</u>
Bodily Injury	\$136,422,950	\$ 129,106,732	\$ 122,113,095
Property Damage	158,147,162	156,892,564	140,524,755
Medical Payments	9,008,329	8,244,356	6,722,167

## II. EARNED PREMIUM AT CURRENT LEVEL (a)

<u>Coverage</u>	<u>12/31/2018</u>	<u>12/31/2019</u>	<u>12/31/2020</u>
Bodily Injury	\$147,996,257	\$ 134,067,219	\$ 133,413,192
Property Damage	174,767,557	158,333,398	156,835,664
Medical Payments	7,432,615	6,415,342	6,082,859

- (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	
12/31/2018	85,851,998	96,454,574
12/31/2019	67,877,074	88,392,807
12/31/2020	36,027,128	70,238,960
	Property Damage	
12/31/2018	101,057,938	101,266,717
12/31/2019	97,321,971	97,781,641
12/31/2020	79,387,334	82,477,538
	Medical Payments	
12/31/2018	4,831,426	4,850,812
12/31/2019	4,018,618	4,071,217
12/31/2020	2,871,049	3,108,083

(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, this factor is 12.5% for all years. For Property Damage, this factor is 11.2% for all years. These factors represent the average factor for 2016-2019. See page F-159.

NORTH CAROLINA  
ANTICIPATED LOSS AND LOSS ADJUSTMENT EXPENSE RATIOS  
CEDED

PRIVATE PASSENGER AUTO

<u>Coverage</u>	<u>12/31/2018</u>	<u>12/31/2019</u>	<u>12/31/2020</u>
Bodily Injury	.765	.784	.770
Property Damage	.789	.795	.777
Medical Payments	.768	.758	.761

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

EXCLUDED COMPANIES

(The marketshare for each company mentioned, based on the total 2020 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 2018-2020.

Nationwide General Insurance Company (2.76%), Nationwide Mutual Insurance Company (2.85%), Nationwide Property & Casualty Insurance Company (1.63%), Nationwide Insurance Company of America (1.06%) and Peak Property Casualty Corporation (1.54%) have been deleted for all rate levels. Their data were inaccurately reported to their statistical agents. Additional companies (comprising 3.28%) 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	214
(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)	\$15,515

## TOP TEN AUTOMOBILE INSURANCE WRITERS

<u>COMPANY NAME</u>	<u>2020(a) WRITTEN PREMIUM</u>	<u>2020 WRITTEN PREMIUM MARKET SHARE</u>	<u>2020(a) EARNED PREMIUM</u>	<u>2020 EARNED PREMIUM MARKET SHARE</u>
State Farm Mutual Automobile Insurance Company	954,761,068	14.49%	957,041,877	14.73%
North Carolina Farm Bureau Mutual Insurance	666,481,539	10.11%	662,277,296	10.19%
Government Employees Insurance Company	585,948,467	8.89%	578,447,200	8.90%
Allstate Property & Casualty Insurance Company	353,557,382	5.37%	351,615,111	5.41%
Integon Indemnity Corporation	325,256,646	4.94%	312,610,029	4.81%
Progressive Premier Insurance Company of Illinois	310,281,011	4.71%	296,361,930	4.56%
GEICO Indemnity Company	280,975,667	4.26%	277,913,614	4.28%
Progressive Southeastern Insurance Company	269,556,021	4.09%	248,948,258	3.83%
Nationwide General Insurance Company	211,411,738	3.21%	223,398,128	3.44%
Erie Insurance Exchange	202,268,851	3.07%	207,423,483	3.19%
TOTAL	4,160,498,390	63.14%	4,116,036,926	63.35%
Grand Total	<b>6,589,044,886</b>		<b>6,497,783,540</b>	

(a) Per the 2020 Annual Statement, Statutory Page 14.

liab &amp; phy dmg combined



NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2020 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	1,297,306,668	633,917,657	645,189,834	1,286,034,492
2	Allied lines	1,257,709,720	582,824,409	644,241,658	1,196,292,471
3	Farmowners multiple peril	610,707,174	278,239,879	297,515,037	591,432,018
4	Homeowners multiple peril	25,676,655,685	12,736,252,056	13,565,160,766	24,847,746,973
5	Commercial multiple peril	6,899,081,544	3,159,923,069	3,313,872,253	6,745,132,360
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	116,725,663	51,428,347	62,213,320	105,940,688
9	Inland marine	2,050,624,799	797,256,130	883,721,127	1,964,159,798
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	197,871,271	102,619,462	99,901,918	200,588,818
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	828,574,471	2,206,486,270	2,343,126,611	691,934,130
16	Workers' compensation	2,638,861,592	795,229,551	769,165,879	2,664,925,267
17.1	Other liability - occurrence	4,343,218,848	2,088,624,138	2,184,971,022	4,246,871,963
17.2	Other liability - claims-made	1,190,639,699	585,815,940	696,269,816	1,080,185,822
17.3	Excess Workers' Compensation	32,984,627	12,477,622	13,793,462	31,668,784
18.1	Products liability - occurrence	278,692,612	127,873,164	130,336,900	276,228,878
18.2	Products liability - claims-made	18,500,145	7,216,838	8,629,742	17,087,241
19.1, 1	Private passenger auto liability	64,578,786,257	18,293,222,127	18,283,098,923	64,588,909,464
19.3, 1	Commercial auto liability	5,012,122,809	1,929,407,057	2,204,331,763	4,737,198,100
21	Auto physical damage	48,336,533,440	13,754,430,112	14,162,534,110	47,928,429,441
22	Aircraft (all perils)	28,675,297	12,206,697	7,946,542	32,935,453
23	Fidelity	37,788,994	13,463,897	17,748,823	33,504,069
24	Surety	625,348,643	370,900,708	425,619,750	570,629,602
26	Burglary and theft	14,970,843	6,645,499	7,320,000	14,296,344
27	Boiler and machinery	56,026,755	22,659,454	23,897,984	54,788,224
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	209,357,233	194,237,855	426,915,249
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	12,671,481	5,759,737	6,036,557	12,394,661
35	<b>TOTALS</b>	<b>168,098,553,086</b>	<b>59,059,252,907</b>	<b>61,273,969,948</b>	<b>165,883,836,048</b>

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2020 WRITTEN PREMIUM

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

Line of Business		Net Premiums Written	Unearned Premiums Dec 31 Prior Year	Unearned Premiums Dec 31 Current Year	Premiums Earned During Year
1	Fire	1,370,343,877	645,189,834	665,858,173	1,349,675,542
2	Allied lines	1,395,069,425	644,241,658	702,193,300	1,337,117,784
3	Farmowners multiple peril	636,754,745	297,515,037	313,011,817	621,257,966
4	Homeowners multiple peril	27,007,783,850	13,565,160,765	14,258,532,174	26,314,412,439
5	Commercial multiple peril	7,145,461,448	3,313,872,253	3,469,126,193	6,990,207,508
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	169,568,600	62,213,320	90,690,335	141,091,585
9	Inland marine	2,122,697,836	883,721,126	945,751,265	2,060,667,698
10	Financial guaranty	17,807,821	0	16,070,312	1,737,509
11.1	Medical professional liability - occurrence	73,374,167	38,571,902	33,131,587	78,814,481
11.2	Medical professional liability - claims-made	96,739,488	43,742,805	49,892,987	90,589,306
12	Earthquake	206,979,548	99,901,918	104,664,123	202,217,344
13	Group accident and health	1,075,646,013	20,264,447	11,401,807	1,084,508,653
14	Credit accident and health (group and individual)	(37,233)	1,288,987	440,718	811,036
15	Other accident and health	850,982,421	2,343,126,611	2,476,820,779	717,288,251
16	Workers' compensation	2,365,415,584	769,165,879	760,835,426	2,373,746,036
17.1	Other liability - occurrence	4,654,481,031	2,184,971,023	2,397,937,955	4,441,514,102
17.2	Other liability - claims-made	1,428,853,466	696,269,816	850,962,054	1,274,161,226
17.3	Excess Workers' Compensation	35,603,679	13,793,462	17,931,371	31,465,770
18.1	Products liability - occurrence	262,573,588	130,336,900	132,983,939	259,926,549
18.2	Products liability - claims-made	18,046,851	8,629,742	7,601,204	19,075,388
19.1, 1 <sup>1</sup>	Private passenger auto liability	62,852,705,112	18,283,098,922	17,750,243,718	63,385,560,315
19.3, 1 <sup>1</sup>	Commercial auto liability	4,824,104,795	2,204,331,763	2,185,746,616	4,842,689,945
21	Auto physical damage	48,196,035,107	14,162,534,110	14,206,944,051	48,151,625,164
22	Aircraft (all perils)	19,999,544	7,946,542	4,582,767	23,363,319
23	Fidelity	26,300,805	17,748,823	13,286,483	30,763,148
24	Surety	686,657,100	425,619,750	438,116,865	674,159,989
26	Burglary and theft	15,322,503	7,320,000	7,556,572	15,085,936
27	Boiler and machinery	64,402,261	23,897,984	30,059,557	58,240,688
28	Credit	53,868,117	43,406,923	47,698,945	49,576,095
29	International	0	152	117	34
30	Warranty	90,980,948	26,095,186	30,064,694	87,011,441
31	Reinsurance - nonproportional assumed Property	523,224,055	63,670,231	134,652,699	452,241,589
32	Reinsurance - nonproportional assumed Liability	648,949,807	194,237,855	316,605,975	526,581,688
33	Reinsurance - nonproportional assumed Financial Lines	36,548,509	46,047,664	62,680,098	19,916,075
34	Aggregate write-ins for other lines of business	12,750,401	6,036,557	5,999,672	12,787,287
35	<b>TOTALS</b>	<b>168,985,995,269</b>	<b>61,273,969,946</b>	<b>62,540,076,346</b>	<b>167,719,888,870</b>

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2020 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			
1	Fire	355,595,406	653,171,340	356,122,776	652,643,969	434,153,954	449,514,107	637,283,816
2	Allied lines	763,677,527	844,070,031	815,285,681	792,461,875	410,482,845	478,404,961	724,539,760
3	Farmowners multiple peril	85,668,365	424,066,066	151,461,944	358,272,487	142,820,788	155,199,724	345,893,549
4	Homeowners multiple peril	12,584,258,163	12,254,126,884	9,973,144,463	14,865,240,588	5,423,423,496	5,290,001,963	14,998,662,119
5	Commercial multiple peril	2,310,354,068	3,382,664,605	1,850,012,931	3,843,005,740	5,087,746,068	5,191,257,955	3,739,493,851
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	80,800,320	65,468,984	62,264,678
9	Inland marine	516,856,959	3,348,739,601	2,876,064,425	989,532,138	221,229,666	229,852,730	980,909,073
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	174,104,230	155,106,156	49,428,862
11.2	Medical professional liability - claims-made	1,035,436	86,026,827	39,624,684	47,437,579	147,093,686	151,424,196	43,107,069
12	Earthquake	18,878,646	7,894,084	7,055,620	19,717,110	14,079,683	47,502,090	(13,705,299)
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	457,988,539	37,563,204	48,143,305	447,408,438	681,509,747	655,243,048	473,675,137
16	Workers' compensation	856,406,349	2,096,078,557	1,556,221,323	1,396,263,584	9,528,260,995	9,842,740,421	1,081,784,155
17.1	Other liability - occurrence	1,270,967,905	2,516,013,113	1,575,108,351	2,211,872,670	8,257,275,566	7,547,495,318	2,921,652,918
17.2	Other liability - claims-made	109,082,000	480,584,183	249,352,587	340,313,596	1,641,503,725	1,417,109,938	564,707,385
17.3	Excess Workers' Compensation	11,939,447	24,230,557	22,553,185	13,616,819	338,277,745	333,951,587	17,942,974
18.1	Products liability - occurrence	133,871,490	160,290,739	107,375,324	186,786,906	1,295,578,870	1,328,073,297	154,292,481
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	36,721,916,526	25,011,813,253	19,814,266,243	41,919,463,534	50,575,108,194	49,636,379,002	42,858,192,728
19.3, 1	Commercial auto liability	1,952,872,920	2,537,893,716	1,444,045,184	3,046,721,453	6,012,196,272	5,328,577,126	3,730,340,599
21	Auto physical damage	25,959,046,057	16,700,481,126	12,432,445,980	30,227,081,202	2,631,400,905	2,368,309,895	30,490,172,212
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	4,747,024	3,275,934	4,671,683	49,341,248	48,084,034	5,928,899
24	Surety	88,962,506	36,129,214	62,036,115	63,055,604	181,215,045	146,652,225	97,618,423
26	Burglary and theft	3,452,001	1,631,397	1,460,393	3,623,005	5,090,321	5,717,320	2,996,005
27	Boiler and machinery	13,191,036	28,092,162	20,566,858	20,716,339	17,920,106	13,546,762	25,089,684
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	222,853,701	195,851,937	27,001,765	50,339,804	(17,885,891)	95,227,460
32	Reinsurance - nonproportional assumed Liability	XXX	305,646,841	33,491,443	272,155,398	502,727,028	682,423,560	92,458,866
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	84,693,623,328	71,970,928,530	54,022,265,048	102,642,286,806	94,265,132,001	91,875,053,680	105,032,365,124

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2020 WRITTEN PREMIUM

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

Line of Business		Losses Paid Less Salvage				Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments			
1	Fire	387,586,790	775,200,232	458,886,702	703,900,318	462,546,645	434,153,954	732,293,007
2	Allied lines	700,188,701	795,007,128	640,588,126	854,607,707	525,984,019	410,482,845	970,108,881
3	Farmowners multiple peril	89,358,259	562,306,466	179,765,412	471,899,313	198,314,170	142,820,788	527,392,695
4	Homeowners multiple peril	12,771,863,155	13,313,029,264	9,764,617,993	16,320,274,427	6,357,611,641	5,423,423,495	17,254,462,570
5	Commercial multiple peril	2,367,185,295	3,463,947,041	1,980,181,277	3,850,951,058	5,538,860,926	5,087,746,068	4,302,065,915
6	Mortgage guaranty	0	(8,829)	0	(8,829)	0	0	(8,829)
8	Ocean marine	82,195,028	70,225,258	95,280,629	57,139,657	117,503,955	80,800,320	93,843,289
9	Inland marine	511,575,827	3,741,093,014	3,170,861,341	1,081,807,501	225,225,998	221,229,667	1,085,803,831
10	Financial guaranty	0	546,870	273,435	273,435	541,790	0	815,225
11.1	Medical professional liability - occurrence	17,085,520	19,284,095	7,978,254	28,391,360	187,872,526	174,104,230	42,159,655
11.2	Medical professional liability - claims-made	358,732	23,877,393	(10,794,829)	35,030,953	197,917,537	147,093,686	85,854,805
12	Earthquake	7,460,507	3,994,642	2,703,644	8,751,505	8,397,251	14,079,684	3,069,073
13	Group accident and health	303,930,447	557,751,440	146,337,578	715,344,310	225,538,289	220,312,566	720,570,033
14	Credit accident and health (group and individual)	932,101	0	0	932,101	1,067,368	1,981,740	17,729
15	Other accident and health	443,118,170	47,140,598	58,345,150	431,913,617	710,520,386	681,509,747	460,924,254
16	Workers' compensation	739,558,872	1,876,582,641	1,376,191,915	1,239,949,595	9,229,927,763	9,528,260,995	941,616,362
17.1	Other liability - occurrence	1,166,391,081	1,876,519,826	1,118,036,464	1,924,874,441	9,442,585,845	8,257,275,566	3,110,184,721
17.2	Other liability - claims-made	86,579,303	380,532,708	87,307,999	379,804,012	2,075,337,350	1,641,503,725	813,637,636
17.3	Excess Workers' Compensation	11,332,496	17,392,685	19,809,608	8,915,573	357,656,271	338,277,745	28,294,101
18.1	Products liability - occurrence	88,640,243	115,941,230	74,916,800	129,664,671	1,323,164,585	1,295,578,870	157,250,387
18.2	Products liability - claims-made	0	(8,390,594)	(10,709,239)	2,318,645	35,693,752	34,457,371	3,555,025
19.1, 1	Private passenger auto liability	32,854,030,467	22,912,643,386	18,308,799,922	37,457,873,926	48,886,997,784	50,575,108,196	35,769,763,514
19.3, 1	Commercial auto liability	1,902,614,138	2,285,869,089	1,373,230,880	2,815,252,344	6,475,354,506	6,012,196,272	3,278,410,580
21	Auto physical damage	22,991,153,145	14,438,909,969	11,191,653,023	26,238,410,095	2,562,073,161	2,631,400,905	26,169,082,346
22	Aircraft (all perils)	19,823,290	25,479,757	20,814,945	24,488,102	69,134,964	58,436,924	35,186,143
23	Fidelity	2,533,248	7,373,822	4,696,854	5,210,216	46,268,781	49,341,248	2,137,749
24	Surety	136,258,235	59,146,716	104,528,849	90,876,102	300,548,187	181,215,045	210,209,244
26	Burglary and theft	5,770,676	(2,096,485)	(137,222)	3,811,414	4,566,554	5,090,321	3,287,647
27	Boiler and machinery	12,417,252	17,879,299	15,115,381	15,181,170	22,170,899	17,920,106	19,431,964
28	Credit	21,698,235	25,419,098	31,235,767	15,881,566	41,590,213	29,197,040	28,274,739
29	International	0	(11,511)	(12,188)	677	36,218	374,617	(337,722)
30	Warranty	0	118,258,074	58,379,856	59,878,218	4,881,842	2,343,637	62,416,423
31	Reinsurance - nonproportional assumed Property	XXX	162,570,683	150,799,223	11,771,460	324,154,697	50,339,804	285,586,353
32	Reinsurance - nonproportional assumed Liability	XXX	(299,382,454)	36,867,562	(336,250,015)	429,434,251	502,727,028	(409,542,791)
33	Reinsurance - nonproportional assumed Financial Lines	XXX	5,514,052	3,104,125	2,409,926	19,963,261	13,896,493	8,476,694
34	Aggregate write-ins for other lines of business	911,341	1,051,057	1,456,940	505,458	3,951,390	451,298	4,005,549
35	TOTALS	77,722,550,550	67,390,597,653	50,461,112,179	94,652,036,027	96,413,394,770	94,265,132,003	96,800,298,795

2020 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)			
	Liability (19.1)	Liability (19.2)	Physical Damage (21.1)
Written Premium	2430	3,401,191,860	3,172,532,095
Earned Premium	1770	3,371,900,504	3,142,360,867
Dividends	0	73,240,766	71,116,310
Unearned Prem Reserves	665	1,031,228,192	966,417,094
Losses Paid	81,328	2,149,605,924	1,642,050,709
Losses Incurred	119,393	2,134,018,833	1,653,409,512
Losses Unpaid	180,553	1,937,483,798	165,189,026
D & CC Exp. Paid	16,742	40,630,220	3,300,012
D & CC Exp. Incurred	26,734	40,029,293	3,682,253
D & CC Exp. Unpaid	15,614	149,898,439	5,105,170
Commissions	189	289,987,227	256,115,385
Taxes	811	75,211,598	69,121,034

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	1,324	2,376,238,759	1,836,364,782
Losses Incurred	-1,576	2,500,106,312	1,830,005,738
Losses Unpaid	50	1,956,840,247	153,948,102
D & CC Exp. Paid	2,169	40,401,263	3,107,524
D & CC Exp. Incurred	2,169	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

(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>
2018	2,353,492,797	3,265,777,607	192,418,970	330,196,429
2019	2,550,375,679	3,326,869,199	184,117,284	298,815,959
2020	2,180,922,172	3,445,206,172	161,406,510	296,331,715

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	10/1/2019 Implementation	10/1/2020 Implementation	10/1/2021 Implementation
Bodily Injury	.771	.744	.725
Property Damage	.776	.770	.753
Medical Payments	.767	.684	.708

## 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>
12/31/2018	85,851,998	10,602,576	1.012	97,612,029
12/31/2019	67,877,074	20,515,733	1.048	92,635,662
12/31/2020	36,027,128	34,211,832	1.189	83,514,123

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>
12/31/2018	10,900,869	1.144	1.161	124,324,070
12/31/2019	10,305,286	1.118	1.127	115,180,727
12/31/2020	9,097,267	1.091	1.094	101,066,318

## 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>
12/31/2018	101,057,938	208,779	1.001	101,367,984
12/31/2019	97,321,971	459,670	1.006	98,368,331
12/31/2020	79,387,334	3,090,204	1.048	86,436,460

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>
12/31/2018	11,236,109	1.335	1.161	148,371,381
12/31/2019	10,920,224	1.270	1.127	137,234,873
12/31/2020	9,555,994	1.211	1.094	115,128,810

## 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>
12/31/2018	4,831,426	19,386	1.008	4,889,618
12/31/2019	4,018,618	52,599	1.025	4,172,997
12/31/2020	2,871,049	237,034	1.064	3,307,000

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>
12/31/2018	611,202	1.007	1.161	5,775,250
12/31/2019	521,625	1.008	1.127	4,898,577
12/31/2020	413,375	1.009	1.094	3,851,828

- (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, 2018, 2019, and 2020.

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)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2018	90,692	13,566,974	7,386,184	3,272,863	767	9,630	0.85	81.44
	2019	93,701	13,899,735	7,290,925	2,951,002	793	9,194	0.85	77.81
	2020	98,685	13,516,404	6,225,508	1,297,711	788	7,900	0.80	63.08
	Total	283,078	40,983,113	20,902,617	7,521,576	2,348	8,902	0.83	73.84
120	2018	312,136	48,757,525	27,775,160	5,985,039	3,252	8,541	1.04	88.98
	2019	317,378	49,703,437	29,250,178	6,001,534	3,457	8,461	1.09	92.16
	2020	330,603	51,176,131	21,198,783	3,391,844	2,840	7,464	0.86	64.12
	Total	960,117	149,637,093	78,224,121	15,378,417	9,549	8,192	0.99	81.47
130	2018	368,745	64,601,298	38,272,298	7,263,324	4,197	9,119	1.14	103.79
	2019	374,512	65,881,986	38,960,640	8,834,939	4,240	9,189	1.13	104.03
	2020	390,344	68,554,012	28,955,819	6,223,676	3,838	7,545	0.98	74.18
	Total	1,133,601	199,037,296	106,188,757	22,321,939	12,275	8,651	1.08	93.67
140	2018	22,178	4,909,735	3,223,404	233,770	339	9,509	1.53	145.34
	2019	22,537	4,990,900	3,771,001	176,338	394	9,571	1.75	167.32
	2020	23,516	5,228,358	3,056,959	210,411	366	8,352	1.56	129.99
	Total	68,231	15,128,993	10,051,364	620,519	1,099	9,146	1.61	147.31
150	2018	90,115	17,148,563	11,446,429	2,646,959	1,395	8,205	1.55	127.02
	2019	92,375	17,374,260	10,498,788	1,746,131	1,388	7,564	1.50	113.65
	2020	96,206	18,006,638	8,608,653	1,356,673	1,237	6,959	1.29	89.48
	Total	278,696	52,529,461	30,553,870	5,749,763	4,020	7,600	1.44	109.63

F-20

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2018	158,278	23,848,977	15,485,024	3,966,203	1,601	9,672	1.01	97.83
	2019	162,795	24,495,917	14,291,652	3,056,193	1,584	9,023	0.97	87.79
	2020	169,478	24,994,413	9,499,475	3,042,668	1,244	7,636	0.73	56.05
	Total	490,551	73,339,307	39,276,151	10,065,064	4,429	8,868	0.90	80.07
180	2018	97,220	18,730,766	11,404,671	2,878,001	1,270	8,980	1.31	117.31
	2019	99,283	19,025,032	10,694,357	2,341,575	1,216	8,795	1.22	107.72
	2020	101,808	18,425,365	7,808,156	856,537	1,044	7,479	1.03	76.69
	Total	298,311	56,181,163	29,907,184	6,076,113	3,530	8,472	1.18	100.26
190	2018	168,704	30,750,293	14,825,352	4,363,682	1,753	8,457	1.04	87.88
	2019	174,825	31,468,573	15,852,435	3,622,504	1,881	8,428	1.08	90.68
	2020	182,490	31,778,713	12,410,910	2,925,652	1,556	7,976	0.85	68.01
	Total	526,019	93,997,579	43,088,697	10,911,838	5,190	8,302	0.99	81.91
200	2018	72,072	13,978,737	7,856,246	1,568,463	865	9,082	1.20	109.01
	2019	75,952	14,509,943	8,403,388	1,465,102	944	8,902	1.24	110.64
	2020	81,177	14,599,389	6,921,911	1,295,111	851	8,134	1.05	85.27
	Total	229,201	43,088,069	23,181,545	4,328,676	2,660	8,715	1.16	101.14
210	2018	19,946	3,290,184	1,687,783	669,316	155	10,889	0.78	84.62
	2019	21,220	3,454,685	1,353,069	1,160,154	132	10,251	0.62	63.76
	2020	22,743	3,598,869	1,150,665	295,700	128	8,990	0.56	50.59
	Total	63,909	10,343,738	4,191,517	2,125,170	415	10,100	0.65	65.59

F-21

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2018	53,516	11,319,984	6,031,664	917,089	647	9,323	1.21	112.71
	2019	54,222	11,505,902	7,413,770	1,847,309	777	9,542	1.43	136.73
	2020	56,433	11,344,999	5,261,671	722,645	631	8,339	1.12	93.24
	Total	164,171	34,170,885	18,707,105	3,487,043	2,055	9,103	1.25	113.95
230	2018	75,203	17,678,912	11,327,138	1,796,277	1,096	10,335	1.46	150.62
	2019	76,827	18,085,920	12,950,847	1,939,075	1,377	9,405	1.79	168.57
	2020	80,862	18,936,503	9,555,812	1,556,684	1,146	8,338	1.42	118.17
	Total	232,892	54,701,335	33,833,797	5,292,036	3,619	9,349	1.55	145.28
240	2018	71,274	15,447,041	8,370,772	1,439,215	1,030	8,127	1.45	117.44
	2019	71,804	15,455,634	9,376,311	2,272,914	1,133	8,276	1.58	130.58
	2020	74,359	15,665,476	7,152,845	1,341,205	949	7,537	1.28	96.19
	Total	217,437	46,568,151	24,899,928	5,053,334	3,112	8,001	1.43	114.52
250	2018	226,379	50,488,557	31,693,459	5,653,868	4,013	7,898	1.77	140.00
	2019	231,549	51,393,605	31,526,048	6,142,377	4,043	7,798	1.75	136.15
	2020	239,964	52,577,992	24,770,763	3,525,208	3,524	7,029	1.47	103.23
	Total	697,892	154,460,154	87,990,270	15,321,453	11,580	7,598	1.66	126.08
260	2018	504,322	93,259,638	51,220,068	12,569,119	5,955	8,601	1.18	101.56
	2019	521,551	96,095,567	54,163,757	11,866,103	6,491	8,344	1.24	103.85
	2020	547,640	98,919,179	41,622,552	6,858,849	5,436	7,657	0.99	76.00
	Total	1,573,513	288,274,384	147,006,377	31,294,071	17,882	8,221	1.14	93.43

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)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2018	185,467	29,904,926	15,136,408	5,814,492	1,971	7,680	1.06	81.61
	2019	190,247	30,442,515	16,537,303	5,978,605	2,035	8,126	1.07	86.93
	2020	195,236	30,737,096	10,693,890	3,267,454	1,421	7,526	0.73	54.77
	Total	570,950	91,084,537	42,367,601	15,060,551	5,427	7,807	0.95	74.21
280	2018	149,001	32,674,375	19,083,483	3,449,181	2,566	7,437	1.72	128.08
	2019	152,093	33,075,371	22,136,774	4,205,307	2,767	8,000	1.82	145.55
	2020	157,019	33,119,331	15,325,862	1,917,477	2,161	7,092	1.38	97.61
	Total	458,113	98,869,077	56,546,119	9,571,965	7,494	7,546	1.64	123.43
290	2018	83,609	16,478,164	9,538,481	2,177,925	1,289	7,400	1.54	114.08
	2019	86,621	16,786,280	9,663,407	2,435,810	1,348	7,169	1.56	111.56
	2020	91,024	17,185,057	6,862,899	1,642,821	1,056	6,499	1.16	75.40
	Total	261,254	50,449,501	26,064,787	6,256,556	3,693	7,058	1.41	99.77
300	2018	354,020	56,252,650	27,100,034	8,648,040	3,528	7,681	1.00	76.55
	2019	365,640	56,763,486	28,002,260	8,603,405	3,815	7,340	1.04	76.58
	2020	378,616	55,055,975	18,790,142	4,268,588	2,581	7,280	0.68	49.63
	Total	1,098,276	168,072,111	73,892,436	21,520,033	9,924	7,446	0.90	67.28
310	2018	69,550	9,710,074	5,162,707	3,148,356	599	8,619	0.86	74.23
	2019	71,085	9,831,983	4,014,715	1,528,300	550	7,299	0.77	56.48
	2020	73,038	9,923,509	3,171,341	1,361,483	423	7,497	0.58	43.42
	Total	213,673	29,465,566	12,348,763	6,038,139	1,572	7,855	0.74	57.79

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2018	764,208	106,434,855	55,301,194	13,386,952	6,696	8,259	0.88	72.36
	2019	783,950	108,807,781	60,897,571	15,543,282	7,400	8,229	0.94	77.68
	2020	815,701	111,399,007	45,818,487	11,794,209	6,085	7,530	0.75	56.17
	Total	2,363,859	326,641,643	162,017,252	40,724,443	20,181	8,028	0.85	68.54
340	2018	149,530	30,740,942	16,905,292	2,158,782	2,311	7,315	1.55	113.06
	2019	151,774	31,057,460	18,997,604	3,409,602	2,507	7,578	1.65	125.17
	2020	157,119	31,262,987	14,143,345	1,395,689	2,180	6,488	1.39	90.02
	Total	458,423	93,061,389	50,046,241	6,964,073	6,998	7,152	1.53	109.17
350	2018	412,088	64,324,369	32,944,457	10,425,136	4,068	8,098	0.99	79.95
	2019	421,174	64,864,670	33,541,027	10,292,807	4,429	7,573	1.05	79.64
	2020	434,070	64,808,409	23,483,764	3,615,639	3,273	7,175	0.75	54.10
	Total	1,267,332	193,997,448	89,969,248	24,333,582	11,770	7,644	0.93	70.99
360	2018	154,318	25,271,331	13,844,213	2,224,946	1,755	7,888	1.14	89.71
	2019	157,446	25,671,531	14,668,838	2,851,581	1,848	7,938	1.17	93.17
	2020	163,303	26,518,686	11,819,768	2,256,723	1,529	7,730	0.94	72.38
	Total	475,067	77,461,548	40,332,819	7,333,250	5,132	7,859	1.08	84.90
370	2018	340,250	67,383,767	39,273,696	7,924,826	4,805	8,174	1.41	115.43
	2019	351,049	69,171,108	42,428,200	8,613,173	5,108	8,306	1.46	120.86
	2020	366,200	70,965,794	32,617,770	5,760,544	4,263	7,651	1.16	89.07
	Total	1,057,499	207,520,669	114,319,666	22,298,543	14,176	8,064	1.34	108.10

F-24

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2018	73,223	14,163,079	8,750,544	1,358,441	1,107	7,905	1.51	119.51
	2019	74,593	14,380,577	9,565,858	1,749,652	1,182	8,093	1.58	128.24
	2020	77,163	15,093,899	6,624,328	1,487,417	900	7,360	1.17	85.85
	Total	224,979	43,637,555	24,940,730	4,595,510	3,189	7,821	1.42	110.86
390	2018	224,883	43,923,284	22,801,362	5,409,965	2,902	7,857	1.29	101.39
	2019	232,931	45,055,529	24,498,607	6,423,105	3,042	8,053	1.31	105.18
	2020	240,493	45,031,730	15,718,839	5,956,818	2,002	7,852	0.83	65.36
	Total	698,307	134,010,543	63,018,808	17,789,888	7,946	7,931	1.14	90.25
420	2018	180,022	52,542,132	34,628,536	3,927,406	4,666	7,421	2.59	192.36
	2019	184,308	53,319,912	36,374,982	5,536,169	4,769	7,627	2.59	197.36
	2020	192,056	54,278,402	27,753,856	2,594,552	3,746	7,409	1.95	144.51
	Total	556,386	160,140,446	98,757,374	12,058,127	13,181	7,492	2.37	177.50
440	2018	135,444	27,742,508	17,758,112	3,287,383	2,145	8,279	1.58	131.11
	2019	141,803	28,918,544	16,434,577	2,919,158	2,162	7,602	1.52	115.90
	2020	149,127	30,224,486	12,981,746	2,188,045	1,783	7,281	1.20	87.05
	Total	426,374	86,885,538	47,174,435	8,394,586	6,090	7,746	1.43	110.64
450	2018	63,780	14,617,090	8,945,371	1,012,893	1,095	8,169	1.72	140.25
	2019	65,421	15,033,205	8,854,444	1,328,126	1,158	7,646	1.77	135.35
	2020	68,157	15,715,719	7,599,078	1,168,528	1,083	7,017	1.59	111.49
	Total	197,358	45,366,014	25,398,893	3,509,547	3,336	7,614	1.69	128.69

F-25

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2018	537,083	89,759,089	46,805,396	11,575,041	5,906	7,925	1.10	87.15
	2019	552,234	91,504,308	48,998,913	11,570,902	6,284	7,797	1.14	88.73
	2020	574,774	91,896,712	38,742,763	8,101,169	5,048	7,675	0.88	67.41
	Total	1,664,091	273,160,109	134,547,072	31,247,112	17,238	7,805	1.04	80.85
470	2018	131,062	23,551,472	13,386,837	2,574,948	1,649	8,118	1.26	102.14
	2019	134,808	24,140,230	12,790,504	2,316,678	1,660	7,705	1.23	94.88
	2020	140,284	24,602,248	10,734,220	1,828,110	1,554	6,907	1.11	76.52
	Total	406,154	72,293,950	36,911,561	6,719,736	4,863	7,590	1.20	90.88
480	2018	193,635	23,907,847	12,482,353	3,458,045	1,416	8,815	0.73	64.46
	2019	196,981	24,313,595	11,561,527	5,141,060	1,332	8,680	0.68	58.69
	2020	202,626	24,446,209	8,582,738	2,616,391	1,069	8,029	0.53	42.36
	Total	593,242	72,667,651	32,626,618	11,215,496	3,817	8,548	0.64	55.00
490	2018	479,683	61,753,992	30,221,846	9,964,177	3,386	8,926	0.71	63.00
	2019	489,692	62,382,137	30,797,461	12,425,036	3,549	8,678	0.72	62.89
	2020	506,323	62,170,030	22,399,537	7,302,332	2,876	7,788	0.57	44.24
	Total	1,475,698	186,306,159	83,418,844	29,691,545	9,811	8,503	0.66	56.53
Statewide	2018	7,011,636	1,218,913,130	678,075,974	157,150,123	82,195	8,250	1.17	96.71
	2019	7,194,381	1,242,861,318	706,561,738	168,295,008	86,795	8,141	1.21	98.21
	2020	7,478,637	1,261,757,727	528,064,855	105,424,563	70,611	7,479	0.94	70.61
	Total	21,684,654	3,723,532,175	1,912,702,567	430,869,694	239,601	7,983	1.10	88.21

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.



NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2018	90,692	13,260,911	10,019,153	109,910	2,933	3,416	3.23	110.47
	2019	93,701	13,960,559	10,049,629	288,138	2,973	3,380	3.17	107.25
	2020	98,685	15,170,401	9,190,647	190,742	2,538	3,621	2.57	93.13
	Total	283,078	42,391,871	29,259,429	588,790	8,444	3,465	2.98	103.36
120	2018	312,136	38,858,073	29,732,654	466,340	9,189	3,236	2.94	95.26
	2019	317,378	41,008,513	31,922,677	748,154	9,646	3,309	3.04	100.58
	2020	330,603	46,366,389	26,885,762	396,634	8,205	3,277	2.48	81.32
	Total	960,117	126,232,975	88,541,093	1,611,128	27,040	3,274	2.82	92.22
130	2018	368,745	48,898,017	37,978,802	902,182	11,572	3,282	3.14	102.99
	2019	374,512	51,315,423	39,474,870	943,802	11,996	3,291	3.20	105.40
	2020	390,344	57,727,098	34,750,936	697,474	10,159	3,421	2.60	89.03
	Total	1,133,601	157,940,538	112,204,608	2,543,458	33,727	3,327	2.98	98.98
140	2018	22,178	3,441,571	2,736,531	21,900	833	3,285	3.76	123.39
	2019	22,537	3,641,796	2,937,462	95,006	931	3,155	4.13	130.34
	2020	23,516	4,245,443	2,603,957	77,065	819	3,179	3.48	110.73
	Total	68,231	11,328,810	8,277,950	193,971	2,583	3,205	3.79	121.32
150	2018	90,115	15,815,917	12,398,177	258,530	3,855	3,216	4.28	137.58
	2019	92,375	16,653,459	13,062,834	182,444	4,069	3,210	4.40	141.41
	2020	96,206	18,598,375	10,725,588	162,922	3,278	3,272	3.41	111.49
	Total	278,696	51,067,751	36,186,599	603,896	11,202	3,230	4.02	129.84

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2018	158,278	23,419,168	18,631,686	372,097	5,479	3,401	3.46	117.71
	2019	162,795	24,533,018	19,155,245	390,329	5,482	3,494	3.37	117.66
	2020	169,478	26,481,437	15,488,241	206,202	4,451	3,480	2.63	91.39
	Total	490,551	74,433,623	53,275,172	968,628	15,412	3,457	3.14	108.60
180	2018	97,220	20,533,170	14,726,149	168,342	4,295	3,429	4.42	151.47
	2019	99,283	21,032,799	15,066,342	441,375	4,192	3,594	4.22	151.75
	2020	101,808	21,551,613	12,259,497	104,468	3,401	3,605	3.34	120.42
	Total	298,311	63,117,582	42,051,988	714,185	11,888	3,537	3.99	140.97
190	2018	168,704	30,048,815	22,722,147	436,484	6,672	3,406	3.95	134.69
	2019	174,825	31,745,546	25,835,867	542,464	7,109	3,634	4.07	147.78
	2020	182,490	34,908,288	19,678,597	345,224	5,296	3,716	2.90	107.83
	Total	526,019	96,702,649	68,236,611	1,324,172	19,077	3,577	3.63	129.72
200	2018	72,072	11,654,260	9,026,335	113,399	2,622	3,443	3.64	125.24
	2019	75,952	12,478,369	10,316,295	214,967	2,879	3,583	3.79	135.83
	2020	81,177	13,822,281	9,140,555	184,951	2,495	3,664	3.07	112.60
	Total	229,201	37,954,910	28,483,185	513,317	7,996	3,562	3.49	124.27
210	2018	19,946	2,247,221	2,068,419	42,335	512	4,040	2.57	103.70
	2019	21,220	2,444,603	1,729,675	56,931	490	3,530	2.31	81.51
	2020	22,743	2,854,559	1,689,482	56,154	447	3,780	1.97	74.29
	Total	63,909	7,546,383	5,487,576	155,420	1,449	3,787	2.27	85.87

F-28

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2018	53,516	6,853,152	4,952,759	54,881	1,429	3,466	2.67	92.55
	2019	54,222	7,250,339	5,821,777	191,861	1,680	3,465	3.10	107.37
	2020	56,433	8,221,052	4,887,577	52,737	1,433	3,411	2.54	86.61
	Total	164,171	22,324,543	15,662,113	299,479	4,542	3,448	2.77	95.40
230	2018	75,203	10,074,079	7,513,608	32,558	2,240	3,354	2.98	99.91
	2019	76,827	10,647,030	8,532,266	132,156	2,643	3,228	3.44	111.06
	2020	80,862	12,302,601	8,016,395	242,509	2,343	3,421	2.90	99.14
	Total	232,892	33,023,710	24,062,269	407,223	7,226	3,330	3.10	103.32
240	2018	71,274	9,423,374	7,297,639	125,064	2,289	3,188	3.21	102.39
	2019	71,804	9,832,470	7,704,777	169,974	2,351	3,277	3.27	107.30
	2020	74,359	11,334,891	6,787,037	150,137	2,093	3,243	2.81	91.27
	Total	217,437	30,590,735	21,789,453	445,175	6,733	3,236	3.10	100.21
250	2018	226,379	47,643,379	34,886,175	323,988	10,338	3,375	4.57	154.11
	2019	231,549	48,922,680	37,610,965	606,107	10,587	3,553	4.57	162.43
	2020	239,964	51,366,390	30,288,128	307,339	8,357	3,624	3.48	126.22
	Total	697,892	147,932,449	102,785,268	1,237,434	29,282	3,510	4.20	147.28
260	2018	504,322	79,900,359	62,637,246	1,406,770	18,110	3,459	3.59	124.20
	2019	521,551	84,966,337	68,389,302	964,897	19,772	3,459	3.79	131.13
	2020	547,640	94,465,750	55,456,717	951,356	15,651	3,543	2.86	101.26
	Total	1,573,513	259,332,446	186,483,265	3,323,023	53,533	3,484	3.40	118.51

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2018	185,467	33,287,288	25,670,136	389,228	7,644	3,358	4.12	138.41
	2019	190,247	34,834,641	28,580,659	450,823	8,104	3,527	4.26	150.23
	2020	195,236	37,655,117	18,362,463	388,417	5,039	3,644	2.58	94.05
	Total	570,950	105,777,046	72,613,258	1,228,468	20,787	3,493	3.64	127.18
280	2018	149,001	30,968,984	25,670,008	429,997	7,798	3,292	5.23	172.28
	2019	152,093	32,304,168	28,470,140	440,714	8,313	3,425	5.47	187.19
	2020	157,019	35,465,562	20,765,007	212,375	5,944	3,493	3.79	132.25
	Total	458,113	98,738,714	74,905,155	1,083,086	22,055	3,396	4.81	163.51
290	2018	83,609	15,610,984	12,874,267	210,968	3,881	3,317	4.64	153.98
	2019	86,621	16,623,497	14,292,012	59,628	4,210	3,395	4.86	164.99
	2020	91,024	18,876,366	10,905,728	210,344	2,970	3,672	3.26	119.81
	Total	261,254	51,110,847	38,072,007	480,940	11,061	3,442	4.23	145.73
300	2018	354,020	63,572,214	50,926,884	740,364	15,013	3,392	4.24	143.85
	2019	365,640	66,756,494	54,011,984	885,641	15,590	3,465	4.26	147.72
	2020	378,616	71,960,293	34,868,893	573,458	9,696	3,596	2.56	92.10
	Total	1,098,276	202,289,001	139,807,761	2,199,463	40,299	3,469	3.67	127.30
310	2018	69,550	10,782,537	8,452,510	105,033	2,618	3,229	3.76	121.53
	2019	71,085	11,168,190	8,674,011	151,550	2,670	3,249	3.76	122.02
	2020	73,038	11,820,498	5,365,172	153,005	1,601	3,351	2.19	73.46
	Total	213,673	33,771,225	22,491,693	409,588	6,889	3,265	3.22	105.26

F-30

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2018	764,208	97,398,392	75,506,762	1,269,313	23,737	3,181	3.11	98.80
	2019	783,950	103,091,283	83,613,404	1,683,319	24,989	3,346	3.19	106.66
	2020	815,701	115,154,718	68,546,308	1,728,064	19,877	3,449	2.44	84.03
	Total	2,363,859	315,644,393	227,666,474	4,680,696	68,603	3,319	2.90	96.31
340	2018	149,530	28,304,214	21,801,771	235,021	7,084	3,078	4.74	145.80
	2019	151,774	29,652,826	23,677,702	206,305	7,460	3,174	4.92	156.01
	2020	157,119	32,724,349	18,806,498	277,541	5,772	3,258	3.67	119.70
	Total	458,423	90,681,389	64,285,971	718,867	20,316	3,164	4.43	140.23
350	2018	412,088	62,849,720	48,346,018	1,121,214	15,443	3,131	3.75	117.32
	2019	421,174	65,728,675	54,076,543	791,665	16,532	3,271	3.93	128.39
	2020	434,070	71,592,982	39,368,322	665,049	11,634	3,384	2.68	90.70
	Total	1,267,332	200,171,377	141,790,883	2,577,928	43,609	3,251	3.44	111.88
360	2018	154,318	22,142,830	17,025,722	102,123	5,614	3,033	3.64	110.33
	2019	157,446	23,319,889	18,396,635	259,271	5,909	3,113	3.75	116.84
	2020	163,303	26,141,567	15,412,958	199,243	4,786	3,220	2.93	94.38
	Total	475,067	71,604,286	50,835,315	560,637	16,309	3,117	3.43	107.01
370	2018	340,250	60,675,339	48,736,306	723,537	14,486	3,364	4.26	143.24
	2019	351,049	64,317,543	53,478,748	1,008,394	15,038	3,556	4.28	152.34
	2020	366,200	71,287,568	41,822,663	803,417	11,261	3,714	3.08	114.21
	Total	1,057,499	196,280,450	144,037,717	2,535,348	40,785	3,532	3.86	136.21

F-31

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
PROPERTY DAMAGE

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2018	73,223	12,524,257	10,617,270	216,198	2,956	3,592	4.04	145.00
	2019	74,593	13,113,527	11,558,935	285,769	3,065	3,771	4.11	154.96
	2020	77,163	14,562,644	8,758,404	247,003	2,269	3,860	2.94	113.51
	Total	224,979	40,200,428	30,934,609	748,970	8,290	3,732	3.68	137.50
390	2018	224,883	45,506,978	36,048,332	652,146	10,456	3,448	4.65	160.30
	2019	232,931	48,026,750	39,026,754	901,724	10,782	3,620	4.63	167.55
	2020	240,493	51,684,546	25,461,544	472,112	6,643	3,833	2.76	105.87
	Total	698,307	145,218,274	100,536,630	2,025,982	27,881	3,606	3.99	143.97
420	2018	180,022	43,318,423	34,936,435	448,473	10,689	3,268	5.94	194.07
	2019	184,308	45,093,832	37,587,385	373,232	11,180	3,362	6.07	203.94
	2020	192,056	50,134,544	28,859,169	347,837	8,114	3,557	4.22	150.26
	Total	556,386	138,546,799	101,382,989	1,169,542	29,983	3,381	5.39	182.22
440	2018	135,444	25,946,203	22,220,889	296,304	6,408	3,468	4.73	164.06
	2019	141,803	27,872,517	22,466,788	405,477	6,577	3,416	4.64	158.44
	2020	149,127	31,205,729	17,455,584	783,014	4,682	3,728	3.14	117.05
	Total	426,374	85,024,449	62,143,261	1,484,795	17,667	3,517	4.14	145.75
450	2018	63,780	12,155,083	9,858,057	289,751	2,986	3,301	4.68	154.56
	2019	65,421	12,962,515	10,213,985	105,921	3,135	3,258	4.79	156.13
	2020	68,157	14,818,592	8,588,711	80,933	2,518	3,411	3.69	126.01
	Total	197,358	39,936,190	28,660,753	476,605	8,639	3,318	4.38	145.22

F-32

Notes:

- (1) Not under fleet plan.
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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)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2018	537,083	85,250,954	69,562,118	987,684	20,470	3,398	3.81	129.52
	2019	552,234	90,356,727	76,047,982	1,487,553	21,177	3,591	3.83	137.71
	2020	574,774	100,342,050	58,194,322	1,130,102	15,999	3,637	2.78	101.25
	Total	1,664,091	275,949,731	203,804,422	3,605,339	57,646	3,535	3.46	122.47
470	2018	131,062	18,824,716	15,478,945	189,296	4,648	3,330	3.55	118.10
	2019	134,808	20,039,382	16,504,023	300,813	4,883	3,380	3.62	122.43
	2020	140,284	22,771,947	14,051,438	142,339	4,066	3,456	2.90	100.16
	Total	406,154	61,636,045	46,034,406	632,448	13,597	3,386	3.35	113.34
480	2018	193,635	23,460,179	18,334,942	158,869	5,545	3,307	2.86	94.69
	2019	196,981	24,748,207	18,900,942	282,590	5,620	3,363	2.85	95.95
	2020	202,626	27,441,531	14,995,033	276,891	4,311	3,478	2.13	74.00
	Total	593,242	75,649,917	52,230,917	718,350	15,476	3,375	2.61	88.04
490	2018	479,683	64,499,904	51,767,590	881,559	15,691	3,299	3.27	107.92
	2019	489,692	67,405,682	55,485,081	921,977	16,270	3,410	3.32	113.31
	2020	506,323	74,332,606	42,544,667	978,852	12,132	3,507	2.40	84.03
	Total	1,475,698	206,238,192	149,797,338	2,782,388	44,093	3,397	2.99	101.51
Statewide	2018	7,011,636	1,119,150,665	881,162,442	14,281,858	265,535	3,318	3.79	125.67
	2019	7,194,381	1,177,849,286	952,673,696	16,970,971	278,304	3,423	3.87	132.42
	2020	7,478,637	1,299,389,777	740,982,000	13,795,910	210,280	3,524	2.81	99.08
	Total	21,684,654	3,596,389,728	2,574,818,138	45,048,739	754,119	3,414	3.48	118.74

F-33

Notes:

- (1) Not under fleet plan.
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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)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2018	63,911	1,644,429	531,429	319,089	406	1,309	0.64	8.32
	2019	64,900	1,666,514	438,443	226,167	376	1,166	0.58	6.76
	2020	67,182	1,601,728	342,577	151,442	288	1,190	0.43	5.10
	Total	195,993	4,912,671	1,312,449	696,698	1,070	1,227	0.55	6.70
120	2018	237,117	5,870,696	2,842,658	1,027,064	2,367	1,201	1.00	11.99
	2019	236,434	5,824,958	2,678,147	1,120,166	2,406	1,113	1.02	11.33
	2020	240,558	5,728,910	2,052,170	708,110	1,750	1,173	0.73	8.53
	Total	714,109	17,424,564	7,572,975	2,855,340	6,523	1,161	0.91	10.60
130	2018	273,653	7,497,040	3,596,717	1,404,979	2,955	1,217	1.08	13.14
	2019	272,384	7,439,610	3,400,114	1,396,726	3,038	1,119	1.12	12.48
	2020	278,046	7,237,067	2,786,162	934,426	2,324	1,199	0.84	10.02
	Total	824,083	22,173,717	9,782,993	3,736,131	8,317	1,176	1.01	11.87
140	2018	14,462	576,537	361,073	150,295	295	1,224	2.04	24.97
	2019	13,985	565,015	271,265	120,210	261	1,039	1.87	19.40
	2020	14,155	566,822	278,673	65,705	229	1,217	1.62	19.69
	Total	42,602	1,708,374	911,011	336,210	785	1,161	1.84	21.38
150	2018	61,644	1,912,531	864,886	411,677	756	1,144	1.23	14.03
	2019	62,231	1,933,014	860,075	404,864	774	1,111	1.24	13.82
	2020	63,445	1,978,685	802,098	265,658	631	1,271	0.99	12.64
	Total	187,320	5,824,230	2,527,059	1,082,199	2,161	1,169	1.15	13.49

F-34

Notes:

- (1) Not under fleet plan.
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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)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2018	106,147	2,836,772	1,223,861	822,753	859	1,425	0.81	11.53
	2019	108,372	2,919,503	1,187,587	631,810	853	1,392	0.79	10.96
	2020	111,979	3,011,262	849,636	377,159	600	1,416	0.54	7.59
	Total	326,498	8,767,537	3,261,084	1,831,722	2,312	1,411	0.71	9.99
180	2018	46,768	1,586,017	567,583	569,188	534	1,063	1.14	12.14
	2019	48,241	1,674,586	445,290	585,356	487	914	1.01	9.23
	2020	49,431	1,773,566	455,241	448,558	398	1,144	0.81	9.21
	Total	144,440	5,034,169	1,468,114	1,603,102	1,419	1,035	0.98	10.16
190	2018	107,070	3,388,336	970,293	715,589	743	1,306	0.69	9.06
	2019	110,439	3,487,716	1,010,355	743,115	820	1,232	0.74	9.15
	2020	114,945	3,523,410	913,705	406,063	621	1,471	0.54	7.95
	Total	332,454	10,399,462	2,894,353	1,864,767	2,184	1,325	0.66	8.71
200	2018	44,574	1,583,470	604,875	314,004	480	1,260	1.08	13.57
	2019	46,366	1,646,391	619,883	390,111	497	1,247	1.07	13.37
	2020	49,163	1,681,452	761,327	212,259	435	1,750	0.88	15.49
	Total	140,103	4,911,313	1,986,085	916,374	1,412	1,407	1.01	14.18
210	2018	14,930	461,389	129,578	202,791	63	2,057	0.42	8.68
	2019	15,827	484,872	150,322	36,940	87	1,728	0.55	9.50
	2020	16,908	492,212	88,599	51,970	62	1,429	0.37	5.24
	Total	47,665	1,438,473	368,499	291,701	212	1,738	0.44	7.73

F-35

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)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2018	40,008	1,193,559	594,405	248,597	491	1,211	1.23	14.86
	2019	39,697	1,177,194	596,271	285,801	545	1,094	1.37	15.02
	2020	40,333	1,162,262	480,170	144,104	416	1,154	1.03	11.91
	Total	120,038	3,533,015	1,670,846	678,502	1,452	1,151	1.21	13.92
230	2018	51,977	1,588,876	857,929	373,800	861	996	1.66	16.51
	2019	51,180	1,563,709	797,023	396,617	861	926	1.68	15.57
	2020	51,994	1,590,446	813,535	239,819	703	1,157	1.35	15.65
	Total	155,151	4,743,031	2,468,487	1,010,236	2,425	1,018	1.56	15.91
240	2018	51,767	1,511,164	789,458	231,739	665	1,187	1.28	15.25
	2019	50,613	1,469,649	965,665	367,789	820	1,178	1.62	19.08
	2020	51,166	1,468,145	664,730	210,116	578	1,150	1.13	12.99
	Total	153,546	4,448,958	2,419,853	809,644	2,063	1,173	1.34	15.76
250	2018	116,733	5,046,431	1,546,847	1,634,946	1,683	919	1.44	13.25
	2019	118,442	5,206,795	1,558,961	1,813,392	1,788	872	1.51	13.16
	2020	120,390	5,650,127	1,408,133	1,373,342	1,423	990	1.18	11.70
	Total	355,565	15,903,353	4,513,941	4,821,680	4,894	922	1.38	12.70
260	2018	337,346	10,284,521	4,565,086	2,197,935	3,723	1,226	1.10	13.53
	2019	343,982	10,449,989	4,452,129	2,458,804	3,652	1,219	1.06	12.94
	2020	355,819	10,845,869	4,046,504	1,384,953	2,918	1,387	0.82	11.37
	Total	1,037,147	31,580,379	13,063,719	6,041,692	10,293	1,269	0.99	12.60

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)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2018	128,819	3,665,324	1,433,040	788,410	997	1,437	0.77	11.12
	2019	131,581	3,739,347	1,240,034	732,644	966	1,284	0.73	9.42
	2020	134,267	3,780,059	941,505	258,696	635	1,483	0.47	7.01
	Total	394,667	11,184,730	3,614,579	1,779,750	2,598	1,391	0.66	9.16
280	2018	90,299	3,719,254	1,681,335	869,151	1,482	1,135	1.64	18.62
	2019	90,665	3,757,734	1,672,624	941,897	1,416	1,181	1.56	18.45
	2020	91,856	3,821,758	1,284,405	469,620	995	1,291	1.08	13.98
	Total	272,820	11,298,746	4,638,364	2,280,668	3,893	1,191	1.43	17.00
290	2018	48,571	1,683,045	737,420	276,108	615	1,199	1.27	15.18
	2019	49,530	1,725,426	632,905	326,504	556	1,138	1.12	12.78
	2020	51,495	1,719,813	536,867	80,935	390	1,377	0.76	10.43
	Total	149,596	5,128,284	1,907,192	683,547	1,561	1,222	1.04	12.75
300	2018	229,824	6,018,723	2,103,984	1,030,041	1,650	1,275	0.72	9.15
	2019	236,026	6,180,998	1,947,221	1,095,268	1,562	1,247	0.66	8.25
	2020	243,136	6,326,920	1,581,694	781,191	1,063	1,488	0.44	6.51
	Total	708,986	18,526,641	5,632,899	2,906,500	4,275	1,318	0.60	7.95
310	2018	46,132	1,136,346	224,726	178,197	175	1,284	0.38	4.87
	2019	46,944	1,147,373	222,295	157,016	198	1,123	0.42	4.74
	2020	48,235	1,089,945	227,902	143,876	161	1,416	0.33	4.72
	Total	141,311	3,373,664	674,923	479,089	534	1,264	0.38	4.78

Notes:

- (1) Not under fleet plan.
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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)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2018	530,735	10,800,051	4,671,183	1,614,287	3,564	1,311	0.67	8.80
	2019	539,476	10,960,993	4,854,838	1,795,511	3,729	1,302	0.69	9.00
	2020	554,156	10,848,009	4,167,173	1,153,172	2,876	1,449	0.52	7.52
	Total	1,624,367	32,609,053	13,693,194	4,562,970	10,169	1,347	0.63	8.43
340	2018	85,268	3,184,618	1,473,352	592,871	1,206	1,222	1.41	17.28
	2019	84,821	3,188,500	1,423,354	653,624	1,152	1,236	1.36	16.78
	2020	85,886	3,156,301	1,178,763	361,007	828	1,424	0.96	13.72
	Total	255,975	9,529,419	4,075,469	1,607,502	3,186	1,279	1.24	15.92
350	2018	276,490	6,825,175	2,856,992	1,086,282	2,049	1,394	0.74	10.33
	2019	280,906	6,935,438	2,892,627	1,119,779	2,080	1,391	0.74	10.30
	2020	286,662	6,995,643	2,214,942	743,810	1,556	1,423	0.54	7.73
	Total	844,058	20,756,256	7,964,561	2,949,871	5,685	1,401	0.67	9.44
360	2018	103,249	2,740,311	1,395,087	430,073	1,018	1,370	0.99	13.51
	2019	104,103	2,724,591	1,329,335	551,698	974	1,365	0.94	12.77
	2020	105,768	2,825,899	1,115,270	211,302	746	1,495	0.71	10.54
	Total	313,120	8,290,801	3,839,692	1,193,073	2,738	1,402	0.87	12.26
370	2018	231,563	7,418,323	3,584,898	1,638,963	2,589	1,385	1.12	15.48
	2019	234,929	7,513,372	3,668,358	1,530,968	2,589	1,417	1.10	15.61
	2020	240,180	8,008,191	3,170,262	994,559	1,963	1,615	0.82	13.20
	Total	706,672	22,939,886	10,423,518	4,164,490	7,141	1,460	1.01	14.75

F-38

Notes:

- (1) Not under fleet plan.
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- (3) Claim frequency is per 100 cars.
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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)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2018	53,197	1,459,673	671,962	245,384	610	1,102	1.15	12.63
	2019	53,377	1,442,506	899,580	420,553	705	1,276	1.32	16.85
	2020	54,211	1,452,714	545,474	219,507	473	1,153	0.87	10.06
	Total	160,785	4,354,893	2,117,016	885,444	1,788	1,184	1.11	13.17
390	2018	150,228	4,538,977	1,564,673	985,606	1,197	1,307	0.80	10.42
	2019	153,723	4,642,258	1,599,665	1,145,263	1,190	1,344	0.77	10.41
	2020	157,124	4,664,788	1,258,578	615,818	861	1,462	0.55	8.01
	Total	461,075	13,846,023	4,422,916	2,746,687	3,248	1,362	0.70	9.59
420	2018	89,520	5,371,765	2,825,563	1,490,561	2,380	1,187	2.66	31.56
	2019	88,794	5,420,475	2,607,430	1,371,695	2,246	1,161	2.53	29.36
	2020	89,787	5,585,295	1,970,609	855,425	1,727	1,141	1.92	21.95
	Total	268,101	16,377,535	7,403,602	3,717,681	6,353	1,165	2.37	27.61
440	2018	79,843	2,946,947	1,454,665	640,778	1,134	1,283	1.42	18.22
	2019	82,439	3,060,936	1,427,824	616,282	1,102	1,296	1.34	17.32
	2020	84,875	3,211,280	1,055,178	461,328	838	1,259	0.99	12.43
	Total	247,157	9,219,163	3,937,667	1,718,388	3,074	1,281	1.24	15.93
450	2018	35,706	1,087,431	688,435	181,269	484	1,422	1.36	19.28
	2019	35,832	1,086,214	798,686	294,916	569	1,404	1.59	22.29
	2020	36,665	1,098,227	583,266	136,270	416	1,402	1.13	15.91
	Total	108,203	3,271,872	2,070,387	612,455	1,469	1,409	1.36	19.13

F-39

Notes:

- (1) Not under fleet plan.
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- (5) Incurred losses include allocated loss adjustment expenses.

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2018	371,853	9,075,673	4,315,598	1,904,427	3,205	1,347	0.86	11.61
	2019	376,916	9,172,400	4,210,268	1,638,806	3,294	1,278	0.87	11.17
	2020	385,031	9,446,766	3,679,827	1,066,303	2,507	1,468	0.65	9.56
	Total	1,133,800	27,694,839	12,205,693	4,609,536	9,006	1,355	0.79	10.77
470	2018	93,388	2,084,405	1,170,116	403,314	968	1,209	1.04	12.53
	2019	94,621	2,080,771	1,026,439	320,165	836	1,228	0.88	10.85
	2020	97,052	2,177,388	1,024,170	265,782	831	1,232	0.86	10.55
	Total	285,061	6,342,564	3,220,725	989,261	2,635	1,222	0.92	11.30
480	2018	130,895	2,470,688	1,081,698	370,655	757	1,429	0.58	8.26
	2019	131,447	2,464,191	978,659	451,625	745	1,314	0.57	7.45
	2020	133,697	2,425,677	897,595	230,475	495	1,813	0.37	6.71
	Total	396,039	7,360,556	2,957,952	1,052,755	1,997	1,481	0.50	7.47
490	2018	316,701	7,310,172	2,778,471	1,490,287	1,708	1,627	0.54	8.77
	2019	323,410	7,422,918	2,606,244	1,365,173	1,666	1,564	0.52	8.06
	2020	333,029	7,389,896	2,243,324	1,033,136	1,334	1,682	0.40	6.74
	Total	973,140	22,122,986	7,628,039	3,888,596	4,708	1,620	0.48	7.84
Statewide	2018	4,660,388	130,518,669	56,759,876	26,841,110	44,669	1,271	0.96	12.18
	2019	4,722,633	132,175,956	55,469,916	27,507,255	44,840	1,237	0.95	11.75
	2020	4,838,626	134,336,532	46,420,064	17,055,896	34,071	1,362	0.70	9.59
	Total	14,221,647	397,031,157	158,649,856	71,404,261	123,580	1,284	0.87	11.16

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. 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>
2016	7,571,702	7,571,702	5,241,200
2017	6,815,077	6,815,077	4,598,098
2018	7,011,636	7,011,636	4,660,388
2019	7,194,381	7,194,381	4,722,633
2020	7,478,637	7,478,637	4,838,626

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2016	1,075,377,042	1,004,857,422	134,761,728
2017	971,958,957	942,651,202	117,742,495
2018	1,039,759,729	1,117,907,856	128,363,703
2019	1,052,412,296	1,159,031,992	128,603,878
2020	1,072,789,476	1,299,393,477	126,541,433

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
2007					758,660,979
2008				720,107,171	741,861,103
2009			731,893,657	792,349,751	813,854,768
2010		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	987,701,804
2017	399,486,270	735,350,347	875,477,016	939,389,713	
2018	384,036,171	732,085,779	865,401,325		
2019	409,575,280	751,354,987			
2020	339,024,758				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.030
2009			1.083	1.027
2010		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	1.021
2017	1.841	1.191	1.073	
2018	1.906	1.182		
2019	1.834			
Five Year Average	1.851	1.187	1.082	1.026
Three Year Average	1.860	1.188	1.081	1.027
		Five Year	Three Year	
39 to 63 months:		1.110	1.110	
27 to 63 months:		1.318	1.319	
15 to 63 months:		2.440	2.453	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2007					608,404,220
2008				607,852,145	608,115,212
2009			614,578,717	615,384,989	615,624,955
2010		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	961,448,766
2017	921,252,568	978,151,443	981,676,812	986,217,025	
2018	937,329,324	1,011,349,130	1,022,878,076		
2019	1,019,123,304	1,098,320,191			
2020	823,915,665				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.002
2017	1.062	1.004	1.005	
2018	1.079	1.011		
2019	1.078			
Five Year Average	1.070	1.006	1.002	1.000
Three Year Average	1.073	1.007	1.002	1.000
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.008	1.009	
15 to 63 months:		1.079	1.083	

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
2007					93,551,684
2008				92,842,035	93,009,078
2009			99,947,810	100,930,262	101,146,990
2010		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	109,574,881
2017	87,104,169	100,536,184	103,112,757	104,248,486	
2018	79,656,729	95,315,212	98,026,476		
2019	80,171,285	94,682,599			
2020	62,774,822				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.002
2009			1.010	1.002
2010		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	1.002
2017	1.154	1.026	1.011	
2018	1.197	1.028		
2019	1.181			
Five Year Average	1.177	1.028	1.010	1.002
Three Year Average	1.177	1.028	1.011	1.002
		Five Year	Three Year	
39 to 63 months:		1.012	1.013	
27 to 63 months:		1.040	1.041	
15 to 63 months:		1.224	1.225	

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
2007					770,562,365
2008				754,898,979	751,043,783
2009			822,808,711	824,559,586	822,482,993
2010		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	1,008,257,409
2017	842,233,368	937,896,036	967,659,782	982,160,685	
2018	826,188,078	935,767,785	975,767,618		
2019	869,981,940	1,007,647,027			
2020	735,672,058				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.995
2009			1.002	0.997
2010		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	1.005
2017	1.114	1.032	1.015	
2018	1.133	1.043		
2019	1.158			
Five Year Average	1.122	1.034	1.010	1.001
Three Year Average	1.135	1.036	1.010	1.002
		Five Year	Three Year	
39 to 63 months:		1.011	1.012	
27 to 63 months:		1.045	1.048	
15 to 63 months:		1.172	1.189	

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
2007					608,562,434
2008				608,308,805	608,233,572
2009			615,294,078	615,667,679	615,821,799
2010		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	961,913,022
2017	946,840,760	981,256,188	982,879,581	987,090,195	
2018	971,332,877	1,015,730,687	1,024,722,586		
2019	1,056,933,540	1,103,513,326			
2020	854,083,083				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.002
2017	1.036	1.002	1.004	
2018	1.046	1.009		
2019	1.044			
Five Year Average	1.041	1.004	1.001	1.000
Three Year Average	1.042	1.005	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.006	
15 to 63 months:		1.046	1.048	

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
2007					93,731,836
2008				93,071,581	93,094,942
2009			100,919,154	101,171,878	101,257,049
2010		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	109,672,412
2017	99,064,485	102,156,647	103,650,319	104,529,756	
2018	93,139,589	96,990,413	98,631,387		
2019	92,638,083	96,527,414			
2020	73,109,003				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.003	1.001
2010		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	1.002
2017	1.031	1.015	1.008	
2018	1.041	1.017		
2019	1.042			
Five Year Average	1.041	1.018	1.006	1.001
Three Year Average	1.038	1.017	1.007	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.008	
27 to 63 months:		1.025	1.025	
15 to 63 months:		1.067	1.064	

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
2007					630,359,444
2008				617,857,848	617,481,470
2009			675,496,873	677,961,158	678,378,046
2010		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	827,312,520
2017	720,842,437	779,117,099	794,316,931	803,129,554	
2018	703,666,187	773,432,181	794,448,260		
2019	738,594,513	819,436,656			
2020	617,045,585				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.999
2009			1.004	1.001
2010		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	1.004
2017	1.081	1.020	1.011	
2018	1.099	1.027		
2019	1.109			
Five Year Average	1.087	1.023	1.008	1.002
Three Year Average	1.096	1.023	1.007	1.004
		Five Year	Three Year	
39 to 63 months:		1.010	1.011	
27 to 63 months:		1.033	1.034	
15 to 63 months:		1.123	1.133	

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
2007					140,202,921
2008				137,041,131	133,562,313
2009			147,311,838	146,598,428	144,104,947
2010		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	180,944,889
2017	121,390,931	158,778,937	173,342,851	179,031,131	
2018	122,521,891	162,335,604	181,319,358		
2019	131,387,427	188,210,371			
2020	118,626,473				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.975
2009			0.995	0.983
2010		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	1.011
2017	1.308	1.092	1.033	
2018	1.325	1.117		
2019	1.432			
Five Year Average	1.329	1.086	1.023	0.998
Three Year Average	1.355	1.098	1.027	0.996
		Five Year	Three Year	
39 to 63 months:		1.021	1.023	
27 to 63 months:		1.109	1.123	
15 to 63 months:		1.474	1.522	

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
2007					604,051,595
2008				603,284,796	603,225,683
2009			610,523,213	610,899,239	611,030,537
2010		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	948,761,500
2017	933,429,513	966,862,089	968,399,526	972,189,159	
2018	956,716,106	999,951,129	1,008,153,385		
2019	1,040,291,321	1,084,570,912			
2020	838,299,340				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.002
2017	1.036	1.002	1.004	
2018	1.045	1.008		
2019	1.043			
Five Year Average	1.041	1.004	1.001	1.000
Three Year Average	1.041	1.005	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.006	
15 to 63 months:		1.046	1.047	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Excess Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2007					4,510,839
2008				5,024,009	5,007,889
2009			4,770,865	4,768,440	4,791,262
2010		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	13,151,522
2017	13,411,247	14,394,099	14,480,055	14,901,036	
2018	14,616,771	15,779,558	16,569,201		
2019	16,642,219	18,942,414			
2020	15,783,743				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.997
2009			0.999	1.005
2010		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	0.996
2017	1.073	1.006	1.029	
2018	1.080	1.050		
2019	1.138			
Five Year Average	1.088	1.018	1.006	0.985
Three Year Average	1.097	1.024	1.023	0.989
		Five Year	Three Year	
39 to 63 months:		0.991	1.012	
27 to 63 months:		1.009	1.036	
15 to 63 months:		1.098	1.136	

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
2007					96,051
2008				93,683	94,385
2009			98,088	100,675	101,335
2010		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	113,922
2017	69,127	94,338	101,042	103,793	
2018	64,221	88,745	95,187		
2019	65,579	88,796			
2020	53,228				

## Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.007
2009			1.026	1.007
2010		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	1.006
2017	1.365	1.071	1.027	
2018	1.382	1.073		
2019	1.354			
Five Year Average	1.360	1.071	1.029	1.006
Three Year Average	1.367	1.071	1.028	1.006
		Five Year	Three Year	
39 to 63 months:		1.035	1.034	
27 to 63 months:		1.108	1.107	
15 to 63 months:		1.507	1.513	

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
2007					241,850
2008				235,816	235,842
2009			243,002	243,133	243,167
2010		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	293,286
2017	270,689	280,679	280,942	282,694	
2018	262,874	273,624	276,368		
2019	267,629	279,507			
2020	211,915				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.005
2017	1.037	1.001	1.006	
2018	1.041	1.010		
2019	1.044			
Five Year Average	1.039	1.004	1.002	1.001
Three Year Average	1.041	1.005	1.002	1.001
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.007	1.008	
15 to 63 months:		1.046	1.049	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2007					55,353
2008				53,986	54,018
2009			57,451	57,758	57,801
2010		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	58,466
2017	46,897	52,955	53,985	54,298	
2018	42,187	49,207	50,144		
2019	41,919	47,776			
2020	32,892				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.001
2009			1.005	1.001
2010		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	1.001
2017	1.129	1.019	1.006	
2018	1.166	1.019		
2019	1.140			

Five Year Average	1.146	1.020	1.006	1.001
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Three Year Average	1.145	1.019	1.006	1.001
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	Five Year	Three Year
39 to 63 months:	1.007	1.007
27 to 63 months:	1.027	1.026
15 to 63 months:	1.177	1.175

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
2007					96,427
2008				94,889	94,709
2009			101,909	101,763	101,663
2010		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	114,483
2017	106,244	104,863	105,037	105,231	
2018	99,714	99,072	99,434		
2019	101,155	100,419			
2020	82,575				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.998
2009			0.999	0.999
2010		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	1.000
2017	0.987	1.002	1.002	
2018	0.994	1.004		
2019	0.993			
Five Year Average	0.994	1.003	1.001	0.999
Three Year Average	0.991	1.002	1.000	0.998
		Five Year	Three Year	
39 to 63 months:		1.000	0.998	
27 to 63 months:		1.003	1.000	
15 to 63 months:		0.997	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
2007					241,865
2008				235,861	235,854
2009			243,130	243,171	243,185
2010		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	293,352
2017	276,679	281,213	281,114	282,768	
2018	269,105	274,155	276,528		
2019	274,102	280,062			
2020	217,961				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.000	1.000
2010		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	1.005
2017	1.016	1.000	1.006	
2018	1.019	1.009		
2019	1.022			
Five Year Average	1.019	1.003	1.001	1.001
Three Year Average	1.019	1.004	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.005	1.006	
15 to 63 months:		1.024	1.025	

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
2007					55,407
2008				54,057	54,046
2009			57,760	57,830	57,831
2010		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	58,493
2017	51,796	53,642	54,165	54,339	
2018	47,759	49,838	50,366		
2019	46,649	48,416			
2020	37,178				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.000
2017	1.036	1.010	1.003	
2018	1.044	1.011		
2019	1.038			
Five Year Average	1.043	1.011	1.003	1.000
Three Year Average	1.039	1.010	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.014	1.013	
15 to 63 months:		1.058	1.053	

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

Bodily Injury Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2007			
2008			
2009			3,821
2010		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	4,247
2019	35,576	11,623	
2020	29,347		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2008		
2009		
2010		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	0.411
2019	0.327	
Five Year Average	0.300	0.396
Three Year Average	0.301	0.391
	Five Year	Three Year
27 to 39 months:	0.396	0.391
15 to 39 months:	0.119	0.118

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2007			
2008			
2009			128
2010		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	160
2019	6,473	555	
2020	6,046		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2008		
2009		
2010		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	0.301
2019	0.086	
Five Year Average	0.084	0.319
Three Year Average	0.087	0.323
	Five Year	Three Year
27 to 39 months:	0.319	0.323
15 to 39 months:	0.027	0.028

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
2007			
2008			
2009			309
2010		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	222
2019	4,730	640	
2020	4,286		

Claim Development Factors

Accident Year	15-27 Mo.		27-39 Mo.	
2008				
2009				
2010			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		0.352	
2019	0.135			
Five Year Average		0.132		0.337
Three Year Average		0.129		0.315
	Five Year		Three Year	
27 to 39 months:		0.337		0.315
15 to 39 months:		0.044		0.041

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>
2016	5,800,429	5,800,429	4,282,669
2017	5,251,836	5,251,836	3,813,492
2018	5,509,160	5,509,160	3,944,628
2019	5,739,004	5,739,004	4,049,076
2020	6,042,648	6,042,648	4,202,427

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2016	1,771,273	1,771,273	958,531
2017	1,563,241	1,563,241	784,606
2018	1,502,476	1,502,476	715,760
2019	1,455,377	1,455,377	673,557
2020	1,435,989	1,435,989	636,199

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2016	712,523,505	670,413,074	104,028,037
2017	643,684,187	615,774,078	92,085,675
2018	706,769,609	756,476,864	104,376,260
2019	728,917,739	796,710,304	106,185,969
2020	749,529,021	920,605,878	106,305,939

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2016	362,853,537	334,444,348	30,733,691
2017	328,274,770	326,877,124	25,656,820
2018	332,990,120	361,430,992	23,987,443
2019	323,494,557	362,321,688	22,417,909
2020	323,260,455	378,787,599	20,235,494

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
2007					486,044,571
2008				471,770,091	488,730,458
2009			477,976,773	522,814,651	538,766,830
2010		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	638,695,521
2017	242,862,158	452,926,363	548,256,160	593,246,453	
2018	221,822,353	438,901,394	526,196,916		
2019	243,385,439	465,627,492			
2020	195,801,303				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.036
2009			1.094	1.031
2010		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	1.023
2017	1.865	1.210	1.082	
2018	1.979	1.199		
2019	1.913			
Five Year Average	1.921	1.207	1.093	1.030
Three Year Average	1.919	1.206	1.091	1.032
		Five Year	Three Year	
39 to 63 months:		1.126	1.126	
27 to 63 months:		1.359	1.358	
15 to 63 months:		2.611	2.606	

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
2007					400,586,988
2008				413,760,651	413,946,971
2009			418,955,995	419,525,128	419,683,613
2010		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	637,245,966
2017	600,480,591	633,005,561	636,128,533	638,812,691	
2018	603,825,486	646,742,291	653,185,443		
2019	669,533,962	717,499,594			
2020	527,083,324				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.002
2017	1.054	1.005	1.004	
2018	1.071	1.010		
2019	1.072			
Five Year Average	1.066	1.006	1.002	1.001
Three Year Average	1.066	1.007	1.002	1.001
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.009	1.010	
15 to 63 months:		1.076	1.077	

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
2007					67,820,564
2008				68,195,386	68,373,643
2009			73,324,438	74,191,587	74,392,693
2010		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	80,297,313
2017	61,543,120	72,330,300	74,595,260	75,616,812	
2018	56,695,608	69,305,186	71,622,944		
2019	58,691,173	70,997,397			
2020	46,604,649				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.003
2009			1.012	1.003
2010		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	1.003
2017	1.175	1.031	1.014	
2018	1.222	1.033		
2019	1.210			
Five Year Average	1.204	1.035	1.013	1.002
Three Year Average	1.202	1.033	1.014	1.003
		Five Year	Three Year	
39 to 63 months:		1.015	1.017	
27 to 63 months:		1.051	1.051	
15 to 63 months:		1.265	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
2007					494,837,309
2008				498,330,799	495,258,927
2009			545,712,735	547,172,413	545,051,941
2010		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	654,242,034
2017	533,082,246	593,382,285	613,438,313	622,689,514	
2018	517,747,379	581,223,326	604,495,325		
2019	560,004,082	648,442,137			
2020	459,002,488				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.994
2009			1.003	0.996
2010		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	1.007
2017	1.113	1.034	1.015	
2018	1.123	1.040		
2019	1.158			
Five Year Average	1.119	1.033	1.010	1.002
Three Year Average	1.131	1.036	1.010	1.004
		Five Year	Three Year	
39 to 63 months:		1.012	1.014	
27 to 63 months:		1.045	1.051	
15 to 63 months:		1.169	1.189	

Losses exclude unallocated loss adjustment expense.



