



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

March 22, 2023

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

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 (1) indicated statewide rate level changes for non-fleet private passenger automobiles of 21.5% for bodily injury, 27.2% for property damage, and -3.3% for medical payments, for an overall average indicated statewide rate level change of 24.0% for the stated coverages, and (2) filed statewide rate level changes for non-fleet private passenger automobiles of 18.9% for bodily injury, 26.8% for property damage, and -3.3% for medical payments, for an overall average filed statewide rate level change of 22.6% for the stated coverages. The changes for bodily injury and property damage are combined for basic and higher limits and the filed changes exclude the effects of the proposed increased limits factors that were included in the February 1, 2023 NCRB Private Passenger Automobile rate filing. The Reinsurance Facility anticipates filing and implementing any changes to the increased limits factors that are approved as a result of that NCRB filing, and the rate level effects of any such changes will be realized as part of any such implementation. For motorcycles, the Reinsurance Facility continues to use the same relativities as those approved for use in the voluntary market.

The motorcycle relativities proposed in the February 1, 2023 NCRB Private Passenger Automobile rate filing combined with the above-described changes for bodily injury and property damage result in indicated and filed rate level changes of -0.8% and -1.9%, respectively, for ceded motorcycle 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, 2023 in accordance with the following Rule of Application:

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

Sincerely,

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 |
| | Increased Limits Factors and Rate Level Changes by Limit | A-3 |
| | Motorcycles Liability Change | A-4 |
| Section B - Material to be Implemented | | |
| | Territory Base Rates | B-1 |
| | Determination of Rates Memorandum | B-2 |
| | Revised Rules | B-3-4 |
| Section C - Supporting Experience | | |
| | Statewide Indicated Rate Level Changes | C-1-6 |
| | Territory Indicated Rate Level Changes | C-7-14 |
| 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-1-7 |
| Section F - Supplemental Material | | F-1-471 |

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>INDICATED CHANGE</u> | <u>FILED CHANGE</u> |
|--------------------------|--|-----------------------------|-------------------------|
| Ceded Liability (B): | | | |
| Bodily Injury (C) | \$147,853 | 21.5% | 18.9% |
| Property Damage(C) | 165,020 | 27.2% | 26.8% |
| Medical Payments (D) | 5,747 | -3.3% | -3.3% |
| Ceded Total (E) | 318,620 | 24.0% | 22.6% |
| Motorcycle Liability (F) | \$2,631 | -0.8% | -1.9% |

(A) In Thousands.

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

(C) Indicated changes shown represent the combined effect of the basic and higher limits indicated changes as follows:

| | BI | PD |
|---|-------|-------|
| (1) Indicated Basic Limit Change* = | 14.0% | 26.2% |
| (2) Indicated Higher Limit Change (see Section E) = | 6.6% | 0.8% |
| (3) Indicated Total Limit Change = [(1.000+(1))x(1.000+(2))]-1.000 | 21.5% | 27.2% |

* Indicated basic limit change derived by comparing the premium required per exposure from page C-1, line 26 to the present 30/60/25 average premium per exposure of \$449.14 and \$544.23, respectively for Bodily Injury and Property Damage.

Filed changes represent the effective changes to the Ceded Other-Than-Clean base rates after taking into account the anticipated impact of the increased limits factor revisions proposed in the February 1, 2023 NCRB Private Passenger rate filing as follows:

| | BI | PD |
|---|-------|-------|
| (4) Total Limit Change (line (3)) = | 21.5% | 27.2% |
| (5) Increased Limits Factor Changes (see Section E) = | 2.2% | 0.3% |
| (6) Filed Change [(1.000+(4))/(1.000x(5))]-1.000= | 18.9% | 26.8% |

The NCRF anticipates filing and implementing any revised increased limits factors approved for voluntary business. If the NCRB's proposed revisions are approved, the result will be that the rate level change for other-than-clean ceded business will equal the indicated changes shown above.

(D) Based on weighted average (20%/20%/60%) for accident years 2019, 2020, 2021, respectively.

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

(F) The change shown represents the effect on motorcycle liability Ceded Other-Than-Clean rates of the indicated and filed changes in auto rates for BI and PD combined and the proposed changes to the motorcycle rating factors in the February 1, 2023 NCRB Private Passenger rate filing.

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 | 18.4% | 26.6% | 23.0% | -6.7% |
| 120 | 18.1% | 27.5% | 23.0% | 0.0% |
| 130 | 22.5% | 28.5% | 25.5% | 0.0% |
| 140 | 25.8% | 30.4% | 27.9% | -6.3% |
| 150 | 23.9% | 29.4% | 26.8% | -4.3% |
| 170 | 10.6% | 24.6% | 18.4% | -10.0% |
| 180 | 9.0% | 24.6% | 17.8% | -4.2% |
| 190 | 16.3% | 27.7% | 23.0% | 0.0% |
| 200 | 24.1% | 31.4% | 28.0% | -4.2% |
| 210 | 11.5% | 17.8% | 14.8% | -5.3% |
| 220 | 20.0% | 27.9% | 23.6% | -4.0% |
| 230 | 17.0% | 28.9% | 21.9% | -3.6% |
| 240 | 24.5% | 30.8% | 27.4% | 0.0% |
| 250 | 16.4% | 27.8% | 22.4% | 0.0% |
| 260 | 21.4% | 28.9% | 25.4% | 0.0% |
| 270 | 16.5% | 24.6% | 21.4% | -5.9% |
| 280 | 22.8% | 26.0% | 24.5% | -3.6% |
| 290 | 22.0% | 24.6% | 23.5% | -4.8% |
| 300 | 15.5% | 21.8% | 19.4% | 0.0% |
| 310 | 13.1% | 21.1% | 17.9% | 0.0% |
| 320 | 19.1% | 26.3% | 23.2% | -6.3% |
| 340 | 27.0% | 31.0% | 29.2% | -3.8% |
| 350 | 19.8% | 25.2% | 22.9% | -5.9% |
| 360 | 22.3% | 28.8% | 25.8% | 5.0% |
| 370 | 15.1% | 24.9% | 20.3% | -8.0% |
| 380 | 23.2% | 29.4% | 26.5% | 0.0% |
| 390 | 15.8% | 22.5% | 19.7% | -5.3% |
| 420 | 19.1% | 28.3% | 23.6% | -4.5% |
| 440 | 17.8% | 24.7% | 21.6% | -3.7% |
| 450 | 20.7% | 30.6% | 25.8% | -3.6% |
| 460 | 16.0% | 26.3% | 22.0% | -5.3% |
| 470 | 22.8% | 31.6% | 27.5% | 0.0% |
| 480 | 15.7% | 27.0% | 22.3% | -6.7% |
| 490 | 15.3% | 25.7% | 21.6% | -6.3% |
| STATEWIDE | 18.9% | 26.8% | 23.2% | -3.3% |

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

NORTH CAROLINA
MOTORCYCLE INSURANCE

CALCULATION OF RATE LEVEL EFFECT
FOR MOTORCYCLE LIABILITY OTHER-THAN-CLEAN RISKS

Private Passenger - February 1, 2023 NCRB proposed changes:

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

Motorcycles - February 1, 2023 NCRB proposed change:

| | PROPOSED CHANGE |
|--|-----------------|
| (2) Liability | 4.7% |
| (3) Motorcycle Liability factor = [(1.0 + (2)) / (1.0 + (1))] | 0.797 |
| <u>Proposed Liability Relativities</u> | |
| | (4) |
| | (5) |
| | (3) x (4) |
| Engine Size (cc) | Present |
| 0-499 | 12% |
| 500-1249 | 19% |
| 1250-1499 | 28% |
| 1500-up | 36% |
| | Proposed |
| | 10% |
| | 15% |
| | 22% |
| | 29% |

Private Passenger - Ceded Other-Than-Clean indicated and filed changes:

| | |
|--|-------|
| (6) Private Passenger Ceded Other-Than-Clean BI/PD combined indicated change= | 24.5% |
| (7) Private Passenger Ceded Other-Than-Clean BI/PD combined filed change= | 23.1% |
| (8) Combined Effect of Other-Than-Clean private passenger auto indicated change and Motorcycle Relativity changes [(3)x(1.0+(6))]-1.000 = | -0.8% |
| (9) Combined Effect of Other-Than-Clean private passenger auto filed change and Motorcycle Relativity changes [(3)x(1.0+(7))]-1.000 = | -1.9% |

SECTION B
MATERIAL TO BE IMPLEMENTED

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

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

| <u>Terr Code</u> | <u>\$30,000/60,000 Bodily Injury</u> | <u>\$25,000 Property Damage</u> | <u>\$500 Medical Payments</u> |
|----------------------|--|-------------------------------------|-----------------------------------|
| 110 | \$283 | \$385 | \$ 14 |
| 120 | 319 | 366 | 19 |
| 130 | 370 | 388 | 21 |
| 140 | 522 | 455 | 30 |
| 150 | 409 | 471 | 22 |
| 170 | 282 | 395 | 18 |
| 180 | 314 | 461 | 23 |
| 190 | 300 | 466 | 18 |
| 200 | 392 | 473 | 23 |
| 210 | 290 | 338 | 18 |
| 220 | 438 | 385 | 24 |
| 230 | 529 | 410 | 27 |
| 240 | 452 | 403 | 25 |
| 250 | 433 | 519 | 30 |
| 260 | 358 | 446 | 23 |
| 270 | 275 | 445 | 16 |
| 280 | 437 | 548 | 27 |
| 290 | 366 | 496 | 20 |
| 300 | 246 | 424 | 15 |
| 310 | 224 | 361 | 13 |
| 320 | 280 | 379 | 15 |
| 340 | 414 | 507 | 25 |
| 350 | 278 | 408 | 16 |
| 360 | 335 | 411 | 21 |
| 370 | 382 | 482 | 23 |
| 380 | 430 | 520 | 23 |
| 390 | 316 | 479 | 18 |
| 420 | 587 | 612 | 42 |
| 440 | 398 | 510 | 26 |
| 450 | 466 | 533 | 27 |
| 460 | 304 | 451 | 18 |
| 470 | 361 | 446 | 19 |
| 480 | 228 | 353 | 14 |
| 490 | 226 | 382 | 15 |

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

Liability and Medical Payments Rates

Page B-1 shows the liability and medical payments base rates by territory, given the filed rate level changes. These pages set forth the filed manual rates, for their respective sets of territories, for the classification carrying unity differential. The revised rates for the remaining classifications are determined by applying the appropriate classification rate differentials to the base rates by territory. This filing does not include revisions to classification rate differentials.

18. INCREASED LIMITS

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

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

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

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

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

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

(Remainder of rule is unchanged.)

19. MISCELLANEOUS TYPES (Cont'd)

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

With respect to 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%]10% |
| 500-1249 | [19%]15% |
| 1250-1499 | [28%]22% |
| 1500-up | [36%]29% |

The increased limits factors and motorcycle engine size relativities shown on pages B-3 and B-4 assume the filing and implementation of the increased limits factors for Bodily Injury and Property Damage Liability and the motorcycle engine size relativities proposed by the Rate Bureau in the February 1, 2023 Private Passenger Automobile rate filing.

SECTION C
SUPPORTING EXPERIENCE

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021

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) | \$77,665,580 | \$103,792,027 | \$3,424,975 |
| (2) Loss Development Factor (b) | 1.147 | 1.050 | 1.066 |
| (3) Developed Losses and ALAE (1)x(2) | 89,082,420 | 108,981,628 | 3,651,023 |
| (4) Unallocated Loss Adjustment Expense Factor (See page D-20) | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 10,600,808 | 12,423,906 | 434,472 |
| (6) General and Other Acquisition Expenses (c) | 15,797,085 | 18,804,567 | 803,390 |
| (7) Earned Exposures (a) | 302,008 | 302,008 | 116,835 |
| (8) Incurred Claims (a) | 10,177 | 26,094 | 2,505 |
| (9) Claim Development Factor (d) | 1.004 | 1.027 | 1.064 |
| (10) Developed Claims (9)x(10) | 10,218 | 26,799 | 2,665 |
| (11) Average Annual Change in Losses and ALAE (See page D-7) | 7.1% | 11.6% | 0.0% |
| (12) Average Annual Change in Expenses (See page D-6) | 5.5% | 5.5% | 5.5% |
| (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) | 109,749,541 | 152,138,353 | 3,651,023 |
| (17) Projected ULAE (f) | 12,477,151 | 14,622,937 | 511,374 |
| (18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$ | 404.71 | 552.18 | 35.63 |
| (19) Projected G & OA Expenses (g) | 18,308,822 | 21,794,493 | 931,129 |
| (20) Projected Fixed Expenses per exposure $[(19)]/(7)$ | 60.62 | 72.17 | 7.97 |
| (21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$ | 465.33 | 624.35 | 43.60 |
| (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) | 2.1% | 2.1% | 2.1% |
| (25) Installment Income (i) | 1.1% | 1.1% | 1.1% |
| (26) Premium Required per exposure $[(21)]/[(23)+(24)+(25)-(22)]$ | 511.91 | 686.85 | 47.96 |
| (27) Distributional Adjustment Factor (j) | 1.584 | 1.587 | 2.404 |
| (28) Required 30/60/25 Base Class Premium $[(26)]/(27)$ | 323.18 | 432.80 | 19.95 |
| (29) Indicated Higher Limits Change (See Section E) | 6.6% | 0.8% | |
| (30) Effect of Proposed Increased Limits Factor Changes (See Section E) | 2.2% | 0.3% | |
| (31) Adjusted 30/60/25 Base Class Premium $[(28)] \times [(1.0+(29))/(1.0+(30))]$ | 337.09 | 434.96 | 19.95 |
| (32) Effective Basic Limits Change (See pages C-7, C-8, C-9) (k)(l) | 18.9% | 26.8% | -3.3% |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-10-12.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.6% and 7.8%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-20 and D-21.
- (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 7/16/2024.
- (f) Projected unallocated loss adjustment expenses =
(14)
 $[(5) \times (1 + (12))]$, where (14) = the number of years of projection from 7/1/2021 to 7/16/2024.
- (g) Projected general and other acquisition expenses =
(15)
 $[(6) \times (1 + (12))]$, where (15) = the number of years of projection from 7/1/2021 to 4/1/2024.
- (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 basic limits change is the overall change resulting from the distribution of the statewide required base class premium in line (31) to the territories. See prefiled testimony of R. Retian.
- (l) For medical payments, the effective total limits change is equal to the effective basic limits change.

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 <u>Bodily Injury</u> | \$25,000 <u>Property Dam.</u> | Total Limits <u>Med. Pay.</u> |
|--|-------------------------------|----------------------------------|----------------------------------|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | \$76,900,635 | \$86,525,274 | \$3,202,644 |
| (2) Loss Development Factor (b) | 1.033 | 1.006 | 1.026 |
| (3) Developed Losses and ALAE (1)x(2) | 79,438,356 | 87,044,426 | 3,285,913 |
| (4) Unallocated Loss Adjustment Expense Factor (See page D-20) | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 9,453,164 | 9,923,065 | 391,024 |
| (6) General and Other Acquisition Expenses (c) | 16,376,847 | 18,851,502 | 890,161 |
| (7) Earned Exposures (a) | 309,019 | 309,019 | 123,685 |
| (8) Incurred Claims (a) | 8,962 | 24,324 | 2,426 |
| (9) Claim Development Factor (d) | 1.007 | 1.004 | 1.017 |
| (10) Developed Claims (9)x(10) | 9,025 | 24,421 | 2,467 |
| (11) Average Annual Change in Losses and ALAE (See page D-7) | 6.8% | 11.7% | 0.0% |
| (12) Average Annual Change in Expenses (See page D-6) | 5.5% | 5.5% | 5.5% |
| (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) | 103,587,616 | 136,137,482 | 3,285,913 |
| (17) Projected ULAE (f) | 11,731,377 | 12,314,524 | 485,261 |
| (18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$ | 373.18 | 480.40 | 30.49 |
| (19) Projected G & OA Expenses (g) | 20,012,507 | 23,036,535 | 1,087,777 |
| (20) Projected Fixed Expenses per exposure $[(19)/(7)]$ | 64.76 | 74.55 | 8.79 |
| (21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$ | 437.94 | 554.95 | 39.28 |
| (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) | 2.1% | 2.1% | 2.1% |
| (25) Installment Income (i) | 1.1% | 1.1% | 1.1% |
| (26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$ | 481.78 | 610.51 | 43.21 |

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 5.6% and 7.8%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-20 and D-21.
- (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 7/16/2024.
- (f) Projected unallocated loss adjustment expenses =
$$(14)$$
$$[(5) \times (1 + (12))]$$
, where (14) = the number of years of projection from 7/1/2020 to 7/16/2024.
- (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 4/1/2024.
- (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.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019

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

All Carriers

| | 30/60 <u>Bodily Injury</u> | \$25,000 <u>Property Dam.</u> | Total Limits <u>Med. Pay.</u> |
|--|-------------------------------|----------------------------------|----------------------------------|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | \$81,850,924 | \$97,447,980 | \$4,097,967 |
| (2) Loss Development Factor (b) | 1.012 | 1.001 | 1.009 |
| (3) Developed Losses and ALAE (1)x(2) | 82,833,135 | 97,545,428 | 4,134,849 |
| (4) Unallocated Loss Adjustment Expense Factor (See page D-20) | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 9,857,143 | 11,120,179 | 492,047 |
| (6) General and Other Acquisition Expenses (c) | 17,081,880 | 20,766,842 | 1,089,439 |
| (7) Earned Exposures (a) | 309,072 | 309,072 | 128,801 |
| (8) Incurred Claims (a) | 9,958 | 28,728 | 2,963 |
| (9) Claim Development Factor (d) | 1.001 | 1.000 | 1.004 |
| (10) Developed Claims (9)x(10) | 9,968 | 28,728 | 2,975 |
| (11) Average Annual Change in Losses and ALAE (See page D-7) | 6.7% | 11.8% | 0.0% |
| (12) Average Annual Change in Expenses (See page D-6) | 5.5% | 5.5% | 5.5% |
| (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) | 114,889,558 | 171,094,681 | 4,134,849 |
| (17) Projected ULAE (f) | 12,912,857 | 14,567,434 | 644,582 |
| (18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$ | 413.50 | 600.71 | 37.11 |
| (19) Projected G & OA Expenses (g) | 22,035,625 | 26,789,226 | 1,405,376 |
| (20) Projected Fixed Expenses per exposure $[(19)/(7)]$ | 71.30 | 86.68 | 10.91 |
| (21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$ | 484.80 | 687.39 | 48.02 |
| (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) | 2.1% | 2.1% | 2.1% |
| (25) Installment Income (i) | 1.1% | 1.1% | 1.1% |
| (26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$ | 533.33 | 756.20 | 52.83 |

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 5.6% and 7.8%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-20 and D-21.
- (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 7/16/2024.
- (f) Projected unallocated loss adjustment expenses =
$$(14)$$
$$[(5) \times (1 + (12))]]$$
, where (14) = the number of years of projection from 7/1/2019 to 7/16/2024.
- (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 4/1/2024.
- (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.

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

| T E R R I T O R Y | (1) EARNED CAR YEARS YR. ENDED 12/31/2021 | (2) 30/60 LOSS COST 3 YRS ENDED 12/31/2021 | (3) DISTRIB. ADJUST. FACTOR | (4) BASE CLASS LOSS COST (2)/(3) | (5) CRED | (6) FORM. BASE CLASS LOSS COST | (7) INDEX (6) TO STATE | (8) 30/60 BASE CLASS PRES. | (9) RATE FILED | (10) PERCENT CHANGE |
|---|---|--|--------------------------------------|--|-------------|--|---------------------------------|--|----------------------|---------------------------|
| 110 | 5,115 | 76.18 | 0.872 | 87.36 | 0.9 | 87.67 | 0.817 | 239 | 283 | 18.4% |
| 120 | 17,169 | 83.68 | 0.830 | 100.82 | 1.0 | 100.82 | 0.940 | 270 | 319 | 18.1% |
| 130 | 18,657 | 99.90 | 0.839 | 119.07 | 1.0 | 119.07 | 1.110 | 302 | 370 | 22.5% |
| 140 | 1,176 | 161.30 | 0.869 | 185.62 | 0.6 | 174.17 | 1.623 | 415 | 522 | 25.8% |
| 150 | 4,841 | 118.71 | 0.891 | 133.23 | 1.0 | 133.23 | 1.242 | 330 | 409 | 23.9% |
| 170 | 6,557 | 76.53 | 0.874 | 87.56 | 1.0 | 87.56 | 0.816 | 255 | 282 | 10.6% |
| 180 | 5,434 | 94.15 | 0.953 | 98.79 | 1.0 | 98.79 | 0.921 | 288 | 314 | 9.0% |
| 190 | 5,862 | 83.50 | 0.889 | 93.93 | 1.0 | 93.93 | 0.875 | 258 | 300 | 16.3% |
| 200 | 3,071 | 110.20 | 0.863 | 127.69 | 0.9 | 126.88 | 1.183 | 316 | 392 | 24.1% |
| 210 | 543 | 57.55 | 0.813 | 70.79 | 0.3 | 90.09 | 0.840 | 260 | 290 | 11.5% |
| 220 | 2,463 | 118.62 | 0.818 | 145.01 | 0.8 | 143.62 | 1.339 | 365 | 438 | 20.0% |
| 230 | 4,004 | 145.79 | 0.826 | 176.50 | 1.0 | 176.50 | 1.645 | 452 | 529 | 17.0% |
| 240 | 3,165 | 123.77 | 0.833 | 148.58 | 1.0 | 148.58 | 1.385 | 363 | 452 | 24.5% |
| 250 | 10,892 | 126.73 | 0.894 | 141.76 | 1.0 | 141.76 | 1.321 | 372 | 433 | 16.4% |
| 260 | 23,249 | 98.59 | 0.858 | 114.91 | 1.0 | 114.91 | 1.071 | 295 | 358 | 21.4% |
| 270 | 5,643 | 75.47 | 0.890 | 84.80 | 1.0 | 84.80 | 0.790 | 236 | 275 | 16.5% |
| 280 | 7,063 | 130.94 | 0.913 | 143.42 | 1.0 | 143.42 | 1.337 | 356 | 437 | 22.8% |
| 290 | 4,453 | 106.05 | 0.902 | 117.57 | 1.0 | 117.57 | 1.096 | 300 | 366 | 22.0% |
| 300 | 11,910 | 68.24 | 0.917 | 74.42 | 1.0 | 74.42 | 0.694 | 213 | 246 | 15.5% |
| 310 | 2,190 | 56.79 | 0.906 | 62.68 | 0.7 | 66.35 | 0.618 | 198 | 224 | 13.1% |
| 320 | 33,543 | 71.58 | 0.826 | 86.66 | 1.0 | 86.66 | 0.808 | 235 | 280 | 19.1% |
| 340 | 8,045 | 120.74 | 0.895 | 134.91 | 1.0 | 134.91 | 1.257 | 326 | 414 | 27.0% |
| 350 | 15,877 | 74.81 | 0.869 | 86.09 | 1.0 | 86.09 | 0.802 | 232 | 278 | 19.8% |
| 360 | 7,375 | 90.77 | 0.852 | 106.54 | 1.0 | 106.54 | 0.993 | 274 | 335 | 22.3% |
| 370 | 14,477 | 107.28 | 0.869 | 123.45 | 1.0 | 123.45 | 1.151 | 332 | 382 | 15.1% |
| 380 | 2,801 | 117.89 | 0.837 | 140.85 | 1.0 | 140.85 | 1.313 | 349 | 430 | 23.2% |
| 390 | 6,628 | 90.46 | 0.909 | 99.52 | 1.0 | 99.52 | 0.928 | 273 | 316 | 15.8% |
| 420 | 7,992 | 180.96 | 0.917 | 197.34 | 1.0 | 197.34 | 1.839 | 493 | 587 | 19.1% |
| 440 | 5,678 | 113.20 | 0.875 | 129.37 | 1.0 | 129.37 | 1.206 | 338 | 398 | 17.8% |
| 450 | 3,302 | 134.58 | 0.876 | 153.63 | 1.0 | 153.63 | 1.432 | 386 | 466 | 20.7% |
| 460 | 21,062 | 81.95 | 0.858 | 95.51 | 1.0 | 95.51 | 0.890 | 262 | 304 | 16.0% |
| 470 | 6,135 | 97.85 | 0.843 | 116.07 | 1.0 | 116.07 | 1.082 | 294 | 361 | 22.8% |
| 480 | 7,595 | 56.13 | 0.826 | 67.95 | 1.0 | 67.95 | 0.633 | 197 | 228 | 15.7% |
| 490 | 18,041 | 57.47 | 0.854 | 67.30 | 1.0 | 67.30 | 0.627 | 196 | 226 | 15.3% |
| SW | 302,008 | 92.92 | 0.866 | 107.29 | | 107.29 | | | | 18.9% |

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

| TERRITORY | (1) EARNED CAR YEARS YR. ENDED 12/31/2021 | (2) \$25,000 LOSS COST 3 YRS ENDED 12/31/2021 | (3) DISTRIB. ADJUST. FACTOR | (4) BASE CLASS LOSS COST (2)/(3) | (5) CRED | (6) FORM. BASE CLASS LOSS COST | (7) INDEX (6) TO STATE | (8) \$25,000 BASE CLASS RATE PRES. | (9) FILED | (10) PERCENT CHANGE |
|-----------|---|---|--------------------------------------|--|-------------|--|---------------------------------|--|--------------|---------------------------|
| 110 | 5,115 | 105.40 | 0.872 | 120.87 | 1.0 | 120.87 | 0.872 | 304 | 385 | 26.6% |
| 120 | 17,169 | 94.80 | 0.830 | 114.22 | 1.0 | 114.22 | 0.824 | 287 | 366 | 27.5% |
| 130 | 18,657 | 102.36 | 0.839 | 122.00 | 1.0 | 122.00 | 0.880 | 302 | 388 | 28.5% |
| 140 | 1,176 | 127.07 | 0.869 | 146.23 | 0.9 | 145.71 | 1.051 | 349 | 455 | 30.4% |
| 150 | 4,841 | 134.92 | 0.891 | 151.43 | 1.0 | 151.43 | 1.093 | 364 | 471 | 29.4% |
| 170 | 6,557 | 108.82 | 0.874 | 124.51 | 1.0 | 124.51 | 0.898 | 317 | 395 | 24.6% |
| 180 | 5,434 | 140.82 | 0.953 | 147.76 | 1.0 | 147.76 | 1.066 | 370 | 461 | 24.6% |
| 190 | 5,862 | 133.21 | 0.889 | 149.84 | 1.0 | 149.84 | 1.081 | 365 | 466 | 27.7% |
| 200 | 3,071 | 131.17 | 0.863 | 151.99 | 1.0 | 151.99 | 1.097 | 360 | 473 | 31.4% |
| 210 | 543 | 80.56 | 0.813 | 99.09 | 0.7 | 104.16 | 0.751 | 287 | 338 | 17.8% |
| 220 | 2,463 | 98.88 | 0.818 | 120.88 | 1.0 | 120.88 | 0.872 | 301 | 385 | 27.9% |
| 230 | 4,004 | 107.22 | 0.826 | 129.81 | 1.0 | 129.81 | 0.937 | 318 | 410 | 28.9% |
| 240 | 3,165 | 105.89 | 0.833 | 127.12 | 1.0 | 127.12 | 0.917 | 308 | 403 | 30.8% |
| 250 | 10,892 | 150.69 | 0.894 | 168.56 | 1.0 | 168.56 | 1.216 | 406 | 519 | 27.8% |
| 260 | 23,249 | 122.36 | 0.858 | 142.61 | 1.0 | 142.61 | 1.029 | 346 | 446 | 28.9% |
| 270 | 5,643 | 126.63 | 0.890 | 142.28 | 1.0 | 142.28 | 1.026 | 357 | 445 | 24.6% |
| 280 | 7,063 | 163.29 | 0.913 | 178.85 | 1.0 | 178.85 | 1.290 | 435 | 548 | 26.0% |
| 290 | 4,453 | 144.69 | 0.902 | 160.41 | 1.0 | 160.41 | 1.157 | 398 | 496 | 24.6% |
| 300 | 11,910 | 123.42 | 0.917 | 134.59 | 1.0 | 134.59 | 0.971 | 348 | 424 | 21.8% |
| 310 | 2,190 | 101.70 | 0.906 | 112.25 | 1.0 | 112.25 | 0.810 | 298 | 361 | 21.1% |
| 320 | 33,543 | 98.06 | 0.826 | 118.72 | 1.0 | 118.72 | 0.857 | 300 | 379 | 26.3% |
| 340 | 8,045 | 146.98 | 0.895 | 164.22 | 1.0 | 164.22 | 1.185 | 387 | 507 | 31.0% |
| 350 | 15,877 | 112.19 | 0.869 | 129.10 | 1.0 | 129.10 | 0.931 | 326 | 408 | 25.2% |
| 360 | 7,375 | 110.80 | 0.852 | 130.05 | 1.0 | 130.05 | 0.938 | 319 | 411 | 28.8% |
| 370 | 14,477 | 134.87 | 0.869 | 155.20 | 1.0 | 155.20 | 1.120 | 386 | 482 | 24.9% |
| 380 | 2,801 | 141.37 | 0.837 | 168.90 | 1.0 | 168.90 | 1.219 | 402 | 520 | 29.4% |
| 390 | 6,628 | 140.08 | 0.909 | 154.10 | 1.0 | 154.10 | 1.112 | 391 | 479 | 22.5% |
| 420 | 7,992 | 185.01 | 0.917 | 201.76 | 1.0 | 201.76 | 1.456 | 477 | 612 | 28.3% |
| 440 | 5,678 | 144.76 | 0.875 | 165.44 | 1.0 | 165.44 | 1.194 | 409 | 510 | 24.7% |
| 450 | 3,302 | 152.06 | 0.876 | 173.58 | 1.0 | 173.58 | 1.252 | 408 | 533 | 30.6% |
| 460 | 21,062 | 123.73 | 0.858 | 144.21 | 1.0 | 144.21 | 1.040 | 357 | 451 | 26.3% |
| 470 | 6,135 | 120.09 | 0.843 | 142.46 | 1.0 | 142.46 | 1.028 | 339 | 446 | 31.6% |
| 480 | 7,595 | 90.42 | 0.826 | 109.47 | 1.0 | 109.47 | 0.790 | 278 | 353 | 27.0% |
| 490 | 18,041 | 102.16 | 0.854 | 119.63 | 1.0 | 119.63 | 0.863 | 304 | 382 | 25.7% |
| SW | 302,008 | 120.22 | 0.867 | 138.60 | | 138.61 | | | | 26.8% |

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

| T E R R I T O R Y | (1) EARNED CAR YEARS YR. ENDED 12/31/2021 | (2) LOSS COST 3 YRS ENDED 12/31/2021 | (3) DISTRIB. ADJUST. FACTOR | (4) BASE CLASS LOSS COST (2)/(3) | (5) CRED | (6) FORM. BASE CLASS LOSS COST | (7) INDEX (6) TO STATE | (8) \$500 BASE CLASS RATE PRES. | (9) FILED | (10) PERCENT CHANGE |
|---|---|---|--------------------------------------|--|-------------|--|---------------------------------|---|--------------|---------------------------|
| 110 | 2,249 | 9.02 | 0.605 | 14.91 | 0.5 | 17.14 | 0.648 | 15 | 14 | -6.7% |
| 120 | 8,404 | 14.09 | 0.573 | 24.59 | 1.0 | 24.59 | 0.929 | 19 | 19 | 0.0% |
| 130 | 8,906 | 16.29 | 0.580 | 28.09 | 1.0 | 28.09 | 1.061 | 21 | 21 | 0.0% |
| 140 | 449 | 27.30 | 0.593 | 46.04 | 0.5 | 43.69 | 1.651 | 32 | 30 | -6.3% |
| 150 | 2,050 | 18.70 | 0.616 | 30.36 | 0.9 | 30.29 | 1.144 | 23 | 22 | -4.3% |
| 170 | 2,621 | 14.52 | 0.601 | 24.16 | 0.9 | 24.33 | 0.919 | 20 | 18 | -10.0% |
| 180 | 1,263 | 20.25 | 0.628 | 32.25 | 0.7 | 31.87 | 1.204 | 24 | 23 | -4.2% |
| 190 | 2,253 | 14.07 | 0.614 | 22.92 | 0.8 | 22.99 | 0.869 | 18 | 18 | 0.0% |
| 200 | 1,048 | 19.71 | 0.593 | 33.24 | 0.7 | 32.57 | 1.230 | 24 | 23 | -4.2% |
| 210 | 266 | 10.92 | 0.567 | 19.26 | 0.2 | 23.48 | 0.887 | 19 | 18 | -5.3% |
| 220 | 1,096 | 18.75 | 0.562 | 33.36 | 0.7 | 33.04 | 1.248 | 25 | 24 | -4.0% |
| 230 | 1,639 | 21.84 | 0.563 | 38.79 | 0.9 | 38.53 | 1.456 | 28 | 27 | -3.6% |
| 240 | 1,477 | 20.78 | 0.578 | 35.95 | 0.8 | 35.22 | 1.331 | 25 | 25 | 0.0% |
| 250 | 2,902 | 26.24 | 0.606 | 43.30 | 1.0 | 43.30 | 1.636 | 30 | 30 | 0.0% |
| 260 | 8,923 | 18.45 | 0.592 | 31.17 | 1.0 | 31.17 | 1.178 | 23 | 23 | 0.0% |
| 270 | 2,344 | 12.45 | 0.620 | 20.08 | 0.9 | 20.27 | 0.766 | 17 | 16 | -5.9% |
| 280 | 2,241 | 24.37 | 0.624 | 39.05 | 1.0 | 39.05 | 1.475 | 28 | 27 | -3.6% |
| 290 | 1,491 | 16.36 | 0.616 | 26.56 | 0.7 | 26.73 | 1.010 | 21 | 20 | -4.8% |
| 300 | 4,855 | 11.91 | 0.632 | 18.84 | 1.0 | 18.84 | 0.712 | 15 | 15 | 0.0% |
| 310 | 930 | 8.81 | 0.625 | 14.10 | 0.4 | 15.71 | 0.593 | 13 | 13 | 0.0% |
| 320 | 13,663 | 10.80 | 0.571 | 18.91 | 1.0 | 18.91 | 0.714 | 16 | 15 | -6.3% |
| 340 | 2,497 | 21.44 | 0.610 | 35.15 | 1.0 | 35.15 | 1.328 | 26 | 25 | -3.8% |
| 350 | 6,191 | 12.69 | 0.601 | 21.11 | 1.0 | 21.11 | 0.797 | 17 | 16 | -5.9% |
| 360 | 2,630 | 16.25 | 0.584 | 27.83 | 1.0 | 27.83 | 1.051 | 20 | 21 | 5.0% |
| 370 | 5,216 | 19.21 | 0.598 | 32.12 | 1.0 | 32.12 | 1.213 | 25 | 23 | -8.0% |
| 380 | 1,243 | 18.72 | 0.579 | 32.33 | 0.8 | 31.81 | 1.202 | 23 | 23 | 0.0% |
| 390 | 2,825 | 15.24 | 0.633 | 24.08 | 1.0 | 24.08 | 0.910 | 19 | 18 | -5.3% |
| 420 | 2,011 | 39.05 | 0.626 | 62.38 | 1.0 | 62.38 | 2.357 | 44 | 42 | -4.5% |
| 440 | 1,904 | 22.21 | 0.603 | 36.83 | 1.0 | 36.83 | 1.391 | 27 | 26 | -3.7% |
| 450 | 952 | 22.91 | 0.598 | 38.31 | 0.7 | 37.67 | 1.423 | 28 | 27 | -3.6% |
| 460 | 8,061 | 14.01 | 0.593 | 23.63 | 1.0 | 23.63 | 0.893 | 19 | 18 | -5.3% |
| 470 | 2,481 | 14.41 | 0.581 | 24.80 | 0.9 | 24.77 | 0.936 | 19 | 19 | 0.0% |
| 480 | 2,999 | 9.40 | 0.573 | 16.40 | 0.8 | 16.99 | 0.642 | 15 | 14 | -6.7% |
| 490 | 6,755 | 10.85 | 0.592 | 18.33 | 1.0 | 18.33 | 0.692 | 16 | 15 | -6.3% |
| SW | 116,835 | 15.72 | 0.595 | 26.43 | | 26.47 | | | | -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 12/31/2021.
- (2) Pure premium (losses divided by exposures) for the three years ended 12/31/2021. Losses are developed to ultimate.
- (3) Distributional adjustment factor = Present average rate for year ended 12/31/2021 divided by the current base class base rate. The average rate is for total market data calculated at other-than-clean risk rates. See pages C-11-13.
- (4) Base Class Loss Cost = Col.(2) / Col.(3)
- (5) Credibility is determined by each territory's three year number of developed claims underlying the pure premiums in Col.(2) using the credibility tables shown on page D-23.
- (6) Formula base class loss cost = [Col.(4) x Col.(5)] + [Statewide Col.(4)x{1-Col.(5)} x HAF] where HAF is the historical adjustment factor and is equal to the ratio of the current base class base rate to the statewide average base class base rate. See pages C-11-13.
- (7) Index to state = Col.(6) / Statewide Col.(6)
- (8) Present base rates currently in effect.
- (9) The revised base rate is calculated by the following formula: {[RBCP x VR x Col.(7)] + FE } x offset

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

VR = variable ratio FE = flattened expense amount

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

| | BI | PD | MP |
|--|--------|--------|---------|
| (1) Projected general and other acquisition expenses per exposure (from page C-1, line (20)) | 60.62 | 72.17 | 8.72 * |
| (2) Required average premium per exposure (from page C-1, line (26)) | 511.91 | 686.85 | 47.98 * |
| (3) Fixed ratio = (1) / (2) | 0.118 | 0.105 | 0.182 |
| (4) Variable ratio 1 - (3) | 0.882 | 0.895 | 0.818 |
| (5) Required Base Class Premium (from page C-1, line (31)) | 337.09 | 434.96 | 19.76 * |
| (6) Flattened expenses (5) x (3) | 39.78 | 45.67 | 3.60 * |

* Values shown for MP reflect an 60%/20%/20% weighting of 2021, 2020 and 2019 experience.

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

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 12/31/2021 | (2) 30/60 PRES. AVG. PREM(A) | (3) 30/60 BASE CLASS RATE | (4) (2)/(3) DISTRIB. ADJUST. FACTOR | (5) (3)/SW(3) HISTORICAL ADJUST. FACTOR |
|---|---|--|---------------------------------------|---|---|
| 110 | 5,115 | 208.35 | 239 | 0.872 | 0.843 |
| 120 | 17,169 | 223.99 | 270 | 0.830 | 0.952 |
| 130 | 18,657 | 253.35 | 302 | 0.839 | 1.065 |
| 140 | 1,176 | 360.49 | 415 | 0.869 | 1.463 |
| 150 | 4,841 | 294.06 | 330 | 0.891 | 1.164 |
| 170 | 6,557 | 222.79 | 255 | 0.874 | 0.899 |
| 180 | 5,434 | 274.47 | 288 | 0.953 | 1.016 |
| 190 | 5,862 | 229.41 | 258 | 0.889 | 0.910 |
| 200 | 3,071 | 272.75 | 316 | 0.863 | 1.114 |
| 210 | 543 | 211.31 | 260 | 0.813 | 0.917 |
| 220 | 2,463 | 298.58 | 365 | 0.818 | 1.287 |
| 230 | 4,004 | 373.25 | 452 | 0.826 | 1.594 |
| 240 | 3,165 | 302.43 | 363 | 0.833 | 1.280 |
| 250 | 10,892 | 332.57 | 372 | 0.894 | 1.312 |
| 260 | 23,249 | 253.19 | 295 | 0.858 | 1.040 |
| 270 | 5,643 | 210.09 | 236 | 0.890 | 0.832 |
| 280 | 7,063 | 325.02 | 356 | 0.913 | 1.255 |
| 290 | 4,453 | 270.72 | 300 | 0.902 | 1.058 |
| 300 | 11,910 | 195.41 | 213 | 0.917 | 0.751 |
| 310 | 2,190 | 179.46 | 198 | 0.906 | 0.698 |
| 320 | 33,543 | 194.16 | 235 | 0.826 | 0.829 |
| 340 | 8,045 | 291.80 | 326 | 0.895 | 1.150 |
| 350 | 15,877 | 201.55 | 232 | 0.869 | 0.818 |
| 360 | 7,375 | 233.41 | 274 | 0.852 | 0.966 |
| 370 | 14,477 | 288.55 | 332 | 0.869 | 1.171 |
| 380 | 2,801 | 292.15 | 349 | 0.837 | 1.231 |
| 390 | 6,628 | 248.26 | 273 | 0.909 | 0.963 |
| 420 | 7,992 | 452.04 | 493 | 0.917 | 1.738 |
| 440 | 5,678 | 295.81 | 338 | 0.875 | 1.192 |
| 450 | 3,302 | 338.12 | 386 | 0.876 | 1.361 |
| 460 | 21,062 | 224.69 | 262 | 0.858 | 0.924 |
| 470 | 6,135 | 247.95 | 294 | 0.843 | 1.037 |
| 480 | 7,595 | 162.65 | 197 | 0.826 | 0.695 |
| 490 | 18,041 | 167.34 | 196 | 0.854 | 0.691 |
| SW | 302,008 | 245.61 | 283.60 | 0.866 | |

(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 12/31/2021 | (2) \$25000 PRES. AVG. PREM(A) | (3) \$25000 BASE CLASS RATE | (4) (2)/(3) DISTRIB. ADJUST. FACTOR | (5) (3)/SW(3) HISTORICAL ADJUST. FACTOR |
|---|---|--|---|---|---|
| 110 | 5,115 | 265.02 | 304 | 0.872 | 0.886 |
| 120 | 17,169 | 238.09 | 287 | 0.830 | 0.837 |
| 130 | 18,657 | 253.35 | 302 | 0.839 | 0.881 |
| 140 | 1,176 | 303.16 | 349 | 0.869 | 1.018 |
| 150 | 4,841 | 324.36 | 364 | 0.891 | 1.061 |
| 170 | 6,557 | 276.96 | 317 | 0.874 | 0.924 |
| 180 | 5,434 | 352.62 | 370 | 0.953 | 1.079 |
| 190 | 5,862 | 324.55 | 365 | 0.889 | 1.064 |
| 200 | 3,071 | 310.73 | 360 | 0.863 | 1.050 |
| 210 | 543 | 233.26 | 287 | 0.813 | 0.837 |
| 220 | 2,463 | 246.23 | 301 | 0.818 | 0.878 |
| 230 | 4,004 | 262.60 | 318 | 0.826 | 0.927 |
| 240 | 3,165 | 256.61 | 308 | 0.833 | 0.898 |
| 250 | 10,892 | 362.97 | 406 | 0.894 | 1.184 |
| 260 | 23,249 | 296.96 | 346 | 0.858 | 1.009 |
| 270 | 5,643 | 317.81 | 357 | 0.890 | 1.041 |
| 280 | 7,063 | 397.14 | 435 | 0.913 | 1.268 |
| 290 | 4,453 | 359.15 | 398 | 0.902 | 1.160 |
| 300 | 11,910 | 319.26 | 348 | 0.917 | 1.015 |
| 310 | 2,190 | 270.10 | 298 | 0.906 | 0.869 |
| 320 | 33,543 | 247.86 | 300 | 0.826 | 0.875 |
| 340 | 8,045 | 346.40 | 387 | 0.895 | 1.128 |
| 350 | 15,877 | 283.21 | 326 | 0.869 | 0.951 |
| 360 | 7,375 | 271.74 | 319 | 0.852 | 0.930 |
| 370 | 14,477 | 335.48 | 386 | 0.869 | 1.125 |
| 380 | 2,801 | 336.52 | 402 | 0.837 | 1.172 |
| 390 | 6,628 | 355.57 | 391 | 0.909 | 1.140 |
| 420 | 7,992 | 437.37 | 477 | 0.917 | 1.391 |
| 440 | 5,678 | 357.95 | 409 | 0.875 | 1.193 |
| 450 | 3,302 | 357.39 | 408 | 0.876 | 1.190 |
| 460 | 21,062 | 306.17 | 357 | 0.858 | 1.041 |
| 470 | 6,135 | 285.90 | 339 | 0.843 | 0.988 |
| 480 | 7,595 | 229.53 | 278 | 0.826 | 0.811 |
| 490 | 18,041 | 259.55 | 304 | 0.854 | 0.886 |
| SW | 302,008 | 297.43 | 342.97 | 0.867 | |

(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 12/31/2021 | (2) \$500 PRES. AVG. PREM(A) | (3) \$500 BASE CLASS RATE | (4) (2)/(3) DISTRIB. ADJUST. FACTOR | (5) (3)/SW(3) HISTORICAL ADJUST. FACTOR |
|---|---|--|---------------------------------------|---|---|
| 110 | 2,249 | 9.08 | 15 | 0.605 | 0.733 |
| 120 | 8,404 | 10.88 | 19 | 0.573 | 0.929 |
| 130 | 8,906 | 12.17 | 21 | 0.580 | 1.026 |
| 140 | 449 | 18.98 | 32 | 0.593 | 1.564 |
| 150 | 2,050 | 14.17 | 23 | 0.616 | 1.124 |
| 170 | 2,621 | 12.02 | 20 | 0.601 | 0.978 |
| 180 | 1,263 | 15.06 | 24 | 0.628 | 1.173 |
| 190 | 2,253 | 11.06 | 18 | 0.614 | 0.880 |
| 200 | 1,048 | 14.22 | 24 | 0.593 | 1.173 |
| 210 | 266 | 10.77 | 19 | 0.567 | 0.929 |
| 220 | 1,096 | 14.04 | 25 | 0.562 | 1.222 |
| 230 | 1,639 | 15.77 | 28 | 0.563 | 1.369 |
| 240 | 1,477 | 14.46 | 25 | 0.578 | 1.222 |
| 250 | 2,902 | 18.19 | 30 | 0.606 | 1.466 |
| 260 | 8,923 | 13.61 | 23 | 0.592 | 1.124 |
| 270 | 2,344 | 10.54 | 17 | 0.620 | 0.831 |
| 280 | 2,241 | 17.47 | 28 | 0.624 | 1.369 |
| 290 | 1,491 | 12.93 | 21 | 0.616 | 1.026 |
| 300 | 4,855 | 9.48 | 15 | 0.632 | 0.733 |
| 310 | 930 | 8.13 | 13 | 0.625 | 0.635 |
| 320 | 13,663 | 9.13 | 16 | 0.571 | 0.782 |
| 340 | 2,497 | 15.87 | 26 | 0.610 | 1.271 |
| 350 | 6,191 | 10.22 | 17 | 0.601 | 0.831 |
| 360 | 2,630 | 11.67 | 20 | 0.584 | 0.978 |
| 370 | 5,216 | 14.95 | 25 | 0.598 | 1.222 |
| 380 | 1,243 | 13.32 | 23 | 0.579 | 1.124 |
| 390 | 2,825 | 12.03 | 19 | 0.633 | 0.929 |
| 420 | 2,011 | 27.55 | 44 | 0.626 | 2.151 |
| 440 | 1,904 | 16.29 | 27 | 0.603 | 1.320 |
| 450 | 952 | 16.74 | 28 | 0.598 | 1.369 |
| 460 | 8,061 | 11.26 | 19 | 0.593 | 0.929 |
| 470 | 2,481 | 11.03 | 19 | 0.581 | 0.929 |
| 480 | 2,999 | 8.60 | 15 | 0.573 | 0.733 |
| 490 | 6,755 | 9.47 | 16 | 0.592 | 0.782 |
| SW | 116,835 | 12.17 | 20.46 | 0.595 | |

(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 2021

| T E R R | BODILY INJURY LIABILITY | | | | PROPERTY DAMAGE LIABILITY | | | MEDICAL PAYMENTS | | | |
|------------------|---|--|---------------------------------------|---|---|--|---|---|--|--|---|
| | (1) EARNED CAR YEARS YR. ENDED 12/31/2021 | (2) 30/60 PRES. AVG. PREM(A) | (3) 30/60 BASE CLASS RATE | (4) (2)/(3) DISTRIB. ADJUST. FACTOR | (5) \$25,000 PRES. AVG. PREM(A) | (6) \$25,000 BASE CLASS RATE | (7) (5)/(6) DISTRIB. ADJUST. FACTOR | (8) EARNED CAR YEARS YR. ENDED 12/31/2021 | (9) \$500 PRES. AVG. PREM(A) | (10) \$500 BASE CLASS RATE | (11) (9)/(10) DISTRIB. ADJUST. FACTOR |
| 110 | 5,115 | 366.27 | 239 | 1.533 | 465.89 | 304 | 1.533 | 2,249 | 16.29 | 15 | 1.086 |
| 120 | 17,169 | 414.40 | 270 | 1.535 | 440.49 | 287 | 1.535 | 8,404 | 20.07 | 19 | 1.056 |
| 130 | 18,657 | 471.71 | 302 | 1.562 | 471.71 | 302 | 1.562 | 8,906 | 22.66 | 21 | 1.079 |
| 140 | 1,176 | 653.95 | 415 | 1.576 | 549.95 | 349 | 1.576 | 449 | 33.87 | 32 | 1.058 |
| 150 | 4,841 | 522.14 | 330 | 1.582 | 575.94 | 364 | 1.582 | 2,050 | 24.98 | 23 | 1.086 |
| 170 | 6,557 | 425.48 | 255 | 1.669 | 528.93 | 317 | 1.669 | 2,621 | 21.92 | 20 | 1.096 |
| 180 | 5,434 | 516.02 | 288 | 1.792 | 662.94 | 370 | 1.792 | 1,263 | 27.25 | 24 | 1.135 |
| 190 | 5,862 | 426.08 | 258 | 1.651 | 602.79 | 365 | 1.651 | 2,253 | 20.13 | 18 | 1.118 |
| 200 | 3,071 | 513.55 | 316 | 1.625 | 585.06 | 360 | 1.625 | 1,048 | 27.24 | 24 | 1.135 |
| 210 | 543 | 405.01 | 260 | 1.558 | 447.07 | 287 | 1.558 | 266 | 20.09 | 19 | 1.057 |
| 220 | 2,463 | 573.60 | 365 | 1.572 | 473.03 | 301 | 1.572 | 1,096 | 27.07 | 25 | 1.083 |
| 230 | 4,004 | 694.16 | 452 | 1.536 | 488.37 | 318 | 1.536 | 1,639 | 28.15 | 28 | 1.005 |
| 240 | 3,165 | 546.85 | 363 | 1.506 | 463.99 | 308 | 1.506 | 1,477 | 26.45 | 25 | 1.058 |
| 250 | 10,892 | 615.73 | 372 | 1.655 | 672.01 | 406 | 1.655 | 2,902 | 32.33 | 30 | 1.078 |
| 260 | 23,249 | 461.64 | 295 | 1.565 | 541.44 | 346 | 1.565 | 8,923 | 24.14 | 23 | 1.050 |
| 270 | 5,643 | 374.28 | 236 | 1.586 | 566.17 | 357 | 1.586 | 2,344 | 17.92 | 17 | 1.054 |
| 280 | 7,063 | 551.88 | 356 | 1.550 | 674.34 | 435 | 1.550 | 2,241 | 28.52 | 28 | 1.019 |
| 290 | 4,453 | 476.21 | 300 | 1.587 | 631.77 | 398 | 1.587 | 1,491 | 21.39 | 21 | 1.019 |
| 300 | 11,910 | 347.92 | 213 | 1.633 | 568.44 | 348 | 1.633 | 4,855 | 16.48 | 15 | 1.099 |
| 310 | 2,190 | 324.51 | 198 | 1.639 | 488.40 | 298 | 1.639 | 930 | 14.00 | 13 | 1.077 |
| 320 | 33,543 | 371.28 | 235 | 1.580 | 473.98 | 300 | 1.580 | 13,663 | 17.02 | 16 | 1.064 |
| 340 | 8,045 | 521.17 | 326 | 1.599 | 618.69 | 387 | 1.599 | 2,497 | 27.74 | 26 | 1.067 |
| 350 | 15,877 | 370.56 | 232 | 1.597 | 520.70 | 326 | 1.597 | 6,191 | 18.03 | 17 | 1.061 |
| 360 | 7,375 | 442.87 | 274 | 1.616 | 515.60 | 319 | 1.616 | 2,630 | 20.92 | 20 | 1.046 |
| 370 | 14,477 | 514.87 | 332 | 1.551 | 598.61 | 386 | 1.551 | 5,216 | 25.43 | 25 | 1.017 |
| 380 | 2,801 | 530.71 | 349 | 1.521 | 611.31 | 402 | 1.521 | 1,243 | 24.33 | 23 | 1.058 |
| 390 | 6,628 | 429.62 | 273 | 1.574 | 615.32 | 391 | 1.574 | 2,825 | 19.92 | 19 | 1.048 |
| 420 | 7,992 | 761.05 | 493 | 1.544 | 736.35 | 477 | 1.544 | 2,011 | 45.40 | 44 | 1.032 |
| 440 | 5,678 | 510.16 | 338 | 1.509 | 617.32 | 409 | 1.509 | 1,904 | 26.74 | 27 | 0.990 |
| 450 | 3,302 | 598.88 | 386 | 1.552 | 633.01 | 408 | 1.551 | 952 | 28.86 | 28 | 1.031 |
| 460 | 21,062 | 416.56 | 262 | 1.590 | 567.60 | 357 | 1.590 | 8,061 | 19.79 | 19 | 1.042 |
| 470 | 6,135 | 469.10 | 294 | 1.596 | 540.90 | 339 | 1.596 | 2,481 | 20.48 | 19 | 1.078 |
| 480 | 7,595 | 317.51 | 197 | 1.612 | 448.06 | 278 | 1.612 | 2,999 | 16.92 | 15 | 1.128 |
| 490 | 18,041 | 317.03 | 196 | 1.618 | 491.72 | 304 | 1.618 | 6,755 | 17.49 | 16 | 1.093 |
| SW | 302,008 | 449.14 | 283.60 | 1.584 | 544.23 | 342.97 | 1.587 | 116,835 | 21.71 | 20.46 | 1.061 |

MED PAY AVG. ILF = 2.266
MED PAY TOT [(DAF)x(AVG ILF)] = 2.404

(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 reporting 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), National Independent Statistical Service (NISS), and American Association of Insurance Services (AAIS).

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

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

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

Statewide Rate 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, 2021, 2020 and 2019. For any twelve-month period, the accident year experience brings together the losses resulting from accidents occurring during that period with the premiums and number of cars "earned" during the same period.

For each coverage, indications for all three years were reviewed. Based on credibility considerations, the indicated rate level change for Bodily Injury and Property Damage is based on the loss and expense experience of the year ended December 31, 2021. However, the experience of the earlier two years was also considered and evaluated. For Medical Payments, the indicated rate level change is based on the loss and expense experience for all three years. Based on credibility standards, the latest year is assigned 60% weight for Medical Payments. However, due to anomalies in the experience associated with the first prior year (2020) resulting from the onset of the COVID-19 pandemic and the sudden, short-term changes in driving behavior, the experience for that year is assigned only half (20%) of the remaining weight. The experience for the second prior year (2019) is assigned the remaining 20% weight.

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> |
|---------------------------------------|----------------------|------------------------|-------------------------|
| 12/31/2021 (reported as of 15 months) | 1.147 | 1.050 | 1.066 |
| 12/31/2020 (reported as of 27 months) | 1.033 | 1.006 | 1.026 |
| 12/31/2019 (reported as of 39 months) | 1.012 | 1.001 | 1.009 |

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, the percentages determined from them, and the calculation of resulting expense amounts are shown on pages D-19, D-20, and D-21.

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 12/31/2019 and 12/31/2020 accident years. For the purposes of display and calculation of the indicated change by coverage, these historical trend factors are compounded with the prospective trend factors and converted to an annualized basis. These calculations are shown on page D-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, 2021 is July 1, 2021.

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

The most recent distribution of policies by term is:

| | |
|-------------------|-----|
| 6 month policies | 82% |
| 12 month policies | 18% |

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

8. Expected Loss and Loss Adjustment Ratios

These quantities represent the portion of the present premium income available for losses, loss adjustment expenses, general expenses and other acquisition expenses. They are determined from special calls for North Carolina expense experience and reflect the 2017-2021 results as reported by all companies licensed in North Carolina during those years. For all experience years reviewed in this filing, the average ratio for 2017-2019 and 2021 (excluding 2020) was used for each expense category. 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

| <u>Loss Trends</u> | Historical | | | Prospective | | |
|---------------------------|-------------------|------------------------|---------------------|--------------------|------------------------|---------------------|
| | <u>Claim Cost</u> | <u>Claim Frequency</u> | <u>Pure Premium</u> | <u>Claim Cost</u> | <u>Claim Frequency</u> | <u>Pure Premium</u> |
| Bodily Injury (B/L) | 6.0% | 0.0% | 6.0% | 6.0% | 1.0% | 7.1% |
| Bodily Injury (T/L) | 7.5% | | | 7.0% | | |
| Property Damage | 12.0% | 0.0% | 12.0% | 10.5% | 1.0% | 11.6% |
| Medical Payments | 3.0% | -3.0% | -0.1% | 2.0% | -2.0% | 0.0% |
| | | | | | | |
| Expense Trend | 5.5% | | | | | |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Loss Trend Factors by Experience Year

| | (1) Year | (2) # Years of Historical Trend (a) | (3) Historical Trend Factor(b) | (4) # Years of Prospective Trend (c) | (5) Prospective Trend Factor(b) | (6) Total Trend Factor (d) | (7) Annualized Trend Factor (e) |
|---------------------|-------------|---|---|--|--|--|---|
| Bodily Injury | 2019 | 2.00 | 6.0% | 3.04 | 7.1% | 1.384 | 6.7% |
| | 2020 | 1.00 | 6.0% | 3.04 | 7.1% | 1.306 | 6.8% |
| | 2021 | 0.00 | 6.0% | 3.04 | 7.1% | 1.232 | 7.1% |
| Property Damage | 2019 | 2.00 | 12.0% | 3.04 | 11.6% | 1.751 | 11.8% |
| | 2020 | 1.00 | 12.0% | 3.04 | 11.6% | 1.564 | 11.7% |
| | 2021 | 0.00 | 12.0% | 3.04 | 11.6% | 1.396 | 11.6% |
| Medical Payments | 2019 | 2.00 | -0.1% | 3.04 | 0.0% | 0.998 | 0.0% |
| | 2020 | 1.00 | -0.1% | 3.04 | 0.0% | 0.999 | 0.0% |
| | 2021 | 0.00 | -0.1% | 3.04 | 0.0% | 1.000 | 0.0% |

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

(b) Selected annual trend factor

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

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

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

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

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

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

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

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

(E) Average year ended index for period shown.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Basic Limits Incurred Losses as of

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

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.001 |
| 2010 | | | 1.004 | 1.000 |
| 2011 | | 1.008 | 1.005 | 0.999 |
| 2012 | 1.018 | 1.008 | 1.001 | 1.002 |
| 2013 | 1.024 | 1.007 | 1.013 | 0.997 |
| 2014 | 1.047 | 1.020 | 1.006 | 1.007 |
| 2015 | 1.069 | 1.028 | 1.004 | 1.002 |
| 2016 | 1.077 | 1.021 | 1.005 | 1.004 |
| 2017 | 1.081 | 1.020 | 1.011 | 1.003 |
| 2018 | 1.099 | 1.027 | 1.010 | |
| 2019 | 1.109 | 1.017 | | |
| 2020 | 1.122 | | | |
| Five Year Average | 1.098 | 1.023 | 1.007 | 1.003 |
| Three Year Average | 1.110 | 1.021 | 1.009 | 1.003 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.010 | 1.012 | |
| 27 to 63 months: | | 1.033 | 1.033 | |
| 15 to 63 months: | | 1.134 | 1.147 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Basic Limits Incurred Losses as of

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

Loss Development Factors

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

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

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

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

| | | | | |
|-------------------|-------|-------|-------|-------|
| Five Year Average | 1.039 | 1.019 | 1.008 | 1.001 |
|-------------------|-------|-------|-------|-------|

| | | | | |
|--------------------|-------|-------|-------|-------|
| Three Year Average | 1.039 | 1.017 | 1.008 | 1.001 |
|--------------------|-------|-------|-------|-------|

| | Five Year | Three Year |
|--|-----------|------------|
|--|-----------|------------|

| | | |
|------------------|-------|-------|
| 39 to 63 months: | 1.009 | 1.009 |
| 27 to 63 months: | 1.028 | 1.026 |
| 15 to 63 months: | 1.068 | 1.066 |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Incurred Claims as of

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

Claim Development Factors

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

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Incurred Claims as of

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

Claim Development Factors

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

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Incurred Claims as of

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

Claim Development Factors

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF 2021 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 | 11.9 (c) |
| Property Damage | 11.4 (c) |
| General Administration | 5.6 (c) |
| Other Acquisition Expenses | 7.8 (c) |

- (a) For use with 12/31/2021 Liability data.
- (b) Assumed value for Facility Business
- (c) The average ratio for 2017-2019, 2021 is used for all years.
- (d) Selected value.

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 | 11.9 (c) |
| Property Damage | 11.4 (c) |
| General Administration | 5.6 (c) |
| Other Acquisition Expenses | 7.8 (c) |

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

(b) Assumed value for Facility Business

(c) The average ratio for 2017-2019, 2021 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 | 11.9 (c) |
| Property Damage | 11.4 (c) |
| General Administration | 5.6 (c) |
| Other Acquisition Expenses | 7.8 (c) |

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

(b) Assumed value for Facility Business

(c) The average ratio for 2017-2019, 2021 is used for all years.

(d) Selected value.

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

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

COMBINED RATIOS

| | | | | | |
|---|-----------|-----------|-----------|-----------|-----------|
| Commission & Brokerage to Written Premium (a)(b) | .089 | .086 | .085 | .087 | .083 |
| Other Acquisition to Earned Premium (c) | .079 | .078 | .079 | .080 | .075 |
| General Expenses to Earned Premium (c) | .053 | .055 | .059 | .061 | .058 |
| Taxes, Licenses, etc. to Written Premium (b) | .023 | .022 | .022 | .022 | .023 |
| | <u>BI</u> | <u>PD</u> | <u>BI</u> | <u>PD</u> | <u>BI</u> |
| Unallocated Loss Adjustment Expenses to Losses + Allocated | .116 | .103 | .127 | .118 | .118 |
| | <u>BI</u> | <u>PD</u> | <u>BI</u> | <u>PD</u> | <u>BI</u> |

Notes:

- (a) Ceded business has a commission and brokerage provision set at 10%.
- (b) Ratios are to premiums at actual level.
- (c) Ratios are to premiums at manual level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

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

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

ULAE are ratios to Incurred Losses and ALAE.

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

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

(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) | (2) | (3) | (4) |
|------------------------|---|----------------------------------|-------------------|--|
| | Earned Premiums at Other-Than-Clean Risk Rates | On-Level Adjustment Factor | Expense Factor | General and Other Acquisition Expenses |
| Year ending 12/31/2021 | | | | |
| BI | 135,644,568 | 0.8691 | 13.4% | 15,797,085 |
| PD | 164,362,367 | 0.8538 | 13.4% | 18,804,567 |
| MP | 5,747,170 | 1.0432 | 13.4% | 803,390 |
| Year ending 12/31/2020 | | | | |
| BI | 140,995,937 | 0.8668 | 13.4% | 16,376,847 |
| PD | 170,980,613 | 0.8228 | 13.4% | 18,851,502 |
| MP | 6,208,982 | 1.0699 | 13.4% | 890,161 |
| Year ending 12/31/2019 | | | | |
| BI | 139,777,103 | 0.9120 | 13.4% | 17,081,880 |
| PD | 170,303,776 | 0.9100 | 13.4% | 20,766,842 |
| MP | 6,534,956 | 1.2441 | 13.4% | 1,089,439 |

Notes:

- (1) Other-Than-Clean Risk ceded business at present Facility rates. BI and PD earned premiums are on a basic limits level.
- (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 |
|------------|---------------|-----------------|------------------|
| 12/31/2020 | 9,025 | 24,421 | 2,467 |
| 12/31/2021 | 10,218 | 26,799 | 2,665 |
| Average | 9,622 | 25,610 | 2,566 |

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 12/31/2021 | | \$318,619,566 |
| 2. Mean Unearned Premium Reserve | 0.303 x (1) | 96,541,728 |
| 3. Deduction for Prepaid Expenses | | |
| Commission and Brokerage Expense | | 10.00% |
| Taxes, Licenses and Fees | | 1.92% |
| 50% of Other Acquisition Expense | | 3.90% |
| 50% of Company Operating Expense | | 2.80% |
| Total | | 18.62% |
| 4. (2) x (3) | | 17,976,070 |
| 5. Net Subject to Investment (2) - (4) | | 78,565,658 |

B. Delayed Remission of Premium (Agents' Balances)

| | | |
|--------------------------------|--|---------------|
| 1. Direct Earned Premium (A-1) | | \$318,619,566 |
| 2. Average Agents' Balances | | 0.206 |
| 3. Delayed Remission (1) x (2) | | 65,635,631 |

C. Loss Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium (A-1) | | \$318,619,566 |
| 2. Expected Incurred Losses and Loss Adjustment | | 243,425,348 |
| 0.764 x (1) | | |
| 3. Expected Mean Loss Reserves | 0.880 x (2) | 214,214,306 |

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 227,144,333

E. Average Rate of Return 2.95%

F. Investment Earnings on Net Subject to Investment (D) x (E) 6,700,758

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 2.10%

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. |
|-----------------|---------------|---------------------------|---------------------------|---------------|-------------------------------|
| 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% |
| 2021 | 69,872 | 3,568,262 | 3,519,328 | 7,087,590 | 1.0% |
| Latest 5 years: | 362,609 | 16,808,283 | 15,934,053 | 32,742,336 | 1.1% |

(in thousands)

SECTION E
INCREASED LIMITS REVIEW

NORTH CAROLINA

Increased Limits Revision

This filing anticipates the filing and implementation of the increased limits factors for Bodily Injury and Property Damage Liability proposed by the Rate Bureau in the February 1, 2023 Private Passenger Automobile Rate Filing. The effect of those revisions on other-than-clean ceded business is determined on page E-2.

The effect of the Bodily Injury increased limits factors revisions is +2.2%.

The effect of the Property Damage Injury increased limits factors revisions is +0.3%.

The higher limits indications for these coverages, reduced by the effect of the proposed increased limits factors revisions, have been applied to the basic limit rates.

The Bodily Injury higher limits indication of +6.6%, determined on page E-3, reduced by the +2.2% increased limits effect ($1.066/1.022=1.043$ or +4.3%) is applied to the basic limits Bodily Injury rates.

The Property Damage higher limits indication of +0.8%, determined on page E-4, reduced by the +0.3% increased limits effect ($1.008/1.003=1.005$ or +0.5%) is applied to the basic limits Property Damage rates.

Pages E-5-6 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-3-4, and in the determination of the premium weights shown on page A-1.

Page E-7 displays the calculation of the average increased limits factors 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
PRIVATE PASSENGER AUTOMOBILE INSURANCE

CALCULATION OF CHANGES BY LIMIT FOR
ANTICIPATED INCREASED LIMITS FACTORS

Year Ending 12/31/2021

Other-Than-Clean Ceded Business Only

Bodily Injury

| | (1) | (2) | (3) | (4) | (5) | (6) |
|--------------------|-----------------|-------------|--------------------------|--------------|------------------------|---------------------------------|
| Limit Of Liability | Written Premium | Current ILF | (1)/(2) 30/60 Premium | Revised ILF* | (3)x(4) T/L Premium | (5)/(1)-1.000 Percent Change |
| 30/60 | 78,781,588 | 1.00 | 78,781,588 | 1.00 | 78,781,588 | 0.0% |
| 50/100 | 26,205,269 | 1.18 | 22,207,855 | 1.23 | 27,315,662 | 4.2% |
| 100/200 | 437,249 | 1.39 | 314,568 | 1.49 | 468,706 | 7.2% |
| 100/300 | 19,984,986 | 1.40 | 14,274,990 | 1.50 | 21,412,485 | 7.1% |
| 250/500 | 1,682,610 | 1.66 | 1,013,620 | 1.83 | 1,854,925 | 10.2% |
| 300/300 | 2,333 | 1.62 | 1,440 | 1.78 | 2,563 | 9.9% |
| All Other | 2,706 | 1.090 | 2,483 | 1.114 | 2,766 | 2.2% |
| Total | 127,096,741 | | 116,596,544 | | 129,838,695 | 2.2% |

Other-Than-Clean Ceded Business Only

Property Damage

| | (1) | (2) | (3) | (4) | (5) | (6) |
|--------------------|-----------------|-------------|-----------------------------|--------------|------------------------|---------------------------------|
| Limit Of Liability | Written Premium | Current ILF | (1)/(2) \$25,000 Premium | Revised ILF* | (3)x(4) T/L Premium | (5)/(1)-1.000 Percent Change |
| 25,000 | 83,972,926 | 1.000 | 83,972,926 | 1.000 | 83,972,926 | 0.0% |
| 35,000 | 19,862 | 1.005 | 19,763 | 1.008 | 19,921 | 0.3% |
| 50,000 | 52,476,018 | 1.010 | 51,956,453 | 1.016 | 52,787,756 | 0.6% |
| 100,000 | 3,094,550 | 1.030 | 3,004,417 | 1.048 | 3,148,629 | 1.7% |
| All Other | 484 | 1.004 | 482 | 1.007 | 485 | 0.2% |
| Total | 139,563,840 | | 138,954,041 | | 139,929,717 | 0.3% |

* The revised increased limits factors are those proposed in the February 1, 2023 NCRB Private Passenger rate filing. The NCRF anticipates filing and implementing any revised increased limits factors approved as a result of that NCRB filing and has used those revised factors for purposes of determining the filed changes in this filing, as explained on page A-1.

NORTH CAROLINA
REVIEW OF BODILY INJURY INCREASED LIMITS

| Other than Clean Risk Ceded Business | 12/31/2019 | 12/31/2020 | 12/31/2021 | 3 Years Combined |
|--|-------------|-------------|-------------|---------------------|
| (1) Basic limits losses (a)(b) | 81,850,924 | 76,900,635 | 77,665,580 | 236,417,139 |
| (2) Basic limits loss dev. factor (See page D-10) | 1.012 | 1.033 | 1.147 | |
| (3) Basic limits claim cost trend (See page D-6) | 6.0% | 6.0% | 6.0% | |
| (4) Years of trend (See page C-2) | 5.04 | 4.04 | 3.04 | |
| (5) Basic limits trend factor $[1+(3)]^{(4)}$ | 1.341 | 1.265 | 1.194 | |
| (6) Basic limits losses, trended and developed (1)x(2)x(5) | 111,079,234 | 100,489,520 | 106,364,410 | 317,933,164 |
| (7) Total limits losses (b) | 90,007,652 | 84,900,752 | 84,453,797 | 259,362,201 |
| (8) Total limits loss dev. factor (See page F-51) | 1.011 | 1.040 | 1.194 | |
| (9) Total limits claim cost trend (See page D-6) | 7.2% | 7.1% | 7.0% | |
| (10) Years of trend (See page C-2) | 5.04 | 4.04 | 3.04 | |
| (11) Total limits trend factor $[1+(9)]^{(10)}$ | 1.420 | 1.319 | 1.228 | |
| (12) Total limits losses, trended and developed (7)x(8)x(11) | 129,216,785 | 116,463,456 | 123,828,860 | 369,509,101 |
| (13) Indicated average ilf (12)/(6) | 1.163 | 1.159 | 1.164 | 1.162 |
| (14) Average increased limits factor (See page E-5) | 1.093 | 1.088 | 1.090 | 1.090 (c) |
| (15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$ | | | | 80.0% |
| (16) Indicated total limits change $\{(13)/(14)\}-1$ | | | | 6.6% |

- (a) Basic limits are 30/60.
(b) Based on the statistical plan data reported by member companies.
(c) Three year average

NORTH CAROLINA
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

| Other than Clean Risk Ceded Business | 12/31/2019 | 12/31/2020 | 12/31/2021 | 3 Years Combined |
|---|------------|------------|-------------|---------------------|
| (1) Basic limits losses (a)(b) | 97,447,980 | 86,525,274 | 103,792,027 | 287,765,281 |
| (2) Basic limits loss dev. factor (See page D-11) | 1.001 | 1.006 | 1.050 | |
| (3) Basic limits losses, developed (1)x(2) | 97,545,428 | 87,044,426 | 108,981,628 | 293,571,482 |
| (4) Total limits losses (b) | 98,329,931 | 87,646,394 | 105,223,911 | 291,200,236 |
| (5) Total limits loss dev. factor (See page F-52) | 1.001 | 1.006 | 1.051 | |
| (6) Total limits losses, developed (4)x(5) | 98,428,261 | 88,172,272 | 110,590,330 | 297,190,863 |
| (7) Indicated average increased limits factor (6) / (3) | 1.009 | 1.013 | 1.015 | 1.012 |
| (8) Average increased limits factor (See page E-6) | 1.004 | 1.004 | 1.004 | 1.004 (c) |
| (9) Indicated change to excess limits increments {[(7)-1]/[(8)-1]}-1 | | | | 200.0% |
| (10) Indicated total limits change {(7)/(8)}-1 | | | | 0.8% |

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

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

(c) Three year average

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

Year Ending 12/31/2021

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 | 78,781,588 | 1.00 | 78,781,588 | 1.00 | 78,781,588 |
| 50/100 | 26,205,269 | 1.18 | 22,207,855 | 1.18 | 26,205,269 |
| 100/200 | 437,249 | 1.39 | 314,568 | 1.39 | 437,250 |
| 100/300 | 19,984,986 | 1.40 | 14,274,990 | 1.40 | 19,984,986 |
| 250/500 | 1,682,610 | 1.66 | 1,013,620 | 1.66 | 1,682,609 |
| 300/300 | 2,333 | 1.62 | 1,440 | 1.62 | 2,333 |
| All Other | 2,706 | 1.090 | 2,483 | 1.090 | 2,706 |
| | 127,096,741 | 1.090 | 116,596,544 | 1.090 | 127,096,741 |

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 | 74,704,066 | 1.00 | 74,704,066 | 1.00 | 74,704,066 |
| 50/100 | 23,768,516 | 1.18 | 20,142,810 | 1.18 | 23,768,516 |
| 100/200 | 403,859 | 1.39 | 290,546 | 1.39 | 403,859 |
| 100/300 | 18,646,247 | 1.40 | 13,318,748 | 1.40 | 18,646,247 |
| 250/500 | 1,535,516 | 1.66 | 925,010 | 1.66 | 1,535,517 |
| 300/300 | 9,568 | 1.62 | 5,906 | 1.62 | 9,568 |
| All Other | 3,275 | 1.088 | 3,010 | 1.088 | 3,275 |
| | 119,071,047 | 1.088 | 109,390,096 | 1.088 | 119,071,048 |

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 | 74,823,874 | 1.00 | 74,823,874 | 1.00 | 74,823,874 |
| 50/100 | 24,789,397 | 1.18 | 21,007,964 | 1.18 | 24,789,398 |
| 100/200 | 393,224 | 1.39 | 282,895 | 1.39 | 393,224 |
| 100/300 | 20,356,101 | 1.40 | 14,540,072 | 1.40 | 20,356,101 |
| 250/500 | 1,672,990 | 1.66 | 1,007,825 | 1.66 | 1,672,990 |
| 300/300 | 9,829 | 1.62 | 6,067 | 1.62 | 9,829 |
| All Other | 2,409 | 1.093 | 2,204 | 1.093 | 2,409 |
| | 122,047,824 | 1.093 | 111,670,901 | 1.093 | 122,047,825 |

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

Year Ending 12/31/2021

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 | 83,972,926 | 1.000 | 83,972,926 | 1.000 | 83,972,926 |
| 35,000 | 19,862 | 1.005 | 19,763 | 1.005 | 19,862 |
| 50,000 | 52,476,018 | 1.010 | 51,956,453 | 1.010 | 52,476,018 |
| 100,000 | 3,094,550 | 1.030 | 3,004,417 | 1.030 | 3,094,550 |
| All Other | 484 | 1.004 | 482 | 1.004 | 484 |
| | 139,563,840 | 1.004 | 138,954,041 | 1.004 | 139,563,840 |

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 | 77,208,310 | 1.000 | 77,208,310 | 1.000 | 77,208,310 |
| 35,000 | 22,485 | 1.005 | 22,373 | 1.005 | 22,485 |
| 50,000 | 47,110,759 | 1.010 | 46,644,316 | 1.010 | 47,110,759 |
| 100,000 | 2,580,785 | 1.030 | 2,505,617 | 1.030 | 2,580,786 |
| All Other | 125 | 1.004 | 125 | 1.004 | 126 |
| | 126,922,464 | 1.004 | 126,380,741 | 1.004 | 126,922,466 |

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 | 81,114,210 | 1.000 | 81,114,210 | 1.000 | 81,114,210 |
| 35,000 | 31,969 | 1.005 | 31,810 | 1.005 | 31,969 |
| 50,000 | 51,713,764 | 1.010 | 51,201,747 | 1.010 | 51,713,764 |
| 100,000 | 2,793,593 | 1.030 | 2,712,226 | 1.030 | 2,793,593 |
| All Other | 147 | 1.004 | 146 | 1.004 | 147 |
| | 135,653,683 | 1.004 | 135,060,139 | 1.004 | 135,653,683 |

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

Year Ending 12/31/2021

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 | 292,757 | 1.00 | 292,757 | 1.00 | 292,757 |
| 750 | 13,932 | 1.36 | 10,244 | 1.45 | 14,854 |
| 1,000 | 2,507,164 | 1.66 | 1,512,162 | 1.83 | 2,767,256 |
| 2,000 | 2,941,605 | 2.50 | 1,176,642 | 2.98 | 3,506,393 |
| 3,000 | 0 | 3.03 | 0 | 3.73 | 0 |
| 5,000 | 311,409 | 3.69 | 84,393 | 4.62 | 389,896 |
| 10,000 | 100 | 4.33 | 23 | 5.74 | 132 |
| All Other | -79 | 1.972 | -40 | 2.266 | (91) |
| Total | 6,066,888 | 1.972 | 3,076,181 | 2.266 | 6,971,197 |

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 | 270,071 | 1.00 | 270,071 | 1.00 | 270,071 |
| 750 | 11,582 | 1.33 | 8,708 | 1.45 | 12,627 |
| 1,000 | 2,581,254 | 1.60 | 1,613,284 | 1.83 | 2,952,310 |
| 2,000 | 2,945,094 | 2.34 | 1,258,587 | 2.98 | 3,750,589 |
| 3,000 | 0 | 2.79 | 0 | 3.73 | 0 |
| 5,000 | 263,484 | 3.38 | 77,954 | 4.62 | 360,147 |
| 10,000 | 98 | 3.86 | 25 | 5.74 | 144 |
| All Other | 7 | 1.881 | 4 | 2.275 | 9 |
| Total | 6,071,590 | 1.881 | 3,228,633 | 2.275 | 7,345,897 |

Year Ending 12/31/2019

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 | 272,384 | 1.00 | 272,384 | 1.00 | 272,384 |
| 750 | 14,689 | 1.33 | 11,044 | 1.45 | 16,014 |
| 1,000 | 2,963,506 | 1.60 | 1,852,191 | 1.83 | 3,389,510 |
| 2,000 | 3,572,408 | 2.34 | 1,526,670 | 2.98 | 4,549,477 |
| 3,000 | 0 | 2.79 | 0 | 3.73 | 0 |
| 5,000 | 324,728 | 3.38 | 96,073 | 4.62 | 443,857 |
| 10,000 | 315 | 3.86 | 82 | 5.74 | 471 |
| All Other | -29 | 1.902 | -15 | 2.307 | (35) |
| Total | 7,148,001 | 1.902 | 3,758,429 | 2.307 | 8,671,678 |

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-155 |
| 6. Limiting factor development and application. | F-156 |
| 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- |

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>12/31/2019</u> | <u>12/31/2020</u> | <u>12/31/2021</u> |
|------------------|-------------------|-------------------|-------------------|
| Bodily Injury | \$127,446,718 | \$ 122,215,278 | \$ 117,888,694 |
| Property Damage | 154,976,436 | 140,682,848 | 140,332,589 |
| Medical Payments | 8,130,139 | 6,642,990 | 5,995,448 |

II. EARNED PREMIUM AT CURRENT LEVEL (a)

| <u>Coverage</u> | <u>12/31/2019</u> | <u>12/31/2020</u> | <u>12/31/2021</u> |
|------------------|-------------------|-------------------|-------------------|
| Bodily Injury | \$139,777,103 | \$ 140,995,937 | \$ 135,644,568 |
| Property Damage | 170,303,776 | 170,980,613 | 164,362,367 |
| Medical Payments | 6,534,956 | 6,208,982 | 5,747,170 |

- (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. Premiums at current level are earned premiums at present manual rates. Premiums at collected level are the earned premiums at present manual rates adjusted to a collected level.

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 | |
| 12/31/2019 | 82,883,508 | 90,007,652 |
| 12/31/2020 | 68,865,878 | 84,900,752 |
| 12/31/2021 | 45,028,140 | 84,453,797 |
| | Property Damage | |
| 12/31/2019 | 98,185,941 | 98,329,931 |
| 12/31/2020 | 87,191,997 | 87,646,394 |
| 12/31/2021 | 99,038,517 | 105,223,911 |
| | Medical Payments | |
| 12/31/2019 | 4,087,964 | 4,097,967 |
| 12/31/2020 | 3,179,141 | 3,202,644 |
| 12/31/2021 | 3,051,883 | 3,424,975 |

- (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 11.9% for all years. For Property Damage, this factor is 11.4% for all years. These factors represent the average factor for 2017-2019, 2021. See page F-159.

NORTH CAROLINA
ANTICIPATED LOSS AND LOSS ADJUSTMENT EXPENSE RATIOS
CEDED

PRIVATE PASSENGER AUTO

| <u>Coverage</u> | <u>12/31/2019</u> | <u>12/31/2020</u> | <u>12/31/2021</u> |
|------------------|-------------------|-------------------|-------------------|
| Bodily Injury | .784 | .770 | .745 |
| Property Damage | .795 | .777 | .769 |
| Medical Payments | .758 | .761 | .689 |

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

EXCLUDED COMPANIES

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

Two companies (comprising 0.38%) 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 2019-2021.

Nationwide General Insurance Company (2.14%), Nationwide Mutual Insurance Company (2.51%), Nationwide Property & Casualty Insurance Company (1.30%), Nationwide Insurance Company of America (1.45%) and Peak Property Casualty Corporation (1.51%) have been deleted for all rate levels. Their data were inaccurately reported to their statistical agents. Additional companies (comprising 3.69%) have also been deleted for all rate levels. Their data were inaccurately reported to their statistical agents.

LM Insurance Corporation (1.72%) and additional companies (comprising 0.73%) have been deleted from the expense data for all years. Their expense data were inaccurately reported to the Rate Bureau.

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

The increased limits review is contained in Section 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 Primary Class Rating Factor x Average Airbag Discount* x Average Out of State Factor x Average Increased Limits Factor* x [1.00+ Safe Driver Insurance Plan Factor]

* For Medical Payments only

These EPMR's are then summed over all classes and territories to generate the statewide earned premium at manual rates shown on page 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 base rate | 239 |
| (3) | Primary Class rating factor | 1.050 |
| (4) | Average Out of State Factor | 1.000 |
| (5) | Combined rating factor (3)x(4) | 1.050 |
| (6) | SDIP factor | 0.400 |
| (7) | Premium at manual rates (1)x(2)x(5)x[1.000+(6)] | \$17,567 |

TOP TEN AUTOMOBILE INSURANCE WRITERS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a) Top 50 Writers

NORTH CAROLINA
COMPARISON OF ANNUAL STATEMENT AND FILING INFORMATION

LIABILITY

| <u>Year</u> | <u>Annual Statement</u> | | <u>Filing</u> | |
|-------------|-------------------------|----------------|---------------|----------------|
| | <u>Losses</u> | <u>Premium</u> | <u>Losses</u> | <u>Premium</u> |
| 2019 | 2,550,375,679 | 3,326,869,199 | 184,513,412 | 316,615,835 |
| 2020 | 2,180,922,172 | 3,445,206,172 | 169,768,695 | 318,185,532 |
| 2021 | 2,514,679,428 | 3,546,177,739 | 201,715,071 | 305,754,105 |

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 | 10/1/2020 Implementation | 10/1/2021 Implementation | 10/1/2022 Implementation |
|------------------------|-----------------------------|-----------------------------|-----------------------------|
| Bodily Injury | .744 | .725 | .710 |
| Property Damage | .770 | .753 | .761 |
| Medical Payments | .682 | .716 | .719 |

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> |
|------------------|---------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| 12/31/2019 | 82,883,508 | 7,124,144 | 1.011 | 90,997,736 |
| 12/31/2020 | 68,865,878 | 16,034,874 | 1.040 | 88,296,782 |
| 12/31/2021 | 45,028,140 | 39,425,657 | 1.194 | 100,837,834 |

| 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> |
|------------------|---|---------------------------------|--------------------------------|---|
| 12/31/2019 | 9,857,143 | 1.387 | 1.310 | 139,126,717 |
| 12/31/2020 | 9,453,164 | 1.304 | 1.241 | 126,870,380 |
| 12/31/2021 | 10,600,808 | 1.232 | 1.177 | 136,709,363 |

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> |
|------------------|---------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| 12/31/2019 | 98,185,941 | 143,990 | 1.001 | 98,428,261 |
| 12/31/2020 | 87,191,997 | 454,397 | 1.006 | 88,172,272 |
| 12/31/2021 | 99,038,517 | 6,185,394 | 1.051 | 110,590,330 |

| 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> |
|------------------|---|---------------------------------|--------------------------------|---|
| 12/31/2019 | 11,120,179 | 1.754 | 1.310 | 187,210,604 |
| 12/31/2020 | 9,923,065 | 1.564 | 1.241 | 150,215,957 |
| 12/31/2021 | 12,423,906 | 1.396 | 1.177 | 169,007,038 |

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> |
|------------------|---------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| 12/31/2019 | 4,087,964 | 10,003 | 1.009 | 4,134,849 |
| 12/31/2020 | 3,179,141 | 23,503 | 1.026 | 3,285,913 |
| 12/31/2021 | 3,051,883 | 373,092 | 1.066 | 3,651,023 |

| 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> |
|------------------|---|---------------------------------|--------------------------------|---|
| 12/31/2019 | 492,047 | 1.000 | 1.310 | 4,779,431 |
| 12/31/2020 | 391,024 | 1.000 | 1.241 | 3,771,174 |
| 12/31/2021 | 434,472 | 1.000 | 1.177 | 4,162,397 |

(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, 2019, 2020, and 2021.

Liability data is for voluntary and ceded risks. Losses are not developed and include allocated loss adjustment expense only. Excess is calculated on a 30/60/25 basis.

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>Incurring Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|-----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 110 | 2019 | 102,151 | 15,314,061 | 8,210,918 | 3,237,382 | 848 | 9,683 | 0.83 | 80.38 |
| | 2020 | 106,606 | 14,833,497 | 7,697,575 | 2,480,097 | 783 | 9,831 | 0.73 | 72.21 |
| | 2021 | 110,223 | 15,259,409 | 7,007,272 | 1,677,809 | 792 | 8,848 | 0.72 | 63.57 |
| | Total | 318,980 | 45,406,967 | 22,915,765 | 7,395,288 | 2,423 | 9,458 | 0.76 | 71.84 |
| 120 | 2019 | 351,699 | 55,624,385 | 32,703,739 | 7,656,168 | 3,775 | 8,663 | 1.07 | 92.99 |
| | 2020 | 363,917 | 57,103,377 | 25,302,315 | 4,539,163 | 2,996 | 8,445 | 0.82 | 69.53 |
| | 2021 | 372,701 | 58,365,960 | 27,759,200 | 6,068,707 | 3,503 | 7,924 | 0.94 | 74.48 |
| | Total | 1,088,317 | 171,093,722 | 85,765,254 | 18,264,038 | 10,274 | 8,348 | 0.94 | 78.81 |
| 130 | 2019 | 416,245 | 73,985,180 | 44,933,605 | 9,598,149 | 4,722 | 9,516 | 1.13 | 107.95 |
| | 2020 | 430,543 | 76,596,583 | 36,658,591 | 7,804,240 | 4,151 | 8,831 | 0.96 | 85.15 |
| | 2021 | 440,454 | 78,078,669 | 39,453,093 | 8,218,821 | 4,615 | 8,549 | 1.05 | 89.57 |
| | Total | 1,287,242 | 228,660,432 | 121,045,289 | 25,621,210 | 13,488 | 8,974 | 1.05 | 94.03 |
| 140 | 2019 | 24,393 | 5,418,566 | 4,102,580 | 241,165 | 429 | 9,563 | 1.76 | 168.19 |
| | 2020 | 25,289 | 5,646,196 | 3,873,275 | 318,590 | 390 | 9,931 | 1.54 | 153.16 |
| | 2021 | 25,812 | 5,762,207 | 3,508,674 | 297,544 | 410 | 8,558 | 1.59 | 135.93 |
| | Total | 75,494 | 16,826,969 | 11,484,529 | 857,299 | 1,229 | 9,345 | 1.63 | 152.13 |
| 150 | 2019 | 102,626 | 19,373,957 | 12,574,723 | 2,330,913 | 1,579 | 7,964 | 1.54 | 122.53 |
| | 2020 | 106,876 | 20,078,495 | 11,320,008 | 1,862,505 | 1,388 | 8,156 | 1.30 | 105.92 |
| | 2021 | 110,109 | 20,643,526 | 11,789,154 | 1,770,014 | 1,486 | 7,933 | 1.35 | 107.07 |
| | Total | 319,611 | 60,095,978 | 35,683,885 | 5,963,432 | 4,453 | 8,013 | 1.39 | 111.65 |

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 | 2019 | 182,248 | 27,763,859 | 16,295,453 | 4,458,451 | 1,736 | 9,387 | 0.95 | 89.41 |
| | 2020 | 188,043 | 28,283,322 | 12,301,852 | 3,771,146 | 1,366 | 9,006 | 0.73 | 65.42 |
| | 2021 | 193,593 | 29,027,232 | 12,164,528 | 3,233,277 | 1,470 | 8,275 | 0.76 | 62.84 |
| | Total | 563,884 | 85,074,413 | 40,761,833 | 11,462,874 | 4,572 | 8,916 | 0.81 | 72.29 |
| 180 | 2019 | 104,653 | 20,127,003 | 10,939,196 | 2,106,022 | 1,233 | 8,872 | 1.18 | 104.53 |
| | 2020 | 107,072 | 19,493,588 | 8,936,985 | 1,535,225 | 1,031 | 8,668 | 0.96 | 83.47 |
| | 2021 | 107,848 | 19,588,114 | 8,531,215 | 1,738,978 | 996 | 8,565 | 0.92 | 79.10 |
| | Total | 319,573 | 59,208,705 | 28,407,396 | 5,380,225 | 3,260 | 8,714 | 1.02 | 88.89 |
| 190 | 2019 | 188,193 | 34,356,925 | 16,911,738 | 4,177,887 | 1,977 | 8,554 | 1.05 | 89.86 |
| | 2020 | 195,242 | 34,510,571 | 14,255,256 | 4,130,895 | 1,645 | 8,666 | 0.84 | 73.01 |
| | 2021 | 201,206 | 35,075,654 | 14,799,286 | 3,196,353 | 1,822 | 8,123 | 0.91 | 73.55 |
| | Total | 584,641 | 103,943,150 | 45,966,280 | 11,505,135 | 5,444 | 8,443 | 0.93 | 78.62 |
| 200 | 2019 | 80,852 | 15,596,417 | 9,233,303 | 1,831,266 | 1,010 | 9,142 | 1.25 | 114.20 |
| | 2020 | 85,988 | 15,634,991 | 8,375,446 | 1,776,309 | 906 | 9,244 | 1.05 | 97.40 |
| | 2021 | 91,040 | 16,373,849 | 9,086,490 | 2,140,441 | 985 | 9,225 | 1.08 | 99.81 |
| | Total | 257,880 | 47,605,257 | 26,695,239 | 5,748,016 | 2,901 | 9,202 | 1.12 | 103.52 |
| 210 | 2019 | 22,052 | 3,623,574 | 1,452,322 | 1,149,027 | 132 | 11,002 | 0.60 | 65.86 |
| | 2020 | 23,535 | 3,758,548 | 1,405,668 | 933,473 | 133 | 10,569 | 0.57 | 59.73 |
| | 2021 | 24,836 | 3,930,544 | 986,012 | 474,000 | 110 | 8,964 | 0.44 | 39.70 |
| | Total | 70,423 | 11,312,666 | 3,844,002 | 2,556,500 | 375 | 10,251 | 0.53 | 54.58 |

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>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 220 | 2019 | 57,747 | 12,378,550 | 7,883,421 | 1,908,038 | 798 | 9,879 | 1.38 | 136.52 |
| | 2020 | 59,685 | 12,144,023 | 6,415,580 | 1,073,590 | 665 | 9,647 | 1.11 | 107.49 |
| | 2021 | 60,551 | 12,270,347 | 5,673,733 | 1,079,629 | 704 | 8,059 | 1.16 | 93.70 |
| | Total | 177,983 | 36,792,920 | 19,972,734 | 4,061,257 | 2,167 | 9,217 | 1.22 | 112.22 |
| 230 | 2019 | 84,394 | 20,034,568 | 14,265,433 | 1,743,319 | 1,453 | 9,818 | 1.72 | 169.03 |
| | 2020 | 88,205 | 20,898,831 | 11,972,527 | 1,711,206 | 1,243 | 9,632 | 1.41 | 135.74 |
| | 2021 | 90,928 | 21,584,396 | 10,126,532 | 1,294,090 | 1,167 | 8,677 | 1.28 | 111.37 |
| | Total | 263,527 | 62,517,795 | 36,364,492 | 4,748,615 | 3,863 | 9,414 | 1.47 | 137.99 |
| 240 | 2019 | 77,392 | 16,785,185 | 10,691,313 | 2,564,922 | 1,229 | 8,699 | 1.59 | 138.14 |
| | 2020 | 79,717 | 16,950,801 | 8,511,332 | 1,402,090 | 965 | 8,820 | 1.21 | 106.77 |
| | 2021 | 81,347 | 17,215,951 | 8,633,261 | 1,133,698 | 1,079 | 8,001 | 1.33 | 106.13 |
| | Total | 238,456 | 50,951,937 | 27,835,906 | 5,100,710 | 3,273 | 8,505 | 1.37 | 116.73 |
| 250 | 2019 | 250,722 | 55,944,536 | 34,061,165 | 5,855,079 | 4,295 | 7,930 | 1.71 | 135.85 |
| | 2020 | 259,061 | 57,182,216 | 29,122,094 | 4,735,639 | 3,730 | 7,808 | 1.44 | 112.41 |
| | 2021 | 264,647 | 58,898,383 | 29,286,697 | 3,090,848 | 3,918 | 7,475 | 1.48 | 110.66 |
| | Total | 774,430 | 172,025,135 | 92,469,956 | 13,681,566 | 11,943 | 7,743 | 1.54 | 119.40 |
| 260 | 2019 | 571,839 | 106,135,024 | 59,833,156 | 13,292,600 | 7,043 | 8,495 | 1.23 | 104.63 |
| | 2020 | 596,163 | 108,850,675 | 51,138,620 | 9,446,458 | 5,806 | 8,808 | 0.97 | 85.78 |
| | 2021 | 616,080 | 111,126,719 | 54,500,820 | 10,252,797 | 6,577 | 8,287 | 1.07 | 88.46 |
| | Total | 1,784,082 | 326,112,418 | 165,472,596 | 32,991,855 | 19,426 | 8,518 | 1.09 | 92.75 |

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurring Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|-----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 270 | 2019 | 206,968 | 33,453,678 | 17,924,073 | 5,430,949 | 2,180 | 8,222 | 1.05 | 86.60 |
| | 2020 | 211,433 | 33,773,572 | 13,005,697 | 5,129,849 | 1,479 | 8,794 | 0.70 | 61.51 |
| | 2021 | 213,733 | 33,469,223 | 14,067,141 | 3,522,206 | 1,810 | 7,772 | 0.85 | 65.82 |
| | Total | 632,134 | 100,696,473 | 44,996,911 | 14,083,004 | 5,469 | 8,228 | 0.87 | 71.18 |
| 280 | 2019 | 166,566 | 36,455,814 | 23,904,487 | 4,242,515 | 2,976 | 8,032 | 1.79 | 143.51 |
| | 2020 | 171,100 | 36,424,863 | 18,622,248 | 2,883,755 | 2,313 | 8,051 | 1.35 | 108.84 |
| | 2021 | 173,499 | 36,606,352 | 20,491,275 | 2,984,813 | 2,582 | 7,936 | 1.49 | 118.11 |
| | Total | 511,165 | 109,487,029 | 63,018,010 | 10,111,083 | 7,871 | 8,006 | 1.54 | 123.28 |
| 290 | 2019 | 97,081 | 18,990,438 | 11,156,409 | 2,363,655 | 1,489 | 7,493 | 1.53 | 114.92 |
| | 2020 | 101,469 | 19,377,704 | 9,532,511 | 2,569,070 | 1,191 | 8,004 | 1.17 | 93.95 |
| | 2021 | 104,269 | 19,676,596 | 9,569,037 | 1,783,297 | 1,328 | 7,206 | 1.27 | 91.77 |
| | Total | 302,819 | 58,044,738 | 30,257,957 | 6,716,022 | 4,008 | 7,549 | 1.32 | 99.92 |
| 300 | 2019 | 394,683 | 61,815,105 | 30,393,219 | 8,978,684 | 4,077 | 7,455 | 1.03 | 77.01 |
| | 2020 | 406,305 | 59,888,813 | 22,929,512 | 6,201,505 | 2,734 | 8,387 | 0.67 | 56.43 |
| | 2021 | 412,570 | 58,848,778 | 24,738,221 | 5,979,811 | 3,320 | 7,451 | 0.80 | 59.96 |
| | Total | 1,213,558 | 180,552,696 | 78,060,952 | 21,160,000 | 10,131 | 7,705 | 0.83 | 64.32 |
| 310 | 2019 | 77,377 | 10,771,985 | 4,885,232 | 1,701,247 | 595 | 8,210 | 0.77 | 63.14 |
| | 2020 | 79,126 | 10,918,267 | 3,851,569 | 1,628,170 | 424 | 9,084 | 0.54 | 48.68 |
| | 2021 | 79,856 | 10,812,108 | 3,923,174 | 1,501,281 | 494 | 7,942 | 0.62 | 49.13 |
| | Total | 236,359 | 32,502,360 | 12,659,975 | 4,830,698 | 1,513 | 8,367 | 0.64 | 53.56 |

F-23

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 320 | 2019 | 880,336 | 123,654,235 | 68,711,295 | 17,338,009 | 8,176 | 8,404 | 0.93 | 78.05 |
| | 2020 | 908,365 | 126,033,292 | 58,567,281 | 16,783,339 | 6,687 | 8,758 | 0.74 | 64.48 |
| | 2021 | 930,385 | 127,036,226 | 56,314,284 | 13,955,460 | 7,241 | 7,777 | 0.78 | 60.53 |
| | Total | 2,719,086 | 376,723,753 | 183,592,860 | 48,076,808 | 22,104 | 8,306 | 0.81 | 67.52 |
| 340 | 2019 | 168,760 | 34,618,915 | 21,497,476 | 3,190,725 | 2,774 | 7,750 | 1.64 | 127.38 |
| | 2020 | 173,721 | 34,727,061 | 17,905,168 | 1,767,171 | 2,362 | 7,581 | 1.36 | 103.07 |
| | 2021 | 177,494 | 35,311,553 | 19,643,114 | 3,073,950 | 2,616 | 7,509 | 1.47 | 110.67 |
| | Total | 519,975 | 104,657,529 | 59,045,758 | 8,031,846 | 7,752 | 7,617 | 1.49 | 113.55 |
| 350 | 2019 | 469,928 | 73,116,900 | 38,415,054 | 11,672,302 | 4,887 | 7,861 | 1.04 | 81.75 |
| | 2020 | 480,550 | 72,830,948 | 30,320,720 | 7,720,952 | 3,566 | 8,503 | 0.74 | 63.10 |
| | 2021 | 488,066 | 72,568,021 | 32,630,002 | 8,078,512 | 4,290 | 7,606 | 0.88 | 66.86 |
| | Total | 1,438,544 | 218,515,869 | 101,365,776 | 27,471,766 | 12,743 | 7,955 | 0.89 | 70.46 |
| 360 | 2019 | 172,879 | 28,503,221 | 16,513,055 | 3,377,520 | 2,022 | 8,167 | 1.17 | 95.52 |
| | 2020 | 178,067 | 29,336,562 | 14,585,191 | 3,041,850 | 1,643 | 8,877 | 0.92 | 81.91 |
| | 2021 | 181,817 | 29,601,547 | 14,456,095 | 2,643,325 | 1,851 | 7,810 | 1.02 | 79.51 |
| | Total | 532,763 | 87,441,330 | 45,554,341 | 9,062,695 | 5,516 | 8,259 | 1.04 | 85.51 |
| 370 | 2019 | 393,738 | 78,306,391 | 47,633,101 | 9,996,890 | 5,658 | 8,419 | 1.44 | 120.98 |
| | 2020 | 406,887 | 79,853,457 | 39,717,204 | 9,874,256 | 4,588 | 8,657 | 1.13 | 97.61 |
| | 2021 | 415,864 | 80,683,971 | 35,978,156 | 7,102,914 | 4,482 | 8,027 | 1.08 | 86.51 |
| | Total | 1,216,489 | 238,843,819 | 123,328,461 | 26,974,060 | 14,728 | 8,374 | 1.21 | 101.38 |

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>Incurring Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|-----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 380 | 2019 | 84,087 | 16,282,525 | 10,751,603 | 2,309,034 | 1,324 | 8,121 | 1.57 | 127.86 |
| | 2020 | 86,273 | 16,994,782 | 8,463,017 | 1,739,068 | 1,005 | 8,421 | 1.16 | 98.10 |
| | 2021 | 87,665 | 17,186,687 | 9,411,781 | 1,562,942 | 1,130 | 8,329 | 1.29 | 107.36 |
| | Total | 258,025 | 50,463,994 | 28,626,401 | 5,611,044 | 3,459 | 8,276 | 1.34 | 110.94 |
| 390 | 2019 | 252,136 | 49,095,880 | 26,338,311 | 7,103,321 | 3,212 | 8,200 | 1.27 | 104.46 |
| | 2020 | 259,028 | 48,884,476 | 18,905,319 | 7,336,235 | 2,120 | 8,918 | 0.82 | 72.99 |
| | 2021 | 261,971 | 48,472,962 | 20,709,719 | 5,284,415 | 2,536 | 8,166 | 0.97 | 79.05 |
| | Total | 773,135 | 146,453,318 | 65,953,349 | 19,723,971 | 7,868 | 8,382 | 1.02 | 85.31 |
| 420 | 2019 | 201,875 | 58,158,041 | 39,484,356 | 4,508,498 | 5,143 | 7,677 | 2.55 | 195.59 |
| | 2020 | 209,812 | 59,054,023 | 33,426,281 | 2,921,736 | 4,118 | 8,117 | 1.96 | 159.32 |
| | 2021 | 215,072 | 60,238,618 | 33,939,464 | 3,280,334 | 4,354 | 7,795 | 2.02 | 157.81 |
| | Total | 626,759 | 177,450,682 | 106,850,101 | 10,710,568 | 13,615 | 7,848 | 2.17 | 170.48 |
| 440 | 2019 | 156,553 | 32,098,953 | 18,692,008 | 3,174,782 | 2,413 | 7,746 | 1.54 | 119.40 |
| | 2020 | 163,502 | 33,351,219 | 16,109,045 | 3,146,215 | 1,954 | 8,244 | 1.20 | 98.53 |
| | 2021 | 168,755 | 34,280,409 | 17,241,946 | 2,369,487 | 2,234 | 7,718 | 1.32 | 102.17 |
| | Total | 488,810 | 99,730,581 | 52,042,999 | 8,690,484 | 6,601 | 7,884 | 1.35 | 106.47 |
| 450 | 2019 | 72,428 | 16,714,068 | 10,134,397 | 1,745,019 | 1,283 | 7,899 | 1.77 | 139.92 |
| | 2020 | 74,971 | 17,389,429 | 9,359,335 | 1,635,317 | 1,187 | 7,885 | 1.58 | 124.84 |
| | 2021 | 76,408 | 17,680,411 | 8,889,333 | 858,780 | 1,186 | 7,495 | 1.55 | 116.34 |
| | Total | 223,807 | 51,783,908 | 28,383,065 | 4,239,116 | 3,656 | 7,763 | 1.63 | 126.82 |

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>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|----------------------------|---------------|---------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 460 | 2019 | 622,080 | 104,014,023 | 55,607,825 | 12,251,093 | 6,983 | 7,963 | 1.12 | 89.39 |
| | 2020 | 642,842 | 104,023,819 | 47,864,076 | 14,071,852 | 5,538 | 8,643 | 0.86 | 74.46 |
| | 2021 | 658,347 | 104,628,393 | 45,238,126 | 8,561,481 | 5,818 | 7,776 | 0.88 | 68.71 |
| | Total | 1,923,269 | 312,666,235 | 148,710,027 | 34,884,426 | 18,339 | 8,109 | 0.95 | 77.32 |
| 470 | 2019 | 149,943 | 27,071,194 | 14,764,111 | 2,566,382 | 1,838 | 8,033 | 1.23 | 98.46 |
| | 2020 | 154,958 | 27,477,311 | 14,075,337 | 2,479,547 | 1,697 | 8,294 | 1.10 | 90.83 |
| | 2021 | 158,589 | 27,919,813 | 13,838,028 | 2,196,004 | 1,758 | 7,871 | 1.11 | 87.26 |
| | Total | 463,490 | 82,468,318 | 42,677,476 | 7,241,933 | 5,293 | 8,063 | 1.14 | 92.08 |
| 480 | 2019 | 213,451 | 26,618,430 | 12,967,457 | 5,551,649 | 1,449 | 8,949 | 0.68 | 60.75 |
| | 2020 | 218,686 | 26,762,311 | 10,126,135 | 3,756,951 | 1,134 | 8,930 | 0.52 | 46.30 |
| | 2021 | 223,165 | 26,954,191 | 11,509,769 | 3,406,611 | 1,322 | 8,706 | 0.59 | 51.58 |
| | Total | 655,302 | 80,334,932 | 34,603,361 | 12,715,211 | 3,905 | 8,861 | 0.60 | 52.81 |
| 490 | 2019 | 539,521 | 69,195,517 | 35,143,590 | 14,690,955 | 3,840 | 9,152 | 0.71 | 65.14 |
| | 2020 | 553,417 | 68,737,109 | 27,695,389 | 10,250,928 | 3,053 | 9,072 | 0.55 | 50.04 |
| | 2021 | 563,909 | 68,640,663 | 27,060,311 | 8,742,255 | 3,386 | 7,992 | 0.60 | 47.99 |
| | Total | 1,656,847 | 206,573,289 | 89,899,290 | 33,684,138 | 10,279 | 8,746 | 0.62 | 54.26 |
| Statewide | 2019 | 7,937,596 | 1,381,397,103 | 789,009,124 | 184,343,617 | 94,578 | 8,342 | 1.19 | 99.40 |
| | 2020 | 8,196,454 | 1,397,804,732 | 652,348,159 | 152,458,392 | 75,991 | 8,585 | 0.93 | 79.59 |
| | 2021 | 8,382,809 | 1,413,817,482 | 662,954,943 | 132,554,884 | 83,372 | 7,952 | 0.99 | 79.09 |
| | Total | 24,516,859 | 4,193,019,317 | 2,104,312,226 | 469,356,893 | 253,941 | 8,287 | 1.04 | 85.83 |

F-26

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 | 2019 | 102,151 | 15,160,826 | 11,084,700 | 285,582 | 3,167 | 3,500 | 3.10 | 108.51 |
| | 2020 | 106,606 | 16,402,423 | 10,030,212 | 202,857 | 2,674 | 3,751 | 2.51 | 94.09 |
| | 2021 | 110,223 | 17,143,639 | 11,843,340 | 324,217 | 2,761 | 4,290 | 2.50 | 107.45 |
| | Total | 318,980 | 48,706,888 | 32,958,252 | 812,656 | 8,602 | 3,831 | 2.70 | 103.32 |
| 120 | 2019 | 351,699 | 45,500,618 | 35,057,552 | 768,258 | 10,318 | 3,398 | 2.93 | 99.68 |
| | 2020 | 363,917 | 51,320,716 | 30,753,634 | 402,498 | 8,753 | 3,513 | 2.41 | 84.51 |
| | 2021 | 372,701 | 52,800,541 | 35,373,180 | 796,454 | 8,978 | 3,940 | 2.41 | 94.91 |
| | Total | 1,088,317 | 149,621,875 | 101,184,366 | 1,967,210 | 28,049 | 3,607 | 2.58 | 92.97 |
| 130 | 2019 | 416,245 | 57,119,525 | 44,106,859 | 1,033,162 | 12,919 | 3,414 | 3.10 | 105.96 |
| | 2020 | 430,543 | 63,864,045 | 39,560,442 | 859,722 | 10,948 | 3,613 | 2.54 | 91.88 |
| | 2021 | 440,454 | 65,981,415 | 45,539,425 | 1,194,282 | 11,416 | 3,989 | 2.59 | 103.39 |
| | Total | 1,287,242 | 186,964,985 | 129,206,726 | 3,087,166 | 35,283 | 3,662 | 2.74 | 100.37 |
| 140 | 2019 | 24,393 | 3,930,906 | 3,158,369 | 95,006 | 981 | 3,220 | 4.02 | 129.48 |
| | 2020 | 25,289 | 4,552,776 | 2,890,550 | 54,818 | 875 | 3,303 | 3.46 | 114.30 |
| | 2021 | 25,812 | 4,728,865 | 3,356,269 | 78,472 | 831 | 4,039 | 3.22 | 130.03 |
| | Total | 75,494 | 13,212,547 | 9,405,188 | 228,296 | 2,687 | 3,500 | 3.56 | 124.58 |
| 150 | 2019 | 102,626 | 18,283,602 | 14,630,817 | 251,556 | 4,391 | 3,332 | 4.28 | 142.56 |
| | 2020 | 106,876 | 20,358,180 | 12,283,961 | 174,269 | 3,533 | 3,477 | 3.31 | 114.94 |
| | 2021 | 110,109 | 21,096,487 | 15,350,313 | 436,546 | 3,874 | 3,962 | 3.52 | 139.41 |
| | Total | 319,611 | 59,738,269 | 42,265,091 | 862,371 | 11,798 | 3,582 | 3.69 | 132.24 |

F-27

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurring Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|-----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 170 | 2019 | 182,248 | 27,388,197 | 21,241,341 | 430,761 | 5,913 | 3,592 | 3.24 | 116.55 |
| | 2020 | 188,043 | 29,413,561 | 17,783,965 | 233,613 | 4,803 | 3,703 | 2.55 | 94.57 |
| | 2021 | 193,593 | 30,255,379 | 21,150,820 | 541,771 | 5,092 | 4,154 | 2.63 | 109.25 |
| | Total | 563,884 | 87,057,137 | 60,176,126 | 1,206,145 | 15,808 | 3,807 | 2.80 | 106.72 |
| 180 | 2019 | 104,653 | 21,987,443 | 15,789,813 | 267,464 | 4,306 | 3,667 | 4.11 | 150.88 |
| | 2020 | 107,072 | 22,540,463 | 13,408,374 | 231,526 | 3,531 | 3,797 | 3.30 | 125.23 |
| | 2021 | 107,848 | 22,568,635 | 14,959,853 | 200,944 | 3,458 | 4,326 | 3.21 | 138.71 |
| | Total | 319,573 | 67,096,541 | 44,158,040 | 699,934 | 11,295 | 3,910 | 3.53 | 138.18 |
| 190 | 2019 | 188,193 | 34,138,705 | 27,477,791 | 517,120 | 7,395 | 3,716 | 3.93 | 146.01 |
| | 2020 | 195,242 | 37,311,194 | 21,893,044 | 481,677 | 5,602 | 3,908 | 2.87 | 112.13 |
| | 2021 | 201,206 | 38,765,786 | 27,001,446 | 711,911 | 6,116 | 4,415 | 3.04 | 134.20 |
| | Total | 584,641 | 110,215,685 | 76,372,281 | 1,710,708 | 19,113 | 3,996 | 3.27 | 130.63 |
| 200 | 2019 | 80,852 | 13,300,080 | 11,136,674 | 232,408 | 3,011 | 3,699 | 3.72 | 137.74 |
| | 2020 | 85,988 | 14,677,916 | 10,045,964 | 280,440 | 2,618 | 3,837 | 3.04 | 116.83 |
| | 2021 | 91,040 | 15,580,542 | 11,974,508 | 193,067 | 2,806 | 4,267 | 3.08 | 131.53 |
| | Total | 257,880 | 43,558,538 | 33,157,146 | 705,915 | 8,435 | 3,931 | 3.27 | 128.58 |
| 210 | 2019 | 22,052 | 2,554,815 | 1,813,776 | 51,793 | 508 | 3,570 | 2.30 | 82.25 |
| | 2020 | 23,535 | 2,970,767 | 1,870,300 | 52,598 | 457 | 4,093 | 1.94 | 79.47 |
| | 2021 | 24,836 | 3,140,863 | 1,881,728 | 27,847 | 504 | 3,734 | 2.03 | 75.77 |
| | Total | 70,423 | 8,666,445 | 5,565,804 | 132,238 | 1,469 | 3,789 | 2.09 | 79.03 |

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>Incurring Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|-----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 220 | 2019 | 57,747 | 7,745,784 | 6,123,010 | 216,287 | 1,734 | 3,531 | 3.00 | 106.03 |
| | 2020 | 59,685 | 8,738,130 | 5,353,639 | 86,711 | 1,497 | 3,576 | 2.51 | 89.70 |
| | 2021 | 60,551 | 8,999,629 | 5,794,786 | 147,950 | 1,440 | 4,024 | 2.38 | 95.70 |
| | Total | 177,983 | 25,483,543 | 17,271,435 | 450,948 | 4,671 | 3,698 | 2.62 | 97.04 |
| 230 | 2019 | 84,394 | 11,675,229 | 9,233,416 | 83,029 | 2,785 | 3,315 | 3.30 | 109.41 |
| | 2020 | 88,205 | 13,424,100 | 8,943,218 | 280,198 | 2,475 | 3,613 | 2.81 | 101.39 |
| | 2021 | 90,928 | 13,962,588 | 9,537,982 | 164,094 | 2,420 | 3,941 | 2.66 | 104.90 |
| | Total | 263,527 | 39,061,917 | 27,714,616 | 527,321 | 7,680 | 3,609 | 2.91 | 105.17 |
| 240 | 2019 | 77,392 | 10,603,113 | 8,209,915 | 178,652 | 2,461 | 3,336 | 3.18 | 106.08 |
| | 2020 | 79,717 | 12,191,750 | 7,549,654 | 224,307 | 2,236 | 3,376 | 2.80 | 94.71 |
| | 2021 | 81,347 | 12,538,340 | 8,988,592 | 216,781 | 2,231 | 4,029 | 2.74 | 110.50 |
| | Total | 238,456 | 35,333,203 | 24,748,161 | 619,740 | 6,928 | 3,572 | 2.91 | 103.79 |
| 250 | 2019 | 250,722 | 52,562,352 | 40,460,083 | 640,741 | 11,088 | 3,649 | 4.42 | 161.37 |
| | 2020 | 259,061 | 55,143,767 | 34,616,521 | 385,096 | 8,877 | 3,900 | 3.43 | 133.62 |
| | 2021 | 264,647 | 57,099,930 | 39,400,681 | 762,593 | 9,388 | 4,197 | 3.55 | 148.88 |
| | Total | 774,430 | 164,806,049 | 114,477,285 | 1,788,430 | 29,353 | 3,900 | 3.79 | 147.82 |
| 260 | 2019 | 571,839 | 92,965,720 | 74,692,373 | 1,045,523 | 20,967 | 3,562 | 3.67 | 130.62 |
| | 2020 | 596,163 | 102,792,534 | 62,768,257 | 1,081,799 | 16,685 | 3,762 | 2.80 | 105.29 |
| | 2021 | 616,080 | 106,746,472 | 76,552,992 | 2,253,864 | 18,261 | 4,192 | 2.96 | 124.26 |
| | Total | 1,784,082 | 302,504,726 | 214,013,622 | 4,381,186 | 55,913 | 3,828 | 3.13 | 119.96 |

F-29

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 270 | 2019 | 206,968 | 37,755,140 | 31,065,311 | 435,571 | 8,547 | 3,635 | 4.13 | 150.10 |
| | 2020 | 211,433 | 40,654,111 | 20,593,994 | 391,142 | 5,381 | 3,827 | 2.55 | 97.40 |
| | 2021 | 213,733 | 40,990,108 | 26,886,219 | 705,451 | 6,347 | 4,236 | 2.97 | 125.79 |
| | Total | 632,134 | 119,399,359 | 78,545,524 | 1,532,164 | 20,275 | 3,874 | 3.21 | 124.25 |
| 280 | 2019 | 166,566 | 35,058,813 | 30,961,240 | 456,556 | 8,813 | 3,513 | 5.29 | 185.88 |
| | 2020 | 171,100 | 38,268,775 | 23,601,071 | 278,720 | 6,337 | 3,724 | 3.70 | 137.94 |
| | 2021 | 173,499 | 39,013,962 | 27,364,720 | 451,736 | 6,457 | 4,238 | 3.72 | 157.72 |
| | Total | 511,165 | 112,341,550 | 81,927,031 | 1,187,012 | 21,607 | 3,792 | 4.23 | 160.28 |
| 290 | 2019 | 97,081 | 18,508,244 | 16,002,329 | 90,263 | 4,529 | 3,533 | 4.67 | 164.83 |
| | 2020 | 101,469 | 20,877,136 | 12,709,801 | 224,915 | 3,219 | 3,948 | 3.17 | 125.26 |
| | 2021 | 104,269 | 21,668,193 | 14,296,806 | 271,077 | 3,381 | 4,229 | 3.24 | 137.11 |
| | Total | 302,819 | 61,053,573 | 43,008,936 | 586,255 | 11,129 | 3,865 | 3.68 | 142.03 |
| 300 | 2019 | 394,683 | 71,755,331 | 58,286,067 | 886,602 | 16,432 | 3,547 | 4.16 | 147.68 |
| | 2020 | 406,305 | 77,116,784 | 38,836,681 | 636,312 | 10,286 | 3,776 | 2.53 | 95.59 |
| | 2021 | 412,570 | 78,065,447 | 49,865,344 | 1,368,905 | 11,761 | 4,240 | 2.85 | 120.87 |
| | Total | 1,213,558 | 226,937,562 | 146,988,092 | 2,891,819 | 38,479 | 3,820 | 3.17 | 121.12 |
| 310 | 2019 | 77,377 | 12,076,836 | 9,530,970 | 177,468 | 2,836 | 3,361 | 3.67 | 123.18 |
| | 2020 | 79,126 | 12,788,963 | 6,003,363 | 161,668 | 1,695 | 3,542 | 2.14 | 75.87 |
| | 2021 | 79,856 | 12,892,912 | 8,055,463 | 196,357 | 1,988 | 4,052 | 2.49 | 100.87 |
| | Total | 236,359 | 37,758,711 | 23,589,796 | 535,493 | 6,519 | 3,619 | 2.76 | 99.80 |

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 | 2019 | 880,336 | 115,998,967 | 92,795,943 | 1,964,702 | 26,893 | 3,451 | 3.05 | 105.41 |
| | 2020 | 908,365 | 129,057,720 | 77,490,671 | 1,720,897 | 21,485 | 3,607 | 2.37 | 85.31 |
| | 2021 | 930,385 | 132,418,627 | 91,218,235 | 2,554,547 | 22,852 | 3,992 | 2.46 | 98.04 |
| | Total | 2,719,086 | 377,475,314 | 261,504,849 | 6,240,146 | 71,230 | 3,671 | 2.62 | 96.17 |
| 340 | 2019 | 168,760 | 32,544,120 | 26,093,806 | 231,711 | 7,937 | 3,288 | 4.70 | 154.62 |
| | 2020 | 173,721 | 35,696,253 | 21,204,236 | 329,766 | 6,170 | 3,437 | 3.55 | 122.06 |
| | 2021 | 177,494 | 36,985,916 | 27,593,237 | 619,053 | 6,815 | 4,049 | 3.84 | 155.46 |
| | Total | 519,975 | 105,226,289 | 74,891,279 | 1,180,530 | 20,922 | 3,580 | 4.02 | 144.03 |
| 350 | 2019 | 469,928 | 72,876,904 | 59,731,817 | 899,580 | 17,752 | 3,365 | 3.78 | 127.11 |
| | 2020 | 480,550 | 78,943,708 | 44,406,634 | 779,667 | 12,535 | 3,543 | 2.61 | 92.41 |
| | 2021 | 488,066 | 80,358,983 | 54,208,734 | 1,047,149 | 13,870 | 3,908 | 2.84 | 111.07 |
| | Total | 1,438,544 | 232,179,595 | 158,347,185 | 2,726,396 | 44,157 | 3,586 | 3.07 | 110.07 |
| 360 | 2019 | 172,879 | 25,535,635 | 20,104,385 | 310,666 | 6,273 | 3,205 | 3.63 | 116.29 |
| | 2020 | 178,067 | 28,465,281 | 17,333,373 | 184,258 | 5,113 | 3,390 | 2.87 | 97.34 |
| | 2021 | 181,817 | 29,028,566 | 20,446,054 | 417,999 | 5,219 | 3,918 | 2.87 | 112.45 |
| | Total | 532,763 | 83,029,482 | 57,883,812 | 912,923 | 16,605 | 3,486 | 3.12 | 108.65 |
| 370 | 2019 | 393,738 | 71,870,036 | 59,142,361 | 1,045,891 | 16,166 | 3,658 | 4.11 | 150.21 |
| | 2020 | 406,887 | 79,092,625 | 47,712,765 | 861,808 | 12,125 | 3,935 | 2.98 | 117.26 |
| | 2021 | 415,864 | 81,174,569 | 54,160,242 | 1,497,069 | 12,361 | 4,382 | 2.97 | 130.24 |
| | Total | 1,216,489 | 232,137,230 | 161,015,368 | 3,404,768 | 40,652 | 3,961 | 3.34 | 132.36 |

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>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 380 | 2019 | 84,087 | 14,721,018 | 13,148,628 | 293,593 | 3,328 | 3,951 | 3.96 | 156.37 |
| | 2020 | 86,273 | 16,233,164 | 10,260,244 | 194,668 | 2,489 | 4,122 | 2.89 | 118.93 |
| | 2021 | 87,665 | 16,735,675 | 12,374,292 | 391,973 | 2,699 | 4,585 | 3.08 | 141.15 |
| | Total | 258,025 | 47,689,857 | 35,783,164 | 880,234 | 8,516 | 4,202 | 3.30 | 138.68 |
| 390 | 2019 | 252,136 | 51,869,653 | 42,408,897 | 940,097 | 11,409 | 3,717 | 4.52 | 168.20 |
| | 2020 | 259,028 | 55,593,787 | 28,657,260 | 602,602 | 7,070 | 4,053 | 2.73 | 110.63 |
| | 2021 | 261,971 | 56,126,373 | 35,254,273 | 1,094,887 | 7,829 | 4,503 | 2.99 | 134.57 |
| | Total | 773,135 | 163,589,813 | 106,320,430 | 2,637,586 | 26,308 | 4,041 | 3.40 | 137.52 |
| 420 | 2019 | 201,875 | 48,933,531 | 41,142,546 | 470,567 | 11,772 | 3,495 | 5.83 | 203.80 |
| | 2020 | 209,812 | 54,144,354 | 32,829,164 | 449,959 | 8,659 | 3,791 | 4.13 | 156.47 |
| | 2021 | 215,072 | 56,275,116 | 39,760,772 | 533,102 | 9,149 | 4,346 | 4.25 | 184.87 |
| | Total | 626,759 | 159,353,001 | 113,732,482 | 1,453,628 | 29,580 | 3,845 | 4.72 | 181.46 |
| 440 | 2019 | 156,553 | 30,553,100 | 24,785,216 | 408,092 | 7,060 | 3,511 | 4.51 | 158.32 |
| | 2020 | 163,502 | 33,964,484 | 19,839,381 | 862,185 | 5,027 | 3,947 | 3.07 | 121.34 |
| | 2021 | 168,755 | 35,300,743 | 24,756,157 | 510,333 | 5,510 | 4,493 | 3.27 | 146.70 |
| | Total | 488,810 | 99,818,327 | 69,380,754 | 1,780,610 | 17,597 | 3,943 | 3.60 | 141.94 |
| 450 | 2019 | 72,428 | 14,215,742 | 11,306,076 | 108,605 | 3,348 | 3,377 | 4.62 | 156.10 |
| | 2020 | 74,971 | 16,115,002 | 10,159,939 | 209,529 | 2,713 | 3,745 | 3.62 | 135.52 |
| | 2021 | 76,408 | 16,645,389 | 11,898,254 | 173,405 | 2,951 | 4,032 | 3.86 | 155.72 |
| | Total | 223,807 | 46,976,133 | 33,364,269 | 491,539 | 9,012 | 3,702 | 4.03 | 149.08 |

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurring Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|-----------------------------|---------------|---------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 460 | 2019 | 622,080 | 101,201,491 | 84,387,246 | 1,728,671 | 22,796 | 3,702 | 3.66 | 135.65 |
| | 2020 | 642,842 | 111,707,249 | 66,347,562 | 1,430,944 | 17,327 | 3,829 | 2.70 | 103.21 |
| | 2021 | 658,347 | 114,855,104 | 82,618,591 | 2,801,598 | 18,782 | 4,399 | 2.85 | 125.49 |
| | Total | 1,923,269 | 327,763,844 | 233,353,399 | 5,961,213 | 58,905 | 3,962 | 3.06 | 121.33 |
| 470 | 2019 | 149,943 | 22,219,784 | 18,282,659 | 295,545 | 5,230 | 3,496 | 3.49 | 121.93 |
| | 2020 | 154,958 | 25,104,369 | 15,788,916 | 154,047 | 4,352 | 3,628 | 2.81 | 101.89 |
| | 2021 | 158,589 | 25,811,753 | 20,452,839 | 483,465 | 4,777 | 4,282 | 3.01 | 128.97 |
| | Total | 463,490 | 73,135,906 | 54,524,414 | 933,057 | 14,359 | 3,797 | 3.10 | 117.64 |
| 480 | 2019 | 213,451 | 26,868,857 | 20,561,135 | 336,192 | 5,949 | 3,456 | 2.79 | 96.33 |
| | 2020 | 218,686 | 29,743,193 | 16,478,238 | 233,571 | 4,556 | 3,617 | 2.08 | 75.35 |
| | 2021 | 223,165 | 30,243,278 | 21,041,847 | 757,717 | 5,061 | 4,158 | 2.27 | 94.29 |
| | Total | 655,302 | 86,855,328 | 58,081,220 | 1,327,480 | 15,566 | 3,731 | 2.38 | 88.63 |
| 490 | 2019 | 539,521 | 74,092,965 | 60,463,631 | 1,049,917 | 17,252 | 3,505 | 3.20 | 112.07 |
| | 2020 | 553,417 | 81,324,179 | 48,059,991 | 1,092,503 | 12,947 | 3,712 | 2.34 | 86.84 |
| | 2021 | 563,909 | 82,712,763 | 57,520,037 | 1,392,282 | 14,076 | 4,086 | 2.50 | 102.00 |
| | Total | 1,656,847 | 238,129,907 | 166,043,659 | 3,534,702 | 44,275 | 3,750 | 2.67 | 100.22 |
| Statewide | 2019 | 7,937,596 | 1,293,573,082 | 1,044,416,752 | 18,227,631 | 296,266 | 3,525 | 3.73 | 131.58 |
| | 2020 | 8,196,454 | 1,420,593,459 | 838,065,019 | 15,831,290 | 225,050 | 3,724 | 2.75 | 102.25 |
| | 2021 | 8,382,809 | 1,458,712,588 | 1,008,478,031 | 25,318,898 | 241,461 | 4,177 | 2.88 | 120.30 |
| | Total | 24,516,859 | 4,172,879,129 | 2,890,959,802 | 59,377,819 | 762,777 | 3,790 | 3.11 | 117.92 |

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 110 | 2019 | 71,861 | 1,846,995 | 488,482 | 313,102 | 415 | 1,177 | 0.58 | 6.80 |
| | 2020 | 73,472 | 1,755,894 | 366,234 | 171,564 | 305 | 1,201 | 0.42 | 4.98 |
| | 2021 | 74,389 | 1,757,449 | 390,261 | 193,035 | 305 | 1,280 | 0.41 | 5.25 |
| | Total | 219,722 | 5,360,338 | 1,244,977 | 677,701 | 1,025 | 1,215 | 0.47 | 5.67 |
| 120 | 2019 | 266,571 | 6,643,621 | 2,844,816 | 1,510,373 | 2,790 | 1,020 | 1.05 | 10.67 |
| | 2020 | 268,925 | 6,484,319 | 2,186,582 | 1,007,022 | 2,056 | 1,064 | 0.76 | 8.13 |
| | 2021 | 268,073 | 6,356,472 | 2,497,225 | 931,570 | 2,156 | 1,158 | 0.80 | 9.32 |
| | Total | 803,569 | 19,484,412 | 7,528,623 | 3,448,965 | 7,002 | 1,075 | 0.87 | 9.37 |
| 130 | 2019 | 307,734 | 8,482,694 | 3,648,874 | 1,970,519 | 3,553 | 1,027 | 1.15 | 11.86 |
| | 2020 | 311,305 | 8,179,286 | 2,982,275 | 1,341,322 | 2,754 | 1,083 | 0.88 | 9.58 |
| | 2021 | 311,119 | 8,027,078 | 3,496,239 | 1,238,981 | 2,823 | 1,238 | 0.91 | 11.24 |
| | Total | 930,158 | 24,689,058 | 10,127,388 | 4,550,822 | 9,130 | 1,109 | 0.98 | 10.89 |
| 140 | 2019 | 15,580 | 630,124 | 290,776 | 171,020 | 313 | 929 | 2.01 | 18.66 |
| | 2020 | 15,605 | 626,500 | 282,082 | 101,667 | 248 | 1,137 | 1.59 | 18.08 |
| | 2021 | 15,420 | 611,582 | 277,924 | 109,006 | 234 | 1,188 | 1.52 | 18.02 |
| | Total | 46,605 | 1,868,206 | 850,782 | 381,693 | 795 | 1,070 | 1.71 | 18.26 |
| 150 | 2019 | 69,293 | 2,161,012 | 915,748 | 526,336 | 887 | 1,032 | 1.28 | 13.22 |
| | 2020 | 70,633 | 2,209,143 | 811,201 | 338,807 | 740 | 1,096 | 1.05 | 11.48 |
| | 2021 | 71,098 | 2,189,950 | 915,541 | 315,065 | 768 | 1,192 | 1.08 | 12.88 |
| | Total | 211,024 | 6,560,105 | 2,642,490 | 1,180,208 | 2,395 | 1,103 | 1.13 | 12.52 |

F-34

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 170 | 2019 | 124,359 | 3,354,058 | 1,316,414 | 876,334 | 1,066 | 1,235 | 0.86 | 10.59 |
| | 2020 | 126,960 | 3,425,209 | 906,443 | 515,210 | 744 | 1,218 | 0.59 | 7.14 |
| | 2021 | 128,900 | 3,441,947 | 1,243,913 | 492,448 | 871 | 1,428 | 0.68 | 9.65 |
| | Total | 380,219 | 10,221,214 | 3,466,770 | 1,883,992 | 2,681 | 1,293 | 0.71 | 9.12 |
| 180 | 2019 | 52,280 | 1,825,817 | 470,804 | 674,713 | 539 | 873 | 1.03 | 9.01 |
| | 2020 | 53,165 | 1,924,274 | 514,256 | 572,207 | 472 | 1,090 | 0.89 | 9.67 |
| | 2021 | 53,476 | 1,950,546 | 543,587 | 345,715 | 440 | 1,235 | 0.82 | 10.17 |
| | Total | 158,921 | 5,700,637 | 1,528,647 | 1,592,635 | 1,451 | 1,054 | 0.91 | 9.62 |
| 190 | 2019 | 120,953 | 3,820,839 | 1,110,473 | 877,919 | 921 | 1,206 | 0.76 | 9.18 |
| | 2020 | 124,726 | 3,829,367 | 1,098,208 | 525,151 | 735 | 1,494 | 0.59 | 8.80 |
| | 2021 | 127,339 | 3,837,876 | 1,038,924 | 438,474 | 685 | 1,517 | 0.54 | 8.16 |
| | Total | 373,018 | 11,488,082 | 3,247,605 | 1,841,544 | 2,341 | 1,387 | 0.63 | 8.71 |
| 200 | 2019 | 50,312 | 1,792,575 | 643,564 | 462,694 | 540 | 1,192 | 1.07 | 12.79 |
| | 2020 | 52,868 | 1,812,433 | 709,517 | 269,008 | 482 | 1,472 | 0.91 | 13.42 |
| | 2021 | 55,184 | 1,878,692 | 691,762 | 247,091 | 493 | 1,403 | 0.89 | 12.54 |
| | Total | 158,364 | 5,483,700 | 2,044,843 | 978,793 | 1,515 | 1,350 | 0.96 | 12.91 |
| 210 | 2019 | 16,504 | 508,461 | 160,563 | 44,940 | 90 | 1,784 | 0.55 | 9.73 |
| | 2020 | 17,521 | 512,180 | 113,697 | 60,966 | 70 | 1,624 | 0.40 | 6.49 |
| | 2021 | 18,363 | 521,969 | 148,410 | 25,547 | 62 | 2,394 | 0.34 | 8.08 |
| | Total | 52,388 | 1,542,610 | 422,670 | 131,453 | 222 | 1,904 | 0.42 | 8.07 |

F-35

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurring Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|-----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 220 | 2019 | 42,694 | 1,277,300 | 644,555 | 321,750 | 595 | 1,083 | 1.39 | 15.10 |
| | 2020 | 42,977 | 1,248,815 | 518,686 | 183,383 | 468 | 1,108 | 1.09 | 12.07 |
| | 2021 | 42,335 | 1,216,407 | 523,920 | 137,601 | 418 | 1,253 | 0.99 | 12.38 |
| | Total | 128,006 | 3,742,522 | 1,687,161 | 642,734 | 1,481 | 1,139 | 1.16 | 13.18 |
| 230 | 2019 | 57,802 | 1,776,192 | 846,944 | 485,463 | 967 | 876 | 1.67 | 14.65 |
| | 2020 | 58,221 | 1,792,376 | 811,180 | 331,830 | 830 | 977 | 1.43 | 13.93 |
| | 2021 | 57,539 | 1,750,756 | 879,597 | 315,671 | 766 | 1,148 | 1.33 | 15.29 |
| | Total | 173,562 | 5,319,324 | 2,537,721 | 1,132,964 | 2,563 | 990 | 1.48 | 14.62 |
| 240 | 2019 | 55,573 | 1,625,452 | 1,030,894 | 431,407 | 912 | 1,130 | 1.64 | 18.55 |
| | 2020 | 55,702 | 1,608,332 | 745,232 | 307,327 | 684 | 1,090 | 1.23 | 13.38 |
| | 2021 | 55,308 | 1,567,624 | 655,776 | 193,967 | 594 | 1,104 | 1.07 | 11.86 |
| | Total | 166,583 | 4,801,408 | 2,431,902 | 932,701 | 2,190 | 1,110 | 1.31 | 14.60 |
| 250 | 2019 | 129,985 | 5,680,399 | 1,695,382 | 2,149,551 | 2,041 | 831 | 1.57 | 13.04 |
| | 2020 | 131,313 | 6,115,660 | 1,457,961 | 1,517,996 | 1,589 | 918 | 1.21 | 11.10 |
| | 2021 | 132,098 | 6,186,809 | 1,656,356 | 1,522,553 | 1,652 | 1,003 | 1.25 | 12.54 |
| | Total | 393,396 | 17,982,868 | 4,809,699 | 5,190,100 | 5,282 | 911 | 1.34 | 12.23 |
| 260 | 2019 | 381,386 | 11,598,846 | 4,719,376 | 3,047,930 | 4,206 | 1,122 | 1.10 | 12.37 |
| | 2020 | 391,121 | 11,939,430 | 4,205,513 | 1,810,312 | 3,276 | 1,284 | 0.84 | 10.75 |
| | 2021 | 396,627 | 11,955,850 | 5,094,525 | 1,993,259 | 3,630 | 1,403 | 0.92 | 12.84 |
| | Total | 1,169,134 | 35,494,126 | 14,019,414 | 6,851,501 | 11,112 | 1,262 | 0.95 | 11.99 |

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 270 | 2019 | 145,023 | 4,108,096 | 1,336,721 | 871,558 | 1,087 | 1,230 | 0.75 | 9.22 |
| | 2020 | 147,010 | 4,128,935 | 1,033,665 | 314,922 | 729 | 1,418 | 0.50 | 7.03 |
| | 2021 | 147,948 | 4,031,843 | 1,250,490 | 498,090 | 848 | 1,475 | 0.57 | 8.45 |
| | Total | 439,981 | 12,268,874 | 3,620,876 | 1,684,570 | 2,664 | 1,359 | 0.61 | 8.23 |
| 280 | 2019 | 102,340 | 4,224,496 | 1,777,987 | 1,229,800 | 1,694 | 1,050 | 1.66 | 17.37 |
| | 2020 | 102,839 | 4,255,813 | 1,397,180 | 643,671 | 1,197 | 1,167 | 1.16 | 13.59 |
| | 2021 | 101,996 | 4,142,206 | 1,554,395 | 655,909 | 1,193 | 1,303 | 1.17 | 15.24 |
| | Total | 307,175 | 12,622,515 | 4,729,562 | 2,529,380 | 4,084 | 1,158 | 1.33 | 15.40 |
| 290 | 2019 | 57,869 | 2,010,727 | 716,193 | 443,344 | 693 | 1,033 | 1.20 | 12.38 |
| | 2020 | 59,618 | 1,978,980 | 612,905 | 223,782 | 520 | 1,179 | 0.87 | 10.28 |
| | 2021 | 60,405 | 1,948,143 | 670,157 | 157,765 | 498 | 1,346 | 0.82 | 11.09 |
| | Total | 177,892 | 5,937,850 | 1,999,255 | 824,891 | 1,711 | 1,168 | 0.96 | 11.24 |
| 300 | 2019 | 258,781 | 6,740,224 | 2,094,014 | 1,377,776 | 1,789 | 1,170 | 0.69 | 8.09 |
| | 2020 | 264,180 | 6,853,319 | 1,789,084 | 944,644 | 1,225 | 1,460 | 0.46 | 6.77 |
| | 2021 | 267,021 | 6,742,373 | 1,934,561 | 975,642 | 1,366 | 1,416 | 0.51 | 7.24 |
| | Total | 789,982 | 20,335,916 | 5,817,659 | 3,298,062 | 4,380 | 1,328 | 0.55 | 7.36 |
| 310 | 2019 | 51,964 | 1,259,797 | 247,703 | 216,785 | 232 | 1,068 | 0.45 | 4.77 |
| | 2020 | 52,934 | 1,187,628 | 248,258 | 189,832 | 191 | 1,300 | 0.36 | 4.69 |
| | 2021 | 53,348 | 1,155,705 | 224,189 | 221,606 | 179 | 1,252 | 0.34 | 4.20 |
| | Total | 158,246 | 3,603,130 | 720,150 | 628,223 | 602 | 1,196 | 0.38 | 4.55 |

F-37

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 320 | 2019 | 612,121 | 12,532,811 | 5,157,944 | 2,371,083 | 4,361 | 1,183 | 0.71 | 8.43 |
| | 2020 | 622,797 | 12,300,663 | 4,384,692 | 1,645,346 | 3,365 | 1,303 | 0.54 | 7.04 |
| | 2021 | 627,977 | 12,129,142 | 4,383,879 | 1,553,316 | 3,321 | 1,320 | 0.53 | 6.98 |
| | Total | 1,862,895 | 36,962,616 | 13,926,515 | 5,569,745 | 11,047 | 1,261 | 0.59 | 7.48 |
| 340 | 2019 | 97,020 | 3,634,061 | 1,520,435 | 859,566 | 1,360 | 1,118 | 1.40 | 15.67 |
| | 2020 | 97,503 | 3,568,766 | 1,259,824 | 573,407 | 979 | 1,287 | 1.00 | 12.92 |
| | 2021 | 97,874 | 3,517,488 | 1,361,633 | 500,682 | 1,087 | 1,253 | 1.11 | 13.91 |
| | Total | 292,397 | 10,720,315 | 4,141,892 | 1,933,655 | 3,426 | 1,209 | 1.17 | 14.17 |
| 350 | 2019 | 316,931 | 7,802,808 | 3,087,304 | 1,466,490 | 2,447 | 1,262 | 0.77 | 9.74 |
| | 2020 | 320,376 | 7,832,893 | 2,376,596 | 992,246 | 1,797 | 1,323 | 0.56 | 7.42 |
| | 2021 | 322,369 | 7,697,567 | 2,889,507 | 977,711 | 1,862 | 1,552 | 0.58 | 8.96 |
| | Total | 959,676 | 23,333,268 | 8,353,407 | 3,436,447 | 6,106 | 1,368 | 0.64 | 8.70 |
| 360 | 2019 | 116,547 | 3,079,795 | 1,394,497 | 745,082 | 1,123 | 1,242 | 0.96 | 11.97 |
| | 2020 | 117,406 | 3,177,340 | 1,186,091 | 365,136 | 853 | 1,390 | 0.73 | 10.10 |
| | 2021 | 117,787 | 3,124,488 | 1,385,959 | 456,389 | 991 | 1,399 | 0.84 | 11.77 |
| | Total | 351,740 | 9,381,623 | 3,966,547 | 1,566,607 | 2,967 | 1,337 | 0.84 | 11.28 |
| 370 | 2019 | 266,824 | 8,572,262 | 3,883,776 | 2,104,418 | 3,034 | 1,280 | 1.14 | 14.56 |
| | 2020 | 269,931 | 9,025,511 | 3,344,263 | 1,410,681 | 2,286 | 1,463 | 0.85 | 12.39 |
| | 2021 | 270,487 | 8,897,137 | 3,165,233 | 1,137,982 | 2,194 | 1,443 | 0.81 | 11.70 |
| | Total | 807,242 | 26,494,910 | 10,393,272 | 4,653,081 | 7,514 | 1,383 | 0.93 | 12.88 |

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurring Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|-----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 380 | 2019 | 60,775 | 1,644,266 | 970,691 | 564,657 | 842 | 1,153 | 1.39 | 15.97 |
| | 2020 | 61,343 | 1,648,143 | 630,531 | 253,660 | 564 | 1,118 | 0.92 | 10.28 |
| | 2021 | 61,186 | 1,617,261 | 717,645 | 197,342 | 600 | 1,196 | 0.98 | 11.73 |
| | Total | 183,304 | 4,909,670 | 2,318,867 | 1,015,659 | 2,006 | 1,156 | 1.09 | 12.65 |
| 390 | 2019 | 165,858 | 4,982,189 | 1,723,784 | 1,362,818 | 1,357 | 1,270 | 0.82 | 10.39 |
| | 2020 | 168,566 | 4,995,274 | 1,399,351 | 788,203 | 976 | 1,434 | 0.58 | 8.30 |
| | 2021 | 170,847 | 4,940,880 | 1,587,186 | 607,156 | 1,047 | 1,516 | 0.61 | 9.29 |
| | Total | 505,271 | 14,918,343 | 4,710,321 | 2,758,177 | 3,380 | 1,394 | 0.67 | 9.32 |
| 420 | 2019 | 99,782 | 6,038,311 | 2,814,692 | 1,849,768 | 2,675 | 1,052 | 2.68 | 28.21 |
| | 2020 | 100,618 | 6,193,284 | 2,272,848 | 1,262,749 | 2,119 | 1,073 | 2.11 | 22.59 |
| | 2021 | 101,670 | 6,150,895 | 2,333,226 | 913,665 | 1,976 | 1,181 | 1.94 | 22.95 |
| | Total | 302,070 | 18,382,490 | 7,420,766 | 4,026,182 | 6,770 | 1,096 | 2.24 | 24.57 |
| 440 | 2019 | 91,958 | 3,411,419 | 1,526,029 | 801,590 | 1,260 | 1,211 | 1.37 | 16.59 |
| | 2020 | 93,942 | 3,548,224 | 1,205,017 | 602,595 | 988 | 1,220 | 1.05 | 12.83 |
| | 2021 | 95,529 | 3,547,738 | 1,389,965 | 531,907 | 1,051 | 1,323 | 1.10 | 14.55 |
| | Total | 281,429 | 10,507,381 | 4,121,011 | 1,936,092 | 3,299 | 1,249 | 1.17 | 14.64 |
| 450 | 2019 | 40,654 | 1,244,104 | 771,040 | 376,116 | 650 | 1,186 | 1.60 | 18.97 |
| | 2020 | 41,159 | 1,243,308 | 617,492 | 228,457 | 504 | 1,225 | 1.22 | 15.00 |
| | 2021 | 41,071 | 1,221,640 | 565,615 | 175,713 | 475 | 1,191 | 1.16 | 13.77 |
| | Total | 122,884 | 3,709,052 | 1,954,147 | 780,286 | 1,629 | 1,200 | 1.33 | 15.90 |

F-39

Notes:

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

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

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-----------|---------------|------------------|------------------------------|----------------------------|---------------|---------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 460 | 2019 | 431,053 | 10,553,714 | 4,492,357 | 2,358,263 | 3,864 | 1,163 | 0.90 | 10.42 |
| | 2020 | 436,841 | 10,770,985 | 3,932,413 | 1,592,535 | 2,939 | 1,338 | 0.67 | 9.00 |
| | 2021 | 440,349 | 10,647,242 | 4,060,048 | 1,331,269 | 2,890 | 1,405 | 0.66 | 9.22 |
| | Total | 1,308,243 | 31,971,941 | 12,484,818 | 5,282,067 | 9,693 | 1,288 | 0.74 | 9.54 |
| 470 | 2019 | 107,603 | 2,394,335 | 1,084,753 | 454,537 | 966 | 1,123 | 0.90 | 10.08 |
| | 2020 | 109,368 | 2,484,122 | 1,078,174 | 373,638 | 937 | 1,151 | 0.86 | 9.86 |
| | 2021 | 109,795 | 2,454,324 | 1,278,086 | 284,309 | 912 | 1,401 | 0.83 | 11.64 |
| | Total | 326,766 | 7,332,781 | 3,441,013 | 1,112,484 | 2,815 | 1,222 | 0.86 | 10.53 |
| 480 | 2019 | 142,861 | 2,700,234 | 1,024,665 | 544,408 | 824 | 1,244 | 0.58 | 7.17 |
| | 2020 | 144,755 | 2,647,714 | 909,010 | 288,821 | 554 | 1,641 | 0.38 | 6.28 |
| | 2021 | 146,081 | 2,607,651 | 883,746 | 301,451 | 645 | 1,370 | 0.44 | 6.05 |
| | Total | 433,697 | 7,955,599 | 2,817,421 | 1,134,680 | 2,023 | 1,393 | 0.47 | 6.50 |
| 490 | 2019 | 353,867 | 8,111,716 | 2,682,423 | 1,596,772 | 1,871 | 1,434 | 0.53 | 7.58 |
| | 2020 | 361,415 | 8,009,656 | 2,364,929 | 1,058,414 | 1,423 | 1,662 | 0.39 | 6.54 |
| | 2021 | 366,772 | 7,942,658 | 2,569,159 | 1,094,238 | 1,579 | 1,627 | 0.43 | 7.00 |
| | Total | 1,082,054 | 24,064,030 | 7,616,511 | 3,749,424 | 4,873 | 1,563 | 0.45 | 7.04 |
| Statewide | 2019 | 5,282,718 | 148,069,750 | 59,134,673 | 35,458,882 | 51,964 | 1,138 | 0.98 | 11.19 |
| | 2020 | 5,367,115 | 149,313,776 | 49,751,390 | 22,806,511 | 39,599 | 1,256 | 0.74 | 9.27 |
| | 2021 | 5,407,780 | 147,767,388 | 54,258,639 | 21,072,125 | 40,611 | 1,336 | 0.75 | 10.03 |
| | Total | 16,057,613 | 445,150,914 | 163,144,702 | 79,337,518 | 132,174 | 1,234 | 0.82 | 10.16 |

F-40

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> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2017 | 6,815,077 | 6,815,077 | 4,598,098 |
| 2018 | 7,011,636 | 7,011,636 | 4,660,388 |
| 2019 | 7,937,596 | 7,937,596 | 5,282,718 |
| 2020 | 8,196,454 | 8,196,454 | 5,367,115 |
| 2021 | 8,382,809 | 8,382,809 | 5,407,780 |

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY AND CEDED COMBINED

| <u>YEAR</u> | <u>BODILY INJURY</u> | <u>PROPERTY DAMAGE</u> | <u>MEDICAL PAYMENTS</u> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2017 | 971,958,957 | 942,651,202 | 117,742,495 |
| 2018 | 1,039,759,729 | 1,117,907,856 | 128,363,703 |
| 2019 | 1,147,096,895 | 1,265,431,687 | 141,607,630 |
| 2020 | 1,161,480,835 | 1,406,115,532 | 138,096,109 |
| 2021 | 1,182,105,434 | 1,452,922,860 | 135,812,675 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Total Limits Paid Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 741,861,103 |
| 2009 | | | | 792,349,751 | 813,854,768 |
| 2010 | | | 735,939,834 | 791,711,021 | 810,837,790 |
| 2011 | | 634,238,102 | 740,509,877 | 793,508,640 | 811,921,055 |
| 2012 | 360,775,382 | 622,569,546 | 740,049,599 | 799,391,227 | 818,380,821 |
| 2013 | 343,976,835 | 629,676,107 | 741,958,792 | 802,147,972 | 822,222,613 |
| 2014 | 350,283,706 | 635,633,437 | 754,106,554 | 818,161,363 | 843,000,979 |
| 2015 | 371,906,369 | 696,285,403 | 826,095,618 | 897,525,346 | 925,308,358 |
| 2016 | 415,447,012 | 749,120,877 | 892,640,780 | 967,150,203 | 987,701,804 |
| 2017 | 399,486,270 | 735,350,347 | 875,477,016 | 939,389,713 | 968,962,633 |
| 2018 | 384,036,171 | 732,085,779 | 865,401,325 | 942,386,340 | |
| 2019 | 409,575,280 | 751,354,987 | 919,490,379 | | |
| 2020 | 339,024,758 | 667,031,604 | | | |
| 2021 | 389,664,038 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.027 |
| 2010 | | | 1.076 | 1.024 |
| 2011 | | 1.168 | 1.072 | 1.023 |
| 2012 | 1.726 | 1.189 | 1.080 | 1.024 |
| 2013 | 1.831 | 1.178 | 1.081 | 1.025 |
| 2014 | 1.815 | 1.186 | 1.085 | 1.030 |
| 2015 | 1.872 | 1.186 | 1.086 | 1.031 |
| 2016 | 1.803 | 1.192 | 1.083 | 1.021 |
| 2017 | 1.841 | 1.191 | 1.073 | 1.031 |
| 2018 | 1.906 | 1.182 | 1.089 | |
| 2019 | 1.834 | 1.224 | | |
| 2020 | 1.968 | | | |
| Five Year Average | 1.870 | 1.195 | 1.083 | 1.028 |
| Three Year Average | 1.903 | 1.199 | 1.082 | 1.028 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.113 | 1.112 | |
| 27 to 63 months: | | 1.330 | 1.333 | |
| 15 to 63 months: | | 2.487 | 2.537 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Total Limits Paid Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|---------------|---------------|---------------|---------------|-------------|
| 2008 | | | | | 608,115,212 |
| 2009 | | | | 615,384,989 | 615,624,955 |
| 2010 | | | 630,478,538 | 631,116,423 | 631,219,207 |
| 2011 | | 636,737,081 | 639,728,966 | 640,653,925 | 641,877,288 |
| 2012 | 643,452,466 | 672,835,599 | 677,705,439 | 678,851,086 | 678,881,814 |
| 2013 | 679,039,402 | 716,144,299 | 719,966,299 | 720,721,078 | 720,920,507 |
| 2014 | 732,080,719 | 770,018,705 | 773,688,353 | 774,760,315 | 774,628,058 |
| 2015 | 814,849,424 | 864,804,668 | 869,988,886 | 871,399,326 | 869,780,699 |
| 2016 | 892,287,194 | 953,658,756 | 959,688,615 | 959,079,787 | 961,448,766 |
| 2017 | 921,252,568 | 978,151,443 | 981,676,812 | 986,217,025 | 986,545,549 |
| 2018 | 937,329,324 | 1,011,349,130 | 1,022,878,076 | 1,024,766,483 | |
| 2019 | 1,019,123,304 | 1,098,320,191 | 1,105,825,142 | | |
| 2020 | 823,915,665 | 887,990,924 | | | |
| 2021 | 1,021,409,477 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.001 | 1.000 |
| 2011 | | 1.005 | 1.001 | 1.002 |
| 2012 | 1.046 | 1.007 | 1.002 | 1.000 |
| 2013 | 1.055 | 1.005 | 1.001 | 1.000 |
| 2014 | 1.052 | 1.005 | 1.001 | 1.000 |
| 2015 | 1.061 | 1.006 | 1.002 | 0.998 |
| 2016 | 1.069 | 1.006 | 0.999 | 1.002 |
| 2017 | 1.062 | 1.004 | 1.005 | 1.000 |
| 2018 | 1.079 | 1.011 | 1.002 | |
| 2019 | 1.078 | 1.007 | | |
| 2020 | 1.078 | | | |
| Five Year Average | 1.073 | 1.007 | 1.002 | 1.000 |
| Three Year Average | 1.078 | 1.007 | 1.002 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.002 | 1.002 | |
| 27 to 63 months: | | 1.009 | 1.009 | |
| 15 to 63 months: | | 1.083 | 1.088 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Medical Payments Total Limits Paid Losses as of | | | | |
|---------------|---|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 2008 | | | | | 93,009,078 |
| 2009 | | | | 100,930,262 | 101,146,990 |
| 2010 | | | 97,927,140 | 98,924,643 | 99,200,980 |
| 2011 | | 94,616,340 | 96,665,719 | 97,644,037 | 98,043,911 |
| 2012 | 82,428,657 | 95,030,518 | 97,651,336 | 98,710,457 | 98,600,055 |
| 2013 | 80,792,632 | 94,498,632 | 97,324,606 | 97,697,818 | 98,013,131 |
| 2014 | 79,535,738 | 94,001,141 | 96,171,307 | 97,457,536 | 97,636,935 |
| 2015 | 83,348,544 | 98,802,256 | 102,267,705 | 103,420,245 | 103,656,421 |
| 2016 | 90,070,332 | 104,996,655 | 108,145,772 | 109,324,140 | 109,574,881 |
| 2017 | 87,104,169 | 100,536,184 | 103,112,757 | 104,248,486 | 104,562,638 |
| 2018 | 79,656,729 | 95,315,212 | 98,026,476 | 99,276,791 | |
| 2019 | 80,171,285 | 94,682,599 | 97,692,790 | | |
| 2020 | 62,774,822 | 73,740,107 | | | |
| 2021 | 65,240,663 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.002 |
| 2010 | | | 1.010 | 1.003 |
| 2011 | | 1.022 | 1.010 | 1.004 |
| 2012 | 1.153 | 1.028 | 1.011 | 0.999 |
| 2013 | 1.170 | 1.030 | 1.004 | 1.003 |
| 2014 | 1.182 | 1.023 | 1.013 | 1.002 |
| 2015 | 1.185 | 1.035 | 1.011 | 1.002 |
| 2016 | 1.166 | 1.030 | 1.011 | 1.002 |
| 2017 | 1.154 | 1.026 | 1.011 | 1.003 |
| 2018 | 1.197 | 1.028 | 1.013 | |
| 2019 | 1.181 | 1.032 | | |
| 2020 | 1.175 | | | |
| Five Year Average | 1.175 | 1.030 | 1.012 | 1.002 |
| Three Year Average | 1.184 | 1.029 | 1.012 | 1.002 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.014 | 1.014 | |
| 27 to 63 months: | | 1.044 | 1.043 | |
| 15 to 63 months: | | 1.227 | 1.235 | |

Losses exclude unallocated loss adjustment expense.

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 |
|---------------|-------------|---------------|---------------|---------------|---------------|
| 2008 | | | | | 751,043,783 |
| 2009 | | | | 824,559,586 | 822,482,993 |
| 2010 | | | 821,767,319 | 822,060,565 | 821,124,171 |
| 2011 | | 809,237,586 | 819,356,952 | 822,867,717 | 821,035,146 |
| 2012 | 782,355,728 | 819,333,294 | 828,252,158 | 829,183,979 | 829,247,603 |
| 2013 | 767,539,013 | 810,001,710 | 823,606,963 | 830,776,045 | 831,041,201 |
| 2014 | 766,619,149 | 824,010,768 | 843,963,491 | 854,080,792 | 855,347,231 |
| 2015 | 810,170,619 | 893,472,461 | 927,185,682 | 934,047,917 | 934,963,613 |
| 2016 | 873,185,589 | 964,085,454 | 994,763,384 | 1,002,831,167 | 1,008,257,409 |
| 2017 | 842,233,368 | 937,896,036 | 967,659,782 | 982,160,685 | 981,787,672 |
| 2018 | 826,188,078 | 935,767,785 | 975,767,618 | 978,942,890 | |
| 2019 | 869,981,940 | 1,007,647,027 | 1,020,570,659 | | |
| 2020 | 735,672,058 | 848,925,610 | | | |
| 2021 | 833,622,174 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 0.997 |
| 2010 | | | 1.000 | 0.999 |
| 2011 | | 1.013 | 1.004 | 0.998 |
| 2012 | 1.047 | 1.011 | 1.001 | 1.000 |
| 2013 | 1.055 | 1.017 | 1.009 | 1.000 |
| 2014 | 1.075 | 1.024 | 1.012 | 1.001 |
| 2015 | 1.103 | 1.038 | 1.007 | 1.001 |
| 2016 | 1.104 | 1.032 | 1.008 | 1.005 |
| 2017 | 1.114 | 1.032 | 1.015 | 1.000 |
| 2018 | 1.133 | 1.043 | 1.003 | |
| 2019 | 1.158 | 1.013 | | |
| 2020 | 1.154 | | | |
| Five Year Average | 1.133 | 1.032 | 1.009 | 1.001 |
| Three Year Average | 1.148 | 1.029 | 1.009 | 1.002 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.010 | 1.011 | |
| 27 to 63 months: | | 1.042 | 1.040 | |
| 15 to 63 months: | | 1.181 | 1.194 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Property Damage Total Limits Incurred Losses as of | | | | |
|---------------|--|---------------|---------------|---------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 2008 | | | | | 608,233,572 |
| 2009 | | | | 615,667,679 | 615,821,799 |
| 2010 | | | 631,101,652 | 631,458,376 | 631,388,802 |
| 2011 | | 638,695,426 | 640,592,815 | 641,067,759 | 642,042,165 |
| 2012 | 655,991,128 | 674,387,749 | 678,278,339 | 679,160,845 | 679,064,830 |
| 2013 | 694,412,102 | 717,673,256 | 720,693,872 | 721,060,440 | 721,050,475 |
| 2014 | 750,059,297 | 771,956,718 | 774,338,590 | 775,090,826 | 774,804,431 |
| 2015 | 835,697,530 | 867,811,745 | 870,763,151 | 871,849,406 | 870,047,809 |
| 2016 | 917,595,695 | 956,268,680 | 960,603,932 | 959,609,415 | 961,913,022 |
| 2017 | 946,840,760 | 981,256,188 | 982,879,581 | 987,090,195 | 986,913,114 |
| 2018 | 971,332,877 | 1,015,730,687 | 1,024,722,586 | 1,025,208,839 | |
| 2019 | 1,056,933,540 | 1,103,513,326 | 1,107,497,656 | | |
| 2020 | 854,083,083 | 892,270,558 | | | |
| 2021 | 1,076,909,942 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.001 | 1.000 |
| 2011 | | 1.003 | 1.001 | 1.002 |
| 2012 | 1.028 | 1.006 | 1.001 | 1.000 |
| 2013 | 1.033 | 1.004 | 1.001 | 1.000 |
| 2014 | 1.029 | 1.003 | 1.001 | 1.000 |
| 2015 | 1.038 | 1.003 | 1.001 | 0.998 |
| 2016 | 1.042 | 1.005 | 0.999 | 1.002 |
| 2017 | 1.036 | 1.002 | 1.004 | 1.000 |
| 2018 | 1.046 | 1.009 | 1.000 | |
| 2019 | 1.044 | 1.004 | | |
| 2020 | 1.045 | | | |
| Five Year Average | 1.043 | 1.005 | 1.001 | 1.000 |
| Three Year Average | 1.045 | 1.005 | 1.001 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.001 | |
| 27 to 63 months: | | 1.006 | 1.006 | |
| 15 to 63 months: | | 1.049 | 1.051 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

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

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.001 |
| 2010 | | | 1.004 | 1.002 |
| 2011 | | 1.009 | 1.006 | 1.003 |
| 2012 | 1.036 | 1.017 | 1.006 | 0.998 |
| 2013 | 1.036 | 1.021 | 1.000 | 1.002 |
| 2014 | 1.050 | 1.014 | 1.008 | 1.001 |
| 2015 | 1.047 | 1.025 | 1.007 | 1.001 |
| 2016 | 1.046 | 1.018 | 1.006 | 1.002 |
| 2017 | 1.031 | 1.015 | 1.008 | 1.001 |
| 2018 | 1.041 | 1.017 | 1.009 | |
| 2019 | 1.042 | 1.019 | | |
| 2020 | 1.035 | | | |
| Five Year Average | 1.039 | 1.019 | 1.008 | 1.001 |
| Three Year Average | 1.039 | 1.017 | 1.008 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.009 | 1.009 | |
| 27 to 63 months: | | 1.028 | 1.026 | |
| 15 to 63 months: | | 1.068 | 1.066 | |

Losses exclude unallocated loss adjustment expense.

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

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.001 |
| 2010 | | | 1.004 | 1.000 |
| 2011 | | 1.008 | 1.005 | 0.999 |
| 2012 | 1.018 | 1.008 | 1.001 | 1.002 |
| 2013 | 1.024 | 1.007 | 1.013 | 0.997 |
| 2014 | 1.047 | 1.020 | 1.006 | 1.007 |
| 2015 | 1.069 | 1.028 | 1.004 | 1.002 |
| 2016 | 1.077 | 1.021 | 1.005 | 1.004 |
| 2017 | 1.081 | 1.020 | 1.011 | 1.003 |
| 2018 | 1.099 | 1.027 | 1.010 | |
| 2019 | 1.109 | 1.017 | | |
| 2020 | 1.122 | | | |
| Five Year Average | 1.098 | 1.023 | 1.007 | 1.003 |
| Three Year Average | 1.110 | 1.021 | 1.009 | 1.003 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.010 | 1.012 | |
| 27 to 63 months: | | 1.033 | 1.033 | |
| 15 to 63 months: | | 1.134 | 1.147 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Excess Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 133,562,313 |
| 2009 | | | | 146,598,428 | 144,104,947 |
| 2010 | | | 146,781,787 | 144,646,709 | 143,732,909 |
| 2011 | | 138,106,963 | 143,100,020 | 143,453,934 | 142,033,320 |
| 2012 | 118,575,700 | 143,374,242 | 147,103,737 | 147,083,508 | 145,602,541 |
| 2013 | 107,762,973 | 134,636,432 | 143,756,064 | 142,310,172 | 144,353,949 |
| 2014 | 111,859,687 | 138,499,326 | 144,646,495 | 150,853,776 | 147,520,425 |
| 2015 | 113,781,858 | 149,310,946 | 162,529,858 | 166,294,981 | 166,022,285 |
| 2016 | 126,931,062 | 160,699,600 | 174,568,999 | 178,901,528 | 180,944,889 |
| 2017 | 121,390,931 | 158,778,937 | 173,342,851 | 179,031,131 | 176,058,076 |
| 2018 | 122,521,891 | 162,335,604 | 181,319,358 | 176,716,694 | |
| 2019 | 131,387,427 | 188,210,371 | 187,393,712 | | |
| 2020 | 118,626,473 | 156,674,770 | | | |
| 2021 | 136,371,988 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 0.983 |
| 2010 | | | 0.985 | 0.994 |
| 2011 | | 1.036 | 1.002 | 0.990 |
| 2012 | 1.209 | 1.026 | 1.000 | 0.990 |
| 2013 | 1.249 | 1.068 | 0.990 | 1.014 |
| 2014 | 1.238 | 1.044 | 1.043 | 0.978 |
| 2015 | 1.312 | 1.089 | 1.023 | 0.998 |
| 2016 | 1.266 | 1.086 | 1.025 | 1.011 |
| 2017 | 1.308 | 1.092 | 1.033 | 0.983 |
| 2018 | 1.325 | 1.117 | 0.975 | |
| 2019 | 1.432 | 0.996 | | |
| 2020 | 1.321 | | | |
| Five Year Average | 1.330 | 1.076 | 1.020 | 0.997 |
| Three Year Average | 1.359 | 1.068 | 1.011 | 0.997 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.017 | 1.008 | |
| 27 to 63 months: | | 1.094 | 1.077 | |
| 15 to 63 months: | | 1.455 | 1.464 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Basic Limits Incurred Losses as of

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

Loss Development Factors

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

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Excess Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|------------|------------|------------|------------|------------|
| 2008 | | | | | 5,007,889 |
| 2009 | | | | 4,768,440 | 4,791,262 |
| 2010 | | | 4,387,247 | 4,400,102 | 4,656,617 |
| 2011 | | 4,807,379 | 4,876,791 | 4,963,348 | 5,106,698 |
| 2012 | 5,159,385 | 5,880,499 | 6,123,390 | 6,488,272 | 6,236,111 |
| 2013 | 6,630,931 | 6,389,683 | 6,740,576 | 6,624,672 | 6,595,601 |
| 2014 | 7,721,610 | 8,469,087 | 8,835,090 | 8,614,306 | 8,375,044 |
| 2015 | 10,426,425 | 11,452,048 | 11,179,158 | 11,311,352 | 11,314,146 |
| 2016 | 12,066,541 | 12,656,818 | 12,841,919 | 13,208,216 | 13,151,522 |
| 2017 | 13,411,247 | 14,394,099 | 14,480,055 | 14,901,036 | 14,828,145 |
| 2018 | 14,616,771 | 15,779,558 | 16,569,201 | 16,409,358 | |
| 2019 | 16,642,219 | 18,942,414 | 18,711,447 | | |
| 2020 | 15,783,743 | 16,366,871 | | | |
| 2021 | 26,056,774 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.005 |
| 2010 | | | 1.003 | 1.058 |
| 2011 | | 1.014 | 1.018 | 1.029 |
| 2012 | 1.140 | 1.041 | 1.060 | 0.961 |
| 2013 | 0.964 | 1.055 | 0.983 | 0.996 |
| 2014 | 1.097 | 1.043 | 0.975 | 0.972 |
| 2015 | 1.098 | 0.976 | 1.012 | 1.000 |
| 2016 | 1.049 | 1.015 | 1.029 | 0.996 |
| 2017 | 1.073 | 1.006 | 1.029 | 0.995 |
| 2018 | 1.080 | 1.050 | 0.990 | |
| 2019 | 1.138 | 0.988 | | |
| 2020 | 1.037 | | | |
| Five Year Average | 1.075 | 1.007 | 1.007 | 0.992 |
| Three Year Average | 1.085 | 1.015 | 1.016 | 0.997 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 0.999 | 1.013 | |
| 27 to 63 months: | | 1.006 | 1.028 | |
| 15 to 63 months: | | 1.081 | 1.115 | |

Losses exclude unallocated loss adjustment expense.

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 |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 94,385 |
| 2009 | | | | 100,675 | 101,335 |
| 2010 | | | 97,458 | 100,048 | 100,758 |
| 2011 | | 89,766 | 95,153 | 97,673 | 98,473 |
| 2012 | 70,651 | 92,336 | 98,678 | 101,333 | 101,960 |
| 2013 | 68,366 | 91,489 | 97,237 | 100,109 | 100,763 |
| 2014 | 68,331 | 91,424 | 97,972 | 100,840 | 101,579 |
| 2015 | 74,400 | 101,466 | 108,427 | 111,608 | 112,106 |
| 2016 | 77,149 | 103,142 | 110,251 | 113,288 | 113,922 |
| 2017 | 69,127 | 94,338 | 101,042 | 103,793 | 104,784 |
| 2018 | 64,221 | 88,745 | 95,187 | 98,626 | |
| 2019 | 65,579 | 88,796 | 96,945 | | |
| 2020 | 53,228 | 73,769 | | | |
| 2021 | 55,236 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.007 |
| 2010 | | | 1.027 | 1.007 |
| 2011 | | 1.060 | 1.026 | 1.008 |
| 2012 | 1.307 | 1.069 | 1.027 | 1.006 |
| 2013 | 1.338 | 1.063 | 1.030 | 1.007 |
| 2014 | 1.338 | 1.072 | 1.029 | 1.007 |
| 2015 | 1.364 | 1.069 | 1.029 | 1.004 |
| 2016 | 1.337 | 1.069 | 1.028 | 1.006 |
| 2017 | 1.365 | 1.071 | 1.027 | 1.010 |
| 2018 | 1.382 | 1.073 | 1.036 | |
| 2019 | 1.354 | 1.092 | | |
| 2020 | 1.386 | | | |
| Five Year Average | 1.365 | 1.075 | 1.030 | 1.007 |
| Three Year Average | 1.374 | 1.079 | 1.030 | 1.007 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.037 | 1.037 | |
| 27 to 63 months: | | 1.115 | 1.119 | |
| 15 to 63 months: | | 1.522 | 1.538 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Property Damage Paid Claims as of | | | | |
|------------------|-----------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 2008 | | | | | 235,842 |
| 2009 | | | | 243,133 | 243,167 |
| 2010 | | | 250,200 | 250,322 | 250,300 |
| 2011 | | 245,347 | 245,838 | 245,987 | 246,559 |
| 2012 | 246,747 | 252,240 | 253,561 | 253,851 | 253,857 |
| 2013 | 244,827 | 252,401 | 253,025 | 253,176 | 253,212 |
| 2014 | 251,731 | 258,379 | 259,088 | 259,255 | 259,210 |
| 2015 | 270,388 | 281,035 | 281,778 | 281,938 | 281,482 |
| 2016 | 281,617 | 291,348 | 292,307 | 291,894 | 293,286 |
| 2017 | 270,689 | 280,679 | 280,942 | 282,694 | 281,383 |
| 2018 | 262,874 | 273,624 | 276,368 | 276,104 | |
| 2019 | 267,629 | 279,507 | 280,276 | | |
| 2020 | 211,915 | 223,562 | | | |
| 2021 | 229,671 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|-----------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.000 | 1.000 |
| 2011 | | 1.002 | 1.001 | 1.002 |
| 2012 | 1.022 | 1.005 | 1.001 | 1.000 |
| 2013 | 1.031 | 1.002 | 1.001 | 1.000 |
| 2014 | 1.026 | 1.003 | 1.001 | 1.000 |
| 2015 | 1.039 | 1.003 | 1.001 | 0.998 |
| 2016 | 1.035 | 1.003 | 0.999 | 1.005 |
| 2017 | 1.037 | 1.001 | 1.006 | 0.995 |
| 2018 | 1.041 | 1.010 | 0.999 | |
| 2019 | 1.044 | 1.003 | | |
| 2020 | 1.055 | | | |
| Five Year Average | 1.042 | 1.004 | 1.001 | 1.000 |
| Three Year Average | 1.047 | 1.005 | 1.001 | 0.999 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.000 | |
| 27 to 63 months: | | 1.005 | 1.005 | |
| 15 to 63 months: | | 1.047 | 1.052 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Medical Payments Paid Claims as of | | | | |
|---------------|------------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 2008 | | | | | 54,018 |
| 2009 | | | | 57,758 | 57,801 |
| 2010 | | | 55,989 | 56,308 | 56,950 |
| 2011 | | 53,561 | 54,326 | 54,611 | 54,724 |
| 2012 | 47,427 | 53,305 | 54,173 | 54,479 | 54,517 |
| 2013 | 45,586 | 51,958 | 52,811 | 53,134 | 53,195 |
| 2014 | 44,694 | 50,964 | 51,887 | 52,252 | 52,295 |
| 2015 | 46,244 | 53,501 | 54,722 | 55,082 | 55,104 |
| 2016 | 50,137 | 57,023 | 58,091 | 58,417 | 58,466 |
| 2017 | 46,897 | 52,955 | 53,985 | 54,298 | 54,338 |
| 2018 | 42,187 | 49,207 | 50,144 | 50,545 | |
| 2019 | 41,919 | 47,776 | 49,094 | | |
| 2020 | 32,892 | 38,600 | | | |
| 2021 | 33,850 | | | | |

| Accident Year | Claim Development Factors | | | |
|---------------|---------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 2009 | | | | 1.001 |
| 2010 | | | 1.006 | 1.011 |
| 2011 | | 1.014 | 1.005 | 1.002 |
| 2012 | 1.124 | 1.016 | 1.006 | 1.001 |
| 2013 | 1.140 | 1.016 | 1.006 | 1.001 |
| 2014 | 1.140 | 1.018 | 1.007 | 1.001 |
| 2015 | 1.157 | 1.023 | 1.007 | 1.000 |
| 2016 | 1.137 | 1.019 | 1.006 | 1.001 |
| 2017 | 1.129 | 1.019 | 1.006 | 1.001 |
| 2018 | 1.166 | 1.019 | 1.008 | |
| 2019 | 1.140 | 1.028 | | |
| 2020 | 1.174 | | | |

| | | | | |
|-------------------|-------|-------|-------|-------|
| Five Year Average | 1.149 | 1.022 | 1.007 | 1.001 |
|-------------------|-------|-------|-------|-------|

| | | | | |
|--------------------|-------|-------|-------|-------|
| Three Year Average | 1.160 | 1.022 | 1.007 | 1.001 |
|--------------------|-------|-------|-------|-------|

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.008 | 1.008 |
| 27 to 63 months: | 1.030 | 1.030 |
| 15 to 63 months: | 1.183 | 1.195 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Incurred Claims as of

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

Claim Development Factors

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

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Incurred Claims as of

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

Claim Development Factors

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

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Incurred Claims as of

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

Claim Development Factors

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

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 |
|---------------|-----------|-----------|-----------|
| 2008 | | | |
| 2009 | | | |
| 2010 | | | 3,709 |
| 2011 | | 9,056 | 3,662 |
| 2012 | 32,863 | 9,619 | 3,604 |
| 2013 | 33,991 | 9,389 | 3,564 |
| 2014 | 34,166 | 9,946 | 4,086 |
| 2015 | 37,637 | 10,984 | 4,355 |
| 2016 | 38,302 | 11,661 | 4,459 |
| 2017 | 37,117 | 10,525 | 3,995 |
| 2018 | 35,493 | 10,327 | 4,247 |
| 2019 | 35,576 | 11,623 | 4,578 |
| 2020 | 29,347 | 9,245 | |
| 2021 | 33,483 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 2009 | | |
| 2010 | | |
| 2011 | | 0.404 |
| 2012 | 0.293 | 0.375 |
| 2013 | 0.276 | 0.380 |
| 2014 | 0.291 | 0.411 |
| 2015 | 0.292 | 0.396 |
| 2016 | 0.304 | 0.382 |
| 2017 | 0.284 | 0.380 |
| 2018 | 0.291 | 0.411 |
| 2019 | 0.327 | 0.394 |
| 2020 | 0.315 | |
| | | |
| Five Year Average | 0.304 | 0.393 |
| | | |
| Three Year Average | 0.311 | 0.395 |
| | | |
| | Five Year | Three Year |
| | | |
| 27 to 39 months: | 0.393 | 0.395 |
| 15 to 39 months: | 0.119 | 0.123 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Outstanding Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months |
|---------------|-----------|-----------|-----------|
| 2008 | | | |
| 2009 | | | |
| 2010 | | | 119 |
| 2011 | | 402 | 176 |
| 2012 | 3,814 | 405 | 116 |
| 2013 | 3,887 | 320 | 99 |
| 2014 | 4,389 | 320 | 116 |
| 2015 | 5,304 | 438 | 116 |
| 2016 | 5,709 | 436 | 151 |
| 2017 | 5,990 | 534 | 172 |
| 2018 | 6,231 | 531 | 160 |
| 2019 | 6,473 | 555 | 325 |
| 2020 | 6,046 | 794 | |
| 2021 | 11,229 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 2009 | | |
| 2010 | | |
| 2011 | | 0.438 |
| 2012 | 0.106 | 0.286 |
| 2013 | 0.082 | 0.309 |
| 2014 | 0.073 | 0.363 |
| 2015 | 0.083 | 0.265 |
| 2016 | 0.076 | 0.346 |
| 2017 | 0.089 | 0.322 |
| 2018 | 0.085 | 0.301 |
| 2019 | 0.086 | 0.586 |
| 2020 | 0.131 | |
| Five Year Average | 0.093 | 0.364 |
| Three Year Average | 0.101 | 0.403 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.364 | 0.403 |
| 15 to 39 months: | 0.034 | 0.041 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Medical Payments Outstanding Claims as of | | |
|---------------|---|-----------|-----------|
| | 15 Months | 27 Months | 39 Months |
| 2008 | | | |
| 2009 | | | |
| 2010 | | | 301 |
| 2011 | | 687 | 269 |
| 2012 | 4,896 | 717 | 225 |
| 2013 | 5,236 | 558 | 207 |
| 2014 | 4,847 | 584 | 259 |
| 2015 | 5,342 | 706 | 209 |
| 2016 | 5,184 | 730 | 242 |
| 2017 | 4,899 | 687 | 180 |
| 2018 | 5,572 | 631 | 222 |
| 2019 | 4,730 | 640 | 254 |
| 2020 | 4,286 | 678 | |
| 2021 | 5,669 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|---|-----------|-----------|
| 2009 | | |
| 2010 | | |
| 2011 | | 0.392 |
| 2012 | 0.146 | 0.314 |
| 2013 | 0.107 | 0.371 |
| 2014 | 0.120 | 0.443 |
| 2015 | 0.132 | 0.296 |
| 2016 | 0.141 | 0.332 |
| 2017 | 0.140 | 0.262 |
| 2018 | 0.113 | 0.352 |
| 2019 | 0.135 | 0.397 |
| 2020 | 0.158 | |
| Five Year Average | | |
| | 0.137 | 0.328 |
| Three Year Average | | |
| | 0.135 | 0.337 |
| Five Year Three Year | | |
| 27 to 39 months: | 0.328 | 0.337 |
| 15 to 39 months: | 0.045 | 0.045 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY ONLY

| <u>YEAR</u> | <u>BODILY INJURY</u> | <u>PROPERTY DAMAGE</u> | <u>MEDICAL PAYMENTS</u> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2017 | 5,251,836 | 5,251,836 | 3,813,492 |
| 2018 | 5,509,160 | 5,509,160 | 3,944,628 |
| 2019 | 6,302,525 | 6,302,525 | 4,478,797 |
| 2020 | 6,620,745 | 6,620,745 | 4,634,552 |
| 2021 | 6,807,755 | 6,807,755 | 4,708,874 |

CEDED ONLY

| <u>YEAR</u> | <u>BODILY INJURY</u> | <u>PROPERTY DAMAGE</u> | <u>MEDICAL PAYMENTS</u> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2017 | 1,563,241 | 1,563,241 | 784,606 |
| 2018 | 1,502,476 | 1,502,476 | 715,760 |
| 2019 | 1,635,071 | 1,635,071 | 803,921 |
| 2020 | 1,575,709 | 1,575,709 | 732,563 |
| 2021 | 1,575,054 | 1,575,054 | 698,906 |

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY ONLY

| <u>YEAR</u> | <u>BODILY INJURY</u> | <u>PROPERTY DAMAGE</u> | <u>MEDICAL PAYMENTS</u> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2017 | 643,684,187 | 615,774,078 | 92,085,675 |
| 2018 | 706,769,609 | 756,476,864 | 104,376,260 |
| 2019 | 791,260,924 | 864,669,988 | 115,406,900 |
| 2020 | 812,596,606 | 997,757,410 | 115,390,473 |
| 2021 | 834,689,193 | 1,037,489,646 | 114,401,701 |

CEDED ONLY

| <u>YEAR</u> | <u>BODILY INJURY</u> | <u>PROPERTY DAMAGE</u> | <u>MEDICAL PAYMENTS</u> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2017 | 328,274,770 | 326,877,124 | 25,656,820 |
| 2018 | 332,990,120 | 361,430,992 | 23,987,443 |
| 2019 | 355,835,971 | 400,761,699 | 26,200,730 |
| 2020 | 348,884,229 | 408,358,122 | 22,705,636 |
| 2021 | 347,416,241 | 415,433,214 | 21,410,974 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Total Limits Paid Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 488,730,458 |
| 2009 | | | | 522,814,651 | 538,766,830 |
| 2010 | | | 477,904,859 | 517,235,543 | 531,542,743 |
| 2011 | | 396,430,851 | 469,770,220 | 507,284,598 | 520,215,806 |
| 2012 | 218,271,622 | 390,606,356 | 472,309,081 | 516,018,279 | 530,168,903 |
| 2013 | 203,716,690 | 381,749,155 | 457,905,236 | 501,068,442 | 515,459,390 |
| 2014 | 201,425,635 | 384,015,654 | 467,546,505 | 513,317,278 | 530,656,407 |
| 2015 | 222,102,639 | 439,842,621 | 528,331,881 | 579,644,881 | 601,861,766 |
| 2016 | 253,240,688 | 472,554,052 | 571,151,690 | 624,519,085 | 638,695,521 |
| 2017 | 242,862,158 | 452,926,363 | 548,256,160 | 593,246,453 | 613,442,264 |
| 2018 | 221,822,353 | 438,901,394 | 526,196,916 | 579,145,802 | |
| 2019 | 243,385,439 | 465,627,492 | 580,736,553 | | |
| 2020 | 195,801,303 | 401,332,938 | | | |
| 2021 | 231,695,913 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.031 |
| 2010 | | | 1.082 | 1.028 |
| 2011 | | 1.185 | 1.080 | 1.025 |
| 2012 | 1.790 | 1.209 | 1.093 | 1.027 |
| 2013 | 1.874 | 1.199 | 1.094 | 1.029 |
| 2014 | 1.906 | 1.218 | 1.098 | 1.034 |
| 2015 | 1.980 | 1.201 | 1.097 | 1.038 |
| 2016 | 1.866 | 1.209 | 1.093 | 1.023 |
| 2017 | 1.865 | 1.210 | 1.082 | 1.034 |
| 2018 | 1.979 | 1.199 | 1.101 | |
| 2019 | 1.913 | 1.247 | | |
| 2020 | 2.050 | | | |
| Five Year Average | 1.935 | 1.213 | 1.094 | 1.032 |
| Three Year Average | 1.981 | 1.219 | 1.092 | 1.032 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.129 | 1.127 | |
| 27 to 63 months: | | 1.369 | 1.374 | |
| 15 to 63 months: | | 2.649 | 2.722 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Total Limits Paid Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 413,946,971 |
| 2009 | | | | 419,525,128 | 419,683,613 |
| 2010 | | | 426,090,133 | 426,440,548 | 426,591,722 |
| 2011 | | 422,802,233 | 424,731,828 | 425,335,463 | 425,514,952 |
| 2012 | 428,493,415 | 445,997,606 | 447,567,682 | 448,241,756 | 448,223,152 |
| 2013 | 438,158,312 | 459,098,139 | 461,159,853 | 461,463,508 | 461,602,987 |
| 2014 | 470,286,334 | 491,070,066 | 492,939,821 | 493,409,797 | 493,232,051 |
| 2015 | 530,902,654 | 567,216,372 | 569,882,829 | 570,617,210 | 570,908,171 |
| 2016 | 594,324,245 | 631,552,889 | 635,073,026 | 635,896,878 | 637,245,966 |
| 2017 | 600,480,591 | 633,005,561 | 636,128,533 | 638,812,691 | 636,617,625 |
| 2018 | 603,825,486 | 646,742,291 | 653,185,443 | 654,414,245 | |
| 2019 | 669,533,962 | 717,499,594 | 721,684,503 | | |
| 2020 | 527,083,324 | 562,989,102 | | | |
| 2021 | 669,139,406 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.001 | 1.000 |
| 2011 | | 1.005 | 1.001 | 1.000 |
| 2012 | 1.041 | 1.004 | 1.002 | 1.000 |
| 2013 | 1.048 | 1.004 | 1.001 | 1.000 |
| 2014 | 1.044 | 1.004 | 1.001 | 1.000 |
| 2015 | 1.068 | 1.005 | 1.001 | 1.001 |
| 2016 | 1.063 | 1.006 | 1.001 | 1.002 |
| 2017 | 1.054 | 1.005 | 1.004 | 0.997 |
| 2018 | 1.071 | 1.010 | 1.002 | |
| 2019 | 1.072 | 1.006 | | |
| 2020 | 1.068 | | | |
| Five Year Average | 1.066 | 1.006 | 1.002 | 1.000 |
| Three Year Average | 1.070 | 1.007 | 1.002 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.002 | 1.002 | |
| 27 to 63 months: | | 1.008 | 1.009 | |
| 15 to 63 months: | | 1.075 | 1.080 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Total Limits Paid Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|------------|------------|------------|------------|------------|
| 2008 | | | | | 68,373,643 |
| 2009 | | | | 74,191,587 | 74,392,693 |
| 2010 | | | 71,234,353 | 72,084,476 | 72,324,039 |
| 2011 | | 66,869,742 | 68,556,284 | 69,344,266 | 69,591,369 |
| 2012 | 57,465,818 | 67,291,412 | 69,263,530 | 70,465,069 | 70,314,203 |
| 2013 | 55,278,644 | 65,668,763 | 68,168,671 | 68,396,077 | 68,634,166 |
| 2014 | 53,613,528 | 64,798,349 | 66,821,117 | 68,006,585 | 68,177,536 |
| 2015 | 58,242,566 | 71,227,465 | 74,261,920 | 75,275,497 | 75,507,804 |
| 2016 | 64,041,104 | 76,281,762 | 78,997,552 | 80,079,946 | 80,297,313 |
| 2017 | 61,543,120 | 72,330,300 | 74,595,260 | 75,616,812 | 75,777,904 |
| 2018 | 56,695,608 | 69,305,186 | 71,622,944 | 72,737,213 | |
| 2019 | 58,691,173 | 70,997,397 | 73,649,567 | | |
| 2020 | 46,604,649 | 55,705,116 | | | |
| 2021 | 49,873,532 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.003 |
| 2010 | | | 1.012 | 1.003 |
| 2011 | | 1.025 | 1.011 | 1.004 |
| 2012 | 1.171 | 1.029 | 1.017 | 0.998 |
| 2013 | 1.188 | 1.038 | 1.003 | 1.003 |
| 2014 | 1.209 | 1.031 | 1.018 | 1.003 |
| 2015 | 1.223 | 1.043 | 1.014 | 1.003 |
| 2016 | 1.191 | 1.036 | 1.014 | 1.003 |
| 2017 | 1.175 | 1.031 | 1.014 | 1.002 |
| 2018 | 1.222 | 1.033 | 1.016 | |
| 2019 | 1.210 | 1.037 | | |
| 2020 | 1.195 | | | |
| Five Year Average | 1.199 | 1.036 | 1.015 | 1.003 |
| Three Year Average | 1.209 | 1.034 | 1.015 | 1.003 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.018 | 1.018 | |
| 27 to 63 months: | | 1.055 | 1.053 | |
| 15 to 63 months: | | 1.265 | 1.273 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Total Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 495,258,927 |
| 2009 | | | | 547,172,413 | 545,051,941 |
| 2010 | | | 539,907,535 | 538,639,950 | 537,915,027 |
| 2011 | | 521,988,895 | 526,481,596 | 528,164,063 | 526,638,095 |
| 2012 | 510,901,466 | 535,341,382 | 538,547,736 | 538,261,933 | 538,172,683 |
| 2013 | 492,639,636 | 512,126,110 | 517,262,150 | 521,225,499 | 521,007,451 |
| 2014 | 496,255,175 | 523,892,284 | 532,790,073 | 539,898,874 | 540,042,247 |
| 2015 | 527,524,541 | 579,876,937 | 602,593,380 | 606,819,761 | 609,249,743 |
| 2016 | 565,231,591 | 622,469,713 | 644,156,105 | 649,972,849 | 654,242,034 |
| 2017 | 533,082,246 | 593,382,285 | 613,438,313 | 622,689,514 | 622,224,143 |
| 2018 | 517,747,379 | 581,223,326 | 604,495,325 | 606,828,612 | |
| 2019 | 560,004,082 | 648,442,137 | 654,807,819 | | |
| 2020 | 459,002,488 | 527,340,368 | | | |
| 2021 | 532,005,506 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 0.996 |
| 2010 | | | 0.998 | 0.999 |
| 2011 | | 1.009 | 1.003 | 0.997 |
| 2012 | 1.048 | 1.006 | 0.999 | 1.000 |
| 2013 | 1.040 | 1.010 | 1.008 | 1.000 |
| 2014 | 1.056 | 1.017 | 1.013 | 1.000 |
| 2015 | 1.099 | 1.039 | 1.007 | 1.004 |
| 2016 | 1.101 | 1.035 | 1.009 | 1.007 |
| 2017 | 1.113 | 1.034 | 1.015 | 0.999 |
| 2018 | 1.123 | 1.040 | 1.004 | |
| 2019 | 1.158 | 1.010 | | |
| 2020 | 1.149 | | | |
| Five Year Average | 1.129 | 1.032 | 1.010 | 1.002 |
| Three Year Average | 1.143 | 1.028 | 1.009 | 1.003 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.012 | 1.012 | |
| 27 to 63 months: | | 1.044 | 1.040 | |
| 15 to 63 months: | | 1.179 | 1.189 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Total Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 413,985,165 |
| 2009 | | | | 419,704,526 | 419,771,646 |
| 2010 | | | 426,484,994 | 426,681,627 | 426,694,379 |
| 2011 | | 424,217,590 | 425,323,872 | 425,601,205 | 425,615,838 |
| 2012 | 436,669,588 | 447,065,963 | 447,980,000 | 448,472,815 | 448,365,012 |
| 2013 | 448,088,150 | 460,067,703 | 461,667,924 | 461,660,530 | 461,696,668 |
| 2014 | 481,898,462 | 492,189,385 | 493,279,024 | 493,633,078 | 493,338,073 |
| 2015 | 545,175,341 | 569,161,072 | 570,407,460 | 570,884,069 | 571,082,780 |
| 2016 | 611,407,973 | 633,330,751 | 635,637,753 | 636,262,765 | 637,574,787 |
| 2017 | 615,397,083 | 635,057,119 | 636,830,218 | 639,446,934 | 636,905,769 |
| 2018 | 624,115,736 | 649,489,996 | 654,388,963 | 654,716,201 | |
| 2019 | 692,970,172 | 720,874,800 | 722,828,705 | | |
| 2020 | 544,501,785 | 565,464,497 | | | |
| 2021 | 701,687,488 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.000 | 1.000 |
| 2011 | | 1.003 | 1.001 | 1.000 |
| 2012 | 1.024 | 1.002 | 1.001 | 1.000 |
| 2013 | 1.027 | 1.003 | 1.000 | 1.000 |
| 2014 | 1.021 | 1.002 | 1.001 | 0.999 |
| 2015 | 1.044 | 1.002 | 1.001 | 1.000 |
| 2016 | 1.036 | 1.004 | 1.001 | 1.002 |
| 2017 | 1.032 | 1.003 | 1.004 | 0.996 |
| 2018 | 1.041 | 1.008 | 1.001 | |
| 2019 | 1.040 | 1.003 | | |
| 2020 | 1.038 | | | |
| Five Year Average | 1.037 | 1.004 | 1.002 | 0.999 |
| Three Year Average | 1.040 | 1.005 | 1.002 | 0.999 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.001 | |
| 27 to 63 months: | | 1.005 | 1.006 | |
| 15 to 63 months: | | 1.042 | 1.046 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Total Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|------------|------------|------------|------------|------------|
| 2008 | | | | | 68,448,224 |
| 2009 | | | | 74,402,735 | 74,483,561 |
| 2010 | | | 71,939,985 | 72,270,114 | 72,404,513 |
| 2011 | | 68,382,194 | 69,010,151 | 69,482,947 | 69,637,679 |
| 2012 | 66,509,336 | 68,646,131 | 69,795,548 | 70,603,589 | 70,340,497 |
| 2013 | 64,406,488 | 66,878,694 | 68,647,962 | 68,544,492 | 68,658,602 |
| 2014 | 62,742,036 | 66,093,425 | 67,399,529 | 68,134,669 | 68,212,238 |
| 2015 | 68,698,002 | 72,648,773 | 74,892,738 | 75,471,202 | 75,546,736 |
| 2016 | 74,097,958 | 78,021,900 | 79,699,030 | 80,238,966 | 80,389,276 |
| 2017 | 71,550,964 | 73,796,826 | 75,077,365 | 75,889,598 | 75,801,562 |
| 2018 | 68,247,039 | 70,800,069 | 72,181,289 | 72,999,118 | |
| 2019 | 69,682,576 | 72,690,991 | 74,243,649 | | |
| 2020 | 55,546,075 | 57,477,339 | | | |
| 2021 | 60,885,686 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.001 |
| 2010 | | | 1.005 | 1.002 |
| 2011 | | 1.009 | 1.007 | 1.002 |
| 2012 | 1.032 | 1.017 | 1.012 | 0.996 |
| 2013 | 1.038 | 1.026 | 0.998 | 1.002 |
| 2014 | 1.053 | 1.020 | 1.011 | 1.001 |
| 2015 | 1.058 | 1.031 | 1.008 | 1.001 |
| 2016 | 1.053 | 1.021 | 1.007 | 1.002 |
| 2017 | 1.031 | 1.017 | 1.011 | 0.999 |
| 2018 | 1.037 | 1.020 | 1.011 | |
| 2019 | 1.043 | 1.021 | | |
| 2020 | 1.035 | | | |
| Five Year Average | 1.040 | 1.022 | 1.010 | 1.001 |
| Three Year Average | 1.038 | 1.019 | 1.010 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.011 | 1.011 | |
| 27 to 63 months: | | 1.033 | 1.030 | |
| 15 to 63 months: | | 1.074 | 1.069 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Basic Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 383,656,709 |
| 2009 | | | | 422,826,333 | 422,912,688 |
| 2010 | | | 414,896,564 | 415,811,111 | 416,199,753 |
| 2011 | | 405,526,058 | 406,652,719 | 407,895,982 | 407,924,917 |
| 2012 | 409,671,688 | 412,146,848 | 413,001,456 | 413,517,237 | 415,289,651 |
| 2013 | 402,387,158 | 398,863,846 | 397,256,023 | 402,095,823 | 401,573,776 |
| 2014 | 402,046,730 | 406,550,025 | 411,007,675 | 412,907,580 | 416,447,011 |
| 2015 | 434,597,278 | 458,789,363 | 470,289,382 | 471,309,607 | 473,583,494 |
| 2016 | 461,704,692 | 492,705,151 | 503,416,231 | 506,568,985 | 508,891,313 |
| 2017 | 435,055,596 | 464,087,636 | 472,516,026 | 477,386,585 | 478,886,075 |
| 2018 | 416,552,260 | 448,215,640 | 458,499,178 | 463,154,150 | |
| 2019 | 450,279,754 | 492,430,826 | 498,670,312 | | |
| 2020 | 363,305,024 | 399,141,965 | | | |
| 2021 | 418,546,621 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.002 | 1.001 |
| 2011 | | 1.003 | 1.003 | 1.000 |
| 2012 | 1.006 | 1.002 | 1.001 | 1.004 |
| 2013 | 0.991 | 0.996 | 1.012 | 0.999 |
| 2014 | 1.011 | 1.011 | 1.005 | 1.009 |
| 2015 | 1.056 | 1.025 | 1.002 | 1.005 |
| 2016 | 1.067 | 1.022 | 1.006 | 1.005 |
| 2017 | 1.067 | 1.018 | 1.010 | 1.003 |
| 2018 | 1.076 | 1.023 | 1.010 | |
| 2019 | 1.094 | 1.013 | | |
| 2020 | 1.099 | | | |
| Five Year Average | 1.081 | 1.020 | 1.007 | 1.004 |
| Three Year Average | 1.090 | 1.018 | 1.009 | 1.004 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.011 | 1.013 | |
| 27 to 63 months: | | 1.031 | 1.031 | |
| 15 to 63 months: | | 1.115 | 1.124 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Basic Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 409,880,871 |
| 2009 | | | | 415,817,773 | 415,882,071 |
| 2010 | | | 423,071,347 | 423,249,213 | 423,034,905 |
| 2011 | | 420,563,599 | 421,571,021 | 421,784,915 | 421,658,548 |
| 2012 | 432,586,351 | 442,446,740 | 443,152,323 | 443,315,690 | 443,468,376 |
| 2013 | 443,118,931 | 455,423,581 | 456,838,530 | 457,016,041 | 457,020,027 |
| 2014 | 476,137,977 | 485,966,221 | 486,676,840 | 487,259,425 | 487,191,035 |
| 2015 | 537,257,731 | 560,691,963 | 562,212,865 | 562,653,907 | 562,836,937 |
| 2016 | 602,435,995 | 624,071,140 | 626,293,446 | 626,664,967 | 628,043,275 |
| 2017 | 605,268,057 | 624,175,908 | 625,931,007 | 628,221,540 | 625,758,818 |
| 2018 | 613,115,609 | 637,680,976 | 642,030,642 | 642,534,936 | |
| 2019 | 679,637,972 | 705,646,161 | 707,879,800 | | |
| 2020 | 532,693,368 | 553,173,090 | | | |
| 2021 | 681,307,688 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.000 | 0.999 |
| 2011 | | 1.002 | 1.001 | 1.000 |
| 2012 | 1.023 | 1.002 | 1.000 | 1.000 |
| 2013 | 1.028 | 1.003 | 1.000 | 1.000 |
| 2014 | 1.021 | 1.001 | 1.001 | 1.000 |
| 2015 | 1.044 | 1.003 | 1.001 | 1.000 |
| 2016 | 1.036 | 1.004 | 1.001 | 1.002 |
| 2017 | 1.031 | 1.003 | 1.004 | 0.996 |
| 2018 | 1.040 | 1.007 | 1.001 | |
| 2019 | 1.038 | 1.003 | | |
| 2020 | 1.038 | | | |
| Five Year Average | 1.037 | 1.004 | 1.002 | 1.000 |
| Three Year Average | 1.039 | 1.004 | 1.002 | 0.999 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.002 | 1.001 | |
| 27 to 63 months: | | 1.006 | 1.005 | |
| 15 to 63 months: | | 1.043 | 1.044 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Paid Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 58,378 |
| 2009 | | | | 61,529 | 61,944 |
| 2010 | | | 58,246 | 59,863 | 60,299 |
| 2011 | | 52,187 | 55,495 | 57,097 | 57,519 |
| 2012 | 41,022 | 54,184 | 57,808 | 59,476 | 59,860 |
| 2013 | 38,672 | 51,839 | 55,299 | 57,117 | 57,512 |
| 2014 | 37,644 | 51,281 | 55,149 | 56,927 | 57,343 |
| 2015 | 42,002 | 59,648 | 63,928 | 65,857 | 66,373 |
| 2016 | 45,081 | 61,303 | 65,765 | 67,828 | 68,213 |
| 2017 | 39,588 | 54,462 | 58,581 | 60,243 | 60,592 |
| 2018 | 35,629 | 50,207 | 54,037 | 56,156 | |
| 2019 | 37,714 | 51,960 | 56,954 | | |
| 2020 | 29,481 | 41,513 | | | |
| 2021 | 31,156 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.007 |
| 2010 | | | 1.028 | 1.007 |
| 2011 | | 1.063 | 1.029 | 1.007 |
| 2012 | 1.321 | 1.067 | 1.029 | 1.006 |
| 2013 | 1.340 | 1.067 | 1.033 | 1.007 |
| 2014 | 1.362 | 1.075 | 1.032 | 1.007 |
| 2015 | 1.420 | 1.072 | 1.030 | 1.008 |
| 2016 | 1.360 | 1.073 | 1.031 | 1.006 |
| 2017 | 1.376 | 1.076 | 1.028 | 1.006 |
| 2018 | 1.409 | 1.076 | 1.039 | |
| 2019 | 1.378 | 1.096 | | |
| 2020 | 1.408 | | | |
| Five Year Average | 1.386 | 1.079 | 1.032 | 1.007 |
| Three Year Average | 1.398 | 1.083 | 1.033 | 1.007 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.039 | 1.040 | |
| 27 to 63 months: | | 1.121 | 1.126 | |
| 15 to 63 months: | | 1.554 | 1.574 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Paid Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 157,764 |
| 2009 | | | | 161,885 | 161,896 |
| 2010 | | | 164,519 | 164,578 | 164,572 |
| 2011 | | 157,980 | 158,245 | 158,328 | 158,324 |
| 2012 | 160,312 | 163,596 | 163,767 | 163,884 | 163,885 |
| 2013 | 157,226 | 161,306 | 161,685 | 161,775 | 161,796 |
| 2014 | 160,040 | 163,738 | 164,037 | 164,116 | 164,060 |
| 2015 | 173,024 | 181,009 | 181,418 | 181,463 | 181,558 |
| 2016 | 186,940 | 192,917 | 193,485 | 193,605 | 194,383 |
| 2017 | 175,531 | 181,799 | 182,330 | 183,299 | 181,529 |
| 2018 | 169,102 | 175,664 | 177,189 | 177,106 | |
| 2019 | 175,728 | 183,187 | 183,752 | | |
| 2020 | 135,070 | 141,942 | | | |
| 2021 | 150,698 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.000 | 1.000 |
| 2011 | | 1.002 | 1.001 | 1.000 |
| 2012 | 1.020 | 1.001 | 1.001 | 1.000 |
| 2013 | 1.026 | 1.002 | 1.001 | 1.000 |
| 2014 | 1.023 | 1.002 | 1.000 | 1.000 |
| 2015 | 1.046 | 1.002 | 1.000 | 1.001 |
| 2016 | 1.032 | 1.003 | 1.001 | 1.004 |
| 2017 | 1.036 | 1.003 | 1.005 | 0.990 |
| 2018 | 1.039 | 1.009 | 1.000 | |
| 2019 | 1.042 | 1.003 | | |
| 2020 | 1.051 | | | |
| Five Year Average | 1.040 | 1.004 | 1.001 | 0.999 |
| Three Year Average | 1.044 | 1.005 | 1.002 | 0.998 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.000 | 1.000 | |
| 27 to 63 months: | | 1.004 | 1.005 | |
| 15 to 63 months: | | 1.044 | 1.049 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Paid Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 35,926 |
| 2009 | | | | 38,003 | 38,039 |
| 2010 | | | 36,329 | 36,570 | 37,197 |
| 2011 | | 33,513 | 34,076 | 34,291 | 34,327 |
| 2012 | 29,093 | 33,189 | 33,778 | 34,012 | 34,036 |
| 2013 | 27,915 | 32,158 | 32,792 | 33,036 | 33,075 |
| 2014 | 26,924 | 31,174 | 31,896 | 32,192 | 32,211 |
| 2015 | 29,001 | 34,576 | 35,466 | 35,732 | 35,778 |
| 2016 | 32,536 | 37,579 | 38,386 | 38,670 | 38,704 |
| 2017 | 30,060 | 34,420 | 35,244 | 35,484 | 35,427 |
| 2018 | 27,332 | 32,436 | 33,162 | 33,500 | |
| 2019 | 27,941 | 32,396 | 33,469 | | |
| 2020 | 21,779 | 26,055 | | | |
| 2021 | 23,322 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.001 |
| 2010 | | | 1.007 | 1.017 |
| 2011 | | 1.017 | 1.006 | 1.001 |
| 2012 | 1.141 | 1.018 | 1.007 | 1.001 |
| 2013 | 1.152 | 1.020 | 1.007 | 1.001 |
| 2014 | 1.158 | 1.023 | 1.009 | 1.001 |
| 2015 | 1.192 | 1.026 | 1.008 | 1.001 |
| 2016 | 1.155 | 1.021 | 1.007 | 1.001 |
| 2017 | 1.145 | 1.024 | 1.007 | 0.998 |
| 2018 | 1.187 | 1.022 | 1.010 | |
| 2019 | 1.159 | 1.033 | | |
| 2020 | 1.196 | | | |
| Five Year Average | 1.168 | 1.025 | 1.008 | 1.000 |
| Three Year Average | 1.181 | 1.026 | 1.008 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.008 | 1.008 | |
| 27 to 63 months: | | 1.033 | 1.034 | |
| 15 to 63 months: | | 1.207 | 1.221 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Incurred Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 58,591 |
| 2009 | | | | 62,250 | 62,157 |
| 2010 | | | 60,694 | 60,589 | 60,475 |
| 2011 | | 58,068 | 57,900 | 57,794 | 57,674 |
| 2012 | 61,764 | 60,346 | 60,185 | 60,086 | 60,065 |
| 2013 | 60,720 | 57,953 | 57,648 | 57,770 | 57,674 |
| 2014 | 59,844 | 57,918 | 57,759 | 57,730 | 57,585 |
| 2015 | 67,914 | 66,627 | 66,724 | 66,649 | 66,592 |
| 2016 | 69,865 | 68,807 | 68,626 | 68,617 | 68,576 |
| 2017 | 62,457 | 61,065 | 61,048 | 61,092 | 60,871 |
| 2018 | 57,546 | 56,567 | 56,722 | 56,957 | |
| 2019 | 60,198 | 59,285 | 59,834 | | |
| 2020 | 47,004 | 47,047 | | | |
| 2021 | 51,663 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 0.999 |
| 2010 | | | 0.998 | 0.998 |
| 2011 | | 0.997 | 0.998 | 0.998 |
| 2012 | 0.977 | 0.997 | 0.998 | 1.000 |
| 2013 | 0.954 | 0.995 | 1.002 | 0.998 |
| 2014 | 0.968 | 0.997 | 0.999 | 0.997 |
| 2015 | 0.981 | 1.001 | 0.999 | 0.999 |
| 2016 | 0.985 | 0.997 | 1.000 | 0.999 |
| 2017 | 0.978 | 1.000 | 1.001 | 0.996 |
| 2018 | 0.983 | 1.003 | 1.004 | |
| 2019 | 0.985 | 1.009 | | |
| 2020 | 1.001 | | | |
| Five Year Average | 0.986 | 1.002 | 1.001 | 0.998 |
| Three Year Average | 0.990 | 1.004 | 1.002 | 0.998 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 0.999 | 1.000 | |
| 27 to 63 months: | | 1.001 | 1.004 | |
| 15 to 63 months: | | 0.987 | 0.994 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Incurred Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 157,772 |
| 2009 | | | | 161,912 | 161,905 |
| 2010 | | | 164,598 | 164,606 | 164,578 |
| 2011 | | 158,268 | 158,375 | 158,374 | 158,336 |
| 2012 | 162,762 | 163,891 | 163,844 | 163,912 | 163,901 |
| 2013 | 159,785 | 161,513 | 161,749 | 161,805 | 161,800 |
| 2014 | 162,932 | 163,935 | 164,113 | 164,139 | 164,065 |
| 2015 | 176,748 | 181,321 | 181,504 | 181,490 | 181,574 |
| 2016 | 190,890 | 193,204 | 193,580 | 193,643 | 194,429 |
| 2017 | 179,348 | 182,143 | 182,430 | 183,347 | 181,572 |
| 2018 | 172,946 | 176,002 | 177,289 | 177,214 | |
| 2019 | 179,908 | 183,543 | 183,966 | | |
| 2020 | 138,605 | 142,437 | | | |
| 2021 | 157,600 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.000 | 1.000 |
| 2011 | | 1.001 | 1.000 | 1.000 |
| 2012 | 1.007 | 1.000 | 1.000 | 1.000 |
| 2013 | 1.011 | 1.001 | 1.000 | 1.000 |
| 2014 | 1.006 | 1.001 | 1.000 | 1.000 |
| 2015 | 1.026 | 1.001 | 1.000 | 1.000 |
| 2016 | 1.012 | 1.002 | 1.000 | 1.004 |
| 2017 | 1.016 | 1.002 | 1.005 | 0.990 |
| 2018 | 1.018 | 1.007 | 1.000 | |
| 2019 | 1.020 | 1.002 | | |
| 2020 | 1.028 | | | |
| Five Year Average | 1.019 | 1.003 | 1.001 | 0.999 |
| Three Year Average | 1.022 | 1.004 | 1.002 | 0.998 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.000 | 1.000 | |
| 27 to 63 months: | | 1.003 | 1.004 | |
| 15 to 63 months: | | 1.022 | 1.026 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Incurred Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 35,948 |
| 2009 | | | | 38,057 | 38,062 |
| 2010 | | | 36,572 | 36,624 | 37,217 |
| 2011 | | 34,081 | 34,297 | 34,360 | 34,352 |
| 2012 | 32,740 | 33,762 | 33,964 | 34,053 | 34,048 |
| 2013 | 31,572 | 32,615 | 32,955 | 33,078 | 33,091 |
| 2014 | 30,391 | 31,653 | 32,118 | 32,236 | 32,230 |
| 2015 | 33,026 | 35,150 | 35,630 | 35,775 | 35,795 |
| 2016 | 36,584 | 38,187 | 38,598 | 38,725 | 38,725 |
| 2017 | 33,863 | 35,020 | 35,395 | 35,521 | 35,446 |
| 2018 | 31,805 | 32,963 | 33,352 | 33,568 | |
| 2019 | 31,803 | 32,940 | 33,695 | | |
| 2020 | 25,183 | 26,647 | | | |
| 2021 | 27,983 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.001 | 1.016 |
| 2011 | | 1.006 | 1.002 | 1.000 |
| 2012 | 1.031 | 1.006 | 1.003 | 1.000 |
| 2013 | 1.033 | 1.010 | 1.004 | 1.000 |
| 2014 | 1.042 | 1.015 | 1.004 | 1.000 |
| 2015 | 1.064 | 1.014 | 1.004 | 1.001 |
| 2016 | 1.044 | 1.011 | 1.003 | 1.000 |
| 2017 | 1.034 | 1.011 | 1.004 | 0.998 |
| 2018 | 1.036 | 1.012 | 1.006 | |
| 2019 | 1.036 | 1.023 | | |
| 2020 | 1.058 | | | |
| Five Year Average | 1.042 | 1.014 | 1.004 | 1.000 |
| Three Year Average | 1.043 | 1.015 | 1.004 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.004 | 1.004 | |
| 27 to 63 months: | | 1.018 | 1.019 | |
| 15 to 63 months: | | 1.061 | 1.063 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Outstanding Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months |
|---------------|-----------|-----------|-----------|
| 2008 | | | |
| 2009 | | | |
| 2010 | | | 2,448 |
| 2011 | | 5,881 | 2,405 |
| 2012 | 20,742 | 6,162 | 2,377 |
| 2013 | 22,048 | 6,114 | 2,349 |
| 2014 | 22,200 | 6,637 | 2,610 |
| 2015 | 25,912 | 6,979 | 2,796 |
| 2016 | 24,784 | 7,504 | 2,861 |
| 2017 | 22,869 | 6,603 | 2,467 |
| 2018 | 21,917 | 6,360 | 2,685 |
| 2019 | 22,484 | 7,325 | 2,880 |
| 2020 | 17,523 | 5,534 | |
| 2021 | 20,507 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 2009 | | |
| 2010 | | |
| 2011 | | 0.409 |
| 2012 | 0.297 | 0.386 |
| 2013 | 0.277 | 0.384 |
| 2014 | 0.299 | 0.393 |
| 2015 | 0.269 | 0.401 |
| 2016 | 0.303 | 0.381 |
| 2017 | 0.289 | 0.374 |
| 2018 | 0.290 | 0.422 |
| 2019 | 0.326 | 0.393 |
| 2020 | 0.316 | |
| Five Year Average | 0.305 | 0.394 |
| Three Year Average | 0.311 | 0.396 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.394 | 0.396 |
| 15 to 39 months: | 0.120 | 0.123 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Outstanding Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months |
|---------------|-----------|-----------|-----------|
| 2008 | | | |
| 2009 | | | |
| 2010 | | | 79 |
| 2011 | | 288 | 130 |
| 2012 | 2,450 | 295 | 77 |
| 2013 | 2,559 | 207 | 64 |
| 2014 | 2,892 | 197 | 76 |
| 2015 | 3,724 | 312 | 86 |
| 2016 | 3,950 | 287 | 95 |
| 2017 | 3,817 | 344 | 100 |
| 2018 | 3,844 | 338 | 100 |
| 2019 | 4,180 | 356 | 214 |
| 2020 | 3,535 | 495 | |
| 2021 | 6,902 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 2009 | | |
| 2010 | | |
| 2011 | | 0.451 |
| 2012 | 0.120 | 0.261 |
| 2013 | 0.081 | 0.309 |
| 2014 | 0.068 | 0.386 |
| 2015 | 0.084 | 0.276 |
| 2016 | 0.073 | 0.331 |
| 2017 | 0.090 | 0.291 |
| 2018 | 0.088 | 0.296 |
| 2019 | 0.085 | 0.601 |
| 2020 | 0.140 | |
| Five Year Average | 0.095 | 0.359 |
| Three Year Average | 0.104 | 0.396 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.359 | 0.396 |
| 15 to 39 months: | 0.034 | 0.041 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Medical Payments Outstanding Claims as of | | |
|---------------|---|-----------|-----------|
| | 15 Months | 27 Months | 39 Months |
| 2008 | | | |
| 2009 | | | |
| 2010 | | | 243 |
| 2011 | | 568 | 221 |
| 2012 | 3,647 | 573 | 186 |
| 2013 | 3,657 | 457 | 163 |
| 2014 | 3,467 | 479 | 222 |
| 2015 | 4,025 | 574 | 164 |
| 2016 | 4,048 | 608 | 212 |
| 2017 | 3,803 | 600 | 151 |
| 2018 | 4,473 | 527 | 190 |
| 2019 | 3,862 | 544 | 226 |
| 2020 | 3,404 | 592 | |
| 2021 | 4,661 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 2009 | | |
| 2010 | | |
| 2011 | | 0.389 |
| 2012 | 0.157 | 0.325 |
| 2013 | 0.125 | 0.357 |
| 2014 | 0.138 | 0.463 |
| 2015 | 0.143 | 0.286 |
| 2016 | 0.150 | 0.349 |
| 2017 | 0.158 | 0.252 |
| 2018 | 0.118 | 0.361 |
| 2019 | 0.141 | 0.415 |
| 2020 | 0.174 | |
| Five Year Average | 0.148 | 0.333 |
| Three Year Average | 0.144 | 0.343 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.333 | 0.343 |
| 15 to 39 months: | 0.049 | 0.049 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Total Limits Paid Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 253,130,645 |
| 2009 | | | | 269,535,100 | 275,087,938 |
| 2010 | | | 258,034,975 | 274,475,478 | 279,295,047 |
| 2011 | | 237,807,251 | 270,739,657 | 286,224,042 | 291,705,249 |
| 2012 | 142,503,760 | 231,963,190 | 267,740,518 | 283,372,948 | 288,211,918 |
| 2013 | 140,260,145 | 247,926,952 | 284,053,556 | 301,079,530 | 306,763,223 |
| 2014 | 148,858,071 | 251,617,783 | 286,560,049 | 304,844,085 | 312,344,572 |
| 2015 | 149,803,730 | 256,442,782 | 297,763,737 | 317,880,465 | 323,446,592 |
| 2016 | 162,206,324 | 276,566,825 | 321,489,090 | 342,631,118 | 349,006,283 |
| 2017 | 156,624,112 | 282,423,984 | 327,220,856 | 346,143,260 | 355,520,369 |
| 2018 | 162,213,818 | 293,184,385 | 339,204,409 | 363,240,538 | |
| 2019 | 166,189,841 | 285,727,495 | 338,753,826 | | |
| 2020 | 143,223,455 | 265,698,666 | | | |
| 2021 | 157,968,125 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.021 |
| 2010 | | | 1.064 | 1.018 |
| 2011 | | 1.138 | 1.057 | 1.019 |
| 2012 | 1.628 | 1.154 | 1.058 | 1.017 |
| 2013 | 1.768 | 1.146 | 1.060 | 1.019 |
| 2014 | 1.690 | 1.139 | 1.064 | 1.025 |
| 2015 | 1.712 | 1.161 | 1.068 | 1.018 |
| 2016 | 1.705 | 1.162 | 1.066 | 1.019 |
| 2017 | 1.803 | 1.159 | 1.058 | 1.027 |
| 2018 | 1.807 | 1.157 | 1.071 | |
| 2019 | 1.719 | 1.186 | | |
| 2020 | 1.855 | | | |
| Five Year Average | 1.778 | 1.165 | 1.065 | 1.022 |
| Three Year Average | 1.794 | 1.167 | 1.065 | 1.021 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.088 | 1.087 | |
| 27 to 63 months: | | 1.268 | 1.269 | |
| 15 to 63 months: | | 2.255 | 2.277 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Total Limits Paid Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 194,168,241 |
| 2009 | | | | 195,859,861 | 195,941,342 |
| 2010 | | | 204,388,405 | 204,675,875 | 204,627,485 |
| 2011 | | 213,934,848 | 214,997,138 | 215,318,462 | 216,362,336 |
| 2012 | 214,959,051 | 226,837,993 | 230,137,757 | 230,609,330 | 230,658,662 |
| 2013 | 240,881,090 | 257,046,160 | 258,806,446 | 259,257,570 | 259,317,520 |
| 2014 | 261,794,385 | 278,948,639 | 280,748,532 | 281,350,518 | 281,396,007 |
| 2015 | 283,946,770 | 297,588,296 | 300,106,057 | 300,782,116 | 298,872,528 |
| 2016 | 297,962,949 | 322,105,867 | 324,615,589 | 323,182,909 | 324,202,800 |
| 2017 | 320,771,977 | 345,145,882 | 345,548,279 | 347,404,334 | 349,927,924 |
| 2018 | 333,503,838 | 364,606,839 | 369,692,633 | 370,352,238 | |
| 2019 | 349,589,342 | 380,820,597 | 384,140,639 | | |
| 2020 | 296,832,341 | 325,001,822 | | | |
| 2021 | 352,270,071 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.001 | 1.000 |
| 2011 | | 1.005 | 1.001 | 1.005 |
| 2012 | 1.055 | 1.015 | 1.002 | 1.000 |
| 2013 | 1.067 | 1.007 | 1.002 | 1.000 |
| 2014 | 1.066 | 1.006 | 1.002 | 1.000 |
| 2015 | 1.048 | 1.008 | 1.002 | 0.994 |
| 2016 | 1.081 | 1.008 | 0.996 | 1.003 |
| 2017 | 1.076 | 1.001 | 1.005 | 1.007 |
| 2018 | 1.093 | 1.014 | 1.002 | |
| 2019 | 1.089 | 1.009 | | |
| 2020 | 1.095 | | | |
| Five Year Average | 1.087 | 1.008 | 1.001 | 1.001 |
| Three Year Average | 1.092 | 1.008 | 1.001 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.002 | 1.002 | |
| 27 to 63 months: | | 1.010 | 1.010 | |
| 15 to 63 months: | | 1.098 | 1.103 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Total Limits Paid Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|------------|------------|------------|------------|------------|
| 2008 | | | | | 24,635,435 |
| 2009 | | | | 26,738,675 | 26,754,297 |
| 2010 | | | 26,692,787 | 26,840,167 | 26,876,941 |
| 2011 | | 27,746,598 | 28,109,435 | 28,299,771 | 28,452,542 |
| 2012 | 24,962,839 | 27,739,106 | 28,387,806 | 28,245,388 | 28,285,852 |
| 2013 | 25,513,988 | 28,829,869 | 29,155,935 | 29,301,741 | 29,378,965 |
| 2014 | 25,922,210 | 29,202,792 | 29,350,190 | 29,450,951 | 29,459,399 |
| 2015 | 25,105,978 | 27,574,791 | 28,005,785 | 28,144,748 | 28,148,617 |
| 2016 | 26,029,228 | 28,714,893 | 29,148,220 | 29,244,194 | 29,277,568 |
| 2017 | 25,561,049 | 28,205,884 | 28,517,497 | 28,631,674 | 28,784,734 |
| 2018 | 22,961,121 | 26,010,026 | 26,403,532 | 26,539,578 | |
| 2019 | 21,480,112 | 23,685,202 | 24,043,223 | | |
| 2020 | 16,170,173 | 18,034,991 | | | |
| 2021 | 15,367,131 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.001 |
| 2010 | | | 1.006 | 1.001 |
| 2011 | | 1.013 | 1.007 | 1.005 |
| 2012 | 1.111 | 1.023 | 0.995 | 1.001 |
| 2013 | 1.130 | 1.011 | 1.005 | 1.003 |
| 2014 | 1.127 | 1.005 | 1.003 | 1.000 |
| 2015 | 1.098 | 1.016 | 1.005 | 1.000 |
| 2016 | 1.103 | 1.015 | 1.003 | 1.001 |
| 2017 | 1.103 | 1.011 | 1.004 | 1.005 |
| 2018 | 1.133 | 1.015 | 1.005 | |
| 2019 | 1.103 | 1.015 | | |
| 2020 | 1.115 | | | |
| Five Year Average | 1.111 | 1.014 | 1.004 | 1.002 |
| Three Year Average | 1.117 | 1.014 | 1.004 | 1.002 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.006 | 1.006 | |
| 27 to 63 months: | | 1.020 | 1.020 | |
| 15 to 63 months: | | 1.133 | 1.139 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Total Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 255,784,856 |
| 2009 | | | | 277,387,173 | 277,431,052 |
| 2010 | | | 281,859,784 | 283,420,615 | 283,209,144 |
| 2011 | | 287,248,691 | 292,875,356 | 294,703,654 | 294,397,051 |
| 2012 | 271,454,262 | 283,991,912 | 289,704,422 | 290,922,046 | 291,074,920 |
| 2013 | 274,899,377 | 297,875,600 | 306,344,813 | 309,550,546 | 310,033,750 |
| 2014 | 270,363,974 | 300,118,484 | 311,173,418 | 314,181,918 | 315,304,984 |
| 2015 | 282,646,078 | 313,595,524 | 324,592,302 | 327,228,156 | 325,713,870 |
| 2016 | 307,953,998 | 341,615,741 | 350,607,279 | 352,858,318 | 354,015,375 |
| 2017 | 309,151,122 | 344,513,751 | 354,221,469 | 359,471,171 | 359,563,529 |
| 2018 | 308,440,699 | 354,544,459 | 371,272,293 | 372,114,278 | |
| 2019 | 309,977,858 | 359,204,890 | 365,762,840 | | |
| 2020 | 276,669,570 | 321,585,242 | | | |
| 2021 | 301,616,668 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.006 | 0.999 |
| 2011 | | 1.020 | 1.006 | 0.999 |
| 2012 | 1.046 | 1.020 | 1.004 | 1.001 |
| 2013 | 1.084 | 1.028 | 1.010 | 1.002 |
| 2014 | 1.110 | 1.037 | 1.010 | 1.004 |
| 2015 | 1.109 | 1.035 | 1.008 | 0.995 |
| 2016 | 1.109 | 1.026 | 1.006 | 1.003 |
| 2017 | 1.114 | 1.028 | 1.015 | 1.000 |
| 2018 | 1.149 | 1.047 | 1.002 | |
| 2019 | 1.159 | 1.018 | | |
| 2020 | 1.162 | | | |
| Five Year Average | 1.139 | 1.031 | 1.008 | 1.001 |
| Three Year Average | 1.157 | 1.031 | 1.008 | 0.999 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.009 | 1.007 | |
| 27 to 63 months: | | 1.040 | 1.038 | |
| 15 to 63 months: | | 1.185 | 1.201 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Total Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 194,248,407 |
| 2009 | | | | 195,963,153 | 196,050,153 |
| 2010 | | | 204,616,658 | 204,776,749 | 204,694,423 |
| 2011 | | 214,477,836 | 215,268,943 | 215,466,554 | 216,426,327 |
| 2012 | 219,321,540 | 227,321,786 | 230,298,339 | 230,688,030 | 230,699,818 |
| 2013 | 246,323,952 | 257,605,553 | 259,025,948 | 259,399,910 | 259,353,807 |
| 2014 | 268,160,835 | 279,767,333 | 281,059,566 | 281,457,748 | 281,466,358 |
| 2015 | 290,522,189 | 298,650,673 | 300,355,691 | 300,965,337 | 298,965,029 |
| 2016 | 306,187,722 | 322,937,929 | 324,966,179 | 323,346,650 | 324,338,235 |
| 2017 | 331,443,677 | 346,199,069 | 346,049,363 | 347,643,261 | 350,007,345 |
| 2018 | 347,217,141 | 366,240,691 | 370,333,623 | 370,492,638 | |
| 2019 | 363,963,368 | 382,638,526 | 384,668,951 | | |
| 2020 | 309,581,298 | 326,806,061 | | | |
| 2021 | 375,222,454 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.001 | 1.000 |
| 2011 | | 1.004 | 1.001 | 1.004 |
| 2012 | 1.036 | 1.013 | 1.002 | 1.000 |
| 2013 | 1.046 | 1.006 | 1.001 | 1.000 |
| 2014 | 1.043 | 1.005 | 1.001 | 1.000 |
| 2015 | 1.028 | 1.006 | 1.002 | 0.993 |
| 2016 | 1.055 | 1.006 | 0.995 | 1.003 |
| 2017 | 1.045 | 1.000 | 1.005 | 1.007 |
| 2018 | 1.055 | 1.011 | 1.000 | |
| 2019 | 1.051 | 1.005 | | |
| 2020 | 1.056 | | | |
| Five Year Average | 1.052 | 1.006 | 1.001 | 1.001 |
| Three Year Average | 1.054 | 1.005 | 1.000 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.002 | 1.001 | |
| 27 to 63 months: | | 1.008 | 1.006 | |
| 15 to 63 months: | | 1.060 | 1.060 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Total Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|------------|------------|------------|------------|------------|
| 2008 | | | | | 24,646,718 |
| 2009 | | | | 26,769,143 | 26,773,488 |
| 2010 | | | 26,774,630 | 26,857,507 | 26,881,641 |
| 2011 | | 27,934,607 | 28,204,860 | 28,331,719 | 28,477,681 |
| 2012 | 26,734,809 | 27,972,001 | 28,511,381 | 28,307,326 | 28,349,428 |
| 2013 | 28,131,744 | 28,964,096 | 29,212,200 | 29,313,588 | 29,387,755 |
| 2014 | 28,255,438 | 29,419,256 | 29,451,867 | 29,515,358 | 29,515,587 |
| 2015 | 27,250,351 | 27,772,083 | 28,078,586 | 28,177,632 | 28,171,402 |
| 2016 | 28,166,229 | 28,944,926 | 29,195,486 | 29,256,943 | 29,283,136 |
| 2017 | 27,513,521 | 28,359,821 | 28,572,954 | 28,640,158 | 28,790,168 |
| 2018 | 24,892,550 | 26,190,344 | 26,450,098 | 26,557,231 | |
| 2019 | 22,955,507 | 23,836,423 | 24,088,365 | | |
| 2020 | 17,562,928 | 18,164,583 | | | |
| 2021 | 16,903,379 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.003 | 1.001 |
| 2011 | | 1.010 | 1.004 | 1.005 |
| 2012 | 1.046 | 1.019 | 0.993 | 1.001 |
| 2013 | 1.030 | 1.009 | 1.003 | 1.003 |
| 2014 | 1.041 | 1.001 | 1.002 | 1.000 |
| 2015 | 1.019 | 1.011 | 1.004 | 1.000 |
| 2016 | 1.028 | 1.009 | 1.002 | 1.001 |
| 2017 | 1.031 | 1.008 | 1.002 | 1.005 |
| 2018 | 1.052 | 1.010 | 1.004 | |
| 2019 | 1.038 | 1.011 | | |
| 2020 | 1.034 | | | |
| Five Year Average | 1.037 | 1.010 | 1.003 | 1.002 |
| Three Year Average | 1.041 | 1.010 | 1.003 | 1.002 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.005 | 1.005 | |
| 27 to 63 months: | | 1.015 | 1.015 | |
| 15 to 63 months: | | 1.053 | 1.057 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Basic Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 233,824,761 |
| 2009 | | | | 255,134,825 | 255,465,358 |
| 2010 | | | 260,088,968 | 261,602,745 | 261,191,509 |
| 2011 | | 265,604,565 | 269,604,213 | 271,517,801 | 271,076,909 |
| 2012 | 254,108,340 | 263,812,204 | 268,146,965 | 268,583,234 | 268,355,411 |
| 2013 | 257,388,882 | 276,501,432 | 282,594,876 | 286,370,050 | 285,113,476 |
| 2014 | 252,712,732 | 278,961,417 | 288,309,321 | 290,319,436 | 291,379,795 |
| 2015 | 261,791,483 | 285,372,152 | 294,366,442 | 296,443,329 | 295,357,834 |
| 2016 | 284,549,835 | 310,680,703 | 316,778,154 | 317,360,654 | 318,421,207 |
| 2017 | 285,786,841 | 315,029,463 | 321,800,905 | 325,742,969 | 326,843,521 |
| 2018 | 287,113,927 | 325,216,541 | 335,949,082 | 339,072,046 | |
| 2019 | 288,314,759 | 327,005,830 | 334,506,635 | | |
| 2020 | 253,740,561 | 293,108,875 | | | |
| 2021 | 278,703,565 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.001 |
| 2010 | | | 1.006 | 0.998 |
| 2011 | | 1.015 | 1.007 | 0.998 |
| 2012 | 1.038 | 1.016 | 1.002 | 0.999 |
| 2013 | 1.074 | 1.022 | 1.013 | 0.996 |
| 2014 | 1.104 | 1.034 | 1.007 | 1.004 |
| 2015 | 1.090 | 1.032 | 1.007 | 0.996 |
| 2016 | 1.092 | 1.020 | 1.002 | 1.003 |
| 2017 | 1.102 | 1.021 | 1.012 | 1.003 |
| 2018 | 1.133 | 1.033 | 1.009 | |
| 2019 | 1.134 | 1.023 | | |
| 2020 | 1.155 | | | |
| Five Year Average | 1.123 | 1.026 | 1.007 | 1.000 |
| Three Year Average | 1.141 | 1.026 | 1.008 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.007 | 1.009 | |
| 27 to 63 months: | | 1.033 | 1.035 | |
| 15 to 63 months: | | 1.160 | 1.181 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Basic Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 2008 | | | | | 193,344,812 |
| 2009 | | | | 195,081,466 | 195,148,466 |
| 2010 | | | 203,643,058 | 203,809,061 | 203,697,280 |
| 2011 | | 213,324,448 | 214,145,003 | 214,319,496 | 215,276,919 |
| 2012 | 218,245,392 | 226,060,510 | 229,002,626 | 229,356,883 | 229,360,343 |
| 2013 | 244,662,240 | 255,859,992 | 257,114,766 | 257,419,727 | 257,434,847 |
| 2014 | 266,199,710 | 277,521,410 | 278,826,660 | 279,217,095 | 279,238,352 |
| 2015 | 288,013,374 | 295,667,734 | 297,371,128 | 297,884,147 | 295,896,726 |
| 2016 | 303,093,159 | 319,540,722 | 321,468,567 | 319,736,232 | 320,718,225 |
| 2017 | 328,161,456 | 342,686,181 | 342,468,519 | 343,967,619 | 346,326,151 |
| 2018 | 343,600,497 | 362,270,153 | 366,122,743 | 366,264,545 | |
| 2019 | 360,653,349 | 378,924,751 | 380,906,409 | | |
| 2020 | 305,605,972 | 322,730,597 | | | |
| 2021 | 369,545,480 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.001 | 0.999 |
| 2011 | | 1.004 | 1.001 | 1.004 |
| 2012 | 1.036 | 1.013 | 1.002 | 1.000 |
| 2013 | 1.046 | 1.005 | 1.001 | 1.000 |
| 2014 | 1.043 | 1.005 | 1.001 | 1.000 |
| 2015 | 1.027 | 1.006 | 1.002 | 0.993 |
| 2016 | 1.054 | 1.006 | 0.995 | 1.003 |
| 2017 | 1.044 | 0.999 | 1.004 | 1.007 |
| 2018 | 1.054 | 1.011 | 1.000 | |
| 2019 | 1.051 | 1.005 | | |
| 2020 | 1.056 | | | |
| Five Year Average | 1.052 | 1.005 | 1.000 | 1.001 |
| Three Year Average | 1.054 | 1.005 | 1.000 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.001 | |
| 27 to 63 months: | | 1.006 | 1.006 | |
| 15 to 63 months: | | 1.058 | 1.060 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Paid Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 36,007 |
| 2009 | | | | 39,146 | 39,391 |
| 2010 | | | 39,212 | 40,185 | 40,459 |
| 2011 | | 37,579 | 39,658 | 40,576 | 40,954 |
| 2012 | 29,629 | 38,152 | 40,870 | 41,857 | 42,100 |
| 2013 | 29,694 | 39,650 | 41,938 | 42,992 | 43,251 |
| 2014 | 30,687 | 40,143 | 42,823 | 43,913 | 44,236 |
| 2015 | 32,398 | 41,818 | 44,499 | 45,751 | 45,733 |
| 2016 | 32,068 | 41,839 | 44,486 | 45,460 | 45,709 |
| 2017 | 29,539 | 39,876 | 42,461 | 43,550 | 44,192 |
| 2018 | 28,592 | 38,538 | 41,150 | 42,470 | |
| 2019 | 27,865 | 36,836 | 39,991 | | |
| 2020 | 23,747 | | | | |
| 2021 | 24,080 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.006 |
| 2010 | | | 1.025 | 1.007 |
| 2011 | | 1.055 | 1.023 | 1.009 |
| 2012 | 1.288 | 1.071 | 1.024 | 1.006 |
| 2013 | 1.335 | 1.058 | 1.025 | 1.006 |
| 2014 | 1.308 | 1.067 | 1.025 | 1.007 |
| 2015 | 1.291 | 1.064 | 1.028 | 1.000 |
| 2016 | 1.305 | 1.063 | 1.022 | 1.005 |
| 2017 | 1.350 | 1.065 | 1.026 | 1.015 |
| 2018 | 1.348 | 1.068 | 1.032 | |
| 2019 | 1.322 | 1.086 | | |
| 2020 | 1.358 | | | |
| Five Year Average | 1.337 | 1.069 | 1.027 | 1.007 |
| Three Year Average | 1.343 | 1.073 | 1.027 | 1.007 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.034 | 1.034 | |
| 27 to 63 months: | | 1.105 | 1.109 | |
| 15 to 63 months: | | 1.477 | 1.489 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Property Damage Paid Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 78,078 |
| 2009 | | | | 81,248 | 81,271 |
| 2010 | | | 85,681 | 85,744 | 85,728 |
| 2011 | | 87,367 | 87,593 | 87,659 | 88,235 |
| 2012 | 86,435 | 88,644 | 89,794 | 89,967 | 89,972 |
| 2013 | 87,601 | 91,095 | 91,340 | 91,401 | 91,416 |
| 2014 | 91,691 | 94,641 | 95,051 | 95,139 | 95,150 |
| 2015 | 97,364 | 100,026 | 100,360 | 100,475 | 99,924 |
| 2016 | 94,677 | 98,431 | 98,822 | 98,289 | 98,903 |
| 2017 | 95,158 | 98,880 | 98,612 | 99,395 | 99,854 |
| 2018 | 93,772 | 97,960 | 99,179 | 98,998 | |
| 2019 | 91,901 | 96,320 | 96,524 | | |
| 2020 | 76,845 | 81,620 | | | |
| 2021 | 78,973 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.001 | 1.000 |
| 2011 | | 1.003 | 1.001 | 1.007 |
| 2012 | 1.026 | 1.013 | 1.002 | 1.000 |
| 2013 | 1.040 | 1.003 | 1.001 | 1.000 |
| 2014 | 1.032 | 1.004 | 1.001 | 1.000 |
| 2015 | 1.027 | 1.003 | 1.001 | 0.995 |
| 2016 | 1.040 | 1.004 | 0.995 | 1.006 |
| 2017 | 1.039 | 0.997 | 1.008 | 1.005 |
| 2018 | 1.045 | 1.012 | 0.998 | |
| 2019 | 1.048 | 1.002 | | |
| 2020 | 1.062 | | | |
| Five Year Average | 1.047 | 1.004 | 1.001 | 1.001 |
| Three Year Average | 1.052 | 1.004 | 1.000 | 1.002 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.002 | 1.002 | |
| 27 to 63 months: | | 1.006 | 1.006 | |
| 15 to 63 months: | | 1.053 | 1.058 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Medical Payments Paid Claims as of | | | | |
|---------------|------------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 2008 | | | | | 18,092 |
| 2009 | | | | 19,755 | 19,762 |
| 2010 | | | 19,660 | 19,738 | 19,753 |
| 2011 | | 20,048 | 20,250 | 20,320 | 20,397 |
| 2012 | 18,334 | 20,116 | 20,395 | 20,467 | 20,481 |
| 2013 | 17,671 | 19,800 | 20,019 | 20,098 | 20,120 |
| 2014 | 17,770 | 19,790 | 19,991 | 20,060 | 20,084 |
| 2015 | 17,243 | 18,925 | 19,256 | 19,350 | 19,326 |
| 2016 | 17,601 | 19,444 | 19,705 | 19,747 | 19,762 |
| 2017 | 16,837 | 18,535 | 18,741 | 18,814 | 18,911 |
| 2018 | 14,855 | 16,771 | 16,982 | 17,045 | |
| 2019 | 13,978 | 15,380 | 15,625 | | |
| 2020 | 11,113 | 12,545 | | | |
| 2021 | 10,528 | | | | |

| Accident Year | Claim Development Factors | | | |
|---------------|---------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 2009 | | | | 1.000 |
| 2010 | | | 1.004 | 1.001 |
| 2011 | | 1.010 | 1.003 | 1.004 |
| 2012 | 1.097 | 1.014 | 1.004 | 1.001 |
| 2013 | 1.120 | 1.011 | 1.004 | 1.001 |
| 2014 | 1.114 | 1.010 | 1.003 | 1.001 |
| 2015 | 1.098 | 1.017 | 1.005 | 0.999 |
| 2016 | 1.105 | 1.013 | 1.002 | 1.001 |
| 2017 | 1.101 | 1.011 | 1.004 | 1.005 |
| 2018 | 1.129 | 1.013 | 1.004 | |
| 2019 | 1.100 | 1.016 | | |
| 2020 | 1.129 | | | |

| | | | | |
|-------------------|-------|-------|-------|-------|
| Five Year Average | 1.113 | 1.014 | 1.004 | 1.001 |
|-------------------|-------|-------|-------|-------|

| | | | | |
|--------------------|-------|-------|-------|-------|
| Three Year Average | 1.119 | 1.013 | 1.003 | 1.002 |
|--------------------|-------|-------|-------|-------|

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.005 | 1.005 |
| 27 to 63 months: | 1.019 | 1.018 |
| 15 to 63 months: | 1.134 | 1.139 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Incurred Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 36,118 |
| 2009 | | | | 39,513 | 39,506 |
| 2010 | | | 40,473 | 40,615 | 40,599 |
| 2011 | | 40,754 | 40,915 | 40,997 | 41,093 |
| 2012 | 41,750 | 41,609 | 42,097 | 42,237 | 42,226 |
| 2013 | 41,637 | 42,925 | 43,153 | 43,394 | 43,365 |
| 2014 | 42,653 | 43,452 | 44,299 | 44,362 | 44,351 |
| 2015 | 44,123 | 45,823 | 46,058 | 46,195 | 45,838 |
| 2016 | 45,586 | 45,996 | 46,084 | 45,919 | 45,907 |
| 2017 | 43,787 | 43,798 | 43,989 | 44,139 | 44,387 |
| 2018 | 42,168 | 42,505 | 42,712 | 42,943 | |
| 2019 | 40,957 | 41,134 | 41,689 | | |
| 2020 | 35,571 | 35,967 | | | |
| 2021 | 37,056 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.004 | 1.000 |
| 2011 | | 1.004 | 1.002 | 1.002 |
| 2012 | 0.997 | 1.012 | 1.003 | 1.000 |
| 2013 | 1.031 | 1.005 | 1.006 | 0.999 |
| 2014 | 1.019 | 1.019 | 1.001 | 1.000 |
| 2015 | 1.039 | 1.005 | 1.003 | 0.992 |
| 2016 | 1.009 | 1.002 | 0.996 | 1.000 |
| 2017 | 1.000 | 1.004 | 1.003 | 1.006 |
| 2018 | 1.008 | 1.005 | 1.005 | |
| 2019 | 1.004 | 1.013 | | |
| 2020 | 1.011 | | | |
| Five Year Average | 1.006 | 1.006 | 1.002 | 0.999 |
| Three Year Average | 1.008 | 1.007 | 1.001 | 0.999 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.000 | |
| 27 to 63 months: | | 1.007 | 1.007 | |
| 15 to 63 months: | | 1.013 | 1.015 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Property Damage Incurred Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 78,082 |
| 2009 | | | | 81,259 | 81,280 |
| 2010 | | | 85,721 | 85,766 | 85,736 |
| 2011 | | 87,481 | 87,639 | 87,675 | 88,241 |
| 2012 | 87,799 | 88,754 | 89,833 | 89,979 | 89,978 |
| 2013 | 88,929 | 91,208 | 91,375 | 91,412 | 91,423 |
| 2014 | 93,188 | 94,764 | 95,091 | 95,149 | 95,154 |
| 2015 | 98,944 | 100,152 | 100,390 | 100,484 | 99,925 |
| 2016 | 96,436 | 98,580 | 98,878 | 98,310 | 98,923 |
| 2017 | 97,331 | 99,070 | 98,684 | 99,421 | 99,869 |
| 2018 | 96,159 | 98,153 | 99,239 | 99,050 | |
| 2019 | 94,194 | 96,519 | 96,635 | | |
| 2020 | 79,356 | 81,919 | | | |
| 2021 | 83,300 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.001 | 1.000 |
| 2011 | | 1.002 | 1.000 | 1.006 |
| 2012 | 1.011 | 1.012 | 1.002 | 1.000 |
| 2013 | 1.026 | 1.002 | 1.000 | 1.000 |
| 2014 | 1.017 | 1.003 | 1.001 | 1.000 |
| 2015 | 1.012 | 1.002 | 1.001 | 0.994 |
| 2016 | 1.022 | 1.003 | 0.994 | 1.006 |
| 2017 | 1.018 | 0.996 | 1.007 | 1.005 |
| 2018 | 1.021 | 1.011 | 0.998 | |
| 2019 | 1.025 | 1.001 | | |
| 2020 | 1.032 | | | |
| Five Year Average | 1.024 | 1.003 | 1.000 | 1.001 |
| Three Year Average | 1.026 | 1.003 | 1.000 | 1.002 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.002 | |
| 27 to 63 months: | | 1.004 | 1.005 | |
| 15 to 63 months: | | 1.028 | 1.031 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Incurred Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 2008 | | | | | 18,098 |
| 2009 | | | | 19,773 | 19,769 |
| 2010 | | | 19,718 | 19,746 | 19,751 |
| 2011 | | 20,167 | 20,298 | 20,342 | 20,409 |
| 2012 | 19,583 | 20,260 | 20,434 | 20,474 | 20,490 |
| 2013 | 19,250 | 19,901 | 20,063 | 20,111 | 20,123 |
| 2014 | 19,150 | 19,895 | 20,028 | 20,073 | 20,090 |
| 2015 | 18,560 | 19,057 | 19,301 | 19,356 | 19,328 |
| 2016 | 18,737 | 19,566 | 19,735 | 19,760 | 19,768 |
| 2017 | 17,933 | 18,622 | 18,770 | 18,818 | 18,916 |
| 2018 | 15,954 | 16,875 | 17,014 | 17,055 | |
| 2019 | 14,846 | 15,476 | 15,653 | | |
| 2020 | 11,995 | 12,631 | | | |
| 2021 | 11,536 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.001 | 1.000 |
| 2011 | | 1.006 | 1.002 | 1.003 |
| 2012 | 1.035 | 1.009 | 1.002 | 1.001 |
| 2013 | 1.034 | 1.008 | 1.002 | 1.001 |
| 2014 | 1.039 | 1.007 | 1.002 | 1.001 |
| 2015 | 1.027 | 1.013 | 1.003 | 0.999 |
| 2016 | 1.044 | 1.009 | 1.001 | 1.000 |
| 2017 | 1.038 | 1.008 | 1.003 | 1.005 |
| 2018 | 1.058 | 1.008 | 1.002 | |
| 2019 | 1.042 | 1.011 | | |
| 2020 | 1.053 | | | |
| Five Year Average | 1.047 | 1.010 | 1.002 | 1.001 |
| Three Year Average | 1.051 | 1.009 | 1.002 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.003 | 1.003 | |
| 27 to 63 months: | | 1.013 | 1.012 | |
| 15 to 63 months: | | 1.061 | 1.064 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Outstanding Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months |
|---------------|-----------|-----------|-----------|
| 2008 | | | |
| 2009 | | | |
| 2010 | | | 1,261 |
| 2011 | | 3,175 | 1,257 |
| 2012 | 12,121 | 3,457 | 1,227 |
| 2013 | 11,943 | 3,275 | 1,215 |
| 2014 | 11,966 | 3,309 | 1,476 |
| 2015 | 11,725 | 4,005 | 1,559 |
| 2016 | 13,518 | 4,157 | 1,598 |
| 2017 | 14,248 | 3,922 | 1,528 |
| 2018 | 13,576 | 3,967 | 1,562 |
| 2019 | 13,092 | 4,298 | 1,698 |
| 2020 | 11,824 | 3,711 | |
| 2021 | 12,976 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 2009 | | |
| 2010 | | |
| 2011 | | 0.396 |
| 2012 | 0.285 | 0.355 |
| 2013 | 0.274 | 0.371 |
| 2014 | 0.277 | 0.446 |
| 2015 | 0.342 | 0.389 |
| 2016 | 0.308 | 0.384 |
| 2017 | 0.275 | 0.390 |
| 2018 | 0.292 | 0.394 |
| 2019 | 0.328 | 0.395 |
| 2020 | 0.314 | |
| Five Year Average | 0.303 | 0.390 |
| Three Year Average | 0.311 | 0.393 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.390 | 0.393 |
| 15 to 39 months: | 0.118 | 0.122 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Property Damage Outstanding Claims as of | | |
|---------------|--|-----------|-----------|
| | 15 Months | 27 Months | 39 Months |
| 2008 | | | |
| 2009 | | | |
| 2010 | | | 40 |
| 2011 | | 114 | 46 |
| 2012 | 1,364 | 110 | 39 |
| 2013 | 1,328 | 113 | 35 |
| 2014 | 1,497 | 123 | 40 |
| 2015 | 1,580 | 126 | 30 |
| 2016 | 1,759 | 149 | 56 |
| 2017 | 2,173 | 190 | 72 |
| 2018 | 2,387 | 193 | 60 |
| 2019 | 2,293 | 199 | 111 |
| 2020 | 2,511 | 299 | |
| 2021 | 4,327 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 2009 | | |
| 2010 | | |
| 2011 | | 0.404 |
| 2012 | 0.081 | 0.355 |
| 2013 | 0.085 | 0.310 |
| 2014 | 0.082 | 0.325 |
| 2015 | 0.080 | 0.238 |
| 2016 | 0.085 | 0.376 |
| 2017 | 0.087 | 0.379 |
| 2018 | 0.081 | 0.311 |
| 2019 | 0.087 | 0.558 |
| 2020 | 0.119 | |
| Five Year Average | 0.092 | 0.372 |
| Three Year Average | 0.096 | 0.416 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.372 | 0.416 |
| 15 to 39 months: | 0.034 | 0.040 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Medical Payments Outstanding Claims as of | | |
|---------------|---|-----------|-----------|
| | 15 Months | 27 Months | 39 Months |
| 2008 | | | |
| 2009 | | | |
| 2010 | | | 58 |
| 2011 | | 119 | 48 |
| 2012 | 1,249 | 144 | 39 |
| 2013 | 1,579 | 101 | 44 |
| 2014 | 1,380 | 105 | 37 |
| 2015 | 1,317 | 132 | 45 |
| 2016 | 1,136 | 122 | 30 |
| 2017 | 1,096 | 87 | 29 |
| 2018 | 1,099 | 104 | 32 |
| 2019 | 868 | 96 | 28 |
| 2020 | 882 | 86 | |
| 2021 | 1,008 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 2009 | | |
| 2010 | | |
| 2011 | | 0.403 |
| 2012 | 0.115 | 0.271 |
| 2013 | 0.064 | 0.436 |
| 2014 | 0.076 | 0.352 |
| 2015 | 0.100 | 0.341 |
| 2016 | 0.107 | 0.246 |
| 2017 | 0.079 | 0.333 |
| 2018 | 0.095 | 0.308 |
| 2019 | 0.111 | 0.292 |
| 2020 | 0.098 | |
| Five Year Average | 0.098 | 0.304 |
| Three Year Average | 0.101 | 0.311 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.304 | 0.311 |
| 15 to 39 months: | 0.030 | 0.031 |

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



Gary Wierzbicki
Senior Actuary, FCAS

November 21st, 2022

Dear Karen,

Included below is Allstate's response to the inquiry regarding reserve strengthening and expense cutting initiatives for the Allstate Property & Casualty Insurance Company and Integon Indemnity Corporation and Integon Preferred Insurance Company Non-Fleet Auto Program in North Carolina.

With respect to 11 N.C.A.C. 10.1104 (3) (i), which states,

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

Allstate reports there have been **no** material changes with regard to case reserving practices for private passenger automobile insurance in the state of North Carolina over the past five years for the listed companies.

With respect to 11 N.C.A.C. 10.1104 (7) (c), which states,

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

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

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

Sincerely,

Gary Wierzbicki, FCAS
gwieb@allstate.com

Allstate Insurance Company
2775 Sanders Road, Northbrook, IL 60062



Home Office • 100 Erie Insurance Place • Erie, Pennsylvania 16530 • 814.870.2000
Toll free 1.800.458.0811 • Fax 814.870.3126 • www.erieinsurance.com

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

November 9, 2022

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

RE: PPA RESERVE STRENGTHENING & EXPENSE CUTTING ACTIVITIES

1. RESERVE STRENGTHENING

The Erie Insurance Group began implementing Colossus and the Soft Tissue Evaluation program in 1998-1999 in order to establish more accurate case reserves. We continued with these claims initiatives through 2022.