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2007					400,686,747
2008				414,088,340	413,985,165
2009			419,405,723	419,704,526	419,771,646
2010		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	637,574,787
2017	615,397,083	635,057,119	636,830,218	639,446,934	
2018	624,115,736	649,489,996	654,388,963		
2019	692,970,172	720,874,800			
2020	544,501,785				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.002
2017	1.032	1.003	1.004	
2018	1.041	1.008		
2019	1.040			
Five Year Average	1.039	1.004	1.001	1.000
Three Year Average	1.038	1.005	1.002	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.002	
27 to 63 months:		1.005	1.007	
15 to 63 months:		1.044	1.045	

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
2007					67,981,976
2008				68,395,871	68,448,224
2009			74,206,735	74,402,735	74,483,561
2010		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	80,389,276
2017	71,550,964	73,796,826	75,077,365	75,889,598	
2018	68,247,039	70,800,069	72,181,289		
2019	69,682,576	72,690,991			
2020	55,546,075				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.001
2009			1.003	1.001
2010		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	1.002
2017	1.031	1.017	1.011	
2018	1.037	1.020		
2019	1.043			
Five Year Average	1.044	1.022	1.007	1.000
Three Year Average	1.037	1.019	1.009	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.010	
27 to 63 months:		1.029	1.029	
15 to 63 months:		1.074	1.067	

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
2007					379,359,989
2008				383,696,819	383,656,709
2009			421,262,293	422,826,333	422,912,688
2010		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	508,891,313
2017	435,055,596	464,087,636	472,516,026	477,386,585	
2018	416,552,260	448,215,640	458,499,178		
2019	450,279,754	492,430,826			
2020	363,305,024				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.004	1.000
2010		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	1.005
2017	1.067	1.018	1.010	
2018	1.076	1.023		
2019	1.094			
Five Year Average	1.072	1.020	1.007	1.004
Three Year Average	1.079	1.021	1.006	1.006
		Five Year	Three Year	
39 to 63 months:		1.011	1.012	
27 to 63 months:		1.031	1.033	
15 to 63 months:		1.105	1.115	

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
2007					397,287,891
2008				409,967,926	409,880,871
2009			415,520,212	415,817,773	415,882,071
2010		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	628,043,275
2017	605,268,057	624,175,908	625,931,007	628,221,540	
2018	613,115,609	637,680,976	642,030,642		
2019	679,637,972	705,646,161			
2020	532,693,368				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.002
2017	1.031	1.003	1.004	
2018	1.040	1.007		
2019	1.038			
Five Year Average	1.038	1.004	1.001	1.000
Three Year Average	1.036	1.005	1.002	1.001
		Five Year	Three Year	
39 to 63 months:		1.001	1.003	
27 to 63 months:		1.005	1.008	
15 to 63 months:		1.043	1.044	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2007					58,106
2008				57,889	58,378
2009			59,792	61,529	61,944
2010		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	68,213
2017	39,588	54,462	58,581	60,243	
2018	35,629	50,207	54,037		
2019	37,714	51,960			
2020	29,481				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.008
2009			1.029	1.007
2010		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	1.006
2017	1.376	1.076	1.028	
2018	1.409	1.076		
2019	1.378			
Five Year Average	1.389	1.074	1.031	1.007
Three Year Average	1.388	1.075	1.030	1.007
		Five Year	Three Year	
39 to 63 months:		1.038	1.037	
27 to 63 months:		1.115	1.115	
15 to 63 months:		1.549	1.548	

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
2007					156,013
2008				157,745	157,764
2009			161,800	161,885	161,896
2010		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	194,383
2017	175,531	181,799	182,330	183,299	
2018	169,102	175,664	177,189		
2019	175,728	183,187			
2020	135,070				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.004
2017	1.036	1.003	1.005	
2018	1.039	1.009		
2019	1.042			
Five Year Average	1.039	1.004	1.001	1.001
Three Year Average	1.039	1.005	1.002	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.004	
27 to 63 months:		1.006	1.009	
15 to 63 months:		1.045	1.048	

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
2007					36,035
2008				35,898	35,926
2009			37,763	38,003	38,039
2010		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	38,704
2017	30,060	34,420	35,244	35,484	
2018	27,332	32,436	33,162		
2019	27,941	32,396			
2020	21,779				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.001
2009			1.006	1.001
2010		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	1.001
2017	1.145	1.024	1.007	
2018	1.187	1.022		
2019	1.159			
Five Year Average	1.168	1.023	1.008	1.001
Three Year Average	1.164	1.022	1.007	1.001
		Five Year	Three Year	
39 to 63 months:		1.009	1.008	
27 to 63 months:		1.032	1.030	
15 to 63 months:		1.205	1.199	

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
2007					58,340
2008				58,710	58,591
2009			62,356	62,250	62,157
2010		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	68,576
2017	62,457	61,065	61,048	61,092	
2018	57,546	56,567	56,722		
2019	60,198	59,285			
2020	47,004				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.998
2009			0.998	0.999
2010		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	0.999
2017	0.978	1.000	1.001	
2018	0.983	1.003		
2019	0.985			
Five Year Average	0.982	1.000	1.000	0.999
Three Year Average	0.982	1.000	1.000	0.998
		Five Year	Three Year	
39 to 63 months:		0.999	0.998	
27 to 63 months:		0.999	0.998	
15 to 63 months:		0.981	0.980	



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
2007					156,023
2008				157,778	157,772
2009			161,888	161,912	161,905
2010		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	194,429
2017	179,348	182,143	182,430	183,347	
2018	172,946	176,002	177,289		
2019	179,908	183,543			
2020	138,605				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.000	1.000
2010		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	1.004
2017	1.016	1.002	1.005	
2018	1.018	1.007		
2019	1.020			
Five Year Average	1.018	1.003	1.001	1.001
Three Year Average	1.018	1.004	1.002	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.003	
27 to 63 months:		1.005	1.007	
15 to 63 months:		1.023	1.025	

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
2007					36,072
2008				35,956	35,948
2009			38,015	38,057	38,062
2010		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	38,725
2017	33,863	35,020	35,395	35,521	
2018	31,805	32,963	33,352		
2019	31,803	32,940			
2020	25,183				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.000
2017	1.034	1.011	1.004	
2018	1.036	1.012		
2019	1.036			

Five Year Average	1.043	1.013	1.004	1.000
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Three Year Average	1.035	1.011	1.004	1.000
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Five Year                      Three Year

39 to 63 months:	1.004	1.004
27 to 63 months:	1.017	1.015
15 to 63 months:	1.061	1.051

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2007			
2008			
2009			2,564
2010		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	2,685
2019	22,484	7,325	
2020	17,523		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2008		
2009		
2010		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	0.422
2019	0.326	
Five Year Average	0.295	0.394
Three Year Average	0.302	0.392
	Five Year	Three Year
27 to 39 months:	0.394	0.392
15 to 39 months:	0.116	0.118

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
2007			
2008			
2009			88
2010		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	100
2019	4,180	356	
2020	3,535		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2008		
2009		
2010		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	0.296
2019	0.085	
Five Year Average	0.084	0.316
Three Year Average	0.088	0.306
	Five Year	Three Year
27 to 39 months:	0.316	0.306
15 to 39 months:	0.027	0.027

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
2007			
2008			
2009			252
2010		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	190
2019	3,862	544	
2020	3,404		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2008		
2009		
2010		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	0.361
2019	0.141	
Five Year Average	0.142	0.342
Three Year Average	0.139	0.321
	Five Year	Three Year
27 to 39 months:	0.342	0.321
15 to 39 months:	0.049	0.045

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
2007					272,616,408
2008				248,337,080	253,130,645
2009			253,916,884	269,535,100	275,087,938
2010		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	349,006,283
2017	156,624,112	282,423,984	327,220,856	346,143,260	
2018	162,213,818	293,184,385	339,204,409		
2019	166,189,841	285,727,495			
2020	143,223,455				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.019
2009			1.062	1.021
2010		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	1.019
2017	1.803	1.159	1.058	
2018	1.807	1.157		
2019	1.719			
Five Year Average	1.749	1.156	1.063	1.020
Three Year Average	1.776	1.159	1.064	1.021
		Five Year	Three Year	
39 to 63 months:		1.084	1.086	
27 to 63 months:		1.253	1.259	
15 to 63 months:		2.191	2.236	

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
2007					207,817,232
2008				194,091,494	194,168,241
2009			195,622,722	195,859,861	195,941,342
2010		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	324,202,800
2017	320,771,977	345,145,882	345,548,279	347,404,334	
2018	333,503,838	364,606,839	369,692,633		
2019	349,589,342	380,820,597			
2020	296,832,341				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.003
2017	1.076	1.001	1.005	
2018	1.093	1.014		
2019	1.089			
Five Year Average	1.077	1.007	1.001	0.999
Three Year Average	1.086	1.008	1.001	0.999
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.007	1.008	
15 to 63 months:		1.085	1.095	

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
2007					25,731,120
2008				24,646,649	24,635,435
2009			26,623,372	26,738,675	26,754,297
2010		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	29,277,568
2017	25,561,049	28,205,884	28,517,497	28,631,674	
2018	22,961,121	26,010,026	26,403,532		
2019	21,480,112	23,685,202			
2020	16,170,173				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.004	1.001
2010		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	1.001
2017	1.103	1.011	1.004	
2018	1.133	1.015		
2019	1.103			
Five Year Average	1.108	1.012	1.004	1.001
Three Year Average	1.113	1.014	1.004	1.000
		Five Year	Three Year	
39 to 63 months:		1.005	1.004	
27 to 63 months:		1.017	1.018	
15 to 63 months:		1.127	1.133	

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
2007					275,725,056
2008				256,568,180	255,784,856
2009			277,095,976	277,387,173	277,431,052
2010		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	354,015,375
2017	309,151,122	344,513,751	354,221,469	359,471,171	
2018	308,440,699	354,544,459	371,272,293		
2019	309,977,858	359,204,890			
2020	276,669,570				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.997
2009			1.001	1.000
2010		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	1.003
2017	1.114	1.028	1.015	
2018	1.149	1.047		
2019	1.159			
Five Year Average	1.128	1.035	1.010	1.001
Three Year Average	1.141	1.034	1.010	1.001
		Five Year	Three Year	
39 to 63 months:		1.011	1.011	
27 to 63 months:		1.046	1.045	
15 to 63 months:		1.180	1.192	

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
2007					207,875,687
2008				194,220,465	194,248,407
2009			195,888,355	195,963,153	196,050,153
2010		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	324,338,235
2017	331,443,677	346,199,069	346,049,363	347,643,261	
2018	347,217,141	366,240,691	370,333,623		
2019	363,963,368	382,638,526			
2020	309,581,298				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.000	1.000
2010		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	1.003
2017	1.045	1.000	1.005	
2018	1.055	1.011		
2019	1.051			
Five Year Average	1.047	1.006	1.001	0.999
Three Year Average	1.050	1.006	1.001	0.999
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.006	1.006	
15 to 63 months:		1.053	1.056	

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
2007					25,749,860
2008				24,675,710	24,646,718
2009			26,712,419	26,769,143	26,773,488
2010		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	29,283,136
2017	27,513,521	28,359,821	28,572,954	28,640,158	
2018	24,892,550	26,190,344	26,450,098		
2019	22,955,507	23,836,423			
2020	17,562,928				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.999
2009			1.002	1.000
2010		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	1.001
2017	1.031	1.008	1.002	
2018	1.052	1.010		
2019	1.038			
Five Year Average	1.034	1.008	1.003	1.001
Three Year Average	1.040	1.009	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.003	
27 to 63 months:		1.012	1.012	
15 to 63 months:		1.046	1.052	

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
2007					250,999,455
2008				234,161,029	233,824,761
2009			254,234,580	255,134,825	255,465,358
2010		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	318,421,207
2017	285,786,841	315,029,463	321,800,905	325,742,969	
2018	287,113,927	325,216,541	335,949,082		
2019	288,314,759	327,005,830			
2020	253,740,561				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.999
2009			1.004	1.001
2010		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	1.003
2017	1.102	1.021	1.012	
2018	1.133	1.033		
2019	1.134			
Five Year Average	1.110	1.028	1.008	1.000
Three Year Average	1.123	1.025	1.007	1.001
		Five Year	Three Year	
39 to 63 months:		1.008	1.008	
27 to 63 months:		1.036	1.033	
15 to 63 months:		1.150	1.160	

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
2007					206,763,704
2008				193,316,870	193,344,812
2009			195,003,001	195,081,466	195,148,466
2010		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	320,718,225
2017	328,161,456	342,686,181	342,468,519	343,967,619	
2018	343,600,497	362,270,153	366,122,743		
2019	360,653,349	378,924,751			
2020	305,605,972				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.000	1.000
2010		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	1.003
2017	1.044	0.999	1.004	
2018	1.054	1.011		
2019	1.051			
Five Year Average	1.046	1.005	1.001	0.999
Three Year Average	1.050	1.005	1.000	0.999
		Five Year	Three Year	
39 to 63 months:		1.000	0.999	
27 to 63 months:		1.005	1.004	
15 to 63 months:		1.051	1.054	

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
2007					37,945
2008				35,794	36,007
2009			38,296	39,146	39,391
2010		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	45,709
2017	29,539	39,876	42,461	43,550	
2018	28,592	38,538	41,150		
2019	27,865	36,836			
2020	23,747				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.006
2009			1.022	1.006
2010		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	1.005
2017	1.350	1.065	1.026	
2018	1.348	1.068		
2019	1.322			
Five Year Average	1.323	1.065	1.025	1.005
Three Year Average	1.340	1.065	1.025	1.004
		Five Year	Three Year	
39 to 63 months:		1.030	1.029	
27 to 63 months:		1.097	1.096	
15 to 63 months:		1.451	1.469	

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
2007					85,837
2008				78,071	78,078
2009			81,202	81,248	81,271
2010		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	98,903
2017	95,158	98,880	98,612	99,395	
2018	93,772	97,960	99,179		
2019	91,901	96,320			
2020	76,845				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.006
2017	1.039	0.997	1.008	
2018	1.045	1.012		
2019	1.048			

Five Year Average	1.040	1.004	1.001	1.000
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Three Year Average	1.044	1.004	1.001	1.000
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	Five Year	Three Year
39 to 63 months:	1.001	1.001
27 to 63 months:	1.005	1.005
15 to 63 months:	1.045	1.049

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
2007					19,318
2008				18,088	18,092
2009			19,688	19,755	19,762
2010		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	19,762
2017	16,837	18,535	18,741	18,814	
2018	14,855	16,771	16,982		
2019	13,978	15,380			
2020	11,113				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.003	1.000
2010		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	1.001
2017	1.101	1.011	1.004	
2018	1.129	1.013		
2019	1.100			

Five Year Average	1.107	1.013	1.004	1.001
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Three Year Average	1.110	1.012	1.004	1.000
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	Five Year	Three Year
39 to 63 months:	1.005	1.004
27 to 63 months:	1.018	1.016
15 to 63 months:	1.127	1.128



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2007					38,087
2008				36,179	36,118
2009			39,553	39,513	39,506
2010		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	45,907
2017	43,787	43,798	43,989	44,139	
2018	42,168	42,505	42,712		
2019	40,957	41,134			
2020	35,571				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.998
2009			0.999	1.000
2010		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	1.000
2017	1.000	1.004	1.003	
2018	1.008	1.005		
2019	1.004			
Five Year Average	1.012	1.007	1.002	0.998
Three Year Average	1.004	1.004	1.001	0.997
		Five Year	Three Year	
39 to 63 months:		1.000	0.998	
27 to 63 months:		1.007	1.002	
15 to 63 months:		1.019	1.006	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Property Damage Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2007					85,842
2008				78,083	78,082
2009			81,242	81,259	81,280
2010		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	98,923
2017	97,331	99,070	98,684	99,421	
2018	96,159	98,153	99,239		
2019	94,194	96,519			
2020	79,356				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.000	1.000
2010		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	1.006
2017	1.018	0.996	1.007	
2018	1.021	1.011		
2019	1.025			
Five Year Average	1.020	1.003	1.001	1.000
Three Year Average	1.021	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:		1.024	1.025	

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
2007					19,335
2008				18,101	18,098
2009			19,745	19,773	19,769
2010		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	19,768
2017	17,933	18,622	18,770	18,818	
2018	15,954	16,875	17,014		
2019	14,846	15,476			
2020	11,995				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.000
2017	1.038	1.008	1.003	
2018	1.058	1.008		
2019	1.042			
Five Year Average	1.042	1.009	1.002	1.000
Three Year Average	1.046	1.008	1.002	1.000
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.011	1.010	
15 to 63 months:		1.053	1.056	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2007			
2008			
2009			1,257
2010		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	1,562
2019	13,092	4,298	
2020	11,824		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2008		
2009		
2010		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	0.394
2019	0.328	
Five Year Average	0.309	0.401
Three Year Average	0.298	0.389
	Five Year	Three Year
27 to 39 months:	0.401	0.389
15 to 39 months:	0.124	0.116

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
2007			
2008			
2009			40
2010		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	60
2019	2,293	199	
2020	2,511		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2008		
2009		
2010		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	0.311
2019	0.087	
Five Year Average	0.084	0.326
Three Year Average	0.085	0.355
	Five Year	Three Year
27 to 39 months:	0.326	0.355
15 to 39 months:	0.027	0.030

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
2007			
2008			
2009			57
2010		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	32
2019	868	96	
2020	882		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2008		
2009		
2010		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	0.308
2019	0.111	
Five Year Average		
	0.098	0.316
Three Year Average		
	0.095	0.296
Five Year		
Three Year		
27 to 39 months:	0.316	0.296
15 to 39 months:	0.031	0.028

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



Gary Wierzbicki  
Senior Actuary, FCAS

November 30th, 2021

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.

There have not been any recent expense cutting activities for the Allstate Property & Casualty Insurance Company and Allstate Insurance Company that would create a material change in expected future expense ratios that exceeds typical year-to-year volatility. In the past 5 years, expense reduction activities have been largely offset by additional investments being made in various initiatives such as technology capabilities, acquisitions, and marketing initiatives.

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

Sincerely,

Gary Wierzbicki, FCAS  
gwieb@allstate.com

Allstate Insurance Company  
2775 Sanders Road, Northbrook, IL 60062





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Home Office • 100 Erie Insurance Place • Erie, Pennsylvania 16530 • 814.870.2000  
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Kayla M. Robertson  
Director, P/C Actuarial  
Enterprise Risk Management  
Erie Insurance Group  
100 Erie Insurance Place  
Erie, Pennsylvania 16530  
Telephone: (814) 870-6993  
Fax: (814) 870-4383  
[kayla.robertson@erieinsurance.com](mailto:kayla.robertson@erieinsurance.com)

November 4, 2021

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

**RE: PPA RESERVE STRENGTHENING & EXPENSE CUTTING ACTIVITIES**

1. RESERVE STRENGTHENING

The Erie Insurance Group began implementing Colossus and the Soft Tissue Evaluation program in 1998-1999 in order to establish more accurate case reserves. We continued with these claims initiatives through 2021, and so the criteria used in North Carolina for establishing case basis reserves for the accident year ending December 31, 2021 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 Claims Center (ECC).

The manner in which claims were recorded and case reserves established changed with the implementation of the new claims system in December, 2016. The changes for the Private Passenger Auto line of business which impacted the establishment of case reserves were eliminated in May, 2017.

The relative adequacy level of case reserves is examined during the quarterly reserve analysis. Relative case reserve adequacy levels appear to be deteriorating over the last five years. 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 (2017 through 2021) is most representative of what to expect in the future.

Sincerely,

A handwritten signature in black ink that reads "Kayla Robertson, FCAS". The signature is written in a cursive, flowing style.

Kayla Robertson, FCAS



One GEICO Plaza ■ Washington, DC 20076-0001

November 10, 2021

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 three 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

**From:** [Gumaer, Chris](#)  
**To:** [Andy Montano](#); [Pierce, Rick](#)  
**Cc:** [Rebecca Williams](#); [Karen Ott](#); [Carter, Rick](#)  
**Subject:** RE: NCRB Reserve Strengthening and Expense Cutting Activities Automobile  
**Date:** Friday, November 5, 2021 10:27:31 AM  
**Attachments:** [image003.png](#)

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**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi all,

There have been no material changes to reserve strengthening or expense cutting during the prior 5 years for the companies listed below.

Thanks,

Chris Gumaer  
Director, Product Management  
National General, Product/Pricing  
Office: 336.435.8467  
Cell: 336.455.2815  
Email: [Christopher.Gumaer@NGIC.com](mailto:Christopher.Gumaer@NGIC.com)

**NATIONAL GENERAL**  
an Allstate company

**From:** Karen Ott <klo@ncrb.org> **On Behalf Of** Andy Montano  
**Sent:** Wednesday, November 3, 2021 1:53 PM  
**To:** Pierce, Rick <Rick.Pierce@NGIC.com>  
**Cc:** Andy Montano <afm@ncrb.org>; Rebecca Williams <rrw@ncrb.org>; Karen Ott <klo@ncrb.org>; Carter, Rick <Rick.Carter@NGIC.COM>; Gumaer, Chris <Christopher.Gumaer@NGIC.COM>  
**Subject:** NCRB Reserve Strengthening and Expense Cutting Activities Automobile

**WARNING:**

This Message came from an external source. Please exercise caution when opening any attachments or clicking on links.

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Rick,

**Please respond by 12/1/21**

In connection with the 2022 North Carolina private passenger non-fleet motor vehicle insurance rate filing or review of experience, regulations adopted by the North Carolina Department of Insurance require that the Rate Bureau furnish statements from the fifteen largest writers of the various coverages involved regarding reserve strengthening and expense cutting activities over the previous five years.

Please complete for the following Company(s) in your group:

**Integon Indemnity Corporation  
Integon Preferred Insurance Company**

**RESERVE STRENGTHENING**

11 N.C.A.C. 10.1104 (3)(i) provides:

For each of the fifteen largest writers of private passenger automobile insurance in North Carolina, a statement regarding any reserve strengthening or weakening that has occurred in the last five years shall be included.

The incurred losses in the Rate Bureau's filings are made up of paid losses plus case basis reserves. In order for the Rate Bureau to comply with this regulation, please advise us whether the criteria used by your Company in North Carolina for establishing case basis reserves has changed materially over the latest five years. If these criteria have materially changed over the latest five years, provide us with the details of such changes.

**EXPENSE CUTTING ACTIVITIES**

11 N.C.A.C. 10.1104 (7)(c) provides:

For each of ten largest writers of private passenger automobile insurance in North Carolina, statements regarding any expense cutting activities undertaken in the last five years shall be provided.

Expense provisions in the rate level calculations are based upon the historical experience reported by the companies in North Carolina. In order for the Rate Bureau to comply with this regulation, please advise us if your Company has undertaken any expense cutting activities over the last five years on your private passenger non-fleet motor vehicle coverages that would materially impact your anticipated expense levels in North Carolina. If so, please provide us with the details of such activities and your best estimate of the extent to which your historical expense levels either understate or overstate your expected expense levels.

Once completed, please reply to this email with the requested information to Karen Ott [klo@ncrb.org](mailto:klo@ncrb.org) as soon as possible but no later than December 1, 2021.

***Andy Montano***

**NCRB Personal Lines Director**

**NCRF Automobile Manager**

2910 Sumner Boulevard

Raleigh, NC 27616

919.582.1021 office

[afm@ncrb.org](mailto:afm@ncrb.org)

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The information contained in this e-mail message is intended only for the personal and confidential use of the recipient(s) named above. If the reader of this message is not the intended recipient or an agent responsible for delivering it to the intended recipient, you are



AUTO | HOME | LIFE

Liberty Mutual Insurance

Global Retail Markets  
Product Compliance  
c/o Presidential Service Team  
175 Berkeley Street  
Boston, MA 02116  
Phone: (617) 357-9500  
Fax: (857) 224-8832

November 29, 2021

Karen Ott  
North Carolina Rate Bureau  
2910 Sumner Boulevard  
Raleigh, NC 27616

Dear Ms. Ott,

This letter is in response to your November 3, 2021 request for statements regarding LM Insurance Corporation's reserve strengthening and expense cutting activities.

**Reserve Strengthening**

In 2017, Liberty changed its reserve philosophy countrywide. We started estimating reserves at the beginning of the claim process instead of stair-stepping reserve. This resulted in reserves that are more adequate at the time of settlement. We have not engaged in any state specific initiatives for North Carolina over the past five years.

**Expense Cutting**

As part of our ongoing strategic initiatives, Liberty seeks to reduce its cost base through organizational efficiencies and productivity gains. We are actively managing our expenses holistically and have not engaged in any state specific initiatives for North Carolina over the past five years.

If you have any questions or need any additional information, please feel free to contact me directly. I'll be more than happy to assist you.

Sincerely,

Danielle Rice  
Sr Compliance Analyst  
425-519-5092  
Danielle.Rice@LibertyMutual.com



**Nationwide Insurance**

Nationwide Insurance Mutual Company  
Nationwide Insurance Mutual Fire Company  
Nationwide General Insurance Company  
1000 Yard Street  
Grandview Heights, Ohio 43212

December 7, 2021

Andy Montano  
2910 Sumner Boulevard  
Raleigh, North Carolina 27616

Dear Mr. Montano,

There have not been any material changes in the way case basis reserves are established over the last five years.

Our company has not undertaken any expense cutting activities that would materially impact our anticipated expense levels.

Please let me know if you have any questions.

Christine Hague, Sr. Product Manager



# North Carolina Farm Bureau Insurance Group

Telephone 919.782.1705 - Post Office Box 27427 - Raleigh, NC 27611

November 8, 2021

Mr. Andy Montano  
N.C. Rate Bureau  
2910 Sumner Drive  
Raleigh, NC 27616

RE: North Carolina Farm Bureau Mutual Insurance Company, Inc.  
Insurance Department Regulations  
North Carolina Private Passenger Auto  
Reserve Strengthening  
Expense Cutting Activities

Mr. Montano:

Our company has not changed its procedures for setting case loss reserves over the last 5 years. We also have not taken on any expense cutting activities over the last 5 years that would impact the expense levels in North Carolina.

If I can be of further assistance, let me know.

Roger Batdorff  
Senior Executive, Actuarial, Research & Reinsurance

RB/kb



11/22/2021

James King, ACAS  
Progressive Premier Insurance Co of Illinois  
6300 Wilson Mills Road  
Mayfield Village, OH 44143

Karen Ott  
North Carolina Rate Bureau  
2910 Sumner Boulevard  
Raleigh, NC 27616

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto Loss and Defense and Cost Containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves did not materially change in 2021, nor over the past five years.

Sincerely,

*James King,* ACAS

James King, ACAS  
Senior Manager, Corporate Actuarial Department  
Progressive Premier Insurance Co of Illinois

11/22/2021

James King, ACAS  
Progressive Southeastern Insurance Company  
6300 Wilson Mills Road  
Mayfield Village, OH 44143

Karen Ott  
North Carolina Rate Bureau  
2910 Sumner Boulevard  
Raleigh, NC 27616

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto Loss and Defense and Cost Containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves did not materially change in 2021, nor over the past five years.

Sincerely,

*James King,* ACAS

James King, ACAS  
Senior Manager, Corporate Actuarial Department  
Progressive Southeastern Insurance Company



Jeff Clinch, FCAS, MAAA, CPCU  
Actuary and Assistant Secretary-Treasurer

One State Farm Plaza, D4  
Bloomington, Illinois 61710  
Phone: 309.766.9940  
Fax: 309.766.3189  
E-mail: jeff.clinch.gfdl@statefarm.com

November 29, 2021

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

Dear Ms. Ott:

RE: Reserve Strengthening and Expense Cutting Activities

Your email dated November 3, 2021 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 2022, as we do not anticipate a material change.

Sincerely,

Jeff Clinch  
Actuary and Assistant Secretary-Treasurer

JC:kw



*We know what it means to serve.<sup>SM</sup>*

---

INSURANCE • BANKING • INVESTMENTS • RETIREMENT • ADVICE

November 4, 2021

Karen Ott  
2910 Sumner Boulevard  
Raleigh, NC 27616

**Reference: Inquiry of Reserve Strengthening & Expense Cutting Activities**

Ms. Ott:

For both United Services Automobile Association and USAA Casualty Insurance Company, the criteria used by the companies in North Carolina for establishing case basis reserves has not changed materially over the latest five years.

Additionally, for both United Services Automobile Association and USAA Casualty Insurance Company, the companies have not undertaken any expense cutting activities over the last five years on private passenger non-fleet motor vehicle coverages that materially impact anticipated expense levels in North Carolina.

Sincerely,

Ray Rabel, FCAS, MAAA, M.S  
Regional Actuary  
USAA Auto Pricing

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

4. TRENDING FACTOR DEVELOPMENT AND APPLICATION

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

<b><u>Loss Trends</u></b>	<b>Historical</b>			<b>Prospective</b>		
	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>	<u>Claim Cost</u>	<u>Claim Frequency</u>	<u>Pure Premium</u>
Bodily Injury (B/L)	5.0%	-2.5%	2.4%	5.5%	-2.5%	2.9%
Bodily Injury (T/L)	5.5%			6.5%		
Property Damage	5.0%	0.0%	5.0%	6.5%	0.0%	6.5%
Medical Payments	3.0%	-2.5%	0.4%	3.5%	-2.5%	0.9%
<b><u>Expense Trend</u></b>	3.0%					

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Loss Trend Factors by Experience Year

	(1) Year	(2) # Years of Historical Trend (a)	(3) Historical Trend Factor(b)	(4) # Years of Prospective Trend (c)	(5) Prospective Trend Factor(b)	(6) Total Trend Factor (d)	(7) Annualized Trend Factor (e)
Bodily Injury	2018	2.00	2.4%	3.04	2.9%	1.144	2.7%
	2019	1.00	2.4%	3.04	2.9%	1.117	2.8%
	2020	0.00	2.4%	3.04	2.9%	1.091	2.9%
Property Damage	2018	2.00	5.0%	3.04	6.5%	1.335	5.9%
	2019	1.00	5.0%	3.04	6.5%	1.272	6.1%
	2020	0.00	5.0%	3.04	6.5%	1.211	6.5%
Medical Payments	2018	2.00	0.4%	3.04	0.9%	1.036	0.7%
	2019	1.00	0.4%	3.04	0.9%	1.032	0.8%
	2020	0.00	0.4%	3.04	0.9%	1.028	0.9%

(a) Number of years from average date of occurrence for year shown to 7/1/2020.

(b) Selected annual trend factor

(c) Number of years from 7/1/2020 to projection date of 7/8/2023.

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

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF AVERAGE ANNUAL CHANGE  
IN CLAIM COST  
**FASTTRACK - NC DATA**

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (TOTAL LIMITS)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Dec-17	478,568,610	41,761	11,460	12,195.86	542,661,207	149,637	3,627	3,906.44
Mar-18	473,788,017	40,904	11,583	12,392.27	539,428,438	147,460	3,658	3,964.26
Jun-18	477,542,051	40,929	11,668	12,591.85	536,066,516	144,830	3,701	4,022.95
Sep-18	477,040,831	40,512	11,775	12,794.64	530,134,826	141,891	3,736	4,082.50
Dec-18	476,444,362	40,220	11,846	13,000.70	533,052,104	141,266	3,773	4,142.93
Mar-19	479,819,485	39,781	12,062	13,210.07	542,463,503	140,998	3,847	4,204.26
Jun-19	480,194,882	39,195	12,251	13,422.82	546,568,020	140,510	3,890	4,266.50
Sep-19	489,971,248	39,253	12,482	13,639.00	562,048,790	142,054	3,957	4,329.65
Dec-19	493,556,473	39,204	12,589	13,858.65	571,193,942	141,833	4,027	4,393.75
Mar-20	492,787,676	39,450	12,491	14,081.85	579,851,298	141,497	4,098	4,458.79
Jun-20	483,633,483	38,218	12,655	14,308.63	550,327,945	130,376	4,221	4,524.79
Sep-20	466,234,304	36,059	12,930	14,539.07	520,415,986	123,143	4,226	4,591.77
Dec-20	450,630,113	33,911	13,289	14,773.23	493,425,659	115,628	4,267	4,659.75
Mar-21	434,529,406	31,445	13,819	15,011.15	460,188,713	106,669	4,314	4,728.72
Jun-21	440,700,700	30,639	14,384	15,252.90	477,787,006	110,109	4,339	4,798.72

(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>2Q21</u>	<u>1Q20</u>	<u>2Q21</u>	<u>1Q20</u>
6-points	12.1%	4.8%	4.2%	6.7%
9-points	7.5%	4.6%	5.8%	5.9%
12-points	6.6%	4.5%	6.1%	5.6%
15-points	5.8%		5.8%	

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF AVERAGE ANNUAL CHANGE  
IN CLAIM FREQUENCIES (A)  
**FASTTRACK - NC DATA**

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQ (3)/(2)	(5) EARNED EXPOSURES	(6) PAID CLAIMS	(7) PAID CLAIM FREQ (6)/(5)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
Dec-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
Sep-20	4,690,415	36,059	0.7688	4,690,415	123,143	2.6254
Dec-20	4,718,173	33,911	0.7187	4,718,173	115,628	2.4507
Mar-21	4,739,215	31,445	0.6635	4,739,215	106,669	2.2508
Jun-21	4,756,313	30,639	0.6442	4,756,313	110,109	2.3150

(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	
	2Q21	1Q20	2Q21	1Q20
6-points	-21.5%	-1.6%	-21.5%	0.0%
9-points	-14.6%	-2.4%	-16.5%	-1.0%
12-points	-10.4%	-2.7%	-11.3%	-1.5%
15-points	-7.9%		-8.8%	

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2021

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.2%	5.8%	5.8%
12 points	5.9%	6.5%	6.6%
9 points	6.9%	7.5%	7.5%
6 points	10.7%	11.5%	12.1%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-9.1%	-7.7%	-7.9%
12 points	-12.3%	-10.5%	-10.4%
9 points	-18.0%	-15.0%	-14.6%
6 points	-28.3%	-24.1%	-21.5%

NORTH CAROLINA PROPERTY DAMAGE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.1%	5.7%	5.8%
12 points	5.4%	5.9%	6.1%
9 points	5.3%	5.6%	5.8%
6 points	4.0%	4.1%	4.2%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-10.3%	-8.6%	-8.8%
12 points	-13.6%	-11.5%	-11.3%
9 points	-21.5%	-17.3%	-16.5%
6 points	-29.0%	-24.6%	-21.5%

NORTH CAROLINA  
 FAST TRACK TREND SUMMARY  
 CORRELATION COEFFICIENTS  
 DATA ENDED JUNE 2021

NORTH CAROLINA BODILY INJURY

	STRAIGHT LINE	EXPONENTIAL
COST		
15 points	0.95	0.96
12 points	0.94	0.95
9 points	0.92	0.93
6 points	0.98	0.98
FREQ		
15 points	-0.87	-0.86
12 points	-0.90	-0.89
9 points	-0.94	-0.93
6 points	-0.99	-0.99

NORTH CAROLINA PROPERTY DAMAGE

	STRAIGHT LINE	EXPONENTIAL
COST		
15 points	0.99	0.99
12 points	0.99	0.99
9 points	0.98	0.98
6 points	0.95	0.95
FREQ		
15 points	-0.87	-0.86
12 points	-0.88	-0.88
9 points	-0.95	-0.95
6 points	-0.96	-0.96

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-17	15,001,896,166	898,439	16,698	17,809.16	18,941,442,025	5,134,615	3,689	3,972.83
Mar-18	14,948,046,258	888,132	16,831	18,174.14	18,955,485,398	5,091,602	3,723	4,041.23
Jun-18	14,984,181,848	883,528	16,959	18,546.61	18,946,264,539	5,037,073	3,761	4,110.80
Sep-18	15,044,079,664	882,921	17,039	18,926.71	18,967,268,057	4,983,420	3,806	4,181.57
Dec-18	15,134,160,267	880,673	17,185	19,314.60	19,074,600,978	4,944,260	3,858	4,253.56
Mar-19	15,295,921,639	877,296	17,435	19,710.44	19,124,849,328	4,884,319	3,916	4,326.79
Jun-19	15,551,471,710	875,260	17,768	20,114.39	19,066,322,665	4,824,991	3,952	4,401.28
Sep-19	15,882,992,127	874,989	18,152	20,526.62	19,297,036,196	4,819,686	4,004	4,477.05
Dec-19	16,141,266,229	876,354	18,419	20,947.30	19,390,441,724	4,773,724	4,062	4,554.13
Mar-20	16,466,858,970	880,012	18,712	21,376.60	19,564,088,610	4,736,491	4,131	4,632.53
Jun-20	16,241,640,056	852,169	19,059	21,814.70	18,611,744,349	4,346,357	4,282	4,712.29
Sep-20	15,661,901,143	806,971	19,408	22,261.77	17,312,018,775	3,972,834	4,358	4,793.41
Dec-20	15,165,223,782	756,842	20,038	22,718.01	16,080,920,783	3,624,617	4,437	4,875.94
Mar-21	14,500,178,572	699,978	20,715	23,183.60	14,803,447,352	3,268,940	4,529	4,959.88
Jun-21	14,533,043,800	676,854	21,471	23,658.74	15,048,370,617	3,339,277	4,506	5,045.27

(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	
	2Q21	1Q20	2Q21	1Q20
6-points	11.7%	7.2%	7.4%	5.5%
9-points	9.5%	5.7%	7.8%	5.3%
12-points	8.5%	5.3%	7.1%	5.1%
15-points	7.2%		6.5%	

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF AVERAGE ANNUAL CHANGE  
IN CLAIM FREQUENCIES (A)

**FASTTRACK - COUNTRYWIDE DATA**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (3)/(2)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (6)/(5)
		<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>	
Dec-17	101,641,789	898,439	0.8839	143,446,076	5,134,615	3.5795
Mar-18	101,719,203	888,132	0.8731	143,531,264	5,091,602	3.5474
Jun-18	101,747,614	883,528	0.8684	143,536,208	5,037,073	3.5093
Sep-18	101,817,492	882,921	0.8672	143,599,009	4,983,420	3.4704
Dec-18	101,919,363	880,673	0.8641	143,702,133	4,944,260	3.4406
Mar-19	101,970,849	877,296	0.8603	143,727,510	4,884,319	3.3983
Jun-19	102,124,956	875,260	0.8570	143,912,518	4,824,991	3.3527
Sep-19	102,365,262	874,989	0.8548	144,208,918	4,819,686	3.3422
Dec-19	102,664,673	876,354	0.8536	144,581,310	4,773,724	3.3018
Mar-20	103,113,242	880,012	0.8534	145,169,802	4,736,491	3.2627
Jun-20	103,572,036	852,169	0.8228	145,727,925	4,346,357	2.9825
Sep-20	104,124,366	806,971	0.7750	146,434,313	3,972,834	2.7130
Dec-20	104,656,132	756,842	0.7232	147,130,402	3,624,617	2.4635
Mar-21	105,077,783	699,978	0.6662	147,652,682	3,268,940	2.2139
Jun-21	105,533,861	676,854	0.6414	148,325,085	3,339,277	2.2513

(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>2Q21</u>	<u>1Q20</u>	<u>2Q21</u>	<u>1Q20</u>
6-points	-21.6%	0.8%	-27.8%	-4.0%
9-points	-14.4%	0.5%	-21.3%	-4.0%
12-points	-9.9%	0.5%	-15.9%	-4.0%
15-points	-7.4%		-12.5%	

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2021

MULTISTATE BODILY INJURY

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	6.3%	7.1%	7.2%
12 points	7.4%	8.2%	8.5%
9 points	8.4%	9.2%	9.5%
6 points	10.4%	11.1%	11.7%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-8.4%	-7.2%	-7.4%
12 points	-11.6%	-10.0%	-9.9%
9 points	-17.7%	-14.8%	-14.4%
6 points	-28.5%	-24.2%	-21.6%

MULTISTATE PROPERTY DAMAGE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.7%	6.4%	6.5%
12 points	6.3%	6.8%	7.1%
9 points	7.0%	7.5%	7.8%
6 points	6.7%	7.0%	7.4%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-16.0%	-12.3%	-12.5%
12 points	-21.1%	-16.4%	-15.9%
9 points	-30.2%	-22.6%	-21.3%
6 points	-41.3%	-32.9%	-27.8%

NORTH CAROLINA  
 FAST TRACK TREND SUMMARY  
 CORRELATION COEFFICIENTS  
 DATA ENDED JUNE 2021

MULTISTATE BODILY INJURY

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.85	-0.83
12 points	-0.88	-0.87
9 points	-0.94	-0.93
6 points	-0.99	-0.99

MULTISTATE PROPERTY DAMAGE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.96	0.96

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.91	-0.89
12 points	-0.93	-0.92
9 points	-0.96	-0.95
6 points	-0.97	-0.98

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF AVERAGE ANNUAL CHANGE  
IN CLAIM COST

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST		
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)	
<u>BODILY INJURY (30/60 LIMIT)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>				
Sep-15	\$710,045,595	103,695	\$6,847	\$7,295.94	\$809,166,822	289,048	\$2,799	\$2,953.34	
Dec-15	714,139,362	105,300	6,782	7,386.54	826,756,305	292,372	2,828	3,000.18	
Mar-16	725,405,911	105,960	6,846	7,478.28	856,600,895	296,572	2,888	3,047.76	
Jun-16	741,137,649	107,756	6,878	7,571.15	887,184,071	303,653	2,922	3,096.10	
Sep-16	761,371,373	108,001	7,050	7,665.17	911,644,593	304,790	2,991	3,145.20	
Dec-16	778,934,885	107,693	7,233	7,760.37	937,693,884	304,271	3,082	3,195.08	
Mar-17	800,127,094	108,932	7,345	7,856.74	957,174,130	303,905	3,150	3,245.76	
Jun-17	803,807,124	108,878	7,383	7,954.31	971,987,427	303,118	3,207	3,297.24	
Sep-17	805,720,885	108,507	7,426	8,053.10	983,364,286	303,208	3,243	3,349.53	
Dec-17	807,856,861	107,357	7,525	8,153.11	990,048,405	301,098	3,288	3,402.65	
Mar-18	805,947,993	105,706	7,624	8,254.36	986,136,692	301,502	3,271	3,456.62	
Jun-18	811,273,731	103,551	7,835	8,356.87	983,240,409	298,272	3,296	3,511.44	
Sep-18	810,249,263	102,268	7,923	8,460.65	973,946,527	295,548	3,295	3,567.14	
Dec-18	808,072,641	101,397	7,969	8,565.72	981,219,405	298,157	3,291	3,623.71	
Mar-19	810,281,806	100,734	8,044	8,672.10	1,008,370,208	302,008	3,339	3,681.18	
Jun-19	819,772,110	100,740	8,138	8,779.80	1,026,848,428	304,263	3,375	3,739.57	
Sep-19	832,154,155	101,100	8,231	8,888.83	1,062,695,794	309,241	3,436	3,798.88	
Dec-19	843,489,082	101,429	8,316	8,999.22	1,089,575,547	312,065	3,492	3,859.13	
Mar-20	856,720,013	102,077	8,393	9,110.98	1,109,846,578	311,964	3,558	3,920.33	
Jun-20	840,933,061	98,247	8,559	9,224.13	1,056,353,836	288,339	3,664	3,982.51	
Sep-20	817,747,092	94,217	8,679	9,338.68	1,004,578,278	273,817	3,669	4,045.67	
Dec-20	784,127,826	89,294	8,781	9,454.66	955,677,511	256,259	3,729	4,109.84	
Mar-21	748,386,035	83,857	8,925	9,572.08	900,710,927	235,579	3,823	4,175.02	
Jun-21	744,114,360	82,329	9,038	9,690.95	934,034,073	241,793	3,863	4,241.23	

(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	
	2Q21	1Q20	2Q21	1Q20
6-points	6.0%	4.3%	6.5%	6.4%
9-points	5.5%	4.5%	7.1%	4.2%
12-points	5.1%	5.0%	6.5%	3.3%
15-points	5.1%	5.0%	5.3%	3.9%
24-points	5.2%	5.2%	5.3%	5.0%

Selected:                  Hist.                  Pros.                  Hist.                  Pros.  
    5.0%                  5.5%                  5.0%                  6.5%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF AVERAGE ANNUAL CHANGE  
IN CLAIM COST

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST		
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)	
<u>BODILY INJURY (30/60 EXCESS)</u>					<u>BODILY INJURY (TOTAL LIMITS)</u>				
Sep-15	\$125,219,711	103,695	\$1,208	\$1,218.22	\$835,265,306	103,695	\$8,055	\$8,490.92	
Dec-15	136,414,769	105,300	1,295	1,254.14	850,554,131	105,300	8,077	8,620.99	
Mar-16	140,935,094	105,960	1,330	1,291.13	866,341,005	105,960	8,176	8,753.05	
Jun-16	144,410,573	107,756	1,340	1,329.20	885,548,222	107,756	8,218	8,887.13	
Sep-16	147,425,361	108,001	1,365	1,368.40	908,796,734	108,001	8,415	9,023.27	
Dec-16	134,388,297	107,693	1,248	1,408.76	913,323,182	107,693	8,481	9,161.50	
Mar-17	140,439,757	108,932	1,289	1,450.30	940,566,851	108,932	8,634	9,301.84	
Jun-17	142,324,221	108,878	1,307	1,493.07	946,131,345	108,878	8,690	9,444.33	
Sep-17	144,116,357	108,507	1,328	1,537.11	949,837,242	108,507	8,754	9,589.01	
Dec-17	147,774,062	107,357	1,376	1,582.44	955,630,923	107,357	8,901	9,735.90	
Mar-18	146,475,562	105,706	1,386	1,629.10	952,423,555	105,706	9,010	9,885.04	
Jun-18	148,494,304	103,551	1,434	1,677.15	959,768,035	103,551	9,269	10,036.46	
Sep-18	151,966,541	102,268	1,486	1,726.61	962,215,804	102,268	9,409	10,190.21	
Dec-18	153,901,281	101,397	1,518	1,777.53	961,973,922	101,397	9,487	10,346.31	
Mar-19	155,420,896	100,734	1,543	1,829.95	965,702,702	100,734	9,587	10,504.80	
Jun-19	157,486,170	100,740	1,563	1,883.92	977,258,280	100,740	9,701	10,665.72	
Sep-19	163,947,844	101,100	1,622	1,939.47	996,101,999	101,100	9,853	10,829.11	
Dec-19	170,457,097	101,429	1,681	1,996.67	1,013,946,179	101,429	9,997	10,995.00	
Mar-20	171,489,250	102,077	1,680	2,055.55	1,028,209,263	102,077	10,073	11,163.42	
Jun-20	169,534,576	98,247	1,726	2,116.17	1,010,467,637	98,247	10,285	11,334.43	
Sep-20	169,002,164	94,217	1,794	2,178.58	986,749,256	94,217	10,473	11,508.06	
Dec-20	163,549,122	89,294	1,832	2,242.83	947,676,948	89,294	10,613	11,684.35	
Mar-21	165,617,675	83,857	1,975	2,308.97	914,003,710	83,857	10,900	11,863.34	
Jun-21	173,894,047	82,329	2,112	2,377.07	918,008,407	82,329	11,150	12,045.07	

(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 2Q21	THROUGH 1Q20	THROUGH 2Q21	THROUGH 1Q20
6-points	19.6%	9.6%	8.3%	5.2%
9-points	14.5%	10.2%	7.0%	5.4%
12-points	12.3%	10.1%	6.3%	5.8%
15-points	11.7%	8.7%	6.2%	5.6%
24-points	8.5%	6.8%	5.7%	5.4%

Selected:                    Hist.                    Pros.  
   5.5%                    6.5%

(A) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF AVERAGE ANNUAL CHANGE  
IN MEDICAL PAYMENTS CLAIM COSTS

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
Sep-15	\$97,207,169	59,546	\$1,632	\$1,588.13
Dec-15	98,399,455	60,118	1,637	1,604.40
Mar-16	100,335,388	60,348	1,663	1,620.84
Jun-16	102,649,344	62,149	1,652	1,637.44
Sep-16	105,474,057	63,373	1,664	1,654.21
Dec-16	107,524,657	64,022	1,679	1,671.16
Mar-17	109,423,420	64,804	1,689	1,688.28
Jun-17	111,620,075	65,104	1,714	1,705.57
Sep-17	111,050,480	64,775	1,714	1,723.05
Dec-17	108,829,469	63,350	1,718	1,740.70
Mar-18	106,636,574	62,438	1,708	1,758.53
Jun-18	102,599,908	61,055	1,680	1,776.54
Sep-18	99,572,341	59,012	1,687	1,794.74
Dec-18	98,031,480	57,639	1,701	1,813.13
Mar-19	96,749,765	55,909	1,730	1,831.70
Jun-19	97,191,279	55,415	1,754	1,850.47
Sep-19	98,842,430	56,059	1,763	1,869.42
Dec-19	99,263,186	56,181	1,767	1,888.57
Mar-20	99,778,112	56,224	1,775	1,907.92
Jun-20	95,229,377	52,532	1,813	1,927.46
Sep-20	88,941,498	48,710	1,826	1,947.21
Dec-20	85,557,947	45,925	1,863	1,967.16
Mar-21	80,433,929	42,850	1,877	1,987.31
Jun-21	79,946,495	42,413	1,885	2,007.67

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

	MEDICAL PAYMENTS THROUGH	
	2Q21	1Q20
6-points	5.0%	3.3%
9-points	4.2%	2.9%
12-points	4.2%	1.5%
15-points	3.3%	1.5%
24-points	2.3%	1.7%

Selected: Hist. 3.0% Pros. 3.5%

(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)

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQ (3)/(2)	(5) PAID CLAIMS	(6) PAID CLAIM FREQ (5)/(2)
		<u>BODILY INJURY</u>		<u>PROPERTY DAMAGE</u>	
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	8,157,889	101,429	1.2433	312,065	3.8253
Mar-20	8,218,247	102,077	1.2421	311,964	3.7960
Jun-20	8,319,856	98,247	1.1809	288,339	3.4657
Sep-20	8,367,885	94,217	1.1259	273,817	3.2722
Dec-20	8,402,643	89,294	1.0627	256,259	3.0497
Mar-21	8,411,003	83,857	0.9970	235,579	2.8008
Jun-21	8,436,057	82,329	0.9759	241,793	2.8662

(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>2Q21</u>	<u>1Q20</u>	<u>2Q21</u>	<u>1Q20</u>
6-points	-18.3%	-1.3%	-21.5%	2.0%
9-points	-12.9%	-3.0%	-16.1%	1.1%
12-points	-9.2%	-4.5%	-10.3%	-0.5%
15-points	-7.9%	-4.5%	-7.5%	-1.4%
24-points	-5.5%	-3.5%	-4.4%	-1.2%

Selected:	<u>Hist.</u>	<u>Pros.</u>	<u>Hist.</u>	<u>Pros.</u>
	-2.5%	-2.5%	0.0%	0.0%

(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 (3)/(2)

MEDICAL PAYMENTS

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	5,408,952	56,181	1.0387
Mar-20	5,439,968	56,224	1.0335
Jun-20	5,494,382	52,532	0.9561
Sep-20	5,506,529	48,710	0.8846
Dec-20	5,511,254	45,925	0.8333
Mar-21	5,482,516	42,850	0.7816
Jun-21	5,457,064	42,413	0.7772

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

	MEDICAL PAYMENTS THROUGH	
	2Q21	1Q20
6-points	-21.2%	-1.8%
9-points	-15.8%	-5.3%
12-points	-12.0%	-6.5%
15-points	-10.7%	-5.6%
24-points	-6.4%	-3.3%

Selected: Hist. Pros.  
-2.5% -2.5%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2021

ALL CARRIERS

BODILY INJURY 30/60 BASIC

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	4.6%		5.0%	5.1%
12 points	4.6%		5.0%	5.1%
9 points	5.1%		5.4%	5.5%
6 points	5.6%		5.8%	6.0%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-6.5%		-5.4%	-5.5%
15 points	-9.2%		-7.9%	-7.9%
12 points	-10.7%		-9.4%	-9.2%
9 points	-15.6%		-13.3%	-12.9%
6 points	-23.2%		-20.3%	-18.3%

PROPERTY DAMAGE TOTAL LIMITS

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	4.8%		5.2%	5.3%
12 points	5.8%		6.3%	6.5%
9 points	6.4%		6.9%	7.1%
6 points	6.1%		6.3%	6.5%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-4.8%		-4.2%	-4.4%
15 points	-8.4%		-7.3%	-7.5%
12 points	-12.1%		-10.4%	-10.3%
9 points	-20.6%		-16.7%	-16.1%
6 points	-28.9%		-24.5%	-21.5%

MEDICAL PAYMENTS TOTAL LIMITS

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	3.1%		3.3%	3.3%
12 points	3.9%		4.1%	4.2%
9 points	3.9%		4.1%	4.2%
6 points	4.7%		4.8%	5.0%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-7.6%		-6.2%	-6.4%
15 points	-13.5%		-10.7%	-10.7%
12 points	-14.8%		-12.3%	-12.0%
9 points	-20.1%		-16.4%	-15.8%
6 points	-28.5%		-24.2%	-21.2%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2021

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	9.4%	11.4%	11.7%
12 points	10.2%	11.8%	12.3%
9 points	12.1%	14.0%	14.5%
6 points	16.3%	18.2%	19.6%

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.4%	6.1%	6.2%
12 points	5.6%	6.1%	6.3%
9 points	6.4%	6.9%	7.0%
6 points	7.6%	8.0%	8.3%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2021

ALL CARRIERS

BODILY INJURY 30/60 BASIC

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

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.93	-0.91
15 points	-0.93	-0.91
12 points	-0.91	-0.90
9 points	-0.95	-0.95
6 points	-0.99	-0.99

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.96	0.97
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.98	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.79	-0.78
15 points	-0.80	-0.80
12 points	-0.84	-0.84
9 points	-0.94	-0.94
6 points	-0.96	-0.97

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.95	0.95
12 points	0.99	0.99
9 points	0.98	0.98
6 points	0.98	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.87	-0.86
15 points	-0.95	-0.94
12 points	-0.93	-0.92
9 points	-0.95	-0.95
6 points	-0.98	-0.98

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2021

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.98
12 points	0.96	0.97
9 points	0.96	0.97
6 points	0.97	0.98

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.99	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-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	
Oct-20	260.4	268.7	
Nov-20	260.2	268.7	143.0
Dec-20	260.5	268.6	
Jan-21	261.6	269.2	
Feb-21	263.0	270.1	144.6
Mar-21	264.9	271.0	
Apr-21	267.1	273.1	
May-21	269.2	274.9	145.6
Jun-21	271.7	277.2	
Jul-21	273.0	278.2	
Aug-21	273.6	278.7	146.4
Sep-21	274.3	279.4	

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)	2.20%	2.33%	2.51%	2.39%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	2.50%	2.52%	2.55%	2.53%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	3.48%	3.02%	2.67%	2.96%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	7.03%	5.21%	3.14%	4.63%
			Selected:	3.0%
(5) Average Annual Index (E)				
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	
Year Ended 3/31/2021	260.04	268.08	143.20	
Year Ended 9/30/2021	266.63	273.15	144.90	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2019	1.09	1.08	1.07	1.08
Year Ended 9/30/2019	1.08	1.07	1.06	1.07
Year Ended 3/31/2020	1.07	1.06	1.05	1.06
Year Ended 9/30/2020	1.06	1.05	1.04	1.05
Year Ended 3/31/2021	1.05	1.04	1.02	1.03
Year Ended 9/30/2021	1.03	1.02	1.01	1.02

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 2021

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	2.10%	2.19%	2.20%
36 points	2.40%	2.48%	2.50%
24 points	3.34%	3.45%	3.48%
12 points	6.60%	6.80%	7.03%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	2.22%	2.31%	2.33%
36 points	2.41%	2.49%	2.52%
24 points	2.90%	2.99%	3.02%
12 points	4.94%	5.09%	5.21%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.37%	2.48%	2.51%
12 points	2.43%	2.52%	2.55%
8 points	2.58%	2.64%	2.67%
4 points	3.06%	3.09%	3.14%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED SEPTEMBER 2021

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.94	0.94
36 points	0.91	0.91
24 points	0.90	0.90
12 points	0.98	0.98

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.98	0.98
36 points	0.97	0.97
24 points	0.95	0.95
12 points	0.97	0.97

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.99	0.99
12 points	0.99	0.99
8 points	0.99	0.99
4 points	0.99	0.99

## Countrywide External Expense Trend

	Consumer Price Index(a)	Compensation Cost Index(b)		Consumer Price Index(a)	Compensation Cost Index(b)
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		10/20	260.4	
11/17	246.7	132.6	11/20	260.2	143.0
12/17	246.5		12/20	260.5	
1/18	247.9		1/21	261.6	
2/18	249.0	134.1	2/21	263.0	144.6
3/18	249.6		3/21	264.9	
4/18	250.5		4/21	267.1	
5/18	251.6	136.3	5/21	269.2	145.6
6/18	252.0		6/21	271.7	
7/18	252.0		7/21	273.0	
8/18	252.1	135.9	8/21	273.6	146.4
9/18	252.4		9/21	274.3	
10/18	252.9				
11/18	252.0	135.7			
12/18	251.2				

(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-158.

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>
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%
2020:4	1.915	-17.5%
2021:1	2.256	4.5%
2021:2	2.616	50.1%
2021:3	2.771	42.2%



NORTH CAROLINA  
PERSONAL AUTO INSURANCE  
RETAIL PRICES OF MOTOR FUEL \*

<u>Date</u>	<u>Regular Gasoline</u>	<u>Midgrade Gasoline</u>	<u>Premium Gasoline</u>
Jan-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
Nov-20	1.949	2.300	2.604
Dec-20	2.054	2.401	2.703
Jan-21	2.203	2.539	2.845
Feb-21	2.375	2.718	3.020
Mar-21	2.670	3.005	3.309
Apr-21	2.688	3.030	3.336
May-21	2.810	3.160	3.460
Jun-21	2.871	3.228	3.536
Jul-21	2.918	3.274	3.580
Aug-21	2.926	3.284	3.598
Sep-21	2.965	3.323	3.638
Oct-21	3.106	3.468	3.781

\* 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 one year prior	Year Ending Average Daily Gasoline Sales for <u>North Carolina</u>	% change from one year prior
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%
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%

Monthly Gasoline Sales (in thousands of gallons/day)  
Source: U.S. Energy Information Administration  
Total Gasoline - All Sales/Deliveries by Prime Suppliers

		Average Daily Gasoline Sales for <u>North Carolina</u>	% change from month one year prior	Year Ending Average Daily Gasoline Sales for <u>North Carolina</u>	% change from one year prior
Jan	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%
Oct	2020	11,587.5	-8.5%	11,320.8	-6.3%
Nov	2020	11,074.4	-9.9%	11,219.9	-7.3%
Dec	2020	11,273.2	-5.0%	11,170.8	-7.8%
Jan	2021	10,657.8	-9.2%	11,081.0	-8.9%
Feb	2021	11,074.6	-7.2%	11,009.4	-9.7%
Mar	2021	12,038.2	8.9%	11,091.8	-8.6%
Apr	2021	12,584.0	52.0%	11,450.5	-3.1%
May	2021	12,418.8	22.0%	11,636.8	0.2%
Jun	2021	12,782.3	10.0%	11,733.9	1.5%
Jul	2021	12,915.4	7.1%	11,804.8	2.3%
Aug	2021	12,927.7	11.0%	11,911.4	3.9%
Sep	2021	12,389.1	6.8%	11,976.9	5.0%

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
1/15	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%
5/17	284.0	3,186.2	1.0%	383.9	373.4	2.3%
6/17	280.5	3,189.2	1.0%	393.2	373.7	2.0%
7/17	287.3	3,195.1	1.2%	383.9	373.6	1.8%
8/17	283.2	3,198.9	1.2%	392.0	374.2	1.6%
9/17	262.7	3,199.8	1.1%	375.1	374.2	1.4%
10/17	278.9	3,207.0	1.3%	380.2	374.7	1.3%
11/17	257.7	3,206.1	1.1%	373.4	375.0	1.1%
12/17	266.5	3,212.6	1.4%	367.8	375.0	0.9%
1/18	244.7	3,212.7	1.1%	346.4	375.3	0.9%
2/18	227.8	3,213.6	1.2%	361.3	375.4	1.0%
3/18	270.7	3,216.9	1.4%	374.1	375.6	0.9%
4/18	275.1	3,219.1	1.3%	374.7	375.5	0.8%

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
5/18	283.7	3,218.8	1.0%	386.0	375.7	0.6%
6/18	282.6	3,220.9	1.0%	391.6	375.5	0.5%
7/18	291.0	3,224.6	0.9%	383.7	375.5	0.5%
8/18	285.0	3,226.4	0.9%	390.0	375.4	0.3%
9/18	267.4	3,231.1	1.0%	371.4	375.1	0.2%
10/18	281.4	3,233.6	0.8%	378.3	374.9	0.0%
11/18	260.5	3,236.4	0.9%	372.9	374.9	0.0%
12/18	270.4	3,240.3	0.9%	363.8	374.5	-0.1%
1/19	246.5	3,242.1	0.9%	342.2	374.2	-0.3%
2/19	229.3	3,243.6	0.9%	350.1	373.2	-0.6%
3/19	272.5	3,245.4	0.9%	358.2	371.9	-1.0%
4/19	277.0	3,247.3	0.9%	368.5	371.4	-1.1%
5/19	285.5	3,249.1	0.9%	377.4	370.7	-1.3%
6/19	284.1	3,250.6	0.9%	377.5	369.5	-1.6%
7/19	292.7	3,252.3	0.9%	379.9	369.2	-1.7%
8/19	286.4	3,253.7	0.8%	387.1	368.9	-1.7%
9/19	268.8	3,255.1	0.7%	365.9	368.5	-1.8%
10/19	283.0	3,256.7	0.7%	373.9	368.1	-1.8%
11/19	261.7	3,257.9	0.7%	365.8	367.5	-2.0%
12/19	272.2	3,259.7	0.6%	359.7	367.2	-2.0%
1/20	260.8	3,274.0	1.0%	346.6	367.6	-1.8%
2/20	242.7	3,287.4	1.4%	357.2	368.1	-1.4%
3/20	226.6	3,241.5	-0.1%	309.1	364.1	-2.1%
4/20	167.6	3,132.1	-3.5%	228.2	352.4	-5.1%
5/20	221.0	3,067.6	-5.6%	284.6	344.6	-7.0%
6/20	250.3	3,033.8	-6.7%	332.3	340.9	-7.8%
7/20	265.5	3,006.6	-7.6%	345.0	338.0	-8.5%
8/20	265.1	2,985.3	-8.2%	345.4	334.5	-9.3%
9/20	257.5	2,974.0	-8.6%	340.5	332.4	-9.8%
10/20	266.6	2,957.6	-9.2%	339.6	329.5	-10.5%
11/20	238.3	2,934.2	-9.9%	321.8	325.8	-11.3%
12/20	241.5	2,903.5	-10.9%	319.8	322.5	-12.2%
1/21	231.0	2,873.7	-12.2%	308.9	319.4	-13.1%
2/21	213.0	2,844.0	-13.5%	312.4	315.6	-14.3%
3/21	269.5	2,886.9	-10.9%	343.7	318.5	-12.5%
4/21	260.3	2,979.6	-4.9%	357.0	329.3	-6.6%
5/21	284.5	3,043.1	-0.8%	362.4	335.7	-2.6%
6/21	286.9	3,079.7	1.5%	371.4	339.0	-0.5%
7/21	296.5	3,110.7	3.5%	371.8	341.2	1.0%
8/21	287.4	3,133.0	4.9%	368.0	343.1	2.6%
9/21	278.0	3,153.5	6.0%	361.5	344.9	3.8%

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 &amp; Other Related Services</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
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%	-0.1%	0.0%	-1.8%	0.3%
4/2020	-0.7%	0.3%	0.1%	0.4%	4.5%	1.4%	-3.9%	-1.5%
5/2020	0.0%	0.4%	0.6%	-0.1%	1.2%	0.4%	1.7%	-0.7%
6/2020	0.5%	0.3%	0.4%	0.1%	-1.5%	0.0%	1.4%	0.5%
7/2020	0.5%	0.4%	0.6%	0.2%	-0.1%	-0.3%	0.9%	0.5%
8/2020	0.3%	0.1%	0.0%	0.0%	0.6%	0.5%	0.7%	1.1%
9/2020	0.1%	-0.1%	-0.1%	0.5%	0.2%	0.7%	0.6%	1.2%
10/2020	0.0%	-0.3%	-0.1%	-0.1%	0.5%	0.1%	0.5%	0.4%
11/2020	-0.1%	-0.2%	0.0%	0.2%	0.4%	-0.1%	0.9%	1.0%
12/2020	0.1%	-0.2%	-0.1%	0.0%	0.9%	-0.1%	1.1%	3.7%
1/2021	0.4%	0.6%	1.6%	1.0%	0.5%	0.4%	2.1%	3.7%
2/2021	0.5%	0.4%	2.0%	0.2%	-0.9%	0.6%	2.8%	2.1%
3/2021	0.7%	0.1%	0.3%	0.5%	1.4%	0.8%	2.1%	5.4%
4/2021	0.8%	0.0%	-0.3%	0.1%	0.4%	0.6%	1.3%	5.2%
5/2021	0.8%	-0.1%	0.0%	-0.1%	0.6%	0.4%	3.2%	3.8%
6/2021	0.9%	-0.2%	0.3%	0.0%	-0.1%	1.3%	1.8%	3.8%
7/2021	0.5%	0.2%	0.4%	0.5%	0.8%	0.1%	1.0%	3.4%
8/2021	0.2%	0.2%	0.0%	0.7%	0.3%	1.5%	0.7%	2.0%
9/2021	0.3%	-0.1%	-0.3%	0.2%	0.9%	0.2%	1.1%	1.8%

COMPONENTS OF THE CPI INDEX  
ANNUAL PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
<u>Month</u>	<u>All Items</u>	<u>Med. Care</u>	<u>Phys. Serv.</u>	<u>Hospital &amp; Other Related Services</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
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%	2.8%	3.8%	-3.8%	-3.6%
4/2020	0.3%	4.8%	1.2%	5.0%	7.2%	4.3%	-8.2%	-4.5%
5/2020	0.1%	4.9%	1.8%	4.6%	8.4%	4.5%	-6.5%	-4.1%
6/2020	0.6%	5.1%	2.1%	5.0%	6.5%	3.7%	-4.5%	-2.4%
7/2020	1.0%	5.0%	2.6%	4.7%	6.4%	3.3%	-3.8%	-1.7%
8/2020	1.3%	4.5%	2.7%	3.9%	6.2%	3.3%	-2.5%	-0.2%
9/2020	1.4%	4.2%	2.1%	4.5%	6.2%	3.4%	-1.5%	1.6%
10/2020	1.2%	2.9%	1.9%	3.0%	6.4%	3.2%	-1.1%	2.8%
11/2020	1.2%	2.4%	1.9%	3.0%	6.9%	3.1%	-0.4%	4.1%
12/2020	1.4%	1.8%	1.7%	3.1%	7.4%	2.6%	0.8%	7.3%
1/2021	1.4%	1.9%	3.4%	2.9%	7.8%	3.3%	2.8%	9.9%
2/2021	1.7%	2.0%	5.1%	2.7%	6.2%	3.7%	7.1%	12.9%
3/2021	2.6%	1.8%	5.3%	3.0%	7.8%	4.5%	11.3%	18.6%
4/2021	4.2%	1.5%	4.9%	2.8%	3.6%	3.7%	17.5%	26.6%
5/2021	5.0%	0.9%	4.2%	2.8%	3.0%	3.7%	19.2%	32.4%
6/2021	5.4%	0.4%	4.1%	2.7%	4.4%	5.1%	19.7%	36.8%
7/2021	5.4%	0.3%	3.9%	3.0%	5.4%	5.5%	19.8%	40.7%
8/2021	5.3%	0.4%	3.9%	3.7%	5.1%	6.5%	19.9%	41.9%
9/2021	5.4%	0.4%	3.8%	3.3%	5.8%	6.0%	20.4%	42.8%

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>
6/2015	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%	10/2020	2.687	2.0%
8/2017	2.515	1.6%	11/2020	2.687	1.9%
9/2017	2.520	1.6%	12/2020	2.686	2.0%
10/2017	2.526	1.7%	1/2021	2.692	1.8%
11/2017	2.524	1.7%	2/2021	2.701	1.6%
12/2017	2.525	1.7%	3/2021	2.710	1.9%
1/2018	2.536	1.8%	4/2021	2.731	2.9%
2/2018	2.546	1.8%	5/2021	2.749	3.5%
3/2018	2.553	2.0%	6/2021	2.772	4.2%
4/2018	2.558	2.0%	7/2021	2.782	4.1%
5/2018	2.561	2.1%	8/2021	2.787	4.0%
6/2018	2.563	2.1%	9/2021	2.794	4.1%
7/2018	2.565	2.2%			
8/2018	2.567	2.1%			



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>
12/2014	82%	18%
12/2015	82	18
12/2016	82	18
12/2017	82	18
12/2018	82	18
12/2019	82	18
12/2020	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  
pages F-158,159. See also pre-filed testimony of R. Retian.
- (c) Pages F-106-118 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>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Premiums Written at Manual Level	\$3,365,654,765	\$3,600,869,451	\$3,871,364,891	\$4,021,313,701	\$4,318,762,501
Premiums Earned at Manual Level	3,312,275,573	3,500,381,382	3,809,373,209	3,931,768,518	4,249,820,320
Premium Written (Collected Level)	2,851,419,638	3,037,842,520	3,262,363,149	3,326,393,184	3,414,972,180
Premium Earned (Collected Level)	2,813,993,653	2,955,595,178	3,217,916,772	3,280,053,971	3,387,940,957
Commission & Brokerage	245,191,370	267,005,493	279,082,501	282,406,751	296,518,289
Other Acquisition	274,024,393	275,872,153	298,186,071	309,212,961	337,631,933
General Expenses	195,630,434	187,274,686	210,008,699	232,009,386	260,469,797
Taxes, Licenses, and Fees	66,987,592	70,117,023	72,151,020	72,846,577	76,678,788
Bodily Injury Losses Incurred	1,181,757,501	1,352,777,629	1,260,082,758	1,376,909,614	1,177,026,933
BI Allocated Loss Adjustment	34,519,354	37,817,812	33,764,450	50,244,623	37,472,271
BI Unallocated Loss Adjustment	165,777,211	161,129,921	164,473,833	174,194,737	173,193,937
Property Damage Losses Incurred	966,484,264	1,063,347,807	1,074,640,046	1,157,351,638	981,795,414
PD Allocated Loss Adjustment	4,715,056	6,400,022	6,802,407	6,019,250	4,119,623
PD Unallocated Loss Adjustment	107,430,086	109,708,292	128,063,657	133,494,654	135,441,348

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.086	.088	.086	.085	.087
Other Acquisition to Earned Premium (c)	.083	.079	.078	.079	.079
General Expenses to Earned Premium (c)	.059	.054	.055	.059	.061
Taxes, Licenses, etc. to Written Premium (b)	.023	.023	.022	.022	.022
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.136	.111	.116	.103	.127
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.127	.118	.122	.115	.143
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.137	.137	.137	.137	.137

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  
SUMMARY OF EXPENSE PROVISIONS

	Calendar Years					average
	2016	2017	2018	2019	2020	2016-2019
<b>Liability (a)</b>						
Commission & Brokerage	8.6	8.8	8.6	8.5	8.7	8.6
Other Acquisition	8.3	7.9	7.8	7.9	7.9	8.0
General Expenses	5.9	5.4	5.5	5.9	6.1	5.7
Taxes	2.3	2.3	2.2	2.2	2.2	2.3
ULAE (BI)	13.6	11.6	12.7	12.2	14.3	12.5
ULAE (PD)	11.1	10.3	11.8	11.5	13.7	11.2

Commissions & Brokerage and Taxes are ratios to collected premiums.  
Other Acquisition and General Expenses are ratios to manual premiums.  
ULAE are ratios to Incurred Losses and ALAE.

(a) Voluntary and Ceded business combined.

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/ 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 x 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) ÷ (1)	0.811
9. Ratio (7) ÷ (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)x(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:

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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)

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/ 2020		\$308,699,419
2. Mean Unearned Premium Reserve	0.302 x (1)	93,227,224
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.00%
50% of Company Operating Expense		2.85%
Total		18.77%
4. (2) x (3)		17,498,750
5. Net Subject to Investment (2) - (4)		75,728,474

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$308,699,419
2. Average Agents' Balances		0.203
3. Delayed Remission (1) x (2)		62,665,982

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$308,699,419
2. Expected Incurred Losses and Loss Adjustment		232,759,362
0.754 x (1)		
3. Expected Mean Loss Reserves	0.833 x (2)	193,888,549

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 206,951,041

E. Average Rate of Return 2.10%

F. Investment Earnings on Net Subject to Investment (D) x (E) 4,345,972

G. Average Rate of Return as a Percent of Direct Earned Premium  
(F) / (A-1) 1.41%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present 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 12/31/2020 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2020	\$3,472,963,515
2. Unearned Premium Reserve as of 12/31/2019	1,033,736,793
3. Unearned Premium Reserve as of 12/31/2020	1,061,694,316
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	1,047,715,555
5. Ratio (4) $\div$ (1)	0.302

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2019 and 2020 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 19.9% of net written premiums. The 19.9% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.020 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.020 is based on 2019 and 2020 industrywide data provided by the A.M. Best Company. The two factors combined amount to .203 (.199 x 1.020 = .203).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2019 and 2020 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2019	\$2,550,375,679
2. Incurred Losses for Calendar Year 2020	2,180,922,172
3. Loss Reserves as of 12/31/2018	1,918,486,216
4. Loss Reserves as of 12/31/2019	2,025,767,749
5. Loss Reserves as of 12/31/2020	2,001,558,429
6. Mean Loss Reserve 2019: 1/2 [(3) + (4)]	1,972,126,983
7. Mean Loss Reserve 2020: 1/2 [(4) + (5)]	2,013,663,089
8. Ratio (6) ÷ (1)	0.773
9. Ratio (7) ÷ (2)	0.923
10. Loss Reserve: 1/2 [(8) + (9)]	0.848
11. Ratio of LAE Reserves to Loss Reserves (a)	0.184
12. Ratio of Incurred LAE to Incurred Losses (a)	0.206
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.833

(a) Based on 2020 All-Industry Insurance Expense Exhibit (source: A.M. Best)

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-180 and F-181. Page F-179 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	67.4%	66.3%	9.3
15-27	19.6%	20.3%	20.3
27-39	7.3%	7.6%	32.4
39-51	3.7%	3.7%	44.3
51-63	1.3%	1.4%	56.5
63-ult.	0.7%	0.7%	73.4
	(a)	(b)	
(1) Average Payment Date	15.5 months	15.7 months	
(2) Average Date of Accident	6.0 months	6.0 months	
(3) Average Length of Time between Occurrence and Payment [(1)-(2)]	9.5 months	9.7 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 increased by 0.2 months over this period.



NORTH CAROLINA  
ULTIMATE INCURRED LOSSES  
LIABILITY

Accident Year	Losses (a)
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	2,079,842,843
2017	2,077,928,197
2018	2,115,914,564
2019	2,269,503,024
2020	1,849,104,928

(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
2007					1,460,616,883
2008				1,420,801,351	1,442,985,393
2009			1,446,420,184	1,508,665,002	1,530,626,713
2010		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	2,058,725,451
2017	1,407,843,007	1,814,037,974	1,960,266,585	2,029,855,224	
2018	1,401,022,224	1,838,750,121	1,986,305,877		
2019	1,508,869,869	1,944,357,777			
2020	1,225,715,245				

Ratio of Paid to Ultimate Incurred

Accident Year	0-15 Mo.	15-27 Mo.	27-39 Months	39-51 Months	51-63 Months
2007					0.992
2008				0.978	0.994
2009			0.940	0.980	0.994
2010		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	0.672	0.869	0.943	0.979	0.990
2017	0.678	0.873	0.943	0.977	
2018	0.662	0.869	0.939		
2019	0.665	0.857			
2020	0.663				

Earliest Three

Year Avg	0.674	0.870	0.943	0.980	0.993
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Latest Three

Year Avg	0.663	0.866	0.942	0.979	0.993
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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
2007					1,472,856,635
2008				1,456,279,365	1,452,372,297
2009			1,539,021,943	1,541,399,143	1,539,561,841
2010		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	2,079,842,843
2017	1,888,138,613	2,021,308,871	2,054,189,682	2,073,780,636	
2018	1,890,660,544	2,048,488,885	2,099,121,591		
2019	2,019,553,563	2,207,687,767			
2020	1,662,864,144				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.997
2009			1.002	0.999
2010		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	1.004
2017	1.071	1.016	1.010	
2018	1.083	1.025		
2019	1.093			
Five Year Average	1.077	1.019	1.006	1.001
Three Year Average	1.082	1.020	1.006	1.002
		Five Year	Three Year	
39 to 63 months:		1.007	1.008	
27 to 63 months:		1.026	1.028	
15 to 63 months:		1.105	1.112	

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 2020 WRITTEN PREMIUM

**2019 ASSETS**

	Net Admitted Assets
1 Bonds (Schedule D)	175,500,569,295
2 Stocks (Schedule D):	
2.1 Preferred stocks	5,536,569,569
2.2 Common stocks	224,402,499,551
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	2,828,016,450
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 (\$-2,177,025,950, Schedule E-Part 1), cash equivalents (\$6,434,248,833, Schedule E-Part 2) and short-term investments (\$9,181,913,368, Schedule DA)	13,439,136,250
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	25,521,513
8 Other invested assets (Schedule BA)	31,407,036,796
9 Receivables for securities	67,928,535
10 Securities lending reinvested collateral assets (Schedule DL)	1,528,736,167
11 Aggregate write-ins for invested assets	85,638,416
12 Subtotals, cash and invested assets (Lines 1 to 11)	457,955,694,650
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,726,869,713
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	9,691,554,396
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$86,331,939 earned but unbilled premiums)	32,745,326,395
15.3 Accrued retrospective premiums	152,550,211
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	5,318,995,516
16.2 Funds held by or deposited with reinsured companies	70,282,810
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	278,517,396
18.2 Net deferred tax asset	4,087,024,979
19 Guaranty funds receivable or on deposit	34,306,529
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	4,100,543,788
24 Health care (\$0) and other amounts receivable	122,551
25 Aggregate write-ins for other than invested assets	4,652,771,602
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	522,043,655,402
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	
28 Total (Lines 26 and 27)	522,043,655,402

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2020 WRITTEN PREMIUM

**2019 LIABILITIES, SURPLUS AND OTHER FUNDS**

1 Losses (Part 2A, Line 35, Column 8)	94,265,132,000
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,922,822,971
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	25,064,839,406
4 Commissions payable, contingent commissions and other similar charges	1,317,595,440
5 Other expenses (excluding taxes, licenses and fees)	11,861,438,130
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	870,027,622
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 \$257,634,059 and interest thereon \$1,010,931	258,644,990
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$34,428,832,997 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)	61,528,332,367
10 Advance premium	1,192,317,681
11 Dividends declared and unpaid:	
11.1 Stockholders	100,000,000
11.2 Policyholders	45,942,937
12 Ceded reinsurance premiums payable (net of ceding commissions)	10,376,850,932
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	853,731,996
14 Amounts withheld or retained by company for account of others	5,103,607,642
15 Remittances and items not allocated	139,587,852
16 Provision for reinsurance (including \$901,571 certified) (Schedule F, Part8)	200,791,698
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	1,413,842,042
20 Derivatives	16,020,251
21 Payable for securities	697,147,914
22 Payable for securities lending	2,767,306,809
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	8,624,496,510
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	241,494,106,067
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	241,494,106,067
29 Aggregate write-ins for special surplus funds	88,235,464,381
30 Common capital stock	186,543,535
31 Preferred capital stock	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	20,842,683,112
35 Unassigned funds (surplus)	168,204,328,410
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)	280,549,549,329
38 Totals (Page 2, Line 28, Col. 3)	522,043,655,395

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2020 WRITTEN PREMIUM

**2019 STATEMENT OF INCOME**

<b>UNDERWRITING INCOME</b>	
1 Premiums earned (Part 1, Line 35, Column 4)	165,904,261,750
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	105,024,795,913
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	18,288,051,430
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	40,391,683,219
5 Aggregate write-ins for underwriting deductions	348,427,708
6 Total underwriting deductions (Lines 2 through 5)	164,052,958,266
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	1,851,303,481
<b>INVESTMENT INCOME</b>	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	10,833,045,790
10 Net realized capital gains (losses) less capital gains tax of \$522,181,435 (Exhibit of Capital Gains (Losses))	1,014,922,803
11 Net investment gain (loss) (Lines 9 + 10)	11,847,968,593
<b>OTHER INCOME</b>	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$73,990,484 amount charged off \$643,527,090)	(569,536,607)
13 Finance and service charges not included in premiums	1,145,547,519
14 Aggregate write-ins for miscellaneous income	556,778,616
15 Total other income (Lines 12 through 14)	1,132,789,524
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	14,832,061,603
17 Dividends to policyholders	1,794,795,979
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)	13,037,265,625
19 Federal and foreign income taxes incurred	1,308,708,747
20 Net income (Line 18 minus Line 19) (to Line 22)	11,728,556,877
<b>CAPITAL AND SURPLUS ACCOUNT</b>	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	244,647,252,152
22 Net income (from Line 20)	11,728,556,877
23 Net transfers (to) from Protected Cell accounts	0
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$5,272,173,298	29,341,562,039
25 Change in net unrealized foreign exchange capital gain (loss)	45,038,175
26 Change in net deferred income tax	537,083,020
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	140,867,053
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(54,151,057)
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	(4,450,065,719)
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	(1,718,217,140)
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	35,902,297,159
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	280,549,549,325

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2020 WRITTEN PREMIUM

**2020 ASSETS**

	Net Admitted Assets
1 Bonds (Schedule D)	187,798,532,432
2 Stocks (Schedule D):	
2.1 Preferred stocks	4,947,803,930
2.2 Common stocks	238,148,297,001
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	3,171,353,421
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	2,755,073,872
4.2 Properties held for the production of income (less \$10,102,862 encumbrances)	211,651,699
4.3 Properties held for sale (less \$0 encumbrances)	20,744,540
5 Cash (\$-2,254,894,374, Schedule E-Part 1), cash equivalents (\$10,729,722,277, Schedule E-Part 2) and short-term investments (\$12,019,227,161, Schedule DA)	20,494,055,069
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	31,596,797
8 Other invested assets (Schedule BA)	37,298,588,969
9 Receivables for securities	162,150,159
10 Securities lending reinvested collateral assets (Schedule DL)	1,952,844,864
11 Aggregate write-ins for invested assets	35,806,831
12 Subtotals, cash and invested assets (Lines 1 to 11)	497,028,499,579
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,730,043,680
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	10,318,655,895
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$35,790,784 earned but unbilled premiums)	33,705,321,486
15.3 Accrued retrospective premiums	80,410,833
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	5,286,236,059
16.2 Funds held by or deposited with reinsured companies	85,198,390
16.3 Other amounts receivable under reinsurance contracts	124,276,613
17 Amounts receivable relating to uninsured plans	8,450
18.1 Current federal and foreign income tax recoverable and interest thereon	275,689,684
18.2 Net deferred tax asset	4,434,040,618
19 Guaranty funds receivable or on deposit	30,476,882
20 Electronic data processing equipment and software	600,166,785
21 Furniture and equipment, including health care delivery assets (\$0)	163,232
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	4,526,954,368
24 Health care (\$0) and other amounts receivable	159,922
25 Aggregate write-ins for other than invested assets	4,632,474,304
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	562,858,776,779
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	
28 Total (Lines 26 and 27)	562,858,776,779

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2020 WRITTEN PREMIUM

**2020 LIABILITIES, SURPLUS AND OTHER FUNDS**

1 Losses (Part 2A, Line 35, Column 8)	96,413,394,790
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	2,456,490,775
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	25,404,489,116
4 Commissions payable, contingent commissions and other similar charges	1,507,396,766
5 Other expenses (excluding taxes, licenses and fees)	12,623,939,889
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	770,564,782
7.1 Current federal and foreign income taxes (including \$-95,961,144) on realized capital gains (losses)	1,133,578,565
7.2 Net deferred tax liability	12,746,460,418
8 Borrowed money \$5,504,527,585 and interest thereon \$3,602,671	5,508,130,256
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$35,981,104,395 and including warranty reserves of \$10,249,229 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	62,664,348,962
10 Advance premium	1,244,977,005
11 Dividends declared and unpaid:	
11.1 Stockholders	102,400,000
11.2 Policyholders	44,516,776
12 Ceded reinsurance premiums payable (net of ceding commissions)	10,811,138,249
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	672,636,490
14 Amounts withheld or retained by company for account of others	5,037,757,741
15 Remittances and items not allocated	129,062,043
16 Provision for reinsurance (including \$4,085,039 certified) (Schedule F, Part8)	167,114,487
17 Net adjustments in assets and liabilities due to foreign exchange rates	19,486,940
18 Drafts outstanding	1,194,802,449
19 Payable to parent, subsidiaries and affiliates	2,162,943,812
20 Derivatives	97,936,471
21 Payable for securities	1,678,689,032
22 Payable for securities lending	2,782,693,391
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	
25 Aggregate write-ins for liabilities	9,237,999,002
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	256,612,948,203
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	256,612,948,203
29 Aggregate write-ins for special surplus funds	93,297,283,366
30 Common capital stock	186,543,535
31 Preferred capital stock	500,075
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	4,384,997,211
34 Gross paid in and contributed surplus	21,805,037,311
35 Unassigned funds (surplus)	186,548,967,067
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)	306,245,828,566
38 Totals (Page 2, Line 28, Col. 3)	562,858,776,769



NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2020 WRITTEN PREMIUM

**2020 STATEMENT OF INCOME**

<b>UNDERWRITING INCOME</b>	
1 Premiums earned (Part 1, Line 35, Column 4)	167,727,332,021
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	96,750,846,748
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,627,122,713
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	41,717,014,560
5 Aggregate write-ins for underwriting deductions	(41,887,990)
6 Total underwriting deductions (Lines 2 through 5)	156,053,096,031
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	11,674,235,988
<b>INVESTMENT INCOME</b>	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	10,772,846,125
10 Net realized capital gains (losses) less capital gains tax of \$577,486,984 (Exhibit of Capital Gains (Losses))	482,031,005
11 Net investment gain (loss) (Lines 9 + 10)	11,254,877,130
<b>OTHER INCOME</b>	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$88,477,820 amount charged off \$698,814,767)	(610,336,943)
13 Finance and service charges not included in premiums	950,110,566
14 Aggregate write-ins for miscellaneous income	518,682,595
15 Total other income (Lines 12 through 14)	858,456,216
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	23,787,569,339
17 Dividends to policyholders	4,833,083,423
18 Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	18,954,485,917
19 Federal and foreign income taxes incurred	2,601,189,049
20 Net income (Line 18 minus Line 19) (to Line 22)	16,353,296,869
<b>CAPITAL AND SURPLUS ACCOUNT</b>	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	280,549,549,113
22 Net income (from Line 20)	16,353,296,869
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$2,015,213,672	13,202,656,912
25 Change in net unrealized foreign exchange capital gain (loss)	205,104,757
26 Change in net deferred income tax	571,755,885
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(506,510,590)
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	33,677,211
29 Change in surplus notes	1,327,467,395
30 Surplus (contributed to) withdrawn from protected cells	
31 Cumulative effect of changes in accounting principles	0
32 Capital changes:	
32.1 Paid in	0
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	962,354,198
33.2 Transferred to capital (Stock dividend)	0
33.3 Transferred from capital	0
34 Net remittances from or (to) Home office	0
35 Dividends to stockholders	(5,531,371,509)
36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0
37 Aggregate write-ins for gains and losses in surplus	(922,151,894)
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	25,696,279,227
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	306,245,828,344

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2020 WRITTEN PREMIUM

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

<b>PRIVATE PASSENGER AUTO LIABILITY</b>	
1 Premiums Written	64,578,789,000
2 Premiums Earned	64,588,913,000
3 Dividends to Policyholders	611,435,000
4 Incurred Loss	42,858,194,000
5 Defense and Cost Containment Expenses Incurred	3,562,339,000
6 Adjusting and Other Expenses Incurred	5,310,055,000
7 Unpaid Losses	50,575,107,000
8 Defense and Cost Containment Expenses Unpaid	8,607,141,000
9 Adjusting and Other Expenses Unpaid	5,277,583,000
10 Unearned Premium Reserves	18,283,099,000
11 Agents' Balances	13,704,539,000
12 Commission and Brokerage Expenses Incurred	4,757,707,000
13 Taxes, Licenses & Fees Incurred	1,515,709,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,230,495,000
15 General Expenses Incurred	2,807,522,000
16 Other Income Less Other Expenses	300,455,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(1,764,100,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	2,140,988,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	376,887,000
20 Investment Gain Attributable to Capital and Surplus	3,154,853,000
21 Total Profit or Loss	3,531,742,000

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2020 WRITTEN PREMIUM

**PART II - 2020 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

<b>PRIVATE PASSENGER AUTO LIABILITY</b>	
1 Premiums Written	62,852,707,000
2 Premiums Earned	63,385,563,000
3 Dividends to Policyholders	2,388,614,000
4 Incurred Loss	35,769,762,000
5 Defense and Cost Containment Expenses Incurred	3,055,521,000
6 Adjusting and Other Expenses Incurred	4,980,870,000
7 Unpaid Losses	48,887,004,000
8 Defense and Cost Containment Expenses Unpaid	8,758,616,000
9 Adjusting and Other Expenses Unpaid	5,058,242,000
10 Unearned Premium Reserves	17,750,244,000
11 Agents' Balances	13,626,139,000
12 Commission and Brokerage Expenses Incurred	4,769,662,000
13 Taxes, Licenses & Fees Incurred	1,466,336,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,111,856,000
15 General Expenses Incurred	3,120,694,000
16 Other Income Less Other Expenses	135,444,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	2,857,685,000
18 Investment Gain on Funds Attributable to Insurance Transactions	2,035,296,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	4,892,983,000
20 Investment Gain Attributable to Capital and Surplus	3,131,015,000
21 Total Profit or Loss	8,023,996,000

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 2020 Call for Personal Auto Bodily Injury and Property Damage Liability and No-Fault Statistics

ISO 2020 Call for Personal Auto Minimum Statistical Plan Liability and No-Fault Statistics

ISS Automobile Statistical Plans - All Coverages

ISS 2020 quarterly Automobile Liability Call

ISS Voluntary Automobile Excess Loss Call

Annual Statement for Calendar Year 2020

Insurance Expense Exhibit for Calendar Year 2020

RB Calls for 2020 North Carolina Automobile Expense Experience

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

NISS 2020 Quarterly Automobile Call

NISS 2020 Quarterly Automobile Excess Loss Call

NISS 2020 Calendar Year Annual Statement

NISS 2021 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-191-195 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 April 5, 2021 filing have been incorporated into this filing:
  - The proposed rate level changes for Bodily Injury, Property Damage, and Medical Payments coverages were determined based on a 20%/60%/20% weighting of the 2020, 2019, and 2018 accident year experience, respectively. Previously, year weights were assigned by coverage based on incurred claim counts.
  - Average ratios for 2016-2019 for unallocated loss adjustment expenses, taxes, licenses and fees, other acquisition expenses, and general expenses were used for all rate level calculations, due to anomalies in the 2020 experience. Previously, year-specific ratios were used. See page F-159 .
  - Historical trend factors were selected and applied to the 2019 and 2018 experience year losses. Previously, a current cost methodology for determining trend factors for years prior to the latest was applied. See page F-121.