A new claims administration software system for the Private Passenger Auto line of business was implemented in December, 2016. The software system is termed ERIE Claims Center (ECC). The manner in which claims were recorded and case reserves established changed with the implementation of the new claims system in December, 2016. The changes for the Private Passenger Auto line of business which impacted the establishment of case reserves were eliminated in May, 2017. Generally, there is an observed deterioration in case reserve adequacy that aligns with the implementation of the new claims system in December, 2016.

In mid-October 2022, a predictive model to assist adjusters in establishing case reserves for bodily injury claims was implemented in North Carolina. However, this is not expected to have a material impact on case reserves for the accident year ending December 31, 2022 as claims handlers gain confidence and comfort with the model.

Overall, the criteria used and basis for establishing case reserves for the Private Passenger Auto line of business has not changed materially from the criteria used over the latest five years. The

relative adequacy level of case reserves is examined during the quarterly reserve analysis. Relative case reserve adequacy levels appear to be deteriorating over the last five years, although the diagnostics become harder to discern during the coronavirus pandemic.

2. EXPENSE CUTTING ACTIVITIES

We are not aware of any expense cutting activities over the last five years on Private Passenger Auto coverages that would materially impact the anticipated expense levels in North Carolina. The data in the most recent annual statements (2018 through 2022) is most representative of what to expect in the future.

Sincerely,

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

Kayla M. Robertson, FCAS

From: [Grillo, Monica](#)
To: [Andy Montano](#); [Termini, Joseph](#)
Cc: [Karen Ott](#); [Rebecca Williams](#)
Subject: RE: NCRB - Reserve Strengthening and Expense Cutting Activities - Private Passenger Auto Due 11/23/22
Date: Friday, November 11, 2022 3:53:03 PM

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

Karen, our response is below.

Dear Mr. Montano:

In late 2017, GEICO performed retrospective reviews of loss development patterns which indicated that case basis reserves for the bodily injury coverage had generally been more than adequate prior to this time. As such, the decision was made to lower the case basis reserves for the bodily injury coverage. This intentional reduction to the case basis reserves combined with the inflationary impacts that have driven increasing BI severity trends in recent periods for both GEICO and the industry data (as measured by Fast Track) have resulted in higher age-to-age factors in the GEICO loss development triangles for the latest diagonals. We believe diagonals since this change are the most appropriate for projecting recent accident period losses to ultimate.

The GEICO Companies did not implement any changes that would have a material impact on the expense factors. Expense control is a continuing effort at the GEICO companies and for that reason, GEICO believes that its historical experience is an appropriate basis for determining the expense provisions in your rate calculations and that no special adjustments are necessary.

Please let me know if you need anything further.



Monica Grillo | Sr. Actuarial Manager II
Pronouns – She/Her/Hers
Pricing and Product Management (PPM)
Phone: 240-541-6944
Email: mgrillo@geico.com

From: Andy Montano <afm@ncrb.org>
Sent: Monday, November 7, 2022 2:57 PM
To: Termini, Joseph <JTermini@geico.com>
Cc: Andy Montano <afm@ncrb.org>; Karen Ott <klo@ncrb.org>; Rebecca Williams <rrw@ncrb.org>; Grillo, Monica <MGrillo@geico.com>
Subject: NCRB - Reserve Strengthening and Expense Cutting Activities - Private Passenger Auto Due 11/23/22

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Joseph,

In connection with the 2023 North Carolina private passenger non-fleet motor vehicle insurance rate filing or review of experience, regulations adopted by the North Carolina Department of Insurance require that the Rate Bureau furnish statements from the fifteen largest writers of the various coverages involved regarding reserve strengthening and expense cutting activities over the previous five years.

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

Government Employees Insurance Company NAIC 22063
GEICO Indemnity Company NAIC 22055

RESERVE STRENGTHENING

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

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

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

EXPENSE CUTTING ACTIVITIES

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

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

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

Once completed, please reply to this email with the requested information to Karen Ott

klo@ncrb.org as soon as possible but no later than **November 23, 2022**.

Andy Montano

NCRB Personal Lines Director

NCRF Automobile Manager

2910 Sumner Boulevard

Raleigh, NC 27616

919.582.1021 *office*

afm@ncrb.org

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AUTO | HOME | LIFE

Liberty Mutual Insurance

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

November 18, 2022

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

Dear Karen,

This letter is in response to your November 7, 2022 request for statements regarding LM Insurance Corporation's reserve strengthening and expense cutting activities.

Reserve Strengthening

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

Expense Cutting

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

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

Sincerely,

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



November 28, 2022

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

Re: 2022 Reserve Strengthening and Expense Cutting

Dear Mr. Montano:

I am providing the following information concerning expense cutting activities and reserve strengthening for Nationwide Mutual Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, Allied Property and Casualty Insurance Company, and Nationwide Insurance Company of America.

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

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

Please contact me if you have any questions.

Sincerely,

Chas Cullen, ACAS, MAAA
Actuary, PC
Nationwide Insurance
cullenc@Nationwide.com
(614) 677-7215



North Carolina Farm Bureau Insurance Group

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

November 8, 2022

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

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

Mr. Montano:

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

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

Roger Batdorff
Senior Executive, Actuarial, Research & Reinsurance

RB/kb

North Carolina Farm Bureau Mutual Insurance Company, Inc.
Farm Bureau Insurance of N.C., Inc.
Visit Us On The Web At: www.ncfbins.com

11/21/2022

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

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

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto Loss and Defense and Cost Containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves did not materially change in 2022, nor over the past five years.

Sincerely,

James King, ACAS

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

11/21/2022

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

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

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto Loss and Defense and Cost Containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves did not materially change in 2022, nor over the past five years.

Sincerely,

James King, ACAS

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

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

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

November 16, 2022

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

Dear Ms. Ott:

RE: Reserve Strengthening and Expense Cutting Activities

Your email dated November 7, 2022 requested two items required from the largest writers of liability and physical damage private passenger automobile insurance in North Carolina.

The first item concerned reserves. In response to your question, State Farm has not made any changes in the past five years that have a material impact on the reserves established in North Carolina.

The second item concerned expenses. State Farm continues to review every aspect of our company's operation in an effort to further streamline workflow and processes and to invest in technological advances where appropriate while striving to improve the service provided to our customers. We believe that State Farm's recent expense levels are representative of what we expect for 2023, as we do not anticipate a material change.

Sincerely,



Jeff Clinch
Actuary and Assistant Secretary-Treasurer

JC:kw



We know what it means to serve.™

INSURANCE • BANKING • INVESTMENTS • RETIREMENT • ADVICE

November 9, 2022

Karen Ott
2910 Sumner Boulevard
Raleigh, NC 27616

Reference: Inquiry of Reserve Strengthening & Expense Cutting Activities

Ms. Ott:

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

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

Sincerely,

Carl Earnest, ACAS
Regional Actuary
USAA Auto Pricing

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

4. TRENDING FACTOR DEVELOPMENT AND APPLICATION

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED FACTORS

| <u>Loss Trends</u> | Historical | | | Prospective | | |
|---------------------------|-------------------|------------------------|---------------------|--------------------|------------------------|---------------------|
| | <u>Claim Cost</u> | <u>Claim Frequency</u> | <u>Pure Premium</u> | <u>Claim Cost</u> | <u>Claim Frequency</u> | <u>Pure Premium</u> |
| Bodily Injury (B/L) | 6.0% | 0.0% | 6.0% | 6.0% | 1.0% | 7.1% |
| Bodily Injury (T/L) | 7.5% | | | 7.0% | | |
| Property Damage | 12.0% | 0.0% | 12.0% | 10.5% | 1.0% | 11.6% |
| Medical Payments | 3.0% | -3.0% | -0.1% | 2.0% | -2.0% | 0.0% |
| Expense Trend | 5.5% | | | | | |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Loss Trend Factors by Experience Year

| | (1) Year | (2) # Years of Historical Trend (a) | (3) Historical Trend Factor(b) | (4) # Years of Prospective Trend (c) | (5) Prospective Trend Factor(b) | (6) Total Trend Factor (d) | (7) Annualized Trend Factor (e) |
|---------------------|-------------|---|---|--|--|--|---|
| Bodily Injury | 2019 | 2.00 | 6.0% | 3.04 | 7.1% | 1.384 | 6.7% |
| | 2020 | 1.00 | 6.0% | 3.04 | 7.1% | 1.306 | 6.8% |
| | 2021 | 0.00 | 6.0% | 3.04 | 7.1% | 1.232 | 7.1% |
| Property Damage | 2019 | 2.00 | 12.0% | 3.04 | 11.6% | 1.751 | 11.8% |
| | 2020 | 1.00 | 12.0% | 3.04 | 11.6% | 1.564 | 11.7% |
| | 2021 | 0.00 | 12.0% | 3.04 | 11.6% | 1.396 | 11.6% |
| Medical Payments | 2019 | 2.00 | -0.1% | 3.04 | 0.0% | 0.998 | 0.0% |
| | 2020 | 1.00 | -0.1% | 3.04 | 0.0% | 0.999 | 0.0% |
| | 2021 | 0.00 | -0.1% | 3.04 | 0.0% | 1.000 | 0.0% |

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

(b) Selected annual trend factor

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

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

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

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

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | | (6) PAID LOSSES | (7) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|-------------------------------------|-----------------------|-----------------------|----------------------------|--|---------------------------------------|-----------------------|----------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) | | | (8) ACTUAL (6)/(7) | (9) EXPONENTIAL CURVE OF BEST FIT (A) |
| <u>BODILY INJURY (TOTAL LIMITS)</u> | | | | | <u>PROPERTY DAMAGE (TOTAL LIMITS)</u> | | | |
| Dec-18 | 476,444,380 | 40,220 | 11,846 | 12,958.16 | 533,052,104 | 141,266 | 3,773 | 4,156.72 |
| Mar-19 | 479,831,884 | 39,782 | 12,062 | 13,264.09 | 542,463,503 | 140,998 | 3,847 | 4,256.30 |
| Jun-19 | 480,207,269 | 39,196 | 12,251 | 13,577.24 | 546,568,020 | 140,510 | 3,890 | 4,358.26 |
| Sep-19 | 489,983,627 | 39,254 | 12,482 | 13,897.78 | 562,048,790 | 142,054 | 3,957 | 4,462.66 |
| Dec-19 | 493,568,852 | 39,205 | 12,589 | 14,225.89 | 571,193,942 | 141,833 | 4,027 | 4,569.57 |
| Mar-20 | 492,787,676 | 39,450 | 12,491 | 14,561.75 | 579,851,298 | 141,497 | 4,098 | 4,679.03 |
| Jun-20 | 483,633,483 | 38,218 | 12,655 | 14,905.54 | 550,327,945 | 130,376 | 4,221 | 4,791.12 |
| Sep-20 | 466,234,304 | 36,059 | 12,930 | 15,257.44 | 520,415,986 | 123,143 | 4,226 | 4,905.89 |
| Dec-20 | 450,630,113 | 33,911 | 13,289 | 15,617.65 | 493,425,659 | 115,628 | 4,267 | 5,023.41 |
| Mar-21 | 434,529,406 | 31,445 | 13,819 | 15,986.37 | 460,188,713 | 106,669 | 4,314 | 5,143.75 |
| Jun-21 | 440,700,700 | 30,639 | 14,384 | 16,363.79 | 477,787,006 | 110,109 | 4,339 | 5,266.97 |
| Sep-21 | 459,258,347 | 31,138 | 14,749 | 16,750.12 | 500,894,973 | 109,755 | 4,564 | 5,393.14 |
| Dec-21 | 481,082,856 | 31,978 | 15,044 | 17,145.58 | 524,549,461 | 109,568 | 4,787 | 5,522.33 |
| Mar-22 | 510,806,117 | 33,191 | 15,390 | 17,550.36 | 567,361,969 | 112,660 | 5,036 | 5,654.62 |
| Jun-22 | 531,101,656 | 34,086 | 15,581 | 17,964.71 | 606,149,346 | 114,619 | 5,288 | 5,790.08 |

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

| | <u>Bodily Injury</u> | <u>Property Damage</u> |
|-----------|--------------------------|----------------------------|
| 6-points | 9.9% | 18.9% |
| 9-points | 11.8% | 12.1% |
| 12-points | 9.8% | 9.9% |
| 15-points | 8.5% | 8.8% |

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

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

| (1) YEAR ENDED | (2) EARNED EXPOSURES | (3) PAID CLAIMS | (4) PAID CLAIM FREQ (3)/(2) | (5) EARNED EXPOSURES | (6) PAID CLAIMS | (7) PAID CLAIM FREQ (6)/(5) |
|----------------------|----------------------------|-----------------------|---|----------------------------|-----------------------|---|
| <u>BODILY INJURY</u> | | | <u>PROPERTY DAMAGE</u> | | | |
| Dec-18 | 4,601,483 | 40,220 | 0.8741 | 4,601,483 | 141,266 | 3.0700 |
| Mar-19 | 4,582,134 | 39,782 | 0.8682 | 4,582,134 | 140,998 | 3.0771 |
| Jun-19 | 4,571,734 | 39,196 | 0.8574 | 4,571,734 | 140,510 | 3.0735 |
| Sep-19 | 4,577,180 | 39,254 | 0.8576 | 4,577,180 | 142,054 | 3.1035 |
| Dec-19 | 4,595,829 | 39,205 | 0.8531 | 4,595,829 | 141,833 | 3.0861 |
| Mar-20 | 4,622,845 | 39,450 | 0.8534 | 4,622,845 | 141,497 | 3.0608 |
| Jun-20 | 4,654,216 | 38,218 | 0.8211 | 4,654,216 | 130,376 | 2.8012 |
| Sep-20 | 4,690,415 | 36,059 | 0.7688 | 4,690,415 | 123,143 | 2.6254 |
| Dec-20 | 4,718,173 | 33,911 | 0.7187 | 4,718,173 | 115,628 | 2.4507 |
| Mar-21 | 4,739,215 | 31,445 | 0.6635 | 4,739,215 | 106,669 | 2.2508 |
| Jun-21 | 4,756,313 | 30,639 | 0.6442 | 4,756,313 | 110,109 | 2.3150 |
| Sep-21 | 4,763,685 | 31,138 | 0.6537 | 4,763,685 | 109,755 | 2.3040 |
| Dec-21 | 4,769,577 | 31,978 | 0.6705 | 4,769,577 | 109,568 | 2.2972 |
| Mar-22 | 4,769,411 | 33,191 | 0.6959 | 4,769,411 | 112,660 | 2.3621 |
| Jun-22 | 4,762,624 | 34,086 | 0.7157 | 4,762,624 | 114,619 | 2.4066 |

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

| | <u>Bodily Injury</u> | <u>Property Damage</u> |
|-----------|--------------------------|----------------------------|
| 6-points | 7.5% | 4.6% |
| 9-points | -6.5% | -6.6% |
| 12-points | -9.7% | -11.4% |
| 15-points | -8.9% | -10.2% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2022

NORTH CAROLINA BODILY INJURY

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 7.2% | 8.4% | 8.5% |
| 12 points | 8.3% | 9.4% | 9.8% |
| 9 points | 9.9% | 11.2% | 11.8% |
| 6 points | 8.8% | 9.3% | 9.9% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | -11.1% | -9.2% | -8.9% |
| 12 points | -12.1% | -10.4% | -9.7% |
| 9 points | -7.6% | -7.0% | -6.5% |
| 6 points | 7.0% | 7.3% | 7.5% |

NORTH CAROLINA PROPERTY DAMAGE

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 7.5% | 8.7% | 8.8% |
| 12 points | 8.5% | 9.7% | 9.9% |
| 9 points | 10.5% | 11.9% | 12.1% |
| 6 points | 15.7% | 17.4% | 18.9% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | -13.3% | -10.7% | -10.2% |
| 12 points | -15.1% | -12.5% | -11.4% |
| 9 points | -7.8% | -7.1% | -6.6% |
| 6 points | 4.4% | 4.5% | 4.6% |

NORTH CAROLINA
FAST TRACK TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

NORTH CAROLINA BODILY INJURY

| | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| COST | | |
| 15 points | 0.97 | 0.97 |
| 12 points | 0.98 | 0.98 |
| 9 points | 0.99 | 0.99 |
| 6 points | 0.99 | 0.99 |
| FREQ | | |
| 15 points | -0.89 | -0.88 |
| 12 points | -0.83 | -0.82 |
| 9 points | -0.58 | -0.57 |
| 6 points | 0.86 | 0.86 |

NORTH CAROLINA PROPERTY DAMAGE

| | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| COST | | |
| 15 points | 0.94 | 0.96 |
| 12 points | 0.93 | 0.95 |
| 9 points | 0.93 | 0.94 |
| 6 points | 0.98 | 0.99 |
| FREQ | | |
| 15 points | -0.90 | -0.90 |
| 12 points | -0.87 | -0.87 |
| 9 points | -0.66 | -0.66 |
| 6 points | 0.90 | 0.90 |

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

FASTTRACK - COUNTRYWIDE DATA

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | | (6) PAID LOSSES | (7) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|-------------------------------------|-----------------------|-----------------------|---------------------------------------|--|-----------------------|-----------------------|----------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) | | | (8) ACTUAL (6)/(7) | (9) EXPONENTIAL CURVE OF BEST FIT (A) |
| <u>BODILY INJURY (TOTAL LIMITS)</u> | | | <u>PROPERTY DAMAGE (TOTAL LIMITS)</u> | | | | | |
| Dec-18 | 15,134,129,133 | 880,672 | 17,185 | 19,261.91 | 19,079,295,340 | 4,945,340 | 3,858 | 4,241.86 |
| Mar-19 | 15,295,890,505 | 877,295 | 17,435 | 19,761.81 | 19,129,345,724 | 4,885,370 | 3,916 | 4,340.58 |
| Jun-19 | 15,551,465,576 | 875,259 | 17,768 | 20,274.68 | 19,070,725,979 | 4,826,013 | 3,952 | 4,441.59 |
| Sep-19 | 15,883,002,253 | 874,990 | 18,152 | 20,800.86 | 19,301,562,756 | 4,820,711 | 4,004 | 4,544.95 |
| Dec-19 | 16,141,276,355 | 876,355 | 18,419 | 21,340.71 | 19,394,960,117 | 4,774,725 | 4,062 | 4,650.72 |
| Mar-20 | 16,466,869,096 | 880,013 | 18,712 | 21,894.56 | 19,568,552,425 | 4,737,453 | 4,131 | 4,758.95 |
| Jun-20 | 16,241,650,182 | 852,170 | 19,059 | 22,462.78 | 18,615,852,174 | 4,347,220 | 4,282 | 4,869.70 |
| Sep-20 | 15,661,901,143 | 806,966 | 19,408 | 23,045.75 | 17,315,861,798 | 3,972,807 | 4,359 | 4,983.03 |
| Dec-20 | 15,165,285,067 | 756,874 | 20,037 | 23,643.86 | 16,084,514,058 | 3,624,618 | 4,438 | 5,099.00 |
| Mar-21 | 14,500,239,857 | 700,010 | 20,714 | 24,257.48 | 14,806,692,374 | 3,268,862 | 4,530 | 5,217.66 |
| Jun-21 | 14,533,105,085 | 676,894 | 21,470 | 24,887.03 | 15,052,011,781 | 3,339,310 | 4,508 | 5,339.08 |
| Sep-21 | 15,085,804,640 | 681,778 | 22,127 | 25,532.92 | 15,897,377,111 | 3,417,089 | 4,652 | 5,463.33 |
| Dec-21 | 15,597,695,217 | 689,073 | 22,636 | 26,195.57 | 16,826,973,391 | 3,490,864 | 4,820 | 5,590.48 |
| Mar-22 | 16,358,087,970 | 706,918 | 23,140 | 26,875.42 | 18,295,952,556 | 3,635,932 | 5,032 | 5,720.58 |
| Jun-22 | 17,014,529,076 | 722,805 | 23,540 | 27,572.91 | 19,791,961,371 | 3,750,294 | 5,277 | 5,853.71 |

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

| | <u>Bodily Injury</u> | <u>Property Damage</u> |
|-----------|--------------------------|----------------------------|
| 6-points | 10.7% | 13.8% |
| 9-points | 11.9% | 10.2% |
| 12-points | 10.8% | 9.6% |
| 15-points | 9.9% | 8.7% |

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

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

FASTTRACK - COUNTRYWIDE DATA

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|----------------------|---------------------|----------------|----------------------------------|---------------------|----------------|----------------------------------|
| YEAR ENDED | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (3)/(2) | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (6)/(5) |
| <u>BODILY INJURY</u> | | | <u>PROPERTY DAMAGE</u> | | | |
| Dec-18 | 101,919,302 | 880,672 | 0.8641 | 143,738,639 | 4,945,340 | 3.4405 |
| Mar-19 | 101,970,815 | 877,295 | 0.8603 | 143,764,040 | 4,885,370 | 3.3982 |
| Jun-19 | 102,124,942 | 875,259 | 0.8570 | 143,948,857 | 4,826,013 | 3.3526 |
| Sep-19 | 102,365,248 | 874,990 | 0.8548 | 144,244,856 | 4,820,711 | 3.3420 |
| Dec-19 | 102,664,658 | 876,355 | 0.8536 | 144,615,707 | 4,774,725 | 3.3017 |
| Mar-20 | 103,113,229 | 880,013 | 0.8534 | 145,203,772 | 4,737,453 | 3.2626 |
| Jun-20 | 103,572,026 | 852,170 | 0.8228 | 145,761,559 | 4,347,220 | 2.9824 |
| Sep-20 | 104,124,367 | 806,966 | 0.7750 | 146,467,872 | 3,972,807 | 2.7124 |
| Dec-20 | 104,656,140 | 756,874 | 0.7232 | 147,165,200 | 3,624,618 | 2.4630 |
| Mar-21 | 105,077,801 | 700,010 | 0.6662 | 147,687,817 | 3,268,862 | 2.2134 |
| Jun-21 | 105,533,909 | 676,894 | 0.6414 | 148,360,594 | 3,339,310 | 2.2508 |
| Sep-21 | 105,809,023 | 681,778 | 0.6443 | 148,829,964 | 3,417,089 | 2.2960 |
| Dec-21 | 106,016,604 | 689,073 | 0.6500 | 149,227,099 | 3,490,864 | 2.3393 |
| Mar-22 | 106,116,936 | 706,918 | 0.6662 | 149,530,007 | 3,635,932 | 2.4316 |
| Jun-22 | 106,094,166 | 722,805 | 0.6813 | 149,623,662 | 3,750,294 | 2.5065 |

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

| | Bodily <u>Injury</u> | Property <u>Damage</u> |
|-----------|-------------------------|---------------------------|
| 6-points | 2.7% | 10.5% |
| 9-points | -9.2% | -7.0% |
| 12-points | -11.2% | -13.3% |
| 15-points | -9.8% | -12.9% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2022

MULTISTATE BODILY INJURY

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 8.2% | 9.6% | 9.9% |
| 12 points | 9.0% | 10.3% | 10.8% |
| 9 points | 10.0% | 11.3% | 11.9% |
| 6 points | 9.5% | 10.1% | 10.7% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | -12.4% | -10.1% | -9.8% |
| 12 points | -14.5% | -12.1% | -11.2% |
| 9 points | -11.3% | -10.0% | -9.2% |
| 6 points | 2.7% | 2.7% | 2.7% |

MULTISTATE PROPERTY DAMAGE

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 7.3% | 8.5% | 8.7% |
| 12 points | 8.2% | 9.3% | 9.6% |
| 9 points | 9.0% | 10.0% | 10.2% |
| 6 points | 12.0% | 13.0% | 13.8% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | -18.3% | -13.6% | -12.9% |
| 12 points | -18.8% | -14.9% | -13.3% |
| 9 points | -8.5% | -7.8% | -7.0% |
| 6 points | 9.4% | 10.0% | 10.5% |

NORTH CAROLINA
 FAST TRACK TREND SUMMARY
 CORRELATION COEFFICIENTS
 DATA ENDED JUNE 2022

MULTISTATE BODILY INJURY

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

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.92 | -0.91 |
| 12 points | -0.90 | -0.89 |
| 9 points | -0.76 | -0.75 |
| 6 points | 0.54 | 0.53 |

MULTISTATE PROPERTY DAMAGE

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.97 | 0.98 |
| 12 points | 0.97 | 0.98 |
| 9 points | 0.95 | 0.96 |
| 6 points | 0.96 | 0.97 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.90 | -0.89 |
| 12 points | -0.83 | -0.82 |
| 9 points | -0.54 | -0.52 |
| 6 points | 0.98 | 0.99 |

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

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | | (6) PAID LOSSES | (7) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|------------------------------------|-----------------------|-----------------------|----------------------------|--|---------------------------------------|-----------------------|----------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) | | | (8) ACTUAL (6)/(7) | (9) EXPONENTIAL CURVE OF BEST FIT (A) |
| <u>BODILY INJURY (30/60 LIMIT)</u> | | | | | <u>PROPERTY DAMAGE (TOTAL LIMITS)</u> | | | |
| Sep-16 | \$761,371,373 | 108,001 | \$7,050 | \$7,476.09 | \$911,644,593 | 304,790 | \$2,991 | \$2,854.19 |
| Dec-16 | 778,934,885 | 107,693 | 7,233 | 7,589.21 | 937,693,884 | 304,271 | 3,082 | 2,931.28 |
| Mar-17 | 800,127,094 | 108,932 | 7,345 | 7,704.04 | 957,174,130 | 303,905 | 3,150 | 3,010.45 |
| Jun-17 | 803,807,124 | 108,878 | 7,383 | 7,820.61 | 971,987,427 | 303,118 | 3,207 | 3,091.76 |
| Sep-17 | 805,720,885 | 108,507 | 7,426 | 7,938.95 | 983,364,286 | 303,208 | 3,243 | 3,175.26 |
| Dec-17 | 807,856,861 | 107,357 | 7,525 | 8,059.08 | 990,048,405 | 301,098 | 3,288 | 3,261.02 |
| Mar-18 | 805,947,993 | 105,706 | 7,624 | 8,181.02 | 986,136,692 | 301,502 | 3,271 | 3,349.09 |
| Jun-18 | 811,273,731 | 103,551 | 7,835 | 8,304.81 | 983,240,409 | 298,272 | 3,296 | 3,439.55 |
| Sep-18 | 810,249,263 | 102,268 | 7,923 | 8,430.47 | 973,946,527 | 295,548 | 3,295 | 3,532.44 |
| Dec-18 | 808,072,641 | 101,397 | 7,969 | 8,558.03 | 981,219,405 | 298,157 | 3,291 | 3,627.85 |
| Mar-19 | 810,281,806 | 100,734 | 8,044 | 8,687.53 | 1,008,370,208 | 302,008 | 3,339 | 3,725.83 |
| Jun-19 | 819,772,110 | 100,740 | 8,138 | 8,818.98 | 1,026,848,428 | 304,263 | 3,375 | 3,826.46 |
| Sep-19 | 832,154,155 | 101,100 | 8,231 | 8,952.42 | 1,062,695,794 | 309,241 | 3,436 | 3,929.81 |
| Dec-19 | 843,489,082 | 101,429 | 8,316 | 9,087.88 | 1,089,575,547 | 312,065 | 3,492 | 4,035.94 |
| Mar-20 | 856,720,013 | 102,077 | 8,393 | 9,225.39 | 1,109,846,578 | 311,964 | 3,558 | 4,144.95 |
| Jun-20 | 840,933,061 | 98,247 | 8,559 | 9,364.99 | 1,056,353,836 | 288,339 | 3,664 | 4,256.90 |
| Sep-20 | 817,747,092 | 94,217 | 8,679 | 9,506.69 | 1,004,578,278 | 273,817 | 3,669 | 4,371.87 |
| Dec-20 | 784,127,826 | 89,294 | 8,781 | 9,650.54 | 955,677,511 | 256,259 | 3,729 | 4,489.95 |
| Mar-21 | 748,386,035 | 83,857 | 8,925 | 9,796.56 | 900,710,927 | 235,579 | 3,823 | 4,611.21 |
| Jun-21 | 744,114,360 | 82,329 | 9,038 | 9,944.80 | 934,034,073 | 241,793 | 3,863 | 4,735.75 |
| Sep-21 | 756,456,783 | 81,684 | 9,261 | 10,095.27 | 979,293,627 | 239,567 | 4,088 | 4,863.66 |
| Dec-21 | 783,741,611 | 83,243 | 9,415 | 10,248.03 | 1,033,352,611 | 240,845 | 4,291 | 4,995.02 |
| Mar-22 | 815,307,089 | 85,193 | 9,570 | 10,403.09 | 1,107,884,501 | 247,514 | 4,476 | 5,129.93 |
| Jun-22 | 835,998,387 | 87,066 | 9,602 | 10,560.50 | 1,181,483,685 | 253,582 | 4,659 | 5,268.48 |

| (10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT: | BODILY INJURY | | PROPERTY DAMAGE |
|---|---------------|-------|-----------------|
| | 6-points | 6.5% | 18.4% |
| 9-points | 6.4% | 13.5% | |
| 12-points | 6.2% | 11.2% | |
| 15-points | 5.8% | 9.8% | |
| 24-points | 5.4% | 6.5% | |

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

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

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | | (6) PAID LOSSES | (7) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|-------------------------------------|-----------------------|-----------------------|----------------------------|--|-------------------------------------|-----------------------|----------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) | | | (8) ACTUAL (6)/(7) | (9) EXPONENTIAL CURVE OF BEST FIT (A) |
| <u>BODILY INJURY (30/60 EXCESS)</u> | | | | | <u>BODILY INJURY (TOTAL LIMITS)</u> | | | |
| Sep-16 | \$147,425,361 | 108,001 | \$1,365 | \$1,242.59 | \$908,796,734 | 108,001 | \$8,415 | \$8,673.60 |
| Dec-16 | 134,388,297 | 107,693 | 1,248 | 1,292.46 | 913,323,182 | 107,693 | 8,481 | 8,843.77 |
| Mar-17 | 140,439,757 | 108,932 | 1,289 | 1,344.33 | 940,566,851 | 108,932 | 8,634 | 9,017.27 |
| Jun-17 | 142,324,221 | 108,878 | 1,307 | 1,398.27 | 946,131,345 | 108,878 | 8,690 | 9,194.18 |
| Sep-17 | 144,116,357 | 108,507 | 1,328 | 1,454.39 | 949,837,242 | 108,507 | 8,754 | 9,374.56 |
| Dec-17 | 147,774,062 | 107,357 | 1,376 | 1,512.75 | 955,630,923 | 107,357 | 8,901 | 9,558.48 |
| Mar-18 | 146,475,562 | 105,706 | 1,386 | 1,573.46 | 952,423,555 | 105,706 | 9,010 | 9,746.01 |
| Jun-18 | 148,494,304 | 103,551 | 1,434 | 1,636.60 | 959,768,035 | 103,551 | 9,269 | 9,937.21 |
| Sep-18 | 151,966,541 | 102,268 | 1,486 | 1,702.28 | 962,215,804 | 102,268 | 9,409 | 10,132.17 |
| Dec-18 | 153,901,281 | 101,397 | 1,518 | 1,770.59 | 961,973,922 | 101,397 | 9,487 | 10,330.95 |
| Mar-19 | 155,420,896 | 100,734 | 1,543 | 1,841.65 | 965,702,702 | 100,734 | 9,587 | 10,533.63 |
| Jun-19 | 157,486,170 | 100,740 | 1,563 | 1,915.55 | 977,258,280 | 100,740 | 9,701 | 10,740.29 |
| Sep-19 | 163,947,844 | 101,100 | 1,622 | 1,992.43 | 996,101,999 | 101,100 | 9,853 | 10,951.00 |
| Dec-19 | 170,457,097 | 101,429 | 1,681 | 2,072.38 | 1,013,946,179 | 101,429 | 9,997 | 11,165.85 |
| Mar-20 | 171,489,250 | 102,077 | 1,680 | 2,155.55 | 1,028,209,263 | 102,077 | 10,073 | 11,384.91 |
| Jun-20 | 169,534,576 | 98,247 | 1,726 | 2,242.05 | 1,010,467,637 | 98,247 | 10,285 | 11,608.27 |
| Sep-20 | 169,002,164 | 94,217 | 1,794 | 2,332.03 | 986,749,256 | 94,217 | 10,473 | 11,836.01 |
| Dec-20 | 163,549,122 | 89,294 | 1,832 | 2,425.61 | 947,676,948 | 89,294 | 10,613 | 12,068.22 |
| Mar-21 | 165,617,675 | 83,857 | 1,975 | 2,522.95 | 914,003,710 | 83,857 | 10,900 | 12,304.99 |
| Jun-21 | 173,894,047 | 82,329 | 2,112 | 2,624.20 | 918,008,407 | 82,329 | 11,150 | 12,546.40 |
| Sep-21 | 180,587,569 | 81,684 | 2,211 | 2,729.51 | 937,044,352 | 81,684 | 11,472 | 12,792.54 |
| Dec-21 | 191,605,814 | 83,243 | 2,302 | 2,839.05 | 975,347,425 | 83,243 | 11,717 | 13,043.52 |
| Mar-22 | 200,856,915 | 85,193 | 2,358 | 2,952.98 | 1,016,164,004 | 85,193 | 11,928 | 13,299.42 |
| Jun-22 | 206,845,425 | 87,066 | 2,376 | 3,071.48 | 1,042,843,812 | 87,066 | 11,978 | 13,560.34 |

| (10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT: | | 30/60 EXCESS | TOTAL LIMITS |
|---|-----------|--------------|--------------|
| | 6-points | 16.0% | 8.3% |
| | 9-points | 19.5% | 8.7% |
| | 12-points | 17.0% | 8.1% |
| | 15-points | 15.2% | 7.4% |
| | 24-points | 11.9% | 6.5% |

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

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

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|----------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| Sep-16 | \$105,474,057 | 63,373 | \$1,664 | \$1,678.71 |
| Dec-16 | 107,524,657 | 64,022 | 1,679 | 1,692.89 |
| Mar-17 | 109,423,420 | 64,804 | 1,689 | 1,707.18 |
| Jun-17 | 111,620,075 | 65,104 | 1,714 | 1,721.60 |
| Sep-17 | 111,050,480 | 64,775 | 1,714 | 1,736.13 |
| Dec-17 | 108,829,469 | 63,350 | 1,718 | 1,750.79 |
| Mar-18 | 106,636,574 | 62,438 | 1,708 | 1,765.58 |
| Jun-18 | 102,599,908 | 61,055 | 1,680 | 1,780.48 |
| Sep-18 | 99,572,341 | 59,012 | 1,687 | 1,795.52 |
| Dec-18 | 98,031,480 | 57,639 | 1,701 | 1,810.68 |
| Mar-19 | 96,749,765 | 55,909 | 1,730 | 1,825.97 |
| Jun-19 | 97,191,279 | 55,415 | 1,754 | 1,841.39 |
| Sep-19 | 98,842,430 | 56,059 | 1,763 | 1,856.93 |
| Dec-19 | 99,263,186 | 56,181 | 1,767 | 1,872.61 |
| Mar-20 | 99,778,112 | 56,224 | 1,775 | 1,888.43 |
| Jun-20 | 95,229,377 | 52,532 | 1,813 | 1,904.37 |
| Sep-20 | 88,941,498 | 48,710 | 1,826 | 1,920.45 |
| Dec-20 | 85,557,947 | 45,925 | 1,863 | 1,936.67 |
| Mar-21 | 80,433,929 | 42,850 | 1,877 | 1,953.02 |
| Jun-21 | 79,946,495 | 42,413 | 1,885 | 1,969.51 |
| Sep-21 | 80,938,695 | 42,284 | 1,914 | 1,986.14 |
| Dec-21 | 80,137,712 | 42,144 | 1,902 | 2,002.91 |
| Mar-22 | 79,995,257 | 41,778 | 1,915 | 2,019.83 |
| Jun-22 | 79,937,253 | 42,073 | 1,900 | 2,036.88 |

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

| | MEDICAL PAYMENTS |
|-----------|------------------|
| 6-points | 1.2% |
| 9-points | 2.6% |
| 12-points | 3.4% |
| 15-points | 3.6% |
| 24-points | 2.6% |

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

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

ALL CARRIERS

| (1) | (2) | (3) | (4) | (5) | (6) |
|----------------------|------------------|-------------|-------------------------|-------------|-------------------------|
| YEAR ENDED | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (3)/(2) | PAID CLAIMS | PAID CLAIM FREQ (5)/(2) |
| <u>BODILY INJURY</u> | | | <u>PROPERTY DAMAGE</u> | | |
| Sep-16 | 7,627,580 | 108,001 | 1.4159 | 304,790 | 3.9959 |
| Dec-16 | 7,671,704 | 107,693 | 1.4038 | 304,271 | 3.9661 |
| Mar-17 | 7,716,197 | 108,932 | 1.4117 | 303,905 | 3.9385 |
| Jun-17 | 7,786,458 | 108,878 | 1.3983 | 303,118 | 3.8929 |
| Sep-17 | 7,851,726 | 108,507 | 1.3820 | 303,208 | 3.8617 |
| Dec-17 | 7,914,467 | 107,357 | 1.3565 | 301,098 | 3.8044 |
| Mar-18 | 7,962,800 | 105,706 | 1.3275 | 301,502 | 3.7864 |
| Jun-18 | 7,981,112 | 103,551 | 1.2975 | 298,272 | 3.7372 |
| Sep-18 | 7,999,500 | 102,268 | 1.2784 | 295,548 | 3.6946 |
| Dec-18 | 8,015,349 | 101,397 | 1.2650 | 298,157 | 3.7198 |
| Mar-19 | 8,049,195 | 100,734 | 1.2515 | 302,008 | 3.7520 |
| Jun-19 | 8,065,299 | 100,740 | 1.2491 | 304,263 | 3.7725 |
| Sep-19 | 8,111,343 | 101,100 | 1.2464 | 309,241 | 3.8125 |
| Dec-19 | 8,157,889 | 101,429 | 1.2433 | 312,065 | 3.8253 |
| Mar-20 | 8,218,247 | 102,077 | 1.2421 | 311,964 | 3.7960 |
| Jun-20 | 8,319,856 | 98,247 | 1.1809 | 288,339 | 3.4657 |
| Sep-20 | 8,367,885 | 94,217 | 1.1259 | 273,817 | 3.2722 |
| Dec-20 | 8,402,643 | 89,294 | 1.0627 | 256,259 | 3.0497 |
| Mar-21 | 8,411,003 | 83,857 | 0.9970 | 235,579 | 2.8008 |
| Jun-21 | 8,436,057 | 82,329 | 0.9759 | 241,793 | 2.8662 |
| Sep-21 | 8,486,302 | 81,684 | 0.9625 | 239,567 | 2.8230 |
| Dec-21 | 8,613,371 | 83,243 | 0.9664 | 240,845 | 2.7962 |
| Mar-22 | 8,809,089 | 85,193 | 0.9671 | 247,514 | 2.8098 |
| Jun-22 | 8,906,681 | 87,066 | 0.9775 | 253,582 | 2.8471 |

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

| | BODILY INJURY | PROPERTY DAMAGE |
|-----------|---------------|-----------------|
| 6-points | -1.4% | 0.1% |
| 9-points | -9.1% | -9.0% |
| 12-points | -10.8% | -12.6% |
| 15-points | -9.4% | -10.7% |
| 24-points | -7.3% | -6.6% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

| (1) | (2) | (3) | (4) PAID CLAIM FREQ (3)/(2) |
|-----------------------|-----------------------------|------------------------|---|
| <u>YEAR ENDED</u> | <u>EARNED EXPOSURES</u> | <u>PAID CLAIMS</u> | |

MEDICAL PAYMENTS

| | | | |
|--------|-----------|--------|--------|
| Sep-16 | 5,302,879 | 63,373 | 1.1951 |
| Dec-16 | 5,316,284 | 64,022 | 1.2043 |
| Mar-17 | 5,328,303 | 64,804 | 1.2162 |
| Jun-17 | 5,354,220 | 65,104 | 1.2159 |
| Sep-17 | 5,379,300 | 64,775 | 1.2042 |
| Dec-17 | 5,403,007 | 63,350 | 1.1725 |
| Mar-18 | 5,416,914 | 62,438 | 1.1526 |
| Jun-18 | 5,411,487 | 61,055 | 1.1282 |
| Sep-18 | 5,402,323 | 59,012 | 1.0923 |
| Dec-18 | 5,390,133 | 57,639 | 1.0693 |
| Mar-19 | 5,390,934 | 55,909 | 1.0371 |
| Jun-19 | 5,384,555 | 55,415 | 1.0291 |
| Sep-19 | 5,396,698 | 56,059 | 1.0388 |
| Dec-19 | 5,408,952 | 56,181 | 1.0387 |
| Mar-20 | 5,439,968 | 56,224 | 1.0335 |
| Jun-20 | 5,494,382 | 52,532 | 0.9561 |
| Sep-20 | 5,506,529 | 48,710 | 0.8846 |
| Dec-20 | 5,511,254 | 45,925 | 0.8333 |
| Mar-21 | 5,482,516 | 42,850 | 0.7816 |
| Jun-21 | 5,457,064 | 42,413 | 0.7772 |
| Sep-21 | 5,461,032 | 42,284 | 0.7743 |
| Dec-21 | 5,500,430 | 42,144 | 0.7662 |
| Mar-22 | 5,571,628 | 41,778 | 0.7498 |
| Jun-22 | 5,620,335 | 42,073 | 0.7486 |

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

| | MEDICAL PAYMENTS |
|-----------|------------------|
| 6-points | -3.7% |
| 9-points | -10.4% |
| 12-points | -13.2% |
| 15-points | -11.6% |
| 24-points | -9.3% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 BASIC

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 5.1% | 5.7% | 5.8% |
| 12 points | 5.6% | 6.0% | 6.2% |
| 9 points | 5.8% | 6.2% | 6.4% |
| 6 points | 6.1% | 6.3% | 6.5% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 24 points | -9.3% | -7.4% | -7.3% |
| 15 points | -11.9% | -9.7% | -9.4% |
| 12 points | -13.9% | -11.6% | -10.8% |
| 9 points | -11.0% | -9.8% | -9.1% |
| 6 points | -1.4% | -1.4% | -1.4% |

PROPERTY DAMAGE TOTAL LIMITS

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 8.2% | 9.7% | 9.8% |
| 12 points | 9.4% | 10.9% | 11.2% |
| 9 points | 11.4% | 13.1% | 13.5% |
| 6 points | 15.3% | 16.9% | 18.4% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 24 points | -8.1% | -6.5% | -6.6% |
| 15 points | -14.0% | -11.1% | -10.7% |
| 12 points | -17.1% | -13.8% | -12.6% |
| 9 points | -10.8% | -9.6% | -9.0% |
| 6 points | 0.1% | 0.1% | 0.1% |

MEDICAL PAYMENTS TOTAL LIMITS

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 3.3% | 3.5% | 3.6% |
| 12 points | 3.2% | 3.3% | 3.4% |
| 9 points | 2.5% | 2.6% | 2.6% |
| 6 points | 1.2% | 1.2% | 1.2% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 24 points | -12.9% | -9.4% | -9.3% |
| 15 points | -15.7% | -12.1% | -11.6% |
| 12 points | -18.1% | -14.5% | -13.2% |
| 9 points | -12.8% | -11.2% | -10.4% |
| 6 points | -3.9% | -3.8% | -3.7% |

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

| COST | END POINT | STRAIGHT LINE | | EXPONENTIAL |
|-----------|-----------|---------------|-------|-------------|
| | | MID POINT | | |
| 15 points | 11.5% | 14.6% | 15.2% | |
| 12 points | 13.0% | 15.8% | 17.0% | |
| 9 points | 14.9% | 18.0% | 19.5% | |
| 6 points | 13.4% | 14.6% | 16.0% | |

BODILY INJURY TOTAL LIMITS

| COST | END POINT | STRAIGHT LINE | | EXPONENTIAL |
|-----------|-----------|---------------|------|-------------|
| | | MID POINT | | |
| 15 points | 6.4% | 7.3% | 7.4% | |
| 12 points | 7.0% | 7.8% | 8.1% | |
| 9 points | 7.7% | 8.4% | 8.7% | |
| 6 points | 7.5% | 7.9% | 8.3% | |

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 BASIC

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

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.97 | -0.96 |
| 15 points | -0.95 | -0.94 |
| 12 points | -0.94 | -0.94 |
| 9 points | -0.86 | -0.86 |
| 6 points | -0.51 | -0.51 |

PROPERTY DAMAGE TOTAL LIMITS

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

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.90 | -0.89 |
| 15 points | -0.92 | -0.92 |
| 12 points | -0.91 | -0.92 |
| 9 points | -0.81 | -0.82 |
| 6 points | 0.07 | 0.07 |

MEDICAL PAYMENTS TOTAL LIMITS

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.97 | 0.97 |
| 12 points | 0.95 | 0.95 |
| 9 points | 0.90 | 0.90 |
| 6 points | 0.67 | 0.68 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.97 | -0.96 |
| 15 points | -0.95 | -0.95 |
| 12 points | -0.94 | -0.95 |
| 9 points | -0.89 | -0.90 |
| 6 points | -0.96 | -0.96 |

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

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

BODILY INJURY TOTAL LIMITS

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.99 | 0.99 |
| 12 points | 0.99 | 0.99 |
| 9 points | 0.99 | 0.99 |
| 6 points | 0.98 | 0.98 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

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

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

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

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

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

(E) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE
DATA ENDED SEPTEMBER 2022

ALL ITEMS CONSUMER PRICE INDEX

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

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

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

COMPENSATION COST INDEX

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

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED SEPTEMBER 2022

ALL ITEMS CONSUMER PRICE INDEX

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

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

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

COMPENSATION COST INDEX

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

Countrywide External Expense Trend

| | Consumer Price Index(a) | Compensation Cost Index(b) | | Consumer Price Index(a) | Compensation Cost Index(b) |
|-------|-------------------------|----------------------------|-------|-------------------------|----------------------------|
| 1/17 | 242.8 | | 1/20 | 258.0 | |
| 2/17 | 243.6 | 130.8 | 2/20 | 258.7 | 140.6 |
| 3/17 | 243.8 | | 3/20 | 258.1 | |
| 4/17 | 244.5 | | 4/20 | 256.4 | |
| 5/17 | 244.7 | 132.8 | 5/20 | 256.4 | 142.5 |
| 6/17 | 245.0 | | 6/20 | 257.8 | |
| 7/17 | 244.8 | | 7/20 | 259.1 | |
| 8/17 | 245.5 | 132.5 | 8/20 | 259.9 | 142.7 |
| 9/17 | 246.8 | | 9/20 | 260.3 | |
| 10/17 | 246.7 | | 10/20 | 260.4 | |
| 11/17 | 246.7 | 132.6 | 11/20 | 260.2 | 143.0 |
| 12/17 | 246.5 | | 12/20 | 260.5 | |
| 1/18 | 247.9 | | 1/21 | 261.6 | |
| 2/18 | 249.0 | 134.1 | 2/21 | 263.0 | 144.6 |
| 3/18 | 249.6 | | 3/21 | 264.9 | |
| 4/18 | 250.5 | | 4/21 | 267.1 | |
| 5/18 | 251.6 | 136.3 | 5/21 | 269.2 | 145.6 |
| 6/18 | 252.0 | | 6/21 | 271.7 | |
| 7/18 | 252.0 | | 7/21 | 273.0 | |
| 8/18 | 252.1 | 135.9 | 8/21 | 273.6 | 146.4 |
| 9/18 | 252.4 | | 9/21 | 274.3 | |
| 10/18 | 252.9 | | 10/21 | 276.6 | |
| 11/18 | 252.0 | 135.7 | 11/21 | 277.9 | 147.1 |
| 12/18 | 251.2 | | 12/21 | 278.8 | |
| 1/19 | 251.7 | | 1/22 | 281.1 | |
| 2/19 | 252.8 | 137.8 | 2/22 | 283.7 | 150.1 |
| 3/19 | 254.2 | | 3/22 | 287.5 | |
| 4/19 | 255.5 | | 4/22 | 289.1 | |
| 5/19 | 256.1 | 139.1 | 5/22 | 292.3 | 153.4 |
| 6/19 | 256.1 | | 6/22 | 296.3 | |
| 7/19 | 256.6 | | 7/22 | 296.3 | |
| 8/19 | 256.6 | 139.6 | 8/22 | 296.2 | 154.4 |
| 9/19 | 256.8 | | 9/22 | 296.8 | |
| 10/19 | 257.3 | | | | |
| 11/19 | 257.2 | 139.6 | | | |
| 12/19 | 257.0 | | | | |

(a) Consumer Price Index for all items, all urban consumers.
Source: Bureau of Labor Statistics.

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

The data collected under the North Carolina Rate Bureau Special Call for Expense Experience for the latest five years is shown on 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> | <u>(1)</u> <u>Index</u> | <u>(2)</u> <u>Annual</u> <u>Percentage</u> <u>Change</u> |
|----------------|----------------------------|---|
| 2012:3 | 3.141 | 1.0% |
| 2012:4 | 3.022 | 4.3% |
| 2013:1 | 3.071 | -0.5% |
| 2013:2 | 3.101 | -3.4% |
| 2013:3 | 3.085 | -1.8% |
| 2013:4 | 2.846 | -5.8% |
| 2014:1 | 2.936 | -4.4% |
| 2014:2 | 3.170 | 2.2% |
| 2014:3 | 3.028 | -1.9% |
| 2014:4 | 2.501 | -12.1% |
| 2015:1 | 1.985 | -32.4% |
| 2015:2 | 2.326 | -26.6% |
| 2015:3 | 2.272 | -25.0% |
| 2015:4 | 1.898 | -24.1% |
| 2016:1 | 1.655 | -16.6% |
| 2016:2 | 1.968 | -15.4% |
| 2016:3 | 1.928 | -15.1% |
| 2016:4 | 1.953 | 2.9% |
| 2017:1 | 2.042 | 23.4% |
| 2017:2 | 2.092 | 6.3% |
| 2017:3 | 2.138 | 10.9% |
| 2017:4 | 2.199 | 12.6% |
| 2018:1 | 2.260 | 10.7% |
| 2018:2 | 2.506 | 19.8% |
| 2018:3 | 2.519 | 17.8% |
| 2018:4 | 2.338 | 6.3% |
| 2019:1 | 2.111 | -6.6% |
| 2019:2 | 2.484 | -0.9% |
| 2019:3 | 2.364 | -6.2% |
| 2019:4 | 2.322 | -0.7% |
| 2020:1 | 2.159 | 2.3% |
| 2020:2 | 1.743 | -29.8% |
| 2020:3 | 1.949 | -17.5% |
| 2020:4 | 1.915 | -17.5% |
| 2021:1 | 2.256 | 4.5% |
| 2021:2 | 2.616 | 50.1% |
| 2021:3 | 2.771 | 42.2% |
| 2021:4 | 2.918 | 52.4% |
| 2022:1 | 3.210 | 42.3% |
| 2022:2 | 3.947 | 50.9% |
| 2022:3 | 3.582 | 29.2% |

NORTH CAROLINA
PERSONAL AUTO INSURANCE
RETAIL PRICES OF MOTOR FUEL *

| <u>Date</u> | <u>Regular Gasoline</u> | <u>Midgrade Gasoline</u> | <u>Premium Gasoline</u> |
|-------------|-------------------------|--------------------------|-------------------------|
| Jan-19 | 2.101 | 2.441 | 2.739 |
| Feb-19 | 2.185 | 2.510 | 2.814 |
| Mar-19 | 2.418 | 2.731 | 3.032 |
| Apr-19 | 2.645 | 2.959 | 3.252 |
| May-19 | 2.619 | 2.944 | 3.243 |
| Jun-19 | 2.457 | 2.793 | 3.095 |
| Jul-19 | 2.551 | 2.876 | 3.175 |
| Aug-19 | 2.403 | 2.749 | 3.046 |
| Sep-19 | 2.392 | 2.734 | 3.033 |
| Oct-19 | 2.382 | 2.730 | 3.030 |
| Nov-19 | 2.361 | 2.702 | 3.004 |
| Dec-19 | 2.389 | 2.732 | 3.028 |
| Jan-20 | 2.409 | 2.751 | 3.045 |
| Feb-20 | 2.275 | 2.625 | 2.928 |
| Mar-20 | 2.059 | 2.416 | 2.729 |
| Apr-20 | 1.727 | 2.090 | 2.410 |
| May-20 | 1.702 | 2.056 | 2.376 |
| Jun-20 | 1.901 | 2.247 | 2.556 |
| Jul-20 | 2.011 | 2.363 | 2.665 |
| Aug-20 | 2.011 | 2.359 | 2.663 |
| Sep-20 | 2.039 | 2.384 | 2.686 |
| Oct-20 | 2.022 | 2.369 | 2.669 |
| Nov-20 | 1.949 | 2.300 | 2.604 |
| Dec-20 | 2.054 | 2.401 | 2.703 |
| Jan-21 | 2.203 | 2.539 | 2.845 |
| Feb-21 | 2.375 | 2.718 | 3.020 |
| Mar-21 | 2.670 | 3.005 | 3.309 |
| Apr-21 | 2.688 | 3.030 | 3.336 |
| May-21 | 2.810 | 3.160 | 3.460 |
| Jun-21 | 2.871 | 3.228 | 3.536 |
| Jul-21 | 2.918 | 3.274 | 3.580 |
| Aug-21 | 2.926 | 3.284 | 3.598 |
| Sep-21 | 2.965 | 3.323 | 3.638 |
| Oct-21 | 3.106 | 3.468 | 3.781 |
| Nov-21 | 3.228 | 3.595 | 3.905 |
| Dec-21 | 3.127 | 3.503 | 3.823 |
| Jan-22 | 3.120 | 3.490 | 3.813 |
| Feb-22 | 3.372 | 3.736 | 4.043 |
| Mar-22 | 4.052 | 4.419 | 4.743 |
| Apr-22 | 3.876 | 4.249 | 4.585 |
| May-22 | 4.182 | 4.542 | 4.867 |
| Jun-22 | 4.588 | 4.972 | 5.298 |
| Jul-22 | 4.193 | 4.605 | 4.957 |
| Aug-22 | 3.610 | 4.029 | 4.378 |
| Sep-22 | 3.334 | 3.741 | 4.086 |
| Oct-22 | 3.280 | 3.678 | 4.013 |

* Data shown is for the LOWER ATLANTIC REGION

Source: U.S. Energy Information Administration, Conventional Areas

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

| | | Average Daily Gasoline Sales for <u>North Carolina</u> | % change from month <u>one year prior</u> | Year Ending Average Daily Gasoline Sales for <u>North Carolina</u> | % change from one <u>year prior</u> |
|-----|------|--|---|--|---|
| Jan | 2015 | 10,608.7 | 4.1% | 11,249.5 | 2.3% |
| Feb | 2015 | 10,820.5 | 4.3% | 11,286.5 | 3.0% |
| Mar | 2015 | 11,339.7 | 3.0% | 11,313.9 | 3.3% |
| Apr | 2015 | 11,808.3 | 5.6% | 11,366.3 | 3.7% |
| May | 2015 | 12,129.0 | 4.2% | 11,407.5 | 3.8% |
| Jun | 2015 | 12,284.0 | 7.4% | 11,478.3 | 4.1% |
| Jul | 2015 | 12,246.1 | 6.0% | 11,536.1 | 4.1% |
| Aug | 2015 | 12,011.0 | 4.6% | 11,580.2 | 4.4% |
| Sep | 2015 | 11,844.4 | 6.2% | 11,637.8 | 4.8% |
| Oct | 2015 | 11,887.4 | -0.1% | 11,636.6 | 4.2% |
| Nov | 2015 | 11,666.8 | 3.3% | 11,668.1 | 4.5% |
| Dec | 2015 | 11,553.4 | 1.6% | 11,683.3 | 4.2% |
| Jan | 2016 | 10,819.9 | 2.0% | 11,700.9 | 4.0% |
| Feb | 2016 | 11,710.8 | 8.2% | 11,775.1 | 4.3% |
| Mar | 2016 | 12,061.1 | 6.4% | 11,835.2 | 4.6% |
| Apr | 2016 | 12,190.1 | 3.2% | 11,867.0 | 4.4% |
| May | 2016 | 12,151.1 | 0.2% | 11,868.8 | 4.0% |
| Jun | 2016 | 12,603.9 | 2.6% | 11,895.5 | 3.6% |
| Jul | 2016 | 12,462.7 | 1.8% | 11,913.6 | 3.3% |
| Aug | 2016 | 12,654.5 | 5.4% | 11,967.2 | 3.3% |
| Sep | 2016 | 11,953.1 | 0.9% | 11,976.2 | 2.9% |
| Oct | 2016 | 12,280.2 | 3.3% | 12,009.0 | 3.2% |
| Nov | 2016 | 12,275.1 | 5.2% | 12,059.7 | 3.4% |
| Dec | 2016 | 11,863.9 | 2.7% | 12,085.5 | 3.4% |
| Jan | 2017 | 10,955.7 | 1.3% | 12,096.9 | 3.4% |
| Feb | 2017 | 11,746.9 | 0.3% | 12,099.9 | 2.8% |
| Mar | 2017 | 12,206.7 | 1.2% | 12,112.0 | 2.3% |
| Apr | 2017 | 12,409.7 | 1.8% | 12,130.3 | 2.2% |
| May | 2017 | 12,456.2 | 2.5% | 12,155.7 | 2.4% |
| Jun | 2017 | 12,780.4 | 1.4% | 12,170.4 | 2.3% |
| Jul | 2017 | 12,630.1 | 1.3% | 12,184.4 | 2.3% |
| Aug | 2017 | 13,057.6 | 3.2% | 12,218.0 | 2.1% |
| Sep | 2017 | 12,233.0 | 2.3% | 12,241.3 | 2.2% |
| Oct | 2017 | 12,697.2 | 3.4% | 12,276.0 | 2.2% |
| Nov | 2017 | 12,492.1 | 1.8% | 12,294.1 | 1.9% |
| Dec | 2017 | 11,998.3 | 1.1% | 12,305.3 | 1.8% |
| Jan | 2018 | 10,996.2 | 0.4% | 12,308.7 | 1.8% |
| Feb | 2018 | 11,689.5 | -0.5% | 12,303.9 | 1.7% |
| Mar | 2018 | 12,362.0 | 1.3% | 12,316.9 | 1.7% |
| Apr | 2018 | 12,274.5 | -1.1% | 12,305.6 | 1.4% |
| May | 2018 | 12,786.2 | 2.6% | 12,333.1 | 1.5% |
| Jun | 2018 | 12,964.4 | 1.4% | 12,348.4 | 1.5% |
| Jul | 2018 | 12,337.4 | -2.3% | 12,324.0 | 1.1% |
| Aug | 2018 | 12,753.5 | -2.3% | 12,298.7 | 0.7% |
| Sep | 2018 | 11,983.9 | -2.0% | 12,277.9 | 0.3% |
| Oct | 2018 | 12,273.8 | -3.3% | 12,242.7 | -0.3% |
| Nov | 2018 | 12,119.2 | -3.0% | 12,211.6 | -0.7% |
| Dec | 2018 | 11,632.5 | -3.0% | 12,181.1 | -1.0% |

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

| | | Average Daily Gasoline Sales for <u>North Carolina</u> | % change from month <u>one year prior</u> | Year Ending Average Daily Gasoline Sales for <u>North Carolina</u> | % change from one <u>year prior</u> |
|-----|------|--|---|--|---|
| Jan | 2019 | 11,240.2 | 2.2% | 12,201.4 | -0.9% |
| Feb | 2019 | 11,457.1 | -2.0% | 12,182.1 | -1.0% |
| Mar | 2019 | 11,826.8 | -4.3% | 12,137.5 | -1.5% |
| Apr | 2019 | 12,038.2 | -1.9% | 12,117.8 | -1.5% |
| May | 2019 | 12,653.2 | -1.0% | 12,106.7 | -1.8% |
| Jun | 2019 | 12,242.9 | -5.6% | 12,046.6 | -2.4% |
| Jul | 2019 | 12,356.7 | 0.2% | 12,048.2 | -2.2% |
| Aug | 2019 | 12,580.0 | -1.4% | 12,033.7 | -2.2% |
| Sep | 2019 | 12,193.5 | 1.7% | 12,051.2 | -1.8% |
| Oct | 2019 | 12,661.4 | 3.2% | 12,083.5 | -1.3% |
| Nov | 2019 | 12,285.3 | 1.4% | 12,097.3 | -0.9% |
| Dec | 2019 | 11,862.0 | 2.0% | 12,116.4 | -0.5% |
| Jan | 2020 | 11,736.1 | 4.4% | 12,157.8 | -0.4% |
| Feb | 2020 | 11,932.8 | 4.2% | 12,197.4 | 0.1% |
| Mar | 2020 | 11,049.4 | -6.6% | 12,132.6 | 0.0% |
| Apr | 2020 | 8,280.5 | -31.2% | 11,819.5 | -2.5% |
| May | 2020 | 10,182.3 | -19.5% | 11,613.6 | -4.1% |
| Jun | 2020 | 11,617.0 | -5.1% | 11,561.4 | -4.0% |
| Jul | 2020 | 12,064.8 | -2.4% | 11,537.1 | -4.2% |
| Aug | 2020 | 11,649.3 | -7.4% | 11,459.5 | -4.8% |
| Sep | 2020 | 11,602.4 | -4.8% | 11,410.3 | -5.3% |
| Oct | 2020 | 11,587.5 | -8.5% | 11,320.8 | -6.3% |
| Nov | 2020 | 11,074.4 | -9.9% | 11,219.9 | -7.3% |
| Dec | 2020 | 11,273.2 | -5.0% | 11,170.8 | -7.8% |
| Jan | 2021 | 10,657.8 | -9.2% | 11,081.0 | -8.9% |
| Feb | 2021 | 11,074.6 | -7.2% | 11,009.4 | -9.7% |
| Mar | 2021 | 12,038.2 | 8.9% | 11,091.8 | -8.6% |
| Apr | 2021 | 12,584.0 | 52.0% | 11,450.5 | -3.1% |
| May | 2021 | 12,418.8 | 22.0% | 11,636.8 | 0.2% |
| Jun | 2021 | 12,782.3 | 10.0% | 11,733.9 | 1.5% |
| Jul | 2021 | 12,915.4 | 7.1% | 11,804.8 | 2.3% |
| Aug | 2021 | 12,927.7 | 11.0% | 11,911.4 | 3.9% |
| Sep | 2021 | 12,322.7 | 6.2% | 11,971.4 | 4.9% |
| Oct | 2021 | 12,435.2 | 7.3% | 12,042.0 | 6.4% |
| Nov | 2021 | 12,389.2 | 11.9% | 12,151.6 | 8.3% |
| Dec | 2021 | 11,979.1 | 6.3% | 12,210.4 | 9.3% |
| Jan | 2022 | 10,349.5 | -2.9% | 12,184.7 | 10.0% |
| Feb | 2022 | 11,870.7 | 7.2% | 12,251.1 | 11.3% |
| Mar | 2022 | 11,781.6 | -2.1% | 12,229.7 | 10.3% |

Additional Update not Available.

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

| | Miles Driven (billions of miles) | Year ending Miles Driven (billions of miles) | % Change from Year Prior | Average Gasoline Consumption* (million gallons/day) | Year ending Avg. Gasoline Consumption* (million gallons/day) | % Change from Year Prior |
|-------|---|--|--------------------------------|---|--|--------------------------------|
| 1/16 | 236.5 | 3,131.1 | 2.7% | 342.2 | 361.5 | 3.9% |
| 2/16 | 229.0 | 3,140.3 | 2.8% | 360.5 | 362.3 | 3.8% |
| 3/16 | 269.7 | 3,149.6 | 2.8% | 366.8 | 363.4 | 3.8% |
| 4/16 | 268.4 | 3,152.1 | 2.6% | 370.8 | 364.0 | 3.5% |
| 5/16 | 275.3 | 3,153.5 | 2.5% | 374.0 | 364.9 | 3.6% |
| 6/16 | 277.5 | 3,157.3 | 2.3% | 389.7 | 366.2 | 3.4% |
| 7/16 | 281.4 | 3,156.9 | 2.0% | 385.2 | 367.1 | 3.2% |
| 8/16 | 279.4 | 3,160.7 | 2.0% | 384.7 | 368.2 | 3.2% |
| 9/16 | 261.8 | 3,164.5 | 1.8% | 375.5 | 369.1 | 2.9% |
| 10/16 | 271.7 | 3,164.5 | 1.7% | 373.7 | 369.9 | 2.9% |
| 11/16 | 258.6 | 3,171.7 | 1.6% | 369.8 | 370.9 | 3.0% |
| 12/16 | 260.0 | 3,169.3 | 1.2% | 367.6 | 371.7 | 3.0% |
| 1/17 | 244.6 | 3,177.4 | 1.5% | 343.5 | 371.8 | 2.9% |
| 2/17 | 226.9 | 3,175.3 | 1.1% | 359.4 | 371.7 | 2.6% |
| 3/17 | 267.4 | 3,173.0 | 0.7% | 372.6 | 372.2 | 2.4% |
| 4/17 | 272.9 | 3,177.5 | 0.8% | 375.5 | 372.6 | 2.4% |
| 5/17 | 284.0 | 3,186.2 | 1.0% | 383.9 | 373.4 | 2.3% |
| 6/17 | 280.5 | 3,189.2 | 1.0% | 393.2 | 373.7 | 2.0% |
| 7/17 | 287.3 | 3,195.1 | 1.2% | 383.9 | 373.6 | 1.8% |
| 8/17 | 283.2 | 3,198.9 | 1.2% | 392.0 | 374.2 | 1.6% |
| 9/17 | 262.7 | 3,199.8 | 1.1% | 375.1 | 374.2 | 1.4% |
| 10/17 | 278.9 | 3,207.0 | 1.3% | 380.2 | 374.7 | 1.3% |
| 11/17 | 257.7 | 3,206.1 | 1.1% | 373.4 | 375.0 | 1.1% |
| 12/17 | 266.5 | 3,212.6 | 1.4% | 367.8 | 375.0 | 0.9% |
| 1/18 | 244.7 | 3,212.7 | 1.1% | 346.4 | 375.3 | 0.9% |
| 2/18 | 227.8 | 3,213.6 | 1.2% | 361.3 | 375.4 | 1.0% |
| 3/18 | 270.7 | 3,216.9 | 1.4% | 374.1 | 375.6 | 0.9% |
| 4/18 | 275.1 | 3,219.1 | 1.3% | 374.7 | 375.5 | 0.8% |
| 5/18 | 283.7 | 3,218.8 | 1.0% | 386.0 | 375.7 | 0.6% |
| 6/18 | 282.6 | 3,220.9 | 1.0% | 391.6 | 375.5 | 0.5% |
| 7/18 | 291.0 | 3,224.6 | 0.9% | 383.7 | 375.5 | 0.5% |
| 8/18 | 285.0 | 3,226.4 | 0.9% | 390.0 | 375.4 | 0.3% |
| 9/18 | 267.4 | 3,231.1 | 1.0% | 371.4 | 375.1 | 0.2% |
| 10/18 | 281.4 | 3,233.6 | 0.8% | 378.3 | 374.9 | 0.0% |
| 11/18 | 260.5 | 3,236.4 | 0.9% | 372.9 | 374.9 | 0.0% |
| 12/18 | 270.4 | 3,240.3 | 0.9% | 363.8 | 374.5 | -0.1% |
| 1/19 | 246.5 | 3,242.1 | 0.9% | 342.2 | 374.2 | -0.3% |
| 2/19 | 229.3 | 3,243.6 | 0.9% | 350.1 | 373.2 | -0.6% |
| 3/19 | 272.5 | 3,245.4 | 0.9% | 358.2 | 371.9 | -1.0% |
| 4/19 | 277.0 | 3,247.3 | 0.9% | 368.5 | 371.4 | -1.1% |

Source: U. S. Department of Transportation, Federal Highway Administration
U. S. Energy Information Administration

* All Sales/Deliveries by Prime Suppliers

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

| | Miles Driven (billions of miles) | Year ending Miles Driven (billions of miles) | % Change from Year Prior | Average Gasoline Consumption* (million gallons/day) | Year ending Avg. Gasoline Consumption* (million gallons/day) | % Change from Year Prior |
|-------|---|--|--------------------------------|---|--|--------------------------------|
| 5/19 | 285.5 | 3,249.1 | 0.9% | 377.4 | 370.7 | -1.3% |
| 6/19 | 284.1 | 3,250.6 | 0.9% | 377.5 | 369.5 | -1.6% |
| 7/19 | 292.7 | 3,252.3 | 0.9% | 379.9 | 369.2 | -1.7% |
| 8/19 | 286.4 | 3,253.7 | 0.8% | 387.1 | 368.9 | -1.7% |
| 9/19 | 268.8 | 3,255.1 | 0.7% | 365.9 | 368.5 | -1.8% |
| 10/19 | 283.0 | 3,256.7 | 0.7% | 373.9 | 368.1 | -1.8% |
| 11/19 | 261.7 | 3,257.9 | 0.7% | 365.8 | 367.5 | -2.0% |
| 12/19 | 272.2 | 3,259.7 | 0.6% | 359.7 | 367.2 | -2.0% |
| 1/20 | 260.8 | 3,274.0 | 1.0% | 346.6 | 367.6 | -1.8% |
| 2/20 | 242.7 | 3,287.4 | 1.4% | 357.2 | 368.1 | -1.4% |
| 3/20 | 226.6 | 3,241.5 | -0.1% | 309.1 | 364.1 | -2.1% |
| 4/20 | 167.6 | 3,132.1 | -3.5% | 228.2 | 352.4 | -5.1% |
| 5/20 | 221.0 | 3,067.6 | -5.6% | 284.6 | 344.6 | -7.0% |
| 6/20 | 250.3 | 3,033.8 | -6.7% | 332.3 | 340.9 | -7.8% |
| 7/20 | 265.5 | 3,006.6 | -7.6% | 345.0 | 338.0 | -8.5% |
| 8/20 | 265.1 | 2,985.3 | -8.2% | 345.4 | 334.5 | -9.3% |
| 9/20 | 257.5 | 2,974.0 | -8.6% | 340.5 | 332.4 | -9.8% |
| 10/20 | 266.6 | 2,957.6 | -9.2% | 339.6 | 329.5 | -10.5% |
| 11/20 | 238.3 | 2,934.2 | -9.9% | 321.8 | 325.8 | -11.3% |
| 12/20 | 241.5 | 2,903.5 | -10.9% | 319.8 | 322.5 | -12.2% |
| 1/21 | 231.1 | 2,873.8 | -12.2% | 308.9 | 319.4 | -13.1% |
| 2/21 | 213.0 | 2,844.1 | -13.5% | 312.4 | 315.6 | -14.3% |
| 3/21 | 269.4 | 2,886.9 | -10.9% | 343.7 | 318.5 | -12.5% |
| 4/21 | 259.1 | 2,978.4 | -4.9% | 357.0 | 329.3 | -6.6% |
| 5/21 | 284.3 | 3,041.7 | -0.8% | 362.4 | 335.7 | -2.6% |
| 6/21 | 287.0 | 3,078.4 | 1.5% | 371.4 | 339.0 | -0.5% |
| 7/21 | 296.4 | 3,109.3 | 3.4% | 371.8 | 341.2 | 1.0% |
| 8/21 | 287.3 | 3,131.5 | 4.9% | 368.0 | 343.1 | 2.6% |
| 9/21 | 278.1 | 3,152.1 | 6.0% | 358.9 | 344.6 | 3.7% |
| 10/21 | 285.7 | 3,171.2 | 7.2% | 354.5 | 345.9 | 5.0% |
| 11/21 | 267.7 | 3,200.6 | 9.1% | 351.2 | 348.3 | 6.9% |
| 12/21 | 268.4 | 3,227.5 | 11.2% | 344.2 | 350.4 | 8.6% |
| 1/22 | 240.6 | 3,237.0 | 12.6% | 315.7 | 350.9 | 9.9% |
| 2/22 | 235.7 | 3,259.7 | 14.6% | 339.6 | 353.2 | 11.9% |
| 3/22 | 277.2 | 3,267.5 | 13.2% | 344.1 | 353.2 | 10.9% |
| 4/22 | 263.2 | 3,271.6 | 9.8% | | | |
| 5/22 | 288.2 | 3,275.5 | 7.7% | | | |
| 6/22 | 282.5 | 3,271.0 | 6.3% | | | |
| 7/22 | 287.0 | 3,261.6 | 4.9% | | | |
| 8/22 | 289.4 | 3,263.7 | 4.2% | | | |
| 9/22 | 280.8 | 3,266.4 | 3.6% | | | |

Additional Update not Available

Source: U. S. Department of Transportation, Federal Highway Administration
U. S. Energy Information Administration

* All Sales/Deliveries by Prime Suppliers

COMPONENTS OF THE CPI INDEX
MONTHLY PERCENT CHANGES

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|--------------|------------------|------------------|--------------------|--|---------------|----------------------|------------------|------------------|
| | CPI-U: | CPI-U: | CPI-U: | CPI-U: | Weekly | CPI-U: | PPI: | PPI: |
| <u>Month</u> | <u>All Items</u> | <u>Med. Care</u> | <u>Phys. Serv.</u> | <u>Hospital & Other Related Services</u> | <u>Income</u> | <u>Auto Bodywork</u> | <u>All Items</u> | <u>Metal/MPR</u> |
| 2/2017 | 0.3% | 0.6% | 0.1% | 1.2% | 0.2% | 0.1% | 0.5% | 1.1% |
| 3/2017 | 0.1% | 0.0% | -0.4% | 0.2% | -0.2% | 0.4% | -0.1% | 0.9% |
| 4/2017 | 0.3% | -0.2% | -1.1% | 0.7% | 0.8% | 0.4% | 0.8% | 0.2% |
| 5/2017 | 0.1% | 0.0% | -0.2% | -0.1% | -0.1% | 0.0% | -0.1% | 0.2% |
| 6/2017 | 0.1% | 0.2% | -0.4% | 0.5% | 0.6% | -0.4% | 0.4% | 0.1% |
| 7/2017 | -0.1% | 0.4% | 0.1% | 0.3% | 0.2% | 0.1% | -0.1% | 0.2% |
| 8/2017 | 0.3% | 0.2% | 0.3% | 0.0% | -0.2% | 0.2% | 0.2% | 0.5% |
| 9/2017 | 0.5% | -0.1% | 0.0% | 0.3% | 0.4% | 0.5% | 0.5% | 1.1% |
| 10/2017 | -0.1% | 0.1% | 0.0% | 0.6% | 0.2% | 0.2% | 0.1% | -0.4% |
| 11/2017 | 0.0% | 0.0% | -0.5% | 0.1% | 0.5% | 0.0% | 0.5% | 0.0% |
| 12/2017 | -0.1% | 0.1% | 0.2% | 0.1% | 0.0% | 0.1% | 0.2% | 0.5% |
| 1/2018 | 0.5% | 0.7% | 0.4% | 1.6% | 0.0% | 0.7% | 0.8% | 1.6% |
| 2/2018 | 0.5% | 0.4% | 0.4% | 0.4% | 0.8% | 0.4% | 0.7% | 0.8% |
| 3/2018 | 0.2% | 0.2% | 0.1% | 0.3% | 0.1% | 0.1% | 0.0% | 1.3% |
| 4/2018 | 0.4% | 0.0% | 0.1% | 0.1% | 0.6% | 0.2% | 0.5% | 1.5% |
| 5/2018 | 0.4% | 0.2% | 0.1% | 0.1% | 0.3% | 0.3% | 1.4% | 1.3% |
| 6/2018 | 0.2% | 0.2% | -0.1% | 0.5% | 0.3% | 0.0% | 0.5% | 0.8% |
| 7/2018 | 0.0% | -0.2% | -0.2% | 0.2% | 0.2% | 0.0% | 0.0% | -0.2% |
| 8/2018 | 0.1% | -0.2% | -0.1% | -0.3% | 0.4% | 0.6% | -0.4% | -0.6% |
| 9/2018 | 0.1% | 0.1% | 0.2% | 0.0% | 0.0% | 0.0% | 0.1% | -0.1% |
| 10/2018 | 0.2% | 0.1% | -0.1% | 0.1% | 0.2% | 0.7% | 0.5% | 0.3% |
| 11/2018 | -0.3% | 0.3% | -0.2% | 0.4% | 0.4% | 0.0% | -1.1% | 0.3% |
| 12/2018 | -0.3% | 0.1% | 0.0% | 0.2% | 0.4% | 0.1% | -0.6% | 0.3% |
| 1/2019 | 0.2% | 0.6% | 0.6% | 0.4% | 0.4% | 0.1% | -0.9% | -0.5% |
| 2/2019 | 0.4% | 0.2% | 0.3% | 0.1% | -0.2% | 0.4% | 0.1% | -0.1% |
| 3/2019 | 0.6% | 0.2% | -0.5% | 0.1% | 0.7% | 0.0% | 0.8% | 0.7% |
| 4/2019 | 0.5% | 0.2% | 0.3% | -0.4% | 0.2% | 1.0% | 0.6% | -0.7% |
| 5/2019 | 0.2% | 0.3% | 0.1% | 0.2% | 0.1% | 0.1% | -0.2% | -1.1% |
| 6/2019 | 0.0% | 0.1% | 0.1% | -0.2% | 0.2% | 0.8% | -0.7% | -1.3% |
| 7/2019 | 0.2% | 0.4% | 0.1% | 0.4% | 0.0% | 0.1% | 0.2% | -0.2% |
| 8/2019 | 0.0% | 0.6% | 0.0% | 0.9% | 0.7% | 0.5% | -0.7% | -0.5% |
| 9/2019 | 0.1% | 0.1% | 0.4% | 0.0% | 0.3% | 0.6% | -0.4% | -0.5% |
| 10/2019 | 0.2% | 0.9% | 0.1% | 1.3% | 0.3% | 0.3% | 0.1% | -0.8% |
| 11/2019 | -0.1% | 0.3% | 0.0% | 0.2% | -0.1% | -0.1% | 0.2% | -0.3% |
| 12/2019 | -0.1% | 0.4% | 0.0% | -0.1% | 0.4% | 0.4% | 0.0% | 0.6% |
| 1/2020 | 0.4% | 0.5% | -0.1% | 1.2% | 0.2% | -0.2% | 0.2% | 1.3% |
| 2/2020 | 0.3% | 0.3% | 0.4% | 0.4% | 0.6% | 0.2% | -1.3% | -0.6% |
| 3/2020 | -0.2% | 0.3% | 0.1% | 0.2% | -0.1% | 0.0% | -1.8% | 0.3% |
| 4/2020 | -0.7% | 0.3% | 0.1% | 0.4% | 4.5% | 1.4% | -3.9% | -1.5% |
| 5/2020 | 0.0% | 0.4% | 0.6% | -0.1% | 1.2% | 0.4% | 1.7% | -0.7% |
| 6/2020 | 0.5% | 0.3% | 0.4% | 0.1% | -1.5% | 0.0% | 1.4% | 0.5% |
| 7/2020 | 0.5% | 0.4% | 0.6% | 0.2% | -0.1% | -0.3% | 0.9% | 0.5% |
| 8/2020 | 0.3% | 0.1% | 0.0% | 0.0% | 0.6% | 0.5% | 0.7% | 1.1% |
| 9/2020 | 0.1% | -0.1% | -0.1% | 0.5% | 0.2% | 0.7% | 0.6% | 1.2% |
| 10/2020 | 0.0% | -0.3% | -0.1% | -0.1% | 0.5% | 0.1% | 0.5% | 0.4% |
| 11/2020 | -0.1% | -0.2% | 0.0% | 0.2% | 0.4% | -0.1% | 0.9% | 1.0% |
| 12/2020 | 0.1% | -0.2% | -0.1% | 0.0% | 0.9% | -0.1% | 1.1% | 3.7% |
| 1/2021 | 0.4% | 0.6% | 1.6% | 1.0% | 0.5% | 0.4% | 2.1% | 3.7% |
| 2/2021 | 0.5% | 0.4% | 2.0% | 0.2% | -0.9% | 0.6% | 2.8% | 2.1% |
| 3/2021 | 0.7% | 0.1% | 0.3% | 0.5% | 1.4% | 0.8% | 2.1% | 5.4% |
| 4/2021 | 0.8% | 0.0% | -0.3% | 0.1% | 0.4% | 0.6% | 1.3% | 5.2% |
| 5/2021 | 0.8% | -0.1% | 0.0% | -0.1% | 0.6% | 0.4% | 3.2% | 3.8% |
| 6/2021 | 0.9% | -0.2% | 0.3% | 0.0% | -0.1% | 1.3% | 1.8% | 3.8% |
| 7/2021 | 0.5% | 0.2% | 0.4% | 0.5% | 0.8% | 0.1% | 1.3% | 3.8% |
| 8/2021 | 0.2% | 0.2% | 0.0% | 0.7% | 0.3% | 1.5% | 0.7% | 2.4% |
| 9/2021 | 0.3% | -0.1% | -0.3% | 0.2% | 1.6% | 0.2% | 1.0% | 1.7% |
| 10/2021 | 0.8% | 0.5% | 0.0% | 0.6% | 0.3% | 0.9% | 2.0% | 1.9% |
| 11/2021 | 0.5% | 0.2% | 0.4% | -0.3% | 0.5% | 1.0% | 1.2% | 2.3% |
| 12/2021 | 0.3% | 0.2% | 0.0% | -0.2% | 0.4% | 2.3% | -0.8% | -0.1% |
| 1/2022 | 0.8% | 0.9% | -0.1% | 1.2% | 0.2% | 0.6% | 2.1% | 0.8% |
| 2/2022 | 0.9% | 0.4% | -0.1% | 0.1% | 0.9% | 1.6% | 2.5% | -1.3% |
| 3/2022 | 1.3% | 0.5% | 0.5% | 0.5% | 0.1% | 1.2% | 2.9% | 1.8% |
| 4/2022 | 0.6% | 0.3% | 0.2% | 0.3% | 0.4% | 1.3% | 2.0% | 1.7% |
| 5/2022 | 1.1% | 0.4% | -0.1% | 0.2% | 0.2% | 1.0% | 3.0% | 1.0% |
| 6/2022 | 1.4% | 0.6% | 0.1% | 0.1% | 0.5% | 1.8% | 2.6% | -1.5% |
| 7/2022 | 0.0% | 0.5% | 0.3% | 0.6% | 0.4% | 0.3% | -2.8% | -3.3% |
| 8/2022 | 0.0% | 0.7% | 0.2% | 0.7% | 0.1% | -1.2% | -1.0% | -1.4% |
| 9/2022 | 0.2% | 0.5% | 0.5% | 0.1% | 0.7% | 1.2% | -0.6% | -2.4% |

COMPONENTS OF THE CPI INDEX
ANNUAL PERCENT CHANGES

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|--------------|------------------|------------------|--------------------|--|---------------|----------------------|------------------|------------------|
| | CPI-U: | CPI-U: | CPI-U: | CPI-U: | Weekly | CPI-U: | PPI: | PPI: |
| <u>Month</u> | <u>All Items</u> | <u>Med. Care</u> | <u>Phys. Serv.</u> | <u>Hospital & Other Related Services</u> | <u>Income</u> | <u>Auto Bodywork</u> | <u>All Items</u> | <u>Metal/MPR</u> |
| 2/2017 | 2.7% | 3.5% | 3.6% | 4.1% | 2.4% | 2.7% | 5.7% | 8.4% |
| 3/2017 | 2.4% | 3.5% | 3.0% | 4.5% | 1.9% | 2.7% | 5.2% | 8.4% |
| 4/2017 | 2.2% | 3.0% | 1.9% | 5.1% | 2.5% | 2.9% | 5.3% | 7.2% |
| 5/2017 | 1.9% | 2.7% | 0.8% | 4.6% | 2.3% | 2.8% | 4.0% | 5.9% |
| 6/2017 | 1.6% | 2.7% | 0.0% | 5.3% | 2.6% | 2.2% | 3.2% | 6.1% |
| 7/2017 | 1.7% | 2.6% | -0.6% | 5.3% | 2.6% | 1.9% | 3.1% | 5.6% |
| 8/2017 | 1.9% | 1.8% | -0.8% | 4.1% | 2.3% | 2.1% | 3.9% | 5.6% |
| 9/2017 | 2.2% | 1.6% | -0.8% | 4.3% | 2.6% | 3.1% | 4.2% | 7.6% |
| 10/2017 | 2.0% | 1.7% | -0.6% | 4.5% | 2.5% | 2.3% | 4.4% | 8.0% |
| 11/2017 | 2.2% | 1.7% | -1.8% | 4.7% | 3.0% | 1.3% | 5.2% | 7.0% |
| 12/2017 | 2.1% | 1.8% | -1.8% | 4.7% | 3.1% | 1.9% | 4.3% | 5.9% |
| 1/2018 | 2.1% | 2.0% | -1.5% | 5.6% | 2.5% | 2.4% | 3.8% | 6.1% |
| 2/2018 | 2.2% | 1.8% | -1.3% | 4.7% | 3.1% | 2.7% | 4.0% | 5.9% |
| 3/2018 | 2.4% | 2.0% | -0.8% | 4.9% | 3.4% | 2.4% | 4.1% | 6.4% |
| 4/2018 | 2.5% | 2.2% | 0.3% | 4.2% | 3.1% | 2.2% | 3.8% | 7.7% |
| 5/2018 | 2.8% | 2.4% | 0.6% | 4.5% | 3.5% | 2.5% | 5.4% | 8.9% |
| 6/2018 | 2.9% | 2.5% | 0.9% | 4.5% | 3.2% | 2.9% | 5.5% | 9.7% |
| 7/2018 | 2.9% | 1.9% | 0.6% | 4.3% | 3.2% | 2.9% | 5.6% | 9.2% |
| 8/2018 | 2.7% | 1.5% | 0.3% | 4.1% | 3.7% | 3.3% | 5.0% | 7.9% |
| 9/2018 | 2.3% | 1.7% | 0.5% | 3.7% | 3.3% | 2.7% | 4.5% | 6.7% |
| 10/2018 | 2.5% | 1.7% | 0.4% | 3.2% | 3.2% | 3.2% | 5.0% | 7.4% |
| 11/2018 | 2.2% | 2.0% | 0.8% | 3.5% | 3.2% | 3.2% | 3.3% | 7.8% |
| 12/2018 | 1.9% | 2.0% | 0.6% | 3.6% | 3.5% | 3.2% | 2.4% | 7.5% |
| 1/2019 | 1.6% | 1.9% | 0.8% | 2.4% | 4.0% | 2.5% | 0.6% | 5.4% |
| 2/2019 | 1.5% | 1.7% | 0.7% | 2.1% | 2.9% | 2.6% | -0.1% | 4.4% |
| 3/2019 | 1.9% | 1.7% | 0.1% | 1.9% | 3.5% | 2.4% | 0.8% | 3.7% |
| 4/2019 | 2.0% | 1.9% | 0.3% | 1.4% | 3.2% | 3.2% | 0.9% | 1.5% |
| 5/2019 | 1.8% | 2.1% | 0.3% | 1.5% | 3.0% | 3.0% | -0.7% | -0.9% |
| 6/2019 | 1.6% | 2.0% | 0.4% | 0.8% | 2.9% | 3.9% | -1.9% | -3.0% |
| 7/2019 | 1.8% | 2.6% | 0.7% | 1.0% | 2.7% | 4.0% | -1.8% | -3.0% |
| 8/2019 | 1.7% | 3.5% | 0.7% | 2.2% | 3.1% | 3.9% | -2.1% | -2.8% |
| 9/2019 | 1.7% | 3.5% | 0.9% | 2.1% | 3.4% | 4.5% | -2.6% | -3.3% |
| 10/2019 | 1.8% | 4.3% | 1.2% | 3.4% | 3.4% | 4.1% | -2.9% | -4.3% |
| 11/2019 | 2.1% | 4.2% | 1.4% | 3.2% | 2.9% | 4.0% | -1.6% | -4.9% |
| 12/2019 | 2.3% | 4.6% | 1.4% | 2.9% | 2.9% | 4.4% | -1.0% | -4.5% |
| 1/2020 | 2.5% | 4.5% | 0.7% | 3.7% | 2.7% | 4.1% | 0.1% | -2.8% |
| 2/2020 | 2.3% | 4.6% | 0.8% | 4.1% | 3.6% | 3.8% | -1.3% | -3.3% |
| 3/2020 | 1.5% | 4.7% | 1.4% | 4.2% | 2.8% | 3.8% | -3.8% | -3.6% |
| 4/2020 | 0.3% | 4.8% | 1.2% | 5.0% | 7.2% | 4.3% | -8.2% | -4.5% |
| 5/2020 | 0.1% | 4.9% | 1.8% | 4.6% | 8.4% | 4.5% | -6.5% | -4.1% |
| 6/2020 | 0.6% | 5.1% | 2.1% | 5.0% | 6.5% | 3.7% | -4.5% | -2.4% |
| 7/2020 | 1.0% | 5.0% | 2.6% | 4.7% | 6.4% | 3.3% | -3.8% | -1.7% |
| 8/2020 | 1.3% | 4.5% | 2.7% | 3.9% | 6.2% | 3.3% | -2.5% | -0.2% |
| 9/2020 | 1.4% | 4.2% | 2.1% | 4.5% | 6.2% | 3.4% | -1.5% | 1.6% |
| 10/2020 | 1.2% | 2.9% | 1.9% | 3.0% | 6.4% | 3.2% | -1.1% | 2.8% |
| 11/2020 | 1.2% | 2.4% | 1.9% | 3.0% | 6.9% | 3.1% | -0.4% | 4.1% |
| 12/2020 | 1.4% | 1.8% | 1.7% | 3.1% | 7.4% | 2.6% | 0.8% | 7.3% |
| 1/2021 | 1.4% | 1.9% | 3.4% | 2.9% | 7.8% | 3.3% | 2.8% | 9.9% |
| 2/2021 | 1.7% | 2.0% | 5.1% | 2.7% | 6.2% | 3.7% | 7.1% | 12.9% |
| 3/2021 | 2.6% | 1.8% | 5.3% | 3.0% | 7.8% | 4.5% | 11.3% | 18.6% |
| 4/2021 | 4.2% | 1.5% | 4.9% | 2.8% | 3.6% | 3.7% | 17.5% | 26.6% |
| 5/2021 | 5.0% | 0.9% | 4.2% | 2.8% | 3.0% | 3.7% | 19.2% | 32.4% |
| 6/2021 | 5.4% | 0.4% | 4.1% | 2.7% | 4.4% | 5.1% | 19.7% | 36.8% |
| 7/2021 | 5.4% | 0.3% | 3.9% | 3.0% | 5.4% | 5.5% | 20.1% | 41.3% |
| 8/2021 | 5.3% | 0.4% | 3.9% | 3.7% | 5.1% | 6.5% | 20.1% | 43.1% |
| 9/2021 | 5.4% | 0.4% | 3.8% | 3.3% | 6.6% | 6.0% | 20.6% | 43.8% |
| 10/2021 | 6.2% | 1.3% | 3.9% | 4.1% | 6.4% | 6.8% | 22.4% | 46.1% |
| 11/2021 | 6.8% | 1.7% | 4.3% | 3.5% | 6.5% | 8.0% | 22.7% | 48.0% |
| 12/2021 | 7.0% | 2.2% | 4.3% | 3.3% | 6.0% | 10.6% | 20.4% | 42.6% |
| 1/2022 | 7.5% | 2.5% | 2.6% | 3.6% | 5.6% | 10.8% | 20.3% | 38.5% |
| 2/2022 | 7.9% | 2.4% | 0.5% | 3.4% | 7.5% | 11.9% | 20.0% | 33.8% |
| 3/2022 | 8.5% | 2.9% | 0.7% | 3.4% | 6.1% | 12.4% | 20.9% | 29.2% |
| 4/2022 | 8.3% | 3.2% | 1.2% | 3.6% | 6.2% | 13.0% | 21.8% | 25.0% |
| 5/2022 | 8.6% | 3.7% | 1.1% | 3.8% | 5.8% | 13.7% | 21.5% | 21.7% |
| 6/2022 | 9.1% | 4.5% | 1.0% | 3.9% | 6.4% | 14.4% | 22.4% | 15.4% |
| 7/2022 | 8.5% | 4.8% | 0.8% | 4.0% | 6.0% | 14.6% | 17.4% | 7.6% |
| 8/2022 | 8.3% | 5.4% | 1.1% | 4.1% | 5.8% | 11.5% | 15.5% | 3.6% |
| 9/2022 | 8.2% | 6.0% | 1.8% | 3.9% | 4.9% | 12.6% | 13.7% | -0.5% |

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

| | (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> |
| 6/2016 | 2.471 | 2.0% | 9/2019 | 2.630 | 2.3% |
| 7/2016 | 2.470 | 1.9% | 10/2019 | 2.635 | 2.3% |
| 8/2016 | 2.475 | 2.0% | 11/2019 | 2.635 | 2.3% |
| 9/2016 | 2.479 | 1.8% | 12/2019 | 2.635 | 2.2% |
| 10/2016 | 2.484 | 1.8% | 1/2020 | 2.645 | 2.2% |
| 11/2016 | 2.483 | 1.7% | 2/2020 | 2.657 | 2.3% |
| 12/2016 | 2.482 | 1.8% | 3/2020 | 2.659 | 2.1% |
| 1/2017 | 2.491 | 1.9% | 4/2020 | 2.655 | 1.7% |
| 2/2017 | 2.501 | 1.9% | 5/2020 | 2.655 | 1.6% |
| 3/2017 | 2.503 | 1.8% | 6/2020 | 2.661 | 1.7% |
| 4/2017 | 2.507 | 1.7% | 7/2020 | 2.671 | 1.9% |
| 5/2017 | 2.509 | 1.6% | 8/2020 | 2.681 | 2.1% |
| 6/2017 | 2.510 | 1.6% | 9/2020 | 2.683 | 2.0% |
| 7/2017 | 2.510 | 1.6% | 10/2020 | 2.687 | 2.0% |
| 8/2017 | 2.515 | 1.6% | 11/2020 | 2.687 | 1.9% |
| 9/2017 | 2.520 | 1.6% | 12/2020 | 2.686 | 2.0% |
| 10/2017 | 2.526 | 1.7% | 1/2021 | 2.692 | 1.8% |
| 11/2017 | 2.524 | 1.7% | 2/2021 | 2.701 | 1.6% |
| 12/2017 | 2.525 | 1.7% | 3/2021 | 2.710 | 1.9% |
| 1/2018 | 2.536 | 1.8% | 4/2021 | 2.731 | 2.9% |
| 2/2018 | 2.546 | 1.8% | 5/2021 | 2.749 | 3.5% |
| 3/2018 | 2.553 | 2.0% | 6/2021 | 2.772 | 4.2% |
| 4/2018 | 2.558 | 2.0% | 7/2021 | 2.782 | 4.1% |
| 5/2018 | 2.561 | 2.1% | 8/2021 | 2.787 | 4.0% |
| 6/2018 | 2.563 | 2.1% | 9/2021 | 2.794 | 4.1% |
| 7/2018 | 2.565 | 2.2% | 10/2021 | 2.812 | 4.7% |
| 8/2018 | 2.567 | 2.1% | 11/2021 | 2.824 | 5.1% |
| 9/2018 | 2.571 | 2.1% | 12/2021 | 2.836 | 5.6% |
| 10/2018 | 2.577 | 2.0% | 1/2022 | 2.858 | 6.2% |
| 11/2018 | 2.577 | 2.1% | 2/2022 | 2.880 | 6.6% |
| 12/2018 | 2.578 | 2.1% | 3/2022 | 2.895 | 6.8% |
| 1/2019 | 2.589 | 2.1% | 4/2022 | 2.912 | 6.6% |
| 2/2019 | 2.598 | 2.1% | 5/2022 | 2.931 | 6.6% |
| 3/2019 | 2.605 | 2.0% | 6/2022 | 2.954 | 6.6% |
| 4/2019 | 2.609 | 2.0% | 7/2022 | 2.967 | 6.6% |
| 5/2019 | 2.612 | 2.0% | 8/2022 | 2.983 | 7.1% |
| 6/2019 | 2.617 | 2.1% | 9/2022 | 2.997 | 7.3% |
| 7/2019 | 2.621 | 2.1% | | | |
| 8/2019 | 2.626 | 2.3% | | | |

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

5. CHANGES IN PREMIUM BASE RESULTING FROM RATING EXPOSURE TRENDS

(a) Exposure distributions by policy term:

| <u>Year Ended</u> | <u>6 Month</u> | <u>12 Month</u> |
|-------------------|----------------|-----------------|
| 12/2015 | 82% | 18% |
| 12/2016 | 82 | 18 |
| 12/2017 | 82 | 18 |
| 12/2018 | 82 | 18 |
| 12/2019 | 82 | 18 |
| 12/2020 | 82 | 18 |
| 12/2021 | 82 | 18 |

These exposure distributions are the best estimates of the corresponding premium distributions.

The distribution for the most recent year is the best estimate of the distribution during the time the proposed rates will be in effect.

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

COMBINED RATIOS

| | | | | | |
|---|-----------|-----------|-----------|-----------|-----------|
| Commission & Brokerage to Written Premium (a)(b) | .089 | .086 | .085 | .087 | .083 |
| Other Acquisition to Earned Premium (c) | .079 | .078 | .079 | .080 | .075 |
| General Expenses to Earned Premium (c) | .053 | .055 | .059 | .061 | .058 |
| Taxes, Licenses, etc. to Written Premium (b) | .023 | .022 | .022 | .022 | .023 |
| | <u>BI</u> | <u>PD</u> | <u>BI</u> | <u>PD</u> | <u>BI</u> |
| Unallocated Loss Adjustment Expenses to Losses + Allocated | .116 | .103 | .127 | .118 | .118 |

Notes:

- (a) Ceded business has a commission and brokerage provision set at 10%.
- (b) Ratios are to premiums at actual level.
- (c) Ratios are to premiums at manual level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

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

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

ULAE are ratios to Incurred Losses and ALAE.

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

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

(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/ 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 the companies included in this filing writing private passenger automobile insurance for other-than-clean risks ceded to the NCRF for the accident year shown.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2017 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

| | |
|--|-----------------|
| 1. Collected Earned Premium for Calendar Year ended 12/31/2017 | \$3,000,873,180 |
| 2. Unearned Premium Reserve as of 12/31/2016 | 860,183,929 |
| 3. Unearned Premium Reserve as of 12/31/2017 | 941,663,244 |
| 4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$ | 900,923,587 |
| 5. Ratio (4) \div (1) | 0.300 |

Line A-3

Deduction for prepaid expenses:

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

Line B-2

Delayed remission of premium:

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

Based on the 2016 and 2017 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 18.4% of net written premiums. The 18.4% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2016 and 2017 industrywide data provided by the A.M. Best Company. The two factors combined amount to .188 (.184 x 1.021 = .188).

Line C-2

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

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2016 and 2017 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

| | |
|--|-----------------|
| 1. Incurred Losses for Calendar Year 2016 | \$2,166,774,484 |
| 2. Incurred Losses for Calendar Year 2017 | 2,440,745,363 |
| 3. Loss Reserves as of 12/31/2015 | 1,655,754,442 |
| 4. Loss Reserves as of 12/31/2016 | 1,676,711,016 |
| 5. Loss Reserves as of 12/31/2017 | 1,851,304,362 |
| 6. Mean Loss Reserve 2016: 1/2 [(3) + (4)] | 1,666,232,729 |
| 7. Mean Loss Reserve 2017: 1/2 [(4) + (5)] | 1,764,007,689 |
| 8. Ratio (6) ÷ (1) | 0.769 |
| 9. Ratio (7) ÷ (2) | 0.723 |
| 10. Loss Reserve: 1/2 [(8) + (9)] | 0.746 |
| 11. Ratio of LAE Reserves to Loss Reserves (a) | 0.175 |
| 12. Ratio of Incurred LAE to Incurred Losses (a) | 0.182 |
| 13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))] | 0.742 |

(a) Based on 2017 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

| | | |
|--|-------------|---------------|
| 1. Direct Earned Premium for Accident Year Ended 12/31/ 2018 | | \$305,908,715 |
| 2. Mean Unearned Premium Reserve | 0.295 x (1) | 90,243,071 |
| 3. Deduction for Prepaid Expenses | | |
| Commission and Brokerage Expense | | 10.00% |
| Taxes, Licenses and Fees | | 1.83% |
| 50% of Other Acquisition Expense | | 3.85% |
| 50% of Company Operating Expense | | 2.70% |
| Total | | 18.38% |
| 4. (2) x (3) | | 16,586,676 |
| 5. Net Subject to Investment (2) - (4) | | 73,656,395 |

B. Delayed Remission of Premium (Agents' Balances)

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

C. Loss Reserve

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

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

E. Average Rate of Return 2.68%

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

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present ceded manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for the companies included in this filing writing private passenger automobile insurance for other-than-clean risks ceded to the NCRF for the accident year shown.

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 the companies included in this filing writing private passenger automobile insurance for other-than-clean risks ceded to the NCRF for the accident year shown.

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 the companies included in this filing writing private passenger automobile insurance for other-than-clean risks ceded to the NCRF for the accident year shown.

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)

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 12/31/2021 | | \$318,619,566 |
| 2. Mean Unearned Premium Reserve | 0.303 x (1) | 96,541,728 |
| 3. Deduction for Prepaid Expenses | | |
| Commission and Brokerage Expense | | 10.00% |
| Taxes, Licenses and Fees | | 1.92% |
| 50% of Other Acquisition Expense | | 3.90% |
| 50% of Company Operating Expense | | 2.80% |
| Total | | 18.62% |
| 4. (2) x (3) | | 17,976,070 |
| 5. Net Subject to Investment (2) - (4) | | 78,565,658 |

B. Delayed Remission of Premium (Agents' Balances)

| | | |
|--------------------------------|--|---------------|
| 1. Direct Earned Premium (A-1) | | \$318,619,566 |
| 2. Average Agents' Balances | | 0.206 |
| 3. Delayed Remission (1) x (2) | | 65,635,631 |

C. Loss Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium (A-1) | | \$318,619,566 |
| 2. Expected Incurred Losses and Loss Adjustment | | 243,425,348 |
| 0.764 x (1) | | |
| 3. Expected Mean Loss Reserves | 0.880 x (2) | 214,214,306 |

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 227,144,333

E. Average Rate of Return 2.95%

F. Investment Earnings on Net Subject to Investment (D) x (E) 6,700,758

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 2.10%

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 the companies included in this filing writing private passenger automobile insurance for other-than-clean risks ceded to the NCRF for the accident year shown.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2021 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

| | |
|--|-----------------|
| 1. Collected Earned Premium for Calendar Year ended 12/31/2021 | \$3,546,177,739 |
| 2. Unearned Premium Reserve as of 12/31/2020 | 1,061,694,316 |
| 3. Unearned Premium Reserve as of 12/31/2021 | 1,083,945,281 |
| 4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$ | 1,072,819,799 |
| 5. Ratio (4) \div (1) | 0.303 |

Line A-3

Deduction for prepaid expenses:

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

Line B-2

Delayed remission of premium:

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

Based on the 2020 and 2021 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 20.2% of net written premiums. The 20.2% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.020 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.020 is based on 2020 and 2021 industrywide data provided by the A.M. Best Company. The two factors combined amount to .206 (.202 x 1.020 = .206).

Line C-2

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

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2020 and 2021 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

| | |
|--|-----------------|
| 1. Incurred Losses for Calendar Year 2020 | \$2,180,922,172 |
| 2. Incurred Losses for Calendar Year 2021 | 2,514,679,428 |
| 3. Loss Reserves as of 12/31/2019 | 2,025,767,749 |
| 4. Loss Reserves as of 12/31/2020 | 2,001,558,429 |
| 5. Loss Reserves as of 12/31/2021 | 2,155,731,663 |
| 6. Mean Loss Reserve 2020: 1/2 [(3) + (4)] | 2,013,663,089 |
| 7. Mean Loss Reserve 2021: 1/2 [(4) + (5)] | 2,078,645,046 |
| 8. Ratio (6) ÷ (1) | 0.923 |
| 9. Ratio (7) ÷ (2) | 0.827 |
| 10. Loss Reserve: 1/2 [(8) + (9)] | 0.875 |
| 11. Ratio of LAE Reserves to Loss Reserves (a) | 0.172 |
| 12. Ratio of Incurred LAE to Incurred Losses (a) | 0.166 |
| 13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))] | 0.880 |

(a) Based on 2021 All-Industry Insurance Expense Exhibit (source: A.M. Best)

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 | 67.2% | 66.7% | 9.3 |
| 15-27 | 19.9% | 20.6% | 20.3 |
| 27-39 | 7.3% | 7.2% | 32.4 |
| 39-51 | 3.7% | 3.5% | 44.3 |
| 51-63 | 1.3% | 1.3% | 56.5 |
| 63-ult. | 0.6% | 0.7% | 73.4 |
| | (a) | (b) | |
| (1) Average Payment Date | 15.5 months | 15.5 months | |
| (2) Average Date of Accident | 6.0 months | 6.0 months | |
| (3) Average Length of Time between Occurrence and Payment [(1)-(2)] | 9.5 months | 9.5 months | |

(a) Based on the average of the three earliest accident year points.

(b) Based on the average of the three latest accident year points.

Based on this analysis the average length of time between occurrence and payment of a liability claim has remained constant over this period.

NORTH CAROLINA
ULTIMATE INCURRED LOSSES
LIABILITY

| Accident Year | Losses (a) |
|------------------|---------------|
| 2008 | 1,452,372,297 |
| 2009 | 1,539,561,841 |
| 2010 | 1,551,799,127 |
| 2011 | 1,561,192,671 |
| 2012 | 1,607,002,358 |
| 2013 | 1,650,138,033 |
| 2014 | 1,727,879,487 |
| 2015 | 1,908,729,560 |
| 2016 | 2,079,842,843 |
| 2017 | 2,073,292,516 |
| 2018 | 2,105,811,786 |
| 2019 | 2,239,758,731 |
| 2020 | 1,856,808,528 |
| 2021 | 2,214,989,796 |

(a) Total limits Bodily Injury, Property Damage and Medical Payments combined. 63 months is considered ultimate.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

B.I., P.D., Med.Pay. Combined Total Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|---------------|---------------|---------------|---------------|---------------|
| 2008 | | | | | 1,452,372,297 |
| 2009 | | | | 1,541,399,143 | 1,539,561,841 |
| 2010 | | | 1,551,583,586 | 1,552,646,562 | 1,551,799,127 |
| 2011 | | 1,544,249,813 | 1,557,164,778 | 1,561,750,142 | 1,561,192,671 |
| 2012 | 1,531,591,001 | 1,590,339,175 | 1,604,837,426 | 1,607,255,739 | 1,607,002,358 |
| 2013 | 1,554,489,347 | 1,623,517,756 | 1,642,160,997 | 1,649,694,565 | 1,650,138,033 |
| 2014 | 1,607,675,920 | 1,691,480,167 | 1,715,153,477 | 1,726,821,645 | 1,727,879,487 |
| 2015 | 1,741,816,502 | 1,861,705,062 | 1,900,920,157 | 1,909,546,157 | 1,908,729,560 |
| 2016 | 1,893,045,471 | 2,027,320,960 | 2,064,261,832 | 2,071,936,491 | 2,079,842,843 |
| 2017 | 1,888,138,613 | 2,021,308,871 | 2,054,189,682 | 2,073,780,636 | 2,073,292,516 |
| 2018 | 1,890,660,544 | 2,048,488,885 | 2,099,121,591 | 2,103,708,078 | |
| 2019 | 2,019,553,563 | 2,207,687,767 | 2,226,400,329 | | |
| 2020 | 1,662,864,144 | 1,816,838,090 | | | |
| 2021 | 1,988,321,181 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 0.999 |
| 2010 | | | 1.001 | 0.999 |
| 2011 | | 1.008 | 1.003 | 1.000 |
| 2012 | 1.038 | 1.009 | 1.002 | 1.000 |
| 2013 | 1.044 | 1.011 | 1.005 | 1.000 |
| 2014 | 1.052 | 1.014 | 1.007 | 1.001 |
| 2015 | 1.069 | 1.021 | 1.005 | 1.000 |
| 2016 | 1.071 | 1.018 | 1.004 | 1.004 |
| 2017 | 1.071 | 1.016 | 1.010 | 1.000 |
| 2018 | 1.083 | 1.025 | 1.002 | |
| 2019 | 1.093 | 1.008 | | |
| 2020 | 1.093 | | | |
| Five Year Average | 1.082 | 1.018 | 1.006 | 1.001 |
| Three Year Average | 1.090 | 1.016 | 1.005 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.007 | 1.006 | |
| 27 to 63 months: | | 1.025 | 1.022 | |
| 15 to 63 months: | | 1.109 | 1.114 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

B.I., P.D., Med.Pay. Combined Total Limits Paid Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|---------------|---------------|---------------|---------------|---------------|
| 2008 | | | | | 1,442,985,393 |
| 2009 | | | | 1,508,665,002 | 1,530,626,713 |
| 2010 | | | 1,464,345,512 | 1,521,752,087 | 1,541,257,977 |
| 2011 | | 1,365,591,523 | 1,476,904,562 | 1,531,806,602 | 1,551,842,254 |
| 2012 | 1,086,656,505 | 1,390,435,663 | 1,515,406,374 | 1,576,952,770 | 1,595,862,690 |
| 2013 | 1,103,808,869 | 1,440,319,038 | 1,559,249,697 | 1,620,566,868 | 1,641,156,251 |
| 2014 | 1,161,900,163 | 1,499,653,283 | 1,623,966,214 | 1,690,379,214 | 1,715,265,972 |
| 2015 | 1,270,104,337 | 1,659,892,327 | 1,798,352,209 | 1,872,344,917 | 1,898,745,478 |
| 2016 | 1,397,804,538 | 1,807,776,288 | 1,960,475,167 | 2,035,554,130 | 2,058,725,451 |
| 2017 | 1,407,843,007 | 1,814,037,974 | 1,960,266,585 | 2,029,855,224 | 2,060,070,820 |
| 2018 | 1,401,022,224 | 1,838,750,121 | 1,986,305,877 | 2,066,429,614 | |
| 2019 | 1,508,869,869 | 1,944,357,777 | 2,123,008,311 | | |
| 2020 | 1,225,715,245 | 1,628,762,635 | | | |
| 2021 | 1,476,314,178 | | | | |

Ratio of Paid to Ultimate Incurred

| Accident Year | 0-15 Mo. | 15-27 Mo. | 27-39 Months | 39-51 Months | 51-63 Months |
|-------------------------|----------|-----------|--------------|--------------|--------------|
| 2008 | | | | | 0.994 |
| 2009 | | | | 0.980 | 0.994 |
| 2010 | | | 0.944 | 0.981 | 0.993 |
| 2011 | | 0.875 | 0.946 | 0.981 | 0.994 |
| 2012 | 0.676 | 0.865 | 0.943 | 0.981 | 0.993 |
| 2013 | 0.669 | 0.873 | 0.945 | 0.982 | 0.995 |
| 2014 | 0.672 | 0.868 | 0.940 | 0.978 | 0.993 |
| 2015 | 0.665 | 0.870 | 0.942 | 0.981 | 0.995 |
| 2016 | 0.672 | 0.869 | 0.943 | 0.979 | 0.990 |
| 2017 | 0.679 | 0.875 | 0.945 | 0.979 | 0.994 |
| 2018 | 0.665 | 0.873 | 0.943 | 0.981 | |
| 2019 | 0.674 | 0.868 | 0.948 | | |
| 2020 | 0.660 | 0.877 | | | |
| 2021 | 0.667 | | | | |
| Earliest Three Year Avg | 0.672 | 0.871 | 0.944 | 0.981 | 0.994 |
| Latest Three Year Avg | 0.667 | 0.873 | 0.945 | 0.980 | 0.993 |

Losses exclude unallocated loss adjustment expense.

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

2020 ASSETS

| | Net Admitted Assets |
|---|------------------------|
| 1 Bonds (Schedule D) | 189,427,701,998 |
| 2 Stocks (Schedule D): | |
| 2.1 Preferred stocks | 4,982,680,399 |
| 2.2 Common stocks | 238,627,659,964 |
| 3 Mortgage loans on real estate (Schedule B): | |
| 3.1 First liens | 3,565,958,267 |
| 3.2 Other than first liens | 0 |
| 4 Real estate (Schedule A): | |
| 4.1 Properties occupied by the company (less \$0 encumbrances) | 2,755,073,872 |
| 4.2 Properties held for the production of income (less \$10,102,862 encumbrances) | 211,651,699 |
| 4.3 Properties held for sale (less \$0 encumbrances) | 20,744,540 |
| 5 Cash (\$-2,388,605,980, Schedule E-Part 1), cash equivalents (\$10,887,053,694, Schedule E-Part 2) and short-term investments (\$12,016,481,597, Schedule DA) | 20,514,929,316 |
| 6 Contract loans (including \$0 premium notes) | 0 |
| 7 Derivatives (Schedule DB) | 36,510,948 |
| 8 Other invested assets (Schedule BA) | 37,466,339,005 |
| 9 Receivables for securities | 176,864,666 |
| 10 Securities lending reinvested collateral assets (Schedule DL) | 1,952,844,864 |
| 11 Aggregate write-ins for invested assets | 35,882,776 |
| 12 Subtotals, cash and invested assets (Lines 1 to 11) | 499,774,842,308 |
| 13 Title plants less \$0 charged off (for Title insurers only) | |
| 14 Investment income due and accrued | 1,753,408,525 |
| 15 Premiums and considerations: | |
| 15.1 Uncollected premiums and agents' balances in the course of collection | 10,239,646,247 |
| 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$35,404,913 earned but unbilled premiums) | 34,806,348,156 |
| 15.3 Accrued retrospective premiums | 80,410,833 |
| 16 Reinsurance: | |
| 16.1 Amounts recoverable from reinsurers | 5,175,354,180 |
| 16.2 Funds held by or deposited with reinsured companies | 85,246,807 |
| 16.3 Other amounts receivable under reinsurance contracts | 124,234,905 |
| 17 Amounts receivable relating to uninsured plans | 8,450 |
| 18.1 Current federal and foreign income tax recoverable and interest thereon | 275,525,380 |
| 18.2 Net deferred tax asset | 4,450,942,691 |
| 19 Guaranty funds receivable or on deposit | 33,400,962 |
| 20 Electronic data processing equipment and software | 598,722,195 |
| 21 Furniture and equipment, including health care delivery assets (\$0) | 0 |
| 22 Net adjustment in assets and liabilities due to foreign exchange rates | 0 |
| 23 Receivables from parent, subsidiaries and affiliates | 4,450,296,581 |
| 24 Health care (\$0) and other amounts receivable | 159,922 |
| 25 Aggregate write-ins for other than invested assets | 4,993,901,699 |
| 26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) | 566,842,449,840 |
| 27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts | |
| 28 Total (Lines 26 and 27) | 566,842,449,840 |

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

2020 LIABILITIES, SURPLUS AND OTHER FUNDS

| | |
|---|-----------------|
| 1 Losses (Part 2A, Line 35, Column 8) | 96,980,338,512 |
| 2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) | 2,283,642,194 |
| 3 Loss adjustment expenses (Part 2A, Line 35, Column 9) | 25,486,450,358 |
| 4 Commissions payable, contingent commissions and other similar charges | 1,523,271,351 |
| 5 Other expenses (excluding taxes, licenses and fees) | 12,622,653,306 |
| 6 Taxes, licenses and fees (excluding federal and foreign income taxes) | 761,820,442 |
| 7.1 Current federal and foreign income taxes (including \$-96,195,692) on realized capital gains (losses) | 1,128,581,784 |
| 7.2 Net deferred tax liability | 12,746,463,264 |
| 8 Borrowed money \$6,098,027,585 and interest thereon \$3,512,756 | 6,101,540,341 |
| 9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$35,806,879,730 and including warranty reserves of \$10,249,229 and accrued accident and health experience including \$0 for medical loss ratio rebate per the Public Health Service Act) | 63,617,226,242 |
| 10 Advance premium | 1,261,848,104 |
| 11 Dividends declared and unpaid: | |
| 11.1 Stockholders | 102,400,000 |
| 11.2 Policyholders | 44,689,986 |
| 12 Ceded reinsurance premiums payable (net of ceding commissions) | 10,905,015,795 |
| 13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19) | 672,636,490 |
| 14 Amounts withheld or retained by company for account of others | 5,032,246,274 |
| 15 Remittances and items not allocated | 131,665,773 |
| 16 Provision for reinsurance (including \$3,997,039 certified) (Schedule F, Part8) | 166,962,487 |
| 17 Net adjustments in assets and liabilities due to foreign exchange rates | 19,486,940 |
| 18 Drafts outstanding | 1,152,927,941 |
| 19 Payable to parent, subsidiaries and affiliates | 2,176,043,055 |
| 20 Derivatives | 101,321,464 |
| 21 Payable for securities | 1,691,696,128 |
| 22 Payable for securities lending | 2,944,579,482 |
| 23 Liability for amounts held under uninsured plans | 0 |
| 24 Capital notes \$0 and interest thereon \$0 | |
| 25 Aggregate write-ins for liabilities | 9,181,622,756 |
| 26 Total liabilities excluding protected cell liabilities (Lines 1 through 25) | 258,837,130,466 |
| 27 Protected cell liabilities | |
| 28 Total liabilities (Lines 26 and 27) | 258,837,130,466 |
| 29 Aggregate write-ins for special surplus funds | 93,297,283,366 |
| 30 Common capital stock | 180,963,835 |
| 31 Preferred capital stock | 315,500,075 |
| 32 Aggregate write-ins for other than special surplus funds | 28,500,000 |
| 33 Surplus notes | 4,384,997,211 |
| 34 Gross paid in and contributed surplus | 22,850,864,145 |
| 35 Unassigned funds (surplus) | 186,947,210,732 |
| 36 Less treasury stock, at cost: | |
| 36.1 0 Shares common (value included in Line 30 \$0) | 0 |
| 36.2 0 Shares preferred (value included in Line 31 \$0) | 0 |
| 37 Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) | 308,005,319,365 |
| 38 Totals (Page 2, Line 28, Col. 3) | 566,842,449,830 |

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

2020 STATEMENT OF INCOME

| UNDERWRITING INCOME | |
|---|-----------------|
| 1 Premiums earned (Part 1, Line 35, Column 4) | 169,461,085,264 |
| DEDUCTIONS: | |
| 2 Losses incurred (Part 2, Line 35, Column 7) | 97,743,502,426 |
| 3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1) | 17,781,915,701 |
| 4 Other underwriting expenses incurred (Part 3, Line 25, Column 2) | 42,056,711,847 |
| 5 Aggregate write-ins for underwriting deductions | (41,887,990) |
| 6 Total underwriting deductions (Lines 2 through 5) | 157,540,241,983 |
| 7 Net income of protected cells | |
| 8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) | 11,920,843,279 |
| INVESTMENT INCOME | |
| 9 Net investment income earned (Exhibit of Net Investment Income, Line 17) | 10,987,586,382 |
| 10 Net realized capital gains (losses) less capital gains tax of \$582,819,793 (Exhibit of Capital Gains (L | 469,840,657 |
| 11 Net investment gain (loss) (Lines 9 + 10) | 11,457,427,039 |
| OTHER INCOME | |
| 12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$85,625,065 amount charged off \$688,236,755) | (602,611,686) |
| 13 Finance and service charges not included in premiums | 932,035,944 |
| 14 Aggregate write-ins for miscellaneous income | 492,334,664 |
| 15 Total other income (Lines 12 through 14) | 821,758,920 |
| 16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15) | 24,200,029,242 |
| 17 Dividends to policyholders | 4,833,125,035 |
| 18 Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) | 19,366,904,208 |
| 19 Federal and foreign income taxes incurred | 2,642,722,963 |
| 20 Net income (Line 18 minus Line 19) (to Line 22) | 16,724,181,246 |
| CAPITAL AND SURPLUS ACCOUNT | |
| 21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) | 282,339,295,779 |
| 22 Net income (from Line 20) | 16,724,181,246 |
| 23 Net transfers (to) from Protected Cell accounts | |
| 24 Change in net unrealized capital gains or (losses) less capital gains tax of \$2,014,055,540 | 13,117,655,495 |
| 25 Change in net unrealized foreign exchange capital gain (loss) | 206,607,841 |
| 26 Change in net deferred income tax | 563,730,331 |
| 27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) | (522,116,945) |
| 28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) | 32,714,211 |
| 29 Change in surplus notes | 1,327,467,395 |
| 30 Surplus (contributed to) withdrawn from protected cells | |
| 31 Cumulative effect of changes in accounting principles | 0 |
| 32 Capital changes: | |
| 32.1 Paid in | 0 |
| 32.2 Transferred from surplus (Stock dividend) | 0 |
| 32.3 Transferred to surplus | 0 |
| 33 Surplus adjustments: | |
| 33.1 Paid in | 958,300,001 |
| 33.2 Transferred to capital (Stock dividend) | 0 |
| 33.3 Transferred from capital | 0 |
| 34 Net remittances from or (to) Home office | 0 |
| 35 Dividends to stockholders | (5,823,640,698) |
| 36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) | 0 |
| 37 Aggregate write-ins for gains and losses in surplus | (918,875,510) |
| 38 Change in surplus as regards policyholders for the year (Lines 22 through 37) | 25,666,023,360 |
| 39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) | 308,005,319,143 |

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

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

PRIVATE PASSENGER AUTO LIABILITY

| | |
|---|----------------|
| 1 Premiums Written | 63,332,391,000 |
| 2 Premiums Earned | 63,894,306,000 |
| 3 Dividends to Policyholders | 2,388,614,000 |
| 4 Incurred Loss | 36,059,122,000 |
| 5 Defense and Cost Containment Expenses Incurred | 3,073,265,000 |
| 6 Adjusting and Other Expenses Incurred | 5,025,819,000 |
| 7 Unpaid Losses | 49,459,645,000 |
| 8 Defense and Cost Containment Expenses Unpaid | 8,837,785,000 |
| 9 Adjusting and Other Expenses Unpaid | 5,108,504,000 |
| 10 Unearned Premium Reserves | 18,118,740,000 |
| 11 Agents' Balances | 13,885,831,000 |
| 12 Commission and Brokerage Expenses Incurred | 4,734,451,000 |
| 13 Taxes, Licenses & Fees Incurred | 1,482,507,000 |
| 14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred | 5,188,806,000 |
| 15 General Expenses Incurred | 3,164,413,000 |
| 16 Other Income Less Other Expenses | 110,696,000 |
| 17 Pre-Tax Profit or Loss Excluding All Investment Gain | 2,887,999,000 |
| 18 Investment Gain on Funds Attributable to Insurance Transactions | 2,080,021,000 |
| 19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus | 4,968,022,000 |
| 20 Investment Gain Attributable to Capital and Surplus | 3,199,077,000 |
| 21 Total Profit or Loss | 8,167,096,000 |

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA

TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2021 WRITTEN PREMIUM

2021 ASSETS

| | Net Admitted Assets |
|--|------------------------|
| 1 Bonds (Schedule D) | 198,727,974,149 |
| 2 Stocks (Schedule D): | |
| 2.1 Preferred stocks | 5,452,048,820 |
| 2.2 Common stocks | 269,448,914,842 |
| 3 Mortgage loans on real estate (Schedule B): | |
| 3.1 First liens | 4,671,369,730 |
| 3.2 Other than first liens | 0 |
| 4 Real estate (Schedule A): | |
| 4.1 Properties occupied by the company (less \$0 encumbrances) | 2,522,550,864 |
| 4.2 Properties held for the production of income (less \$64,831,089 encumbrances) | 255,709,951 |
| 4.3 Properties held for sale (less \$0 encumbrances) | 170,518,634 |
| 5 Cash (\$-2,936,051,681, Schedule E-Part 1), cash equivalents (\$7,991,000,107, Schedule E-Part 2) and short-term investments (\$13,858,401,805, Schedule DA) | 18,913,350,238 |
| 6 Contract loans (including \$0 premium notes) | 0 |
| 7 Derivatives (Schedule DB) | 46,396,608 |
| 8 Other invested assets (Schedule BA) | 42,305,547,099 |
| 9 Receivables for securities | 485,720,746 |
| 10 Securities lending reinvested collateral assets (Schedule DL) | 2,921,394,017 |
| 11 Aggregate write-ins for invested assets | 98,347,236 |
| 12 Subtotals, cash and invested assets (Lines 1 to 11) | 546,019,842,940 |
| 13 Title plants less \$0 charged off (for Title insurers only) | |
| 14 Investment income due and accrued | 1,725,393,633 |
| 15 Premiums and considerations: | |
| 15.1 Uncollected premiums and agents' balances in the course of collection | 11,967,586,193 |
| 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$51,489,406 earned but unbilled premiums) | 39,415,952,975 |
| 15.3 Accrued retrospective premiums | 80,779,379 |
| 16 Reinsurance: | |
| 16.1 Amounts recoverable from reinsurers | 6,056,822,587 |
| 16.2 Funds held by or deposited with reinsured companies | 148,635,842 |
| 16.3 Other amounts receivable under reinsurance contracts | 183,151,896 |
| 17 Amounts receivable relating to uninsured plans | 13,284 |
| 18.1 Current federal and foreign income tax recoverable and interest thereon | 1,661,589,746 |
| 18.2 Net deferred tax asset | 3,682,560,435 |
| 19 Guaranty funds receivable or on deposit | 58,882,706 |
| 20 Electronic data processing equipment and software | 667,331,026 |
| 21 Furniture and equipment, including health care delivery assets (\$0) | 0 |
| 22 Net adjustment in assets and liabilities due to foreign exchange rates | 0 |
| 23 Receivables from parent, subsidiaries and affiliates | 4,764,089,663 |
| 24 Health care (\$0) and other amounts receivable | 75,784 |
| 25 Aggregate write-ins for other than invested assets | 5,205,653,002 |
| 26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) | 621,638,361,088 |
| 27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts | |
| 28 Total (Lines 26 and 27) | 621,638,361,088 |

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

2021 LIABILITIES, SURPLUS AND OTHER FUNDS

| | |
|--|-----------------|
| 1 Losses (Part 2A, Line 35, Column 8) | 105,314,116,481 |
| 2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) | 2,736,905,677 |
| 3 Loss adjustment expenses (Part 2A, Line 35, Column 9) | 25,421,212,279 |
| 4 Commissions payable, contingent commissions and other similar charges | 1,651,852,251 |
| 5 Other expenses (excluding taxes, licenses and fees) | 12,511,807,634 |
| 6 Taxes, licenses and fees (excluding federal and foreign income taxes) | 978,881,838 |
| 7.1 Current federal and foreign income taxes (including \$77,087,138) on realized capital gains (losses) | 443,057,203 |
| 7.2 Net deferred tax liability | 18,259,502,656 |
| 8 Borrowed money \$2,924,684,649 and interest thereon \$2,402,613 | 2,927,087,262 |
| 9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$42,855,714,186 and including warranty reserves of \$7,351,595 and accrued accident and health experience r including \$0 for medical loss ratio rebate per the Public Health Service Act) | 63,666,534,347 |
| 10 Advance premium | 1,481,473,979 |
| 11 Dividends declared and unpaid: | |
| 11.1 Stockholders | 113,500,000 |
| 11.2 Policyholders | 38,657,647 |
| 12 Ceded reinsurance premiums payable (net of ceding commissions) | 14,797,884,431 |
| 13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19) | 610,363,956 |
| 14 Amounts withheld or retained by company for account of others | 5,678,680,212 |
| 15 Remittances and items not allocated | 154,397,352 |
| 16 Provision for reinsurance (including \$24,045,311 certified) (Schedule F, Part8) | 269,537,604 |
| 17 Net adjustments in assets and liabilities due to foreign exchange rates | 11,535,631 |
| 18 Drafts outstanding | 1,498,361,124 |
| 19 Payable to parent, subsidiaries and affiliates | 4,800,573,705 |
| 20 Derivatives | 13,461,344 |
| 21 Payable for securities | 1,532,892,673 |
| 22 Payable for securities lending | 4,336,070,159 |
| 23 Liability for amounts held under uninsured plans | 0 |
| 24 Capital notes \$0 and interest thereon \$0 | 0 |
| 25 Aggregate write-ins for liabilities | 10,614,058,031 |
| 26 Total liabilities excluding protected cell liabilities (Lines 1 through 25) | 279,862,405,480 |
| 27 Protected cell liabilities | |
| 28 Total liabilities (Lines 26 and 27) | 279,862,405,480 |
| 29 Aggregate write-ins for special surplus funds | 109,136,961,154 |
| 30 Common capital stock | 181,363,835 |
| 31 Preferred capital stock | 500,075 |
| 32 Aggregate write-ins for other than special surplus funds | 28,500,000 |
| 33 Surplus notes | 4,374,639,707 |
| 34 Gross paid in and contributed surplus | 23,755,094,305 |
| 35 Unassigned funds (surplus) | 204,298,896,532 |
| 36 Less treasury stock, at cost: | |
| 36.1 0 Shares common (value included in Line 30 \$0) | 0 |
| 36.2 0 Shares preferred (value included in Line 31 \$0) | 0 |
| 37 Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) | 341,775,955,608 |
| 38 Totals (Page 2, Line 28, Col. 3) | 621,638,361,091 |

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

2021 STATEMENT OF INCOME

| UNDERWRITING INCOME | |
|--|-----------------|
| 1 Premiums earned (Part 1, Line 35, Column 4) | 171,413,243,488 |
| DEDUCTIONS: | |
| 2 Losses incurred (Part 2, Line 35, Column 7) | 115,801,585,246 |
| 3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1) | 16,897,535,964 |
| 4 Other underwriting expenses incurred (Part 3, Line 25, Column 2) | 42,667,363,204 |
| 5 Aggregate write-ins for underwriting deductions | 194,392,793 |
| 6 Total underwriting deductions (Lines 2 through 5) | 175,560,877,204 |
| 7 Net income of protected cells | |
| 8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) | (4,147,633,718) |
| INVESTMENT INCOME | |
| 9 Net investment income earned (Exhibit of Net Investment Income, Line 17) | 13,342,095,699 |
| 10 Net realized capital gains (losses) less capital gains tax of \$1,016,087,443 (Exhibit of Capital Gains) | 4,463,234,458 |
| 11 Net investment gain (loss) (Lines 9 + 10) | 17,805,330,158 |
| OTHER INCOME | |
| 12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$97,085,429 amount charged off \$712,119,837) | (615,034,405) |
| 13 Finance and service charges not included in premiums | 938,031,521 |
| 14 Aggregate write-ins for miscellaneous income | 806,502,011 |
| 15 Total other income (Lines 12 through 14) | 1,129,499,128 |
| 16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15) | 14,787,195,567 |
| 17 Dividends to policyholders | 1,776,409,466 |
| 18 Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) | 13,010,786,102 |
| 19 Federal and foreign income taxes incurred | (284,711,398) |
| 20 Net income (Line 18 minus Line 19) (to Line 22) | 13,295,497,504 |
| CAPITAL AND SURPLUS ACCOUNT | |
| 21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) | 308,120,388,722 |
| 22 Net income (from Line 20) | 13,295,497,504 |
| 23 Net transfers (to) from Protected Cell accounts | |
| 24 Change in net unrealized capital gains or (losses) less capital gains tax of \$6,047,497,853 | 27,225,566,455 |
| 25 Change in net unrealized foreign exchange capital gain (loss) | (167,276,375) |
| 26 Change in net deferred income tax | (436,169,688) |
| 27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) | (4,892,300,600) |
| 28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) | (102,575,119) |
| 29 Change in surplus notes | (10,357,504) |
| 30 Surplus (contributed to) withdrawn from protected cells | 0 |
| 31 Cumulative effect of changes in accounting principles | 248,033 |
| 32 Capital changes: | |
| 32.1 Paid in | (313,800,000) |
| 32.2 Transferred from surplus (Stock dividend) | 0 |
| 32.3 Transferred to surplus | 0 |
| 33 Surplus adjustments: | |
| 33.1 Paid in | 808,880,159 |
| 33.2 Transferred to capital (Stock dividend) | 0 |
| 33.3 Transferred from capital | 0 |
| 34 Net remittances from or (to) Home office | 0 |
| 35 Dividends to stockholders | (7,608,741,087) |
| 36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) | 0 |
| 37 Aggregate write-ins for gains and losses in surplus | 5,856,594,887 |
| 38 Change in surplus as regards policyholders for the year (Lines 22 through 37) | 33,655,566,665 |
| 39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) | 341,775,955,383 |

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

PART II - 2021 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PRIVATE PASSENGER AUTO LIABILITY

| | |
|---|-----------------|
| 1 Premiums Written | 62,810,635,000 |
| 2 Premiums Earned | 62,891,932,000 |
| 3 Dividends to Policyholders | 679,891,000 |
| 4 Incurred Loss | 42,520,182,000 |
| 5 Defense and Cost Containment Expenses Incurred | 2,486,391,000 |
| 6 Adjusting and Other Expenses Incurred | 4,837,246,000 |
| 7 Unpaid Losses | 52,292,780,000 |
| 8 Defense and Cost Containment Expenses Unpaid | 8,373,067,000 |
| 9 Adjusting and Other Expenses Unpaid | 4,707,458,000 |
| 10 Unearned Premium Reserves | 18,037,442,000 |
| 11 Agents' Balances | 13,295,905,000 |
| 12 Commission and Brokerage Expenses Incurred | 4,623,822,000 |
| 13 Taxes, Licenses & Fees Incurred | 1,427,489,000 |
| 14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred | 5,084,895,000 |
| 15 General Expenses Incurred | 3,165,115,000 |
| 16 Other Income Less Other Expenses | 281,955,000 |
| 17 Pre-Tax Profit or Loss Excluding All Investment Gain | (1,651,148,000) |
| 18 Investment Gain on Funds Attributable to Insurance Transactions | 3,017,819,000 |
| 19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus | 1,366,669,000 |
| 20 Investment Gain Attributable to Capital and Surplus | 4,394,604,000 |
| 21 Total Profit or Loss | 5,761,272,000 |

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

11. IDENTIFICATION OF APPLICABLE STATISTICAL PLANS AND PROGRAMS AND A CERTIFICATION OF COMPLIANCE WITH THEM

(a) ISO Personal Auto Statistical Plan

ISO Minimum Personal Auto Statistical Plan

ISO 2021 Call for Personal Auto Bodily Injury and Property Damage Liability and No-Fault Statistics

ISO 2021 Call for Personal Auto Minimum Statistical Plan Liability and No-Fault Statistics

ISS Automobile Statistical Plans - All Coverages

ISS 2021 quarterly Automobile Liability Call

ISS Voluntary Automobile Excess Loss Call

Annual Statement for Calendar Year 2021

Insurance Expense Exhibit for Calendar Year 2021

RB Calls for 2021 North Carolina Automobile Expense Experience

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

NISS 2021 Quarterly Automobile Call

NISS 2021 Quarterly Automobile Excess Loss Call

NISS 2021 Calendar Year Annual Statement

NISS 2022 Financial Reconciliation Call

(b) The North Carolina Rate Bureau 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 March 22, 2022 filing have been incorporated into this filing:

The proposed rate level changes for Bodily Injury, Property Damage and Medical Payments were determined based on year weights that were assigned based on incurred claim counts, resulting in 100% weight assigned to the latest year for Bodily Injury and Property Damage, and 60% for Medical Payments. Previously, a 20%/60%/20% weighting of the latest, middle and earliest accident year experience, respectively, was utilized for all coverages.

See also pre-filed testimony of R. Retian.

Automobile Committee Meeting Agenda

Date: December 15, 2022

Time: 10:00 AM (ET)

Hybrid Conference

1. **Welcome**
2. **Roll Call**
3. **Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements (Exhibits 1, 2, 3).**
4. **2023 Private Passenger Automobile Rate Review**

The committee will be asked to make selections pertaining to the 2023 Auto Rate Review. **Exhibit 4** (data pertaining to trends, loss development, dividends, deviations, and expenses) and **Exhibit 5** (company letters regarding reserve strengthening and expense savings) are attached for the committee's review and consideration in performing the rate review.
5. **Automobile Program Changes**

Staff will present **Exhibit 6**, which includes a summary and proposed program changes for the following:

 1. **Personal Auto Manual Rules 2, 14, and 19**
 2. **SDIP Hearing Procedures**
 3. **Cancellation/Non-renewal form and new Adverse Action form**

The committee will be asked to review the above exhibit internally and for discussion at the next meeting of the committee.
6. **Report of Staff and Counsel**

Staff and Counsel will advise the Committee of any pertinent topics.
7. **Other Business**
8. **Adjournment**

AM:ko
Attachments
AC-22-4
12/9/2022

NORTH CAROLINA RATE BUREAU

ANTITRUST COMPLIANCE POLICY AND BOARD RESOLUTION

Whereas, it is the established policy of the North Carolina Rate Bureau to comply fully with all laws and regulations applicable to its operations; and

Whereas, the creation and operation of the North Carolina Rate Bureau is to promulgate rates and forms, and because the activities and functions bring together representatives of insurance companies that may be in competition, it is the policy of the NCRB, in the course of its activities and functions, to discourage and prohibit the disclosure of competitive information.

Resolved, that the following antitrust guidelines are adopted by the Governing Committee of the NCRB.

These guidelines apply to those individuals and alternates who serve on the NCRB Governing Committee, NCRB committees and subcommittees and NCRB task forces and any other individual in attendance at an NCRB meeting.

1. In performing the statutory duties of the North Carolina Rate Bureau, avoid any action or statement which would give the appearance of private motivation.
2. Conduct business at regularly scheduled, formal meetings where minutes are kept and counsel is present.
3. Do not hold "informal" meetings or "rump sessions" at which any agreements or understandings are reached or any decisions are made.
4. Do not authorize, agree to, engage in or even discuss any activity which might be interpreted as boycott, coercion or intimidation.
5. Specifically, do not authorize, agree to, engage in or even discuss any division of markets, allocation of customers or refusal to do business with any individual or business organization.
6. Do not discuss individual company results, or current or future marketing or pricing strategies or business plans.
7. When in doubt, consult counsel.

NORTH CAROLINA RATE BUREAU
CONFLICTS OF INTEREST STATEMENT

Whereas, the North Carolina Rate Bureau affirms its confidence in the loyalty and integrity of its Governing Committee, Bureau employees, agents, consultants and member representatives including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces; and

Whereas, it is the policy of the Bureau that members of the governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces conduct their personal and business affairs in such a manner as to avoid any possible conflict of interest with their duties and responsibilities owed to the Bureau; and

Now therefore, it is resolved that the Governing Committee hereby adopts the following policy addressing conflicts of interest:

It is the Bureau's policy that the Governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces shall not permit private interests to conflict with the proper discharge of his or her duties, nor shall one's position or the knowledge gained therein be used to further such interests. In addition, each said person shall conduct his or her private affairs in such manner as to avoid giving the appearance of any such conflict.

Any person having a conflict of interest on a matter shall not vote, take action, or use his or her personal influence on the matter. However, he or she may be counted in determining the quorum for a meeting where action on the matter may be taken. The minutes of any such meeting shall reflect that a disclosure was made and the abstention from voting.

It is understood and acknowledged by the Governing Committee that, as a result of the Bureau's unique structure and relationship to its members, many representatives of the Bureau will have certain inherent and obvious interest unique to his or her position held outside of the Bureau structure. This Policy is not intended to require a disclosure of such obvious situations at every meeting. This Policy should however serve as a reminder to those individuals who find themselves in that situation that, when taking action on behalf of the Bureau, they must make decisions that they believe to be in the best interest of the Bureau and its member companies and put aside other interests they represent.

NORTH CAROLINA RATE BUREAU

CODE OF ETHICS AND STANDARDS OF CONDUCT

The undersigned, an individual committee member or a representative of a company member (on behalf of his/her company) on a committee of the North Carolina Rate Bureau ("Bureau") (a "member"), hereby agrees to conform to the following code of ethics and to abide by the following standards of conduct:

1. Each member's conduct shall be marked by integrity and dignity, and he or she shall expect and encourage such conduct by others.
2. Each member should understand and support the Bureau's mission, purposes, goals, policies, programs, services, strengths and needs and be able to communicate them to others. In the performance of his or her duties, each member shall obey all applicable state, local and federal laws, rules and regulations.
3. Each member agrees to be governed by a spirit of cooperation, helpfulness and frankness in his or her relationship with fellow members to the end that each shall be equipped, through cooperative measures and exchanges of ideas, to better perform and function, and to foster the advancement and prestige of the Bureau.
4. Each member shall respect the confidential and proprietary nature of information received in the performance of his, hers or its duties and shall not divulge any privileged, confidential or proprietary information of the Bureau (including without limitation privileged work product and attorney/client communication) unless legally discharged from such obligation. No member shall have authority to waive or compromise any claim of privilege or confidentiality unless authorized to do so. Individual representatives of a company shall not share privileged, confidential or proprietary information of the Bureau with persons within his/her company unless such persons are informed of the company's obligations under this agreement.
5. Each member agrees that he or she does not and shall not speak or act on behalf of the Bureau unless authorized to do so.
6. Each member agrees to observe the policies and procedures of the Bureau, including without limitation the Antitrust Compliance Policy and the Conflicts of Interest Statement.
7. Each member shall seek to avoid any perception that he or she is not acting in the Bureau's best interest.

Exhibit 4

December 8, 2022

To: North Carolina Rate Bureau Automobile Committee Members

For your information and review, attached are exhibits showing the latest available trend experience for Personal Automobile in North Carolina.

The following data are included:

- 1-4 Determination of trend for expenses using CPI, CCI
- 5-6 All Carrier claim cost trend for Bodily Injury and Property Damage
 - 7 All Carrier claim cost trend for Medical Payments
 - 8 All Carrier Claim frequency trend for Bodily Injury and Property Damage
 - 9 All Carrier claim frequency trend for Medical Payments
- 10-11 Trend Summary for liability coverages
- 12-13 Correlation coefficients for liability coverages
- 14-20 Bodily Injury, Property Damage and Medical Payments claim cost and claim frequency graphs - displaying year ending quarterly points
- 21-27 Bodily Injury, Property Damage and Medical Payments claim cost and claim frequency graphs - displaying quarterly points
- 28-34 ISO Only Full Coverage, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, \$1,000 Deductible and All Deductibles Combined Comprehensive claim cost trend
- 35-41 ISO only Full Coverage, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, \$1,000 Deductible and All Deductibles Combined Comprehensive claim frequency trend
- 42-43 Trend summary for ISO only Comprehensive
- 44-45 Correlation Coefficients for ISO only Comprehensive
- 46-47 Comprehensive claim cost and claim frequency graphs - all deductibles
- 48-49 Comprehensive claim cost and claim frequency graphs - all deductibles combined by qtr.

50-56 All Carrier \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, \$1000 Deductible and All Deductibles Combined Collision claim cost trend

57-63 All Carrier \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, \$1000 Deductible, and All Deductibles Combined Collision claim frequency trend

64-65 Trend summary for All Carrier Collision

66-67 Correlation Coefficients for All Carrier Collision

68-69 Collision claim cost and claim frequency graphs - all deductibles

70-71 Collision claim cost and claim frequency graphs - all deductibles combined by qtr.

72-77 North Carolina All Carrier fast track data

78-83 Multistate All Carrier fast track data

84-91 Uninsured Motorists claim cost and claim frequency trend and graphs

92-95 Underinsured Motorists claim cost and claim frequency graphs

96 North Carolina Gasoline Sales

97 Miles Driven and Gasoline Consumption - US Total

98 Retail Price of Motor Fuel - Lower Atlantic Region

99-108 Loss Development

109-111 Contingencies

112-113 North Carolina net deviations

114 North Carolina dividends

115 Expense Summary

116 Selection Sheet

This information will form a basis for the selections to be made at the Automobile Committee meeting on December 15. Please e-mail me at ddenicola@iso.com if you have any questions on this material.

Sincerely,

Dave DeNicola

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

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

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

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

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

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

(E) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE
DATA ENDED SEPTEMBER 2022ALL ITEMS CONSUMER PRICE INDEX

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

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

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

COMPENSATION COST INDEX

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

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
 CORRELATION COEFFICIENTS
 DATA ENDED SEPTEMBER 2022

ALL ITEMS CONSUMER PRICE INDEX

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

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

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

COMPENSATION COST INDEX

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

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

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | | (6) PAID LOSSES | (7) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|------------------------------------|-----------------------|-----------------------|----------------------------|--|---------------------------------------|-----------------------|----------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) | | | (8) ACTUAL (6)/(7) | (9) EXPONENTIAL CURVE OF BEST FIT (A) |
| <u>BODILY INJURY (30/60 LIMIT)</u> | | | | | <u>PROPERTY DAMAGE (TOTAL LIMITS)</u> | | | |
| Sep-16 | \$761,371,373 | 108,001 | \$7,050 | \$7,476.09 | \$911,644,593 | 304,790 | \$2,991 | \$2,854.19 |
| Dec-16 | 778,934,885 | 107,693 | 7,233 | 7,589.21 | 937,693,884 | 304,271 | 3,082 | 2,931.28 |
| Mar-17 | 800,127,094 | 108,932 | 7,345 | 7,704.04 | 957,174,130 | 303,905 | 3,150 | 3,010.45 |
| Jun-17 | 803,807,124 | 108,878 | 7,383 | 7,820.61 | 971,987,427 | 303,118 | 3,207 | 3,091.76 |
| Sep-17 | 805,720,885 | 108,507 | 7,426 | 7,938.95 | 983,364,286 | 303,208 | 3,243 | 3,175.26 |
| Dec-17 | 807,856,861 | 107,357 | 7,525 | 8,059.08 | 990,048,405 | 301,098 | 3,288 | 3,261.02 |
| Mar-18 | 805,947,993 | 105,706 | 7,624 | 8,181.02 | 986,136,692 | 301,502 | 3,271 | 3,349.09 |
| Jun-18 | 811,273,731 | 103,551 | 7,835 | 8,304.81 | 983,240,409 | 298,272 | 3,296 | 3,439.55 |
| Sep-18 | 810,249,263 | 102,268 | 7,923 | 8,430.47 | 973,946,527 | 295,548 | 3,295 | 3,532.44 |
| Dec-18 | 808,072,641 | 101,397 | 7,969 | 8,558.03 | 981,219,405 | 298,157 | 3,291 | 3,627.85 |
| Mar-19 | 810,281,806 | 100,734 | 8,044 | 8,687.53 | 1,008,370,208 | 302,008 | 3,339 | 3,725.83 |
| Jun-19 | 819,772,110 | 100,740 | 8,138 | 8,818.98 | 1,026,848,428 | 304,263 | 3,375 | 3,826.46 |
| Sep-19 | 832,154,155 | 101,100 | 8,231 | 8,952.42 | 1,062,695,794 | 309,241 | 3,436 | 3,929.81 |
| Dec-19 | 843,489,082 | 101,429 | 8,316 | 9,087.88 | 1,089,575,547 | 312,065 | 3,492 | 4,035.94 |
| Mar-20 | 856,720,013 | 102,077 | 8,393 | 9,225.39 | 1,109,846,578 | 311,964 | 3,558 | 4,144.95 |
| Jun-20 | 840,933,061 | 98,247 | 8,559 | 9,364.99 | 1,056,353,836 | 288,339 | 3,664 | 4,256.90 |
| Sep-20 | 817,747,092 | 94,217 | 8,679 | 9,506.69 | 1,004,578,278 | 273,817 | 3,669 | 4,371.87 |
| Dec-20 | 784,127,826 | 89,294 | 8,781 | 9,650.54 | 955,677,511 | 256,259 | 3,729 | 4,489.95 |
| Mar-21 | 748,386,035 | 83,857 | 8,925 | 9,796.56 | 900,710,927 | 235,579 | 3,823 | 4,611.21 |
| Jun-21 | 744,114,360 | 82,329 | 9,038 | 9,944.80 | 934,034,073 | 241,793 | 3,863 | 4,735.75 |
| Sep-21 | 756,456,783 | 81,684 | 9,261 | 10,095.27 | 979,293,627 | 239,567 | 4,088 | 4,863.66 |
| Dec-21 | 783,741,611 | 83,243 | 9,415 | 10,248.03 | 1,033,352,611 | 240,845 | 4,291 | 4,995.02 |
| Mar-22 | 815,307,089 | 85,193 | 9,570 | 10,403.09 | 1,107,884,501 | 247,514 | 4,476 | 5,129.93 |
| Jun-22 | 835,998,387 | 87,066 | 9,602 | 10,560.50 | 1,181,483,685 | 253,582 | 4,659 | 5,268.48 |

| (10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT: | BODILY INJURY | PROPERTY DAMAGE |
|---|---------------|-----------------|
| 6-points | 6.5% | 18.4% |
| 9-points | 6.4% | 13.5% |
| 12-points | 6.2% | 11.2% |
| 15-points | 5.8% | 9.8% |
| 24-points | 5.4% | 6.5% |

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

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

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | | (6) PAID LOSSES | (7) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|-------------------------------------|-----------------------|-----------------------|----------------------------|--|-------------------------------------|-----------------------|----------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) | | | (8) ACTUAL (6)/(7) | (9) EXPONENTIAL CURVE OF BEST FIT (A) |
| <u>BODILY INJURY (30/60 EXCESS)</u> | | | | | <u>BODILY INJURY (TOTAL LIMITS)</u> | | | |
| Sep-16 | \$147,425,361 | 108,001 | \$1,365 | \$1,242.59 | \$908,796,734 | 108,001 | \$8,415 | \$8,673.60 |
| Dec-16 | 134,388,297 | 107,693 | 1,248 | 1,292.46 | 913,323,182 | 107,693 | 8,481 | 8,843.77 |
| Mar-17 | 140,439,757 | 108,932 | 1,289 | 1,344.33 | 940,566,851 | 108,932 | 8,634 | 9,017.27 |
| Jun-17 | 142,324,221 | 108,878 | 1,307 | 1,398.27 | 946,131,345 | 108,878 | 8,690 | 9,194.18 |
| Sep-17 | 144,116,357 | 108,507 | 1,328 | 1,454.39 | 949,837,242 | 108,507 | 8,754 | 9,374.56 |
| Dec-17 | 147,774,062 | 107,357 | 1,376 | 1,512.75 | 955,630,923 | 107,357 | 8,901 | 9,558.48 |
| Mar-18 | 146,475,562 | 105,706 | 1,386 | 1,573.46 | 952,423,555 | 105,706 | 9,010 | 9,746.01 |
| Jun-18 | 148,494,304 | 103,551 | 1,434 | 1,636.60 | 959,768,035 | 103,551 | 9,269 | 9,937.21 |
| Sep-18 | 151,966,541 | 102,268 | 1,486 | 1,702.28 | 962,215,804 | 102,268 | 9,409 | 10,132.17 |
| Dec-18 | 153,901,281 | 101,397 | 1,518 | 1,770.59 | 961,973,922 | 101,397 | 9,487 | 10,330.95 |
| Mar-19 | 155,420,896 | 100,734 | 1,543 | 1,841.65 | 965,702,702 | 100,734 | 9,587 | 10,533.63 |
| Jun-19 | 157,486,170 | 100,740 | 1,563 | 1,915.55 | 977,258,280 | 100,740 | 9,701 | 10,740.29 |
| Sep-19 | 163,947,844 | 101,100 | 1,622 | 1,992.43 | 996,101,999 | 101,100 | 9,853 | 10,951.00 |
| Dec-19 | 170,457,097 | 101,429 | 1,681 | 2,072.38 | 1,013,946,179 | 101,429 | 9,997 | 11,165.85 |
| Mar-20 | 171,489,250 | 102,077 | 1,680 | 2,155.55 | 1,028,209,263 | 102,077 | 10,073 | 11,384.91 |
| Jun-20 | 169,534,576 | 98,247 | 1,726 | 2,242.05 | 1,010,467,637 | 98,247 | 10,285 | 11,608.27 |
| Sep-20 | 169,002,164 | 94,217 | 1,794 | 2,332.03 | 986,749,256 | 94,217 | 10,473 | 11,836.01 |
| Dec-20 | 163,549,122 | 89,294 | 1,832 | 2,425.61 | 947,676,948 | 89,294 | 10,613 | 12,068.22 |
| Mar-21 | 165,617,675 | 83,857 | 1,975 | 2,522.95 | 914,003,710 | 83,857 | 10,900 | 12,304.99 |
| Jun-21 | 173,894,047 | 82,329 | 2,112 | 2,624.20 | 918,008,407 | 82,329 | 11,150 | 12,546.40 |
| Sep-21 | 180,587,569 | 81,684 | 2,211 | 2,729.51 | 937,044,352 | 81,684 | 11,472 | 12,792.54 |
| Dec-21 | 191,605,814 | 83,243 | 2,302 | 2,839.05 | 975,347,425 | 83,243 | 11,717 | 13,043.52 |
| Mar-22 | 200,856,915 | 85,193 | 2,358 | 2,952.98 | 1,016,164,004 | 85,193 | 11,928 | 13,299.42 |
| Jun-22 | 206,845,425 | 87,066 | 2,376 | 3,071.48 | 1,042,843,812 | 87,066 | 11,978 | 13,560.34 |

| (10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT: | | 30/60 EXCESS | TOTAL LIMITS |
|---|-----------|--------------|--------------|
| | 6-points | 16.0% | 8.3% |
| | 9-points | 19.5% | 8.7% |
| | 12-points | 17.0% | 8.1% |
| | 15-points | 15.2% | 7.4% |
| | 24-points | 11.9% | 6.5% |

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

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

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|----------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| Sep-16 | \$105,474,057 | 63,373 | \$1,664 | \$1,678.71 |
| Dec-16 | 107,524,657 | 64,022 | 1,679 | 1,692.89 |
| Mar-17 | 109,423,420 | 64,804 | 1,689 | 1,707.18 |
| Jun-17 | 111,620,075 | 65,104 | 1,714 | 1,721.60 |
| Sep-17 | 111,050,480 | 64,775 | 1,714 | 1,736.13 |
| Dec-17 | 108,829,469 | 63,350 | 1,718 | 1,750.79 |
| Mar-18 | 106,636,574 | 62,438 | 1,708 | 1,765.58 |
| Jun-18 | 102,599,908 | 61,055 | 1,680 | 1,780.48 |
| Sep-18 | 99,572,341 | 59,012 | 1,687 | 1,795.52 |
| Dec-18 | 98,031,480 | 57,639 | 1,701 | 1,810.68 |
| Mar-19 | 96,749,765 | 55,909 | 1,730 | 1,825.97 |
| Jun-19 | 97,191,279 | 55,415 | 1,754 | 1,841.39 |
| Sep-19 | 98,842,430 | 56,059 | 1,763 | 1,856.93 |
| Dec-19 | 99,263,186 | 56,181 | 1,767 | 1,872.61 |
| Mar-20 | 99,778,112 | 56,224 | 1,775 | 1,888.43 |
| Jun-20 | 95,229,377 | 52,532 | 1,813 | 1,904.37 |
| Sep-20 | 88,941,498 | 48,710 | 1,826 | 1,920.45 |
| Dec-20 | 85,557,947 | 45,925 | 1,863 | 1,936.67 |
| Mar-21 | 80,433,929 | 42,850 | 1,877 | 1,953.02 |
| Jun-21 | 79,946,495 | 42,413 | 1,885 | 1,969.51 |
| Sep-21 | 80,938,695 | 42,284 | 1,914 | 1,986.14 |
| Dec-21 | 80,137,712 | 42,144 | 1,902 | 2,002.91 |
| Mar-22 | 79,995,257 | 41,778 | 1,915 | 2,019.83 |
| Jun-22 | 79,937,253 | 42,073 | 1,900 | 2,036.88 |

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

| | MEDICAL PAYMENTS |
|-----------|------------------|
| 6-points | 1.2% |
| 9-points | 2.6% |
| 12-points | 3.4% |
| 15-points | 3.6% |
| 24-points | 2.6% |

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

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

ALL CARRIERS

| (1) | (2) | (3) | (4) | (5) | (6) |
|----------------------|------------------|-------------|-------------------------|-------------|-------------------------|
| YEAR ENDED | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (3)/(2) | PAID CLAIMS | PAID CLAIM FREQ (5)/(2) |
| <u>BODILY INJURY</u> | | | <u>PROPERTY DAMAGE</u> | | |
| Sep-16 | 7,627,580 | 108,001 | 1.4159 | 304,790 | 3.9959 |
| Dec-16 | 7,671,704 | 107,693 | 1.4038 | 304,271 | 3.9661 |
| Mar-17 | 7,716,197 | 108,932 | 1.4117 | 303,905 | 3.9385 |
| Jun-17 | 7,786,458 | 108,878 | 1.3983 | 303,118 | 3.8929 |
| Sep-17 | 7,851,726 | 108,507 | 1.3820 | 303,208 | 3.8617 |
| Dec-17 | 7,914,467 | 107,357 | 1.3565 | 301,098 | 3.8044 |
| Mar-18 | 7,962,800 | 105,706 | 1.3275 | 301,502 | 3.7864 |
| Jun-18 | 7,981,112 | 103,551 | 1.2975 | 298,272 | 3.7372 |
| Sep-18 | 7,999,500 | 102,268 | 1.2784 | 295,548 | 3.6946 |
| Dec-18 | 8,015,349 | 101,397 | 1.2650 | 298,157 | 3.7198 |
| Mar-19 | 8,049,195 | 100,734 | 1.2515 | 302,008 | 3.7520 |
| Jun-19 | 8,065,299 | 100,740 | 1.2491 | 304,263 | 3.7725 |
| Sep-19 | 8,111,343 | 101,100 | 1.2464 | 309,241 | 3.8125 |
| Dec-19 | 8,157,889 | 101,429 | 1.2433 | 312,065 | 3.8253 |
| Mar-20 | 8,218,247 | 102,077 | 1.2421 | 311,964 | 3.7960 |
| Jun-20 | 8,319,856 | 98,247 | 1.1809 | 288,339 | 3.4657 |
| Sep-20 | 8,367,885 | 94,217 | 1.1259 | 273,817 | 3.2722 |
| Dec-20 | 8,402,643 | 89,294 | 1.0627 | 256,259 | 3.0497 |
| Mar-21 | 8,411,003 | 83,857 | 0.9970 | 235,579 | 2.8008 |
| Jun-21 | 8,436,057 | 82,329 | 0.9759 | 241,793 | 2.8662 |
| Sep-21 | 8,486,302 | 81,684 | 0.9625 | 239,567 | 2.8230 |
| Dec-21 | 8,613,371 | 83,243 | 0.9664 | 240,845 | 2.7962 |
| Mar-22 | 8,809,089 | 85,193 | 0.9671 | 247,514 | 2.8098 |
| Jun-22 | 8,906,681 | 87,066 | 0.9775 | 253,582 | 2.8471 |

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

| | BODILY INJURY | PROPERTY DAMAGE |
|-----------|---------------|-----------------|
| 6-points | -1.4% | 0.1% |
| 9-points | -9.1% | -9.0% |
| 12-points | -10.8% | -12.6% |
| 15-points | -9.4% | -10.7% |
| 24-points | -7.3% | -6.6% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

| (1) | (2) | (3) | (4) |
|---------------|---------------------|----------------|----------------------------------|
| YEAR ENDED | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (3)/(2) |

MEDICAL PAYMENTS

| | | | |
|--------|-----------|--------|--------|
| Sep-16 | 5,302,879 | 63,373 | 1.1951 |
| Dec-16 | 5,316,284 | 64,022 | 1.2043 |
| Mar-17 | 5,328,303 | 64,804 | 1.2162 |
| Jun-17 | 5,354,220 | 65,104 | 1.2159 |
| Sep-17 | 5,379,300 | 64,775 | 1.2042 |
| Dec-17 | 5,403,007 | 63,350 | 1.1725 |
| Mar-18 | 5,416,914 | 62,438 | 1.1526 |
| Jun-18 | 5,411,487 | 61,055 | 1.1282 |
| Sep-18 | 5,402,323 | 59,012 | 1.0923 |
| Dec-18 | 5,390,133 | 57,639 | 1.0693 |
| Mar-19 | 5,390,934 | 55,909 | 1.0371 |
| Jun-19 | 5,384,555 | 55,415 | 1.0291 |
| Sep-19 | 5,396,698 | 56,059 | 1.0388 |
| Dec-19 | 5,408,952 | 56,181 | 1.0387 |
| Mar-20 | 5,439,968 | 56,224 | 1.0335 |
| Jun-20 | 5,494,382 | 52,532 | 0.9561 |
| Sep-20 | 5,506,529 | 48,710 | 0.8846 |
| Dec-20 | 5,511,254 | 45,925 | 0.8333 |
| Mar-21 | 5,482,516 | 42,850 | 0.7816 |
| Jun-21 | 5,457,064 | 42,413 | 0.7772 |
| Sep-21 | 5,461,032 | 42,284 | 0.7743 |
| Dec-21 | 5,500,430 | 42,144 | 0.7662 |
| Mar-22 | 5,571,628 | 41,778 | 0.7498 |
| Jun-22 | 5,620,335 | 42,073 | 0.7486 |

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

| | MEDICAL PAYMENTS |
|-----------|------------------|
| 6-points | -3.7% |
| 9-points | -10.4% |
| 12-points | -13.2% |
| 15-points | -11.6% |
| 24-points | -9.3% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 BASIC

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 5.1% | 5.7% | 5.8% |
| 12 points | 5.6% | 6.0% | 6.2% |
| 9 points | 5.8% | 6.2% | 6.4% |
| 6 points | 6.1% | 6.3% | 6.5% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 24 points | -9.3% | -7.4% | -7.3% |
| 15 points | -11.9% | -9.7% | -9.4% |
| 12 points | -13.9% | -11.6% | -10.8% |
| 9 points | -11.0% | -9.8% | -9.1% |
| 6 points | -1.4% | -1.4% | -1.4% |

PROPERTY DAMAGE TOTAL LIMITS

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 8.2% | 9.7% | 9.8% |
| 12 points | 9.4% | 10.9% | 11.2% |
| 9 points | 11.4% | 13.1% | 13.5% |
| 6 points | 15.3% | 16.9% | 18.4% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 24 points | -8.1% | -6.5% | -6.6% |
| 15 points | -14.0% | -11.1% | -10.7% |
| 12 points | -17.1% | -13.8% | -12.6% |
| 9 points | -10.8% | -9.6% | -9.0% |
| 6 points | 0.1% | 0.1% | 0.1% |

MEDICAL PAYMENTS TOTAL LIMITS

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 3.3% | 3.5% | 3.6% |
| 12 points | 3.2% | 3.3% | 3.4% |
| 9 points | 2.5% | 2.6% | 2.6% |
| 6 points | 1.2% | 1.2% | 1.2% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 24 points | -12.9% | -9.4% | -9.3% |
| 15 points | -15.7% | -12.1% | -11.6% |
| 12 points | -18.1% | -14.5% | -13.2% |
| 9 points | -12.8% | -11.2% | -10.4% |
| 6 points | -3.9% | -3.8% | -3.7% |

| 2Q '21 | | |
|--------|--------------|--------------|
| | EXPONENTIAL | |
| | 5.1% | |
| | 5.1% | |
| | 5.5% | |
| | 6.0% | |
| SEL | 5.0% | 5.5% |
| | hist | prosp |
| | -5.5% | |
| | -7.9% | |
| | -9.2% | |
| | -12.9% | |
| | -18.3% | |
| SEL | -2.5% | -2.5% |
| | hist | prosp |
| | EXPONENTIAL | |
| | 5.3% | |
| | 6.5% | |
| | 7.1% | |
| | 6.5% | |
| SEL | 5.0% | 6.5% |
| | hist | prosp |
| | -4.4% | |
| | -7.5% | |
| | -10.3% | |
| | -16.1% | |
| | -21.5% | |
| SEL | 0.0% | 0.0% |
| | hist | prosp |
| | EXPONENTIAL | |
| | 3.3% | |
| | 4.2% | |
| | 4.2% | |
| | 5.0% | |
| SEL | 3.0% | 3.5% |
| | hist | prosp |
| | -6.4% | |
| | -10.7% | |
| | -12.0% | |
| | -15.8% | |
| | -21.2% | |
| SEL | -2.5% | -2.5% |
| | hist | prosp |

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

| COST | END POINT | STRAIGHT LINE | | EXPONENTIAL |
|-----------|-----------|---------------|--|-------------|
| | | MID POINT | | |
| 15 points | 11.5% | 14.6% | | 15.2% |
| 12 points | 13.0% | 15.8% | | 17.0% |
| 9 points | 14.9% | 18.0% | | 19.5% |
| 6 points | 13.4% | 14.6% | | 16.0% |

BODILY INJURY TOTAL LIMITS

| COST | END POINT | STRAIGHT LINE | | EXPONENTIAL |
|-----------|-----------|---------------|--|-------------|
| | | MID POINT | | |
| 15 points | 6.4% | 7.3% | | 7.4% |
| 12 points | 7.0% | 7.8% | | 8.1% |
| 9 points | 7.7% | 8.4% | | 8.7% |
| 6 points | 7.5% | 7.9% | | 8.3% |

| 2Q '21 | | |
|-------------|-------------|-------------|
| EXPONENTIAL | | |
| | 6.2% | |
| | 6.3% | |
| | 7.0% | |
| | 8.3% | |
| SEL | 5.5% | 6.5% |
| | hist | prosp |

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERSBODILY INJURY 30/60 BASIC

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

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.97 | -0.96 |
| 15 points | -0.95 | -0.94 |
| 12 points | -0.94 | -0.94 |
| 9 points | -0.86 | -0.86 |
| 6 points | -0.51 | -0.51 |

PROPERTY DAMAGE TOTAL LIMITS

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

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.90 | -0.89 |
| 15 points | -0.92 | -0.92 |
| 12 points | -0.91 | -0.92 |
| 9 points | -0.81 | -0.82 |
| 6 points | 0.07 | 0.07 |

MEDICAL PAYMENTS TOTAL LIMITS

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.97 | 0.97 |
| 12 points | 0.95 | 0.95 |
| 9 points | 0.90 | 0.90 |
| 6 points | 0.67 | 0.68 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.97 | -0.96 |
| 15 points | -0.95 | -0.95 |
| 12 points | -0.94 | -0.95 |
| 9 points | -0.89 | -0.90 |
| 6 points | -0.96 | -0.96 |

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS

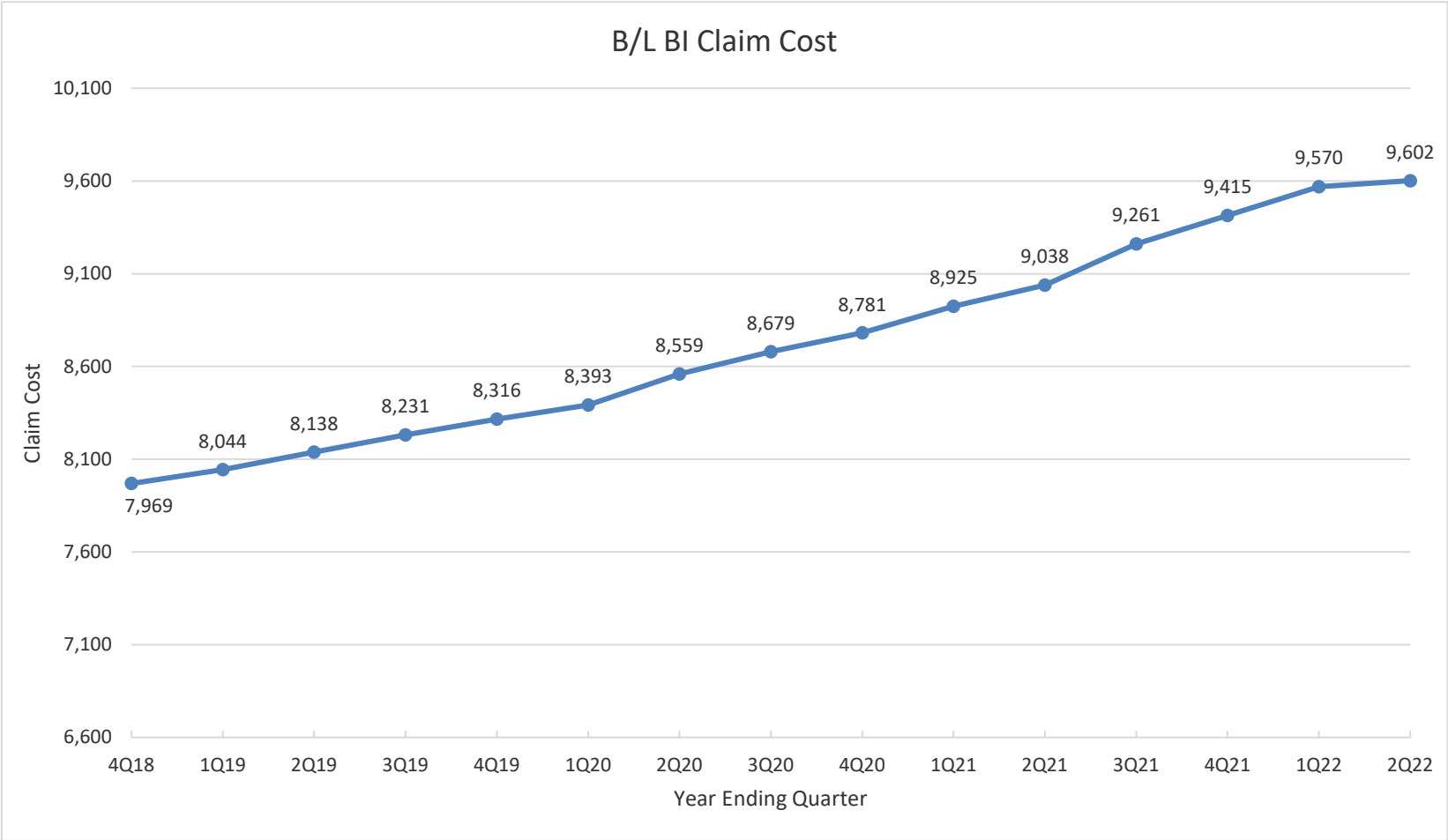
BODILY INJURY 30/60 EXCESS

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

BODILY INJURY TOTAL LIMITS

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.99 | 0.99 |
| 12 points | 0.99 | 0.99 |
| 9 points | 0.99 | 0.99 |
| 6 points | 0.98 | 0.98 |

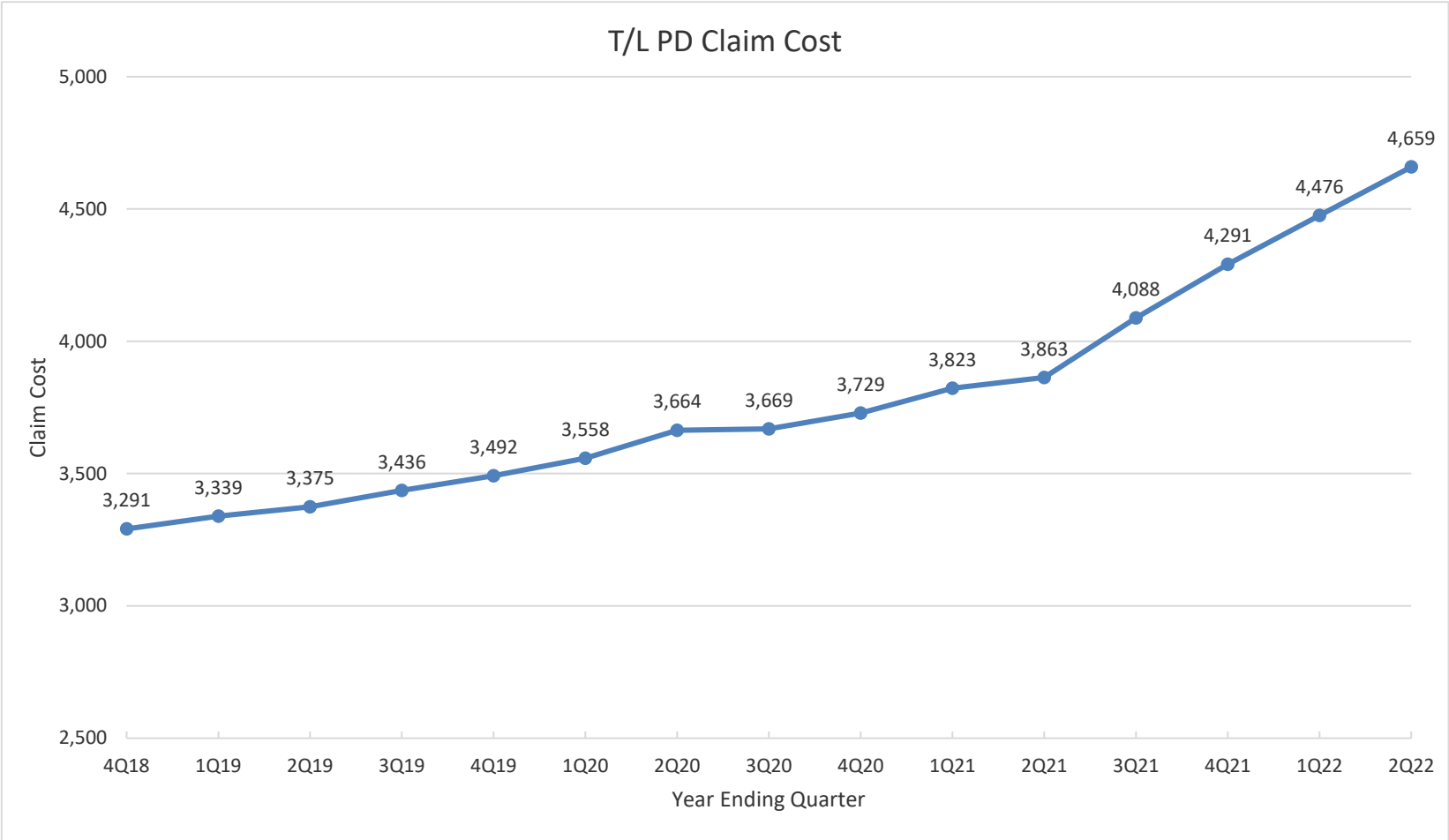
14



Annual Rate of Change - Exponential Fit:

| | |
|-----------|------|
| 6-points | 6.5% |
| 9-points | 6.4% |
| 12-points | 6.2% |
| 15-points | 5.8% |

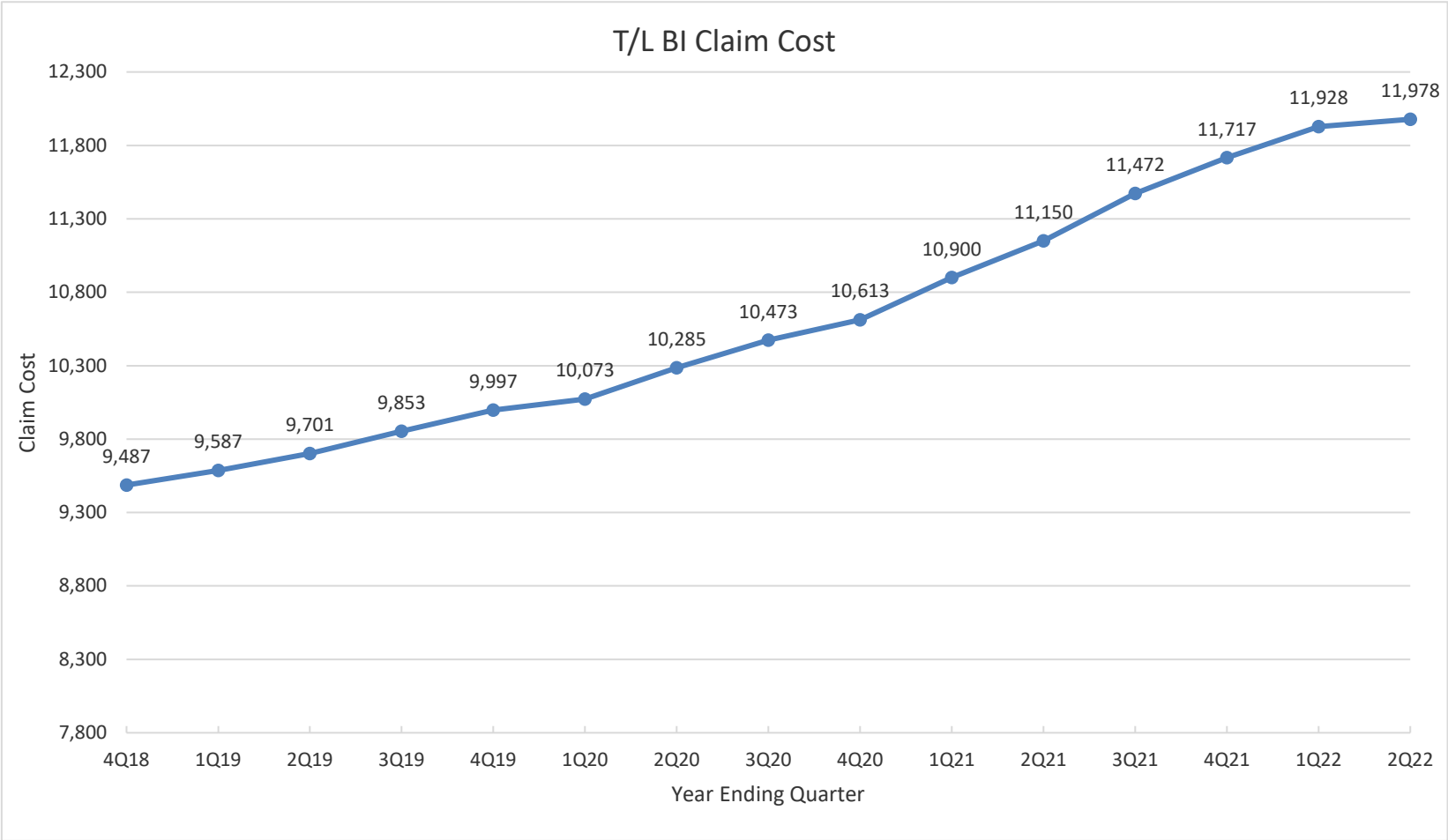
15



Annual Rate of Change - Exponential Fit:

| | |
|-----------|-------|
| 6-points | 18.4% |
| 9-points | 13.5% |
| 12-points | 11.2% |
| 15-points | 9.8% |

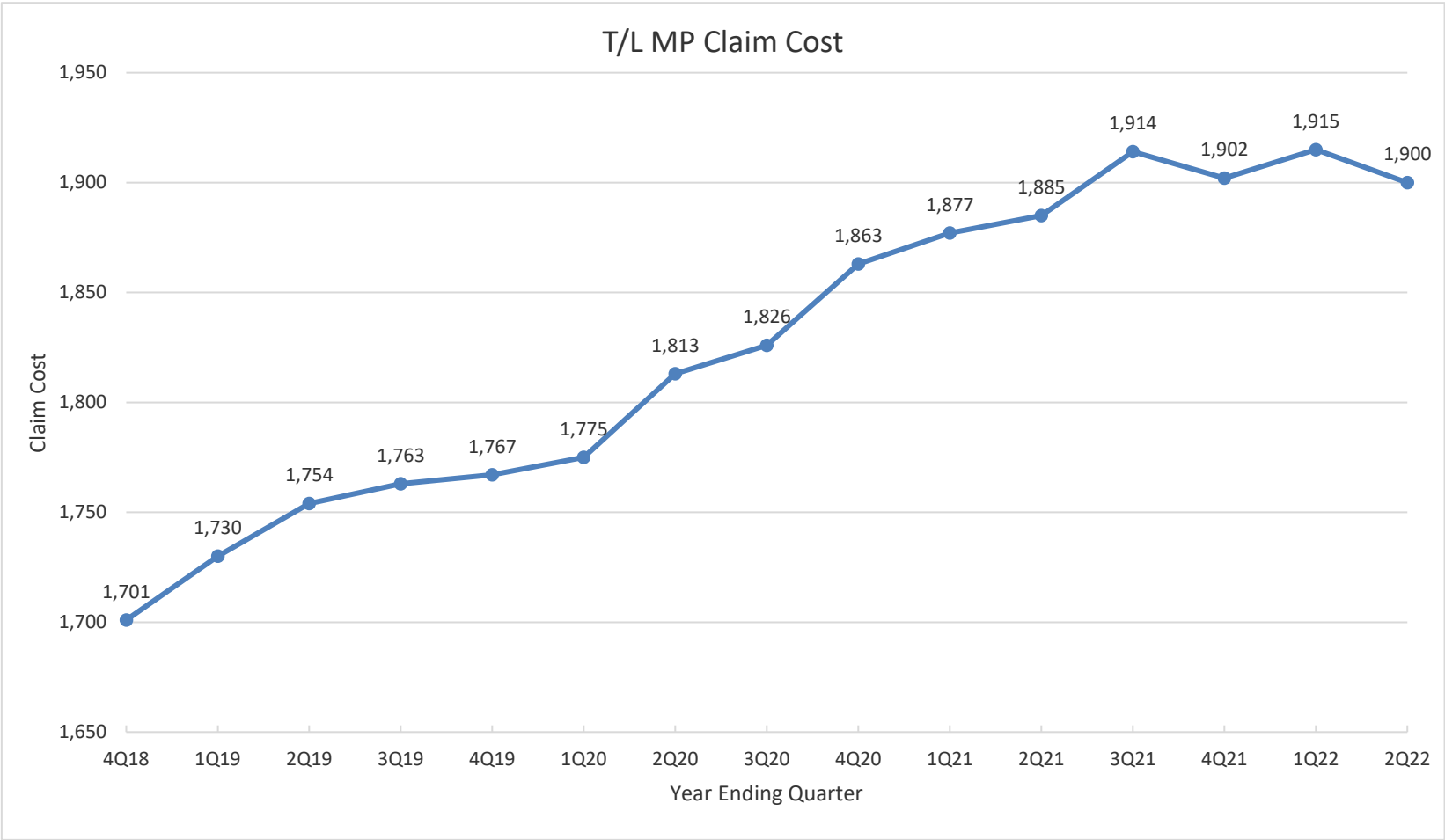
16



Annual Rate of Change - Exponential Fit:

| | |
|-----------|------|
| 6-points | 8.3% |
| 9-points | 8.7% |
| 12-points | 8.1% |
| 15-points | 7.4% |

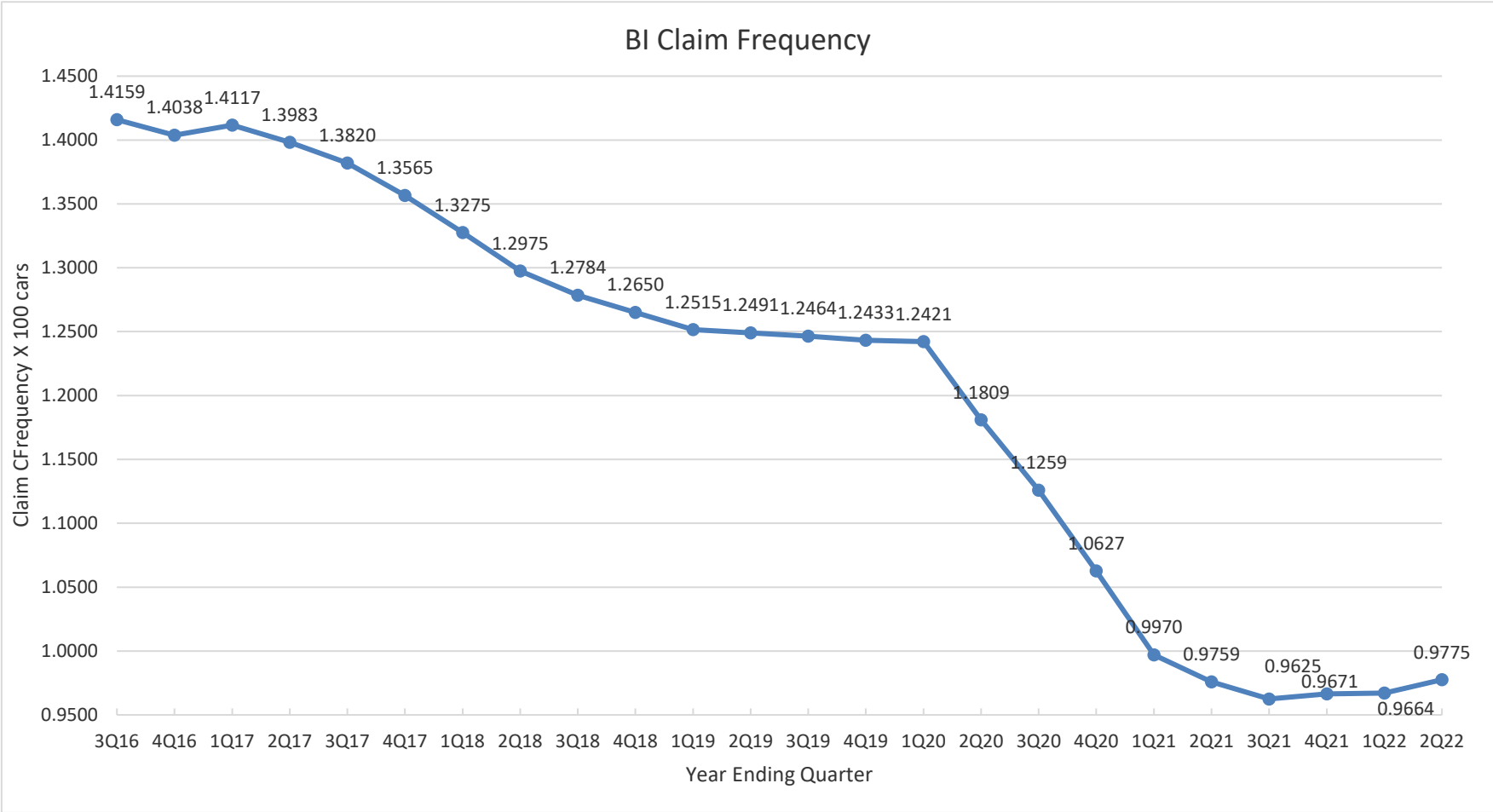
17



Annual Rate of Change - Exponential Fit:

| | |
|-----------|------|
| 6-points | 1.2% |
| 9-points | 2.6% |
| 12-points | 3.4% |
| 15-points | 3.6% |

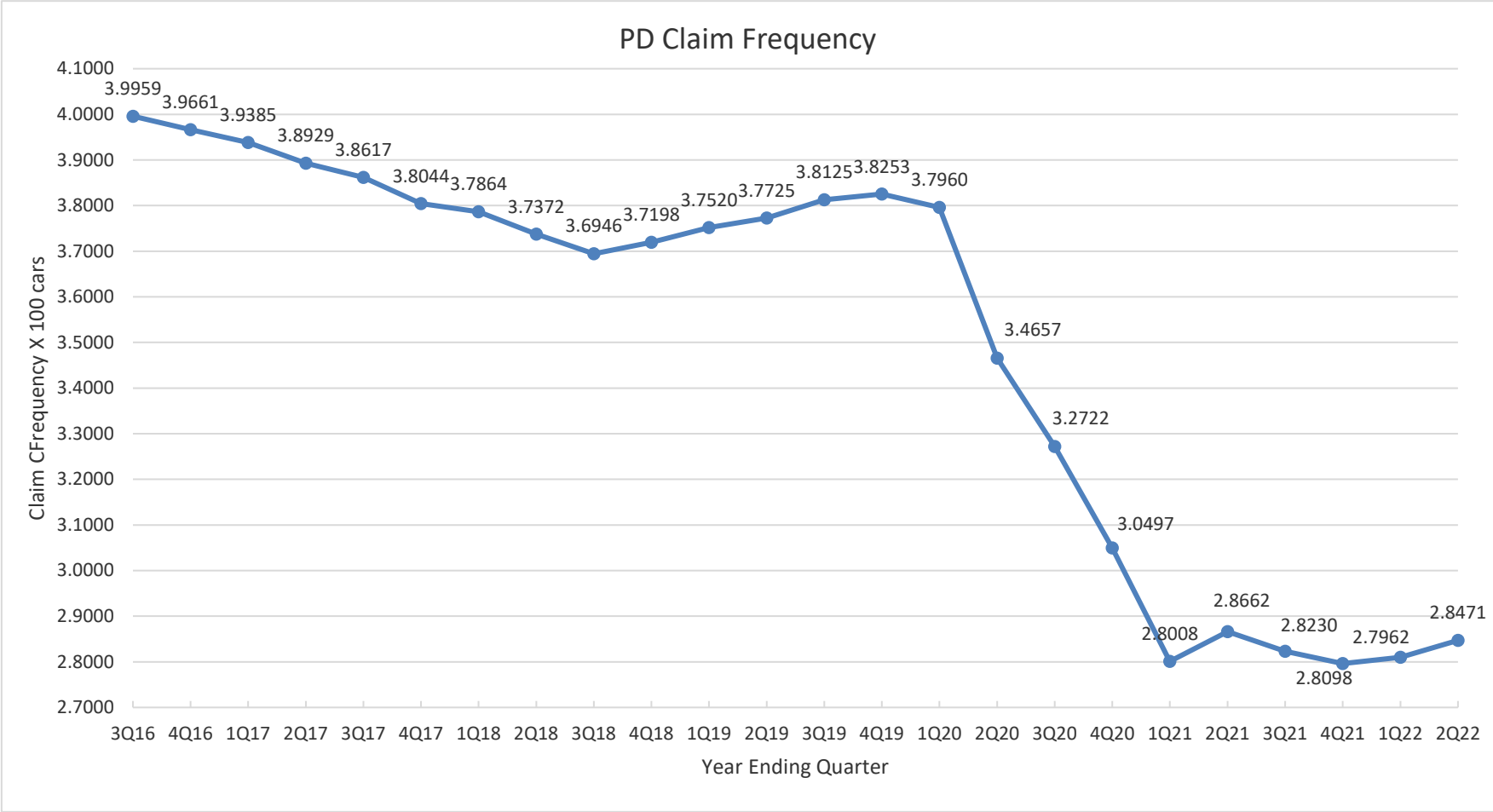
18



Annual Rate of Change - Exponential Fit:

| | |
|-----------|--------|
| 6-points | -1.4% |
| 9-points | -9.1% |
| 12-points | -10.8% |
| 15-points | -9.4% |
| 24-points | -7.3% |

19

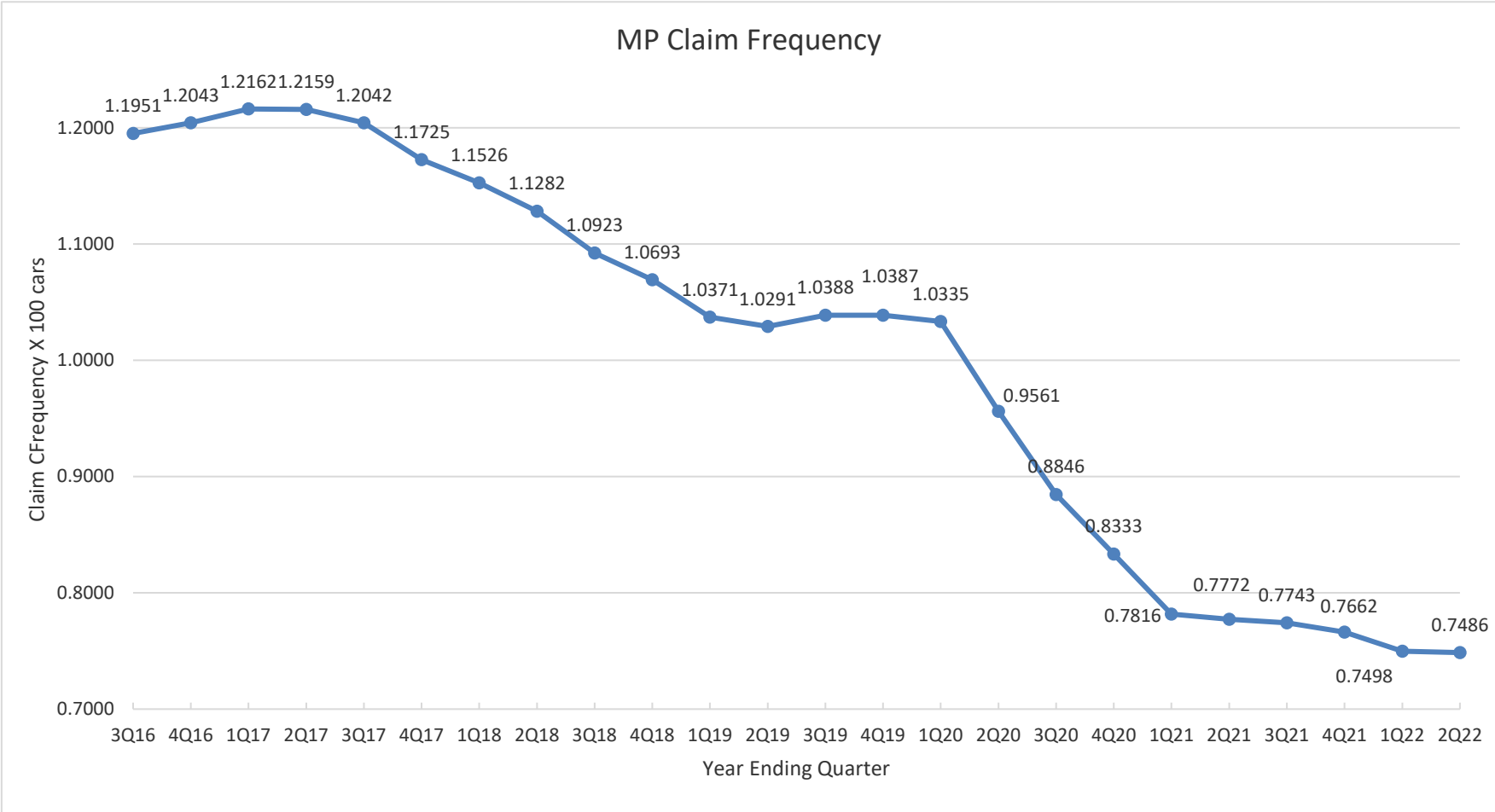


Annual Rate of Change - Exponential Fit:

| | |
|-----------|--------|
| 6-points | 0.1% |
| 9-points | -9.0% |
| 12-points | -12.6% |
| 15-points | -10.7% |
| 24-points | -6.6% |

MP Claim Frequency

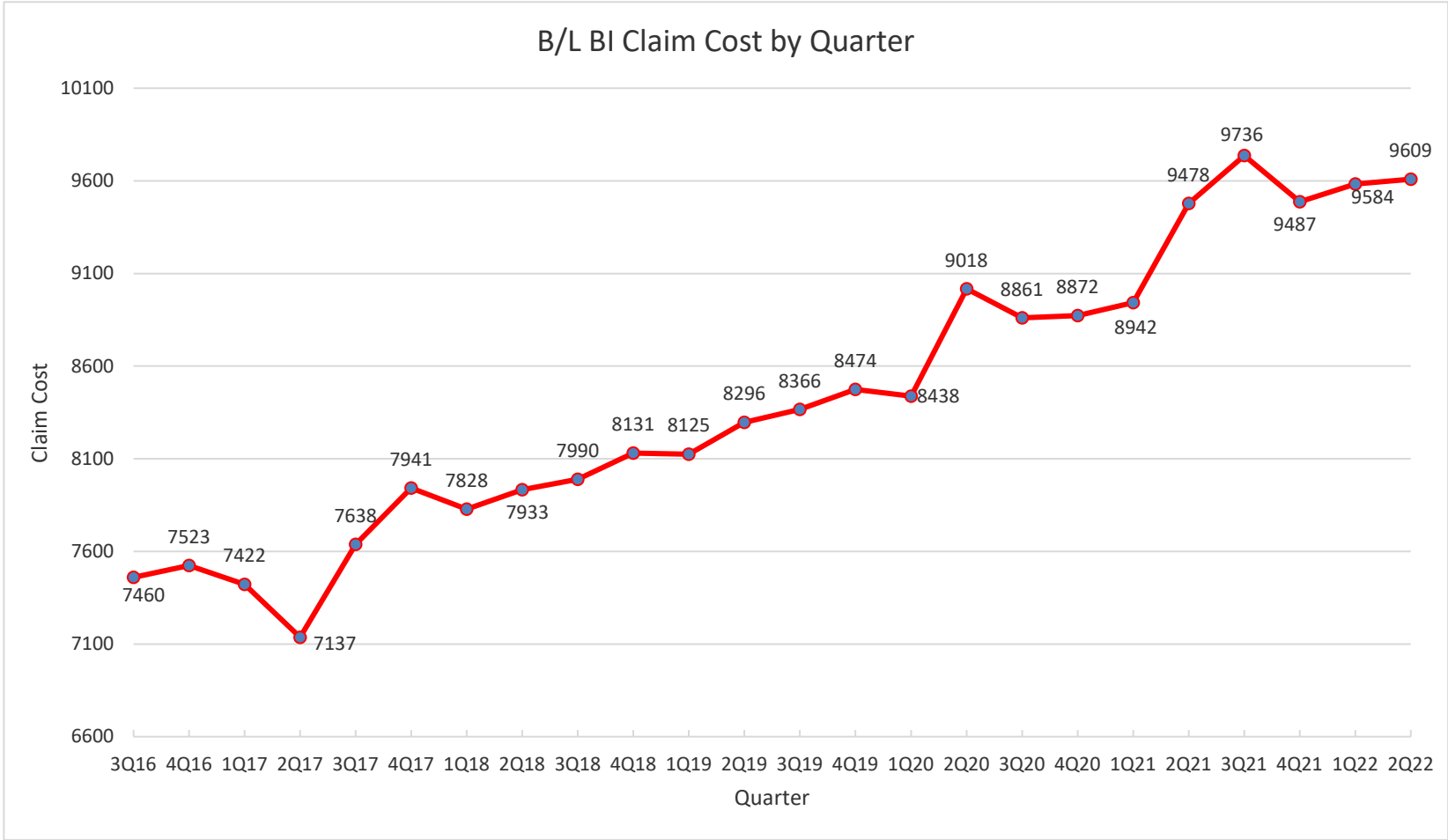
20



Annual Rate of Change - Exponential Fit:

| | |
|-----------|--------|
| 6-points | -3.7% |
| 9-points | -10.4% |
| 12-points | -13.2% |
| 15-points | -11.6% |
| 24-points | -9.3% |

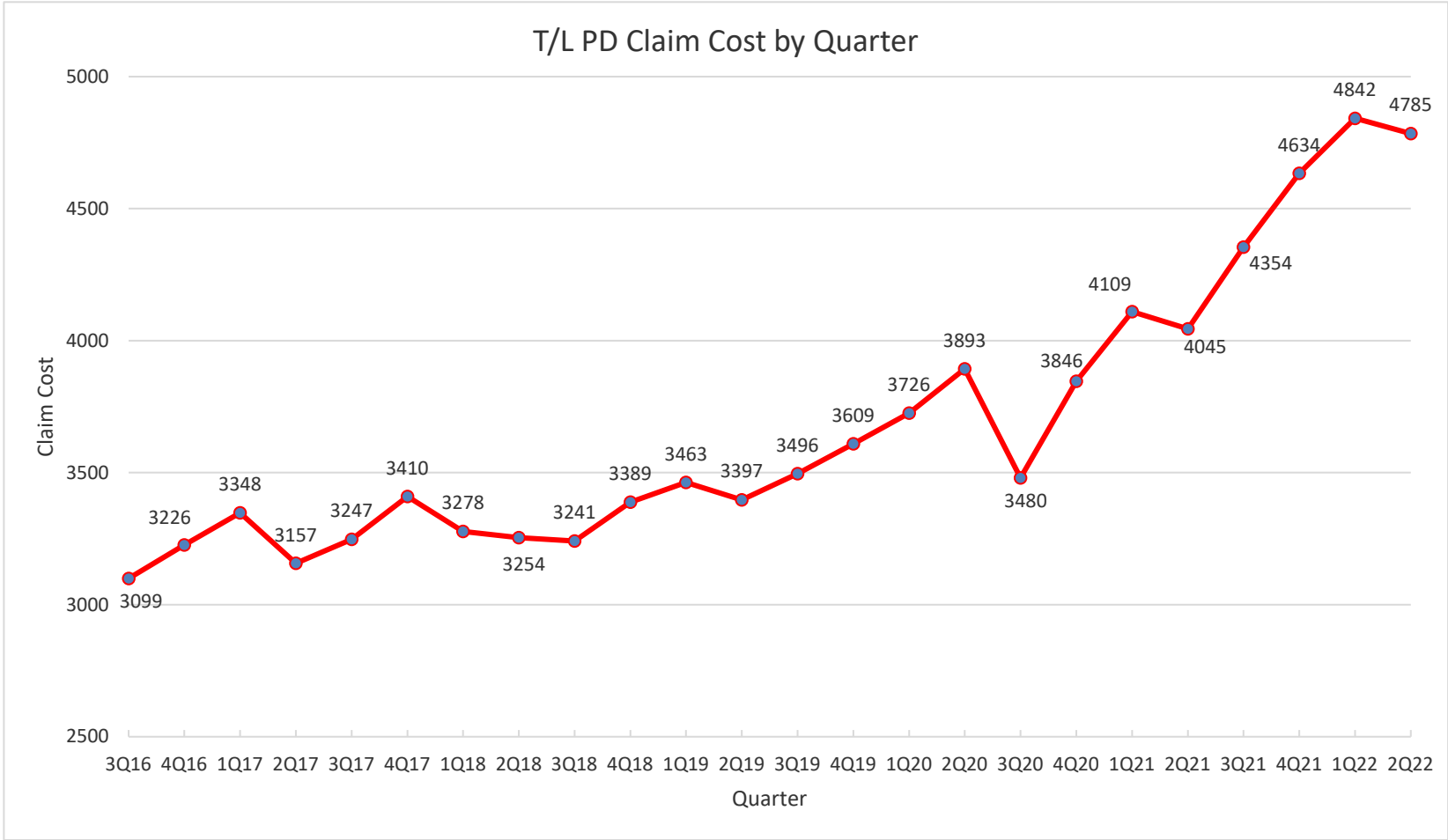
21



Annual Rate of Change - Exponential Fit:

| | |
|-----------|------|
| 6-points | 4.3% |
| 9-points | 4.8% |
| 12-points | 5.8% |
| 15-points | 5.7% |

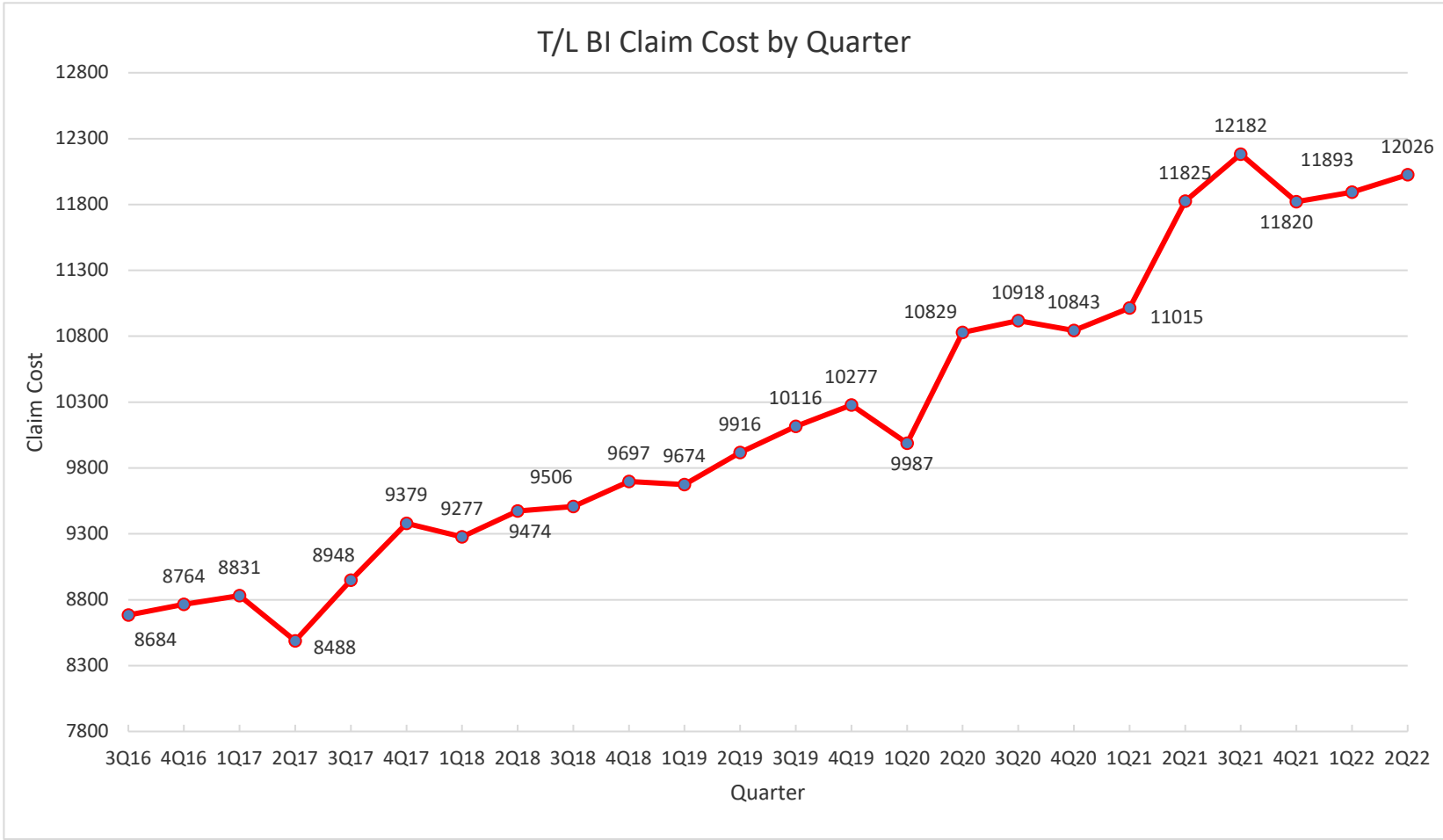
22



Annual Rate of Change - Exponential Fit:

| | |
|-----------|-------|
| 6-points | 16.9% |
| 9-points | 16.2% |
| 12-points | 12.9% |
| 15-points | 11.1% |

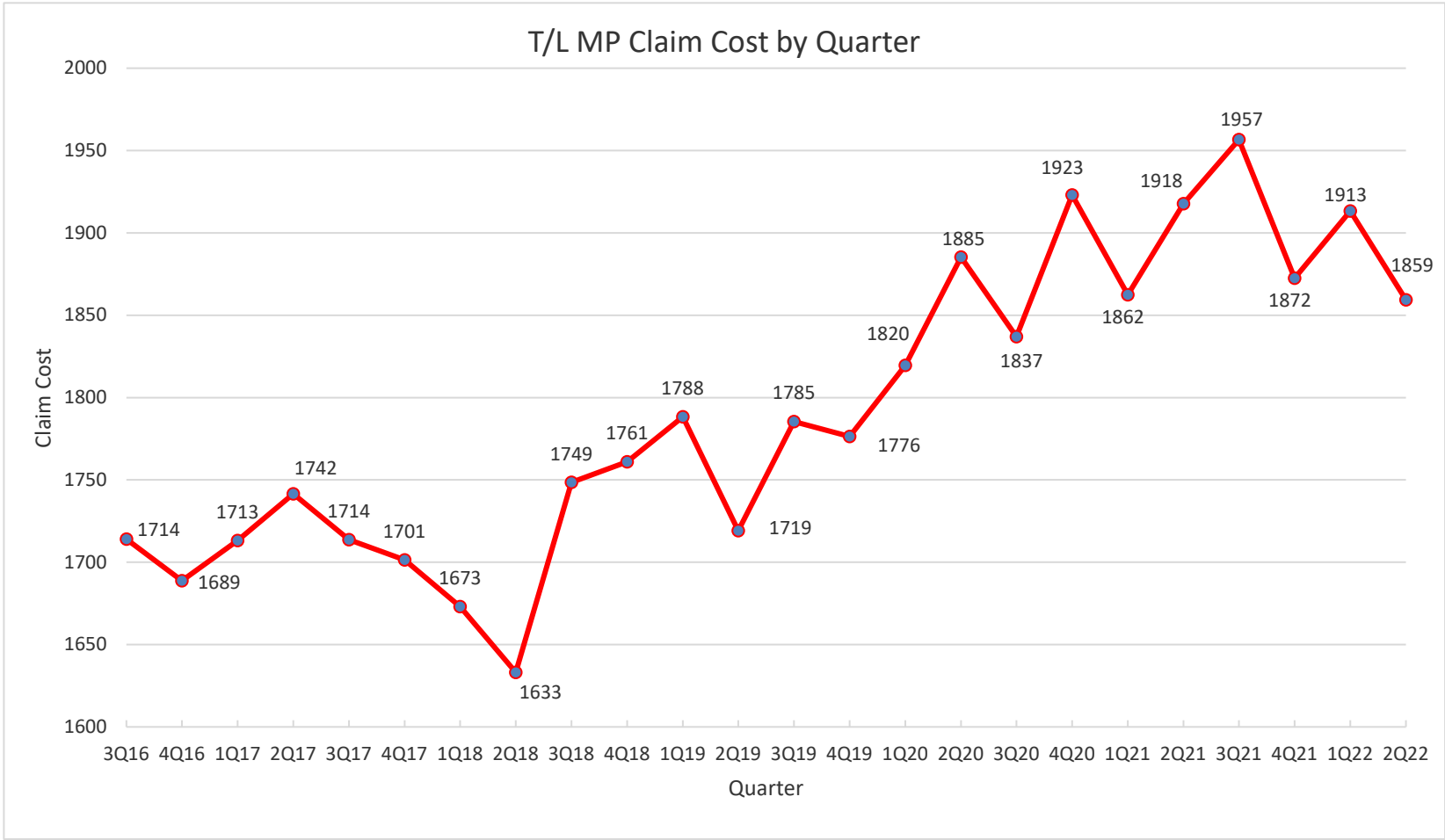
23



Annual Rate of Change - Exponential Fit:

| | |
|-----------|------|
| 6-points | 5.0% |
| 9-points | 6.5% |
| 12-points | 7.6% |
| 15-points | 7.4% |

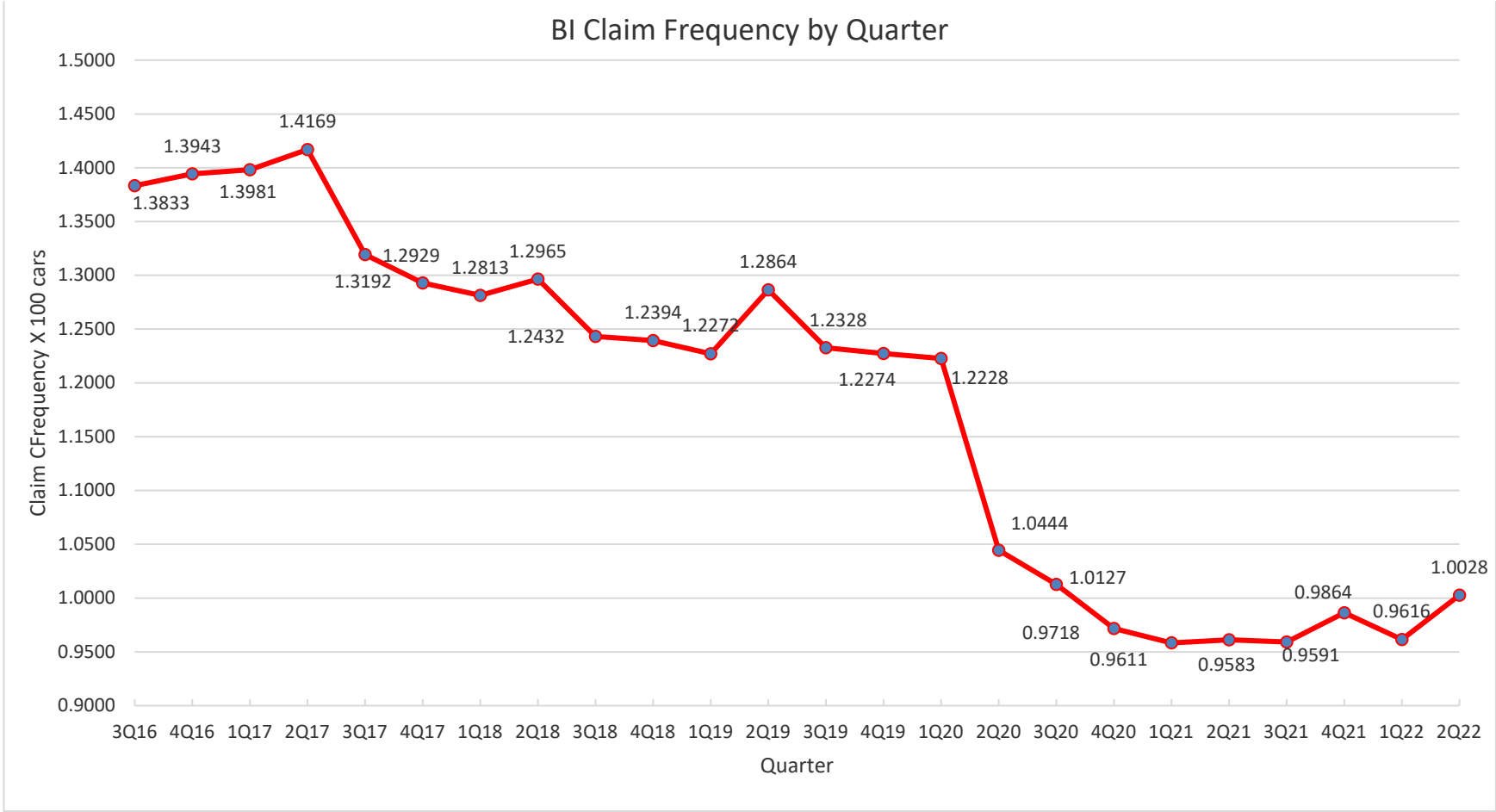
24



Annual Rate of Change - Exponential Fit:

| | |
|-----------|-------|
| 6-points | -0.7% |
| 9-points | 0.4% |
| 12-points | 2.3% |
| 15-points | 2.7% |

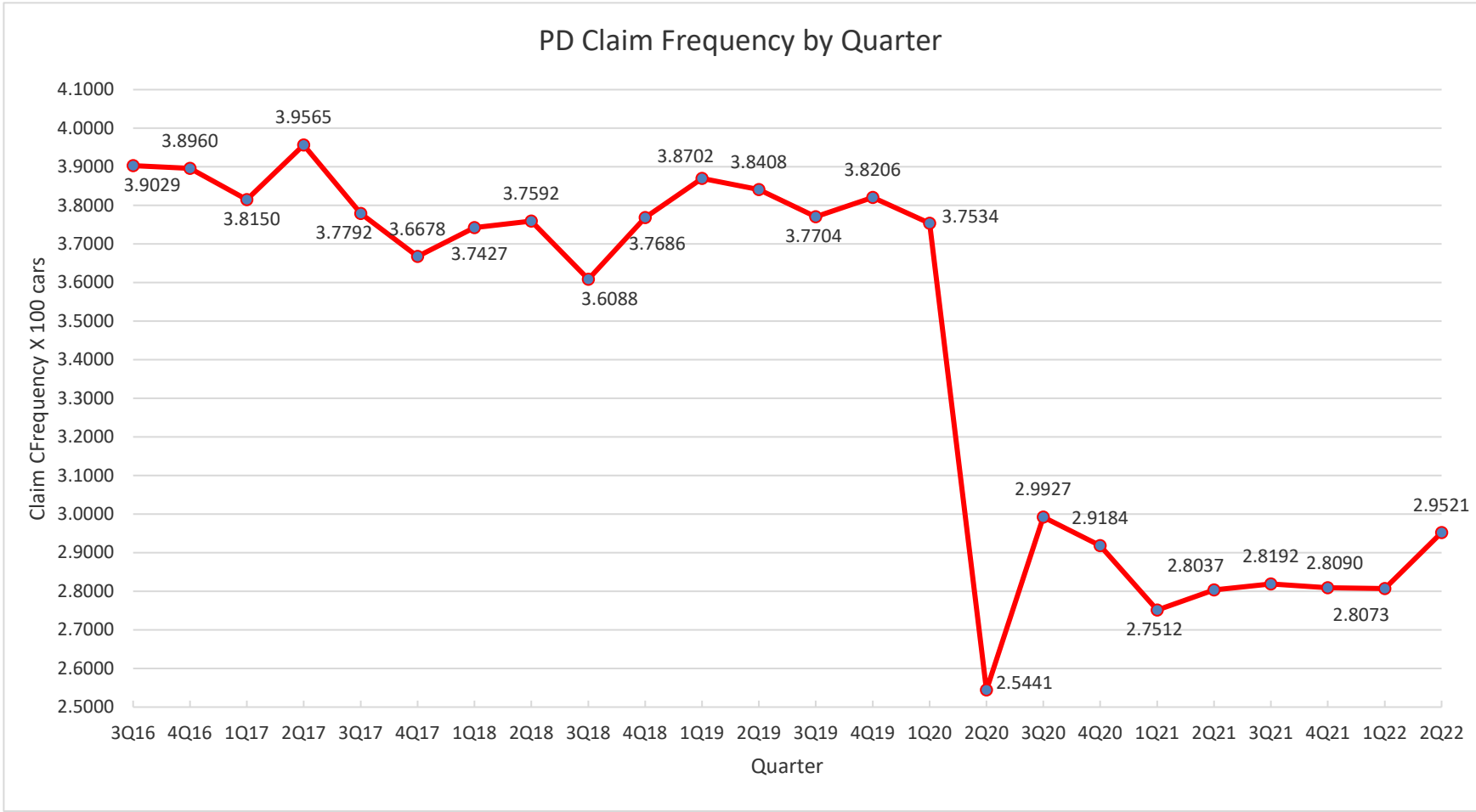
25



Annual Rate of Change - Exponential Fit:

| | |
|-----------|-------|
| 6-points | 3.0% |
| 9-points | -1.9% |
| 12-points | -8.8% |
| 15-points | -9.0% |
| 24-points | -7.3% |

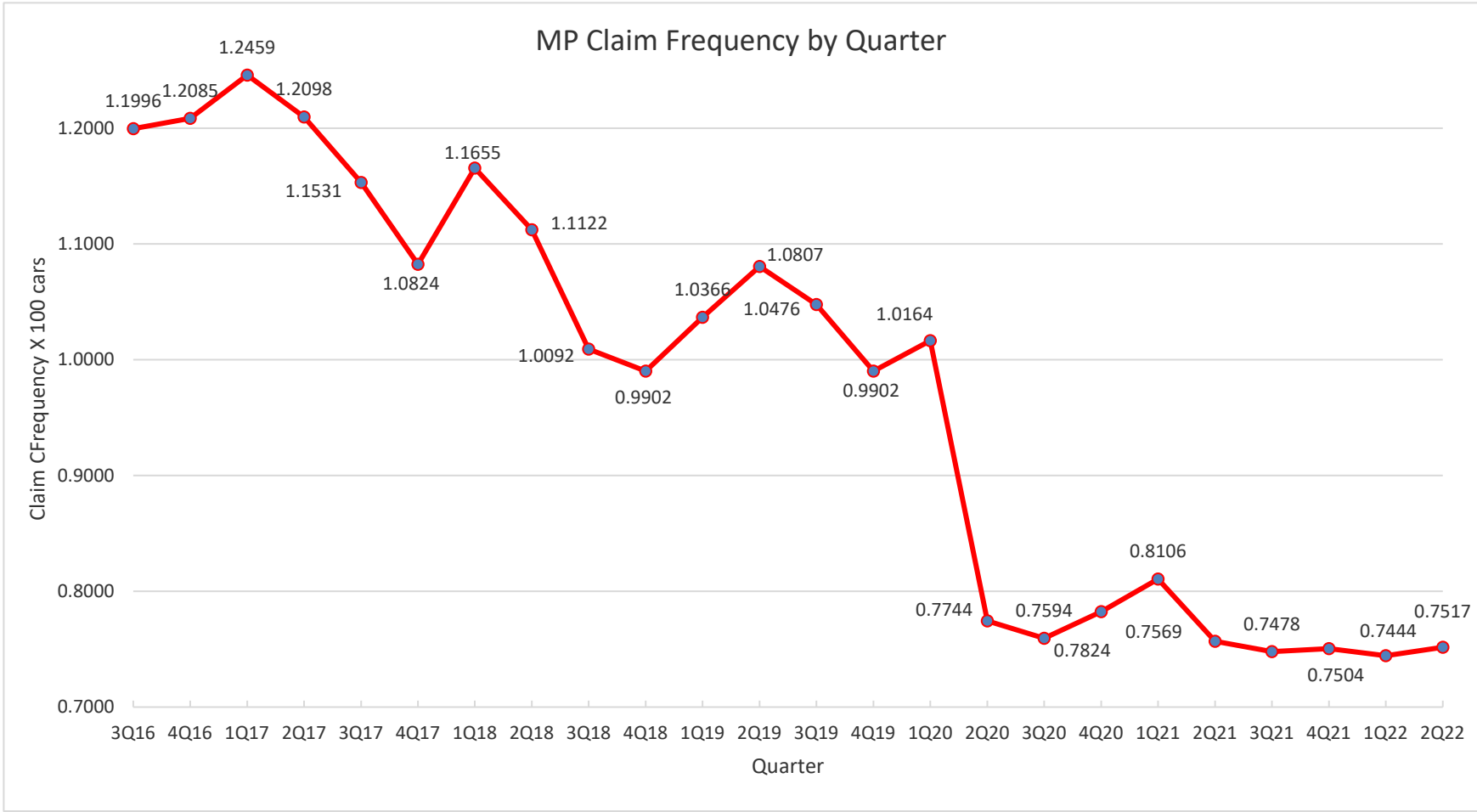
26



Annual Rate of Change - Exponential Fit:

| | |
|-----------|--------|
| 6-points | 4.1% |
| 9-points | 2.4% |
| 12-points | -9.6% |
| 15-points | -10.5% |
| 24-points | -6.8% |

27



Annual Rate of Change - Exponential Fit:

| | |
|-----------|--------|
| 6-points | -4.7% |
| 9-points | -2.3% |
| 12-points | -11.2% |
| 15-points | -11.2% |
| 24-points | -9.7% |

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|-----------------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| FULL COVERAGE COMPREHENSIVE | | | | |
| Sep-16 | \$9,413,965 | 19,943 | \$472 | \$441.83 |
| Dec-16 | 9,166,155 | 19,601 | 468 | 451.84 |
| Mar-17 | 8,771,115 | 18,611 | 471 | 462.09 |
| Jun-17 | 8,624,605 | 18,044 | 478 | 472.57 |
| Sep-17 | 8,383,241 | 17,510 | 479 | 483.28 |
| Dec-17 | 8,569,619 | 17,760 | 483 | 494.24 |
| Mar-18 | 8,671,287 | 17,633 | 492 | 505.44 |
| Jun-18 | 8,874,271 | 18,165 | 489 | 516.90 |
| Sep-18 | 9,104,456 | 18,728 | 486 | 528.62 |
| Dec-18 | 9,295,271 | 19,001 | 489 | 540.61 |
| Mar-19 | 9,467,478 | 19,123 | 495 | 552.87 |
| Jun-19 | 9,618,445 | 19,035 | 505 | 565.40 |
| Sep-19 | 9,887,950 | 19,229 | 514 | 578.22 |
| Dec-19 | 9,814,427 | 18,934 | 518 | 591.33 |
| Mar-20 | 9,699,975 | 18,672 | 519 | 604.74 |
| Jun-20 | 9,167,984 | 16,953 | 541 | 618.45 |
| Sep-20 | 8,760,212 | 16,060 | 545 | 632.47 |
| Dec-20 | 8,984,127 | 15,617 | 575 | 646.81 |
| Mar-21 | 9,017,833 | 15,333 | 588 | 661.48 |
| Jun-21 | 9,645,336 | 16,599 | 581 | 676.48 |
| Sep-21 | 10,111,927 | 16,718 | 605 | 691.81 |
| Dec-21 | 10,171,011 | 16,991 | 599 | 707.50 |
| Mar-22 | 10,717,414 | 16,897 | 634 | 723.54 |
| Jun-22 | 10,671,223 | 16,082 | 664 | 739.95 |

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

| | |
|-----------|-------|
| 6-points | 10.3% |
| 9-points | 9.7% |
| 12-points | 9.4% |
| 15-points | 8.6% |
| 24-points | 5.7% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|-------------------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| \$50 DEDUCTIBLE COMPREHENSIVE | | | | |
| Sep-16 | \$866,618 | 2,233 | \$388 | \$301.76 |
| Dec-16 | 869,822 | 2,219 | 392 | 314.74 |
| Mar-17 | 866,547 | 2,135 | 406 | 328.27 |
| Jun-17 | 891,908 | 2,068 | 431 | 342.39 |
| Sep-17 | 890,367 | 2,034 | 438 | 357.12 |
| Dec-17 | 868,198 | 2,050 | 424 | 372.47 |
| Mar-18 | 857,393 | 2,014 | 426 | 388.49 |
| Jun-18 | 852,566 | 2,199 | 388 | 405.20 |
| Sep-18 | 819,434 | 2,215 | 370 | 422.63 |
| Dec-18 | 880,089 | 2,244 | 392 | 440.81 |
| Mar-19 | 885,613 | 2,263 | 391 | 459.76 |
| Jun-19 | 884,871 | 2,157 | 410 | 479.54 |
| Sep-19 | 902,608 | 2,155 | 419 | 500.16 |
| Dec-19 | 863,020 | 2,121 | 407 | 521.67 |
| Mar-20 | 870,267 | 2,122 | 410 | 544.11 |
| Jun-20 | 870,770 | 1,916 | 454 | 567.51 |
| Sep-20 | 871,111 | 1,889 | 461 | 591.92 |
| Dec-20 | 849,619 | 1,818 | 467 | 617.38 |
| Mar-21 | 823,140 | 1,757 | 468 | 643.93 |
| Jun-21 | 902,915 | 1,902 | 475 | 671.62 |
| Sep-21 | 1,015,036 | 1,866 | 544 | 700.51 |
| Dec-21 | 1,042,606 | 1,868 | 558 | 730.64 |
| Mar-22 | 1,022,527 | 1,655 | 618 | 762.06 |
| Jun-22 | 902,445 | 1,350 | 668 | 794.83 |

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

| | |
|-----------|-------|
| 6-points | 34.5% |
| 9-points | 21.6% |
| 12-points | 18.3% |
| 15-points | 15.1% |
| 24-points | 7.0% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|--------------------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| \$100 DEDUCTIBLE COMPREHENSIVE | | | | |
| Sep-16 | \$7,300,991 | 15,382 | \$475 | \$409.22 |
| Dec-16 | 7,243,730 | 15,139 | 478 | 420.66 |
| Mar-17 | 7,125,508 | 14,554 | 490 | 432.41 |
| Jun-17 | 7,175,270 | 14,293 | 502 | 444.49 |
| Sep-17 | 6,787,672 | 13,844 | 490 | 456.92 |
| Dec-17 | 6,762,934 | 13,832 | 489 | 469.69 |
| Mar-18 | 6,909,983 | 13,667 | 506 | 482.81 |
| Jun-18 | 6,910,277 | 13,967 | 495 | 496.30 |
| Sep-18 | 6,993,717 | 14,305 | 489 | 510.17 |
| Dec-18 | 7,194,516 | 14,858 | 484 | 524.43 |
| Mar-19 | 7,182,196 | 14,998 | 479 | 539.09 |
| Jun-19 | 7,150,098 | 15,102 | 473 | 554.15 |
| Sep-19 | 7,390,938 | 15,369 | 481 | 569.64 |
| Dec-19 | 7,438,311 | 15,158 | 491 | 585.56 |
| Mar-20 | 7,465,134 | 15,005 | 498 | 601.92 |
| Jun-20 | 7,343,896 | 13,932 | 527 | 618.74 |
| Sep-20 | 7,567,209 | 13,576 | 557 | 636.03 |
| Dec-20 | 7,627,386 | 13,453 | 567 | 653.81 |
| Mar-21 | 7,815,166 | 13,390 | 584 | 672.08 |
| Jun-21 | 8,370,337 | 14,393 | 582 | 690.86 |
| Sep-21 | 8,416,524 | 14,350 | 587 | 710.17 |
| Dec-21 | 8,811,029 | 14,580 | 604 | 730.01 |
| Mar-22 | 8,976,255 | 14,340 | 626 | 750.41 |
| Jun-22 | 9,156,064 | 13,675 | 670 | 771.39 |

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

| | |
|-----------|-------|
| 6-points | 11.3% |
| 9-points | 10.1% |
| 12-points | 11.7% |
| 15-points | 10.2% |
| 24-points | 5.0% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|--------------------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| \$250 DEDUCTIBLE COMPREHENSIVE | | | | |
| Sep-16 | \$3,591,652 | 6,389 | \$562 | \$475.09 |
| Dec-16 | 4,008,079 | 6,284 | 638 | 485.55 |
| Mar-17 | 4,192,697 | 6,158 | 681 | 496.23 |
| Jun-17 | 4,052,247 | 6,072 | 667 | 507.15 |
| Sep-17 | 3,936,160 | 5,934 | 663 | 518.32 |
| Dec-17 | 3,664,215 | 6,030 | 608 | 529.72 |
| Mar-18 | 3,519,334 | 5,802 | 607 | 541.38 |
| Jun-18 | 3,453,608 | 5,958 | 580 | 553.30 |
| Sep-18 | 3,463,179 | 6,199 | 559 | 565.47 |
| Dec-18 | 3,587,013 | 6,603 | 543 | 577.92 |
| Mar-19 | 3,700,016 | 7,014 | 528 | 590.64 |
| Jun-19 | 3,758,558 | 7,196 | 522 | 603.64 |
| Sep-19 | 3,888,281 | 7,506 | 518 | 616.92 |
| Dec-19 | 4,253,086 | 7,390 | 576 | 630.50 |
| Mar-20 | 4,250,991 | 7,326 | 580 | 644.38 |
| Jun-20 | 4,136,084 | 6,876 | 602 | 658.56 |
| Sep-20 | 4,185,448 | 6,794 | 616 | 673.05 |
| Dec-20 | 3,957,633 | 6,811 | 581 | 687.86 |
| Mar-21 | 4,072,225 | 6,899 | 590 | 703.00 |
| Jun-21 | 4,540,256 | 7,523 | 604 | 718.48 |
| Sep-21 | 4,790,678 | 7,685 | 623 | 734.29 |
| Dec-21 | 4,949,481 | 7,771 | 637 | 750.45 |
| Mar-22 | 5,203,294 | 7,528 | 691 | 766.96 |
| Jun-22 | 5,085,141 | 6,950 | 732 | 783.84 |

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

| | |
|-----------|-------|
| 6-points | 18.8% |
| 9-points | 9.5% |
| 12-points | 9.1% |
| 15-points | 8.3% |
| 24-points | 0.8% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|--------------------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| \$500 DEDUCTIBLE COMPREHENSIVE | | | | |
| Sep-16 | \$7,098,237 | 5,406 | \$1,313 | \$1,029.64 |
| Dec-16 | 7,117,761 | 5,278 | 1,349 | 1,037.69 |
| Mar-17 | 7,786,415 | 5,245 | 1,485 | 1,045.80 |
| Jun-17 | 8,074,915 | 5,283 | 1,528 | 1,053.97 |
| Sep-17 | 7,750,772 | 5,225 | 1,483 | 1,062.21 |
| Dec-17 | 7,760,888 | 5,345 | 1,452 | 1,070.51 |
| Mar-18 | 7,367,093 | 5,236 | 1,407 | 1,078.88 |
| Jun-18 | 7,002,274 | 5,227 | 1,340 | 1,087.31 |
| Sep-18 | 7,159,707 | 5,471 | 1,309 | 1,095.81 |
| Dec-18 | 7,022,968 | 5,718 | 1,228 | 1,104.38 |
| Mar-19 | 7,273,724 | 6,164 | 1,180 | 1,113.01 |
| Jun-19 | 7,313,603 | 6,666 | 1,097 | 1,121.71 |
| Sep-19 | 7,638,084 | 7,129 | 1,071 | 1,130.47 |
| Dec-19 | 8,066,668 | 7,393 | 1,091 | 1,139.31 |
| Mar-20 | 7,961,057 | 7,578 | 1,051 | 1,148.22 |
| Jun-20 | 8,372,132 | 7,185 | 1,165 | 1,157.19 |
| Sep-20 | 8,707,469 | 7,418 | 1,174 | 1,166.24 |
| Dec-20 | 8,754,431 | 7,650 | 1,144 | 1,175.35 |
| Mar-21 | 9,122,014 | 7,858 | 1,161 | 1,184.54 |
| Jun-21 | 9,407,298 | 8,975 | 1,048 | 1,193.80 |
| Sep-21 | 10,252,998 | 9,569 | 1,071 | 1,203.13 |
| Dec-21 | 11,038,411 | 10,005 | 1,103 | 1,212.53 |
| Mar-22 | 11,821,037 | 10,040 | 1,177 | 1,222.01 |
| Jun-22 | 12,513,760 | 9,786 | 1,279 | 1,231.56 |

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

| | |
|-----------|-------|
| 6-points | 10.3% |
| 9-points | 1.5% |
| 12-points | 3.2% |
| 15-points | 0.5% |
| 24-points | -4.9% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|----------------------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| \$1,000 DEDUCTIBLE COMPREHENSIVE | | | | |
| Sep-16 | \$833,112 | 574 | \$1,451 | \$1,316.36 |
| Dec-16 | 784,648 | 576 | 1,362 | 1,340.85 |
| Mar-17 | 979,733 | 541 | 1,811 | 1,365.80 |
| Jun-17 | 997,853 | 567 | 1,760 | 1,391.21 |
| Sep-17 | 987,326 | 585 | 1,688 | 1,417.09 |
| Dec-17 | 1,076,763 | 630 | 1,709 | 1,443.46 |
| Mar-18 | 903,297 | 666 | 1,356 | 1,470.32 |
| Jun-18 | 936,395 | 673 | 1,391 | 1,497.67 |
| Sep-18 | 954,997 | 691 | 1,382 | 1,525.54 |
| Dec-18 | 913,359 | 709 | 1,288 | 1,553.92 |
| Mar-19 | 1,237,618 | 762 | 1,624 | 1,582.83 |
| Jun-19 | 1,292,547 | 869 | 1,487 | 1,612.28 |
| Sep-19 | 1,407,116 | 923 | 1,525 | 1,642.28 |
| Dec-19 | 1,545,853 | 962 | 1,607 | 1,672.84 |
| Mar-20 | 1,413,198 | 979 | 1,444 | 1,703.96 |
| Jun-20 | 1,493,443 | 918 | 1,627 | 1,735.67 |
| Sep-20 | 1,436,549 | 967 | 1,486 | 1,767.96 |
| Dec-20 | 1,526,692 | 1,009 | 1,513 | 1,800.85 |
| Mar-21 | 1,690,909 | 1,035 | 1,634 | 1,834.36 |
| Jun-21 | 1,805,222 | 1,159 | 1,558 | 1,868.49 |
| Sep-21 | 2,063,881 | 1,213 | 1,701 | 1,903.26 |
| Dec-21 | 2,390,348 | 1,288 | 1,856 | 1,938.67 |
| Mar-22 | 2,401,208 | 1,325 | 1,812 | 1,974.74 |
| Jun-22 | 2,396,490 | 1,311 | 1,828 | 2,011.48 |

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

| | |
|-----------|-------|
| 6-points | 13.4% |
| 9-points | 10.6% |
| 12-points | 7.7% |
| 15-points | 7.0% |
| 24-points | 2.3% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) <u>YEAR ENDED</u> | (2) <u>PAID LOSSES</u> | (3) <u>PAID CLAIMS</u> | AVERAGE PAID CLAIM COST | |
|------------------------------|-------------------------------|-------------------------------|----------------------------------|---|
| | | | (4) <u>ACTUAL (2)/(3)</u> | (5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u> |
| ALL DEDUCTIBLE COMPREHENSIVE | | | | |
| Sep-16 | \$29,104,575 | 49,927 | \$583 | \$509.35 |
| Dec-16 | 29,190,195 | 49,097 | 595 | 522.76 |
| Mar-17 | 29,722,015 | 47,244 | 629 | 536.52 |
| Jun-17 | 29,816,798 | 46,327 | 644 | 550.65 |
| Sep-17 | 28,735,538 | 45,132 | 637 | 565.15 |
| Dec-17 | 28,702,617 | 45,647 | 629 | 580.02 |
| Mar-18 | 28,228,387 | 45,018 | 627 | 595.29 |
| Jun-18 | 28,029,391 | 46,189 | 607 | 610.97 |
| Sep-18 | 28,495,490 | 47,609 | 599 | 627.05 |
| Dec-18 | 28,893,216 | 49,133 | 588 | 643.56 |
| Mar-19 | 29,746,645 | 50,324 | 591 | 660.50 |
| Jun-19 | 30,018,122 | 51,025 | 588 | 677.89 |
| Sep-19 | 31,114,977 | 52,311 | 595 | 695.74 |
| Dec-19 | 31,981,365 | 51,958 | 616 | 714.05 |
| Mar-20 | 31,660,622 | 51,682 | 613 | 732.85 |
| Jun-20 | 31,384,309 | 47,780 | 657 | 752.15 |
| Sep-20 | 31,527,998 | 46,704 | 675 | 771.95 |
| Dec-20 | 31,699,888 | 46,358 | 684 | 792.27 |
| Mar-21 | 32,541,287 | 46,272 | 703 | 813.13 |
| Jun-21 | 34,671,364 | 50,551 | 686 | 834.53 |
| Sep-21 | 36,651,044 | 51,401 | 713 | 856.50 |
| Dec-21 | 38,402,886 | 52,503 | 731 | 879.05 |
| Mar-22 | 40,141,735 | 51,785 | 775 | 902.20 |
| Jun-22 | 40,725,123 | 49,154 | 829 | 925.95 |

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

| | |
|-----------|-------|
| 6-points | 14.9% |
| 9-points | 10.5% |
| 12-points | 11.0% |
| 15-points | 9.7% |
| 24-points | 4.2% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) | (2) | (3) | (4) |
|-----------------------------|-------------------------|--------------------|--|
| <u>YEAR ENDED</u> | <u>EARNED EXPOSURES</u> | <u>PAID CLAIMS</u> | PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
| FULL COVERAGE COMPREHENSIVE | | | |
| Sep-16 | 411,617 | 19,943 | 4.8450 |
| Dec-16 | 401,792 | 19,601 | 4.8784 |
| Mar-17 | 392,697 | 18,611 | 4.7393 |
| Jun-17 | 387,170 | 18,044 | 4.6605 |
| Sep-17 | 387,112 | 17,510 | 4.5232 |
| Dec-17 | 389,884 | 17,760 | 4.5552 |
| Mar-18 | 391,865 | 17,633 | 4.4998 |
| Jun-18 | 392,849 | 18,165 | 4.6239 |
| Sep-18 | 392,725 | 18,728 | 4.7687 |
| Dec-18 | 391,479 | 19,001 | 4.8536 |
| Mar-19 | 389,165 | 19,123 | 4.9139 |
| Jun-19 | 387,106 | 19,035 | 4.9173 |
| Sep-19 | 385,982 | 19,229 | 4.9818 |
| Dec-19 | 385,082 | 18,934 | 4.9169 |
| Mar-20 | 385,098 | 18,672 | 4.8486 |
| Jun-20 | 384,616 | 16,953 | 4.4078 |
| Sep-20 | 383,768 | 16,060 | 4.1848 |
| Dec-20 | 382,372 | 15,617 | 4.0842 |
| Mar-21 | 380,283 | 15,333 | 4.0320 |
| Jun-21 | 378,168 | 16,599 | 4.3893 |
| Sep-21 | 375,114 | 16,718 | 4.4568 |
| Dec-21 | 372,534 | 16,991 | 4.5609 |
| Mar-22 | 371,132 | 16,897 | 4.5528 |
| Jun-22 | 370,466 | 16,082 | 4.3410 |

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

| | |
|-----------|-------|
| 6-points | 5.9% |
| 9-points | 3.5% |
| 12-points | -3.4% |
| 15-points | -4.0% |
| 24-points | -1.7% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) | (2) | (3) | (4) |
|-------------------------------|-------------------------|--------------------|--|
| <u>YEAR ENDED</u> | <u>EARNED EXPOSURES</u> | <u>PAID CLAIMS</u> | PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
| \$50 DEDUCTIBLE COMPREHENSIVE | | | |
| Sep-16 | 45,300 | 2,233 | 4.9294 |
| Dec-16 | 44,788 | 2,219 | 4.9545 |
| Mar-17 | 44,318 | 2,135 | 4.8175 |
| Jun-17 | 43,892 | 2,068 | 4.7116 |
| Sep-17 | 43,493 | 2,034 | 4.6766 |
| Dec-17 | 43,077 | 2,050 | 4.7589 |
| Mar-18 | 42,652 | 2,014 | 4.7219 |
| Jun-18 | 42,236 | 2,199 | 5.2065 |
| Sep-18 | 41,832 | 2,215 | 5.2950 |
| Dec-18 | 41,448 | 2,244 | 5.4140 |
| Mar-19 | 41,061 | 2,263 | 5.5113 |
| Jun-19 | 40,655 | 2,157 | 5.3056 |
| Sep-19 | 40,247 | 2,155 | 5.3544 |
| Dec-19 | 39,848 | 2,121 | 5.3227 |
| Mar-20 | 39,439 | 2,122 | 5.3805 |
| Jun-20 | 38,893 | 1,916 | 4.9263 |
| Sep-20 | 38,260 | 1,889 | 4.9373 |
| Dec-20 | 37,577 | 1,818 | 4.8381 |
| Mar-21 | 36,886 | 1,757 | 4.7633 |
| Jun-21 | 36,390 | 1,902 | 5.2267 |
| Sep-21 | 36,008 | 1,866 | 5.1822 |
| Dec-21 | 35,699 | 1,868 | 5.2326 |
| Mar-22 | 35,423 | 1,655 | 4.6721 |
| Jun-22 | 35,169 | 1,350 | 3.8386 |

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

| | |
|-----------|--------|
| 6-points | -14.8% |
| 9-points | -6.0% |
| 12-points | -6.3% |
| 15-points | -5.4% |
| 24-points | -0.5% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) | (2) | (3) | (4) |
|--------------------------------|-------------------------|--------------------|--|
| <u>YEAR ENDED</u> | <u>EARNED EXPOSURES</u> | <u>PAID CLAIMS</u> | PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
| \$100 DEDUCTIBLE COMPREHENSIVE | | | |
| Sep-16 | 375,207 | 15,382 | 4.0996 |
| Dec-16 | 369,657 | 15,139 | 4.0954 |
| Mar-17 | 365,008 | 14,554 | 3.9873 |
| Jun-17 | 363,621 | 14,293 | 3.9307 |
| Sep-17 | 367,013 | 13,844 | 3.7721 |
| Dec-17 | 372,490 | 13,832 | 3.7134 |
| Mar-18 | 377,064 | 13,667 | 3.6246 |
| Jun-18 | 380,036 | 13,967 | 3.6752 |
| Sep-18 | 381,212 | 14,305 | 3.7525 |
| Dec-18 | 380,739 | 14,858 | 3.9024 |
| Mar-19 | 378,425 | 14,998 | 3.9633 |
| Jun-19 | 376,639 | 15,102 | 4.0097 |
| Sep-19 | 376,701 | 15,369 | 4.0799 |
| Dec-19 | 377,435 | 15,158 | 4.0161 |
| Mar-20 | 379,280 | 15,005 | 3.9562 |
| Jun-20 | 379,923 | 13,932 | 3.6671 |
| Sep-20 | 379,157 | 13,576 | 3.5806 |
| Dec-20 | 377,815 | 13,453 | 3.5607 |
| Mar-21 | 376,187 | 13,390 | 3.5594 |
| Jun-21 | 374,872 | 14,393 | 3.8394 |
| Sep-21 | 372,577 | 14,350 | 3.8516 |
| Dec-21 | 370,133 | 14,580 | 3.9391 |
| Mar-22 | 369,013 | 14,340 | 3.8860 |
| Jun-22 | 369,359 | 13,675 | 3.7024 |

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

| | |
|-----------|-------|
| 6-points | 3.0% |
| 9-points | 3.8% |
| 12-points | -1.3% |
| 15-points | -1.7% |
| 24-points | -0.8% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) | (2) | (3) | (4) |
|--------------------------------|-------------------------|--------------------|--|
| <u>YEAR ENDED</u> | <u>EARNED EXPOSURES</u> | <u>PAID CLAIMS</u> | PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
| \$250 DEDUCTIBLE COMPREHENSIVE | | | |
| Sep-16 | 232,209 | 6,389 | 2.7514 |
| Dec-16 | 230,918 | 6,284 | 2.7213 |
| Mar-17 | 230,191 | 6,158 | 2.6752 |
| Jun-17 | 230,546 | 6,072 | 2.6337 |
| Sep-17 | 233,121 | 5,934 | 2.5455 |
| Dec-17 | 236,948 | 6,030 | 2.5449 |
| Mar-18 | 240,164 | 5,802 | 2.4158 |
| Jun-18 | 242,596 | 5,958 | 2.4559 |
| Sep-18 | 243,723 | 6,199 | 2.5435 |
| Dec-18 | 243,887 | 6,603 | 2.7074 |
| Mar-19 | 243,424 | 7,014 | 2.8814 |
| Jun-19 | 243,620 | 7,196 | 2.9538 |
| Sep-19 | 245,203 | 7,506 | 3.0611 |
| Dec-19 | 247,003 | 7,390 | 2.9919 |
| Mar-20 | 249,096 | 7,326 | 2.9410 |
| Jun-20 | 250,240 | 6,876 | 2.7478 |
| Sep-20 | 250,409 | 6,794 | 2.7132 |
| Dec-20 | 250,022 | 6,811 | 2.7242 |
| Mar-21 | 249,391 | 6,899 | 2.7663 |
| Jun-21 | 248,848 | 7,523 | 3.0231 |
| Sep-21 | 247,497 | 7,685 | 3.1051 |
| Dec-21 | 245,992 | 7,771 | 3.1590 |
| Mar-22 | 244,944 | 7,528 | 3.0734 |
| Jun-22 | 244,345 | 6,950 | 2.8443 |

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

| | |
|-----------|------|
| 6-points | 2.4% |
| 9-points | 6.4% |
| 12-points | 1.2% |
| 15-points | 1.5% |
| 24-points | 2.9% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) | (2) | (3) | (4) |
|--------------------------------|-------------------------|--------------------|--|
| <u>YEAR ENDED</u> | <u>EARNED EXPOSURES</u> | <u>PAID CLAIMS</u> | PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
| \$500 DEDUCTIBLE COMPREHENSIVE | | | |
| Sep-16 | 517,940 | 5,406 | 1.0438 |
| Dec-16 | 522,718 | 5,278 | 1.0097 |
| Mar-17 | 527,945 | 5,245 | 0.9935 |
| Jun-17 | 535,228 | 5,283 | 0.9871 |
| Sep-17 | 546,516 | 5,225 | 0.9561 |
| Dec-17 | 560,002 | 5,345 | 0.9545 |
| Mar-18 | 572,270 | 5,236 | 0.9150 |
| Jun-18 | 583,191 | 5,227 | 0.8963 |
| Sep-18 | 591,941 | 5,471 | 0.9242 |
| Dec-18 | 598,881 | 5,718 | 0.9548 |
| Mar-19 | 604,361 | 6,164 | 1.0199 |
| Jun-19 | 611,081 | 6,666 | 1.0909 |
| Sep-19 | 620,378 | 7,129 | 1.1491 |
| Dec-19 | 630,074 | 7,393 | 1.1734 |
| Mar-20 | 640,535 | 7,578 | 1.1831 |
| Jun-20 | 648,716 | 7,185 | 1.1076 |
| Sep-20 | 655,242 | 7,418 | 1.1321 |
| Dec-20 | 660,281 | 7,650 | 1.1586 |
| Mar-21 | 664,828 | 7,858 | 1.1820 |
| Jun-21 | 670,275 | 8,975 | 1.3390 |
| Sep-21 | 673,214 | 9,569 | 1.4214 |
| Dec-21 | 675,401 | 10,005 | 1.4813 |
| Mar-22 | 678,415 | 10,040 | 1.4799 |
| Jun-22 | 681,935 | 9,786 | 1.4350 |

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

| | |
|-----------|-------|
| 6-points | 16.2% |
| 9-points | 18.3% |
| 12-points | 11.6% |
| 15-points | 12.0% |
| 24-points | 8.0% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) | (2) | (3) | (4) |
|----------------------------------|-------------------------|--------------------|--|
| <u>YEAR ENDED</u> | <u>EARNED EXPOSURES</u> | <u>PAID CLAIMS</u> | PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
| \$1,000 DEDUCTIBLE COMPREHENSIVE | | | |
| Sep-16 | 76,697 | 574 | 0.7484 |
| Dec-16 | 78,600 | 576 | 0.7328 |
| Mar-17 | 80,807 | 541 | 0.6695 |
| Jun-17 | 83,567 | 567 | 0.6785 |
| Sep-17 | 87,039 | 585 | 0.6721 |
| Dec-17 | 90,828 | 630 | 0.6936 |
| Mar-18 | 94,527 | 666 | 0.7046 |
| Jun-18 | 98,002 | 673 | 0.6867 |
| Sep-18 | 101,275 | 691 | 0.6823 |
| Dec-18 | 104,398 | 709 | 0.6791 |
| Mar-19 | 107,401 | 762 | 0.7095 |
| Jun-19 | 110,681 | 869 | 0.7851 |
| Sep-19 | 114,080 | 923 | 0.8091 |
| Dec-19 | 117,518 | 962 | 0.8186 |
| Mar-20 | 120,986 | 979 | 0.8092 |
| Jun-20 | 124,088 | 918 | 0.7398 |
| Sep-20 | 126,959 | 967 | 0.7617 |
| Dec-20 | 129,486 | 1,009 | 0.7792 |
| Mar-21 | 131,887 | 1,035 | 0.7848 |
| Jun-21 | 134,350 | 1,159 | 0.8627 |
| Sep-21 | 136,418 | 1,213 | 0.8892 |
| Dec-21 | 138,480 | 1,288 | 0.9301 |
| Mar-22 | 140,996 | 1,325 | 0.9397 |
| Jun-22 | 144,114 | 1,311 | 0.9097 |