See also pre-filed testimony of R. Retian.



## Automobile Committee Agenda

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**Date: December 1, 2021**

**Time: 9:00 AM (ET)**

**Zoom Conference**

- 
1. **Welcome**
  2. **Roll Call**
  3. **Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements (Exhibits 1, 2, 3)**
  4. **Trend Selection and COVID Impact**  
The Committee will discuss trend selections and COVID impact for the 2022 Auto Rate Review.
  5. **Report of Staff and Counsel**  
Staff and Counsel will report on any recent developments.
  6. **Other Business**
  7. **Adjournment**  
If there is no further business, the telephone conference will be adjourned.

AM:ko  
AC-21-4  
11/3/2021



MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU  
WEB/TELECONFERENCE HELD DECEMBER 1, 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

Milliman  
Young Moore and Henderson, P.A.

Staff

REPRESENTED BY

Rick Carter  
Christopher Gumaer  
Sandy Lowe  
Rick Pierce  
Monica Grillo  
John Bergan  
Jennifer Stanfield  
Mark Ford  
Jeff Woodcock  
Alexander Mancinelli  
Christine Hague  
Roger Batdorff  
Kevin McGee  
Jennifer Heizer  
Lois Cappellano  
Ray Rabel

REPRESENTED BY

Dave DeNicola  
Santee Perfetto  
Raul Retian  
Isaac Walsh  
Paul Anderson  
Brian Beverly  
Mickey Spivey  
Sydney Plummer  
Joanna Biliouris  
Tom Burns  
Jarred Chappell  
Terry Collins  
Ray Evans  
Keri Johnson  
Andy Montano  
Rebecca Williams

The meeting commenced at approximately 9:00 A.M., Mr. Ford presiding.

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

1. Private Passenger Auto Trend Selection and Covid-19 Impact

Mr. Montano opened discussion, stating that the information presented will be for informational purposes and that trend selections would be made at the next Committee meeting. Ms. Williams then introduced a new proposed trend methodology and approach for the upcoming rate review.

Ms. Williams stated that past auto rate filings used a current costing approach, and that the Rate Bureau has moved to a two-step approach in other lines of business. She noted that the two-step approach selects trends for historical and prospective periods and may be useful in dealing with the effects of the Covid-19 pandemic.

Attention was directed to exhibits previously shared by counsel with respect to various issues related to the pandemic, the proposed change in trend methodology, and the potential impacts on trends, deviations, and expenses. Mr. DeNicola reviewed the trend exhibits, noting that two sets of fitted changes were provided in order to select the historical and prospective trends, which were used as placeholders for illustrative purposes pending the final trend selections. Mr. DeNicola then reviewed the deviations and expense exhibits, which showed the average deviation by year for liability and physical damage, as well as the various expense ratios relative to actual and manual premiums for liability and physical damage.

After discussion, ISO and Rate Bureau staff were directed to compile a package that would allow for historical and prospective trend selections, along with an exhibit showing quarterly data points to be presented for consideration at the next Committee meeting.

2. Report of Staff and Counsel

Mr. Montano reported that the Rate Bureau settled the current Homeowners filing with the Department of Insurance on November 23, 2021 for an overall +7.9% increase and the Rate Bureau had released a circular regarding the changes. Mr. Montano also reported that the Rate Bureau is working with the Facility to review various manual rules in the Personal Auto Manual with respect to rate calculation and that more information will be provided for consideration at the next Committee meeting.

Mr. Spivey reported that the North Carolina legislature is still in session, but that a number of bills that could have impacted auto insurance did not get enacted. Mr. Spivey reported on several bills that did get enacted, including 1) House Bill 814, allowing occupantless vehicles carrying cargo to operate in residential neighborhoods; 2) Senate Bill 270, which allows for a 25-day period after binding coverage for companies and agents to obtain reliable proof of residency; 3) Senate Bill 470/House Bill 624 NC Regulatory Sandbox Act, which allows for companies to introduce and test innovative products on a temporary basis without being subject to certain regulatory requirements. He reported that the Regulatory Sandbox Act also establishes an Innovation Council to accept applicants and supervise the program.

Mr. Spivey also updated counsel's prior report on cases that have been filed alleging that the insurer failed to pay full actual cash value on property damage total losses because they did not include the 3% highway use tax, noting that one of these cases has been dismissed and that counsel will continue to monitor the other cases.

3. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano

Director, Personal Lines

AM:ko  
AC-21-4



## Automobile Committee

### Agenda

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**Date: December 15, 2021**

**Time: 9:00 AM (ET)**

**Zoom Conference**

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**1. Welcome**

**2. Roll Call**

**3. Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements Exhibits 1, 2, 3.**

**4. 2022 Private Passenger Automobile Rate Review**

The committee will be asked to make selections pertaining to the 2022 Auto Rate Review. **Exhibit 4** (data pertaining to trends, loss development, dividends, deviations, and expenses) and **Exhibit 5** (company letters regarding reserve strengthening and expense savings) are attached for the committee's review and consideration in performing the rate review.

**5. Auto Rate Order Calculation / NCRF Audit Process**

In the July meeting, the Committee reviewed several scenarios where the Personal Auto Manual is being interpreted differently by member companies when rating auto policies. Rate Bureau staff then conducted a survey to determine which options are used in the marketplace and, as a result, has compiled **Exhibit 6**, which includes options and recommendations for the following topics:

1. **Premium Calculation for Med Pay** when SDIP points apply.
2. **Premium Calculation for Motorcycle policies** when SDIP points apply.
3. **Vehicles garaged out of state** on ceded policies.

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

**6. Report of Staff and Counsel**

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

**7. Other Business**

**8. Adjournment**

If there is no further business, the telephone conference will be adjourned.

AM:ko

Attachments

AC-21-5

12/9/2021





MINUTES OF THE AUTOMOBILE COMMITTEE MEETING OF THE NORTH CAROLINA RATE BUREAU  
HELD VIRTUALLY DECEMBER 15, 2021

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MEMBERS PRESENT

Allstate Insurance Company

Government Employees Insurance Co  
Hartford Accident and Indemnity Company  
Kemper Insurance Company  
Liberty Mutual Insurance Company

Nationwide Mutual Insurance Company  
NC Farm Bureau Mutual Insurance Co  
Progressive Casualty Insurance Company  
State Farm Mutual Automobile Insurance Company  
Travelers Insurance Company  
United Services Automobile Association

OTHERS PRESENT

Consultant  
Insurance Services Office

Milliman  
Young Moore and Henderson, P.A.

Staff

\*Attended portion of meeting

REPRESENTED BY

Rick Carter  
Christopher Gumaer  
Sandy Lowe  
Rick Pierce  
Monica Grillo  
John Bergan  
Jennifer Stanfield  
Mark Ford  
Jeff Woodcock  
Chas Cullen  
Roger Batdorff  
Kevin McGee \*  
Jennifer Heizer  
Lois Cappellano  
Ray Rabel

REPRESENTED BY

George Zanjani  
Paul Ericksen  
Dave DeNicola  
Brett Moberg  
Raul Retian  
Isaac Wash  
Paul Anderson  
Brian Beverly  
Mickey Spivey  
Sydney Plummer  
Joanna Biliouris  
Jarred Chappell  
Terry Collins  
Ray Evans  
Keri Johnson  
Andy Montano  
Rebecca Williams

The meeting commenced at approximately 9:00 A.M., Mr. Ford presiding.

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

1. 2022 Private Passenger Automobile Rate Review

Mr. Montano opened discussion, stating that the Committee would select trends and various other filing components based on the information provided and discussed in this meeting. Attention was then directed to the reserve strengthening and expense savings letters submitted by the largest writers of private passenger automobile in the state. Mr. Spivey noted that the letters are a regulatory requirement for the filing. Ms. Williams reviewed the letters, stating that the Committee should consider them along with the other information being considered when making the various selections as part of the rate review. Mr. DeNicola stated that he had considered the letters and adjusted the data in the review materials where possible and appropriate. After discussion, the consensus of the Committee was that no further adjustments were needed.

Attention was then directed to the trend package prepared by Insurance Services Office (ISO) and previously distributed regarding the 2022 automobile 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 an expense trend, historical and prospective cost and frequency loss trends, and symbol trends to be used in preparing the preliminary rate level indications. Throughout the discussion of trends and other components of the rate review, the impact of the pandemic and the uncertainties arising as a result of the pandemic were a significant part of the discussion. Based on its review and discussions, the Committee directed that the preliminary indications be prepared with weights of 20% to 2018, 60% to 2019, and 20% to 2020.

The Committee then reviewed the data on contingencies and selected a contingency factor of 0%. The Committee also reviewed the data on policyholder dividends and deviations and selected a factor of 0.4% for dividends and a factor for net deviations based on the 2015-2019 averages on both liability and physical damage coverages. The Committee also reviewed the data on expenses and selected the 2016-2019 averages on both liability and physical damage coverages.

Following discussion and review of the trend and other selections made to this point and, upon motion duly seconded, the Committee voted to use those selections in preparing the preliminary rate level indications.

Dr. Zanjani then led discussion of the profit analysis, explaining the analysis for the cost of equity and an array of potential underwriting profit provisions based on his proforma model and the range for the cost of equity. Mr. Spivey provided a summary of the law and issues related to consideration of investment income on capital and surplus as those pertain to the profit analysis. Following review and discussion of returns generated from a number of different underwriting provisions, a motion was seconded and passed to select underwriting profit provisions of 8.5% for auto liability and 10.0% for auto physical damage to be used in preparing the preliminary rate level indications.

After discussion, ISO and Rate Bureau staff were directed to prepare preliminary rate level indications to be presented for consideration at a future Committee meeting. In the interest of time, the Committee also agreed to table the other agenda items for discussion at a future meeting.

2. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano  
Director, Personal Lines

AM:ko  
AC-21-5  
1/20/22



## Automobile Committee

### Agenda

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Date: January 6, 2022

Time: 9:00 AM (EDT)

Zoom Teleconference

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1. **Welcome**

2. **Roll Call**

3. **Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements (Exhibits 1, 2, 3)**

4. **2022 Private Passenger Auto Rate Level Indications**

ISO will present **Exhibit 4**, which includes a summary of rate level changes and **Exhibit 5** which is the preliminary indications as a result of the selections made at the last meeting of the Committee.

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

5. **Auto Rate Order Calculation / NCRF Audit Process**

In the July meeting, the committee reviewed several scenarios where the Personal Auto Manual is being interpreted differently by member companies when rating auto policies. Rate Bureau staff then conducted a survey to determine which options are used in the marketplace and, as a result, has a compiled **Exhibit 6**, which includes options and recommendations for the following topics:

1. **Premium Calculation for Med Pay** when SDIP points apply.
2. **Premium Calculation for Motorcycle policies** when SDIP points apply.
3. **Vehicles garaged out of state** on ceded policies.

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

6. **Report of Staff and Counsel**

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

7. **Other Business**

8. **Adjournment**

AM:kj

AC-22-1

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MINUTES OF THE AUTOMOBILE COMMITTEE MEETING OF THE NORTH CAROLINA RATE  
BUREAU HELD VIRTUALLY JANUARY 6, 2022

---

MEMBERS PRESENT

Allstate Insurance Company

Government Employees Insurance Co  
Hartford Accident and Indemnity Company  
Kemper Insurance Company  
Liberty Mutual Insurance Company

Nationwide Mutual Insurance Company  
NC Farm Bureau Mutual Insurance Co  
Progressive Casualty Insurance Company  
State Farm Mutual Automobile Insurance Company  
Travelers Insurance Company  
United Services Automobile Association

OTHERS PRESENT

Consultant  
Insurance Services Office

Milliman  
Young Moore and Henderson, P.A.

Staff

REPRESENTED BY

Rick Carter  
Christopher Gumaer  
Sandy Lowe  
Rick Pierce  
Monica Grillo  
John Bergan  
Jennifer Stanfield  
Mark Ford  
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Chas Cullen  
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Lois Cappellano  
Ray Rabel

REPRESENTED BY

George Zanjani  
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Raul Retian  
Isaac Wash \*  
Paul Anderson  
Mickey Spivey  
Sydney Plummer  
Joanna Biliouris  
Tom Burns  
Jarred Chappell  
Terry Collins  
Ray Evans  
Keri Johnson  
Andy Montano  
Rebecca Williams

\*Attended portion of meeting

The meeting commenced at approximately 9:00 A.M., Mr. Ford presiding.

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

1. 2022 Private Passenger Automobile Rate Review

Mr. Montano opened discussion, stating that the goal for the meeting was for the Committee to review the preliminary indications based on the selections made at the previous meeting and to develop a recommendation to the Governing Committee based on their review. Mr. Montano also stated that the Rate Bureau must file either a rate change or an informational review with the Commissioner of Insurance on or before February 1, 2022. He also noted that the Rate Bureau has a statutory obligation to review the classification plan factors at least once every three years and that a review of those factors is included in the current review.

Attention was then directed to exhibits prepared by Insurance Services Office (ISO) and previously distributed regarding the automobile indications. Mr. DeNicola reviewed the exhibits in detail, stating that at least three years of experience had been reviewed for all coverages, that the indications for all coverages were based on the experience from 2018, 2019, and 2020, with those years weighted 20%, 60%, and 20%, respectively, as directed by the Committee in its previous meeting. There was extended discussion of the impact of the pandemic and the uncertainties in the rate review as a result of the pandemic.

Mr. DeNicola continued his presentation with a review and summary of the automobile classification plan factors, noting that this review is mandated by the statutes. He also presented a review and summary of the physical damage deductible relativities. Mr. Spivey also provided a historical perspective on rate filings and Ms. Williams reviewed various rating scenarios.

After discussion, a motion was seconded and passed to present the rate level indications to the Governing Committee with a recommendation to file a rate review only. A motion was also seconded to recommend several changes to the classification plan factors and changes to the deductible relativities, which upon discussion was withdrawn. Thereafter, a new motion was seconded and passed to present the classification plan review to the Governing Committee for consideration, with a recommendation not to file any changes to the classification plan factors in 2022.

In the interest of time, it was decided that the other topics presented in the agenda would be addressed at a future meeting.

2. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano

Director, Personal Lines

AM:ko  
AC-22-1  
1/20/22

## Automobile Committee Meeting Agenda

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Date: February 8, 2022

Time: 9:00 AM (ET)

Zoom Conference

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1. Welcome
2. Roll Call
3. Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements (Exhibits 1, 2, 3)

4. **2022 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 2022 Auto Rate Review. Insurance Services Office (ISO) has prepared a package of material (**Exhibit 4 to follow**) 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.*

5. **Auto Rate Order Calculation / NCRF Audit Process**

In the January meeting, the committee reviewed several scenarios and provided answers to a survey regarding instances where the Personal Auto Manual is being interpreted differently by member companies when rating auto policies. **Exhibit 5**, includes the updated survey results and recommendations for the following topics:

1. **Premium Calculation for Med Pay** when SDIP points apply.
2. **Premium Calculation for Motorcycle policies** when SDIP points apply.
3. **Vehicles garaged out of state** on ceded policies.

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

6. **Report of Staff and Counsel**

Staff and Counsel will report on any recent developments.

7. **Other Business**

8. **Adjournment**

If there is no further business, the telephone conference will be adjourned.

AM:ko  
Attachments  
AC-22-2  
2/1/2022



MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU  
WEB/TELECONFERENCE HELD FEBRUARY 8, 2022

---

MEMBERS PRESENT

Allstate Insurance Company

Hartford Accident and Indemnity Company  
Liberty Mutual Insurance Company

Nationwide Mutual Insurance Company  
NC Farm Bureau Mutual Insurance Co  
Progressive Casualty Insurance Company  
State Farm Mutual Automobile Insurance Company  
Travelers Insurance Company  
United Services Automobile Association

OTHERS PRESENT

Insurance Services Office

Young Moore and Henderson, P.A.

Staff

REPRESENTED BY

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Chas Cullen  
Roger Batdorff  
Kevin McGee  
Jennifer Heizer  
Lois Cappellano  
Ray Rabel

REPRESENTED BY

Dave DeNicola  
Raul Retian  
Carly Seaman  
Isaac Walsh  
Brian Beverly  
Mickey Spivey  
Joanna Biliouris  
Tom Burns  
Terry Collins  
Ray Evans  
Keri Johnson  
Andy Montano  
Rebecca Williams

The meeting commenced at approximately 9:00 A.M., Mr. Ford presiding.

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

1. 2022 Private Passenger Automobile Other Than Clean (OTC) Rate Review

Mr. Montano opened discussion, noting that the Facility other than clean rates are reviewed each year and that these indications use the selections previously made in the December meeting of the Committee. Mr. Montano advised that these rates are file and use and that any changes would be communicated via circular to the member companies.

Attention was then directed to an exhibit prepared by Insurance Services Office (ISO) and previously distributed regarding the other than clean risk indications. Mr. DeNicola reviewed the exhibit in detail, noting that the indications consider three accident years of data and used the weights chosen in the voluntary review, resulting in a +7.2% indication overall. Mr. DeNicola stated that the indications presented also impact ceded motorcycle business, producing an overall indication of +7.3%. Mr. DeNicola then reviewed a comparison of selections between the current and prior years, noting that the Committee elected to use an average expense ratio for this review. Mr. DeNicola further stated that no profit provision is incorporated into the review, and that investment income and installment income are used to offset the indication. Mr. DeNicola then reviewed the breakdown of indications by liability coverage.

After discussion, a motion was seconded and passed to recommend to the Facility Board of Governors to adopt and file the other than clean indication of +7.2% as presented.

## 2. Auto Rate Order Calculation/NCRF Audit Process

Mr. Montano opened discussion, providing a summary of scenarios where the Personal Auto Manual is being interpreted differently by member companies when rating policies. Mr. Montano outlined the interpretations presented at previous Committee meetings and advised that the Rate Bureau previously distributed rating information and a survey on each topic for Committee response. Mr. Montano then gave a high-level review of the Rate Bureau survey results.

- Airbag Discount

Mr. Montano stated that the airbag discount for medical payments is being applied differently within the premium calculations as noted in the Facility audits. Mr. Montano then reviewed the options for incorporating the discount and the resulting impact on the premiums. Mr. DeNicola advised that the first option reflects the way the discount is incorporated in the premium at present rates for use in the ratemaking calculations. Mr. DeNicola further advised that the second option could be used in those calculations, but that the resulting rate level change would be lower and that there would be no change to the overall premium level. Several solutions were proposed and discussed by the Committee, including changes to the manual verbiage and possible adjustments to the rating algorithm.

After discussion, the Committee directed staff and counsel to review the applicable statutes, reconsider all proposed options, and develop any necessary changes to the manual language for Committee consideration. In addition, staff indicated it would provide a follow up survey for Committee members to rank their preference of the options presented.

- Motorcycle SDIP

Mr. Montano stated that the engine size factor for motorcycle risks is being applied differently within the premium calculations when there are SDIP points, as noted in Facility audits. Mr. Montano noted the survey results reflected a unanimous choice by the Committee members of which option was preferable.

After discussion, the Committee agreed that a decision on the previous topic could impact this topic. The Committee instructed staff to provide additional information on this topic for continued discussion at the next meeting.

- Out of State Garaging

Mr. Montano provided a recap of various options considered for developing an out of state rate in situations where a vehicle is eligible for coverage, but is principally garaged outside of North Carolina. Mr. Collins advised that the current rates are most likely not sufficient to match the



risk for out of state coverage and that a goal here is to incentivize companies to cover these risks on policies developed for the appropriate state. Mr. Montano then reviewed each option that was considered in the survey and the Committee discussed all results.

After discussion, a motion was seconded and passed to develop an out of state factor that applies to both voluntary and ceded business.

3. Report of Staff

Mr. Montano reported that Joanna Biliouris would be assuming the role of General Manager and Jarred Chappell will take the role the Chief Operating Office of the Rate Bureau, effective March 31, 2022.

Mr. Montano also reported on property rate filings, noting 1) the homeowners rate filing was settled for a +7.9% increase, to be effective June 1, 2022, with the no other homeowners rate filings to be submitted prior to 2024; 2) the dwelling rate filing was settled for a +7.6 increase, effective November 1, 2021; 3) the mobile home rate filings were settled for a +4.7% increase on MH(C) and +12.5% on MH(F), to be effective May 1, 2022; and 4) the Rate Bureau will perform rate reviews for the dwelling and mobile home programs later this year. Mr. Montano also noted that one member company plans to begin writing the Flood Program this year, however this has not been publicly announced.

4. Report of Counsel

Mr. Beverly reported on auto rate filings, stating 1) the Rate Bureau made informational filings for private passenger auto in 2021 and 2022, so there will be no changes to Facility clean risk rates in either year; 2) the Facility filed an overall +8.0% increase for ceded other than clean risks, effective October 1, 2021; and 3) the Facility filed a +8.7% increase for commercial auto, to be effective April 1, 2022 and the next commercial rate review is currently underway.

Mr. Beverly also reported that the legislature's 2021 long session has continued into this year and is mainly considering redistricting issues. He also reported that the Rate Bureau has been requested to meet with the Department of Insurance regarding the application of Safe Driver Incentive Plan surcharges with respect to permitted drivers.

5. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano

Director, Personal Lines

AM:ko  
2/22/22  
AC-22-2



February 9, 2022

**IMPORTANT  
MEETING NOTICE**

CIRCULAR LETTER TO THE BOARD OF GOVERNORS

Re: Board of Governors Meeting  
February 16, 2022

As previously announced, a virtual meeting of the NCRF Board of Governors will be held on Wednesday, February 16, 2022 at 10:00 a.m.

The following constitutes the agenda:

1. Johnson Lambert Audit Report for the Fiscal Year Ended September 30, 2021

The Board will receive a presentation by a representative from Johnson Lambert on the audit of the Special-Purpose Financial Statements and the 2021 audit report. The following related exhibits were presented to the Audit Committee for their approval on February 15, 2022, and are attached:

1. 2021 letter from Johnson Lambert to the Audit Committee and Board of Governors that includes the required communications and management's representation letter. (Attachment 1)
2. Internal control letter from Johnson Lambert to the Audit Committee and the Board of Governors. (Attachment 2)
3. Audited financial statements prepared by Johnson Lambert for the fiscal year ending September 30, 2021. (Attachment 3)

2. Minutes

Minutes of the regular meetings held on October 20, 2021 and December 8, 2021 were distributed with the agenda. (Attachments 4 and 5) It will be in order for the Board to approve or amend these at the meeting.

3. Update on DOT Claims

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

4. Commercial Auto Discussion on ISO Optional Class Plan

Updates and discussion on the Optional Class Plan (Exhibit 1)

5. 2022 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 2) 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.

6. Reports of Staff and Counsel

Staff and Counsel will provide updates and report on developments. It is anticipated that the December quarter data will be available and sent under separate cover on Tuesday prior to the meeting.

7. Member Company Petition – Executive Session

The Board will hear a petition from a member company in executive session. Pre-read information will be sent under separate cover.

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

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

9. Next meeting

The next scheduled meeting is on Wednesday, April 6, 2022 at 10:00 a.m.

Sincerely,

Terry F. Collins

Chief Operating Officer

North Carolina Reinsurance Facility

TFC: lad

Attachments

BG-22-3

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 PV-NC-2021-RU-004**

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**REFERENCE INFORMATION (FOR COMPANY USE ONLY)**

Circular Reference(s):

- A-21-5 (07/27/2021) Personal Auto Policy Program Introduction of Low Speed Vehicles and Modified Utility Vehicles



**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 PAGES
13. SUSPENSION
14. MISCELLANEOUS COVERAGES
15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS
16. NAMED NON-OWNER POLICY
17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY)
18. INCREASED LIMITS
19. MISCELLANEOUS TYPES
20. FINANCED AUTOS
21. RATING TERRITORIES
22. INSTALLMENT PAYMENTS
23. EXCESS INDEMNITY POLICY





**PERSONAL AUTO MANUAL  
INDEX**

**NORTH CAROLINA (32)**

RULE NO.		PAGE NO.
	<b>A</b>	
5.	ACCIDENTS .....	NC-GR-8
9.	ADDITIONAL COVERAGE (See Changes) .....	NC-GR-13
19.	ANTIQUE AUTOS .....	NC-GR-34
14.	AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT AND TAPES, RECORDS, DISCS AND OTHER MEDIA COVERAGE .....	NC-GR-26
14.	AUTO DEATH INDEMNITY OR BENEFITS, SPECIAL DISABILITY BENEFITS AND TOTAL DISABILITY BENEFITS RATES .....	NC-GR-26
	<b>B</b>	
18.	BODILY INJURY INCREASED LIMITS .....	NC-GR-30
	<b>C</b>	
19.	CAMPER (OR RECREATIONAL) TRAILERS .....	NC-GR-31
10.	CANCELLATION (of Coverage or Policy) .....	NC-GR-14
	Pro Rata Tables .....	NC-GR-16
	Short Rate Tables .....	NC-GR-18
15.	CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS .....	NC-GR-30
9.	CHANGES .....	NC-GR-14
19.	CLASSIC AUTOS .....	NC-GR-34
4.	CLASSIFICATIONS .....	NC-GR-4
3.	CLEAN RISKS CEDED TO NORTH CAROLINA REINSURANCE FACILITY (STATISTICAL CODE 02) .....	NC-GR-3
3.	COMBINED RATING FACTOR .....	NC-GR-3
14.	COMBINED UNINSURED AND UNDERINSURED MOTORISTS COVERAGE .....	NC-GR-24
–	COMPREHENSIVE AND COLLISION:	
14.	Deductibles .....	NC-GR-25
1.	Definition (of Comprehensive Coverage) .....	NC-GR-1
12.	Rating Symbols Not Displayed on Rate Pages .....	NC-GR-21
5.	CONVICTIONS .....	NC-GR-7
4.	CORPORATION, CO-PARTNERSHIP, UNINCORPORATED ASSOCIATION VEHICLES .....	NC-GR-4
14.	COVERAGE FOR RENTED VEHICLES .....	NC-GR-27
	<b>D</b>	
14.	DEDUCTIBLE INSURANCE .....	NC-GR-25
14.	Comprehensive .....	NC-GR-25
14.	Collision .....	NC-GR-25
14.	Liability .....	NC-GR-25
1.	DEFINITIONS .....	NC-GR-1
1.	Auto .....	NC-GR-1
1.	Comprehensive .....	NC-GR-1
1.	Liability .....	NC-GR-1
4., 5.	Multi-Car Risks .....	NC-GR-5
	.....	NC-GR-9
5.	New Business .....	NC-GR-10
1.	Owned .....	NC-GR-1
1.	Private Passenger Auto .....	NC-GR-1
5.	Renewal Business .....	NC-GR-9
4.	Use Classifications .....	NC-GR-4
5.	DRIVING RECORD POINTS .....	NC-GR-7
5.	DRIVING RECORD SUB-CLASSIFICATION .....	NC-GR-7
3., 5.	DRIVING RECORD SURCHARGE PREMIUM .....	NC-GR-3
	.....	NC-GR-10

**NORTH CAROLINA (32)      PERSONAL AUTO MANUAL  
INDEX**

<b>RULE NO.</b>		<b>PAGE NO.</b>
<b>E</b>		
2.	ELIGIBILITY – PERSONAL AUTO COVERAGE .....	NC-GR-1
5.	ELIGIBILITY – SAFE DRIVER INSURANCE PLAN .....	NC-GR-6
23.	EXCESS INDEMNITY POLICY .....	NC-GR-35
5.	EXPERIENCE PERIOD .....	NC-GR-8
17.	EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY) .....	NC-GR-30
14.	EXTENDED TRANSPORTATION EXPENSES COVERAGE .....	NC-GR-25
<b>F</b>		
20.	FINANCED AUTOS .....	NC-GR-35
15.	FINANCIAL RESPONSIBILITY FILING .....	NC-GR-30
<b>G</b>		
19.	GOLFMOBILES .....	NC-GR-34
<b>I</b>		
18.	INCREASED LIMITS .....	NC-GR-30
22.	INSTALLMENT PAYMENTS .....	NC-GR-35
4.	INEXPERIENCED OPERATOR .....	NC-GR-5
	.....	NC-GR-6
<b>L</b>		
18.	LIABILITY INCREASED LIMITS TABLES .....	NC-GR-30
<b>M</b>		
7.	MINIMUM PREMIUM RULE .....	NC-GR-13
14.	MISCELLANEOUS COVERAGES .....	NC-GR-23
19.	MISCELLANEOUS TYPES .....	NC-GR-31
19.	Antique Autos .....	NC-GR-34
19.	Classic Autos .....	NC-GR-34
19.	Golfmobiles .....	NC-GR-34
19.	Motorcycles, Motorscooters, Motorbikes, Mopeds, etc. ....	NC-GR-33
19.	Snowmobiles .....	NC-GR-34
19.	Trailers (Camper, Recreational and All Other) .....	NC-GR-31
6.	MODEL YEAR FOR FIRE, THEFT, COMBINED ADDITIONAL COVERAGE, COMPREHENSIVE AND COLLISION COVERAGES .....	NC-GR-13
19.	MOTORCYCLES, MOTORSCOOTERS, MOTORBIKES, MOPEDS, ETC. ....	NC-GR-33
5.	MULTI-CAR RISK .....	NC-GR-10
	.....	NC-GR-11
<b>N</b>		
16.	NAMED NON-OWNER POLICY .....	NC-GR-30
17.	NON-OWNED AUTO COVERAGE .....	NC-GR-30
14.	NON-OWNERS – UNINSURED MOTORISTS INSURANCE .....	NC-GR-24
3.	NORTH CAROLINA REINSURANCE FACILITY – CLEAN RISKS CEDED TO .....	NC-GR-3
<b>P</b>		
2.	PERSONAL AUTO POLICY – ELIGIBILITY .....	NC-GR-1
4.	PICKUP TRUCKS AND VANS .....	NC-GR-5
8.	POLICY PERIOD .....	NC-GR-13
3.	PREMIUM DETERMINATION .....	NC-GR-3
4.	PRIMARY CLASSIFICATIONS .....	NC-GR-4
3., 4.	PRIMARY CLASSIFICATION RATING FACTORS AND STATISTICAL CODES .....	NC-E-Coding
1.	PRIVATE PASSENGER AUTO, DEFINITION .....	NC-GR-1
10.	PRO RATA TABLES .....	NC-GR-16
	.....	NC-GR-17
18.	PROPERTY DAMAGE INCREASED LIMITS .....	NC-GR-30

<b>RULE NO.</b>		<b>PAGE NO.</b>
<b>R</b>		
21.	RATING TERRITORIES .....	NC-GR-35
–	RATING FACTORS:	
3.	Combined Rating Factor .....	NC-GR-3
12.	Comprehensive and Collision – For Symbols Not Displayed on Rate Pages .....	NC-GR-21
14.	Deductibles .....	NC-GR-25
3., 4.	Inexperienced Operator .....	NC-GR-3
	.....	NC-GR-5
18.	Liability Increased Limits .....	NC-GR-30
3., 4.	Primary Classification.....	NC-GR-3
3., 5.	Safe Driver Insurance Plan (SDIP).....	NC-GR-6
	.....	NC-GR-12
3., 4.	Single and Multi-Car Risks .....	NC-GR-3
	.....	NC-GR-5
	.....	NC-GR-10
19.	RECREATIONAL VEHICLES .....	NC-GR-31
<b>S</b>		
5.	SAFE DRIVER INSURANCE PLAN (SDIP) .....	NC-GR-6
5.	SAFE DRIVER INSURANCE PLAN (SDIP) RATING FACTORS AND STATISTICAL CODES.....	NC-GR-11
3., 5.	SDIP RATING FACTOR(S).....	NC-GR-3
	.....	NC-GR-6
	.....	NC-GR-12
5.	SDIP SURCHARGE.....	NC-GR-9
	.....	NC-GR-10
10.	SHORT RATE TABLES .....	NC-GR-18
8.	SHORT TERM POLICIES .....	NC-GR-13
3., 4., 5.	SINGLE AND MULTI-CAR RISKS .....	NC-GR-3
	.....	NC-GR-5
	.....	NC-GR-10
19.	SNOWMOBILES.....	NC-GR-34
–	STATISTICAL CODING SHEET .....	NC-E-Coding
13.	SUSPENSION .....	NC-GR-22
12.	RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE SHEETS .....	NC-GR-21
<b>T</b>		
5.	TOTAL BASE PREMIUM.....	NC-GR-10
14.	TOWING AND LABOR COSTS .....	NC-GR-26
19.	TRAILERS – RECREATIONAL, CAMPER, ALL OTHERS .....	NC-GR-31
<b>U</b>		
14.	UNDERINSURED MOTORISTS COVERAGE (COMBINED WITH UNINSURED MOTORISTS COVERAGE) .....	NC-GR-24
14.	UNINSURED MOTORISTS COVERAGE ONLY .....	NC-GR-23
14.	UNINSURED AND UNDERINSURED MOTORISTS COVERAGE COMBINED.....	NC-GR-24
4.	USE CLASSIFICATIONS.....	NC-GR-4
<b>W</b>		
11.	WHOLE DOLLAR PREMIUM.....	NC-GR-21



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).



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### 3. PREMIUM DETERMINATION

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- 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:

- a. Not used in any occupation other than farming or ranching, or
- b. Not customarily used in going to or from work other than farming or ranching.

- 3. Notwithstanding 1. and 2. above, any such auto used in TNC ACTIVITY shall be classified as TNC.

**C. Definitions**

- 1. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business, and that the auto is not used in TNC ACTIVITY.
- 2. FARM AUTO means the auto is principally garaged on a farm or ranch, and
  - a. It is not customarily used in going to or from work other than farming or ranching, or driving to or from school,
  - b. It is not customarily used in any occupation other than farming or ranching, and
  - c. that the auto is not used in TNC ACTIVITY.
- 3. DRIVEN TO OR FROM WORK OR SCHOOL means the auto is not used in TNC ACTIVITY and is customarily used in the course of driving to or from work or school and shall include:

- a. The use of the auto in a car pool or other share the ride arrangement.
- b. Driving part way to or from work or school whether or not the auto is parked at a depot during the day.

**Note**

If an auto is driven to or from work or school on less than a daily basis, the classification used in rating the auto shall be subject to the following:

- (1) If otherwise in Class 1B, the auto shall be classified as 1A if the total usage of the car in driving to or from work or school is not more than 2 days per week or not more than 2 weeks per 5 week period.
- (2) If otherwise in Class 1C the auto shall be classified as 1B if the total usage of the car in driving to or from work or school is not more than 2 days per week or not more than 2 weeks per 5 week period.

Refer to company for certification form.

- 4. TRANSPORTATION NETWORK COMPANY (TNC) ACTIVITY means that:
  - a. The auto is used as a public or livery conveyance, including but not limited to any period of time while it is being used by any person who is logged into a transportation network platform as a driver, whether or not a passenger is occupying the vehicle; and

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**4. CLASSIFICATIONS (Cont'd)**


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- 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.

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#### 4. CLASSIFICATIONS (Cont'd)

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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.

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#### 5. SAFE DRIVER INSURANCE PLAN (SDIP)

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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.

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


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**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.

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


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(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)

<b>Inexperienced Operator</b>				
<b>Single or Multi-Car Risks</b>		<b>BI, PD, and Med. Pay.</b>	<b>Collision</b>	<b>Comprehensive, Fire, Theft, and CAC</b>
<b>Single Car</b>	<b>Principal Operator Licensed For:</b>			
	Less than One Year	<b>Factor +2.60</b>	<b>Factor +2.30</b>	<b>Factor +0.20</b>
	Less than Two Years	<b>Factor +1.60</b>	<b>Factor +1.50</b>	<b>Factor +0.20</b>
	Less than Three Years	<b>Factor +1.25</b>	<b>Factor +1.35</b>	<b>Factor +0.20</b>
	<b>Occasional Operator Licensed For:</b>			
	Less than One Year	<b>Factor +1.75</b>	<b>Factor +1.40</b>	<b>Factor +0.10</b>
	Less than Two Years	<b>Factor +0.85</b>	<b>Factor +0.80</b>	<b>Factor 0.00</b>
Less than Three Years	<b>Factor +0.65</b>	<b>Factor +0.60</b>	<b>Factor 0.00</b>	
<b>Multi-Car</b>	<b>Principal Operator Licensed For:</b>			
	Less than One Year	<b>Factor +2.25</b>	<b>Factor +1.95</b>	<b>Factor +0.10</b>
	Less than Two Years	<b>Factor +1.25</b>	<b>Factor +1.15</b>	<b>Factor +0.10</b>
	Less than Three Years	<b>Factor +0.90</b>	<b>Factor +1.00</b>	<b>Factor +0.10</b>
	<b>Occasional Operator Licensed For:</b>			
	Less than One Year	<b>Factor +1.40</b>	<b>Factor +1.05</b>	<b>Factor 0.00</b>
	Less than Two Years	<b>Factor +0.50</b>	<b>Factor +0.45</b>	<b>Factor -0.10</b>
Less than Three Years	<b>Factor +0.30</b>	<b>Factor +0.25</b>	<b>Factor -0.10</b>	

\* 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.

<b>Number of Driving Record Points</b>	<b>Driving Record Sub-Classification</b>	<b>Statistical Code</b>	<b>SDIP Rating Factor</b>
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.

<b>Not Eligible</b>	NE	95	+0.10
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## 6. MODEL YEAR FOR FIRE, THEFT, COMBINED ADDITIONAL COVERAGE, COMPREHENSIVE AND COLLISION COVERAGES

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### 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.

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## 7. MINIMUM PREMIUM RULE

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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.

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## 8. POLICY PERIOD

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- 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.

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**8. POLICY PERIOD (Cont'd)**


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**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.

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**9. CHANGES**


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- 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.

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**10. CANCELLATION**


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- A.** Cancellation of a policy, vehicle or form of coverage:
1. If the insured requests cancellation, compute return premium on a Short Rate Basis.

**Exceptions**

Compute return premium on a Pro Rata basis in the following cases:

1. If the insured has disposed of a vehicle then takes out a new policy in the same company on another vehicle, to become effective within thirty days of the date of cancellation.

**10. CANCELLATION (Cont'd)**

2. If the insured vehicle is repossessed under terms of a financing agreement.
3. In a multi-car situation:
  - a. If one vehicle is cancelled from the policy and the policy remains in force on other vehicles, or
  - b. If a policy is cancelled but there remains in force with the same company and in the name of insured or spouse, if resident in the same household, a concurrent policy covering another vehicle.
4. If the insured enters the armed forces of the United States of America.
5. If the insured vehicle is stolen or destroyed (total or constructive loss) and cancellation is requested by the insured (a) within 30 days following the date the auto is stolen or destroyed, or (b) within 15 days of the time the auto was determined by the company (1) to be unrecoverable or stolen, or (2) to be a total or constructive loss. The return premium for all coverages (including the premium for the coverage under which the loss was paid) shall be calculated from the day following the date of the loss.
6. If an insured who has been ceded to the Reinsurance Facility at rates higher than the insurer's voluntary rates obtains insurance through another insurer who elects not to cede the policy to the Facility and the insured cancels the ceded policy within 45 days of the effective date of the ceded policy.

**Exception:**

This pro rata cancellation shall not apply to a cancellation by any insurance premium finance company.

2. If the company cancels, the return premium is computed pro rata.
3. If a policy written at short rate is cancelled, the earned premium for the time the policy has been in force shall be computed pro rata of the original short rate premium.
4. The following provisions apply to policies exceeding 12 months:
  - a. If a policy has been in force less than 1 year, the earned premium is computed in accordance with the provisions of this Rule for the first year's premium.
  - b. If a policy has been in force more than 12 months but less than 24 months, the earned premium shall be the first 12 months premium plus pro rata of the annual premium for the second 12 months.
  - c. If a policy has been in force for more than 24 months but less than 36 months, the earned premium shall be the first 24 months' premium plus pro rata of the annual premium for the third 12 months.

- d. If a policy has been in force more than 36 months but less than 48 months, the earned premium shall be the first 36 months' premium plus pro rata of the annual premium for the fourth 12 months.

**B. Instructions for Use of Short Rate Tables.**

1. The "Three Month Short Rate Table" shall apply only to a policy written for a specified period of 3 months.
2. The "Six Month Short Rate Table" shall apply only to a policy written for a specified period of 6 months.
3. The "One Year Short Rate Table" shall apply to:
  - a. a policy written for a specified period of less than one year, other than a policy written for a specified period of 3 months or 6 months.
  - b. a policy written for a specified period of one year or more.

**C. Instructions for Use of PRO RATA TABLES**

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 1976 is designated as 1976.181.
2. In like manner, express the effective date of the policy year and decimal part of a year and subject from the cancellation date.
3. The difference in the case of 1 year policies, represents the percentage of the annual premium which is to be retained by the carrier.
4. For 6 Month Term Policies, the difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.
5. For 3 Month Term Policies, the difference between cancellation date and effective date multiplied by four represents the percentage of the quarter-annual term premium which is to be retained by the carrier.

**Example:**

Cancellation date May 19, 1976.....	1976.381
Effective date March 2, 1976.....	<u>1976.167</u>
	.214

Earned premium for a 1 Year Term Policy will therefore be .214 times the annual premium.

For a 6 Month Term Policy: Multiply .214 by 2. (.214 x 2 = .428). Earned premium will be .428 times the semi-annual term premium.

For a 3 Month Term Policy: Multiply .214 by 4. (.214 x 4 = .856). Earned premium will be .856 times the quarter-annual term premium.

**Note:**

As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years this table shall also be used for each such year.

**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

**PRO RATA TABLE**

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

**PRO RATA TABLE**

July			August			September			October			November			December		
Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio
Month	Year	Ratio	Month	Year	Ratio	Month	Year	Ratio	Month	Year	Ratio	Month	Year	Ratio	Month	Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

**ONE YEAR SHORT RATE TABLE**

<b>Days Policy in Force</b>	<b>Per Cent of One Year Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of One Year Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of One Year Premium</b>
1 .....	5%	95 - 98 .....	37%	219 - 223 .....	69%
2 .....	6	99 - 102 .....	38	224 - 228 .....	70
3 - 4 .....	7	103 - 105 .....	39	229 - 232 .....	71
5 - 6 .....	8	106 - 109 .....	40	233 - 237 .....	72
7 - 8 .....	9	110 - 113 .....	41	238 - 241 .....	73
9 - 10 .....	10	114 - 116 .....	42	242 - 246 .....	74
11 - 12 .....	11	117 - 120 .....	43	247 - 250 .....	75
13 - 14 .....	12	121 - 124 .....	44	251 - 255 .....	76
15 - 16 .....	13	125 - 127 .....	45	256 - 260 .....	77
17 - 18 .....	14	128 - 131 .....	46	261 - 264 .....	78
19 - 20 .....	15	132 - 135 .....	47	265 - 269 .....	79
21 - 22 .....	16	136 - 138 .....	48	270 - 273 .....	80
23 - 25 .....	17	139 - 142 .....	49	274 - 278 .....	81
26 - 29 .....	18	143 - 146 .....	50	279 - 282 .....	82
30 - 32 .....	19	147 - 149 .....	51	283 - 287 .....	83
33 - 36 .....	20	150 - 153 .....	52	288 - 291 .....	84
37 - 40 .....	21	154 - 156 .....	53	292 - 296 .....	85
41 - 43 .....	22	157 - 160 .....	54	297 - 301 .....	86
44 - 47 .....	23	161 - 164 .....	55	302 - 305 .....	87
48 - 51 .....	24	165 - 167 .....	56	306 - 310 .....	88
52 - 54 .....	25	168 - 171 .....	57	311 - 314 .....	89
55 - 58 .....	26	172 - 175 .....	58	315 - 319 .....	90
59 - 62 .....	27	176 - 178 .....	59	320 - 323 .....	91
63 - 65 .....	28	179 - 182 .....	60	324 - 328 .....	92
66 - 69 .....	29	183 - 187 .....	61	329 - 332 .....	93
70 - 73 .....	30	188 - 191 .....	62	333 - 337 .....	94
74 - 76 .....	31	192 - 196 .....	63	338 - 342 .....	95
77 - 80 .....	32	197 - 200 .....	64	343 - 346 .....	96
81 - 83 .....	33	201 - 205 .....	65	347 - 351 .....	97
84 - 87 .....	34	206 - 209 .....	66	352 - 355 .....	98
88 - 91 .....	35	210 - 214 .....	67	356 - 360 .....	99
92 - 94 .....	36	215 - 218 .....	68	361 - 365 .....	100



**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

**THREE MONTH SHORT RATE TABLE**

<b>Days Policy in Force</b>	<b>Per Cent of 3 Mos. Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of 3 Mos. Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of 3 Mos. Premium</b>
1	6%	28	41%	58	71%
2	7	29	42	59	73
3	9	30	43	60 - 61	74
4	12	31	44	62	75
5	16	32	46	63	76
6	17	33	47	64	77
7	18	34	48	65 - 66	78
8	19	35	49	67	79
9	20	36	50	68	81
10	21	37	51	69 - 70	82
11	22	38	52	71	83
12	23	39	53	72	84
13	24	40	54	73	85
14	26	41	56	74 - 75	86
15	27	42	57	76	87
16	28	43	58	77	89
17	29	44	59	78 - 79	90
18	30	45	60	80	91
19	31	46	61	81	92
20	32	47 - 48	62	82	93
21	33	49	63	83 - 84	94
22	34	50	65	85	95
23	36	51 - 52	66	86	97
24	37	53	67	87 - 88	98
25	38	54	68	89	99
26	39	55	69	90 - 92	100
27	40	56 - 57	70		

**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

**SIX MONTH SHORT RATE TABLE**

<b>Days Policy in Force</b>	<b>Per Cent of 6 Mos. Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of 6 Mos. Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of 6 Mos. Premium</b>
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		

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## 11. WHOLE DOLLAR PREMIUM

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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.

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## 12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE PAGES

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### 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.

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**13. SUSPENSION**


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- 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**

	<b>Single Vehicle* Policy</b>	<b>Multi-Vehicle* Policy</b>
\$ 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**

	<b>Single Vehicle* Policy</b>	<b>Multi-Vehicle* Policy</b>
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	10
250,000	6	15
500,000	8	20
750,000	10	25
1,000,000	11	27

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

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

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

**14. MISCELLANEOUS COVERAGES (Cont'd)**

**b. Additional Persons**

Bodily Injury Uninsured Motorists Coverage Only may be extended to an executive officer, partner or employee of the named insured provided such additional person does not own an auto.

The charge for each additional person shall be the single car policy rate shown above.

**2. Non-Owners – (Class Code 990000)**

**a.** A Named Non-Owner Liability Policy may be extended to provide Uninsured Motorists Coverage. The annual charge per policy shall be the single car policy rate shown above for the limits of coverage selected.

**b.** Bodily Injury Uninsured Motorists Coverage Only may be afforded to any person who does not own an auto and who is not otherwise afforded Uninsured Motorists Coverage.

Such coverage shall be written for a period of one year or three years. The charge for each person covered shall be the minimum limits single car policy rate multiplied by the following factor:

Policy Term	Factor
One Year	3.50
Three Years	5.50

**B. Combined Uninsured/Underinsured Motorists Coverage**

**1. Owners – (Class Code – Refer to Statistical Plan)**

Combined Uninsured/Underinsured Motorists Coverage shall be afforded under every auto liability policy insuring the owner of a motor vehicle registered or principally garaged in North Carolina.

**Exceptions**

This coverage shall not apply when a named insured has purchased a policy with Bodily Injury Liability Coverage limits not greater than \$30,000/\$60,000.

The limits of Uninsured/Underinsured Motorist Bodily Injury Coverage shall equal the highest limits of liability for Bodily Injury Liability Coverage for any one vehicle insured under the policy provided, however, that (1) the limits shall not be required to exceed \$1,000,000/\$1,000,000 regardless of whether the highest limits of bodily injury liability coverage for any one vehicle insured under the policy exceed those limits, (2) a named insured may purchase greater or lesser limits, except that the limits must exceed the bodily injury liability limits required by North Carolina's financial responsibility law, and in no event shall an insurer be required to sell combined uninsured/underinsured motorist bodily injury coverage at limits that exceed \$1,000,000/\$1,000,000, and (3) the limits shall be equal to the limits of uninsured motorist bodily injury coverage purchased. The limit of Uninsured Motorist Property Damage Coverage sold with Combined Uninsured/Underinsured Motorist Bodily Injury Coverage, shall equal the highest limit of liability for Property Damage Liability Coverage for any one vehicle insured under the policy, provided, however, that (1) the limits shall not be required to exceed \$1,000,000 regardless of whether the highest limits of property damage liability coverage for any one vehicle insured under the policy exceed those limits and (2) a named insured may purchase lesser limits of Uninsured Motorist Property Damage Coverage but not less than the property damage liability limits required by North Carolina's financial responsibility law.

Each time a policy is issued or renewed, the insurer shall notify the named insured as provided in section C. of this Rule.

**2. Rates**

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

	B.I. UM/UIM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 50/100	\$ 27	\$ 67
100/200	48	118
100/300	59	146
300/300	81	200
250/500	95	235
500/500	130	321
500/1,000	147	364
1,000/1,000	164	405

**14. MISCELLANEOUS COVERAGES (Cont'd)**

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

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

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

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

**C. Notice**

Every insurer that sells motor vehicle liability policies shall, when issuing and renewing a policy, give reasonable notice to the named insured of all of the following:

- (1) The named insured is required to purchase uninsured motorist bodily injury coverage, uninsured motorist property damage coverage, and, if applicable, underinsured motorist bodily injury coverage.
- (2) The named insured's uninsured motorist bodily injury coverage limits shall be equal to the highest limits of bodily injury liability coverage for any one vehicle insured under the policy unless the insured elects to purchase greater or lesser limits for uninsured motorist bodily injury coverage.
- (3) The named insured's uninsured motorist property damage coverage limits shall be equal to the highest limits of property damage liability coverage for any one vehicle insured under the policy unless the insured elects to purchase lesser limits for uninsured motorist property damage coverage.
- (4) The named insured's underinsured motorist bodily injury coverage limits, if applicable, shall be equal to the highest limits of bodily injury liability coverage for any one vehicle insured under the policy unless the insured elects to purchase greater or lesser limits for underinsured motorist bodily injury coverage.
- (5) The named insured may purchase uninsured motorist bodily injury coverage and, if applicable, underinsured motorist coverage with limits up to one million dollars (\$1,000,000) per person and one million dollars (\$1,000,000) per accident.

The insurer shall be deemed to have given reasonable notice if it includes, in at least 12 point type, Form NC 03 40 02 10- Notice Of Right To Purchase Higher Limits of UM/UIM or substantially similar language as a notice accompanying the original and renewal declarations page or if it includes, in at least 12 point type, the same language as the language in said form, or substantially similar language, on the policy's original and renewal declarations page.

**D. Deductible Insurance**

1. Deductible Liability Insurance is not available for vehicles classified and rated in accordance with the rules of this Manual.

2. Collision Deductibles for Which No Premiums Are Shown

- \$ 25 Deduct. (071) – Charge 150% of the \$50 Deduct. Collision Premium
- \$ 50 Deduct. (072) – Charge 102% of the \$100 Deduct. Collision Premium
- \$ 200 Deduct. (073) – Charge 97% of the \$100 Deduct. Collision Premium
- \$ 250 Deduct. (076) – Charge 96% of the \$100 Deduct. Collision Premium
- \$ 500 Deduct. (077) – Charge 91% of the \$100 Deduct. Collision Premium
- \$ 1,000 Deduct. (078) – Charge 81% of the \$100 Deduct. Collision Premium

3. Comprehensive Deductibles for Which No Premiums Are Shown

- \$ 50 Deduct. (003) – Charge 96% of the Full Coverage Comprehensive Premium
- \$ 100 Deduct. (010) – Charge 93% of the Full Coverage Comprehensive Premium
- \$ 250 Deduct. (055) – Charge 84% of the Full Coverage Comprehensive Premium
- \$ 500 Deduct. (726) – Charge 70% of the Full Coverage Comprehensive Premium
- \$ 1,000 Deduct. (727) – Charge 58% of the Full Coverage Comprehensive Premium

4. Theft – \$50 Deductible – Charge 75% of the Full Coverage Theft Rate.

**E. Extended Transportation Expenses Coverage**

1. Eligibility

Only policies providing Comprehensive Coverage may be afforded either Extended Transportation Expenses Coverage or Increased Limits Transportation Expenses Coverage.

**14. MISCELLANEOUS COVERAGES (Cont'd)**

**2. Rating**

The rates for this coverage are not subject to classification rating or modification by any rating plan.

Coverage	Annual Rate Per Auto
\$15/\$450 Extended Transportation Expenses Coverage (Cov. Code 704)	\$13
\$30/\$900 Increased Limits Transportation Expenses Coverage (Cov. Code 706)	\$26
\$50/\$1,500 Additional Increased Limits Transportation Expenses Coverage (Cov. Code 768)	\$42
\$75/\$2,250 Additional Increased Limits Transportation Expenses Coverage (Cov. Code 163)	\$61
\$100/\$3,000 Additional Increased Limits Transportation Expenses Coverage (Cov. Code 164)	\$79

**3. Endorsement**

Attach either Endorsement **NC 03 02** (which provides for only the first three available limits) or Endorsement **NC 03 14** (which provides for all available limits) to the policy.

**F. Towing and Labor Costs**

- This coverage may be written only for Private Passenger Autos.
- The available limit and rates are:

Limit Per Disablement	Rate – Per Car, Per Year
\$ 25	\$3
50	6
100	9
None (subject to coverage provisions)	20

- Attach applicable endorsement.

**G. Coverage For Damage To Your Auto – Coverage For Audio, Visual And Data Electronic Equipment**

**1. Coverage**

Electronic equipment or devices that record, emit, amplify, receive or transmit audio, visual or data signals which are permanently installed by the vehicle's manufacturer are automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

- Radios and stereos;
- Tape decks;
- Compact disk players or recorders;
- Citizens band radios;
- Telephones;

- Two-way mobile radios;
- Scanning monitor receivers;
- Television monitor receivers;
- Video cassette players or recorders;
- Audio cassette players or recorders;
- Personal computers; or
- Digital videodisk players or recorders.

However, electronic equipment or devices that record, emit, amplify, receive or transmit audio, visual or data signals which are permanently installed by **other than** the vehicle's manufacturer are subject to a sublimit of \$1,000. This sublimit may be increased to any one of the limits with the premiums per auto shown in the table below. Permanently installed means installed by bolts, brackets, or welding in a location in accordance with applicable laws and regulations for the installation of such equipment or device.

Coverage is not available for loss to:

- equipment designed or used to detect or deter radar, laser, or other speed monitoring equipment whether or not permanently installed; or
- tapes, records, discs or other media.

**2. Rating**

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

Liability For Electronic Equipment	Maximum Limit Of	Premium Per Auto
\$ 1,500	\$ 30	
2,000	60	
2,500	90	
3,000	120	
3,500	150	
4,000	180	
4,500	210	
5,000	240	

For limits in excess of \$5,000, charge an additional \$30 per \$500 of coverage.

**3. Endorsement**

Attach Coverage For Damage To Your Auto Customizing Equipment Coverage, Coverage For Audio, Visual And Data Electronic Equipment Endorsement **NC 03 15**, to the policy.

**H. Auto Death Indemnity Or Benefits, Specific Disability Benefits And Total Disability Benefits Rates**

- Automobile Death Indemnity or Benefit, Specific Disability Benefits and Total Disability Benefits are available to any person under a policy affording auto bodily injury liability insurance with respect to an auto classified or rated as a private passenger auto.



**14. MISCELLANEOUS COVERAGES (Cont'd)**

**2. Annual rates per person insured:**

- a. Coverage **A** – Auto Death Indemnity or Benefit  
(Class Code 904000)

Principal Sum	Annual Rate
\$ 5,000	\$ 2
10,000	4

- b. Coverages **A** and **B** – Auto Death Indemnity or Benefit and Specific Disability Benefits

Dismemberment and Loss of Sight and Fractures and Dislocations. (Class Code 907000)

Principal Sum	Annual Rate
\$ 5,000	\$ 3
10,000	5

- c. Coverage **C** – Total Disability Benefits –  
(Class Code 903000)

Weekly Indemnity	Annual Rate
\$ 25	\$ 3
35	3
50	6

- d. Coverage **C** – Total Disability Benefits –  
Maximum 200 weeks.  
(Class Code 905000)

Weekly Indemnity	Annual Rate
\$ 25	\$ 2
35	3
50	5

- 3. For the addition of one or more of the coverages to outstanding policies, charges per month, or fraction thereof, of 10% of the applicable annual rates shall be made. These charges shall be subject to a minimum total charge of \$2 per policy or endorsement, and to a maximum total charge of the total of the annual rates for the coverages afforded.

**I. Repair or Replacement Coverages**

**1. Five Year Coverage**

- a. Coverage for Damage to Your Auto can be changed from ACTUAL CASH VALUE to REPLACEMENT COST for losses caused by other than fire, theft, larceny, malicious mischief or vandalism.

- b. Repair or Replacement Coverage is available:

- (1) Only for autos purchased new.
- (2) Only if this coverage is added within 60 days after purchase of the new auto. If the coverage is added after the date of purchase of the new auto, coverage does not become effective until the date of purchase of this coverage.
- (3) Only if this coverage is maintained continuously on the auto.

- (4) If the auto is not more than 5 years old. The age of the auto shall be determined by subtracting the year the endorsement was first added to the policy for that auto from the year of inception of the current annual period of the policy.
- (5) Only if the collision and other than collision coverages are carried for the auto.

**c. Rates**

Charge 15% of the combined collision and other than collision premiums.

**d. Attach Endorsement NC 03 11.**

**2. One Year Coverage**

- a. Coverage for Damage to Your Auto can be changed from ACTUAL CASH VALUE to REPLACEMENT COST.

- b. Replacement Cost Coverage is available:

- (1) Only for autos purchased new by the policyholder or applicant with less than 150 miles on the odometer.

- (2) Only if this coverage is added within 60 days after the purchase of the new auto. If the coverage is added after the date of purchase of the new auto coverage does not become effective until the date of purchase of this coverage.

- (3) Only if this coverage is maintained continuously on the auto.

- (4) Only if collision and other than collision coverages are carried for the auto.

**c. Rates**

Charge 10% of the combined collision and other than collision premiums.

**d. Duration of Coverage**

This coverage will apply until one year from the date of purchase of the new auto or an odometer reading of 15,000 miles, whichever comes first.

**e. Attach Endorsement NC 03 12.**

**J. Coverage for Rented Vehicles**

- 1. Insurers may offer coverage for rented vehicles with every motor vehicle policy covering a motor vehicle registered in North Carolina. Attach the Coverage for Rented Vehicles endorsement to the policy.

**2. Rating**

- a. To add Coverage for Rented Vehicles, charge an annual premium of \$4 for personal auto liability policies which provide both comprehensive and collision coverages.

- b. To add Coverage for Rented Vehicles, charge an annual premium of \$16 for personal auto liability policies which do not provide both comprehensive and collision coverages.

**14. MISCELLANEOUS COVERAGES (Cont'd)**

c. The premium for Coverage for Rented Vehicles is not subject to classification or modification by any rating plan.

**3. Cancellation**

If Coverage for Rented Vehicles is cancelled by the insured, the entire annual premium shall be fully earned by the company.

**K. Original Equipment Manufacturer (OEM) Parts Loss Settlement**

**1. Coverage**

A loss settlement Original Equipment Manufacturer (OEM) Parts coverage option may be made available when physical damage coverage is afforded under a policy. The OEM parts loss settlement option is subject to the following:

a. If a repair results in the replacement of exterior sheet metal and/or exterior plastic parts, OEM parts shall be used if such parts are available.

If OEM parts are not available, non-OEM parts may be used.

b. If a repair results in the replacement of any damaged parts other than exterior sheet metal and/or exterior plastic parts, the insurer may require or specify the use of non-OEM parts.

**2. Rating**

Charge 5% of the otherwise applicable premium for Comprehensive and 5% of the otherwise applicable premium for Collision coverages.

**3. Endorsement**

Attach the Loss Settlement – Original Equipment Manufacturer Parts Endorsement to the policy.

**L. Coverage For Damage To Your Auto – Customizing Equipment Coverage**

**1. Coverage**

Custom furnishings or equipment are automatically covered under the policy up to \$1,000 without additional premium charge. This limit may be increased.

Custom furnishings or equipment includes, but is not limited to:

- a. Special carpeting and insulation, furniture or bars;
- b. Facilities for cooking and sleeping;
- c. Height extending roofs or ladders;
- d. Custom windows, murals, paintings or other decals or graphics;
- e. Tool boxes and fifth wheel conversions;
- f. Side exhausts and headers;
- g. Winches and roll bars;
- h. Special wheels/tires; or

- i. Body or suspension alterations.

**Note**

The optional coverage buybacks for customized furnishings or equipment that are described in 2. below do not apply to the following:

- Camper bodies (refer to Rule 19.A.); and
- Caps, covers or bedliners.

**2. Rating**

a. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

b. The \$1,000 limit for custom furnishings or equipment may be increased to any one of the limits with premiums per auto shown below.

Maximum Limit of Liability For Customizing Equipment	Premium Per Auto
\$ 2,000	\$ 70
3,000	120
4,000	170
5,000	210
6,000	240
7,000	270
8,000	300
9,000	320
10,000	340
11,000	360
12,000	380
13,000	400
14,000	420
15,000	440
16,000	460
17,000	480
18,000	500
19,000	520
20,000	540

For limits in excess of \$20,000, charge \$20 per \$1000 of coverage.

**3. Endorsement**

Attach Coverage For Damage To Your Auto Customizing Equipment Coverage, Coverage For Audio, Visual And Data Electronic Equipment Endorsement **NC 03 15**, to the policy.

**14. MISCELLANEOUS COVERAGES (Cont'd)**

The following section is added to this rule:

**M. Foster Child Named Driver Exclusion****1. Requirements**

An insurer may, at the request of the named insured, exclude under a policy of motor vehicle insurance a specific individual from certain coverages when a motor vehicle is operated by the specifically excluded individual. The excluded driver must be a foster child and a resident of the named insured's household and must be in the custody of the named insured. In addition, the foster child must be insured under an in-force policy of automobile insurance which, at a minimum, must provide liability coverage at limits equal to or greater than the minimum limits required by G. S. 20-279.21. This policy of insurance requirement may be satisfied by purchasing a Named Non-Owner Policy or a Personal Auto Policy.

**2. Additional Requirements**

a. The Foster Child Named Driver Exclusion Endorsement shall remain in effect:

- (1) For the term of the policy; and
- (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy; unless discontinued by the insurer or insured.

b. If a Foster Child Named Driver Exclusion Endorsement is attached to the policy:

- (1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver with respect to the excluded coverage(s).
- (2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.

c. If a loss payee is shown in the policy and Collision Coverage or Other Than Collision Coverage is excluded under the Foster Child Named Driver Exclusion Endorsement, the loss payee shall be sent a notice indicating that the policy contains a named driver exclusion which excludes Collision Coverage or Other Than Collision Coverage.

**3. Endorsement**

Attach the Foster Child Named Driver Exclusion Endorsement to the policy.

**N. TRANSPORTATION NETWORK DRIVER COVERAGE – NORTH CAROLINA REINSURANCE FACILITY BUSINESS ONLY**

(This Rule applies only to those policies ceded to the North Carolina Reinsurance Facility.)

**1. Coverage**

Limited Transportation Network Driver Coverage (No Passenger) provides an option to purchase coverage for participation as a transportation network driver for the period of time from when the driver logs into a "transportation network platform" up until the driver accepts a request through the "transportation network platform" to transport a passenger.

**2. Rating****a. Liability And Medical Payments Coverages**

Use the TNC primary rating factor from the Primary Classification Rating Factors table instead of the otherwise applicable primary classification usage factor. All other provisions of this manual apply where applicable.

**b. Uninsured Motorists And Combined Uninsured/Underinsured Motorists Coverages**

Charge the otherwise applicable premium for Uninsured Motorists Coverage or Combined Uninsured/Underinsured Motorists Coverage. Refer to Rule 14.

**3. Endorsement**

Attach Endorsement **PP 55 45** – Limited Transportation Network Driver Coverage (No Passenger) Endorsement to the policy.

**O. Delivery Coverage****1. Coverage**

Delivery Coverage provides an option to purchase coverage for an auto used for the delivery of food, goods, items or products, including, but not limited to, coverage for an auto used by an insured who is logged into a delivery network platform as a driver to provide delivery services.

**2. Rating****a. Liability, Medical Payments, Collision and Comprehensive Coverages**

Charge 25% of the otherwise applicable premium for Liability, Medical Payments, Collision and Comprehensive Coverages. All other provisions of this manual apply where applicable.

**b. Uninsured Motorists And Combined Uninsured/Underinsured Motorists Coverages**

Charge the otherwise applicable premium for Uninsured Motorists Coverage or Combined Uninsured/Underinsured Motorists Coverage. Refer to Rule 14.

**3. Endorsement**

Attach Endorsement **NC 03 38** – Delivery Coverage to the policy.

**15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS**

For risks rated in accordance with the Personal Auto Manual for which the insured requests the company to certify the policy in accordance with financial responsibility laws, a fee of \$25 will be added to the total liability premium. This fee applies per driver and shall be applied each time the company provides such certification. The fee is non-refundable.

**16. NAMED NON-OWNER POLICY**

- A. The Named Non-Owner Policy may be used for individuals who do not own an auto, provided that:
  - 1. There is no insured auto in the household available for such individual's regular use; and
  - 2. Such individual is not eligible to be covered on the same policy as the owner of any insured auto in the household.
- B. Rates
  - 1. Liability and Medical Payments Coverage
    - a. For individuals who have a driver's license, charge 100% of the premium that would apply if such individual owned an auto.
    - b. For individuals who do not have a driver's license, charge 360% of the premium that would apply if such individual owned an auto, but do not apply any inexperienced operator surcharge.
  - 2. Uninsured Motorists Insurance and Underinsured Motorists Insurance  
Refer to Rule 14.
- C. Attach the named non-owner coverage endorsement.

**17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY)**

If Liability Coverage is extended under the Extended Non-owned Coverage For Named Individual Endorsement, Medical Payments Coverage may also be similarly extended. Medical Payments shall be provided at the same limits as the Medical Payments limit of policy to which this endorsement is attached. Liability/Medical Payments Coverage may be extended to an individual described below:

- A. The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is NOT employed by a garage:
  - 1. If primary Liability/Medical Payments Insurance is in effect or if the auto is used in the business of the United States Government, charge the following percentage of the Base Rate(s) for the applicable coverage(s).

Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Percentage Charge
Named Individual And Spouse	18%
Named Individual And Resident Relatives (Including Named Individual's Spouse)	20%

- 2. If there is no primary Liability/Medical Payments Insurance in effect, charge the following percentage of the applicable premium(s) that would apply as if the insured owned the auto being covered.

No Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Percentage Charge
Named Individual And Spouse	90%
Named Individual And Resident Relatives (Including Named Individual's Spouse)	100%

- B. The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use and is employed by a garage:
  - 1. When garage has no Liability/Medical Payments Insurance charge 170% of Base Rate for Liability/Medical Payments Coverage.
  - 2. When garage has Liability /Medical Payments Insurance, refer to Company.

**18. INCREASED LIMITS**

- A. The tables in Sections B. and C. below contain the factors to be applied to the appropriate basic limits rates for Bodily Injury or Property Damage Liability.

Refer to company for limits not displayed in these tables.

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

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

Total Limits	Factor
\$ 30/60	1.00
50/100	1.18
100/100	1.31
100/200	1.39
100/300	1.40
300/300	1.62
250/500	1.66
500/1,000	1.85
1,000/1,000	1.96
1,000/2,000	2.02

**18. INCREASED LIMITS (Cont'd)**

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

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

Limit	Factor	Limit	Factor
25,000	1.000	250,000	1.059
35,000	1.005	500,000	1.113
50,000	1.010	750,000	1.153
100,000	1.030	1,000,000	1.202

**D. Medical Payments Increased Limits**

Applicable to \$500 Medical Payments Rates Only:

Total Medical Payments Limits	Factor
\$ 750	1.45
1,000	1.83
2,000	2.98
3,000	3.73
5,000	4.62
10,000	5.74
25,000	7.25
50,000	8.38
75,000	8.89
100,000	9.12

**E. Single Limit Coverages**

The premium for single limit liability coverages shall be calculated as follows:

1. Apply a single discount of 3% to both the Bodily Injury and the Property Damage normal factors for separate limits equal to the desired single limit.
2. Calculate the separate Bodily Injury and Property Damage premiums, the sum of which is the combined premium.

2. A portable camper body used with a pickup truck shall be rated as a Recreational Trailer. The pickup truck shall be rated in accordance with Rule 4.

**2. Other Trailers**

All non-self-propelled units not included above.

**Liability and Medical Payments Coverages**

A Personal Auto Policy affording Liability and Medical Payments Coverage also covers trailers as described above for these coverages without additional premium charge and without specific description of the trailers when used with a private passenger auto.

Other Policies affording Liability and Medical Payments Coverage will also provide this coverage for trailers without additional premium charge and without specific description of the trailer except when the trailer is used with any auto owned or hired by the insured and not covered by like insurance in the company.

Refer to company for rates applicable to a trailer described above if:

1. Used with any auto owned or hired by the insured and not covered by like insurance in the company, or
2. No auto is owned by the insured.

**Medical Payments Insurance**

Medical payments insurance is available for a home trailer, office trailer, store trailer or display trailer, if used with a private passenger auto.

The rate shall be three times the medical payments rate for the applicable private passenger classification for the territory in which the risk is located.

Farm Wagons and Farm Implements:

Coverage is afforded without additional charge for farm wagons or farm implements when attached to private passenger type autos.

**Physical Damage Coverages Only**

Trailers are to be insured as separate items with separate premiums shown for each unit. If deductible coverage is written, the deductible shall apply separately to each unit.

**1. Recreational Trailers – All Classes – Entire State**

**a. Contents**

- (1) Auto Home Contents Coverage for Fire and Lightning and Combined Additional Coverage (including or excluding malicious mischief and vandalism) may be added.

Fire – Charge fire rate applicable to Mobilehome Insured.

Combined Additional Coverage Including Malicious Mischief and Vandalism – 25 cents per \$100.

Combined Additional Coverage Excluding Malicious Mischief and Vandalism – 20 cents per \$100.

Apply to company for endorsement.

**19. MISCELLANEOUS TYPES**

**A. Trailers Designed for Use with Private Passenger Autos**

Coverage may be provided for:

**1. Recreational Trailers**

Non-self-propelled units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities).

To be eligible for coverage, insured must maintain a separate and permanent residence other than the recreational trailer.

**Note**

1. Camper trailers shall be rated as Recreational Trailers.

**19. MISCELLANEOUS TYPES (Cont'd)**

(2) Auto Home Coverage for TV antennas, awnings, and cabanas or equipment designed to create additional living facilities may be added.

Covered Property Coverage – \$50  
 Deductible – (Coverage Code 069)  
 Charge \$1.45.

Coverage Property Coverage – \$100  
 Deductible – (Coverage Code 069)  
 Charge \$1.15.

Attach Applicable Endorsement.

- b. Fire Rate – (new & old) – \$0.45
- c. Theft Rate – (new & old) – \$0.10
- d. Windstorm Rate – (new & old) – \$0.05
- e. Combined Additional Coverage without Malicious Mischief and Vandalism Rate – (new & old) – \$0.10
- f. Combined Additional Coverage with Malicious Mischief and Vandalism Rate – (new & old) – \$0.15
- g. Comprehensive
  - Full Coverage (Cov. Code 01) – \$1.45
  - \$ 50 Deductible (Cov. Code 03) – 1.25
  - \$ 100 Deductible (Cov. Code 10) – 1.10
  - \$ 250 Deductible (Cov. Code 055) – 0.95
  - \$ 500 Deductible (Cov. Code 726) – 0.75
  - \$1,000 Deductible (Cov. Code 727) – 0.50
- h. Collision Premiums – All Classes – Entire State

Original Cost	Deductibles											
	\$50		\$100		\$200		\$250		\$500		\$1000	
	New	Old	New	Old	New	Old	New	Old	New	Old	New	Old
0 – 600	\$ 24	\$ 19	\$ 10	\$ 8	\$ 9	\$ 7	\$ 7	\$ 6	\$ 6	\$ 5	\$ 5	\$ 4
601 – 800	26	21	12	9	11	9	8	6	7	6	6	5
801 – 1,050	29	23	13	10	12	10	9	7	8	6	7	6
1,051 – 1,300	31	25	15	12	14	11	10	8	9	7	8	6
1,301 – 1,600	34	27	18	14	16	13	13	10	11	9	9	7
1,601 – 1,900	37	30	20	16	18	14	15	12	12	10	10	8
1,901 – 2,400	42	34	23	18	21	17	18	14	14	11	12	10
2,401 – 3,000	47	38	28	22	25	20	21	17	17	14	14	11
3,001 – 4,000	56	45	34	27	31	25	25	20	20	16	17	14
4,001 – 5,000	66	53	42	34	38	30	30	24	25	20	21	17
5,001 – 6,000	77	62	50	40	45	36	35	28	30	24	25	20
6,001 – 7,000	87	70	58	46	52	42	41	33	35	28	29	23
7,001 – 8,000	98	78	66	53	59	47	46	37	40	32	33	26
8,001 – 9,000	108	86	74	59	67	54	52	42	44	35	37	30
9,001 – 10,000	119	95	82	66	74	59	57	46	49	39	41	33

**19. MISCELLANEOUS TYPES (Cont'd)**

- (1) "New" means purchased new not more than 18 months prior to date insurance attaches.  
"Old" – All Others
- (2) For Recreational Trailers having a cost exceeding \$10,000, the indicated premiums for the \$9,001 to \$10,000 group shall be increased 10% per \$1,000 or fractions thereof in excess of \$10,000.
- (3) The premiums shown above are subject to a retained Minimum Premium equal to 25% of the annual premium applicable.

**2. All Other Trailers – All Classes – Entire State**

**All Non-Self-Propelled Units Not Included in Paragraph 1. Above.  
Rates Per \$100 of Insurance**

Coverage	Rates
Fire	\$0.10
Theft	0.05
Windstorm	0.05
Combined Additional Coverage without Malicious Mischief & Vandalism	0.10
Combined Additional Coverage with Malicious Mischief & Vandalism	0.15
Comprehensive – Full Coverage – (Cov. Code 01)	0.55
Comprehensive – \$50 Deductible – (Cov. Code 03)	0.37

**COLLISION PREMIUMS – ALL CLASSES – ENTIRE STATE**

Original Cost New at Factory	\$25 Deduct.	\$50 Deduct.	\$100 Deduct.
\$ 0 – \$ 400	\$ 7	\$ 4	\$ 3
401 – 600	9	6	5
601 – 800	12	8	6
801 – 1,000	15	10	8
1,001 – 1,500	23	15	12
1,501 – 2,000	29	19	15
2,001 – 2,500	35	23	18
2,501 – 3,000	41	27	22
Each Additional \$500 Over \$3,000	5	4	3

**B. Motorcycles, Motorscooters, Motorbikes, Mopeds And Other Similar Motor Vehicles Not Used For Commercial Purposes**

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.



**19. MISCELLANEOUS TYPES (Cont'd)****G. Low Speed Vehicles And Modified Utility Vehicles****1. Description****a. Low Speed Vehicles**

A low speed vehicle is a four-wheel electric vehicle whose top speed is greater than 20 miles per hour but less than 25 miles per hour.

**b. Modified Utility Vehicles**

Modified Utility Vehicle is a four-wheeled motor vehicle that:

- (1) Is manufactured or upfitted by a licensed manufacturer, dealer, or person or business otherwise engaged in vehicle manufacturing or modification for off-road use with equipment required by G.S. 20-121.1(2a) except a vehicle identification number; and
- (2) Has an overall length of 110 inches or greater, an overall width of 58 inches or greater, an overall height of 60 inches or greater, a maximum speed capability of 40 miles per hour or greater, and does not require an operator or passenger to straddle a seat.

Modified utility vehicle does not include an all-terrain vehicle, golf cart, or utility vehicle, as defined in G.S. 20-4.01, or a riding lawn mower.

**2. Rating****a. Liability Coverage**

Charge 25% of the premium resulting from classifying and rating as a private passenger auto.

**b. Medical Payments/PIP Coverage**

Charge 35% of the premium resulting from classifying and rating as a private passenger auto.

**c. Uninsured/Underinsured Motorists Coverage**

Charge the applicable private passenger premium shown in Rule 14.

**d. Comprehensive And Collision Coverages****(1) Comprehensive**

Charge 65% of the premium resulting from classifying and rating as a private passenger auto using a Symbol derived from the low speed vehicle's or modified utility vehicle's model year and Price New.

**(2) Collision**

Charge 55% of the premium resulting from classifying and rating as a private passenger auto using a Symbol derived from the low speed vehicle's or modified utility vehicle's model year and Price New.

**3. Endorsement**

Attach Low Speed Vehicle And Modified Utility Vehicle Endorsement **NC 03 24**.

**20. FINANCED AUTOS**

Financed autos shall be written at manual rates and minimum charges except for single interest coverages.

For single interest rates, rules and forms, refer to company.

**21. RATING TERRITORIES****A. The Rate Pages display rates by territory.****B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.**

1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
2. An insured's rates shall not be changed solely because the United States Postal Service (USPS) changed his or her ZIP code and the physical boundaries of a rating territory shall be determined by the ZIP code boundaries in effect at the time of the latest filing defining the territory.

Territory boundaries in North Carolina are concurrent with USPS ZIP Code boundaries in effect as of July, 2014. If the USPS introduces a new ZIP code or realigns a ZIP code boundary after July, 2014, assign the rating territory based on the ZIP code boundary that formerly applied to the garaging address before the USPS changed the ZIP code.

**22. INSTALLMENT PAYMENTS**

The total premium for an auto policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis in accordance with the following rules:

- A.** The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.

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**22. INSTALLMENT PAYMENTS (Cont'd)**

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- 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.

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**23. EXCESS INDEMNITY POLICY**

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Bodily injury and property damage liability limits over primary limits may be afforded under an Excess Indemnity Policy with respect to an automobile classified and rated as a private passenger automobile. Primary insurance must be in force with respect to the automobile and the risk unable to obtain higher limits. If the company providing the excess limits coverage also provides the primary coverage to a risk, a letter of consent, signed by the insured, shall be secured and retained in the company's files. Refer to company for rating.

Bodily injury and property damage excess limits may be afforded separately or in conjunction with Medical Payments Insurance, Medical Payments Coverage is available on a \$100 deductible basis only. Refer to company for rating.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**VOLUNTARY BUSINESS\***

Terr.	BODILY INJURY				PROPERTY DAMAGE			MEDICAL PAYMENTS				
	LIMIT				LIMIT			LIMIT				
	30/60	50/100	100/300	300/300	\$25,000	\$50,000	\$100,000	\$500	\$750	\$1,000	\$2,000	\$5,000
110	\$154	\$182	\$216	\$249	\$217	\$219	\$224	\$15	\$22	\$27	\$45	\$69
120	192	227	269	311	204	206	210	19	28	35	57	88
130	217	256	304	352	212	214	218	20	29	37	60	92
140	282	333	395	457	250	253	258	32	46	59	95	148
150	216	255	302	350	267	270	275	23	33	42	69	106
170	174	205	244	282	228	230	235	17	25	31	51	79
180	205	242	287	332	272	275	280	23	33	42	69	106
190	199	235	279	322	281	284	289	20	29	37	60	92
200	226	267	316	366	258	261	266	25	36	46	75	116
210	196	231	274	318	205	207	211	20	29	37	60	92
220	264	312	370	428	218	220	225	24	35	44	72	111
230	308	363	431	499	216	218	222	26	38	48	77	120
240	279	329	391	452	221	223	228	24	35	44	72	111
250	265	313	371	429	299	302	308	30	44	55	89	139
260	218	257	305	353	249	251	256	22	32	40	66	102
270	173	204	242	280	273	276	281	17	25	31	51	79
280	252	297	353	408	309	312	318	30	44	55	89	139
290	233	275	326	377	292	295	301	24	35	44	72	111
300	159	188	223	258	264	267	272	16	23	29	48	74
310	145	171	203	235	228	230	235	13	19	24	39	60
320	168	198	235	272	211	213	217	15	22	27	45	69
340	238	281	333	386	282	285	290	27	39	49	80	125
350	170	201	238	275	235	237	242	17	25	31	51	79
360	200	236	280	324	232	234	239	20	29	37	60	92
370	233	275	326	377	281	284	289	24	35	44	72	111
380	257	303	360	416	288	291	297	22	32	40	66	102
390	200	236	280	324	300	303	309	17	25	31	51	79
420	362	427	507	586	365	369	376	48	70	88	143	222
440	246	290	344	399	298	301	307	27	39	49	80	125
450	290	342	406	470	304	307	313	24	35	44	72	111
460	192	227	269	311	257	260	265	18	26	33	54	83
470	221	261	309	358	237	239	244	19	28	35	57	88
480	148	175	207	240	202	204	208	13	19	24	39	60
490	142	168	199	230	213	215	219	14	20	26	42	65

\* Including "clean risks" ceded to the North Carolina Reinsurance Facility.  
See Premium Determination Rule for the definition of "clean risks".

CEDED BUSINESS\*

Terr.	BODILY INJURY				PROPERTY DAMAGE			MEDICAL PAYMENTS				
	LIMIT				LIMIT			LIMIT				
	30/60	50/100	100/300	250/500	\$25,000	\$50,000	\$100,000	\$500	\$750	\$1,000	\$2,000	\$5,000
110	\$214	\$253	\$300	\$355	\$275	\$278	\$283	\$15	\$22	\$27	\$45	\$69
120	253	299	354	420	261	264	269	19	28	35	57	88
130	283	334	396	470	271	274	279	20	29	37	60	92
140	375	443	525	623	314	317	323	32	46	59	95	148
150	307	362	430	510	335	338	345	22	32	40	66	102
170	248	293	347	412	293	296	302	19	28	35	57	88
180	273	322	382	453	341	344	351	23	33	42	69	106
190	247	291	346	410	342	345	352	18	26	33	54	83
200	299	353	419	496	321	324	331	23	33	42	69	106
210	256	302	358	425	270	273	278	18	26	33	54	83
220	344	406	482	571	276	279	284	24	35	44	72	111
230	414	489	580	687	279	282	287	25	36	46	75	116
240	351	414	491	583	283	286	291	24	35	44	72	111
250	351	414	491	583	367	371	378	29	42	53	86	134
260	279	329	391	463	315	318	324	22	32	40	66	102
270	227	268	318	377	342	345	352	18	26	33	54	83
280	331	391	463	549	396	400	408	28	41	51	83	129
290	293	346	410	486	374	378	385	22	32	40	66	102
300	209	247	293	347	335	338	345	16	23	29	48	74
310	196	231	274	325	293	296	302	13	19	24	39	60
320	222	262	311	369	271	274	279	15	22	27	45	69
340	309	365	433	513	352	356	363	25	36	46	75	116
350	224	264	314	372	303	306	312	16	23	29	48	74
360	254	300	356	422	290	293	299	20	29	37	60	92
370	306	361	428	508	353	357	364	24	35	44	72	111
380	334	394	468	554	364	368	375	24	35	44	72	111
390	264	312	370	438	375	379	386	19	28	35	57	88
420	473	558	662	785	445	449	458	44	64	81	131	203
440	333	393	466	553	380	384	391	26	38	48	77	120
450	362	427	507	601	373	377	384	26	38	48	77	120
460	247	291	346	410	329	332	339	18	26	33	54	83
470	284	335	398	471	306	309	315	18	26	33	54	83
480	191	225	267	317	257	260	265	14	20	26	42	65
490	186	219	260	309	279	282	287	15	22	27	45	69

\* Excluding "clean risks" as defined under the Premium Determination Rule.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 110**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>																
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011- 2013</b>	<b>Symbol</b>	<b>1990- 2010</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>													<b>(b)</b>		<b>(c)</b>	
1	43	42	41	39	38	37	35	33	31	30	29	26	1	33	1	12
2	56	55	54	52	50	47	46	45	42	39	38	35	2	45	2	14
3	71	69	67	64	62	59	58	55	52	50	47	43	3	51	3	20
4	81	80	77	75	72	69	67	63	60	58	55	50	4	56	4	24
5	90	89	86	84	80	77	75	71	67	64	62	56	5	64	5	28
6	101	98	96	93	89	85	83	79	75	71	68	62	6	72	6	37
7	111	109	106	103	98	94	92	86	83	79	76	69	7	79	7	45
8	119	118	114	110	106	101	98	93	89	84	81	75	8	85	8	52
10	130	127	123	119	114	110	106	101	96	92	88	80	10	92	10	67
11	138	135	131	127	122	117	113	107	102	97	93	85	11	100	11	81
12	144	141	138	134	128	122	118	113	107	102	98	89	12	109	12	94
13	149	147	143	139	132	127	123	117	111	106	101	93	13	117	13	111
14	157	153	149	145	139	132	128	122	117	110	106	97	14	126	14	131
15	164	161	156	151	145	139	134	128	122	115	110	101	15	139	15	159
16	170	168	162	157	151	144	140	134	127	121	115	106	16	152	16	193
17	177	174	169	164	157	151	145	139	132	124	121	110	17	169	17	231
18	185	181	176	170	164	156	151	144	138	130	124	114	18	183	18	275
19	190	186	181	176	168	161	156	148	141	134	128	118	19	200	19	329
20	195	191	186	181	173	165	160	152	145	138	132	121	20	223	20	390
21	202	198	193	187	179	172	165	159	151	143	136	126	21	248	21	540
22	208	204	198	191	183	176	170	162	155	147	140	128	22	279		
23	215	211	204	198	190	182	176	168	160	151	145	132	23	313		
24	220	216	210	203	195	186	181	172	164	155	149	136	24	362		
25	227	223	216	210	200	193	186	177	169	160	153	140	25	445		
26	234	229	223	216	207	198	191	182	174	165	159	145	26	546		
27	241	236	229	223	214	204	198	189	179	170	162	149				
28	249	244	237	231	220	211	204	194	185	176	169	155				
29	257	253	245	237	228	217	211	200	191	181	174	160				
30	265	259	252	244	234	224	216	206	197	186	178	164				
31	272	267	259	252	241	231	223	212	202	193	185	169				
32	280	275	267	259	249	238	229	219	208	198	190	174				
33	290	283	275	267	255	245	237	225	215	203	195	179				
34	296	290	282	274	262	250	242	231	220	208	200	183				
35	303	297	288	279	269	257	248	236	225	214	204	187				
36	310	305	296	287	275	263	254	242	231	219	210	193				
37	322	316	307	297	286	272	263	252	240	227	217	199				
38	334	328	318	309	296	283	274	261	249	236	227	207				
39	346	339	329	318	305	292	283	270	257	244	233	214				
40	356	350	339	329	316	303	292	278	265	252	241	220				
41	368	362	351	341	326	313	301	288	274	259	249	228				
42	380	372	362	351	337	322	310	296	282	267	257	234				
43	390	384	372	360	346	331	320	305	291	275	265	242				
44	402	394	383	371	356	341	329	313	299	283	271	249				
45	413	405	393	381	365	350	338	322	307	291	279	255				
46	427	418	406	394	377	362	350	333	317	300	288	265				
47	440	432	419	406	390	373	360	343	328	310	297	272				
48	455	445	432	419	402	385	372	355	337	320	307	282				
49	468	459	445	432	414	397	383	365	347	330	316	290				
50	479	470	457	444	426	407	393	375	356	338	325	297				
51	494	485	470	456	438	419	405	385	367	348	334	305				
52	507	498	483	469	449	430	415	397	377	358	343	314				
53	520	510	495	481	461	440	426	406	386	367	351	322				
54	541	531	515	499	478	459	443	422	402	381	365	334				
55	567	555	540	524	502	481	464	443	421	400	384	351				
56	597	586	569	552	529	506	489	466	444	421	403	369				
57	630	618	600	582	558	534	516	493	468	444	426	390				

TERRITORY 110

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
58	680	667	647	627	601	576	557	531	504	479	460	421					
59	753	739	718	697	668	639	617	588	559	532	510	466					
60	834	819	795	772	740	707	684	652	620	588	565	517					
61	912	895	869	842	808	773	747	713	677	643	617	565					
62	984	964	937	909	871	833	806	768	731	693	665	609					
63	1056	1036	1006	976	935	896	865	825	785	744	714	654					
64	1128	1107	1074	1041	1000	956	924	880	838	795	762	698					
65	1201	1178	1144	1110	1064	1018	984	938	892	846	812	743					
66	1310	1285	1247	1209	1159	1110	1073	1023	973	922	886	811					
67	1454	1427	1385	1343	1288	1233	1191	1136	1079	1024	983	900					
68	1598	1568	1522	1476	1416	1355	1309	1248	1187	1127	1081	989					
69	1742	1710	1660	1610	1543	1478	1428	1361	1294	1229	1179	1079					
70	1888	1851	1797	1744	1672	1600	1546	1474	1402	1330	1276	1169					
71	2032	1993	1935	1877	1800	1723	1664	1586	1509	1432	1374	1258					
72	2176	2134	2072	2011	1927	1844	1783	1699	1617	1534	1471	1347					
73	2320	2277	2210	2143	2055	1966	1901	1812	1724	1635	1569	1437					
74	2465	2418	2348	2277	2184	2089	2019	1924	1831	1737	1666	1526					
75	2610	2560	2485	2410	2311	2211	2137	2038	1939	1839	1765	1615					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
1	263	252	236	220	204	193	177	166	156	145	134	113	1	145	1	70	
2	349	338	317	295	274	258	236	220	209	193	183	150	2	166	2	86	
3	381	365	344	322	301	279	258	242	226	209	193	161	3	193	3	107	
4	446	430	403	376	349	328	301	285	269	247	231	188	4	209	4	118	
5	489	473	440	408	381	354	333	306	290	269	252	209	5	220	5	140	
6	510	494	462	430	403	376	349	322	306	279	263	215	6	231	6	150	
7	537	516	483	451	419	392	365	338	317	295	274	226	7	242	7	166	
8	558	542	505	467	440	408	381	354	333	306	290	236	8	252	8	199	
10	580	558	521	483	451	424	392	365	344	317	295	247	10	269	10	231	
11	596	575	537	499	467	435	403	376	354	328	306	252	11	285	11	252	
12	618	596	558	521	483	451	419	392	371	338	317	263	12	290	12	279	
13	639	612	575	537	499	467	430	403	381	349	328	269	13	301	13	301	
14	655	634	591	548	516	478	446	413	392	360	338	279	14	322	14	333	
15	666	644	601	558	521	489	451	419	397	365	344	285	15	338	15	360	
16	671	650	607	564	526	494	456	424	403	371	344	285	16	349	16	397	
17	687	661	618	575	537	499	462	435	408	376	354	290	17	365	17	419	
18	703	677	634	591	553	516	478	446	419	387	360	295	18	381	18	456	
19	714	687	644	601	558	521	483	451	424	392	365	301	19	403	19	483	
20	736	709	661	612	575	537	494	462	435	403	376	311	20	413	20	516	
21	752	725	677	628	591	548	510	473	446	413	387	317	21	430	21	585	
22	763	736	687	639	596	558	516	483	451	419	392	322	22	456			
23	773	746	698	650	607	564	526	489	462	424	397	328	23	473			
24	795	763	714	666	623	580	537	499	473	435	408	338	24	494			
25	800	768	720	671	628	585	542	505	473	440	408	338	25	532			
26	811	784	730	677	634	591	548	510	483	446	419	344	26	580			
27	822	795	741	687	644	601	558	521	489	451	424	349					
28	827	800	746	693	650	607	558	521	494	456	424	349					
29	843	811	757	703	661	612	569	532	499	462	430	354					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 110**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	848	816	763	709	666	618	575	532	505	467	435	360					
31	859	827	773	720	671	628	580	542	510	473	440	365					
32	875	843	789	736	687	639	591	553	521	483	451	371					
33	886	854	800	746	698	650	601	558	526	489	456	376					
34	902	870	811	752	703	655	607	569	537	494	462	381					
35	913	881	822	763	714	666	618	575	542	499	467	387					
36	924	891	832	773	725	677	623	585	548	510	473	392					
37	940	908	848	789	736	687	639	596	558	516	483	397					
38	956	918	859	800	746	698	644	601	569	526	489	403					
39	961	924	865	806	752	698	650	607	569	526	494	408					
40	972	934	875	816	763	709	655	612	580	532	499	413					
41	983	950	886	822	773	720	666	623	585	542	505	419					
42	993	961	897	832	779	725	671	628	591	548	510	419					
43	1010	972	908	843	789	736	682	634	601	553	516	424					
44	1015	977	913	848	795	741	687	639	601	558	521	430					
45	1031	993	929	865	811	752	698	650	612	569	532	435					
46	1042	1004	940	875	816	763	703	661	623	575	537	440					
47	1053	1015	950	886	827	768	714	666	628	580	542	446					
48	1069	1031	961	891	838	779	720	671	634	585	548	451					
49	1079	1042	972	902	843	789	730	682	639	591	553	456					
50	1090	1053	983	913	854	795	736	687	650	601	558	462					
51	1101	1063	993	924	865	806	746	698	655	607	564	467					
52	1106	1069	999	929	870	811	752	698	661	607	569	467					
53	1122	1079	1010	940	881	816	757	709	666	618	575	473					
54	1133	1090	1020	950	886	827	768	714	671	623	580	478					
55	1149	1112	1036	961	902	838	779	725	682	634	591	489					
56	1171	1128	1053	977	918	854	789	736	693	644	601	494					
57	1192	1149	1074	999	934	870	806	752	709	655	612	505					
58	1230	1181	1106	1031	961	897	832	773	730	677	628	521					
59	1278	1230	1149	1069	999	929	865	806	757	703	655	542					
60	1332	1283	1198	1112	1042	972	897	838	789	730	682	564					
61	1369	1321	1235	1149	1074	999	929	865	816	752	703	580					
62	1402	1348	1262	1176	1095	1020	945	886	832	768	720	591					
63	1423	1375	1283	1192	1117	1042	961	897	848	784	730	601					
64	1455	1402	1310	1219	1138	1063	983	918	865	800	746	618					
65	1482	1428	1337	1246	1165	1085	1004	934	881	816	763	628					
66	1525	1471	1375	1278	1198	1112	1031	961	908	838	784	644					
67	1584	1530	1428	1326	1240	1155	1074	999	945	870	816	671					
68	1643	1584	1482	1380	1289	1203	1112	1036	977	902	843	698					
69	1702	1643	1536	1428	1337	1246	1155	1074	1015	934	875	720					
70	1767	1702	1590	1477	1385	1289	1192	1112	1047	972	908	746					
71	1826	1756	1643	1530	1428	1332	1235	1149	1085	1004	934	773					
72	1885	1815	1697	1579	1477	1375	1273	1187	1122	1036	967	800					
73	1944	1874	1751	1627	1525	1418	1316	1224	1155	1069	999	822					
74	2003	1933	1804	1675	1568	1461	1353	1262	1192	1101	1031	848					
75	2062	1987	1858	1729	1616	1504	1396	1300	1224	1133	1058	875					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 120

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	78	76	73	71	69	66	64	59	57	55	52	47	1	59	1	21
2	102	100	97	95	90	85	83	81	76	71	69	64	2	81	2	26
3	128	126	121	116	111	107	104	100	95	90	85	78	3	92	3	36
4	147	145	140	135	130	126	121	114	109	104	100	90	4	102	4	43
5	164	161	156	152	145	140	135	128	121	116	111	102	5	116	5	50
6	182	178	173	168	161	154	149	142	135	128	123	111	6	130	6	66
7	201	197	192	187	178	171	166	156	149	142	137	126	7	142	7	81
8	216	213	206	199	192	182	178	168	161	152	147	135	8	154	8	95
10	235	230	223	216	206	199	192	182	173	166	159	145	10	166	10	121
11	249	244	237	230	220	211	204	194	185	175	168	154	11	180	11	147
12	261	256	249	242	232	220	213	204	194	185	178	161	12	197	12	171
13	270	265	258	251	239	230	223	211	201	192	182	168	13	211	13	201
14	284	277	270	263	251	239	232	220	211	199	192	175	14	228	14	237
15	296	292	282	273	263	251	242	232	220	209	199	182	15	251	15	287
16	308	303	294	284	273	261	254	242	230	218	209	192	16	275	16	348
17	320	315	306	296	284	273	263	251	239	225	218	199	17	306	17	417
18	334	327	318	308	296	282	273	261	249	235	225	206	18	332	18	498
19	344	337	327	318	303	292	282	268	256	242	232	213	19	363	19	595
20	353	346	337	327	313	299	289	275	263	249	239	218	20	403	20	706
21	365	358	348	339	325	310	299	287	273	258	246	228	21	448	21	976
22	377	370	358	346	332	318	308	294	280	265	254	232	22	505		
23	389	382	370	358	344	329	318	303	289	273	263	239	23	566		
24	398	391	379	367	353	337	327	310	296	280	270	246	24	654		
25	410	403	391	379	363	348	337	320	306	289	277	254	25	806		
26	424	415	403	391	374	358	346	329	315	299	287	263	26	988		
27	436	427	415	403	386	370	358	341	325	308	294	270				
28	450	441	429	417	398	382	370	351	334	318	306	280				
29	465	457	443	429	412	393	382	363	346	327	315	289				
30	479	469	455	441	424	405	391	372	356	337	322	296				
31	493	483	469	455	436	417	403	384	365	348	334	306				
32	507	498	483	469	450	431	415	396	377	358	344	315				
33	524	512	498	483	462	443	429	408	389	367	353	325				
34	536	524	510	495	474	453	438	417	398	377	363	332				
35	547	538	521	505	486	465	448	427	408	386	370	339				
36	562	552	536	519	498	476	460	438	417	396	379	348				
37	583	571	555	538	517	493	476	455	434	410	393	360				
38	604	593	576	559	536	512	495	472	450	427	410	374				
39	626	614	595	576	552	529	512	488	465	441	422	386				
40	645	633	614	595	571	547	529	502	479	455	436	398				
41	666	654	635	616	590	566	545	521	495	469	450	412				
42	687	673	654	635	609	583	562	536	510	483	465	424				
43	706	694	673	652	626	600	578	552	526	498	479	438				
44	728	713	692	671	645	616	595	566	540	512	491	450				
45	747	732	711	690	661	633	611	583	555	526	505	462				
46	773	756	735	713	683	654	633	602	574	543	521	479				
47	796	782	758	735	706	675	652	621	593	562	538	493				
48	822	806	782	758	728	697	673	642	609	578	555	510				
49	846	830	806	782	749	718	692	661	628	597	571	524				
50	867	851	827	803	770	737	711	678	645	611	588	538				
51	893	877	851	825	792	758	732	697	664	630	604	552				
52	917	901	875	848	813	777	751	718	683	647	621	569				
53	941	922	896	870	834	796	770	735	699	664	635	583				
54	979	960	931	903	865	830	801	763	728	690	661	604				
55	1026	1005	976	948	908	870	839	801	761	723	694	635				
56	1081	1059	1029	998	957	915	884	844	803	761	730	668				
57	1140	1119	1085	1052	1010	967	934	891	846	803	770	706				



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 120**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>		<b>(b)</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>					
58	1230	1206	1171	1135	1088	1043	1007	960	912	867	832	761					
59	1363	1337	1299	1261	1209	1157	1116	1064	1012	962	922	844					
60	1510	1481	1439	1396	1339	1280	1237	1180	1121	1064	1021	936					
61	1650	1619	1571	1524	1462	1398	1351	1289	1225	1164	1116	1021					
62	1780	1744	1695	1645	1576	1507	1458	1389	1322	1254	1204	1102					
63	1910	1875	1820	1766	1692	1621	1564	1493	1420	1346	1292	1183					
64	2041	2003	1943	1884	1808	1730	1671	1593	1517	1439	1379	1263					
65	2173	2131	2069	2007	1924	1841	1780	1697	1614	1531	1469	1344					
66	2370	2325	2256	2188	2097	2007	1941	1851	1761	1668	1602	1467					
67	2631	2581	2505	2429	2330	2230	2154	2055	1953	1853	1778	1628					
68	2891	2837	2754	2671	2562	2451	2368	2259	2147	2038	1955	1789					
69	3152	3093	3003	2913	2792	2673	2583	2462	2342	2223	2133	1953					
70	3415	3349	3252	3154	3024	2894	2797	2666	2536	2406	2308	2114					
71	3676	3605	3500	3396	3256	3117	3010	2870	2730	2590	2486	2275					
72	3937	3861	3749	3638	3486	3337	3226	3074	2925	2775	2662	2436					
73	4197	4119	3998	3877	3719	3557	3439	3278	3119	2958	2839	2600					
74	4460	4375	4247	4119	3951	3780	3652	3482	3313	3143	3015	2761					
75	4721	4631	4496	4361	4181	4001	3865	3688	3508	3327	3192	2922					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>		<b>(b)</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>					
1	303	291	272	254	235	223	204	192	180	167	155	130	1	167	1	80	
2	402	390	365	340	316	297	272	254	241	223	210	173	2	192	2	99	
3	439	421	396	371	347	322	297	279	260	241	223	186	3	223	3	124	
4	514	495	464	433	402	378	347	328	310	285	266	217	4	241	4	136	
5	563	545	508	470	439	409	384	353	334	310	291	241	5	254	5	161	
6	588	569	532	495	464	433	402	371	353	322	303	248	6	266	6	173	
7	619	594	557	520	483	452	421	390	365	340	316	260	7	279	7	192	
8	644	625	582	539	508	470	439	409	384	353	334	272	8	291	8	229	
10	669	644	600	557	520	489	452	421	396	365	340	285	10	310	10	266	
11	687	662	619	576	539	501	464	433	409	378	353	291	11	328	11	291	
12	712	687	644	600	557	520	483	452	427	390	365	303	12	334	12	322	
13	737	706	662	619	576	539	495	464	439	402	378	310	13	347	13	347	
14	755	730	681	631	594	551	514	477	452	415	390	322	14	371	14	384	
15	768	743	693	644	600	563	520	483	458	421	396	328	15	390	15	415	
16	774	749	699	650	607	569	526	489	464	427	396	328	16	402	16	458	
17	792	761	712	662	619	576	532	501	470	433	409	334	17	421	17	483	
18	811	780	730	681	638	594	551	514	483	446	415	340	18	439	18	526	
19	823	792	743	693	644	600	557	520	489	452	421	347	19	464	19	557	
20	848	817	761	706	662	619	569	532	501	464	433	359	20	477	20	594	
21	867	836	780	724	681	631	588	545	514	477	446	365	21	495	21	675	
22	879	848	792	737	687	644	594	557	520	483	452	371	22	526			
23	891	860	805	749	699	650	607	563	532	489	458	378	23	545			
24	916	879	823	768	718	669	619	576	545	501	470	390	24	569			
25	922	885	829	774	724	675	625	582	545	508	470	390	25	613			
26	935	904	842	780	730	681	631	588	557	514	483	396	26	669			
27	947	916	854	792	743	693	644	600	563	520	489	402					
28	953	922	860	799	749	699	644	600	569	526	489	402					
29	972	935	873	811	761	706	656	613	576	532	495	409					

TERRITORY 120

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	1990-	Symbol	1989 &	
(a)												2013	(b)	2010	(c)	Prior	
30	978	941	879	817	768	712	662	613	582	539	501	415					
31	990	953	891	829	774	724	669	625	588	545	508	421					
32	1009	972	910	848	792	737	681	638	600	557	520	427					
33	1021	984	922	860	805	749	693	644	607	563	526	433					
34	1040	1003	935	867	811	755	699	656	619	569	532	439					
35	1052	1015	947	879	823	768	712	662	625	576	539	446					
36	1065	1028	959	891	836	780	718	675	631	588	545	452					
37	1083	1046	978	910	848	792	737	687	644	594	557	458					
38	1102	1058	990	922	860	805	743	693	656	607	563	464					
39	1108	1065	997	929	867	805	749	699	656	607	569	470					
40	1120	1077	1009	941	879	817	755	706	669	613	576	477					
41	1133	1096	1021	947	891	829	768	718	675	625	582	483					
42	1145	1108	1034	959	898	836	774	724	681	631	588	483					
43	1164	1120	1046	972	910	848	786	730	693	638	594	489					
44	1170	1127	1052	978	916	854	792	737	693	644	600	495					
45	1188	1145	1071	997	935	867	805	749	706	656	613	501					
46	1201	1158	1083	1009	941	879	811	761	718	662	619	508					
47	1213	1170	1096	1021	953	885	823	768	724	669	625	514					
48	1232	1188	1108	1028	966	898	829	774	730	675	631	520					
49	1244	1201	1120	1040	972	910	842	786	737	681	638	526					
50	1257	1213	1133	1052	984	916	848	792	749	693	644	532					
51	1269	1226	1145	1065	997	929	860	805	755	699	650	539					
52	1275	1232	1151	1071	1003	935	867	805	761	699	656	539					
53	1294	1244	1164	1083	1015	941	873	817	768	712	662	545					
54	1306	1257	1176	1096	1021	953	885	823	774	718	669	551					
55	1325	1281	1195	1108	1040	966	898	836	786	730	681	563					
56	1349	1300	1213	1127	1058	984	910	848	799	743	693	569					
57	1374	1325	1238	1151	1077	1003	929	867	817	755	706	582					
58	1418	1362	1275	1188	1108	1034	959	891	842	780	724	600					
59	1473	1418	1325	1232	1151	1071	997	929	873	811	755	625					
60	1535	1479	1380	1281	1201	1120	1034	966	910	842	786	650					
61	1578	1523	1424	1325	1238	1151	1071	997	941	867	811	669					
62	1616	1554	1455	1356	1263	1176	1089	1021	959	885	829	681					
63	1640	1585	1479	1374	1288	1201	1108	1034	978	904	842	693					
64	1677	1616	1510	1405	1312	1226	1133	1058	997	922	860	712					
65	1708	1647	1541	1436	1343	1250	1158	1077	1015	941	879	724					
66	1758	1696	1585	1473	1380	1281	1188	1108	1046	966	904	743					
67	1826	1764	1647	1529	1430	1331	1238	1151	1089	1003	941	774					
68	1894	1826	1708	1591	1486	1387	1281	1195	1127	1040	972	805					
69	1962	1894	1770	1647	1541	1436	1331	1238	1170	1077	1009	829					
70	2037	1962	1832	1702	1597	1486	1374	1281	1207	1120	1046	860					
71	2105	2024	1894	1764	1647	1535	1424	1325	1250	1158	1077	891					
72	2173	2092	1956	1820	1702	1585	1467	1368	1294	1195	1114	922					
73	2241	2160	2018	1876	1758	1634	1517	1411	1331	1232	1151	947					
74	2309	2228	2080	1931	1807	1684	1560	1455	1374	1269	1188	978					
75	2377	2290	2142	1993	1863	1733	1609	1498	1411	1306	1219	1009					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 130**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>1989 &amp;</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>		<b>(c)</b>	<b>Prior</b>	
1	61	59	57	55	53	52	50	46	44	42	40	37	1	46	1	17	
2	79	77	75	74	70	66	64	63	59	55	53	50	2	63	2	20	
3	99	98	94	90	86	83	81	77	74	70	66	61	3	72	3	28	
4	114	112	109	105	101	98	94	88	85	81	77	70	4	79	4	33	
5	127	125	121	118	112	109	105	99	94	90	86	79	5	90	5	39	
6	142	138	134	131	125	120	116	110	105	99	96	86	6	101	6	52	
7	156	153	149	145	138	132	129	121	116	110	107	98	7	110	7	63	
8	167	166	160	155	149	142	138	131	125	118	114	105	8	120	8	74	
10	182	178	173	167	160	155	149	142	134	129	123	112	10	129	10	94	
11	193	190	184	178	171	164	158	151	144	136	131	120	11	140	11	114	
12	202	199	193	188	180	171	166	158	151	144	138	125	12	153	12	132	
13	210	206	201	195	186	178	173	164	156	149	142	131	13	164	13	156	
14	221	215	210	204	195	186	180	171	164	155	149	136	14	177	14	184	
15	230	226	219	212	204	195	188	180	171	162	155	142	15	195	15	223	
16	239	236	228	221	212	202	197	188	178	169	162	149	16	213	16	270	
17	248	245	237	230	221	212	204	195	186	175	169	155	17	237	17	324	
18	259	254	247	239	230	219	212	202	193	182	175	160	18	258	18	386	
19	267	261	254	247	236	226	219	208	199	188	180	166	19	282	19	462	
20	274	269	261	254	243	232	224	213	204	193	186	169	20	313	20	548	
21	283	278	270	263	252	241	232	223	212	201	191	177	21	348	21	758	
22	293	287	278	269	258	247	239	228	217	206	197	180	22	392			
23	302	296	287	278	267	256	247	236	224	212	204	186	23	440			
24	309	304	294	285	274	261	254	241	230	217	210	191	24	508			
25	318	313	304	294	282	270	261	248	237	224	215	197	25	626			
26	329	322	313	304	291	278	269	256	245	232	223	204	26	767			
27	339	331	322	313	300	287	278	265	252	239	228	210					
28	350	342	333	324	309	296	287	272	259	247	237	217					
29	361	355	344	333	320	305	296	282	269	254	245	224					
30	372	364	353	342	329	315	304	289	276	261	250	230					
31	383	375	364	353	339	324	313	298	283	270	259	237					
32	394	386	375	364	350	335	322	307	293	278	267	245					
33	407	397	386	375	359	344	333	316	302	285	274	252					
34	416	407	396	385	368	351	340	324	309	293	282	258					
35	425	418	405	392	377	361	348	331	316	300	287	263					
36	436	429	416	403	386	370	357	340	324	307	294	270					
37	453	443	431	418	401	383	370	353	337	318	305	280					
38	469	460	447	434	416	397	385	366	350	331	318	291					
39	486	477	462	447	429	410	397	379	361	342	328	300					
40	500	491	477	462	443	425	410	390	372	353	339	309					
41	517	508	493	478	458	440	423	405	385	364	350	320					
42	534	523	508	493	473	453	436	416	396	375	361	329					
43	548	539	523	506	486	466	449	429	408	386	372	340					
44	565	554	537	521	500	478	462	440	420	397	381	350					
45	580	569	552	535	513	491	475	453	431	408	392	359					
46	600	587	570	554	530	508	491	467	445	421	405	372					
47	618	607	589	570	548	524	506	482	460	436	418	383					
48	638	626	607	589	565	541	523	499	473	449	431	396					
49	657	644	626	607	581	558	537	513	488	464	443	407					
50	673	661	642	624	598	572	552	526	500	475	456	418					
51	694	681	661	640	615	589	569	541	515	489	469	429					
52	712	699	679	659	631	604	583	558	530	502	482	442					
53	730	716	696	675	648	618	598	570	543	515	493	453					
54	760	745	723	701	672	644	622	592	565	535	513	469					
55	797	780	758	736	705	675	651	622	591	561	539	493					
56	839	822	799	775	743	710	686	655	624	591	567	519					
57	885	868	843	817	784	751	725	692	657	624	598	548					

TERRITORY 130

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
58	955	937	909	881	845	810	782	745	708	673	646	591					
59	1058	1038	1008	979	938	898	867	826	786	747	716	655					
60	1172	1150	1117	1084	1040	994	960	916	870	826	793	727					
61	1281	1257	1220	1183	1135	1086	1049	1001	951	903	867	793					
62	1382	1354	1316	1277	1224	1170	1132	1078	1027	973	935	856					
63	1483	1455	1413	1371	1314	1259	1214	1159	1102	1045	1003	918					
64	1584	1555	1509	1463	1404	1343	1297	1236	1178	1117	1071	981					
65	1687	1654	1606	1558	1494	1430	1382	1317	1253	1189	1141	1043					
66	1840	1805	1752	1698	1628	1558	1507	1437	1367	1295	1244	1139					
67	2042	2004	1945	1886	1809	1731	1673	1595	1516	1439	1380	1264					
68	2245	2202	2138	2074	1989	1903	1838	1754	1667	1582	1518	1389					
69	2447	2401	2331	2261	2168	2076	2006	1912	1818	1726	1656	1516					
70	2651	2600	2524	2449	2348	2247	2171	2070	1969	1868	1792	1641					
71	2854	2799	2718	2637	2528	2420	2337	2228	2120	2011	1930	1766					
72	3056	2997	2911	2824	2707	2591	2504	2386	2271	2155	2066	1892					
73	3259	3198	3104	3010	2887	2762	2670	2545	2421	2296	2204	2018					
74	3463	3397	3297	3198	3067	2935	2835	2703	2572	2440	2340	2144					
75	3665	3595	3490	3386	3246	3106	3001	2863	2723	2583	2478	2269					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
1	294	282	264	246	228	216	198	186	174	162	150	126	1	162	1	78	
2	389	377	353	329	305	288	264	246	234	216	204	168	2	186	2	96	
3	425	407	383	359	335	311	288	270	252	234	216	180	3	216	3	120	
4	497	479	449	419	389	365	335	317	300	276	258	210	4	234	4	132	
5	545	527	491	455	425	395	371	341	323	300	282	234	5	246	5	156	
6	569	551	515	479	449	419	389	359	341	311	294	240	6	258	6	168	
7	599	575	539	503	467	437	407	377	353	329	305	252	7	270	7	186	
8	623	605	563	521	491	455	425	395	371	341	323	264	8	282	8	222	
10	647	623	581	539	503	473	437	407	383	353	329	276	10	300	10	258	
11	665	641	599	557	521	485	449	419	395	365	341	282	11	317	11	282	
12	689	665	623	581	539	503	467	437	413	377	353	294	12	323	12	311	
13	713	683	641	599	557	521	479	449	425	389	365	300	13	335	13	335	
14	731	707	659	611	575	533	497	461	437	401	377	311	14	359	14	371	
15	743	719	671	623	581	545	503	467	443	407	383	317	15	377	15	401	
16	749	725	677	629	587	551	509	473	449	413	383	317	16	389	16	443	
17	767	737	689	641	599	557	515	485	455	419	395	323	17	407	17	467	
18	785	755	707	659	617	575	533	497	467	431	401	329	18	425	18	509	
19	797	767	719	671	623	581	539	503	473	437	407	335	19	449	19	539	
20	821	791	737	683	641	599	551	515	485	449	419	347	20	461	20	575	
21	839	809	755	701	659	611	569	527	497	461	431	353	21	479	21	653	
22	851	821	767	713	665	623	575	539	503	467	437	359	22	509			
23	863	833	779	725	677	629	587	545	515	473	443	365	23	527			
24	887	851	797	743	695	647	599	557	527	485	455	377	24	551			
25	893	857	803	749	701	653	605	563	527	491	455	377	25	593			
26	904	875	815	755	707	659	611	569	539	497	467	383	26	647			
27	916	887	827	767	719	671	623	581	545	503	473	389					
28	922	893	833	773	725	677	623	581	551	509	473	389					
29	940	904	845	785	737	683	635	593	557	515	479	395					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 130**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	946	910	851	791	743	689	641	593	563	521	485	401					
31	958	922	863	803	749	701	647	605	569	527	491	407					
32	976	940	881	821	767	713	659	617	581	539	503	413					
33	988	952	893	833	779	725	671	623	587	545	509	419					
34	1006	970	904	839	785	731	677	635	599	551	515	425					
35	1018	982	916	851	797	743	689	641	605	557	521	431					
36	1030	994	928	863	809	755	695	653	611	569	527	437					
37	1048	1012	946	881	821	767	713	665	623	575	539	443					
38	1066	1024	958	893	833	779	719	671	635	587	545	449					
39	1072	1030	964	899	839	779	725	677	635	587	551	455					
40	1084	1042	976	910	851	791	731	683	647	593	557	461					
41	1096	1060	988	916	863	803	743	695	653	605	563	467					
42	1108	1072	1000	928	869	809	749	701	659	611	569	467					
43	1126	1084	1012	940	881	821	761	707	671	617	575	473					
44	1132	1090	1018	946	887	827	767	713	671	623	581	479					
45	1150	1108	1036	964	904	839	779	725	683	635	593	485					
46	1162	1120	1048	976	910	851	785	737	695	641	599	491					
47	1174	1132	1060	988	922	857	797	743	701	647	605	497					
48	1192	1150	1072	994	934	869	803	749	707	653	611	503					
49	1204	1162	1084	1006	940	881	815	761	713	659	617	509					
50	1216	1174	1096	1018	952	887	821	767	725	671	623	515					
51	1228	1186	1108	1030	964	899	833	779	731	677	629	521					
52	1234	1192	1114	1036	970	904	839	779	737	677	635	521					
53	1252	1204	1126	1048	982	910	845	791	743	689	641	527					
54	1264	1216	1138	1060	988	922	857	797	749	695	647	533					
55	1282	1240	1156	1072	1006	934	869	809	761	707	659	545					
56	1306	1258	1174	1090	1024	952	881	821	773	719	671	551					
57	1330	1282	1198	1114	1042	970	899	839	791	731	683	563					
58	1372	1318	1234	1150	1072	1000	928	863	815	755	701	581					
59	1426	1372	1282	1192	1114	1036	964	899	845	785	731	605					
60	1486	1432	1336	1240	1162	1084	1000	934	881	815	761	629					
61	1527	1474	1378	1282	1198	1114	1036	964	910	839	785	647					
62	1563	1503	1408	1312	1222	1138	1054	988	928	857	803	659					
63	1587	1533	1432	1330	1246	1162	1072	1000	946	875	815	671					
64	1623	1563	1462	1360	1270	1186	1096	1024	964	893	833	689					
65	1653	1593	1492	1390	1300	1210	1120	1042	982	910	851	701					
66	1701	1641	1533	1426	1336	1240	1150	1072	1012	934	875	719					
67	1767	1707	1593	1480	1384	1288	1198	1114	1054	970	910	749					
68	1833	1767	1653	1539	1438	1342	1240	1156	1090	1006	940	779					
69	1899	1833	1713	1593	1492	1390	1288	1198	1132	1042	976	803					
70	1971	1899	1773	1647	1545	1438	1330	1240	1168	1084	1012	833					
71	2037	1959	1833	1707	1593	1486	1378	1282	1210	1120	1042	863					
72	2102	2025	1893	1761	1647	1533	1420	1324	1252	1156	1078	893					
73	2168	2091	1953	1815	1701	1581	1468	1366	1288	1192	1114	916					
74	2234	2156	2013	1869	1749	1629	1509	1408	1330	1228	1150	946					
75	2300	2216	2073	1929	1803	1677	1557	1450	1366	1264	1180	976					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 140

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	49	47	46	44	43	41	40	37	35	34	32	29	1	37	1	13
2	63	62	60	59	56	53	51	50	47	44	43	40	2	50	2	16
3	79	78	75	72	69	66	65	62	59	56	53	49	3	57	3	22
4	91	90	87	84	81	78	75	71	68	65	62	56	4	63	4	26
5	101	100	97	94	90	87	84	79	75	72	69	63	5	72	5	31
6	113	110	107	104	100	96	93	88	84	79	76	69	6	81	6	41
7	125	122	119	116	110	106	103	97	93	88	85	78	7	88	7	50
8	134	132	128	123	119	113	110	104	100	94	91	84	8	96	8	59
10	146	143	138	134	128	123	119	113	107	103	98	90	10	103	10	75
11	154	151	147	143	137	131	126	121	115	109	104	96	11	112	11	91
12	162	159	154	150	144	137	132	126	121	115	110	100	12	122	12	106
13	168	165	160	156	148	143	138	131	125	119	113	104	13	131	13	125
14	176	172	168	163	156	148	144	137	131	123	119	109	14	141	14	147
15	184	181	175	169	163	156	150	144	137	129	123	113	15	156	15	178
16	191	188	182	176	169	162	157	150	143	135	129	119	16	171	16	216
17	198	196	190	184	176	169	163	156	148	140	135	123	17	190	17	259
18	207	203	197	191	184	175	169	162	154	146	140	128	18	206	18	309
19	213	209	203	197	188	181	175	166	159	150	144	132	19	225	19	369
20	219	215	209	203	194	185	179	171	163	154	148	135	20	250	20	438
21	226	222	216	210	201	193	185	178	169	160	153	141	21	278	21	606
22	234	229	222	215	206	197	191	182	173	165	157	144	22	313		
23	241	237	229	222	213	204	197	188	179	169	163	148	23	351		
24	247	243	235	228	219	209	203	193	184	173	168	153	24	406		
25	254	250	243	235	225	216	209	198	190	179	172	157	25	500		
26	263	257	250	243	232	222	215	204	196	185	178	163	26	613		
27	270	265	257	250	240	229	222	212	201	191	182	168				
28	279	273	266	259	247	237	229	218	207	197	190	173				
29	288	284	275	266	256	244	237	225	215	203	196	179				
30	297	291	282	273	263	251	243	231	221	209	200	184				
31	306	300	291	282	270	259	250	238	226	216	207	190				
32	315	309	300	291	279	268	257	245	234	222	213	196				
33	325	318	309	300	287	275	266	253	241	228	219	201				
34	332	325	316	307	294	281	272	259	247	234	225	206				
35	340	334	323	313	301	288	278	265	253	240	229	210				
36	348	343	332	322	309	295	285	272	259	245	235	216				
37	362	354	344	334	320	306	295	282	269	254	244	223				
38	375	368	357	347	332	318	307	293	279	265	254	232				
39	388	381	369	357	343	328	318	303	288	273	262	240				
40	400	392	381	369	354	340	328	312	297	282	270	247				
41	413	406	394	382	366	351	338	323	307	291	279	256				
42	426	417	406	394	378	362	348	332	316	300	288	263				
43	438	431	417	404	388	372	359	343	326	309	297	272				
44	451	442	429	416	400	382	369	351	335	318	304	279				
45	463	454	441	428	410	392	379	362	344	326	313	287				
46	479	469	456	442	423	406	392	373	356	337	323	297				
47	494	485	470	456	438	419	404	385	368	348	334	306				
48	510	500	485	470	451	432	417	398	378	359	344	316				
49	525	515	500	485	465	445	429	410	390	370	354	325				
50	538	528	513	498	478	457	441	420	400	379	365	334				
51	554	544	528	512	491	470	454	432	412	391	375	343				
52	569	559	542	526	504	482	466	445	423	401	385	353				
53	584	572	556	539	517	494	478	456	434	412	394	362				
54	607	595	578	560	537	515	497	473	451	428	410	375				
55	637	623	606	588	563	539	520	497	472	448	431	394				
56	670	657	638	619	594	567	548	523	498	472	453	415				
57	707	694	673	653	626	600	579	553	525	498	478	438				

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 140**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	763	748	726	704	675	647	625	595	566	538	516	472					
59	845	829	806	782	750	717	692	660	628	597	572	523					
60	936	919	892	866	831	794	767	732	695	660	634	581					
61	1023	1004	975	945	907	867	838	800	760	722	692	634					
62	1104	1082	1051	1020	978	935	904	861	820	778	747	684					
63	1185	1163	1129	1095	1050	1005	970	926	881	835	801	734					
64	1266	1242	1205	1169	1122	1073	1036	988	941	892	856	784					
65	1348	1322	1283	1245	1194	1142	1104	1053	1001	950	911	833					
66	1470	1442	1399	1357	1301	1245	1204	1148	1092	1035	994	910					
67	1632	1601	1554	1507	1445	1383	1336	1274	1211	1150	1103	1010					
68	1793	1760	1708	1657	1589	1520	1469	1401	1332	1264	1213	1110					
69	1955	1918	1862	1807	1732	1658	1602	1527	1452	1379	1323	1211					
70	2118	2077	2017	1957	1876	1795	1735	1654	1573	1492	1432	1311					
71	2280	2236	2171	2107	2020	1933	1867	1780	1693	1607	1542	1411					
72	2442	2395	2326	2256	2162	2070	2001	1907	1814	1721	1651	1511					
73	2603	2555	2480	2405	2306	2206	2133	2033	1935	1835	1761	1613					
74	2767	2714	2634	2555	2450	2345	2265	2159	2055	1949	1870	1713					
75	2928	2872	2789	2705	2593	2481	2398	2287	2176	2064	1980	1813					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	336	322	302	281	261	247	226	213	199	185	172	144	1	185	1	89	
2	446	432	405	377	350	329	302	281	268	247	233	192	2	213	2	110	
3	487	466	439	412	384	357	329	309	288	268	247	206	3	247	3	137	
4	569	549	515	480	446	418	384	364	343	316	295	240	4	268	4	151	
5	624	604	563	521	487	453	425	391	370	343	322	268	5	281	5	178	
6	652	631	590	549	515	480	446	412	391	357	336	274	6	295	6	192	
7	686	659	617	576	535	501	466	432	405	377	350	288	7	309	7	213	
8	713	693	645	597	563	521	487	453	425	391	370	302	8	322	8	254	
10	741	713	665	617	576	542	501	466	439	405	377	316	10	343	10	295	
11	761	734	686	638	597	556	515	480	453	418	391	322	11	364	11	322	
12	789	761	713	665	617	576	535	501	473	432	405	336	12	370	12	357	
13	816	782	734	686	638	597	549	515	487	446	418	343	13	384	13	384	
14	837	809	755	700	659	611	569	528	501	460	432	357	14	412	14	425	
15	851	823	768	713	665	624	576	535	508	466	439	364	15	432	15	460	
16	858	830	775	720	672	631	583	542	515	473	439	364	16	446	16	508	
17	878	844	789	734	686	638	590	556	521	480	453	370	17	466	17	535	
18	899	864	809	755	707	659	611	569	535	494	460	377	18	487	18	583	
19	912	878	823	768	713	665	617	576	542	501	466	384	19	515	19	617	
20	940	906	844	782	734	686	631	590	556	515	480	398	20	528	20	659	
21	960	926	864	803	755	700	652	604	569	528	494	405	21	549	21	748	
22	974	940	878	816	761	713	659	617	576	535	501	412	22	583			
23	988	954	892	830	775	720	672	624	590	542	508	418	23	604			
24	1015	974	912	851	796	741	686	638	604	556	521	432	24	631			
25	1022	981	919	858	803	748	693	645	604	563	521	432	25	679			
26	1036	1002	933	864	809	755	700	652	617	569	535	439	26	741			
27	1050	1015	947	878	823	768	713	665	624	576	542	446					
28	1056	1022	954	885	830	775	713	665	631	583	542	446					
29	1077	1036	967	899	844	782	727	679	638	590	549	453					

TERRITORY 140

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
30	1084	1043	974	906	851	789	734	679	645	597	556	460					
31	1098	1056	988	919	858	803	741	693	652	604	563	466					
32	1118	1077	1008	940	878	816	755	707	665	617	576	473					
33	1132	1091	1022	954	892	830	768	713	672	624	583	480					
34	1152	1111	1036	960	899	837	775	727	686	631	590	487					
35	1166	1125	1050	974	912	851	789	734	693	638	597	494					
36	1180	1139	1063	988	926	864	796	748	700	652	604	501					
37	1201	1159	1084	1008	940	878	816	761	713	659	617	508					
38	1221	1173	1098	1022	954	892	823	768	727	672	624	515					
39	1228	1180	1104	1029	960	892	830	775	727	672	631	521					
40	1242	1194	1118	1043	974	906	837	782	741	679	638	528					
41	1255	1214	1132	1050	988	919	851	796	748	693	645	535					
42	1269	1228	1146	1063	995	926	858	803	755	700	652	535					
43	1290	1242	1159	1077	1008	940	871	809	768	707	659	542					
44	1297	1249	1166	1084	1015	947	878	816	768	713	665	549					
45	1317	1269	1187	1104	1036	960	892	830	782	727	679	556					
46	1331	1283	1201	1118	1043	974	899	844	796	734	686	563					
47	1345	1297	1214	1132	1056	981	912	851	803	741	693	569					
48	1365	1317	1228	1139	1070	995	919	858	809	748	700	576					
49	1379	1331	1242	1152	1077	1008	933	871	816	755	707	583					
50	1393	1345	1255	1166	1091	1015	940	878	830	768	713	590					
51	1406	1358	1269	1180	1104	1029	954	892	837	775	720	597					
52	1413	1365	1276	1187	1111	1036	960	892	844	775	727	597					
53	1434	1379	1290	1201	1125	1043	967	906	851	789	734	604					
54	1447	1393	1303	1214	1132	1056	981	912	858	796	741	611					
55	1468	1420	1324	1228	1152	1070	995	926	871	809	755	624					
56	1495	1441	1345	1249	1173	1091	1008	940	885	823	768	631					
57	1523	1468	1372	1276	1194	1111	1029	960	906	837	782	645					
58	1571	1509	1413	1317	1228	1146	1063	988	933	864	803	665					
59	1633	1571	1468	1365	1276	1187	1104	1029	967	899	837	693					
60	1701	1640	1530	1420	1331	1242	1146	1070	1008	933	871	720					
61	1749	1688	1578	1468	1372	1276	1187	1104	1043	960	899	741					
62	1790	1722	1612	1502	1399	1303	1207	1132	1063	981	919	755					
63	1818	1756	1640	1523	1427	1331	1228	1146	1084	1002	933	768					
64	1859	1790	1674	1557	1454	1358	1255	1173	1104	1022	954	789					
65	1893	1825	1708	1592	1489	1386	1283	1194	1125	1043	974	803					
66	1948	1880	1756	1633	1530	1420	1317	1228	1159	1070	1002	823					
67	2024	1955	1825	1694	1585	1475	1372	1276	1207	1111	1043	858					
68	2099	2024	1893	1763	1646	1537	1420	1324	1249	1152	1077	892					
69	2175	2099	1962	1825	1708	1592	1475	1372	1297	1194	1118	919					
70	2257	2175	2031	1887	1770	1646	1523	1420	1338	1242	1159	954					
71	2332	2243	2099	1955	1825	1701	1578	1468	1386	1283	1194	988					
72	2408	2319	2168	2017	1887	1756	1626	1516	1434	1324	1235	1022					
73	2483	2394	2236	2079	1948	1811	1681	1564	1475	1365	1276	1050					
74	2559	2470	2305	2140	2003	1866	1729	1612	1523	1406	1317	1084					
75	2634	2538	2374	2209	2065	1921	1784	1660	1564	1447	1351	1118					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 150**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	46	45	43	42	41	39	38	35	34	32	31	28	1	35	1	13	
2	60	59	57	56	53	50	49	48	45	42	41	38	2	48	2	15	
3	76	74	71	69	66	63	62	59	56	53	50	46	3	55	3	21	
4	87	85	83	80	77	74	71	67	64	62	59	53	4	60	4	25	
5	97	95	92	90	85	83	80	76	71	69	66	60	5	69	5	29	
6	108	105	102	99	95	91	88	84	80	76	73	66	6	77	6	39	
7	119	116	113	111	105	101	98	92	88	84	81	74	7	84	7	48	
8	127	126	122	118	113	108	105	99	95	90	87	80	8	91	8	56	
10	139	136	132	127	122	118	113	108	102	98	94	85	10	98	10	71	
11	147	144	140	136	130	125	120	115	109	104	99	91	11	106	11	87	
12	154	151	147	143	137	130	126	120	115	109	105	95	12	116	12	101	
13	160	157	153	148	141	136	132	125	119	113	108	99	13	125	13	119	
14	168	164	160	155	148	141	137	130	125	118	113	104	14	134	14	140	
15	175	172	167	161	155	148	143	137	130	123	118	108	15	148	15	169	
16	182	179	174	168	161	154	150	143	136	129	123	113	16	162	16	206	
17	189	186	181	175	168	161	155	148	141	133	129	118	17	181	17	246	
18	197	193	188	182	175	167	161	154	147	139	133	122	18	196	18	294	
19	203	199	193	188	179	172	167	158	151	143	137	126	19	214	19	351	
20	209	204	199	193	185	176	171	162	155	147	141	129	20	238	20	417	
21	216	211	206	200	192	183	176	169	161	153	146	134	21	265	21	577	
22	223	218	211	204	196	188	182	174	165	157	150	137	22	298			
23	230	225	218	211	203	195	188	179	171	161	155	141	23	335			
24	235	231	224	217	209	199	193	183	175	165	160	146	24	386			
25	242	238	231	224	214	206	199	189	181	171	164	150	25	476			
26	251	245	238	231	221	211	204	195	186	176	169	155	26	584			
27	258	252	245	238	228	218	211	202	192	182	174	160					
28	266	260	253	246	235	225	218	207	197	188	181	165					
29	274	270	262	253	244	232	225	214	204	193	186	171					
30	283	277	269	260	251	239	231	220	210	199	190	175					
31	291	286	277	269	258	246	238	227	216	206	197	181					
32	300	294	286	277	266	255	245	234	223	211	203	186					
33	309	302	294	286	273	262	253	241	230	217	209	192					
34	316	309	301	293	280	267	259	246	235	223	214	196					
35	323	318	308	298	287	274	265	252	241	228	218	200					
36	332	326	316	307	294	281	272	259	246	234	224	206					
37	344	337	328	318	305	291	281	269	256	242	232	213					
38	357	350	340	330	316	302	293	279	266	252	242	221					
39	370	363	351	340	326	312	302	288	274	260	249	228					
40	381	374	363	351	337	323	312	297	283	269	258	235					
41	393	386	375	364	349	335	322	308	293	277	266	244					
42	406	398	386	375	360	344	332	316	301	286	274	251					
43	417	410	398	385	370	354	342	326	311	294	283	259					
44	430	421	409	396	381	364	351	335	319	302	290	266					
45	441	433	420	407	391	374	361	344	328	311	298	273					
46	456	447	434	421	403	386	374	356	339	321	308	283					
47	470	462	448	434	417	399	385	367	350	332	318	291					
48	486	476	462	448	430	412	398	379	360	342	328	301					
49	500	490	476	462	442	424	409	391	371	353	337	309					
50	512	503	489	475	455	435	420	400	381	361	347	318					
51	528	518	503	487	468	448	433	412	392	372	357	326					
52	542	532	517	501	480	459	444	424	403	382	367	336					
53	556	545	529	514	493	470	455	434	413	392	375	344					
54	578	567	550	533	511	490	473	451	430	407	391	357					
55	606	594	577	560	536	514	496	473	449	427	410	375					
56	638	626	608	589	566	540	522	498	475	449	431	395					
57	673	661	641	622	596	571	552	526	500	475	455	417					

TERRITORY 150

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
58	727	713	692	671	643	616	595	567	539	512	491	449					
59	805	790	767	745	714	683	659	629	598	568	545	498					
60	892	875	850	825	791	756	731	697	662	629	603	553					
61	974	956	928	900	864	826	798	762	724	687	659	603					
62	1051	1030	1001	972	931	890	861	820	781	741	711	651					
63	1128	1107	1075	1043	1000	958	924	882	839	795	763	699					
64	1205	1183	1148	1113	1068	1022	987	941	896	850	815	746					
65	1284	1259	1222	1186	1137	1088	1051	1002	953	904	868	794					
66	1400	1373	1333	1292	1239	1186	1147	1093	1040	986	946	867					
67	1554	1525	1480	1435	1376	1317	1273	1214	1154	1095	1050	962					
68	1708	1676	1627	1578	1513	1448	1399	1334	1268	1204	1155	1057					
69	1862	1827	1774	1721	1649	1579	1526	1455	1383	1313	1260	1154					
70	2017	1978	1921	1863	1786	1709	1652	1575	1498	1421	1364	1249					
71	2171	2129	2068	2006	1924	1841	1778	1695	1613	1530	1469	1344					
72	2325	2281	2215	2149	2059	1971	1905	1816	1728	1639	1572	1439					
73	2479	2433	2362	2290	2197	2101	2031	1936	1842	1747	1677	1536					
74	2635	2584	2509	2433	2334	2233	2157	2057	1957	1856	1781	1631					
75	2789	2736	2656	2576	2470	2363	2283	2178	2072	1966	1886	1726					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	297	285	267	248	230	218	200	188	176	164	152	127	1	164	1	79	
2	394	382	358	333	309	291	267	248	236	218	206	170	2	188	2	97	
3	430	412	388	364	339	315	291	273	255	236	218	182	3	218	3	121	
4	503	485	455	424	394	370	339	321	303	279	261	212	4	236	4	133	
5	551	533	497	461	430	400	376	345	327	303	285	236	5	248	5	158	
6	576	558	521	485	455	424	394	364	345	315	297	242	6	261	6	170	
7	606	582	545	509	473	442	412	382	358	333	309	255	7	273	7	188	
8	630	612	570	527	497	461	430	400	376	345	327	267	8	285	8	224	
10	654	630	588	545	509	479	442	412	388	358	333	279	10	303	10	261	
11	673	648	606	564	527	491	455	424	400	370	345	285	11	321	11	285	
12	697	673	630	588	545	509	473	442	418	382	358	297	12	327	12	315	
13	721	691	648	606	564	527	485	455	430	394	370	303	13	339	13	339	
14	739	715	667	618	582	539	503	467	442	406	382	315	14	364	14	376	
15	751	727	679	630	588	551	509	473	448	412	388	321	15	382	15	406	
16	758	733	685	636	594	558	515	479	455	418	388	321	16	394	16	448	
17	776	745	697	648	606	564	521	491	461	424	400	327	17	412	17	473	
18	794	764	715	667	624	582	539	503	473	436	406	333	18	430	18	515	
19	806	776	727	679	630	588	545	509	479	442	412	339	19	455	19	545	
20	830	800	745	691	648	606	558	521	491	455	424	351	20	467	20	582	
21	848	818	764	709	667	618	576	533	503	467	436	358	21	485	21	661	
22	861	830	776	721	673	630	582	545	509	473	442	364	22	515			
23	873	842	788	733	685	636	594	551	521	479	448	370	23	533			
24	897	861	806	751	703	654	606	564	533	491	461	382	24	558			
25	903	867	812	758	709	661	612	570	533	497	461	382	25	600			
26	915	885	824	764	715	667	618	576	545	503	473	388	26	654			
27	927	897	836	776	727	679	630	588	551	509	479	394					
28	933	903	842	782	733	685	630	588	558	515	479	394					
29	951	915	854	794	745	691	642	600	564	521	485	400					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 150**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	957	921	861	800	751	697	648	600	570	527	491	406					
31	970	933	873	812	758	709	654	612	576	533	497	412					
32	988	951	891	830	776	721	667	624	588	545	509	418					
33	1000	964	903	842	788	733	679	630	594	551	515	424					
34	1018	982	915	848	794	739	685	642	606	558	521	430					
35	1030	994	927	861	806	751	697	648	612	564	527	436					
36	1042	1006	939	873	818	764	703	661	618	576	533	442					
37	1061	1024	957	891	830	776	721	673	630	582	545	448					
38	1079	1036	970	903	842	788	727	679	642	594	551	455					
39	1085	1042	976	909	848	788	733	685	642	594	558	461					
40	1097	1054	988	921	861	800	739	691	654	600	564	467					
41	1109	1073	1000	927	873	812	751	703	661	612	570	473					
42	1121	1085	1012	939	879	818	758	709	667	618	576	473					
43	1139	1097	1024	951	891	830	770	715	679	624	582	479					
44	1145	1103	1030	957	897	836	776	721	679	630	588	485					
45	1164	1121	1048	976	915	848	788	733	691	642	600	491					
46	1176	1133	1061	988	921	861	794	745	703	648	606	497					
47	1188	1145	1073	1000	933	867	806	751	709	654	612	503					
48	1206	1164	1085	1006	945	879	812	758	715	661	618	509					
49	1218	1176	1097	1018	951	891	824	770	721	667	624	515					
50	1230	1188	1109	1030	964	897	830	776	733	679	630	521					
51	1242	1200	1121	1042	976	909	842	788	739	685	636	527					
52	1248	1206	1127	1048	982	915	848	788	745	685	642	527					
53	1267	1218	1139	1061	994	921	854	800	751	697	648	533					
54	1279	1230	1151	1073	1000	933	867	806	758	703	654	539					
55	1297	1254	1170	1085	1018	945	879	818	770	715	667	551					
56	1321	1273	1188	1103	1036	964	891	830	782	727	679	558					
57	1345	1297	1212	1127	1054	982	909	848	800	739	691	570					
58	1388	1333	1248	1164	1085	1012	939	873	824	764	709	588					
59	1442	1388	1297	1206	1127	1048	976	909	854	794	739	612					
60	1503	1448	1351	1254	1176	1097	1012	945	891	824	770	636					
61	1545	1491	1394	1297	1212	1127	1048	976	921	848	794	654					
62	1582	1521	1424	1327	1236	1151	1067	1000	939	867	812	667					
63	1606	1551	1448	1345	1260	1176	1085	1012	957	885	824	679					
64	1642	1582	1479	1376	1285	1200	1109	1036	976	903	842	697					
65	1673	1612	1509	1406	1315	1224	1133	1054	994	921	861	709					
66	1721	1660	1551	1442	1351	1254	1164	1085	1024	945	885	727					
67	1788	1727	1612	1497	1400	1303	1212	1127	1067	982	921	758					
68	1854	1788	1673	1557	1454	1357	1254	1170	1103	1018	951	788					
69	1921	1854	1733	1612	1509	1406	1303	1212	1145	1054	988	812					
70	1994	1921	1794	1667	1563	1454	1345	1254	1182	1097	1024	842					
71	2060	1982	1854	1727	1612	1503	1394	1297	1224	1133	1054	873					
72	2127	2048	1915	1782	1667	1551	1436	1339	1267	1170	1091	903					
73	2194	2115	1976	1836	1721	1600	1485	1382	1303	1206	1127	927					
74	2260	2182	2036	1891	1770	1648	1527	1424	1345	1242	1164	957					
75	2327	2242	2097	1951	1824	1697	1576	1467	1382	1279	1194	988					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 170

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	36	35	34	33	32	31	29	27	26	25	24	22	1	27	1	10
2	47	46	45	44	41	39	38	37	35	33	32	29	2	37	2	12
3	59	58	56	53	51	49	48	46	44	41	39	36	3	43	3	16
4	68	66	64	62	60	58	56	52	50	48	46	41	4	47	4	20
5	75	74	72	70	66	64	62	59	56	53	51	47	5	53	5	23
6	84	82	80	77	74	71	69	65	62	59	57	51	6	60	6	31
7	93	90	88	86	82	78	76	72	69	65	63	58	7	65	7	37
8	99	98	95	92	88	84	82	77	74	70	68	62	8	71	8	44
10	108	106	102	99	95	92	88	84	80	76	73	66	10	76	10	56
11	114	112	109	106	101	97	94	89	85	81	77	71	11	83	11	68
12	120	118	114	111	107	101	98	94	89	85	82	74	12	90	12	78
13	124	122	119	116	110	106	102	97	93	88	84	77	13	97	13	93
14	131	128	124	121	116	110	107	101	97	92	88	81	14	105	14	109
15	136	134	130	125	121	116	111	107	101	96	92	84	15	116	15	132
16	142	140	135	131	125	120	117	111	106	100	96	88	16	126	16	160
17	147	145	141	136	131	125	121	116	110	104	100	92	17	141	17	192
18	154	150	146	142	136	130	125	120	114	108	104	95	18	153	18	229
19	158	155	150	146	140	134	130	123	118	111	107	98	19	167	19	274
20	162	159	155	150	144	137	133	126	121	114	110	100	20	185	20	325
21	168	165	160	156	149	143	137	132	125	119	113	105	21	206	21	449
22	173	170	165	159	153	146	142	135	129	122	117	107	22	232		
23	179	175	170	165	158	152	146	140	133	125	121	110	23	261		
24	183	180	174	169	162	155	150	143	136	129	124	113	24	301		
25	189	185	180	174	167	160	155	147	141	133	128	117	25	371		
26	195	191	185	180	172	165	159	152	145	137	132	121	26	455		
27	201	196	191	185	178	170	165	157	149	142	135	124				
28	207	203	197	192	183	175	170	161	154	146	141	129				
29	214	210	204	197	190	181	175	167	159	150	145	133				
30	220	216	209	203	195	186	180	171	164	155	148	136				
31	227	222	216	209	201	192	185	177	168	160	154	141				
32	233	229	222	216	207	198	191	182	173	165	158	145				
33	241	235	229	222	213	204	197	187	179	169	162	149				
34	246	241	234	228	218	208	202	192	183	173	167	153				
35	252	247	240	232	223	214	206	196	187	178	170	156				
36	258	254	246	239	229	219	211	202	192	182	174	160				
37	268	263	255	247	238	227	219	209	199	189	181	166				
38	278	273	265	257	246	235	228	217	207	196	189	172				
39	288	282	274	265	254	243	235	225	214	203	194	178				
40	296	291	282	274	263	252	243	231	220	209	201	183				
41	306	301	292	283	271	261	251	240	228	216	207	190				
42	316	310	301	292	280	268	258	246	234	222	214	195				
43	325	319	310	300	288	276	266	254	242	229	220	202				
44	335	328	318	308	296	283	274	261	249	235	226	207				
45	343	337	327	317	304	291	281	268	255	242	232	213				
46	355	348	338	328	314	301	291	277	264	250	240	220				
47	366	360	349	338	325	311	300	286	273	258	247	227				
48	378	371	360	349	335	320	310	295	280	266	255	234				
49	389	382	371	360	344	330	318	304	289	275	263	241				
50	399	391	380	370	354	339	327	312	296	281	270	247				
51	411	403	391	379	364	349	337	320	305	290	278	254				
52	422	414	402	390	374	358	346	330	314	298	286	262				
53	433	424	412	400	384	366	354	338	322	305	292	268				
54	450	441	428	415	398	382	368	351	335	317	304	278				
55	472	462	449	436	417	400	386	368	350	332	319	292				
56	497	487	473	459	440	421	407	388	370	350	336	307				
57	524	514	499	484	464	445	429	410	389	370	354	325				

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 170**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	566	555	538	522	500	480	463	441	420	399	383	350					
59	627	615	597	580	556	532	513	489	465	443	424	388					
60	694	681	662	642	616	589	569	543	516	489	470	431					
61	759	744	723	701	673	643	621	593	564	535	513	470					
62	819	802	779	756	725	693	670	639	608	577	554	507					
63	879	862	837	812	778	746	719	687	653	619	594	544					
64	938	921	894	867	832	796	768	732	698	662	634	581					
65	1000	980	952	923	885	847	819	780	742	704	676	618					
66	1090	1069	1038	1006	965	923	893	851	810	767	737	675					
67	1210	1187	1152	1117	1071	1026	991	945	898	852	818	749					
68	1330	1305	1267	1228	1178	1127	1089	1039	988	937	899	823					
69	1450	1422	1381	1340	1284	1230	1188	1133	1077	1022	981	898					
70	1571	1540	1495	1451	1391	1331	1286	1226	1166	1106	1062	972					
71	1691	1658	1610	1562	1498	1433	1384	1320	1256	1191	1143	1046					
72	1810	1776	1724	1673	1603	1535	1483	1414	1345	1276	1224	1121					
73	1930	1894	1839	1783	1710	1636	1582	1507	1434	1360	1306	1196					
74	2051	2012	1953	1894	1817	1739	1680	1601	1524	1445	1386	1270					
75	2171	2130	2068	2006	1923	1840	1778	1696	1613	1530	1468	1344					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	259	249	233	217	201	190	175	164	153	143	132	111	1	143	1	69	
2	344	333	312	291	270	254	233	217	206	190	180	148	2	164	2	85	
3	376	360	339	317	296	275	254	238	222	206	190	159	3	190	3	106	
4	439	423	397	370	344	323	296	280	265	243	227	185	4	206	4	116	
5	481	466	434	402	376	349	328	302	286	265	249	206	5	217	5	138	
6	503	487	455	423	397	370	344	317	302	275	259	212	6	227	6	148	
7	529	508	476	444	413	386	360	333	312	291	270	222	7	238	7	164	
8	550	534	497	460	434	402	376	349	328	302	286	233	8	249	8	196	
10	571	550	513	476	444	418	386	360	339	312	291	243	10	265	10	227	
11	587	566	529	492	460	428	397	370	349	323	302	249	11	280	11	249	
12	608	587	550	513	476	444	413	386	365	333	312	259	12	286	12	275	
13	630	603	566	529	492	460	423	397	376	344	323	265	13	296	13	296	
14	645	624	582	540	508	471	439	407	386	354	333	275	14	317	14	328	
15	656	635	592	550	513	481	444	413	391	360	339	280	15	333	15	354	
16	661	640	598	555	518	487	450	418	397	365	339	280	16	344	16	391	
17	677	651	608	566	529	492	455	428	402	370	349	286	17	360	17	413	
18	693	667	624	582	545	508	471	439	413	381	354	291	18	376	18	450	
19	704	677	635	592	550	513	476	444	418	386	360	296	19	397	19	476	
20	725	698	651	603	566	529	487	455	428	397	370	307	20	407	20	508	
21	741	714	667	619	582	540	503	466	439	407	381	312	21	423	21	577	
22	751	725	677	630	587	550	508	476	444	413	386	317	22	450			
23	762	735	688	640	598	555	518	481	455	418	391	323	23	466			
24	783	751	704	656	614	571	529	492	466	428	402	333	24	487			
25	788	756	709	661	619	577	534	497	466	434	402	333	25	524			
26	799	772	719	667	624	582	540	503	476	439	413	339	26	571			
27	809	783	730	677	635	592	550	513	481	444	418	344					
28	815	788	735	682	640	598	550	513	487	450	418	344					
29	831	799	746	693	651	603	561	524	492	455	423	349					

TERRITORY 170

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	836	804	751	698	656	608	566	524	497	460	428	354					
31	846	815	762	709	661	619	571	534	503	466	434	360					
32	862	831	778	725	677	630	582	545	513	476	444	365					
33	873	841	788	735	688	640	592	550	518	481	450	370					
34	889	857	799	741	693	645	598	561	529	487	455	376					
35	899	868	809	751	704	656	608	566	534	492	460	381					
36	910	878	820	762	714	667	614	577	540	503	466	386					
37	926	894	836	778	725	677	630	587	550	508	476	391					
38	942	905	846	788	735	688	635	592	561	518	481	397					
39	947	910	852	794	741	688	640	598	561	518	487	402					
40	957	920	862	804	751	698	645	603	571	524	492	407					
41	968	936	873	809	762	709	656	614	577	534	497	413					
42	979	947	883	820	767	714	661	619	582	540	503	413					
43	995	957	894	831	778	725	672	624	592	545	508	418					
44	1000	963	899	836	783	730	677	630	592	550	513	423					
45	1016	979	915	852	799	741	688	640	603	561	524	428					
46	1026	989	926	862	804	751	693	651	614	566	529	434					
47	1037	1000	936	873	815	756	704	656	619	571	534	439					
48	1053	1016	947	878	825	767	709	661	624	577	540	444					
49	1063	1026	957	889	831	778	719	672	630	582	545	450					
50	1074	1037	968	899	841	783	725	677	640	592	550	455					
51	1084	1047	979	910	852	794	735	688	645	598	555	460					
52	1090	1053	984	915	857	799	741	688	651	598	561	460					
53	1106	1063	995	926	868	804	746	698	656	608	566	466					
54	1116	1074	1005	936	873	815	756	704	661	614	571	471					
55	1132	1095	1021	947	889	825	767	714	672	624	582	481					
56	1153	1111	1037	963	905	841	778	725	682	635	592	487					
57	1174	1132	1058	984	920	857	794	741	698	645	603	497					
58	1211	1164	1090	1016	947	883	820	762	719	667	619	513					
59	1259	1211	1132	1053	984	915	852	794	746	693	645	534					
60	1312	1264	1180	1095	1026	957	883	825	778	719	672	555					
61	1349	1301	1217	1132	1058	984	915	852	804	741	693	571					
62	1381	1328	1243	1159	1079	1005	931	873	820	756	709	582					
63	1402	1354	1264	1174	1100	1026	947	883	836	772	719	592					
64	1434	1381	1291	1201	1121	1047	968	905	852	788	735	608					
65	1460	1407	1317	1227	1148	1069	989	920	868	804	751	619					
66	1502	1449	1354	1259	1180	1095	1016	947	894	825	772	635					
67	1561	1508	1407	1307	1222	1137	1058	984	931	857	804	661					
68	1619	1561	1460	1360	1270	1185	1095	1021	963	889	831	688					
69	1677	1619	1513	1407	1317	1227	1137	1058	1000	920	862	709					
70	1740	1677	1566	1455	1365	1270	1174	1095	1032	957	894	735					
71	1799	1730	1619	1508	1407	1312	1217	1132	1069	989	920	762					
72	1857	1788	1672	1555	1455	1354	1254	1169	1106	1021	952	788					
73	1915	1846	1725	1603	1502	1397	1296	1206	1137	1053	984	809					
74	1973	1904	1777	1650	1545	1439	1333	1243	1174	1084	1016	836					
75	2031	1957	1830	1703	1592	1481	1375	1280	1206	1116	1042	862					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 180**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>																
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-2013</b>	<b>Symbol</b>	<b>1990-2010</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>													<b>(b)</b>		<b>(c)</b>	
1	37	36	35	34	33	32	31	28	27	26	25	23	1	28	1	10
2	49	47	46	45	43	41	40	38	36	34	33	31	2	38	2	12
3	61	60	58	55	53	51	50	47	45	43	41	37	3	44	3	17
4	70	69	67	64	62	60	58	54	52	50	47	43	4	49	4	20
5	78	77	75	72	69	67	64	61	58	55	53	49	5	55	5	24
6	87	85	82	80	77	73	71	68	64	61	59	53	6	62	6	32
7	96	94	92	89	85	81	79	75	71	68	66	60	7	68	7	38
8	103	102	98	95	92	87	85	80	77	72	70	64	8	73	8	45
10	112	110	106	103	98	95	92	87	82	79	76	69	10	79	10	58
11	119	116	113	110	105	101	97	93	88	84	80	73	11	86	11	70
12	124	122	119	115	111	105	102	97	93	88	85	77	12	94	12	81
13	129	127	123	120	114	110	106	101	96	92	87	80	13	101	13	96
14	136	132	129	125	120	114	111	105	101	95	92	84	14	108	14	113
15	141	139	134	130	125	120	115	111	105	99	95	87	15	120	15	137
16	147	145	140	136	130	124	121	115	110	104	99	92	16	131	16	166
17	153	150	146	141	136	130	125	120	114	107	104	95	17	146	17	199
18	159	156	151	147	141	134	130	124	119	112	107	98	18	158	18	237
19	164	160	156	151	145	139	134	128	122	115	111	102	19	173	19	284
20	168	165	160	156	149	142	138	131	125	119	114	104	20	192	20	337
21	174	171	166	162	155	148	142	137	130	123	118	108	21	214	21	466
22	180	176	171	165	158	151	147	140	133	127	121	111	22	241		
23	185	182	176	171	164	157	151	145	138	130	125	114	23	270		
24	190	186	181	175	168	160	156	148	141	133	129	118	24	312		
25	195	192	186	181	173	166	160	153	146	138	132	121	25	384		
26	202	198	192	186	179	171	165	157	150	142	137	125	26	471		
27	208	203	198	192	184	176	171	163	155	147	140	129				
28	215	210	205	199	190	182	176	167	159	151	146	133				
29	221	218	211	205	197	188	182	173	165	156	150	138				
30	228	224	217	210	202	193	186	177	170	160	154	141				
31	235	231	224	217	208	199	192	183	174	166	159	146				
32	242	237	231	224	215	206	198	189	180	171	164	150				
33	250	244	237	231	220	211	205	194	185	175	168	155				
34	255	250	243	236	226	216	209	199	190	180	173	158				
35	261	257	249	241	232	221	214	203	194	184	176	162				
36	268	263	255	247	237	227	219	209	199	189	181	166				
37	278	272	264	257	246	235	227	217	207	195	188	172				
38	288	283	275	267	255	244	236	225	215	203	195	179				
39	298	293	284	275	263	252	244	233	221	210	201	184				
40	307	302	293	284	272	261	252	240	228	217	208	190				
41	318	312	303	294	281	270	260	249	236	224	215	197				
42	328	321	312	303	290	278	268	255	243	231	221	202				
43	337	331	321	311	298	286	276	263	251	237	228	209				
44	347	340	330	320	307	294	284	270	258	244	234	215				
45	356	349	339	329	315	302	292	278	264	251	241	220				
46	368	360	350	340	325	312	302	287	273	259	249	228				
47	380	373	362	350	337	322	311	296	283	268	257	235				
48	392	384	373	362	347	332	321	306	290	276	264	243				
49	403	396	384	373	357	342	330	315	299	285	272	250				
50	414	406	394	383	367	351	339	323	307	292	280	257				
51	426	418	406	393	377	362	349	332	316	301	288	263				
52	437	429	417	405	388	371	358	342	325	308	296	271				
53	449	440	427	415	398	380	367	350	333	316	303	278				
54	467	458	444	431	412	396	382	364	347	329	315	288				
55	489	479	466	452	433	415	400	382	363	345	331	303				
56	515	505	490	476	457	436	421	402	383	363	348	319				
57	544	533	518	502	481	461	445	425	403	383	367	337				

TERRITORY 180

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
58	586	575	558	541	519	497	480	458	435	414	397	363					
59	650	637	619	601	576	551	532	507	483	459	440	402					
60	720	706	686	666	638	610	590	563	534	507	487	446					
61	786	772	749	727	697	667	644	615	584	555	532	487					
62	849	832	808	784	751	719	695	662	631	598	574	525					
63	911	894	868	842	807	773	746	712	677	642	616	564					
64	973	955	927	898	862	825	797	759	723	686	658	602					
65	1036	1016	986	957	918	878	849	809	770	730	701	641					
66	1130	1109	1076	1043	1000	957	925	883	840	796	764	699					
67	1254	1231	1194	1158	1111	1063	1027	980	931	884	848	776					
68	1379	1353	1313	1274	1222	1168	1129	1077	1024	972	932	853					
69	1503	1475	1432	1389	1331	1275	1232	1174	1116	1060	1017	931					
70	1628	1597	1550	1504	1442	1380	1333	1271	1209	1147	1101	1008					
71	1753	1719	1669	1619	1553	1486	1435	1368	1302	1235	1185	1085					
72	1877	1841	1788	1735	1662	1591	1538	1466	1394	1323	1269	1162					
73	2001	1964	1906	1849	1773	1696	1640	1563	1487	1410	1354	1240					
74	2127	2086	2025	1964	1884	1802	1741	1660	1580	1498	1437	1316					
75	2251	2208	2144	2079	1993	1907	1843	1758	1672	1587	1522	1393					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
1	328	314	294	274	254	241	221	207	194	181	167	140	1	181	1	87	
2	435	421	395	368	341	321	294	274	261	241	227	187	2	207	2	107	
3	475	455	428	401	375	348	321	301	281	261	241	201	3	241	3	134	
4	555	535	502	468	435	408	375	355	335	308	288	234	4	261	4	147	
5	609	589	549	508	475	442	415	381	361	335	314	261	5	274	5	174	
6	636	615	575	535	502	468	435	401	381	348	328	268	6	288	6	187	
7	669	642	602	562	522	488	455	421	395	368	341	281	7	301	7	207	
8	696	676	629	582	549	508	475	442	415	381	361	294	8	314	8	248	
10	723	696	649	602	562	529	488	455	428	395	368	308	10	335	10	288	
11	743	716	669	622	582	542	502	468	442	408	381	314	11	355	11	314	
12	769	743	696	649	602	562	522	488	462	421	395	328	12	361	12	348	
13	796	763	716	669	622	582	535	502	475	435	408	335	13	375	13	375	
14	816	789	736	682	642	595	555	515	488	448	421	348	14	401	14	415	
15	830	803	749	696	649	609	562	522	495	455	428	355	15	421	15	448	
16	836	809	756	702	656	615	569	529	502	462	428	355	16	435	16	495	
17	856	823	769	716	669	622	575	542	508	468	442	361	17	455	17	522	
18	876	843	789	736	689	642	595	555	522	482	448	368	18	475	18	569	
19	890	856	803	749	696	649	602	562	529	488	455	375	19	502	19	602	
20	917	883	823	763	716	669	615	575	542	502	468	388	20	515	20	642	
21	937	903	843	783	736	682	636	589	555	515	482	395	21	535	21	729	
22	950	917	856	796	743	696	642	602	562	522	488	401	22	569			
23	963	930	870	809	756	702	656	609	575	529	495	408	23	589			
24	990	950	890	830	776	723	669	622	589	542	508	421	24	615			
25	997	957	896	836	783	729	676	629	589	549	508	421	25	662			
26	1010	977	910	843	789	736	682	636	602	555	522	428	26	723			
27	1024	990	923	856	803	749	696	649	609	562	529	435					
28	1030	997	930	863	809	756	696	649	615	569	529	435					
29	1050	1010	943	876	823	763	709	662	622	575	535	442					



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 180**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
30	1057	1017	950	883	830	769	716	662	629	582	542	448					
31	1070	1030	963	896	836	783	723	676	636	589	549	455					
32	1090	1050	983	917	856	796	736	689	649	602	562	462					
33	1104	1064	997	930	870	809	749	696	656	609	569	468					
34	1124	1084	1010	937	876	816	756	709	669	615	575	475					
35	1137	1097	1024	950	890	830	769	716	676	622	582	482					
36	1151	1111	1037	963	903	843	776	729	682	636	589	488					
37	1171	1131	1057	983	917	856	796	743	696	642	602	495					
38	1191	1144	1070	997	930	870	803	749	709	656	609	502					
39	1198	1151	1077	1004	937	870	809	756	709	656	615	508					
40	1211	1164	1090	1017	950	883	816	763	723	662	622	515					
41	1224	1184	1104	1024	963	896	830	776	729	676	629	522					
42	1238	1198	1117	1037	970	903	836	783	736	682	636	522					
43	1258	1211	1131	1050	983	917	850	789	749	689	642	529					
44	1264	1218	1137	1057	990	923	856	796	749	696	649	535					
45	1284	1238	1157	1077	1010	937	870	809	763	709	662	542					
46	1298	1251	1171	1090	1017	950	876	823	776	716	669	549					
47	1311	1264	1184	1104	1030	957	890	830	783	723	676	555					
48	1331	1284	1198	1111	1044	970	896	836	789	729	682	562					
49	1345	1298	1211	1124	1050	983	910	850	796	736	689	569					
50	1358	1311	1224	1137	1064	990	917	856	809	749	696	575					
51	1371	1325	1238	1151	1077	1004	930	870	816	756	702	582					
52	1378	1331	1244	1157	1084	1010	937	870	823	756	709	582					
53	1398	1345	1258	1171	1097	1017	943	883	830	769	716	589					
54	1412	1358	1271	1184	1104	1030	957	890	836	776	723	595					
55	1432	1385	1291	1198	1124	1044	970	903	850	789	736	609					
56	1458	1405	1311	1218	1144	1064	983	917	863	803	749	615					
57	1485	1432	1338	1244	1164	1084	1004	937	883	816	763	629					
58	1532	1472	1378	1284	1198	1117	1037	963	910	843	783	649					
59	1592	1532	1432	1331	1244	1157	1077	1004	943	876	816	676					
60	1659	1599	1492	1385	1298	1211	1117	1044	983	910	850	702					
61	1706	1646	1539	1432	1338	1244	1157	1077	1017	937	876	723					
62	1746	1679	1572	1465	1365	1271	1177	1104	1037	957	896	736					
63	1773	1713	1599	1485	1392	1298	1198	1117	1057	977	910	749					
64	1813	1746	1632	1519	1418	1325	1224	1144	1077	997	930	769					
65	1846	1780	1666	1552	1452	1351	1251	1164	1097	1017	950	783					
66	1900	1833	1713	1592	1492	1385	1284	1198	1131	1044	977	803					
67	1974	1907	1780	1652	1545	1438	1338	1244	1177	1084	1017	836					
68	2047	1974	1846	1719	1606	1499	1385	1291	1218	1124	1050	870					
69	2121	2047	1913	1780	1666	1552	1438	1338	1264	1164	1090	896					
70	2201	2121	1980	1840	1726	1606	1485	1385	1305	1211	1131	930					
71	2275	2188	2047	1907	1780	1659	1539	1432	1351	1251	1164	963					
72	2348	2261	2114	1967	1840	1713	1586	1478	1398	1291	1204	997					
73	2422	2335	2181	2027	1900	1766	1639	1525	1438	1331	1244	1024					
74	2495	2408	2248	2087	1953	1820	1686	1572	1485	1371	1284	1057					
75	2569	2475	2315	2154	2014	1873	1739	1619	1525	1412	1318	1090					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 190