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

| | |
|-----------|-------|
| 6-points | 12.6% |
| 9-points | 13.8% |
| 12-points | 7.0% |
| 15-points | 7.6% |
| 24-points | 5.3% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| (1) | (2) | (3) | (4) |
|------------------------------|-------------------------|--------------------|--|
| <u>YEAR ENDED</u> | <u>EARNED EXPOSURES</u> | <u>PAID CLAIMS</u> | PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
| ALL DEDUCTIBLE COMPREHENSIVE | | | |
| Sep-16 | 1,658,970 | 49,927 | 3.0095 |
| Dec-16 | 1,648,473 | 49,097 | 2.9783 |
| Mar-17 | 1,640,966 | 47,244 | 2.8790 |
| Jun-17 | 1,644,024 | 46,327 | 2.8179 |
| Sep-17 | 1,664,294 | 45,132 | 2.7118 |
| Dec-17 | 1,693,229 | 45,647 | 2.6959 |
| Mar-18 | 1,718,542 | 45,018 | 2.6195 |
| Jun-18 | 1,738,910 | 46,189 | 2.6562 |
| Sep-18 | 1,752,708 | 47,609 | 2.7163 |
| Dec-18 | 1,760,832 | 49,133 | 2.7903 |
| Mar-19 | 1,763,837 | 50,324 | 2.8531 |
| Jun-19 | 1,769,782 | 51,025 | 2.8831 |
| Sep-19 | 1,782,591 | 52,311 | 2.9345 |
| Dec-19 | 1,796,960 | 51,958 | 2.8914 |
| Mar-20 | 1,814,434 | 51,682 | 2.8484 |
| Jun-20 | 1,826,476 | 47,780 | 2.6160 |
| Sep-20 | 1,833,795 | 46,704 | 2.5468 |
| Dec-20 | 1,837,553 | 46,358 | 2.5228 |
| Mar-21 | 1,839,462 | 46,272 | 2.5155 |
| Jun-21 | 1,842,903 | 50,551 | 2.7430 |
| Sep-21 | 1,840,828 | 51,401 | 2.7923 |
| Dec-21 | 1,838,239 | 52,503 | 2.8562 |
| Mar-22 | 1,839,923 | 51,785 | 2.8145 |
| Jun-22 | 1,845,388 | 49,154 | 2.6636 |

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

| | |
|-----------|-------|
| 6-points | 4.5% |
| 9-points | 4.9% |
| 12-points | -1.0% |
| 15-points | -1.6% |
| 24-points | -1.0% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

| <u>FULL COVERAGE COMPREHENSIVE</u> | | | | | 2Q '21 |
|---------------------------------------|-----------|-----------|-------------|-------------|--------|
| STRAIGHT LINE | | | | | |
| COST | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | |
| 15 points | 7.3% | 8.4% | 8.6% | 6.2% | |
| 12 points | 8.0% | 9.0% | 9.4% | 8.0% | |
| 9 points | 8.5% | 9.4% | 9.7% | 9.2% | |
| 6 points | 9.4% | 10.0% | 10.3% | 12.0% | |
| STRAIGHT LINE | | | | | |
| FREQ | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | |
| 24 points | -1.8% | -1.7% | -1.7% | -2.2% | |
| 15 points | -4.4% | -4.1% | -4.0% | -3.6% | |
| 12 points | -3.8% | -3.6% | -3.4% | -7.2% | |
| 9 points | 3.3% | 3.4% | 3.5% | -10.8% | |
| 6 points | 5.4% | 5.6% | 5.9% | -10.0% | |
| <u>\$50 DEDUCTIBLE COMPREHENSIVE</u> | | | | | |
| STRAIGHT LINE | | | | | |
| COST | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | |
| 15 points | 11.6% | 14.9% | 15.1% | 5.4% | |
| 12 points | 14.0% | 17.4% | 18.3% | 9.4% | |
| 9 points | 16.8% | 20.7% | 21.6% | 9.1% | |
| 6 points | 25.1% | 29.7% | 34.5% | 10.1% | |
| STRAIGHT LINE | | | | | |
| FREQ | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | |
| 24 points | -0.4% | -0.4% | -0.5% | 0.7% | |
| 15 points | -5.8% | -5.3% | -5.4% | -0.4% | |
| 12 points | -6.6% | -6.0% | -6.3% | -3.9% | |
| 9 points | -5.7% | -5.4% | -6.0% | -4.6% | |
| 6 points | -16.3% | -14.8% | -14.8% | -3.2% | |
| <u>\$100 DEDUCTIBLE COMPREHENSIVE</u> | | | | | |
| STRAIGHT LINE | | | | | |
| COST | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | |
| 15 points | 8.4% | 9.9% | 10.2% | 5.8% | |
| 12 points | 9.5% | 11.0% | 11.7% | 9.3% | |
| 9 points | 8.8% | 9.8% | 10.1% | 14.2% | |
| 6 points | 10.2% | 10.9% | 11.3% | 16.5% | |
| STRAIGHT LINE | | | | | |
| FREQ | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | |
| 24 points | -0.9% | -0.8% | -0.8% | -2.1% | |
| 15 points | -1.8% | -1.7% | -1.7% | -1.0% | |
| 12 points | -1.4% | -1.4% | -1.3% | -3.7% | |
| 9 points | 3.6% | 3.8% | 3.8% | -7.1% | |
| 6 points | 2.8% | 2.8% | 3.0% | -5.3% | |

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

\$250 DEDUCTIBLE COMPREHENSIVE

| | | | | 2Q '21 | |
|---------------|-----------|-----------|-------------|-------------|-------------|
| STRAIGHT LINE | | | | EXPONENTIAL | EXPONENTIAL |
| COST | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | EXPONENTIAL |
| 15 points | 7.1% | 8.2% | 8.3% | 1.4% | 1.4% |
| 12 points | 7.9% | 8.8% | 9.1% | 5.5% | 5.5% |
| 9 points | 8.6% | 9.5% | 9.5% | 8.0% | 8.0% |
| 6 points | 15.7% | 17.4% | 18.8% | 2.4% | 2.4% |
| STRAIGHT LINE | | | | EXPONENTIAL | EXPONENTIAL |
| FREQ | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | EXPONENTIAL |
| 24 points | 2.6% | 2.8% | 2.9% | 1.3% | 1.3% |
| 15 points | 1.4% | 1.5% | 1.5% | 4.0% | 4.0% |
| 12 points | 1.2% | 1.3% | 1.2% | 0.9% | 0.9% |
| 9 points | 5.8% | 6.2% | 6.4% | -3.8% | -3.8% |
| 6 points | 2.2% | 2.3% | 2.4% | 0.4% | 0.4% |

\$500 DEDUCTIBLE COMPREHENSIVE

| | | | | 2Q '21 | |
|---------------|-----------|-----------|-------------|-------------|-------------|
| STRAIGHT LINE | | | | EXPONENTIAL | EXPONENTIAL |
| COST | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | EXPONENTIAL |
| 15 points | 0.5% | 0.6% | 0.5% | -6.8% | -6.8% |
| 12 points | 3.1% | 3.2% | 3.2% | -3.3% | -3.3% |
| 9 points | 1.7% | 1.7% | 1.5% | 2.3% | 2.3% |
| 6 points | 9.5% | 10.1% | 10.3% | 0.6% | 0.6% |
| STRAIGHT LINE | | | | EXPONENTIAL | EXPONENTIAL |
| FREQ | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | EXPONENTIAL |
| 24 points | 6.5% | 8.0% | 8.0% | 2.7% | 2.7% |
| 15 points | 9.5% | 11.5% | 12.0% | 10.0% | 10.0% |
| 12 points | 9.7% | 11.2% | 11.6% | 9.9% | 9.9% |
| 9 points | 14.2% | 16.9% | 18.3% | 5.1% | 5.1% |
| 6 points | 13.2% | 14.4% | 16.2% | 8.8% | 8.8% |

\$1,000 DEDUCTIBLE COMPREHENSIVE

| | | | | 2Q '21 | |
|---------------|-----------|-----------|-------------|-------------|-------------|
| STRAIGHT LINE | | | | EXPONENTIAL | EXPONENTIAL |
| COST | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | EXPONENTIAL |
| 15 points | 6.1% | 6.8% | 7.0% | 2.6% | 2.6% |
| 12 points | 6.8% | 7.5% | 7.7% | 4.6% | 4.6% |
| 9 points | 9.2% | 10.3% | 10.6% | 2.5% | 2.5% |
| 6 points | 11.6% | 12.5% | 13.4% | 5.8% | 5.8% |
| STRAIGHT LINE | | | | EXPONENTIAL | EXPONENTIAL |
| FREQ | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL | EXPONENTIAL |
| 24 points | 4.6% | 5.3% | 5.3% | 2.5% | 2.5% |
| 15 points | 6.5% | 7.4% | 7.6% | 5.4% | 5.4% |
| 12 points | 6.3% | 6.9% | 7.0% | 5.6% | 5.6% |
| 9 points | 11.3% | 13.0% | 13.8% | 0.4% | 0.4% |
| 6 points | 10.8% | 11.6% | 12.6% | 5.1% | 5.1% |

| | | | |
|----------|------|-------------|-------------|
| Selected | Cost | 4.0% | 6.0% |
| | Freq | 0.0% | 0.0% |
| | | hist | prosp |

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

FULL COVERAGE COMPREHENSIVE

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.98 | 0.98 |
| 12 points | 0.97 | 0.98 |
| 9 points | 0.96 | 0.96 |
| 6 points | 0.91 | 0.91 |
| FREQ | STRAIGHT LINE | EXPONENTIAL |
| 24 points | -0.51 | -0.51 |
| 15 points | -0.65 | -0.63 |
| 12 points | -0.47 | -0.45 |
| 9 points | 0.52 | 0.52 |
| 6 points | 0.59 | 0.59 |

\$50 DEDUCTIBLE COMPREHENSIVE

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.92 | 0.94 |
| 12 points | 0.93 | 0.95 |
| 9 points | 0.93 | 0.94 |
| 6 points | 0.98 | 0.98 |
| FREQ | STRAIGHT LINE | EXPONENTIAL |
| 24 points | -0.09 | -0.12 |
| 15 points | -0.70 | -0.69 |
| 12 points | -0.63 | -0.62 |
| 9 points | -0.42 | -0.44 |
| 6 points | -0.62 | -0.63 |

\$100 DEDUCTIBLE COMPREHENSIVE

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.97 | 0.97 |
| 12 points | 0.98 | 0.98 |
| 9 points | 0.95 | 0.95 |
| 6 points | 0.90 | 0.91 |
| FREQ | STRAIGHT LINE | EXPONENTIAL |
| 24 points | -0.33 | -0.32 |
| 15 points | -0.41 | -0.41 |
| 12 points | -0.26 | -0.24 |
| 9 points | 0.64 | 0.64 |
| 6 points | 0.36 | 0.36 |

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ISO ONLY, EXCLUDING WIND AND WATER AND "ALL OTHER"

\$250 DEDUCTIBLE COMPREHENSIVE

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.90 | 0.91 |
| 12 points | 0.87 | 0.88 |
| 9 points | 0.81 | 0.82 |
| 6 points | 0.96 | 0.97 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | 0.66 | 0.65 |
| 15 points | 0.31 | 0.31 |
| 12 points | 0.20 | 0.20 |
| 9 points | 0.67 | 0.68 |
| 6 points | 0.20 | 0.21 |

\$500 DEDUCTIBLE COMPREHENSIVE

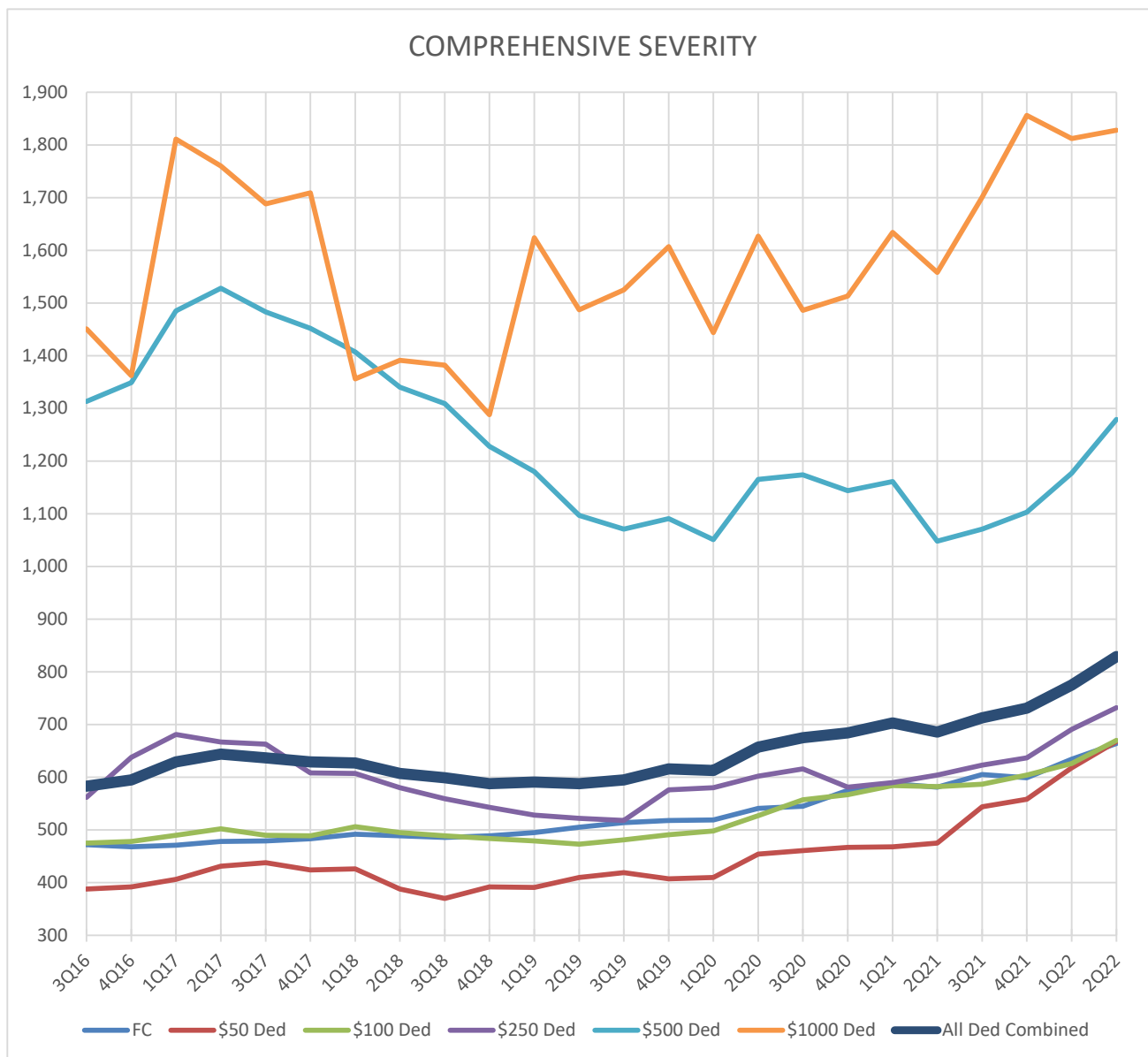
| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.10 | 0.10 |
| 12 points | 0.48 | 0.47 |
| 9 points | 0.20 | 0.18 |
| 6 points | 0.64 | 0.63 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | 0.86 | 0.87 |
| 15 points | 0.92 | 0.92 |
| 12 points | 0.87 | 0.87 |
| 9 points | 0.94 | 0.94 |
| 6 points | 0.82 | 0.81 |

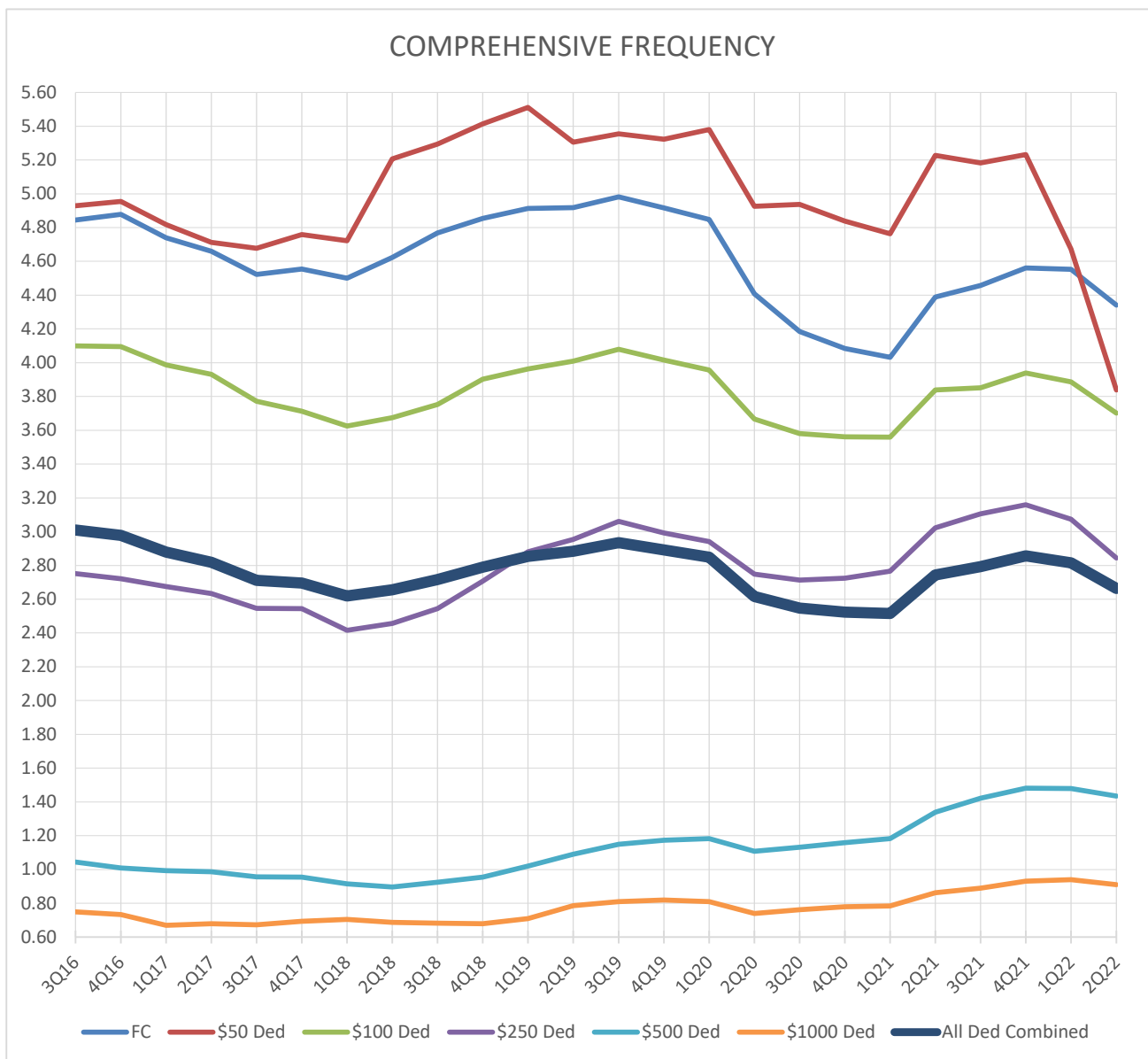
\$1,000 DEDUCTIBLE COMPREHENSIVE

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.78 | 0.77 |
| 12 points | 0.79 | 0.79 |
| 9 points | 0.83 | 0.83 |
| 6 points | 0.84 | 0.84 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | 0.84 | 0.84 |
| 15 points | 0.84 | 0.84 |
| 12 points | 0.76 | 0.75 |
| 9 points | 0.95 | 0.95 |
| 6 points | 0.84 | 0.84 |



| Annual Rate of Change - Exponential Fit | | | | | | | |
|---|-------|----------|-----------|-----------|-----------|------------|------------------|
| Data through 2Q22 | | | | | | | |
| | FC | \$50 Ded | \$100 Ded | \$250 Ded | \$500 Ded | \$1000 Ded | All Ded Combined |
| 6-points | 10.3% | 34.5% | 11.3% | 18.8% | 10.3% | 13.4% | 14.9% |
| 9-points | 9.7% | 21.6% | 10.1% | 9.5% | 1.5% | 10.6% | 10.5% |
| 12-points | 9.4% | 18.3% | 11.7% | 9.1% | 3.2% | 7.7% | 11.0% |
| 15-points | 8.6% | 15.1% | 10.2% | 8.3% | 0.5% | 7.0% | 9.7% |
| 24-points | 5.7% | 7.0% | 5.0% | 0.8% | -4.9% | 2.3% | 4.2% |



| Annual Rate of Change - Exponential Fit | | | | | | | |
|---|-------|----------|-----------|-----------|-----------|------------|------------------|
| Data through 2Q22 | | | | | | | |
| | FC | \$50 Ded | \$100 Ded | \$250 Ded | \$500 Ded | \$1000 Ded | All Ded Combined |
| 6-points | 5.9% | -14.8% | 3.0% | 2.4% | 16.2% | 12.6% | 4.5% |
| 9-points | 3.5% | -6.0% | 3.8% | 6.4% | 18.3% | 13.8% | 4.9% |
| 12-points | -3.4% | -6.3% | -1.3% | 1.2% | 11.6% | 7.0% | -1.0% |
| 15-points | -4.0% | -5.4% | -1.7% | 1.5% | 12.0% | 7.6% | -1.6% |
| 24-points | -1.7% | -0.5% | -0.8% | 2.9% | 8.0% | 5.3% | -1.0% |

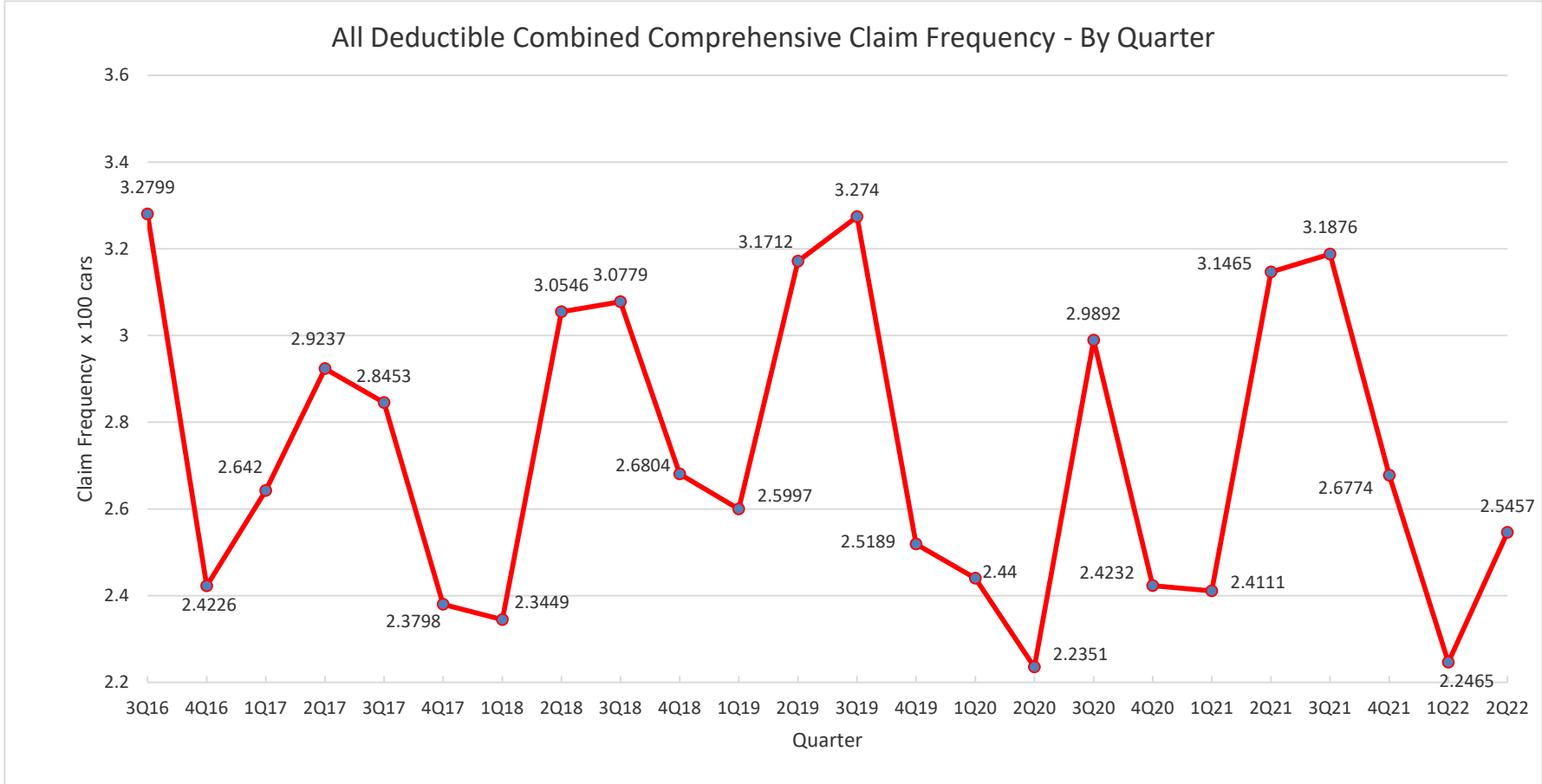
48



Annual Rate of Change - Exponential Fit:

| | |
|-----------|-------|
| 6-points | 24.0% |
| 9-points | 14.8% |
| 12-points | 12.3% |
| 15-points | 11.2% |

49



| | | |
|--|-----------|-------|
| Annual Rate of Change - Exponential Fit: | 6-points | -9.9% |
| | 9-points | 1.0% |
| | 12-points | -1.7% |
| | 15-points | -2.1% |
| | 24-points | -1.1% |

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

ALL CARRIERS

| (1) <u>YEAR ENDED</u> | (2) <u>PAID LOSSES</u> | (3) <u>PAID CLAIMS</u> | AVERAGE PAID CLAIM COST | |
|---------------------------|---------------------------|---------------------------|------------------------------|---|
| | | | (4) <u>ACTUAL (2)/(3)</u> | (5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u> |
| \$50 DEDUCTIBLE COLLISION | | | | |
| Sep-16 | \$10,104,921 | 3,970 | 2,545 | \$2,024.90 |
| Dec-16 | 10,758,075 | 4,068 | 2,645 | 2,116.36 |
| Mar-17 | 10,695,354 | 4,080 | 2,621 | 2,211.96 |
| Jun-17 | 11,176,973 | 4,171 | 2,680 | 2,311.87 |
| Sep-17 | 11,209,346 | 4,174 | 2,686 | 2,416.29 |
| Dec-17 | 11,817,802 | 4,242 | 2,786 | 2,525.43 |
| Mar-18 | 12,150,447 | 4,314 | 2,817 | 2,639.49 |
| Jun-18 | 12,096,185 | 4,279 | 2,827 | 2,758.71 |
| Sep-18 | 12,201,750 | 4,281 | 2,850 | 2,883.32 |
| Dec-18 | 11,773,746 | 4,333 | 2,717 | 3,013.55 |
| Mar-19 | 12,667,899 | 4,380 | 2,892 | 3,149.67 |
| Jun-19 | 12,804,692 | 4,342 | 2,949 | 3,291.93 |
| Sep-19 | 13,035,265 | 4,409 | 2,957 | 3,440.62 |
| Dec-19 | 13,110,821 | 4,392 | 2,985 | 3,596.02 |
| Mar-20 | 12,361,638 | 4,252 | 2,907 | 3,758.45 |
| Jun-20 | 11,509,103 | 4,080 | 2,821 | 3,928.21 |
| Sep-20 | 11,095,130 | 3,837 | 2,892 | 4,105.64 |
| Dec-20 | 11,363,259 | 3,690 | 3,079 | 4,291.08 |
| Mar-21 | 11,266,099 | 3,549 | 3,174 | 4,484.90 |
| Jun-21 | 12,225,377 | 3,563 | 3,431 | 4,687.47 |
| Sep-21 | 12,014,606 | 3,277 | 3,666 | 4,899.20 |
| Dec-21 | 11,800,676 | 2,998 | 3,936 | 5,120.48 |
| Mar-22 | 12,053,605 | 2,717 | 4,436 | 5,351.76 |
| Jun-22 | 12,061,523 | 2,567 | 4,699 | 5,593.49 |

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

| | |
|-----------|-------|
| 6-points | 37.8% |
| 9-points | 30.2% |
| 12-points | 19.3% |
| 15-points | 14.3% |
| 24-points | 8.1% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|----------------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| \$100 DEDUCTIBLE COLLISION | | | | |
| Sep-16 | \$39,394,471 | 13,974 | 2,819 | \$2,228.37 |
| Dec-16 | 39,708,549 | 13,786 | 2,880 | 2,308.73 |
| Mar-17 | 38,462,943 | 13,656 | 2,817 | 2,391.99 |
| Jun-17 | 38,401,211 | 13,622 | 2,819 | 2,478.25 |
| Sep-17 | 37,744,664 | 13,499 | 2,796 | 2,567.63 |
| Dec-17 | 36,545,194 | 13,272 | 2,754 | 2,660.22 |
| Mar-18 | 36,943,441 | 13,090 | 2,822 | 2,756.16 |
| Jun-18 | 36,362,927 | 12,953 | 2,807 | 2,855.55 |
| Sep-18 | 35,893,878 | 12,676 | 2,832 | 2,958.53 |
| Dec-18 | 37,068,786 | 12,813 | 2,893 | 3,065.23 |
| Mar-19 | 37,842,188 | 12,814 | 2,953 | 3,175.77 |
| Jun-19 | 37,965,269 | 12,671 | 2,996 | 3,290.30 |
| Sep-19 | 38,611,028 | 12,665 | 3,049 | 3,408.95 |
| Dec-19 | 38,408,277 | 12,465 | 3,081 | 3,531.89 |
| Mar-20 | 38,062,990 | 12,549 | 3,033 | 3,659.26 |
| Jun-20 | 34,796,976 | 11,672 | 2,981 | 3,791.22 |
| Sep-20 | 33,022,214 | 11,401 | 2,896 | 3,927.95 |
| Dec-20 | 31,702,628 | 10,873 | 2,916 | 4,069.60 |
| Mar-21 | 31,411,055 | 10,259 | 3,062 | 4,216.36 |
| Jun-21 | 36,207,677 | 10,853 | 3,336 | 4,368.42 |
| Sep-21 | 41,248,399 | 10,940 | 3,770 | 4,525.95 |
| Dec-21 | 44,397,350 | 11,149 | 3,982 | 4,689.17 |
| Mar-22 | 47,996,152 | 11,326 | 4,238 | 4,858.28 |
| Jun-22 | 49,254,318 | 11,529 | 4,272 | 5,033.48 |

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

| | |
|-----------|-------|
| 6-points | 32.1% |
| 9-points | 25.5% |
| 12-points | 15.2% |
| 15-points | 11.2% |
| 24-points | 6.2% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|----------------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| \$200 DEDUCTIBLE COLLISION | | | | |
| Sep-16 | \$6,275,845 | 2,084 | 3,011 | \$2,469.02 |
| Dec-16 | 6,400,530 | 2,119 | 3,021 | 2,545.85 |
| Mar-17 | 6,253,468 | 2,092 | 2,989 | 2,625.08 |
| Jun-17 | 6,371,697 | 2,101 | 3,033 | 2,706.77 |
| Sep-17 | 6,188,155 | 2,084 | 2,969 | 2,791.00 |
| Dec-17 | 6,361,445 | 2,097 | 3,034 | 2,877.85 |
| Mar-18 | 6,282,552 | 2,084 | 3,015 | 2,967.40 |
| Jun-18 | 6,124,144 | 2,091 | 2,929 | 3,059.75 |
| Sep-18 | 6,335,809 | 2,105 | 3,010 | 3,154.96 |
| Dec-18 | 6,486,464 | 2,130 | 3,045 | 3,253.14 |
| Mar-19 | 6,899,668 | 2,158 | 3,197 | 3,354.37 |
| Jun-19 | 6,860,232 | 2,129 | 3,222 | 3,458.76 |
| Sep-19 | 6,825,743 | 2,148 | 3,178 | 3,566.39 |
| Dec-19 | 6,968,572 | 2,117 | 3,292 | 3,677.37 |
| Mar-20 | 6,715,038 | 2,071 | 3,242 | 3,791.80 |
| Jun-20 | 5,888,263 | 1,838 | 3,204 | 3,909.80 |
| Sep-20 | 5,581,244 | 1,715 | 3,254 | 4,031.47 |
| Dec-20 | 4,815,561 | 1,566 | 3,075 | 4,156.92 |
| Mar-21 | 5,117,165 | 1,597 | 3,204 | 4,286.28 |
| Jun-21 | 6,202,271 | 1,786 | 3,473 | 4,419.66 |
| Sep-21 | 6,601,955 | 1,775 | 3,719 | 4,557.20 |
| Dec-21 | 7,212,335 | 1,777 | 4,059 | 4,699.01 |
| Mar-22 | 7,127,909 | 1,670 | 4,268 | 4,845.24 |
| Jun-22 | 7,330,549 | 1,622 | 4,519 | 4,996.02 |

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

| | |
|-----------|-------|
| 6-points | 31.9% |
| 9-points | 21.3% |
| 12-points | 13.0% |
| 15-points | 9.5% |
| 24-points | 5.5% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|----------------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| \$250 DEDUCTIBLE COLLISION | | | | |
| Sep-16 | \$262,311,564 | 85,442 | 3,070 | \$2,572.04 |
| Dec-16 | 261,151,220 | 83,815 | 3,116 | 2,653.11 |
| Mar-17 | 254,678,870 | 81,912 | 3,109 | 2,736.74 |
| Jun-17 | 251,993,858 | 80,960 | 3,113 | 2,823.00 |
| Sep-17 | 241,296,256 | 78,320 | 3,081 | 2,911.98 |
| Dec-17 | 238,329,210 | 77,531 | 3,074 | 3,003.77 |
| Mar-18 | 238,126,207 | 77,352 | 3,078 | 3,098.44 |
| Jun-18 | 235,015,176 | 75,935 | 3,095 | 3,196.11 |
| Sep-18 | 235,951,254 | 75,192 | 3,138 | 3,296.85 |
| Dec-18 | 239,777,084 | 75,306 | 3,184 | 3,400.77 |
| Mar-19 | 242,521,982 | 74,502 | 3,255 | 3,507.96 |
| Jun-19 | 243,452,331 | 73,254 | 3,323 | 3,618.53 |
| Sep-19 | 244,257,084 | 73,356 | 3,330 | 3,732.58 |
| Dec-19 | 240,927,665 | 72,372 | 3,329 | 3,850.23 |
| Mar-20 | 239,357,863 | 71,064 | 3,368 | 3,971.59 |
| Jun-20 | 218,036,518 | 65,348 | 3,337 | 4,096.78 |
| Sep-20 | 205,369,532 | 61,533 | 3,338 | 4,225.91 |
| Dec-20 | 197,909,488 | 58,164 | 3,403 | 4,359.11 |
| Mar-21 | 190,795,089 | 55,809 | 3,419 | 4,496.51 |
| Jun-21 | 213,930,743 | 58,380 | 3,664 | 4,638.24 |
| Sep-21 | 233,463,797 | 58,882 | 3,965 | 4,784.44 |
| Dec-21 | 253,590,295 | 60,072 | 4,221 | 4,935.24 |
| Mar-22 | 270,855,689 | 60,508 | 4,476 | 5,090.80 |
| Jun-22 | 280,630,041 | 61,390 | 4,571 | 5,251.26 |

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

| | |
|-----------|-------|
| 6-points | 27.3% |
| 9-points | 19.9% |
| 12-points | 13.2% |
| 15-points | 10.0% |
| 24-points | 5.9% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ALL CARRIERS

| (1) <u>YEAR ENDED</u> | (2) <u>PAID LOSSES</u> | (3) <u>PAID CLAIMS</u> | AVERAGE PAID CLAIM COST | |
|----------------------------|---------------------------|---------------------------|------------------------------|---|
| | | | (4) <u>ACTUAL (2)/(3)</u> | (5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u> |
| \$500 DEDUCTIBLE COLLISION | | | | |
| Sep-16 | \$548,354,307 | 154,048 | 3,560 | \$2,919.15 |
| Dec-16 | 567,345,927 | 156,384 | 3,628 | 3,020.45 |
| Mar-17 | 576,135,836 | 159,061 | 3,622 | 3,125.27 |
| Jun-17 | 586,262,521 | 163,117 | 3,594 | 3,233.72 |
| Sep-17 | 583,773,162 | 164,403 | 3,551 | 3,345.93 |
| Dec-17 | 585,758,902 | 165,808 | 3,533 | 3,462.04 |
| Mar-18 | 600,330,133 | 168,899 | 3,554 | 3,582.18 |
| Jun-18 | 605,074,802 | 168,037 | 3,601 | 3,706.49 |
| Sep-18 | 614,920,726 | 168,835 | 3,642 | 3,835.11 |
| Dec-18 | 637,652,496 | 172,358 | 3,700 | 3,968.19 |
| Mar-19 | 659,612,154 | 174,498 | 3,780 | 4,105.90 |
| Jun-19 | 676,693,919 | 176,631 | 3,831 | 4,248.38 |
| Sep-19 | 693,924,351 | 181,197 | 3,830 | 4,395.81 |
| Dec-19 | 704,009,131 | 182,274 | 3,862 | 4,548.35 |
| Mar-20 | 709,590,091 | 181,444 | 3,911 | 4,706.18 |
| Jun-20 | 653,384,824 | 167,634 | 3,898 | 4,869.49 |
| Sep-20 | 627,408,262 | 160,553 | 3,908 | 5,038.47 |
| Dec-20 | 616,580,256 | 154,113 | 4,001 | 5,213.32 |
| Mar-21 | 610,693,444 | 151,173 | 4,040 | 5,394.23 |
| Jun-21 | 698,150,619 | 161,269 | 4,329 | 5,581.42 |
| Sep-21 | 787,315,368 | 166,111 | 4,740 | 5,775.10 |
| Dec-21 | 858,809,470 | 170,626 | 5,033 | 5,975.51 |
| Mar-22 | 928,145,353 | 173,922 | 5,337 | 6,182.87 |
| Jun-22 | 971,846,537 | 179,886 | 5,403 | 6,397.42 |

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

| | |
|-----------|-------|
| 6-points | 27.7% |
| 9-points | 21.0% |
| 12-points | 14.6% |
| 15-points | 11.1% |
| 24-points | 6.5% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|------------------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| \$1,000 DEDUCTIBLE COLLISION | | | | |
| Sep-16 | \$59,908,234 | 12,999 | 4,609 | \$3,579.00 |
| Dec-16 | 65,061,106 | 13,575 | 4,793 | 3,705.57 |
| Mar-17 | 68,395,240 | 14,185 | 4,822 | 3,836.61 |
| Jun-17 | 70,940,285 | 15,087 | 4,702 | 3,972.29 |
| Sep-17 | 72,416,128 | 15,617 | 4,637 | 4,112.77 |
| Dec-17 | 73,062,154 | 16,275 | 4,489 | 4,258.21 |
| Mar-18 | 75,803,146 | 17,134 | 4,424 | 4,408.80 |
| Jun-18 | 79,870,108 | 17,581 | 4,543 | 4,564.71 |
| Sep-18 | 82,925,722 | 18,378 | 4,512 | 4,726.14 |
| Dec-18 | 89,286,989 | 19,317 | 4,622 | 4,893.28 |
| Mar-19 | 96,719,967 | 20,260 | 4,774 | 5,066.33 |
| Jun-19 | 101,680,969 | 21,320 | 4,769 | 5,245.49 |
| Sep-19 | 105,100,460 | 22,318 | 4,709 | 5,431.00 |
| Dec-19 | 108,544,749 | 23,110 | 4,697 | 5,623.06 |
| Mar-20 | 112,457,021 | 23,453 | 4,795 | 5,821.91 |
| Jun-20 | 104,864,598 | 22,026 | 4,761 | 6,027.80 |
| Sep-20 | 105,992,582 | 21,687 | 4,887 | 6,240.97 |
| Dec-20 | 106,144,679 | 21,143 | 5,020 | 6,461.68 |
| Mar-21 | 108,200,146 | 21,370 | 5,063 | 6,690.19 |
| Jun-21 | 125,803,495 | 23,324 | 5,394 | 6,926.78 |
| Sep-21 | 142,128,572 | 24,399 | 5,825 | 7,171.75 |
| Dec-21 | 157,819,730 | 25,429 | 6,206 | 7,425.37 |
| Mar-22 | 172,809,910 | 26,286 | 6,574 | 7,687.96 |
| Jun-22 | 183,875,846 | 27,653 | 6,649 | 7,959.84 |

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

| | |
|-----------|-------|
| 6-points | 26.0% |
| 9-points | 20.4% |
| 12-points | 14.9% |
| 15-points | 10.8% |
| 24-points | 5.3% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|--------------------------|-----------------------|-----------------------|--------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) |
| ALL DEDUCTIBLE COLLISION | | | | |
| Sep-16 | \$926,349,342 | 272,517 | \$3,399 | \$2,816.22 |
| Dec-16 | 950,425,407 | 273,747 | 3,472 | 2,915.88 |
| Mar-17 | 954,621,711 | 274,986 | 3,472 | 3,019.08 |
| Jun-17 | 965,146,545 | 279,058 | 3,459 | 3,125.93 |
| Sep-17 | 952,627,711 | 278,097 | 3,426 | 3,236.56 |
| Dec-17 | 951,874,707 | 279,225 | 3,409 | 3,351.10 |
| Mar-18 | 969,635,926 | 282,873 | 3,428 | 3,469.70 |
| Jun-18 | 974,543,342 | 280,876 | 3,470 | 3,592.50 |
| Sep-18 | 988,229,139 | 281,467 | 3,511 | 3,719.64 |
| Dec-18 | 1,022,045,565 | 286,257 | 3,570 | 3,851.28 |
| Mar-19 | 1,056,263,858 | 288,612 | 3,660 | 3,987.58 |
| Jun-19 | 1,079,457,412 | 290,347 | 3,718 | 4,128.71 |
| Sep-19 | 1,101,753,931 | 296,093 | 3,721 | 4,274.82 |
| Dec-19 | 1,111,969,215 | 296,730 | 3,747 | 4,426.11 |
| Mar-20 | 1,118,544,641 | 294,833 | 3,794 | 4,582.76 |
| Jun-20 | 1,028,480,282 | 272,598 | 3,773 | 4,744.95 |
| Sep-20 | 988,468,964 | 260,726 | 3,791 | 4,912.88 |
| Dec-20 | 968,515,871 | 249,549 | 3,881 | 5,086.75 |
| Mar-21 | 957,482,998 | 243,757 | 3,928 | 5,266.77 |
| Jun-21 | 1,092,520,182 | 259,175 | 4,215 | 5,453.17 |
| Sep-21 | 1,222,772,697 | 265,384 | 4,608 | 5,646.16 |
| Dec-21 | 1,333,629,856 | 272,051 | 4,902 | 5,845.98 |
| Mar-22 | 1,438,988,618 | 276,429 | 5,206 | 6,052.88 |
| Jun-22 | 1,504,998,814 | 284,647 | 5,287 | 6,267.10 |

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

| | |
|-----------|-------|
| 6-points | 28.3% |
| 9-points | 21.6% |
| 12-points | 14.9% |
| 15-points | 11.4% |
| 24-points | 6.8% |

(A) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) EARNED EXPOSURES | (3) PAID CLAIMS | (4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
|---------------------------|----------------------------|-----------------------|---|
| \$50 DEDUCTIBLE COLLISION | | | |
| Sep-16 | 39,417 | 3,970 | 10.0718 |
| Dec-16 | 40,002 | 4,068 | 10.1695 |
| Mar-17 | 40,633 | 4,080 | 10.0411 |
| Jun-17 | 41,170 | 4,171 | 10.1312 |
| Sep-17 | 41,652 | 4,174 | 10.0211 |
| Dec-17 | 41,976 | 4,242 | 10.1058 |
| Mar-18 | 42,111 | 4,314 | 10.2444 |
| Jun-18 | 42,193 | 4,279 | 10.1415 |
| Sep-18 | 42,300 | 4,281 | 10.1206 |
| Dec-18 | 42,496 | 4,333 | 10.1963 |
| Mar-19 | 42,919 | 4,380 | 10.2053 |
| Jun-19 | 43,573 | 4,342 | 9.9649 |
| Sep-19 | 44,033 | 4,409 | 10.0129 |
| Dec-19 | 44,505 | 4,392 | 9.8686 |
| Mar-20 | 44,875 | 4,252 | 9.4752 |
| Jun-20 | 45,198 | 4,080 | 9.0269 |
| Sep-20 | 45,786 | 3,837 | 8.3803 |
| Dec-20 | 46,328 | 3,690 | 7.9649 |
| Mar-21 | 47,009 | 3,549 | 7.5496 |
| Jun-21 | 47,651 | 3,563 | 7.4773 |
| Sep-21 | 48,125 | 3,277 | 6.8094 |
| Dec-21 | 49,323 | 2,998 | 6.0783 |
| Mar-22 | 51,058 | 2,717 | 5.3214 |
| Jun-22 | 52,102 | 2,567 | 4.9269 |

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

| | |
|-----------|--------|
| 6-points | -31.2% |
| 9-points | -25.6% |
| 12-points | -22.6% |
| 15-points | -18.6% |
| 24-points | -10.0% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) EARNED EXPOSURES | (3) PAID CLAIMS | (4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
|----------------------------|----------------------------|-----------------------|---|
| \$100 DEDUCTIBLE COLLISION | | | |
| Sep-16 | 244,043 | 13,974 | 5.7260 |
| Dec-16 | 241,285 | 13,786 | 5.7136 |
| Mar-17 | 239,134 | 13,656 | 5.7106 |
| Jun-17 | 237,097 | 13,622 | 5.7453 |
| Sep-17 | 235,624 | 13,499 | 5.7290 |
| Dec-17 | 234,134 | 13,272 | 5.6685 |
| Mar-18 | 232,115 | 13,090 | 5.6394 |
| Jun-18 | 229,664 | 12,953 | 5.6400 |
| Sep-18 | 227,005 | 12,676 | 5.5840 |
| Dec-18 | 224,049 | 12,813 | 5.7188 |
| Mar-19 | 222,087 | 12,814 | 5.7698 |
| Jun-19 | 220,451 | 12,671 | 5.7478 |
| Sep-19 | 218,086 | 12,665 | 5.8073 |
| Dec-19 | 215,709 | 12,465 | 5.7786 |
| Mar-20 | 214,043 | 12,549 | 5.8628 |
| Jun-20 | 212,612 | 11,672 | 5.4898 |
| Sep-20 | 212,301 | 11,401 | 5.3702 |
| Dec-20 | 212,315 | 10,873 | 5.1212 |
| Mar-21 | 211,420 | 10,259 | 4.8524 |
| Jun-21 | 210,490 | 10,853 | 5.1561 |
| Sep-21 | 210,422 | 10,940 | 5.1991 |
| Dec-21 | 211,758 | 11,149 | 5.2650 |
| Mar-22 | 213,323 | 11,326 | 5.3093 |
| Jun-22 | 213,287 | 11,529 | 5.4054 |

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

| | |
|-----------|-------|
| 6-points | 7.6% |
| 9-points | 0.2% |
| 12-points | -3.8% |
| 15-points | -3.6% |
| 24-points | -1.9% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) EARNED EXPOSURES | (3) PAID CLAIMS | (4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
|----------------------------|----------------------------|-----------------------|---|
| \$200 DEDUCTIBLE COLLISION | | | |
| Sep-16 | 38,390 | 2,084 | 5.4285 |
| Dec-16 | 38,189 | 2,119 | 5.5487 |
| Mar-17 | 38,056 | 2,092 | 5.4972 |
| Jun-17 | 37,947 | 2,101 | 5.5367 |
| Sep-17 | 37,769 | 2,084 | 5.5178 |
| Dec-17 | 37,527 | 2,097 | 5.5880 |
| Mar-18 | 37,226 | 2,084 | 5.5982 |
| Jun-18 | 36,891 | 2,091 | 5.6680 |
| Sep-18 | 36,574 | 2,105 | 5.7555 |
| Dec-18 | 36,284 | 2,130 | 5.8704 |
| Mar-19 | 36,024 | 2,158 | 5.9905 |
| Jun-19 | 35,823 | 2,129 | 5.9431 |
| Sep-19 | 35,578 | 2,148 | 6.0374 |
| Dec-19 | 35,252 | 2,117 | 6.0053 |
| Mar-20 | 35,057 | 2,071 | 5.9075 |
| Jun-20 | 34,789 | 1,838 | 5.2833 |
| Sep-20 | 34,469 | 1,715 | 4.9755 |
| Dec-20 | 34,166 | 1,566 | 4.5835 |
| Mar-21 | 33,786 | 1,597 | 4.7268 |
| Jun-21 | 33,451 | 1,786 | 5.3392 |
| Sep-21 | 33,304 | 1,775 | 5.3297 |
| Dec-21 | 33,688 | 1,777 | 5.2749 |
| Mar-22 | 34,464 | 1,670 | 4.8456 |
| Jun-22 | 34,727 | 1,622 | 4.6707 |

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

| | |
|-----------|-------|
| 6-points | -4.0% |
| 9-points | -1.1% |
| 12-points | -7.1% |
| 15-points | -6.8% |
| 24-points | -2.5% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) EARNED EXPOSURES | (3) PAID CLAIMS | (4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
|----------------------------|----------------------------|-----------------------|---|
| \$250 DEDUCTIBLE COLLISION | | | |
| Sep-16 | 1,591,620 | 85,442 | 5.3682 |
| Dec-16 | 1,584,272 | 83,815 | 5.2904 |
| Mar-17 | 1,567,027 | 81,912 | 5.2272 |
| Jun-17 | 1,545,318 | 80,960 | 5.2391 |
| Sep-17 | 1,525,069 | 78,320 | 5.1355 |
| Dec-17 | 1,507,767 | 77,531 | 5.1421 |
| Mar-18 | 1,494,330 | 77,352 | 5.1764 |
| Jun-18 | 1,480,665 | 75,935 | 5.1284 |
| Sep-18 | 1,466,906 | 75,192 | 5.1259 |
| Dec-18 | 1,452,995 | 75,306 | 5.1828 |
| Mar-19 | 1,441,172 | 74,502 | 5.1695 |
| Jun-19 | 1,428,482 | 73,254 | 5.1281 |
| Sep-19 | 1,419,083 | 73,356 | 5.1693 |
| Dec-19 | 1,408,597 | 72,372 | 5.1379 |
| Mar-20 | 1,404,487 | 71,064 | 5.0598 |
| Jun-20 | 1,400,751 | 65,348 | 4.6652 |
| Sep-20 | 1,393,882 | 61,533 | 4.4145 |
| Dec-20 | 1,389,100 | 58,164 | 4.1872 |
| Mar-21 | 1,379,523 | 55,809 | 4.0455 |
| Jun-21 | 1,371,241 | 58,380 | 4.2575 |
| Sep-21 | 1,367,368 | 58,882 | 4.3062 |
| Dec-21 | 1,373,247 | 60,072 | 4.3744 |
| Mar-22 | 1,388,025 | 60,508 | 4.3593 |
| Jun-22 | 1,400,741 | 61,390 | 4.3827 |

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

| | |
|-----------|-------|
| 6-points | 5.7% |
| 9-points | -0.9% |
| 12-points | -6.6% |
| 15-points | -6.7% |
| 24-points | -4.4% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) EARNED EXPOSURES | (3) PAID CLAIMS | (4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
|----------------------------|----------------------------|-----------------------|---|
| \$500 DEDUCTIBLE COLLISION | | | |
| Sep-16 | 2,873,589 | 154,048 | 5.3608 |
| Dec-16 | 2,908,634 | 156,384 | 5.3765 |
| Mar-17 | 2,950,034 | 159,061 | 5.3918 |
| Jun-17 | 3,003,582 | 163,117 | 5.4307 |
| Sep-17 | 3,057,774 | 164,403 | 5.3766 |
| Dec-17 | 3,109,389 | 165,808 | 5.3325 |
| Mar-18 | 3,154,297 | 168,899 | 5.3546 |
| Jun-18 | 3,185,075 | 168,037 | 5.2758 |
| Sep-18 | 3,213,307 | 168,835 | 5.2542 |
| Dec-18 | 3,239,538 | 172,358 | 5.3205 |
| Mar-19 | 3,270,990 | 174,498 | 5.3347 |
| Jun-19 | 3,298,047 | 176,631 | 5.3556 |
| Sep-19 | 3,335,814 | 181,197 | 5.4319 |
| Dec-19 | 3,371,308 | 182,274 | 5.4066 |
| Mar-20 | 3,417,844 | 181,444 | 5.3087 |
| Jun-20 | 3,467,556 | 167,634 | 4.8344 |
| Sep-20 | 3,501,418 | 160,553 | 4.5854 |
| Dec-20 | 3,533,742 | 154,113 | 4.3612 |
| Mar-21 | 3,557,251 | 151,173 | 4.2497 |
| Jun-21 | 3,588,629 | 161,269 | 4.4939 |
| Sep-21 | 3,634,219 | 166,111 | 4.5707 |
| Dec-21 | 3,716,940 | 170,626 | 4.5905 |
| Mar-22 | 3,820,290 | 173,922 | 4.5526 |
| Jun-22 | 3,877,206 | 179,886 | 4.6396 |

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

| | |
|-----------|-------|
| 6-points | 5.7% |
| 9-points | -0.1% |
| 12-points | -6.3% |
| 15-points | -6.2% |
| 24-points | -3.8% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) EARNED EXPOSURES | (3) PAID CLAIMS | (4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
|------------------------------|----------------------------|-----------------------|---|
| \$1,000 DEDUCTIBLE COLLISION | | | |
| Sep-16 | 345,164 | 12,999 | 3.7660 |
| Dec-16 | 353,800 | 13,575 | 3.8369 |
| Mar-17 | 363,346 | 14,185 | 3.9040 |
| Jun-17 | 374,329 | 15,087 | 4.0304 |
| Sep-17 | 386,538 | 15,617 | 4.0402 |
| Dec-17 | 399,656 | 16,275 | 4.0723 |
| Mar-18 | 412,933 | 17,134 | 4.1493 |
| Jun-18 | 425,723 | 17,581 | 4.1297 |
| Sep-18 | 438,490 | 18,378 | 4.1912 |
| Dec-18 | 450,897 | 19,317 | 4.2841 |
| Mar-19 | 464,223 | 20,260 | 4.3643 |
| Jun-19 | 478,073 | 21,320 | 4.4596 |
| Sep-19 | 493,261 | 22,318 | 4.5246 |
| Dec-19 | 508,511 | 23,110 | 4.5446 |
| Mar-20 | 525,868 | 23,453 | 4.4599 |
| Jun-20 | 543,120 | 22,026 | 4.0555 |
| Sep-20 | 556,208 | 21,687 | 3.8991 |
| Dec-20 | 567,003 | 21,143 | 3.7289 |
| Mar-21 | 575,346 | 21,370 | 3.7143 |
| Jun-21 | 583,113 | 23,324 | 3.9999 |
| Sep-21 | 593,221 | 24,399 | 4.1130 |
| Dec-21 | 612,055 | 25,429 | 4.1547 |
| Mar-22 | 637,515 | 26,286 | 4.1232 |
| Jun-22 | 657,708 | 27,653 | 4.2044 |

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

| | |
|-----------|-------|
| 6-points | 8.6% |
| 9-points | 4.3% |
| 12-points | -2.8% |
| 15-points | -2.9% |
| 24-points | 0.5% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

| (1) YEAR ENDED | (2) EARNED EXPOSURES | (3) PAID CLAIMS | (4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u> |
|--------------------------|----------------------------|-----------------------|---|
| ALL DEDUCTIBLE COLLISION | | | |
| Sep-16 | 5,132,223 | 272,517 | 5.3099 |
| Dec-16 | 5,166,182 | 273,747 | 5.2988 |
| Mar-17 | 5,198,230 | 274,986 | 5.2900 |
| Jun-17 | 5,239,443 | 279,058 | 5.3261 |
| Sep-17 | 5,284,426 | 278,097 | 5.2626 |
| Dec-17 | 5,330,449 | 279,225 | 5.2383 |
| Mar-18 | 5,373,012 | 282,873 | 5.2647 |
| Jun-18 | 5,400,211 | 280,876 | 5.2012 |
| Sep-18 | 5,424,582 | 281,467 | 5.1887 |
| Dec-18 | 5,446,259 | 286,257 | 5.2560 |
| Mar-19 | 5,477,415 | 288,612 | 5.2691 |
| Jun-19 | 5,504,449 | 290,347 | 5.2748 |
| Sep-19 | 5,545,855 | 296,093 | 5.3390 |
| Dec-19 | 5,583,882 | 296,730 | 5.3140 |
| Mar-20 | 5,642,174 | 294,833 | 5.2255 |
| Jun-20 | 5,704,026 | 272,598 | 4.7790 |
| Sep-20 | 5,744,064 | 260,726 | 4.5391 |
| Dec-20 | 5,782,654 | 249,549 | 4.3155 |
| Mar-21 | 5,804,335 | 243,757 | 4.1996 |
| Jun-21 | 5,834,575 | 259,175 | 4.4421 |
| Sep-21 | 5,886,659 | 265,384 | 4.5082 |
| Dec-21 | 5,997,011 | 272,051 | 4.5364 |
| Mar-22 | 6,144,675 | 276,429 | 4.4987 |
| Jun-22 | 6,235,771 | 284,647 | 4.5647 |

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

| | |
|-----------|-------|
| 6-points | 5.4% |
| 9-points | -0.3% |
| 12-points | -6.2% |
| 15-points | -6.1% |
| 24-points | -3.8% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

| <u>\$50 DEDUCTIBLE COLLISION</u> | | | | | 2Q '21 |
|-----------------------------------|-----------|-----------|-------------|--|-------------|
| STRAIGHT LINE | | | | | |
| COST | END POINT | MID POINT | EXPONENTIAL | | EXPONENTIAL |
| 15 points | 11.4% | 14.6% | 14.3% | | 4.1% |
| 12 points | 14.8% | 18.6% | 19.3% | | 5.2% |
| 9 points | 21.1% | 27.7% | 30.2% | | 6.0% |
| 6 points | 26.7% | 32.1% | 37.8% | | 15.3% |
| STRAIGHT LINE | | | | | |
| FREQ | END POINT | MID POINT | EXPONENTIAL | | EXPONENTIAL |
| 24 points | -12.7% | -9.3% | -10.0% | | -3.4% |
| 15 points | -28.9% | -18.8% | -18.6% | | -8.8% |
| 12 points | -36.6% | -24.4% | -22.6% | | -11.8% |
| 9 points | -39.7% | -27.4% | -25.6% | | -15.6% |
| 6 points | -47.3% | -36.5% | -31.2% | | -18.3% |
| <u>\$100 DEDUCTIBLE COLLISION</u> | | | | | |
| STRAIGHT LINE | | | | | |
| COST | END POINT | MID POINT | EXPONENTIAL | | EXPONENTIAL |
| 15 points | 9.4% | 11.4% | 11.2% | | 3.3% |
| 12 points | 12.3% | 14.8% | 15.2% | | 2.8% |
| 9 points | 18.7% | 23.6% | 25.5% | | 1.9% |
| 6 points | 23.2% | 27.1% | 32.1% | | 6.7% |
| STRAIGHT LINE | | | | | |
| FREQ | END POINT | MID POINT | EXPONENTIAL | | EXPONENTIAL |
| 24 points | -2.0% | -1.9% | -1.9% | | -1.2% |
| 15 points | -3.9% | -3.7% | -3.6% | | -3.2% |
| 12 points | -4.2% | -3.9% | -3.8% | | -5.0% |
| 9 points | 0.1% | 0.1% | 0.2% | | -8.3% |
| 6 points | 6.9% | 7.2% | 7.6% | | -11.4% |
| <u>\$200 DEDUCTIBLE COLLISION</u> | | | | | |
| STRAIGHT LINE | | | | | |
| COST | END POINT | MID POINT | EXPONENTIAL | | EXPONENTIAL |
| 15 points | 8.3% | 9.8% | 9.5% | | 3.0% |
| 12 points | 10.9% | 12.9% | 13.0% | | 2.6% |
| 9 points | 16.5% | 20.2% | 21.3% | | 1.3% |
| 6 points | 23.4% | 27.4% | 31.9% | | 3.3% |
| STRAIGHT LINE | | | | | |
| FREQ | END POINT | MID POINT | EXPONENTIAL | | EXPONENTIAL |
| 24 points | -2.5% | -2.4% | -2.5% | | -0.4% |
| 15 points | -8.0% | -7.0% | -6.8% | | -4.6% |
| 12 points | -8.5% | -7.6% | -7.1% | | -8.0% |
| 9 points | -1.2% | -1.1% | -1.1% | | -11.7% |
| 6 points | -4.2% | -4.1% | -4.0% | | -10.0% |

NORTH CAROLINA
TRENDSUMMARY
DATA ENDED JUNE 2022

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

| STRAIGHT LINE | | | | 2Q '21 |
|---------------|-----------|-----------|-------------|-------------|
| COST | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL |
| 15 points | 8.5% | 10.1% | 10.0% | 4.1% |
| 12 points | 10.9% | 12.9% | 13.2% | 3.8% |
| 9 points | 15.5% | 18.8% | 19.9% | 3.4% |
| 6 points | 20.7% | 23.8% | 27.3% | 6.0% |

| STRAIGHT LINE | | | | 2Q '21 |
|---------------|-----------|-----------|-------------|-------------|
| FREQ | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL |
| 24 points | -5.0% | -4.4% | -4.4% | -3.5% |
| 15 points | -8.0% | -6.9% | -6.7% | -6.6% |
| 12 points | -7.8% | -7.1% | -6.6% | -9.1% |
| 9 points | -1.0% | -1.0% | -0.9% | -12.6% |
| 6 points | 5.3% | 5.5% | 5.7% | -14.2% |

\$500 DEDUCTIBLE COLLISION

| STRAIGHT LINE | | | | 2Q '21 |
|---------------|-----------|-----------|-------------|-------------|
| COST | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL |
| 15 points | 9.2% | 11.2% | 11.1% | 4.7% |
| 12 points | 11.8% | 14.1% | 14.6% | 4.7% |
| 9 points | 16.2% | 19.8% | 21.0% | 4.9% |
| 6 points | 20.9% | 24.1% | 27.7% | 7.6% |

| STRAIGHT LINE | | | | 2Q '21 |
|---------------|-----------|-----------|-------------|-------------|
| FREQ | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL |
| 24 points | -4.3% | -3.8% | -3.8% | -2.4% |
| 15 points | -7.3% | -6.4% | -6.2% | -6.1% |
| 12 points | -7.5% | -6.8% | -6.3% | -8.4% |
| 9 points | -0.1% | -0.1% | -0.1% | -12.6% |
| 6 points | 5.3% | 5.4% | 5.7% | -13.5% |

\$1,000 DEDUCTIBLE COLLISION

| STRAIGHT LINE | | | | 2Q '21 |
|---------------|-----------|-----------|-------------|-------------|
| COST | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL |
| 15 points | 9.1% | 10.9% | 10.8% | 4.4% |
| 12 points | 11.9% | 14.3% | 14.9% | 4.7% |
| 9 points | 15.8% | 19.2% | 20.4% | 5.9% |
| 6 points | 19.9% | 22.8% | 26.0% | 9.6% |

| STRAIGHT LINE | | | | 2Q '21 |
|---------------|-----------|-----------|-------------|-------------|
| FREQ | END POINT | MID POINT | EXPONENTIAL | EXPONENTIAL |
| 24 points | 0.5% | 0.5% | 0.5% | 2.1% |
| 15 points | -3.1% | -2.9% | -2.9% | -2.4% |
| 12 points | -3.1% | -3.0% | -2.8% | -5.3% |
| 9 points | 4.0% | 4.2% | 4.3% | -9.9% |
| 6 points | 7.7% | 8.1% | 8.6% | -9.3% |

| | | | |
|----------|------|-------------|-------------|
| Selected | Cost | 4.0% | 6.0% |
| | Freq | 0.0% | 0.0% |
| | hist | | prosp |

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS\$50 DEDUCTIBLE COLLISION

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.86 | 0.88 |
| 12 points | 0.90 | 0.91 |
| 9 points | 0.98 | 0.99 |
| 6 points | 0.99 | 1.00 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.86 | -0.84 |
| 15 points | -0.97 | -0.95 |
| 12 points | -0.99 | -0.98 |
| 9 points | -0.99 | -0.98 |
| 6 points | -0.98 | -0.98 |

\$100 DEDUCTIBLE COLLISION

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.82 | 0.83 |
| 12 points | 0.86 | 0.85 |
| 9 points | 0.96 | 0.96 |
| 6 points | 0.98 | 0.97 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.70 | -0.69 |
| 15 points | -0.72 | -0.71 |
| 12 points | -0.62 | -0.61 |
| 9 points | 0.03 | 0.04 |
| 6 points | 0.92 | 0.92 |

\$200 DEDUCTIBLE COLLISION

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.81 | 0.82 |
| 12 points | 0.85 | 0.85 |
| 9 points | 0.93 | 0.94 |
| 6 points | 1.00 | 1.00 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.53 | -0.54 |
| 15 points | -0.79 | -0.77 |
| 12 points | -0.69 | -0.68 |
| 9 points | -0.13 | -0.13 |
| 6 points | -0.31 | -0.31 |

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

ALL CARRIERS\$250 DEDUCTIBLE COLLISION

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.87 | 0.88 |
| 12 points | 0.90 | 0.90 |
| 9 points | 0.96 | 0.97 |
| 6 points | 0.99 | 0.99 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.87 | -0.86 |
| 15 points | -0.85 | -0.84 |
| 12 points | -0.75 | -0.74 |
| 9 points | -0.18 | -0.16 |
| 6 points | 0.86 | 0.86 |

\$500 DEDUCTIBLE COLLISION

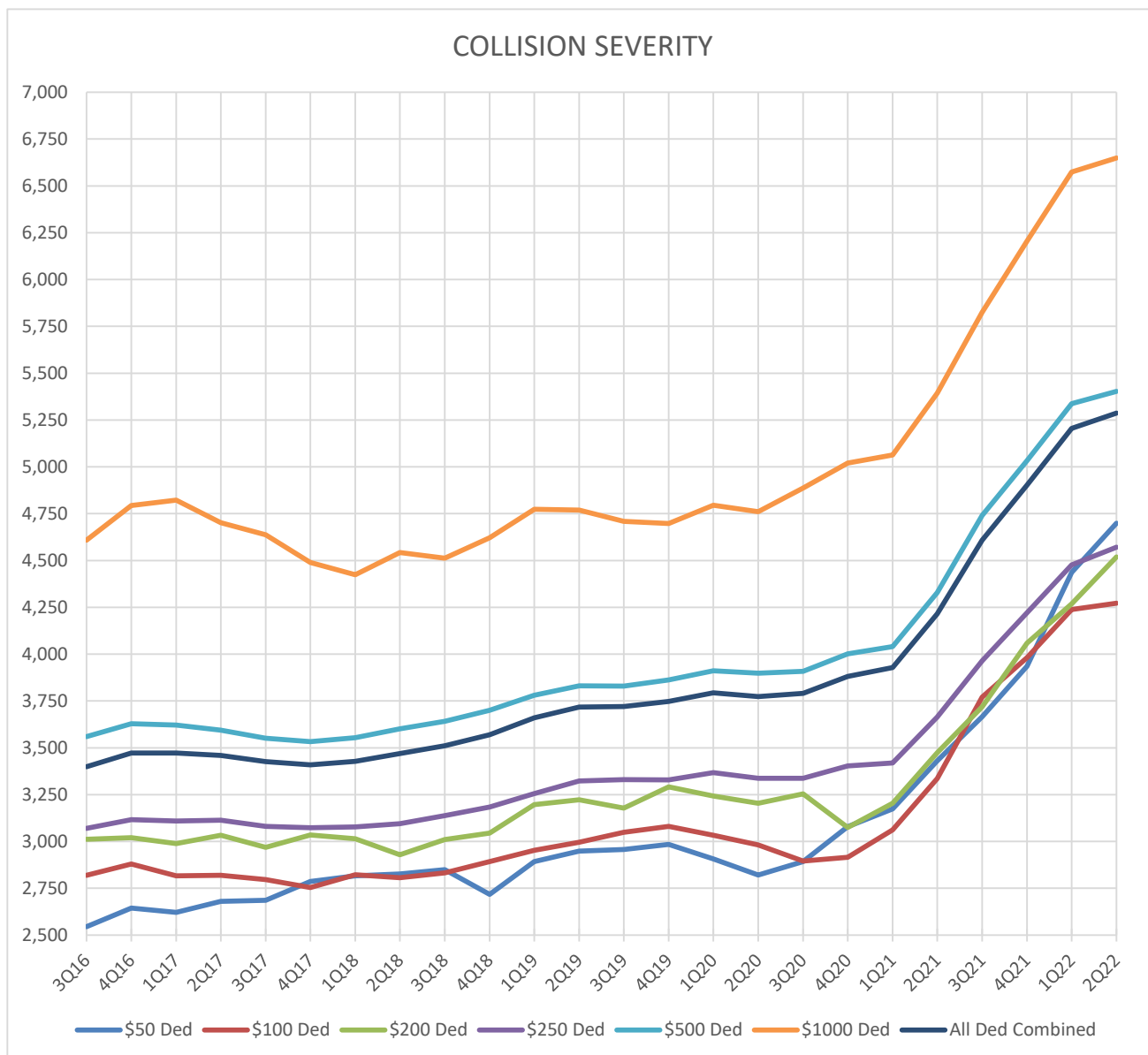
| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.89 | 0.90 |
| 12 points | 0.92 | 0.92 |
| 9 points | 0.97 | 0.97 |
| 6 points | 0.99 | 0.98 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.82 | -0.82 |
| 15 points | -0.81 | -0.80 |
| 12 points | -0.72 | -0.71 |
| 9 points | -0.03 | -0.01 |
| 6 points | 0.83 | 0.82 |

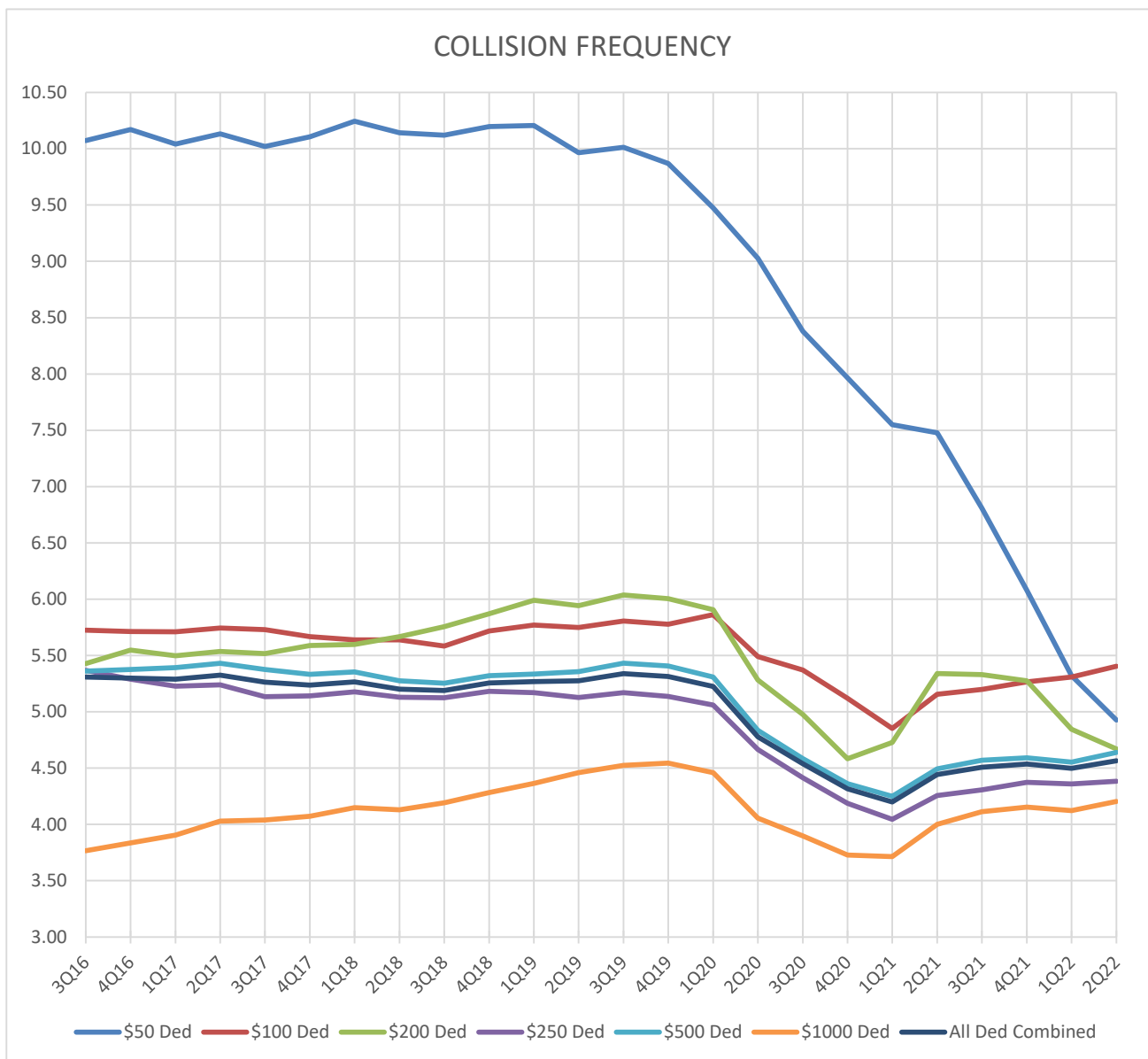
\$1,000 DEDUCTIBLE COLLISION

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.89 | 0.90 |
| 12 points | 0.94 | 0.95 |
| 9 points | 0.98 | 0.98 |
| 6 points | 0.99 | 0.98 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | 0.14 | 0.14 |
| 15 points | -0.51 | -0.50 |
| 12 points | -0.40 | -0.38 |
| 9 points | 0.64 | 0.63 |
| 6 points | 0.86 | 0.85 |

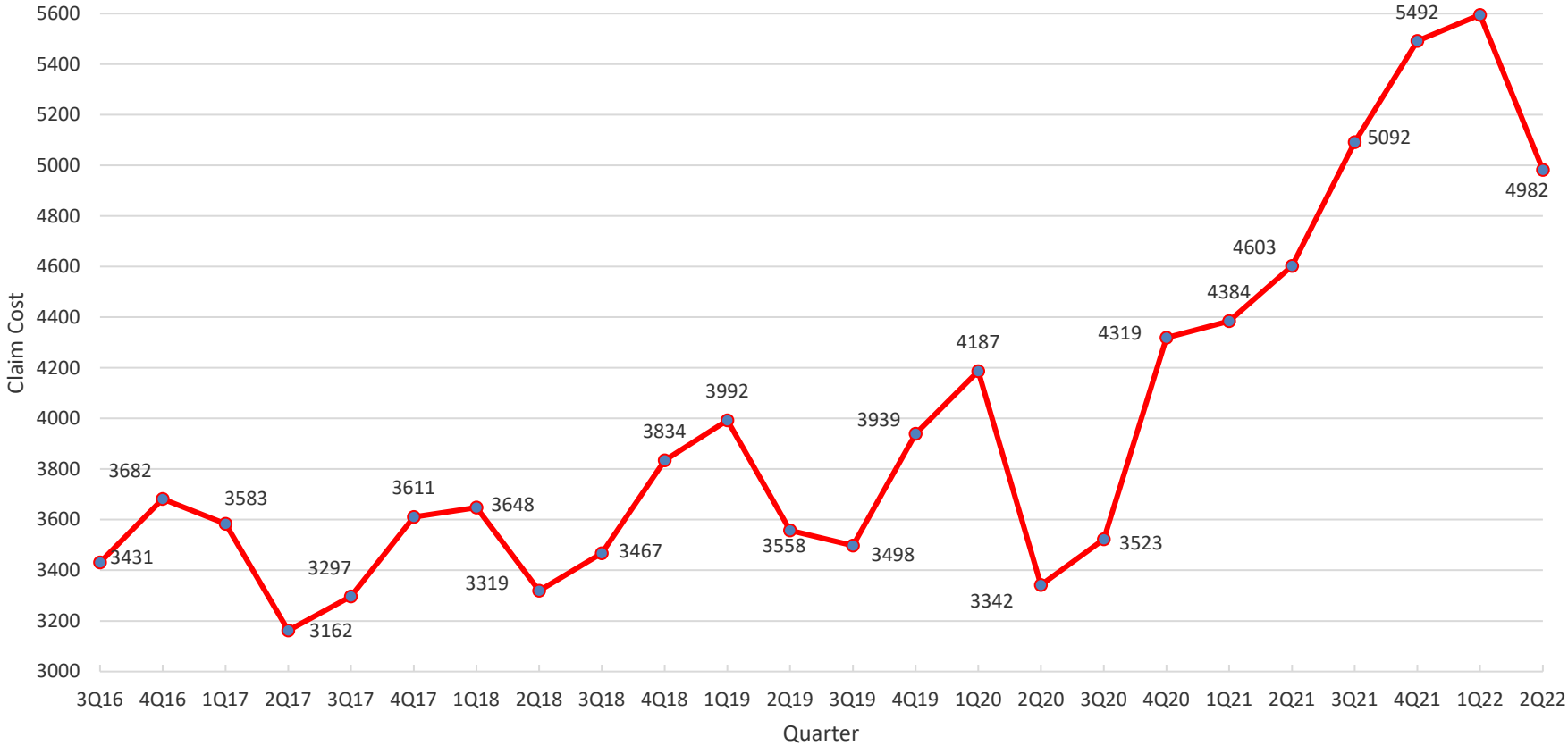


| Annual Rate of Change - Exponential Fit | | | | | | | |
|---|----------|-----------|-----------|-----------|-----------|------------|------------------|
| Data through 2Q22 | | | | | | | |
| | \$50 Ded | \$100 Ded | \$200 Ded | \$250 Ded | \$500 Ded | \$1000 Ded | All Ded Combined |
| 6-points | 37.8% | 32.1% | 31.9% | 27.3% | 27.7% | 26.0% | 28.3% |
| 9-points | 30.2% | 25.5% | 21.3% | 19.9% | 21.0% | 20.4% | 21.6% |
| 12-points | 19.3% | 15.2% | 13.0% | 13.2% | 14.6% | 14.9% | 14.9% |
| 15-points | 14.3% | 11.2% | 9.5% | 10.0% | 11.1% | 10.8% | 11.4% |
| 24-points | 8.1% | 6.2% | 5.5% | 5.9% | 6.5% | 5.3% | 6.8% |



| Annual Rate of Change - Exponential Fit | | | | | | | |
|---|----------|-----------|-----------|-----------|-----------|------------|------------------|
| Data through 2Q22 | | | | | | | |
| | \$50 Ded | \$100 Ded | \$200 Ded | \$250 Ded | \$500 Ded | \$1000 Ded | All Ded Combined |
| 6-points | -31.2% | 7.6% | -4.0% | 5.7% | 5.7% | 8.6% | 5.4% |
| 9-points | -25.6% | 0.2% | -1.1% | -0.9% | -0.1% | 4.3% | -0.3% |
| 12-points | -22.6% | -3.8% | -7.1% | -6.6% | -6.3% | -2.8% | -6.2% |
| 15-points | -18.6% | -3.6% | -6.8% | -6.7% | -6.2% | -2.9% | -6.1% |
| 24-points | -10.0% | -1.9% | -2.5% | -4.4% | -3.8% | 0.5% | -3.8% |

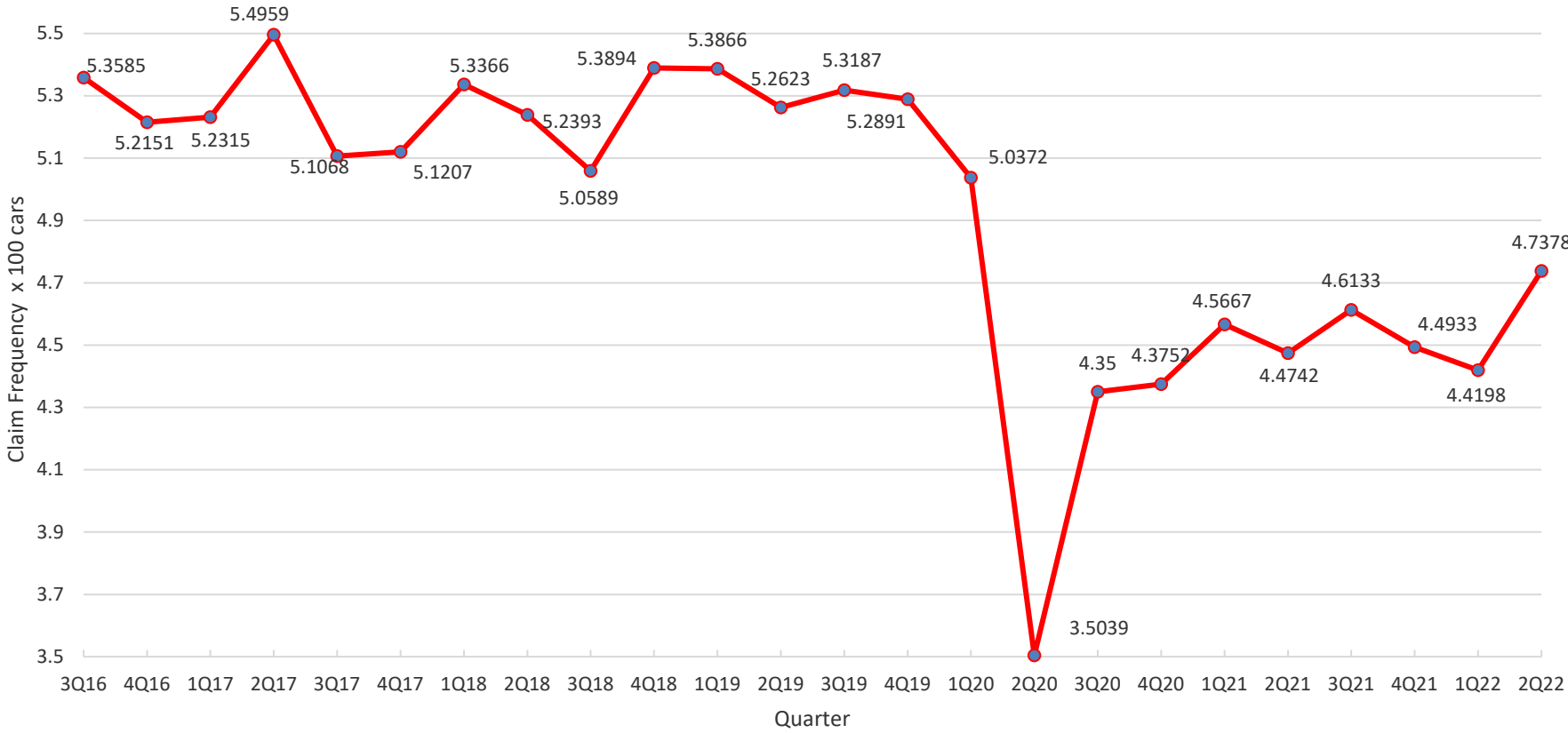
All Deductible Combined Collision Claim Cost- By Quarter



70

| | | |
|--|-----------|-------|
| Annual Rate of Change - Exponential Fit: | 6-points | 16.0% |
| | 9-points | 27.3% |
| | 12-points | 18.1% |
| | 15-points | 12.7% |

All Deductible Combined Collision Claim Frequency-By Quarter



| | | |
|--|-----------|-------|
| Annual Rate of Change - Exponential Fit: | 6-points | 1.4% |
| | 9-points | 9.2% |
| | 12-points | -3.0% |
| | 15-points | -5.5% |
| | 24-points | -3.8% |

71

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

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | | (6) PAID LOSSES | (7) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|-------------------------------------|-----------------------|-----------------------|----------------------------|--|---------------------------------------|-----------------------|----------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) | | | (8) ACTUAL (6)/(7) | (9) EXPONENTIAL CURVE OF BEST FIT (A) |
| <u>BODILY INJURY (TOTAL LIMITS)</u> | | | | | <u>PROPERTY DAMAGE (TOTAL LIMITS)</u> | | | |
| Dec-18 | 476,444,380 | 40,220 | 11,846 | 12,958.16 | 533,052,104 | 141,266 | 3,773 | 4,156.72 |
| Mar-19 | 479,831,884 | 39,782 | 12,062 | 13,264.09 | 542,463,503 | 140,998 | 3,847 | 4,256.30 |
| Jun-19 | 480,207,269 | 39,196 | 12,251 | 13,577.24 | 546,568,020 | 140,510 | 3,890 | 4,358.26 |
| Sep-19 | 489,983,627 | 39,254 | 12,482 | 13,897.78 | 562,048,790 | 142,054 | 3,957 | 4,462.66 |
| Dec-19 | 493,568,852 | 39,205 | 12,589 | 14,225.89 | 571,193,942 | 141,833 | 4,027 | 4,569.57 |
| Mar-20 | 492,787,676 | 39,450 | 12,491 | 14,561.75 | 579,851,298 | 141,497 | 4,098 | 4,679.03 |
| Jun-20 | 483,633,483 | 38,218 | 12,655 | 14,905.54 | 550,327,945 | 130,376 | 4,221 | 4,791.12 |
| Sep-20 | 466,234,304 | 36,059 | 12,930 | 15,257.44 | 520,415,986 | 123,143 | 4,226 | 4,905.89 |
| Dec-20 | 450,630,113 | 33,911 | 13,289 | 15,617.65 | 493,425,659 | 115,628 | 4,267 | 5,023.41 |
| Mar-21 | 434,529,406 | 31,445 | 13,819 | 15,986.37 | 460,188,713 | 106,669 | 4,314 | 5,143.75 |
| Jun-21 | 440,700,700 | 30,639 | 14,384 | 16,363.79 | 477,787,006 | 110,109 | 4,339 | 5,266.97 |
| Sep-21 | 459,258,347 | 31,138 | 14,749 | 16,750.12 | 500,894,973 | 109,755 | 4,564 | 5,393.14 |
| Dec-21 | 481,082,856 | 31,978 | 15,044 | 17,145.58 | 524,549,461 | 109,568 | 4,787 | 5,522.33 |
| Mar-22 | 510,806,117 | 33,191 | 15,390 | 17,550.36 | 567,361,969 | 112,660 | 5,036 | 5,654.62 |
| Jun-22 | 531,101,656 | 34,086 | 15,581 | 17,964.71 | 606,149,346 | 114,619 | 5,288 | 5,790.08 |

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

| | <u>Bodily Injury</u> | <u>Property Damage</u> |
|-----------|--------------------------|----------------------------|
| 6-points | 9.9% | 18.9% |
| 9-points | 11.8% | 12.1% |
| 12-points | 9.8% | 9.9% |
| 15-points | 8.5% | 8.8% |

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

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

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | | (6) PAID LOSSES | (7) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|----------------------|-----------------------|-----------------------|----------------------------|--|-----------------------|-----------------------|----------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) | | | (8) ACTUAL (6)/(7) | (9) EXPONENTIAL CURVE OF BEST FIT (A) |
| | | | <u>COMPREHENSIVE</u> | | <u>COLLISION</u> | | | |
| Dec-18 | 318,477,846 | 210,494 | 1,513 | 1,539.08 | 633,385,637 | 180,384 | 3,511 | 3,727.36 |
| Mar-19 | 328,051,948 | 213,551 | 1,536 | 1,548.15 | 652,167,655 | 180,173 | 3,620 | 3,829.35 |
| Jun-19 | 360,571,398 | 219,510 | 1,643 | 1,557.28 | 664,678,389 | 180,721 | 3,678 | 3,934.13 |
| Sep-19 | 353,442,302 | 220,872 | 1,600 | 1,566.46 | 673,061,810 | 183,881 | 3,660 | 4,041.78 |
| Dec-19 | 315,775,750 | 211,854 | 1,491 | 1,575.69 | 675,627,102 | 184,145 | 3,669 | 4,152.37 |
| Mar-20 | 320,311,885 | 210,128 | 1,524 | 1,584.97 | 677,034,895 | 182,709 | 3,706 | 4,265.99 |
| Jun-20 | 285,663,592 | 190,878 | 1,497 | 1,594.31 | 618,652,000 | 168,331 | 3,675 | 4,382.72 |
| Sep-20 | 285,452,180 | 185,726 | 1,537 | 1,603.71 | 591,912,847 | 160,345 | 3,691 | 4,502.64 |
| Dec-20 | 294,064,275 | 185,477 | 1,585 | 1,613.16 | 580,114,763 | 154,029 | 3,766 | 4,625.85 |
| Mar-21 | 289,761,784 | 184,501 | 1,571 | 1,622.67 | 554,426,452 | 149,110 | 3,718 | 4,752.42 |
| Jun-21 | 304,897,102 | 198,265 | 1,538 | 1,632.23 | 626,164,583 | 161,116 | 3,886 | 4,882.46 |
| Sep-21 | 307,364,348 | 200,489 | 1,533 | 1,641.85 | 706,633,668 | 167,342 | 4,223 | 5,016.06 |
| Dec-21 | 313,289,295 | 201,823 | 1,552 | 1,651.53 | 761,813,161 | 171,164 | 4,451 | 5,153.31 |
| Mar-22 | 340,867,476 | 208,882 | 1,632 | 1,661.26 | 835,671,160 | 176,303 | 4,740 | 5,294.32 |
| Jun-22 | 358,162,480 | 211,445 | 1,694 | 1,671.05 | 881,015,673 | 178,377 | 4,939 | 5,439.19 |

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

| | <u>COMPREHENSIVE</u> | <u>COLLISION</u> |
|-----------|----------------------|------------------|
| 6-points | 6.7% | 26.7% |
| 9-points | 4.1% | 17.3% |
| 12-points | 2.4% | 11.4% |
| 15-points | 1.3% | 8.5% |

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

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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|------------|----------------------|-------------|-------------------------|------------------------|-------------|-------------------------|
| YEAR ENDED | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (3)/(2) | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (6)/(5) |
| | <u>BODILY INJURY</u> | | | <u>PROPERTY DAMAGE</u> | | |
| Dec-18 | 4,601,483 | 40,220 | 0.8741 | 4,601,483 | 141,266 | 3.0700 |
| Mar-19 | 4,582,134 | 39,782 | 0.8682 | 4,582,134 | 140,998 | 3.0771 |
| Jun-19 | 4,571,734 | 39,196 | 0.8574 | 4,571,734 | 140,510 | 3.0735 |
| Sep-19 | 4,577,180 | 39,254 | 0.8576 | 4,577,180 | 142,054 | 3.1035 |
| Dec-19 | 4,595,829 | 39,205 | 0.8531 | 4,595,829 | 141,833 | 3.0861 |
| Mar-20 | 4,622,845 | 39,450 | 0.8534 | 4,622,845 | 141,497 | 3.0608 |
| Jun-20 | 4,654,216 | 38,218 | 0.8211 | 4,654,216 | 130,376 | 2.8012 |
| Sep-20 | 4,690,415 | 36,059 | 0.7688 | 4,690,415 | 123,143 | 2.6254 |
| Dec-20 | 4,718,173 | 33,911 | 0.7187 | 4,718,173 | 115,628 | 2.4507 |
| Mar-21 | 4,739,215 | 31,445 | 0.6635 | 4,739,215 | 106,669 | 2.2508 |
| Jun-21 | 4,756,313 | 30,639 | 0.6442 | 4,756,313 | 110,109 | 2.3150 |
| Sep-21 | 4,763,685 | 31,138 | 0.6537 | 4,763,685 | 109,755 | 2.3040 |
| Dec-21 | 4,769,577 | 31,978 | 0.6705 | 4,769,577 | 109,568 | 2.2972 |
| Mar-22 | 4,769,411 | 33,191 | 0.6959 | 4,769,411 | 112,660 | 2.3621 |
| Jun-22 | 4,762,624 | 34,086 | 0.7157 | 4,762,624 | 114,619 | 2.4066 |

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

| | <u>Bodily Injury</u> | <u>Property Damage</u> |
|-----------|----------------------|------------------------|
| 6-points | 7.5% | 4.6% |
| 9-points | -6.5% | -6.6% |
| 12-points | -9.7% | -11.4% |
| 15-points | -8.9% | -10.2% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---------------|----------------------|----------------|----------------------------------|---------------------|----------------|----------------------------------|
| YEAR ENDED | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (3)/(2) | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (6)/(5) |
| | <u>COMPREHENSIVE</u> | | | <u>COLLISION</u> | | |
| Dec-18 | 3,590,144 | 210,494 | 5.8631 | 3,349,932 | 180,384 | 5.3847 |
| Mar-19 | 3,593,818 | 213,551 | 5.9422 | 3,354,948 | 180,173 | 5.3704 |
| Jun-19 | 3,604,615 | 219,510 | 6.0897 | 3,366,884 | 180,721 | 5.3676 |
| Sep-19 | 3,621,134 | 220,872 | 6.0995 | 3,384,205 | 183,881 | 5.4335 |
| Dec-19 | 3,641,531 | 211,854 | 5.8177 | 3,405,072 | 184,145 | 5.4080 |
| Mar-20 | 3,666,679 | 210,128 | 5.7307 | 3,429,974 | 182,709 | 5.3268 |
| Jun-20 | 3,693,283 | 190,878 | 5.1682 | 3,455,749 | 168,331 | 4.8710 |
| Sep-20 | 3,723,134 | 185,726 | 4.9884 | 3,484,691 | 160,345 | 4.6014 |
| Dec-20 | 3,747,746 | 185,477 | 4.9490 | 3,509,189 | 154,029 | 4.3893 |
| Mar-21 | 3,766,851 | 184,501 | 4.8980 | 3,528,978 | 149,110 | 4.2253 |
| Jun-21 | 3,785,075 | 198,265 | 5.2381 | 3,548,788 | 161,116 | 4.5400 |
| Sep-21 | 3,797,450 | 200,489 | 5.2796 | 3,563,641 | 167,342 | 4.6958 |
| Dec-21 | 3,809,150 | 201,823 | 5.2984 | 3,578,020 | 171,164 | 4.7838 |
| Mar-22 | 3,818,227 | 208,882 | 5.4707 | 3,589,862 | 176,303 | 4.9111 |
| Jun-22 | 3,823,220 | 211,445 | 5.5305 | 3,597,577 | 178,377 | 4.9583 |

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

| | <u>COMPREHENSIVE</u> | <u>COLLISION</u> |
|-----------|----------------------|------------------|
| 6-points | 8.8% | 12.8% |
| 9-points | 5.2% | 3.7% |
| 12-points | -2.7% | -4.0% |
| 15-points | -4.0% | -4.7% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2022

NORTH CAROLINA BODILY INJURY

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 7.2% | 8.4% | 8.5% |
| 12 points | 8.3% | 9.4% | 9.8% |
| 9 points | 9.9% | 11.2% | 11.8% |
| 6 points | 8.8% | 9.3% | 9.9% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | -11.1% | -9.2% | -8.9% |
| 12 points | -12.1% | -10.4% | -9.7% |
| 9 points | -7.6% | -7.0% | -6.5% |
| 6 points | 7.0% | 7.3% | 7.5% |

NORTH CAROLINA PROPERTY DAMAGE

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 7.5% | 8.7% | 8.8% |
| 12 points | 8.5% | 9.7% | 9.9% |
| 9 points | 10.5% | 11.9% | 12.1% |
| 6 points | 15.7% | 17.4% | 18.9% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | -13.3% | -10.7% | -10.2% |
| 12 points | -15.1% | -12.5% | -11.4% |
| 9 points | -7.8% | -7.1% | -6.6% |
| 6 points | 4.4% | 4.5% | 4.6% |

NORTH CAROLINA COMPREHENSIVE

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 1.3% | 1.3% | 1.3% |
| 12 points | 2.3% | 2.4% | 2.4% |
| 9 points | 3.9% | 4.1% | 4.1% |
| 6 points | 6.3% | 6.6% | 6.7% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | -4.5% | -4.1% | -4.0% |
| 12 points | -3.0% | -2.9% | -2.7% |
| 9 points | 4.8% | 5.1% | 5.2% |
| 6 points | 8.0% | 8.4% | 8.8% |

NORTH CAROLINA COLLISION

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 7.5% | 8.7% | 8.5% |
| 12 points | 9.7% | 11.2% | 11.4% |
| 9 points | 14.0% | 16.6% | 17.3% |
| 6 points | 20.5% | 23.5% | 26.7% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | -5.3% | -4.8% | -4.7% |
| 12 points | -4.5% | -4.3% | -4.0% |
| 9 points | 3.5% | 3.6% | 3.7% |
| 6 points | 11.0% | 11.9% | 12.8% |

NORTH CAROLINA
FAST TRACK TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

NORTH CAROLINA BODILY INJURY

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

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.89 | -0.88 |
| 12 points | -0.83 | -0.82 |
| 9 points | -0.58 | -0.57 |
| 6 points | 0.86 | 0.86 |

NORTH CAROLINA PROPERTY DAMAGE

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.94 | 0.96 |
| 12 points | 0.93 | 0.95 |
| 9 points | 0.93 | 0.94 |
| 6 points | 0.98 | 0.99 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.90 | -0.90 |
| 12 points | -0.87 | -0.87 |
| 9 points | -0.66 | -0.66 |
| 6 points | 0.90 | 0.90 |

NORTH CAROLINA COMPREHENSIVE

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.40 | 0.40 |
| 12 points | 0.58 | 0.58 |
| 9 points | 0.74 | 0.74 |
| 6 points | 0.77 | 0.77 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.62 | -0.61 |
| 12 points | -0.38 | -0.36 |
| 9 points | 0.81 | 0.81 |
| 6 points | 0.93 | 0.93 |

NORTH CAROLINA COLLISION

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.85 | 0.86 |
| 12 points | 0.88 | 0.89 |
| 9 points | 0.94 | 0.95 |
| 6 points | 1.00 | 1.00 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.66 | -0.64 |
| 12 points | -0.47 | -0.45 |
| 9 points | 0.47 | 0.46 |
| 6 points | 0.96 | 0.95 |

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

| (1) YEAR ENDED | (2) PAID LOSSES | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST | | (6) PAID LOSSES | (7) PAID CLAIMS | AVERAGE PAID CLAIM COST | |
|-------------------------------------|-----------------------|-----------------------|---------------------------------------|--|-----------------------|-----------------------|----------------------------|--|
| | | | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (A) | | | (8) ACTUAL (6)/(7) | (9) EXPONENTIAL CURVE OF BEST FIT (A) |
| <u>BODILY INJURY (TOTAL LIMITS)</u> | | | <u>PROPERTY DAMAGE (TOTAL LIMITS)</u> | | | | | |
| Dec-18 | 15,134,129,133 | 880,672 | 17,185 | 19,261.91 | 19,079,295,340 | 4,945,340 | 3,858 | 4,241.86 |
| Mar-19 | 15,295,890,505 | 877,295 | 17,435 | 19,761.81 | 19,129,345,724 | 4,885,370 | 3,916 | 4,340.58 |
| Jun-19 | 15,551,465,576 | 875,259 | 17,768 | 20,274.68 | 19,070,725,979 | 4,826,013 | 3,952 | 4,441.59 |
| Sep-19 | 15,883,002,253 | 874,990 | 18,152 | 20,800.86 | 19,301,562,756 | 4,820,711 | 4,004 | 4,544.95 |
| Dec-19 | 16,141,276,355 | 876,355 | 18,419 | 21,340.71 | 19,394,960,117 | 4,774,725 | 4,062 | 4,650.72 |
| Mar-20 | 16,466,869,096 | 880,013 | 18,712 | 21,894.56 | 19,568,552,425 | 4,737,453 | 4,131 | 4,758.95 |
| Jun-20 | 16,241,650,182 | 852,170 | 19,059 | 22,462.78 | 18,615,852,174 | 4,347,220 | 4,282 | 4,869.70 |
| Sep-20 | 15,661,901,143 | 806,966 | 19,408 | 23,045.75 | 17,315,861,798 | 3,972,807 | 4,359 | 4,983.03 |
| Dec-20 | 15,165,285,067 | 756,874 | 20,037 | 23,643.86 | 16,084,514,058 | 3,624,618 | 4,438 | 5,099.00 |
| Mar-21 | 14,500,239,857 | 700,010 | 20,714 | 24,257.48 | 14,806,692,374 | 3,268,862 | 4,530 | 5,217.66 |
| Jun-21 | 14,533,105,085 | 676,894 | 21,470 | 24,887.03 | 15,052,011,781 | 3,339,310 | 4,508 | 5,339.08 |
| Sep-21 | 15,085,804,640 | 681,778 | 22,127 | 25,532.92 | 15,897,377,111 | 3,417,089 | 4,652 | 5,463.33 |
| Dec-21 | 15,597,695,217 | 689,073 | 22,636 | 26,195.57 | 16,826,973,391 | 3,490,864 | 4,820 | 5,590.48 |
| Mar-22 | 16,358,087,970 | 706,918 | 23,140 | 26,875.42 | 18,295,952,556 | 3,635,932 | 5,032 | 5,720.58 |
| Jun-22 | 17,014,529,076 | 722,805 | 23,540 | 27,572.91 | 19,791,961,371 | 3,750,294 | 5,277 | 5,853.71 |

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

| | <u>Bodily Injury</u> | <u>Property Damage</u> |
|-----------|--------------------------|----------------------------|
| 6-points | 10.7% | 13.8% |
| 9-points | 11.9% | 10.2% |
| 12-points | 10.8% | 9.6% |
| 15-points | 9.9% | 8.7% |

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

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

Exhibit (14) (b)

FASTTRACK - COUNTRYWIDE DATA

| (1) <u>YEAR ENDED</u> | (2) <u>PAID LOSSES</u> | (3) <u>PAID CLAIMS</u> | AVERAGE PAID CLAIM COST | | (6) <u>PAID LOSSES</u> | (7) <u>PAID CLAIMS</u> | AVERAGE PAID CLAIM COST | |
|--------------------------|---------------------------|---------------------------|------------------------------|---|---------------------------|---------------------------|------------------------------|---|
| | | | (4) <u>ACTUAL (2)/(3)</u> | (5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u> | | | (8) <u>ACTUAL (6)/(7)</u> | (9) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u> |
| <u>COMPREHENSIVE</u> | | | | | <u>COLLISION</u> | | | |
| Dec-18 | 10,951,950,543 | 7,303,691 | 1,500 | 1,620.78 | 25,703,252,864 | 6,828,488 | 3,764 | 4,004.12 |
| Mar-19 | 11,136,656,642 | 7,378,444 | 1,509 | 1,664.82 | 25,971,802,865 | 6,785,410 | 3,828 | 4,124.81 |
| Jun-19 | 11,455,098,396 | 7,397,298 | 1,549 | 1,710.06 | 26,136,899,391 | 6,731,661 | 3,883 | 4,249.13 |
| Sep-19 | 11,447,773,347 | 7,488,989 | 1,529 | 1,756.54 | 26,459,346,606 | 6,763,476 | 3,912 | 4,377.20 |
| Dec-19 | 11,480,895,306 | 7,492,321 | 1,532 | 1,804.27 | 26,735,088,125 | 6,763,801 | 3,953 | 4,509.12 |
| Mar-20 | 11,587,368,689 | 7,443,395 | 1,557 | 1,853.31 | 26,514,861,128 | 6,661,462 | 3,980 | 4,645.03 |
| Jun-20 | 11,299,264,031 | 6,982,319 | 1,618 | 1,903.67 | 23,538,181,554 | 6,060,476 | 3,884 | 4,785.03 |
| Sep-20 | 11,325,625,416 | 6,832,842 | 1,658 | 1,955.41 | 22,364,642,994 | 5,705,250 | 3,920 | 4,929.25 |
| Dec-20 | 11,590,145,161 | 6,726,473 | 1,723 | 2,008.55 | 21,620,673,497 | 5,388,279 | 4,013 | 5,077.81 |
| Mar-21 | 11,801,376,574 | 6,712,368 | 1,758 | 2,063.13 | 21,085,547,044 | 5,174,514 | 4,075 | 5,230.86 |
| Jun-21 | 12,519,843,027 | 7,142,696 | 1,753 | 2,119.20 | 24,543,132,225 | 5,651,406 | 4,343 | 5,388.51 |
| Sep-21 | 13,405,381,732 | 7,247,835 | 1,850 | 2,176.79 | 27,367,279,051 | 5,929,674 | 4,615 | 5,550.92 |
| Dec-21 | 14,139,161,970 | 7,403,366 | 1,910 | 2,235.95 | 29,820,423,046 | 6,162,861 | 4,839 | 5,718.22 |
| Mar-22 | 15,011,580,210 | 7,596,718 | 1,976 | 2,296.71 | 33,043,669,776 | 6,402,915 | 5,161 | 5,890.57 |
| Jun-22 | 15,624,092,279 | 7,716,787 | 2,025 | 2,359.13 | 35,213,872,278 | 6,525,276 | 5,397 | 6,068.11 |

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

| | <u>COMPREHENSIVE</u> | <u>COLLISION</u> |
|-----------|----------------------|------------------|
| 6-points | 13.4% | 25.2% |
| 9-points | 11.9% | 19.2% |
| 12-points | 11.3% | 12.6% |
| 15-points | 9.3% | 9.6% |

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

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

Exhibit (14) (b)

FASTTRACK - COUNTRYWIDE DATA

| (1) YEAR ENDED | (2) EARNED EXPOSURES | (3) PAID CLAIMS | (4) PAID CLAIM FREQ (3)/(2) | (5) EARNED EXPOSURES | (6) PAID CLAIMS | (7) PAID CLAIM FREQ (6)/(5) | |
|----------------------|----------------------------|-----------------------|---|----------------------------|------------------------|---|--|
| | | <u>BODILY INJURY</u> | | | <u>PROPERTY DAMAGE</u> | | |
| Dec-18 | 101,919,302 | 880,672 | 0.8641 | 143,738,639 | 4,945,340 | 3.4405 | |
| Mar-19 | 101,970,815 | 877,295 | 0.8603 | 143,764,040 | 4,885,370 | 3.3982 | |
| Jun-19 | 102,124,942 | 875,259 | 0.8570 | 143,948,857 | 4,826,013 | 3.3526 | |
| Sep-19 | 102,365,248 | 874,990 | 0.8548 | 144,244,856 | 4,820,711 | 3.3420 | |
| Dec-19 | 102,664,658 | 876,355 | 0.8536 | 144,615,707 | 4,774,725 | 3.3017 | |
| Mar-20 | 103,113,229 | 880,013 | 0.8534 | 145,203,772 | 4,737,453 | 3.2626 | |
| Jun-20 | 103,572,026 | 852,170 | 0.8228 | 145,761,559 | 4,347,220 | 2.9824 | |
| Sep-20 | 104,124,367 | 806,966 | 0.7750 | 146,467,872 | 3,972,807 | 2.7124 | |
| Dec-20 | 104,656,140 | 756,874 | 0.7232 | 147,165,200 | 3,624,618 | 2.4630 | |
| Mar-21 | 105,077,801 | 700,010 | 0.6662 | 147,687,817 | 3,268,862 | 2.2134 | |
| Jun-21 | 105,533,909 | 676,894 | 0.6414 | 148,360,594 | 3,339,310 | 2.2508 | |
| Sep-21 | 105,809,023 | 681,778 | 0.6443 | 148,829,964 | 3,417,089 | 2.2960 | |
| Dec-21 | 106,016,604 | 689,073 | 0.6500 | 149,227,099 | 3,490,864 | 2.3393 | |
| Mar-22 | 106,116,936 | 706,918 | 0.6662 | 149,530,007 | 3,635,932 | 2.4316 | |
| Jun-22 | 106,094,166 | 722,805 | 0.6813 | 149,623,662 | 3,750,294 | 2.5065 | |

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

| | Bodily <u>Injury</u> | Property <u>Damage</u> |
|-----------|-------------------------|---------------------------|
| 6-points | 2.7% | 10.5% |
| 9-points | -9.2% | -7.0% |
| 12-points | -11.2% | -13.3% |
| 15-points | -9.8% | -12.9% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

FASTTRACK - COUNTRYWIDE DATA

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|------------|----------------------|-------------|-------------------------------|------------------|-------------|-------------------------------|
| YEAR ENDED | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (3)/(2) | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (6)/(5) |
| | <u>COMPREHENSIVE</u> | | | <u>COLLISION</u> | | |
| Dec-18 | 120,211,902 | 7,303,691 | 6.0757 | 114,038,653 | 6,828,488 | 5.9879 |
| Mar-19 | 120,327,324 | 7,378,444 | 6.1320 | 114,157,824 | 6,785,410 | 5.9439 |
| Jun-19 | 120,582,822 | 7,397,298 | 6.1346 | 114,405,859 | 6,731,661 | 5.8840 |
| Sep-19 | 120,928,838 | 7,488,989 | 6.1929 | 114,741,488 | 6,763,476 | 5.8945 |
| Dec-19 | 121,352,504 | 7,492,321 | 6.1740 | 115,134,144 | 6,763,801 | 5.8747 |
| Mar-20 | 121,953,754 | 7,443,395 | 6.1035 | 115,695,499 | 6,661,462 | 5.7578 |
| Jun-20 | 122,512,226 | 6,982,319 | 5.6993 | 116,186,810 | 6,060,476 | 5.2161 |
| Sep-20 | 123,195,285 | 6,832,842 | 5.5464 | 116,815,325 | 5,705,250 | 4.8840 |
| Dec-20 | 123,879,910 | 6,726,473 | 5.4298 | 117,484,895 | 5,388,279 | 4.5864 |
| Mar-21 | 124,454,411 | 6,712,368 | 5.3934 | 118,064,978 | 5,174,514 | 4.3828 |
| Jun-21 | 125,227,424 | 7,142,696 | 5.7038 | 118,884,589 | 5,651,406 | 4.7537 |
| Sep-21 | 125,860,770 | 7,247,835 | 5.7586 | 119,596,210 | 5,929,674 | 4.9581 |
| Dec-21 | 126,411,295 | 7,403,366 | 5.8566 | 120,261,290 | 6,162,861 | 5.1246 |
| Mar-22 | 126,867,907 | 7,596,718 | 5.9879 | 120,873,077 | 6,402,915 | 5.2972 |
| Jun-22 | 127,152,127 | 7,716,787 | 6.0689 | 121,342,683 | 6,525,276 | 5.3776 |

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

| | <u>COMPREHENSIVE</u> | <u>COLLISION</u> |
|-----------|----------------------|------------------|
| 6-points | 9.0% | 17.1% |
| 9-points | 4.8% | 4.9% |
| 12-points | -0.9% | -4.3% |
| 15-points | -1.7% | -5.7% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2022

Exhibit (14) (b)

MULTISTATE BODILY INJURY

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| COST | END POINT | MID POINT | EXPONENTIAL |
| 15 points | 8.2% | 9.6% | 9.9% |
| 12 points | 9.0% | 10.3% | 10.8% |
| 9 points | 10.0% | 11.3% | 11.9% |
| 6 points | 9.5% | 10.1% | 10.7% |

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| FREQ | END POINT | MID POINT | EXPONENTIAL |
| 15 points | -12.4% | -10.1% | -9.8% |
| 12 points | -14.5% | -12.1% | -11.2% |
| 9 points | -11.3% | -10.0% | -9.2% |
| 6 points | 2.7% | 2.7% | 2.7% |

MULTISTATE PROPERTY DAMAGE

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| COST | END POINT | MID POINT | EXPONENTIAL |
| 15 points | 7.3% | 8.5% | 8.7% |
| 12 points | 8.2% | 9.3% | 9.6% |
| 9 points | 9.0% | 10.0% | 10.2% |
| 6 points | 12.0% | 13.0% | 13.8% |

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| FREQ | END POINT | MID POINT | EXPONENTIAL |
| 15 points | -18.3% | -13.6% | -12.9% |
| 12 points | -18.8% | -14.9% | -13.3% |
| 9 points | -8.5% | -7.8% | -7.0% |
| 6 points | 9.4% | 10.0% | 10.5% |

MULTISTATE COMPREHENSIVE

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| COST | END POINT | MID POINT | EXPONENTIAL |
| 15 points | 7.8% | 9.1% | 9.3% |
| 12 points | 9.4% | 10.8% | 11.3% |
| 9 points | 10.1% | 11.4% | 11.9% |
| 6 points | 11.6% | 12.6% | 13.4% |

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| FREQ | END POINT | MID POINT | EXPONENTIAL |
| 15 points | -1.8% | -1.7% | -1.7% |
| 12 points | -1.0% | -1.0% | -0.9% |
| 9 points | 4.5% | 4.7% | 4.8% |
| 6 points | 8.1% | 8.5% | 9.0% |

MULTISTATE COLLISION

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| COST | END POINT | MID POINT | EXPONENTIAL |
| 15 points | 8.2% | 9.7% | 9.6% |
| 12 points | 10.5% | 12.3% | 12.6% |
| 9 points | 15.1% | 18.2% | 19.2% |
| 6 points | 19.7% | 22.4% | 25.2% |

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| FREQ | END POINT | MID POINT | EXPONENTIAL |
| 15 points | -6.7% | -6.0% | -5.7% |
| 12 points | -5.0% | -4.6% | -4.3% |
| 9 points | 4.5% | 4.8% | 4.9% |
| 6 points | 14.2% | 15.5% | 17.1% |

NORTH CAROLINA
FAST TRACK TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2022

Exhibit (14) (b)

MULTISTATE BODILY INJURY

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

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.92 | -0.91 |
| 12 points | -0.90 | -0.89 |
| 9 points | -0.76 | -0.75 |
| 6 points | 0.54 | 0.53 |

MULTISTATE PROPERTY DAMAGE

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.97 | 0.98 |
| 12 points | 0.97 | 0.98 |
| 9 points | 0.95 | 0.96 |
| 6 points | 0.96 | 0.97 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.90 | -0.89 |
| 12 points | -0.83 | -0.82 |
| 9 points | -0.54 | -0.52 |
| 6 points | 0.98 | 0.99 |

MULTISTATE COMPREHENSIVE

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

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.41 | -0.40 |
| 12 points | -0.18 | -0.17 |
| 9 points | 0.79 | 0.78 |
| 6 points | 0.97 | 0.96 |

MULTISTATE COLLISION

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.88 | 0.89 |
| 12 points | 0.90 | 0.91 |
| 9 points | 0.97 | 0.98 |
| 6 points | 1.00 | 1.00 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.66 | -0.64 |
| 12 points | -0.44 | -0.41 |
| 9 points | 0.48 | 0.47 |
| 6 points | 0.98 | 0.97 |

NORTH CAROLINA
PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS BODILY INJURY
CLAIM COST TREND

| (1) Accident <u>Year Ended</u> | (2) Basic Limit <u>Losses (A)(B)</u> | (3) Incurred <u>Claims</u> | (4) UMBI Claim Cost <u>(2) / (3)</u> |
|--------------------------------------|--|----------------------------------|--|
| 12/31/2010 | 38,766,911 | 5,542 | 6,995.11 |
| 12/31/2011 | 36,837,560 | 5,180 | 7,111.50 |
| 12/31/2012 | 38,150,466 | 5,344 | 7,138.93 |
| 12/31/2013 | 36,783,613 | 4,985 | 7,378.86 |
| 12/31/2014 | 35,736,195 | 4,901 | 7,291.61 |
| 12/31/2015 | 40,963,607 | 5,378 | 7,616.88 |
| 12/31/2016 | 47,136,224 | 5,962 | 7,906.11 |
| 12/31/2017 | 47,685,173 | 5,536 | 8,613.65 |
| 12/31/2018 | 52,861,552 | 5,529 | 9,560.78 |
| 12/31/2019 | 55,737,126 | 5,408 | 10,306.42 |
| 12/31/2020 | 60,228,021 | 5,352 | 11,253.37 |
| 12/31/2021 | 69,583,009 | 6,176 | 11,266.68 |

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

| | |
|-----------|------|
| 4 points | 6.0% |
| 6 points | 7.9% |
| 9 points | 6.5% |
| 12 points | 4.9% |

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

(B) 30/60 limit.

NORTH CAROLINA
PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS PROPERTY DAMAGE
CLAIM COST TREND

| (1) Accident <u>Year Ended</u> | (2) Basic Limit <u>Losses (A)(B)</u> | (3) Incurred <u>Claims</u> | (4) UMPD Claim Cost <u>(2) / (3)</u> |
|--------------------------------------|--|----------------------------------|--|
| 12/31/2010 | 8,608,289 | 7,005 | 1,228.88 |
| 12/31/2011 | 8,907,834 | 6,838 | 1,302.70 |
| 12/31/2012 | 8,936,756 | 7,246 | 1,233.34 |
| 12/31/2013 | 9,924,306 | 7,033 | 1,411.11 |
| 12/31/2014 | 10,128,492 | 6,863 | 1,475.81 |
| 12/31/2015 | 12,185,957 | 7,786 | 1,565.11 |
| 12/31/2016 | 14,703,863 | 9,348 | 1,572.94 |
| 12/31/2017 | 14,877,008 | 9,517 | 1,563.20 |
| 12/31/2018 | 14,749,224 | 9,816 | 1,502.57 |
| 12/31/2019 | 15,177,341 | 9,901 | 1,532.91 |
| 12/31/2020 | 15,399,002 | 8,555 | 1,800.00 |
| 12/31/2021 | 18,227,302 | 9,420 | 1,934.96 |

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

| | |
|-----------|------|
| 4 points | 9.6% |
| 6 points | 4.3% |
| 9 points | 3.0% |
| 12 points | 3.5% |

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

(B) \$25,000 limit.

NORTH CAROLINA
PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS BODILY INJURY
CLAIM FREQUENCY TREND

| (1) Accident <u>Year Ended</u> | (2) <u>Exposures(A)</u> | (3) Incurred <u>Claims(A)</u> | (4) UM Claim Freq <u>(3) / (2)*100</u> |
|--------------------------------------|----------------------------|-------------------------------------|--|
| 12/31/2010 | 6,258,119 | 5,542 | 0.0886 |
| 12/31/2011 | 6,253,049 | 5,180 | 0.0828 |
| 12/31/2012 | 6,396,922 | 5,344 | 0.0835 |
| 12/31/2013 | 6,238,914 | 4,985 | 0.0799 |
| 12/31/2014 | 6,046,751 | 4,901 | 0.0811 |
| 12/31/2015 | 6,100,909 | 5,378 | 0.0882 |
| 12/31/2016 | 6,294,050 | 5,962 | 0.0947 |
| 12/31/2017 | 6,306,632 | 5,536 | 0.0878 |
| 12/31/2018 | 6,409,272 | 5,529 | 0.0863 |
| 12/31/2019 | 6,526,290 | 5,408 | 0.0829 |
| 12/31/2020 | 6,748,523 | 5,352 | 0.0793 |
| 12/31/2021 | 6,947,229 | 6,176 | 0.0889 |

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

| | |
|-----------|-------|
| 4 points | 0.4% |
| 6 points | -1.9% |
| 9 points | 0.2% |
| 12 points | 0.1% |

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS PROPERTY DAMAGE
CLAIM FREQUENCY TREND

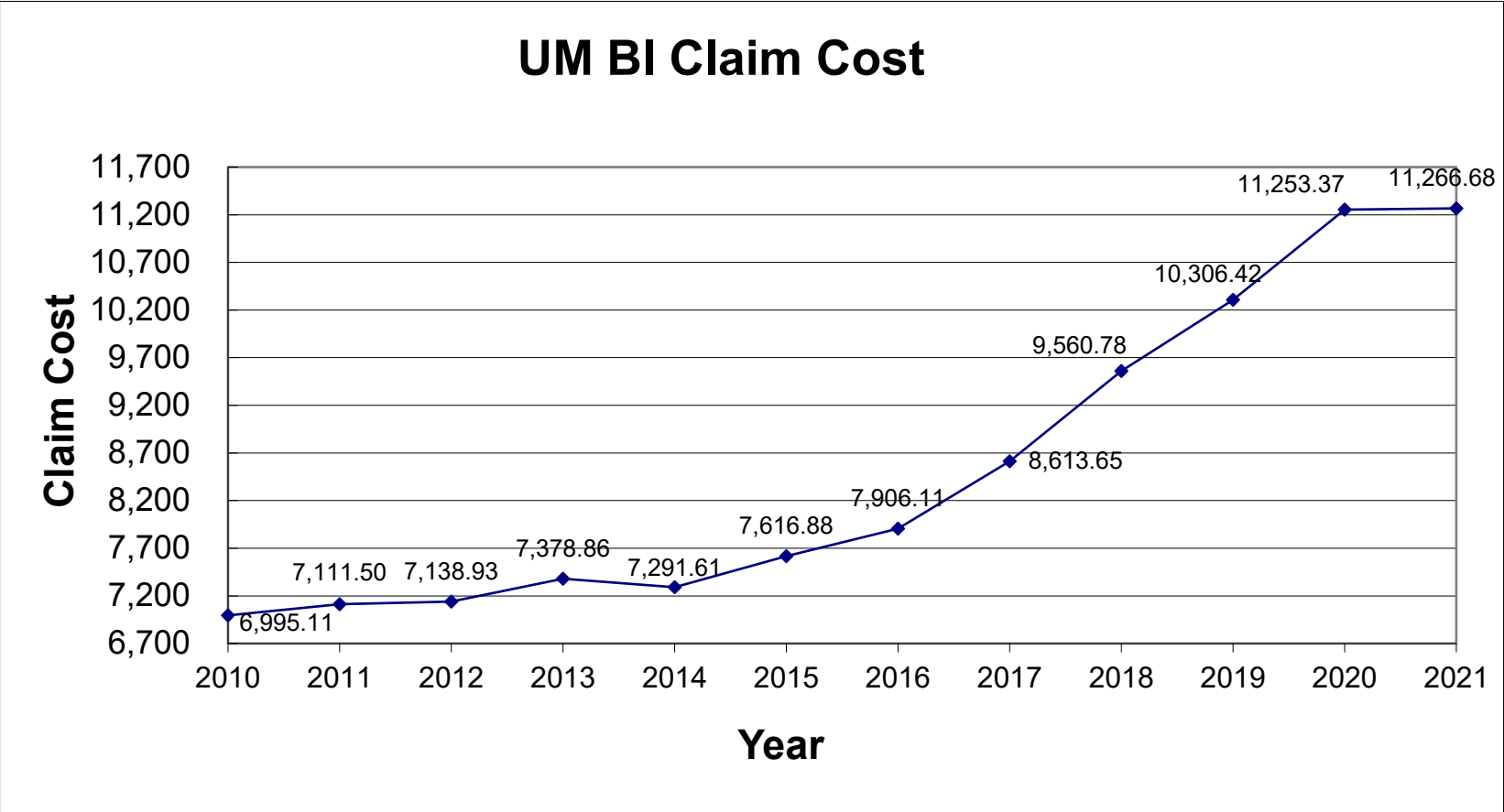
| <u>(1)</u> <u>Accident</u> <u>Year Ended</u> | <u>(2)</u> <u>Exposures(A)</u> | <u>(3)</u> <u>Incurred</u> <u>Claims(A)</u> | <u>(4)</u> <u>UM Claim Freq</u> <u>(3) / (2)*100</u> |
|--|-----------------------------------|---|--|
| 12/31/2010 | 6,258,119 | 7,005 | 0.1119 |
| 12/31/2011 | 6,253,049 | 6,838 | 0.1094 |
| 12/31/2012 | 6,396,922 | 7,246 | 0.1133 |
| 12/31/2013 | 6,238,914 | 7,033 | 0.1127 |
| 12/31/2014 | 6,046,751 | 6,863 | 0.1135 |
| 12/31/2015 | 6,100,909 | 7,786 | 0.1276 |
| 12/31/2016 | 6,294,050 | 9,348 | 0.1485 |
| 12/31/2017 | 6,306,632 | 9,517 | 0.1509 |
| 12/31/2018 | 6,409,272 | 9,816 | 0.1532 |
| 12/31/2019 | 6,526,290 | 9,901 | 0.1517 |
| 12/31/2020 | 6,748,523 | 8,555 | 0.1268 |
| 12/31/2021 | 6,947,229 | 9,420 | 0.1356 |

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

| | |
|-----------|-------|
| 4 points | -5.3% |
| 6 points | -2.8% |
| 9 points | 2.4% |
| 12 points | 2.8% |

(A) Voluntary and ceded business combined.