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	25	24	24	23	22	21	21	19	18	17	17	15	1	19	1	7
2	33	32	31	30	29	27	27	26	24	23	22	21	2	26	2	8
3	41	40	39	37	36	34	33	32	30	29	27	25	3	30	3	11
4	47	46	45	43	42	40	39	36	35	33	32	29	4	33	4	14
5	52	52	50	49	46	45	43	41	39	37	36	33	5	37	5	16
6	59	57	55	54	52	49	48	46	43	41	40	36	6	42	6	21
7	65	63	62	60	57	55	53	50	48	46	44	40	7	46	7	26
8	69	68	66	64	62	59	57	54	52	49	47	43	8	49	8	30
10	75	74	71	69	66	64	62	59	55	53	51	46	10	53	10	39
11	80	78	76	74	71	68	65	62	59	56	54	49	11	58	11	47
12	84	82	80	78	74	71	68	65	62	59	57	52	12	63	12	55
13	87	85	83	81	77	74	71	68	65	62	59	54	13	68	13	65
14	91	89	87	84	81	77	74	71	68	64	62	56	14	73	14	76
15	95	93	90	87	84	81	78	74	71	67	64	59	15	81	15	92
16	99	97	94	91	87	84	81	78	74	70	67	62	16	88	16	112
17	103	101	98	95	91	87	84	81	77	72	70	64	17	98	17	134
18	107	105	102	99	95	90	87	84	80	75	72	66	18	106	18	160
19	110	108	105	102	97	93	90	86	82	78	74	68	19	116	19	191
20	113	111	108	105	100	96	93	88	84	80	77	70	20	129	20	226
21	117	115	112	109	104	100	96	92	87	83	79	73	21	144	21	313
22	121	119	115	111	106	102	99	94	90	85	81	74	22	162		
23	125	122	119	115	110	106	102	97	93	87	84	77	23	182		
24	128	125	122	118	113	108	105	100	95	90	87	79	24	210		
25	131	129	125	122	116	112	108	103	98	93	89	81	25	258		
26	136	133	129	125	120	115	111	106	101	96	92	84	26	317		
27	140	137	133	129	124	119	115	109	104	99	94	87				
28	144	141	138	134	128	122	119	112	107	102	98	90				
29	149	147	142	138	132	126	122	116	111	105	101	93				
30	154	150	146	141	136	130	125	119	114	108	103	95				
31	158	155	150	146	140	134	129	123	117	112	107	98				
32	163	160	155	150	144	138	133	127	121	115	110	101				
33	168	164	160	155	148	142	138	131	125	118	113	104				
34	172	168	163	159	152	145	141	134	128	121	116	106				
35	176	173	167	162	156	149	144	137	131	124	119	109				
36	180	177	172	166	160	153	147	141	134	127	122	112				
37	187	183	178	173	166	158	153	146	139	131	126	116				
38	194	190	185	179	172	164	159	151	144	137	131	120				
39	201	197	191	185	177	169	164	157	149	141	135	124				
40	207	203	197	191	183	176	169	161	154	146	140	128				
41	214	210	204	198	189	182	175	167	159	150	144	132				
42	220	216	210	204	195	187	180	172	163	155	149	136				
43	226	223	216	209	201	192	185	177	169	160	154	141				
44	233	229	222	215	207	198	191	182	173	164	157	144				
45	239	235	228	221	212	203	196	187	178	169	162	148				
46	248	242	236	229	219	210	203	193	184	174	167	154				
47	255	251	243	236	226	217	209	199	190	180	173	158				
48	264	258	251	243	233	223	216	206	195	185	178	163				
49	271	266	258	251	240	230	222	212	201	192	183	168				
50	278	273	265	258	247	236	228	217	207	196	188	173				
51	287	281	273	264	254	243	235	223	213	202	194	177				
52	294	289	280	272	261	249	241	230	219	207	199	182				
53	302	296	287	279	268	255	247	236	224	213	204	187				
54	314	308	299	290	277	266	257	245	233	221	212	194				
55	329	322	313	304	291	279	269	257	244	232	223	204				
56	347	340	330	320	307	293	283	271	258	244	234	214				
57	366	359	348	337	324	310	299	286	271	258	247	226				

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 190**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	394	387	375	364	349	334	323	308	293	278	267	244					
59	437	429	416	404	388	371	358	341	325	309	296	271					
60	484	475	461	448	429	410	397	378	359	341	328	300					
61	529	519	504	489	469	448	433	413	393	373	358	328					
62	571	559	543	527	505	483	467	445	424	402	386	353					
63	613	601	584	566	543	520	502	479	455	432	414	379					
64	654	642	623	604	580	555	536	511	486	461	442	405					
65	697	683	663	644	617	591	571	544	518	491	471	431					
66	760	746	724	701	673	644	622	594	565	535	514	470					
67	844	828	803	779	747	715	691	659	626	594	570	522					
68	927	910	883	857	822	786	759	724	689	654	627	574					
69	1011	992	963	934	895	857	828	790	751	713	684	626					
70	1095	1074	1043	1012	970	928	897	855	813	771	740	678					
71	1179	1156	1123	1089	1044	999	965	920	876	831	797	730					
72	1262	1238	1202	1167	1118	1070	1034	986	938	890	853	781					
73	1346	1321	1282	1243	1192	1141	1103	1051	1000	948	910	834					
74	1430	1403	1362	1321	1267	1212	1171	1116	1062	1008	967	885					
75	1514	1485	1442	1398	1341	1283	1240	1183	1125	1067	1024	937					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	271	260	244	227	211	199	183	172	161	150	139	116	1	150	1	72	
2	360	349	327	305	283	266	244	227	216	199	188	155	2	172	2	89	
3	393	377	355	332	310	288	266	249	233	216	199	166	3	199	3	111	
4	460	443	416	388	360	338	310	294	277	255	238	194	4	216	4	122	
5	504	488	454	421	393	366	343	316	299	277	260	216	5	227	5	144	
6	526	510	476	443	416	388	360	332	316	288	271	222	6	238	6	155	
7	554	532	499	465	432	404	377	349	327	305	283	233	7	249	7	172	
8	576	560	521	482	454	421	393	366	343	316	299	244	8	260	8	205	
10	598	576	537	499	465	438	404	377	355	327	305	255	10	277	10	238	
11	615	593	554	515	482	449	416	388	366	338	316	260	11	294	11	260	
12	637	615	576	537	499	465	432	404	382	349	327	271	12	299	12	288	
13	659	632	593	554	515	482	443	416	393	360	338	277	13	310	13	310	
14	676	654	609	565	532	493	460	427	404	371	349	288	14	332	14	343	
15	687	665	620	576	537	504	465	432	410	377	355	294	15	349	15	371	
16	693	670	626	582	543	510	471	438	416	382	355	294	16	360	16	410	
17	709	681	637	593	554	515	476	449	421	388	366	299	17	377	17	432	
18	726	698	654	609	571	532	493	460	432	399	371	305	18	393	18	471	
19	737	709	665	620	576	537	499	465	438	404	377	310	19	416	19	499	
20	759	731	681	632	593	554	510	476	449	416	388	321	20	427	20	532	
21	776	748	698	648	609	565	526	488	460	427	399	327	21	443	21	604	
22	787	759	709	659	615	576	532	499	465	432	404	332	22	471			
23	798	770	720	670	626	582	543	504	476	438	410	338	23	488			
24	820	787	737	687	643	598	554	515	488	449	421	349	24	510			
25	825	792	742	693	648	604	560	521	488	454	421	349	25	548			
26	837	809	753	698	654	609	565	526	499	460	432	355	26	598			
27	848	820	765	709	665	620	576	537	504	465	438	360					
28	853	825	770	715	670	626	576	537	510	471	438	360					
29	870	837	781	726	681	632	587	548	515	476	443	366					

TERRITORY 190

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	1990-	Symbol	1989 &	
(a)												2013	(b)	2010	(c)	Prior	
30	875	842	787	731	687	637	593	548	521	482	449	371					
31	886	853	798	742	693	648	598	560	526	488	454	377					
32	903	870	814	759	709	659	609	571	537	499	465	382					
33	914	881	825	770	720	670	620	576	543	504	471	388					
34	931	897	837	776	726	676	626	587	554	510	476	393					
35	942	909	848	787	737	687	637	593	560	515	482	399					
36	953	920	859	798	748	698	643	604	565	526	488	404					
37	970	936	875	814	759	709	659	615	576	532	499	410					
38	986	947	886	825	770	720	665	620	587	543	504	416					
39	992	953	892	831	776	720	670	626	587	543	510	421					
40	1003	964	903	842	787	731	676	632	598	548	515	427					
41	1014	981	914	848	798	742	687	643	604	560	521	432					
42	1025	992	925	859	803	748	693	648	609	565	526	432					
43	1042	1003	936	870	814	759	704	654	620	571	532	438					
44	1047	1008	942	875	820	765	709	659	620	576	537	443					
45	1064	1025	958	892	837	776	720	670	632	587	548	449					
46	1075	1036	970	903	842	787	726	681	643	593	554	454					
47	1086	1047	981	914	853	792	737	687	648	598	560	460					
48	1102	1064	992	920	864	803	742	693	654	604	565	465					
49	1114	1075	1003	931	870	814	753	704	659	609	571	471					
50	1125	1086	1014	942	881	820	759	709	670	620	576	476					
51	1136	1097	1025	953	892	831	770	720	676	626	582	482					
52	1141	1102	1030	958	897	837	776	720	681	626	587	482					
53	1158	1114	1042	970	909	842	781	731	687	637	593	488					
54	1169	1125	1053	981	914	853	792	737	693	643	598	493					
55	1186	1147	1069	992	931	864	803	748	704	654	609	504					
56	1208	1163	1086	1008	947	881	814	759	715	665	620	510					
57	1230	1186	1108	1030	964	897	831	776	731	676	632	521					
58	1269	1219	1141	1064	992	925	859	798	753	698	648	537					
59	1319	1269	1186	1102	1030	958	892	831	781	726	676	560					
60	1374	1324	1235	1147	1075	1003	925	864	814	753	704	582					
61	1413	1363	1274	1186	1108	1030	958	892	842	776	726	598					
62	1446	1391	1302	1213	1130	1053	975	914	859	792	742	609					
63	1468	1418	1324	1230	1152	1075	992	925	875	809	753	620					
64	1501	1446	1352	1258	1174	1097	1014	947	892	825	770	637					
65	1529	1474	1379	1285	1202	1119	1036	964	909	842	787	648					
66	1573	1518	1418	1319	1235	1147	1064	992	936	864	809	665					
67	1634	1579	1474	1368	1280	1191	1108	1030	975	897	842	693					
68	1695	1634	1529	1424	1330	1241	1147	1069	1008	931	870	720					
69	1756	1695	1584	1474	1379	1285	1191	1108	1047	964	903	742					
70	1823	1756	1640	1524	1429	1330	1230	1147	1080	1003	936	770					
71	1884	1812	1695	1579	1474	1374	1274	1186	1119	1036	964	798					
72	1945	1873	1751	1629	1524	1418	1313	1224	1158	1069	997	825					
73	2005	1933	1806	1679	1573	1463	1357	1263	1191	1102	1030	848					
74	2066	1994	1861	1728	1618	1507	1396	1302	1230	1136	1064	875					
75	2127	2050	1917	1784	1668	1551	1440	1341	1263	1169	1091	903					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 200**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>																
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011- 2013</b>	<b>Symbol</b>	<b>1990- 2010</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>													<b>(b)</b>		<b>(c)</b>	
1	38	37	36	35	33	32	31	29	28	26	25	23	1	29	1	10
2	49	48	47	46	44	41	40	39	37	35	33	31	2	39	2	13
3	62	61	59	56	54	52	51	48	46	44	41	38	3	45	3	17
4	71	70	68	66	63	61	59	55	53	51	48	44	4	49	4	21
5	79	78	76	74	70	68	66	62	59	56	54	49	5	56	5	24
6	89	86	84	82	78	75	72	69	66	62	60	54	6	63	6	32
7	98	95	93	91	86	83	81	76	72	69	67	61	7	69	7	39
8	105	104	100	97	93	89	86	82	78	74	71	66	8	75	8	46
10	114	112	108	105	100	97	93	89	84	81	77	70	10	81	10	59
11	121	118	115	112	107	102	99	94	90	85	82	75	11	87	11	71
12	127	124	121	117	113	107	104	99	94	90	86	78	12	95	12	83
13	131	129	125	122	116	112	108	102	98	93	89	82	13	102	13	98
14	138	135	131	128	122	116	113	107	102	97	93	85	14	110	14	115
15	144	141	137	132	128	122	117	113	107	101	97	89	15	122	15	139
16	150	147	143	138	132	127	123	117	112	106	101	93	16	133	16	169
17	155	153	148	144	138	132	128	122	116	109	106	97	17	148	17	202
18	162	159	154	150	144	137	132	127	121	114	109	100	18	161	18	242
19	167	163	159	154	147	141	137	130	124	117	113	104	19	176	19	289
20	171	168	163	159	152	145	140	133	128	121	116	106	20	196	20	343
21	177	174	169	164	158	151	145	139	132	125	120	110	21	217	21	474
22	183	179	174	168	161	154	150	143	136	129	123	113	22	245		
23	189	185	179	174	167	160	154	147	140	132	128	116	23	275		
24	193	190	184	178	171	163	159	151	144	136	131	120	24	317		
25	199	196	190	184	176	169	163	155	148	140	135	123	25	391		
26	206	201	196	190	182	174	168	160	153	145	139	128	26	480		
27	212	207	201	196	187	179	174	166	158	150	143	131				
28	219	214	208	202	193	185	179	170	162	154	148	136				
29	225	222	215	208	200	191	185	176	168	159	153	140				
30	232	228	221	214	206	197	190	181	173	163	156	144				
31	239	235	228	221	212	202	196	186	177	169	162	148				
32	246	242	235	228	219	209	201	192	183	174	167	153				
33	254	248	242	235	224	215	208	198	189	178	171	158				
34	260	254	247	240	230	220	213	202	193	183	176	161				
35	266	261	253	245	236	225	217	207	198	187	179	164				
36	273	268	260	252	242	231	223	213	202	192	184	169				
37	283	277	269	261	251	239	231	221	210	199	191	175				
38	293	288	279	271	260	248	240	229	219	207	199	182				
39	304	298	289	279	268	256	248	237	225	214	205	187				
40	313	307	298	289	277	266	256	244	232	221	212	193				
41	323	317	308	299	286	275	265	253	240	228	219	200				
42	334	327	317	308	296	283	273	260	247	235	225	206				
43	343	337	327	316	304	291	281	268	255	242	232	213				
44	353	346	336	325	313	299	289	275	262	248	238	219				
45	362	355	345	335	321	307	297	283	269	255	245	224				
46	375	367	357	346	331	317	307	292	278	263	253	232				
47	386	380	368	357	343	328	316	301	288	273	261	239				
48	399	391	380	368	353	338	327	312	296	281	269	247				
49	411	403	391	380	363	348	336	321	305	290	277	254				
50	421	413	401	390	374	358	345	329	313	297	285	261				
51	434	426	413	400	384	368	355	338	322	306	293	268				
52	445	437	424	412	394	377	365	348	331	314	301	276				
53	457	447	435	422	405	386	374	357	339	322	308	283				
54	475	466	452	438	420	403	389	370	353	335	321	293				
55	498	488	474	460	440	422	407	389	369	351	337	308				
56	524	514	499	484	465	444	429	409	390	369	354	324				
57	553	543	527	511	490	469	453	432	411	390	374	343				

TERRITORY 200

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
58	597	585	568	551	528	506	489	466	443	421	404	369					
59	661	649	630	612	587	561	542	516	491	467	447	409					
60	733	719	698	677	650	621	600	573	544	516	496	454					
61	800	785	762	739	710	679	656	626	595	565	542	496					
62	864	846	822	798	765	731	707	674	642	608	584	535					
63	927	910	883	857	821	787	759	725	689	653	627	574					
64	990	972	943	914	877	840	811	773	736	698	669	613					
65	1055	1034	1004	974	934	894	864	823	783	743	713	652					
66	1150	1128	1095	1061	1018	974	942	898	854	810	777	712					
67	1277	1252	1216	1179	1130	1082	1045	997	948	899	863	790					
68	1403	1377	1336	1296	1243	1189	1149	1096	1042	989	949	868					
69	1530	1501	1457	1413	1355	1297	1254	1195	1136	1079	1035	948					
70	1657	1625	1578	1531	1467	1404	1357	1294	1231	1167	1120	1026					
71	1784	1749	1699	1648	1580	1512	1461	1393	1325	1257	1206	1104					
72	1910	1873	1819	1765	1692	1619	1565	1492	1419	1347	1291	1182					
73	2037	1999	1940	1881	1804	1726	1669	1590	1513	1435	1378	1262					
74	2164	2123	2061	1999	1917	1834	1772	1689	1608	1525	1463	1340					
75	2291	2247	2182	2116	2029	1941	1876	1789	1702	1615	1549	1418					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
1	281	270	253	235	218	207	189	178	166	155	144	121	1	155	1	75	
2	373	362	339	316	293	276	253	235	224	207	195	161	2	178	2	92	
3	408	390	367	344	321	298	276	258	241	224	207	172	3	207	3	115	
4	476	459	431	402	373	350	321	304	287	264	247	201	4	224	4	126	
5	522	505	471	436	408	379	356	327	310	287	270	224	5	235	5	149	
6	545	528	494	459	431	402	373	344	327	298	281	230	6	247	6	161	
7	574	551	517	482	448	419	390	362	339	316	293	241	7	258	7	178	
8	597	580	540	499	471	436	408	379	356	327	310	253	8	270	8	212	
10	620	597	557	517	482	453	419	390	367	339	316	264	10	287	10	247	
11	637	614	574	534	499	465	431	402	379	350	327	270	11	304	11	270	
12	660	637	597	557	517	482	448	419	396	362	339	281	12	310	12	298	
13	683	654	614	574	534	499	459	431	408	373	350	287	13	321	13	321	
14	700	677	631	585	551	511	476	442	419	385	362	298	14	344	14	356	
15	712	689	643	597	557	522	482	448	425	390	367	304	15	362	15	385	
16	718	695	649	603	563	528	488	453	431	396	367	304	16	373	16	425	
17	735	706	660	614	574	534	494	465	436	402	379	310	17	390	17	448	
18	752	723	677	631	591	551	511	476	448	413	385	316	18	408	18	488	
19	763	735	689	643	597	557	517	482	453	419	390	321	19	431	19	517	
20	786	758	706	654	614	574	528	494	465	431	402	333	20	442	20	551	
21	804	775	723	672	631	585	545	505	476	442	413	339	21	459	21	626	
22	815	786	735	683	637	597	551	517	482	448	419	344	22	488			
23	827	798	746	695	649	603	563	522	494	453	425	350	23	505			
24	850	815	763	712	666	620	574	534	505	465	436	362	24	528			
25	855	821	769	718	672	626	580	540	505	471	436	362	25	568			
26	867	838	781	723	677	631	585	545	517	476	448	367	26	620			
27	878	850	792	735	689	643	597	557	522	482	453	373					
28	884	855	798	740	695	649	597	557	528	488	453	373					
29	901	867	809	752	706	654	608	568	534	494	459	379					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 200**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	907	872	815	758	712	660	614	568	540	499	465	385					
31	918	884	827	769	718	672	620	580	545	505	471	390					
32	936	901	844	786	735	683	631	591	557	517	482	396					
33	947	913	855	798	746	695	643	597	563	522	488	402					
34	964	930	867	804	752	700	649	608	574	528	494	408					
35	976	941	878	815	763	712	660	614	580	534	499	413					
36	987	953	890	827	775	723	666	626	585	545	505	419					
37	1005	970	907	844	786	735	683	637	597	551	517	425					
38	1022	982	918	855	798	746	689	643	608	563	522	431					
39	1027	987	924	861	804	746	695	649	608	563	528	436					
40	1039	999	936	872	815	758	700	654	620	568	534	442					
41	1050	1016	947	878	827	769	712	666	626	580	540	448					
42	1062	1027	959	890	832	775	718	672	631	585	545	448					
43	1079	1039	970	901	844	786	729	677	643	591	551	453					
44	1085	1045	976	907	850	792	735	683	643	597	557	459					
45	1102	1062	993	924	867	804	746	695	654	608	568	465					
46	1114	1073	1005	936	872	815	752	706	666	614	574	471					
47	1125	1085	1016	947	884	821	763	712	672	620	580	476					
48	1142	1102	1027	953	895	832	769	718	677	626	585	482					
49	1154	1114	1039	964	901	844	781	729	683	631	591	488					
50	1165	1125	1050	976	913	850	786	735	695	643	597	494					
51	1177	1137	1062	987	924	861	798	746	700	649	603	499					
52	1182	1142	1068	993	930	867	804	746	706	649	608	499					
53	1200	1154	1079	1005	941	872	809	758	712	660	614	505					
54	1211	1165	1091	1016	947	884	821	763	718	666	620	511					
55	1228	1188	1108	1027	964	895	832	775	729	677	631	522					
56	1251	1205	1125	1045	982	913	844	786	740	689	643	528					
57	1274	1228	1148	1068	999	930	861	804	758	700	654	540					
58	1314	1263	1182	1102	1027	959	890	827	781	723	672	557					
59	1366	1314	1228	1142	1068	993	924	861	809	752	700	580					
60	1424	1372	1280	1188	1114	1039	959	895	844	781	729	603					
61	1464	1412	1320	1228	1148	1068	993	924	872	804	752	620					
62	1498	1441	1349	1257	1171	1091	1010	947	890	821	769	631					
63	1521	1469	1372	1274	1194	1114	1027	959	907	838	781	643					
64	1556	1498	1401	1303	1217	1137	1050	982	924	855	798	660					
65	1584	1527	1429	1332	1246	1159	1073	999	941	872	815	672					
66	1630	1573	1469	1366	1280	1188	1102	1027	970	895	838	689					
67	1693	1636	1527	1418	1326	1234	1148	1068	1010	930	872	718					
68	1756	1693	1584	1475	1378	1286	1188	1108	1045	964	901	746					
69	1820	1756	1642	1527	1429	1332	1234	1148	1085	999	936	769					
70	1888	1820	1699	1579	1481	1378	1274	1188	1119	1039	970	798					
71	1952	1877	1756	1636	1527	1424	1320	1228	1159	1073	999	827					
72	2015	1940	1814	1688	1579	1469	1360	1269	1200	1108	1033	855					
73	2078	2003	1871	1739	1630	1515	1406	1309	1234	1142	1068	878					
74	2141	2066	1929	1791	1676	1561	1446	1349	1274	1177	1102	907					
75	2204	2124	1986	1848	1728	1607	1492	1389	1309	1211	1131	936					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 210

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	34	33	32	31	30	29	28	26	25	24	23	21	1	26	1	9
2	45	44	43	42	40	37	36	35	33	31	30	28	2	35	2	11
3	56	55	53	51	49	47	46	44	42	40	37	34	3	41	3	16
4	64	63	61	59	57	55	53	50	48	46	44	40	4	45	4	19
5	72	71	69	67	63	61	59	56	53	51	49	45	5	51	5	22
6	80	78	76	74	71	68	66	62	59	56	54	49	6	57	6	29
7	88	86	84	82	78	75	73	69	66	62	60	55	7	62	7	35
8	95	94	90	87	84	80	78	74	71	67	64	59	8	68	8	42
10	103	101	98	95	90	87	84	80	76	73	70	63	10	73	10	53
11	109	107	104	101	97	93	89	85	81	77	74	68	11	79	11	64
12	114	112	109	106	102	97	94	89	85	81	78	71	12	86	12	75
13	119	116	113	110	105	101	98	93	88	84	80	74	13	93	13	88
14	125	122	119	115	110	105	102	97	93	87	84	77	14	100	14	104
15	130	128	124	120	115	110	106	102	97	92	87	80	15	110	15	126
16	135	133	129	125	120	114	111	106	101	96	92	84	16	121	16	153
17	140	138	134	130	125	120	115	110	105	99	96	87	17	134	17	183
18	147	144	139	135	130	124	120	114	109	103	99	90	18	146	18	218
19	151	148	144	139	133	128	124	118	112	106	102	94	19	159	19	261
20	155	152	148	144	137	131	127	121	115	109	105	96	20	177	20	310
21	160	157	153	149	142	136	131	126	120	113	108	100	21	197	21	428
22	165	162	157	152	146	139	135	129	123	116	111	102	22	222		
23	171	167	162	157	151	145	139	133	127	120	115	105	23	249		
24	175	172	166	161	155	148	144	136	130	123	119	108	24	287		
25	180	177	172	166	159	153	148	140	134	127	122	111	25	354		
26	186	182	177	172	164	157	152	145	138	131	126	115	26	434		
27	191	187	182	177	170	162	157	150	142	135	129	119				
28	198	193	188	183	175	167	162	154	147	139	134	123				
29	204	201	194	188	181	173	167	159	152	144	138	127				
30	210	206	200	193	186	178	172	163	156	148	141	130				
31	216	212	206	200	191	183	177	168	160	153	147	134				
32	223	218	212	206	198	189	182	174	165	157	151	138				
33	230	225	218	212	203	194	188	179	171	161	155	142				
34	235	230	224	217	208	199	192	183	175	165	159	146				
35	240	236	229	222	213	204	197	187	179	170	162	149				
36	246	242	235	228	218	209	202	192	183	174	166	153				
37	256	251	243	236	227	216	209	200	190	180	173	158				
38	265	260	253	245	235	225	217	207	198	187	180	164				
39	275	269	261	253	242	232	225	214	204	193	185	170				
40	283	278	269	261	251	240	232	220	210	200	191	175				
41	292	287	279	270	259	249	239	229	217	206	198	181				
42	302	295	287	279	267	256	246	235	224	212	204	186				
43	310	305	295	286	275	263	254	242	231	218	210	192				
44	319	313	304	294	283	270	261	249	237	225	215	198				
45	328	321	312	303	290	278	268	256	243	231	222	203				
46	339	332	322	313	300	287	278	264	252	238	229	210				
47	349	343	333	322	310	296	286	272	260	246	236	216				
48	361	354	343	333	319	306	295	282	267	254	243	224				
49	371	364	354	343	329	315	304	290	276	262	251	230				
50	381	373	363	353	338	323	312	297	283	268	258	236				
51	392	385	373	362	347	333	321	306	291	277	265	242				
52	402	395	384	372	357	341	330	315	300	284	272	250				
53	413	405	393	382	366	349	338	322	307	291	279	256				
54	430	421	409	396	380	364	352	335	319	303	290	265				
55	450	441	428	416	398	382	368	352	334	317	305	279				
56	474	465	451	438	420	401	388	370	353	334	320	293				
57	500	491	476	462	443	424	410	391	371	353	338	310				



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 210**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	540	529	514	498	477	458	442	421	400	381	365	334					
59	598	587	570	553	530	508	490	467	444	422	405	370					
60	662	650	631	613	588	562	543	518	492	467	448	411					
61	724	710	690	669	642	614	593	566	538	511	490	448					
62	781	765	744	722	692	661	640	609	580	550	528	484					
63	838	823	799	775	743	711	686	655	623	591	567	519					
64	895	879	853	827	794	759	733	699	666	631	605	554					
65	954	935	908	881	844	808	781	745	708	672	645	590					
66	1040	1020	990	960	920	881	852	812	773	732	703	644					
67	1154	1133	1099	1066	1022	979	945	902	857	813	780	714					
68	1269	1245	1208	1172	1124	1075	1039	991	942	894	858	785					
69	1383	1357	1318	1278	1225	1173	1134	1081	1028	976	936	857					
70	1499	1470	1427	1384	1327	1270	1227	1170	1113	1056	1013	928					
71	1613	1582	1536	1490	1429	1368	1321	1259	1198	1137	1091	998					
72	1727	1694	1645	1596	1530	1464	1415	1349	1283	1218	1168	1069					
73	1842	1808	1754	1701	1632	1561	1509	1438	1369	1298	1246	1141					
74	1957	1920	1864	1808	1734	1659	1603	1528	1454	1379	1323	1212					
75	2072	2032	1973	1914	1835	1756	1696	1618	1539	1460	1401	1282					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	230	221	207	193	179	169	155	146	136	127	118	99	1	127	1	61	
2	306	296	277	259	240	226	207	193	183	169	160	132	2	146	2	75	
3	334	320	301	282	263	244	226	212	197	183	169	141	3	169	3	94	
4	390	376	353	329	306	287	263	249	235	216	202	165	4	183	4	103	
5	428	414	385	357	334	310	291	268	254	235	221	183	5	193	5	122	
6	447	432	404	376	353	329	306	282	268	244	230	188	6	202	6	132	
7	470	451	423	395	367	343	320	296	277	259	240	197	7	212	7	146	
8	489	475	442	409	385	357	334	310	291	268	254	207	8	221	8	174	
10	508	489	456	423	395	371	343	320	301	277	259	216	10	235	10	202	
11	522	503	470	437	409	381	353	329	310	287	268	221	11	249	11	221	
12	541	522	489	456	423	395	367	343	324	296	277	230	12	254	12	244	
13	559	536	503	470	437	409	376	353	334	306	287	235	13	263	13	263	
14	573	555	517	479	451	418	390	362	343	315	296	244	14	282	14	291	
15	583	564	526	489	456	428	395	367	348	320	301	249	15	296	15	315	
16	588	569	531	494	461	432	400	371	353	324	301	249	16	306	16	348	
17	602	578	541	503	470	437	404	381	357	329	310	254	17	320	17	367	
18	616	592	555	517	484	451	418	390	367	338	315	259	18	334	18	400	
19	625	602	564	526	489	456	423	395	371	343	320	263	19	353	19	423	
20	644	620	578	536	503	470	432	404	381	353	329	273	20	362	20	451	
21	658	635	592	550	517	479	447	414	390	362	338	277	21	376	21	512	
22	667	644	602	559	522	489	451	423	395	367	343	282	22	400			
23	677	653	611	569	531	494	461	428	404	371	348	287	23	414			
24	696	667	625	583	545	508	470	437	414	381	357	296	24	432			
25	700	672	630	588	550	512	475	442	414	385	357	296	25	465			
26	710	686	639	592	555	517	479	447	423	390	367	301	26	508			
27	719	696	649	602	564	526	489	456	428	395	371	306					
28	724	700	653	606	569	531	489	456	432	400	371	306					
29	738	710	663	616	578	536	498	465	437	404	376	310					

TERRITORY 210

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	743	714	667	620	583	541	503	465	442	409	381	315					
31	752	724	677	630	588	550	508	475	447	414	385	320					
32	766	738	691	644	602	559	517	484	456	423	395	324					
33	776	747	700	653	611	569	526	489	461	428	400	329					
34	790	761	710	658	616	573	531	498	470	432	404	334					
35	799	771	719	667	625	583	541	503	475	437	409	338					
36	808	780	729	677	635	592	545	512	479	447	414	343					
37	823	794	743	691	644	602	559	522	489	451	423	348					
38	837	804	752	700	653	611	564	526	498	461	428	353					
39	841	808	757	705	658	611	569	531	498	461	432	357					
40	851	818	766	714	667	620	573	536	508	465	437	362					
41	860	832	776	719	677	630	583	545	512	475	442	367					
42	870	841	785	729	682	635	588	550	517	479	447	367					
43	884	851	794	738	691	644	597	555	526	484	451	371					
44	888	855	799	743	696	649	602	559	526	489	456	376					
45	902	870	813	757	710	658	611	569	536	498	465	381					
46	912	879	823	766	714	667	616	578	545	503	470	385					
47	921	888	832	776	724	672	625	583	550	508	475	390					
48	935	902	841	780	733	682	630	588	555	512	479	395					
49	945	912	851	790	738	691	639	597	559	517	484	400					
50	954	921	860	799	747	696	644	602	569	526	489	404					
51	964	931	870	808	757	705	653	611	573	531	494	409					
52	968	935	874	813	761	710	658	611	578	531	498	409					
53	982	945	884	823	771	714	663	620	583	541	503	414					
54	992	954	893	832	776	724	672	625	588	545	508	418					
55	1006	973	907	841	790	733	682	635	597	555	517	428					
56	1025	987	921	855	804	747	691	644	606	564	526	432					
57	1043	1006	940	874	818	761	705	658	620	573	536	442					
58	1076	1034	968	902	841	785	729	677	639	592	550	456					
59	1119	1076	1006	935	874	813	757	705	663	616	573	475					
60	1166	1123	1048	973	912	851	785	733	691	639	597	494					
61	1199	1156	1081	1006	940	874	813	757	714	658	616	508					
62	1227	1180	1105	1029	959	893	827	776	729	672	630	517					
63	1246	1203	1123	1043	978	912	841	785	743	686	639	526					
64	1274	1227	1147	1067	996	931	860	804	757	700	653	541					
65	1297	1250	1170	1090	1020	949	879	818	771	714	667	550					
66	1335	1288	1203	1119	1048	973	902	841	794	733	686	564					
67	1387	1340	1250	1161	1086	1011	940	874	827	761	714	588					
68	1438	1387	1297	1208	1128	1053	973	907	855	790	738	611					
69	1490	1438	1344	1250	1170	1090	1011	940	888	818	766	630					
70	1546	1490	1391	1293	1213	1128	1043	973	917	851	794	653					
71	1598	1537	1438	1340	1250	1166	1081	1006	949	879	818	677					
72	1650	1589	1485	1382	1293	1203	1114	1039	982	907	846	700					
73	1701	1640	1532	1424	1335	1241	1152	1072	1011	935	874	719					
74	1753	1692	1579	1466	1372	1278	1184	1105	1043	964	902	743					
75	1805	1739	1626	1513	1415	1316	1222	1137	1072	992	926	766					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 220**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>																
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-2013</b>	<b>Symbol</b>	<b>1990-2010</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>													<b>(b)</b>		<b>(c)</b>	
1	71	69	67	65	62	60	58	54	52	49	47	43	1	54	1	19
2	92	90	88	86	82	77	75	73	69	65	62	58	2	73	2	24
3	116	114	110	105	101	97	95	90	86	82	77	71	3	84	3	32
4	133	131	127	123	118	114	110	103	99	95	90	82	4	92	4	39
5	148	146	142	138	131	127	123	116	110	105	101	92	5	105	5	45
6	166	161	157	153	146	140	135	129	123	116	112	101	6	118	6	60
7	183	178	174	170	161	155	151	142	135	129	125	114	7	129	7	73
8	196	194	187	181	174	166	161	153	146	138	133	123	8	140	8	86
10	213	209	202	196	187	181	174	166	157	151	144	131	10	151	10	110
11	226	221	215	209	200	191	185	176	168	159	153	140	11	163	11	133
12	237	232	226	219	211	200	194	185	176	168	161	146	12	178	12	155
13	245	241	234	228	217	209	202	191	183	174	166	153	13	191	13	183
14	258	252	245	239	228	217	211	200	191	181	174	159	14	206	14	215
15	269	264	256	247	239	228	219	211	200	189	181	166	15	228	15	260
16	280	275	267	258	247	237	230	219	209	198	189	174	16	249	16	316
17	290	286	277	269	258	247	239	228	217	204	198	181	17	277	17	378
18	303	297	288	280	269	256	247	237	226	213	204	187	18	301	18	452
19	312	305	297	288	275	264	256	243	232	219	211	194	19	329	19	540
20	320	314	305	297	284	271	262	249	239	226	217	198	20	366	20	641
21	331	325	316	307	295	282	271	260	247	234	224	206	21	406	21	886
22	342	335	325	314	301	288	280	267	254	241	230	211	22	458		
23	353	346	335	325	312	299	288	275	262	247	239	217	23	514		
24	361	355	344	333	320	305	297	282	269	254	245	224	24	593		
25	372	366	355	344	329	316	305	290	277	262	252	230	25	731		
26	385	376	366	355	340	325	314	299	286	271	260	239	26	897		
27	396	387	376	366	350	335	325	310	295	280	267	245				
28	409	400	389	378	361	346	335	318	303	288	277	254				
29	421	415	402	389	374	357	346	329	314	297	286	262				
30	434	426	413	400	385	368	355	338	323	305	292	269				
31	447	439	426	413	396	378	366	348	331	316	303	277				
32	460	452	439	426	409	391	376	359	342	325	312	286				
33	475	464	452	439	419	402	389	370	353	333	320	295				
34	486	475	462	449	430	411	398	378	361	342	329	301				
35	497	488	473	458	441	421	406	387	370	350	335	307				
36	510	501	486	471	452	432	417	398	378	359	344	316				
37	529	518	503	488	469	447	432	413	393	372	357	327				
38	548	538	522	507	486	464	449	428	409	387	372	340				
39	568	557	540	522	501	479	464	443	421	400	383	350				
40	585	574	557	540	518	497	479	456	434	413	396	361				
41	604	593	576	559	535	514	495	473	449	426	409	374				
42	624	611	593	576	553	529	510	486	462	439	421	385				
43	641	630	611	591	568	544	525	501	477	452	434	398				
44	660	647	628	608	585	559	540	514	490	464	445	409				
45	677	664	645	626	600	574	555	529	503	477	458	419				
46	701	686	667	647	619	593	574	546	520	492	473	434				
47	722	710	688	667	641	613	591	563	538	510	488	447				
48	746	731	710	688	660	632	611	583	553	525	503	462				
49	768	753	731	710	679	651	628	600	570	542	518	475				
50	787	772	750	729	699	669	645	615	585	555	533	488				
51	811	796	772	748	718	688	664	632	602	572	548	501				
52	832	817	793	770	737	705	682	651	619	587	563	516				
53	854	836	813	789	757	722	699	667	634	602	576	529				
54	888	871	845	819	785	753	727	692	660	626	600	548				
55	931	912	886	860	823	789	761	727	690	656	630	576				
56	980	961	933	905	869	830	802	765	729	690	662	606				
57	1034	1015	985	955	916	877	847	808	768	729	699	641				

TERRITORY 220

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
58	1116	1094	1062	1030	987	946	914	871	828	787	755	690					
59	1236	1213	1178	1144	1097	1049	1013	965	918	873	836	765					
60	1370	1344	1305	1266	1215	1161	1122	1071	1017	965	927	849					
61	1496	1468	1425	1382	1327	1269	1226	1170	1112	1056	1013	927					
62	1615	1582	1537	1492	1430	1367	1322	1260	1200	1137	1092	1000					
63	1733	1701	1651	1602	1535	1471	1419	1355	1288	1221	1172	1073					
64	1851	1817	1763	1709	1640	1570	1516	1445	1376	1305	1251	1146					
65	1972	1933	1877	1821	1746	1671	1615	1539	1464	1389	1333	1219					
66	2150	2109	2047	1984	1903	1821	1761	1679	1597	1514	1453	1331					
67	2387	2341	2273	2204	2113	2023	1954	1864	1772	1681	1613	1477					
68	2623	2574	2498	2423	2324	2223	2148	2049	1948	1849	1774	1623					
69	2860	2806	2724	2642	2533	2425	2344	2234	2124	2017	1935	1772					
70	3098	3038	2950	2862	2743	2625	2537	2419	2301	2182	2094	1918					
71	3335	3270	3176	3081	2954	2827	2731	2604	2477	2350	2255	2064					
72	3571	3502	3401	3300	3163	3027	2926	2789	2653	2518	2414	2210					
73	3808	3737	3627	3517	3373	3227	3120	2973	2829	2683	2576	2359					
74	4046	3969	3853	3737	3584	3429	3313	3158	3006	2851	2735	2505					
75	4283	4201	4079	3956	3793	3629	3507	3345	3182	3019	2896	2651					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
1	312	299	280	261	242	229	210	197	184	172	159	134	1	172	1	83	
2	413	401	375	350	324	305	280	261	248	229	216	178	2	197	2	102	
3	452	432	407	382	356	331	305	286	267	248	229	191	3	229	3	127	
4	528	509	477	445	413	388	356	337	318	293	273	223	4	248	4	140	
5	579	560	522	483	452	420	394	363	343	318	299	248	5	261	5	165	
6	604	585	547	509	477	445	413	382	363	331	312	254	6	273	6	178	
7	636	611	572	534	496	464	432	401	375	350	324	267	7	286	7	197	
8	661	642	598	553	522	483	452	420	394	363	343	280	8	299	8	235	
10	687	661	617	572	534	502	464	432	407	375	350	293	10	318	10	273	
11	706	681	636	591	553	515	477	445	420	388	363	299	11	337	11	299	
12	731	706	661	617	572	534	496	464	439	401	375	312	12	343	12	331	
13	757	725	681	636	591	553	509	477	452	413	388	318	13	356	13	356	
14	776	750	700	649	611	566	528	490	464	426	401	331	14	382	14	394	
15	789	763	712	661	617	579	534	496	471	432	407	337	15	401	15	426	
16	795	770	719	668	623	585	541	502	477	439	407	337	16	413	16	471	
17	814	782	731	681	636	591	547	515	483	445	420	343	17	432	17	496	
18	833	801	750	700	655	611	566	528	496	458	426	350	18	452	18	541	
19	846	814	763	712	661	617	572	534	502	464	432	356	19	477	19	572	
20	871	840	782	725	681	636	585	547	515	477	445	369	20	490	20	611	
21	890	859	801	744	700	649	604	560	528	490	458	375	21	509	21	693	
22	903	871	814	757	706	661	611	572	534	496	464	382	22	541			
23	916	884	827	770	719	668	623	579	547	502	471	388	23	560			
24	941	903	846	789	738	687	636	591	560	515	483	401	24	585			
25	948	909	852	795	744	693	642	598	560	522	483	401	25	630			
26	960	929	865	801	750	700	649	604	572	528	496	407	26	687			
27	973	941	878	814	763	712	661	617	579	534	502	413					
28	979	948	884	820	770	719	661	617	585	541	502	413					
29	999	960	897	833	782	725	674	630	591	547	509	420					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 220**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
30	1005	967	903	840	789	731	681	630	598	553	515	426					
31	1018	979	916	852	795	744	687	642	604	560	522	432					
32	1037	999	935	871	814	757	700	655	617	572	534	439					
33	1049	1011	948	884	827	770	712	661	623	579	541	445					
34	1068	1030	960	890	833	776	719	674	636	585	547	452					
35	1081	1043	973	903	846	789	731	681	642	591	553	458					
36	1094	1056	986	916	859	801	738	693	649	604	560	464					
37	1113	1075	1005	935	871	814	757	706	661	611	572	471					
38	1132	1088	1018	948	884	827	763	712	674	623	579	477					
39	1138	1094	1024	954	890	827	770	719	674	623	585	483					
40	1151	1107	1037	967	903	840	776	725	687	630	591	490					
41	1164	1126	1049	973	916	852	789	738	693	642	598	496					
42	1177	1138	1062	986	922	859	795	744	700	649	604	496					
43	1196	1151	1075	999	935	871	808	750	712	655	611	502					
44	1202	1158	1081	1005	941	878	814	757	712	661	617	509					
45	1221	1177	1100	1024	960	890	827	770	725	674	630	515					
46	1234	1189	1113	1037	967	903	833	782	738	681	636	522					
47	1247	1202	1126	1049	979	909	846	789	744	687	642	528					
48	1266	1221	1138	1056	992	922	852	795	750	693	649	534					
49	1278	1234	1151	1068	999	935	865	808	757	700	655	541					
50	1291	1247	1164	1081	1011	941	871	814	770	712	661	547					
51	1304	1259	1177	1094	1024	954	884	827	776	719	668	553					
52	1310	1266	1183	1100	1030	960	890	827	782	719	674	553					
53	1329	1278	1196	1113	1043	967	897	840	789	731	681	560					
54	1342	1291	1208	1126	1049	979	909	846	795	738	687	566					
55	1361	1317	1227	1138	1068	992	922	859	808	750	700	579					
56	1386	1336	1247	1158	1088	1011	935	871	820	763	712	585					
57	1412	1361	1272	1183	1107	1030	954	890	840	776	725	598					
58	1456	1399	1310	1221	1138	1062	986	916	865	801	744	617					
59	1514	1456	1361	1266	1183	1100	1024	954	897	833	776	642					
60	1577	1520	1418	1317	1234	1151	1062	992	935	865	808	668					
61	1622	1565	1463	1361	1272	1183	1100	1024	967	890	833	687					
62	1660	1596	1495	1393	1297	1208	1119	1049	986	909	852	700					
63	1685	1628	1520	1412	1323	1234	1138	1062	1005	929	865	712					
64	1724	1660	1552	1444	1348	1259	1164	1088	1024	948	884	731					
65	1755	1692	1584	1476	1380	1285	1189	1107	1043	967	903	744					
66	1806	1743	1628	1514	1418	1317	1221	1138	1075	992	929	763					
67	1876	1813	1692	1571	1469	1367	1272	1183	1119	1030	967	795					
68	1946	1876	1755	1635	1526	1425	1317	1227	1158	1068	999	827					
69	2016	1946	1819	1692	1584	1476	1367	1272	1202	1107	1037	852					
70	2092	2016	1883	1749	1641	1526	1412	1317	1240	1151	1075	884					
71	2162	2080	1946	1813	1692	1577	1463	1361	1285	1189	1107	916					
72	2232	2150	2010	1870	1749	1628	1507	1406	1329	1227	1145	948					
73	2302	2220	2073	1927	1806	1679	1558	1450	1367	1266	1183	973					
74	2372	2290	2137	1984	1857	1730	1603	1495	1412	1304	1221	1005					
75	2442	2353	2201	2048	1914	1781	1654	1539	1450	1342	1253	1037					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 230

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	49	47	46	44	43	41	40	37	35	34	32	29	1	37	1	13	
2	63	62	60	59	56	53	51	50	47	44	43	40	2	50	2	16	
3	79	78	75	72	69	66	65	62	59	56	53	49	3	57	3	22	
4	91	90	87	84	81	78	75	71	68	65	62	56	4	63	4	26	
5	101	100	97	94	90	87	84	79	75	72	69	63	5	72	5	31	
6	113	110	107	104	100	96	93	88	84	79	76	69	6	81	6	41	
7	125	122	119	116	110	106	103	97	93	88	85	78	7	88	7	50	
8	134	132	128	123	119	113	110	104	100	94	91	84	8	96	8	59	
10	146	143	138	134	128	123	119	113	107	103	98	90	10	103	10	75	
11	154	151	147	143	137	131	126	121	115	109	104	96	11	112	11	91	
12	162	159	154	150	144	137	132	126	121	115	110	100	12	122	12	106	
13	168	165	160	156	148	143	138	131	125	119	113	104	13	131	13	125	
14	176	172	168	163	156	148	144	137	131	123	119	109	14	141	14	147	
15	184	181	175	169	163	156	150	144	137	129	123	113	15	156	15	178	
16	191	188	182	176	169	162	157	150	143	135	129	119	16	171	16	216	
17	198	196	190	184	176	169	163	156	148	140	135	123	17	190	17	259	
18	207	203	197	191	184	175	169	162	154	146	140	128	18	206	18	309	
19	213	209	203	197	188	181	175	166	159	150	144	132	19	225	19	369	
20	219	215	209	203	194	185	179	171	163	154	148	135	20	250	20	438	
21	226	222	216	210	201	193	185	178	169	160	153	141	21	278	21	606	
22	234	229	222	215	206	197	191	182	173	165	157	144	22	313			
23	241	237	229	222	213	204	197	188	179	169	163	148	23	351			
24	247	243	235	228	219	209	203	193	184	173	168	153	24	406			
25	254	250	243	235	225	216	209	198	190	179	172	157	25	500			
26	263	257	250	243	232	222	215	204	196	185	178	163	26	613			
27	270	265	257	250	240	229	222	212	201	191	182	168					
28	279	273	266	259	247	237	229	218	207	197	190	173					
29	288	284	275	266	256	244	237	225	215	203	196	179					
30	297	291	282	273	263	251	243	231	221	209	200	184					
31	306	300	291	282	270	259	250	238	226	216	207	190					
32	315	309	300	291	279	268	257	245	234	222	213	196					
33	325	318	309	300	287	275	266	253	241	228	219	201					
34	332	325	316	307	294	281	272	259	247	234	225	206					
35	340	334	323	313	301	288	278	265	253	240	229	210					
36	348	343	332	322	309	295	285	272	259	245	235	216					
37	362	354	344	334	320	306	295	282	269	254	244	223					
38	375	368	357	347	332	318	307	293	279	265	254	232					
39	388	381	369	357	343	328	318	303	288	273	262	240					
40	400	392	381	369	354	340	328	312	297	282	270	247					
41	413	406	394	382	366	351	338	323	307	291	279	256					
42	426	417	406	394	378	362	348	332	316	300	288	263					
43	438	431	417	404	388	372	359	343	326	309	297	272					
44	451	442	429	416	400	382	369	351	335	318	304	279					
45	463	454	441	428	410	392	379	362	344	326	313	287					
46	479	469	456	442	423	406	392	373	356	337	323	297					
47	494	485	470	456	438	419	404	385	368	348	334	306					
48	510	500	485	470	451	432	417	398	378	359	344	316					
49	525	515	500	485	465	445	429	410	390	370	354	325					
50	538	528	513	498	478	457	441	420	400	379	365	334					
51	554	544	528	512	491	470	454	432	412	391	375	343					
52	569	559	542	526	504	482	466	445	423	401	385	353					
53	584	572	556	539	517	494	478	456	434	412	394	362					
54	607	595	578	560	537	515	497	473	451	428	410	375					
55	637	623	606	588	563	539	520	497	472	448	431	394					
56	670	657	638	619	594	567	548	523	498	472	453	415					
57	707	694	673	653	626	600	579	553	525	498	478	438					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 230**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	763	748	726	704	675	647	625	595	566	538	516	472					
59	845	829	806	782	750	717	692	660	628	597	572	523					
60	936	919	892	866	831	794	767	732	695	660	634	581					
61	1023	1004	975	945	907	867	838	800	760	722	692	634					
62	1104	1082	1051	1020	978	935	904	861	820	778	747	684					
63	1185	1163	1129	1095	1050	1005	970	926	881	835	801	734					
64	1266	1242	1205	1169	1122	1073	1036	988	941	892	856	784					
65	1348	1322	1283	1245	1194	1142	1104	1053	1001	950	911	833					
66	1470	1442	1399	1357	1301	1245	1204	1148	1092	1035	994	910					
67	1632	1601	1554	1507	1445	1383	1336	1274	1211	1150	1103	1010					
68	1793	1760	1708	1657	1589	1520	1469	1401	1332	1264	1213	1110					
69	1955	1918	1862	1807	1732	1658	1602	1527	1452	1379	1323	1211					
70	2118	2077	2017	1957	1876	1795	1735	1654	1573	1492	1432	1311					
71	2280	2236	2171	2107	2020	1933	1867	1780	1693	1607	1542	1411					
72	2442	2395	2326	2256	2162	2070	2001	1907	1814	1721	1651	1511					
73	2603	2555	2480	2405	2306	2206	2133	2033	1935	1835	1761	1613					
74	2767	2714	2634	2555	2450	2345	2265	2159	2055	1949	1870	1713					
75	2928	2872	2789	2705	2593	2481	2398	2287	2176	2064	1980	1813					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	311	298	279	260	241	228	209	197	184	171	159	133	1	171	1	82	
2	412	399	374	349	323	304	279	260	247	228	216	178	2	197	2	101	
3	450	431	406	380	355	330	304	285	266	247	228	190	3	228	3	127	
4	526	507	476	444	412	387	355	336	317	292	273	222	4	247	4	139	
5	577	558	520	482	450	418	393	361	342	317	298	247	5	260	5	165	
6	602	583	545	507	476	444	412	380	361	330	311	254	6	273	6	178	
7	634	609	571	533	495	463	431	399	374	349	323	266	7	285	7	197	
8	659	640	596	552	520	482	450	418	393	361	342	279	8	298	8	235	
10	685	659	615	571	533	501	463	431	406	374	349	292	10	317	10	273	
11	704	678	634	590	552	514	476	444	418	387	361	298	11	336	11	298	
12	729	704	659	615	571	533	495	463	437	399	374	311	12	342	12	330	
13	754	723	678	634	590	552	507	476	450	412	387	317	13	355	13	355	
14	773	748	697	647	609	564	526	488	463	425	399	330	14	380	14	393	
15	786	761	710	659	615	577	533	495	469	431	406	336	15	399	15	425	
16	793	767	716	666	621	583	539	501	476	437	406	336	16	412	16	469	
17	812	780	729	678	634	590	545	514	482	444	418	342	17	431	17	495	
18	831	799	748	697	653	609	564	526	495	456	425	349	18	450	18	539	
19	843	812	761	710	659	615	571	533	501	463	431	355	19	476	19	571	
20	869	837	780	723	678	634	583	545	514	476	444	368	20	488	20	609	
21	888	856	799	742	697	647	602	558	526	488	456	374	21	507	21	691	
22	900	869	812	754	704	659	609	571	533	495	463	380	22	539			
23	913	881	824	767	716	666	621	577	545	501	469	387	23	558			
24	938	900	843	786	735	685	634	590	558	514	482	399	24	583			
25	945	907	850	793	742	691	640	596	558	520	482	399	25	628			
26	957	926	862	799	748	697	647	602	571	526	495	406	26	685			
27	970	938	875	812	761	710	659	615	577	533	501	412					
28	976	945	881	818	767	716	659	615	583	539	501	412					
29	995	957	894	831	780	723	672	628	590	545	507	418					

TERRITORY 230

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1002	964	900	837	786	729	678	628	596	552	514	425					
31	1014	976	913	850	793	742	685	640	602	558	520	431					
32	1033	995	932	869	812	754	697	653	615	571	533	437					
33	1046	1008	945	881	824	767	710	659	621	577	539	444					
34	1065	1027	957	888	831	773	716	672	634	583	545	450					
35	1078	1040	970	900	843	786	729	678	640	590	552	456					
36	1090	1052	983	913	856	799	735	691	647	602	558	463					
37	1110	1071	1002	932	869	812	754	704	659	609	571	469					
38	1129	1084	1014	945	881	824	761	710	672	621	577	476					
39	1135	1090	1021	951	888	824	767	716	672	621	583	482					
40	1148	1103	1033	964	900	837	773	723	685	628	590	488					
41	1160	1122	1046	970	913	850	786	735	691	640	596	495					
42	1173	1135	1059	983	919	856	793	742	697	647	602	495					
43	1192	1148	1071	995	932	869	805	748	710	653	609	501					
44	1198	1154	1078	1002	938	875	812	754	710	659	615	507					
45	1217	1173	1097	1021	957	888	824	767	723	672	628	514					
46	1230	1186	1110	1033	964	900	831	780	735	678	634	520					
47	1243	1198	1122	1046	976	907	843	786	742	685	640	526					
48	1262	1217	1135	1052	989	919	850	793	748	691	647	533					
49	1274	1230	1148	1065	995	932	862	805	754	697	653	539					
50	1287	1243	1160	1078	1008	938	869	812	767	710	659	545					
51	1300	1255	1173	1090	1021	951	881	824	773	716	666	552					
52	1306	1262	1179	1097	1027	957	888	824	780	716	672	552					
53	1325	1274	1192	1110	1040	964	894	837	786	729	678	558					
54	1338	1287	1205	1122	1046	976	907	843	793	735	685	564					
55	1357	1312	1224	1135	1065	989	919	856	805	748	697	577					
56	1382	1331	1243	1154	1084	1008	932	869	818	761	710	583					
57	1407	1357	1268	1179	1103	1027	951	888	837	773	723	596					
58	1452	1395	1306	1217	1135	1059	983	913	862	799	742	615					
59	1509	1452	1357	1262	1179	1097	1021	951	894	831	773	640					
60	1572	1515	1414	1312	1230	1148	1059	989	932	862	805	666					
61	1617	1560	1458	1357	1268	1179	1097	1021	964	888	831	685					
62	1655	1591	1490	1388	1293	1205	1116	1046	983	907	850	697					
63	1680	1623	1515	1407	1319	1230	1135	1059	1002	926	862	710					
64	1718	1655	1547	1439	1344	1255	1160	1084	1021	945	881	729					
65	1750	1686	1579	1471	1376	1281	1186	1103	1040	964	900	742					
66	1801	1737	1623	1509	1414	1312	1217	1135	1071	989	926	761					
67	1870	1807	1686	1566	1465	1363	1268	1179	1116	1027	964	793					
68	1940	1870	1750	1629	1522	1420	1312	1224	1154	1065	995	824					
69	2010	1940	1813	1686	1579	1471	1363	1268	1198	1103	1033	850					
70	2086	2010	1877	1744	1636	1522	1407	1312	1236	1148	1071	881					
71	2156	2073	1940	1807	1686	1572	1458	1357	1281	1186	1103	913					
72	2225	2143	2003	1864	1744	1623	1503	1401	1325	1224	1141	945					
73	2295	2213	2067	1921	1801	1674	1553	1446	1363	1262	1179	970					
74	2365	2282	2130	1978	1851	1724	1598	1490	1407	1300	1217	1002					
75	2435	2346	2194	2041	1908	1775	1648	1534	1446	1338	1249	1033					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 240**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	54	53	51	50	48	46	45	41	40	38	36	33	1	41	1	15	
2	71	69	68	66	63	59	58	56	53	50	48	45	2	56	2	18	
3	89	87	84	81	78	74	73	69	66	63	59	54	3	64	3	25	
4	102	101	97	94	91	87	84	79	76	73	69	63	4	71	4	30	
5	114	112	109	106	101	97	94	89	84	81	78	71	5	81	5	35	
6	127	124	120	117	112	107	104	99	94	89	86	78	6	91	6	46	
7	140	137	134	130	124	119	116	109	104	99	96	87	7	99	7	56	
8	150	149	144	139	134	127	124	117	112	106	102	94	8	107	8	66	
10	163	160	155	150	144	139	134	127	120	116	111	101	10	116	10	84	
11	173	170	165	160	153	147	142	135	129	122	117	107	11	125	11	102	
12	182	178	173	168	162	153	149	142	135	129	124	112	12	137	12	119	
13	188	185	180	175	167	160	155	147	140	134	127	117	13	147	13	140	
14	198	193	188	183	175	167	162	153	147	139	134	122	14	158	14	165	
15	206	203	196	190	183	175	168	162	153	145	139	127	15	175	15	200	
16	215	211	205	198	190	182	177	168	160	152	145	134	16	191	16	243	
17	223	219	213	206	198	190	183	175	167	157	152	139	17	213	17	290	
18	233	228	221	215	206	196	190	182	173	163	157	144	18	231	18	347	
19	239	234	228	221	211	203	196	186	178	168	162	149	19	252	19	414	
20	246	241	234	228	218	208	201	191	183	173	167	152	20	281	20	492	
21	254	249	243	236	226	216	208	200	190	180	172	158	21	312	21	680	
22	262	257	249	241	231	221	215	205	195	185	177	162	22	351			
23	271	266	257	249	239	229	221	211	201	190	183	167	23	394			
24	277	272	264	256	246	234	228	216	206	195	188	172	24	455			
25	285	281	272	264	252	243	234	223	213	201	193	177	25	561			
26	295	289	281	272	261	249	241	229	219	208	200	183	26	688			
27	304	297	289	281	269	257	249	238	226	215	205	188					
28	314	307	299	290	277	266	257	244	233	221	213	195					
29	323	318	309	299	287	274	266	252	241	228	219	201					
30	333	327	317	307	295	282	272	259	248	234	224	206					
31	343	337	327	317	304	290	281	267	254	243	233	213					
32	353	347	337	327	314	300	289	276	262	249	239	219					
33	365	356	347	337	322	309	299	284	271	256	246	226					
34	373	365	355	345	330	315	305	290	277	262	252	231					
35	381	375	363	351	338	323	312	297	284	269	257	236					
36	391	384	373	361	347	332	320	305	290	276	264	243					
37	406	398	386	375	360	343	332	317	302	285	274	251					
38	421	413	401	389	373	356	345	328	314	297	285	261					
39	436	427	414	401	384	368	356	340	323	307	294	269					
40	449	441	427	414	398	381	368	350	333	317	304	277					
41	464	455	442	429	411	394	380	363	345	327	314	287					
42	479	469	455	442	424	406	391	373	355	337	323	295					
43	492	483	469	454	436	417	403	384	366	347	333	305					
44	507	497	482	467	449	429	414	394	376	356	342	314					
45	520	510	495	480	460	441	426	406	386	366	351	322					
46	538	526	512	497	475	455	441	419	399	378	363	333					
47	554	545	528	512	492	470	454	432	413	391	375	343					
48	573	561	545	528	507	485	469	447	424	403	386	355					
49	589	578	561	545	521	500	482	460	437	416	398	365					
50	604	592	576	559	536	513	495	472	449	426	409	375					
51	622	611	592	574	551	528	510	485	462	439	421	384					
52	639	627	609	591	566	541	523	500	475	450	432	396					
53	655	642	624	606	581	554	536	512	487	462	442	406					
54	681	668	648	629	602	578	558	531	507	480	460	421					
55	714	700	680	660	632	606	584	558	530	503	483	442					
56	752	738	716	695	667	637	615	587	559	530	508	465					
57	794	779	756	733	703	673	650	620	589	559	536	492					

TERRITORY 240

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
58	856	840	815	790	757	726	701	668	635	604	579	530					
59	949	931	904	878	842	805	777	741	705	670	642	587					
60	1051	1031	1002	972	932	891	861	822	780	741	711	652					
61	1148	1127	1094	1061	1018	974	941	898	853	810	777	711					
62	1239	1214	1180	1145	1097	1049	1015	967	921	873	838	767					
63	1330	1305	1267	1229	1178	1129	1089	1040	988	937	899	823					
64	1421	1394	1353	1312	1259	1205	1163	1109	1056	1002	960	879					
65	1513	1483	1440	1398	1340	1282	1239	1181	1124	1066	1023	936					
66	1650	1619	1571	1523	1460	1398	1351	1289	1226	1162	1115	1021					
67	1832	1797	1744	1691	1622	1553	1500	1431	1360	1290	1238	1134					
68	2013	1975	1917	1860	1784	1706	1648	1572	1495	1419	1361	1246					
69	2195	2153	2091	2028	1944	1861	1799	1714	1630	1548	1485	1360					
70	2378	2331	2264	2196	2105	2015	1947	1856	1766	1675	1607	1472					
71	2559	2510	2437	2364	2267	2170	2096	1998	1901	1803	1731	1584					
72	2741	2688	2610	2533	2427	2323	2246	2140	2036	1932	1853	1696					
73	2922	2868	2784	2699	2589	2477	2394	2282	2171	2059	1977	1810					
74	3105	3046	2957	2868	2751	2632	2543	2424	2307	2188	2099	1922					
75	3287	3224	3130	3036	2911	2785	2691	2567	2442	2317	2223	2034					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	317	304	284	265	245	233	213	200	187	174	162	136	1	174	1	84	
2	420	407	381	355	329	310	284	265	252	233	220	181	2	200	2	103	
3	459	439	413	388	362	336	310	291	271	252	233	194	3	233	3	129	
4	536	517	485	452	420	394	362	342	323	297	278	226	4	252	4	142	
5	588	568	530	491	459	426	401	368	349	323	304	252	5	265	5	168	
6	614	594	556	517	485	452	420	388	368	336	317	258	6	278	6	181	
7	646	620	581	543	504	472	439	407	381	355	329	271	7	291	7	200	
8	672	652	607	562	530	491	459	426	401	368	349	284	8	304	8	239	
10	698	672	627	581	543	510	472	439	413	381	355	297	10	323	10	278	
11	717	691	646	601	562	523	485	452	426	394	368	304	11	342	11	304	
12	743	717	672	627	581	543	504	472	446	407	381	317	12	349	12	336	
13	769	736	691	646	601	562	517	485	459	420	394	323	13	362	13	362	
14	788	762	711	659	620	575	536	497	472	433	407	336	14	388	14	401	
15	801	775	724	672	627	588	543	504	478	439	413	342	15	407	15	433	
16	808	782	730	678	633	594	549	510	485	446	413	342	16	420	16	478	
17	827	795	743	691	646	601	556	523	491	452	426	349	17	439	17	504	
18	846	814	762	711	665	620	575	536	504	465	433	355	18	459	18	549	
19	859	827	775	724	672	627	581	543	510	472	439	362	19	485	19	581	
20	885	853	795	736	691	646	594	556	523	485	452	375	20	497	20	620	
21	904	872	814	756	711	659	614	568	536	497	465	381	21	517	21	704	
22	917	885	827	769	717	672	620	581	543	504	472	388	22	549			
23	930	898	840	782	730	678	633	588	556	510	478	394	23	568			
24	956	917	859	801	749	698	646	601	568	523	491	407	24	594			
25	963	924	866	808	756	704	652	607	568	530	491	407	25	640			
26	975	943	879	814	762	711	659	614	581	536	504	413	26	698			
27	988	956	891	827	775	724	672	627	588	543	510	420					
28	995	963	898	833	782	730	672	627	594	549	510	420					
29	1014	975	911	846	795	736	685	640	601	556	517	426					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 240**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1021	982	917	853	801	743	691	640	607	562	523	433					
31	1034	995	930	866	808	756	698	652	614	568	530	439					
32	1053	1014	950	885	827	769	711	665	627	581	543	446					
33	1066	1027	963	898	840	782	724	672	633	588	549	452					
34	1085	1047	975	904	846	788	730	685	646	594	556	459					
35	1098	1059	988	917	859	801	743	691	652	601	562	465					
36	1111	1072	1001	930	872	814	749	704	659	614	568	472					
37	1131	1092	1021	950	885	827	769	717	672	620	581	478					
38	1150	1105	1034	963	898	840	775	724	685	633	588	485					
39	1156	1111	1040	969	904	840	782	730	685	633	594	491					
40	1169	1124	1053	982	917	853	788	736	698	640	601	497					
41	1182	1143	1066	988	930	866	801	749	704	652	607	504					
42	1195	1156	1079	1001	937	872	808	756	711	659	614	504					
43	1214	1169	1092	1014	950	885	820	762	724	665	620	510					
44	1221	1176	1098	1021	956	891	827	769	724	672	627	517					
45	1240	1195	1118	1040	975	904	840	782	736	685	640	523					
46	1253	1208	1131	1053	982	917	846	795	749	691	646	530					
47	1266	1221	1143	1066	995	924	859	801	756	698	652	536					
48	1286	1240	1156	1072	1008	937	866	808	762	704	659	543					
49	1298	1253	1169	1085	1014	950	879	820	769	711	665	549					
50	1311	1266	1182	1098	1027	956	885	827	782	724	672	556					
51	1324	1279	1195	1111	1040	969	898	840	788	730	678	562					
52	1331	1286	1202	1118	1047	975	904	840	795	730	685	562					
53	1350	1298	1214	1131	1059	982	911	853	801	743	691	568					
54	1363	1311	1227	1143	1066	995	924	859	808	749	698	575					
55	1382	1337	1247	1156	1085	1008	937	872	820	762	711	588					
56	1408	1357	1266	1176	1105	1027	950	885	833	775	724	594					
57	1434	1382	1292	1202	1124	1047	969	904	853	788	736	607					
58	1479	1421	1331	1240	1156	1079	1001	930	879	814	756	627					
59	1537	1479	1382	1286	1202	1118	1040	969	911	846	788	652					
60	1602	1544	1441	1337	1253	1169	1079	1008	950	879	820	678					
61	1647	1589	1486	1382	1292	1202	1118	1040	982	904	846	698					
62	1686	1621	1518	1415	1318	1227	1137	1066	1001	924	866	711					
63	1712	1654	1544	1434	1344	1253	1156	1079	1021	943	879	724					
64	1751	1686	1576	1466	1370	1279	1182	1105	1040	963	898	743					
65	1783	1718	1609	1499	1402	1305	1208	1124	1059	982	917	756					
66	1835	1770	1654	1537	1441	1337	1240	1156	1092	1008	943	775					
67	1906	1841	1718	1596	1492	1389	1292	1202	1137	1047	982	808					
68	1977	1906	1783	1660	1550	1447	1337	1247	1176	1085	1014	840					
69	2048	1977	1848	1718	1609	1499	1389	1292	1221	1124	1053	866					
70	2125	2048	1912	1777	1667	1550	1434	1337	1260	1169	1092	898					
71	2196	2112	1977	1841	1718	1602	1486	1382	1305	1208	1124	930					
72	2267	2183	2041	1899	1777	1654	1531	1428	1350	1247	1163	963					
73	2339	2255	2106	1957	1835	1705	1583	1473	1389	1286	1202	988					
74	2410	2326	2171	2016	1886	1757	1628	1518	1434	1324	1240	1021					
75	2481	2390	2235	2080	1944	1809	1680	1563	1473	1363	1273	1053					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 250

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	36	35	34	33	32	31	30	28	26	25	24	22	1	28	1	10	
2	47	46	45	44	42	40	39	37	35	33	32	30	2	37	2	12	
3	59	58	56	54	52	50	48	46	44	42	40	36	3	43	3	17	
4	68	67	65	63	61	58	56	53	51	48	46	42	4	47	4	20	
5	76	75	73	70	67	65	63	59	56	54	52	47	5	54	5	23	
6	85	83	80	78	75	72	69	66	63	59	57	52	6	61	6	31	
7	94	91	89	87	83	79	77	73	69	66	64	58	7	66	7	37	
8	100	99	96	92	89	85	83	78	75	70	68	63	8	72	8	44	
10	109	107	103	100	96	92	89	85	80	77	74	67	10	77	10	56	
11	116	113	110	107	102	98	95	90	86	81	78	72	11	84	11	68	
12	121	119	116	112	108	102	99	95	90	86	83	75	12	91	12	79	
13	125	123	120	117	111	107	103	98	94	89	85	78	13	98	13	94	
14	132	129	125	122	117	111	108	102	98	92	89	81	14	106	14	110	
15	138	135	131	127	122	117	112	108	102	97	92	85	15	117	15	133	
16	143	141	136	132	127	121	118	112	107	101	97	89	16	128	16	162	
17	149	146	142	138	132	127	122	117	111	105	101	92	17	142	17	194	
18	155	152	147	143	138	131	127	121	116	109	105	96	18	154	18	231	
19	160	156	152	147	141	135	131	124	119	112	108	99	19	168	19	276	
20	164	161	156	152	145	139	134	128	122	116	111	101	20	187	20	328	
21	169	166	162	157	151	144	139	133	127	120	114	106	21	208	21	453	
22	175	172	166	161	154	147	143	136	130	123	118	108	22	234			
23	180	177	172	166	160	153	147	141	134	127	122	111	23	263			
24	185	182	176	171	164	156	152	144	138	130	125	114	24	304			
25	190	187	182	176	168	162	156	149	142	134	129	118	25	374			
26	197	193	187	182	174	166	161	153	146	139	133	122	26	459			
27	202	198	193	187	179	172	166	158	151	143	136	125					
28	209	205	199	194	185	177	172	163	155	147	142	130					
29	216	212	206	199	191	183	177	168	161	152	146	134					
30	222	218	211	205	197	188	182	173	165	156	150	138					
31	229	224	218	211	202	194	187	178	169	162	155	142					
32	235	231	224	218	209	200	193	184	175	166	160	146					
33	243	238	231	224	215	206	199	189	180	171	164	151					
34	249	243	237	230	220	210	204	194	185	175	168	154					
35	254	250	242	234	226	216	208	198	189	179	172	157					
36	261	256	249	241	231	221	213	204	194	184	176	162					
37	271	265	257	250	240	229	221	211	201	190	183	167					
38	281	275	267	260	249	238	230	219	209	198	190	174					
39	290	285	276	267	256	245	238	227	216	205	196	179					
40	299	294	285	276	265	254	245	233	222	211	202	185					
41	309	304	295	286	274	263	253	242	230	218	209	191					
42	319	312	304	295	283	271	261	249	237	224	216	197					
43	328	322	312	303	290	278	268	256	244	231	222	204					
44	338	331	321	311	299	286	276	263	251	238	228	209					
45	347	340	330	320	307	294	284	271	257	244	234	215					
46	359	351	341	331	317	304	294	279	266	252	242	222					
47	370	363	352	341	328	314	303	288	275	261	250	229					
48	382	374	363	352	338	323	312	298	283	268	257	237					
49	393	385	374	363	348	333	321	307	292	277	265	243					
50	403	395	384	373	358	342	330	315	299	284	273	250					
51	415	407	395	383	367	352	340	323	308	293	281	256					
52	426	418	406	394	377	361	349	333	317	300	288	264					
53	437	428	416	404	387	370	358	341	325	308	295	271					
54	454	446	432	419	402	385	372	354	338	320	307	281					
55	476	466	453	440	421	404	389	372	353	336	322	295					
56	502	492	477	463	444	425	410	392	373	353	339	310					
57	529	519	504	488	469	449	433	414	393	373	358	328					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 250**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	571	560	543	527	505	484	468	446	424	403	386	353					
59	633	620	603	585	561	537	518	494	470	447	428	392					
60	701	688	668	648	622	594	574	548	520	494	474	435					
61	766	751	729	707	679	649	627	598	569	540	518	474					
62	826	810	787	763	732	700	677	645	614	582	559	512					
63	887	870	845	820	785	752	726	693	659	625	600	549					
64	947	930	902	875	839	803	776	739	704	668	640	586					
65	1009	989	960	932	893	855	826	788	749	711	682	624					
66	1100	1079	1047	1015	974	932	901	859	817	774	744	681					
67	1221	1198	1163	1128	1081	1035	1000	954	906	860	825	756					
68	1342	1317	1278	1240	1189	1137	1099	1048	997	946	908	831					
69	1463	1436	1394	1352	1296	1241	1199	1143	1087	1032	990	906					
70	1585	1554	1509	1464	1404	1343	1298	1238	1177	1117	1071	981					
71	1706	1673	1625	1576	1511	1447	1397	1332	1267	1202	1154	1056					
72	1827	1792	1740	1689	1618	1549	1497	1427	1357	1288	1235	1131					
73	1948	1912	1856	1800	1726	1651	1596	1521	1448	1373	1318	1207					
74	2070	2031	1971	1912	1834	1755	1695	1616	1538	1459	1399	1282					
75	2191	2149	2087	2024	1940	1857	1794	1712	1628	1544	1482	1356					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	351	337	315	294	272	258	236	222	208	193	179	150	1	193	1	93	
2	465	451	422	394	365	344	315	294	279	258	243	200	2	222	2	115	
3	508	487	458	430	401	372	344	322	301	279	258	215	3	258	3	143	
4	594	573	537	501	465	437	401	379	358	329	308	251	4	279	4	158	
5	652	630	587	544	508	473	444	408	387	358	337	279	5	294	5	186	
6	680	659	616	573	537	501	465	430	408	372	351	286	6	308	6	200	
7	716	687	644	601	558	523	487	451	422	394	365	301	7	322	7	222	
8	745	723	673	623	587	544	508	473	444	408	387	315	8	337	8	265	
10	773	745	695	644	601	566	523	487	458	422	394	329	10	358	10	308	
11	795	766	716	666	623	580	537	501	473	437	408	337	11	379	11	337	
12	823	795	745	695	644	601	558	523	494	451	422	351	12	387	12	372	
13	852	816	766	716	666	623	573	537	508	465	437	358	13	401	13	401	
14	874	845	788	730	687	637	594	551	523	480	451	372	14	430	14	444	
15	888	859	802	745	695	652	601	558	530	487	458	379	15	451	15	480	
16	895	866	809	752	702	659	609	566	537	494	458	379	16	465	16	530	
17	916	881	823	766	716	666	616	580	544	501	473	387	17	487	17	558	
18	938	902	845	788	737	687	637	594	558	516	480	394	18	508	18	609	
19	952	916	859	802	745	695	644	601	566	523	487	401	19	537	19	644	
20	981	945	881	816	766	716	659	616	580	537	501	415	20	551	20	687	
21	1002	967	902	838	788	730	680	630	594	551	516	422	21	573	21	780	
22	1017	981	916	852	795	745	687	644	601	558	523	430	22	609			
23	1031	995	931	866	809	752	702	652	616	566	530	437	23	630			
24	1060	1017	952	888	831	773	716	666	630	580	544	451	24	659			
25	1067	1024	959	895	838	780	723	673	630	587	544	451	25	709			
26	1081	1045	974	902	845	788	730	680	644	594	558	458	26	773			
27	1095	1060	988	916	859	802	745	695	652	601	566	465					
28	1103	1067	995	924	866	809	745	695	659	609	566	465					
29	1124	1081	1010	938	881	816	759	709	666	616	573	473					

TERRITORY 250

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1131	1088	1017	945	888	823	766	709	673	623	580	480					
31	1146	1103	1031	959	895	838	773	723	680	630	587	487					
32	1167	1124	1053	981	916	852	788	737	695	644	601	494					
33	1181	1138	1067	995	931	866	802	745	702	652	609	501					
34	1203	1160	1081	1002	938	874	809	759	716	659	616	508					
35	1217	1174	1095	1017	952	888	823	766	723	666	623	516					
36	1232	1189	1110	1031	967	902	831	780	730	680	630	523					
37	1253	1210	1131	1053	981	916	852	795	745	687	644	530					
38	1274	1224	1146	1067	995	931	859	802	759	702	652	537					
39	1282	1232	1153	1074	1002	931	866	809	759	702	659	544					
40	1296	1246	1167	1088	1017	945	874	816	773	709	666	551					
41	1310	1267	1181	1095	1031	959	888	831	780	723	673	558					
42	1325	1282	1196	1110	1038	967	895	838	788	730	680	558					
43	1346	1296	1210	1124	1053	981	909	845	802	737	687	566					
44	1353	1303	1217	1131	1060	988	916	852	802	745	695	573					
45	1375	1325	1239	1153	1081	1002	931	866	816	759	709	580					
46	1389	1339	1253	1167	1088	1017	938	881	831	766	716	587					
47	1403	1353	1267	1181	1103	1024	952	888	838	773	723	594					
48	1425	1375	1282	1189	1117	1038	959	895	845	780	730	601					
49	1439	1389	1296	1203	1124	1053	974	909	852	788	737	609					
50	1453	1403	1310	1217	1138	1060	981	916	866	802	745	616					
51	1468	1418	1325	1232	1153	1074	995	931	874	809	752	623					
52	1475	1425	1332	1239	1160	1081	1002	931	881	809	759	623					
53	1496	1439	1346	1253	1174	1088	1010	945	888	823	766	630					
54	1511	1453	1360	1267	1181	1103	1024	952	895	831	773	637					
55	1532	1482	1382	1282	1203	1117	1038	967	909	845	788	652					
56	1561	1504	1403	1303	1224	1138	1053	981	924	859	802	659					
57	1590	1532	1432	1332	1246	1160	1074	1002	945	874	816	673					
58	1640	1575	1475	1375	1282	1196	1110	1031	974	902	838	695					
59	1704	1640	1532	1425	1332	1239	1153	1074	1010	938	874	723					
60	1776	1711	1597	1482	1389	1296	1196	1117	1053	974	909	752					
61	1826	1761	1647	1532	1432	1332	1239	1153	1088	1002	938	773					
62	1869	1797	1683	1568	1461	1360	1260	1181	1110	1024	959	788					
63	1897	1833	1711	1590	1489	1389	1282	1196	1131	1045	974	802					
64	1940	1869	1747	1625	1518	1418	1310	1224	1153	1067	995	823					
65	1976	1905	1783	1661	1554	1446	1339	1246	1174	1088	1017	838					
66	2033	1962	1833	1704	1597	1482	1375	1282	1210	1117	1045	859					
67	2112	2041	1905	1769	1654	1539	1432	1332	1260	1160	1088	895					
68	2191	2112	1976	1840	1718	1604	1482	1382	1303	1203	1124	931					
69	2270	2191	2048	1905	1783	1661	1539	1432	1353	1246	1167	959					
70	2356	2270	2119	1969	1847	1718	1590	1482	1396	1296	1210	995					
71	2434	2341	2191	2041	1905	1776	1647	1532	1446	1339	1246	1031					
72	2513	2420	2263	2105	1969	1833	1697	1582	1496	1382	1289	1067					
73	2592	2499	2334	2169	2033	1890	1754	1632	1539	1425	1332	1095					
74	2671	2578	2406	2234	2091	1948	1804	1683	1590	1468	1375	1131					
75	2749	2649	2477	2306	2155	2005	1862	1733	1632	1511	1411	1167					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 260**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	42	41	40	38	37	36	35	32	31	29	28	26	1	32	1	12	
2	55	54	52	51	49	46	45	44	41	38	37	35	2	44	2	14	
3	69	68	65	63	60	58	56	54	51	49	46	42	3	50	3	19	
4	79	78	76	73	70	68	65	61	59	56	54	49	4	55	4	23	
5	88	87	84	82	78	76	73	69	65	63	60	55	5	63	5	27	
6	99	96	93	91	87	83	81	77	73	69	67	60	6	70	6	36	
7	109	106	104	101	96	92	90	84	81	77	74	68	7	77	7	44	
8	116	115	111	108	104	99	96	91	87	82	79	73	8	83	8	51	
10	127	124	120	116	111	108	104	99	93	90	86	78	10	90	10	65	
11	134	132	128	124	119	114	110	105	100	95	91	83	11	97	11	79	
12	141	138	134	131	125	119	115	110	105	100	96	87	12	106	12	92	
13	146	143	140	136	129	124	120	114	109	104	99	91	13	114	13	109	
14	154	150	146	142	136	129	125	119	114	108	104	95	14	123	14	128	
15	160	157	152	147	142	136	131	125	119	113	108	99	15	136	15	155	
16	166	164	159	154	147	141	137	131	124	118	113	104	16	148	16	188	
17	173	170	165	160	154	147	142	136	129	122	118	108	17	165	17	225	
18	180	177	172	166	160	152	147	141	134	127	122	111	18	179	18	269	
19	186	182	177	172	164	157	152	145	138	131	125	115	19	196	19	321	
20	191	187	182	177	169	161	156	148	142	134	129	118	20	218	20	381	
21	197	193	188	183	175	168	161	155	147	140	133	123	21	242	21	527	
22	204	200	193	187	179	172	166	159	151	143	137	125	22	273			
23	210	206	200	193	186	178	172	164	156	147	142	129	23	306			
24	215	211	205	198	191	182	177	168	160	151	146	133	24	353			
25	221	218	211	205	196	188	182	173	165	156	150	137	25	435			
26	229	224	218	211	202	193	187	178	170	161	155	142	26	534			
27	236	230	224	218	209	200	193	184	175	166	159	146					
28	243	238	232	225	215	206	200	189	180	172	165	151					
29	251	247	239	232	223	212	206	196	187	177	170	156					
30	259	253	246	238	229	219	211	201	192	182	174	160					
31	266	261	253	246	236	225	218	207	197	188	180	165					
32	274	269	261	253	243	233	224	214	204	193	186	170					
33	283	276	269	261	250	239	232	220	210	198	191	175					
34	289	283	275	268	256	244	237	225	215	204	196	179					
35	296	291	282	273	262	251	242	230	220	209	200	183					
36	303	298	289	280	269	257	248	237	225	214	205	188					
37	315	308	300	291	279	266	257	246	234	221	212	195					
38	326	320	311	302	289	276	268	255	243	230	221	202					
39	338	332	321	311	298	285	276	264	251	238	228	209					
40	348	342	332	321	308	296	285	271	259	246	236	215					
41	360	353	343	333	319	306	294	282	268	253	243	223					
42	371	364	353	343	329	315	303	289	275	261	251	229					
43	381	375	364	352	338	324	312	298	284	269	259	237					
44	393	385	374	362	348	333	321	306	292	276	265	243					
45	403	396	384	372	357	342	330	315	300	284	273	250					
46	417	408	397	385	369	353	342	325	310	293	282	259					
47	430	422	410	397	381	365	352	335	320	303	291	266					
48	444	435	422	410	393	376	364	347	329	312	300	275					
49	457	448	435	422	404	388	374	357	339	323	308	283					
50	468	460	447	434	416	398	384	366	348	330	317	291					
51	483	474	460	445	428	410	396	376	358	340	326	298					
52	495	486	472	458	439	420	406	388	369	349	335	307					
53	508	498	484	470	451	430	416	397	378	358	343	315					
54	529	518	503	488	467	448	433	412	393	372	357	326					
55	554	543	527	512	490	470	453	433	411	390	375	343					
56	584	572	556	539	517	494	477	456	434	411	394	361					
57	616	604	586	568	545	522	504	481	457	434	416	381					