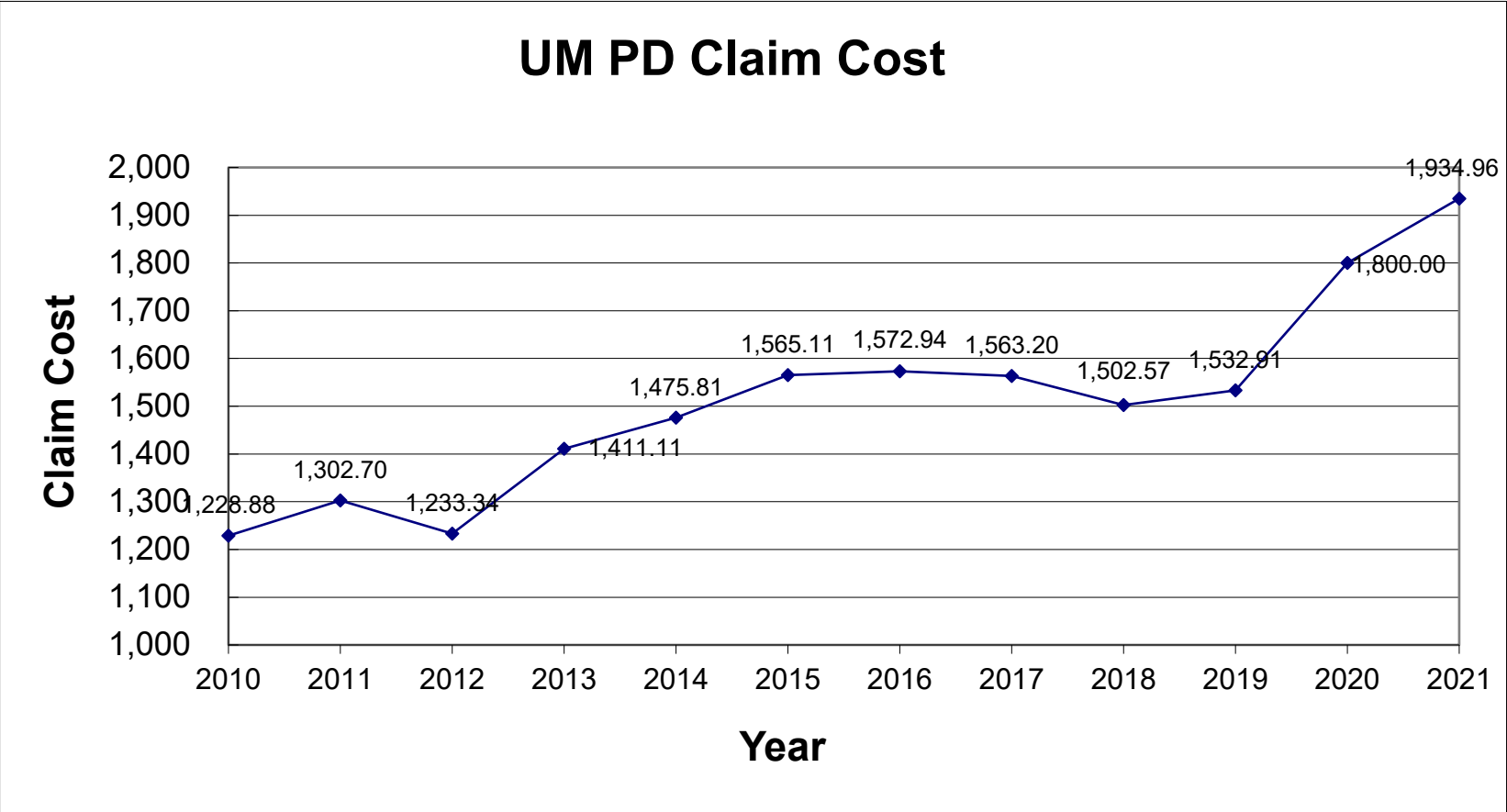
88



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

| | |
|-----------|------|
| 4 points | 6.0% |
| 6 points | 7.9% |
| 9 points | 6.5% |
| 12 points | 4.9% |

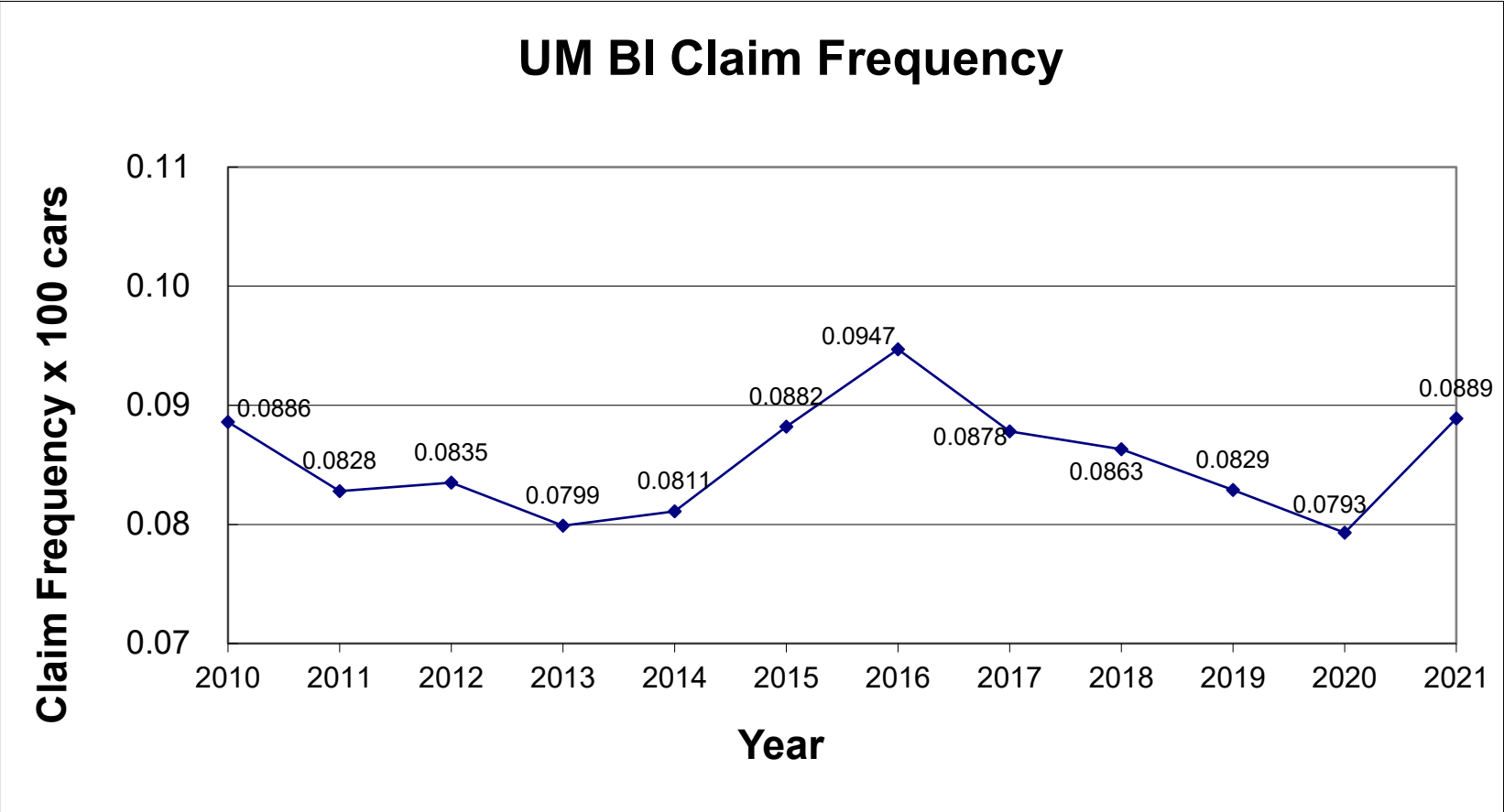
68



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

| | |
|-----------|------|
| 4 points | 9.6% |
| 6 points | 4.3% |
| 9 points | 3.0% |
| 12 points | 3.5% |

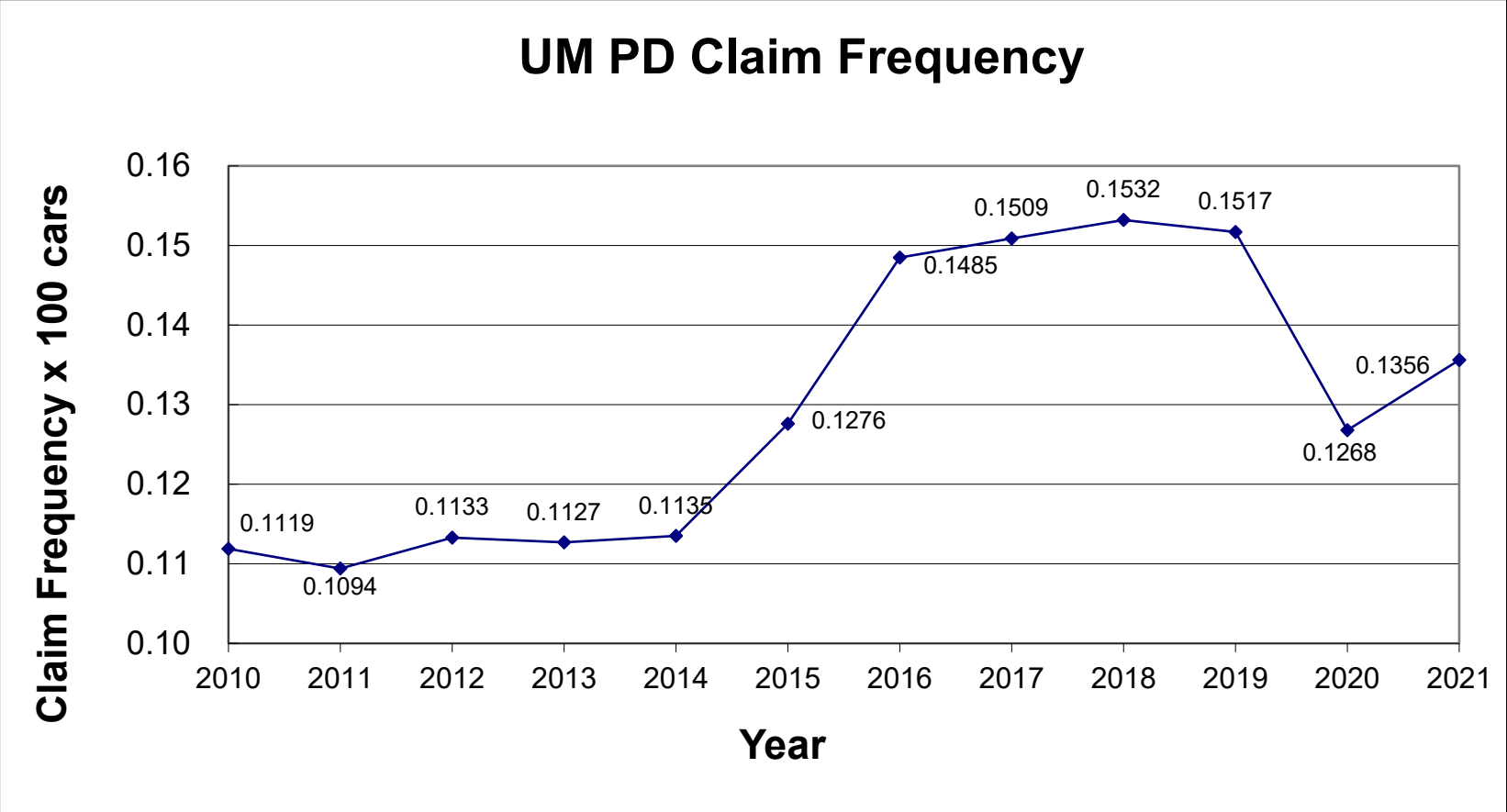
06



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

| | |
|-----------|-------|
| 4 points | 0.4% |
| 6 points | -1.9% |
| 9 points | 0.2% |
| 12 points | 0.1% |

91



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

| | |
|-----------|-------|
| 4 points | -5.3% |
| 6 points | -2.8% |
| 9 points | 2.4% |
| 12 points | 2.8% |

NORTH CAROLINA
PRIVATE PASSENGER LIABILITY INSURANCE
UNDERINSURED MOTORISTS
CLAIM COST TREND

| (1) Accident <u>Year Ended</u> | (2) Total Limit <u>Losses (A)</u> | (3) Incurred <u>Claims</u> | (4) UIM Claim Cost <u>(2) / (3)</u> |
|--------------------------------------|---|----------------------------------|---|
| 12/31/2010 | 85,253,091 | 1,741 | 48,967.89 |
| 12/31/2011 | 88,662,746 | 1,799 | 49,284.46 |
| 12/31/2012 | 80,836,813 | 1,688 | 47,889.11 |
| 12/31/2013 | 91,334,579 | 1,786 | 51,139.18 |
| 12/31/2014 | 79,949,170 | 1,704 | 46,918.53 |
| 12/31/2015 | 91,994,184 | 1,860 | 49,459.24 |
| 12/31/2016 | 99,189,690 | 2,177 | 45,562.56 |
| 12/31/2017 | 103,051,321 | 2,214 | 46,545.31 |
| 12/31/2018 | 108,790,945 | 2,422 | 44,917.81 |
| 12/31/2019 | 113,622,147 | 2,379 | 47,760.47 |
| 12/31/2020 | 114,673,812 | 2,345 | 48,901.41 |
| 12/31/2021 | 151,542,885 | 2,915 | 51,987.27 |

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

| | |
|-----------|-------|
| 4 points | 4.7% |
| 6 points | 2.5% |
| 9 points | 0.2% |
| 12 points | -0.1% |

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

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNDERINSURED MOTORISTS
CLAIM FREQUENCY TREND

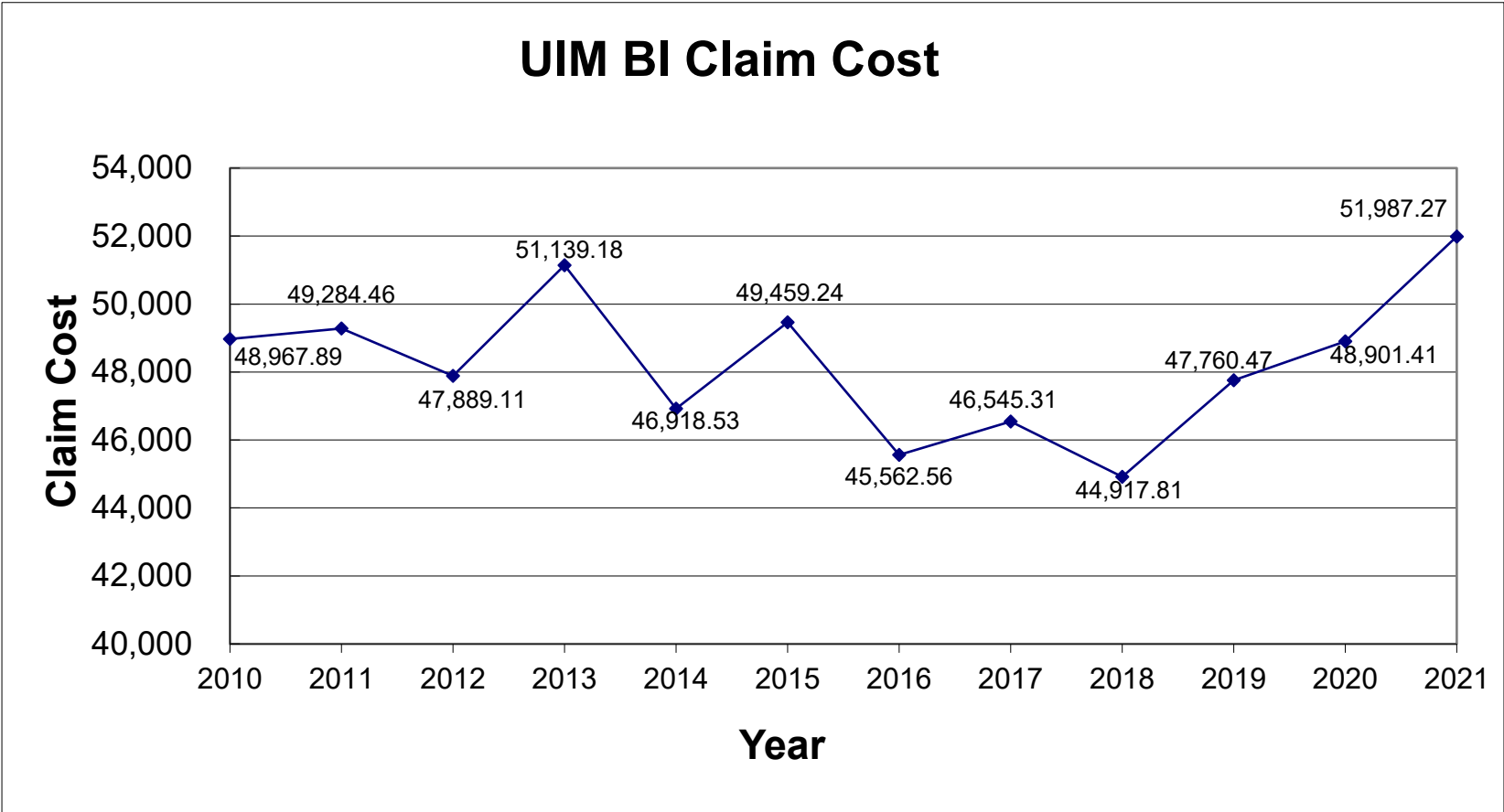
| (1) <u>Accident Year Ended</u> | (2) <u>Incurred Claims(A)</u> | (3) <u>Exposures</u> | (4) <u>UIM Claim Freq (2)/(3)*100</u> |
|---------------------------------------|--------------------------------------|-------------------------|--|
| 12/31/2010 | 1,741 | 4,644,504 | 0.0375 |
| 12/31/2011 | 1,799 | 4,779,500 | 0.0376 |
| 12/31/2012 | 1,688 | 4,926,951 | 0.0343 |
| 12/31/2013 | 1,786 | 4,839,404 | 0.0369 |
| 12/31/2014 | 1,704 | 4,618,201 | 0.0369 |
| 12/31/2015 | 1,860 | 4,526,521 | 0.0411 |
| 12/31/2016 | 2,177 | 4,850,954 | 0.0449 |
| 12/31/2017 | 2,214 | 4,800,735 | 0.0461 |
| 12/31/2018 | 2,422 | 4,680,826 | 0.0517 |
| 12/31/2019 | 2,379 | 4,817,122 | 0.0494 |
| 12/31/2020 | 2,345 | 4,981,155 | 0.0471 |
| 12/31/2021 | 2,915 | 5,127,821 | 0.0568 |

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

| | |
|-----------|------|
| 4 points | 2.4% |
| 6 points | 3.5% |
| 9 points | 5.1% |
| 12 points | 4.1% |

(A) Voluntary and ceded business combined.

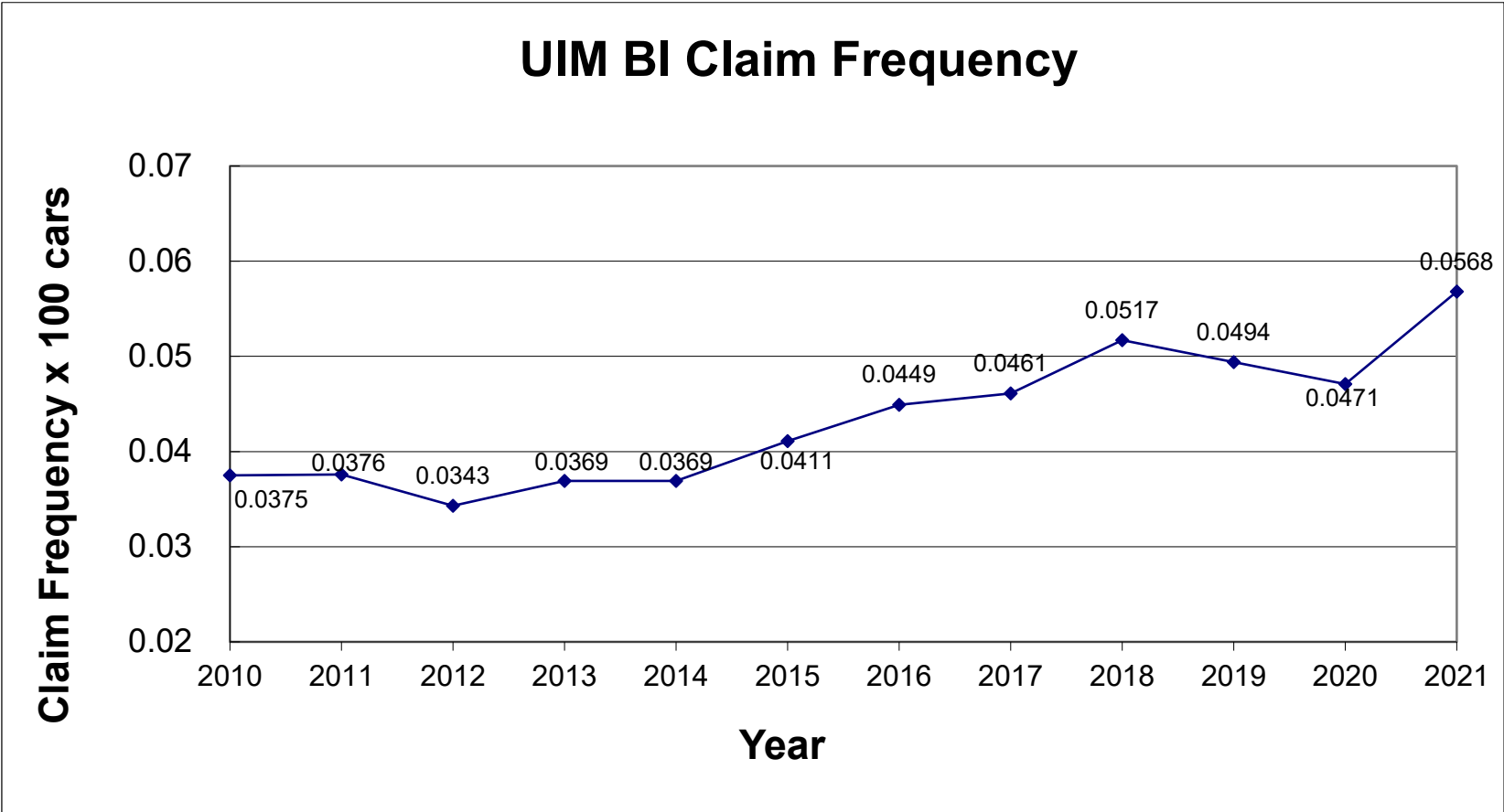
94



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

| | |
|-----------|-------|
| 4 points | 4.7% |
| 6 points | 2.5% |
| 9 points | 0.2% |
| 12 points | -0.1% |

95



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

| | |
|-----------|------|
| 4 points | 2.4% |
| 6 points | 3.5% |
| 9 points | 5.1% |
| 12 points | 4.1% |

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

| | | Average Daily Gasoline Sales for <u>North Carolina</u> | % change from month one year prior | Year Ending Average Daily Gasoline Sales for <u>North Carolina</u> | % change from one year prior |
|-----|------|--|--|--|------------------------------------|
| Jan | 2019 | 11,240.2 | 2.2% | 12,201.4 | -0.9% |
| Feb | 2019 | 11,457.1 | -2.0% | 12,182.1 | -1.0% |
| Mar | 2019 | 11,826.8 | -4.3% | 12,137.5 | -1.5% |
| Apr | 2019 | 12,038.2 | -1.9% | 12,117.8 | -1.5% |
| May | 2019 | 12,653.2 | -1.0% | 12,106.7 | -1.8% |
| Jun | 2019 | 12,242.9 | -5.6% | 12,046.6 | -2.4% |
| Jul | 2019 | 12,356.7 | 0.2% | 12,048.2 | -2.2% |
| Aug | 2019 | 12,580.0 | -1.4% | 12,033.7 | -2.2% |
| Sep | 2019 | 12,193.5 | 1.7% | 12,051.2 | -1.8% |
| Oct | 2019 | 12,661.4 | 3.2% | 12,083.5 | -1.3% |
| Nov | 2019 | 12,285.3 | 1.4% | 12,097.3 | -0.9% |
| Dec | 2019 | 11,862.0 | 2.0% | 12,116.4 | -0.5% |
| Jan | 2020 | 11,736.1 | 4.4% | 12,157.8 | -0.4% |
| Feb | 2020 | 11,932.8 | 4.2% | 12,197.4 | 0.1% |
| Mar | 2020 | 11,049.4 | -6.6% | 12,132.6 | 0.0% |
| Apr | 2020 | 8,280.5 | -31.2% | 11,819.5 | -2.5% |
| May | 2020 | 10,182.3 | -19.5% | 11,613.6 | -4.1% |
| Jun | 2020 | 11,617.0 | -5.1% | 11,561.4 | -4.0% |
| Jul | 2020 | 12,064.8 | -2.4% | 11,537.1 | -4.2% |
| Aug | 2020 | 11,649.3 | -7.4% | 11,459.5 | -4.8% |
| Sep | 2020 | 11,602.4 | -4.8% | 11,410.3 | -5.3% |
| Oct | 2020 | 11,587.5 | -8.5% | 11,320.8 | -6.3% |
| Nov | 2020 | 11,074.4 | -9.9% | 11,219.9 | -7.3% |
| Dec | 2020 | 11,273.2 | -5.0% | 11,170.8 | -7.8% |
| Jan | 2021 | 10,657.8 | -9.2% | 11,081.0 | -8.9% |
| Feb | 2021 | 11,074.6 | -7.2% | 11,009.4 | -9.7% |
| Mar | 2021 | 12,038.2 | 8.9% | 11,091.8 | -8.6% |
| Apr | 2021 | 12,584.0 | 52.0% | 11,450.5 | -3.1% |
| May | 2021 | 12,418.8 | 22.0% | 11,636.8 | 0.2% |
| Jun | 2021 | 12,782.3 | 10.0% | 11,733.9 | 1.5% |
| Jul | 2021 | 12,915.4 | 7.1% | 11,804.8 | 2.3% |
| Aug | 2021 | 12,927.7 | 11.0% | 11,911.4 | 3.9% |
| Sep | 2021 | 12,322.7 | 6.2% | 11,971.4 | 4.9% |
| Oct | 2021 | 12,435.2 | 7.3% | 12,042.0 | 6.4% |
| Nov | 2021 | 12,389.2 | 11.9% | 12,151.6 | 8.3% |
| Dec | 2021 | 11,979.1 | 6.3% | 12,210.4 | 9.3% |
| Jan | 2022 | 10,349.5 | -2.9% | 12,184.7 | 10.0% |
| Feb | 2022 | 11,870.7 | 7.2% | 12,251.1 | 11.3% |
| Mar | 2022 | 11,781.6 | -2.1% | 12,229.7 | 10.3% |

Additional Update not Available.

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

| | Miles Driven (billions of miles) | Year ending Miles Driven (billions of miles) | % Change from Year Prior | Average Gasoline Consumption* (million gallons/day) | Year ending Avg. Gasoline Consumption* (million gallons/day) | % Change from Year Prior |
|-------|---|--|--------------------------------|---|--|--------------------------------|
| 5/19 | 285.5 | 3,249.1 | 0.9% | 377.4 | 370.7 | -1.3% |
| 6/19 | 284.1 | 3,250.6 | 0.9% | 377.5 | 369.5 | -1.6% |
| 7/19 | 292.7 | 3,252.3 | 0.9% | 379.9 | 369.2 | -1.7% |
| 8/19 | 286.4 | 3,253.7 | 0.8% | 387.1 | 368.9 | -1.7% |
| 9/19 | 268.8 | 3,255.1 | 0.7% | 365.9 | 368.5 | -1.8% |
| 10/19 | 283.0 | 3,256.7 | 0.7% | 373.9 | 368.1 | -1.8% |
| 11/19 | 261.7 | 3,257.9 | 0.7% | 365.8 | 367.5 | -2.0% |
| 12/19 | 272.2 | 3,259.7 | 0.6% | 359.7 | 367.2 | -2.0% |
| 1/20 | 260.8 | 3,274.0 | 1.0% | 346.6 | 367.6 | -1.8% |
| 2/20 | 242.7 | 3,287.4 | 1.4% | 357.2 | 368.1 | -1.4% |
| 3/20 | 226.6 | 3,241.5 | -0.1% | 309.1 | 364.1 | -2.1% |
| 4/20 | 167.6 | 3,132.1 | -3.5% | 228.2 | 352.4 | -5.1% |
| 5/20 | 221.0 | 3,067.6 | -5.6% | 284.6 | 344.6 | -7.0% |
| 6/20 | 250.3 | 3,033.8 | -6.7% | 332.3 | 340.9 | -7.8% |
| 7/20 | 265.5 | 3,006.6 | -7.6% | 345.0 | 338.0 | -8.5% |
| 8/20 | 265.1 | 2,985.3 | -8.2% | 345.4 | 334.5 | -9.3% |
| 9/20 | 257.5 | 2,974.0 | -8.6% | 340.5 | 332.4 | -9.8% |
| 10/20 | 266.6 | 2,957.6 | -9.2% | 339.6 | 329.5 | -10.5% |
| 11/20 | 238.3 | 2,934.2 | -9.9% | 321.8 | 325.8 | -11.3% |
| 12/20 | 241.5 | 2,903.5 | -10.9% | 319.8 | 322.5 | -12.2% |
| 1/21 | 231.1 | 2,873.8 | -12.2% | 308.9 | 319.4 | -13.1% |
| 2/21 | 213.0 | 2,844.1 | -13.5% | 312.4 | 315.6 | -14.3% |
| 3/21 | 269.4 | 2,886.9 | -10.9% | 343.7 | 318.5 | -12.5% |
| 4/21 | 259.1 | 2,978.4 | -4.9% | 357.0 | 329.3 | -6.6% |
| 5/21 | 284.3 | 3,041.7 | -0.8% | 362.4 | 335.7 | -2.6% |
| 6/21 | 287.0 | 3,078.4 | 1.5% | 371.4 | 339.0 | -0.5% |
| 7/21 | 296.4 | 3,109.3 | 3.4% | 371.8 | 341.2 | 1.0% |
| 8/21 | 287.3 | 3,131.5 | 4.9% | 368.0 | 343.1 | 2.6% |
| 9/21 | 278.1 | 3,152.1 | 6.0% | 358.9 | 344.6 | 3.7% |
| 10/21 | 285.7 | 3,171.2 | 7.2% | 354.5 | 345.9 | 5.0% |
| 11/21 | 267.7 | 3,200.6 | 9.1% | 351.2 | 348.3 | 6.9% |
| 12/21 | 268.4 | 3,227.5 | 11.2% | 344.2 | 350.4 | 8.6% |
| 1/22 | 240.6 | 3,237.0 | 12.6% | 315.7 | 350.9 | 9.9% |
| 2/22 | 235.7 | 3,259.7 | 14.6% | 339.6 | 353.2 | 11.9% |
| 3/22 | 277.2 | 3,267.5 | 13.2% | 344.1 | 353.2 | 10.9% |
| 4/22 | 263.2 | 3,271.6 | 9.8% | | | |
| 5/22 | 288.2 | 3,275.5 | 7.7% | | | |
| 6/22 | 282.5 | 3,271.0 | 6.3% | | | |
| 7/22 | 287.0 | 3,261.6 | 4.9% | | | |
| 8/22 | 289.4 | 3,263.7 | 4.2% | | | |
| 9/22 | 280.8 | 3,266.4 | 3.6% | | | |

Additional Update not Available

Source: U. S. Department of Transportation, Federal Highway Administration
U. S. Energy Information Administration

* All Sales/Deliveries by Prime Suppliers

NORTH CAROLINA
PERSONAL AUTO INSURANCE
RETAIL PRICES OF MOTOR FUEL *

| <u>Date</u> | <u>Regular Gasoline</u> | <u>Midgrade Gasoline</u> | <u>Premium Gasoline</u> |
|-------------|-------------------------|--------------------------|-------------------------|
| Jan-19 | 2.101 | 2.441 | 2.739 |
| Feb-19 | 2.185 | 2.510 | 2.814 |
| Mar-19 | 2.418 | 2.731 | 3.032 |
| Apr-19 | 2.645 | 2.959 | 3.252 |
| May-19 | 2.619 | 2.944 | 3.243 |
| Jun-19 | 2.457 | 2.793 | 3.095 |
| Jul-19 | 2.551 | 2.876 | 3.175 |
| Aug-19 | 2.403 | 2.749 | 3.046 |
| Sep-19 | 2.392 | 2.734 | 3.033 |
| Oct-19 | 2.382 | 2.730 | 3.030 |
| Nov-19 | 2.361 | 2.702 | 3.004 |
| Dec-19 | 2.389 | 2.732 | 3.028 |
| Jan-20 | 2.409 | 2.751 | 3.045 |
| Feb-20 | 2.275 | 2.625 | 2.928 |
| Mar-20 | 2.059 | 2.416 | 2.729 |
| Apr-20 | 1.727 | 2.090 | 2.410 |
| May-20 | 1.702 | 2.056 | 2.376 |
| Jun-20 | 1.901 | 2.247 | 2.556 |
| Jul-20 | 2.011 | 2.363 | 2.665 |
| Aug-20 | 2.011 | 2.359 | 2.663 |
| Sep-20 | 2.039 | 2.384 | 2.686 |
| Oct-20 | 2.022 | 2.369 | 2.669 |
| Nov-20 | 1.949 | 2.300 | 2.604 |
| Dec-20 | 2.054 | 2.401 | 2.703 |
| Jan-21 | 2.203 | 2.539 | 2.845 |
| Feb-21 | 2.375 | 2.718 | 3.020 |
| Mar-21 | 2.670 | 3.005 | 3.309 |
| Apr-21 | 2.688 | 3.030 | 3.336 |
| May-21 | 2.810 | 3.160 | 3.460 |
| Jun-21 | 2.871 | 3.228 | 3.536 |
| Jul-21 | 2.918 | 3.274 | 3.580 |
| Aug-21 | 2.926 | 3.284 | 3.598 |
| Sep-21 | 2.965 | 3.323 | 3.638 |
| Oct-21 | 3.106 | 3.468 | 3.781 |
| Nov-21 | 3.228 | 3.595 | 3.905 |
| Dec-21 | 3.127 | 3.503 | 3.823 |
| Jan-22 | 3.120 | 3.490 | 3.813 |
| Feb-22 | 3.372 | 3.736 | 4.043 |
| Mar-22 | 4.052 | 4.419 | 4.743 |
| Apr-22 | 3.876 | 4.249 | 4.585 |
| May-22 | 4.182 | 4.542 | 4.867 |
| Jun-22 | 4.588 | 4.972 | 5.298 |
| Jul-22 | 4.193 | 4.605 | 4.957 |
| Aug-22 | 3.610 | 4.029 | 4.378 |
| Sep-22 | 3.334 | 3.741 | 4.086 |
| Oct-22 | 3.280 | 3.678 | 4.013 |

* Data shown is for the LOWER ATLANTIC REGION

Source: U.S. Energy Information Administration, Conventional Areas

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Total Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|---------------|---------------|---------------|---------------|
| 2008 | | | | | 751,043,783 |
| 2009 | | | | 824,559,586 | 822,482,993 |
| 2010 | | | 821,767,319 | 822,060,565 | 821,124,171 |
| 2011 | | 809,237,586 | 819,356,952 | 822,867,717 | 821,035,146 |
| 2012 | 782,355,728 | 819,333,294 | 828,252,158 | 829,183,979 | 829,247,603 |
| 2013 | 767,539,013 | 810,001,710 | 823,606,963 | 830,776,045 | 831,041,201 |
| 2014 | 766,619,149 | 824,010,768 | 843,963,491 | 854,080,792 | 855,347,231 |
| 2015 | 810,170,619 | 893,472,461 | 927,185,682 | 934,047,917 | 934,963,613 |
| 2016 | 873,185,589 | 964,085,454 | 994,763,384 | 1,002,831,167 | 1,008,257,409 |
| 2017 | 842,233,368 | 937,896,036 | 967,659,782 | 982,160,685 | 981,787,672 |
| 2018 | 826,188,078 | 935,767,785 | 975,767,618 | 978,942,890 | |
| 2019 | 869,981,940 | 1,007,647,027 | 1,020,570,659 | | |
| 2020 | 735,672,058 | 848,925,610 | | | |
| 2021 | 833,622,174 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 0.997 |
| 2010 | | | 1.000 | 0.999 |
| 2011 | | 1.013 | 1.004 | 0.998 |
| 2012 | 1.047 | 1.011 | 1.001 | 1.000 |
| 2013 | 1.055 | 1.017 | 1.009 | 1.000 |
| 2014 | 1.075 | 1.024 | 1.012 | 1.001 |
| 2015 | 1.103 | 1.038 | 1.007 | 1.001 |
| 2016 | 1.104 | 1.032 | 1.008 | 1.005 |
| 2017 | 1.114 | 1.032 | 1.015 | 1.000 |
| 2018 | 1.133 | 1.043 | 1.003 | |
| 2019 | 1.158 | 1.013 | | |
| 2020 | 1.154 | | | |
| Five Year Average | 1.133 | 1.032 | 1.009 | 1.001 |
| Three Year Average | 1.148 | 1.029 | 1.009 | 1.002 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.010 | 1.011 | |
| 27 to 63 months: | | 1.042 | 1.040 | |
| 15 to 63 months: | | 1.181 | 1.194 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Total Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|---------------|---------------|---------------|---------------|-------------|
| 2008 | | | | | 608,233,572 |
| 2009 | | | | 615,667,679 | 615,821,799 |
| 2010 | | | 631,101,652 | 631,458,376 | 631,388,802 |
| 2011 | | 638,695,426 | 640,592,815 | 641,067,759 | 642,042,165 |
| 2012 | 655,991,128 | 674,387,749 | 678,278,339 | 679,160,845 | 679,064,830 |
| 2013 | 694,412,102 | 717,673,256 | 720,693,872 | 721,060,440 | 721,050,475 |
| 2014 | 750,059,297 | 771,956,718 | 774,338,590 | 775,090,826 | 774,804,431 |
| 2015 | 835,697,530 | 867,811,745 | 870,763,151 | 871,849,406 | 870,047,809 |
| 2016 | 917,595,695 | 956,268,680 | 960,603,932 | 959,609,415 | 961,913,022 |
| 2017 | 946,840,760 | 981,256,188 | 982,879,581 | 987,090,195 | 986,913,114 |
| 2018 | 971,332,877 | 1,015,730,687 | 1,024,722,586 | 1,025,208,839 | |
| 2019 | 1,056,933,540 | 1,103,513,326 | 1,107,497,656 | | |
| 2020 | 854,083,083 | 892,270,558 | | | |
| 2021 | 1,076,909,942 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.000 |
| 2010 | | | 1.001 | 1.000 |
| 2011 | | 1.003 | 1.001 | 1.002 |
| 2012 | 1.028 | 1.006 | 1.001 | 1.000 |
| 2013 | 1.033 | 1.004 | 1.001 | 1.000 |
| 2014 | 1.029 | 1.003 | 1.001 | 1.000 |
| 2015 | 1.038 | 1.003 | 1.001 | 0.998 |
| 2016 | 1.042 | 1.005 | 0.999 | 1.002 |
| 2017 | 1.036 | 1.002 | 1.004 | 1.000 |
| 2018 | 1.046 | 1.009 | 1.000 | |
| 2019 | 1.044 | 1.004 | | |
| 2020 | 1.045 | | | |
| Five Year Average | 1.043 | 1.005 | 1.001 | 1.000 |
| Three Year Average | 1.045 | 1.005 | 1.001 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.001 | |
| 27 to 63 months: | | 1.006 | 1.006 | |
| 15 to 63 months: | | 1.049 | 1.051 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Total Limits Incurred Losses as of

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

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.001 |
| 2010 | | | 1.004 | 1.002 |
| 2011 | | 1.009 | 1.006 | 1.003 |
| 2012 | 1.036 | 1.017 | 1.006 | 0.998 |
| 2013 | 1.036 | 1.021 | 1.000 | 1.002 |
| 2014 | 1.050 | 1.014 | 1.008 | 1.001 |
| 2015 | 1.047 | 1.025 | 1.007 | 1.001 |
| 2016 | 1.046 | 1.018 | 1.006 | 1.002 |
| 2017 | 1.031 | 1.015 | 1.008 | 1.001 |
| 2018 | 1.041 | 1.017 | 1.009 | |
| 2019 | 1.042 | 1.019 | | |
| 2020 | 1.035 | | | |
| Five Year Average | 1.039 | 1.019 | 1.008 | 1.001 |
| Three Year Average | 1.039 | 1.017 | 1.008 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.009 | 1.009 | |
| 27 to 63 months: | | 1.028 | 1.026 | |
| 15 to 63 months: | | 1.068 | 1.066 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Basic Limits Incurred Losses as of

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

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 2009 | | | | 1.001 |
| 2010 | | | 1.004 | 1.000 |
| 2011 | | 1.008 | 1.005 | 0.999 |
| 2012 | 1.018 | 1.008 | 1.001 | 1.002 |
| 2013 | 1.024 | 1.007 | 1.013 | 0.997 |
| 2014 | 1.047 | 1.020 | 1.006 | 1.007 |
| 2015 | 1.069 | 1.028 | 1.004 | 1.002 |
| 2016 | 1.077 | 1.021 | 1.005 | 1.004 |
| 2017 | 1.081 | 1.020 | 1.011 | 1.003 |
| 2018 | 1.099 | 1.027 | 1.010 | |
| 2019 | 1.109 | 1.017 | | |
| 2020 | 1.122 | | | |
| Five Year Average | 1.098 | 1.023 | 1.007 | 1.003 |
| Three Year Average | 1.110 | 1.021 | 1.009 | 1.003 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.010 | 1.012 | |
| 27 to 63 months: | | 1.033 | 1.033 | |
| 15 to 63 months: | | 1.134 | 1.147 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Basic Limits Incurred Losses as of

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

Loss Development Factors

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

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Total Limits Incurred Losses as of

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

Loss Development Factors

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

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Underinsured Motorists Bodily Injury Total Limits Incurred Losses as of

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

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|---------------|-----------|-----------|-----------|-----------|
| 2010 | | | 1.044 | 0.993 |
| 2011 | | 1.092 | 1.034 | 0.988 |
| 2012 | 1.306 | 1.087 | 1.071 | 0.998 |
| 2013 | 1.359 | 1.182 | 1.039 | 0.983 |
| 2014 | 1.397 | 1.122 | 1.074 | 0.983 |
| 2015 | 1.365 | 1.165 | 1.087 | 0.994 |
| 2016 | 1.363 | 1.160 | 1.068 | 1.021 |
| 2017 | 1.518 | 1.163 | 1.069 | 1.008 |
| 2018 | 1.512 | 1.210 | 1.064 | |
| 2019 | 1.547 | 1.159 | | |
| 2020 | 1.464 | | | |

| | | | | |
|-------------------|-------|-------|-------|-------|
| Five Year Average | 1.481 | 1.171 | 1.072 | 0.998 |
|-------------------|-------|-------|-------|-------|

| | | | | |
|--------------------|-------|-------|-------|-------|
| Three Year Average | 1.508 | 1.177 | 1.067 | 1.008 |
|--------------------|-------|-------|-------|-------|

Five Year

Three Year

| | | |
|------------------|-------|-------|
| 39 to 63 months: | 1.070 | 1.076 |
| 27 to 63 months: | 1.253 | 1.266 |
| 15 to 63 months: | 1.856 | 1.909 |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

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

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

Loss Development Factors

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

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

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

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

Loss Development Factors

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

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

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

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

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

Losses exclude unallocated loss adjustment expense.

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

| YEAR | WRITTEN PREMIUMS | EARNED PREMIUMS | LOSS AND LAE | LOSS AND LAE RATIO | COMMISSION % * | OTHER ACQ. % |
|------|------------------|-----------------|--------------|--------------------|----------------|--------------|
| 2012 | 3,100,928 | 3,080,765 | 2,216,492 | 0.719 | 0.090 | 0.094 |
| 2013 | 3,147,968 | 3,128,300 | 2,101,145 | 0.672 | 0.088 | 0.094 |
| 2014 | 3,227,099 | 3,190,072 | 2,265,611 | 0.710 | 0.088 | 0.094 |
| 2015 | 3,365,144 | 3,313,930 | 2,426,462 | 0.732 | 0.087 | 0.096 |
| 2016 | 3,591,403 | 3,521,896 | 2,688,149 | 0.763 | 0.082 | 0.095 |
| 2017 | 3,812,430 | 3,721,743 | 2,850,704 | 0.766 | 0.084 | 0.091 |
| 2018 | 4,076,820 | 4,018,554 | 3,000,079 | 0.747 | 0.081 | 0.091 |
| 2019 | 4,155,599 | 4,189,976 | 3,216,151 | 0.768 | 0.082 | 0.092 |
| 2020 | 4,287,876 | 4,248,374 | 2,743,549 | 0.646 | 0.082 | 0.098 |
| 2021 | 4,552,198 | 4,490,469 | 3,275,237 | 0.729 | 0.076 | 0.092 |

| YEAR | GEN EXP % | TAXES % * | DIVIDENDS % | EXPENSE RATIO | COMBINED RATIO ** | PROFIT (OR LOSS) |
|------|-----------|-----------|-------------|---------------|-------------------|------------------|
| 2012 | 0.067 | 0.023 | 0.005 | 0.279 | 0.998 | 0.002 |
| 2013 | 0.068 | 0.023 | 0.006 | 0.279 | 0.951 | 0.049 |
| 2014 | 0.066 | 0.020 | 0.006 | 0.274 | 0.984 | 0.016 |
| 2015 | 0.066 | 0.022 | 0.006 | 0.277 | 1.009 | -0.009 |
| 2016 | 0.062 | 0.023 | 0.005 | 0.267 | 1.030 | -0.030 |
| 2017 | 0.057 | 0.023 | 0.005 | 0.260 | 1.026 | -0.026 |
| 2018 | 0.060 | 0.022 | 0.005 | 0.259 | 1.006 | -0.006 |
| 2019 | 0.065 | 0.022 | 0.008 | 0.269 | 1.037 | -0.037 |
| 2020 | 0.073 | 0.022 | 0.034 | 0.309 | 0.955 | 0.045 |
| 2021 | 0.068 | 0.023 | 0.006 | 0.265 | 0.994 | 0.006 |

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS. PREMIUM REFUNDS ARE REFLECTED IN THE YEARS MADE.

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

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

NORTH CAROLINA
PRIVATE PASSENGER
VOLUNTARY BUSINESS
LIABILITY

| YEAR | WRITTEN PREMIUMS | EARNED PREMIUMS | LOSS AND LAE | LOSS AND LAE RATIO | COMMISSION % * | OTHER ACQ. % |
|------|---------------------|--------------------|-----------------|-----------------------|----------------|-----------------|
| 2012 | 1,856,693 | 1,855,742 | 1,369,164 | 0.738 | 0.089 | 0.094 |
| 2013 | 1,838,154 | 1,838,658 | 1,239,683 | 0.674 | 0.087 | 0.095 |
| 2014 | 1,873,044 | 1,860,027 | 1,335,339 | 0.718 | 0.086 | 0.096 |
| 2015 | 1,893,755 | 1,879,453 | 1,431,433 | 0.762 | 0.086 | 0.098 |
| 2016 | 1,973,433 | 1,951,003 | 1,492,242 | 0.765 | 0.080 | 0.097 |
| 2017 | 2,102,455 | 2,039,836 | 1,732,462 | 0.849 | 0.083 | 0.093 |
| 2018 | 2,286,899 | 2,254,176 | 1,695,715 | 0.752 | 0.080 | 0.093 |
| 2019 | 2,326,662 | 2,373,436 | 1,883,299 | 0.793 | 0.079 | 0.094 |
| 2020 | 2,450,845 | 2,431,778 | 1,582,116 | 0.651 | 0.082 | 0.100 |
| 2021 | 2,528,942 | 2,513,703 | 1,818,596 | 0.723 | 0.075 | 0.094 |

| YEAR | GEN EXP % | TAXES % * | DIVIDENDS % | EXPENSE RATIO | COMBINED RATIO ** | PROFIT (OR LOSS) |
|------|-----------|-----------|-------------|------------------|----------------------|---------------------|
| 2012 | 0.071 | 0.023 | 0.005 | 0.282 | 1.020 | -0.020 |
| 2013 | 0.073 | 0.023 | 0.006 | 0.284 | 0.958 | 0.042 |
| 2014 | 0.071 | 0.020 | 0.006 | 0.279 | 0.997 | 0.003 |
| 2015 | 0.071 | 0.022 | 0.006 | 0.283 | 1.045 | -0.045 |
| 2016 | 0.070 | 0.023 | 0.005 | 0.275 | 1.040 | -0.040 |
| 2017 | 0.063 | 0.023 | 0.005 | 0.267 | 1.116 | -0.116 |
| 2018 | 0.065 | 0.022 | 0.005 | 0.265 | 1.017 | -0.017 |
| 2019 | 0.071 | 0.022 | 0.008 | 0.274 | 1.067 | -0.067 |
| 2020 | 0.077 | 0.022 | 0.030 | 0.311 | 0.962 | 0.038 |
| 2021 | 0.073 | 0.023 | 0.005 | 0.270 | 0.993 | 0.007 |

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS. PREMIUM REFUNDS ARE REFLECTED IN THE YEARS MADE.

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

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

NORTH CAROLINA
PRIVATE PASSENGER
STANDARD BUSINESS
PHYSICAL DAMAGE

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

| YEAR | GEN EXP % | TAXES % * | DIVIDENDS % | EXPENSE RATIO | COMBINED RATIO ** | PROFIT (OR LOSS) |
|------|-----------|-----------|-------------|---------------|-------------------|------------------|
| 2012 | 0.060 | 0.022 | 0.004 | 0.270 | 0.962 | 0.038 |
| 2013 | 0.061 | 0.023 | 0.006 | 0.273 | 0.941 | 0.059 |
| 2014 | 0.059 | 0.020 | 0.006 | 0.267 | 0.966 | 0.034 |
| 2015 | 0.060 | 0.023 | 0.006 | 0.271 | 0.965 | 0.035 |
| 2016 | 0.052 | 0.024 | 0.005 | 0.258 | 1.019 | -0.019 |
| 2017 | 0.049 | 0.024 | 0.006 | 0.252 | 0.917 | 0.083 |
| 2018 | 0.054 | 0.022 | 0.006 | 0.253 | 0.992 | 0.008 |
| 2019 | 0.058 | 0.023 | 0.009 | 0.264 | 0.998 | 0.002 |
| 2020 | 0.067 | 0.023 | 0.039 | 0.306 | 0.945 | 0.055 |
| 2021 | 0.062 | 0.023 | 0.007 | 0.259 | 0.996 | 0.004 |

ALL PREMIUM AND LOSS FIGURES ARE IN THOUSANDS. PREMIUM REFUNDS ARE REFLECTED IN THE YEARS MADE.

* COMMISSIONS AND TAXES ARE RATIOS TO WRITTEN PREMIUMS

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

North Carolina Net Deviations

AUTO LIABILITY

Voluntary Business

| Year | (1) Premium at Rate Bureau Rates | (2) Deviation % From RB Manual Rates | (3) Anticipated Premium (1) x (2) | (4) Amount of Deviation (3) - (1) |
|------|--|---|--|--|
| 2016 | 2,027,889,689 | -20.67% | 1,608,724,890 | (419,164,799) |
| 2017 | 2,209,579,381 | -21.12% | 1,742,916,216 | (466,663,165) |
| 2018 | 2,522,214,285 | -21.03% | 1,991,792,621 | (530,421,664) |
| 2019 | 2,405,907,198 | -22.65% | 1,860,969,218 | (544,937,980) |
| 2020 | 2,754,663,372 | -26.94% | 2,012,557,060 | (742,106,312) |
| 2021 | 3,127,859,237 | -27.15% | 2,278,645,454 | (849,213,783) |

Ceded Business

| Year | (5) O/T Clean Ceded Premium at Rate Bureau Rates | (6) Deviation % From RB Manual Rates | (7) O/T Clean Ceded Anticipated Premium (5) x (6) | (8) O/T Clean Ceded Amount of Deviation (7) - (5) | (9) Clean Risk Ceded Premium at Rate Bureau Rates | (10) Clean Risk Ceded Anticipated Premium = Col (9) | (11) Clean Risk Ceded Amount of Deviation (10) - (9) |
|------|---|---|---|---|--|---|--|
| 2016 | 185,016,821 | 27.40% | 235,711,429 | 50,694,608 | 368,103,876 | 368,103,876 | 0 |
| 2017 | 241,804,698 | 34.00% | 324,018,295 | 82,213,597 | 485,720,843 | 485,720,843 | 0 |
| 2018 | 255,608,621 | 37.60% | 351,717,462 | 96,108,841 | 499,639,639 | 499,639,639 | 0 |
| 2019 | 225,691,688 | 37.70% | 310,777,454 | 85,085,766 | 433,365,902 | 433,365,902 | 0 |
| 2020 | 246,543,493 | 15.70% | 285,250,821 | 38,707,328 | 470,698,538 | 470,698,538 | 0 |
| 2021 | 273,313,898 | 20.80% | 330,163,189 | 56,849,291 | 522,156,246 | 522,156,246 | 0 |

All Liability Business

| Year | (12) Total Premium at Rate Bureau Rates (1) + (5) + (9) | (13) Total Anticipated Premium (3) + (7) + (10) | (14) Amount of Deviation (13) - (12) | (15) Clean Risk Recoupment Factor | (16) Recoupment Amount [((1)+(7)+(9)) x (15)] | (17) Overall Pct. Deviation ((14)+(16)) / (12) |
|------|---|---|---|--|--|---|
| 2016 | 2,581,010,385 | 2,212,540,195 | (368,470,190) | 4.76% | 125,269,158 | -9.42% |
| 2017 | 2,937,104,922 | 2,552,655,354 | (384,449,568) | 5.58% | 168,477,973 | -7.35% |
| 2018 | 3,277,462,545 | 2,843,149,722 | (434,312,823) | 6.27% | 211,522,926 | -6.80% |
| 2019 | 3,064,964,788 | 2,605,112,574 | (459,852,214) | 6.75% | 212,628,412 | -8.07% |
| 2020 | 3,471,905,403 | 2,768,506,419 | (703,398,984) | 4.63% | 162,541,369 | -15.58% |
| 2021 | 3,923,329,381 | 3,130,964,889 | (792,364,492) | 6.12% | 243,586,935 | -13.99% |

6 year average: -10.20%

2016-2019, 2021 average: -9.13%

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

AUTO PHYSICAL DAMAGE

| Year | (1) | (2) | (3) | (4) |
|--------------------------|---|--|--|--|
| | Std Phy Dam Premium at Rate Bureau Rates | Deviation % From RB Manual Rates | Std Phy Dam Anticipated Premium (1) x (2) | Std Phy Dam Amount of Deviation (3) - (1) |
| 2016 | 1,826,853,513 | -27.61% | 1,322,459,258 | (504,394,255) |
| 2017 | 2,320,070,863 | -27.78% | 1,675,555,177 | (644,515,686) |
| 2018 | 2,514,981,788 | -27.30% | 1,828,391,760 | (686,590,028) |
| 2019 | 2,384,328,980 | -30.06% | 1,667,599,689 | (716,729,291) |
| 2020 | 2,447,124,839 | -29.45% | 1,726,446,574 | (720,678,265) |
| 2021 | 2,784,470,710 | -30.04% | 1,948,015,709 | (836,455,001) |
| Year | (5) | (6) | (7) | (8) |
| | Non-Std Premium at Rate Bureau Rates | Deviation % From RB Manual Rates | Non-Std Phy Dam Anticipated Premium (5) x (6) | Non-Std Phy Dam Amount of Deviation (7) - (5) |
| 2016 | 341,910,729 | 43.50% | 490,641,896 | 148,731,167 |
| 2017 | 418,113,604 | 45.05% | 606,473,783 | 188,360,179 |
| 2018 | 426,946,005 | 48.48% | 633,929,428 | 206,983,423 |
| 2019 | 381,078,041 | 49.89% | 571,197,876 | 190,119,835 |
| 2020 | 460,015,940 | 47.40% | 678,063,496 | 218,047,556 |
| 2021 | 526,406,390 | 43.66% | 756,235,420 | 229,829,030 |
| Year | (9) | (10) | (11) | (12) |
| | Total Phy Dam Premium at Rate Bureau Rates (1) + (5) | Total Anticipated Premium (3) + (7) | Amount of Deviation (10) - (9) | Overall Pct. Deviation (11) / (9) |
| 2016 | 2,168,764,242 | 1,813,101,154 | (355,663,088) | -16.40% |
| 2017 | 2,738,184,467 | 2,282,028,960 | (456,155,507) | -16.66% |
| 2018 | 2,941,927,793 | 2,462,321,188 | (479,606,605) | -16.30% |
| 2019 | 2,765,407,021 | 2,238,797,565 | (526,609,456) | -19.04% |
| 2020 | 2,907,140,779 | 2,404,510,070 | (502,630,709) | -17.29% |
| 2021 | 3,310,877,100 | 2,704,251,129 | (606,625,971) | -18.32% |
| 6 year average: | | | | -17.34% |
| 2016-2019, 2021 average: | | | | -17.35% |

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

North Carolina Dividends

| Year | LIABILITY | | Dividend as % of Vol+Ced Manual Earned Prem. |
|------|-------------------------------------|-----------------------|---|
| | Vol + Ced Manual Earned Prem. | Amount of Dividend | |
| 2016 | 3,312,275,573 | 9,159,705 | 0.28% |
| 2017 | 3,500,187,309 | 10,265,267 | 0.29% |
| 2018 | 3,809,212,636 | 11,815,554 | 0.31% |
| 2019 | 3,931,617,291 | 18,559,790 | 0.47% |
| 2020 | 4,250,326,110 | 73,239,681 | 1.72% |
| 2021 | 4,443,953,022 | 13,788,423 | 0.31% |

6 year average: 0.56%
 Avg Excl 2020.: 0.33%
 Selected:

PHYSICAL DAMAGE

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

6 year average: 0.64%
 Avg Excl 2020.: 0.36%
 Selected:

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

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

| Liability (a) | 2017 | 2018 | 2019 | 2020 | 2021 | average | average |
|------------------------|------|------|------|------|------|---------|----------------|
| | | | | | | | excluding 2020 |
| Commission & Brokerage | 8.8 | 8.6 | 8.5 | 8.7 | 8.2 | 8.6 | 8.5 |
| Other Acquisition | 9.3 | 9.3 | 9.4 | 10.0 | 9.4 | 9.5 | 9.4 |
| General Expenses | 6.3 | 6.5 | 7.1 | 7.7 | 7.3 | 7.0 | 6.8 |
| Taxes | 2.3 | 2.2 | 2.2 | 2.2 | 2.3 | 2.2 | 2.3 |
| ULAE (BI) | 11.6 | 12.7 | 12.2 | 14.3 | 11.0 | 12.4 | 11.9 |
| ULAE (PD) | 10.3 | 11.8 | 11.5 | 13.7 | 11.8 | 11.8 | 11.4 |

C&B, OA, GE, and Taxes are ratios to **actual** premium.
ULAE are ratios to Incurred Losses and ALAE.

| | 2017 | 2018 | 2019 | 2020 | 2021 | average | average |
|------------------------|------|------|------|------|------|---------|----------------|
| | | | | | | | excluding 2020 |
| Commission & Brokerage | 7.4 | 7.2 | 7.0 | 6.9 | 6.5 | 7.0 | 7.0 |
| Other Acquisition | 7.9 | 7.8 | 7.9 | 7.9 | 7.4 | 7.8 | 7.8 |
| General Expenses | 5.4 | 5.5 | 5.9 | 6.1 | 5.8 | 5.7 | 5.7 |
| Taxes | 1.9 | 1.9 | 1.8 | 1.8 | 1.8 | 1.8 | 1.9 |

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

| Standard Physical Damage | 2017 | 2018 | 2019 | 2020 | 2021 | average | average |
|------------------------------|------|------|------|------|------|---------|----------------|
| | | | | | | | excluding 2020 |
| Commission & Brokerage | 8.5 | 8.3 | 8.5 | 8.2 | 7.8 | 8.3 | 8.3 |
| Other Acquisition | 8.8 | 8.8 | 8.9 | 9.5 | 8.9 | 9.0 | 8.9 |
| General Expenses | 4.9 | 5.4 | 5.8 | 6.7 | 6.2 | 5.8 | 5.6 |
| Taxes | 2.4 | 2.2 | 2.3 | 2.3 | 2.3 | 2.3 | 2.3 |
| Loss Adjustment Expenses (b) | 12.9 | 12.5 | 11.9 | 13.9 | 11.3 | 12.5 | 12.2 |

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

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

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

| Consent to Rate Physical Damage | 2017 | 2018 | 2019 | 2020 | 2021 | average | average |
|---------------------------------|------|------|------|------|------|---------|----------------|
| | | | | | | | excluding 2020 |
| Commission & Brokerage | 8.8 | 8.6 | 7.9 | 8.3 | 7.9 | 8.3 | 8.3 |
| Other Acquisition | 8.0 | 8.5 | 8.0 | 8.7 | 8.4 | 8.3 | 8.2 |
| General Expenses | 5.6 | 7.3 | 7.4 | 8.1 | 7.3 | 7.1 | 6.9 |
| Taxes | 2.3 | 2.2 | 2.1 | 2.1 | 2.4 | 2.2 | 2.3 |

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

| | 2017 | 2018 | 2019 | 2020 | 2021 | average | average |
|------------------------|------|------|------|------|------|---------|----------------|
| | | | | | | | excluding 2020 |
| Commission & Brokerage | 12.7 | 12.7 | 11.9 | 12.2 | 11.4 | 12.2 | 12.2 |
| Other Acquisition | 11.7 | 12.9 | 12.1 | 12.8 | 12.3 | 12.4 | 12.3 |
| General Expenses | 8.2 | 11.0 | 11.1 | 11.9 | 10.7 | 10.6 | 10.3 |
| Taxes | 3.4 | 3.3 | 3.1 | 3.1 | 3.4 | 3.3 | 3.3 |

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

(a) Voluntary and Ceded business combined.

(b) Standard and Consent to Rate business combined.

Trend Selections

to be selected by Auto Committee 12/15/2022

| | HISTORICAL | | PROSPECTIVE | | |
|----------------------------|---------------|---------|----------------------------|------|-----------------|
| | Cost | Freq | Cost | Freq | |
| Bodily Injury - Basic | | | | | p5, 8, 14, 18 |
| BI - Total Limits | | | | | p6, 16 |
| Property Damage | | | | | p5, 8, 15, 19 |
| Medical Payments | | | | | p7, 9, 17, 20 |
| Comprehensive | | | | | p28-41, 46-47 |
| Collision | | | | | p50-63, 68-69 |
| Uninsured Motorist (BI) | | | | | p 84,86, 88, 90 |
| Uninsured Motorist (PD) | | | | | p85, 87, 89, 91 |
| Underinsured Motorist (BI) | | | | | p92-95 |
| | Expense Trend | | | | p2-3 |
| Other Selections: | Liability | Phy Dam | | | |
| Expenses | | | actual or adjusted average | | p115 |
| Profit | | | | | |
| Contingencies | | | | | p109-111 |
| Dividends | | | | | p114 |
| Deviations | | | actual or adjusted average | | p112-113 |
| Loss Dev BI/PD/MP | | | 3yr or 5 yr avg | | p99-108 |
| Loss Dev UM/UIM | | | 3yr or 5 yr avg | | p99-108 |

Trend Selections from last Review (December 2021)

| | HISTORICAL | | PROSPECTIVE | | |
|----------------------------|---------------|-------------|----------------------------|-------|--|
| | Cost | Freq | Cost | Freq | |
| Bodily Injury - Basic | 5.0% | -2.5% | 5.5% | -2.5% | |
| BI - Total Limits | 5.5% | | 6.5% | | |
| Property Damage | 5.0% | 0.0% | 6.5% | 0.0% | |
| Medical Payments | 3.0% | -2.5% | 3.5% | -2.5% | |
| Comprehensive | 4.0% | 0.0% | 6.0% | 0.0% | |
| Collision | 4.0% | 0.0% | 6.0% | 0.0% | |
| Uninsured Motorist (BI) | 8.0% | -1.0% | 8.0% | -1.0% | |
| Uninsured Motorist (PD) | 2.0% | 1.5% | 3.0% | 1.5% | |
| Underinsured Motorist (BI) | 0.0% | 5.0% | 0.0% | 5.0% | |
| | Expense Trend | | 3.0% | | |
| Other Selections: | Liability | Phy Dam | | | |
| Expenses | adj average | adj average | actual or adjusted average | | |
| Profit | 8.5 | 10.0 | | | |
| Contingencies | 0.00% | 0.00% | | | |
| Dividends | 0.40% | 0.40% | | | |
| Deviations | adj average | adj average | actual or adjusted average | | |
| Loss Dev BI/PD/MP | 3 year | - | 3yr or 5 yr avg | | |
| Loss Dev UM/UIM | 5 year | - | 3yr or 5 yr avg | | |

November 21st, 2022

Dear Karen,

Included below is Allstate's response to the inquiry regarding reserve strengthening and expense cutting initiatives for the Allstate Property & Casualty Insurance Company and Integon Indemnity Corporation and Integon Preferred Insurance Company Non-Fleet Auto Program in North Carolina.

With respect to 11 N.C.A.C. 10.1104 (3) (i), which states,

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

Allstate reports there have been **no** material changes with regard to case reserving practices for private passenger automobile insurance in the state of North Carolina over the past five years for the listed companies.

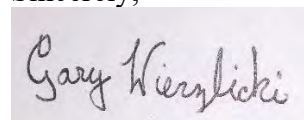
With respect to 11 N.C.A.C. 10.1104 (7) (c), which states,

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

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

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

Sincerely,

A rectangular box containing a handwritten signature in cursive script that reads "Gary Wierzbicki".

Gary Wierzbicki, FCAS
gwieb@allstate.com



Home Office • 100 Erie Insurance Place • Erie, Pennsylvania 16530 • 814.870.2000
Toll free 1.800.458.0811 • Fax 814.870.3126 • www.erieinsurance.com

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

November 9, 2022

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

RE: PPA RESERVE STRENGTHENING & EXPENSE CUTTING ACTIVITIES

1. RESERVE STRENGTHENING

The Erie Insurance Group began implementing Colossus and the Soft Tissue Evaluation program in 1998-1999 in order to establish more accurate case reserves. We continued with these claims initiatives through 2022.

A new claims administration software system for the Private Passenger Auto line of business was implemented in December, 2016. The software system is termed ERIE Claims Center (ECC). The manner in which claims were recorded and case reserves established changed with the implementation of the new claims system in December, 2016. The changes for the Private Passenger Auto line of business which impacted the establishment of case reserves were eliminated in May, 2017. Generally, there is an observed deterioration in case reserve adequacy that aligns with the implementation of the new claims system in December, 2016.

In mid-October 2022, a predictive model to assist adjusters in establishing case reserves for bodily injury claims was implemented in North Carolina. However, this is not expected to have a material impact on case reserves for the accident year ending December 31, 2022 as claims handlers gain confidence and comfort with the model.

Overall, the criteria used and basis for establishing case reserves for the Private Passenger Auto line of business has not changed materially from the criteria used over the latest five years. The

relative adequacy level of case reserves is examined during the quarterly reserve analysis. Relative case reserve adequacy levels appear to be deteriorating over the last five years, although the diagnostics become harder to discern during the coronavirus pandemic.

2. EXPENSE CUTTING ACTIVITIES

We are not aware of any expense cutting activities over the last five years on Private Passenger Auto coverages that would materially impact the anticipated expense levels in North Carolina. The data in the most recent annual statements (2018 through 2022) is most representative of what to expect in the future.

Sincerely,

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

Kayla M. Robertson, FCAS

From: [Grillo, Monica](#)
To: [Andy Montano](#); [Termini, Joseph](#)
Cc: [Karen Ott](#); [Rebecca Williams](#)
Subject: RE: NCRB - Reserve Strengthening and Expense Cutting Activities - Private Passenger Auto Due 11/23/22
Date: Friday, November 11, 2022 3:53:03 PM

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

Karen, our response is below.

Dear Mr. Montano:

In late 2017, GEICO performed retrospective reviews of loss development patterns which indicated that case basis reserves for the bodily injury coverage had generally been more than adequate prior to this time. As such, the decision was made to lower the case basis reserves for the bodily injury coverage. This intentional reduction to the case basis reserves combined with the inflationary impacts that have driven increasing BI severity trends in recent periods for both GEICO and the industry data (as measured by Fast Track) have resulted in higher age-to-age factors in the GEICO loss development triangles for the latest diagonals. We believe diagonals since this change are the most appropriate for projecting recent accident period losses to ultimate.

The GEICO Companies did not implement any changes that would have a material impact on the expense factors. Expense control is a continuing effort at the GEICO companies and for that reason, GEICO believes that its historical experience is an appropriate basis for determining the expense provisions in your rate calculations and that no special adjustments are necessary.

Please let me know if you need anything further.



Monica Grillo | Sr. Actuarial Manager II
Pronouns – She/Her/Hers
 Pricing and Product Management (PPM)
 Phone: 240-541-6944
 Email: mgrillo@geico.com

From: Andy Montano <afm@ncrb.org>
Sent: Monday, November 7, 2022 2:57 PM
To: Termini, Joseph <JTermini@geico.com>
Cc: Andy Montano <afm@ncrb.org>; Karen Ott <klo@ncrb.org>; Rebecca Williams <rrw@ncrb.org>; Grillo, Monica <MGrillo@geico.com>
Subject: NCRB - Reserve Strengthening and Expense Cutting Activities - Private Passenger Auto Due 11/23/22

**CAUTION External email: Proceed with caution on clicking links
or opening attachments. Report suspicious emails using the
Phish Alert Button.**

Joseph,

In connection with the 2023 North Carolina private passenger non-fleet motor vehicle insurance rate filing or review of experience, regulations adopted by the North Carolina Department of Insurance require that the Rate Bureau furnish statements from the fifteen largest writers of the various coverages involved regarding reserve strengthening and expense cutting activities over the previous five years.

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

Government Employees Insurance Company NAIC 22063
GEICO Indemnity Company NAIC 22055

RESERVE STRENGTHENING

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

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

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

EXPENSE CUTTING ACTIVITIES

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

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

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

Once completed, please reply to this email with the requested information to Karen Ott

klo@ncrb.org as soon as possible but no later than **November 23, 2022**.

Andy Montano

NCRB Personal Lines Director

NCRF Automobile Manager

2910 Sumner Boulevard

Raleigh, NC 27616

919.582.1021 *office*

afm@ncrb.org

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

November 18, 2022

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

Dear Karen,

This letter is in response to your November 7, 2022 request for statements regarding LM Insurance Corporation's reserve strengthening and expense cutting activities.

Reserve Strengthening

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

Expense Cutting

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

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

Sincerely,

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



November 28, 2022

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

Re: 2022 Reserve Strengthening and Expense Cutting

Dear Mr. Montano:

I am providing the following information concerning expense cutting activities and reserve strengthening for Nationwide Mutual Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, Allied Property and Casualty Insurance Company, and Nationwide Insurance Company of America.

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

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

Please contact me if you have any questions.

Sincerely,



Chas Cullen, ACAS, MAAA
Actuary, PC
Nationwide Insurance
cullenc@Nationwide.com
(614) 677-7215



North Carolina Farm Bureau Insurance Group

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

November 8, 2022

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

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

Mr. Montano:

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

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

Roger Batdorff
Senior Executive, Actuarial, Research & Reinsurance

RB/kb

11/21/2022

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

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

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto Loss and Defense and Cost Containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves did not materially change in 2022, nor over the past five years.

Sincerely,

James King, ACAS

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

11/21/2022

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

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

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto Loss and Defense and Cost Containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves did not materially change in 2022, nor over the past five years.

Sincerely,

James King, ACAS

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



November 16, 2022

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

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

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

Dear Ms. Ott:

RE: Reserve Strengthening and Expense Cutting Activities

Your email dated November 7, 2022 requested two items required from the largest writers of liability and physical damage private passenger automobile insurance in North Carolina.

The first item concerned reserves. In response to your question, State Farm has not made any changes in the past five years that have a material impact on the reserves established in North Carolina.

The second item concerned expenses. State Farm continues to review every aspect of our company's operation in an effort to further streamline workflow and processes and to invest in technological advances where appropriate while striving to improve the service provided to our customers. We believe that State Farm's recent expense levels are representative of what we expect for 2023, as we do not anticipate a material change.

Sincerely,

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

Jeff Clinch
Actuary and Assistant Secretary-Treasurer

JC:kw



We know what it means to serve.™

INSURANCE • BANKING • INVESTMENTS • RETIREMENT • ADVICE

November 9, 2022

Karen Ott
2910 Sumner Boulevard
Raleigh, NC 27616

Reference: Inquiry of Reserve Strengthening & Expense Cutting Activities

Ms. Ott:

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

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

Sincerely,

Carl Earnest, ACAS
Regional Actuary
USAA Auto Pricing

MINUTES OF THE HYBRID MEETING OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE
BUREAU HELD DECEMBER 15, 2022

MEMBERS PRESENT

Allstate Insurance Company

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

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

OTHERS PRESENT

Consultant
Insurance Services Office

Milliman
Young, Moore and Henderson, P.A.

Staff

REPRESENTED BY

Chris Gumaer*
Rick Pierce
Monica Grillo*
John Bergan*
Nick Sizemore*
Mark Ford
George You*
Chas Cullen
Roger Batdorff*
Michelle Burkett*
Jennifer Heizer
Lois Cappellano*
Zach Johnson**

REPRESENTED BY

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

*Attended remotely.

**Partial attendance.

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

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

1. 2023 Private Passenger Automobile Rate Review

Mr. Montano opened discussion, stating that the purpose of the meeting is to select trends and other provisions for use in preparing the preliminary rate level indications. Attention was then directed to the trend package prepared by Insurance Services Office (ISO) and previously distributed with respect to the 2023 automobile rate level review. Mr. DeNicola reviewed the exhibits in detail and the Committee reviewed and discussed the latest available internal and external trend data for losses and expenses. Mr. Retian noted that the most recent experience period and indices reflect rising costs and significant inflation. The Committee also reviewed Fast Track trend data, which were noted to be subsets of the internal trend data already seen, except for Comprehensive, where the database is a little larger. Attention was then directed to the required reserve strengthening and expense savings letters submitted by the largest writers of private passenger automobile in the state. Mr. DeNicola stated that the current process of using a three-year average for loss development for all coverages except UM and UIM, where a five-year average is used, remains appropriate based on the latest reserve strengthening letters. The Committee reviewed data on contingencies, deviations, dividends, and expenses. Following its review and discussions, the Committee selected an expense trend, historical and prospective cost and frequency trends, and provisions for contingencies, dividends, deviations, and expenses, with the provisions for deviations and expenses based on averages excluding 2020, to be used in preparing the preliminary rate level indications.

Dr. Zanjani provided an overview of the profit issues and explained his analysis of the cost of capital for North Carolina private passenger automobile. Dr. Zanjani discussed the various components of his pro forma underwriting profit analysis, including the investment yield and the premium to surplus ratio. He then described an array of potential underwriting profit provisions and their corresponding returns with and without investment income on surplus. Dr. Zanjani noted that increasing interest rates have largely driven the changes for this year. Dr. Zanjani answered questions from the Committee. Following review and discussion, there was consensus by the Committee on profit selections for liability and physical damage.

After discussion, the Committee voted to accept all of its selections and directed ISO and Rate Bureau staff to compile a package with the preliminary rate level indications using those selections to be presented for consideration at a future meeting. Given the rapidly changing economic conditions, Rate Bureau staff reminded the Committee that the selections represent work in progress and may be revisited, if necessary. In the interest of time, the Committee also agreed to consider the other items listed for discussion on the agenda at a future meeting.

2. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano
Director, Personal Lines

AM:ko
AC-22-4
1/18/2023

Automobile Committee

Agenda

Date: January 5, 2023

Time: 9:00 AM (EDT)

Zoom Teleconference

1. Welcome

2. Roll Call

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

4. 2023 Private Passenger Automobile Rate Review Updated Indications

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

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

5. Automobile Program Changes

Staff will present **Exhibit 6**, which includes a summary and proposed program changes for the following:

- 1. Personal Auto Manual Rules 2, 14, and 19**
- 2. SDIP Hearing Procedures**
- 3. Cancellation/Non-renewal form and new Adverse Action form**

The Committee will be asked to review the above exhibit internally for discussion at the next meeting of the Committee.

6. Report of Staff and Counsel

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

7. Other Business

8. Adjournment

AM:kj

AC-23-1 Agenda

12/30/22

**NORTH CAROLINA RATE BUREAU
ANTITRUST COMPLIANCE POLICY AND
BOARD RESOLUTION**

Whereas, it is the established policy of the North Carolina Rate Bureau to comply fully with all laws and regulations applicable to its operations; and

Whereas, the creation and operation of the North Carolina Rate Bureau is to promulgate rates and forms, and because the activities and functions bring together representatives of insurance companies that may be in competition, it is the policy of the NCRB, in the course of its activities and functions, to discourage and prohibit the disclosure of competitive information.

Resolved, that the following antitrust guidelines are adopted by the Governing Committee of the NCRB.

These guidelines apply to those individuals and alternates who serve on the NCRB Governing Committee, NCRB committees and subcommittees and NCRB task forces and any other individual in attendance at an NCRB meeting.

1. In performing the statutory duties of the North Carolina Rate Bureau, avoid any action or statement which would give the appearance of private motivation.
2. Conduct business at regularly scheduled, formal meetings where minutes are kept and counsel is present.
3. Do not hold "informal" meetings or "rump sessions" at which any agreements or understandings are reached or any decisions are made.
4. Do not authorize, agree to, engage in or even discuss any activity which might be interpreted as boycott, coercion or intimidation.
5. Specifically, do not authorize, agree to, engage in or even discuss any division of markets, allocation of customers or refusal to do business with any individual or business organization.
6. Do not discuss individual company results, or current or future marketing or pricing strategies or business plans.
7. When in doubt, consult counsel.

NORTH CAROLINA RATE BUREAU

CONFLICTS OF INTEREST STATEMENT

Whereas, the North Carolina Rate Bureau affirms its confidence in the loyalty and integrity of its Governing Committee, Bureau employees, agents, consultants and member representatives including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces; and

Whereas, it is the policy of the Bureau that members of the governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces conduct their personal and business affairs in such a manner as to avoid any possible conflict of interest with their duties and responsibilities owed to the Bureau; and

Now therefore, it is resolved that the Governing Committee hereby adopts the following policy addressing conflicts of interest:

It is the Bureau's policy that the Governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces shall not permit private interests to conflict with the proper discharge of his or her duties, nor shall one's position or the knowledge gained therein be used to further such interests. In addition, each said person shall conduct his or her private affairs in such manner as to avoid giving the appearance of any such conflict.

Any person having a conflict of interest on a matter shall not vote, take action, or use his or her personal influence on the matter. However, he or she may be counted in determining the quorum for a meeting where action on the matter may be taken. The minutes of any such meeting shall reflect that a disclosure was made and the abstention from voting.

It is understood and acknowledged by the Governing Committee that, as a result of the Bureau's unique structure and relationship to its members, many representatives of the Bureau will have certain inherent and obvious interest unique to his or her position held outside of the Bureau structure. This Policy is not intended to require a disclosure of such obvious situations at every meeting. This Policy should however serve as a reminder to those individuals who find themselves in that situation that, when taking action on behalf of the Bureau, they must make decisions that they believe to be in the best interest of the Bureau and its member companies and put aside other interests they represent.

NORTH CAROLINA RATE BUREAU**Code of Ethics and Standards of Conduct**

The undersigned, an individual committee member or a representative of a company member (on behalf of his/her company) on a committee of the North Carolina Rate Bureau ("Bureau") (a "member"), hereby agrees to conform to the following code of ethics and to abide by the following standards of conduct:

1. Each member's conduct shall be marked by integrity and dignity, and he or she shall expect and encourage such conduct by others.
2. Each member should understand and support the Bureau's mission, purposes, goals, policies, programs, services, strengths and needs and be able to communicate them to others. In the performance of his or her duties, each member shall obey all applicable state, local and federal laws, rules and regulations.
3. Each member agrees to be governed by a spirit of cooperation, helpfulness and frankness in his or her relationship with fellow members to the end that each shall be equipped, through cooperative measures and exchanges of ideas, to better perform and function, and to foster the advancement and prestige of the Bureau.
4. Each member shall respect the confidential and proprietary nature of information received in the performance of his, hers or its duties and shall not divulge any privileged, confidential or proprietary information of the Bureau (including without limitation privileged work product and attorney/client communication) unless legally discharged from such obligation. No member shall have authority to waive or compromise any claim of privilege or confidentiality unless authorized to do so. Individual representatives of a company shall not share privileged, confidential or proprietary information of the Bureau with persons within his/her company unless such persons are informed of the company's obligations under this agreement.
5. Each member agrees that he or she does not and shall not speak or act on behalf of the Bureau unless authorized to do so.
6. Each member agrees to observe the policies and procedures of the Bureau, including without limitation the Antitrust Compliance Policy and the Conflicts of Interest Statement.
7. Each member shall seek to avoid any perception that he or she is not acting in the Bureau's best interest.

2023 North Carolina Private Passenger Auto Rate Review

Disclaimer

These slides are part of a presentation given to a committee of the North Carolina Rate Bureau, and these slides are incomplete without the accompanying oral presentation and any other materials included as part of that overall presentation.



Summary of 2023 PP Auto Review Indications

| Coverage | 2021 Earned Premium at Current Level (000s) | Indicated Rate Level Change [^] |
|-----------------------------------|---|--|
| Bodily Injury | \$1,813,614 | +21.3% |
| Property Damage | 1,837,752 | +41.5% |
| Medical Payments | 175,750 | -10.3% |
| Uninsured Motorists | 188,354 | +38.8% |
| Underinsured Motorists | 209,726 | +49.3% |
| Auto Liability Total | \$4,225,196 | +30.9% |
| | | |
| Comprehensive | \$1,169,136 | +27.5% |
| Collision | 3,063,273 | +24.8% |
| Auto Physical Damage Total | \$4,232,409 | +25.5% |
| | | |
| Auto Total | \$8,457,605 | +28.2% |
| | | |
| <i>Motorcycle Liability</i> | \$57,018 | +3.7% |

[^]UM, UIM and Motorcycle Liability based on three years experience (2019-2021). All others based on 2021 experience.



Review of 2019 Private Passenger Auto Filing

| Coverage | 2019 Indicated Rate Change | 2019 Filed Rate Change | 2019 Settled Rate Change | 2019 "Left On Table" | 2023 Review Indicated Change |
|-----------------|----------------------------|------------------------|--------------------------|----------------------|------------------------------|
| Liability | +22.8% | +22.8% | +11.3% | +10.3% | +30.9% |
| Physical Damage | -9.1% | -9.1% | -9.1% | +0.0% | +25.5% |
| Total | +7.6% | +7.6% | +1.6% | +5.9% | +28.2% |



Comparison of Selected Expenses

| Rate Component | 2019 Filing [^] | | Current Review* | |
|------------------------------|--------------------------|---------|-----------------|---------|
| | Liability | Phy Dam | Liability | Phy Dam |
| Profit Loading | 11.0% | 12.5% | 8.0% | 9.5% |
| Dividends | 0.3% | 0.3% | 0.4% | 0.4% |
| Contingencies | 0.0% | 0.0% | 0.0% | 0.0% |
| Deviations | 9.0% | 13.2% | 9.1% | 17.4% |
| Fixed Expense Ratio | 15.6% | 13.7% | 16.2% | 14.4% |
| Variable Expense | 10.6% | 10.9% | 10.4% | 10.6% |
| Loss Adjustment Expense (BI) | 11.6% | 12.9% | 11.9% | 12.2% |
| Loss Adjustment Expense (PD) | 10.3% | | 11.4% | |
| | | | | |

[^] Expense ratios are for the 2017 experience year.

* Expense ratios represent the average ratio for the 2017-2019, 2021 experience years.



Comparison of Trends

| Component | 2019 Filing [^] | Current Review* (Historical) | Current Review* (Prospective) |
|-------------------------------|--------------------------|------------------------------|-------------------------------|
| Bodily Injury Basic Limits | +2.9% | +6.0% | +7.1% |
| Bodily Injury Total Limits | +2.9% | +7.5% | +8.1% |
| Property Damage | 4.4% | +12.0% | +11.6% |
| Medical Payments | +1.0% | -0.1% | 0.0% |
| Comprehensive | +1.0% | +10.0% | +10.0% |
| Collision | +3.0% | +15.0% | +15.7% |
| Uninsured BI | +3.5% | +6.0% | +6.0% |
| Uninsured PD | +6.1% | +7.5% | +7.0% |
| Underinsured BI | +0.9% | +8.7% | +8.7% |
| Expense Trend | +2.5% | | +5.5% |
| Annualized Symbol – Comp | +2.5% | | +4.3% |
| Annualized Symbol - Collision | +1.1% | | +1.7% |

[^] Loss Trends for the 2019 filing are based on experience through 6/30/2018 for BI, PD, MP, Comprehensive and Collision, and through 12/31/2017 for UM BI, UM PD and UIM BI coverages.

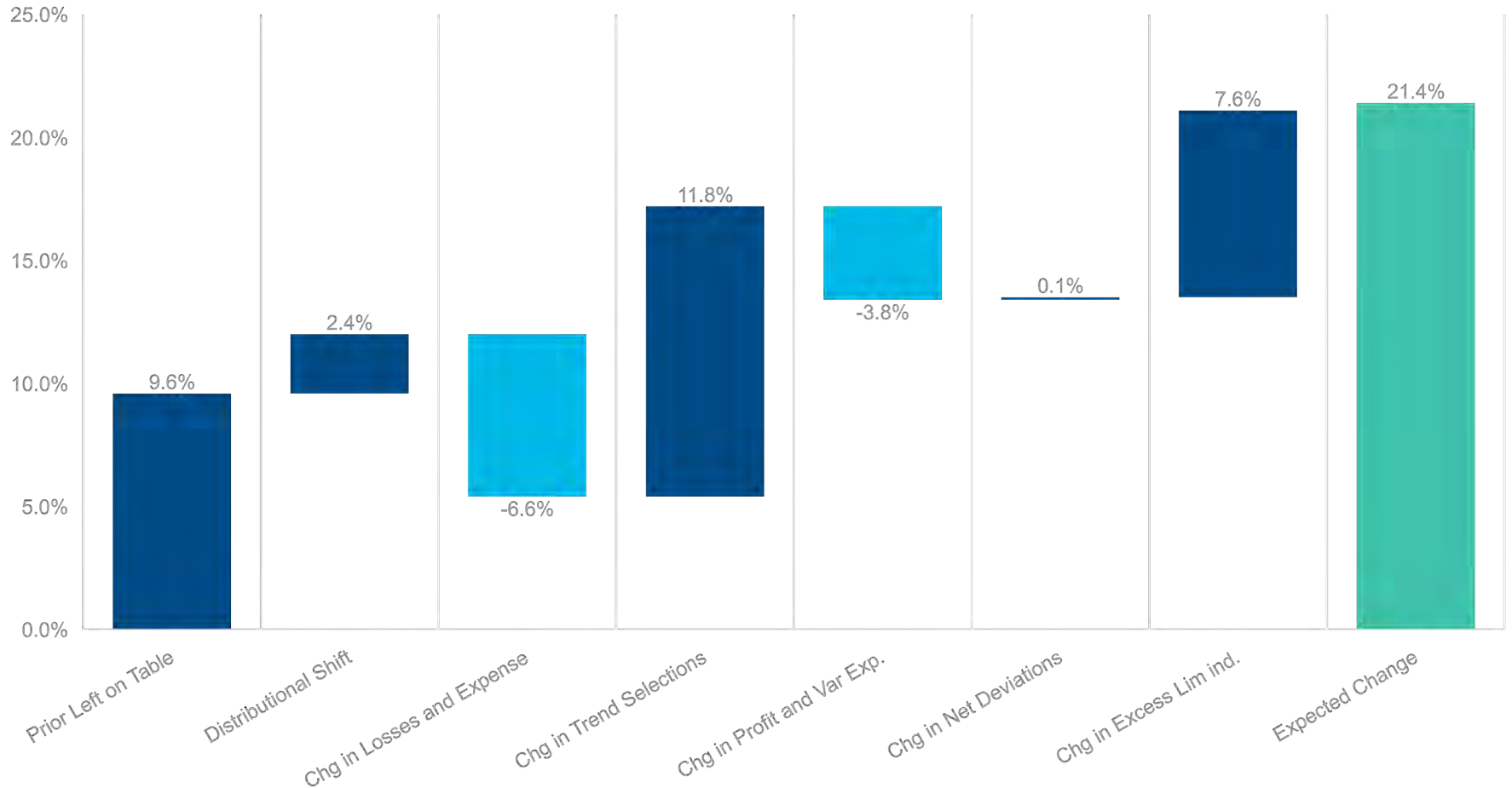
* Loss Trends for the current review are based on experience through 6/30/2022 for BI, PD, MP, Comprehensive and Collision, and through 12/31/2021 for UM BI, UM PD and UIM BI coverages.



Coverage Indication Chart – 2023 Review vs. 2019 Filing

Bodily Injury Indication by Component

■ Increase ■ Decrease ■ Total

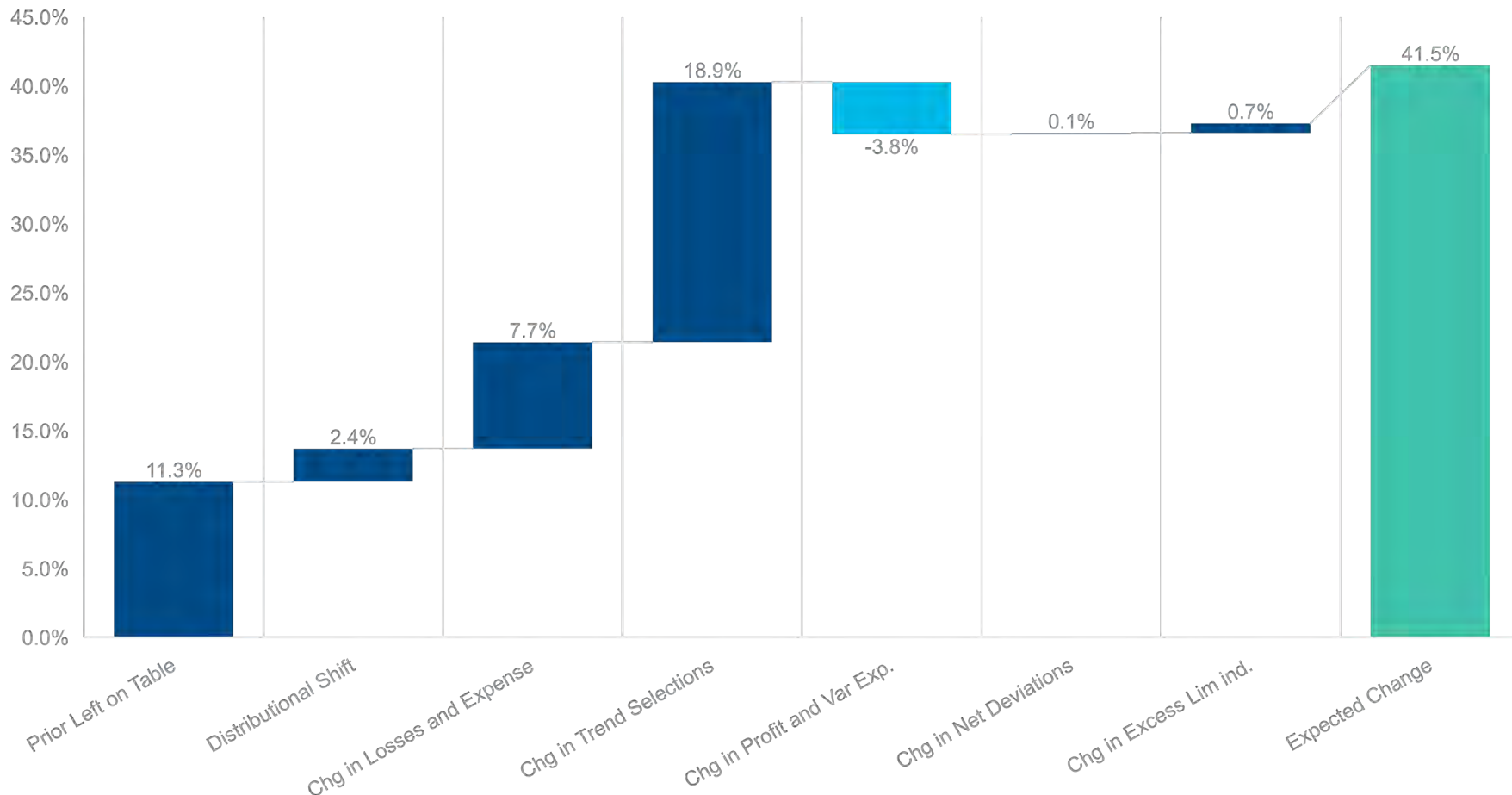




Coverage Indication Chart – 2023 Review vs. 2019 Filing

Property Damage Indication by Component

■ Increase ■ Decrease ■ Total

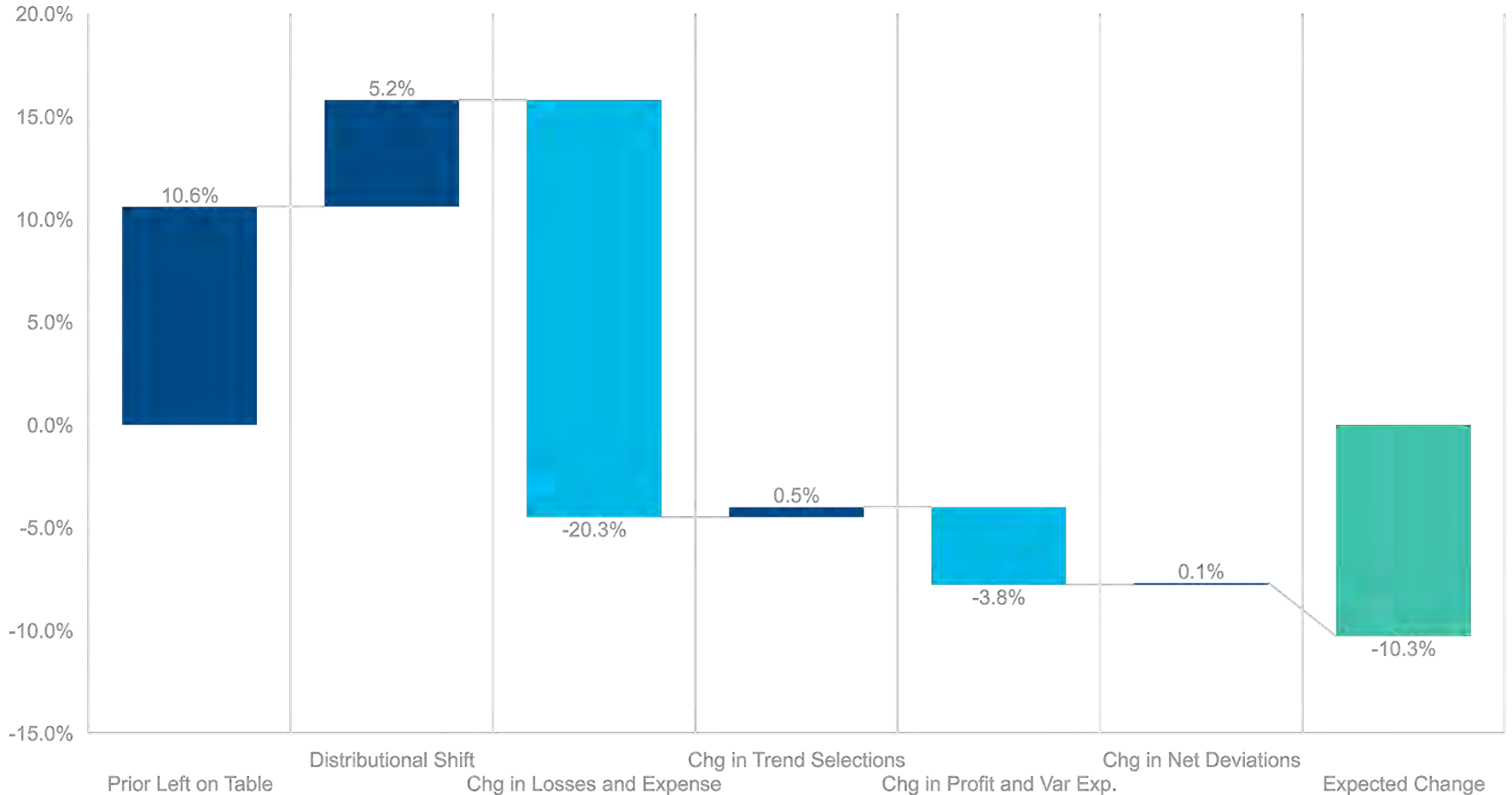




Coverage Indication Chart – 2023 Review vs. 2019 Filing

Medical Payments Indication by Component

■ Increase ■ Decrease ■ Total

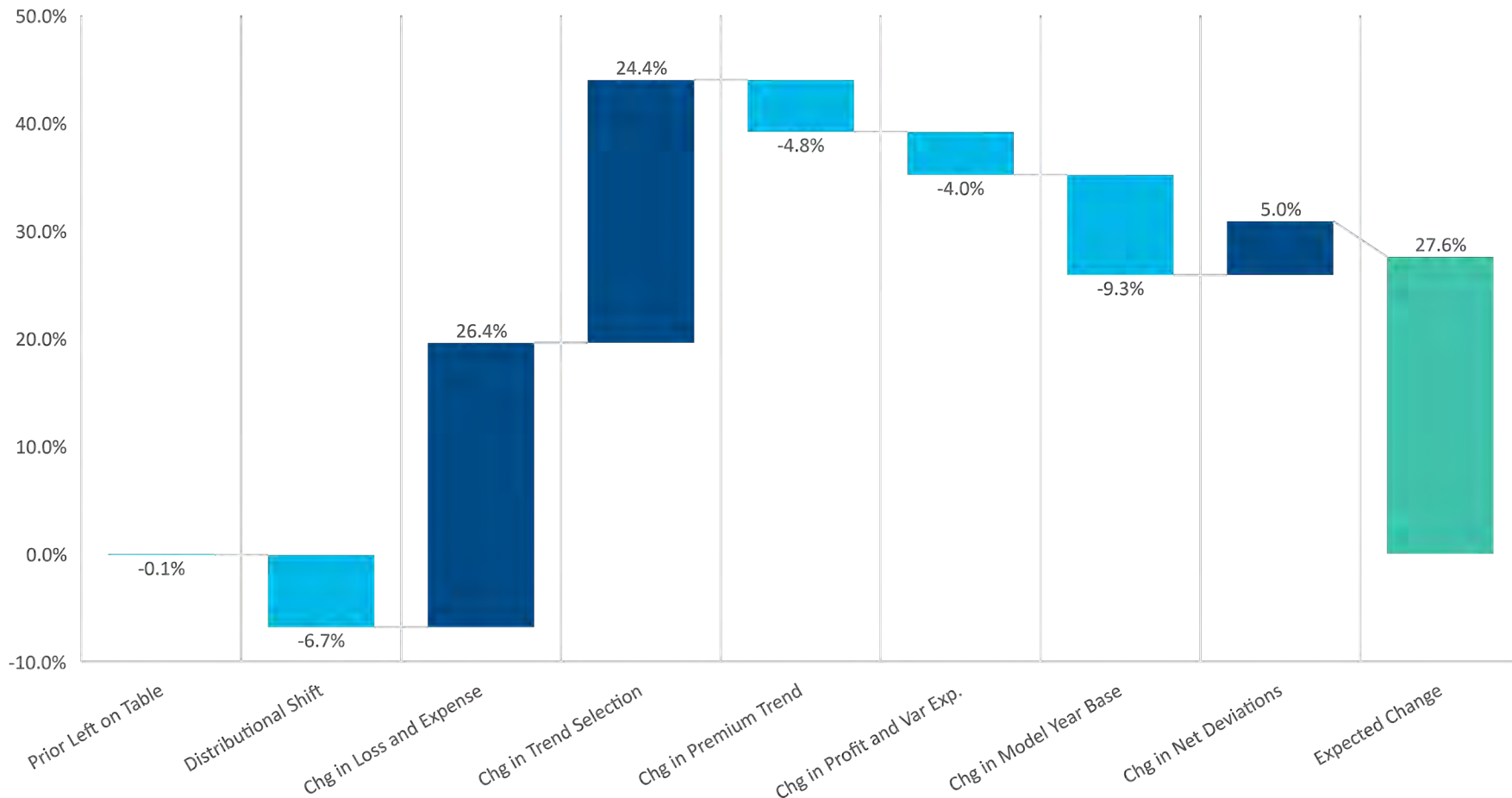




Coverage Indication Chart – 2023 Review vs. 2019 Filing

Comprehensive Indication by Component

■ Increase ■ Decrease ■ Total

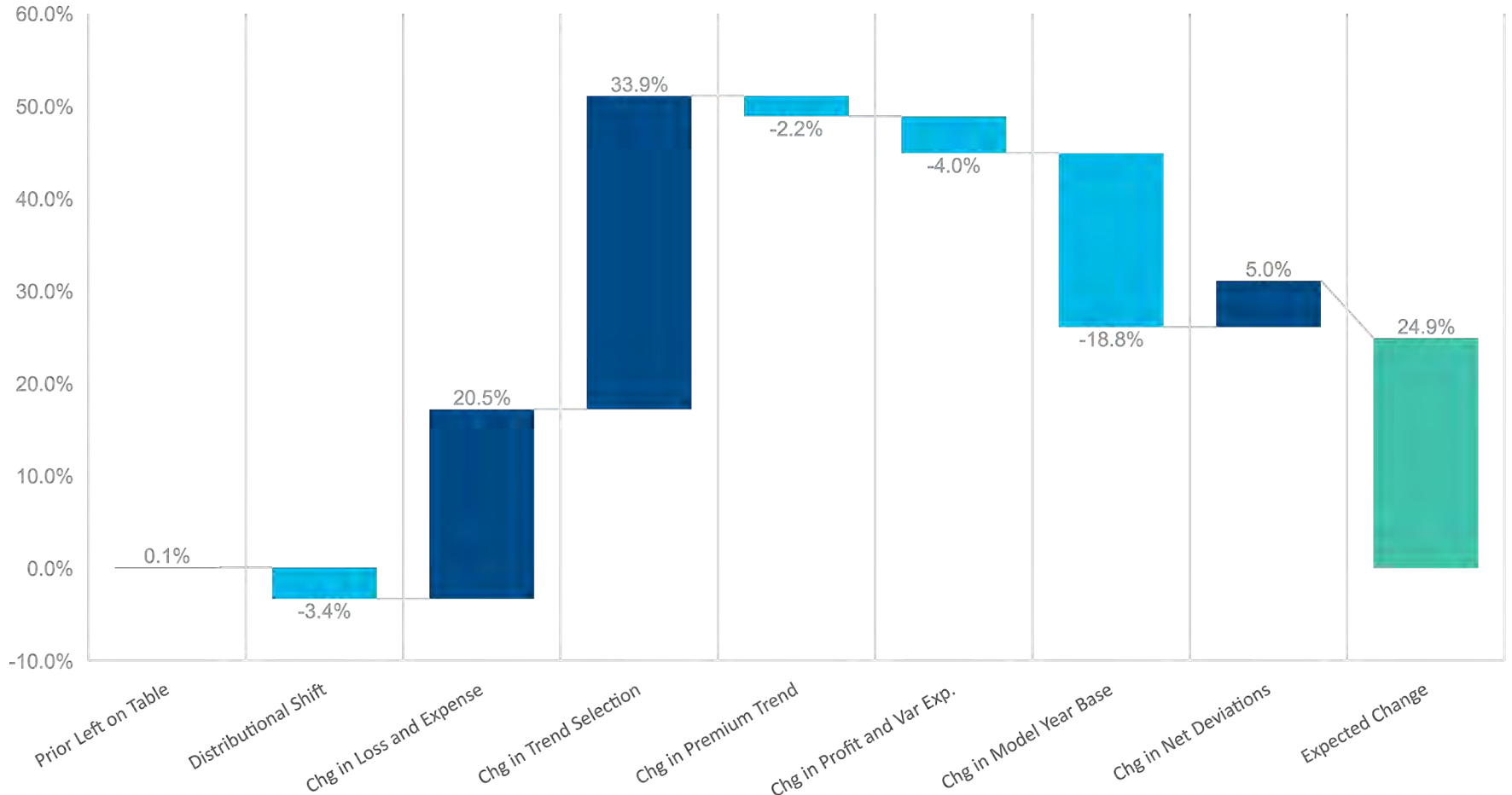




Coverage Indication Chart – 2023 Review vs. 2019 Filing

Collision Indication by Component

■ Increase ■ Decrease ■ Total





Liability Increased Limits Factors

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

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

NORTH CAROLINA
SUMMARY OF RATE LEVEL CHANGES

| | EARNED PREMIUMS* AT PRESENT <u>MANUAL RATES</u> | INDICATED RATE LEVEL <u>CHANGE</u> |
|----------------------------|--|--|
| Auto Liability: | | |
| Bodily Injury | \$1,813,614 | 21.3% (A) |
| Property Damage | \$1,837,752 | 41.5% (A) |
| Medical Payments | \$175,750 | -10.3% |
| Uninsured Motorists | \$188,354 | 38.8% (B) |
| Underinsured Motorists | \$209,726 | 49.3% (B) |
| Auto Liability Total | \$4,225,196 | 30.9% |
| Auto Physical Damage: | | |
| Comprehensive | \$1,169,136 | 27.5% |
| Collision | \$3,063,273 | 24.8% |
| Auto Physical Damage Total | \$4,232,409 | 25.5% |
| Auto GRAND TOTAL | \$8,457,605 | 28.2% |
| MOTORCYCLE LIABILITY | \$57,018 | 3.7% (C) |

* In thousands.

(A) THE INDICATED RATE LEVEL CHANGES FOR BODILY INJURY AND PROPERTY DAMAGE REFLECT THE COMBINED INDICATIONS FOR BASIC AND HIGHER LIMITS. FOR BODILY INJURY, THE BASIC LIMITS INDICATED CHANGE IS 15.6% AND THE INDICATED CHANGE ON HIGHER LIMITS IS 4.9%, RESULTING IN A TOTAL LIMITS INDICATED CHANGE OF 21.3%. FOR PROPERTY DAMAGE, THE BASIC LIMITS INDICATED CHANGE IS 40.4% AND THE INDICATED CHANGE ON HIGHER LIMITS IS 0.8%, RESULTING IN A TOTAL LIMITS INDICATED CHANGE OF 41.5%.

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

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

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGESSTATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021All Liability BusinessAll Carriers

| | 30/60 <u>Bodily Injury</u> | \$25,000 <u>Property Dam.</u> | Total Limits <u>Med. Pay.</u> |
|--|-------------------------------|----------------------------------|----------------------------------|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | 662,954,943 | 1,008,500,221 | 75,330,764 |
| (2) Loss Development Factor (b) | 1.147 | 1.050 | 1.066 |
| (3) Developed Losses and ALAE (1)x(2) | 760,409,320 | 1,058,925,232 | 80,302,594 |
| (4) Unallocated Loss Adjustment Expense Factor (See page 29) | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 90,488,709 | 120,717,476 | 9,556,009 |
| (6) General and Other Acquisition Expenses (c) | 181,773,426 | 223,741,374 | 21,402,147 |
| (7) Earned Exposures (a) | 8,382,874 | 8,382,874 | 5,407,845 |
| (8) Average Annual Change in Losses and ALAE (See page 35) | 7.1% | 11.6% | 0.0% |
| (9) Average Annual Change in Expenses (See page 34) | 5.5% | 5.5% | 5.5% |
| (10) Years of Trend - Losses and ALAE (d) | 3.04 | 3.04 | 3.04 |
| (11) Years of Trend - ULAE (e) | 3.04 | 3.04 | 3.04 |
| (12) Years of Trend - G & OA Expenses (f) | 2.75 | 2.75 | 2.75 |
| (13) Projected Losses and ALAE (d) | 936,824,282 | 1,478,259,624 | 80,302,594 |
| (14) Projected ULAE (e) | 106,505,210 | 142,084,469 | 11,247,423 |
| (15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$ | 124.46 | 193.29 | 16.93 |
| (16) Projected G & OA Expenses (f) | 210,675,401 | 259,316,252 | 24,805,088 |
| (17) Projected Fixed Expenses per exposure $[(16)]/(7)$ | 25.13 | 30.93 | 4.59 |
| (18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$ | 149.59 | 224.22 | 21.52 |
| (19) Percentage Dividends (See page 34) | 0.40% | 0.40% | 0.40% |
| (20) Permissible Loss, LAE and G & OA Expense Ratio (See page 26) | 0.816 | 0.816 | 0.816 |
| (21) Net Premium Required per exposure $[(18)]/((20)-(19))$ | 184.22 | 276.13 | 26.50 |
| (22) Percentage Net Deviations (g) | 9.12% | 9.12% | 9.12% |
| (23) Anticipated Deviations Per Exposure $[(21)]/(1.0-(22))-(21)$ | 18.49 | 27.71 | 2.66 |
| (24) Premium Required per exposure $[(21)+(23)]$ | 202.71 | 303.84 | 29.16 |
| (25) Present Average Rate (30/60/25, T/L MP) | 175.32 | 216.41 | 32.5 |
| (26) Indicated Change (30/60/25, T/L MP) $[(24)]/(25)-1.000$ | 15.6% | 40.4% | -10.3% |
| (27) Indicated Higher Limits Change (See pages 22, 23) | 4.9% | 0.8% | |
| (28) Indicated Total Limits Change $[(1.000+(26))x(1.000+(27))]-1.000$ | 21.3% | 41.5% | -10.3% |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGESSTATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020All Liability BusinessAll Carriers

| | 30/60 <u>Bodily Injury</u> | \$25,000 <u>Property Dam.</u> | Total Limits <u>Med. Pay.</u> |
|--|-------------------------------|----------------------------------|----------------------------------|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | 652,348,159 | 838,065,019 | 72,557,901 |
| (2) Loss Development Factor (b) | 1.033 | 1.006 | 1.026 |
| (3) Developed Losses and ALAE (1)x(2) | 673,875,648 | 843,093,409 | 74,444,406 |
| (4) Unallocated Loss Adjustment Expense Factor (See page 30) | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 80,191,202 | 96,112,649 | 8,858,884 |
| (6) General and Other Acquisition Expenses (c) | 178,391,137 | 216,356,688 | 21,735,812 |
| (7) Earned Exposures (a) | 8,196,517 | 8,196,517 | 5,367,178 |
| (8) Average Annual Change in Losses and ALAE (See page 35) | 6.8% | 11.7% | 0.0% |
| (9) Average Annual Change in Expenses (See page 34) | 5.5% | 5.5% | 5.5% |
| (10) Years of Trend - Losses and ALAE (d) | 4.04 | 4.04 | 4.04 |
| (11) Years of Trend - ULAE (e) | 4.04 | 4.04 | 4.04 |
| (12) Years of Trend - G & OA Expenses (f) | 3.75 | 3.75 | 3.75 |
| (13) Projected Losses and ALAE (d) | 878,733,845 | 1,318,598,092 | 74,444,406 |
| (14) Projected ULAE (e) | 99,517,282 | 119,275,797 | 10,993,875 |
| (15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$ | 119.35 | 175.42 | 15.92 |
| (16) Projected G & OA Expenses (f) | 217,993,969 | 264,387,873 | 26,561,162 |
| (17) Projected Fixed Expenses per exposure $[(16)]/(7)$ | 26.60 | 32.26 | 4.95 |
| (18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$ | 145.95 | 207.68 | 20.87 |
| (19) Percentage Dividends (See page 34) | 0.40% | 0.40% | 0.40% |
| (20) Permissible Loss, LAE and G & OA Expense Ratio (See page 27) | 0.816 | 0.816 | 0.816 |
| (21) Net Premium Required per exposure $[(18)]/((20)-(19))$ | 179.74 | 255.76 | 25.70 |
| (22) Percentage Net Deviations (g) | 9.12% | 9.12% | 9.12% |
| (23) Anticipated Deviations Per Exposure $[(21)]/(1.0-(22))-(21)$ | 18.04 | 25.67 | 2.58 |
| (24) Premium Required per exposure $[(21)+(23)]$ | 197.78 | 281.43 | 28.28 |
| (25) Present Average Rate (30/60/25, T/L MP) | 175.99 | 217.32 | 33.27 |
| (26) Indicated Change (30/60/25, T/L MP) $[(24)]/(25)-1.000$ | 12.4% | 29.5% | -15.0% |
| (27) Indicated Higher Limits Change (See pages 22, 23) | 4.9% | 0.8% | |
| (28) Indicated Total Limits Change $[(1.000+(26))x(1.000+(27))]-1.000$ | 17.9% | 30.5% | -15.0% |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGESSTATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019All Liability BusinessAll Carriers

| | 30/60 <u>Bodily Injury</u> | \$25,000 <u>Property Dam.</u> | Total Limits <u>Med. Pay.</u> |
|--|-------------------------------|----------------------------------|----------------------------------|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | 789,009,124 | 1,044,428,854 | 94,596,524 |
| (2) Loss Development Factor (b) | 1.012 | 1.001 | 1.009 |
| (3) Developed Losses and ALAE (1)x(2) | 798,477,233 | 1,045,473,283 | 95,447,893 |
| (4) Unallocated Loss Adjustment Expense Factor (See page 31) | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 95,018,791 | 119,183,954 | 11,358,299 |
| (6) General and Other Acquisition Expenses (c) | 175,866,290 | 193,778,606 | 22,206,816 |
| (7) Earned Exposures (a) | 7,937,673 | 7,937,673 | 5,282,795 |
| (8) Average Annual Change in Losses and ALAE (See page 35) | 6.7% | 11.8% | 0.0% |
| (9) Average Annual Change in Expenses (See page 34) | 5.5% | 5.5% | 5.5% |
| (10) Years of Trend - Losses and ALAE (d) | 5.04 | 5.04 | 5.04 |
| (11) Years of Trend - ULAE (e) | 5.04 | 5.04 | 5.04 |
| (12) Years of Trend - G & OA Expenses (f) | 4.75 | 4.75 | 4.75 |
| (13) Projected Losses and ALAE (d) | 1,107,487,922 | 1,833,760,138 | 95,447,893 |
| (14) Projected ULAE (e) | 124,474,616 | 156,130,980 | 14,879,372 |
| (15) Projected Losses and LAE per exposure $[(13)+(14)]/(7)$ | 155.20 | 250.69 | 20.88 |
| (16) Projected G & OA Expenses (f) | 226,867,514 | 249,974,402 | 28,646,793 |
| (17) Projected Fixed Expenses per exposure $[(16)]/(7)$ | 28.58 | 31.49 | 5.42 |
| (18) Projected Loss, LAE and Expenses Per Exposure $[(15)+(17)]$ | 183.78 | 282.18 | 26.30 |
| (19) Percentage Dividends (See page 34) | 0.40% | 0.40% | 0.40% |
| (20) Permissible Loss, LAE and G & OA Expense Ratio (See page 28) | 0.817 | 0.817 | 0.817 |
| (21) Net Premium Required per exposure $[(18)]/((20)-(19))$ | 226.05 | 347.08 | 32.35 |
| (22) Percentage Net Deviations (g) | 9.12% | 9.12% | 9.12% |
| (23) Anticipated Deviations Per Exposure $[(21)]/(1.0-(22))-(21)$ | 22.68 | 34.83 | 3.25 |
| (24) Premium Required per exposure $[(21)+(23)]$ | 248.73 | 381.91 | 35.60 |
| (25) Present Average Rate (30/60/25, T/L MP) | 176.16 | 217.66 | 33.32 |
| (26) Indicated Change (30/60/25, T/L MP) $[(24)]/(25)-1.000$ | 41.2% | 75.5% | 6.8% |
| (27) Indicated Higher Limits Change (See pages 22, 23) | 4.9% | 0.8% | |
| (28) Indicated Total Limits Change $[(1.000+(26))x(1.000+(27))]-1.000$ | 48.1% | 76.9% | 6.8% |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page 33.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(10)}{[(3) \times (1 + (8))]}$$
], where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =

$$\frac{(11)}{[(5) \times (1 + (9))]}$$
], where (11) = the number of years of projection from 7/1/2021 to 7/16/2024.
- (f) Projected general and other acquisition expenses =

$$\frac{(12)}{[(6) \times (1 + (9))]}$$
], where (12) = the number of years of projection from 7/1/2021 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page 33.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(10)}{[(3) \times (1 + (8))]}$$
, where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =

$$\frac{(11)}{[(5) \times (1 + (9))]}$$
, where (11) = the number of years of projection from 7/1/2020 to 7/16/2024.
- (f) Projected general and other acquisition expenses =

$$\frac{(12)}{[(6) \times (1 + (9))]}$$
, where (12) = the number of years of projection from 7/1/2020 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.8% and 9.4%, respectively, of the combined Voluntary and Ceded collected earned premium, and 5.6% and 7.8%, respectively, of the Voluntary and Ceded manual earned premium. These expenses are then allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See page 33.
- (d) Projected losses and allocated loss adjustment expenses =

$$\frac{(10)}{[(3) \times (1 + (8))]}$$
, where (10) = the number of years of projection from the average date of accident to 7/16/2024.
- (e) Projected unallocated loss adjustment expenses =

$$\frac{(11)}{[(5) \times (1 + (9))]}$$
, where (11) = the number of years of projection from 7/1/2019 to 7/16/2024.
- (f) Projected general and other acquisition expenses =

$$\frac{(12)}{[(6) \times (1 + (9))]}$$
, where (12) = the number of years of projection from 7/1/2019 to 4/1/2024.
- (g) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGESSTATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2021All Physical Damage Business

| | <u>Comprehensive (a)</u> | <u>Collision (b)</u> |
|--|--------------------------|----------------------|
| (1) Reported Paid Losses Adjusted for Wind & Water (c) | 564,574,957 | 1,256,608,052 |
| (2) Paid to Incurred Factor | 1.021 | 1.021 |
| (3) Incurred Losses (1)x(2) | 576,431,031 | 1,282,996,821 |
| (4) Loss Adjustment Expense Factor (See page 29) | 0.122 | 0.122 |
| (5) Loss Adjustment Expense (3)x(4) | 70,324,586 | 156,525,612 |
| (6) Earned Exposures (c) | 6,307,529 | 5,902,858 |
| (7) General and Other Acquisition Expenses (d) | 109,225,510 | 284,023,685 |
| (8) Average Annual Change in Losses (See page 35) | 10.0% | 15.7% |
| (9) Average Annual Change in Expenses (See page 34) | 5.5% | 5.5% |
| (10) Years of Trend - Losses (e) | 3.04 | 3.04 |
| (11) Years of Trend - LAE (f) | 3.04 | 3.04 |
| (12) Years of Trend - G & OA Expenses (g) | 2.75 | 2.75 |
| (13) Projected Losses (e) | 770,111,857 | 1,998,909,047 |
| (14) Projected LAE (f) | 82,772,038 | 184,230,645 |
| (15) Projected Losses and LAE per exposure $[(13)+(14)]/(6)$ | 135.22 | 369.84 |
| (16) Projected G & OA Expenses (g) | 126,592,366 | 329,183,451 |
| (17) Projected Fixed Expenses per exposure $[(16)]/(6)$ | 20.07 | 55.77 |
| (18) Projected Loss, LAE and Fixed Expenses per exposure $[(15)+(17)]$ | 155.29 | 425.61 |
| (19) Percentage Dividends (See page 34) | 0.40% | 0.40% |
| (20) Permissible Loss, LAE and G & OA Expense Ratio (See page 26) | 0.799 | 0.799 |
| (21) Net Premium Required per exposure $[(18)]/[(20)-(19)]$ | 195.33 | 535.36 |
| (22) Percentage Net Deviations (h) | 17.35% | 17.35% |
| (23) Anticipated Deviations Per Exposure $[(21)/(1.0-(22))-(21)]$ | 41.00 | 112.38 |
| (24) Premium Required per exposure $[(21)+(23)]$ | 236.33 | 647.74 |
| (25) Present Average Rate | 153.49 | 437.71 |
| (26) Model Year Trend Factor (See page 38) | 1.064 | 1.127 |
| (27) Symbol Trend Factor (i) | 1.135 | 1.052 |
| (28) Present Trended Average Rate $[(25)x(26)x(27)]$ | 185.36 | 518.95 |
| (30) Indicated Change $[(24)/(28)]-1.000$ | 27.5% | 24.8% |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGESSTATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2020All Physical Damage Business

| | <u>Comprehensive (a)</u> | <u>Collision (b)</u> |
|--|--------------------------|----------------------|
| (1) Reported Paid Losses Adjusted for Wind & Water (c) | 478,781,224 | 933,935,158 |
| (2) Paid to Incurred Factor | 1.006 | 1.006 |
| (3) Incurred Losses (1)x(2) | 481,653,911 | 939,538,769 |
| (4) Loss Adjustment Expense Factor (See page 30) | 0.122 | 0.122 |
| (5) Loss Adjustment Expense (3)x(4) | 58,761,777 | 114,623,730 |
| (6) Earned Exposures (c) | 6,083,984 | 5,665,559 |
| (7) General and Other Acquisition Expenses (d) | 105,021,098 | 271,946,739 |
| (8) Average Annual Change in Losses (See page 35) | 10.0% | 15.5% |
| (9) Average Annual Change in Expenses (See page 34) | 5.5% | 5.5% |
| (10) Years of Trend - Losses (e) | 4.04 | 4.04 |
| (11) Years of Trend - LAE (f) | 4.04 | 4.04 |
| (12) Years of Trend - G & OA Expenses (g) | 3.75 | 3.75 |
| (13) Projected Losses (e) | 708,031,249 | 1,681,774,397 |
| (14) Projected LAE (f) | 72,923,365 | 142,248,049 |
| (15) Projected Losses and LAE per exposure $[(13)+(14)]/(6)$ | 128.36 | 321.95 |
| (16) Projected G & OA Expenses (g) | 128,335,782 | 332,318,915 |
| (17) Projected Fixed Expenses per exposure $[(16)]/(6)$ | 21.09 | 58.66 |
| (18) Projected Loss, LAE and Fixed Expenses per exposure $[(15)+(17)]$ | 149.45 | 380.61 |
| (19) Percentage Dividends (See page 34) | 0.40% | 0.40% |
| (20) Permissible Loss, LAE and G & OA Expense Ratio (See page 27) | 0.799 | 0.799 |
| (21) Net Premium Required per exposure $[(18)]/((20)-(19))$ | 187.99 | 478.75 |
| (22) Percentage Net Deviations (h) | 17.35% | 17.35% |
| (23) Anticipated Deviations Per Exposure $[(21)/(1.0-(22))]-21$ | 39.46 | 100.50 |
| (24) Premium Required per exposure $[(21)+(23)]$ | 227.45 | 579.25 |
| (25) Present Average Rate | 154.82 | 437.53 |
| (26) Model Year Trend Factor (See page 38) | 1.064 | 1.127 |
| (27) Symbol Trend Factor (i) | 1.135 | 1.052 |
| (28) Present Trended Average Rate $[(25)x(26)x(27)]$ | 186.97 | 518.74 |
| (30) Indicated Change $[(24)/(28)]-1.000$ | 21.7% | 11.7% |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGESSTATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2019All Physical Damage Business

| | <u>Comprehensive (a)</u> | <u>Collision (b)</u> |
|--|--------------------------|----------------------|
| (1) Reported Paid Losses Adjusted for Wind & Water (c) | 488,227,065 | 1,071,761,013 |
| (2) Paid to Incurred Factor | 0.996 | 0.996 |
| (3) Incurred Losses (1)x(2) | 486,274,157 | 1,067,473,969 |
| (4) Loss Adjustment Expense Factor (See page 31) | 0.122 | 0.122 |
| (5) Loss Adjustment Expense (3)x(4) | 59,325,447 | 130,231,824 |
| (6) Earned Exposures (c) | 5,852,041 | 5,451,053 |
| (7) General and Other Acquisition Expenses (d) | 97,472,157 | 259,250,412 |
| (8) Average Annual Change in Losses (See page 35) | 10.0% | 15.4% |
| (9) Average Annual Change in Expenses (See page 34) | 5.5% | 5.5% |
| (10) Years of Trend - Losses (e) | 5.04 | 5.04 |
| (11) Years of Trend - LAE (f) | 5.04 | 5.04 |
| (12) Years of Trend - G & OA Expenses (g) | 4.75 | 4.75 |
| (13) Projected Losses (e) | 786,305,312 | 2,196,861,428 |
| (14) Projected LAE (f) | 77,716,336 | 170,603,689 |
| (15) Projected Losses and LAE per exposure $[(13)+(14)]/(6)$ | 147.64 | 434.31 |
| (16) Projected G & OA Expenses (g) | 125,739,083 | 334,433,031 |
| (17) Projected Fixed Expenses per exposure $[(16)]/(6)$ | 21.49 | 61.35 |
| (18) Projected Loss, LAE and Fixed Expenses per exposure $[(15)+(17)]$ | 169.13 | 495.66 |
| (19) Percentage Dividends (See page 34) | 0.40% | 0.40% |
| (20) Permissible Loss, LAE and G & OA Expense Ratio (See page 28) | 0.799 | 0.799 |
| (21) Net Premium Required per exposure $[(18)]/((20)-(19))$ | 212.74 | 623.47 |
| (22) Percentage Net Deviations (h) | 17.35% | 17.35% |
| (23) Anticipated Deviations Per Exposure $[(21)/(1.0-(22))-(21)]$ | 44.66 | 130.88 |
| (24) Premium Required per exposure $[(21)+(23)]$ | 257.40 | 754.35 |
| (25) Present Average Rate | 155.83 | 436.88 |
| (26) Model Year Trend Factor (See page 38) | 1.064 | 1.127 |
| (27) Symbol Trend Factor (i) | 1.135 | 1.052 |
| (28) Present Trended Average Rate $[(25)x(26)x(27)]$ | 188.19 | 517.97 |
| (30) Indicated Change $[(24)/(28)]-1.000$ | 36.8% | 45.6% |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2021

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See page 33.
- (e) Projected losses = $\frac{(10)}{[(3) \times (1+(8))]}$ where (10) = number of years of projection from 7/1/2021 to 7/16/2024.
- (f) Projected loss adjustment expenses = $\frac{(11)}{[(5) \times (1+(9))]}$ where (11) = number of years of projection from 7/1/2021 to 7/16/2024.
- (g) Projected general and other acquisition expenses = $\frac{(12)}{[(7) \times (1+(9))]}$ where (12) = number of years of projection from 7/1/2021 to 4/1/2024.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See page 37.
- (i) Symbol trend factors from 7/1/2021 to the projective average date of earning of 7/16/2024 are 1.135 for Comprehensive and 1.052 for Collision. See page 39. On an annualized basis these are:
- | | | |
|----------------|------------------|--------------------------|
| | $\frac{1}{3.04}$ | |
| Comprehensive: | $[(1.135)] =$ | 1.043 or 4.3% per annum |
| | $\frac{1}{3.04}$ | |
| Collision: | $[(1.052)] =$ | 1.017 or 1.7% per annum. |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2020