TERRITORY 260

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
58	664	652	632	613	588	563	544	518	493	468	449	411					
59	736	722	701	681	653	625	603	575	547	520	498	456					
60	815	800	777	754	723	691	668	637	605	575	552	506					
61	891	874	849	823	790	755	730	696	662	628	603	552					
62	961	942	915	888	851	814	787	750	714	677	650	595					
63	1032	1012	983	954	914	876	845	806	767	727	698	639					
64	1102	1082	1050	1018	977	934	902	860	819	777	745	682					
65	1174	1151	1117	1084	1039	995	961	916	872	827	794	726					
66	1280	1256	1219	1181	1133	1084	1048	1000	951	901	865	792					
67	1421	1394	1353	1312	1258	1204	1164	1110	1055	1001	960	879					
68	1562	1532	1487	1443	1384	1324	1279	1220	1160	1101	1056	966					
69	1702	1670	1622	1573	1508	1444	1395	1330	1265	1201	1152	1055					
70	1844	1809	1756	1704	1633	1563	1510	1440	1370	1299	1247	1142					
71	1985	1947	1891	1834	1759	1683	1626	1550	1475	1399	1343	1229					
72	2126	2085	2025	1965	1883	1802	1742	1660	1580	1499	1437	1316					
73	2267	2225	2159	2094	2008	1921	1857	1770	1684	1597	1533	1404					
74	2409	2363	2294	2225	2134	2042	1972	1880	1789	1697	1628	1491					
75	2550	2501	2428	2355	2258	2161	2088	1992	1894	1797	1724	1578					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
1	294	282	264	246	228	216	198	186	174	162	150	126	1	162	1	78	
2	390	378	354	330	306	288	264	246	234	216	204	168	2	186	2	96	
3	426	408	384	360	336	312	288	270	252	234	216	180	3	216	3	120	
4	498	480	450	420	390	366	336	318	300	276	258	210	4	234	4	132	
5	546	528	492	456	426	396	372	342	324	300	282	234	5	246	5	156	
6	570	552	516	480	450	420	390	360	342	312	294	240	6	258	6	168	
7	600	576	540	504	468	438	408	378	354	330	306	252	7	270	7	186	
8	624	606	564	522	492	456	426	396	372	342	324	264	8	282	8	222	
10	648	624	582	540	504	474	438	408	384	354	330	276	10	300	10	258	
11	666	642	600	558	522	486	450	420	396	366	342	282	11	318	11	282	
12	690	666	624	582	540	504	468	438	414	378	354	294	12	324	12	312	
13	714	684	642	600	558	522	480	450	426	390	366	300	13	336	13	336	
14	732	708	660	612	576	534	498	462	438	402	378	312	14	360	14	372	
15	744	720	672	624	582	546	504	468	444	408	384	318	15	378	15	402	
16	750	726	678	630	588	552	510	474	450	414	384	318	16	390	16	444	
17	768	738	690	642	600	558	516	486	456	420	396	324	17	408	17	468	
18	786	756	708	660	618	576	534	498	468	432	402	330	18	426	18	510	
19	798	768	720	672	624	582	540	504	474	438	408	336	19	450	19	540	
20	822	792	738	684	642	600	552	516	486	450	420	348	20	462	20	576	
21	840	810	756	702	660	612	570	528	498	462	432	354	21	480	21	654	
22	852	822	768	714	666	624	576	540	504	468	438	360	22	510			
23	864	834	780	726	678	630	588	546	516	474	444	366	23	528			
24	888	852	798	744	696	648	600	558	528	486	456	378	24	552			
25	894	858	804	750	702	654	606	564	528	492	456	378	25	594			
26	906	876	816	756	708	660	612	570	540	498	468	384	26	648			
27	918	888	828	768	720	672	624	582	546	504	474	390					
28	924	894	834	774	726	678	624	582	552	510	474	390					
29	942	906	846	786	738	684	636	594	558	516	480	396					



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 260**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol (b)</b>	<b>1990- 2010</b>	<b>Symbol (c)</b>	<b>1989 &amp; Prior</b>
<b>Symbol (a)</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011- 2013</b>					
30	948	912	852	792	744	690	642	594	564	522	486	402					
31	960	924	864	804	750	702	648	606	570	528	492	408					
32	978	942	882	822	768	714	660	618	582	540	504	414					
33	990	954	894	834	780	726	672	624	588	546	510	420					
34	1008	972	906	840	786	732	678	636	600	552	516	426					
35	1020	984	918	852	798	744	690	642	606	558	522	432					
36	1032	996	930	864	810	756	696	654	612	570	528	438					
37	1050	1014	948	882	822	768	714	666	624	576	540	444					
38	1068	1026	960	894	834	780	720	672	636	588	546	450					
39	1074	1032	966	900	840	780	726	678	636	588	552	456					
40	1086	1044	978	912	852	792	732	684	648	594	558	462					
41	1098	1062	990	918	864	804	744	696	654	606	564	468					
42	1110	1074	1002	930	870	810	750	702	660	612	570	468					
43	1128	1086	1014	942	882	822	762	708	672	618	576	474					
44	1134	1092	1020	948	888	828	768	714	672	624	582	480					
45	1152	1110	1038	966	906	840	780	726	684	636	594	486					
46	1164	1122	1050	978	912	852	786	738	696	642	600	492					
47	1176	1134	1062	990	924	858	798	744	702	648	606	498					
48	1194	1152	1074	996	936	870	804	750	708	654	612	504					
49	1206	1164	1086	1008	942	882	816	762	714	660	618	510					
50	1218	1176	1098	1020	954	888	822	768	726	672	624	516					
51	1230	1188	1110	1032	966	900	834	780	732	678	630	522					
52	1236	1194	1116	1038	972	906	840	780	738	678	636	522					
53	1254	1206	1128	1050	984	912	846	792	744	690	642	528					
54	1266	1218	1140	1062	990	924	858	798	750	696	648	534					
55	1284	1242	1158	1074	1008	936	870	810	762	708	660	546					
56	1308	1260	1176	1092	1026	954	882	822	774	720	672	552					
57	1332	1284	1200	1116	1044	972	900	840	792	732	684	564					
58	1374	1320	1236	1152	1074	1002	930	864	816	756	702	582					
59	1428	1374	1284	1194	1116	1038	966	900	846	786	732	606					
60	1488	1434	1338	1242	1164	1086	1002	936	882	816	762	630					
61	1530	1476	1380	1284	1200	1116	1038	966	912	840	786	648					
62	1566	1506	1410	1314	1224	1140	1056	990	930	858	804	660					
63	1590	1536	1434	1332	1248	1164	1074	1002	948	876	816	672					
64	1626	1566	1464	1362	1272	1188	1098	1026	966	894	834	690					
65	1656	1596	1494	1392	1302	1212	1122	1044	984	912	852	702					
66	1704	1644	1536	1428	1338	1242	1152	1074	1014	936	876	720					
67	1770	1710	1596	1482	1386	1290	1200	1116	1056	972	912	750					
68	1836	1770	1656	1542	1440	1344	1242	1158	1092	1008	942	780					
69	1902	1836	1716	1596	1494	1392	1290	1200	1134	1044	978	804					
70	1974	1902	1776	1650	1548	1440	1332	1242	1170	1086	1014	834					
71	2040	1962	1836	1710	1596	1488	1380	1284	1212	1122	1044	864					
72	2106	2028	1896	1764	1650	1536	1422	1326	1254	1158	1080	894					
73	2172	2094	1956	1818	1704	1584	1470	1368	1290	1194	1116	918					
74	2238	2160	2016	1872	1752	1632	1512	1410	1332	1230	1152	948					
75	2304	2220	2076	1932	1806	1680	1560	1452	1368	1266	1182	978					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 270

FULL COVERAGE COMPREHENSIVE (001)

Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	28	27	26	25	24	24	23	21	20	19	18	17	1	21	1	8
2	36	35	34	34	32	30	29	29	27	25	24	23	2	29	2	9
3	45	45	43	41	39	38	37	35	34	32	30	28	3	33	3	13
4	52	51	50	48	46	45	43	40	39	37	35	32	4	36	4	15
5	58	57	55	54	51	50	48	45	43	41	39	36	5	41	5	18
6	65	63	61	60	57	55	53	50	48	45	44	39	6	46	6	24
7	71	70	68	66	63	60	59	55	53	50	49	45	7	50	7	29
8	76	76	73	71	68	65	63	60	57	54	52	48	8	55	8	34
10	83	81	79	76	73	71	68	65	61	59	56	51	10	59	10	43
11	88	87	84	81	78	75	72	69	66	62	60	55	11	64	11	52
12	92	91	88	86	82	78	76	72	69	66	63	57	12	70	12	60
13	96	94	92	89	85	81	79	75	71	68	65	60	13	75	13	71
14	101	98	96	93	89	85	82	78	75	71	68	62	14	81	14	84
15	105	103	100	97	93	89	86	82	78	74	71	65	15	89	15	102
16	109	108	104	101	97	92	90	86	81	77	74	68	16	97	16	123
17	113	112	108	105	101	97	93	89	85	80	77	71	17	108	17	148
18	118	116	113	109	105	100	97	92	88	83	80	73	18	118	18	176
19	122	119	116	113	108	103	100	95	91	86	82	76	19	129	19	211
20	125	123	119	116	111	106	102	97	93	88	85	77	20	143	20	250
21	129	127	123	120	115	110	106	102	97	92	87	81	21	159	21	346
22	134	131	127	123	118	113	109	104	99	94	90	82	22	179		
23	138	135	131	127	122	117	113	108	102	97	93	85	23	201		
24	141	139	134	130	125	119	116	110	105	99	96	87	24	232		
25	145	143	139	134	129	123	119	113	108	102	98	90	25	286		
26	150	147	143	139	133	127	123	117	112	106	102	93	26	350		
27	155	151	147	143	137	131	127	121	115	109	104	96				
28	160	156	152	148	141	135	131	124	118	113	108	99				
29	165	162	157	152	146	139	135	129	123	116	112	102				
30	170	166	161	156	150	144	139	132	126	119	114	105				
31	175	171	166	161	155	148	143	136	129	123	118	108				
32	180	176	171	166	160	153	147	140	134	127	122	112				
33	186	181	176	171	164	157	152	144	138	130	125	115				
34	190	186	181	176	168	160	155	148	141	134	129	118				
35	194	191	185	179	172	165	159	151	144	137	131	120				
36	199	196	190	184	176	169	163	155	148	140	134	123				
37	207	202	197	191	183	175	169	161	154	145	139	128				
38	214	210	204	198	190	181	176	167	160	151	145	133				
39	222	218	211	204	196	187	181	173	165	156	150	137				
40	228	224	218	211	202	194	187	178	170	161	155	141				
41	236	232	225	218	209	201	193	185	176	166	160	146				
42	244	239	232	225	216	207	199	190	181	171	165	150				
43	250	246	239	231	222	213	205	196	186	176	170	155				
44	258	253	245	238	228	218	211	201	192	181	174	160				
45	265	260	252	244	234	224	217	207	197	186	179	164				
46	274	268	260	253	242	232	224	213	203	192	185	170				
47	282	277	269	260	250	239	231	220	210	199	191	175				
48	291	286	277	269	258	247	239	228	216	205	197	181				
49	300	294	286	277	265	255	245	234	223	212	202	186				
50	307	302	293	285	273	261	252	240	228	217	208	191				
51	317	311	302	292	281	269	260	247	235	223	214	196				
52	325	319	310	301	288	276	266	255	242	229	220	202				
53	333	327	318	308	296	282	273	260	248	235	225	207				
54	347	340	330	320	307	294	284	270	258	244	234	214				
55	364	356	346	336	322	308	297	284	270	256	246	225				
56	383	375	365	354	339	324	313	299	285	270	259	237				
57	404	396	385	373	358	343	331	316	300	285	273	250				

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 270**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	436	428	415	402	386	370	357	340	323	307	295	270					
59	483	474	460	447	428	410	396	377	359	341	327	299					
60	535	525	510	495	475	454	438	418	397	377	362	332					
61	585	574	557	540	518	496	479	457	434	412	396	362					
62	631	618	601	583	559	534	517	492	469	444	427	391					
63	677	664	645	626	600	575	554	529	503	477	458	419					
64	723	710	689	668	641	613	592	564	538	510	489	448					
65	770	755	733	711	682	653	631	601	572	543	521	476					
66	840	824	800	775	743	711	688	656	624	591	568	520					
67	932	915	888	861	826	790	764	728	692	657	630	577					
68	1025	1005	976	947	908	869	839	801	761	722	693	634					
69	1117	1096	1064	1032	990	948	916	873	830	788	756	692					
70	1210	1187	1152	1118	1072	1026	991	945	899	853	818	749					
71	1303	1278	1241	1204	1154	1105	1067	1017	968	918	881	806					
72	1395	1368	1329	1289	1236	1183	1143	1089	1037	984	943	864					
73	1488	1460	1417	1374	1318	1261	1219	1162	1105	1048	1006	921					
74	1581	1551	1505	1460	1400	1340	1294	1234	1174	1114	1068	979					
75	1673	1641	1593	1546	1482	1418	1370	1307	1243	1179	1131	1036					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	274	263	246	229	212	201	184	173	162	151	140	117	1	151	1	73	
2	363	352	330	307	285	268	246	229	218	201	190	157	2	173	2	89	
3	397	380	358	335	313	291	268	252	235	218	201	168	3	201	3	112	
4	464	447	419	391	363	341	313	296	280	257	240	196	4	218	4	123	
5	509	492	458	425	397	369	347	319	302	280	263	218	5	229	5	145	
6	531	514	481	447	419	391	363	335	319	291	274	224	6	240	6	157	
7	559	537	503	470	436	408	380	352	330	307	285	235	7	252	7	173	
8	581	565	525	486	458	425	397	369	347	319	302	246	8	263	8	207	
10	604	581	542	503	470	442	408	380	358	330	307	257	10	280	10	240	
11	620	598	559	520	486	453	419	391	369	341	319	263	11	296	11	263	
12	643	620	581	542	503	470	436	408	386	352	330	274	12	302	12	291	
13	665	637	598	559	520	486	447	419	397	363	341	280	13	313	13	313	
14	682	660	615	570	537	498	464	430	408	375	352	291	14	335	14	347	
15	693	671	626	581	542	509	470	436	414	380	358	296	15	352	15	375	
16	699	676	632	587	548	514	475	442	419	386	358	296	16	363	16	414	
17	716	688	643	598	559	520	481	453	425	391	369	302	17	380	17	436	
18	732	704	660	615	576	537	498	464	436	402	375	307	18	397	18	475	
19	743	716	671	626	581	542	503	470	442	408	380	313	19	419	19	503	
20	766	738	688	637	598	559	514	481	453	419	391	324	20	430	20	537	
21	783	755	704	654	615	570	531	492	464	430	402	330	21	447	21	609	
22	794	766	716	665	620	581	537	503	470	436	408	335	22	475			
23	805	777	727	676	632	587	548	509	481	442	414	341	23	492			
24	827	794	743	693	648	604	559	520	492	453	425	352	24	514			
25	833	799	749	699	654	609	565	525	492	458	425	352	25	553			
26	844	816	760	704	660	615	570	531	503	464	436	358	26	604			
27	855	827	771	716	671	626	581	542	509	470	442	363					
28	861	833	777	721	676	632	581	542	514	475	442	363					
29	878	844	788	732	688	637	593	553	520	481	447	369					

**TERRITORY 270**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	1990-	Symbol	1989 &	
(a)												2013	(b)	2010	(c)	Prior	
30	883	850	794	738	693	643	598	553	525	486	453	375					
31	894	861	805	749	699	654	604	565	531	492	458	380					
32	911	878	822	766	716	665	615	576	542	503	470	386					
33	922	889	833	777	727	676	626	581	548	509	475	391					
34	939	906	844	783	732	682	632	593	559	514	481	397					
35	950	917	855	794	743	693	643	598	565	520	486	402					
36	961	928	866	805	755	704	648	609	570	531	492	408					
37	978	945	883	822	766	716	665	620	581	537	503	414					
38	995	956	894	833	777	727	671	626	593	548	509	419					
39	1001	961	900	839	783	727	676	632	593	548	514	425					
40	1012	973	911	850	794	738	682	637	604	553	520	430					
41	1023	989	922	855	805	749	693	648	609	565	525	436					
42	1034	1001	934	866	811	755	699	654	615	570	531	436					
43	1051	1012	945	878	822	766	710	660	626	576	537	442					
44	1057	1017	950	883	827	771	716	665	626	581	542	447					
45	1073	1034	967	900	844	783	727	676	637	593	553	453					
46	1084	1045	978	911	850	794	732	688	648	598	559	458					
47	1096	1057	989	922	861	799	743	693	654	604	565	464					
48	1112	1073	1001	928	872	811	749	699	660	609	570	470					
49	1124	1084	1012	939	878	822	760	710	665	615	576	475					
50	1135	1096	1023	950	889	827	766	716	676	626	581	481					
51	1146	1107	1034	961	900	839	777	727	682	632	587	486					
52	1152	1112	1040	967	906	844	783	727	688	632	593	486					
53	1168	1124	1051	978	917	850	788	738	693	643	598	492					
54	1179	1135	1062	989	922	861	799	743	699	648	604	498					
55	1196	1157	1079	1001	939	872	811	755	710	660	615	509					
56	1219	1174	1096	1017	956	889	822	766	721	671	626	514					
57	1241	1196	1118	1040	973	906	839	783	738	682	637	525					
58	1280	1230	1152	1073	1001	934	866	805	760	704	654	542					
59	1330	1280	1196	1112	1040	967	900	839	788	732	682	565					
60	1386	1336	1247	1157	1084	1012	934	872	822	760	710	587					
61	1425	1375	1286	1196	1118	1040	967	900	850	783	732	604					
62	1459	1403	1314	1224	1140	1062	984	922	866	799	749	615					
63	1481	1431	1336	1241	1163	1084	1001	934	883	816	760	626					
64	1515	1459	1364	1269	1185	1107	1023	956	900	833	777	643					
65	1543	1487	1392	1297	1213	1129	1045	973	917	850	794	654					
66	1588	1532	1431	1330	1247	1157	1073	1001	945	872	816	671					
67	1649	1593	1487	1381	1291	1202	1118	1040	984	906	850	699					
68	1711	1649	1543	1437	1342	1252	1157	1079	1017	939	878	727					
69	1772	1711	1599	1487	1392	1297	1202	1118	1057	973	911	749					
70	1839	1772	1655	1537	1442	1342	1241	1157	1090	1012	945	777					
71	1901	1828	1711	1593	1487	1386	1286	1196	1129	1045	973	805					
72	1962	1889	1766	1643	1537	1431	1325	1235	1168	1079	1006	833					
73	2024	1951	1822	1694	1588	1476	1370	1275	1202	1112	1040	855					
74	2085	2012	1878	1744	1632	1520	1409	1314	1241	1146	1073	883					
75	2147	2068	1934	1800	1683	1565	1453	1353	1275	1179	1101	911					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 280**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	32	31	30	29	28	27	26	24	23	22	21	19	1	24	1	9	
2	41	40	39	38	36	35	34	33	31	29	28	26	2	33	2	11	
3	52	51	49	47	45	43	42	40	38	36	35	32	3	37	3	14	
4	60	59	57	55	53	51	49	46	44	42	40	36	4	41	4	17	
5	66	65	63	61	59	57	55	52	49	47	45	41	5	47	5	20	
6	74	72	70	68	65	62	60	58	55	52	50	45	6	53	6	27	
7	82	80	78	76	72	69	67	63	60	58	56	51	7	58	7	33	
8	87	86	84	81	78	74	72	68	65	61	60	55	8	62	8	38	
10	95	93	90	87	84	81	78	74	70	67	64	59	10	67	10	49	
11	101	99	96	93	89	85	83	79	75	71	68	62	11	73	11	60	
12	106	104	101	98	94	89	86	83	79	75	72	65	12	80	12	69	
13	109	108	105	102	97	93	90	85	82	78	74	68	13	85	13	82	
14	115	112	109	107	102	97	94	89	85	81	78	71	14	92	14	96	
15	120	118	114	110	107	102	98	94	89	84	81	74	15	102	15	116	
16	125	123	119	115	110	106	103	98	93	88	84	78	16	111	16	141	
17	130	128	124	120	115	110	107	102	97	91	88	81	17	124	17	169	
18	135	132	129	125	120	114	110	106	101	95	91	84	18	134	18	202	
19	139	136	132	129	123	118	114	108	104	98	94	86	19	147	19	241	
20	143	140	136	132	127	121	117	111	107	101	97	88	20	163	20	286	
21	148	145	141	137	132	126	121	116	110	105	100	92	21	181	21	396	
22	153	150	145	140	134	129	125	119	113	108	103	94	22	204			
23	157	155	150	145	139	133	129	123	117	110	107	97	23	229			
24	161	158	154	149	143	136	132	126	120	113	109	100	24	265			
25	166	163	158	154	147	141	136	130	124	117	112	103	25	326			
26	172	168	163	158	152	145	140	133	128	121	116	107	26	400			
27	177	173	168	163	156	150	145	138	132	125	119	109					
28	182	179	174	169	161	155	150	142	135	129	124	113					
29	188	185	180	174	167	159	155	147	140	132	128	117					
30	194	190	184	179	172	164	158	151	144	136	131	120					
31	200	196	190	184	177	169	163	156	148	141	135	124					
32	205	202	196	190	182	175	168	160	153	145	139	128					
33	212	207	202	196	187	180	174	165	157	149	143	132					
34	217	212	206	201	192	183	178	169	161	153	147	134					
35	222	218	211	204	197	188	181	173	165	156	150	137					
36	228	224	217	210	202	193	186	178	169	160	154	141					
37	236	231	225	218	209	200	193	184	176	166	159	146					
38	245	240	233	227	217	207	201	191	182	173	166	152					
39	253	249	241	233	224	214	207	198	188	179	171	156					
40	261	256	249	241	231	222	214	204	194	184	177	161					
41	270	265	257	250	239	229	221	211	201	190	182	167					
42	278	273	265	257	247	236	228	217	206	196	188	172					
43	286	281	273	264	253	243	234	224	213	202	194	178					
44	295	289	280	272	261	250	241	229	219	207	199	182					
45	302	297	288	279	268	256	248	236	225	213	204	187					
46	313	306	298	289	276	265	256	244	232	220	211	194					
47	323	317	307	298	286	274	264	252	240	228	218	200					
48	333	326	317	307	295	282	273	260	247	234	225	206					
49	343	336	326	317	303	291	280	268	254	242	231	212					
50	351	345	335	325	312	299	288	275	261	248	238	218					
51	362	355	345	334	321	307	297	282	269	255	245	224					
52	372	365	354	344	329	315	304	291	276	262	252	230					
53	381	373	363	352	338	323	312	298	283	269	257	236					
54	396	389	377	366	350	336	324	309	295	279	268	245					
55	416	407	396	384	368	352	340	324	308	293	281	257					
56	438	429	417	404	388	371	358	342	325	308	296	271					
57	462	453	440	426	409	392	378	361	343	325	312	286					

TERRITORY 280

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
58	498	489	474	460	441	422	408	389	370	351	337	308					
59	552	541	526	511	490	468	452	431	410	390	373	342					
60	612	600	583	565	542	518	501	478	454	431	414	379					
61	668	656	636	617	592	566	547	522	496	471	452	414					
62	721	707	686	666	638	611	590	563	536	508	488	446					
63	774	759	737	715	685	657	634	605	575	545	523	479					
64	827	811	787	763	732	701	677	645	614	583	559	512					
65	880	863	838	813	780	746	721	687	654	620	595	544					
66	960	942	914	886	850	813	786	750	713	676	649	594					
67	1066	1045	1015	984	944	903	873	832	791	751	720	660					
68	1171	1149	1116	1082	1038	993	959	915	870	826	792	725					
69	1277	1253	1216	1180	1131	1083	1046	997	948	900	864	791					
70	1383	1356	1317	1278	1225	1172	1133	1080	1027	974	935	856					
71	1489	1460	1418	1376	1319	1262	1219	1163	1106	1049	1007	922					
72	1595	1564	1519	1474	1412	1352	1307	1245	1185	1124	1078	987					
73	1700	1668	1620	1571	1506	1441	1393	1328	1263	1198	1150	1053					
74	1807	1772	1720	1668	1600	1531	1479	1410	1342	1273	1221	1118					
75	1912	1876	1821	1766	1693	1620	1566	1494	1421	1348	1293	1184					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	326	313	293	273	253	239	219	206	193	180	166	140	1	180	1	86	
2	432	419	392	366	339	319	293	273	259	239	226	186	2	206	2	106	
3	472	452	426	399	372	346	319	299	279	259	239	200	3	239	3	133	
4	552	532	499	466	432	406	372	352	333	306	286	233	4	259	4	146	
5	605	585	545	505	472	439	412	379	359	333	313	259	5	273	5	173	
6	632	612	572	532	499	466	432	399	379	346	326	266	6	286	6	186	
7	665	638	599	559	519	485	452	419	392	366	339	279	7	299	7	206	
8	692	672	625	579	545	505	472	439	412	379	359	293	8	313	8	246	
10	718	692	645	599	559	525	485	452	426	392	366	306	10	333	10	286	
11	738	712	665	618	579	539	499	466	439	406	379	313	11	352	11	313	
12	765	738	692	645	599	559	519	485	459	419	392	326	12	359	12	346	
13	791	758	712	665	618	579	532	499	472	432	406	333	13	372	13	372	
14	811	785	732	678	638	592	552	512	485	446	419	346	14	399	14	412	
15	825	798	745	692	645	605	559	519	492	452	426	352	15	419	15	446	
16	831	805	751	698	652	612	565	525	499	459	426	352	16	432	16	492	
17	851	818	765	712	665	618	572	539	505	466	439	359	17	452	17	519	
18	871	838	785	732	685	638	592	552	519	479	446	366	18	472	18	565	
19	884	851	798	745	692	645	599	559	525	485	452	372	19	499	19	599	
20	911	878	818	758	712	665	612	572	539	499	466	386	20	512	20	638	
21	931	898	838	778	732	678	632	585	552	512	479	392	21	532	21	725	
22	944	911	851	791	738	692	638	599	559	519	485	399	22	565			
23	958	924	865	805	751	698	652	605	572	525	492	406	23	585			
24	984	944	884	825	771	718	665	618	585	539	505	419	24	612			
25	991	951	891	831	778	725	672	625	585	545	505	419	25	658			
26	1004	971	904	838	785	732	678	632	599	552	519	426	26	718			
27	1017	984	918	851	798	745	692	645	605	559	525	432					
28	1024	991	924	858	805	751	692	645	612	565	525	432					
29	1044	1004	938	871	818	758	705	658	618	572	532	439					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 280**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
30	1051	1011	944	878	825	765	712	658	625	579	539	446					
31	1064	1024	958	891	831	778	718	672	632	585	545	452					
32	1084	1044	978	911	851	791	732	685	645	599	559	459					
33	1097	1057	991	924	865	805	745	692	652	605	565	466					
34	1117	1077	1004	931	871	811	751	705	665	612	572	472					
35	1131	1091	1017	944	884	825	765	712	672	618	579	479					
36	1144	1104	1031	958	898	838	771	725	678	632	585	485					
37	1164	1124	1051	978	911	851	791	738	692	638	599	492					
38	1184	1137	1064	991	924	865	798	745	705	652	605	499					
39	1190	1144	1071	998	931	865	805	751	705	652	612	505					
40	1204	1157	1084	1011	944	878	811	758	718	658	618	512					
41	1217	1177	1097	1017	958	891	825	771	725	672	625	519					
42	1230	1190	1111	1031	964	898	831	778	732	678	632	519					
43	1250	1204	1124	1044	978	911	845	785	745	685	638	525					
44	1257	1210	1131	1051	984	918	851	791	745	692	645	532					
45	1277	1230	1150	1071	1004	931	865	805	758	705	658	539					
46	1290	1244	1164	1084	1011	944	871	818	771	712	665	545					
47	1303	1257	1177	1097	1024	951	884	825	778	718	672	552					
48	1323	1277	1190	1104	1037	964	891	831	785	725	678	559					
49	1337	1290	1204	1117	1044	978	904	845	791	732	685	565					
50	1350	1303	1217	1131	1057	984	911	851	805	745	692	572					
51	1363	1317	1230	1144	1071	998	924	865	811	751	698	579					
52	1370	1323	1237	1150	1077	1004	931	865	818	751	705	579					
53	1390	1337	1250	1164	1091	1011	938	878	825	765	712	585					
54	1403	1350	1264	1177	1097	1024	951	884	831	771	718	592					
55	1423	1377	1283	1190	1117	1037	964	898	845	785	732	605					
56	1450	1397	1303	1210	1137	1057	978	911	858	798	745	612					
57	1476	1423	1330	1237	1157	1077	998	931	878	811	758	625					
58	1523	1463	1370	1277	1190	1111	1031	958	904	838	778	645					
59	1583	1523	1423	1323	1237	1150	1071	998	938	871	811	672					
60	1649	1589	1483	1377	1290	1204	1111	1037	978	904	845	698					
61	1696	1636	1530	1423	1330	1237	1150	1071	1011	931	871	718					
62	1736	1669	1563	1456	1357	1264	1170	1097	1031	951	891	732					
63	1762	1702	1589	1476	1383	1290	1190	1111	1051	971	904	745					
64	1802	1736	1623	1510	1410	1317	1217	1137	1071	991	924	765					
65	1835	1769	1656	1543	1443	1343	1244	1157	1091	1011	944	778					
66	1889	1822	1702	1583	1483	1377	1277	1190	1124	1037	971	798					
67	1962	1895	1769	1643	1536	1430	1330	1237	1170	1077	1011	831					
68	2035	1962	1835	1709	1596	1490	1377	1283	1210	1117	1044	865					
69	2108	2035	1902	1769	1656	1543	1430	1330	1257	1157	1084	891					
70	2188	2108	1968	1829	1716	1596	1476	1377	1297	1204	1124	924					
71	2261	2175	2035	1895	1769	1649	1530	1423	1343	1244	1157	958					
72	2334	2248	2101	1955	1829	1702	1576	1470	1390	1283	1197	991					
73	2407	2321	2168	2015	1889	1756	1629	1516	1430	1323	1237	1017					
74	2480	2394	2234	2075	1942	1809	1676	1563	1476	1363	1277	1051					
75	2554	2461	2301	2141	2002	1862	1729	1609	1516	1403	1310	1084					
<b>(a)</b> Refer to Personal Auto Manual Rule <b>12</b> . for rating Symbol 98 vehicles.																	
<b>(b)</b> Refer to Personal Auto Manual Rule <b>12</b> . for rating Symbol 27 vehicles.																	
<b>(c)</b> Refer to Rule <b>12</b> . to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.																	

TERRITORY 290

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	38	36	35	34	33	32	31	29	27	26	25	23	1	29	1	10
2	49	48	47	46	43	41	40	39	36	34	33	31	2	39	2	13
3	62	60	58	56	54	51	50	48	46	43	41	38	3	44	3	17
4	71	70	67	65	63	60	58	55	52	50	48	43	4	49	4	21
5	79	78	75	73	70	67	65	62	58	56	54	49	5	56	5	24
6	88	86	83	81	78	74	72	68	65	62	59	54	6	63	6	32
7	97	95	92	90	86	82	80	75	72	68	66	60	7	68	7	39
8	104	103	99	96	92	88	86	81	78	73	71	65	8	74	8	46
10	113	111	107	104	99	96	92	88	83	80	76	70	10	80	10	58
11	120	117	114	111	106	101	98	93	89	84	81	74	11	87	11	71
12	125	123	120	116	112	106	103	98	93	89	86	78	12	95	12	82
13	130	128	124	121	115	111	107	101	97	92	88	81	13	101	13	97
14	137	133	130	127	121	115	112	106	101	96	92	84	14	109	14	114
15	143	140	136	131	127	121	116	112	106	100	96	88	15	121	15	138
16	148	146	141	137	131	125	122	116	111	105	100	92	16	132	16	168
17	154	152	147	143	137	131	127	121	115	108	105	96	17	147	17	201
18	161	157	153	148	143	136	131	125	120	113	108	99	18	160	18	239
19	165	162	157	153	146	140	136	129	123	116	112	103	19	174	19	286
20	170	166	162	157	150	144	139	132	127	120	115	105	20	194	20	340
21	176	172	168	163	156	149	144	138	131	124	119	109	21	215	21	470
22	181	178	172	166	160	153	148	141	135	128	122	112	22	243		
23	187	184	178	172	165	158	153	146	139	131	127	115	23	272		
24	192	188	182	177	170	162	157	149	143	135	130	119	24	315		
25	197	194	188	182	174	168	162	154	147	139	133	122	25	388		
26	204	200	194	188	180	172	166	158	152	144	138	127	26	475		
27	210	205	200	194	186	178	172	164	156	148	141	130				
28	217	212	206	201	192	184	178	169	161	153	147	135				
29	223	220	213	206	198	189	184	174	166	157	152	139				
30	230	226	219	212	204	195	188	179	171	162	155	143				
31	237	233	226	219	210	201	194	185	176	168	161	147				
32	244	239	233	226	217	207	200	190	181	172	165	152				
33	252	246	239	233	222	213	206	196	187	177	170	156				
34	258	252	245	238	228	218	211	201	192	181	174	160				
35	263	259	251	243	234	223	215	205	196	186	178	163				
36	270	266	258	250	239	229	221	211	201	190	182	168				
37	280	275	267	259	249	237	229	219	209	197	189	173				
38	291	285	277	269	258	246	238	227	217	205	197	180				
39	301	295	286	277	266	254	246	235	223	212	203	186				
40	310	304	295	286	275	263	254	242	230	219	210	192				
41	320	315	306	296	284	272	262	251	238	226	217	198				
42	331	324	315	306	293	280	270	258	245	233	223	204				
43	340	334	324	314	301	288	278	266	253	239	230	211				
44	350	343	333	323	310	296	286	272	260	246	236	217				
45	359	352	342	332	318	304	294	280	267	253	243	222				
46	372	364	353	343	328	315	304	290	276	261	251	230				
47	383	376	365	353	340	325	314	299	285	270	259	237				
48	396	388	376	365	350	335	324	309	293	278	267	245				
49	407	399	388	376	360	345	333	318	302	287	275	252				
50	417	409	398	386	371	355	342	326	310	294	283	259				
51	430	422	409	397	381	365	352	335	319	303	291	266				
52	441	433	421	408	391	374	361	345	328	311	299	274				
53	453	443	431	418	401	383	371	353	336	319	306	280				
54	471	462	448	434	416	399	385	367	350	332	318	291				
55	494	483	470	456	437	418	404	385	366	348	334	306				
56	520	510	495	480	461	440	425	406	386	366	351	321				
57	548	538	522	506	486	465	449	429	407	386	371	340				



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 290**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>		<b>(b)</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>		<b>2010</b>			
58	592	580	563	546	523	502	485	462	439	417	400	366					
59	656	643	625	606	581	556	537	512	487	463	443	406					
60	726	713	692	671	644	616	595	568	539	512	491	450					
61	793	779	756	733	703	673	650	620	589	560	537	491					
62	856	839	815	791	758	725	701	668	636	603	579	530					
63	919	902	876	849	814	780	752	718	683	648	621	569					
64	982	963	935	906	870	832	804	766	730	692	663	608					
65	1045	1025	995	966	926	886	856	816	776	736	707	646					
66	1140	1118	1085	1052	1009	966	934	890	847	803	771	706					
67	1265	1241	1205	1169	1121	1073	1036	988	939	891	855	783					
68	1391	1365	1325	1285	1232	1179	1139	1086	1033	980	941	861					
69	1516	1488	1444	1401	1343	1286	1243	1184	1126	1069	1026	939					
70	1643	1611	1564	1517	1455	1392	1345	1283	1220	1157	1110	1017					
71	1768	1734	1684	1634	1566	1499	1448	1381	1313	1246	1196	1094					
72	1894	1857	1803	1750	1677	1605	1552	1479	1407	1335	1280	1172					
73	2019	1981	1923	1865	1789	1711	1654	1577	1500	1423	1366	1251					
74	2145	2104	2043	1981	1900	1818	1757	1675	1594	1512	1450	1328					
75	2271	2228	2163	2098	2011	1924	1859	1774	1687	1601	1536	1406					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>		<b>(b)</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>		<b>2010</b>			
1	345	331	310	289	268	253	232	218	204	190	176	148	1	190	1	92	
2	458	444	415	387	359	338	310	289	275	253	239	197	2	218	2	113	
3	500	479	451	422	394	366	338	317	296	275	253	211	3	253	3	141	
4	584	563	528	493	458	429	394	373	352	324	303	246	4	275	4	155	
5	641	620	577	535	500	465	436	401	380	352	331	275	5	289	5	183	
6	669	648	605	563	528	493	458	422	401	366	345	282	6	303	6	197	
7	704	676	634	591	549	514	479	444	415	387	359	296	7	317	7	218	
8	732	711	662	612	577	535	500	465	436	401	380	310	8	331	8	260	
10	760	732	683	634	591	556	514	479	451	415	387	324	10	352	10	303	
11	781	753	704	655	612	570	528	493	465	429	401	331	11	373	11	331	
12	810	781	732	683	634	591	549	514	486	444	415	345	12	380	12	366	
13	838	803	753	704	655	612	563	528	500	458	429	352	13	394	13	394	
14	859	831	774	718	676	627	584	542	514	472	444	366	14	422	14	436	
15	873	845	788	732	683	641	591	549	521	479	451	373	15	444	15	472	
16	880	852	796	739	690	648	598	556	528	486	451	373	16	458	16	521	
17	901	866	810	753	704	655	605	570	535	493	465	380	17	479	17	549	
18	922	887	831	774	725	676	627	584	549	507	472	387	18	500	18	598	
19	936	901	845	788	732	683	634	591	556	514	479	394	19	528	19	634	
20	964	929	866	803	753	704	648	605	570	528	493	408	20	542	20	676	
21	986	950	887	824	774	718	669	620	584	542	507	415	21	563	21	767	
22	1000	964	901	838	781	732	676	634	591	549	514	422	22	598			
23	1014	979	915	852	796	739	690	641	605	556	521	429	23	620			
24	1042	1000	936	873	817	760	704	655	620	570	535	444	24	648			
25	1049	1007	943	880	824	767	711	662	620	577	535	444	25	697			
26	1063	1028	957	887	831	774	718	669	634	584	549	451	26	760			
27	1077	1042	972	901	845	788	732	683	641	591	556	458					
28	1084	1049	979	908	852	796	732	683	648	598	556	458					
29	1105	1063	993	922	866	803	746	697	655	605	563	465					

**TERRITORY 290**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>1989 &amp;</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>		<b>(c)</b>	<b>Prior</b>	
30	1112	1070	1000	929	873	810	753	697	662	612	570	472					
31	1126	1084	1014	943	880	824	760	711	669	620	577	479					
32	1148	1105	1035	964	901	838	774	725	683	634	591	486					
33	1162	1119	1049	979	915	852	788	732	690	641	598	493					
34	1183	1140	1063	986	922	859	796	746	704	648	605	500					
35	1197	1155	1077	1000	936	873	810	753	711	655	612	507					
36	1211	1169	1091	1014	950	887	817	767	718	669	620	514					
37	1232	1190	1112	1035	964	901	838	781	732	676	634	521					
38	1253	1204	1126	1049	979	915	845	788	746	690	641	528					
39	1260	1211	1133	1056	986	915	852	796	746	690	648	535					
40	1274	1225	1148	1070	1000	929	859	803	760	697	655	542					
41	1288	1246	1162	1077	1014	943	873	817	767	711	662	549					
42	1302	1260	1176	1091	1021	950	880	824	774	718	669	549					
43	1324	1274	1190	1105	1035	964	894	831	788	725	676	556					
44	1331	1281	1197	1112	1042	972	901	838	788	732	683	563					
45	1352	1302	1218	1133	1063	986	915	852	803	746	697	570					
46	1366	1316	1232	1148	1070	1000	922	866	817	753	704	577					
47	1380	1331	1246	1162	1084	1007	936	873	824	760	711	584					
48	1401	1352	1260	1169	1098	1021	943	880	831	767	718	591					
49	1415	1366	1274	1183	1105	1035	957	894	838	774	725	598					
50	1429	1380	1288	1197	1119	1042	964	901	852	788	732	605					
51	1443	1394	1302	1211	1133	1056	979	915	859	796	739	612					
52	1450	1401	1309	1218	1140	1063	986	915	866	796	746	612					
53	1471	1415	1324	1232	1155	1070	993	929	873	810	753	620					
54	1485	1429	1338	1246	1162	1084	1007	936	880	817	760	627					
55	1507	1457	1359	1260	1183	1098	1021	950	894	831	774	641					
56	1535	1478	1380	1281	1204	1119	1035	964	908	845	788	648					
57	1563	1507	1408	1309	1225	1140	1056	986	929	859	803	662					
58	1612	1549	1450	1352	1260	1176	1091	1014	957	887	824	683					
59	1676	1612	1507	1401	1309	1218	1133	1056	993	922	859	711					
60	1746	1683	1570	1457	1366	1274	1176	1098	1035	957	894	739					
61	1795	1732	1619	1507	1408	1309	1218	1133	1070	986	922	760					
62	1837	1767	1654	1542	1436	1338	1239	1162	1091	1007	943	774					
63	1866	1802	1683	1563	1464	1366	1260	1176	1112	1028	957	788					
64	1908	1837	1718	1598	1492	1394	1288	1204	1133	1049	979	810					
65	1943	1873	1753	1633	1528	1422	1316	1225	1155	1070	1000	824					
66	1999	1929	1802	1676	1570	1457	1352	1260	1190	1098	1028	845					
67	2077	2006	1873	1739	1626	1514	1408	1309	1239	1140	1070	880					
68	2154	2077	1943	1809	1690	1577	1457	1359	1281	1183	1105	915					
69	2232	2154	2013	1873	1753	1633	1514	1408	1331	1225	1148	943					
70	2316	2232	2084	1936	1816	1690	1563	1457	1373	1274	1190	979					
71	2394	2302	2154	2006	1873	1746	1619	1507	1422	1316	1225	1014					
72	2471	2380	2225	2070	1936	1802	1668	1556	1471	1359	1267	1049					
73	2548	2457	2295	2133	1999	1859	1725	1605	1514	1401	1309	1077					
74	2626	2534	2365	2196	2056	1915	1774	1654	1563	1443	1352	1112					
75	2703	2605	2436	2267	2119	1971	1830	1704	1605	1485	1387	1148					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 300**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>																
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011- 2013</b>	<b>Symbol</b>	<b>1990- 2010</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>													<b>(b)</b>		<b>(c)</b>	
1	26	26	25	24	23	22	22	20	19	18	18	16	1	20	1	7
2	34	34	33	32	30	29	28	27	26	24	23	22	2	27	2	9
3	43	42	41	39	38	36	35	34	32	30	29	26	3	31	3	12
4	50	49	47	46	44	42	41	38	37	35	34	30	4	34	4	14
5	55	54	53	51	49	47	46	43	41	39	38	34	5	39	5	17
6	62	60	58	57	54	52	50	48	46	43	42	38	6	44	6	22
7	68	66	65	63	60	58	56	53	50	48	46	42	7	48	7	27
8	73	72	70	67	65	62	60	57	54	51	50	46	8	52	8	32
10	79	78	75	73	70	67	65	62	58	56	54	49	10	56	10	41
11	84	82	80	78	74	71	69	66	62	59	57	52	11	61	11	50
12	88	86	84	82	78	74	72	69	66	62	60	54	12	66	12	58
13	91	90	87	85	81	78	75	71	68	65	62	57	13	71	13	68
14	96	94	91	89	85	81	78	74	71	67	65	59	14	77	14	80
15	100	98	95	92	89	85	82	78	74	70	67	62	15	85	15	97
16	104	102	99	96	92	88	86	82	78	74	70	65	16	93	16	118
17	108	106	103	100	96	92	89	85	81	76	74	67	17	103	17	141
18	113	110	107	104	100	95	92	88	84	79	76	70	18	112	18	168
19	116	114	110	107	102	98	95	90	86	82	78	72	19	122	19	201
20	119	117	114	110	106	101	98	93	89	84	81	74	20	136	20	238
21	123	121	118	114	110	105	101	97	92	87	83	77	21	151	21	330
22	127	125	121	117	112	107	104	99	94	90	86	78	22	170		
23	131	129	125	121	116	111	107	102	98	92	89	81	23	191		
24	134	132	128	124	119	114	110	105	100	94	91	83	24	221		
25	138	136	132	128	122	118	114	108	103	98	94	86	25	272		
26	143	140	136	132	126	121	117	111	106	101	97	89	26	334		
27	147	144	140	136	130	125	121	115	110	104	99	91				
28	152	149	145	141	134	129	125	118	113	107	103	94				
29	157	154	150	145	139	133	129	122	117	110	106	98				
30	162	158	154	149	143	137	132	126	120	114	109	100				
31	166	163	158	154	147	141	136	130	123	118	113	103				
32	171	168	163	158	152	146	140	134	127	121	116	106				
33	177	173	168	163	156	150	145	138	131	124	119	110				
34	181	177	172	167	160	153	148	141	134	127	122	112				
35	185	182	176	170	164	157	151	144	138	130	125	114				
36	190	186	181	175	168	161	155	148	141	134	128	118				
37	197	193	187	182	174	166	161	154	146	138	133	122				
38	204	200	194	189	181	173	167	159	152	144	138	126				
39	211	207	201	194	186	178	173	165	157	149	142	130				
40	218	214	207	201	193	185	178	170	162	154	147	134				
41	225	221	214	208	199	191	184	176	167	158	152	139				
42	232	227	221	214	206	197	190	181	172	163	157	143				
43	238	234	227	220	211	202	195	186	178	168	162	148				
44	246	241	234	226	218	208	201	191	182	173	166	152				
45	252	247	240	233	223	214	206	197	187	178	170	156				
46	261	255	248	241	230	221	214	203	194	183	176	162				
47	269	264	256	248	238	228	220	210	200	190	182	166				
48	278	272	264	256	246	235	227	217	206	195	187	172				
49	286	280	272	264	253	242	234	223	212	202	193	177				
50	293	287	279	271	260	249	240	229	218	206	198	182				
51	302	296	287	278	267	256	247	235	224	213	204	186				
52	310	304	295	286	274	262	254	242	230	218	210	192				
53	318	311	302	294	282	269	260	248	236	224	214	197				
54	330	324	314	305	292	280	270	258	246	233	223	204				
55	346	339	330	320	306	294	283	270	257	244	234	214				
56	365	358	347	337	323	309	298	285	271	257	246	226				
57	385	378	366	355	341	326	315	301	286	271	260	238				

TERRITORY 300

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013		2010			
58	415	407	395	383	367	352	340	324	308	293	281	257					
59	460	451	438	426	408	390	377	359	342	325	311	285					
60	510	500	486	471	452	432	418	398	378	359	345	316					
61	557	546	530	514	494	472	456	435	414	393	377	345					
62	601	589	572	555	532	509	492	469	446	423	406	372					
63	645	633	614	596	571	547	528	504	479	454	436	399					
64	689	676	656	636	610	584	564	538	512	486	466	426					
65	734	719	698	678	650	622	601	573	545	517	496	454					
66	800	785	762	738	708	678	655	625	594	563	541	495					
67	888	871	846	820	786	753	727	694	659	626	600	550					
68	976	958	930	902	865	827	799	762	725	688	660	604					
69	1064	1044	1014	983	942	902	872	831	790	750	720	659					
70	1153	1130	1098	1065	1021	977	944	900	856	812	779	714					
71	1241	1217	1182	1146	1099	1052	1016	969	922	874	839	768					
72	1329	1303	1266	1228	1177	1126	1089	1038	987	937	898	822					
73	1417	1390	1350	1309	1255	1201	1161	1106	1053	998	958	878					
74	1506	1477	1434	1390	1334	1276	1233	1175	1118	1061	1018	932					
75	1594	1563	1518	1472	1411	1350	1305	1245	1184	1123	1078	986					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-		(b)	(c)	Prior	
(a)												2013		2010			
1	260	250	234	218	202	191	175	165	154	143	133	112	1	143	1	69	
2	345	335	313	292	271	255	234	218	207	191	181	149	2	165	2	85	
3	377	361	340	319	297	276	255	239	223	207	191	159	3	191	3	106	
4	441	425	398	372	345	324	297	281	266	244	228	186	4	207	4	117	
5	483	467	435	404	377	350	329	303	287	266	250	207	5	218	5	138	
6	504	489	457	425	398	372	345	319	303	276	260	212	6	228	6	149	
7	531	510	478	446	414	388	361	335	313	292	271	223	7	239	7	165	
8	552	536	499	462	435	404	377	350	329	303	287	234	8	250	8	196	
10	573	552	515	478	446	419	388	361	340	313	292	244	10	266	10	228	
11	589	568	531	494	462	430	398	372	350	324	303	250	11	281	11	250	
12	611	589	552	515	478	446	414	388	366	335	313	260	12	287	12	276	
13	632	605	568	531	494	462	425	398	377	345	324	266	13	297	13	297	
14	648	627	584	542	510	473	441	409	388	356	335	276	14	319	14	329	
15	658	637	595	552	515	483	446	414	393	361	340	281	15	335	15	356	
16	664	643	600	558	520	489	451	419	398	366	340	281	16	345	16	393	
17	680	653	611	568	531	494	457	430	404	372	350	287	17	361	17	414	
18	696	669	627	584	547	510	473	441	414	382	356	292	18	377	18	451	
19	706	680	637	595	552	515	478	446	419	388	361	297	19	398	19	478	
20	727	701	653	605	568	531	489	457	430	398	372	308	20	409	20	510	
21	743	717	669	621	584	542	504	467	441	409	382	313	21	425	21	579	
22	754	727	680	632	589	552	510	478	446	414	388	319	22	451			
23	765	738	690	643	600	558	520	483	457	419	393	324	23	467			
24	786	754	706	658	616	573	531	494	467	430	404	335	24	489			
25	791	759	712	664	621	579	536	499	467	435	404	335	25	526			
26	802	775	722	669	627	584	542	504	478	441	414	340	26	573			
27	812	786	733	680	637	595	552	515	483	446	419	345					
28	818	791	738	685	643	600	552	515	489	451	419	345					
29	834	802	749	696	653	605	563	526	494	457	425	350					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 300**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013					
30	839	807	754	701	658	611	568	526	499	462	430	356					
31	850	818	765	712	664	621	573	536	504	467	435	361					
32	866	834	781	727	680	632	584	547	515	478	446	366					
33	876	844	791	738	690	643	595	552	520	483	451	372					
34	892	860	802	743	696	648	600	563	531	489	457	377					
35	903	871	812	754	706	658	611	568	536	494	462	382					
36	913	881	823	765	717	669	616	579	542	504	467	388					
37	929	897	839	781	727	680	632	589	552	510	478	393					
38	945	908	850	791	738	690	637	595	563	520	483	398					
39	950	913	855	797	743	690	643	600	563	520	489	404					
40	961	924	866	807	754	701	648	605	573	526	494	409					
41	972	940	876	812	765	712	658	616	579	536	499	414					
42	982	950	887	823	770	717	664	621	584	542	504	414					
43	998	961	897	834	781	727	674	627	595	547	510	419					
44	1004	966	903	839	786	733	680	632	595	552	515	425					
45	1020	982	919	855	802	743	690	643	605	563	526	430					
46	1030	993	929	866	807	754	696	653	616	568	531	435					
47	1041	1004	940	876	818	759	706	658	621	573	536	441					
48	1057	1020	950	881	828	770	712	664	627	579	542	446					
49	1067	1030	961	892	834	781	722	674	632	584	547	451					
50	1078	1041	972	903	844	786	727	680	643	595	552	457					
51	1089	1051	982	913	855	797	738	690	648	600	558	462					
52	1094	1057	988	919	860	802	743	690	653	600	563	462					
53	1110	1067	998	929	871	807	749	701	658	611	568	467					
54	1120	1078	1009	940	876	818	759	706	664	616	573	473					
55	1136	1099	1025	950	892	828	770	717	674	627	584	483					
56	1158	1115	1041	966	908	844	781	727	685	637	595	489					
57	1179	1136	1062	988	924	860	797	743	701	648	605	499					
58	1216	1168	1094	1020	950	887	823	765	722	669	621	515					
59	1264	1216	1136	1057	988	919	855	797	749	696	648	536					
60	1317	1269	1184	1099	1030	961	887	828	781	722	674	558					
61	1354	1306	1221	1136	1062	988	919	855	807	743	696	573					
62	1386	1333	1248	1163	1083	1009	935	876	823	759	712	584					
63	1407	1359	1269	1179	1104	1030	950	887	839	775	722	595					
64	1439	1386	1296	1205	1126	1051	972	908	855	791	738	611					
65	1466	1412	1322	1232	1152	1073	993	924	871	807	754	621					
66	1508	1455	1359	1264	1184	1099	1020	950	897	828	775	637					
67	1566	1513	1412	1312	1227	1142	1062	988	935	860	807	664					
68	1625	1566	1466	1365	1274	1189	1099	1025	966	892	834	690					
69	1683	1625	1519	1412	1322	1232	1142	1062	1004	924	866	712					
70	1747	1683	1572	1460	1370	1274	1179	1099	1035	961	897	738					
71	1805	1736	1625	1513	1412	1317	1221	1136	1073	993	924	765					
72	1864	1795	1678	1561	1460	1359	1258	1174	1110	1025	956	791					
73	1922	1853	1731	1609	1508	1402	1301	1211	1142	1057	988	812					
74	1981	1912	1784	1657	1551	1444	1338	1248	1179	1089	1020	839					
75	2039	1965	1837	1710	1598	1487	1381	1285	1211	1120	1046	866					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 310

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	31	30	29	28	27	26	25	24	23	22	21	19	1	24	1	8
2	40	39	39	38	36	34	33	32	30	28	27	25	2	32	2	10
3	51	50	48	46	44	42	41	39	38	36	34	31	3	37	3	14
4	58	57	55	54	52	50	48	45	43	41	39	36	4	40	4	17
5	65	64	62	60	57	55	54	51	48	46	44	40	5	46	5	20
6	72	71	69	67	64	61	59	56	54	51	49	44	6	52	6	26
7	80	78	76	74	71	68	66	62	59	56	55	50	7	56	7	32
8	86	85	82	79	76	72	71	67	64	60	58	54	8	61	8	38
10	93	91	88	86	82	79	76	72	69	66	63	57	10	66	10	48
11	99	97	94	91	87	84	81	77	73	70	67	61	11	71	11	58
12	103	102	99	96	92	87	85	81	77	73	71	64	12	78	12	68
13	107	105	102	100	95	91	88	84	80	76	72	67	13	84	13	80
14	113	110	107	104	100	95	92	87	84	79	76	70	14	90	14	94
15	118	116	112	108	104	100	96	92	87	83	79	72	15	100	15	114
16	122	120	117	113	108	103	101	96	91	86	83	76	16	109	16	138
17	127	125	121	118	113	108	104	100	95	89	86	79	17	121	17	165
18	133	130	126	122	118	112	108	103	99	93	89	82	18	132	18	197
19	136	133	130	126	120	116	112	106	102	96	92	85	19	144	19	236
20	140	137	133	130	124	118	115	109	104	99	95	86	20	160	20	280
21	145	142	138	134	129	123	118	114	108	102	98	90	21	178	21	387
22	149	147	142	137	132	126	122	117	111	105	101	92	22	200		
23	154	151	147	142	136	131	126	120	115	108	104	95	23	225		
24	158	155	150	146	140	133	130	123	118	111	107	98	24	259		
25	163	160	155	150	144	138	133	127	121	115	110	101	25	320		
26	168	165	160	155	149	142	137	131	125	118	114	104	26	392		
27	173	169	165	160	153	147	142	135	129	122	117	107				
28	179	175	170	165	158	151	147	139	133	126	121	111				
29	184	181	176	170	164	156	151	144	137	130	125	115				
30	190	186	180	175	168	161	155	148	141	133	128	118				
31	196	192	186	180	173	165	160	152	145	138	133	121				
32	201	197	192	186	179	171	165	157	149	142	136	125				
33	208	203	197	192	183	176	170	162	154	146	140	129				
34	212	208	202	196	188	180	174	165	158	149	144	132				
35	217	213	207	200	193	184	178	169	162	153	147	134				
36	223	219	212	206	197	189	182	174	165	157	150	138				
37	231	227	220	213	205	196	189	180	172	163	156	143				
38	240	235	228	222	212	203	196	187	179	169	163	149				
39	248	243	236	228	219	210	203	194	184	175	167	153				
40	256	251	243	236	227	217	210	199	190	180	173	158				
41	264	259	252	244	234	225	216	207	196	186	179	164				
42	273	267	259	252	242	231	223	212	202	192	184	168				
43	280	275	267	259	248	238	229	219	209	197	190	174				
44	289	283	274	266	256	244	236	225	214	203	195	179				
45	296	290	282	274	262	251	243	231	220	209	200	183				
46	306	300	291	283	271	259	251	239	227	215	207	190				
47	316	310	301	291	280	268	259	246	235	223	213	196				
48	326	320	310	301	289	276	267	255	242	229	220	202				
49	336	329	320	310	297	285	274	262	249	237	227	208				
50	344	337	328	319	306	292	282	269	256	243	233	213				
51	354	348	337	327	314	301	290	276	263	250	240	219				
52	364	357	347	337	322	308	298	285	271	257	246	226				
53	373	366	355	345	331	316	306	291	277	263	252	231				
54	388	381	369	358	343	329	318	303	289	274	262	240				
55	407	399	387	376	360	345	333	318	302	287	275	252				
56	429	420	408	396	380	363	351	335	319	302	290	265				
57	452	444	431	417	400	384	370	353	336	319	306	280				

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 310**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>		<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	488	478	464	450	431	414	400	381	362	344	330	302					
59	541	530	515	500	479	459	443	422	401	382	366	335					
60	599	588	571	554	531	508	491	468	445	422	405	371					
61	654	642	623	604	580	555	536	511	486	462	443	405					
62	706	692	672	652	625	598	578	551	525	497	478	437					
63	758	744	722	700	671	643	620	592	563	534	512	469					
64	809	794	771	747	717	686	663	632	602	571	547	501					
65	862	845	821	796	763	730	706	673	640	607	583	533					
66	940	922	895	868	832	796	770	734	698	662	635	582					
67	1043	1024	994	964	924	885	854	815	775	735	705	646					
68	1147	1125	1092	1059	1016	972	939	896	852	808	776	710					
69	1250	1227	1191	1155	1107	1060	1025	977	929	882	846	775					
70	1355	1328	1290	1251	1199	1148	1109	1058	1006	954	916	838					
71	1458	1430	1388	1347	1292	1236	1194	1138	1083	1027	986	902					
72	1561	1531	1487	1443	1383	1324	1279	1219	1160	1101	1056	966					
73	1665	1634	1586	1538	1475	1411	1364	1300	1237	1173	1126	1031					
74	1769	1735	1684	1634	1567	1499	1449	1381	1314	1246	1196	1095					
75	1872	1837	1783	1730	1658	1587	1533	1463	1391	1320	1266	1159					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>		<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	248	238	223	208	193	183	167	157	147	137	127	106	1	137	1	66	
2	330	319	299	279	259	243	223	208	198	183	172	142	2	157	2	81	
3	360	345	324	304	284	264	243	228	213	198	183	152	3	183	3	101	
4	421	406	380	355	330	309	284	269	254	233	218	177	4	198	4	112	
5	461	446	416	385	360	335	314	289	274	254	238	198	5	208	5	132	
6	482	466	436	406	380	355	330	304	289	264	248	203	6	218	6	142	
7	507	487	456	426	395	370	345	319	299	279	259	213	7	228	7	157	
8	527	512	477	441	416	385	360	335	314	289	274	223	8	238	8	188	
10	548	527	492	456	426	401	370	345	324	299	279	233	10	254	10	218	
11	563	542	507	472	441	411	380	355	335	309	289	238	11	269	11	238	
12	583	563	527	492	456	426	395	370	350	319	299	248	12	274	12	264	
13	603	578	542	507	472	441	406	380	360	330	309	254	13	284	13	284	
14	619	598	558	517	487	451	421	390	370	340	319	264	14	304	14	314	
15	629	608	568	527	492	461	426	395	375	345	324	269	15	319	15	340	
16	634	613	573	532	497	466	431	401	380	350	324	269	16	330	16	375	
17	649	624	583	542	507	472	436	411	385	355	335	274	17	345	17	395	
18	664	639	598	558	522	487	451	421	395	365	340	279	18	360	18	431	
19	674	649	608	568	527	492	456	426	401	370	345	284	19	380	19	456	
20	695	669	624	578	542	507	466	436	411	380	355	294	20	390	20	487	
21	710	684	639	593	558	517	482	446	421	390	365	299	21	406	21	553	
22	720	695	649	603	563	527	487	456	426	395	370	304	22	431			
23	730	705	659	613	573	532	497	461	436	401	375	309	23	446			
24	750	720	674	629	588	548	507	472	446	411	385	319	24	466			
25	755	725	679	634	593	553	512	477	446	416	385	319	25	502			
26	766	740	690	639	598	558	517	482	456	421	395	324	26	548			
27	776	750	700	649	608	568	527	492	461	426	401	330					
28	781	755	705	654	613	573	527	492	466	431	401	330					
29	796	766	715	664	624	578	537	502	472	436	406	335					

TERRITORY 310

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	801	771	720	669	629	583	542	502	477	441	411	340					
31	811	781	730	679	634	593	548	512	482	446	416	345					
32	826	796	745	695	649	603	558	522	492	456	426	350					
33	837	806	755	705	659	613	568	527	497	461	431	355					
34	852	821	766	710	664	619	573	537	507	466	436	360					
35	862	831	776	720	674	629	583	542	512	472	441	365					
36	872	842	786	730	684	639	588	553	517	482	446	370					
37	887	857	801	745	695	649	603	563	527	487	456	375					
38	902	867	811	755	705	659	608	568	537	497	461	380					
39	908	872	816	761	710	659	613	573	537	497	466	385					
40	918	882	826	771	720	669	619	578	548	502	472	390					
41	928	897	837	776	730	679	629	588	553	512	477	395					
42	938	908	847	786	735	684	634	593	558	517	482	395					
43	953	918	857	796	745	695	644	598	568	522	487	401					
44	958	923	862	801	750	700	649	603	568	527	492	406					
45	973	938	877	816	766	710	659	613	578	537	502	411					
46	984	948	887	826	771	720	664	624	588	542	507	416					
47	994	958	897	837	781	725	674	629	593	548	512	421					
48	1009	973	908	842	791	735	679	634	598	553	517	426					
49	1019	984	918	852	796	745	690	644	603	558	522	431					
50	1029	994	928	862	806	750	695	649	613	568	527	436					
51	1039	1004	938	872	816	761	705	659	619	573	532	441					
52	1044	1009	943	877	821	766	710	659	624	573	537	441					
53	1060	1019	953	887	831	771	715	669	629	583	542	446					
54	1070	1029	963	897	837	781	725	674	634	588	548	451					
55	1085	1049	979	908	852	791	735	684	644	598	558	461					
56	1105	1065	994	923	867	806	745	695	654	608	568	466					
57	1126	1085	1014	943	882	821	761	710	669	619	578	477					
58	1161	1115	1044	973	908	847	786	730	690	639	593	492					
59	1207	1161	1085	1009	943	877	816	761	715	664	619	512					
60	1257	1212	1131	1049	984	918	847	791	745	690	644	532					
61	1293	1247	1166	1085	1014	943	877	816	771	710	664	548					
62	1323	1273	1191	1110	1034	963	892	837	786	725	679	558					
63	1344	1298	1212	1126	1055	984	908	847	801	740	690	568					
64	1374	1323	1237	1151	1075	1004	928	867	816	755	705	583					
65	1399	1349	1262	1176	1100	1024	948	882	831	771	720	593					
66	1440	1389	1298	1207	1131	1049	973	908	857	791	740	608					
67	1496	1445	1349	1252	1171	1090	1014	943	892	821	771	634					
68	1551	1496	1399	1303	1217	1136	1049	979	923	852	796	659					
69	1607	1551	1450	1349	1262	1176	1090	1014	958	882	826	679					
70	1668	1607	1501	1394	1308	1217	1126	1049	989	918	857	705					
71	1724	1658	1551	1445	1349	1257	1166	1085	1024	948	882	730					
72	1780	1714	1602	1491	1394	1298	1202	1120	1060	979	913	755					
73	1835	1769	1653	1536	1440	1338	1242	1156	1090	1009	943	776					
74	1891	1825	1704	1582	1480	1379	1278	1191	1126	1039	973	801					
75	1947	1876	1754	1633	1526	1420	1318	1227	1156	1070	999	826					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 320**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>																
<b>Symbol (a)</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011- 2013</b>	<b>Symbol (b)</b>	<b>1990- 2010</b>	<b>Symbol (c)</b>	<b>1989 &amp; Prior</b>
1	47	46	44	43	41	40	39	36	34	33	31	29	1	36	1	13
2	61	60	59	57	54	51	50	49	46	43	41	39	2	49	2	16
3	77	76	73	70	67	64	63	60	57	54	51	47	3	56	3	21
4	89	87	84	82	79	76	73	69	66	63	60	54	4	61	4	26
5	99	97	94	92	87	84	82	77	73	70	67	61	5	70	5	30
6	110	107	104	102	97	93	90	86	82	77	74	67	6	79	6	40
7	122	119	116	113	107	103	100	94	90	86	83	76	7	86	7	49
8	130	129	124	120	116	110	107	102	97	92	89	82	8	93	8	57
10	142	139	134	130	124	120	116	110	104	100	96	87	10	100	10	73
11	150	147	143	139	133	127	123	117	112	106	102	93	11	109	11	89
12	157	154	150	146	140	133	129	123	117	112	107	97	12	119	12	103
13	163	160	156	152	144	139	134	127	122	116	110	102	13	127	13	122
14	172	167	163	159	152	144	140	133	127	120	116	106	14	137	14	143
15	179	176	170	164	159	152	146	140	133	126	120	110	15	152	15	173
16	186	183	177	172	164	157	153	146	139	132	126	116	16	166	16	210
17	193	190	184	179	172	164	159	152	144	136	132	120	17	184	17	252
18	202	197	192	186	179	170	164	157	150	142	136	124	18	200	18	300
19	207	203	197	192	183	176	170	162	154	146	140	129	19	219	19	359
20	213	209	203	197	189	180	174	166	159	150	144	132	20	243	20	426
21	220	216	210	204	196	187	180	173	164	156	149	137	21	270	21	589
22	227	223	216	209	200	192	186	177	169	160	153	140	22	305		
23	235	230	223	216	207	199	192	183	174	164	159	144	23	342		
24	240	236	229	222	213	203	197	187	179	169	163	149	24	395		
25	247	243	236	229	219	210	203	193	184	174	167	153	25	486		
26	256	250	243	236	226	216	209	199	190	180	173	159	26	596		
27	263	257	250	243	233	223	216	206	196	186	177	163				
28	272	266	259	252	240	230	223	212	202	192	184	169				
29	280	276	267	259	249	237	230	219	209	197	190	174				
30	289	283	275	266	256	245	236	225	215	203	194	179				
31	297	292	283	275	263	252	243	232	220	210	202	184				
32	306	300	292	283	272	260	250	239	227	216	207	190				
33	316	309	300	292	279	267	259	246	235	222	213	196				
34	323	316	307	299	286	273	265	252	240	227	219	200				
35	330	325	315	305	293	280	270	257	246	233	223	204				
36	339	333	323	313	300	287	277	265	252	239	229	210				
37	352	345	335	325	312	297	287	275	262	247	237	217				
38	365	358	347	337	323	309	299	285	272	257	247	226				
39	378	370	359	347	333	319	309	295	280	266	255	233				
40	389	382	370	359	345	330	319	303	289	275	263	240				
41	402	395	383	372	356	342	329	315	299	283	272	249				
42	415	406	395	383	368	352	339	323	307	292	280	256				
43	426	419	406	393	378	362	349	333	317	300	289	265				
44	439	430	418	405	389	372	359	342	326	309	296	272				
45	450	442	429	416	399	382	369	352	335	317	305	279				
46	466	456	443	430	412	395	382	363	346	327	315	289				
47	480	472	458	443	426	408	393	375	358	339	325	297				
48	496	486	472	458	439	420	406	388	368	349	335	307				
49	511	501	486	472	452	433	418	399	379	360	345	316				
50	523	513	499	485	465	445	429	409	389	369	355	325				
51	539	529	513	498	478	458	442	420	400	380	365	333				
52	553	543	528	512	490	469	453	433	412	390	375	343				
53	568	556	541	525	503	480	465	443	422	400	383	352				
54	591	579	562	545	522	501	483	460	439	416	399	365				
55	619	606	589	572	548	525	506	483	459	436	419	383				
56	652	639	621	602	578	552	533	509	485	459	440	403				
57	688	675	655	635	609	583	563	538	511	485	465	426				

TERRITORY 320

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
58	742	728	706	685	656	629	608	579	551	523	502	459					
59	822	807	784	761	729	698	674	642	611	581	556	509					
60	911	894	868	842	808	772	746	712	676	642	616	565					
61	995	977	948	919	882	844	815	778	739	702	674	616					
62	1074	1052	1022	992	951	909	879	838	798	756	726	665					
63	1153	1131	1098	1065	1021	978	944	901	857	812	779	714					
64	1231	1208	1173	1137	1091	1044	1008	961	915	868	832	762					
65	1311	1286	1248	1211	1161	1111	1074	1024	974	924	887	811					
66	1430	1403	1361	1320	1266	1211	1171	1117	1062	1007	967	885					
67	1587	1557	1512	1466	1406	1346	1300	1240	1178	1118	1073	982					
68	1745	1712	1662	1612	1546	1479	1429	1363	1296	1230	1180	1080					
69	1902	1866	1812	1757	1685	1613	1559	1486	1413	1341	1287	1178					
70	2061	2021	1962	1903	1825	1746	1687	1609	1530	1451	1393	1276					
71	2218	2175	2112	2049	1965	1880	1816	1732	1647	1563	1500	1373					
72	2375	2329	2262	2195	2104	2013	1946	1855	1765	1675	1606	1470					
73	2533	2485	2412	2339	2244	2146	2075	1978	1882	1785	1713	1569					
74	2691	2640	2563	2485	2384	2281	2204	2101	1999	1896	1819	1666					
75	2849	2794	2713	2631	2523	2414	2332	2225	2116	2008	1926	1763					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
1	271	260	244	227	211	199	183	172	161	150	139	116	1	150	1	72	
2	360	349	327	305	283	266	244	227	216	199	188	155	2	172	2	89	
3	393	377	355	332	310	288	266	249	233	216	199	166	3	199	3	111	
4	460	443	416	388	360	338	310	294	277	255	238	194	4	216	4	122	
5	504	488	454	421	393	366	343	316	299	277	260	216	5	227	5	144	
6	526	510	476	443	416	388	360	332	316	288	271	222	6	238	6	155	
7	554	532	499	465	432	404	377	349	327	305	283	233	7	249	7	172	
8	576	560	521	482	454	421	393	366	343	316	299	244	8	260	8	205	
10	598	576	537	499	465	438	404	377	355	327	305	255	10	277	10	238	
11	615	593	554	515	482	449	416	388	366	338	316	260	11	294	11	260	
12	637	615	576	537	499	465	432	404	382	349	327	271	12	299	12	288	
13	659	632	593	554	515	482	443	416	393	360	338	277	13	310	13	310	
14	676	654	609	565	532	493	460	427	404	371	349	288	14	332	14	343	
15	687	665	620	576	537	504	465	432	410	377	355	294	15	349	15	371	
16	693	670	626	582	543	510	471	438	416	382	355	294	16	360	16	410	
17	709	681	637	593	554	515	476	449	421	388	366	299	17	377	17	432	
18	726	698	654	609	571	532	493	460	432	399	371	305	18	393	18	471	
19	737	709	665	620	576	537	499	465	438	404	377	310	19	416	19	499	
20	759	731	681	632	593	554	510	476	449	416	388	321	20	427	20	532	
21	776	748	698	648	609	565	526	488	460	427	399	327	21	443	21	604	
22	787	759	709	659	615	576	532	499	465	432	404	332	22	471			
23	798	770	720	670	626	582	543	504	476	438	410	338	23	488			
24	820	787	737	687	643	598	554	515	488	449	421	349	24	510			
25	825	792	742	693	648	604	560	521	488	454	421	349	25	548			
26	837	809	753	698	654	609	565	526	499	460	432	355	26	598			
27	848	820	765	709	665	620	576	537	504	465	438	360					
28	853	825	770	715	670	626	576	537	510	471	438	360					
29	870	837	781	726	681	632	587	548	515	476	443	366					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 320**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
30	875	842	787	731	687	637	593	548	521	482	449	371					
31	886	853	798	742	693	648	598	560	526	488	454	377					
32	903	870	814	759	709	659	609	571	537	499	465	382					
33	914	881	825	770	720	670	620	576	543	504	471	388					
34	931	897	837	776	726	676	626	587	554	510	476	393					
35	942	909	848	787	737	687	637	593	560	515	482	399					
36	953	920	859	798	748	698	643	604	565	526	488	404					
37	970	936	875	814	759	709	659	615	576	532	499	410					
38	986	947	886	825	770	720	665	620	587	543	504	416					
39	992	953	892	831	776	720	670	626	587	543	510	421					
40	1003	964	903	842	787	731	676	632	598	548	515	427					
41	1014	981	914	848	798	742	687	643	604	560	521	432					
42	1025	992	925	859	803	748	693	648	609	565	526	432					
43	1042	1003	936	870	814	759	704	654	620	571	532	438					
44	1047	1008	942	875	820	765	709	659	620	576	537	443					
45	1064	1025	958	892	837	776	720	670	632	587	548	449					
46	1075	1036	970	903	842	787	726	681	643	593	554	454					
47	1086	1047	981	914	853	792	737	687	648	598	560	460					
48	1102	1064	992	920	864	803	742	693	654	604	565	465					
49	1114	1075	1003	931	870	814	753	704	659	609	571	471					
50	1125	1086	1014	942	881	820	759	709	670	620	576	476					
51	1136	1097	1025	953	892	831	770	720	676	626	582	482					
52	1141	1102	1030	958	897	837	776	720	681	626	587	482					
53	1158	1114	1042	970	909	842	781	731	687	637	593	488					
54	1169	1125	1053	981	914	853	792	737	693	643	598	493					
55	1186	1147	1069	992	931	864	803	748	704	654	609	504					
56	1208	1163	1086	1008	947	881	814	759	715	665	620	510					
57	1230	1186	1108	1030	964	897	831	776	731	676	632	521					
58	1269	1219	1141	1064	992	925	859	798	753	698	648	537					
59	1319	1269	1186	1102	1030	958	892	831	781	726	676	560					
60	1374	1324	1235	1147	1075	1003	925	864	814	753	704	582					
61	1413	1363	1274	1186	1108	1030	958	892	842	776	726	598					
62	1446	1391	1302	1213	1130	1053	975	914	859	792	742	609					
63	1468	1418	1324	1230	1152	1075	992	925	875	809	753	620					
64	1501	1446	1352	1258	1174	1097	1014	947	892	825	770	637					
65	1529	1474	1379	1285	1202	1119	1036	964	909	842	787	648					
66	1573	1518	1418	1319	1235	1147	1064	992	936	864	809	665					
67	1634	1579	1474	1368	1280	1191	1108	1030	975	897	842	693					
68	1695	1634	1529	1424	1330	1241	1147	1069	1008	931	870	720					
69	1756	1695	1584	1474	1379	1285	1191	1108	1047	964	903	742					
70	1823	1756	1640	1524	1429	1330	1230	1147	1080	1003	936	770					
71	1884	1812	1695	1579	1474	1374	1274	1186	1119	1036	964	798					
72	1945	1873	1751	1629	1524	1418	1313	1224	1158	1069	997	825					
73	2005	1933	1806	1679	1573	1463	1357	1263	1191	1102	1030	848					
74	2066	1994	1861	1728	1618	1507	1396	1302	1230	1136	1064	875					
75	2127	2050	1917	1784	1668	1551	1440	1341	1263	1169	1091	903					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 340

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	33	32	31	30	29	28	27	25	24	23	22	20	1	25	1	9
2	43	42	41	40	38	36	35	34	32	30	29	27	2	34	2	11
3	55	54	52	49	47	45	44	42	40	38	36	33	3	39	3	15
4	63	62	60	58	56	54	52	48	46	44	42	38	4	43	4	18
5	70	69	67	65	62	60	58	55	52	49	47	43	5	49	5	21
6	78	76	74	72	69	66	64	61	58	55	53	47	6	56	6	28
7	86	84	82	80	76	73	71	67	64	61	59	54	7	61	7	34
8	92	91	88	85	82	78	76	72	69	65	63	58	8	66	8	40
10	100	98	95	92	88	85	82	78	74	71	68	62	10	71	10	52
11	106	104	101	98	94	90	87	83	79	75	72	66	11	77	11	63
12	111	109	106	103	99	94	91	87	83	79	76	69	12	84	12	73
13	115	113	110	107	102	98	95	90	86	82	78	72	13	90	13	86
14	121	118	115	112	107	102	99	94	90	85	82	75	14	97	14	101
15	126	124	120	116	112	107	103	99	94	89	85	78	15	107	15	122
16	131	129	125	121	116	111	108	103	98	93	89	82	16	117	16	148
17	136	134	130	126	121	116	112	107	102	96	93	85	17	130	17	178
18	142	139	135	131	126	120	116	111	106	100	96	88	18	141	18	212
19	146	143	139	135	129	124	120	114	109	103	99	91	19	155	19	254
20	150	147	143	139	133	127	123	117	112	106	102	93	20	172	20	301
21	156	153	148	144	138	132	127	122	116	110	105	97	21	191	21	416
22	161	158	153	147	141	135	131	125	119	113	108	99	22	215		
23	166	163	158	153	146	140	135	129	123	116	112	102	23	241		
24	170	167	162	157	150	143	139	132	126	119	115	105	24	279		
25	175	172	167	162	155	148	143	136	130	123	118	108	25	343		
26	181	177	172	167	160	153	147	140	134	127	122	112	26	421		
27	186	182	177	172	165	158	153	145	138	131	125	115				
28	192	188	183	178	170	163	158	149	142	135	130	119				
29	198	195	189	183	176	168	163	155	147	139	134	123				
30	204	200	194	188	181	173	167	159	152	143	137	126				
31	210	206	200	194	186	178	172	164	156	148	142	130				
32	216	212	206	200	192	184	177	169	161	153	146	134				
33	223	218	212	206	197	189	183	174	166	157	150	138				
34	228	223	217	211	202	193	187	178	170	161	155	141				
35	233	229	222	215	207	198	191	182	174	165	158	144				
36	239	235	228	221	212	203	196	187	178	169	162	148				
37	248	243	236	229	220	210	203	194	185	175	168	154				
38	258	253	245	238	228	218	211	201	192	182	175	160				
39	267	262	254	245	235	225	218	208	198	188	180	165				
40	275	270	262	254	243	233	225	214	204	194	186	170				
41	284	279	271	263	251	241	232	222	211	200	192	176				
42	293	287	279	271	260	248	239	228	217	206	198	181				
43	301	296	287	278	267	256	246	235	224	212	204	187				
44	310	304	295	286	275	263	254	241	230	218	209	192				
45	318	312	303	294	282	270	261	248	236	224	215	197				
46	329	322	313	304	291	279	270	257	244	231	222	204				
47	339	333	323	313	301	288	278	265	253	239	229	210				
48	350	343	333	323	310	297	287	274	260	246	236	217				
49	361	354	343	333	319	306	295	282	268	255	243	223				
50	370	363	352	342	328	314	303	289	275	261	250	229				
51	381	374	363	351	337	323	312	297	283	269	258	235				
52	391	384	373	362	346	331	320	306	291	276	265	242				
53	401	393	382	371	356	339	328	313	298	283	271	248				
54	417	409	397	385	369	354	341	325	310	294	282	258				
55	437	428	416	404	387	371	358	341	324	308	296	271				
56	461	451	438	425	408	390	377	360	342	324	311	285				
57	486	477	463	448	430	412	398	380	361	342	328	301				

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 340**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	524	514	499	484	464	444	429	409	389	370	355	324					
59	581	570	553	537	515	493	476	453	431	410	393	360					
60	643	631	613	595	571	545	527	503	478	453	435	399					
61	703	690	670	649	623	596	576	549	522	496	476	435					
62	759	743	722	701	672	642	621	592	564	534	513	470					
63	814	799	776	752	721	691	667	636	605	574	550	504					
64	870	853	828	803	771	737	712	679	646	613	588	538					
65	926	908	882	855	820	785	759	723	688	652	626	573					
66	1010	991	962	932	894	855	827	789	750	711	683	625					
67	1121	1100	1068	1035	993	950	918	876	832	790	758	694					
68	1232	1209	1174	1138	1092	1044	1009	963	915	869	833	763					
69	1343	1318	1280	1241	1190	1139	1101	1049	998	947	909	832					
70	1455	1427	1386	1344	1289	1233	1192	1136	1081	1025	984	901					
71	1567	1536	1492	1447	1388	1328	1283	1223	1164	1104	1059	970					
72	1678	1645	1598	1550	1486	1422	1375	1310	1246	1183	1134	1038					
73	1789	1755	1704	1652	1585	1516	1466	1397	1329	1260	1210	1108					
74	1901	1864	1810	1755	1684	1611	1556	1484	1412	1339	1285	1177					
75	2012	1974	1916	1858	1782	1705	1647	1572	1495	1418	1360	1245					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	326	313	293	273	253	239	219	206	193	180	166	140	1	180	1	86	
2	432	419	392	366	339	319	293	273	259	239	226	186	2	206	2	106	
3	472	452	426	399	372	346	319	299	279	259	239	200	3	239	3	133	
4	552	532	499	466	432	406	372	352	333	306	286	233	4	259	4	146	
5	605	585	545	505	472	439	412	379	359	333	313	259	5	273	5	173	
6	632	612	572	532	499	466	432	399	379	346	326	266	6	286	6	186	
7	665	638	599	559	519	485	452	419	392	366	339	279	7	299	7	206	
8	692	672	625	579	545	505	472	439	412	379	359	293	8	313	8	246	
10	718	692	645	599	559	525	485	452	426	392	366	306	10	333	10	286	
11	738	712	665	618	579	539	499	466	439	406	379	313	11	352	11	313	
12	765	738	692	645	599	559	519	485	459	419	392	326	12	359	12	346	
13	791	758	712	665	618	579	532	499	472	432	406	333	13	372	13	372	
14	811	785	732	678	638	592	552	512	485	446	419	346	14	399	14	412	
15	825	798	745	692	645	605	559	519	492	452	426	352	15	419	15	446	
16	831	805	751	698	652	612	565	525	499	459	426	352	16	432	16	492	
17	851	818	765	712	665	618	572	539	505	466	439	359	17	452	17	519	
18	871	838	785	732	685	638	592	552	519	479	446	366	18	472	18	565	
19	884	851	798	745	692	645	599	559	525	485	452	372	19	499	19	599	
20	911	878	818	758	712	665	612	572	539	499	466	386	20	512	20	638	
21	931	898	838	778	732	678	632	585	552	512	479	392	21	532	21	725	
22	944	911	851	791	738	692	638	599	559	519	485	399	22	565			
23	958	924	865	805	751	698	652	605	572	525	492	406	23	585			
24	984	944	884	825	771	718	665	618	585	539	505	419	24	612			
25	991	951	891	831	778	725	672	625	585	545	505	419	25	658			
26	1004	971	904	838	785	732	678	632	599	552	519	426	26	718			
27	1017	984	918	851	798	745	692	645	605	559	525	432					
28	1024	991	924	858	805	751	692	645	612	565	525	432					
29	1044	1004	938	871	818	758	705	658	618	572	532	439					

TERRITORY 340

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1051	1011	944	878	825	765	712	658	625	579	539	446					
31	1064	1024	958	891	831	778	718	672	632	585	545	452					
32	1084	1044	978	911	851	791	732	685	645	599	559	459					
33	1097	1057	991	924	865	805	745	692	652	605	565	466					
34	1117	1077	1004	931	871	811	751	705	665	612	572	472					
35	1131	1091	1017	944	884	825	765	712	672	618	579	479					
36	1144	1104	1031	958	898	838	771	725	678	632	585	485					
37	1164	1124	1051	978	911	851	791	738	692	638	599	492					
38	1184	1137	1064	991	924	865	798	745	705	652	605	499					
39	1190	1144	1071	998	931	865	805	751	705	652	612	505					
40	1204	1157	1084	1011	944	878	811	758	718	658	618	512					
41	1217	1177	1097	1017	958	891	825	771	725	672	625	519					
42	1230	1190	1111	1031	964	898	831	778	732	678	632	519					
43	1250	1204	1124	1044	978	911	845	785	745	685	638	525					
44	1257	1210	1131	1051	984	918	851	791	745	692	645	532					
45	1277	1230	1150	1071	1004	931	865	805	758	705	658	539					
46	1290	1244	1164	1084	1011	944	871	818	771	712	665	545					
47	1303	1257	1177	1097	1024	951	884	825	778	718	672	552					
48	1323	1277	1190	1104	1037	964	891	831	785	725	678	559					
49	1337	1290	1204	1117	1044	978	904	845	791	732	685	565					
50	1350	1303	1217	1131	1057	984	911	851	805	745	692	572					
51	1363	1317	1230	1144	1071	998	924	865	811	751	698	579					
52	1370	1323	1237	1150	1077	1004	931	865	818	751	705	579					
53	1390	1337	1250	1164	1091	1011	938	878	825	765	712	585					
54	1403	1350	1264	1177	1097	1024	951	884	831	771	718	592					
55	1423	1377	1283	1190	1117	1037	964	898	845	785	732	605					
56	1450	1397	1303	1210	1137	1057	978	911	858	798	745	612					
57	1476	1423	1330	1237	1157	1077	998	931	878	811	758	625					
58	1523	1463	1370	1277	1190	1111	1031	958	904	838	778	645					
59	1583	1523	1423	1323	1237	1150	1071	998	938	871	811	672					
60	1649	1589	1483	1377	1290	1204	1111	1037	978	904	845	698					
61	1696	1636	1530	1423	1330	1237	1150	1071	1011	931	871	718					
62	1736	1669	1563	1456	1357	1264	1170	1097	1031	951	891	732					
63	1762	1702	1589	1476	1383	1290	1190	1111	1051	971	904	745					
64	1802	1736	1623	1510	1410	1317	1217	1137	1071	991	924	765					
65	1835	1769	1656	1543	1443	1343	1244	1157	1091	1011	944	778					
66	1889	1822	1702	1583	1483	1377	1277	1190	1124	1037	971	798					
67	1962	1895	1769	1643	1536	1430	1330	1237	1170	1077	1011	831					
68	2035	1962	1835	1709	1596	1490	1377	1283	1210	1117	1044	865					
69	2108	2035	1902	1769	1656	1543	1430	1330	1257	1157	1084	891					
70	2188	2108	1968	1829	1716	1596	1476	1377	1297	1204	1124	924					
71	2261	2175	2035	1895	1769	1649	1530	1423	1343	1244	1157	958					
72	2334	2248	2101	1955	1829	1702	1576	1470	1390	1283	1197	991					
73	2407	2321	2168	2015	1889	1756	1629	1516	1430	1323	1237	1017					
74	2480	2394	2234	2075	1942	1809	1676	1563	1476	1363	1277	1051					
75	2554	2461	2301	2141	2002	1862	1729	1609	1516	1403	1310	1084					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 350**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	31	30	29	28	27	26	25	23	22	21	20	19	1	23	1	8	
2	40	39	38	37	35	33	33	32	30	28	27	25	2	32	2	10	
3	50	49	47	46	44	42	41	39	37	35	33	31	3	36	3	14	
4	58	57	55	53	51	49	47	45	43	41	39	35	4	40	4	17	
5	64	63	61	60	57	55	53	50	47	46	44	40	5	46	5	20	
6	72	70	68	66	63	60	59	56	53	50	48	44	6	51	6	26	
7	79	77	75	73	70	67	65	61	59	56	54	49	7	56	7	32	
8	85	84	81	78	75	72	70	66	63	60	58	53	8	60	8	37	
10	92	90	87	85	81	78	75	72	68	65	62	57	10	65	10	47	
11	98	96	93	90	86	83	80	76	73	69	66	60	11	71	11	58	
12	102	100	98	95	91	86	84	80	76	73	70	63	12	77	12	67	
13	106	104	101	99	94	90	87	83	79	75	72	66	13	83	13	79	
14	112	109	106	103	99	94	91	86	83	78	75	69	14	89	14	93	
15	116	114	111	107	103	99	95	91	86	82	78	72	15	99	15	113	
16	121	119	115	112	107	102	100	95	90	86	82	75	16	108	16	137	
17	126	124	120	116	112	107	103	99	94	88	86	78	17	120	17	164	
18	131	128	125	121	116	111	107	102	98	92	88	81	18	130	18	195	
19	135	132	128	125	119	114	111	105	100	95	91	84	19	142	19	233	
20	139	136	132	128	123	117	113	108	103	98	94	86	20	158	20	277	
21	143	140	137	133	127	122	117	113	107	101	97	89	21	176	21	383	
22	148	145	140	136	130	125	121	115	110	104	100	91	22	198			
23	153	150	145	140	135	129	125	119	113	107	103	94	23	222			
24	156	153	149	144	139	132	128	122	116	110	106	97	24	257			
25	161	158	153	149	142	137	132	126	120	113	109	100	25	316			
26	166	163	158	153	147	140	136	129	124	117	113	103	26	388			
27	171	167	163	158	152	145	140	134	127	121	115	106					
28	177	173	168	164	156	150	145	138	131	125	120	110					
29	182	179	174	168	162	154	150	142	136	128	124	113					
30	188	184	179	173	166	159	153	146	140	132	126	116					
31	193	190	184	179	171	164	158	151	143	137	131	120					
32	199	195	190	184	177	169	163	155	148	140	135	124					
33	206	201	195	190	181	174	168	160	153	144	139	127					
34	210	206	200	194	186	178	172	164	156	148	142	130					
35	215	211	205	198	191	182	176	167	160	152	145	133					
36	220	217	210	204	195	187	180	172	164	155	149	137					
37	229	224	218	211	203	193	187	179	170	161	154	141					
38	237	233	226	219	210	201	194	185	177	167	161	147					
39	246	241	233	226	217	207	201	192	182	173	166	152					
40	253	248	241	233	224	215	207	197	188	179	171	156					
41	261	257	249	242	232	222	214	205	194	184	177	162					
42	270	264	257	249	239	229	220	210	200	190	182	166					
43	277	272	264	256	246	235	227	217	206	195	188	172					
44	286	280	272	263	253	242	233	222	212	201	193	177					
45	293	287	279	271	259	248	240	229	218	206	198	181					
46	303	297	288	280	268	257	248	236	225	213	205	188					
47	312	307	298	288	277	265	256	244	233	220	211	193					
48	323	316	307	298	286	273	264	252	239	227	218	200					
49	332	326	316	307	294	282	272	259	246	234	224	206					
50	340	334	325	315	302	289	279	266	253	240	231	211					
51	351	344	334	324	311	298	287	273	260	247	237	217					
52	360	353	343	333	319	305	295	282	268	254	244	223					
53	369	362	352	341	327	312	302	288	274	260	249	229					
54	384	377	365	354	339	326	314	299	286	271	259	237					
55	403	394	383	372	356	341	329	314	299	284	272	249					
56	424	416	404	392	376	359	347	331	315	299	286	262					
57	447	439	426	413	396	379	366	350	332	315	302	277					

TERRITORY 350

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	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	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
1	260	250	234	218	202	191	175	165	154	143	133	112	1	143	1	69	
2	345	335	313	292	271	255	234	218	207	191	181	149	2	165	2	85	
3	377	361	340	319	297	276	255	239	223	207	191	159	3	191	3	106	
4	441	425	398	372	345	324	297	281	266	244	228	186	4	207	4	117	
5	483	467	435	404	377	350	329	303	287	266	250	207	5	218	5	138	
6	504	489	457	425	398	372	345	319	303	276	260	212	6	228	6	149	
7	531	510	478	446	414	388	361	335	313	292	271	223	7	239	7	165	
8	552	536	499	462	435	404	377	350	329	303	287	234	8	250	8	196	
10	573	552	515	478	446	419	388	361	340	313	292	244	10	266	10	228	
11	589	568	531	494	462	430	398	372	350	324	303	250	11	281	11	250	
12	611	589	552	515	478	446	414	388	366	335	313	260	12	287	12	276	
13	632	605	568	531	494	462	425	398	377	345	324	266	13	297	13	297	
14	648	627	584	542	510	473	441	409	388	356	335	276	14	319	14	329	
15	658	637	595	552	515	483	446	414	393	361	340	281	15	335	15	356	
16	664	643	600	558	520	489	451	419	398	366	340	281	16	345	16	393	
17	680	653	611	568	531	494	457	430	404	372	350	287	17	361	17	414	
18	696	669	627	584	547	510	473	441	414	382	356	292	18	377	18	451	
19	706	680	637	595	552	515	478	446	419	388	361	297	19	398	19	478	
20	727	701	653	605	568	531	489	457	430	398	372	308	20	409	20	510	
21	743	717	669	621	584	542	504	467	441	409	382	313	21	425	21	579	
22	754	727	680	632	589	552	510	478	446	414	388	319	22	451			
23	765	738	690	643	600	558	520	483	457	419	393	324	23	467			
24	786	754	706	658	616	573	531	494	467	430	404	335	24	489			
25	791	759	712	664	621	579	536	499	467	435	404	335	25	526			
26	802	775	722	669	627	584	542	504	478	441	414	340	26	573			
27	812	786	733	680	637	595	552	515	483	446	419	345					
28	818	791	738	685	643	600	552	515	489	451	419	345					
29	834	802	749	696	653	605	563	526	494	457	425	350					



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 350**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	839	807	754	701	658	611	568	526	499	462	430	356					
31	850	818	765	712	664	621	573	536	504	467	435	361					
32	866	834	781	727	680	632	584	547	515	478	446	366					
33	876	844	791	738	690	643	595	552	520	483	451	372					
34	892	860	802	743	696	648	600	563	531	489	457	377					
35	903	871	812	754	706	658	611	568	536	494	462	382					
36	913	881	823	765	717	669	616	579	542	504	467	388					
37	929	897	839	781	727	680	632	589	552	510	478	393					
38	945	908	850	791	738	690	637	595	563	520	483	398					
39	950	913	855	797	743	690	643	600	563	520	489	404					
40	961	924	866	807	754	701	648	605	573	526	494	409					
41	972	940	876	812	765	712	658	616	579	536	499	414					
42	982	950	887	823	770	717	664	621	584	542	504	414					
43	998	961	897	834	781	727	674	627	595	547	510	419					
44	1004	966	903	839	786	733	680	632	595	552	515	425					
45	1020	982	919	855	802	743	690	643	605	563	526	430					
46	1030	993	929	866	807	754	696	653	616	568	531	435					
47	1041	1004	940	876	818	759	706	658	621	573	536	441					
48	1057	1020	950	881	828	770	712	664	627	579	542	446					
49	1067	1030	961	892	834	781	722	674	632	584	547	451					
50	1078	1041	972	903	844	786	727	680	643	595	552	457					
51	1089	1051	982	913	855	797	738	690	648	600	558	462					
52	1094	1057	988	919	860	802	743	690	653	600	563	462					
53	1110	1067	998	929	871	807	749	701	658	611	568	467					
54	1120	1078	1009	940	876	818	759	706	664	616	573	473					
55	1136	1099	1025	950	892	828	770	717	674	627	584	483					
56	1158	1115	1041	966	908	844	781	727	685	637	595	489					
57	1179	1136	1062	988	924	860	797	743	701	648	605	499					
58	1216	1168	1094	1020	950	887	823	765	722	669	621	515					
59	1264	1216	1136	1057	988	919	855	797	749	696	648	536					
60	1317	1269	1184	1099	1030	961	887	828	781	722	674	558					
61	1354	1306	1221	1136	1062	988	919	855	807	743	696	573					
62	1386	1333	1248	1163	1083	1009	935	876	823	759	712	584					
63	1407	1359	1269	1179	1104	1030	950	887	839	775	722	595					
64	1439	1386	1296	1205	1126	1051	972	908	855	791	738	611					
65	1466	1412	1322	1232	1152	1073	993	924	871	807	754	621					
66	1508	1455	1359	1264	1184	1099	1020	950	897	828	775	637					
67	1566	1513	1412	1312	1227	1142	1062	988	935	860	807	664					
68	1625	1566	1466	1365	1274	1189	1099	1025	966	892	834	690					
69	1683	1625	1519	1412	1322	1232	1142	1062	1004	924	866	712					
70	1747	1683	1572	1460	1370	1274	1179	1099	1035	961	897	738					
71	1805	1736	1625	1513	1412	1317	1221	1136	1073	993	924	765					
72	1864	1795	1678	1561	1460	1359	1258	1174	1110	1025	956	791					
73	1922	1853	1731	1609	1508	1402	1301	1211	1142	1057	988	812					
74	1981	1912	1784	1657	1551	1444	1338	1248	1179	1089	1020	839					
75	2039	1965	1837	1710	1598	1487	1381	1285	1211	1120	1046	866					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 360

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (c)	1990- 2010	Symbol (c)	1989 & Prior
1	34	33	32	31	30	29	28	26	25	24	23	21	1	26	1	9
2	45	44	43	42	40	37	36	35	33	31	30	28	2	35	2	11
3	56	55	53	51	49	47	46	44	42	40	37	34	3	41	3	16
4	64	63	61	59	57	55	53	50	48	46	44	40	4	45	4	19
5	72	71	69	67	63	61	59	56	53	51	49	45	5	51	5	22
6	80	78	76	74	71	68	66	62	59	56	54	49	6	57	6	29
7	88	86	84	82	78	75	73	69	66	62	60	55	7	62	7	35
8	95	94	90	87	84	80	78	74	71	67	64	59	8	68	8	42
10	103	101	98	95	90	87	84	80	76	73	70	63	10	73	10	53
11	109	107	104	101	97	93	89	85	81	77	74	68	11	79	11	64
12	114	112	109	106	102	97	94	89	85	81	78	71	12	86	12	75
13	119	116	113	110	105	101	98	93	88	84	80	74	13	93	13	88
14	125	122	119	115	110	105	102	97	93	87	84	77	14	100	14	104
15	130	128	124	120	115	110	106	102	97	92	87	80	15	110	15	126
16	135	133	129	125	120	114	111	106	101	96	92	84	16	121	16	153
17	140	138	134	130	125	120	115	110	105	99	96	87	17	134	17	183
18	147	144	139	135	130	124	120	114	109	103	99	90	18	146	18	218
19	151	148	144	139	133	128	124	118	112	106	102	94	19	159	19	261
20	155	152	148	144	137	131	127	121	115	109	105	96	20	177	20	310
21	160	157	153	149	142	136	131	126	120	113	108	100	21	197	21	428
22	165	162	157	152	146	139	135	129	123	116	111	102	22	222		
23	171	167	162	157	151	145	139	133	127	120	115	105	23	249		
24	175	172	166	161	155	148	144	136	130	123	119	108	24	287		
25	180	177	172	166	159	153	148	140	134	127	122	111	25	354		
26	186	182	177	172	164	157	152	145	138	131	126	115	26	434		
27	191	187	182	177	170	162	157	150	142	135	129	119				
28	198	193	188	183	175	167	162	154	147	139	134	123				
29	204	201	194	188	181	173	167	159	152	144	138	127				
30	210	206	200	193	186	178	172	163	156	148	141	130				
31	216	212	206	200	191	183	177	168	160	153	147	134				
32	223	218	212	206	198	189	182	174	165	157	151	138				
33	230	225	218	212	203	194	188	179	171	161	155	142				
34	235	230	224	217	208	199	192	183	175	165	159	146				
35	240	236	229	222	213	204	197	187	179	170	162	149				
36	246	242	235	228	218	209	202	192	183	174	166	153				
37	256	251	243	236	227	216	209	200	190	180	173	158				
38	265	260	253	245	235	225	217	207	198	187	180	164				
39	275	269	261	253	242	232	225	214	204	193	185	170				
40	283	278	269	261	251	240	232	220	210	200	191	175				
41	292	287	279	270	259	249	239	229	217	206	198	181				
42	302	295	287	279	267	256	246	235	224	212	204	186				
43	310	305	295	286	275	263	254	242	231	218	210	192				
44	319	313	304	294	283	270	261	249	237	225	215	198				
45	328	321	312	303	290	278	268	256	243	231	222	203				
46	339	332	322	313	300	287	278	264	252	238	229	210				
47	349	343	333	322	310	296	286	272	260	246	236	216				
48	361	354	343	333	319	306	295	282	267	254	243	224				
49	371	364	354	343	329	315	304	290	276	262	251	230				
50	381	373	363	353	338	323	312	297	283	268	258	236				
51	392	385	373	362	347	333	321	306	291	277	265	242				
52	402	395	384	372	357	341	330	315	300	284	272	250				
53	413	405	393	382	366	349	338	322	307	291	279	256				
54	430	421	409	396	380	364	352	335	319	303	290	265				
55	450	441	428	416	398	382	368	352	334	317	305	279				
56	474	465	451	438	420	401	388	370	353	334	320	293				
57	500	491	476	462	443	424	410	391	371	353	338	310				

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 360**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	540	529	514	498	477	458	442	421	400	381	365	334					
59	598	587	570	553	530	508	490	467	444	422	405	370					
60	662	650	631	613	588	562	543	518	492	467	448	411					
61	724	710	690	669	642	614	593	566	538	511	490	448					
62	781	765	744	722	692	661	640	609	580	550	528	484					
63	838	823	799	775	743	711	686	655	623	591	567	519					
64	895	879	853	827	794	759	733	699	666	631	605	554					
65	954	935	908	881	844	808	781	745	708	672	645	590					
66	1040	1020	990	960	920	881	852	812	773	732	703	644					
67	1154	1133	1099	1066	1022	979	945	902	857	813	780	714					
68	1269	1245	1208	1172	1124	1075	1039	991	942	894	858	785					
69	1383	1357	1318	1278	1225	1173	1134	1081	1028	976	936	857					
70	1499	1470	1427	1384	1327	1270	1227	1170	1113	1056	1013	928					
71	1613	1582	1536	1490	1429	1368	1321	1259	1198	1137	1091	998					
72	1727	1694	1645	1596	1530	1464	1415	1349	1283	1218	1168	1069					
73	1842	1808	1754	1701	1632	1561	1509	1438	1369	1298	1246	1141					
74	1957	1920	1864	1808	1734	1659	1603	1528	1454	1379	1323	1212					
75	2072	2032	1973	1914	1835	1756	1696	1618	1539	1460	1401	1282					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	279	268	251	234	217	205	188	177	165	154	143	120	1	154	1	74	
2	371	359	336	314	291	274	251	234	222	205	194	160	2	177	2	91	
3	405	388	365	342	319	296	274	257	239	222	205	171	3	205	3	114	
4	473	456	428	399	371	348	319	302	285	262	245	200	4	222	4	125	
5	519	502	467	433	405	376	353	325	308	285	268	222	5	234	5	148	
6	542	524	490	456	428	399	371	342	325	296	279	228	6	245	6	160	
7	570	547	513	479	445	416	388	359	336	314	291	239	7	257	7	177	
8	593	576	536	496	467	433	405	376	353	325	308	251	8	268	8	211	
10	616	593	553	513	479	450	416	388	365	336	314	262	10	285	10	245	
11	633	610	570	530	496	462	428	399	376	348	325	268	11	302	11	268	
12	656	633	593	553	513	479	445	416	393	359	336	279	12	308	12	296	
13	678	650	610	570	530	496	456	428	405	371	348	285	13	319	13	319	
14	695	673	627	581	547	507	473	439	416	382	359	296	14	342	14	353	
15	707	684	638	593	553	519	479	445	422	388	365	302	15	359	15	382	
16	713	690	644	599	559	524	485	450	428	393	365	302	16	371	16	422	
17	730	701	656	610	570	530	490	462	433	399	376	308	17	388	17	445	
18	747	718	673	627	587	547	507	473	445	410	382	314	18	405	18	485	
19	758	730	684	638	593	553	513	479	450	416	388	319	19	428	19	513	
20	781	752	701	650	610	570	524	490	462	428	399	331	20	439	20	547	
21	798	770	718	667	627	581	542	502	473	439	410	336	21	456	21	621	
22	809	781	730	678	633	593	547	513	479	445	416	342	22	485			
23	821	792	741	690	644	599	559	519	490	450	422	348	23	502			
24	844	809	758	707	661	616	570	530	502	462	433	359	24	524			
25	849	815	764	713	667	621	576	536	502	467	433	359	25	564			
26	861	832	775	718	673	627	581	542	513	473	445	365	26	616			
27	872	844	787	730	684	638	593	553	519	479	450	371					
28	878	849	792	735	690	644	593	553	524	485	450	371					
29	895	861	804	747	701	650	604	564	530	490	456	376					

TERRITORY 360

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
30	901	866	809	752	707	656	610	564	536	496	462	382					
31	912	878	821	764	713	667	616	576	542	502	467	388					
32	929	895	838	781	730	678	627	587	553	513	479	393					
33	941	906	849	792	741	690	638	593	559	519	485	399					
34	958	923	861	798	747	695	644	604	570	524	490	405					
35	969	935	872	809	758	707	656	610	576	530	496	410					
36	980	946	884	821	770	718	661	621	581	542	502	416					
37	998	963	901	838	781	730	678	633	593	547	513	422					
38	1015	975	912	849	792	741	684	638	604	559	519	428					
39	1020	980	918	855	798	741	690	644	604	559	524	433					
40	1032	992	929	866	809	752	695	650	616	564	530	439					
41	1043	1009	941	872	821	764	707	661	621	576	536	445					
42	1055	1020	952	884	827	770	713	667	627	581	542	445					
43	1072	1032	963	895	838	781	724	673	638	587	547	450					
44	1077	1037	969	901	844	787	730	678	638	593	553	456					
45	1094	1055	986	918	861	798	741	690	650	604	564	462					
46	1106	1066	998	929	866	809	747	701	661	610	570	467					
47	1117	1077	1009	941	878	815	758	707	667	616	576	473					
48	1134	1094	1020	946	889	827	764	713	673	621	581	479					
49	1146	1106	1032	958	895	838	775	724	678	627	587	485					
50	1157	1117	1043	969	906	844	781	730	690	638	593	490					
51	1169	1129	1055	980	918	855	792	741	695	644	599	496					
52	1174	1134	1060	986	923	861	798	741	701	644	604	496					
53	1191	1146	1072	998	935	866	804	752	707	656	610	502					
54	1203	1157	1083	1009	941	878	815	758	713	661	616	507					
55	1220	1180	1100	1020	958	889	827	770	724	673	627	519					
56	1243	1197	1117	1037	975	906	838	781	735	684	638	524					
57	1265	1220	1140	1060	992	923	855	798	752	695	650	536					
58	1305	1254	1174	1094	1020	952	884	821	775	718	667	553					
59	1357	1305	1220	1134	1060	986	918	855	804	747	695	576					
60	1414	1362	1271	1180	1106	1032	952	889	838	775	724	599					
61	1454	1402	1311	1220	1140	1060	986	918	866	798	747	616					
62	1488	1431	1340	1248	1163	1083	1003	941	884	815	764	627					
63	1511	1459	1362	1265	1186	1106	1020	952	901	832	775	638					
64	1545	1488	1391	1294	1208	1129	1043	975	918	849	792	656					
65	1573	1516	1419	1322	1237	1151	1066	992	935	866	809	667					
66	1619	1562	1459	1357	1271	1180	1094	1020	963	889	832	684					
67	1682	1625	1516	1408	1317	1226	1140	1060	1003	923	866	713					
68	1744	1682	1573	1465	1368	1277	1180	1100	1037	958	895	741					
69	1807	1744	1630	1516	1419	1322	1226	1140	1077	992	929	764					
70	1875	1807	1687	1568	1471	1368	1265	1180	1112	1032	963	792					
71	1938	1864	1744	1625	1516	1414	1311	1220	1151	1066	992	821					
72	2001	1927	1801	1676	1568	1459	1351	1260	1191	1100	1026	849					
73	2063	1989	1858	1727	1619	1505	1397	1300	1226	1134	1060	872					
74	2126	2052	1915	1778	1664	1550	1436	1340	1265	1169	1094	901					
75	2189	2109	1972	1835	1716	1596	1482	1379	1300	1203	1123	929					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 370**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>																
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011- 2013</b>	<b>Symbol</b>	<b>1990- 2010</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>													<b>(b)</b>		<b>(c)</b>	
1	33	32	31	30	29	28	27	25	24	23	22	20	1	25	1	9
2	43	42	41	40	38	36	35	34	32	30	29	27	2	34	2	11
3	53	52	50	49	47	45	44	42	40	38	36	33	3	39	3	15
4	61	60	58	56	54	52	50	48	46	44	42	38	4	43	4	18
5	68	67	65	63	60	58	56	53	50	49	47	43	5	49	5	21
6	76	74	72	70	67	64	62	59	56	53	51	47	6	54	6	28
7	84	82	80	78	74	71	69	65	62	59	57	52	7	59	7	34
8	90	89	86	83	80	76	74	70	67	63	61	56	8	64	8	40
10	98	96	93	90	86	83	80	76	72	69	66	60	10	69	10	50
11	104	102	99	96	92	88	85	81	77	73	70	64	11	75	11	61
12	109	107	104	101	97	92	89	85	81	77	74	67	12	82	12	71
13	113	111	108	105	100	96	93	88	84	80	76	70	13	88	13	84
14	119	116	113	110	105	100	97	92	88	83	80	73	14	95	14	99
15	124	122	118	114	110	105	101	97	92	87	83	76	15	105	15	120
16	129	127	123	119	114	109	106	101	96	91	87	80	16	115	16	146
17	134	132	128	124	119	114	110	105	100	94	91	83	17	128	17	174
18	140	137	133	129	124	118	114	109	104	98	94	86	18	139	18	208
19	144	141	137	133	127	122	118	112	107	101	97	89	19	151	19	248
20	148	145	141	137	131	125	121	115	110	104	100	91	20	168	20	295
21	152	149	146	142	136	130	125	120	114	108	103	95	21	187	21	408
22	157	154	149	145	139	133	129	123	117	111	106	97	22	211		
23	162	159	154	149	144	138	133	127	121	114	110	100	23	237		
24	166	163	158	153	148	141	137	130	124	117	113	103	24	273		
25	171	168	163	158	151	146	141	134	128	121	116	106	25	337		
26	177	173	168	163	156	149	145	138	132	125	120	110	26	413		
27	182	178	173	168	161	154	149	143	136	129	123	113				
28	188	184	179	174	166	159	154	147	140	133	128	117				
29	194	191	185	179	172	164	159	151	145	137	132	121				
30	200	196	190	184	177	169	163	155	149	141	135	124				
31	206	202	196	190	182	174	168	160	152	146	140	128				
32	212	208	202	196	188	180	173	165	157	149	144	132				
33	219	214	208	202	193	185	179	170	162	153	148	136				
34	224	219	213	207	198	189	183	174	166	157	151	139				
35	229	225	218	211	203	194	187	178	170	161	154	142				
36	235	231	224	217	208	199	192	183	174	165	158	146				
37	244	239	232	225	216	206	199	190	181	171	164	150				
38	252	248	241	234	224	214	207	197	188	178	171	156				
39	261	256	248	241	231	221	214	204	194	184	176	161				
40	269	264	256	248	239	229	221	210	200	190	182	166				
41	278	273	265	257	247	237	228	218	207	196	188	172				
42	287	281	273	265	254	244	235	224	213	202	194	177				
43	295	290	281	272	261	250	242	231	220	208	200	183				
44	304	298	289	280	269	257	248	237	226	214	205	188				
45	312	306	297	288	276	264	255	244	232	220	211	193				
46	323	316	307	298	285	273	264	251	240	227	218	200				
47	333	327	317	307	295	282	272	259	248	235	225	206				
48	344	337	327	317	304	291	281	268	254	242	232	213				
49	353	347	337	327	313	300	289	276	262	249	239	219				
50	362	355	346	336	322	308	297	283	269	255	246	225				
51	373	366	355	345	331	317	306	291	277	263	252	231				
52	383	376	365	354	340	325	314	300	285	270	259	238				
53	393	385	374	363	348	333	322	307	292	277	265	244				
54	409	401	389	377	361	347	335	319	304	288	276	252				
55	429	420	408	396	379	363	350	335	318	302	290	265				
56	451	443	430	417	400	382	369	352	336	318	305	279				
57	476	467	453	440	422	404	390	372	353	336	322	295				

TERRITORY 370

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
58	514	504	489	474	454	436	421	401	381	362	347	318					
59	569	558	543	527	505	483	466	445	423	402	385	352					
60	631	619	601	583	559	535	517	493	468	445	427	391					
61	689	676	656	637	611	584	564	539	512	486	466	427					
62	743	729	708	687	658	630	609	580	552	524	503	460					
63	798	783	760	738	707	677	653	624	593	562	540	494					
64	852	837	812	787	755	723	698	665	634	601	576	528					
65	908	890	864	839	804	769	743	709	674	640	614	561					
66	990	971	942	914	876	839	811	773	736	697	669	613					
67	1099	1078	1046	1015	973	932	900	858	816	774	743	680					
68	1208	1185	1150	1116	1070	1024	989	943	897	851	817	747					
69	1317	1292	1254	1217	1166	1117	1079	1029	978	929	891	816					
70	1427	1399	1358	1318	1263	1209	1168	1114	1059	1005	964	883					
71	1535	1506	1462	1419	1360	1302	1257	1199	1140	1082	1039	950					
72	1644	1613	1566	1520	1456	1394	1347	1284	1222	1159	1112	1018					
73	1753	1721	1670	1620	1553	1486	1436	1369	1303	1236	1186	1086					
74	1863	1828	1774	1721	1650	1579	1526	1454	1384	1313	1259	1153					
75	1972	1934	1878	1822	1746	1671	1615	1540	1465	1390	1334	1221					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
1	299	287	268	250	232	220	201	189	177	165	153	128	1	165	1	79	
2	397	384	360	336	311	293	268	250	238	220	207	171	2	189	2	98	
3	433	415	390	366	342	317	293	275	256	238	220	183	3	220	3	122	
4	506	488	458	427	397	372	342	323	305	281	262	214	4	238	4	134	
5	555	537	500	464	433	403	378	348	329	305	287	238	5	250	5	159	
6	580	561	525	488	458	427	397	366	348	317	299	244	6	262	6	171	
7	610	586	549	512	476	445	415	384	360	336	311	256	7	275	7	189	
8	634	616	573	531	500	464	433	403	378	348	329	268	8	287	8	226	
10	659	634	592	549	512	482	445	415	390	360	336	281	10	305	10	262	
11	677	653	610	567	531	494	458	427	403	372	348	287	11	323	11	287	
12	702	677	634	592	549	512	476	445	421	384	360	299	12	329	12	317	
13	726	695	653	610	567	531	488	458	433	397	372	305	13	342	13	342	
14	744	720	671	622	586	543	506	470	445	409	384	317	14	366	14	378	
15	756	732	683	634	592	555	512	476	451	415	390	323	15	384	15	409	
16	763	738	689	641	598	561	519	482	458	421	390	323	16	397	16	451	
17	781	750	702	653	610	567	525	494	464	427	403	329	17	415	17	476	
18	799	769	720	671	628	586	543	506	476	439	409	336	18	433	18	519	
19	811	781	732	683	634	592	549	512	482	445	415	342	19	458	19	549	
20	836	805	750	695	653	610	561	525	494	458	427	354	20	470	20	586	
21	854	824	769	714	671	622	580	537	506	470	439	360	21	488	21	665	
22	866	836	781	726	677	634	586	549	512	476	445	366	22	519			
23	878	848	793	738	689	641	598	555	525	482	451	372	23	537			
24	903	866	811	756	708	659	610	567	537	494	464	384	24	561			
25	909	872	817	763	714	665	616	573	537	500	464	384	25	604			
26	921	891	830	769	720	671	622	580	549	506	476	390	26	659			
27	933	903	842	781	732	683	634	592	555	512	482	397					
28	939	909	848	787	738	689	634	592	561	519	482	397					
29	958	921	860	799	750	695	647	604	567	525	488	403					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 370**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	964	927	866	805	756	702	653	604	573	531	494	409					
31	976	939	878	817	763	714	659	616	580	537	500	415					
32	994	958	897	836	781	726	671	628	592	549	512	421					
33	1007	970	909	848	793	738	683	634	598	555	519	427					
34	1025	988	921	854	799	744	689	647	610	561	525	433					
35	1037	1000	933	866	811	756	702	653	616	567	531	439					
36	1049	1013	946	878	824	769	708	665	622	580	537	445					
37	1068	1031	964	897	836	781	726	677	634	586	549	451					
38	1086	1043	976	909	848	793	732	683	647	598	555	458					
39	1092	1049	982	915	854	793	738	689	647	598	561	464					
40	1104	1061	994	927	866	805	744	695	659	604	567	470					
41	1116	1080	1007	933	878	817	756	708	665	616	573	476					
42	1129	1092	1019	946	885	824	763	714	671	622	580	476					
43	1147	1104	1031	958	897	836	775	720	683	628	586	482					
44	1153	1110	1037	964	903	842	781	726	683	634	592	488					
45	1171	1129	1055	982	921	854	793	738	695	647	604	494					
46	1183	1141	1068	994	927	866	799	750	708	653	610	500					
47	1196	1153	1080	1007	939	872	811	756	714	659	616	506					
48	1214	1171	1092	1013	952	885	817	763	720	665	622	512					
49	1226	1183	1104	1025	958	897	830	775	726	671	628	519					
50	1238	1196	1116	1037	970	903	836	781	738	683	634	525					
51	1251	1208	1129	1049	982	915	848	793	744	689	641	531					
52	1257	1214	1135	1055	988	921	854	793	750	689	647	531					
53	1275	1226	1147	1068	1000	927	860	805	756	702	653	537					
54	1287	1238	1159	1080	1007	939	872	811	763	708	659	543					
55	1305	1263	1177	1092	1025	952	885	824	775	720	671	555					
56	1330	1281	1196	1110	1043	970	897	836	787	732	683	561					
57	1354	1305	1220	1135	1061	988	915	854	805	744	695	573					
58	1397	1342	1257	1171	1092	1019	946	878	830	769	714	592					
59	1452	1397	1305	1214	1135	1055	982	915	860	799	744	616					
60	1513	1458	1360	1263	1183	1104	1019	952	897	830	775	641					
61	1556	1501	1403	1305	1220	1135	1055	982	927	854	799	659					
62	1592	1531	1434	1336	1244	1159	1074	1007	946	872	817	671					
63	1617	1562	1458	1354	1269	1183	1092	1019	964	891	830	683					
64	1653	1592	1488	1385	1293	1208	1116	1043	982	909	848	702					
65	1684	1623	1519	1415	1324	1232	1141	1061	1000	927	866	714					
66	1732	1671	1562	1452	1360	1263	1171	1092	1031	952	891	732					
67	1800	1739	1623	1507	1409	1312	1220	1135	1074	988	927	763					
68	1867	1800	1684	1568	1464	1366	1263	1177	1110	1025	958	793					
69	1934	1867	1745	1623	1519	1415	1312	1220	1153	1061	994	817					
70	2007	1934	1806	1678	1574	1464	1354	1263	1190	1104	1031	848					
71	2074	1995	1867	1739	1623	1513	1403	1305	1232	1141	1061	878					
72	2141	2062	1928	1793	1678	1562	1446	1348	1275	1177	1098	909					
73	2208	2129	1989	1848	1732	1610	1495	1391	1312	1214	1135	933					
74	2275	2196	2050	1903	1781	1659	1537	1434	1354	1251	1171	964					
75	2342	2257	2111	1964	1836	1708	1586	1476	1391	1287	1202	994					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 380

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	42	41	39	38	37	36	34	32	30	29	28	25	1	32	1	11
2	55	53	52	51	48	46	44	43	41	38	37	34	2	43	2	14
3	69	67	65	62	60	57	56	53	51	48	46	42	3	50	3	19
4	79	77	75	72	70	67	65	61	58	56	53	48	4	55	4	23
5	88	86	84	81	77	75	72	69	65	62	60	55	5	62	5	27
6	98	95	93	90	86	83	80	76	72	69	66	60	6	70	6	36
7	108	105	103	100	95	91	89	84	80	76	74	67	7	76	7	43
8	116	114	110	107	103	98	95	90	86	81	79	72	8	83	8	51
10	126	123	119	116	110	107	103	98	93	89	85	77	10	89	10	65
11	133	131	127	123	118	113	109	104	99	94	90	83	11	97	11	79
12	140	137	133	130	124	118	114	109	104	99	95	86	12	105	12	91
13	145	142	138	135	128	123	119	113	108	103	98	90	13	113	13	108
14	152	149	145	141	135	128	124	118	113	107	103	94	14	122	14	127
15	159	156	151	146	141	135	130	124	118	112	107	98	15	135	15	154
16	165	163	157	152	146	140	136	130	123	117	112	103	16	147	16	187
17	171	169	164	159	152	146	141	135	128	121	117	107	17	164	17	224
18	179	175	170	165	159	151	146	140	133	126	121	110	18	178	18	267
19	184	180	175	170	163	156	151	144	137	130	124	114	19	194	19	319
20	189	185	180	175	168	160	155	147	141	133	128	117	20	216	20	378
21	196	192	187	182	174	166	160	154	146	138	132	122	21	240	21	523
22	202	198	192	185	178	170	165	157	150	142	136	124	22	271		
23	208	204	198	192	184	177	170	163	155	146	141	128	23	304		
24	213	210	203	197	189	180	175	166	159	150	145	132	24	351		
25	220	216	210	203	194	187	180	171	164	155	149	136	25	432		
26	227	222	216	210	201	192	185	177	169	160	154	141	26	530		
27	234	229	222	216	207	198	192	183	174	165	157	145				
28	241	236	230	224	213	204	198	188	179	170	164	150				
29	249	245	237	230	221	211	204	194	185	175	169	155				
30	257	251	244	236	227	217	210	199	191	180	173	159				
31	264	259	251	244	234	224	216	206	196	187	179	164				
32	272	267	259	251	241	231	222	212	202	192	184	169				
33	281	274	267	259	248	237	230	218	208	197	189	174				
34	287	281	273	265	254	243	235	224	213	202	194	178				
35	293	288	279	271	260	249	240	229	218	207	198	182				
36	301	296	287	278	267	255	246	235	224	212	203	187				
37	312	306	297	288	277	264	255	244	232	220	211	193				
38	324	318	309	300	287	274	265	253	241	229	220	201				
39	335	329	319	309	296	283	274	262	249	236	226	207				
40	345	339	329	319	306	293	283	269	257	244	234	213				
41	357	351	340	330	316	304	292	279	265	251	241	221				
42	368	361	351	340	326	312	301	287	273	259	249	227				
43	378	372	361	349	335	321	310	296	282	267	257	235				
44	390	382	371	359	345	330	319	304	290	274	263	241				
45	400	392	381	370	354	339	328	312	297	282	271	248				
46	414	405	394	382	366	351	339	323	307	291	279	257				
47	427	419	406	394	378	362	349	333	318	301	288	264				
48	441	432	419	406	390	373	361	344	326	310	297	273				
49	453	445	432	419	401	385	371	354	337	320	306	281				
50	465	456	443	431	413	395	381	363	345	328	315	288				
51	479	470	456	442	424	406	392	373	356	338	324	296				
52	491	483	469	455	436	417	403	385	366	347	333	305				
53	504	494	480	466	447	427	413	394	375	356	340	312				
54	525	514	499	484	464	445	429	409	390	370	354	324				
55	550	538	523	508	486	466	450	429	408	387	372	340				
56	579	568	551	535	513	490	474	452	431	408	391	358				
57	611	599	582	564	541	518	500	478	453	431	413	378				



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 380**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	659	646	627	608	583	559	540	514	489	465	446	408					
59	730	716	696	676	648	620	598	570	542	516	494	452					
60	809	794	771	748	718	686	663	632	601	570	547	502					
61	884	867	842	817	784	749	724	691	657	624	598	547					
62	954	935	908	881	845	808	781	744	709	672	645	591					
63	1024	1005	975	946	907	869	838	800	761	721	692	634					
64	1093	1073	1041	1010	969	927	895	853	813	771	739	677					
65	1165	1142	1109	1076	1031	987	954	909	865	820	787	720					
66	1270	1246	1209	1172	1124	1076	1040	992	944	894	859	786					
67	1410	1383	1342	1302	1248	1195	1154	1101	1046	993	953	872					
68	1549	1520	1476	1431	1373	1313	1269	1210	1151	1092	1048	959					
69	1689	1657	1609	1561	1496	1433	1384	1320	1255	1191	1143	1046					
70	1830	1795	1742	1690	1621	1551	1499	1429	1359	1289	1237	1133					
71	1970	1932	1876	1820	1745	1670	1613	1538	1463	1388	1332	1219					
72	2109	2069	2009	1949	1868	1788	1728	1647	1567	1487	1426	1306					
73	2249	2207	2142	2078	1993	1906	1843	1756	1671	1585	1521	1393					
74	2390	2344	2276	2207	2117	2026	1957	1866	1775	1684	1615	1480					
75	2530	2482	2409	2337	2240	2144	2071	1976	1880	1783	1711	1566					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	331	318	297	277	257	243	223	210	196	183	169	142	1	183	1	88	
2	439	426	399	372	345	324	297	277	264	243	230	189	2	210	2	108	
3	480	460	433	406	379	352	324	304	284	264	243	203	3	243	3	135	
4	561	541	507	473	439	412	379	358	338	311	291	237	4	264	4	149	
5	615	595	554	514	480	446	419	385	365	338	318	264	5	277	5	176	
6	642	622	581	541	507	473	439	406	385	352	331	270	6	291	6	189	
7	676	649	608	568	527	493	460	426	399	372	345	284	7	304	7	210	
8	703	683	635	588	554	514	480	446	419	385	365	297	8	318	8	250	
10	730	703	656	608	568	534	493	460	433	399	372	311	10	338	10	291	
11	750	723	676	629	588	548	507	473	446	412	385	318	11	358	11	318	
12	777	750	703	656	608	568	527	493	466	426	399	331	12	365	12	352	
13	804	771	723	676	629	588	541	507	480	439	412	338	13	379	13	379	
14	825	798	744	690	649	602	561	521	493	453	426	352	14	406	14	419	
15	838	811	757	703	656	615	568	527	500	460	433	358	15	426	15	453	
16	845	818	764	710	662	622	575	534	507	466	433	358	16	439	16	500	
17	865	831	777	723	676	629	581	548	514	473	446	365	17	460	17	527	
18	886	852	798	744	696	649	602	561	527	487	453	372	18	480	18	575	
19	899	865	811	757	703	656	608	568	534	493	460	379	19	507	19	608	
20	926	892	831	771	723	676	622	581	548	507	473	392	20	521	20	649	
21	946	913	852	791	744	690	642	595	561	521	487	399	21	541	21	737	
22	960	926	865	804	750	703	649	608	568	527	493	406	22	575			
23	973	940	879	818	764	710	662	615	581	534	500	412	23	595			
24	1000	960	899	838	784	730	676	629	595	548	514	426	24	622			
25	1007	967	906	845	791	737	683	635	595	554	514	426	25	669			
26	1021	987	919	852	798	744	690	642	608	561	527	433	26	730			
27	1034	1000	933	865	811	757	703	656	615	568	534	439					
28	1041	1007	940	872	818	764	703	656	622	575	534	439					
29	1061	1021	953	886	831	771	717	669	629	581	541	446					

TERRITORY 380

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
30	1068	1028	960	892	838	777	723	669	635	588	548	453					
31	1082	1041	973	906	845	791	730	683	642	595	554	460					
32	1102	1061	994	926	865	804	744	696	656	608	568	466					
33	1115	1075	1007	940	879	818	757	703	662	615	575	473					
34	1136	1095	1021	946	886	825	764	717	676	622	581	480					
35	1149	1109	1034	960	899	838	777	723	683	629	588	487					
36	1163	1122	1048	973	913	852	784	737	690	642	595	493					
37	1183	1142	1068	994	926	865	804	750	703	649	608	500					
38	1203	1156	1082	1007	940	879	811	757	717	662	615	507					
39	1210	1163	1088	1014	946	879	818	764	717	662	622	514					
40	1224	1176	1102	1028	960	892	825	771	730	669	629	521					
41	1237	1197	1115	1034	973	906	838	784	737	683	635	527					
42	1251	1210	1129	1048	980	913	845	791	744	690	642	527					
43	1271	1224	1142	1061	994	926	859	798	757	696	649	534					
44	1278	1230	1149	1068	1000	933	865	804	757	703	656	541					
45	1298	1251	1169	1088	1021	946	879	818	771	717	669	548					
46	1311	1264	1183	1102	1028	960	886	831	784	723	676	554					
47	1325	1278	1197	1115	1041	967	899	838	791	730	683	561					
48	1345	1298	1210	1122	1055	980	906	845	798	737	690	568					
49	1359	1311	1224	1136	1061	994	919	859	804	744	696	575					
50	1372	1325	1237	1149	1075	1000	926	865	818	757	703	581					
51	1386	1338	1251	1163	1088	1014	940	879	825	764	710	588					
52	1393	1345	1257	1169	1095	1021	946	879	831	764	717	588					
53	1413	1359	1271	1183	1109	1028	953	892	838	777	723	595					
54	1426	1372	1284	1197	1115	1041	967	899	845	784	730	602					
55	1447	1399	1305	1210	1136	1055	980	913	859	798	744	615					
56	1474	1420	1325	1230	1156	1075	994	926	872	811	757	622					
57	1501	1447	1352	1257	1176	1095	1014	946	892	825	771	635					
58	1548	1487	1393	1298	1210	1129	1048	973	919	852	791	656					
59	1609	1548	1447	1345	1257	1169	1088	1014	953	886	825	683					
60	1676	1616	1507	1399	1311	1224	1129	1055	994	919	859	710					
61	1724	1663	1555	1447	1352	1257	1169	1088	1028	946	886	730					
62	1764	1697	1589	1480	1379	1284	1190	1115	1048	967	906	744					
63	1791	1731	1616	1501	1406	1311	1210	1129	1068	987	919	757					
64	1832	1764	1649	1535	1433	1338	1237	1156	1088	1007	940	777					
65	1866	1798	1683	1568	1467	1366	1264	1176	1109	1028	960	791					
66	1920	1852	1731	1609	1507	1399	1298	1210	1142	1055	987	811					
67	1994	1927	1798	1670	1562	1453	1352	1257	1190	1095	1028	845					
68	2069	1994	1866	1737	1622	1514	1399	1305	1230	1136	1061	879					
69	2143	2069	1933	1798	1683	1568	1453	1352	1278	1176	1102	906					
70	2224	2143	2001	1859	1744	1622	1501	1399	1318	1224	1142	940					
71	2298	2211	2069	1927	1798	1676	1555	1447	1366	1264	1176	973					
72	2373	2285	2136	1987	1859	1731	1602	1494	1413	1305	1217	1007					
73	2447	2359	2204	2048	1920	1785	1656	1541	1453	1345	1257	1034					
74	2521	2434	2271	2109	1974	1839	1704	1589	1501	1386	1298	1068					
75	2596	2501	2339	2177	2035	1893	1758	1636	1541	1426	1332	1102					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 390**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>																
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-2013</b>	<b>Symbol</b>	<b>1990-2010</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>													<b>(b)</b>		<b>(c)</b>	
1	26	25	24	24	23	22	21	20	19	18	17	16	1	20	1	7
2	34	33	32	32	30	28	28	27	25	24	23	21	2	27	2	9
3	43	42	40	39	37	36	35	33	32	30	28	26	3	31	3	12
4	49	48	47	45	43	42	40	38	36	35	33	30	4	34	4	14
5	55	54	52	51	48	47	45	43	40	39	37	34	5	39	5	17
6	61	59	58	56	54	51	50	47	45	43	41	37	6	43	6	22
7	67	66	64	62	59	57	55	52	50	47	46	42	7	47	7	27
8	72	71	69	66	64	61	59	56	54	51	49	45	8	51	8	32
10	78	77	74	72	69	66	64	61	58	55	53	48	10	55	10	40
11	83	81	79	77	73	70	68	65	62	58	56	51	11	60	11	49
12	87	85	83	81	77	73	71	68	65	62	59	54	12	66	12	57
13	90	88	86	84	80	77	74	70	67	64	61	56	13	70	13	67
14	95	92	90	88	84	80	77	73	70	66	64	58	14	76	14	79
15	99	97	94	91	88	84	81	77	73	70	66	61	15	84	15	96
16	103	101	98	95	91	87	85	81	77	73	70	64	16	92	16	116
17	107	105	102	99	95	91	88	84	80	75	73	66	17	102	17	139
18	111	109	106	103	99	94	91	87	83	78	75	69	18	111	18	166
19	115	112	109	106	101	97	94	89	85	81	77	71	19	121	19	198
20	118	115	112	109	104	100	96	92	88	83	80	73	20	134	20	235
21	122	119	116	113	108	103	100	96	91	86	82	76	21	149	21	325
22	126	123	119	115	111	106	103	98	93	88	85	77	22	168		
23	130	127	123	119	115	110	106	101	96	91	88	80	23	189		
24	133	130	126	122	118	112	109	103	99	93	90	82	24	218		
25	137	134	130	126	121	116	112	107	102	96	92	85	25	269		
26	141	138	134	130	125	119	115	110	105	100	96	88	26	329		
27	145	142	138	134	129	123	119	114	108	103	98	90				
28	150	147	143	139	133	127	123	117	111	106	102	93				
29	155	152	148	143	137	131	127	121	115	109	105	96				
30	160	156	152	147	141	135	130	124	119	112	107	99				
31	164	161	156	152	145	139	134	128	122	116	111	102				
32	169	166	161	156	150	144	138	132	126	119	115	105				
33	175	171	166	161	154	148	143	136	130	122	118	108				
34	179	175	170	165	158	151	146	139	133	126	121	111				
35	182	179	174	168	162	155	149	142	136	129	123	113				
36	187	184	179	173	166	159	153	146	139	132	126	116				
37	194	190	185	179	172	164	159	152	145	137	131	120				
38	201	198	192	186	179	171	165	157	150	142	137	125				
39	209	205	198	192	184	176	171	163	155	147	141	129				
40	215	211	205	198	190	182	176	167	160	152	145	133				
41	222	218	212	205	197	189	182	174	165	156	150	137				
42	229	224	218	212	203	194	187	179	170	161	155	141				
43	235	231	224	217	209	200	193	184	175	166	160	146				
44	243	238	231	224	215	205	198	189	180	171	164	150				
45	249	244	237	230	220	211	204	194	185	175	168	154				
46	258	252	245	238	228	218	211	201	191	181	174	160				
47	265	261	253	245	235	225	217	207	198	187	179	164				
48	274	269	261	253	243	232	224	214	203	193	185	170				
49	282	277	269	261	250	239	231	220	209	199	190	175				
50	289	284	276	268	257	246	237	226	215	204	196	179				
51	298	292	284	275	264	253	244	232	221	210	201	184				
52	306	300	292	283	271	259	250	239	228	216	207	190				
53	314	307	299	290	278	265	257	245	233	221	212	194				
54	326	320	310	301	288	277	267	254	243	230	220	201				
55	342	335	325	316	303	290	280	267	254	241	231	212				
56	360	353	343	333	319	305	295	281	268	254	243	223				
57	380	373	362	351	337	322	311	297	282	268	257	235				

TERRITORY 390

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(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	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
1	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  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 390**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	943	907	848	788	740	687	639	591	561	519	484	400					
31	955	919	860	800	746	698	645	603	567	525	490	406					
32	973	937	878	818	764	710	657	615	579	537	501	412					
33	985	949	890	830	776	722	669	621	585	543	507	418					
34	1003	967	901	836	782	728	675	633	597	549	513	424					
35	1015	979	913	848	794	740	687	639	603	555	519	430					
36	1027	991	925	860	806	752	693	651	609	567	525	436					
37	1045	1009	943	878	818	764	710	663	621	573	537	442					
38	1063	1021	955	890	830	776	716	669	633	585	543	448					
39	1069	1027	961	896	836	776	722	675	633	585	549	454					
40	1081	1039	973	907	848	788	728	681	645	591	555	460					
41	1093	1057	985	913	860	800	740	693	651	603	561	466					
42	1104	1069	997	925	866	806	746	698	657	609	567	466					
43	1122	1081	1009	937	878	818	758	704	669	615	573	472					
44	1128	1087	1015	943	884	824	764	710	669	621	579	478					
45	1146	1104	1033	961	901	836	776	722	681	633	591	484					
46	1158	1116	1045	973	907	848	782	734	693	639	597	490					
47	1170	1128	1057	985	919	854	794	740	698	645	603	496					
48	1188	1146	1069	991	931	866	800	746	704	651	609	501					
49	1200	1158	1081	1003	937	878	812	758	710	657	615	507					
50	1212	1170	1093	1015	949	884	818	764	722	669	621	513					
51	1224	1182	1104	1027	961	896	830	776	728	675	627	519					
52	1230	1188	1110	1033	967	901	836	776	734	675	633	519					
53	1248	1200	1122	1045	979	907	842	788	740	687	639	525					
54	1260	1212	1134	1057	985	919	854	794	746	693	645	531					
55	1278	1236	1152	1069	1003	931	866	806	758	704	657	543					
56	1301	1254	1170	1087	1021	949	878	818	770	716	669	549					
57	1325	1278	1194	1110	1039	967	896	836	788	728	681	561					
58	1367	1313	1230	1146	1069	997	925	860	812	752	698	579					
59	1421	1367	1278	1188	1110	1033	961	896	842	782	728	603					
60	1481	1427	1331	1236	1158	1081	997	931	878	812	758	627					
61	1522	1469	1373	1278	1194	1110	1033	961	907	836	782	645					
62	1558	1498	1403	1307	1218	1134	1051	985	925	854	800	657					
63	1582	1528	1427	1325	1242	1158	1069	997	943	872	812	669					
64	1618	1558	1457	1355	1266	1182	1093	1021	961	890	830	687					
65	1648	1588	1487	1385	1295	1206	1116	1039	979	907	848	698					
66	1695	1636	1528	1421	1331	1236	1146	1069	1009	931	872	716					
67	1761	1701	1588	1475	1379	1284	1194	1110	1051	967	907	746					
68	1827	1761	1648	1534	1433	1337	1236	1152	1087	1003	937	776					
69	1892	1827	1707	1588	1487	1385	1284	1194	1128	1039	973	800					
70	1964	1892	1767	1642	1540	1433	1325	1236	1164	1081	1009	830					
71	2030	1952	1827	1701	1588	1481	1373	1278	1206	1116	1039	860					
72	2095	2018	1887	1755	1642	1528	1415	1319	1248	1152	1075	890					
73	2161	2084	1946	1809	1695	1576	1463	1361	1284	1188	1110	913					
74	2227	2149	2006	1863	1743	1624	1504	1403	1325	1224	1146	943					
75	2292	2209	2066	1922	1797	1672	1552	1445	1361	1260	1176	973					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 420

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	37	36	35	34	32	31	30	28	27	26	25	22	1	28	1	10
2	48	47	46	45	43	40	39	38	36	34	32	30	2	38	2	12
3	60	59	57	55	53	50	49	47	45	43	40	37	3	44	3	17
4	69	68	66	64	62	59	57	54	52	49	47	43	4	48	4	20
5	77	76	74	72	68	66	64	60	57	55	53	48	5	55	5	24
6	86	84	82	80	76	73	71	67	64	60	58	53	6	62	6	31
7	95	93	91	88	84	81	78	74	71	67	65	59	7	67	7	38
8	102	101	97	94	91	86	84	80	76	72	69	64	8	73	8	45
10	111	109	105	102	97	94	91	86	82	78	75	68	10	78	10	57
11	118	115	112	109	104	100	96	92	87	83	80	73	11	85	11	69
12	123	121	118	114	110	104	101	96	92	87	84	76	12	93	12	81
13	128	125	122	119	113	109	105	100	95	91	86	80	13	100	13	95
14	134	131	128	124	119	113	110	104	100	94	91	83	14	108	14	112
15	140	138	133	129	124	119	114	110	104	99	94	86	15	119	15	136
16	146	143	139	134	129	123	120	114	109	103	99	91	16	130	16	165
17	151	149	144	140	134	129	124	119	113	106	103	94	17	144	17	197
18	158	155	150	146	140	133	129	123	118	111	106	97	18	157	18	235
19	162	159	155	150	143	138	133	127	121	114	110	101	19	171	19	281
20	167	164	159	155	148	141	137	130	124	118	113	103	20	190	20	334
21	172	169	165	160	153	147	141	136	129	122	116	108	21	212	21	461
22	178	175	169	164	157	150	146	139	132	125	120	110	22	239		
23	184	180	175	169	162	156	150	143	137	129	124	113	23	268		
24	188	185	179	174	167	159	155	147	140	132	128	116	24	309		
25	194	190	185	179	171	165	159	151	144	137	131	120	25	381		
26	200	196	190	185	177	169	164	156	149	141	136	124	26	467		
27	206	202	196	190	183	175	169	161	153	146	139	128				
28	213	208	203	197	188	180	175	166	158	150	144	132				
29	220	216	209	203	195	186	180	171	164	155	149	137				
30	226	222	215	208	200	192	185	176	168	159	152	140				
31	233	228	222	215	206	197	190	181	172	165	158	144				
32	240	235	228	222	213	204	196	187	178	169	162	149				
33	248	242	235	228	218	209	203	193	184	174	167	153				
34	253	248	241	234	224	214	207	197	188	178	171	157				
35	259	254	246	239	230	220	212	202	193	183	175	160				
36	265	261	253	245	235	225	217	207	197	187	179	165				
37	276	270	262	254	244	233	225	215	205	194	186	170				
38	286	280	272	264	253	242	234	223	213	202	194	177				
39	296	290	281	272	261	250	242	231	220	208	199	183				
40	305	299	290	281	270	259	250	237	226	215	206	188				
41	315	309	300	291	279	268	258	246	234	222	213	195				
42	325	318	309	300	288	276	265	253	241	228	220	200				
43	334	328	318	308	296	283	273	261	249	235	226	207				
44	344	337	327	317	305	291	281	268	255	242	232	213				
45	353	346	336	326	312	299	289	276	262	249	239	218				
46	365	357	347	337	323	309	299	284	271	256	246	226				
47	376	370	358	347	334	319	308	293	280	265	254	233				
48	389	381	370	358	344	329	318	304	288	273	262	241				
49	400	392	381	370	354	339	327	312	297	282	270	248				
50	410	402	391	380	364	348	336	320	305	289	278	254				
51	422	414	402	390	374	358	346	329	314	298	286	261				
52	433	426	413	401	384	367	355	339	323	306	293	269				
53	445	436	423	411	394	376	364	347	330	314	300	276				
54	463	454	440	427	409	392	379	361	344	326	312	286				
55	485	475	461	448	429	411	396	379	360	342	328	300				
56	511	501	486	472	452	432	418	399	380	360	345	316				
57	539	529	513	497	477	457	441	421	400	380	364	334				

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 420**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	581	570	553	536	514	493	476	454	431	410	393	360					
59	644	632	614	596	571	547	528	503	478	455	436	399					
60	713	700	680	660	633	605	585	558	530	503	483	442					
61	780	765	743	720	691	661	638	609	579	550	528	483					
62	841	824	801	777	745	712	689	656	625	592	569	521					
63	903	886	860	834	800	766	739	706	671	636	610	559					
64	964	946	918	890	855	818	790	753	717	680	652	597					
65	1027	1007	978	949	909	870	841	802	763	724	694	635					
66	1120	1099	1066	1034	991	949	917	875	832	788	757	693					
67	1243	1220	1184	1148	1101	1054	1018	971	923	876	840	769					
68	1366	1341	1301	1262	1211	1158	1119	1067	1015	963	924	846					
69	1490	1462	1419	1376	1319	1263	1221	1164	1107	1051	1008	923					
70	1614	1583	1537	1491	1429	1368	1322	1260	1198	1137	1091	999					
71	1737	1704	1654	1605	1539	1473	1422	1356	1290	1224	1175	1075					
72	1860	1824	1772	1719	1648	1577	1524	1453	1382	1312	1258	1151					
73	1984	1947	1889	1832	1757	1681	1625	1549	1474	1398	1342	1229					
74	2108	2068	2007	1947	1867	1786	1726	1645	1566	1485	1425	1305					
75	2231	2188	2125	2061	1976	1891	1827	1743	1658	1572	1509	1381					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	400	384	359	335	310	294	269	253	237	220	204	171	1	220	1	106	
2	530	514	481	449	416	392	359	335	318	294	277	228	2	253	2	131	
3	579	555	522	490	457	424	392	367	343	318	294	245	3	294	3	163	
4	677	653	612	571	530	498	457	432	408	375	351	286	4	318	4	180	
5	743	718	669	620	579	539	506	465	441	408	384	318	5	335	5	212	
6	775	751	702	653	612	571	530	490	465	424	400	326	6	351	6	228	
7	816	783	734	685	636	596	555	514	481	449	416	343	7	367	7	253	
8	849	824	767	710	669	620	579	539	506	465	441	359	8	384	8	302	
10	881	849	792	734	685	645	596	555	522	481	449	375	10	408	10	351	
11	906	873	816	759	710	661	612	571	539	498	465	384	11	432	11	384	
12	938	906	849	792	734	685	636	596	563	514	481	400	12	441	12	424	
13	971	930	873	816	759	710	653	612	579	530	498	408	13	457	13	457	
14	996	963	898	832	783	726	677	628	596	547	514	424	14	490	14	506	
15	1012	979	914	849	792	743	685	636	604	555	522	432	15	514	15	547	
16	1020	987	922	857	800	751	694	645	612	563	522	432	16	530	16	604	
17	1044	1004	938	873	816	759	702	661	620	571	539	441	17	555	17	636	
18	1069	1028	963	898	840	783	726	677	636	588	547	449	18	579	18	694	
19	1085	1044	979	914	849	792	734	685	645	596	555	457	19	612	19	734	
20	1118	1077	1004	930	873	816	751	702	661	612	571	473	20	628	20	783	
21	1142	1102	1028	955	898	832	775	718	677	628	588	481	21	653	21	889	
22	1159	1118	1044	971	906	849	783	734	685	636	596	490	22	694			
23	1175	1134	1061	987	922	857	800	743	702	645	604	498	23	718			
24	1208	1159	1085	1012	947	881	816	759	718	661	620	514	24	751			
25	1216	1167	1093	1020	955	889	824	767	718	669	620	514	25	808			
26	1232	1191	1110	1028	963	898	832	775	734	677	636	522	26	881			
27	1248	1208	1126	1044	979	914	849	792	743	685	645	530					
28	1257	1216	1134	1053	987	922	849	792	751	694	645	530					
29	1281	1232	1151	1069	1004	930	865	808	759	702	653	539					

TERRITORY 420

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1289	1240	1159	1077	1012	938	873	808	767	710	661	547					
31	1306	1257	1175	1093	1020	955	881	824	775	718	669	555					
32	1330	1281	1200	1118	1044	971	898	840	792	734	685	563					
33	1346	1297	1216	1134	1061	987	914	849	800	743	694	571					
34	1371	1322	1232	1142	1069	996	922	865	816	751	702	579					
35	1387	1338	1248	1159	1085	1012	938	873	824	759	710	588					
36	1404	1355	1265	1175	1102	1028	947	889	832	775	718	596					
37	1428	1379	1289	1200	1118	1044	971	906	849	783	734	604					
38	1452	1395	1306	1216	1134	1061	979	914	865	800	743	612					
39	1461	1404	1314	1224	1142	1061	987	922	865	800	751	620					
40	1477	1420	1330	1240	1159	1077	996	930	881	808	759	628					
41	1493	1444	1346	1248	1175	1093	1012	947	889	824	767	636					
42	1510	1461	1363	1265	1183	1102	1020	955	898	832	775	636					
43	1534	1477	1379	1281	1200	1118	1036	963	914	840	783	645					
44	1542	1485	1387	1289	1208	1126	1044	971	914	849	792	653					
45	1567	1510	1412	1314	1232	1142	1061	987	930	865	808	661					
46	1583	1526	1428	1330	1240	1159	1069	1004	947	873	816	669					
47	1599	1542	1444	1346	1257	1167	1085	1012	955	881	824	677					
48	1624	1567	1461	1355	1273	1183	1093	1020	963	889	832	685					
49	1640	1583	1477	1371	1281	1200	1110	1036	971	898	840	694					
50	1656	1599	1493	1387	1297	1208	1118	1044	987	914	849	702					
51	1673	1616	1510	1404	1314	1224	1134	1061	996	922	857	710					
52	1681	1624	1518	1412	1322	1232	1142	1061	1004	922	865	710					
53	1705	1640	1534	1428	1338	1240	1151	1077	1012	938	873	718					
54	1722	1656	1550	1444	1346	1257	1167	1085	1020	947	881	726					
55	1746	1689	1575	1461	1371	1273	1183	1102	1036	963	898	743					
56	1779	1714	1599	1485	1395	1297	1200	1118	1053	979	914	751					
57	1812	1746	1632	1518	1420	1322	1224	1142	1077	996	930	767					
58	1869	1795	1681	1567	1461	1363	1265	1175	1110	1028	955	792					
59	1942	1869	1746	1624	1518	1412	1314	1224	1151	1069	996	824					
60	2024	1950	1820	1689	1583	1477	1363	1273	1200	1110	1036	857					
61	2081	2007	1877	1746	1632	1518	1412	1314	1240	1142	1069	881					
62	2130	2048	1918	1787	1665	1550	1436	1346	1265	1167	1093	898					
63	2162	2089	1950	1812	1697	1583	1461	1363	1289	1191	1110	914					
64	2211	2130	1991	1852	1730	1616	1493	1395	1314	1216	1134	938					
65	2252	2171	2032	1893	1771	1648	1526	1420	1338	1240	1159	955					
66	2317	2236	2089	1942	1820	1689	1567	1461	1379	1273	1191	979					
67	2407	2326	2171	2016	1885	1754	1632	1518	1436	1322	1240	1020					
68	2497	2407	2252	2097	1958	1828	1689	1575	1485	1371	1281	1061					
69	2587	2497	2334	2171	2032	1893	1754	1632	1542	1420	1330	1093					
70	2685	2587	2415	2244	2105	1958	1812	1689	1591	1477	1379	1134					
71	2774	2668	2497	2326	2171	2024	1877	1746	1648	1526	1420	1175					
72	2864	2758	2579	2399	2244	2089	1934	1803	1705	1575	1469	1216					
73	2954	2848	2660	2472	2317	2154	1999	1860	1754	1624	1518	1248					
74	3044	2938	2742	2546	2383	2220	2056	1918	1812	1673	1567	1289					
75	3133	3019	2823	2628	2456	2285	2122	1975	1860	1722	1608	1330					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 440**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	30	29	29	28	27	26	25	23	22	21	20	18	1	23	1	8	
2	40	39	38	37	35	33	32	31	29	28	27	25	2	31	2	10	
3	50	49	47	45	43	41	40	39	37	35	33	30	3	36	3	14	
4	57	56	54	52	51	49	47	44	42	40	39	35	4	40	4	17	
5	63	63	61	59	56	54	52	50	47	45	43	40	5	45	5	19	
6	71	69	67	65	63	60	58	55	52	50	48	43	6	51	6	26	
7	78	76	75	73	69	66	64	61	58	55	53	49	7	55	7	31	
8	84	83	80	77	75	71	69	65	63	59	57	52	8	60	8	37	
10	91	89	86	84	80	77	75	71	67	64	62	56	10	64	10	47	
11	97	95	92	89	86	82	79	75	72	68	65	60	11	70	11	57	
12	101	99	97	94	90	86	83	79	75	72	69	63	12	76	12	66	
13	105	103	100	98	93	89	86	82	78	75	71	65	13	82	13	78	
14	110	108	105	102	98	93	90	86	82	77	75	68	14	88	14	92	
15	115	113	109	106	102	98	94	90	86	81	77	71	15	98	15	111	
16	120	118	114	110	106	101	98	94	89	85	81	75	16	107	16	135	
17	124	122	119	115	110	106	102	98	93	87	85	77	17	119	17	162	
18	130	127	123	120	115	109	106	101	97	91	87	80	18	129	18	193	
19	133	131	127	123	118	113	109	104	99	94	90	83	19	141	19	231	
20	137	134	131	127	121	116	112	107	102	97	93	85	20	156	20	274	
21	142	139	135	132	126	121	116	111	106	100	96	88	21	174	21	379	
22	146	144	139	134	129	123	120	114	109	103	98	90	22	196			
23	151	148	144	139	133	128	123	118	112	106	102	93	23	220			
24	155	152	147	143	137	131	127	121	115	109	105	96	24	254			
25	159	156	152	147	141	135	131	124	119	112	108	98	25	313			
26	165	161	156	152	145	139	134	128	122	116	111	102	26	384			
27	169	166	161	156	150	144	139	132	126	120	114	105					
28	175	171	167	162	155	148	144	136	130	123	119	109					
29	180	178	172	167	160	153	148	141	134	127	122	112					
30	186	182	177	171	165	157	152	144	138	131	125	115					
31	191	188	182	177	169	162	156	149	142	135	130	119					
32	197	193	188	182	175	167	161	154	146	139	133	122					
33	203	199	193	188	179	172	167	158	151	143	137	126					
34	208	203	198	192	184	176	170	162	155	146	141	129					
35	213	209	202	196	189	180	174	166	158	150	144	132					
36	218	214	208	201	193	185	178	170	162	154	147	135					
37	226	222	215	209	201	191	185	177	168	159	153	140					
38	235	230	224	217	208	199	192	183	175	166	159	145					
39	243	238	231	224	214	205	199	190	180	171	164	150					
40	250	246	238	231	222	213	205	195	186	177	169	155					
41	259	254	247	239	229	220	212	202	192	182	175	160					
42	267	261	254	247	236	226	218	208	198	188	180	165					
43	274	270	261	253	243	233	224	214	204	193	186	170					
44	282	277	269	260	250	239	231	220	210	199	190	175					
45	290	284	276	268	257	246	237	226	215	204	196	179					
46	300	293	285	277	265	254	246	234	223	211	202	186					
47	309	304	294	285	274	262	253	241	230	218	209	191					
48	319	313	304	294	282	270	261	249	236	224	215	198					
49	328	322	313	304	291	279	269	257	244	232	222	203					
50	337	330	321	312	299	286	276	263	250	237	228	209					
51	347	340	330	320	307	294	284	270	258	245	235	214					
52	356	350	339	329	316	302	292	279	265	251	241	221					
53	365	358	348	338	324	309	299	285	271	258	247	226					
54	380	373	362	351	336	322	311	296	282	268	257	235					
55	398	390	379	368	352	338	326	311	295	281	270	247					
56	420	411	399	387	372	355	343	328	312	295	283	259					
57	443	434	421	408	392	375	362	346	328	312	299	274					

TERRITORY 440

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
58	477	468	454	441	422	405	391	373	354	337	323	295					
59	529	519	504	489	469	449	433	413	393	374	358	328					
60	586	575	558	542	520	497	480	458	435	413	397	363					
61	640	628	610	592	568	543	524	500	476	452	433	397					
62	691	677	658	638	612	585	566	539	513	487	467	428					
63	742	728	707	685	657	629	607	580	551	523	501	459					
64	792	777	754	731	702	672	649	618	589	558	535	490					
65	844	827	803	779	747	715	691	659	627	594	570	522					
66	920	903	876	849	814	779	753	719	684	648	622	569					
67	1021	1002	972	943	904	866	836	798	758	719	690	632					
68	1122	1101	1069	1037	995	951	919	877	834	791	759	695					
69	1224	1201	1166	1131	1084	1038	1003	956	909	863	828	758					
70	1326	1300	1262	1225	1174	1123	1086	1035	984	934	896	821					
71	1427	1399	1359	1318	1264	1210	1168	1114	1060	1006	965	883					
72	1528	1499	1455	1412	1353	1295	1252	1193	1135	1077	1033	946					
73	1629	1599	1552	1505	1443	1381	1335	1272	1211	1148	1102	1009					
74	1731	1698	1649	1599	1534	1467	1418	1351	1286	1220	1170	1072					
75	1833	1798	1745	1693	1623	1553	1501	1432	1362	1292	1239	1134					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
1	325	312	292	272	252	239	219	206	193	179	166	139	1	179	1	86	
2	432	418	392	365	339	319	292	272	259	239	226	186	2	206	2	106	
3	471	452	425	398	372	345	319	299	279	259	239	199	3	239	3	133	
4	551	531	498	465	432	405	372	352	332	305	286	232	4	259	4	146	
5	604	584	544	505	471	438	412	378	359	332	312	259	5	272	5	173	
6	631	611	571	531	498	465	432	398	378	345	325	266	6	286	6	186	
7	664	637	598	558	518	485	452	418	392	365	339	279	7	299	7	206	
8	691	671	624	578	544	505	471	438	412	378	359	292	8	312	8	246	
10	717	691	644	598	558	525	485	452	425	392	365	305	10	332	10	286	
11	737	710	664	618	578	538	498	465	438	405	378	312	11	352	11	312	
12	764	737	691	644	598	558	518	485	458	418	392	325	12	359	12	345	
13	790	757	710	664	618	578	531	498	471	432	405	332	13	372	13	372	
14	810	784	730	677	637	591	551	511	485	445	418	345	14	398	14	412	
15	823	797	744	691	644	604	558	518	491	452	425	352	15	418	15	445	
16	830	803	750	697	651	611	564	525	498	458	425	352	16	432	16	491	
17	850	817	764	710	664	618	571	538	505	465	438	359	17	452	17	518	
18	870	837	784	730	684	637	591	551	518	478	445	365	18	471	18	564	
19	883	850	797	744	691	644	598	558	525	485	452	372	19	498	19	598	
20	910	876	817	757	710	664	611	571	538	498	465	385	20	511	20	637	
21	930	896	837	777	730	677	631	584	551	511	478	392	21	531	21	724	
22	943	910	850	790	737	691	637	598	558	518	485	398	22	564			
23	956	923	863	803	750	697	651	604	571	525	491	405	23	584			
24	983	943	883	823	770	717	664	618	584	538	505	418	24	611			
25	989	950	890	830	777	724	671	624	584	544	505	418	25	657			
26	1003	969	903	837	784	730	677	631	598	551	518	425	26	717			
27	1016	983	916	850	797	744	691	644	604	558	525	432					
28	1023	989	923	857	803	750	691	644	611	564	525	432					
29	1042	1003	936	870	817	757	704	657	618	571	531	438					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 440**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	1049	1009	943	876	823	764	710	657	624	578	538	445					
31	1062	1023	956	890	830	777	717	671	631	584	544	452					
32	1082	1042	976	910	850	790	730	684	644	598	558	458					
33	1096	1056	989	923	863	803	744	691	651	604	564	465					
34	1116	1076	1003	930	870	810	750	704	664	611	571	471					
35	1129	1089	1016	943	883	823	764	710	671	618	578	478					
36	1142	1102	1029	956	896	837	770	724	677	631	584	485					
37	1162	1122	1049	976	910	850	790	737	691	637	598	491					
38	1182	1135	1062	989	923	863	797	744	704	651	604	498					
39	1189	1142	1069	996	930	863	803	750	704	651	611	505					
40	1202	1155	1082	1009	943	876	810	757	717	657	618	511					
41	1215	1175	1096	1016	956	890	823	770	724	671	624	518					
42	1228	1189	1109	1029	963	896	830	777	730	677	631	518					
43	1248	1202	1122	1042	976	910	843	784	744	684	637	525					
44	1255	1208	1129	1049	983	916	850	790	744	691	644	531					
45	1275	1228	1149	1069	1003	930	863	803	757	704	657	538					
46	1288	1242	1162	1082	1009	943	870	817	770	710	664	544					
47	1301	1255	1175	1096	1023	950	883	823	777	717	671	551					
48	1321	1275	1189	1102	1036	963	890	830	784	724	677	558					
49	1335	1288	1202	1116	1042	976	903	843	790	730	684	564					
50	1348	1301	1215	1129	1056	983	910	850	803	744	691	571					
51	1361	1315	1228	1142	1069	996	923	863	810	750	697	578					
52	1368	1321	1235	1149	1076	1003	930	863	817	750	704	578					
53	1388	1335	1248	1162	1089	1009	936	876	823	764	710	584					
54	1401	1348	1262	1175	1096	1023	950	883	830	770	717	591					
55	1421	1374	1282	1189	1116	1036	963	896	843	784	730	604					
56	1448	1394	1301	1208	1135	1056	976	910	857	797	744	611					
57	1474	1421	1328	1235	1155	1076	996	930	876	810	757	624					
58	1521	1461	1368	1275	1189	1109	1029	956	903	837	777	644					
59	1580	1521	1421	1321	1235	1149	1069	996	936	870	810	671					
60	1647	1587	1481	1374	1288	1202	1109	1036	976	903	843	697					
61	1693	1633	1527	1421	1328	1235	1149	1069	1009	930	870	717					
62	1733	1667	1560	1454	1355	1262	1169	1096	1029	950	890	730					
63	1760	1700	1587	1474	1381	1288	1189	1109	1049	969	903	744					
64	1799	1733	1620	1507	1408	1315	1215	1135	1069	989	923	764					
65	1833	1766	1653	1540	1441	1341	1242	1155	1089	1009	943	777					
66	1886	1819	1700	1580	1481	1374	1275	1189	1122	1036	969	797					
67	1959	1892	1766	1640	1534	1428	1328	1235	1169	1076	1009	830					
68	2032	1959	1833	1706	1594	1487	1374	1282	1208	1116	1042	863					
69	2105	2032	1899	1766	1653	1540	1428	1328	1255	1155	1082	890					
70	2185	2105	1965	1826	1713	1594	1474	1374	1295	1202	1122	923					
71	2258	2171	2032	1892	1766	1647	1527	1421	1341	1242	1155	956					
72	2331	2244	2098	1952	1826	1700	1574	1467	1388	1282	1195	989					
73	2404	2317	2165	2012	1886	1753	1627	1514	1428	1321	1235	1016					
74	2477	2390	2231	2072	1939	1806	1673	1560	1474	1361	1275	1049					
75	2550	2457	2297	2138	1999	1859	1726	1607	1514	1401	1308	1082					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 450