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See page 33.
- (e) Projected losses = $\frac{(10)}{[(3) \times (1+(8))]}$ where (10) = number of years of projection from 7/1/2020 to 7/16/2024.
- (f) Projected loss adjustment expenses = $\frac{(11)}{[(5) \times (1+(9))]}$ where (11) = number of years of projection from 7/1/2020 to 7/16/2024.
- (g) Projected general and other acquisition expenses = $\frac{(12)}{[(7) \times (1+(9))]}$ where (12) = number of years of projection from 7/1/2020 to 4/1/2024.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See page 37.
- (i) Symbol trend factors from 7/1/2021 to the prospective average date of earning of 7/16/2024 are 1.135 for Comprehensive and 1.052 for Collision. See page 39. On an annualized basis these are:
- | | | |
|----------------|------------------------------|--------------------------|
| Comprehensive: | $\frac{1}{3.04} [(1.135)] =$ | 1.043 or 4.3% per annum |
| Collision: | $\frac{1}{3.04} [(1.052)] =$ | 1.017 or 1.7% per annum. |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES

STATEWIDE RATE REVIEW
CALENDAR YEAR ENDED 12/31/2019

- (a) Comprehensive Coverage includes Full Coverage Comprehensive, \$50 Deductible, \$100 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Comprehensive.
- (b) Collision Coverage includes \$50 Deductible, \$100 Deductible, \$200 Deductible, \$250 Deductible, \$500 Deductible, and \$1000 Deductible Collision.
- (c) Based on the statistical plan data reported by member companies. Comprehensive losses and claims have been adjusted to normalize wind and water losses.
- (d) General expenses and other acquisition expenses have been calculated to be 5.6% and 8.8%, respectively, of the Standard premium on a collected level, and 7.2% and 8.0%, respectively, of the Consent to Rate premium on a collected level. See page 33.
- (e) Projected losses = $\frac{(10)}{[(3b) \times (1+(8))]}$ where (10) = number of years of projection from 7/1/2019 to 7/16/2024.
- (f) Projected loss adjustment expenses = $\frac{(11)}{[(5) \times (1+(9))]}$ where (11) = number of years of projection from 7/1/2019 to 7/16/2024.
- (g) Projected general and other acquisition expenses = $\frac{(12)}{[(7) \times (1+(9))]}$ where (12) = number of years of projection from 7/1/2019 to 4/1/2024.
- (h) Net Deviations reflect upward and downward adjustments to manual premium. The 17.35% provision represents the average value from 2016-2019, 2021. See page 37.
- (i) Symbol trend factors from 7/1/2021 to the prospective average date of earning of 7/16/2024 are 1.135 for Comprehensive and 1.052 for Collision. See page 39. On an annualized basis these are:
- | | | |
|----------------|------------------------------|--------------------------|
| Comprehensive: | $\frac{1}{3.04} [(1.135)] =$ | 1.043 or 4.3% per annum |
| Collision: | $\frac{1}{3.04} [(1.052)] =$ | 1.017 or 1.7% per annum. |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Voluntary and Ceded Business

| | 12/31/2017 30/60 <u>Bodily Injury</u> | 12/31/2021 30/60 <u>Bodily Injury</u> |
|---|---|---|
| (1) Earned Premiums at Manual Rates | \$1,309,939,715 | \$1,469,703,173 |
| (2) Reported Incurred Losses and Allocated LAE | 694,738,880 | 662,954,943 |
| (3) Loss Development Factor | 1.090 | 1.147 |
| (4) Developed Losses and ALAE (2)x(3) | 757,265,379 | 760,409,320 |
| (5) Unallocated Loss Adjustment Expense Factor | 0.116 | 0.119 |
| (6) Unallocated Loss Adjustment Expense (4)x(5) | 87,842,784 | 90,488,709 |
| (7) General and Other Acquisition Expenses | 160,701,212 | 181,773,426 |
| (8) Earned Exposures | 7,625,381 | 8,382,874 |
| (9) Average Annual Change in Losses and ALAE | 2.9% | 7.1% |
| (10) Average Annual Change in Expenses | 2.5% | 5.5% |
| (11) Years of Trend - Losses and ALAE | 3.04 | 3.04 |
| (12) Years of Trend - ULAE (f) | 3.04 | 3.04 |
| (13) Years of Trend - G & OA Expenses | 2.75 | 2.75 |
| (14) Projected Losses and ALAE | 826,176,528 | 936,824,282 |
| (15) Projected ULAE | 94,694,521 | 106,505,210 |
| (16) Projected G & OA Expenses | 171,950,297 | 210,675,401 |
| (17) Projected Losses, LAE and G & OA Expenses [(14)+(15)+(16)] | 1,092,821,346 | 1,254,004,893 |
| (18) Projected Loss and Expense Ratio [(17)/(1)] | 0.834 | 0.853 |
| (19) Permissible Loss, LAE and G & OA Expense Ratio (incl. %Dividends) | 0.7810 | 0.8120 |
| (20) Percentage Deviations | 9.03% | 9.12% |
| (21) Indicated B/L Rate Level Change [(18)/(19)/(1.0-(20))] - 1.0 | 17.4% | 15.6% |
| (22) Higher Limits Change | -2.5% | 4.9% |
| (23) Indicated T/L Rate Level Change [(1.00+(21)) x (1+(22))] - 1.0 | 14.5% | 21.3% |
| (24) Implemented Change | 4.5% | |
| Change due to change in average rate | 1.024 | |
| Change due to change in loss experience and expenses | 0.934 | |
| Change due to change in trend selections | 1.118 | |
| Change due to change in PLR/%divs | 0.962 | |
| Prior inadequacy | 1.096 | |
| Change due to change in deviations | 1.001 | |
| Change in Higher Limits Indication | 1.076 | |
| Expected change | 1.214 | |
| Indicated T/L change | 1.213 | |
| Difference | 0.999 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Voluntary and Ceded Business

| | 12/31/2017 \$25,000 <u>Property Damage</u> | 12/31/2021 \$25,000 <u>Property Damage</u> |
|---|--|--|
| (1) Earned Premiums at Manual Rates | \$1,408,220,038 | \$1,814,168,145 |
| (2) Reported Incurred Losses and Allocated LAE | 897,314,453 | 1,008,500,221 |
| (3) Loss Development Factor | 1.041 | 1.050 |
| (4) Developed Losses and ALAE (2)x(3) | 934,104,346 | 1,058,925,232 |
| (5) Unallocated Loss Adjustment Expense Factor | 0.103 | 0.114 |
| (6) Unallocated Loss Adjustment Expense (4)x(5) | 96,212,748 | 120,717,476 |
| (7) General and Other Acquisition Expenses | 155,471,183 | 223,741,374 |
| (8) Earned Exposures | 7,625,381 | 8,382,874 |
| (9) Average Annual Change in Losses and ALAE | 4.4% | 11.6% |
| (10) Average Annual Change in Expenses | 2.5% | 5.5% |
| (11) Years of Trend - Losses and ALAE | 3.04 | 3.04 |
| (12) Years of Trend - ULAE (f) | 3.04 | 3.04 |
| (13) Years of Trend - G & OA Expenses | 2.75 | 2.75 |
| (14) Projected Losses and ALAE | 1,064,878,954 | 1,478,259,624 |
| (15) Projected ULAE | 103,717,342 | 142,084,469 |
| (16) Projected G & OA Expenses | 166,354,166 | 259,316,252 |
| (17) Projected Losses, LAE and G & OA Expenses [(14)+(15)+(16)] | 1,334,950,462 | 1,879,660,345 |
| (18) Projected Loss and Expense Ratio [(17)/(1)] | 0.948 | 1.036 |
| (19) Permissible Loss, LAE and G & OA Expense Ratio (incl. %Dividends) | 0.7810 | 0.8120 |
| (20) Percentage Deviations | 9.03% | 9.12% |
| (21) Indicated B/L Rate Level Change [(18)/(19)/(1.0-(20))] - 1.0 | 33.4% | 40.4% |
| (22) Higher Limits Change | 0.1% | 0.8% |
| (23) Indicated T/L Rate Level Change [(1.00+(21)) x (1+(22))] - 1.0 | 33.5% | 41.5% |
| (24) Implemented Change | 20.0% | |
| Change due to change in average rate | 1.024 | |
| Change due to change in loss experience and expenses | 1.077 | |
| Change due to change in trend selections | 1.189 | |
| Change due to change in PLR/%divs | 0.962 | |
| Prior inadequacy | 1.113 | |
| Change due to change in deviations | 1.001 | |
| Change in Higher Limits Indication | 1.007 | |
| Expected change | 1.415 | |
| Indicated T/L change | 1.415 | |
| Difference | 1.000 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Voluntary and Ceded Business

| | 12/31/2017 Total Limits <u>Medical Payments</u> | 12/31/2021 Total Limits <u>Medical Payments</u> |
|---|---|---|
| (1) Earned Premiums at Manual Rates | \$172,775,632 | \$175,750,154 |
| (2) Reported Incurred Losses and Allocated LAE | 95,544,739 | 75,330,764 |
| (3) Loss Development Factor | 1.075 | 1.066 |
| (4) Developed Losses and ALAE (2)x(3) | 102,710,594 | 80,302,594 |
| (5) Unallocated Loss Adjustment Expense Factor | 0.116 | 0.119 |
| (6) Unallocated Loss Adjustment Expense (4)x(5) | 11,914,429 | 9,556,009 |
| (7) General and Other Acquisition Expenses | 20,105,601 | 21,402,147 |
| (8) Earned Exposures | 5,220,028 | 5,407,845 |
| (9) Average Annual Change in Losses and ALAE | 1.0% | 0.0% |
| (10) Average Annual Change in Expenses | 2.5% | 5.5% |
| (11) Years of Trend - Losses and ALAE | 3.04 | 3.04 |
| (12) Years of Trend - ULAE (f) | 3.04 | 3.04 |
| (13) Years of Trend - G & OA Expenses | 2.75 | 2.75 |
| (14) Projected Losses and ALAE | 105,894,622 | 80,302,594 |
| (15) Projected ULAE | 12,843,754 | 11,247,423 |
| (16) Projected G & OA Expenses | 21,512,993 | 24,805,088 |
| (17) Projected Losses, LAE and G & OA Expenses [(14)+(15)+(16)] | 140,251,369 | 116,355,105 |
| (18) Projected Loss and Expense Ratio [(17)/(1)] | 0.812 | 0.662 |
| (19) Permissible Loss, LAE and G & OA Expense Ratio (incl. %Dividends) | 0.7810 | 0.8120 |
| (20) Percentage Deviations | 9.03% | 9.12% |
| (21) Indicated T/L Rate Level Change [(18)/(19)/(1.0-(20))] - 1.0 | 14.3% | -10.3% |
| (22) Implemented T/L Change | 3.3% | |
| Change due to change in average rate | 1.052 | |
| Change due to change in loss experience and expenses | 0.797 | |
| Change due to change in trend selections | 1.005 | |
| Change due to change in PLR/%divs | 0.962 | |
| Prior inadequacy | 1.106 | |
| Change due to change in deviations | 1.001 | |
| Expected change | 0.897 | |
| Indicated B/L change | 0.897 | |
| Difference | 1.000 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES
STATEWIDE RATE RECONCILIATION

All Carriers

| | 12/31/2017 <u>Comprehensive</u> | 12/31/2021 <u>Comprehensive</u> |
|---|------------------------------------|------------------------------------|
| (1) Earned Premiums at Manual Rates | \$766,819,011 | \$968,116,129 |
| (2) Model Year Trend Factor | 1.065 | 1.064 |
| (3) Symbol Trend Factor | 1.079 | 1.135 |
| (4) Trended Premium at Manual Rates (1)x(2)x(3) | 881,178,564 | 1,169,135,762 |
| (5) Reported Paid Losses Excl. Excess W&W | 400,725,146 | 564,574,957 |
| (6) Paid to Incurred Factor | 1.002 | 1.021 |
| (7) Incurred Losses (5)x(6) | 401,526,596 | 576,431,031 |
| (8) Loss Adjustment Expense Factor | 0.129 | 0.122 |
| (9) Loss Adjustment Expense (7)x(8) | 51,796,931 | 70,324,586 |
| (10) Earned Exposures | 5,667,286 | 6,307,529 |
| (11) General and Other Acquisition Expenses | 84,098,212 | 109,225,510 |
| (12) Average Annual Change in Losses & in Deductible Losses | 1.0% | 10.0% |
| (13) Average Annual Change in Expenses | 2.5% | 5.5% |
| (14) Years of Trend - Losses | 3.04 | 3.04 |
| (15) Years of Trend - LAE | 3.04 | 3.04 |
| (16) Years of Trend - G & OA Expenses | 2.75 | 2.75 |
| (17) Projected Losses | 413,973,920 | 770,111,857 |
| (18) Projected LAE | 55,837,092 | 82,772,038 |
| (19) Projected G & OA Expenses | 89,985,087 | 126,592,366 |
| (20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)] | 559,796,099 | 979,476,261 |
| (21) Projected Loss and Expense Ratio [(20)/(4)] | 0.635 | 0.838 |
| (22) Permissible Loss, LAE & Fixed Expense Ratio w/ % divs | 0.7630 | 0.7950 |
| (23) Percentage Deviations | 13.19% | 17.35% |
| (24) Indicated Rate Level Change [(21)/(22)/(1.0-(23))] - 1.0 | -4.1% | 27.5% |
| (25) Implemented Change | -4.0% | |
| Change due to change in average rate | 0.933 | |
| Change due to change in loss experience and expenses | 1.264 | |
| Change due to change in loss trend and expense trend | 1.244 | |
| Change due to change in premium trend | 0.952 | |
| Change due to change in PLR/%divs | 0.960 | |
| Change due to change in MY base | 0.907 | |
| Prior inadequacy | 0.999 | |
| Change due to change in deviations | 1.050 | |
| Expected change | 1.276 | |
| Indicated change | 1.275 | |
| Difference | 0.999 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PHYSICAL DAMAGE COVERAGES
STATEWIDE RATE RECONCILIATION

All Carriers

| | 12/31/2017 | 12/31/2021 |
|---|------------------|------------------|
| | <u>Collision</u> | <u>Collision</u> |
| (1) Earned Premiums at Manual Rates | \$2,025,023,529 | \$2,583,723,309 |
| (2) Model Year Trend Factor | 1.123 | 1.127 |
| (3) Symbol Trend Factor | 1.033 | 1.052 |
| (4) Trended Premium at Manual Rates (1)x(2)x(3) | 2,349,146,770 | 3,063,272,690 |
| (5) Reported Paid Losses Excl. Excess W&W | 923,604,935 | 1,256,608,052 |
| (6) Paid to Incurred Factor | 1.002 | 1.021 |
| (7) Incurred Losses (5)x(6) | 925,452,145 | 1,282,996,821 |
| (8) Loss Adjustment Expense Factor | 0.129 | 0.122 |
| (9) Loss Adjustment Expense (7)x(8) | 119,383,327 | 156,525,612 |
| (10) Earned Exposures | 5,251,830 | 5,902,858 |
| (11) General and Other Acquisition Expenses | 227,902,079 | 284,023,685 |
| (12) Average Annual Change in Losses & in Deductible Losses | 3.0% | 15.7% |
| (13) Average Annual Change in Expenses | 2.5% | 5.5% |
| (14) Years of Trend - Losses | 3.04 | 3.04 |
| (15) Years of Trend - LAE | 3.04 | 3.04 |
| (16) Years of Trend - G & OA Expenses | 2.75 | 2.75 |
| (17) Projected Losses | 1,012,444,647 | 1,998,909,047 |
| (18) Projected LAE | 128,695,227 | 184,230,645 |
| (19) Projected G & OA Expenses | 243,855,225 | 329,183,451 |
| (20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)] | 1,384,995,099 | 2,512,323,143 |
| (21) Projected Loss and Expense Ratio [(20)/(4)] | 0.590 | 0.820 |
| (22) Permissible Loss, LAE & Fixed Expense Ratio w/ % divs | 0.7630 | 0.7950 |
| (23) Percentage Deviations | 13.19% | 17.35% |
| (24) Indicated Rate Level Change [(21)/(22)/(1.0-(23))] - 1.0 | -10.9% | 24.8% |
| (25) Implemented Change | -11.0% | |
| Change due to change in average rate | 0.966 | |
| Change due to change in loss experience and expenses | 1.205 | |
| Change due to change in loss trend and expense trend | 1.339 | |
| Change due to change in premium trend | 0.978 | |
| Change due to change in PLR/%divs | 0.960 | |
| Change due to change in MY base | 0.812 | |
| Prior inadequacy | 1.001 | |
| Change due to change in deviations | 1.050 | |
| Expected change | 1.249 | |
| Indicated change | 1.248 | |
| Difference | 0.999 | |

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
BASIC LIMITS REVIEW

| All Carriers Voluntary and Ceded Combined | Year Ended 12/31/2019 | Year Ended 12/31/2020 | Year Ended 12/31/2021 |
|---|--------------------------|--------------------------|--------------------------|
| (1) Incurred Losses and ALAE (30/60 UMBI) (a) | 64,780,735 | 67,885,185 | 71,218,519 |
| (2) Incurred Losses and ALAE (\$25,000 UMPD) (a) | 17,841,040 | 17,338,780 | 22,452,360 |
| (3) Loss Development Factor (30/60 UMBI) (b) | 1.002 | 1.012 | 1.104 |
| (4) Loss Development Factor (\$25,000 UMPD) (b) | 0.981 | 0.962 | 0.922 |
| (5) ULAE Factor (BI) (See pages 29-31) | 11.9% | 11.9% | 11.9% |
| (6) ULAE Factor (PD) (See pages 29-31) | 11.4% | 11.4% | 11.4% |
| (7) Developed Losses and LAE (30/60 UMBI) [(1)x(3)x[1+(5)]] | 72,634,622 | 76,875,084 | 87,981,649 |
| (8) Developed Losses and LAE (\$25,000 UMPD) [(2)x(4)x[1+(6)]] | 19,497,295 | 18,581,416 | 23,060,999 |
| (9) Avg Annual Change in Losses and LAE (UMBI) (See page 35) | 6.0% | 6.0% | 6.0% |
| (10) Avg Annual Change in Losses and LAE (UMPD) (See page 35) | 7.2% | 7.1% | 7.0% |
| (11) Years of Trend - Losses (c) | 5.04 | 4.04 | 3.04 |
| (12) Projected Losses and LAE (30/60 UMBI)(c) | 97,403,028 | 97,246,981 | 105,050,089 |
| (13) Projected Losses and LAE (\$25,000 UMPD)(c) | 27,686,159 | 24,508,888 | 28,318,907 |
| (14) Earned Exposures (a) | 7,937,673 | 8,196,517 | 8,382,874 |
| (15) Developed Incurred Claims (UMBI) (a) | 7,223 | 7,266 | 8,220 |
| (16) Developed Incurred Claims (UMPD) (a) | 12,268 | 10,628 | 11,792 |
| (17) Total Incurred Claims [(15)+(16)] | 19,491 | 17,894 | 20,012 |
| (18) Projected B/L Loss and LAE per exposure (30/60 UMBI)[(12)/(14)] | 12.27 | 11.86 | 12.53 |
| (19) Projected B/L Loss and LAE per exposure (\$25,000 UMPD)[(13)/(14)] | 3.49 | 2.99 | 3.38 |
| (20) Percentage Dividends (See page 34) | 0.40% | 0.40% | 0.40% |
| (21) Permissible Loss and LAE Ratio (See page 32) | 0.682 | 0.682 | 0.682 |
| (22) Net Premium Required per exposure (30/60 UMBI)[(18)/((21)-(20))] | 18.10 | 17.49 | 18.48 |
| (23) Net Premium Required per exposure (\$25,000 UMPD)[(19)/((21)-(20))] | 5.15 | 4.41 | 4.99 |
| (24) Percentage Net Deviations (d) | 9.12% | 9.12% | 9.12% |
| (25) Anticipated Deviations per Exposure (30/60 UMBI) [(22)/(1.0-(24))]-((22)) | 1.82 | 1.76 | 1.85 |
| (26) Anticipated Deviations per Exposure (\$25,000 UMPD) [(23)/(1.0-(24))]-((23)) | 0.52 | 0.44 | 0.50 |
| (27) Required B/L Premium per exposure (30/60 UMBI)[(22)+(25)] | 19.92 | 19.25 | 20.33 |
| (28) Required B/L Premium per exposure (\$25,000 UMPD)[(23)+(26)] | 5.67 | 4.85 | 5.49 |
| (29) Required B/L Premium per exposure [(27)+(28)] | 25.59 | 24.10 | 25.82 |
| (30) Present 30/60/25 Average Rate | 18.00 | 18.00 | 18.00 |
| (31) 30/60/25 Indicated Change [(29)/(30)]-1.000 | 42.2% | 33.9% | 43.4% |
| (32) Weighted Average | | 39.8% | |

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

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

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

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
UNINSURED MOTORISTS REVIEW
PRIVATE PASSENGER CARS
TOTAL LIMITS REVIEW

| All Carriers Voluntary and Ceded Combined | Year Ended 12/31/2019 | Year Ended 12/31/2020 | Year Ended 12/31/2021 |
|--|--------------------------|--------------------------|--------------------------|
| (1) Incurred Losses and ALAE (T/L UMBI) (a) | 85,057,542 | 86,602,288 | 89,464,178 |
| (2) Incurred Losses and ALAE (T/L UMPD) (a) | 17,888,246 | 17,487,057 | 22,988,949 |
| (3) Loss Development Factor (T/L UMBI) (b) | 1.003 | 1.021 | 1.144 |
| (4) Loss Development Factor (T/L UMPD) (b) | 0.980 | 0.960 | 0.918 |
| (5) ULAE Factor (BI) (See pages 29-31) | 11.9% | 11.9% | 11.9% |
| (6) ULAE Factor (PD) (See pages 29-31) | 11.4% | 11.4% | 11.4% |
| (7) Developed Losses and LAE (T/L UMBI) [(1)x(3)x[1+(5)]] | 95,464,928 | 98,943,027 | 114,526,315 |
| (8) Developed Losses and LAE (T/L UMPD) [(2)x(4)x[1+(6)]] | 19,528,956 | 18,701,358 | 23,509,695 |
| (9) Avg Annual Change in Losses and LAE (UMBI) (See page 35) | 6.0% | 6.0% | 6.0% |
| (10) Avg Annual Change in Losses and LAE (UMPD) (See page 35) | 7.2% | 7.1% | 7.0% |
| (11) Years of Trend - Losses (c) | 5.04 | 4.04 | 3.04 |
| (12) Projected Losses and LAE (T/L UMBI)(c) | 128,018,468 | 125,162,929 | 136,744,420 |
| (13) Projected Losses and LAE (T/L UMPD)(c) | 27,731,118 | 24,667,091 | 28,869,905 |
| (14) Earned Exposures (a) | 7,937,673 | 8,196,517 | 8,382,874 |
| (15) Developed Incurred Claims (UMBI) (a) | 7,223 | 7,266 | 8,220 |
| (16) Developed Incurred Claims (UMPD) (a) | 12,268 | 10,628 | 11,792 |
| (17) Total Incurred Claims [(15)+(16)] | 19,491 | 17,894 | 20,012 |
| (18) Projected T/L Loss and LAE per exposure (T/L UMBI)[(12)/(14)] | 16.13 | 15.27 | 16.31 |
| (19) Projected T/L Loss and LAE per exposure (T/L UMPD)[(13)/(14)] | 3.49 | 3.01 | 3.44 |
| (20) Percentage Dividends (See page 34) | 0.40% | 0.40% | 0.40% |
| (21) Permissible Loss and LAE Ratio (See page 32) | 0.682 | 0.682 | 0.682 |
| (22) Net Premium Required per exposure (T/L UMBI)[(18)/((21)-(20))] | 23.79 | 22.52 | 24.06 |
| (23) Net Premium Required per exposure (T/L UMPD)[(19)/((21)-(20))] | 5.15 | 4.44 | 5.07 |
| (24) Percentage Net Deviations (d) | 9.12% | 9.12% | 9.12% |
| (25) Anticipated Deviations per Exposure (T/L UMBI) [(22)/(1.0-(24))-(22)] | 2.39 | 2.26 | 2.41 |
| (26) Anticipated Deviations per Exposure (T/L UMPD) [(23)/(1.0-(24))-(23)] | 0.52 | 0.45 | 0.51 |
| (27) Required T/L Premium per exposure (UMBI)[(22)+(25)] | 26.18 | 24.78 | 26.47 |
| (28) Required T/L Premium per exposure (UMPD)[(23)+(26)] | 5.67 | 4.89 | 5.58 |
| (29) Required T/L Premium per exposure [(27)+(28)] | 31.85 | 29.67 | 32.05 |
| (30) Present T/L Average Rate | 22.47 | 22.47 | 22.47 |
| (31) T/L Indicated Change [(29)/(30)]-1.000 | 41.7% | 32.0% | 42.6% |
| (32) Weighted Average | | 38.8% | |

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

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

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

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents the average value from 2016-2019, 2021. See page 36.

NORTH CAROLINA
 UNDERINSURED MOTORISTS REVIEW
 PRIVATE PASSENGER CARS
 TOTAL LIMITS REVIEW

| All Carriers Voluntary and Ceded Combined | Year Ended 12/31/2019 | Year Ended 12/31/2020 | Year Ended 12/31/2021 |
|---|--------------------------|--------------------------|--------------------------|
| (1) Incurred Losses and ALAE (T/L UIMBI) (a) | 103,348,233 | 86,699,999 | 76,754,353 |
| (2) Loss Development Factor (T/L UIMBI) (b) | 1.070 | 1.253 | 1.856 |
| (3) ULAE Factor (BI) (See pages 29-31) | 11.9% | 11.9% | 11.9% |
| (4) Developed Losses and LAE (T/L UIMBI) [(1)x(2)x[1+(3)]] | 123,741,940 | 121,562,675 | 159,408,353 |
| (5) Avg Annual Change in Losses and LAE (See page 35) | 8.7% | 8.7% | 8.7% |
| (6) Years of Trend - Losses (c) | 5.04 | 4.04 | 3.04 |
| (7) Projected Losses and LAE (c) | 188,458,975 | 170,309,308 | 205,477,367 |
| (8) Earned Exposures (a)(e) | 5,858,864 | 6,049,919 | 6,187,471 |
| (9) Developed Incurred Claims (UIMBI) (a) | 2,568 | 2,485 | 2,980 |
| (10) Projected T/L Loss and LAE per exposure [(7)/(8)] | 32.17 | 28.15 | 33.21 |
| (11) Percentage Dividends (See page 34) | 0.40% | 0.40% | 0.40% |
| (12) Permissible Loss and LAE Ratio (See page 32) | 0.682 | 0.682 | 0.682 |
| (13) Net T/L Premium Required per exposure [(10)/((12)-(11))] | 47.45 | 41.52 | 48.98 |
| (14) Percentage Net Deviations (d) | 9.12% | 9.12% | 9.12% |
| (15) Anticipated Deviations per Exposure [((13)/(1.0-(14)))-(13)] | 4.76 | 4.17 | 4.92 |
| (16) Required T/L Premium per exposure [((13)+(15))] | 52.21 | 45.69 | 53.90 |
| (17) Present T/L Average Rate | \$33.90 | \$33.90 | \$33.90 |
| (18) T/L Indicated Change [(29)/(30)]-1.000 | 54.0% | 34.8% | 59.0% |
| (19) Weighted Average | | 49.3% | |

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

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

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

(d) Net Deviations reflect upward and downward adjustments to manual premium. The 9.12% provision represents average value from 2016-2019, 2021. See page 36.

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

NORTH CAROLINA
REVIEW OF BODILY INJURY INCREASED LIMITS

| Voluntary and Ceded Business | 12/31/2019 | 12/31/2020 | 12/31/2021 | 3 Years Combined |
|--|---------------|---------------|---------------|---------------------|
| (1) Basic limits losses (a)(b) | 789,009,124 | 652,348,159 | 662,954,943 | 2,104,312,226 |
| (2) Basic limits loss dev. factor | 1.012 | 1.033 | 1.147 | |
| (3) Basic limits claim cost trend (See pages 34,35) | 6.0% | 6.0% | 6.0% | |
| (4) Years of trend (See pages 2-4) | 5.04 | 4.04 | 3.04 | |
| (5) Basic limits trend factor $[1+(3)]^{(4)}$ | 1.341 | 1.265 | 1.194 | |
| (6) Basic limits losses, trended and developed (1)x(2)x(5) | 1,070,757,970 | 852,452,695 | 907,928,728 | 2,831,139,393 |
| (7) Total limits losses (b) | 973,352,741 | 804,806,551 | 795,509,827 | 2,573,669,119 |
| (8) Total limits loss dev. Factor | 1.011 | 1.040 | 1.194 | |
| (9) Total limits claim cost trend (See pages 34,35) | 7.2% | 7.1% | 7.0% | |
| (10) Years of trend | 5.04 | 4.04 | 3.04 | |
| (11) Total limits trend factor $[1+(9)]^{(10)}$ | 1.420 | 1.319 | 1.228 | |
| (12) Total limits losses, trended and developed (7)x(8)x(11) | 1,397,364,662 | 1,104,001,434 | 1,166,401,965 | 3,667,768,061 |
| (13) Indicated average ilf (12)/(6) | 1.305 | 1.295 | 1.285 | 1.296 |
| (14) Current average increased limits factor | 1.239 | 1.236 | 1.234 | 1.236 (c) |
| (15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$ | | | | 25.4% |
| (16) Indicated total limits change $\{(13)/(14)\}-1$ | | | | 4.9% |

(a) Basic limits are 30/60.

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

(c) Three year average

NORTH CAROLINA
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

| Voluntary and Ceded Business | 12/31/2019 | 12/31/2020 | 12/31/2021 | 3 Years Combined |
|---|---------------|-------------|---------------|---------------------|
| (1) Basic limits losses (a)(b) | 1,044,428,854 | 838,065,019 | 1,008,500,221 | 2,890,994,094 |
| (2) Basic limits loss dev. Factor | 1.001 | 1.006 | 1.050 | |
| (3) Basic limits losses, developed (1)x(2) | 1,045,473,283 | 843,093,409 | 1,058,925,232 | 2,947,491,924 |
| (4) Total limits losses (b) | 1,062,656,485 | 853,896,309 | 1,033,819,119 | 2,950,371,913 |
| (5) Total limits loss dev. Factor | 1.001 | 1.006 | 1.051 | |
| (6) Total limits losses, developed (4)x(5) | 1,063,719,141 | 859,019,687 | 1,086,543,894 | 3,009,282,722 |
| (7) Indicated average increased limits factor (6) / (3) | 1.017 | 1.019 | 1.026 | 1.021 |
| (8) Current average increased limits factor | 1.013 | 1.013 | 1.013 | 1.013 |
| (9) Indicated change to excess limits increments {[(7)-1]/[(8)-1]}-1 | | | | 61.5% |
| (10) Indicated total limits change {(7)/(8)}-1 | | | | 0.8% |

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

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

(c) Three year average

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF INCREASED LIMITS FACTORS

Bodily Injury Increased Limits Factors

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

(2) = $(((1)-1.00) \times 1.254) + 1.00$ where +25.4% is the selected change to excess increments as shown on page 22.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF INCREASED LIMITS FACTORS

Property Damage Increased Limits Factors

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

(2) = $(((1)-1.00) \times 1.615) + 1.00$ where +61.5% is the selected change to excess increments as shown on page 23.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

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

| | Liability (i) | Physical Damage (ii) |
|--|---------------|-------------------------|
| a) Commission + Brokerage (iii) (See page 33) | 8.1% | 8.3% |
| b) Taxes, Licenses and Fees (iv) (See page 33) | 2.3 | 2.3 |
| c) Underwriting Profit (v) (See page 34) | 8.0 | 9.5 |
| d) Contingencies (See page 34) | 0.0 | 0.0 |
| e) Total; Variable expenses, Underwriting Profit, and Contingencies | 18.4 | 20.1 |
| f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi) | 81.6 | 79.9 |
| g) Total Premium | 100.0 | 100.0 |

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

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

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

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

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

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

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

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

| | Liability (i) | Physical Damage (ii) |
|--|---------------|-------------------------|
| a) Commission + Brokerage (iii) (See page 33) | 8.1% | 8.3% |
| b) Taxes, Licenses and Fees (iv) (See page 33) | 2.3 | 2.3 |
| c) Underwriting Profit (v) (See page 34) | 8.0 | 9.5 |
| d) Contingencies (See page 34) | 0.0 | 0.0 |
| e) Total; Variable expenses, Underwriting Profit, and Contingencies | 18.4 | 20.1 |
| f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi) | 81.6 | 79.9 |
| g) Total Premium | 100.0 | 100.0 |

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

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

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

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

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

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

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

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

| | Liability (i) | Physical Damage (ii) |
|--|---------------|-------------------------|
| a) Commission + Brokerage (iii) (See page 33) | 8.0% | 8.3% |
| b) Taxes, Licenses and Fees (iv) (See page 33) | 2.3 | 2.3 |
| c) Underwriting Profit (v) (See page 34) | 8.0 | 9.5 |
| d) Contingencies (See page 34) | 0.0 | 0.0 |
| e) Total; Variable expenses, Underwriting Profit, and Contingencies | 18.3 | 20.1 |
| f) Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses (vi) | 81.7 | 79.9 |
| g) Total Premium | 100.0 | 100.0 |

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

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

(iii) For Liability Commission and Brokerage, the voluntary portion of the ratio is determined using the voluntary/ceded premium distribution and an assumed 10.0% ceded ratio to premiums at collected level. For Physical Damage Commission and Brokerage, the ratio for standard business is used. For Liability and Physical Damage, the average ratio for 2017-2019, 2021 is used for all years.

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

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

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

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

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

| | Liability (a) | Physical Damage(b) |
|--|---------------|-----------------------|
| Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses | 81.6 | 79.9 |
| Loss Adjustment Expense (See page 33)(c) | | |
| Bodily Injury & Medical Payments | 11.9 | - |
| Property Damage | 11.4 | - |
| Physical Damage | - | 12.2 (d) |
| General Administration (See page 33)(c) | 6.8 | 6.2 (d) |
| Other Acquisition Expenses (See page 33)(c) | 9.4 | 8.5 (d) |

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

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

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

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

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

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

| | Liability (a) | Physical Damage(b) |
|--|---------------|-----------------------|
| Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses | 81.6 | 79.9 |
| Loss Adjustment Expense (See page 33)(c) | | |
| Bodily Injury & Medical Payments | 11.9 | - |
| Property Damage | 11.4 | - |
| Physical Damage | - | 12.2 (d) |
| General Administration (See page 33)(c) | 6.8 | 6.2 (d) |
| Other Acquisition Expenses (See page 33)(c) | 9.4 | 8.5 (d) |

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

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

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

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

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

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

| | Liability (a) | Physical Damage(b) |
|--|---------------|-----------------------|
| Permissible Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses | 81.7 | 79.9 |
| Loss Adjustment Expense (See page 33)(c) | | |
| Bodily Injury & Medical Payments | 11.9 | - |
| Property Damage | 11.4 | - |
| Physical Damage | - | 12.2 (d) |
| General Administration (See page 33)(c) | 6.8 | 6.2 (d) |
| Other Acquisition Expenses (See page 33)(c) | 9.4 | 8.5 (d) |

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

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

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

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

NORTH CAROLINA

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

| | |
|--|-------|
| Commission & Brokerage (See page 26) | 8.1% |
| Taxes, Licenses, Fees (See page 26) | 2.3% |
| General Administration (See page 33) | 5.6% |
| Other Acquisition Expenses (See page 33) | 7.8% |
| Profit (See page 26) | 8.0% |
| Contingencies (See page 26) | 0.0% |
| Total | 0.318 |
| Expected Loss Ratio | 0.682 |

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

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

C&B, OA, GE, and Taxes are ratios to **actual** premium.
ULAE are ratios to Incurred Losses and ALAE.

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

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

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

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

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

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

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

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

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

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

(a) Voluntary and Ceded business combined.

(b) Standard and Consent to Rate business combined.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED FACTORS

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

| <u>Other Selections:</u> | <u>Liability</u> | <u>Phy Dam</u> |
|---------------------------------|--------------------|----------------------|
| Underwriting Profit | 8.0% | 9.5% |
| Contingencies | 0.0% | 0.0% |
| Dividends | 0.4% | 0.4% |
| Loss Development | BI/PD/MF UM/UIM | 3 yr avg 5 yr avg |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Loss Trend Factors by Experience Year

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

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

(b) Selected annual trend factor

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

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

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

North Carolina Net Deviations

AUTO LIABILITY

Voluntary Business

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

Ceded Business

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

All Liability Business

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

6 year average: -10.20%

2016-2019, 2021 average: -9.12%

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

AUTO PHYSICAL DAMAGE

| Year | (1) | (2) | (3) | (4) |
|--------------------------|---|--|--|--|
| | Std Phy Dam Premium at Rate Bureau Rates | Deviation % From RB Manual Rates | Std Phy Dam Anticipated Premium (1) x (2) | Std Phy Dam Amount of Deviation (3) - (1) |
| 2016 | 1,826,853,513 | -27.61% | 1,322,459,258 | (504,394,255) |
| 2017 | 2,320,070,863 | -27.78% | 1,675,555,177 | (644,515,686) |
| 2018 | 2,514,981,788 | -27.30% | 1,828,391,760 | (686,590,028) |
| 2019 | 2,384,328,980 | -30.06% | 1,667,599,689 | (716,729,291) |
| 2020 | 2,447,124,839 | -29.45% | 1,726,446,574 | (720,678,265) |
| 2021 | 2,769,854,543 | -30.04% | 1,937,790,238 | (832,064,305) |
| Year | (5) | (6) | (7) | (8) |
| | Non-Std Premium at Rate Bureau Rates | Deviation % From RB Manual Rates | Non-Std Phy Dam Anticipated Premium (5) x (6) | Non-Std Phy Dam Amount of Deviation (7) - (5) |
| 2016 | 341,910,729 | 43.50% | 490,641,896 | 148,731,167 |
| 2017 | 418,113,604 | 45.05% | 606,473,783 | 188,360,179 |
| 2018 | 426,946,005 | 48.48% | 633,929,428 | 206,983,423 |
| 2019 | 381,078,041 | 49.89% | 571,197,876 | 190,119,835 |
| 2020 | 460,015,940 | 47.40% | 678,063,496 | 218,047,556 |
| 2021 | 523,072,557 | 43.66% | 751,446,035 | 228,373,478 |
| Year | (9) | (10) | (11) | (12) |
| | Total Phy Dam Premium at Rate Bureau Rates (1) + (5) | Total Anticipated Premium (3) + (7) | Amount of Deviation (10) - (9) | Overall Pct. Deviation (11) / (9) |
| 2016 | 2,168,764,242 | 1,813,101,154 | (355,663,088) | -16.40% |
| 2017 | 2,738,184,467 | 2,282,028,960 | (456,155,507) | -16.66% |
| 2018 | 2,941,927,793 | 2,462,321,188 | (479,606,605) | -16.30% |
| 2019 | 2,765,407,021 | 2,238,797,565 | (526,609,456) | -19.04% |
| 2020 | 2,907,140,779 | 2,404,510,070 | (502,630,709) | -17.29% |
| 2021 | 3,292,927,100 | 2,689,236,273 | (603,690,827) | -18.33% |
| 6 year average: | | | | -17.34% |
| 2016-2019, 2021 average: | | | | -17.35% |

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

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

Exhibit (14) (b)

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

AFTER OCTOBER 1, 2023 (INTRODUCTION OF 2024 MODEL)

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

AFTER OCTOBER 1, 2024 (INTRODUCTION OF 2025 MODEL)

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

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF SYMBOL TREND FACTORS

A. Average Symbol Relativity of Experience Period:

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

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

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

C. Proposed Projection Date: 7/16/2024

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

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

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

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

| Year ended | Comp | Coll |
|------------|-------|-------|
| 09/30/2024 | 2.565 | 1.625 |

G. Average Symbol Relativity as of Projection Date (Date in C above):

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

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

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

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

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

NORTH CAROLINA
RATE LEVEL SUMMARY
MOTORCYCLE INSURANCE

| | EARNED PREMIUMS AT PRESENT RATES* | INDICATED AND FILED RATE LEVEL CHANGE |
|-----------|--|--|
| Liability | 57,018 | 3.7% |

* (000's omitted)

NORTH CAROLINA
MOTORCYCLE INSURANCE
LIABILITY COVERAGE
STATEWIDE RATE REVIEW

| All Carriers Voluntary and Ceded Combined | Year Ended 12/31/2019 | Year Ended 12/31/2020 | Year Ended 12/31/2021 |
|--|--------------------------|--------------------------|--------------------------|
| (1) Earned Premiums at Present Rates (a) | \$51,103,328 | \$55,529,779 | \$57,017,755 |
| (2) Incurred Losses and ALAE (a) | 23,012,025 | 22,158,758 | 28,115,534 |
| (3) Unallocated Loss Adjustment Expense Factor (b) | 0.117 | 0.117 | 0.117 |
| (4) Unallocated Loss Adjustment Expense [(2) x (3)] | 2,692,407 | 2,592,575 | 3,289,517 |
| (5) General & Other Acquisition Expenses (c) | 8,570,767 | 9,247,649 | 9,814,611 |
| (6) Average Annual Change in Losses and ALAE (See page MC-6) | 8.1% | 8.0% | 8.0% |
| (7) Average Annual Change in Expense Costs (See page 34) | 5.5% | 5.5% | 5.5% |
| (8) Projected Losses and ALAE (d) | 34,080,809 | 30,246,705 | 35,538,035 |
| (9) Projected Unallocated LAE (e) | 3,527,053 | 3,217,386 | 3,871,762 |
| (10) Projected General & Other Acquisition Expenses (f) | 11,056,289 | 11,300,627 | 11,375,134 |
| (11) Projected Losses, LAE and G & OA Expenses [(8)+(9)+(10)] | 48,664,151 | 44,764,718 | 50,784,931 |
| (12) Projected Loss, LAE and G & OA Expense Ratio [(11)/(1)] | 0.952 | 0.806 | 0.891 |
| (13) Permissible Loss, LAE and G & OA Expense Ratio (See page MC-4) | 0.850 | 0.849 | 0.839 |
| (14) Percentage Net Deviations (g) | -0.38% | -0.38% | -0.38% |
| (15) Indicated Rate Level Change [(12)/((13)-(14))] - 1.0 | 11.5% | -5.5% | 5.7% |
| (16) Final rate level change (weighted by premium from Line (1)) | | 3.7% | |

MC-2

NORTH CAROLINA
MOTORCYCLE REVIEW
STATEWIDE RATE REVIEW

Notes

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

NORTH CAROLINA
MOTORCYCLE REVIEW

DETERMINATION OF EXPECTED LOSS, LAE and FIXED EXPENSE RATIO

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

NORTH CAROLINA
SUMMARY OF EXPENSE PROVISIONS

Calendar Years

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

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

ULAE are ratios to Incurred Losses and ALAE.

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

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

NORTH CAROLINA

Motorcycle Insurance

Calculation of Loss Trend Factors

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

(a) See page 35.

North Carolina Motorcycle Total Deviations

Liability

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

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

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

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

MC-7



North Carolina Rate Bureau

**MINUTES OF THE AUTOMOBILE COMMITTEE MEETING OF THE NORTH CAROLINA RATE BUREAU
HELD JANUARY 5, 2023**

MEMBERS PRESENT

Allstate Insurance Company

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

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

OTHERS PRESENT

Insurance Services Office

Milliman
Young Moore and Henderson, P.A.

Staff

REPRESENTED BY

Christopher Gumaer
Rick Pierce
Monica Grillo
John Bergan
Mark Ford
George You
Chas Cullen
Roger Batdorff
Michelle Burkett
Jennifer Heizer
Lois Cappellano
Carl Earnest

REPRESENTED BY

Paul Ericksen
Dave DeNicola
Brett Moberg
Santee Perfetto
Raul Retian
Isaac Wash
Paul Anderson
Brian Beverly
Mickey Spivey
Sydney Plummer
David Ball
Joanna Biliouris
Tom Burnes
Jarred Chappell
Terry Collins
Keri Johnson
Andy Montano
Rebecca Williams

*Attended portion of meeting

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

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

1. 2023 Private Passenger Automobile Rate Review

Attention was then directed to an exhibit prepared by Insurance Services Office (ISO) and previously distributed regarding the automobile indications. Mr. DeNicola reviewed the exhibits in detail, stating that at least three years of experience had been reviewed for all coverages, that the indications for bodily injury, property damage, medical payments, comprehensive, and collision were based on the latest year of experience, and that the UM/UIM and motorcycle indications were based on the latest three years of experience. Mr. DeNicola presented comparisons of various components selected for use in this review to those contained in the most recent rate filing (2019), as well as the indications by various components, and he noted that the changes in trend selections had the most impact on the indications for most of the coverages. Mr. DeNicola reported that ISO also performed a motorcycle rate review and provided an update of the increased limit factors for consideration. He fielded various questions from the Committee, and he also explained a correction to be made to the motorcycle indication that will increase that indication modestly.

After discussion, a motion was seconded and passed to present the indications to the Governing Committee with a recommendation to file the indications as presented along with the updated increased limits factors, with an allowance for minor adjustments in the outcome if that results from finalizing the calculations, including the territory calculations.

2. Auto Program Changes

Attention was then directed to an exhibit prepared by Rate Bureau staff and previously distributed regarding proposed changes to the Personal Automobile Program. Ms. Johnson reviewed the exhibits at a high level, noting the various changes to Personal Automobile Manual rules and to the Safe Diver Insurance Plan hearing procedures. Ms. Johnson continued her review with the proposed changes to the NC 01 90 Cancellation or Refusal to Renew endorsement, as well as the introduction of proposed new form NC 01 91 Adverse Selection Notice, noting that both of these were requested by the Department of Insurance. The Committee directed staff to investigate whether NC 01 90 was an exclusive form or whether member companies could submit their own cancellation forms for approval by the Commissioner. During Ms. Johnson's review of the exhibit, Mr. Beverly pointed out several additional minor edits suggested by counsel. Ms. Johnson noted that the review at this meeting was for informational purposes and requested that the Committee review the various items internally at their respective member companies and provide feedback for discussion at a future meeting.

3. Report of Counsel

Mr. Beverly reported on rate filings, stating 1) the Rate Bureau is currently working on the private passenger auto review for the February 1, 2023 statutory filing deadline; 2) the 2022 private passenger auto filing was an informational only filing, so there was no change to the voluntary rates or ceded clean risk rates; 3) the Reinsurance Facility filed a 7.2% increase to the Facility other than clean rates effective October 1, 2022; and 4) the Facility made commercial automobile rate filings for an overall +8.7% effective April 1, 2022 and an overall +7.4% effective October 1, 2022 and is currently performing another commercial auto rate review.

Mr. Beverly then reported on legislation, noting that the legislature convenes for a long session this year. Mr. Beverly also reported highlights from last year's legislative session, including the passage of Senate Bill 496, short-titled the DOI Omnibus Bill, which included revisions to Chapter 58 to substitute the word "producer" for the words "agent" and "broker" and that staff and counsel are reviewing the Rate Bureau and Facility manuals for any necessary revisions. In addition, Mr. Beverly noted that SB 496 expanded Optional Program Enhancements in NCGS 58-36-43 to include the dwelling and flood lines of business and amended NCGS 58-2-46 to clarify the provisions addressing deferral of proofs of loss and premium payments, as well as the provisions dealing with cancellations and non-renewals, that the Commissioner

may invoke when a state of emergency has been declared. Mr. Beverly also reported that the DOI Omnibus Bill amended the NC Regulatory Sandbox Act, which allows novel and innovative financial and insurance products to be introduced without being subject to certain regulatory requirements. He noted that the amendment carves out Articles 36 and 37 of Chapter 58 from the Sandbox Act, which are the Rate Bureau and Facility statutes, respectively, and prohibits the Innovation Council from granting any innovation waiver that alters or amends the Rate Bureau and Facility statutes.

Mr. Beverly then reported on cases of interest, including 1) NCFB v. Dana, which considered the issue of determining the amount of available UIM coverage when, in the case of multiple claimants, an at-fault driver's liability coverage is exhausted by the per accident cap; 2) Tutterow v. Hall, which involved interpretation of the Financial Responsibility Act when there are multiple underinsured tortfeasors and multiple UIM carriers; 3) NCFB v. Hebert, which involved an accident with multiple passenger claimants where the appellate court examined the application of the "multiple claimant exception" under the FRA; and 5) Ha v. Nationwide, which deals with the cancellation procedures that apply under a homeowners policy and is making its way back through the appellate courts, with the most recent decision being favorable for the industry. Mr. Beverly noted that the Farm Bureau v. Dana and Tutterow v. Hall decisions were favorable to the industry, and while the Farm Bureau v. Hebert case was not, that case included a dissent which will likely send it to the Supreme Court for further review.

4. Report of Staff

Mr. Montano reported that the Rate Bureau submitted a dwelling rate filing in August 2022 and has received over 100 data / information requests from the DOI. [REDACTED]

[REDACTED] Mr. Montano also reported that the Rate Bureau submitted rate filings for the MH(C) and MH(F) programs in October of 2022 and is expecting to prepare a rate review for Homeowners later this year for an anticipated January 2024 filing. Mr. Montano then reported that the property committees will review the ISO Homeowners 2022 program changes and take a second look at strengthening the assignment of benefits language in the various property forms in 2023.

5. Other Business

Mr. Earnest stated that his company would like the Committee to consider potential updates to the private passenger auto policy language on physical damage to exclude coverage for intentional acts. After discussion, the Committee instructed staff to research the topic for discussion in a future meeting.

6. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano
Director, Personal Lines

AM:ko
AC-23-1
1/18/2023

Automobile Committee Meeting Agenda

Date: February 15, 2023

Time: 10:00 AM (EDT)

Zoom Teleconference

Join the meeting from the link below. The link will provide the video and audio (if your computer does not allow audio/microphone please dial in separately using the teleconference info below, please do not do both for audio):

<https://ncrb.zoom.us/j/8644083402>

Call in: 929.205.6099 / 877.853.5257 Meeting ID: 864 408 3402

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

4. **2023 Private Passenger Automobile Other Than Clean Risk Rate Review Indications**

At a previous meeting of the auto committee, various selections were made with respect to the 2023 Auto Rate Review. Insurance Services Office (ISO) will present **Exhibit 4**, which includes the resulting preliminary indications based on those selections for Other Than Clean rates ceded to the Facility.

The Committee will be asked to review the indications and make a recommendation to the Facility Board of Governors on whether or not to adopt and file the rate review with the Department of Insurance.

5. **Automobile Program Changes**

Staff will present **Exhibit 5**, which includes a summary and proposed program changes for the following:

- **Personal Auto Manual Rules 2, 14, and 19**
- **SDIP Hearing Procedures**
- **Cancellation/Non-renewal form and new Adverse Action form**

The Committee will be asked to make a recommendation to the Governing Committee regarding the above items.

6. **Intentional Acts Exclusion**

A member company will be present to provide information and field questions on the proposed addition of an intentional acts exclusion for physical damage in the Personal Auto Manual. The company will provide a proposal survey and supporting documents regarding the proposed language.

The Committee will be asked to decide next steps for this topic.

7. **Report of Staff and Counsel**

Staff and Counsel will report on any recent developments.

8. **Other Business**

9. **Adjournment**

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

AM:ko

Attachments

AC-23-2

2/9/23

NORTH CAROLINA RATE BUREAU
ANTITRUST COMPLIANCE POLICY AND
BOARD RESOLUTION

Whereas, it is the established policy of the North Carolina Rate Bureau to comply fully with all laws and regulations applicable to its operations; and

Whereas, the creation and operation of the North Carolina Rate Bureau is to promulgate rates and forms, and because the activities and functions bring together representatives of insurance companies that may be in competition, it is the policy of the NCRB, in the course of its activities and functions, to discourage and prohibit the disclosure of competitive information.

Resolved, that the following antitrust guidelines are adopted by the Governing Committee of the NCRB.

These guidelines apply to those individuals and alternates who serve on the NCRB Governing Committee, NCRB committees and subcommittees and NCRB task forces and any other individual in attendance at an NCRB meeting.

1. In performing the statutory duties of the North Carolina Rate Bureau, avoid any action or statement which would give the appearance of private motivation.
2. Conduct business at regularly scheduled, formal meetings where minutes are kept and counsel is present.
3. Do not hold "informal" meetings or "rump sessions" at which any agreements or understandings are reached or any decisions are made.
4. Do not authorize, agree to, engage in or even discuss any activity which might be interpreted as boycott, coercion or intimidation.
5. Specifically, do not authorize, agree to, engage in or even discuss any division of markets, allocation of customers or refusal to do business with any individual or business organization.
6. Do not discuss individual company results, or current or future marketing or pricing strategies or business plans.
7. When in doubt, consult counsel.

NORTH CAROLINA RATE BUREAU
CONFLICTS OF INTEREST STATEMENT

Whereas, the North Carolina Rate Bureau affirms its confidence in the loyalty and integrity of its Governing Committee, Bureau employees, agents, consultants and member representatives including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces; and

Whereas, it is the policy of the Bureau that members of the governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces conduct their personal and business affairs in such a manner as to avoid any possible conflict of interest with their duties and responsibilities owed to the Bureau; and

Now therefore, it is resolved that the Governing Committee hereby adopts the following policy addressing conflicts of interest:

It is the Bureau's policy that the Governing Committee, Bureau employees, agents and consultants and member representatives, including those individuals and alternates who serve on and attend Bureau committees, subcommittees and task forces shall not permit private interests to conflict with the proper discharge of his or her duties, nor shall one's position or the knowledge gained therein be used to further such interests. In addition, each said person shall conduct his or her private affairs in such manner as to avoid giving the appearance of any such conflict.

Any person having a conflict of interest on a matter shall not vote, take action, or use his or her personal influence on the matter. However, he or she may be counted in determining the quorum for a meeting where action on the matter may be taken. The minutes of any such meeting shall reflect that a disclosure was made and the abstention from voting.

It is understood and acknowledged by the Governing Committee that, as a result of the Bureau's unique structure and relationship to its members, many representatives of the Bureau will have certain inherent and obvious interest unique to his or her position held outside of the Bureau structure. This Policy is not intended to require a disclosure of such obvious situations at every meeting. This Policy should however serve as a reminder to those individuals who find themselves in that situation that, when taking action on behalf of the Bureau, they must make decisions that they believe to be in the best interest of the Bureau and its member companies and put aside other interests they represent.

NORTH CAROLINA RATE BUREAU

CODE OF ETHICS AND STANDARDS OF CONDUCT

The undersigned, an individual committee member or a representative of a company member (on behalf of his/her company) on a committee of the North Carolina Rate Bureau ("Bureau") (a "member"), hereby agrees to conform to the following code of ethics and to abide by the following standards of conduct:

1. Each member's conduct shall be marked by integrity and dignity, and he or she shall expect and encourage such conduct by others.
2. Each member should understand and support the Bureau's mission, purposes, goals, policies, programs, services, strengths and needs and be able to communicate them to others. In the performance of his or her duties, each member shall obey all applicable state, local and federal laws, rules and regulations.
3. Each member agrees to be governed by a spirit of cooperation, helpfulness and frankness in his or her relationship with fellow members to the end that each shall be equipped, through cooperative measures and exchanges of ideas, to better perform and function, and to foster the advancement and prestige of the Bureau.
4. Each member shall respect the confidential and proprietary nature of information received in the performance of his, hers or its duties and shall not divulge any privileged, confidential or proprietary information of the Bureau (including without limitation privileged work product and attorney/client communication) unless legally discharged from such obligation. No member shall have authority to waive or compromise any claim of privilege or confidentiality unless authorized to do so. Individual representatives of a company shall not share privileged, confidential or proprietary information of the Bureau with persons within his/her company unless such persons are informed of the company's obligations under this agreement.
5. Each member agrees that he or she does not and shall not speak or act on behalf of the Bureau unless authorized to do so.
6. Each member agrees to observe the policies and procedures of the Bureau, including without limitation the Antitrust Compliance Policy and the Conflicts of Interest Statement.
7. Each member shall seek to avoid any perception that he or she is not acting in the Bureau's best interest.



2023 North Carolina Ceded Other-than- Clean Auto Rate Review

Disclaimer

These slides are part of a presentation given to a committee of the North Carolina Rate Bureau, and these slides are incomplete without the accompanying oral presentation and any other materials included as part of that overall presentation.



Summary of 2023 Review Indications - Ceded Other-than-Clean

| Coverage | 2021 Earned Premium at Current Level (000s) | Total Limits Indicated Rate Level Change |
|-----------------------------|---|--|
| Bodily Injury | \$147,853 | +21.5% |
| Property Damage | 165,020 | +27.2% |
| Medical Payments | 5,747 | - 6.9% |
| | | |
| Ceded Total | \$318,620 | +23.9% |
| | | |
| <i>Motorcycle Liability</i> | \$ 2,631 | -0.8% @ |

Bodily Injury and Property Damage changes shown are for basic and higher limits combined.

BI: basic limits change = +18.9%, higher limits change = +2.2%*

PD: basic limits change = +26.8%, higher limits change = +0.3%*

*BI and PD higher limits changes assume implementation of the filed increased limits factors in the NCRB's February 1, 2023 rate filing.

@ The Motorcycle Liability change represents the combined effect of the indicated changes in the BI and PD auto rates and the implementation of the filed motorcycle rating factors in the NCRB's February 1, 2023 rate filing.



Comparison of Selections

| Rate Component | Current Review | | 2022 Filing | |
|---|----------------|--------|-------------|--------|
| Investment Income | 2.1% | | 1.4% | |
| Installment Income | 1.1% | | 1.1% | |
| Contingencies | 0.0% | | 0.0% | |
| Dividends | 0.0% | | 0.0% | |
| Fixed Expense Ratio | 13.4%* | | 13.7%* | |
| Variable Expense | 12.3%* | | 12.3%* | |
| Loss Adjustment Expense (BI, PD) | 11.9%* | 11.4%* | 12.5%* | 11.2%* |
| Loss Trend (Historical, Prospective) | Hist. | Pros. | Hist. | Pros. |
| Bodily Injury | 6.0% | 7.1% | 2.4% | 2.9% |
| Property Damage | 12.0% | 11.6% | 5.0% | 6.5% |
| Medical Payments | -0.1% | 0.0% | 0.4% | 0.9% |
| Expense Trend | 5.5% | | 3.0% | |

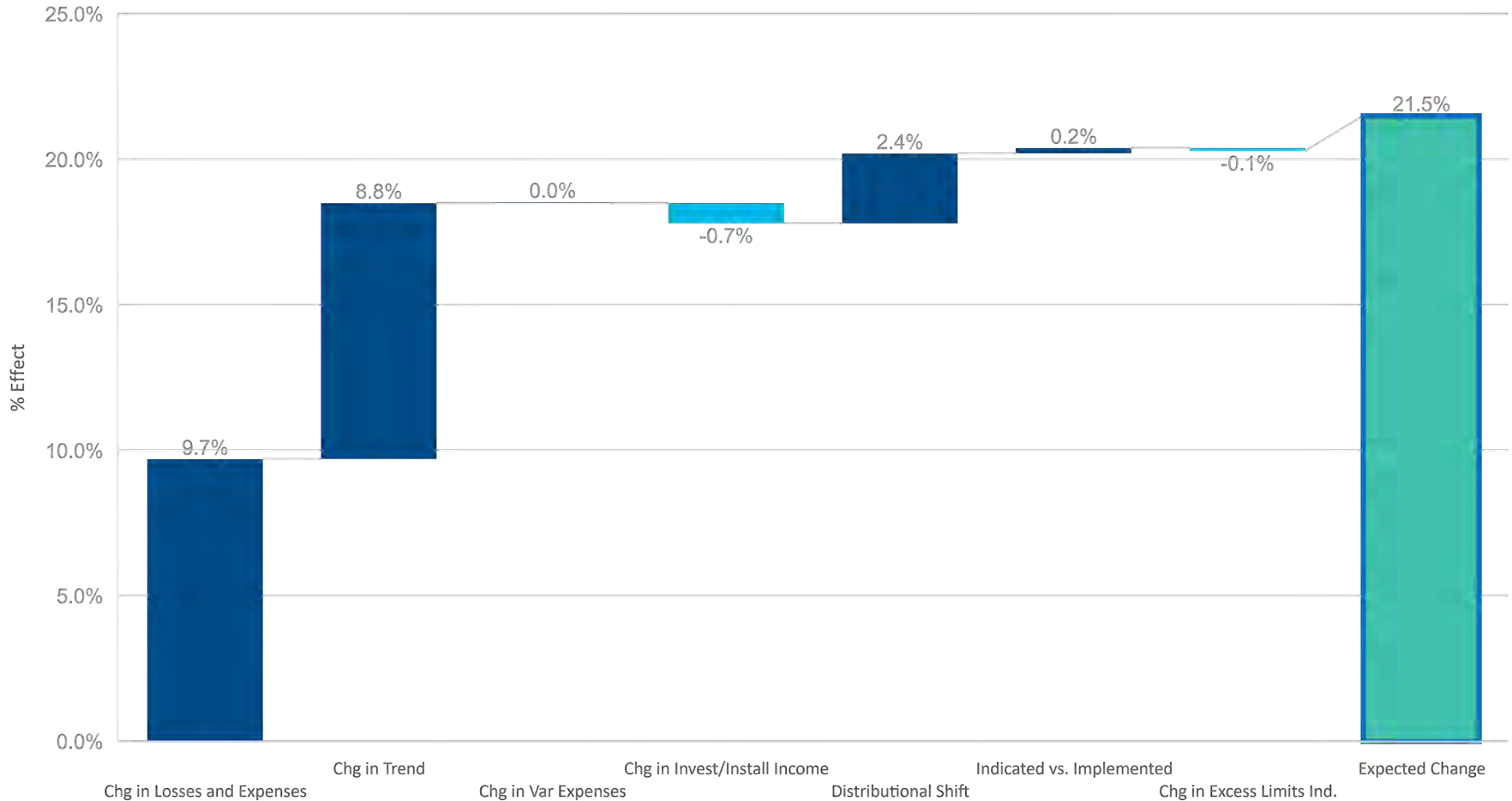
* Expense ratios represent multi-year averages and exclude 2020 data



Coverage Indication Chart – 2023 Review vs. 2022 Filing

Bodily Injury Indication by Component

■ Increase ■ Decrease ■ Total

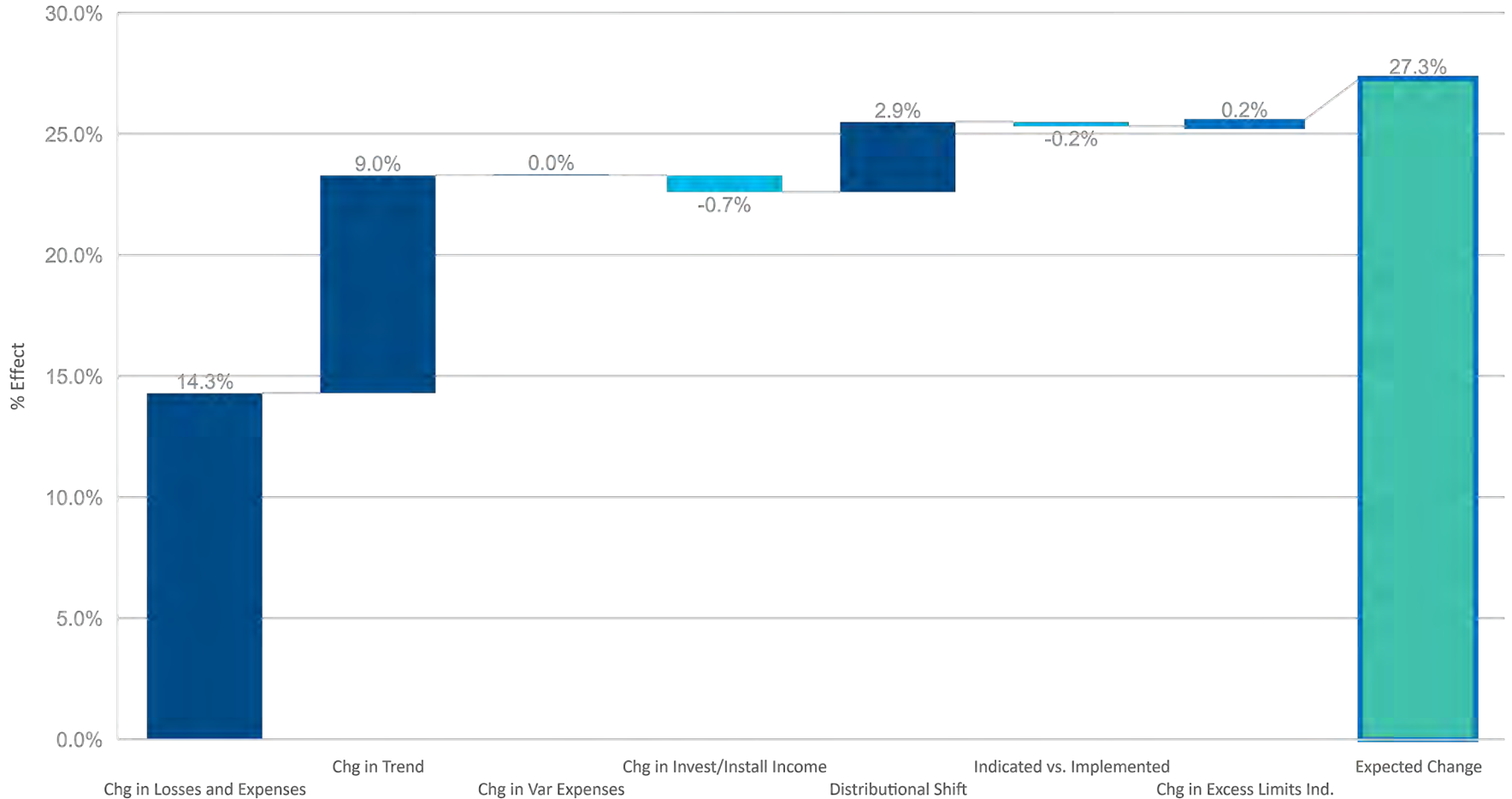




Coverage Indication Chart – 2023 Review vs. 2022 Filing

Property Damage Indication by Component

■ Increase ■ Decrease ■ Total

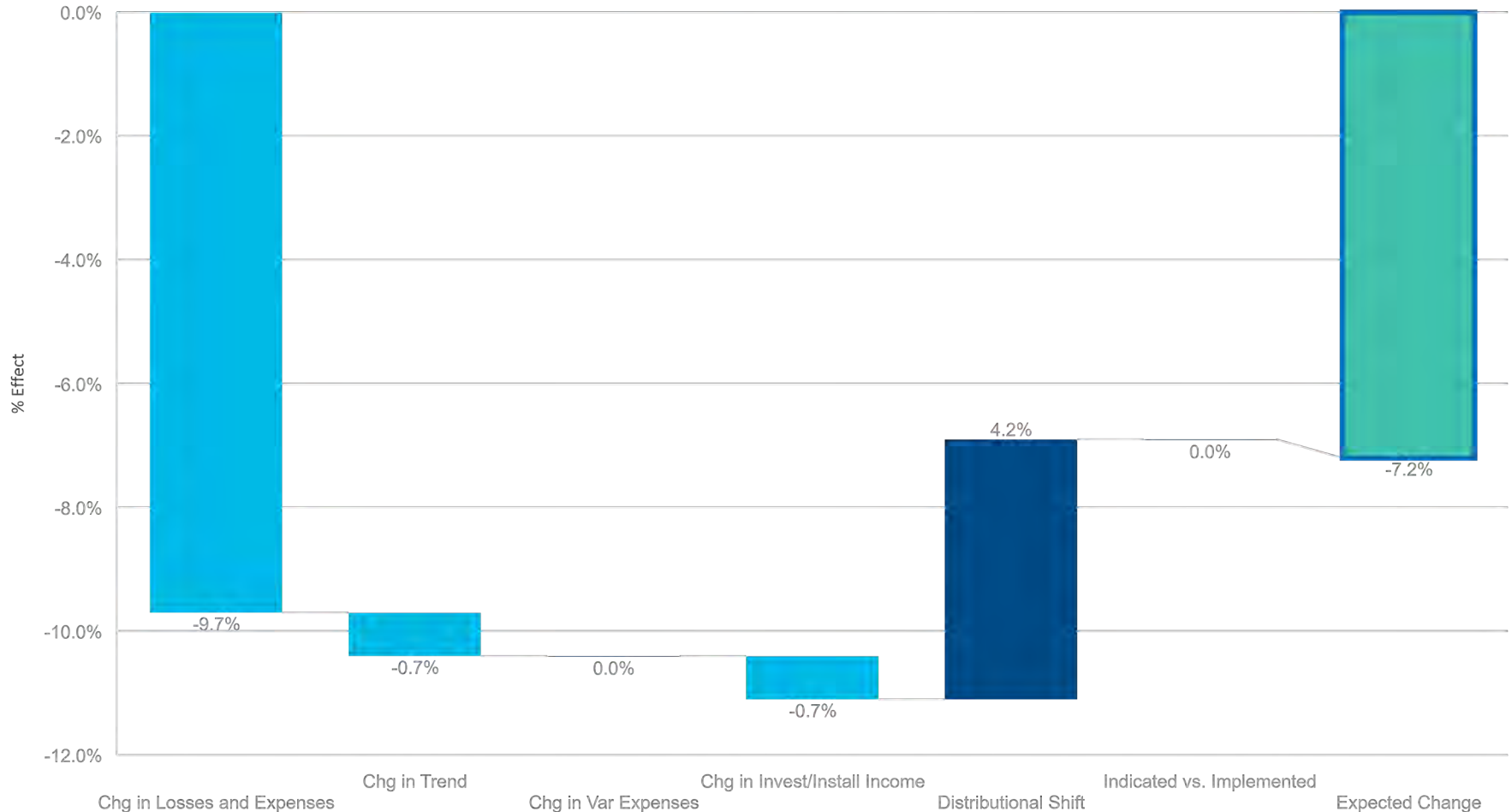




Coverage Indication Chart – 2023 Review vs. 2022 Filing

Medical Payments Indication by Component

■ Increase ■ Decrease ■ Total

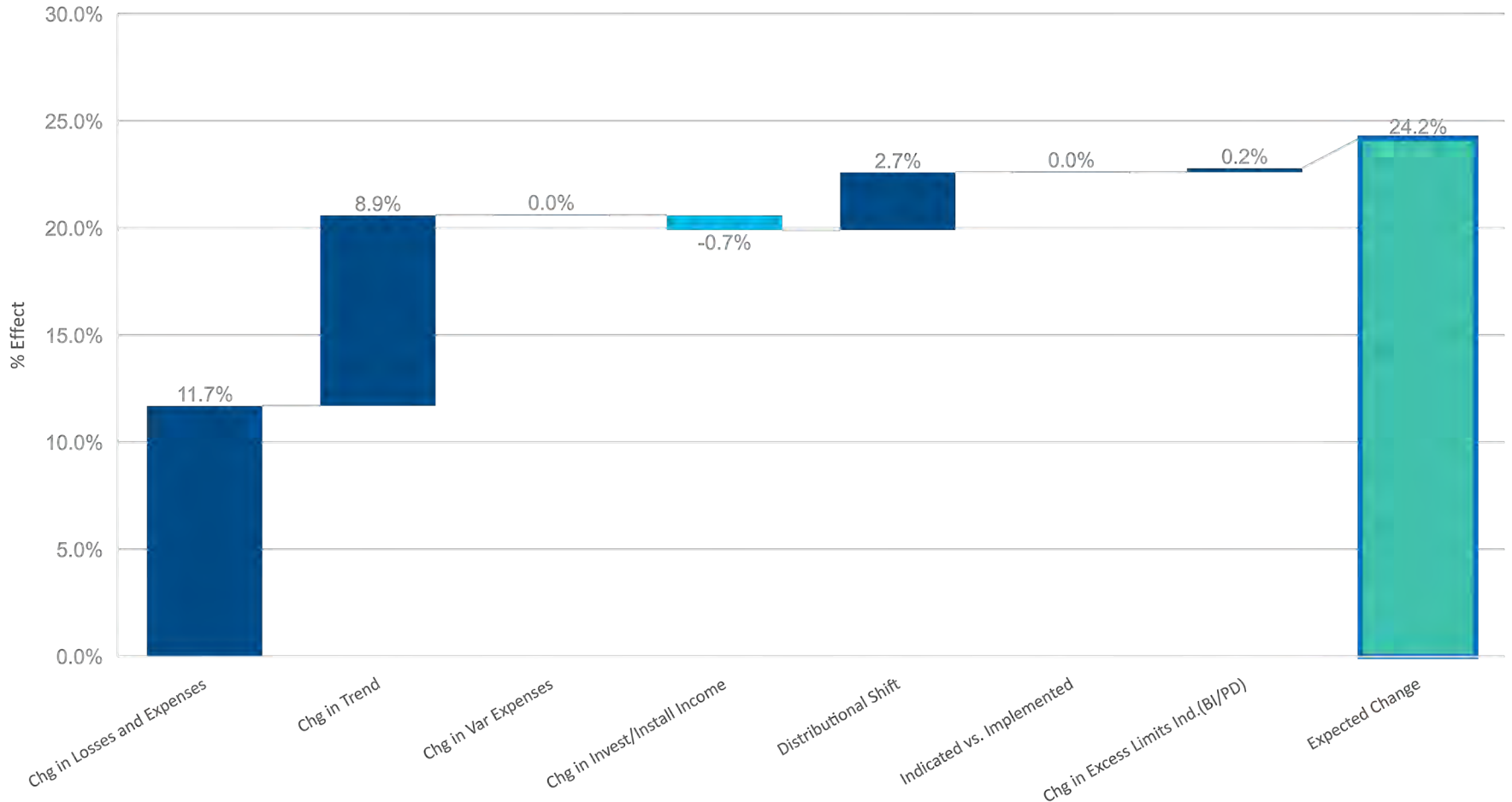




Coverage Indication Chart – 2023 Review vs. 2022 Filing

BI/PD & Med Pay Combined Indication by Component

■ Increase ■ Decrease ■ Total



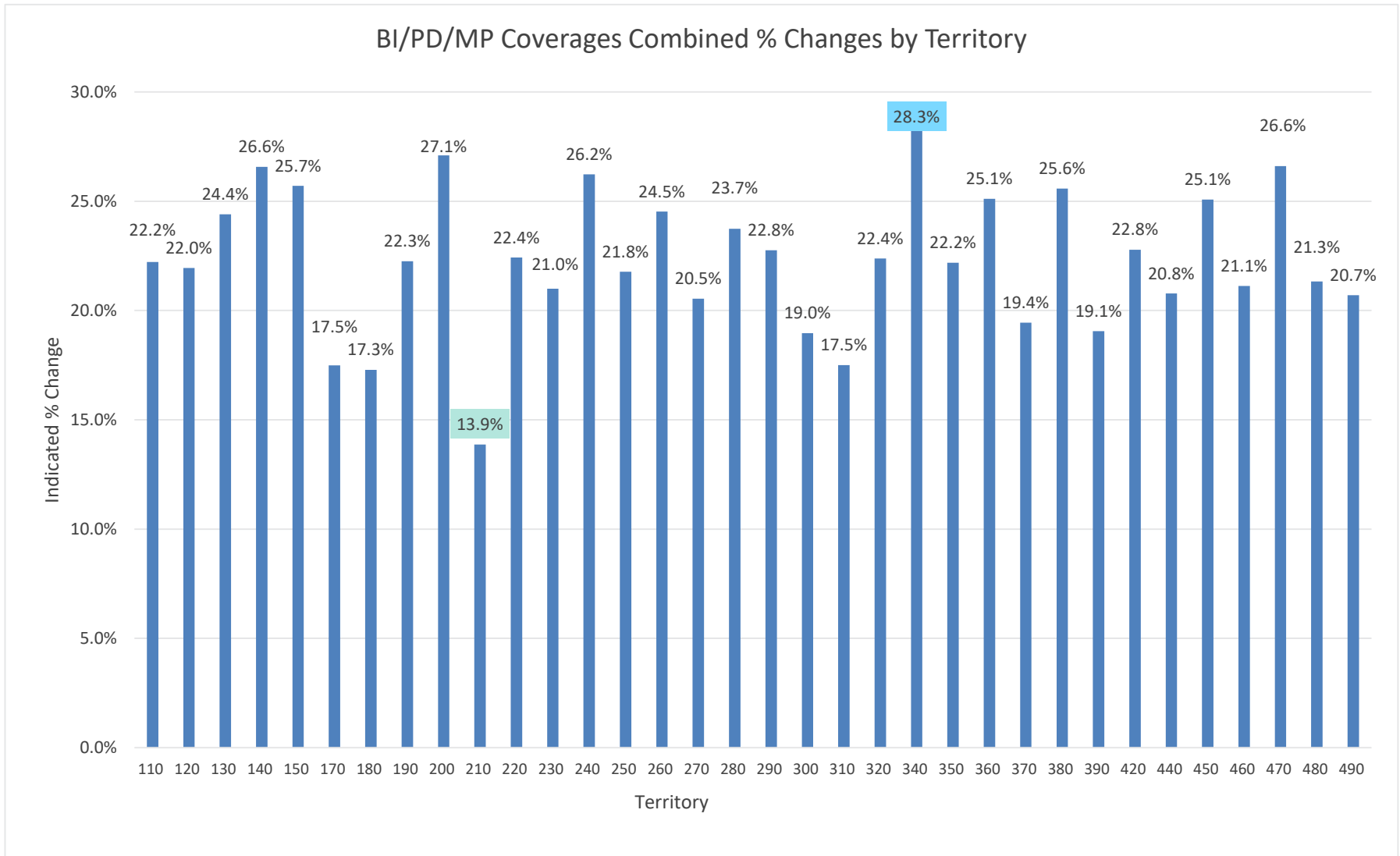


Territory Changes By Coverage (B/L)

| Territory | 30/60 | \$25,000 | \$500 | BI/PD/MP | Territory | 30/60 | \$25,000 | \$500 | BI/PD/MP |
|-------------|-------------|-------------|----------------|-----------------|------------------|--------------|--------------|----------------|-----------------|
| <u>Code</u> | <u>B.I.</u> | <u>P.D.</u> | <u>Med Pay</u> | <u>Combined</u> | <u>Code</u> | <u>B.I.</u> | <u>P.D.</u> | <u>Med Pay</u> | <u>Combined</u> |
| 110 | 18.4% | 26.6% | -6.7% | 22.2% | 300 | 15.5% | 21.8% | 0.0% | 19.0% |
| 120 | 18.1% | 27.5% | -5.3% | 22.0% | 310 | 13.1% | 21.1% | 0.0% | 17.5% |
| 130 | 22.5% | 28.5% | -4.8% | 24.4% | 320 | 19.1% | 26.3% | -6.3% | 22.4% |
| 140 | 25.8% | 30.4% | -9.4% | 26.6% | 340 | 27.0% | 31.0% | -7.7% | 28.3% |
| 150 | 23.9% | 29.4% | -8.7% | 25.7% | 350 | 19.8% | 25.2% | -5.9% | 22.2% |
| 170 | 10.6% | 24.6% | -10.0% | 17.5% | 360 | 22.3% | 28.8% | 0.0% | 25.1% |
| 180 | 9.0% | 24.6% | -8.3% | 17.3% | 370 | 15.1% | 24.9% | -12.0% | 19.4% |
| 190 | 16.3% | 27.7% | -5.6% | 22.3% | 380 | 23.2% | 29.4% | -4.3% | 25.6% |
| 200 | 24.1% | 31.4% | -4.2% | 27.1% | 390 | 15.8% | 22.5% | -5.3% | 19.1% |
| 210 | 11.5% | 17.8% | -10.5% | 13.9% | 420 | 19.1% | 28.3% | -9.1% | 22.8% |
| 220 | 20.0% | 27.9% | -8.0% | 22.4% | 440 | 17.8% | 24.7% | -7.4% | 20.8% |
| 230 | 17.0% | 28.9% | -7.1% | 21.0% | 450 | 20.7% | 30.6% | -7.1% | 25.1% |
| 240 | 24.5% | 30.8% | -4.0% | 26.2% | 460 | 16.0% | 26.3% | -10.5% | 21.1% |
| 250 | 16.4% | 27.8% | -3.3% | 21.8% | 470 | 22.8% | 31.6% | -5.3% | 26.6% |
| 260 | 21.4% | 28.9% | -4.3% | 24.5% | 480 | 15.7% | 27.0% | -13.3% | 21.3% |
| 270 | 16.5% | 24.6% | -11.8% | 20.5% | 490 | 15.3% | 25.7% | -12.5% | 20.7% |
| 280 | 22.8% | 26.0% | -7.1% | 23.7% | | | | | |
| 290 | 22.0% | 24.6% | -9.5% | 22.8% | Statewide | 18.9% | 26.8% | -6.9% | 22.4% |



Territory Changes - All Coverages Combined





Liability Increased Limits Factors

| Bodily Injury Increased Limits Factors | | |
|--|------------|------------|
| | (1) | (2) |
| | Current | Proposed |
| | ILF | ILF |
| Policy Limit | 30/60 Base | 30/60 Base |
| 30/60 | 1.00 | 1.00 |
| 50/100 | 1.18 | 1.23 |
| 100/100 | 1.31 | 1.39 |
| 100/200 | 1.39 | 1.49 |
| 100/300 | 1.40 | 1.50 |
| 300/300 | 1.62 | 1.78 |
| 250/500 | 1.66 | 1.83 |
| 500/1000 | 1.85 | 2.07 |
| 1000/1000 | 1.96 | 2.20 |
| 1000/2000 | 2.02 | 2.28 |

| Property Damage Increased Limits Factors | | |
|--|---------------|---------------|
| | (1) | (2) |
| | Current | Proposed |
| | ILF | ILF |
| Policy Limit | \$25,000 Base | \$25,000 Base |
| \$25,000 | 1.000 | 1.000 |
| 35,000 | 1.005 | 1.008 |
| 50,000 | 1.010 | 1.016 |
| 100,000 | 1.030 | 1.048 |
| 250,000 | 1.059 | 1.095 |
| 300,000 | 1.071 | 1.115 |
| 500,000 | 1.113 | 1.182 |
| 750,000 | 1.153 | 1.247 |
| 1,000,000 | 1.202 | 1.326 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED LIABILITY COVERAGES

SUMMARY OF STATEWIDE RATE LEVEL INDICATIONS

| <u>COVERAGE</u> | <u>PREMIUM WEIGHT IN (000)s</u> | <u>INDICATED CHANGE(A)</u> | <u>INDICATED CHANGE(B)</u> |
|--|-------------------------------------|--------------------------------|--------------------------------|
| Ceded Liability - Other-Than-Clean Risks only: | | | |
| Bodily Injury | \$147,853 | 21.5% | 21.5% |
| Property Damage | 165,020 | 27.2% | 27.2% |
| Medical Payments | 5,747 | -6.9% | -3.5% |
| Ceded Total | 318,620 | 23.9% | 24.0% |
| | | | |
| Motorcycle Liability (C) | \$2,631 | -0.8% | -0.8% |

(A) Based on formulaic credibility-based standard year weights (BI/PD: 100% for accident year 2021; MP: 60%/40% for accident years 2021, 2020 respectively).

The indicated rate level changes for Bodily Injury and Property Damage reflect the combined indications for basic and higher limits as follows:

| | BI | PD |
|-------------------------------------|-------|-------|
| Basic Limit Change (see page 2)= | 18.9% | 26.8% |
| Higher Limit Change (see page 11) = | 2.2% | 0.3% |
| Total Limit Change= | 21.5% | 27.2% |

(B) Based on 60%/20%/20% year weights for accident years 2021, 2020 and 2019, respectively, for Medical Payments. For BI/PD, 100% weight is afforded to accident year 2021.

(C) The change shown represents the effect on motorcycle liability Other-Than-Clean rates of the proposed changes in auto rates for BI and PD combined and the filed changes to the motorcycle rating factors in the February 1, 2023 NCRB Private Passenger rate filing.

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 | 18.4% | 26.6% | 23.0% | -6.7% |
| 120 | 18.1% | 27.5% | 23.0% | -5.3% |
| 130 | 22.5% | 28.5% | 25.5% | -4.8% |
| 140 | 25.8% | 30.4% | 27.9% | -9.4% |
| 150 | 23.9% | 29.4% | 26.8% | -8.7% |
| 170 | 10.6% | 24.6% | 18.4% | -10.0% |
| 180 | 9.0% | 24.6% | 17.8% | -8.3% |
| 190 | 16.3% | 27.7% | 23.0% | -5.6% |
| 200 | 24.1% | 31.4% | 28.0% | -4.2% |
| 210 | 11.5% | 17.8% | 14.8% | -10.5% |
| 220 | 20.0% | 27.9% | 23.6% | -8.0% |
| 230 | 17.0% | 28.9% | 21.9% | -7.1% |
| 240 | 24.5% | 30.8% | 27.4% | -4.0% |
| 250 | 16.4% | 27.8% | 22.4% | -3.3% |
| 260 | 21.4% | 28.9% | 25.4% | -4.3% |
| 270 | 16.5% | 24.6% | 21.4% | -11.8% |
| 280 | 22.8% | 26.0% | 24.5% | -7.1% |
| 290 | 22.0% | 24.6% | 23.5% | -9.5% |
| 300 | 15.5% | 21.8% | 19.4% | 0.0% |
| 310 | 13.1% | 21.1% | 17.9% | 0.0% |
| 320 | 19.1% | 26.3% | 23.2% | -6.3% |
| 340 | 27.0% | 31.0% | 29.2% | -7.7% |
| 350 | 19.8% | 25.2% | 22.9% | -5.9% |
| 360 | 22.3% | 28.8% | 25.8% | 0.0% |
| 370 | 15.1% | 24.9% | 20.3% | -12.0% |
| 380 | 23.2% | 29.4% | 26.5% | -4.3% |
| 390 | 15.8% | 22.5% | 19.7% | -5.3% |
| 420 | 19.1% | 28.3% | 23.6% | -9.1% |
| 440 | 17.8% | 24.7% | 21.6% | -7.4% |
| 450 | 20.7% | 30.6% | 25.8% | -7.1% |
| 460 | 16.0% | 26.3% | 22.0% | -10.5% |
| 470 | 22.8% | 31.6% | 27.5% | -5.3% |
| 480 | 15.7% | 27.0% | 22.3% | -13.3% |
| 490 | 15.3% | 25.7% | 21.6% | -12.5% |
| STATEWIDE | 18.9% | 26.8% | 23.2% | -6.9% |

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

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021

Ceded Business - Risks Written at Other-Than-Clean Risk RatesAll Carriers

| | <u>30/60</u> <u>Bodily Injury</u> | <u>\$25,000</u> <u>Property Dam.</u> | <u>Total Limits</u> <u>Med. Pay.</u> |
|--|--------------------------------------|---|---|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | \$77,665,580 | \$103,792,027 | \$3,424,975 |
| (2) Loss Development Factor (b) | 1.147 | 1.050 | 1.066 |
| (3) Developed Losses and ALAE (1)x(2) | 89,082,420 | 108,981,628 | 3,651,023 |
| (4) Unallocated Loss Adjustment Expense Factor | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 10,600,808 | 12,423,906 | 434,472 |
| (6) General and Other Acquisition Expenses (c) | 15,797,085 | 18,804,567 | 803,390 |
| (7) Earned Exposures (a) | 302,008 | 302,008 | 116,835 |
| (8) Incurred Claims (a) | 10,177 | 26,094 | 2,505 |
| (9) Claim Development Factor (d) | 1.004 | 1.027 | 1.064 |
| (10) Developed Claims (9)x(10) | 10,218 | 26,799 | 2,665 |
| (11) Average Annual Change in Losses and ALAE | 7.1% | 11.6% | 0.0% |
| (12) Average Annual Change in Expenses | 5.5% | 5.5% | 5.5% |
| (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) | 109,749,541 | 152,138,353 | 3,651,023 |
| (17) Projected ULAE (f) | 12,477,151 | 14,622,937 | 511,374 |
| (18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$ | 404.71 | 552.18 | 35.63 |
| (19) Projected G & OA Expenses (g) | 18,308,822 | 21,794,493 | 931,129 |
| (20) Projected Fixed Expenses per exposure $[(19)/(7)]$ | 60.62 | 72.17 | 7.97 |
| (21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$ | 465.33 | 624.35 | 43.60 |
| (22) Percentage Dividends (h) | 0.00% | 0.00% | 0.00% |
| (23) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 | 0.877 |
| (24) Investment Income (i) | 2.1% | 2.1% | 2.1% |
| (25) Installment Income (i) | 1.1% | 1.1% | 1.1% |
| (26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$ | 511.91 | 686.85 | 47.96 |
| (27) Present Average Rate | 449.14 | 544.23 | 49.19 |
| (28) Indicated B/L Change $[(26)/(27)-1.000]$ | 14.0% | 26.2% | -2.5% |
| (29) Indicated Higher Limits Change (See pages 9,10) | 6.6% | 0.8% | |
| (30) Effective Higher Limits Change (See page 11) | 2.2% | 0.3% | |
| (31) Adjusted Basic Limits Change $[(1.0+(28))x((1.0+(29)))/(1.0+(30))]$ | 18.9% | 26.8% | |
| (32) Total Change $[(1.000+(30))x(1.000+(31))-1.000]$ | 21.5% | 27.2% | -2.5% |

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020

Ceded Business - Risks Written at Other-Than-Clean Risk RatesAll Carriers

| | <u>30/60</u> <u>Bodily Injury</u> | <u>\$25,000</u> <u>Property Dam.</u> | <u>Total Limits</u> <u>Med. Pay.</u> |
|--|--------------------------------------|---|---|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | \$76,900,635 | \$86,525,274 | \$3,202,644 |
| (2) Loss Development Factor (b) | 1.033 | 1.006 | 1.026 |
| (3) Developed Losses and ALAE (1)x(2) | 79,438,356 | 87,044,426 | 3,285,913 |
| (4) Unallocated Loss Adjustment Expense Factor | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 9,453,164 | 9,923,065 | 391,024 |
| (6) General and Other Acquisition Expenses (c) | 16,376,847 | 18,851,502 | 890,161 |
| (7) Earned Exposures (a) | 309,019 | 309,019 | 123,685 |
| (8) Incurred Claims (a) | 8,962 | 24,324 | 2,426 |
| (9) Claim Development Factor (d) | 1.007 | 1.004 | 1.017 |
| (10) Developed Claims (9)x(10) | 9,025 | 24,421 | 2,467 |
| (11) Average Annual Change in Losses and ALAE | 6.8% | 11.7% | 0.0% |
| (12) Average Annual Change in Expenses | 5.5% | 5.5% | 5.5% |
| (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) | 103,587,616 | 136,137,482 | 3,285,913 |
| (17) Projected ULAE (f) | 11,731,377 | 12,314,524 | 485,261 |
| (18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$ | 373.18 | 480.40 | 30.49 |
| (19) Projected G & OA Expenses (g) | 20,012,507 | 23,036,535 | 1,087,777 |
| (20) Projected Fixed Expenses per exposure $[(19)/(7)]$ | 64.76 | 74.55 | 8.79 |
| (21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$ | 437.94 | 554.95 | 39.28 |
| (22) Percentage Dividends (h) | 0.00% | 0.00% | 0.00% |
| (23) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 | 0.877 |
| (24) Investment Income (i) | 2.1% | 2.1% | 2.1% |
| (25) Installment Income (i) | 1.1% | 1.1% | 1.1% |
| (26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$ | 481.78 | 610.51 | 43.21 |
| (27) Present Average Rate | 456.27 | 553.30 | 50.20 |
| (28) Indicated B/L Change $[(26)/(27)-1.000]$ | 5.6% | 10.3% | -13.9% |
| (29) Indicated Higher Limits Change (See pages 9,10) | 6.6% | 0.8% | |
| (30) Total Change $[(1.000+(28))x(1.000+(29))-1.000]$ | 12.6% | 11.2% | -13.9% |

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019

Ceded Business - Risks Written at Other-Than-Clean Risk RatesAll Carriers

| | 30/60 <u>Bodily Injury</u> | \$25,000 <u>Property Dam.</u> | Total Limits <u>Med. Pay.</u> |
|--|-------------------------------|----------------------------------|----------------------------------|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | \$81,850,924 | \$97,447,980 | \$4,097,967 |
| (2) Loss Development Factor (b) | 1.012 | 1.001 | 1.009 |
| (3) Developed Losses and ALAE (1)x(2) | 82,833,135 | 97,545,428 | 4,134,849 |
| (4) Unallocated Loss Adjustment Expense Factor | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 9,857,143 | 11,120,179 | 492,047 |
| (6) General and Other Acquisition Expenses (c) | 17,081,880 | 20,766,842 | 1,089,439 |
| (7) Earned Exposures (a) | 309,072 | 309,072 | 128,801 |
| (8) Incurred Claims (a) | 9,958 | 28,728 | 2,963 |
| (9) Claim Development Factor (d) | 1.001 | 1.000 | 1.004 |
| (10) Developed Claims (9)x(10) | 9,968 | 28,728 | 2,975 |
| (11) Average Annual Change in Losses and ALAE | 6.7% | 11.8% | 0.0% |
| (12) Average Annual Change in Expenses | 5.5% | 5.5% | 5.5% |
| (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) | 114,889,558 | 171,094,681 | 4,134,849 |
| (17) Projected ULAE (f) | 12,912,857 | 14,567,434 | 644,582 |
| (18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$ | 413.50 | 600.71 | 37.11 |
| (19) Projected G & OA Expenses (g) | 22,035,625 | 26,789,226 | 1,405,376 |
| (20) Projected Fixed Expenses per exposure $[(19)/(7)]$ | 71.30 | 86.68 | 10.91 |
| (21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$ | 484.80 | 687.39 | 48.02 |
| (22) Percentage Dividends (h) | 0.00% | 0.00% | 0.00% |
| (23) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 | 0.877 |
| (24) Investment Income (i) | 2.1% | 2.1% | 2.1% |
| (25) Installment Income (i) | 1.1% | 1.1% | 1.1% |
| (26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$ | 533.33 | 756.20 | 52.83 |
| (27) Present Average Rate | 452.25 | 551.02 | 50.74 |
| (28) Indicated B/L Change $[(26)/(27)-1.000]$ | 17.9% | 37.2% | 4.1% |
| (29) Indicated Higher Limits Change (See pages 9,10) | 6.6% | 0.8% | |
| (30) Total Change $[(1.000+(28))x(1.000+(29))-1.000]$ | 25.7% | 38.3% | 4.1% |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.6% and 7.8%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments.
- (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 7/16/2024.
- (f) Projected unallocated loss adjustment expenses =
 (14)
 $[(5) \times (1 + (12))]$, where (14) = the number of years of projection from 7/1/2021 to 7/16/2024.
- (g) Projected general and other acquisition expenses =
 (15)
 $[(6) \times (1 + (12))]$, where (15) = the number of years of projection from 7/1/2021 to 4/1/2024.
- (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 17 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium as calculated on page 18.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.6% and 7.8%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments.
- (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 7/16/2024.
- (f) Projected unallocated loss adjustment expenses =

$$(14)$$

$$[(5) \times (1 + (12))]$$
, where (14) = the number of years of projection from 7/1/2020 to 7/16/2024.
- (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 4/1/2024.
- (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 17 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium as calculated on page 18.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.6% and 7.8%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments.
- (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 7/16/2024.
- (f) Projected unallocated loss adjustment expenses =

$$(14)$$

$$[(5) \times (1 + (12))]$$
, where (14) = the number of years of projection from 7/1/2019 to 7/16/2024.
- (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 4/1/2024.
- (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 17 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium as calculated on page 18.

NORTH CAROLINA
REVIEW OF BODILY INJURY INCREASED LIMITS

| Other than Clean Risk Ceded Business | 12/31/2019 | 12/31/2020 | 12/31/2021 | 3 Years Combined |
|--|-------------|-------------|-------------|---------------------|
| (1) Basic limits losses (a)(b) | 81,850,924 | 76,900,635 | 77,665,580 | 236,417,139 |
| (2) Basic limits loss dev. Factor | 1.012 | 1.033 | 1.147 | |
| (3) Basic limits claim cost trend (See page 16) | 6.0% | 6.0% | 6.0% | |
| (4) Years of trend (See page 3-5) | 5.04 | 4.04 | 3.04 | |
| (5) Basic limits trend factor $[1+(3)]^{(4)}$ | 1.341 | 1.265 | 1.194 | |
| (6) Basic limits losses, trended and developed (1)x(2)x(5) | 111,079,234 | 100,489,520 | 106,364,410 | 317,933,164 |
| (7) Total limits losses (b) | 90,007,652 | 84,900,752 | 84,453,797 | 259,362,201 |
| (8) Total limits loss dev. factor | 1.011 | 1.040 | 1.194 | |
| (9) Total limits claim cost trend (See page 16) | 7.2% | 7.1% | 7.0% | |
| (10) Years of trend (See page 3-5) | 5.04 | 4.04 | 3.04 | |
| (11) Total limits trend factor $[1+(9)]^{(10)}$ | 1.420 | 1.319 | 1.228 | |
| (12) Total limits losses, trended and developed (7)x(8)x(11) | 129,216,785 | 116,463,456 | 123,828,860 | 369,509,101 |
| (13) Indicated average ilf (12)/(6) | 1.163 | 1.159 | 1.164 | 1.162 |
| (14) Average increased limits factor | 1.093 | 1.088 | 1.090 | 1.090 (c) |
| (15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$ | | | | 80.0% |
| (16) Indicated total limits change $\{(13)/(14)\}-1$ | | | | 6.6% |

- (a) Basic limits are 30/60.
(b) Based on the statistical plan data reported by member companies.
(c) Three year average

NORTH CAROLINA
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

| Other than Clean Risk Ceded Business | 12/31/2019 | 12/31/2020 | 12/31/2021 | 3 Years Combined |
|---|------------|------------|-------------|---------------------|
| (1) Basic limits losses (a)(b) | 97,447,980 | 86,525,274 | 103,792,027 | 287,765,281 |
| (2) Basic limits loss dev. Factor | 1.001 | 1.006 | 1.050 | |
| (3) Basic limits losses, developed (1)x(2) | 97,545,428 | 87,044,426 | 108,981,628 | 293,571,482 |
| (4) Total limits losses (b) | 98,329,931 | 87,646,394 | 105,223,911 | 291,200,236 |
| (5) Total limits loss dev. Factor | 1.001 | 1.006 | 1.051 | |
| (6) Total limits losses, developed (4)x(5) | 98,428,261 | 88,172,272 | 110,590,330 | 297,190,863 |
| (7) Indicated average increased limits factor (6) / (3) | 1.009 | 1.013 | 1.015 | 1.012 |
| (8) Average increased limits factor | 1.004 | 1.004 | 1.004 | 1.004 (c) |
| (9) Indicated change to excess limits increments {{(7)-1}/[(8)-1]}-1 | | | | 200.0% |
| (10) Indicated total limits change {{(7)/(8)}-1 | | | | 0.8% |

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

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

(c) Three year average

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

CALCULATION OF CHANGES BY LIMIT FOR
PROPOSED INCREASED LIMITS FACTORS

Year Ending 12/31/2021

Other-Than-Clean Ceded Business Only

Bodily Injury

| | (1) | (2) | (3) | (4) | (5) | (6) |
|--------------------|-----------------|-------------|--------------------------|-------------|------------------------|---------------------------------|
| Limit Of Liability | Written Premium | Current ILF | (1)/(2) 30/60 Premium | Revised ILF | (3)x(4) T/L Premium | (5)/(1)-1.000 Percent Change |
| 30/60 | 78,781,588 | 1.00 | 78,781,588 | 1.00 | 78,781,588 | 0.0% |
| 50/100 | 26,205,269 | 1.18 | 22,207,855 | 1.23 | 27,315,662 | 4.2% |
| 100/200 | 437,249 | 1.39 | 314,568 | 1.49 | 468,706 | 7.2% |
| 100/300 | 19,984,986 | 1.40 | 14,274,990 | 1.50 | 21,412,485 | 7.1% |
| 250/500 | 1,682,610 | 1.66 | 1,013,620 | 1.83 | 1,854,925 | 10.2% |
| 300/300 | 2,333 | 1.62 | 1,440 | 1.78 | 2,563 | 9.9% |
| All Other | 2,706 | 1.090 | 2,483 | 1.114 | 2,766 | 2.2% |
| Total | 127,096,741 | | 116,596,544 | | 129,838,695 | 2.2% |

Other-Than-Clean Ceded Business Only

Property Damage

| | (1) | (2) | (3) | (4) | (5) | (6) |
|--------------------|-----------------|-------------|-----------------------------|-------------|------------------------|---------------------------------|
| Limit Of Liability | Written Premium | Current ILF | (1)/(2) \$25,000 Premium | Revised ILF | (3)x(4) T/L Premium | (5)/(1)-1.000 Percent Change |
| 25,000 | 83,972,926 | 1.000 | 83,972,926 | 1.000 | 83,972,926 | 0.0% |
| 35,000 | 19,862 | 1.005 | 19,763 | 1.008 | 19,921 | 0.3% |
| 50,000 | 52,476,018 | 1.010 | 51,956,453 | 1.016 | 52,787,756 | 0.6% |
| 100,000 | 3,094,550 | 1.030 | 3,004,417 | 1.048 | 3,148,629 | 1.7% |
| All Other | 484 | 1.004 | 482 | 1.007 | 485 | 0.2% |
| Total | 139,563,840 | | 138,954,041 | | 139,929,717 | 0.3% |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2021 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 | 11.9 (c) |
| Property Damage | 11.4 (c) |
| General Administration | 5.6 (c) |
| Other Acquisition Expenses | 7.8 (c) |

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

(b) Assumed value for Facility Business

(c) The average ratio for 2017-2019, 2021 is used for all years.

(d) Selected value.

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 | 11.9 (c) |
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NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

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(d) Selected value.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED FACTORS

| <u>Loss Trends</u> | Historical | | | Prospective | | |
|---------------------------------|-------------------|------------------------|---------------------|--------------------|------------------------|---------------------|
| | <u>Claim Cost</u> | <u>Claim Frequency</u> | <u>Pure Premium</u> | <u>Claim Cost</u> | <u>Claim Frequency</u> | <u>Pure Premium</u> |
| Bodily Injury (B/L) | 6.0% | 0.0% | 6.0% | 6.0% | 1.0% | 7.1% |
| Bodily Injury (T/L) | 7.5% | | | 7.0% | | |
| Property Damage | 12.0% | 0.0% | 12.0% | 10.5% | 1.0% | 11.6% |
| Medical Payments | 3.0% | -3.0% | -0.1% | 2.0% | -2.0% | 0.0% |
| Expense Trend | 5.5% | | | | | |
| <u>Other Selections:</u> | | | | <u>Liability</u> | | <u>Phy Dam</u> |
| Contingencies | | | | 0.0% | | 0.0% |
| Dividends | | | | 0.0% | | 0.0% |
| Loss Development | | | BI/PD/MF | 3 yr avg | | |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Loss Trend Factors by Experience Year

| | (1) Year | (2) # Years of Historical Trend (a) | (3) Historical Trend Factor(b) | (4) # Years of Prospective Trend (c) | (5) Prospective Trend Factor(b) | (6) Total Trend Factor (d) | (7) Annualized Trend Factor (e) |
|---------------------|-------------|---|---|--|--|--|---|
| Bodily Injury | 2019 | 2.00 | 6.0% | 3.04 | 7.1% | 1.384 | 6.7% |
| | 2020 | 1.00 | 6.0% | 3.04 | 7.1% | 1.306 | 6.8% |
| | 2021 | 0.00 | 6.0% | 3.04 | 7.1% | 1.232 | 7.1% |
| Property Damage | 2019 | 2.00 | 12.0% | 3.04 | 11.6% | 1.751 | 11.8% |
| | 2020 | 1.00 | 12.0% | 3.04 | 11.6% | 1.564 | 11.7% |
| | 2021 | 0.00 | 12.0% | 3.04 | 11.6% | 1.396 | 11.6% |
| Medical Payments | 2019 | 2.00 | -0.1% | 3.04 | 0.0% | 0.998 | 0.0% |
| | 2020 | 1.00 | -0.1% | 3.04 | 0.0% | 0.999 | 0.0% |
| | 2021 | 0.00 | -0.1% | 3.04 | 0.0% | 1.000 | 0.0% |

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

(b) Selected annual trend factor

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

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

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
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 12/31/2021 | | \$318,619,566 |
| 2. Mean Unearned Premium Reserve | 0.303 x (1) | 96,541,728 |
| 3. Deduction for Prepaid Expenses | | |
| Commission and Brokerage Expense | | 10.00% |
| Taxes, Licenses and Fees | | 1.92% |
| 50% of Other Acquisition Expense | | 3.90% |
| 50% of Company Operating Expense | | 2.80% |
| Total | | 18.62% |
| 4. (2) x (3) | | 17,976,070 |
| 5. Net Subject to Investment (2) - (4) | | 78,565,658 |

B. Delayed Remission of Premium (Agents' Balances)

| | | |
|--------------------------------|--|---------------|
| 1. Direct Earned Premium (A-1) | | \$318,619,566 |
| 2. Average Agents' Balances | | 0.206 |
| 3. Delayed Remission (1) x (2) | | 65,635,631 |

C. Loss Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium (A-1) | | \$318,619,566 |
| 2. Expected Incurred Losses and Loss Adjustment | | 243,425,348 |
| 0.764 x (1) | | |
| 3. Expected Mean Loss Reserves | 0.880 x (2) | 214,214,306 |

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 227,144,333

E. Average Rate of Return 2.95%

F. Investment Earnings on Net Subject to Investment (D) x (E) 6,700,758

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 2.10%

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. |
|-----------------|---------------|---------------------------|---------------------------|---------------|-------------------------------|
| 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% |
| 2021 | 69,872 | 3,568,262 | 3,519,328 | 7,087,590 | 1.0% |
| Latest 5 years: | 362,609 | 16,808,283 | 15,934,053 | 32,742,336 | 1.1% |

(in thousands)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Ceded Business - Other-than Clean only

| | Weighted 2018-2020 30/60 <u>Bodily Injury</u> | 12/31/2021 30/60 <u>Bodily Injury</u> |
|---|---|---|
| (1) Earned Premiums at Manual Rates (a) | \$136,722,221 | \$135,644,568 |
| (2) Reported Incurred Losses and Allocated Loss Adjustment Expense | 77,937,455 | 77,665,580 |
| (3) Loss Development Factor | | 1.147 |
| (4) Developed Losses and ALAE (2)x(2a)x(3) | 81,462,392 | 89,082,420 |
| (5) Unallocated Loss Adjustment Expense Factor | 0.125 | 0.119 |
| (6) Unallocated Loss Adjustment Expense (4)x(5) | 10,182,799 | 10,600,808 |
| (7) General and Other Acquisition Expenses | 17,696,461 | 15,797,085 |
| (8) Earned Exposures | 313,771 | 302,008 |
| (9) Incurred Claims | | 10,177 |
| (10) Claim Development Factor | | 1.004 |
| (11) Developed Claims (9)x(10) | 9,942 | 10,218 |
| (12) Average Annual Change in Losses and ALAE | 2.8% | 7.1% |
| (13) Average Annual Change in Expenses | 3.0% | 5.5% |
| (14) Years of Trend - Losses and ALAE | 4.04 | 3.04 |
| (15) Years of Trend - ULAE | 4.04 | 3.04 |
| (16) Years of Trend - G & OA Expenses | 3.75 | 2.75 |
| (17) Projected Losses and ALAE | 91,074,954 | 109,749,541 |
| (18) Projected ULAE | 11,476,014 | 12,477,151 |
| (19) Projected G & OA Expenses | 19,766,947 | 18,308,822 |
| (20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)] | 122,317,915 | 140,535,514 |
| (21) Projected Loss and Expense Ratio [(20)/(1)] | 0.895 | 1.036 |
| (22) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 |
| (23) Investment and Installment Income | 2.50% | 3.20% |
| (24) Indicated B/L Rate Level Change [(21)/((22)+(23))] - 1.0 | -0.8% | 14.0% |
| (25) Higher Limits Change | 6.7% | 6.6% |
| (26) Indicated T/L Rate Level Change [(1.00+(24)) x (1+(25))] - 1.0 | 5.8% | 21.5% |
| (27) Implemented Change | 5.6% | |
| Change due to change in average rate | 1.024 | |
| Change due to change in losses and expenses | 1.097 | |
| Change due to loss and expense trend | 1.088 | |
| Change due to change in PLR | 1.000 | |
| Change due to change in Investment and Installment Income | 0.993 | |
| Change in Higher Limits Indication | 0.999 | |
| Indicated vs Implemented | 1.002 | |
| Expected change | 1.215 | |
| Indicated change | 1.215 | |
| Diff | 1.000 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Ceded Business - Other-than Clean only

| | Weighted 2018-2020 \$25,000 <u>Property Damage</u> | 12/31/2021 \$25,000 <u>Property Damage</u> |
|---|--|--|
| (1) Earned Premiums at Manual Rates (a) | \$161,320,683 | \$164,362,367 |
| (2) Reported Incurred Losses and Allocated Loss Adjustment Expense | 94,494,976 | 103,792,027 |
| (3) Loss Development Factor | | 1.050 |
| (4) Developed Losses and ALAE (2)x(2a)x(3) | 95,629,953 | 108,981,628 |
| (5) Unallocated Loss Adjustment Expense Factor | 0.112 | 0.114 |
| (6) Unallocated Loss Adjustment Expense (4)x(5) | 10,710,555 | 12,423,906 |
| (7) General and Other Acquisition Expenses | 21,080,179 | 18,804,567 |
| (8) Earned Exposures | 313,771 | 302,008 |
| (9) Incurred Claims | | 26,094 |
| (10) Claim Development Factor | | 1.027 |
| (11) Developed Claims (9)x(10) | 28,213 | 26,799 |
| (12) Average Annual Change in Losses and ALAE | 6.1% | 11.6% |
| (13) Average Annual Change in Expenses | 3.0% | 5.5% |
| (14) Years of Trend - Losses and ALAE | 4.04 | 3.04 |
| (15) Years of Trend - ULAE | 4.04 | 3.04 |
| (16) Years of Trend - G & OA Expenses | 3.75 | 2.75 |
| (17) Projected Losses and ALAE | 121,641,300 | 152,138,353 |
| (18) Projected ULAE | 12,070,795 | 14,622,937 |
| (19) Projected G & OA Expenses | 23,546,560 | 21,794,493 |
| (20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)] | 157,258,655 | 188,555,783 |
| (21) Projected Loss and Expense Ratio [(20)/(1)] | 0.975 | 1.147 |
| (22) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 |
| (23) Investment and Installment Income | 2.50% | 3.20% |
| (24) Indicated B/L Rate Level Change [(21)/((22)+(23))] - 1.0 | 8.1% | 26.2% |
| (25) Higher Limits Change | 0.6% | 0.8% |
| (26) Indicated T/L Rate Level Change [(1.00+(24)) x (1+(25))] - 1.0 | 8.7% | 27.2% |
| (27) Implemented Change | 8.9% | |
| Change due to change in average rate | 1.029 | |
| Change due to change in losses and expenses | 1.143 | |
| Change due to loss and expense trend | 1.090 | |
| Change due to change in PLR | 1.000 | |
| Change due to change in II and install | 0.993 | |
| Change in Higher Limits Indication | 1.002 | |
| Indicated vs Implemented | 0.998 | |
| Expected change | 1.273 | |
| Indicated change | 1.272 | |
| Diff | 0.999 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Ceded Business - Other-than Clean only

| | Weighted 2018-2020 Total Limits <u>Medical Payments</u> | Weighted 2020-2021 Total Limits <u>Medical Payments</u> |
|--|---|---|
| (1) Earned Premiums at Manual Rates (a) | \$6,552,300 | \$5,931,895 |
| (2) Reported Incurred Losses and Allocated Loss Adjustment Expense | 4,034,509 | 3,336,043 |
| (3) Loss Development Factor | | |
| (4) Developed Losses and ALAE (2)x(2a)x(3) | 4,143,122 | 3,504,979 |
| (5) Unallocated Loss Adjustment Expense Factor | 0.125 | 0.119 |
| (6) Unallocated Loss Adjustment Expense (4)x(5) | 517,890 | 417,093 |
| (7) General and Other Acquisition Expenses | 1,108,702 | 838,098 |
| (8) Earned Exposures | 130,889 | 119,575 |
| (9) Incurred Claims | | |
| (10) Claim Development Factor | | |
| (11) Developed Claims (9)x(10) | 2,955 | 2,586 |
| (12) Average Annual Change in Losses and ALAE | 0.8% | 0.0% |
| (13) Average Annual Change in Expenses | 3.0% | 5.5% |
| (14) Years of Trend - Losses and ALAE | | |
| (15) Years of Trend - ULAE | | |
| (16) Years of Trend - G & OA Expenses | | |
| (17) Projected Losses and ALAE | 4,279,472 | 3,504,979 |
| (18) Projected ULAE | 585,090 | 500,929 |
| (19) Projected G & OA Expenses | 1,240,918 | 993,788 |
| (20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)] | 6,105,480 | 4,999,696 |
| (21) Projected Loss and Expense Ratio [(20)/(1)] | 0.932 | 0.843 |
| (22) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 |
| (23) Investment and Installment Income | 2.50% | 3.20% |
| (24) Indicated T/L Rate Level Change [(21)/((22)+(23))] - 1.0 | 3.3% | -7.3% |
| (25) Implemented T/L Change | 3.3% | |
| Change due to change in average rate | 1.042 | |
| Change due to change in losses and expenses | 0.903 | |
| Change due to loss and expense trend | 0.993 | |
| Change due to change in PLR | 1.000 | |
| Change due to change in II and install | 0.993 | |
| Indicated vs Implemented | 1.000 | |
| Expected change | 0.928 | |
| Indicated T/L change | 0.927 | |
| Diff | 0.999 | |

MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU
WEB/TELECONFERENCE HELD FEBRUARY 15, 2023

MEMBERS PRESENT

Allstate Insurance Company

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

Nationwide Mutual Insurance Company
NC Farm Bureau Mutual Insurance Co

Progressive Casualty Insurance Company
State Farm Mutual Automobile Insurance Company
Travelers Insurance Company
United Services Automobile Association

REPRESENTED BY

Chris Gumaer
Rick Pierce*
Monica Grillo
Steve Cummings
Mark Ford
George You
Chas Cullen**
Roger Batdorff
Jone Todd
Michelle Burkett
Jennifer Heizer
Lois Cappellano
Carl Earnest
Jennifer Miller**

OTHERS PRESENT

Insurance Services Office

Young, Moore and Henderson, P.A.
Staff

REPRESENTED BY

Dave DeNicola
Santee Perfetto**
Raul Retian
Mickey Spivey*
David Ball*
Joanna Biliouris*
Tom Burns
Jarred Chappell*
Terry Collins
Keri Johnson*
Andy Montano*
Rebecca Williams*

*Attended in person.

**Partial Attendance

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

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

1. 2021 Other Than Clean Rate Review

Attention was directed to an exhibit prepared by Insurance Services Office (ISO) and previously distributed with respect to the "Other Than Clean Risks" ceded to the Facility. Mr. DeNicola reviewed the exhibits in

detail, noting the various selections made at a previous meeting of the Committee in December 2022. Mr. DeNicola stated that a motorcycle review was not conducted and that the indicated change for motorcycle liability is based on the proposed changes in auto rates for BI and PD combined and the filed changes to the motorcycle rating factors in the Rate Bureau's voluntary rate filing. He also stated that the higher limits for bodily injury and property damage assume the proposed new increased limits factors from the voluntary filing. The Committee then discussed the impacts of the increased limits factors from the voluntary filing on this review, noting that the Facility would typically implement those at the same time as the Rate Bureau. Mr. DeNicola then presented a summary review of the indications along with indications by coverage as compared to the previous rate filing. Mr. DeNicola then noted the credibility weights used for med pay in the previous rate review and discussed the weighting of med pay for the current review. Mr. Spivey opened discussion regarding a contingency provision, noting the statutory language regarding a contingency provision and that recent reviews included a 0% contingency provision. Mr. DeNicola then finalized his presentation with a review of territory changes by coverage and the indications for statewide average rate level changes of +21.5% for bodily injury, +27.2% for property damage, and -6.9% or -3.5% for medical payments (depending on the accident year weights used), which average to an overall statewide change of +23.9% or +24.0% (depending on the medical payments indication).

Upon discussion, a motion was seconded and passed to recommend that the Board of Governors file the Other Than Clean Risk base rate changes using a 60/20/20 weighting for med pay and a 0% provision for contingencies, with a companion filing for increased limits factors as changed with the pending voluntary private passenger auto rate filing.

2. Personal Automobile Program Changes

Attention was directed to an exhibit prepared by the Rate Bureau and previously distributed with respect to proposed changes to the Personal Auto Program. Ms. Johnson reviewed the exhibits in detail, noting that the topics were introduced at a previous meeting of the Committee and that the Committee had reviewed and provided feedback on each option. Ms. Johnson reviewed changes to various manual rules and the SDIP Hearing Procedures and fielded various questions from the Committee. Ms. Johnson continued the presentation with a review of proposed changes to NC 01 90 and the development of a new notice for adverse actions, NC 01 91. Mr. Montano stated that, for the notice of cancellation and the notice of adverse action, a company may file their own forms or use the forms filed by the Rate Bureau.

Upon discussion, a motion was seconded and passed to recommend that the Rate Bureau Governing Committee adopt and file the options as presented [note this action was affected by later action during the meeting].

3. Intentional Acts Exclusion

Attention was directed to proposed language changes prepared by United States Automobile Association with respect to the addition of an intentional acts exclusion under Part D of the Personal Automobile Policy. Ms. Miller reviewed the language in detail, noting that the updated language would further specifically provide that intentional acts are not covered under Part D of the policy contract.

Upon discussion, the Committee agreed to refer the proposed language to the Personal Automobile Policy Subcommittee for review and recommendation. In addition, the Committee agreed to hold the previously discussed Personal Auto Program changes and roll all proposed program changes into one filing.

4. Report of Counsel and Staff

Mr. Montano reported 1) the Rate Bureau settled the dwelling rate filing with the Department of Insurance (Department) for an overall +9.9% increase effective June 1, 2023; 2) the Rate Bureau has begun working on a homeowners rate review, with any filing to be made in January 2024 after the moratorium expires; 3) the Property Committees will begin reviewing the ISO 2022 Homeowners Multi-State Program in the

coming weeks; and 4) the mobile home rate filings are outstanding and counsel and staff are currently working on data requests and discovery from the Department with respect to those filings.

Mr. Spivey reported that the Department has made some informal data requests on the private passenger auto filing. Mr. Spivey further reported that the legislature is currently in its long session and counsel is monitoring legislative activity. Mr. Pierce noted that House Bill 127 Department of Insurance Omnibus Bill has been filed and that it did not appear to be impactful to the organizations.

5. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano

Director, Personal Lines

AM:ko
AC-23-2
3/9/2023



February 17, 2023

| |
|-------------------------------------|
| IMPORTANT MEETING NOTICE |
|-------------------------------------|

CIRCULAR LETTER TO THE BOARD OF GOVERNORS

Re: Board of Governors Meeting
February 22, 2023

As previously announced, a virtual meeting of the NCRF Board of Governors will be held on Wednesday, February 22, 2023 at 10:00 a.m.

The following constitutes the agenda:

1. Johnson Lambert Audit Report for the Fiscal Year Ended September 30, 2022

The Board will receive a presentation by a representative from Johnson Lambert on the audit of the Special-Purpose Financial Statements and the 2022 audit report. The following related exhibits were presented to the Audit Committee for their approval on February 14, 2023, and are attached:

1. Johnson Lambert presentation to the Board of Governors that includes the required communications and management's representation letter. (Attachment 1)
2. Audited financial statements prepared by Johnson Lambert for the fiscal year ending September 30, 2022. (Attachment 2)
3. Internal Control letter from Johnson Lambert to the Audit Committee and the Board of Governors. (Attachment 3)

2. Standard Practice Manual Revisions

The Standard Practice Manual revisions will be sent under separate cover.

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

3. Minutes

Minutes of the Board meeting held on December 7, 2022 were distributed with the agenda. (Attachment 4) It will be in order for the Board to approve or amend these at the meeting.

4. Reports of Staff and Counsel

Staff and Counsel will provide updates and report on developments. (Exhibits 1-7)

5. 2023 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. Please refer to the 2023 NC Ceded OTC Rate Review Overview and the OTC Ceded Review Indications Package – 2023 which were attached separately from the agenda.

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

6. Discussion on CA Data Call “Penalty”

7. Revisions to the Plan of Operation

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

9. Next meeting

The next scheduled meeting is on Wednesday, April 5, 2023 at 10:00 a.m.

10. Executive Session

Discuss member company appeal.

11. Adjournment

Sincerely,

Terry F. Collins

Chief Operating Officer

North Carolina Reinsurance Facility

TFC:lad

Attachments

BG-23-2



2023 North Carolina Ceded Other-than- Clean Auto Rate Review

Disclaimer

These slides are part of a presentation given to a committee of the North Carolina Rate Bureau, and these slides are incomplete without the accompanying oral presentation and any other materials included as part of that overall presentation.

SERVE | ADD VALUE | INNOVATE



Summary of 2023 Review Indications - Ceded Other-than-Clean

| Coverage | 2021 Earned Premium at Current Level (000s) | Indicated Rate Level Change | Proposed Rate Level Change |
|-----------------------------|---|-----------------------------|----------------------------|
| Bodily Injury | \$147,853 | +21.5% | +18.9%^ |
| Property Damage | 165,020 | +27.2% | +26.8%^ |
| Medical Payments | 5,747 | - 3.3% | - 3.3% |
| | | | |
| Ceded Total | \$318,620 | +24.0% | +22.6% |
| | | | |
| <i>Motorcycle Liability</i> | \$ 2,631 | -0.8% @ | -1.9% @ |

^ Bodily Injury and Property Damage proposed changes exclude the effects of the increased limits revisions in the NCRB's February 1, 2023 private passenger rate filing. Implementation of those filed factors will result in overall rate level changes equal to the indicated rate level changes shown.

@ The Motorcycle Liability change represents the combined effect of the indicated changes in the BI and PD auto rates and the implementation of the filed motorcycle rating factors in the NCRB's February 1, 2023 private passenger rate filing.