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	32	31	30	29	28	27	26	24	23	22	21	19	1	24	1	9
2	42	41	40	39	37	35	34	33	31	29	28	26	2	33	2	11
3	52	51	49	48	46	44	43	41	39	37	35	32	3	38	3	15
4	60	59	57	55	53	51	49	47	45	43	41	37	4	42	4	17
5	67	66	64	62	59	57	55	52	49	48	46	42	5	48	5	20
6	75	73	71	69	66	63	61	58	55	52	50	46	6	53	6	27
7	82	81	79	77	73	70	68	64	61	58	56	51	7	58	7	33
8	88	87	84	81	79	75	73	69	66	62	60	55	8	63	8	39
10	96	94	91	88	84	81	79	75	71	68	65	59	10	68	10	49
11	102	100	97	94	90	86	83	80	76	72	69	63	11	74	11	60
12	107	105	102	99	95	90	87	83	80	76	73	66	12	81	12	70
13	111	109	106	103	98	94	91	86	82	79	75	69	13	86	13	82
14	116	113	111	108	103	98	95	90	86	81	79	72	14	93	14	97
15	121	119	115	112	108	103	99	95	90	85	81	75	15	103	15	117
16	126	124	120	116	112	107	104	99	94	89	85	79	16	113	16	143
17	131	129	125	121	116	112	108	103	98	92	89	81	17	125	17	171
18	137	134	130	126	121	115	112	107	102	96	92	84	18	136	18	204
19	141	138	134	130	124	119	115	110	105	99	95	87	19	148	19	243
20	145	142	138	134	128	122	118	113	108	102	98	89	20	165	20	289
21	149	146	143	139	133	127	122	117	112	106	101	93	21	183	21	400
22	154	151	146	142	136	130	126	120	114	109	104	95	22	207		
23	159	156	151	146	141	135	130	124	118	112	108	98	23	232		
24	163	160	155	150	145	138	134	127	121	114	111	101	24	268		
25	168	165	160	155	148	143	138	131	125	118	113	104	25	330		
26	174	170	165	160	153	146	142	135	129	122	117	108	26	404		
27	178	175	170	165	158	151	146	140	133	126	120	111				
28	184	180	176	171	163	156	151	144	137	130	125	114				
29	190	187	181	176	169	161	156	148	142	134	129	118				
30	196	192	186	180	174	166	160	152	146	138	132	121				
31	202	198	192	186	178	171	165	157	149	143	137	125				
32	208	204	198	192	184	177	170	162	154	146	141	129				
33	214	210	204	198	189	181	176	167	159	150	145	133				
34	219	214	209	203	194	185	179	171	163	154	148	136				
35	224	220	213	207	199	190	183	175	167	158	151	139				
36	230	226	219	212	204	195	188	179	171	162	155	143				
37	239	234	227	220	211	202	195	186	178	168	161	147				
38	247	243	236	229	219	210	203	193	184	175	168	153				
39	256	251	243	236	226	216	210	200	190	180	173	158				
40	264	259	251	243	234	224	216	206	196	186	178	163				
41	273	268	260	252	242	232	223	213	203	192	184	169				
42	281	275	268	260	249	239	230	219	209	198	190	174				
43	289	284	275	267	256	245	237	226	215	204	196	179				
44	298	292	283	275	264	252	243	232	221	210	201	184				
45	306	300	291	282	271	259	250	239	227	215	207	189				
46	316	309	301	292	279	268	259	246	235	222	213	196				
47	326	320	310	301	289	276	267	254	243	230	220	202				
48	337	330	320	310	298	285	275	263	249	237	227	209				
49	346	340	330	320	307	294	283	271	257	244	234	214				
50	355	348	339	329	315	302	291	277	264	250	241	220				
51	366	359	348	338	324	310	300	285	272	258	247	226				
52	375	369	358	347	333	318	307	294	279	265	254	233				
53	385	377	367	356	341	326	315	301	286	272	260	239				
54	401	393	381	370	354	340	328	312	298	282	271	247				
55	420	411	400	388	372	356	343	328	311	296	284	260				
56	442	434	421	408	392	374	362	345	329	311	299	274				
57	467	458	444	431	413	396	382	365	346	329	315	289				

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 450**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
58	503	494	479	465	445	427	412	393	373	355	340	311					
59	558	547	532	516	495	473	457	436	414	394	377	345					
60	618	606	589	571	548	524	506	483	459	436	418	383					
61	675	663	643	624	598	572	553	528	501	476	457	418					
62	728	714	694	673	645	617	597	568	541	513	493	451					
63	782	767	745	723	693	663	640	611	581	551	529	484					
64	835	820	795	771	740	708	684	652	621	589	565	517					
65	889	872	847	822	788	754	728	695	661	627	601	550					
66	970	952	923	895	858	822	794	758	721	683	656	600					
67	1077	1056	1025	994	954	913	882	841	799	759	728	666					
68	1183	1161	1127	1093	1049	1003	969	924	879	834	800	732					
69	1290	1266	1229	1192	1143	1094	1057	1008	958	910	873	799					
70	1398	1371	1331	1291	1238	1184	1145	1091	1038	985	945	865					
71	1504	1475	1433	1390	1333	1276	1232	1175	1117	1060	1018	931					
72	1611	1580	1535	1489	1427	1366	1320	1258	1197	1136	1089	997					
73	1718	1686	1636	1587	1522	1456	1407	1342	1277	1211	1162	1064					
74	1826	1791	1738	1686	1617	1547	1495	1425	1356	1286	1234	1130					
75	1932	1895	1840	1785	1711	1637	1582	1509	1436	1362	1307	1196					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	343	329	308	287	266	252	231	217	203	189	175	147	1	189	1	91	
2	455	441	413	385	357	336	308	287	273	252	238	196	2	217	2	112	
3	497	476	448	420	392	364	336	315	294	273	252	210	3	252	3	140	
4	581	560	525	490	455	427	392	371	350	322	301	245	4	273	4	154	
5	637	616	574	532	497	462	434	399	378	350	329	273	5	287	5	182	
6	665	644	602	560	525	490	455	420	399	364	343	280	6	301	6	196	
7	700	672	630	588	546	511	476	441	413	385	357	294	7	315	7	217	
8	728	707	658	609	574	532	497	462	434	399	378	308	8	329	8	259	
10	756	728	679	630	588	553	511	476	448	413	385	322	10	350	10	301	
11	777	749	700	651	609	567	525	490	462	427	399	329	11	371	11	329	
12	805	777	728	679	630	588	546	511	483	441	413	343	12	378	12	364	
13	833	798	749	700	651	609	560	525	497	455	427	350	13	392	13	392	
14	854	826	770	714	672	623	581	539	511	469	441	364	14	420	14	434	
15	868	840	784	728	679	637	588	546	518	476	448	371	15	441	15	469	
16	875	847	791	735	686	644	595	553	525	483	448	371	16	455	16	518	
17	896	861	805	749	700	651	602	567	532	490	462	378	17	476	17	546	
18	917	882	826	770	721	672	623	581	546	504	469	385	18	497	18	595	
19	931	896	840	784	728	679	630	588	553	511	476	392	19	525	19	630	
20	959	924	861	798	749	700	644	602	567	525	490	406	20	539	20	672	
21	980	945	882	819	770	714	665	616	581	539	504	413	21	560	21	763	
22	994	959	896	833	777	728	672	630	588	546	511	420	22	595			
23	1008	973	910	847	791	735	686	637	602	553	518	427	23	616			
24	1036	994	931	868	812	756	700	651	616	567	532	441	24	644			
25	1043	1001	938	875	819	763	707	658	616	574	532	441	25	693			
26	1057	1022	952	882	826	770	714	665	630	581	546	448	26	756			
27	1071	1036	966	896	840	784	728	679	637	588	553	455					
28	1078	1043	973	903	847	791	728	679	644	595	553	455					
29	1099	1057	987	917	861	798	742	693	651	602	560	462					

TERRITORY 450

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	1990-	Symbol	1989 &	
(a)												2013	(b)	2010	(c)	Prior	
30	1106	1064	994	924	868	805	749	693	658	609	567	469					
31	1120	1078	1008	938	875	819	756	707	665	616	574	476					
32	1141	1099	1029	959	896	833	770	721	679	630	588	483					
33	1155	1113	1043	973	910	847	784	728	686	637	595	490					
34	1176	1134	1057	980	917	854	791	742	700	644	602	497					
35	1190	1148	1071	994	931	868	805	749	707	651	609	504					
36	1204	1162	1085	1008	945	882	812	763	714	665	616	511					
37	1225	1183	1106	1029	959	896	833	777	728	672	630	518					
38	1246	1197	1120	1043	973	910	840	784	742	686	637	525					
39	1253	1204	1127	1050	980	910	847	791	742	686	644	532					
40	1267	1218	1141	1064	994	924	854	798	756	693	651	539					
41	1281	1239	1155	1071	1008	938	868	812	763	707	658	546					
42	1295	1253	1169	1085	1015	945	875	819	770	714	665	546					
43	1316	1267	1183	1099	1029	959	889	826	784	721	672	553					
44	1323	1274	1190	1106	1036	966	896	833	784	728	679	560					
45	1344	1295	1211	1127	1057	980	910	847	798	742	693	567					
46	1358	1309	1225	1141	1064	994	917	861	812	749	700	574					
47	1372	1323	1239	1155	1078	1001	931	868	819	756	707	581					
48	1393	1344	1253	1162	1092	1015	938	875	826	763	714	588					
49	1407	1358	1267	1176	1099	1029	952	889	833	770	721	595					
50	1421	1372	1281	1190	1113	1036	959	896	847	784	728	602					
51	1435	1386	1295	1204	1127	1050	973	910	854	791	735	609					
52	1442	1393	1302	1211	1134	1057	980	910	861	791	742	609					
53	1463	1407	1316	1225	1148	1064	987	924	868	805	749	616					
54	1477	1421	1330	1239	1155	1078	1001	931	875	812	756	623					
55	1498	1449	1351	1253	1176	1092	1015	945	889	826	770	637					
56	1526	1470	1372	1274	1197	1113	1029	959	903	840	784	644					
57	1554	1498	1400	1302	1218	1134	1050	980	924	854	798	658					
58	1603	1540	1442	1344	1253	1169	1085	1008	952	882	819	679					
59	1666	1603	1498	1393	1302	1211	1127	1050	987	917	854	707					
60	1736	1673	1561	1449	1358	1267	1169	1092	1029	952	889	735					
61	1785	1722	1610	1498	1400	1302	1211	1127	1064	980	917	756					
62	1827	1757	1645	1533	1428	1330	1232	1155	1085	1001	938	770					
63	1855	1792	1673	1554	1456	1358	1253	1169	1106	1022	952	784					
64	1897	1827	1708	1589	1484	1386	1281	1197	1127	1043	973	805					
65	1932	1862	1743	1624	1519	1414	1309	1218	1148	1064	994	819					
66	1988	1918	1792	1666	1561	1449	1344	1253	1183	1092	1022	840					
67	2065	1995	1862	1729	1617	1505	1400	1302	1232	1134	1064	875					
68	2142	2065	1932	1799	1680	1568	1449	1351	1274	1176	1099	910					
69	2219	2142	2002	1862	1743	1624	1505	1400	1323	1218	1141	938					
70	2303	2219	2072	1925	1806	1680	1554	1449	1365	1267	1183	973					
71	2380	2289	2142	1995	1862	1736	1610	1498	1414	1309	1218	1008					
72	2457	2366	2212	2058	1925	1792	1659	1547	1463	1351	1260	1043					
73	2534	2443	2282	2121	1988	1848	1715	1596	1505	1393	1302	1071					
74	2611	2520	2352	2184	2044	1904	1764	1645	1554	1435	1344	1106					
75	2688	2590	2422	2254	2107	1960	1820	1694	1596	1477	1379	1141					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 460**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	30	29	29	28	27	26	25	23	22	21	20	18	1	23	1	8	
2	40	39	38	37	35	33	32	31	29	28	27	25	2	31	2	10	
3	50	49	47	45	43	41	40	39	37	35	33	30	3	36	3	14	
4	57	56	54	52	51	49	47	44	42	40	39	35	4	40	4	17	
5	63	63	61	59	56	54	52	50	47	45	43	40	5	45	5	19	
6	71	69	67	65	63	60	58	55	52	50	48	43	6	51	6	26	
7	78	76	75	73	69	66	64	61	58	55	53	49	7	55	7	31	
8	84	83	80	77	75	71	69	65	63	59	57	52	8	60	8	37	
10	91	89	86	84	80	77	75	71	67	64	62	56	10	64	10	47	
11	97	95	92	89	86	82	79	75	72	68	65	60	11	70	11	57	
12	101	99	97	94	90	86	83	79	75	72	69	63	12	76	12	66	
13	105	103	100	98	93	89	86	82	78	75	71	65	13	82	13	78	
14	110	108	105	102	98	93	90	86	82	77	75	68	14	88	14	92	
15	115	113	109	106	102	98	94	90	86	81	77	71	15	98	15	111	
16	120	118	114	110	106	101	98	94	89	85	81	75	16	107	16	135	
17	124	122	119	115	110	106	102	98	93	87	85	77	17	119	17	162	
18	130	127	123	120	115	109	106	101	97	91	87	80	18	129	18	193	
19	133	131	127	123	118	113	109	104	99	94	90	83	19	141	19	231	
20	137	134	131	127	121	116	112	107	102	97	93	85	20	156	20	274	
21	142	139	135	132	126	121	116	111	106	100	96	88	21	174	21	379	
22	146	144	139	134	129	123	120	114	109	103	98	90	22	196			
23	151	148	144	139	133	128	123	118	112	106	102	93	23	220			
24	155	152	147	143	137	131	127	121	115	109	105	96	24	254			
25	159	156	152	147	141	135	131	124	119	112	108	98	25	313			
26	165	161	156	152	145	139	134	128	122	116	111	102	26	384			
27	169	166	161	156	150	144	139	132	126	120	114	105					
28	175	171	167	162	155	148	144	136	130	123	119	109					
29	180	178	172	167	160	153	148	141	134	127	122	112					
30	186	182	177	171	165	157	152	144	138	131	125	115					
31	191	188	182	177	169	162	156	149	142	135	130	119					
32	197	193	188	182	175	167	161	154	146	139	133	122					
33	203	199	193	188	179	172	167	158	151	143	137	126					
34	208	203	198	192	184	176	170	162	155	146	141	129					
35	213	209	202	196	189	180	174	166	158	150	144	132					
36	218	214	208	201	193	185	178	170	162	154	147	135					
37	226	222	215	209	201	191	185	177	168	159	153	140					
38	235	230	224	217	208	199	192	183	175	166	159	145					
39	243	238	231	224	214	205	199	190	180	171	164	150					
40	250	246	238	231	222	213	205	195	186	177	169	155					
41	259	254	247	239	229	220	212	202	192	182	175	160					
42	267	261	254	247	236	226	218	208	198	188	180	165					
43	274	270	261	253	243	233	224	214	204	193	186	170					
44	282	277	269	260	250	239	231	220	210	199	190	175					
45	290	284	276	268	257	246	237	226	215	204	196	179					
46	300	293	285	277	265	254	246	234	223	211	202	186					
47	309	304	294	285	274	262	253	241	230	218	209	191					
48	319	313	304	294	282	270	261	249	236	224	215	198					
49	328	322	313	304	291	279	269	257	244	232	222	203					
50	337	330	321	312	299	286	276	263	250	237	228	209					
51	347	340	330	320	307	294	284	270	258	245	235	214					
52	356	350	339	329	316	302	292	279	265	251	241	221					
53	365	358	348	338	324	309	299	285	271	258	247	226					
54	380	373	362	351	336	322	311	296	282	268	257	235					
55	398	390	379	368	352	338	326	311	295	281	270	247					
56	420	411	399	387	372	355	343	328	312	295	283	259					
57	443	434	421	408	392	375	362	346	328	312	299	274					

TERRITORY 460

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
58	477	468	454	441	422	405	391	373	354	337	323	295					
59	529	519	504	489	469	449	433	413	393	374	358	328					
60	586	575	558	542	520	497	480	458	435	413	397	363					
61	640	628	610	592	568	543	524	500	476	452	433	397					
62	691	677	658	638	612	585	566	539	513	487	467	428					
63	742	728	707	685	657	629	607	580	551	523	501	459					
64	792	777	754	731	702	672	649	618	589	558	535	490					
65	844	827	803	779	747	715	691	659	627	594	570	522					
66	920	903	876	849	814	779	753	719	684	648	622	569					
67	1021	1002	972	943	904	866	836	798	758	719	690	632					
68	1122	1101	1069	1037	995	951	919	877	834	791	759	695					
69	1224	1201	1166	1131	1084	1038	1003	956	909	863	828	758					
70	1326	1300	1262	1225	1174	1123	1086	1035	984	934	896	821					
71	1427	1399	1359	1318	1264	1210	1168	1114	1060	1006	965	883					
72	1528	1499	1455	1412	1353	1295	1252	1193	1135	1077	1033	946					
73	1629	1599	1552	1505	1443	1381	1335	1272	1211	1148	1102	1009					
74	1731	1698	1649	1599	1534	1467	1418	1351	1286	1220	1170	1072					
75	1833	1798	1745	1693	1623	1553	1501	1432	1362	1292	1239	1134					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	Prior	
(a)												2013	(b)	(c)			
1	294	282	264	246	228	216	198	186	174	162	150	126	1	162	1	78	
2	390	378	354	330	306	288	264	246	234	216	204	168	2	186	2	96	
3	426	408	384	360	336	312	288	270	252	234	216	180	3	216	3	120	
4	498	480	450	420	390	366	336	318	300	276	258	210	4	234	4	132	
5	546	528	492	456	426	396	372	342	324	300	282	234	5	246	5	156	
6	570	552	516	480	450	420	390	360	342	312	294	240	6	258	6	168	
7	600	576	540	504	468	438	408	378	354	330	306	252	7	270	7	186	
8	624	606	564	522	492	456	426	396	372	342	324	264	8	282	8	222	
10	648	624	582	540	504	474	438	408	384	354	330	276	10	300	10	258	
11	666	642	600	558	522	486	450	420	396	366	342	282	11	318	11	282	
12	690	666	624	582	540	504	468	438	414	378	354	294	12	324	12	312	
13	714	684	642	600	558	522	480	450	426	390	366	300	13	336	13	336	
14	732	708	660	612	576	534	498	462	438	402	378	312	14	360	14	372	
15	744	720	672	624	582	546	504	468	444	408	384	318	15	378	15	402	
16	750	726	678	630	588	552	510	474	450	414	384	318	16	390	16	444	
17	768	738	690	642	600	558	516	486	456	420	396	324	17	408	17	468	
18	786	756	708	660	618	576	534	498	468	432	402	330	18	426	18	510	
19	798	768	720	672	624	582	540	504	474	438	408	336	19	450	19	540	
20	822	792	738	684	642	600	552	516	486	450	420	348	20	462	20	576	
21	840	810	756	702	660	612	570	528	498	462	432	354	21	480	21	654	
22	852	822	768	714	666	624	576	540	504	468	438	360	22	510			
23	864	834	780	726	678	630	588	546	516	474	444	366	23	528			
24	888	852	798	744	696	648	600	558	528	486	456	378	24	552			
25	894	858	804	750	702	654	606	564	528	492	456	378	25	594			
26	906	876	816	756	708	660	612	570	540	498	468	384	26	648			
27	918	888	828	768	720	672	624	582	546	504	474	390					
28	924	894	834	774	726	678	624	582	552	510	474	390					
29	942	906	846	786	738	684	636	594	558	516	480	396					



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 460**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	948	912	852	792	744	690	642	594	564	522	486	402					
31	960	924	864	804	750	702	648	606	570	528	492	408					
32	978	942	882	822	768	714	660	618	582	540	504	414					
33	990	954	894	834	780	726	672	624	588	546	510	420					
34	1008	972	906	840	786	732	678	636	600	552	516	426					
35	1020	984	918	852	798	744	690	642	606	558	522	432					
36	1032	996	930	864	810	756	696	654	612	570	528	438					
37	1050	1014	948	882	822	768	714	666	624	576	540	444					
38	1068	1026	960	894	834	780	720	672	636	588	546	450					
39	1074	1032	966	900	840	780	726	678	636	588	552	456					
40	1086	1044	978	912	852	792	732	684	648	594	558	462					
41	1098	1062	990	918	864	804	744	696	654	606	564	468					
42	1110	1074	1002	930	870	810	750	702	660	612	570	468					
43	1128	1086	1014	942	882	822	762	708	672	618	576	474					
44	1134	1092	1020	948	888	828	768	714	672	624	582	480					
45	1152	1110	1038	966	906	840	780	726	684	636	594	486					
46	1164	1122	1050	978	912	852	786	738	696	642	600	492					
47	1176	1134	1062	990	924	858	798	744	702	648	606	498					
48	1194	1152	1074	996	936	870	804	750	708	654	612	504					
49	1206	1164	1086	1008	942	882	816	762	714	660	618	510					
50	1218	1176	1098	1020	954	888	822	768	726	672	624	516					
51	1230	1188	1110	1032	966	900	834	780	732	678	630	522					
52	1236	1194	1116	1038	972	906	840	780	738	678	636	522					
53	1254	1206	1128	1050	984	912	846	792	744	690	642	528					
54	1266	1218	1140	1062	990	924	858	798	750	696	648	534					
55	1284	1242	1158	1074	1008	936	870	810	762	708	660	546					
56	1308	1260	1176	1092	1026	954	882	822	774	720	672	552					
57	1332	1284	1200	1116	1044	972	900	840	792	732	684	564					
58	1374	1320	1236	1152	1074	1002	930	864	816	756	702	582					
59	1428	1374	1284	1194	1116	1038	966	900	846	786	732	606					
60	1488	1434	1338	1242	1164	1086	1002	936	882	816	762	630					
61	1530	1476	1380	1284	1200	1116	1038	966	912	840	786	648					
62	1566	1506	1410	1314	1224	1140	1056	990	930	858	804	660					
63	1590	1536	1434	1332	1248	1164	1074	1002	948	876	816	672					
64	1626	1566	1464	1362	1272	1188	1098	1026	966	894	834	690					
65	1656	1596	1494	1392	1302	1212	1122	1044	984	912	852	702					
66	1704	1644	1536	1428	1338	1242	1152	1074	1014	936	876	720					
67	1770	1710	1596	1482	1386	1290	1200	1116	1056	972	912	750					
68	1836	1770	1656	1542	1440	1344	1242	1158	1092	1008	942	780					
69	1902	1836	1716	1596	1494	1392	1290	1200	1134	1044	978	804					
70	1974	1902	1776	1650	1548	1440	1332	1242	1170	1086	1014	834					
71	2040	1962	1836	1710	1596	1488	1380	1284	1212	1122	1044	864					
72	2106	2028	1896	1764	1650	1536	1422	1326	1254	1158	1080	894					
73	2172	2094	1956	1818	1704	1584	1470	1368	1290	1194	1116	918					
74	2238	2160	2016	1872	1752	1632	1512	1410	1332	1230	1152	948					
75	2304	2220	2076	1932	1806	1680	1560	1452	1368	1266	1182	978					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 470

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	45	43	42	41	39	38	36	34	32	31	30	27	1	34	1	12	
2	58	57	55	54	51	49	47	46	43	41	39	36	2	46	2	15	
3	73	72	69	66	63	61	59	57	54	51	49	45	3	53	3	20	
4	84	82	80	77	74	72	69	65	62	59	57	51	4	58	4	24	
5	93	92	89	86	82	80	77	73	69	66	63	58	5	66	5	28	
6	104	101	99	96	92	88	85	81	77	73	70	63	6	74	6	38	
7	115	112	109	107	101	97	95	89	85	81	78	72	7	81	7	46	
8	123	122	117	113	109	104	101	96	92	86	84	77	8	88	8	54	
10	134	131	127	123	117	113	109	104	99	95	90	82	10	95	10	69	
11	142	139	135	131	126	120	116	111	105	100	96	88	11	103	11	84	
12	149	146	142	138	132	126	122	116	111	105	101	92	12	112	12	97	
13	154	151	147	143	136	131	127	120	115	109	104	96	13	120	13	115	
14	162	158	154	150	143	136	132	126	120	113	109	100	14	130	14	135	
15	169	166	161	155	150	143	138	132	126	119	113	104	15	143	15	163	
16	176	173	167	162	155	149	144	138	131	124	119	109	16	157	16	198	
17	182	180	174	169	162	155	150	143	136	128	124	113	17	174	17	238	
18	190	186	181	176	169	161	155	149	142	134	128	117	18	189	18	284	
19	196	192	186	181	173	166	161	153	146	138	132	122	19	207	19	339	
20	201	197	192	186	178	170	165	157	150	142	136	124	20	230	20	402	
21	208	204	198	193	185	177	170	163	155	147	140	130	21	255	21	556	
22	215	211	204	197	189	181	176	167	159	151	144	132	22	288			
23	221	217	211	204	196	188	181	173	165	155	150	136	23	323			
24	227	223	216	209	201	192	186	177	169	159	154	140	24	373			
25	234	230	223	216	207	198	192	182	174	165	158	144	25	459			
26	242	236	230	223	213	204	197	188	180	170	163	150	26	563			
27	248	243	236	230	220	211	204	194	185	176	167	154					
28	257	251	244	238	227	217	211	200	190	181	174	159					
29	265	261	252	244	235	224	217	207	197	186	180	165					
30	273	267	259	251	242	231	223	212	203	192	184	169					
31	281	275	267	259	248	238	230	219	208	198	190	174					
32	289	284	275	267	257	246	236	225	215	204	196	180					
33	298	292	284	275	263	252	244	232	221	209	201	185					
34	305	298	290	282	270	258	250	238	227	215	207	189					
35	312	306	297	288	277	265	255	243	232	220	211	193					
36	320	315	305	296	284	271	262	250	238	225	216	198					
37	332	325	316	306	294	281	271	259	247	234	224	205					
38	344	338	328	319	305	292	282	269	257	243	234	213					
39	356	350	339	328	315	301	292	278	265	251	240	220					
40	367	360	350	339	325	312	301	286	273	259	248	227					
41	379	373	362	351	336	323	311	297	282	267	257	235					
42	392	383	373	362	347	332	320	305	290	275	265	242					
43	402	396	383	371	356	342	329	315	300	284	273	250					
44	414	406	394	382	367	351	339	323	308	292	279	257					
45	425	417	405	393	377	360	348	332	316	300	288	263					
46	440	431	419	406	389	373	360	343	327	309	297	273					
47	454	446	432	419	402	385	371	354	338	320	306	281					
48	468	459	446	432	414	397	383	366	347	329	316	290					
49	482	473	459	446	427	409	394	377	358	340	325	298					
50	494	485	471	458	439	420	405	386	367	348	335	306					
51	509	500	485	470	451	432	417	397	378	359	344	315					
52	522	513	498	483	463	443	428	409	389	369	354	324					
53	536	525	510	495	475	454	439	419	398	378	362	332					
54	558	547	531	514	493	473	456	435	414	393	377	344					
55	585	572	556	540	517	495	478	456	433	412	396	362					
56	616	603	586	568	545	521	504	481	458	433	416	381					
57	649	637	618	599	575	551	532	508	482	458	439	402					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 470**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>		<b>(b)</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>		<b>2010</b>			
58	701	687	667	647	620	594	574	547	520	494	474	433					
59	776	761	740	718	689	659	636	606	576	548	525	481					
60	860	844	819	795	763	729	705	672	639	606	582	533					
61	940	922	895	868	833	797	770	734	698	663	636	582					
62	1014	994	965	937	898	859	830	791	753	714	686	628					
63	1088	1068	1037	1006	964	923	891	851	809	767	736	674					
64	1162	1141	1107	1073	1030	986	952	907	864	819	786	720					
65	1238	1214	1179	1143	1096	1049	1014	967	919	872	837	765					
66	1350	1324	1285	1246	1195	1143	1106	1054	1003	950	913	836					
67	1499	1470	1427	1384	1327	1270	1227	1170	1112	1056	1013	927					
68	1647	1616	1569	1521	1459	1396	1349	1287	1223	1161	1114	1019					
69	1796	1762	1710	1659	1590	1523	1472	1403	1334	1266	1215	1112					
70	1945	1908	1852	1797	1723	1648	1593	1519	1445	1370	1315	1204					
71	2094	2053	1994	1935	1855	1775	1715	1635	1555	1476	1416	1296					
72	2242	2199	2136	2072	1986	1901	1837	1751	1666	1581	1516	1388					
73	2391	2346	2277	2209	2118	2026	1959	1867	1777	1685	1617	1481					
74	2541	2492	2419	2346	2250	2153	2080	1983	1887	1790	1717	1573					
75	2689	2638	2561	2484	2381	2279	2202	2101	1998	1895	1818	1665					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>		<b>(b)</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>		<b>2010</b>			
1	289	277	259	241	224	212	194	183	171	159	147	124	1	159	1	77	
2	383	371	348	324	300	283	259	241	230	212	200	165	2	183	2	94	
3	418	401	377	353	330	306	283	265	247	230	212	177	3	212	3	118	
4	489	471	442	412	383	359	330	312	295	271	253	206	4	230	4	130	
5	536	518	483	448	418	389	365	336	318	295	277	230	5	241	5	153	
6	560	542	507	471	442	412	383	353	336	306	289	236	6	253	6	165	
7	589	565	530	495	459	430	401	371	348	324	300	247	7	265	7	183	
8	613	595	554	512	483	448	418	389	365	336	318	259	8	277	8	218	
10	636	613	571	530	495	465	430	401	377	348	324	271	10	295	10	253	
11	654	630	589	548	512	477	442	412	389	359	336	277	11	312	11	277	
12	677	654	613	571	530	495	459	430	406	371	348	289	12	318	12	306	
13	701	671	630	589	548	512	471	442	418	383	359	295	13	330	13	330	
14	719	695	648	601	565	524	489	454	430	395	371	306	14	353	14	365	
15	730	707	660	613	571	536	495	459	436	401	377	312	15	371	15	395	
16	736	713	666	618	577	542	501	465	442	406	377	312	16	383	16	436	
17	754	724	677	630	589	548	507	477	448	412	389	318	17	401	17	459	
18	772	742	695	648	607	565	524	489	459	424	395	324	18	418	18	501	
19	783	754	707	660	613	571	530	495	465	430	401	330	19	442	19	530	
20	807	777	724	671	630	589	542	507	477	442	412	342	20	454	20	565	
21	825	795	742	689	648	601	560	518	489	454	424	348	21	471	21	642	
22	836	807	754	701	654	613	565	530	495	459	430	353	22	501			
23	848	819	766	713	666	618	577	536	507	465	436	359	23	518			
24	872	836	783	730	683	636	589	548	518	477	448	371	24	542			
25	878	842	789	736	689	642	595	554	518	483	448	371	25	583			
26	889	860	801	742	695	648	601	560	530	489	459	377	26	636			
27	901	872	813	754	707	660	613	571	536	495	465	383					
28	907	878	819	760	713	666	613	571	542	501	465	383					
29	925	889	830	772	724	671	624	583	548	507	471	389					

TERRITORY 470

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	931	895	836	777	730	677	630	583	554	512	477	395					
31	942	907	848	789	736	689	636	595	560	518	483	401					
32	960	925	866	807	754	701	648	607	571	530	495	406					
33	972	937	878	819	766	713	660	613	577	536	501	412					
34	990	954	889	825	772	719	666	624	589	542	507	418					
35	1001	966	901	836	783	730	677	630	595	548	512	424					
36	1013	978	913	848	795	742	683	642	601	560	518	430					
37	1031	995	931	866	807	754	701	654	613	565	530	436					
38	1048	1007	942	878	819	766	707	660	624	577	536	442					
39	1054	1013	948	884	825	766	713	666	624	577	542	448					
40	1066	1025	960	895	836	777	719	671	636	583	548	454					
41	1078	1043	972	901	848	789	730	683	642	595	554	459					
42	1090	1054	984	913	854	795	736	689	648	601	560	459					
43	1107	1066	995	925	866	807	748	695	660	607	565	465					
44	1113	1072	1001	931	872	813	754	701	660	613	571	471					
45	1131	1090	1019	948	889	825	766	713	671	624	583	477					
46	1143	1101	1031	960	895	836	772	724	683	630	589	483					
47	1154	1113	1043	972	907	842	783	730	689	636	595	489					
48	1172	1131	1054	978	919	854	789	736	695	642	601	495					
49	1184	1143	1066	990	925	866	801	748	701	648	607	501					
50	1196	1154	1078	1001	937	872	807	754	713	660	613	507					
51	1207	1166	1090	1013	948	884	819	766	719	666	618	512					
52	1213	1172	1096	1019	954	889	825	766	724	666	624	512					
53	1231	1184	1107	1031	966	895	830	777	730	677	630	518					
54	1243	1196	1119	1043	972	907	842	783	736	683	636	524					
55	1260	1219	1137	1054	990	919	854	795	748	695	648	536					
56	1284	1237	1154	1072	1007	937	866	807	760	707	660	542					
57	1308	1260	1178	1096	1025	954	884	825	777	719	671	554					
58	1349	1296	1213	1131	1054	984	913	848	801	742	689	571					
59	1402	1349	1260	1172	1096	1019	948	884	830	772	719	595					
60	1461	1408	1313	1219	1143	1066	984	919	866	801	748	618					
61	1502	1449	1355	1260	1178	1096	1019	948	895	825	772	636					
62	1537	1478	1384	1290	1202	1119	1037	972	913	842	789	648					
63	1561	1508	1408	1308	1225	1143	1054	984	931	860	801	660					
64	1596	1537	1437	1337	1249	1166	1078	1007	948	878	819	677					
65	1626	1567	1467	1366	1278	1190	1101	1025	966	895	836	689					
66	1673	1614	1508	1402	1313	1219	1131	1054	995	919	860	707					
67	1738	1679	1567	1455	1361	1266	1178	1096	1037	954	895	736					
68	1802	1738	1626	1514	1414	1319	1219	1137	1072	990	925	766					
69	1867	1802	1685	1567	1467	1366	1266	1178	1113	1025	960	789					
70	1938	1867	1743	1620	1520	1414	1308	1219	1149	1066	995	819					
71	2003	1926	1802	1679	1567	1461	1355	1260	1190	1101	1025	848					
72	2067	1991	1861	1732	1620	1508	1396	1302	1231	1137	1060	878					
73	2132	2056	1920	1785	1673	1555	1443	1343	1266	1172	1096	901					
74	2197	2120	1979	1838	1720	1602	1484	1384	1308	1207	1131	931					
75	2262	2179	2038	1897	1773	1649	1531	1425	1343	1243	1160	960					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 480**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>	<b>Symbol</b>	<b>2010</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>	<b>(b)</b>				
1	45	43	42	41	39	38	36	34	32	31	30	27	1	34	1	12	
2	58	57	55	54	51	49	47	46	43	41	39	36	2	46	2	15	
3	73	72	69	66	63	61	59	57	54	51	49	45	3	53	3	20	
4	84	82	80	77	74	72	69	65	62	59	57	51	4	58	4	24	
5	93	92	89	86	82	80	77	73	69	66	63	58	5	66	5	28	
6	104	101	99	96	92	88	85	81	77	73	70	63	6	74	6	38	
7	115	112	109	107	101	97	95	89	85	81	78	72	7	81	7	46	
8	123	122	117	113	109	104	101	96	92	86	84	77	8	88	8	54	
10	134	131	127	123	117	113	109	104	99	95	90	82	10	95	10	69	
11	142	139	135	131	126	120	116	111	105	100	96	88	11	103	11	84	
12	149	146	142	138	132	126	122	116	111	105	101	92	12	112	12	97	
13	154	151	147	143	136	131	127	120	115	109	104	96	13	120	13	115	
14	162	158	154	150	143	136	132	126	120	113	109	100	14	130	14	135	
15	169	166	161	155	150	143	138	132	126	119	113	104	15	143	15	163	
16	176	173	167	162	155	149	144	138	131	124	119	109	16	157	16	198	
17	182	180	174	169	162	155	150	143	136	128	124	113	17	174	17	238	
18	190	186	181	176	169	161	155	149	142	134	128	117	18	189	18	284	
19	196	192	186	181	173	166	161	153	146	138	132	122	19	207	19	339	
20	201	197	192	186	178	170	165	157	150	142	136	124	20	230	20	402	
21	208	204	198	193	185	177	170	163	155	147	140	130	21	255	21	556	
22	215	211	204	197	189	181	176	167	159	151	144	132	22	288			
23	221	217	211	204	196	188	181	173	165	155	150	136	23	323			
24	227	223	216	209	201	192	186	177	169	159	154	140	24	373			
25	234	230	223	216	207	198	192	182	174	165	158	144	25	459			
26	242	236	230	223	213	204	197	188	180	170	163	150	26	563			
27	248	243	236	230	220	211	204	194	185	176	167	154					
28	257	251	244	238	227	217	211	200	190	181	174	159					
29	265	261	252	244	235	224	217	207	197	186	180	165					
30	273	267	259	251	242	231	223	212	203	192	184	169					
31	281	275	267	259	248	238	230	219	208	198	190	174					
32	289	284	275	267	257	246	236	225	215	204	196	180					
33	298	292	284	275	263	252	244	232	221	209	201	185					
34	305	298	290	282	270	258	250	238	227	215	207	189					
35	312	306	297	288	277	265	255	243	232	220	211	193					
36	320	315	305	296	284	271	262	250	238	225	216	198					
37	332	325	316	306	294	281	271	259	247	234	224	205					
38	344	338	328	319	305	292	282	269	257	243	234	213					
39	356	350	339	328	315	301	292	278	265	251	240	220					
40	367	360	350	339	325	312	301	286	273	259	248	227					
41	379	373	362	351	336	323	311	297	282	267	257	235					
42	392	383	373	362	347	332	320	305	290	275	265	242					
43	402	396	383	371	356	342	329	315	300	284	273	250					
44	414	406	394	382	367	351	339	323	308	292	279	257					
45	425	417	405	393	377	360	348	332	316	300	288	263					
46	440	431	419	406	389	373	360	343	327	309	297	273					
47	454	446	432	419	402	385	371	354	338	320	306	281					
48	468	459	446	432	414	397	383	366	347	329	316	290					
49	482	473	459	446	427	409	394	377	358	340	325	298					
50	494	485	471	458	439	420	405	386	367	348	335	306					
51	509	500	485	470	451	432	417	397	378	359	344	315					
52	522	513	498	483	463	443	428	409	389	369	354	324					
53	536	525	510	495	475	454	439	419	398	378	362	332					
54	558	547	531	514	493	473	456	435	414	393	377	344					
55	585	572	556	540	517	495	478	456	433	412	396	362					
56	616	603	586	568	545	521	504	481	458	433	416	381					
57	649	637	618	599	575	551	532	508	482	458	439	402					

TERRITORY 480

FULL COVERAGE COMPREHENSIVE (001)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
58	701	687	667	647	620	594	574	547	520	494	474	433					
59	776	761	740	718	689	659	636	606	576	548	525	481					
60	860	844	819	795	763	729	705	672	639	606	582	533					
61	940	922	895	868	833	797	770	734	698	663	636	582					
62	1014	994	965	937	898	859	830	791	753	714	686	628					
63	1088	1068	1037	1006	964	923	891	851	809	767	736	674					
64	1162	1141	1107	1073	1030	986	952	907	864	819	786	720					
65	1238	1214	1179	1143	1096	1049	1014	967	919	872	837	765					
66	1350	1324	1285	1246	1195	1143	1106	1054	1003	950	913	836					
67	1499	1470	1427	1384	1327	1270	1227	1170	1112	1056	1013	927					
68	1647	1616	1569	1521	1459	1396	1349	1287	1223	1161	1114	1019					
69	1796	1762	1710	1659	1590	1523	1472	1403	1334	1266	1215	1112					
70	1945	1908	1852	1797	1723	1648	1593	1519	1445	1370	1315	1204					
71	2094	2053	1994	1935	1855	1775	1715	1635	1555	1476	1416	1296					
72	2242	2199	2136	2072	1986	1901	1837	1751	1666	1581	1516	1388					
73	2391	2346	2277	2209	2118	2026	1959	1867	1777	1685	1617	1481					
74	2541	2492	2419	2346	2250	2153	2080	1983	1887	1790	1717	1573					
75	2689	2638	2561	2484	2381	2279	2202	2101	1998	1895	1818	1665					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)		(c)	Prior	
1	276	265	248	231	214	203	186	175	163	152	141	118	1	152	1	73	
2	366	355	332	310	287	270	248	231	220	203	191	158	2	175	2	90	
3	400	383	360	338	315	293	270	253	236	220	203	169	3	203	3	113	
4	467	450	422	394	366	343	315	298	282	259	242	197	4	220	4	124	
5	512	495	462	428	400	372	349	321	304	282	265	220	5	231	5	146	
6	535	518	484	450	422	394	366	338	321	293	276	225	6	242	6	158	
7	563	540	507	473	439	411	383	355	332	310	287	236	7	253	7	175	
8	586	569	529	490	462	428	400	372	349	321	304	248	8	265	8	208	
10	608	586	546	507	473	445	411	383	360	332	310	259	10	282	10	242	
11	625	602	563	524	490	456	422	394	372	343	321	265	11	298	11	265	
12	647	625	586	546	507	473	439	411	388	355	332	276	12	304	12	293	
13	670	642	602	563	524	490	450	422	400	366	343	282	13	315	13	315	
14	687	664	619	574	540	501	467	434	411	377	355	293	14	338	14	349	
15	698	676	631	586	546	512	473	439	417	383	360	298	15	355	15	377	
16	704	681	636	591	552	518	479	445	422	388	360	298	16	366	16	417	
17	721	692	647	602	563	524	484	456	428	394	372	304	17	383	17	439	
18	738	709	664	619	580	540	501	467	439	405	377	310	18	400	18	479	
19	749	721	676	631	586	546	507	473	445	411	383	315	19	422	19	507	
20	771	743	692	642	602	563	518	484	456	422	394	327	20	434	20	540	
21	788	760	709	659	619	574	535	495	467	434	405	332	21	450	21	614	
22	799	771	721	670	625	586	540	507	473	439	411	338	22	479			
23	811	783	732	681	636	591	552	512	484	445	417	343	23	495			
24	833	799	749	698	653	608	563	524	495	456	428	355	24	518			
25	839	805	754	704	659	614	569	529	495	462	428	355	25	557			
26	850	822	766	709	664	619	574	535	507	467	439	360	26	608			
27	861	833	777	721	676	631	586	546	512	473	445	366					
28	867	839	783	726	681	636	586	546	518	479	445	366					
29	884	850	794	738	692	642	597	557	524	484	450	372					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 480**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	2010	Symbol	1989 &	
(a)												2013	(b)	(c)	Prior		
30	890	856	799	743	698	647	602	557	529	490	456	377					
31	901	867	811	754	704	659	608	569	535	495	462	383					
32	918	884	828	771	721	670	619	580	546	507	473	388					
33	929	895	839	783	732	681	631	586	552	512	479	394					
34	946	912	850	788	738	687	636	597	563	518	484	400					
35	957	923	861	799	749	698	647	602	569	524	490	405					
36	968	935	873	811	760	709	653	614	574	535	495	411					
37	985	951	890	828	771	721	670	625	586	540	507	417					
38	1002	963	901	839	783	732	676	631	597	552	512	422					
39	1008	968	906	845	788	732	681	636	597	552	518	428					
40	1019	980	918	856	799	743	687	642	608	557	524	434					
41	1030	997	929	861	811	754	698	653	614	569	529	439					
42	1042	1008	940	873	816	760	704	659	619	574	535	439					
43	1058	1019	951	884	828	771	715	664	631	580	540	445					
44	1064	1025	957	890	833	777	721	670	631	586	546	450					
45	1081	1042	974	906	850	788	732	681	642	597	557	456					
46	1092	1053	985	918	856	799	738	692	653	602	563	462					
47	1103	1064	997	929	867	805	749	698	659	608	569	467					
48	1120	1081	1008	935	878	816	754	704	664	614	574	473					
49	1132	1092	1019	946	884	828	766	715	670	619	580	479					
50	1143	1103	1030	957	895	833	771	721	681	631	586	484					
51	1154	1115	1042	968	906	845	783	732	687	636	591	490					
52	1160	1120	1047	974	912	850	788	732	692	636	597	490					
53	1177	1132	1058	985	923	856	794	743	698	647	602	495					
54	1188	1143	1070	997	929	867	805	749	704	653	608	501					
55	1205	1165	1087	1008	946	878	816	760	715	664	619	512					
56	1227	1182	1103	1025	963	895	828	771	726	676	631	518					
57	1250	1205	1126	1047	980	912	845	788	743	687	642	529					
58	1289	1239	1160	1081	1008	940	873	811	766	709	659	546					
59	1340	1289	1205	1120	1047	974	906	845	794	738	687	569					
60	1396	1346	1255	1165	1092	1019	940	878	828	766	715	591					
61	1436	1385	1295	1205	1126	1047	974	906	856	788	738	608					
62	1469	1413	1323	1233	1149	1070	991	929	873	805	754	619					
63	1492	1441	1346	1250	1171	1092	1008	940	890	822	766	631					
64	1526	1469	1374	1278	1194	1115	1030	963	906	839	783	647					
65	1554	1498	1402	1306	1222	1137	1053	980	923	856	799	659					
66	1599	1543	1441	1340	1255	1165	1081	1008	951	878	822	676					
67	1661	1605	1498	1391	1301	1210	1126	1047	991	912	856	704					
68	1723	1661	1554	1447	1351	1261	1165	1087	1025	946	884	732					
69	1785	1723	1610	1498	1402	1306	1210	1126	1064	980	918	754					
70	1852	1785	1666	1548	1453	1351	1250	1165	1098	1019	951	783					
71	1914	1841	1723	1605	1498	1396	1295	1205	1137	1053	980	811					
72	1976	1903	1779	1655	1548	1441	1334	1244	1177	1087	1013	839					
73	2038	1965	1835	1706	1599	1486	1379	1284	1210	1120	1047	861					
74	2100	2027	1892	1757	1644	1531	1419	1323	1250	1154	1081	890					
75	2162	2083	1948	1813	1695	1576	1464	1362	1284	1188	1109	918					

- (a) Refer to Personal Auto Manual Rule **12.** for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12.** for rating Symbol 27 vehicles.
- (c) Refer to Rule **12.** to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 490

FULL COVERAGE COMPREHENSIVE (001)																
Symbol (a)	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011- 2013	Symbol (b)	1990- 2010	Symbol (c)	1989 & Prior
1	30	29	28	27	26	25	25	23	22	21	20	18	1	23	1	8
2	39	38	37	36	35	33	32	31	29	27	26	25	2	31	2	10
3	49	48	46	45	43	41	40	38	36	35	33	30	3	35	3	14
4	56	56	54	52	50	48	46	44	42	40	38	35	4	39	4	16
5	63	62	60	58	56	54	52	49	46	45	43	39	5	45	5	19
6	70	68	66	65	62	59	57	55	52	49	47	43	6	50	6	25
7	77	76	74	72	68	66	64	60	57	55	53	48	7	55	7	31
8	83	82	79	76	74	70	68	65	62	58	56	52	8	59	8	36
10	90	88	86	83	79	76	74	70	66	64	61	56	10	64	10	46
11	96	94	91	88	85	81	78	75	71	67	65	59	11	69	11	56
12	100	98	96	93	89	85	82	78	75	71	68	62	12	76	12	66
13	104	102	99	96	92	88	86	81	77	74	70	65	13	81	13	77
14	109	106	104	101	96	92	89	85	81	76	74	67	14	87	14	91
15	114	112	108	105	101	96	93	89	85	80	76	70	15	96	15	110
16	118	116	113	109	105	100	97	93	88	84	80	74	16	106	16	134
17	123	121	117	114	109	105	101	96	92	86	84	76	17	117	17	160
18	128	126	122	118	114	108	105	100	96	90	86	79	18	127	18	191
19	132	129	126	122	116	112	108	103	98	93	89	82	19	139	19	228
20	136	133	129	126	120	115	111	106	101	96	92	84	20	155	20	271
21	140	137	134	130	125	119	115	110	105	99	95	87	21	172	21	375
22	145	142	137	133	127	122	118	113	107	102	97	89	22	194		
23	149	147	142	137	132	126	122	116	111	105	101	92	23	217		
24	153	150	146	141	136	129	126	119	114	107	104	95	24	251		
25	157	155	150	146	139	134	129	123	117	111	106	97	25	309		
26	163	159	155	150	144	137	133	126	121	115	110	101	26	379		
27	167	164	159	155	148	142	137	131	125	118	113	104				
28	173	169	165	160	153	147	142	135	128	122	117	107				
29	178	176	170	165	158	151	147	139	133	126	121	111				
30	184	180	175	169	163	156	150	143	137	129	124	114				
31	189	186	180	175	167	160	155	147	140	134	128	117				
32	195	191	186	180	173	166	159	152	145	137	132	121				
33	201	197	191	186	177	170	165	157	149	141	136	125				
34	206	201	196	190	182	174	168	160	153	145	139	127				
35	210	207	200	194	187	178	172	164	157	148	142	130				
36	216	212	206	199	191	183	177	168	160	152	146	134				
37	224	219	213	207	198	189	183	175	167	157	151	138				
38	232	228	221	215	206	197	190	181	173	164	157	144				
39	240	236	228	221	212	203	197	187	178	169	162	148				
40	248	243	236	228	219	210	203	193	184	175	167	153				
41	256	251	244	237	227	217	209	200	190	180	173	158				
42	264	258	251	244	234	224	216	206	196	186	178	163				
43	271	267	258	250	240	230	222	212	202	191	184	168				
44	279	274	266	258	248	237	228	217	207	197	188	173				
45	287	281	273	265	254	243	235	224	213	202	194	177				
46	297	290	282	274	262	251	243	231	220	208	200	184				
47	306	300	291	282	271	259	250	238	228	216	207	189				
48	316	309	300	291	279	268	258	247	234	222	213	196				
49	325	319	309	300	288	276	266	254	241	229	219	201				
50	333	327	318	308	296	283	273	260	248	235	226	207				
51	343	337	327	317	304	291	281	268	255	242	232	212				
52	352	346	336	326	312	298	288	276	262	248	238	218				
53	361	354	344	334	320	306	296	282	268	255	244	224				
54	376	369	358	347	332	319	308	293	279	265	254	232				
55	394	386	375	364	349	334	322	308	292	278	267	244				
56	415	407	395	383	368	351	339	324	308	292	280	257				
57	438	430	417	404	388	371	359	342	325	308	296	271				



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 490**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>		<b>(b)</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>					
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.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>														<b>Symbol</b>	<b>1990-</b>	<b>Symbol</b>	<b>1989 &amp;</b>
<b>Symbol</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2011-</b>		<b>(b)</b>	<b>(c)</b>	<b>Prior</b>	
<b>(a)</b>												<b>2013</b>					
1	271	260	244	227	211	199	183	172	161	150	139	116	1	150	1	72	
2	360	349	327	305	283	266	244	227	216	199	188	155	2	172	2	89	
3	393	377	355	332	310	288	266	249	233	216	199	166	3	199	3	111	
4	460	443	416	388	360	338	310	294	277	255	238	194	4	216	4	122	
5	504	488	454	421	393	366	343	316	299	277	260	216	5	227	5	144	
6	526	510	476	443	416	388	360	332	316	288	271	222	6	238	6	155	
7	554	532	499	465	432	404	377	349	327	305	283	233	7	249	7	172	
8	576	560	521	482	454	421	393	366	343	316	299	244	8	260	8	205	
10	598	576	537	499	465	438	404	377	355	327	305	255	10	277	10	238	
11	615	593	554	515	482	449	416	388	366	338	316	260	11	294	11	260	
12	637	615	576	537	499	465	432	404	382	349	327	271	12	299	12	288	
13	659	632	593	554	515	482	443	416	393	360	338	277	13	310	13	310	
14	676	654	609	565	532	493	460	427	404	371	349	288	14	332	14	343	
15	687	665	620	576	537	504	465	432	410	377	355	294	15	349	15	371	
16	693	670	626	582	543	510	471	438	416	382	355	294	16	360	16	410	
17	709	681	637	593	554	515	476	449	421	388	366	299	17	377	17	432	
18	726	698	654	609	571	532	493	460	432	399	371	305	18	393	18	471	
19	737	709	665	620	576	537	499	465	438	404	377	310	19	416	19	499	
20	759	731	681	632	593	554	510	476	449	416	388	321	20	427	20	532	
21	776	748	698	648	609	565	526	488	460	427	399	327	21	443	21	604	
22	787	759	709	659	615	576	532	499	465	432	404	332	22	471			
23	798	770	720	670	626	582	543	504	476	438	410	338	23	488			
24	820	787	737	687	643	598	554	515	488	449	421	349	24	510			
25	825	792	742	693	648	604	560	521	488	454	421	349	25	548			
26	837	809	753	698	654	609	565	526	499	460	432	355	26	598			
27	848	820	765	709	665	620	576	537	504	465	438	360					
28	853	825	770	715	670	626	576	537	510	471	438	360					
29	870	837	781	726	681	632	587	548	515	476	443	366					

TERRITORY 490

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														Symbol	1990-	Symbol	1989 &
Symbol	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2011-	Symbol	1990-	Symbol	1989 &	
(a)												2013	(b)	2010	(c)	Prior	
30	875	842	787	731	687	637	593	548	521	482	449	371					
31	886	853	798	742	693	648	598	560	526	488	454	377					
32	903	870	814	759	709	659	609	571	537	499	465	382					
33	914	881	825	770	720	670	620	576	543	504	471	388					
34	931	897	837	776	726	676	626	587	554	510	476	393					
35	942	909	848	787	737	687	637	593	560	515	482	399					
36	953	920	859	798	748	698	643	604	565	526	488	404					
37	970	936	875	814	759	709	659	615	576	532	499	410					
38	986	947	886	825	770	720	665	620	587	543	504	416					
39	992	953	892	831	776	720	670	626	587	543	510	421					
40	1003	964	903	842	787	731	676	632	598	548	515	427					
41	1014	981	914	848	798	742	687	643	604	560	521	432					
42	1025	992	925	859	803	748	693	648	609	565	526	432					
43	1042	1003	936	870	814	759	704	654	620	571	532	438					
44	1047	1008	942	875	820	765	709	659	620	576	537	443					
45	1064	1025	958	892	837	776	720	670	632	587	548	449					
46	1075	1036	970	903	842	787	726	681	643	593	554	454					
47	1086	1047	981	914	853	792	737	687	648	598	560	460					
48	1102	1064	992	920	864	803	742	693	654	604	565	465					
49	1114	1075	1003	931	870	814	753	704	659	609	571	471					
50	1125	1086	1014	942	881	820	759	709	670	620	576	476					
51	1136	1097	1025	953	892	831	770	720	676	626	582	482					
52	1141	1102	1030	958	897	837	776	720	681	626	587	482					
53	1158	1114	1042	970	909	842	781	731	687	637	593	488					
54	1169	1125	1053	981	914	853	792	737	693	643	598	493					
55	1186	1147	1069	992	931	864	803	748	704	654	609	504					
56	1208	1163	1086	1008	947	881	814	759	715	665	620	510					
57	1230	1186	1108	1030	964	897	831	776	731	676	632	521					
58	1269	1219	1141	1064	992	925	859	798	753	698	648	537					
59	1319	1269	1186	1102	1030	958	892	831	781	726	676	560					
60	1374	1324	1235	1147	1075	1003	925	864	814	753	704	582					
61	1413	1363	1274	1186	1108	1030	958	892	842	776	726	598					
62	1446	1391	1302	1213	1130	1053	975	914	859	792	742	609					
63	1468	1418	1324	1230	1152	1075	992	925	875	809	753	620					
64	1501	1446	1352	1258	1174	1097	1014	947	892	825	770	637					
65	1529	1474	1379	1285	1202	1119	1036	964	909	842	787	648					
66	1573	1518	1418	1319	1235	1147	1064	992	936	864	809	665					
67	1634	1579	1474	1368	1280	1191	1108	1030	975	897	842	693					
68	1695	1634	1529	1424	1330	1241	1147	1069	1008	931	870	720					
69	1756	1695	1584	1474	1379	1285	1191	1108	1047	964	903	742					
70	1823	1756	1640	1524	1429	1330	1230	1147	1080	1003	936	770					
71	1884	1812	1695	1579	1474	1374	1274	1186	1119	1036	964	798					
72	1945	1873	1751	1629	1524	1418	1313	1224	1158	1069	997	825					
73	2005	1933	1806	1679	1573	1463	1357	1263	1191	1102	1030	848					
74	2066	1994	1861	1728	1618	1507	1396	1302	1230	1136	1064	875					
75	2127	2050	1917	1784	1668	1551	1440	1341	1263	1169	1091	903					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

ZIP CODES 27006 – 27228

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27006	ADVANCE	350	27101	WINSTON SALEM	350
27007	ARARAT	320	27102	WINSTON SALEM	350
27009	BELEWS CREEK	350	27103	WINSTON SALEM	350
27010	BETHANIA	350	27104	WINSTON SALEM	350
27011	BOONVILLE	320	27105	WINSTON SALEM	350
27012	CLEMMONS	350	27106	WINSTON SALEM	350
27013	CLEVELAND	370	27107	WINSTON SALEM	360
27014	COOLEEMEE	350	27108	WINSTON SALEM	350
27016	DANBURY	320	27109	WINSTON SALEM	350
27017	DOBSON	320	27110	WINSTON SALEM	360
27018	EAST BEND	320	27111	WINSTON SALEM	350
27019	GERMANTON	350	27113	WINSTON SALEM	350
27020	HAMPTONVILLE	320	27114	WINSTON SALEM	350
27021	KING	350	27115	WINSTON SALEM	350
27022	LAWSONVILLE	320	27116	WINSTON SALEM	350
27023	LEWISVILLE	350	27117	WINSTON SALEM	360
27024	LOWGAP	320	27120	WINSTON SALEM	350
27025	MADISON	320	27127	WINSTON SALEM	360
27027	MAYODAN	320	27130	WINSTON SALEM	350
27028	MOCKSVILLE	350	27150	WINSTON SALEM	350
27030	MOUNT AIRY	320	27152	WINSTON SALEM	350
27031	WHITE PLAINS	320	27155	WINSTON SALEM	350
27040	PFAFFTOWN	350	27157	WINSTON SALEM	350
27041	PILOT MOUNTAIN	320	27198	WINSTON SALEM	350
27042	PINE HALL	320	27199	WINSTON SALEM	350
27043	PINNACLE	320	27201	ALAMANCE	320
27045	RURAL HALL	350	27202	ALTAMAHAW	320
27046	SANDY RIDGE	320	27203	ASHEBORO	320
27047	SILOAM	320	27204	ASHEBORO	320
27048	STONEVILLE	320	27205	ASHEBORO	320
27049	TOAST	320	27207	BEAR CREEK	320
27050	TOBACCOVILLE	350	27208	BENNETT	320
27051	WALKERTOWN	350	27209	BISCOE	320
27052	WALNUT COVE	320	27212	BLANCH	120
27053	WESTFIELD	320	27213	BONLEE	320
27054	WOODLEAF	370	27214	BROWNS SUMMIT	320
27055	YADKINVILLE	320	27215	BURLINGTON	320
27094	RURAL HALL	350	27216	BURLINGTON	320
27098	RURAL HALL	350	27217	BURLINGTON	320
27099	RURAL HALL	350	27228	BYNUM	320

Table #1(T) ZIP Codes 27006 – 27228

ZIP CODES 27229 – 27376

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27229	CANDOR	320	27301	MC LEANSVILLE	320
27230	CEDAR FALLS	320	27302	MEBANE	320
27231	CEDAR GROVE	320	27305	MILTON	120
27233	CLIMAX	320	27306	MOUNT GILEAD	320
27235	COLFAX	350	27310	OAK RIDGE	350
27237	CUMNOCK	260	27311	PELHAM	120
27239	DENTON	320	27312	PITTSBORO	320
27242	EAGLE SPRINGS	320	27313	PLEASANT GARDEN	320
27243	EFLAND	320	27314	PROSPECT HILL	120
27244	ELON	320	27315	PROVIDENCE	120
27247	ETHER	320	27316	RAMSEUR	320
27248	FRANKLINVILLE	320	27317	RANDLEMAN	320
27249	GIBSONVILLE	320	27320	REIDSVILLE	320
27252	GOLDSTON	320	27323	REIDSVILLE	320
27253	GRAHAM	320	27325	ROBBINS	320
27256	GULF	320	27326	RUFFIN	120
27258	HAW RIVER	320	27330	SANFORD	260
27259	HIGHFALLS	320	27331	SANFORD	260
27260	HIGH POINT	340	27332	SANFORD	260
27261	HIGH POINT	340	27340	SAXAPAHAW	320
27262	HIGH POINT	340	27341	SEAGROVE	320
27263	HIGH POINT	340	27342	SEDALIA	320
27264	HIGH POINT	340	27343	SEMORA	120
27265	HIGH POINT	350	27344	SILER CITY	320
27268	HIGH POINT	340	27349	SNOW CAMP	320
27278	HILLSBOROUGH	320	27350	SOPHIA	320
27281	JACKSON SPRINGS	320	27351	SOUTHMONT	360
27282	JAMESTOWN	350	27355	STALEY	320
27283	JULIAN	320	27356	STAR	320
27284	KERNERSVILLE	350	27357	STOKESDALE	320
27285	KERNERSVILLE	350	27358	SUMMERFIELD	350
27288	EDEN	320	27359	SWEPSONVILLE	320
27289	EDEN	320	27360	THOMASVILLE	360
27291	LEASBURG	120	27361	THOMASVILLE	360
27292	LEXINGTON	360	27370	TRINITY	320
27293	LEXINGTON	360	27371	TROY	320
27294	LEXINGTON	360	27373	WALLBURG	360
27295	LEXINGTON	360	27374	WELCOME	360
27298	LIBERTY	320	27375	WENTWORTH	320
27299	LINWOOD	370	27376	WEST END	320

Table #2(T) ZIP Codes 27229 – 27376

ZIP CODES 27377 – 27556

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27377	WHITSETT	320	27511	CARY	300
27379	YANCEYVILLE	120	27512	CARY	300
27401	GREENSBORO	340	27513	CARY	300
27402	GREENSBORO	340	27514	CHAPEL HILL	310
27403	GREENSBORO	340	27515	CHAPEL HILL	310
27404	GREENSBORO	350	27516	CHAPEL HILL	310
27405	GREENSBORO	340	27517	CHAPEL HILL	310
27406	GREENSBORO	340	27518	CARY	300
27407	GREENSBORO	340	27519	CARY	300
27408	GREENSBORO	350	27520	CLAYTON	260
27409	GREENSBORO	350	27521	COATS	260
27410	GREENSBORO	350	27522	CREEDMOOR	290
27411	GREENSBORO	340	27523	APEX	300
27412	GREENSBORO	340	27524	FOUR OAKS	260
27413	GREENSBORO	340	27525	FRANKLINTON	120
27415	GREENSBORO	340	27526	FUQUAY VARINA	260
27416	GREENSBORO	340	27527	CLAYTON	260
27417	GREENSBORO	340	27528	CLAYTON	260
27419	GREENSBORO	350	27529	GARNER	260
27420	GREENSBORO	340	27530	GOLDSBORO	260
27425	GREENSBORO	350	27531	GOLDSBORO	260
27427	GREENSBORO	340	27532	GOLDSBORO	260
27429	GREENSBORO	350	27533	GOLDSBORO	260
27435	GREENSBORO	340	27534	GOLDSBORO	260
27438	GREENSBORO	350	27536	HENDERSON	120
27455	GREENSBORO	350	27537	HENDERSON	120
27495	GREENSBORO	340	27539	APEX	300
27497	GREENSBORO	340	27540	HOLLY SPRINGS	300
27498	GREENSBORO	340	27541	HURDLE MILLS	120
27499	GREENSBORO	340	27542	KENLY	130
27501	ANGIER	260	27543	KIPLING	260
27502	APEX	300	27544	KITTRELL	120
27503	BAHAMA	320	27545	KNIGHTDALE	280
27504	BENSON	260	27546	LILLINGTON	260
27505	BROADWAY	260	27549	LOUISBURG	120
27506	BUIES CREEK	260	27551	MACON	120
27507	BULLOCK	120	27552	MAMERS	260
27508	BUNN	120	27553	MANSON	120
27509	BUTNER	290	27555	MICRO	260
27510	CARRBORO	310	27556	MIDDLEBURG	120

Table #3(T) ZIP Codes 27377 – 27556

ZIP CODES 27557 – 27706

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27557	MIDDLESEX	130	27611	RALEIGH	280
27559	MONCURE	320	27612	RALEIGH	270
27560	MORRISVILLE	300	27613	RALEIGH	270
27562	NEW HILL	320	27614	RALEIGH	270
27563	NORLINA	120	27615	RALEIGH	270
27565	OXFORD	120	27616	RALEIGH	280
27568	PINE LEVEL	260	27617	RALEIGH	270
27569	PRINCETON	260	27619	RALEIGH	280
27570	RIDGEWAY	120	27620	RALEIGH	280
27571	ROLESVILLE	270	27621	RALEIGH	300
27572	ROUGEMONT	120	27622	RALEIGH	270
27573	ROXBORO	120	27623	RALEIGH	300
27574	ROXBORO	120	27624	RALEIGH	270
27576	SELMA	260	27625	RALEIGH	280
27577	SMITHFIELD	260	27626	RALEIGH	280
27581	STEM	290	27627	RALEIGH	300
27582	STOVALL	120	27628	RALEIGH	300
27583	TIMBERLAKE	120	27629	RALEIGH	280
27584	TOWNSVILLE	120	27634	RALEIGH	280
27586	VAUGHAN	120	27635	RALEIGH	280
27587	WAKE FOREST	270	27636	RALEIGH	300
27588	WAKE FOREST	270	27640	RALEIGH	280
27589	WARRENTON	120	27650	RALEIGH	300
27591	WENDELL	260	27656	RALEIGH	270
27592	WILLOW SPRING	260	27658	RALEIGH	280
27593	WILSONS MILLS	260	27661	RALEIGH	280
27594	WISE	120	27668	RALEIGH	280
27596	YOUNGSVILLE	120	27675	RALEIGH	270
27597	ZEBULON	260	27676	RALEIGH	270
27599	CHAPEL HILL	310	27690	RALEIGH	270
27601	RALEIGH	280	27695	RALEIGH	300
27602	RALEIGH	280	27697	RALEIGH	280
27603	RALEIGH	260	27698	RALEIGH	280
27604	RALEIGH	280	27699	RALEIGH	280
27605	RALEIGH	300	27701	DURHAM	290
27606	RALEIGH	300	27702	DURHAM	290
27607	RALEIGH	300	27703	DURHAM	290
27608	RALEIGH	300	27704	DURHAM	290
27609	RALEIGH	280	27705	DURHAM	300
27610	RALEIGH	280	27706	DURHAM	290

Table #4(T) ZIP Codes 27557 – 27706

ZIP CODES 27707 – 27874

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27707	DURHAM	300	27831	GARYSBURG	120
27708	DURHAM	300	27832	GASTON	120
27709	DURHAM	300	27833	GREENVILLE	150
27710	DURHAM	300	27834	GREENVILLE	150
27711	DURHAM	300	27835	GREENVILLE	150
27712	DURHAM	320	27836	GREENVILLE	150
27713	DURHAM	300	27837	GRIMESLAND	130
27715	DURHAM	300	27839	HALIFAX	120
27717	DURHAM	300	27840	HAMILTON	120
27722	DURHAM	320	27841	HASELL	120
27801	ROCKY MOUNT	130	27842	HENRICO	120
27802	ROCKY MOUNT	130	27843	HOBGOOD	120
27803	ROCKY MOUNT	130	27844	HOLLISTER	120
27804	ROCKY MOUNT	130	27845	JACKSON	120
27805	AULANDER	120	27846	JAMESVILLE	120
27806	AURORA	130	27847	KELFORD	120
27807	BAILEY	130	27849	LEWISTON WOODVILLE	120
27808	BATH	120	27850	LITTLETON	120
27809	BATTLEBORO	130	27851	LUCAMA	130
27810	BELHAVEN	120	27852	MACCLESFIELD	130
27811	BELLARTHUR	150	27853	MARGARETTSVILLE	120
27812	BETHEL	130	27855	MURFREESBORO	120
27813	BLACK CREEK	140	27856	NASHVILLE	130
27814	BLOUNTS CREEK	130	27857	OAK CITY	120
27815	ROCKY MOUNT	130	27858	GREENVILLE	150
27816	CASTALIA	120	27860	PANTEGO	120
27817	CHOCOWINITY	130	27861	PARMELE	130
27818	COMO	120	27862	PENDLETON	120
27819	CONETOE	130	27863	PIKEVILLE	260
27820	CONWAY	120	27864	PINETOPS	130
27821	EDWARD	130	27865	PINETOWN	120
27822	ELM CITY	130	27866	PLEASANT HILL	120
27823	ENFIELD	120	27867	POTECASI	120
27824	ENGELHARD	120	27868	RED OAK	130
27825	EVERETTS	130	27869	RICH SQUARE	120
27826	FAIRFIELD	120	27870	ROANOKE RAPIDS	120
27827	FALKLAND	150	27871	ROBERSONVILLE	130
27828	FARMVILLE	130	27872	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					
<b>110</b>	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	
<b>120</b>	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	
<b>130</b>	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	
	<b>140</b>	27813	27894			
27893		27895				
<b>150</b>	27811	27835	28586			
	27827	27836	28590			
	27833	27858				
	27834	28513				
<b>170</b>	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						
<b>170</b> (Cont'd)	28584	28594					
	28589						
<b>180</b>	28540	28543	28546				
	28541	28544	28547				
	28542	28545	28574				
<b>190</b>	28403	28407	28411	28449			
	28404	28408	28412	28461			
	28405	28409	28428	28465			
	28406	28410	28443	28480			
<b>200</b>	28401	28429	28462				
	28402	28451	28470				
	28422	28459	28479				
<b>210</b>	28467	28469					
	28468						
<b>220</b>	28320	28424	28434	28463			
	28332	28430	28438	28472			
	28337	28431	28439				
	28392	28432	28442				
	28399	28433	28455				
<b>230</b>	28319	28359	28371	28378			
	28340	28360	28372	28383			
	28357	28362	28375	28384			
	28358	28369	28377	28386			
<b>240</b>	28007	28330	28352	28380			
	28091	28343	28353	28396			
	28102	28345	28363				
	28119	28347	28364				
	28170	28351	28379				
<b>250</b>	28301	28306	28311	28376			
	28302	28307	28314	28390			
	28303	28308	28323				
	28304	28309	28331				
	28305	28310	28348				
<b>260</b>	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		
	<b>270</b>	27571	27613	27622	27676		
		27587	27614	27624	27690		
27588		27615	27656				
27612		27617	27675				
<b>280</b>	27545	27601	27602	27604			

Table #16(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>280</b> <b>(Cont'd)</b>	27609	27620	27635	27697		
	27610	27625	27640	27698		
	27611	27626	27658	27699		
	27616	27629	27661			
	27619	27634	27668			
<b>290</b>	27509	27701	27704			
	27522	27702	27706			
	27581	27703				
<b>300</b>	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	
<b>310</b>	27510	27516				
	27514	27517				
	27515	27599				
<b>320</b>	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	
<b>340</b>	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	
<b>350</b>	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					
<b>350</b> <b>(Cont'd)</b>	27310	27409	27429			
	27358	27410	27438			
	27404	27419	27455			
	27408	27425				
<b>360</b>	27107	27292	27351	27374		
	27110	27293	27360			
	27117	27294	27361			
	27127	27295	27373			
<b>370</b>	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		
<b>380</b>	28103	28111	28135			
	28108	28112	28174			
	28110	28133				
<b>390</b>	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	
<b>420</b>	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	
<b>440</b>	28012	28101	28214			
	28032	28120	28241			
	28056	28130	28273			
	28098	28134	28278			
<b>450</b>	28016	28053	28077			
	28034	28054				
	28052	28055				
<b>460</b>	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	
<b>470</b>	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						
<b>470</b> (Cont'd)	28136	28152					
	28150	28168					
	28151	28169					
<b>480</b>	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		
	<b>490</b>	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  
JOANNA BILIOURIS

NON-FLEET PRIVATE PASSENGER MOTOR VEHICLE RATE FILING  
BY THE NORTH CAROLINA REINSURANCE FACILITY

March 2022

- Q. Would you state your full name and address?
- A. My name is Joanna Biliouris. My business address is 2910 Sumner Blvd, Raleigh, North Carolina 27616.
- Q. Are you employed by the North Carolina Reinsurance Facility ("Facility")?
- A. Yes.
- Q. In what capacity?
- A. I am currently the General Manager-Elect. Upon Ray Evans' retirement on March 31, 2022, I will become the General Manager.
- 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. Can you identify Exhibits RF-1 through RF-5?
- A. Yes. This is the 2022 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, 2022.
- 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**

**2022 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 2022 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 2022 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, 2018, December 31, 2019, and December 31, 2020.

Q. Does the Filing contain an exhibit which shows the criteria for determining the credibility to be assigned to 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. 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, 2019 and December 31, 2020. 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 60% credible based on that standard.
- 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. While we are discussing actuarial credibility standards, 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. Is the standard actuarial credibility 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 the indications presented here. In this filing, a three year experience period, weighted as detailed below, was utilized for all indications due to the anomalies present in the latest year of data, the causes of which are not anticipated to persist into the effective period of the proposed rates.
- Q. Please explain the accident year weighting utilized in this filing.
- A. 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 the observed anomalies in the latest year of data resulting from the onset of the COVID-19 pandemic and the sudden, short-term changes in driving

behavior, that the losses attributable to the exposures for the year ended December 31, 2020 for bodily injury liability, property damage liability, and medical payments were not representative of expected future experience and therefore should not be given 100% weighting for calculating anticipated rate level needs.

In last year's review, the weighting procedure utilized the standard actuarial credibility weighting formula for all coverages. However, given the limitations of the experience for the latest year, the Automobile Committee selected a 20%-60%-20% weighting of the 2020, 2019, and 2018 experience, respectively, as the most appropriate balance of stability and responsiveness. Put another way, a 20%-60%-20% weighting of the 2020, 2019, and 2018 experience, respectively, was used in determining the statewide rate level indications. 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 years ended December 31, 2018, 2019, and 2020 as detailed above. It should be noted that the claims experience underlying the formulaic year weight determination is for ceded other-than-clean risks only while the claims experience used in determining trend and territorial credibility is for the entire market.

The Automobile Committee also observed anomalies in the expense experience for year ended December 31, 2020, possibly resulting from inconsistencies among member companies in the reporting of the unique transactions occurring in 2020 in response to the sudden changes in driving behavior. As a result, the Automobile Committee did not utilize the 2020 expense experience in the determination of the rate levels. Instead, the average expense ratios for 2016-2019 were utilized for all three experience years contained in RF-1.

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, 2020 consist of all losses caused by accidents which occurred during the one-year period ended December 31, 2020. If an accident occurred December 29, 2019 and resulted in either a loss being paid or a reserve being established after January 1, 2020, that loss would be a part of the accident year losses for the period ended December 31, 2019. The test for breaking losses down into accident years is the date the accident occurred.

- 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, 2020. 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 2 and 3 on page C-1?
- A. Yes. Those lines reflect the incorporation of loss development into the calculation. Line 2 shows the loss development factor, and line 3 is the result of multiplying the incurred losses and allocated loss adjustment expenses in line 1 by that loss development factor. As I mentioned 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, 2020. When they are reported to us, they are evaluated as of March 31, 2021. As of March 31, 2021, 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, 2020. 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-10 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, 2016 is \$746,254,527. 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, 2016. The evaluation was made as of March 31, 2017 -- 15 months after the beginning of the accident year. Twelve months later (March 31, 2018), the losses caused by accidents which occurred during the year ended December 31, 2016 had grown to \$803,385,854. This is the evaluation as of 27 months after the beginning of the accident year. This increase from roughly \$746 million to \$803 million represents a growth in losses, or a positive development, of 7.7% (1.077) as shown in the column on the lower portion of the page labeled "15 to 27 Mos." As shown on page D-10, we have looked at the average development from 15 months to 27 months over the period from accident year 2017 to 2019 and over the latest five years. The average development for the three years was 1.096 or 9.6%, and the average development for the latest five years was 1.087 or 8.7%. 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-10 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, 2016 had grown to \$820,194,385. This represents a change of 2.1% 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-10?

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, 2020 losses was determined?

A. Yes. The development factors for each of the applicable periods, as shown on page D-10, are:

<u>Development Period</u>	<u>Factor</u>
51 to 63	1.004
39 to 51	1.007
27 to 39	1.023
15 to 27	1.096

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 1.133 or 13.3% total development. Since losses are expected to increase or develop by 13.3% 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, 2020 will do likewise. Accordingly, the developed losses shown in the Filing for the accident year ended December 31, 2020 include a 13.3% 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 \$9,097,267 represents.

A. These are the unallocated loss adjustment expenses associated with accidents that occurred in the accident year ended December 31, 2020. 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 0.125 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. In doing so, anomalies were observed in the expense experience for year ended December 31, 2020, possibly resulting from inconsistencies among member companies in the reporting of the unique transactions occurring in 2020 in response to the sudden changes in driving behavior. As a result, the 2020 expense experience was not utilized in the determination of the rate levels. Instead, the average expense ratios for 2016-2019 were utilized to derive all categories of expenses contained on page C-1.

Q. Please refer to page C-1, line 6 entitled "General and Other Acquisition Expenses." With reference to the figure \$16,729,494 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, 2020. 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 5.7% for general expenses and 8.0% for other acquisition expenses, for a total of 13.7% of combined voluntary and ceded total limits manual earned premium for the period covered by the special call. These represent the average ratios for the period from 2016-2019. 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, 2020, 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 305,690 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

2020. An earned exposure represents one car insured for one year. Thus, the 305,690 represents the number of cars that were provided with coverage during the year 2020 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, 2022.

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, 2022 through September 30, 2023. 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 2022 and 2023 policies will be the same as the losses shown on line 3 for the accident year ended December 31, 2020. The purpose of line 11 is to trend the losses which are shown on line 3 to the anticipated level for 2022 and 2023 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 1.029 or +2.9% 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 1.029 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-130 through F-138.

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-122 through F-129.

- 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 2021.
- 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 anomalous results during the "lock down" period in the early stages of the pandemic, and their impact on the calculated annual rates of changes utilizing those data points thereafter, the Automobile Committee relied on both the annual rates of change through 1st quarter 2020 and through 2nd quarter 2021 in making trend selections. For both the internal trend and Fast Track exhibits, the annual rates of change through both 1st quarter 2020 and 2nd quarter 2021 are shown.
- Q. Did this impact the method in which the Automobile Committee selected trend factors?
- A. Yes. As a result of the stay at home orders entered at the onset of the COVID pandemic, and the resulting economic and societal changes, the Automobile Committee relied on trend data ending at the start of the pandemic, 1st quarter 2020, in selecting a historical trend factor to be used to project the earlier experience years included in this year's review (2018 and 2019) to an expected level at the midpoint of the latest year (2020). The Automobile Committee then considered the more recent trend data in selecting a prospective trend factor to be used to project all three experience years in this review to the prospective period the proposed rates will be in effect.
- Q. Was there any other trend information provided to the Automobile Committee?
- A. 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	
	Hist.	Pros.	Hist.	Pros.	Hist.	Pros.
Bodily Injury (B/L)	+5.0%	+5.5%	-2.5%	-2.5%	+2.4%	+2.9%
Bodily Injury (T/L)	+5.5%	+6.5%	-		-	-
Property Damage	+5.0%	+6.5%	0.0%	0.0%	+5.0%	+6.5%
Medical Payments	+3.0%	+3.5%	-2.5%	-2.5%	+0.4%	+0.9%

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, historical claim cost trends of +5.0% for basic limits and +5.5% for total limits were selected, based on selecting values that fit within the narrow range of values of the annual change in costs at both basic and total limits, as measured by the 15-point, 12-point, 9-point and 6-point fits based on data through 1st quarter 2020. For the prospective claim cost trend, factors of +5.5% for basic limits and +6.5% for total limits were selected based on the fits through 2nd quarter 2021, which are more reflective of recent inflationary effects on claim costs.

For bodily injury claim frequency, a historical trend of -2.5% was selected. The Facility examined the fitted paid claim frequency data through 1st quarter 2020 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 a -2.5% selection was made. For the prospective claim frequency trend selection, the Automobile Committee noted the anomalous impact the initial lock down period has on the

fitted annual changes using the data including that period and gave little consideration to the fits for the data through 2nd quarter 2021. Instead, in recognition that recent levels of mileage driven have returned to pre-pandemic levels, the Automobile Committee anticipates that the pattern observed prior to the COVID pandemic will return during the prospective period. As a result, a -2.5% selection was made to reflect an expectation that the level of decreases in claim frequency exhibited pre-COVID will resume and persist through the prospective period.

For property damage coverage, a historical cost trend of +5.0% and a frequency trend of 0.0% were selected. The +5.0% selection for cost falls within the range of the longer-term and shorter-term fitted annual rates of change based on data through 1st quarter 2020. The selection of the 0.0% historical frequency change reflects a balance between the negative changes for the long-term fits and the short-term increases in claim frequency for the period ending 1st quarter 2020. For the prospective claim cost trend, a factor of +6.5% was selected based on the fits through 2nd quarter 2021, which are more reflective of recent inflationary effects on claim costs, with the 6-point, 9-point and 12-point annual changes at +6.5% or higher. A prospective claim frequency trend of 0.0% was selected, in anticipation of a return to pre-pandemic patterns during the prospective period.

For medical payments coverage, a historical cost trend of +3.0% was selected. This selection for claim cost falls within the range of the short-term and longer-term fits based on data through 1st quarter 2020. A prospective cost trend of +3.5% was selected based on the more rapid recent increases in costs as captured in the short term trend fits for data through 2nd quarter 2021. For medical payments historical frequency, a value of -2.5% was selected. This selection was made to reflect the steady decline in claim frequency over the short-term and long term, based on data through 1st quarter 2020. A prospective claim frequency trend of -2.5% was selected as well, in anticipation of a return to pre-pandemic patterns during the prospective period.

The underlying claim cost and frequency data for bodily injury, property damage and medical payments coverages is found on pages F-130-F-134.

- 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 3.0% 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 3.0% 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-8 through D-9 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 3.0% is reasonable as the various fits examined showed annual rates of change in the range from 2.39% to 4.63%.

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 (f) and (g) 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 \$79,400,943 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, 2020. 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, 2020. 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, 2022. This means that policies will be written, assuming annual revisions, anywhere on average from October 1, 2022 through September 30, 2023. A policy written on the last day of that interval, September 30, 2023, assuming it is an annual policy, will expire on September 30, 2024. The period during which accidents will occur under these policies will be anywhere from October 1, 2022 through September 30, 2024. 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, 2023. If we were only talking about annual policies we would trend from the average date of accident underlying our base experience period, July 1, 2020, to October 1, 2023 - 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, 2023 would expire on March 31, 2024. The period during which accidents will occur on these policies will be from October 1, 2022 through March 31, 2024. 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, 2023.

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, 2023. Therefore, in order to adjust the base losses from July 1, 2020 level to July 16, 2023 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, 2023, 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-16 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 2.3% of the premium dollar, and there is a 0% margin for contingencies. These items add up to 12.3%. 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, 12.3 cents will have to go to pay for these expenses and you are left with only 87.7 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-16 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 2017-2021 North Carolina expense calls for 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. As I noted earlier, due to anomalies in the 2020 data, the provision for taxes, licenses and fees is based on the average value for 2016-2019.
- 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% (1.41% 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 1.1% of premium is added to the permissible loss, LAE and G & OA expense ratio shown on line 23. The installment income provision of 1.1% 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 1.1%, 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 1.625 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 162.5% 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, 2022 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 20%-60%-20% weighted average of the statewide required base class premiums from line 30 on pages C-1, C-3 and C-5, respectively, 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, 2020.

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.

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.

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 +5.6% for bodily injury, +8.9% for property damage and +3.3% for medical payments and an overall average indicated change of +7.2% 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 7.3% 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 7.3% 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 7.3% 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-3 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 7.3% average increase described above.
- Q. Mr. Retian, please turn to pages F-175 through F-177 of Exhibit RF-1. What do those pages represent?
- A. Pages F-175 through F-177 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-176 through F-177. Each line is explained, and the appropriate data source is cited.
- Q. Would you explain the calculation?
- A. Section A on page F-175 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, 2020. 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, 2019 and December 31, 2020. In this case, the

mean unearned premium reserve is 30.2% 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-175 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 1.92% 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 20.3% of premiums. The explanation of this 20.3% 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-177 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 2.10%. 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 1.41% 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. No. 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

2022 PRIVATE PASSENGER NONFLEET AUTOMOBILE INSURANCE  
RATE FILING  
BY THE NORTH CAROLINA REINSURANCE FACILITY  
March, 2022

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 2022 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, 2022?**

**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, 2022, 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, 2022 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, 2022 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, 2022 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 2.10%.**

Q. Do you have an opinion as to whether the 2.10% 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, 2022, based on the information available when we made the calculations.**

Q. Does that conclude your pre-filed testimony?

A. **Yes.**