2023 North Carolina Ceded Other-than-Clean Auto Rate Review



Comparison of Selections

| Rate Component | Current Review | | 2022 Filing | |
|---|----------------|--------|-------------|--------|
| Investment Income | 2.1% | | 1.4% | |
| Installment Income | 1.1% | | 1.1% | |
| Contingencies | 0.0% | | 0.0% | |
| Dividends | 0.0% | | 0.0% | |
| Fixed Expense Ratio | 13.4%* | | 13.7%* | |
| Variable Expense | 12.3%* | | 12.3%* | |
| Loss Adjustment Expense (BI, PD) | 11.9%* | 11.4%* | 12.5%* | 11.2%* |
| Loss Trend (Historical, Prospective) | Hist. | Pros. | Hist. | Pros. |
| Bodily Injury | 6.0% | 7.1% | 2.4% | 2.9% |
| Property Damage | 12.0% | 11.6% | 5.0% | 6.5% |
| Medical Payments | -0.1% | 0.0% | 0.4% | 0.9% |
| Expense Trend | 5.5% | | 3.0% | |

* Expense ratios represent multi-year averages and exclude 2020 data



Coverage Indication Chart – 2023 Review vs. 2022 Filing

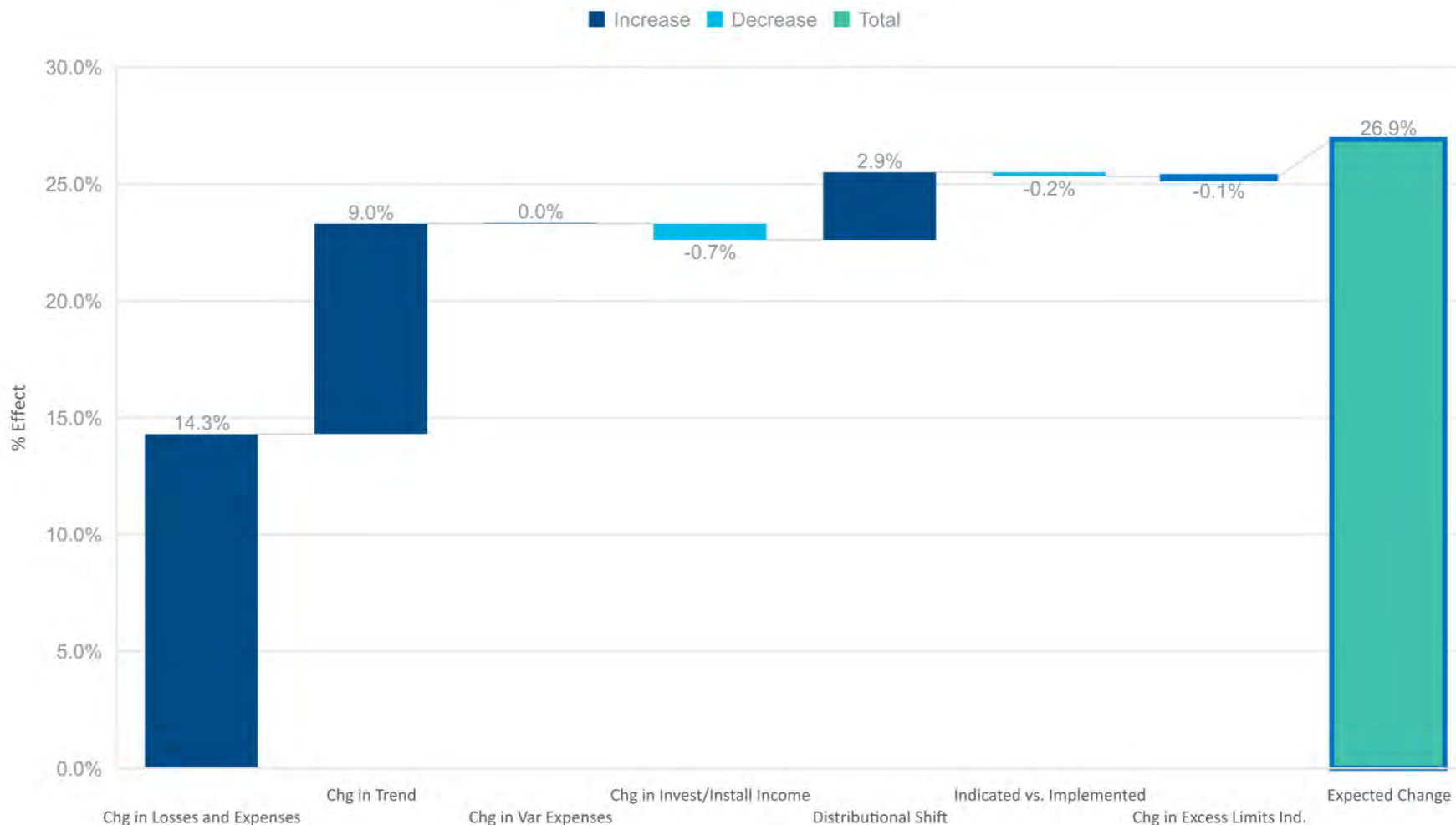
Bodily Injury Indication by Component





Coverage Indication Chart – 2023 Review vs. 2022 Filing

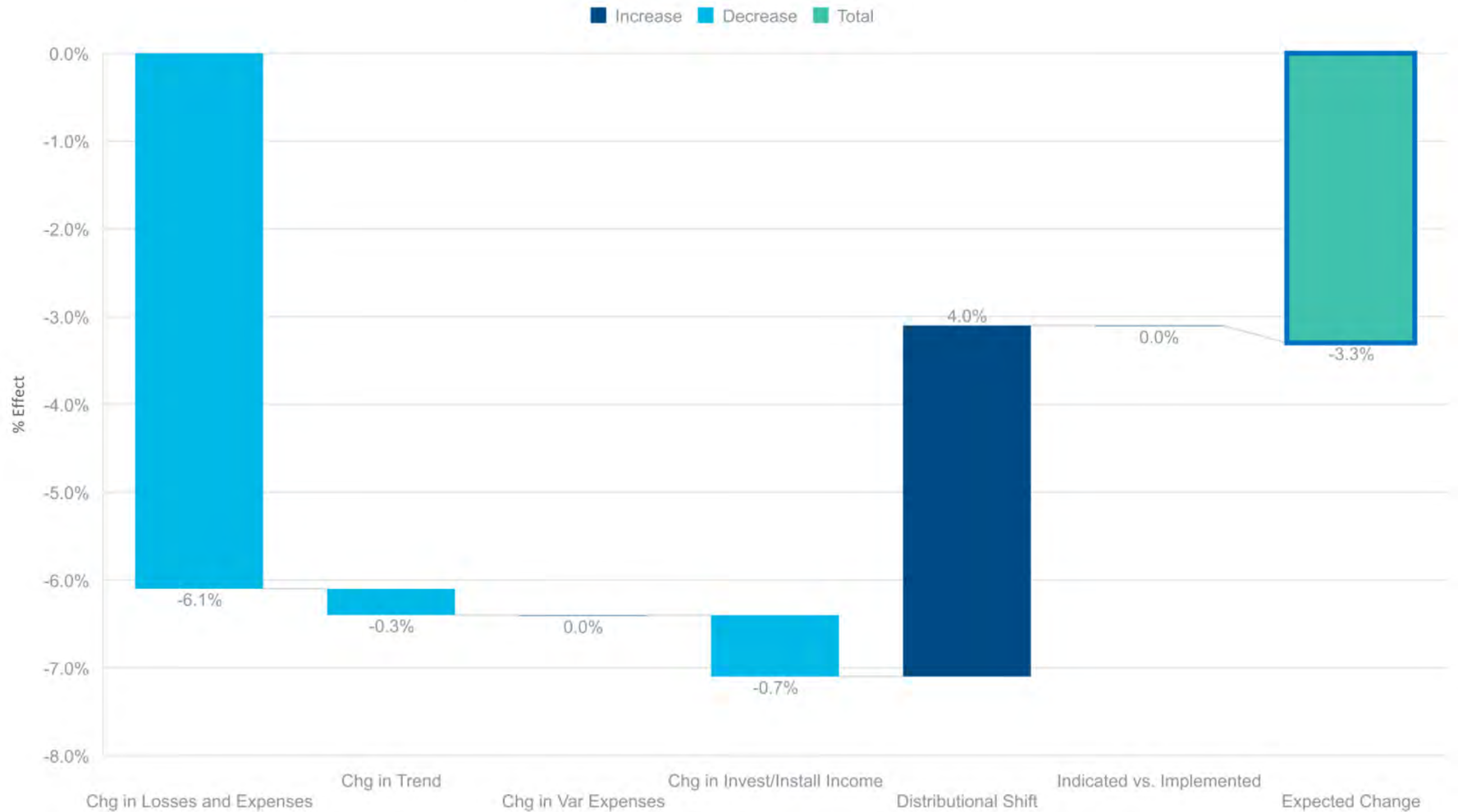
Property Damage Indication by Component





Coverage Indication Chart – 2023 Review vs. 2022 Filing

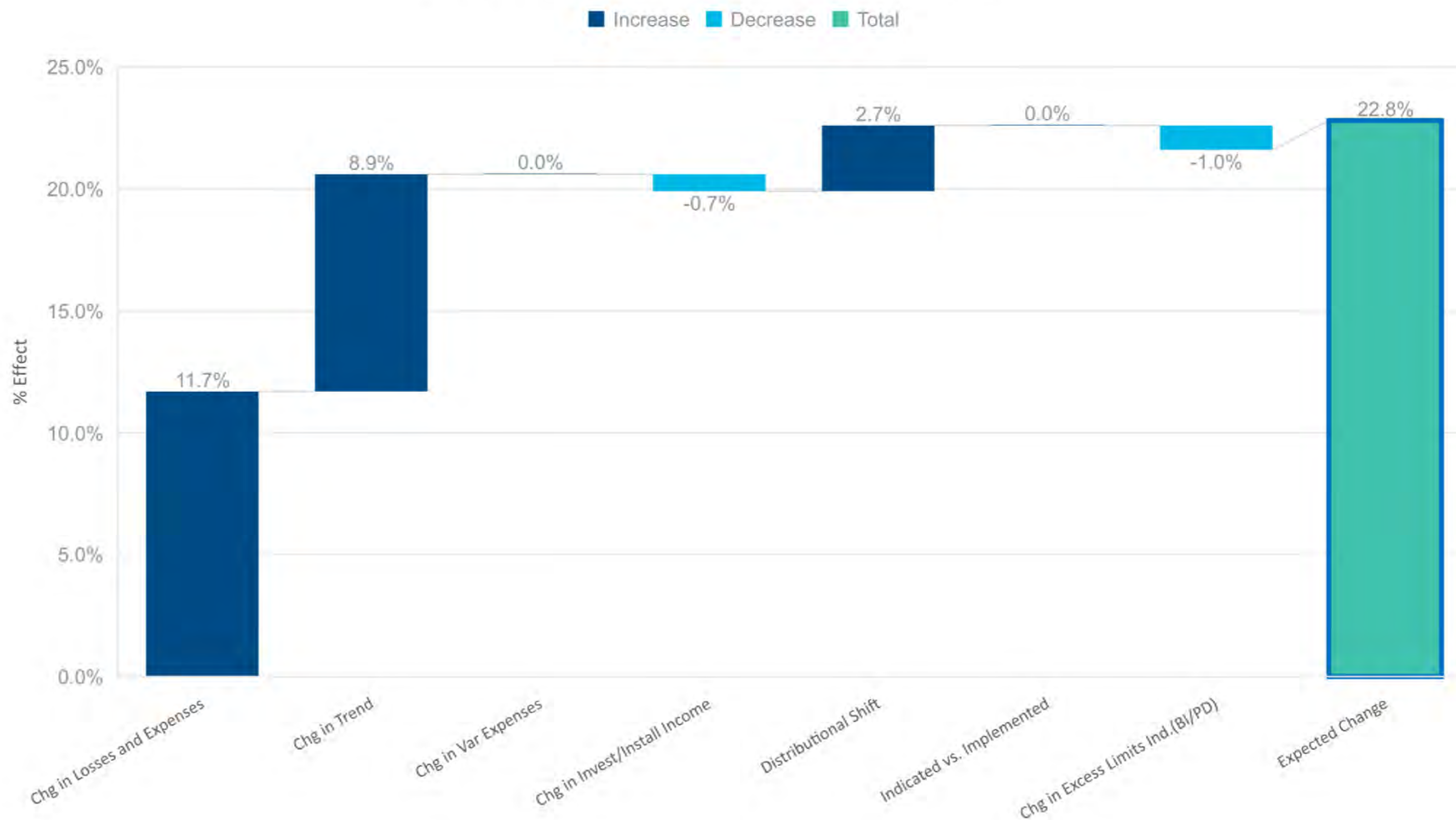
Medical Payments Indication by Component





Coverage Indication Chart – 2023 Review vs. 2022 Filing

BI/PD & Med Pay Combined Indication by Component



2023 North Carolina Ceded Other-than-Clean Auto Rate Review

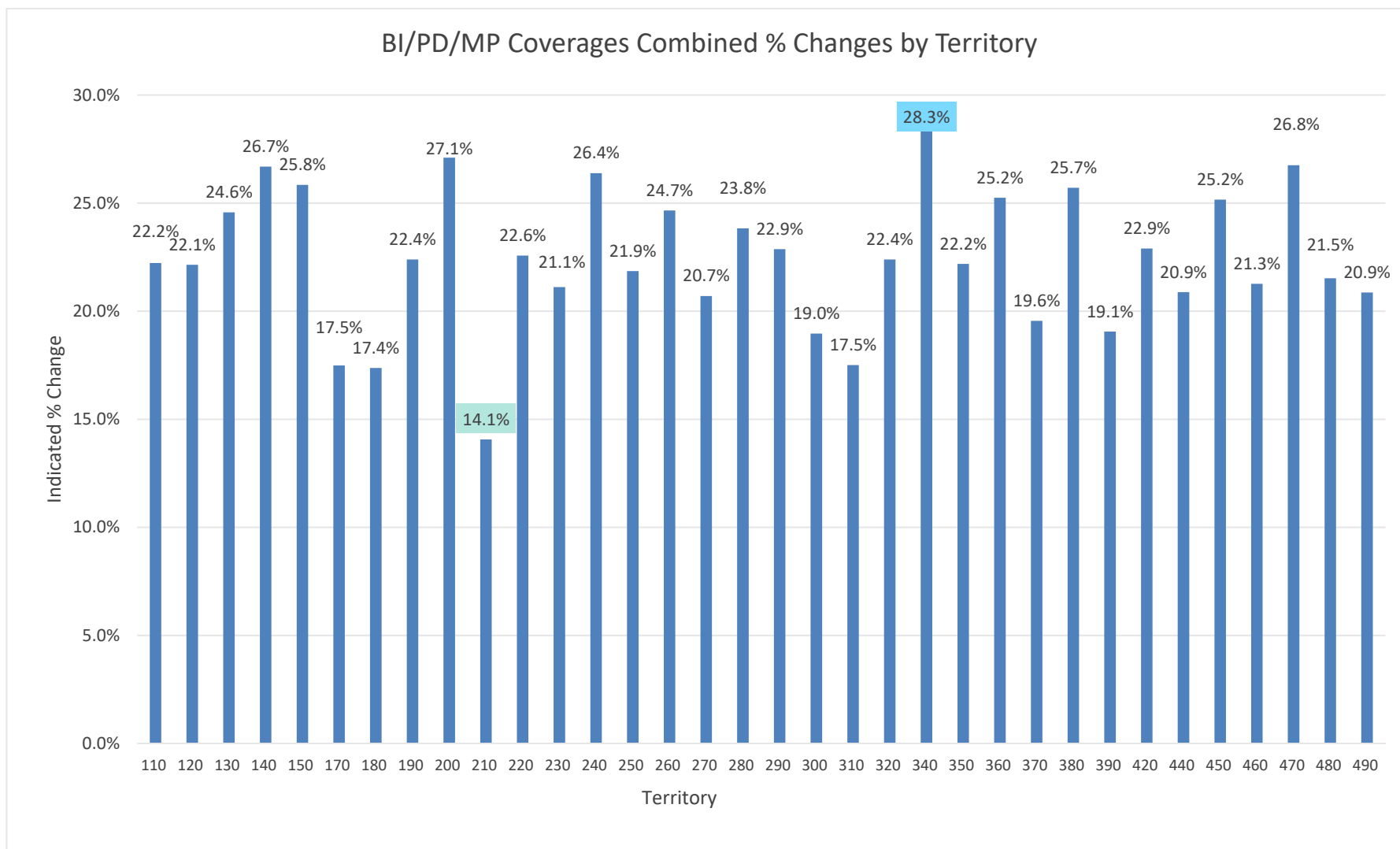


Territory Changes By Coverage (B/L)

| Territory | 30/60 | \$25,000 | \$500 | BI/PD/MP | Territory | 30/60 | \$25,000 | \$500 | BI/PD/MP |
|-------------|-------------|-------------|----------------|-----------------|------------------|--------------|--------------|----------------|-----------------|
| <u>Code</u> | <u>B.I.</u> | <u>P.D.</u> | <u>Med Pay</u> | <u>Combined</u> | <u>Code</u> | <u>B.I.</u> | <u>P.D.</u> | <u>Med Pay</u> | <u>Combined</u> |
| 110 | 18.4% | 26.6% | -6.7% | 23.0% | 300 | 15.5% | 21.8% | 0.0% | 19.4% |
| 120 | 18.1% | 27.5% | 0.0% | 23.0% | 310 | 13.1% | 21.1% | 0.0% | 17.9% |
| 130 | 22.5% | 28.5% | 0.0% | 25.5% | 320 | 19.1% | 26.3% | -6.3% | 23.2% |
| 140 | 25.8% | 30.4% | -6.3% | 27.9% | 340 | 27.0% | 31.0% | -3.8% | 29.2% |
| 150 | 23.9% | 29.4% | -4.3% | 26.8% | 350 | 19.8% | 25.2% | -5.9% | 22.9% |
| 170 | 10.6% | 24.6% | -10.0% | 18.4% | 360 | 22.3% | 28.8% | 5.0% | 25.8% |
| 180 | 9.0% | 24.6% | -4.2% | 17.8% | 370 | 15.1% | 24.9% | -8.0% | 20.3% |
| 190 | 16.3% | 27.7% | 0.0% | 23.0% | 380 | 23.2% | 29.4% | 0.0% | 26.5% |
| 200 | 24.1% | 31.4% | -4.2% | 28.0% | 390 | 15.8% | 22.5% | -5.3% | 19.7% |
| 210 | 11.5% | 17.8% | -5.3% | 14.8% | 420 | 19.1% | 28.3% | -4.5% | 23.6% |
| 220 | 20.0% | 27.9% | -4.0% | 23.6% | 440 | 17.8% | 24.7% | -3.7% | 21.6% |
| 230 | 17.0% | 28.9% | -3.6% | 21.9% | 450 | 20.7% | 30.6% | -3.6% | 25.8% |
| 240 | 24.5% | 30.8% | 0.0% | 27.4% | 460 | 16.0% | 26.3% | -5.3% | 22.0% |
| 250 | 16.4% | 27.8% | 0.0% | 22.4% | 470 | 22.8% | 31.6% | 0.0% | 27.5% |
| 260 | 21.4% | 28.9% | 0.0% | 25.4% | 480 | 15.7% | 27.0% | -6.7% | 22.3% |
| 270 | 16.5% | 24.6% | -5.9% | 21.4% | 490 | 15.3% | 25.7% | -6.3% | 21.6% |
| 280 | 22.8% | 26.0% | -3.6% | 24.5% | | | | | |
| 290 | 22.0% | 24.6% | -4.8% | 23.5% | Statewide | 18.9% | 26.8% | -3.3% | 23.2% |



Territory Changes - All Coverages Combined



2023 North Carolina Ceded Other-than-Clean Auto Rate Review



Liability Increased Limits Factors

| Bodily Injury Increased Limits Factors | | |
|--|------------|------------|
| | (1) | (2) |
| | Current | Proposed |
| | ILF | ILF |
| Policy Limit | 30/60 Base | 30/60 Base |
| 30/60 | 1.00 | 1.00 |
| 50/100 | 1.18 | 1.23 |
| 100/100 | 1.31 | 1.39 |
| 100/200 | 1.39 | 1.49 |
| 100/300 | 1.40 | 1.50 |
| 300/300 | 1.62 | 1.78 |
| 250/500 | 1.66 | 1.83 |
| 500/1000 | 1.85 | 2.07 |
| 1000/1000 | 1.96 | 2.20 |
| 1000/2000 | 2.02 | 2.28 |

| Property Damage Increased Limits Factors | | |
|--|---------------|---------------|
| | (1) | (2) |
| | Current | Proposed |
| | ILF | ILF |
| Policy Limit | \$25,000 Base | \$25,000 Base |
| \$25,000 | 1.000 | 1.000 |
| 35,000 | 1.005 | 1.008 |
| 50,000 | 1.010 | 1.016 |
| 100,000 | 1.030 | 1.048 |
| 250,000 | 1.059 | 1.095 |
| 300,000 | 1.071 | 1.115 |
| 500,000 | 1.113 | 1.182 |
| 750,000 | 1.153 | 1.247 |
| 1,000,000 | 1.202 | 1.326 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED LIABILITY COVERAGES

SUMMARY OF STATEWIDE RATE LEVEL INDICATIONS

| <u>COVERAGE</u> | <u>PREMIUM WEIGHT IN (000)s</u> | <u>INDICATED CHANGE</u> | <u>PROPOSED CHANGE</u> |
|--|-------------------------------------|-----------------------------|----------------------------|
| Ceded Liability - Other-Than-Clean Risks only: | | | |
| Bodily Injury | \$147,853 | 21.5% (A) | 18.9% (C) |
| Property Damage | 165,020 | 27.2% (A) | 26.8% (C) |
| Medical Payments | 5,747 | -3.3% (B) | -3.3% (B) |
| Ceded Total | 318,620 | 24.0% | 22.6% |
| Motorcycle Liability (D) | \$2,631 | -0.8% | -1.9% |

(A) The indicated rate level changes for Bodily Injury and Property Damage reflect the combined indications for basic and higher limits as follows:

| | BI | PD |
|---|-------|-------|
| (1) Basic Limit Change (see page 2)= | 14.0% | 26.2% |
| (2) Higher Limit Change (see pages 9,10) = | 6.6% | 0.8% |
| (3) Total Limit Change $[(1.000+(1)) \times (1.000+(2))]-1.000$ | 21.5% | 27.2% |

(B) Based on 60%/20%/20% year weights for accident years 2021, 2020 and 2019, respectively.

(C) The proposed rate level changes for Bodily Injury and Property Damage exclude the effects of the proposed increased limits factor revisions in the February 1, 2023 NCRB Private Passenger rate filing.

| | BI | PD |
|--|-------|-------|
| (4) Total Limit Change (line (3)) = | 21.5% | 27.2% |
| (5) Increased Limits Revision Change (see page 11) = | 2.2% | 0.3% |
| (6) Proposed Change $[(1.000+(4))/(1.000+(5))]-1.000=$ | 18.9% | 26.8% |

(D) The change shown represents the effect on motorcycle liability Other-Than-Clean rates of the proposed changes in auto rates for BI and PD combined and the filed changes to the motorcycle rating factors in the February 1, 2023 NCRB Private Passenger rate filing.

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 | 18.4% | 26.6% | 23.0% | -6.7% |
| 120 | 18.1% | 27.5% | 23.0% | 0.0% |
| 130 | 22.5% | 28.5% | 25.5% | 0.0% |
| 140 | 25.8% | 30.4% | 27.9% | -6.3% |
| 150 | 23.9% | 29.4% | 26.8% | -4.3% |
| 170 | 10.6% | 24.6% | 18.4% | -10.0% |
| 180 | 9.0% | 24.6% | 17.8% | -4.2% |
| 190 | 16.3% | 27.7% | 23.0% | 0.0% |
| 200 | 24.1% | 31.4% | 28.0% | -4.2% |
| 210 | 11.5% | 17.8% | 14.8% | -5.3% |
| 220 | 20.0% | 27.9% | 23.6% | -4.0% |
| 230 | 17.0% | 28.9% | 21.9% | -3.6% |
| 240 | 24.5% | 30.8% | 27.4% | 0.0% |
| 250 | 16.4% | 27.8% | 22.4% | 0.0% |
| 260 | 21.4% | 28.9% | 25.4% | 0.0% |
| 270 | 16.5% | 24.6% | 21.4% | -5.9% |
| 280 | 22.8% | 26.0% | 24.5% | -3.6% |
| 290 | 22.0% | 24.6% | 23.5% | -4.8% |
| 300 | 15.5% | 21.8% | 19.4% | 0.0% |
| 310 | 13.1% | 21.1% | 17.9% | 0.0% |
| 320 | 19.1% | 26.3% | 23.2% | -6.3% |
| 340 | 27.0% | 31.0% | 29.2% | -3.8% |
| 350 | 19.8% | 25.2% | 22.9% | -5.9% |
| 360 | 22.3% | 28.8% | 25.8% | 5.0% |
| 370 | 15.1% | 24.9% | 20.3% | -8.0% |
| 380 | 23.2% | 29.4% | 26.5% | 0.0% |
| 390 | 15.8% | 22.5% | 19.7% | -5.3% |
| 420 | 19.1% | 28.3% | 23.6% | -4.5% |
| 440 | 17.8% | 24.7% | 21.6% | -3.7% |
| 450 | 20.7% | 30.6% | 25.8% | -3.6% |
| 460 | 16.0% | 26.3% | 22.0% | -5.3% |
| 470 | 22.8% | 31.6% | 27.5% | 0.0% |
| 480 | 15.7% | 27.0% | 22.3% | -6.7% |
| 490 | 15.3% | 25.7% | 21.6% | -6.3% |
| STATEWIDE | 18.9% | 26.8% | 23.2% | -3.3% |

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

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021

Ceded Business - Risks Written at Other-Than-Clean Risk RatesAll Carriers

| | 30/60 <u>Bodily Injury</u> | \$25,000 <u>Property Dam.</u> | Total Limits <u>Med. Pay.</u> |
|--|-------------------------------|----------------------------------|----------------------------------|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | \$77,665,580 | \$103,792,027 | \$3,424,975 |
| (2) Loss Development Factor (b) | 1.147 | 1.050 | 1.066 |
| (3) Developed Losses and ALAE (1)x(2) | 89,082,420 | 108,981,628 | 3,651,023 |
| (4) Unallocated Loss Adjustment Expense Factor | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 10,600,808 | 12,423,906 | 434,472 |
| (6) General and Other Acquisition Expenses (c) | 15,797,085 | 18,804,567 | 803,390 |
| (7) Earned Exposures (a) | 302,008 | 302,008 | 116,835 |
| (8) Incurred Claims (a) | 10,177 | 26,094 | 2,505 |
| (9) Claim Development Factor (d) | 1.004 | 1.027 | 1.064 |
| (10) Developed Claims (9)x(10) | 10,218 | 26,799 | 2,665 |
| (11) Average Annual Change in Losses and ALAE | 7.1% | 11.6% | 0.0% |
| (12) Average Annual Change in Expenses | 5.5% | 5.5% | 5.5% |
| (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) | 109,749,541 | 152,138,353 | 3,651,023 |
| (17) Projected ULAE (f) | 12,477,151 | 14,622,937 | 511,374 |
| (18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$ | 404.71 | 552.18 | 35.63 |
| (19) Projected G & OA Expenses (g) | 18,308,822 | 21,794,493 | 931,129 |
| (20) Projected Fixed Expenses per exposure $[(19)/(7)]$ | 60.62 | 72.17 | 7.97 |
| (21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$ | 465.33 | 624.35 | 43.60 |
| (22) Percentage Dividends (h) | 0.00% | 0.00% | 0.00% |
| (23) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 | 0.877 |
| (24) Investment Income (i) | 2.1% | 2.1% | 2.1% |
| (25) Installment Income (i) | 1.1% | 1.1% | 1.1% |
| (26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$ | 511.91 | 686.85 | 47.96 |
| (27) Present Average Rate | 449.14 | 544.23 | 49.19 |
| (28) Indicated B/L Change $[(26)/(27)-1.000]$ | 14.0% | 26.2% | -2.5% |
| (29) Indicated Higher Limits Change (See pages 9,10) | 6.6% | 0.8% | |
| (30) Effective Higher Limits Change (See page 11) | 2.2% | 0.3% | |
| (31) Adjusted Basic Limits Change $[(1.0+(28))x((1.0+(29)))/(1.0+(30))]$ | 18.9% | 26.8% | |
| (31) Effective Change (See page 2) | 18.9% | 26.8% | -3.3% |

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020

Ceded Business - Risks Written at Other-Than-Clean Risk RatesAll Carriers

| | <u>30/60</u> <u>Bodily Injury</u> | <u>\$25,000</u> <u>Property Dam.</u> | <u>Total Limits</u> <u>Med. Pay.</u> |
|--|--------------------------------------|---|---|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | \$76,900,635 | \$86,525,274 | \$3,202,644 |
| (2) Loss Development Factor (b) | 1.033 | 1.006 | 1.026 |
| (3) Developed Losses and ALAE (1)x(2) | 79,438,356 | 87,044,426 | 3,285,913 |
| (4) Unallocated Loss Adjustment Expense Factor | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 9,453,164 | 9,923,065 | 391,024 |
| (6) General and Other Acquisition Expenses (c) | 16,376,847 | 18,851,502 | 890,161 |
| (7) Earned Exposures (a) | 309,019 | 309,019 | 123,685 |
| (8) Incurred Claims (a) | 8,962 | 24,324 | 2,426 |
| (9) Claim Development Factor (d) | 1.007 | 1.004 | 1.017 |
| (10) Developed Claims (9)x(10) | 9,025 | 24,421 | 2,467 |
| (11) Average Annual Change in Losses and ALAE | 6.8% | 11.7% | 0.0% |
| (12) Average Annual Change in Expenses | 5.5% | 5.5% | 5.5% |
| (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) | 103,587,616 | 136,137,482 | 3,285,913 |
| (17) Projected ULAE (f) | 11,731,377 | 12,314,524 | 485,261 |
| (18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$ | 373.18 | 480.40 | 30.49 |
| (19) Projected G & OA Expenses (g) | 20,012,507 | 23,036,535 | 1,087,777 |
| (20) Projected Fixed Expenses per exposure $[(19)/(7)]$ | 64.76 | 74.55 | 8.79 |
| (21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$ | 437.94 | 554.95 | 39.28 |
| (22) Percentage Dividends (h) | 0.00% | 0.00% | 0.00% |
| (23) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 | 0.877 |
| (24) Investment Income (i) | 2.1% | 2.1% | 2.1% |
| (25) Installment Income (i) | 1.1% | 1.1% | 1.1% |
| (26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$ | 481.78 | 610.51 | 43.21 |
| (27) Present Average Rate | 456.27 | 553.30 | 50.20 |
| (28) Indicated B/L Change $[(26)/(27)-1.000]$ | 5.6% | 10.3% | -13.9% |
| (29) Indicated Higher Limits Change (See pages 9,10) | 6.6% | 0.8% | |
| (30) Effective Higher Limits Change (See page 11) | 2.2% | 0.3% | |
| (31) Adjusted Basic Limits Change $[(1.0+(28))x[(1.0+(29))/(1.0+(30))]]$ | 10.1% | 10.8% | |

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019

Ceded Business - Risks Written at Other-Than-Clean Risk RatesAll Carriers

| | <u>30/60</u> <u>Bodily Injury</u> | <u>\$25,000</u> <u>Property Dam.</u> | <u>Total Limits</u> <u>Med. Pay.</u> |
|--|--------------------------------------|---|---|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | \$81,850,924 | \$97,447,980 | \$4,097,967 |
| (2) Loss Development Factor (b) | 1.012 | 1.001 | 1.009 |
| (3) Developed Losses and ALAE (1)x(2) | 82,833,135 | 97,545,428 | 4,134,849 |
| (4) Unallocated Loss Adjustment Expense Factor | 0.119 | 0.114 | 0.119 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 9,857,143 | 11,120,179 | 492,047 |
| (6) General and Other Acquisition Expenses (c) | 17,081,880 | 20,766,842 | 1,089,439 |
| (7) Earned Exposures (a) | 309,072 | 309,072 | 128,801 |
| (8) Incurred Claims (a) | 9,958 | 28,728 | 2,963 |
| (9) Claim Development Factor (d) | 1.001 | 1.000 | 1.004 |
| (10) Developed Claims (9)x(10) | 9,968 | 28,728 | 2,975 |
| (11) Average Annual Change in Losses and ALAE | 6.7% | 11.8% | 0.0% |
| (12) Average Annual Change in Expenses | 5.5% | 5.5% | 5.5% |
| (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) | 114,889,558 | 171,094,681 | 4,134,849 |
| (17) Projected ULAE (f) | 12,912,857 | 14,567,434 | 644,582 |
| (18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$ | 413.50 | 600.71 | 37.11 |
| (19) Projected G & OA Expenses (g) | 22,035,625 | 26,789,226 | 1,405,376 |
| (20) Projected Fixed Expenses per exposure $[(19)/(7)]$ | 71.30 | 86.68 | 10.91 |
| (21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$ | 484.80 | 687.39 | 48.02 |
| (22) Percentage Dividends (h) | 0.00% | 0.00% | 0.00% |
| (23) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 | 0.877 |
| (24) Investment Income (i) | 2.1% | 2.1% | 2.1% |
| (25) Installment Income (i) | 1.1% | 1.1% | 1.1% |
| (26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$ | 533.33 | 756.20 | 52.83 |
| (27) Present Average Rate | 452.25 | 551.02 | 50.74 |
| (28) Indicated B/L Change $[(26)/(27)-1.000]$ | 17.9% | 37.2% | 4.1% |
| (29) Indicated Higher Limits Change (See pages 9,10) | 6.6% | 0.8% | |
| (30) Effective Higher Limits Change (See page 11) | 2.2% | 0.3% | |
| (31) Adjusted Basic Limits Change $[(1.0+(28))x[(1.0+(29))]/(1.0+(30))]$ | 23.0% | 37.9% | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2021

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.6% and 7.8%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments.
- (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 7/16/2024.
- (f) Projected unallocated loss adjustment expenses =

$$(14)$$

$$[(5) \times (1 + (12))]$$
, where (14) = the number of years of projection from 7/1/2021 to 7/16/2024.
- (g) Projected general and other acquisition expenses =

$$(15)$$

$$[(6) \times (1 + (12))]$$
, where (15) = the number of years of projection from 7/1/2021 to 4/1/2024.
- (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 17 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium as calculated on page 18.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2020

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.6% and 7.8%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments.
- (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 7/16/2024.
- (f) Projected unallocated loss adjustment expenses =

$$(14)$$

$$[(5) \times (1 + (12))]$$
, where (14) = the number of years of projection from 7/1/2020 to 7/16/2024.
- (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 4/1/2024.
- (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 17 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium as calculated on page 18.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2019

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.6% and 7.8%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments.
- (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 7/16/2024.
- (f) Projected unallocated loss adjustment expenses =

$$(14)$$

$$[(5) \times (1 + (12))]$$
, where (14) = the number of years of projection from 7/1/2019 to 7/16/2024.
- (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 4/1/2024.
- (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 17 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium as calculated on page 18.

NORTH CAROLINA
REVIEW OF BODILY INJURY INCREASED LIMITS

| Other than Clean Risk Ceded Business | 12/31/2019 | 12/31/2020 | 12/31/2021 | 3 Years Combined |
|--|-------------|-------------|-------------|---------------------|
| (1) Basic limits losses (a)(b) | 81,850,924 | 76,900,635 | 77,665,580 | 236,417,139 |
| (2) Basic limits loss dev. Factor | 1.012 | 1.033 | 1.147 | |
| (3) Basic limits claim cost trend (See page 16) | 6.0% | 6.0% | 6.0% | |
| (4) Years of trend (See page 3-5) | 5.04 | 4.04 | 3.04 | |
| (5) Basic limits trend factor $[1+(3)]^{(4)}$ | 1.341 | 1.265 | 1.194 | |
| (6) Basic limits losses, trended and developed (1)x(2)x(5) | 111,079,234 | 100,489,520 | 106,364,410 | 317,933,164 |
| (7) Total limits losses (b) | 90,007,652 | 84,900,752 | 84,453,797 | 259,362,201 |
| (8) Total limits loss dev. factor | 1.011 | 1.040 | 1.194 | |
| (9) Total limits claim cost trend (See page 16) | 7.2% | 7.1% | 7.0% | |
| (10) Years of trend (See page 3-5) | 5.04 | 4.04 | 3.04 | |
| (11) Total limits trend factor $[1+(9)]^{(10)}$ | 1.420 | 1.319 | 1.228 | |
| (12) Total limits losses, trended and developed (7)x(8)x(11) | 129,216,785 | 116,463,456 | 123,828,860 | 369,509,101 |
| (13) Indicated average ilf (12)/(6) | 1.163 | 1.159 | 1.164 | 1.162 |
| (14) Average increased limits factor | 1.093 | 1.088 | 1.090 | 1.090 (c) |
| (15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$ | | | | 80.0% |
| (16) Indicated total limits change $\{(13)/(14)\}-1$ | | | | 6.6% |

- (a) Basic limits are 30/60.
(b) Based on the statistical plan data reported by member companies.
(c) Three year average

NORTH CAROLINA
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

| Other than Clean Risk Ceded Business | 12/31/2019 | 12/31/2020 | 12/31/2021 | 3 Years Combined |
|---|------------|------------|-------------|---------------------|
| (1) Basic limits losses (a)(b) | 97,447,980 | 86,525,274 | 103,792,027 | 287,765,281 |
| (2) Basic limits loss dev. Factor | 1.001 | 1.006 | 1.050 | |
| (3) Basic limits losses, developed (1)x(2) | 97,545,428 | 87,044,426 | 108,981,628 | 293,571,482 |
| (4) Total limits losses (b) | 98,329,931 | 87,646,394 | 105,223,911 | 291,200,236 |
| (5) Total limits loss dev. Factor | 1.001 | 1.006 | 1.051 | |
| (6) Total limits losses, developed (4)x(5) | 98,428,261 | 88,172,272 | 110,590,330 | 297,190,863 |
| (7) Indicated average increased limits factor (6) / (3) | 1.009 | 1.013 | 1.015 | 1.012 |
| (8) Average increased limits factor | 1.004 | 1.004 | 1.004 | 1.004 (c) |
| (9) Indicated change to excess limits increments {{(7)-1}/[(8)-1]}-1 | | | | 200.0% |
| (10) Indicated total limits change {{(7)/(8)}-1 | | | | 0.8% |

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

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

(c) Three year average

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE

CALCULATION OF CHANGES BY LIMIT FOR
PROPOSED INCREASED LIMITS FACTORS

Year Ending 12/31/2021

Other-Than-Clean Ceded Business Only

Bodily Injury

| | (1) | (2) | (3) | (4) | (5) | (6) |
|--------------------|-----------------|-------------|--------------------------|-------------|------------------------|---------------------------------|
| Limit Of Liability | Written Premium | Current ILF | (1)/(2) 30/60 Premium | Revised ILF | (3)x(4) T/L Premium | (5)/(1)-1.000 Percent Change |
| 30/60 | 78,781,588 | 1.00 | 78,781,588 | 1.00 | 78,781,588 | 0.0% |
| 50/100 | 26,205,269 | 1.18 | 22,207,855 | 1.23 | 27,315,662 | 4.2% |
| 100/200 | 437,249 | 1.39 | 314,568 | 1.49 | 468,706 | 7.2% |
| 100/300 | 19,984,986 | 1.40 | 14,274,990 | 1.50 | 21,412,485 | 7.1% |
| 250/500 | 1,682,610 | 1.66 | 1,013,620 | 1.83 | 1,854,925 | 10.2% |
| 300/300 | 2,333 | 1.62 | 1,440 | 1.78 | 2,563 | 9.9% |
| All Other | 2,706 | 1.090 | 2,483 | 1.114 | 2,766 | 2.2% |
| Total | 127,096,741 | | 116,596,544 | | 129,838,695 | 2.2% |

Other-Than-Clean Ceded Business Only

Property Damage

| | (1) | (2) | (3) | (4) | (5) | (6) |
|--------------------|-----------------|-------------|-----------------------------|-------------|------------------------|---------------------------------|
| Limit Of Liability | Written Premium | Current ILF | (1)/(2) \$25,000 Premium | Revised ILF | (3)x(4) T/L Premium | (5)/(1)-1.000 Percent Change |
| 25,000 | 83,972,926 | 1.000 | 83,972,926 | 1.000 | 83,972,926 | 0.0% |
| 35,000 | 19,862 | 1.005 | 19,763 | 1.008 | 19,921 | 0.3% |
| 50,000 | 52,476,018 | 1.010 | 51,956,453 | 1.016 | 52,787,756 | 0.6% |
| 100,000 | 3,094,550 | 1.030 | 3,004,417 | 1.048 | 3,148,629 | 1.7% |
| All Other | 484 | 1.004 | 482 | 1.007 | 485 | 0.2% |
| Total | 139,563,840 | | 138,954,041 | | 139,929,717 | 0.3% |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2021 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 | 11.9 (c) |
| Property Damage | 11.4 (c) |
| General Administration | 5.6 (c) |
| Other Acquisition Expenses | 7.8 (c) |

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

(b) Assumed value for Facility Business

(c) The average ratio for 2017-2019, 2021 is used for all years.

(d) Selected value.

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 | 11.9 (c) |
| Property Damage | 11.4 (c) |
| General Administration | 5.6 (c) |
| Other Acquisition Expenses | 7.8 (c) |

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

(b) Assumed value for Facility Business

(c) The average ratio for 2017-2019, 2021 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 | 11.9 (c) |
| Property Damage | 11.4 (c) |
| General Administration | 5.6 (c) |
| Other Acquisition Expenses | 7.8 (c) |

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

(b) Assumed value for Facility Business

(c) The average ratio for 2017-2019, 2021 is used for all years.

(d) Selected value.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED FACTORS

| <u>Loss Trends</u> | Historical | | | Prospective | | |
|---------------------------------|-------------------|------------------------|---------------------|--------------------|------------------------|---------------------|
| | <u>Claim Cost</u> | <u>Claim Frequency</u> | <u>Pure Premium</u> | <u>Claim Cost</u> | <u>Claim Frequency</u> | <u>Pure Premium</u> |
| Bodily Injury (B/L) | 6.0% | 0.0% | 6.0% | 6.0% | 1.0% | 7.1% |
| Bodily Injury (T/L) | 7.5% | | | 7.0% | | |
| Property Damage | 12.0% | 0.0% | 12.0% | 10.5% | 1.0% | 11.6% |
| Medical Payments | 3.0% | -3.0% | -0.1% | 2.0% | -2.0% | 0.0% |
| Expense Trend | 5.5% | | | | | |
| <u>Other Selections:</u> | | | | <u>Liability</u> | | <u>Phy Dam</u> |
| Contingencies | | | | 0.0% | | 0.0% |
| Dividends | | | | 0.0% | | 0.0% |
| Loss Development | | | BI/PD/MF | 3 yr avg | | |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Loss Trend Factors by Experience Year

| | (1) Year | (2) # Years of Historical Trend (a) | (3) Historical Trend Factor(b) | (4) # Years of Prospective Trend (c) | (5) Prospective Trend Factor(b) | (6) Total Trend Factor (d) | (7) Annualized Trend Factor (e) |
|---------------------|-------------|---|---|--|--|--|---|
| Bodily Injury | 2019 | 2.00 | 6.0% | 3.04 | 7.1% | 1.384 | 6.7% |
| | 2020 | 1.00 | 6.0% | 3.04 | 7.1% | 1.306 | 6.8% |
| | 2021 | 0.00 | 6.0% | 3.04 | 7.1% | 1.232 | 7.1% |
| Property Damage | 2019 | 2.00 | 12.0% | 3.04 | 11.6% | 1.751 | 11.8% |
| | 2020 | 1.00 | 12.0% | 3.04 | 11.6% | 1.564 | 11.7% |
| | 2021 | 0.00 | 12.0% | 3.04 | 11.6% | 1.396 | 11.6% |
| Medical Payments | 2019 | 2.00 | -0.1% | 3.04 | 0.0% | 0.998 | 0.0% |
| | 2020 | 1.00 | -0.1% | 3.04 | 0.0% | 0.999 | 0.0% |
| | 2021 | 0.00 | -0.1% | 3.04 | 0.0% | 1.000 | 0.0% |

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

(b) Selected annual trend factor

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

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

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
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 12/31/2021 | | \$318,619,566 |
| 2. Mean Unearned Premium Reserve | 0.303 x (1) | 96,541,728 |
| 3. Deduction for Prepaid Expenses | | |
| Commission and Brokerage Expense | | 10.00% |
| Taxes, Licenses and Fees | | 1.92% |
| 50% of Other Acquisition Expense | | 3.90% |
| 50% of Company Operating Expense | | 2.80% |
| Total | | 18.62% |
| 4. (2) x (3) | | 17,976,070 |
| 5. Net Subject to Investment (2) - (4) | | 78,565,658 |

B. Delayed Remission of Premium (Agents' Balances)

| | | |
|--------------------------------|--|---------------|
| 1. Direct Earned Premium (A-1) | | \$318,619,566 |
| 2. Average Agents' Balances | | 0.206 |
| 3. Delayed Remission (1) x (2) | | 65,635,631 |

C. Loss Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium (A-1) | | \$318,619,566 |
| 2. Expected Incurred Losses and Loss Adjustment | | 243,425,348 |
| 0.764 x (1) | | |
| 3. Expected Mean Loss Reserves | 0.880 x (2) | 214,214,306 |

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 227,144,333

E. Average Rate of Return 2.95%

F. Investment Earnings on Net Subject to Investment (D) x (E) 6,700,758

G. Average Rate of Return as a Percent of Direct Earned Premium (F) / (A-1) 2.10%

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. |
|-----------------|------------------|---------------------------------|---------------------------------|------------------|----------------------------------|
| 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% |
| 2021 | 69,872 | 3,568,262 | 3,519,328 | 7,087,590 | 1.0% |
| Latest 5 years: | 362,609 | 16,808,283 | 15,934,053 | 32,742,336 | 1.1% |

(in thousands)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Ceded Business - Other-than Clean only

| | Weighted 2018-2020 30/60 <u>Bodily Injury</u> | 12/31/2021 30/60 <u>Bodily Injury</u> |
|---|---|---|
| (1) Earned Premiums at Manual Rates (a) | \$136,722,221 | \$135,644,568 |
| (2) Reported Incurred Losses and Allocated Loss Adjustment Expense | 77,937,455 | 77,665,580 |
| (3) Loss Development Factor | | 1.147 |
| (4) Developed Losses and ALAE (2)x(2a)x(3) | 81,462,392 | 89,082,420 |
| (5) Unallocated Loss Adjustment Expense Factor | 0.125 | 0.119 |
| (6) Unallocated Loss Adjustment Expense (4)x(5) | 10,182,799 | 10,600,808 |
| (7) General and Other Acquisition Expenses | 17,696,461 | 15,797,085 |
| (8) Earned Exposures | 313,771 | 302,008 |
| (9) Incurred Claims | | 10,177 |
| (10) Claim Development Factor | | 1.004 |
| (11) Developed Claims (9)x(10) | 9,942 | 10,218 |
| (12) Average Annual Change in Losses and ALAE | 2.8% | 7.1% |
| (13) Average Annual Change in Expenses | 3.0% | 5.5% |
| (14) Years of Trend - Losses and ALAE | 4.04 | 3.04 |
| (15) Years of Trend - ULAE | 4.04 | 3.04 |
| (16) Years of Trend - G & OA Expenses | 3.75 | 2.75 |
| (17) Projected Losses and ALAE | 91,074,954 | 109,749,541 |
| (18) Projected ULAE | 11,476,014 | 12,477,151 |
| (19) Projected G & OA Expenses | 19,766,947 | 18,308,822 |
| (20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)] | 122,317,915 | 140,535,514 |
| (21) Projected Loss and Expense Ratio [(20)/(1)] | 0.895 | 1.036 |
| (22) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 |
| (23) Investment and Installment Income | 2.50% | 3.20% |
| (24) Indicated B/L Rate Level Change [(21)/((22)+(23))] - 1.0 | -0.8% | 14.0% |
| (25) Higher Limits Change | 6.7% | 4.3% |
| (26) Indicated T/L Rate Level Change [(1.00+(24)) x (1+(25))] - 1.0 | 5.8% | 18.9% |
| (27) Implemented Change | 5.6% | |
| Change due to change in average rate | 1.024 | |
| Change due to change in losses and expenses | 1.097 | |
| Change due to loss and expense trend | 1.088 | |
| Change due to change in PLR | 1.000 | |
| Change due to change in Investment and Installment Income | 0.993 | |
| Change in Higher Limits Indication | 0.978 | |
| Indicated vs Implemented | 1.002 | |
| Expected change | 1.189 | |
| Indicated change | 1.189 | |
| Diff | 1.000 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Ceded Business - Other-than Clean only

| | Weighted 2018-2020 \$25,000 <u>Property Damage</u> | 12/31/2021 \$25,000 <u>Property Damage</u> |
|---|--|--|
| (1) Earned Premiums at Manual Rates (a) | \$161,320,683 | \$164,362,367 |
| (2) Reported Incurred Losses and Allocated Loss Adjustment Expense | 94,494,976 | 103,792,027 |
| (3) Loss Development Factor | | 1.050 |
| (4) Developed Losses and ALAE (2)x(2a)x(3) | 95,629,953 | 108,981,628 |
| (5) Unallocated Loss Adjustment Expense Factor | 0.112 | 0.114 |
| (6) Unallocated Loss Adjustment Expense (4)x(5) | 10,710,555 | 12,423,906 |
| (7) General and Other Acquisition Expenses | 21,080,179 | 18,804,567 |
| (8) Earned Exposures | 313,771 | 302,008 |
| (9) Incurred Claims | | 26,094 |
| (10) Claim Development Factor | | 1.027 |
| (11) Developed Claims (9)x(10) | 28,213 | 26,799 |
| (12) Average Annual Change in Losses and ALAE | 6.1% | 11.6% |
| (13) Average Annual Change in Expenses | 3.0% | 5.5% |
| (14) Years of Trend - Losses and ALAE | 4.04 | 3.04 |
| (15) Years of Trend - ULAE | 4.04 | 3.04 |
| (16) Years of Trend - G & OA Expenses | 3.75 | 2.75 |
| (17) Projected Losses and ALAE | 121,641,300 | 152,138,353 |
| (18) Projected ULAE | 12,070,795 | 14,622,937 |
| (19) Projected G & OA Expenses | 23,546,560 | 21,794,493 |
| (20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)] | 157,258,655 | 188,555,783 |
| (21) Projected Loss and Expense Ratio [(20)/(1)] | 0.975 | 1.147 |
| (22) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 |
| (23) Investment and Installment Income | 2.50% | 3.20% |
| (24) Indicated B/L Rate Level Change [(21)/((22)+(23))] - 1.0 | 8.1% | 26.2% |
| (25) Higher Limits Change | 0.6% | 0.5% |
| (26) Indicated T/L Rate Level Change [(1.00+(24)) x (1+(25))] - 1.0 | 8.7% | 26.8% |
| (27) Implemented Change | 8.9% | |
| Change due to change in average rate | 1.029 | |
| Change due to change in losses and expenses | 1.143 | |
| Change due to loss and expense trend | 1.090 | |
| Change due to change in PLR | 1.000 | |
| Change due to change in II and install | 0.993 | |
| Change in Higher Limits Indication | 0.999 | |
| Indicated vs Implemented | 0.998 | |
| Expected change | 1.269 | |
| Indicated change | 1.268 | |
| Diff | 0.999 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE RECONCILIATION

Ceded Business - Other-than Clean only

| | Weighted 2018-2020 Total Limits <u>Medical Payments</u> | Weighted 2019-2021 Total Limits <u>Medical Payments</u> |
|--|---|---|
| (1) Earned Premiums at Manual Rates (a) | \$6,552,300 | \$5,997,090 |
| (2) Reported Incurred Losses and Allocated Loss Adjustment Expense | 4,034,509 | 3,515,107 |
| (3) Loss Development Factor | | |
| (4) Developed Losses and ALAE (2)x(2a)x(3) | 4,143,122 | 3,674,766 |
| (5) Unallocated Loss Adjustment Expense Factor | 0.125 | 0.119 |
| (6) Unallocated Loss Adjustment Expense (4)x(5) | 517,890 | 437,297 |
| (7) General and Other Acquisition Expenses | 1,108,702 | \$877,954 |
| (8) Earned Exposures | 130,889 | \$120,598 |
| (9) Incurred Claims | | |
| (10) Claim Development Factor | | |
| (11) Developed Claims (9)x(10) | 2,955 | \$2,687 |
| (12) Average Annual Change in Losses and ALAE | 0.8% | 0.0% |
| (13) Average Annual Change in Expenses | 3.0% | 5.5% |
| (14) Years of Trend - Losses and ALAE | | |
| (15) Years of Trend - ULAE | | |
| (16) Years of Trend - G & OA Expenses | | |
| (17) Projected Losses and ALAE | 4,279,472 | 3,674,766 |
| (18) Projected ULAE | 585,090 | 532,793 |
| (19) Projected G & OA Expenses | 1,240,918 | 1,057,308 |
| (20) Projected Losses, LAE and G & OA Expenses [(17)+(18)+(19)] | 6,105,480 | 5,264,867 |
| (21) Projected Loss and Expense Ratio [(20)/(1)] | 0.932 | 0.878 |
| (22) Permissible Loss, LAE and G & OA Expense Ratio | 0.877 | 0.877 |
| (23) Investment and Installment Income | 2.50% | 3.20% |
| (24) Indicated T/L Rate Level Change [(21)/((22)+(23))] - 1.0 | 3.3% | -3.4% |
| (25) Implemented T/L Change | 3.3% | |
| Change due to change in average rate | 1.040 | |
| Change due to change in losses and expenses | 0.939 | |
| Change due to loss and expense trend | 0.997 | |
| Change due to change in PLR | 1.000 | |
| Change due to change in II and install | 0.993 | |
| Indicated vs Implemented | 1.000 | |
| Expected change | 0.967 | |
| Indicated T/L change | 0.966 | |
| Diff | 0.999 | |

Board of Governors minutes have not yet been prepared.

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

NOTICE TO MANUALHOLDERS

PERSONAL LINES

PERSONAL VEHICLE MANUAL – NORTH CAROLINA RULES

NOTICE PA-NC-2023-RU-001

REFERENCE INFORMATION (FOR COMPANY USE ONLY)

Circular Reference(s):

- A-22-1 (06/16/2022) Personal Auto Policy Manual Revisions

**NORTH CAROLINA
PERSONAL AUTO MANUAL
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. |
|----------|--|----------|
| | A | |
| 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 | |
| 18. | BODILY INJURY INCREASED LIMITS | NC-GR-30 |
| | C | |
| 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 |
| | D | |
| 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**

| RULE NO. | | PAGE NO. |
|-----------------|--|-----------------|
| E | | |
| 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 |
| F | | |
| 20. | FINANCED AUTOS | NC-GR-35 |
| 15. | FINANCIAL RESPONSIBILITY FILING | NC-GR-30 |
| G | | |
| 19. | GOLFMOBILES | NC-GR-34 |
| I | | |
| 18. | INCREASED LIMITS | NC-GR-30 |
| 22. | INSTALLMENT PAYMENTS | NC-GR-35 |
| 4. | INEXPERIENCED OPERATOR | NC-GR-5 |
|  | ..... | NC-GR-6 |
| L | | |
| 18. | LIABILITY INCREASED LIMITS TABLES | NC-GR-30 |
| M | | |
| 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 |
| N | | |
| 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 |
| P | | |
| 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 |

| RULE NO. | | PAGE NO. |
|-----------------|--|-----------------|
| R | | |
| 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 |
| S | | |
| 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 |
| T | | |
| 5. | TOTAL BASE PREMIUM..... | NC-GR-10 |
| 14. | TOWING AND LABOR COSTS | NC-GR-26 |
| 19. | TRAILERS – RECREATIONAL, CAMPER, ALL OTHERS | NC-GR-31 |
| U | | |
| 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 |
| W | | |
| 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:
- a.** Not used as a public or livery conveyance for passengers;
 - b.** Not rented to others.
- 2.** A motor vehicle that is a pickup truck or van shall be considered a private passenger auto, if it:
- a.** Is owned by an individual or by spouses or individuals who are residents of the same household,
 - b.** Has a Gross Vehicle Weight as specified by the manufacturer of less than 14,000 lbs.; and
 - c.** Is not used for the delivery or transportation of goods or materials unless such use is:
 - (1)** Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
 - (2)** For farming or ranching.

A pickup truck or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:

 - a.** It meets the conditions in **a.**, **b.** and **c.** above; and
 - b.** Coverage is limited in accordance with the federal employees using autos in government business endorsement.
- 3.** A motor vehicle owned by a family farm co-partnership or family farm corporation shall be considered a private passenger auto owned by an individual, if:
- a.** It is principally garaged on a farm or ranch, and
 - b.** It otherwise meets the definitions in Paragraphs **1.** and **2.** above.
- B.** AUTO as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.
- C.** LIABILITY as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D.** COMPREHENSIVE COVERAGE as used in this manual refers to other than collision damage to a motor vehicle.
- E.** OWNED as used in this manual includes an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the applicable endorsement.
- F.** REFER TO COMPANY means that North Carolina Risks shall be referred by the company to the North Carolina Rate Bureau.

2. PERSONAL AUTO POLICY – ELIGIBILITY

- A.** A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:
- 1.** They are written on a specified auto basis, and
 - 2.** They are owned by an individual or by:
 - a.** Spouses who are residents in the same household; or
 - b.** Cohabitational partners who are residents in the same household, and share the necessities of life and are financially interdependent, such as domestic partnerships or civil unions.
- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos that are owned jointly by two or more individuals other than spouses, if:
- 1.** They are written on a specified auto basis, and
 - 2.** Coverage is limited in accordance with the Joint Ownership Endorsement.
- C.** A Personal Auto Policy shall be used to afford coverage to motorcycles, golfcarts or other similar type vehicles and snowmobiles not used for commercial purposes, if:
- 1.** They are written on a specified vehicle basis, and
 - 2.** Coverage is limited in accordance with the Miscellaneous Type Vehicle Endorsement.
- D.** A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The applicable endorsement must be attached.
- E.** A Personal Auto Policy may be used to afford coverage to private passenger autos not owned by a natural person and not rated as part of a fleet if:
- 1.** they are written on a specified auto basis, and
 - 2.** coverage is limited in accordance with the Business Named Insured Endorsement.
- The Business Named Insured Endorsement allows a person to be named as a "designee" to provide that person and resident family members Liability Coverage and Coverage for Damage To our Auto for the use of non-owned autos. Only persons who meet all of the requirements below should be listed as a "designee." These are persons who:
- 1.** are principals of the named insured's business;
 - 2.** have custody or control of a vehicle shown in the Declarations;
 - 3.** are not named insureds on another Personal Auto Policy; and
 - 4.** are not family members of either another "designee" or another person who is a named insured on another Personal Auto Policy since non-owned coverage is already provided.

2. PERSONAL AUTO POLICY – ELIGIBILITY (Cont'd)

F. A Personal Auto Policy may be used to afford coverage to five or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household if the autos are not used for business use, other than farming or ranching.

Exceptions

Exposures in **A.**, **B.** or **C.** above may be written under a commercial auto policy when combined with a commercial risk.

Exposures in **E.** or **F.** above may be written under a commercial auto policy.

Note

Non-fleet private passenger motor vehicles must be rated out of the Personal Auto Manual and must be coded as non-fleet private passenger for statistical reporting purposes whether written on a personal auto policy or a commercial auto policy

G. Vehicles Held In Trust

A Personal Auto Policy shall be used to afford coverage to:

- Private passenger autos and motor vehicles considered as private passenger autos in Rule **1.**;
- Trailers designed for use with private passenger autos as described in Rule **19.A.**;
- Motorcycles, golf carts or other similar type vehicles and snowmobiles not used for commercial purposes;
- Private passenger autos not owned by a natural person and not rated as part of a fleet as described in Rule **2.E.**; and
- Five or more four-wheeled private passenger autos as described in Rule **2.F.**

If title to the vehicle(s) has been transferred to a trust or if any of the above items are otherwise held in a trust, subject to the following:

1. Requirements

- a.** The grantor/settlor of the trust must be an individual(s) or spouses; and
- b.** The grantor/settlor of the trust and/or the trust must be listed as a named insured(s) on the Declarations.

A vehicle held in a trust, in which the grantor/settlor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.

2. Ineligible Trustees

A trustee of the trust cannot be:

- a.** A partnership or joint venture;
- b.** A corporation;
- c.** A limited liability company;
- d.** An organization other than a partnership or joint venture, a corporation or a limited liability company; or
- e.** A licensed professional who provides ongoing professional services with respect to the profession for which that individual is licensed, in connection with the administration of the trust. However, this paragraph does not apply to any named insured or any individual who is a relative of the grantor/settlor of the trust.

3. Endorsement

- a.** Attach Trust Endorsement **NC 03 33.**
- b.** The following must be shown in Endorsement **NC 03 33:**
 - (1)** The name and address of the trust (unless shown as a named insured in the Declarations);
 - (2)** The name and address of the grantor/settlor (unless shown as a named insured in the Declarations); and
 - (3)** The name and address of the trustee(s) (if other than the named insured grantor shown in Endorsement **NC 03 33** or a named insured shown in the Declarations).

3. PREMIUM DETERMINATION

- A. For 1971-1982 model year sports cars identified in the Symbol Section as "s", the applicable symbol shall be one less than that shown.
- B. Bodily Injury Liability, Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision premiums are determined as follows:

1. Base Premium Determination

- Refer to the Classification Rule and Primary Classification Rating Factor tables to determine the Use Factor and the Single or Multi-Car and Inexperienced Operator Rating Factors.
- Add these rating factors to determine the Primary Classification Rating Factor.
- Multiply the Primary Classification Rating Factor by the increased limits factors/deductible relativities, airbag discount and out of state vehicle surcharge, as applicable, to determine the Combined Rating Factor applicable to each coverage.
- The base premium for each coverage is determined by multiplying the base rate by the Combined Rating Factor.

- 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

- 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.

- 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.

- Refer to Territory Definitions to determine the territorial schedule code number for the location where the auto is principally garaged.

- 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:

- Have two years driving experience as a licensed driver, which experience is determined in the manner provided in Rule 4.F.1., and
 - 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.
- The premium for each coverage is determined by multiplying the base rate by the Combined Rating Factor to derive the base premium, then adding the Driving Record Surcharge Premium applicable to the coverage for each auto.

4. CLASSIFICATIONS

The provisions of this rule apply separately to the premiums for Bodily Injury and Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

- A. Autos owned by an individual or owned jointly by two or more individuals are classified as follows:

Refer to Section C. below for definitions of terms used in this rule.

| Code | Class | Definitions |
|------|-------|--|
| 114 | 1A | There is no BUSINESS USE or TNC ACTIVITY of the auto and the auto is not DRIVEN TO OR FROM WORK OR SCHOOL. |
| 116 | 1B | There is no BUSINESS USE or TNC ACTIVITY of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of less than 10 road miles one way. |
| 117 | 1C | There is no BUSINESS USE or TNC ACTIVITY of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of 10 or more road miles one way. |
| 118 | 3 | The auto is used for BUSINESS USE and is not used in TNC ACTIVITY. |
| 119 | 1AF | The auto is a FARM AUTO. |
| 115 | TNC | The auto is used in TRANSPORTATION NETWORK COMPANY ACTIVITY. |

- B. Private passenger autos owned by corporations, co-partnerships, or unincorporated associations shall be rated as Class 3.

Exceptions

- 1. For corporations, co-partnerships or unincorporated associations owning less than five motor vehicles:

An owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by that individual, in accordance with Rule 4.A., provided the auto is not used for business purposes and is not used in TNC ACTIVITY.

- 2. For Farm family co-partnerships or Farm family corporations:

An owned private passenger auto principally garaged on a farm or ranch shall be rated as Class 1AF provided the vehicle is:

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

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

C. Definitions

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

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

Note

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

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

Refer to company for certification form.

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

4. CLASSIFICATIONS (Cont'd)

- b. Coverage is afforded, under Endorsement **PP 55 45** or any similar endorsement, for any portion of the time that an insured is logged into a transportation network platform as a driver.
5. **RESIDENT** means anyone residing in the same household as the applicant and shall include an individual absent from the household while attending school. An individual in active military service with the armed forces of the United States of America shall **not** be included as resident in the same household unless such individual customarily operates the auto.

D. Single and Multi-Car Risks

The applicable Multi-Car Rating Factor shall apply if two or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household are insured in the same policy.

Exceptions

1. If a company's policy processing systems do not permit insuring all vehicles in the same policy, the applicable Multi-Car Rating Factor shall apply if the company insures two or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household.

This exception applies only to companies that do not issue multi-car policies or whose policy processing systems limitations necessitate insuring one car (in a multi-car situation) on a separate policy. This exception does not permit a company to apply the Multi-Car Rating Factor on a single car policy where, for underwriting or other reasons, the company voluntarily elects to insure one vehicle on a single car policy when that vehicle could be insured on a multi-car policy.

2. The Multi-Car Rating Factor shall not apply to antique autos as defined in the Miscellaneous Types rule.

LIABILITY COVERAGES ONLY

- E. An auto subject to Class 3 rates because of use in the business of the United States Government by one of its employees may be classified and rated as Class 1A, 1B, 1C or TNC when the applicable endorsement is used to limit coverage.

F. Inexperienced Operator**LIABILITY, MEDICAL PAYMENTS AND COLLISION**

1. The appropriate Inexperienced Operator Surcharge shall be applied for each owner or resident operator of the auto who has less than three years driving experience as a licensed driver. Such surcharge applies regardless of whether the owner or resident operator is a licensed driver; however, such surcharge does not apply to one who holds a learner's permit.

Note: The relevant experience is "driving experience as a licensed driver". An owner or resident operator does not accumulate any driving experience as a licensed driver while that person does not have a driver's license or while that person holds a learner's permit.

- a. The insurer shall obtain a verifiable motor vehicle record on each owner or resident operator from the Division of Motor Vehicles or from the governmental entity responsible for maintaining drivers' license records and shall determine the number of years of driving experience as a licensed driver for each owner or resident operator of the auto from such motor vehicle records to the extent possible.
- b. If a verifiable motor vehicle record obtained by the insurer does not show conclusively the number of years of driving experience for each owner or resident operator of the auto, the insurer may determine the number of years of driving experience as a licensed driver based upon information provided by the applicant.
- c. If a verifiable motor vehicle record cannot be obtained from the Division of Motor Vehicles or from the governmental entity responsible for maintaining drivers' license records, then the owner or resident operator shall be rated as inexperienced.

Exception: If the insurer is unable to obtain a verifiable motor vehicle record because such records are no longer available and the owner or resident operator has a drivers' license that continues to be valid by virtue of a military extension, then the insurer may determine the number of years of driving experience as a licensed driver based upon information provided by the applicant.

Insurers shall maintain in their files for at least three years from the inception of the policy the information upon which the number of years driving experience was determined.

Only driving experience in the United States of America, Canada or Puerto Rico may be used to determine the number of years of driving experience as a licensed driver.

The surcharge shall not be applied for more than three years regardless of policy term or effective date.

2. If there are two or more autos in the same household as the applicant, the inexperienced operator rates shall be applied separately to the number of autos equal to the number of inexperienced operators. Inexperienced operator rates shall not be used in rating such autos in excess of the number of inexperienced operators.

4. CLASSIFICATIONS (Cont'd)

The inexperienced operator surcharge(s) shall be applied to the auto(s) which the inexperienced operator principally operates. In the case of an occasional operator, the surcharge shall be applied to the auto most frequently operated by the inexperienced operator.

G. Airbag Discount

The following discounts apply to Medical Payments Coverage Only. To qualify, the private passenger auto must be equipped with a factory installed airbag(s) which conforms to the federal crash protection requirements, and meets the criteria of either Paragraph 1. or 2. below:

1. 20% discount shall be afforded when the airbag is installed in the driver-side-only position.
2. 30% discount shall be afforded when the airbags are installed in both front outboard seat positions.

H. Out Of State Vehicle

A 310% surcharge shall be applied to Liability and Medical Payments Coverages for any "out of state vehicle(s)". For the purpose of this rule, any vehicle which is garaged outside of North Carolina for at least six months in a given year shall be considered an "out of state vehicle". A vehicle shall not be considered an "out of state vehicle" if the principal operator of the vehicle is:

1. A student and resides at an educational institution outside of North Carolina; or
2. An individual in active military service with the armed forces of the United States of America.

I. Optional Rating Characteristics

Companies may use the following optional rating characteristics or any combination of such optional rating characteristics and Bureau filed classifications to determine rates by coverage, as long as applicable legal requirements are satisfied. The resulting premium by coverage shall not exceed the premium that would have been determined using the rates, rating plans, classifications, schedules, rules and standards promulgated by the Bureau, except as provided by statute. The rating factor by coverage for any combination of the following optional risk characteristics cannot exceed 1.00, unless the resulting premium by coverage does not exceed the Bureau premium by coverage.

1. Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; number of drivers; number of vehicles; payment history; payment options; prior insurance; and new and renewal status.

2. Driver characteristics not otherwise recognized in this manual. Examples include: years of driving experience; convictions, accidents, claims or incidents; accident-free experience; accident forgiveness; annual mileage; cell phone type and usage; credit information; defensive driving course; good student; home ownership; marital status; and military status.
3. Vehicle characteristics not otherwise recognized in this manual. Examples include: airbags; customization; electronic monitoring or safety devices; engine characteristics; safety features or engineering; theft deterrence/recovery devices; place and type of garaging; type of fuel used; vehicle age, make, model and model year; and vehicle use.
4. Affinity group or other group not otherwise recognized in this manual.
5. Any other rating characteristic or combination of characteristics if filed by a company and approved by the Commissioner.

J. Optional Enhanced Endorsements

Optional Enhanced Endorsements authorized in N.C.G.S. 58-36-43 shall not be reported as part of the statistical data that is used in rate making by the North Carolina Rate Bureau. For the reporting of statistical data for Optional Enhanced Endorsements, please consult your statistical agent.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

The provisions of this Rule apply separately to premiums for Bodily Injury Liability, Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

A. Eligibility

The Plan shall be applied in rating all eligible autos.

An auto is eligible for rating under this Plan if it is owned:

1. By an individual,
2. Jointly by two or more individuals resident in the same household,
3. By cohabitational partners in accordance with Rule 2.A., or
4. By a grantor/settlor of a trust and/or a trust in accordance with Rule 2.G.;

provided such auto is:

1. A four wheel auto of the private passenger or station wagon type, or
2. A motor vehicle that is a pickup truck or van, if it:
 - a. Has a Gross Vehicle Weight as specified by the manufacturer of less than 14,000 lbs.; and

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

- b. Is not used for the delivery or transportation of goods or materials unless such use is:
- (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
 - (2) For farming or ranching, or
3. A motorcycle, motorized scooter, auto glide or other similar motorized vehicle of the private passenger type.

Exception

The SDIP applies to policies written for a term in excess of 12 months. Such policy must provide for an annual adjustment of premium.

B. Definitions**1. Driving Record Points****a. Convictions**

Records of convictions for moving traffic violations to be considered under this Plan shall be obtained at least annually from the Division of Motor Vehicles (or other governmental entity responsible for maintaining such records) for the applicant and any currently resident operator. For a policy of new business, records of such convictions shall be obtained prior to the sale of the policy.

Exception:

If the records required by this rule for a policy of new business are not available at the time of sale of the policy, or if the applicant for the policy has provided incorrect or incomplete data necessary to access such records, the insurer shall obtain such records and perform an underwriting review within a reasonable period following the binding of coverage.

Points shall be assigned for convictions during the experience period for moving traffic violations of the applicant or any currently resident operator, based on date of conviction, as follows:

- (1) Twelve points shall be assigned for a conviction for:
 - (a) Manslaughter (or negligent homicide) resulting from the operation of a motor vehicle;
 - (b) Prearranged highway racing or knowingly lending a motor vehicle to be used in a prearranged highway race; or
 - (c) Failing to stop and render aid when involved in an accident resulting in bodily injury or death (hit-and-run driving);

- (d) Impaired driving, including driving a vehicle while under the influence of an impairing substance; driving a vehicle with an alcohol concentration of 0.08 or more; and driving a commercial vehicle with an alcohol concentration of 0.04 or more; and

Note

There shall be no premium surcharge or assessment of points against an insured where (i) the insured's driver's license has been revoked under G.S.20-16.5; and (ii) the insured is subsequently acquitted of the offense involving impaired driving, as defined in G.S.20-4.01(24a), that is related to the revocation, or the charge for that offense is dismissed.

- (e) Transportation for the purpose of sale of illegal intoxicating liquors by motor vehicle.

- (2) Ten points shall be assigned for a conviction for:
 - (a) Highway racing or knowingly lending a motor vehicle to be used in a highway race; or
 - (b) Speeding to elude arrest.

- (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.

- (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.

- (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.

- (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.

- (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.

- (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.

- (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.

- (f) Driving by a person less than 21 years old after consuming alcohol or drugs.

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

(5) Two points shall be assigned for a conviction for:

- (a) Illegal passing;
- (b) Speeding more than 10 miles per hour over the posted speed limit, provided the total speed was in excess of 55 miles per hour but less than 76 miles per hour;
- (c) Speeding 10 miles per hour, or less, in excess of the posted speed limit in a speed zone of 55 miles per hour or greater;

Waiver

These points shall **NOT** apply unless the same driver has also been convicted of at least one other moving traffic violation during the experience period.

- (d) Following too closely; or
 - (e) Driving on wrong side of road.
- (6) One point shall be assigned for a violation resulting in a conviction for speeding 10 miles per hour, or less, in excess of the posted speed limit of less than 55 miles per hour.

Waiver

This point shall **NOT** apply unless the same driver has also been convicted of at least one other moving traffic violation during the experience period.

Exceptions

This **WAIVER** does **NOT** apply to convictions of speeding in a school zone in excess of posted school zone speed.

- (7) With respect to any other conviction for a moving traffic violation, one point shall be assigned for each such conviction.

Exception

Convictions for the following shall not be regarded as moving traffic violations:

- (a) Inadequate muffler or excess escape of exhaust products;
- (b) Improper lights or other equipment except brakes;
- (c) Failure to sign or display registration card;
- (d) Failure to display license plates;
- (e) Failure to have in possession driver's license provided there is a valid one in existence; or
- (f) Failure to display current inspection certificate.

b. Accidents

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating a private passenger auto.

If an accident results both in bodily injury or death and in damage to property, points shall be assigned on the basis of the element of loss (bodily injury, death, or property damage) which generates the greatest number of points for the accident.

ACCIDENTS RESULTING IN BODILY INJURY OR DEATH

- (1) One point shall be assigned for each at-fault auto accident that results in total bodily injuries to all persons of \$1,800 or less.
- (2) Three points shall be assigned for each at-fault auto accident that results in:
 - (i) Death or
 - (ii) Total bodily injury to all persons in excess of \$1,800.

Exception

If the insured furnishes adequate proof that incurred medical costs related to the accident were solely for diagnostic purposes and that the accident did not result in any bodily injury, no SDIP points for bodily injury will be assigned, or points for bodily injury assigned as a result of the accident will be removed as of the most recent policy effective date.

ACCIDENTS RESULTING IN PROPERTY DAMAGE ONLY**For accidents that occur prior to March 1, 2016**

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,000 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,800 but less than \$3,000.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$1,800 or less.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)**For accidents that occur on or after March 1, 2016 and prior to October 1, 2017**

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,085 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,850 but less than \$3,085.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$1,850 or less.

For accidents that occur on or after October 1, 2017

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,850 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$2,300 but less than \$3,850.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$2,300 or less.

Exception

No points are assigned for accidents occurring under the following circumstances:

- (a) Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
- (b) The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
- (c) Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
- (d) Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
- (e) Accidents involving damage by contact with animals or fowl; or

- (f) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects.
- (g) Accidents occurring as a result of the operation of a firefighting, rescue squad, or law enforcement vehicle in response to an emergency if the operator of the vehicle at the time of the accident was a paid or volunteer member of any fire department, rescue squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to the emergency and the emergency ceases to exist.

Notes

- (1) For the purpose of this Plan a "conviction" shall mean a plea of guilty, or of nolo contendere or the determination of guilt by a jury or by a court though no sentence has been imposed (prayer for judgment continued) or, if imposed, has been suspended (unless it is the first prayer for judgment continued for all licensed operators in the household); and it includes a forfeiture of bail or collateral deposited to secure appearance in court of the defendant, unless the forfeiture has been vacated.
- (2) For the purpose of this Plan, a "moving traffic violation" shall include an infraction as described in **G.S. 14-3.1**.
- (3) The phrase "at-fault" means "negligent". No points shall be assigned for accidents when the operator of an insured vehicle is free of negligence.
- (4) References to other operators residing in the applicant's household shall also include a principal operator who is not a resident in the applicant's household.
- (5) In the event the applicant or any current resident operator has an at-fault accident and is convicted of a moving traffic violation in connection with the accident, only the higher surcharge points between the accident and the violation shall be assigned.
- (6) The One Point accident surcharge in Section **B.1.b.(3)** of this rule does not apply if both of the following conditions are met:
 - (a) The operator was not convicted of a moving traffic violation in connection with the accident; and

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

- (b) The vehicle owner, principal operator, and all licensed operators in the owner's household have had no convictions for moving traffic violations and no other at-fault accidents during the three-year period immediately preceding the date of the application or the date of preparation of the renewal.
 - (7) With respect to at-fault accidents occurring on or after October 1, 2012, the phrase "total damage to all property" shall be determined based on the following:
 - (a) For damage to property not owned by the insured, amounts paid or payable to third parties for damage to property, rental reimbursement, loss of use, towing and labor and storage shall be included in the calculation of the accident threshold.
 - (b) For damage to property owned by the insured, amounts paid or payable for damage to owned property, towing and labor and storage shall be included in the calculation of the accident threshold. Amounts paid for rental reimbursement and loss of use shall not be included in the calculation of the accident threshold.
 - (8) For a conviction or at-fault accident that occurs while the operator holds only a learner's permit or limited learner's permit, points shall not be assigned until the operator becomes a licensed driver (including limited provisional license or full provisional license) and shall then be assigned for the remainder of the experience period.
- 2. Experience Period**
- The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal. SDIP points shall be applied to a policy for a period of not less nor more than three policy years.

C. Driving Record Sub-Classification

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

| Number of Driving Record Points | Driving Record Sub-Classification |
|----------------------------------|-----------------------------------|
| 0 | 0 |
| 1 | 1 |
| 2 | 2 |
| 3 | 3 |
| 4 | 4 |
| 5 | 5 |
| 6 | 6 |
| 7 | 7 |
| 8 | 8 |
| 9 | 9 |
| 10 | 10 |
| 11 | 11 |
| 12 Or More Not Eligible For Plan | 12 |
| | NE |

D. Driving Record Surcharge Premium

1. Single Car Risks
 - a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
 - b. Multiply the base premium for each coverage applicable to the auto by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.
 - c. The Driving Record Surcharge Premium for each coverage of the auto equals the SDIP Surcharge for that coverage.
 - d. Add the applicable Driving Record Surcharge Premium for each coverage to the otherwise applicable premium for each coverage of the auto.
2. Multi-Car Risks
 - a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
 - b. Select the auto with the highest Total Base Premium for all coverages combined.

TOTAL BASE PREMIUM is the sum of the base premiums for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive (or Fire, Theft and Combined Additional Coverage) and Collision coverages that apply to the auto.
 - c. For each coverage applicable to the auto with the highest Total Base Premium for all coverages combined.

Multiply the base premium for each coverage by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.

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

d. The Driving Record Surcharge Premium is determined separately by coverage for each auto that is insured for that coverage and eligible for SDIP rating.

- (1) Determine the number of eligible autos insured for each coverage.
- (2) The Driving Record Surcharge Premium for each coverage of each auto equals the SDIP Surcharge for that coverage divided by the number of eligible autos insured for that coverage.
- (3) If the above calculation results in a fractional dollar amount for each auto then:

determine the remainder dollar amount and add it to the Driving Record Surcharge Premium for one of the insured autos and disregard the fractional dollar amounts.

Note

The Whole Dollar Premium Rule does not apply in this instance.

- (4) If an auto is insured for a coverage not applicable to the auto with the highest Total Base Premium for all coverages combined, then no surcharge applies to that coverage.

e. Add the applicable Driving Record Surcharge Premium for each coverage of each auto to the otherwise applicable premium for each coverage of each auto.

3. Statistical Coding

a. Single Car Risks – Assign the Driving Record Sub-Classification Statistical Code, reflecting the number of points, to the auto.

b. Multi-Car Risks – Assign the Driving Record Sub-Classification Statistical Code reflecting:

- (1) The number of driving record points, to the auto with the highest Total Base Premium.
- (2) Zero driving record points, to each other auto insured on the policy.

E. Cancellations and Changes

1. Policies for Terms Not Exceeding One Year

No policy shall be endorsed in term to effect a change of Driving Record Sub-Classification except to recognize the addition or deletion of an operator.

2. Policies for Terms Exceeding One Year

No policy shall be endorsed to effect a change of Driving Record Sub-Classification until the next annual anniversary of the inception of the policy except to recognize the addition or deletion of an operator.

PRIMARY CLASSIFICATION RATING FACTORS*

| Coverage | Use | | | | | |
|-----------------------------------|--------------|-------------------------|-----------------------|--------------|----------------|----------|
| | Pleasure Use | Drive to or from Work | | Business Use | TNC Activity** | Farm Use |
| | (1A) | Less than 10 Miles (1B) | 10 or More Miles (1C) | (3) | TNC | (1AF) |
| B.I., P.D., Med. Pay | 1.00 | 1.05 | 1.05 | 1.05 | 1.20 | .75 |
| Collision | 1.00 | 1.15 | 1.15 | 1.15 | (a) | .75 |
| Comprehensive Fire, Theft, C.A.C. | 1.00 | 1.25 | 1.25 | 1.25 | (a) | .75 |

SINGLE OR MULTI-CAR RISKS AND INEXPERIENCED OPERATOR*

Add the following rating factors to the Use Rating Factor:

| No Inexperienced Operator | | | |
|---------------------------|-----------------------|--------------|-------------------------------------|
| Single or Multi-Car Risks | BI, PD, and Med. Pay. | Collision | Comprehensive, Fire, Theft, and CAC |
| Single Car | Factor 0.00 | Factor 0.00 | Factor 0.00 |
| Multi-Car | Factor -0.35 | Factor -0.35 | Factor -0.10 |

PRIMARY CLASSIFICATION RATING FACTORS
(Cont'd)

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

* For Statistical Coding Requirements – Refer to page NC-E-Coding.

** Applies only to those vehicles on policies ceded to the North Carolina Reinsurance Facility affording coverage for TNC activity under Endorsement **PP 55 45**.

(a) For rating a policy that affords this coverage, please refer to the individual company writing the coverage.

SAFE DRIVER INSURANCE PLAN FACTORS AND CODES

Use the following rating factors to determine the Driving Record Surcharge Premium as explained in the Safe Driver Insurance Plan Rule.

Use the statistical code indicated for the Driving Record Sub-Classification.

| Number of Driving Record Points | Driving Record Sub-Classification | Statistical Code | SDIP Rating Factor |
|---------------------------------|-----------------------------------|------------------|--------------------|
| 0 | 0 | 00 | 0.00 |
| 1 | 1 | 01 | 0.40 |
| 2 | 2 | 02 | 0.55 |
| 3 | 3 | 03 | 0.70 |
| 4 | 4 | 04 | 0.90 |
| 5 | 5 | 05 | 1.10 |
| 6 | 6 | 06 | 1.40 |
| 7 | 7 | 07 | 1.70 |
| 8 | 8 | 08 | 2.00 |
| 9 | 9 | 09 | 2.30 |
| 10 | 10 | 10 | 2.60 |
| 11 | 11 | 11 | 3.00 |
| 12 or more | 12 | 12 | 3.40 |

Vehicles Not Eligible For SDIP – Add the following rating factor to the otherwise applicable Combined Rating Factor. Use the statistical code shown below.

| | | | |
|---------------------|----|----|-------|
| Not Eligible | NE | 95 | +0.10 |
|---------------------|----|----|-------|

6. MODEL YEAR FOR FIRE, THEFT, COMBINED ADDITIONAL COVERAGE, COMPREHENSIVE AND COLLISION COVERAGES

A. Model Year Rating

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

B. Coding

Policies effective July 1, 1982 and subsequent:

Code the two digits of the model year, for example, code 1982 vehicles as 82, 1983 as 83, etc.

7. MINIMUM PREMIUM RULE

The minimum annual premium charge is \$10 for each policy, certificate, declaration or binder covering one or more of the following perils:

Comprehensive

Fire, Theft, Windstorm, Combined Additional Coverage, Collision

Bodily Injury Liability, or

Property Damage Liability

Premium for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.

The minimum annual premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.

8. POLICY PERIOD

- A. No policy may be written for a period longer than 12 months for Liability Coverage or 48 months for Physical Damage Coverage.
- B. Premium charged for policy terms not exceeding 12 months is as follows:
 1. Twelve Month Policies –
Charge the annual premium or minimum premium whichever applies.
 2. Three and Six Month Policies –
 - a. For a specified 3 or 6 month period the premium charge is 25% or 50% respectively, of the annual or minimum annual premium whichever applies.
 - b. Policies issued for a 3 or 6 month period with an effective date on the 29th, 30th, and 31st of any month.

The first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy.

Premium for this extended coverage of 1 to 3 days may be waived.

3. Other Short Policies written for less than 12 months and other than 3 or 6 months.

Such policies shall be written short rate with premiums computed in accordance with the One Year Short Rate Table in the Cancellation Rule.

Exceptions:

The premium is computed Pro Rata:

1. When coverage is written to secure a common policy date with other coverages or lines of insurance.
 2. When a policy is issued on a short term basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
 3. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.
- C. Long Term Physical Damage Policies written for a term in excess of 12 months – Determine premium as follows:
1. 1st 12 months:
Charge the first year premium or minimum premium, whichever applies.
 2. 2nd 12 months:
In addition to the above, charge the second year premium or minimum whichever applies.
If the term is more than 12 months but less than 24 months, charge pro rata of such second year premium or minimum whichever is larger for the period in excess of 12 months.
 3. 3rd 12 months:
In addition to the premium for the 1st and 2nd 12 month periods, charge the third year premium or minimum premium whichever applies.
If the term is more than 24 months but less than 36 months charge the pro rata of such third year premium or minimum premium, whichever is larger, for the period in excess of 24 months.
 4. 4th 12 months:
In addition to the premium for the 1st, 2nd and 3rd 12 month periods, charge the fourth year premium or minimum premium whichever applies.
If the term is more than 36 months but less than 48 months, charge pro rata of such fourth year premium or minimum premium, whichever is larger, for the period in excess of 36 months.

8. POLICY PERIOD (Cont'd)

Note:

Calculation of the premium for the 2nd, 3rd and 4th 12 month periods, or pro rata part thereof shall recognize:

1. Any change in the model year of the insured auto, during a previous 12 month period;
2. Any change in sub-classification under the Safe Driver Insurance Plan.
3. A change in symbol assignment based on a review of loss experience.

9. CHANGES

- A.** In the following circumstances the premium shall be computed using the rates and rules in effect at the inception of the policy or at the time the change is made:

1. If an auto or form of coverage is added during the term of a policy and the additional insurance is written to expire concurrently with the original insurance, the premium for such additional insurance shall be computed pro-rata;
2. If coverage is transferred during the policy term from one auto to another, the premium shall be computed pro rata; or
3. If the liability limits or deductible amounts are changed during the policy period.

If the policy has been written for less than one year on a short rate basis, the premium for the additional insurance shall be pro rata of the short rate charge for the policy period.

If an auto or form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

- B.** If an auto is transferred from one rating territory to another or if an auto is temporarily transferred from one rating territory to another for a period of not less than 30 consecutive days, the premium for the balance of the policy period may be adjusted by endorsement at the time the change is made. The company shall charge on a pro rata basis the rate or rates for the territories in which the auto is garaged during the remainder of the policy period. The premium adjustment shall be made on the basis of the rates and rules in effect at the inception of the policy or at the time the change is made.
- C.** With respect to the above described election of using the rates in effect at the inception of the policy or at the time the change is made in determining adjustments to premiums, a company's election shall be applied consistently by the company and shall not be made on a policy by policy basis.

D. Premium Adjustment:

1. With respect to all of the above except **A.3.**, if an outstanding policy is amended and results in a premium adjustment of \$2 or less, the amount:
 - a. May be waived, or
 - b. May be made subject to a minimum of \$2, except that the actual return premium shall be returned at the request of the insured.
2. Minimum premium of \$2 applies if an insured requests the following during the policy period:
 - a. Additional coverage,
 - b. An increase in the limits of liability,
 - c. A reduced deductible.
3. Companies need not refund a return premium of less than \$2 if the insured requests the following:
 - a. Cancellation of coverage,
 - b. Reduction in limits of liability,
 - c. Increase in deductible,
 except that the actual return premium shall be returned at the request of the insured.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges. If \$2 or less, it may be charged or waived.
5. With respect to all of the above except **A.3.**, if an outstanding policy is amended and results in a premium adjustment:
 - a. Within 30 days prior to the expiration of a six-month policy period, or
 - b. Within 60 days prior to the expiration of a policy period longer than six months, companies need not charge or refund a premium, except that actual refunds shall be made at the request of the insured.

10. CANCELLATION

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

Exceptions

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

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

10. CANCELLATION (Cont'd)

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

Exception:

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

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

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

B. Instructions for Use of Short Rate Tables.

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

C. Instructions for Use of PRO RATA TABLES

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

Example:

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

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

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

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

Note:

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

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

PRO RATA TABLE

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

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

PRO RATA TABLE

| July | | | August | | | September | | | October | | | November | | | December | | |
|-----------|-----------|-------|-----------|-----------|-------|-----------|-----------|-------|-----------|-----------|-------|-----------|-----------|-------|-----------|-----------|-------|
| Day of | 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

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

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

THREE MONTH SHORT RATE TABLE

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

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

SIX MONTH SHORT RATE TABLE

| Days Policy in Force | Per Cent of 6 Mos. Premium | Days Policy in Force | Per Cent of 6 Mos. Premium | Days Policy in Force | Per Cent of 6 Mos. Premium |
|-------------------------------------|---|-------------------------------------|---|-------------------------------------|---|
| 1 | 6% | 50 - 51 | 38% | 112 - 114 | 70% |
| 2 | 7 | 52 | 39 | 115 - 116 | 71 |
| 3 | 8 | 53 - 54 | 40 | 117 - 118 | 72 |
| 4 | 9 | 55 - 56 | 41 | 119 - 120 | 73 |
| 5 | 10 | 57 - 58 | 42 | 121 - 123 | 74 |
| 6 | 11 | 59 - 60 | 43 | 124 - 125 | 75 |
| 7 | 12 | 61 - 62 | 44 | 126 - 127 | 76 |
| 8 | 13 | 63 | 45 | 128 - 130 | 77 |
| 9 | 14 | 64 - 65 | 46 | 131 - 132 | 78 |
| 10 | 15 | 66 - 67 | 47 | 133 - 134 | 79 |
| 11 | 16 | 68 - 69 | 48 | 135 - 136 | 80 |
| 12 | 17 | 70 - 71 | 49 | 137 - 139 | 81 |
| 13 - 14 | 18 | 72 - 73 | 50 | 140 - 141 | 82 |
| 15 - 16 | 19 | 74 | 51 | 142 - 143 | 83 |
| 17 - 18 | 20 | 75 - 76 | 52 | 144 - 145 | 84 |
| 19 - 20 | 21 | 77 - 78 | 53 | 146 - 148 | 85 |
| 21 | 22 | 79 - 80 | 54 | 149 - 150 | 86 |
| 22 - 23 | 23 | 81 - 82 | 55 | 151 - 152 | 87 |
| 24 - 25 | 24 | 83 | 56 | 153 - 155 | 88 |
| 26 - 27 | 25 | 84 - 85 | 57 | 156 - 157 | 89 |
| 28 - 29 | 26 | 86 - 87 | 58 | 158 - 159 | 90 |
| 30 - 31 | 27 | 88 - 89 | 59 | 160 - 161 | 91 |
| 32 | 28 | 90 - 91 | 60 | 162 - 164 | 92 |
| 33 - 34 | 29 | 92 - 93 | 61 | 165 - 166 | 93 |
| 35 - 36 | 30 | 94 - 95 | 62 | 167 - 168 | 94 |
| 37 - 38 | 31 | 96 - 98 | 63 | 169 - 171 | 95 |
| 39 - 40 | 32 | 99 - 100 | 64 | 172 - 173 | 96 |
| 41 | 33 | 101 - 102 | 65 | 174 - 175 | 97 |
| 42 - 43 | 34 | 103 - 104 | 66 | 176 - 177 | 98 |
| 44 - 45 | 35 | 105 - 107 | 67 | 178 - 180 | 99 |
| 46 - 47 | 36 | 108 - 109 | 68 | 181 - 184 | 100 |
| 48 - 49 | 37 | 110 - 111 | 69 | | |

11. WHOLE DOLLAR PREMIUM

This rule applies only to Fire, Theft, Combined Additional Coverage, Comprehensive and Collision coverages.

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellations by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

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

A. Other Than Collision

1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Comprehensive Base Rates for Symbol 98 vehicles by:

- a. Increasing the Symbol 70 relativity factor of 13.72 by +1.05 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost, and
 - b. Applying this factor to the Symbol 11 Rate on the state rate pages for the applicable model year.
2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Comprehensive Base Rates for Symbol 27 vehicles by:

- a. Increasing the Symbol 26 relativity factor of 6.42 by +1.06 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
 - b. Applying this factor to the Symbol 8 Rate on the state rate pages for the applicable model year.
3. 1982 and Prior Model Year Vehicles

- a. 1976-1982 Symbol 14 Vehicles

Apply the factor 3.19 to the Symbol 7 Base Rate.

- b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

B. Collision

1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Collision Base Rates for Symbol 98 vehicles by:

- a. Increasing the Symbol 70 relativity factor of 2.96 by +.10 for each \$10,000 or fraction of \$10,000 above \$150,000 of original Cost, and,
- b. Applying this factor to the Symbol 11 Rate on the state rate pages for the applicable model year.

2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Collision Base Rates for Symbol 27 vehicles by:

- a. Increasing the Symbol 26 relativity factor of 2.29 by +.10 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Rate on the state rate pages for the applicable model year.

3. 1982 and Prior Model Year Vehicles

- a. 1976-1982 Symbol 14 Vehicles

Apply the factor 2.29 to the Symbol 7 Base Rate.

- b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

C. Original Cost means:

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specially built autos.
3. Original Cost New in U.S. for imported autos.

13. SUSPENSION

- A. Under any policy providing just Physical Damage Coverage, only Collision may be suspended.
- B. Liability Coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days.
 - 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
 - 2. The reinstatement endorsement shall not extend the policy beyond its original expiration date.

LIABILITY AND COLLISION COVERAGES ONLY

- 3. Pro rata premium credit for the period of suspension shall be granted upon reinstatement subject to a minimum retention by the company of sixty days premium calculated on a short rate basis. The minimum premium retention by the company shall not apply to suspensions under Section F. of this rule.
 - 4. If the policy expires during the period of suspension, the named insured shall be entitled to a pro rata return premium in accordance with the foregoing provisions of this rule.
 - 5. If a policy written for less than one year is suspended but subsequently reinstated and extended for the remainder of such year, or any part thereof, or if such policy expires during the suspension period, pro rata premium credit shall be granted for the period of suspension in accordance with the foregoing provisions of the Policy Period Rule for extension of a short term policy.
- D. If collision or liability coverages are suspended on **all** owned autos, coverage for which separate premiums apply – including Uninsured Motorists Coverage, Underinsured Motorists Coverage, auto death indemnity, total disability, and specific disability benefits coverage, medical payments coverage, non-owned auto or extended liability coverage provided under the use of other autos provisions – may be continued in force without premium adjustment for these coverages.
 - E. If liability or collision coverage is suspended on all private passenger autos owned by an individual(s) or spouses, use of other autos coverage for liability only, afforded without separate premium charge may be continued in force. 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.
 - F. Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of a strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section (C) provided the insured furnishes the company with a letter requesting the return premium. The letter shall be written on the insured's letterhead, signed by an executive of the company and shall include the following:
 - 1. A description of each auto.
 - 2. The dates between which it was laid up because of the strike.
 - 3. A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage ONLY

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

Bodily Injury and Property Damage Uninsured Motorists Coverage shall be afforded under every auto liability policy insuring the owner of a motor vehicle registered or principally garaged in North Carolina.

Exceptions

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

Uninsured Motorist Coverage Only is available only if the insured has purchased Bodily Injury Liability limits of \$30,000/60,000. The limits of Uninsured Motorist Bodily Injury Coverage shall be \$30,000/\$60,000 unless the insured purchases a higher limit of Uninsured Motorist Bodily Injury Coverage but in no event shall an insurer be required to sell Uninsured Motorists Bodily Injury Coverage at limits that exceed \$1,000,000/\$1,000,000. The limit of Uninsured Motorist Property Damage Coverage shall equal the highest limit of liability for Property Damage Liability Coverage for any one vehicle insured under the policy, provided, however, that (1) the limits shall not be required to exceed \$1,000,000 regardless of whether the highest limits of property damage liability coverage for any one vehicle insured under the policy exceed those limits and (2) a named insured may purchase lesser limits of Uninsured Motorist Property Damage Coverage but not less than the property damage liability limits required by North Carolina's financial responsibility law.

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

a. Rates

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

B.I. UM Coverage

| | Single Vehicle* Policy | Multi-Vehicle* Policy |
|-------------|-----------------------------------|----------------------------------|
| \$ 30/60 | \$ 16 | \$ 40 |
| 50/100 | 17 | 42 |
| 100/200 | 20 | 49 |
| 100/300 | 21 | 52 |
| 300/300 | 26 | 64 |
| 250/500 | 27 | 67 |
| 500/500 | 28 | 69 |
| 500/1,000 | 31 | 77 |
| 1,000/1,000 | 32 | 79 |

P.D. UM Coverage

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

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

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

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

14. MISCELLANEOUS COVERAGES (Cont'd)

b. Additional Persons

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

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

2. Non-Owners – (Class Code 990000)

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

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

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

| Policy Term | Factor |
|-------------|--------|
| One Year | 3.50 |
| Three Years | 5.50 |

B. Combined Uninsured/Underinsured Motorists Coverage

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

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

Exceptions

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

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

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

2. Rates

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

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

14. MISCELLANEOUS COVERAGES (Cont'd)

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

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

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

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

C. Notice

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

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

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

D. Deductible Insurance

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

2. Collision Deductibles for Which No Premiums Are Shown

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

3. Comprehensive Deductibles for Which No Premiums Are Shown

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

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

E. Extended Transportation Expenses Coverage

1. Eligibility

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

14. MISCELLANEOUS COVERAGES (Cont'd)

2. Rating

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

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

3. Endorsement

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

F. Towing and Labor Costs

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

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

- Attach applicable endorsement.

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

1. Coverage

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

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

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

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

Coverage is not available for loss to:

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

2. Rating

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

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

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

3. Endorsement

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

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

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

14. MISCELLANEOUS COVERAGES (Cont'd)

2. Annual rates per person insured:

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

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

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

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

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

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

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

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

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

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

I. Repair or Replacement Coverages

1. Five Year Coverage

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

- b. Repair or Replacement Coverage is available:

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

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

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

c. Rates

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

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

2. One Year Coverage

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

- b. Replacement Cost Coverage is available:

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

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

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

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

c. Rates

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

- d. Duration of Coverage

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

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

J. Coverage for Rented Vehicles

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

2. Rating

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

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

14. MISCELLANEOUS COVERAGES (Cont'd)

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

3. Cancellation

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

K. Original Equipment Manufacturer (OEM) Parts Loss Settlement

1. Coverage

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

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

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

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

2. Rating

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

3. Endorsement

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

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

1. Coverage

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

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

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

- i. Body or suspension alterations.

Note

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

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

2. Rating

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

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

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

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

3. Endorsement

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

14. MISCELLANEOUS COVERAGES (Cont'd)

The following section is added to this rule:

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

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

2. Additional Requirements

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

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

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

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

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

3. Endorsement

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

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

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

1. Coverage

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

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

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

b. Uninsured Motorists And Combined Uninsured/Underinsured Motorists Coverages

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

3. Endorsement

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

O. Delivery Coverage**1. Coverage**

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

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

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

b. Uninsured Motorists And Combined Uninsured/Underinsured Motorists Coverages

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

3. Endorsement

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

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

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

16. NAMED NON-OWNER POLICY

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

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

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

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

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

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

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

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

18. INCREASED LIMITS

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

Refer to company for limits not displayed in these tables.

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

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

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

18. INCREASED LIMITS (Cont'd)

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

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

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

D. Medical Payments Increased Limits

Applicable to \$500 Medical Payments Rates Only:

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

E. Single Limit Coverages

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

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

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

2. Other Trailers

All non-self-propelled units not included above.

Liability and Medical Payments Coverages

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

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

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

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

Medical Payments Insurance

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

The rate shall be three times the medical payments rate for the applicable private passenger classification for the territory in which the risk is located.

Farm Wagons and Farm Implements:

Coverage is afforded without additional charge for farm wagons or farm implements when attached to private passenger type autos.

Physical Damage Coverages Only

Trailers are to be insured as separate items with separate premiums shown for each unit. If deductible coverage is written, the deductible shall apply separately to each unit.

1. Recreational Trailers – All Classes – Entire State

a. Contents

- (1) Auto Home Contents Coverage for Fire and Lightning and Combined Additional Coverage (including or excluding malicious mischief and vandalism) may be added.

Fire – Charge fire rate applicable to Mobilehome Insured.

Combined Additional Coverage Including Malicious Mischief and Vandalism – 25 cents per \$100.

Combined Additional Coverage Excluding Malicious Mischief and Vandalism – 20 cents per \$100.

Apply to company for endorsement.

19. MISCELLANEOUS TYPES

A. Trailers Designed for Use with Private Passenger Autos

Coverage may be provided for:

1. Recreational Trailers

Non-self-propelled units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities).

To be eligible for coverage, insured must maintain a separate and permanent residence other than the recreational trailer.

Note

1. Camper trailers shall be rated as Recreational Trailers.

19. MISCELLANEOUS TYPES (Cont'd)

(2) Auto Home Coverage for TV antennas, awnings, and cabanas or equipment designed to create additional living facilities may be added.

Covered Property Coverage – \$50
Deductible – (Coverage Code 069)
Charge \$1.45.

Coverage Property Coverage – \$100
Deductible – (Coverage Code 069)
Charge \$1.15.

Attach Applicable Endorsement.

- b. Fire Rate – (new & old) – \$0.45
- c. Theft Rate – (new & old) – \$0.10
- d. Windstorm Rate – (new & old) – \$0.05
- e. Combined Additional Coverage without Malicious Mischief and Vandalism Rate – (new & old) – \$0.10
- f. Combined Additional Coverage with Malicious Mischief and Vandalism Rate – (new & old) – \$0.15
- g. Comprehensive
 - Full Coverage (Cov. Code 01) – \$1.45
 - \$ 50 Deductible (Cov. Code 03) – 1.25
 - \$ 100 Deductible (Cov. Code 10) – 1.10
 - \$ 250 Deductible (Cov. Code 055) – 0.95
 - \$ 500 Deductible (Cov. Code 726) – 0.75
 - \$1,000 Deductible (Cov. Code 727) – 0.50
- h. Collision Premiums – All Classes – Entire State

| Original Cost | Deductibles | | | | | | | | | | | |
|----------------|-------------|-------|-------|------|-------|------|-------|------|-------|------|--------|------|
| | \$50 | | \$100 | | \$200 | | \$250 | | \$500 | | \$1000 | |
| | New | Old | New | Old | New | Old | New | Old | New | Old | New | Old |
| 0 – 600 | \$ 24 | \$ 19 | \$ 10 | \$ 8 | \$ 9 | \$ 7 | \$ 7 | \$ 6 | \$ 6 | \$ 5 | \$ 5 | \$ 4 |
| 601 – 800 | 26 | 21 | 12 | 9 | 11 | 9 | 8 | 6 | 7 | 6 | 6 | 5 |
| 801 – 1,050 | 29 | 23 | 13 | 10 | 12 | 10 | 9 | 7 | 8 | 6 | 7 | 6 |
| 1,051 – 1,300 | 31 | 25 | 15 | 12 | 14 | 11 | 10 | 8 | 9 | 7 | 8 | 6 |
| 1,301 – 1,600 | 34 | 27 | 18 | 14 | 16 | 13 | 13 | 10 | 11 | 9 | 9 | 7 |
| 1,601 – 1,900 | 37 | 30 | 20 | 16 | 18 | 14 | 15 | 12 | 12 | 10 | 10 | 8 |
| 1,901 – 2,400 | 42 | 34 | 23 | 18 | 21 | 17 | 18 | 14 | 14 | 11 | 12 | 10 |
| 2,401 – 3,000 | 47 | 38 | 28 | 22 | 25 | 20 | 21 | 17 | 17 | 14 | 14 | 11 |
| 3,001 – 4,000 | 56 | 45 | 34 | 27 | 31 | 25 | 25 | 20 | 20 | 16 | 17 | 14 |
| 4,001 – 5,000 | 66 | 53 | 42 | 34 | 38 | 30 | 30 | 24 | 25 | 20 | 21 | 17 |
| 5,001 – 6,000 | 77 | 62 | 50 | 40 | 45 | 36 | 35 | 28 | 30 | 24 | 25 | 20 |
| 6,001 – 7,000 | 87 | 70 | 58 | 46 | 52 | 42 | 41 | 33 | 35 | 28 | 29 | 23 |
| 7,001 – 8,000 | 98 | 78 | 66 | 53 | 59 | 47 | 46 | 37 | 40 | 32 | 33 | 26 |
| 8,001 – 9,000 | 108 | 86 | 74 | 59 | 67 | 54 | 52 | 42 | 44 | 35 | 37 | 30 |
| 9,001 – 10,000 | 119 | 95 | 82 | 66 | 74 | 59 | 57 | 46 | 49 | 39 | 41 | 33 |

19. MISCELLANEOUS TYPES (Cont'd)

- (1) "New" means purchased new not more than 18 months prior to date insurance attaches.
"Old" – All Others
- (2) For Recreational Trailers having a cost exceeding \$10,000, the indicated premiums for the \$9,001 to \$10,000 group shall be increased 10% per \$1,000 or fractions thereof in excess of \$10,000.
- (3) The premiums shown above are subject to a retained Minimum Premium equal to 25% of the annual premium applicable.

2. All Other Trailers – All Classes – Entire State

All Non-Self-Propelled Units Not Included in Paragraph 1. Above.

Rates Per \$100 of Insurance

| Coverage | Rates |
|---|--------|
| Fire | \$0.10 |
| Theft | 0.05 |
| Windstorm | 0.05 |
| Combined Additional Coverage without Malicious Mischief & Vandalism | 0.10 |
| Combined Additional Coverage with Malicious Mischief & Vandalism | 0.15 |
| Comprehensive – Full Coverage – (Cov. Code 01) | 0.55 |
| Comprehensive – \$50 Deductible – (Cov. Code 03) | 0.37 |

COLLISION PREMIUMS – ALL CLASSES – ENTIRE STATE

| Original Cost New at Factory | \$25 Deduct. | \$50 Deduct. | \$100 Deduct. |
|------------------------------------|--------------|--------------|---------------|
| \$ 0 – \$ 400 | \$ 7 | \$ 4 | \$ 3 |
| 401 – 600 | 9 | 6 | 5 |
| 601 – 800 | 12 | 8 | 6 |
| 801 – 1,000 | 15 | 10 | 8 |
| 1,001 – 1,500 | 23 | 15 | 12 |
| 1,501 – 2,000 | 29 | 19 | 15 |
| 2,001 – 2,500 | 35 | 23 | 18 |
| 2,501 – 3,000 | 41 | 27 | 22 |
| Each Additional \$500 Over \$3,000 | 5 | 4 | 3 |

B. Motorcycles, Motorscooters, Motorbikes, Mopeds And Other Similar Motor Vehicles Not Used For Commercial Purposes

- 1. With respect to voluntary risks and "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by:
 - a. Applying the following factors to the applicable voluntary private passenger Bodily Injury, Property Damage and Medical Payments* Coverage base premiums to determine the motorcycle base premium for each coverage.

| Engine Size Cubic Centimeters (cc) | Bodily Injury and Property Damage | Medical Payments* |
|------------------------------------|-----------------------------------|-------------------|
| 0 – 499 | 0.12 | 0.30 |
| 500 – 1249 | 0.19 | 0.30 |
| 1250 – 1499 | 0.28 | 0.30 |
| 1500 – up | 0.36 | 0.30 |

- b. Determining the Driving Record Surcharge Premium for each coverage by multiplying the motorcycle base premium by the SDIP rating factor, as described in Rule 5.
- c. Adding the motorcycle base premium and Driving Record Surcharge Premium applicable to each coverage for the motorcycle.

For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14.

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

- 2. With respect to other than "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by:
 - a. Applying the following factors to the applicable ceded private passenger Bodily Injury and Property Damage base premiums to determine the motorcycle base premium for each coverage.

| Engine Size Cubic Centimeters (cc) | Bodily Injury and Property Damage |
|------------------------------------|-----------------------------------|
| 0 – 499 | 0.12 |
| 500 – 1249 | 0.19 |
| 1250 – 1499 | 0.28 |
| 1500 – up | 0.36 |

- b. Determining the Driving Record Surcharge Premium for each coverage by multiplying the motorcycle base premium by the SDIP rating factor, as described in Rule 5.
- c. Adding the motorcycle base premium and Driving Record Surcharge Premium applicable to each coverage for the motorcycle.

For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14.

Note

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

19. MISCELLANEOUS TYPES (Cont'd)

C. SNOWMOBILES and similar vehicles equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

Liability Coverages Only

(Class Code 967000) – Excluding Passenger Hazard

(Class Code 959000) – Including Passenger Hazard

1. Bodily Injury (excluding the passenger hazard) – \$20, \$30,000/60,000 limits.

Bodily Injury (including the passenger hazard) – \$60, \$30,000/60,000 limits.

2. Property Damage – \$10, \$25,000 limits
3. Medical Payments – \$10, \$500 per person (no other limits).
4. Uninsured Motorists Coverage
Charge rates shown in Rule 14.
5. All rates apply for the period of coverage.
6. The applicable endorsement shall be attached to the policy.

Physical Damage Coverages Only

(Class Code 959000)

7. Comprehensive
\$100 Deductible – \$2.00 per \$100.
8. Collision
\$100 Deductible – \$2.00 per \$100.

Note

- a. Only Stated Amount Coverage is available.
 - b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.
9. The applicable endorsement shall be attached to the policy.
 10. All rates apply for the period of coverage.

D. Golfmobiles

Vehicles commonly known as Golfmobiles, used principally off public roads, not used for commercial purposes, with capacity to carry one or more persons.

Note

Vehicles of this type not meeting the above qualifications, rate as a motorcycle.

Liability Coverages Only

1. Charge 25% of the applicable private passenger Base Premiums. (Class Code 943500) For Uninsured Motorists and Combined Uninsured/Underinsured Motorists Coverage charge rates shown in Rule 14.

2. All rates apply for the period of coverage.

Physical Damage Coverages Only

Fire – \$.60 per \$100 of Insurance.

Theft – \$.20 per \$100 of Insurance.

Collision –

| Original Cost New | \$25 Ded. | \$50 Ded. | \$100 Ded. |
|-------------------|-----------|-----------|------------|
| \$ 0 – 750 | \$16 | \$10 | \$ 8 |
| 751 & Over | 24 | 15 | 10 |

E. Antique Autos

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old that is maintained solely for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

Liability Coverages Only

Charge 40% of the private passenger base premiums. (Class Code 962000) For Uninsured Motorists and Combined Uninsured/Underinsured Motorist Coverage charge rates shown in Rule 14.

Physical Damage Coverages Only

These vehicles are to be insured on Stated Amount basis only. The rates are as shown below (Class Code 962000).

Rate Per \$100 of Insurance

| Deductible | Comprehensive | Collision | Fire | Theft |
|------------|---------------|-----------|-------|-------|
| \$ 50 | \$1.25 | \$1.50 | \$.35 | \$.35 |
| 100 | 1.10 | 1.25 | .31 | .31 |
| 250 | .96 | 1.00 | .27 | .27 |
| 500 | .74 | .75 | .21 | .21 |

F. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

Liability, Medical Payments, Uninsured and Underinsured Motorists

Classify and rate as a private passenger auto.

Physical Damage

Attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement.

1. Determine the stated amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the Price/Symbol Charts applicable to the current base model year in the Symbol and Identification Manual.
3. Classify and rate as a private passenger auto using the rate for the current base model year on the state rate pages.

19. MISCELLANEOUS TYPES (Cont'd)**G. Low Speed Vehicles And Modified Utility Vehicles****1. Description****a. Low Speed Vehicles**

A low speed vehicle is a four-wheel electric vehicle whose top speed is greater than 20 miles per hour but less than 25 miles per hour.

b. Modified Utility Vehicles

Modified Utility Vehicle is a four-wheeled motor vehicle that:

- (1) Is manufactured or upfitted by a licensed manufacturer, dealer, or person or business otherwise engaged in vehicle manufacturing or modification for off-road use with equipment required by G.S. 20-121.1(2a) except a vehicle identification number; and
- (2) Has an overall length of 110 inches or greater, an overall width of 58 inches or greater, an overall height of 60 inches or greater, a maximum speed capability of 40 miles per hour or greater, and does not require an operator or passenger to straddle a seat.

Modified utility vehicle does not include an all-terrain vehicle, golf cart, or utility vehicle, as defined in G.S. 20-4.01, or a riding lawn mower.

2. Rating**a. Liability Coverage**

Charge 25% of the premium resulting from classifying and rating as a private passenger auto.

b. Medical Payments/PIP Coverage

Charge 35% of the premium resulting from classifying and rating as a private passenger auto.

c. Uninsured/Underinsured Motorists Coverage

Charge the applicable private passenger premium shown in Rule 14.

d. Comprehensive And Collision Coverages**(1) Comprehensive**

Charge 65% of the premium resulting from classifying and rating as a private passenger auto using a Symbol derived from the low speed vehicle's or modified utility vehicle's model year and Price New.

(2) Collision

Charge 55% of the premium resulting from classifying and rating as a private passenger auto using a Symbol derived from the low speed vehicle's or modified utility vehicle's model year and Price New.

3. Endorsement

Attach Low Speed Vehicle And Modified Utility Vehicle Endorsement **NC 03 24**.

20. FINANCED AUTOS

Financed autos shall be written at manual rates and minimum charges except for single interest coverages.

For single interest rates, rules and forms, refer to company.

21. RATING TERRITORIES**A. The Rate Pages display rates by territory.****B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.**

1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.

2. An insured's rates shall not be changed solely because the United States Postal Service (USPS) changed his or her ZIP code and the physical boundaries of a rating territory shall be determined by the ZIP code boundaries in effect at the time of the latest filing defining the territory.

Territory boundaries in North Carolina are concurrent with USPS ZIP Code boundaries in effect as of July, 2014. If the USPS introduces a new ZIP code or realigns a ZIP code boundary after July, 2014, assign the rating territory based on the ZIP code boundary that formerly applied to the garaging address before the USPS changed the ZIP code.

22. INSTALLMENT PAYMENTS

The total premium for an auto policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis in accordance with the following rules:

- A.** The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.

22. INSTALLMENT PAYMENTS (Cont'd)

- B.** An additional charge of \$3.00 shall be made for each installment.
- C.** The premium paid to the company exclusive of the total installment payment charge shall never be less than the pro rata charge from the effective date of the policy to the due date of the next installment, where additional installments are to be paid, or to expiration of the policy where no further installments are due.
- D.** Flat cancellation shall be accepted on business written on an installment basis only if there has been no coverage under the policy and the policy is returned to the company within thirty days. In all other cases, a pro rata earned premium shall be due to the company.
- E.** This rule does not preclude the use of an installment payment plan which provides for deferring the due date of installment if the insurance is under suspension on the original due date.

23. EXCESS INDEMNITY POLICY

Bodily injury and property damage liability limits over primary limits may be afforded under an Excess Indemnity Policy with respect to an automobile classified and rated as a private passenger automobile. Primary insurance must be in force with respect to the automobile and the risk unable to obtain higher limits. If the company providing the excess limits coverage also provides the primary coverage to a risk, a letter of consent, signed by the insured, shall be secured and retained in the company's files. Refer to company for rating.

Bodily injury and property damage excess limits may be afforded separately or in conjunction with Medical Payments Insurance, Medical Payments Coverage is available on a \$100 deductible basis only. Refer to company for rating.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

VOLUNTARY BUSINESS*

| Terr. | BODILY INJURY | | | | PROPERTY DAMAGE | | | MEDICAL PAYMENTS | | | | |
|-------|---------------|--------|---------|---------|-----------------|----------|-----------|------------------|-------|---------|---------|---------|
| | LIMIT | | | | LIMIT | | | LIMIT | | | | |
| | 30/60 | 50/100 | 100/300 | 300/300 | \$25,000 | \$50,000 | \$100,000 | \$500 | \$750 | \$1,000 | \$2,000 | \$5,000 |
| 110 | \$154 | \$182 | \$216 | \$249 | \$217 | \$219 | \$224 | \$15 | \$22 | \$27 | \$45 | \$69 |
| 120 | 192 | 227 | 269 | 311 | 204 | 206 | 210 | 19 | 28 | 35 | 57 | 88 |
| 130 | 217 | 256 | 304 | 352 | 212 | 214 | 218 | 20 | 29 | 37 | 60 | 92 |
| 140 | 282 | 333 | 395 | 457 | 250 | 253 | 258 | 32 | 46 | 59 | 95 | 148 |
| 150 | 216 | 255 | 302 | 350 | 267 | 270 | 275 | 23 | 33 | 42 | 69 | 106 |
| 170 | 174 | 205 | 244 | 282 | 228 | 230 | 235 | 17 | 25 | 31 | 51 | 79 |
| 180 | 205 | 242 | 287 | 332 | 272 | 275 | 280 | 23 | 33 | 42 | 69 | 106 |
| 190 | 199 | 235 | 279 | 322 | 281 | 284 | 289 | 20 | 29 | 37 | 60 | 92 |
| 200 | 226 | 267 | 316 | 366 | 258 | 261 | 266 | 25 | 36 | 46 | 75 | 116 |
| 210 | 196 | 231 | 274 | 318 | 205 | 207 | 211 | 20 | 29 | 37 | 60 | 92 |
| 220 | 264 | 312 | 370 | 428 | 218 | 220 | 225 | 24 | 35 | 44 | 72 | 111 |
| 230 | 308 | 363 | 431 | 499 | 216 | 218 | 222 | 26 | 38 | 48 | 77 | 120 |
| 240 | 279 | 329 | 391 | 452 | 221 | 223 | 228 | 24 | 35 | 44 | 72 | 111 |
| 250 | 265 | 313 | 371 | 429 | 299 | 302 | 308 | 30 | 44 | 55 | 89 | 139 |
| 260 | 218 | 257 | 305 | 353 | 249 | 251 | 256 | 22 | 32 | 40 | 66 | 102 |
| 270 | 173 | 204 | 242 | 280 | 273 | 276 | 281 | 17 | 25 | 31 | 51 | 79 |
| 280 | 252 | 297 | 353 | 408 | 309 | 312 | 318 | 30 | 44 | 55 | 89 | 139 |
| 290 | 233 | 275 | 326 | 377 | 292 | 295 | 301 | 24 | 35 | 44 | 72 | 111 |
| 300 | 159 | 188 | 223 | 258 | 264 | 267 | 272 | 16 | 23 | 29 | 48 | 74 |
| 310 | 145 | 171 | 203 | 235 | 228 | 230 | 235 | 13 | 19 | 24 | 39 | 60 |
| 320 | 168 | 198 | 235 | 272 | 211 | 213 | 217 | 15 | 22 | 27 | 45 | 69 |
| 340 | 238 | 281 | 333 | 386 | 282 | 285 | 290 | 27 | 39 | 49 | 80 | 125 |
| 350 | 170 | 201 | 238 | 275 | 235 | 237 | 242 | 17 | 25 | 31 | 51 | 79 |
| 360 | 200 | 236 | 280 | 324 | 232 | 234 | 239 | 20 | 29 | 37 | 60 | 92 |
| 370 | 233 | 275 | 326 | 377 | 281 | 284 | 289 | 24 | 35 | 44 | 72 | 111 |
| 380 | 257 | 303 | 360 | 416 | 288 | 291 | 297 | 22 | 32 | 40 | 66 | 102 |
| 390 | 200 | 236 | 280 | 324 | 300 | 303 | 309 | 17 | 25 | 31 | 51 | 79 |
| 420 | 362 | 427 | 507 | 586 | 365 | 369 | 376 | 48 | 70 | 88 | 143 | 222 |
| 440 | 246 | 290 | 344 | 399 | 298 | 301 | 307 | 27 | 39 | 49 | 80 | 125 |
| 450 | 290 | 342 | 406 | 470 | 304 | 307 | 313 | 24 | 35 | 44 | 72 | 111 |
| 460 | 192 | 227 | 269 | 311 | 257 | 260 | 265 | 18 | 26 | 33 | 54 | 83 |
| 470 | 221 | 261 | 309 | 358 | 237 | 239 | 244 | 19 | 28 | 35 | 57 | 88 |
| 480 | 148 | 175 | 207 | 240 | 202 | 204 | 208 | 13 | 19 | 24 | 39 | 60 |
| 490 | 142 | 168 | 199 | 230 | 213 | 215 | 219 | 14 | 20 | 26 | 42 | 65 |

* Including "clean risks" ceded to the North Carolina Reinsurance Facility.
See Premium Determination Rule for the definition of "clean risks".

CEDED BUSINESS*

| Terr. | BODILY INJURY | | | | PROPERTY DAMAGE | | | MEDICAL PAYMENTS | | | | |
|-------|---------------|--------|---------|---------|-----------------|----------|-----------|------------------|-------|---------|---------|---------|
| | LIMIT | | | | LIMIT | | | LIMIT | | | | |
| | 30/60 | 50/100 | 100/300 | 250/500 | \$25,000 | \$50,000 | \$100,000 | \$500 | \$750 | \$1,000 | \$2,000 | \$5,000 |
| 110 | \$239 | \$282 | \$335 | \$397 | \$304 | \$307 | \$313 | \$15 | \$22 | \$27 | \$45 | \$69 |
| 120 | 270 | 319 | 378 | 448 | 287 | 290 | 296 | 19 | 28 | 35 | 57 | 88 |
| 130 | 302 | 356 | 423 | 501 | 302 | 305 | 311 | 21 | 30 | 38 | 63 | 97 |
| 140 | 415 | 490 | 581 | 689 | 349 | 352 | 359 | 32 | 46 | 59 | 95 | 148 |
| 150 | 330 | 389 | 462 | 548 | 364 | 368 | 375 | 23 | 33 | 42 | 69 | 106 |
| 170 | 255 | 301 | 357 | 423 | 317 | 320 | 327 | 20 | 29 | 37 | 60 | 92 |
| 180 | 288 | 340 | 403 | 478 | 370 | 374 | 381 | 24 | 35 | 44 | 72 | 111 |
| 190 | 258 | 304 | 361 | 428 | 365 | 369 | 376 | 18 | 26 | 33 | 54 | 83 |
| 200 | 316 | 373 | 442 | 525 | 360 | 364 | 371 | 24 | 35 | 44 | 72 | 111 |
| 210 | 260 | 307 | 364 | 432 | 287 | 290 | 296 | 19 | 28 | 35 | 57 | 88 |
| 220 | 365 | 431 | 511 | 606 | 301 | 304 | 310 | 25 | 36 | 46 | 75 | 116 |
| 230 | 452 | 533 | 633 | 750 | 318 | 321 | 328 | 28 | 41 | 51 | 83 | 129 |
| 240 | 363 | 428 | 508 | 603 | 308 | 311 | 317 | 25 | 36 | 46 | 75 | 116 |
| 250 | 372 | 439 | 521 | 618 | 406 | 410 | 418 | 30 | 44 | 55 | 89 | 139 |
| 260 | 295 | 348 | 413 | 490 | 346 | 349 | 356 | 23 | 33 | 42 | 69 | 106 |
| 270 | 236 | 278 | 330 | 392 | 357 | 361 | 368 | 17 | 25 | 31 | 51 | 79 |
| 280 | 356 | 420 | 498 | 591 | 435 | 439 | 448 | 28 | 41 | 51 | 83 | 129 |
| 290 | 300 | 354 | 420 | 498 | 398 | 402 | 410 | 21 | 30 | 38 | 63 | 97 |
| 300 | 213 | 251 | 298 | 354 | 348 | 351 | 358 | 15 | 22 | 27 | 45 | 69 |
| 310 | 198 | 234 | 277 | 329 | 298 | 301 | 307 | 13 | 19 | 24 | 39 | 60 |
| 320 | 235 | 277 | 329 | 390 | 300 | 303 | 309 | 16 | 23 | 29 | 48 | 74 |
| 340 | 326 | 385 | 456 | 541 | 387 | 391 | 399 | 26 | 38 | 48 | 77 | 120 |
| 350 | 232 | 274 | 325 | 385 | 326 | 329 | 336 | 17 | 25 | 31 | 51 | 79 |
| 360 | 274 | 323 | 384 | 455 | 319 | 322 | 329 | 20 | 29 | 37 | 60 | 92 |
| 370 | 332 | 392 | 465 | 551 | 386 | 390 | 398 | 25 | 36 | 46 | 75 | 116 |
| 380 | 349 | 412 | 489 | 579 | 402 | 406 | 414 | 23 | 33 | 42 | 69 | 106 |
| 390 | 273 | 322 | 382 | 453 | 391 | 395 | 403 | 19 | 28 | 35 | 57 | 88 |
| 420 | 493 | 582 | 690 | 818 | 477 | 482 | 491 | 44 | 64 | 81 | 131 | 203 |
| 440 | 338 | 399 | 473 | 561 | 409 | 413 | 421 | 27 | 39 | 49 | 80 | 125 |
| 450 | 386 | 455 | 540 | 641 | 408 | 412 | 420 | 28 | 41 | 51 | 83 | 129 |
| 460 | 262 | 309 | 367 | 435 | 357 | 361 | 368 | 19 | 28 | 35 | 57 | 88 |
| 470 | 294 | 347 | 412 | 488 | 339 | 342 | 349 | 19 | 28 | 35 | 57 | 88 |
| 480 | 197 | 232 | 276 | 327 | 278 | 281 | 286 | 15 | 22 | 27 | 45 | 69 |
| 490 | 196 | 231 | 274 | 325 | 304 | 307 | 313 | 16 | 23 | 29 | 48 | 74 |

* Excluding "clean risks" as defined under the Premium Determination Rule.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 110

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
| 1 | 43 | 42 | 41 | 39 | 38 | 37 | 35 | 33 | 31 | 30 | 29 | 26 | 1 | 33 | 1 | 12 |
| 2 | 56 | 55 | 54 | 52 | 50 | 47 | 46 | 45 | 42 | 39 | 38 | 35 | 2 | 45 | 2 | 14 |
| 3 | 71 | 69 | 67 | 64 | 62 | 59 | 58 | 55 | 52 | 50 | 47 | 43 | 3 | 51 | 3 | 20 |
| 4 | 81 | 80 | 77 | 75 | 72 | 69 | 67 | 63 | 60 | 58 | 55 | 50 | 4 | 56 | 4 | 24 |
| 5 | 90 | 89 | 86 | 84 | 80 | 77 | 75 | 71 | 67 | 64 | 62 | 56 | 5 | 64 | 5 | 28 |
| 6 | 101 | 98 | 96 | 93 | 89 | 85 | 83 | 79 | 75 | 71 | 68 | 62 | 6 | 72 | 6 | 37 |
| 7 | 111 | 109 | 106 | 103 | 98 | 94 | 92 | 86 | 83 | 79 | 76 | 69 | 7 | 79 | 7 | 45 |
| 8 | 119 | 118 | 114 | 110 | 106 | 101 | 98 | 93 | 89 | 84 | 81 | 75 | 8 | 85 | 8 | 52 |
| 10 | 130 | 127 | 123 | 119 | 114 | 110 | 106 | 101 | 96 | 92 | 88 | 80 | 10 | 92 | 10 | 67 |
| 11 | 138 | 135 | 131 | 127 | 122 | 117 | 113 | 107 | 102 | 97 | 93 | 85 | 11 | 100 | 11 | 81 |
| 12 | 144 | 141 | 138 | 134 | 128 | 122 | 118 | 113 | 107 | 102 | 98 | 89 | 12 | 109 | 12 | 94 |
| 13 | 149 | 147 | 143 | 139 | 132 | 127 | 123 | 117 | 111 | 106 | 101 | 93 | 13 | 117 | 13 | 111 |
| 14 | 157 | 153 | 149 | 145 | 139 | 132 | 128 | 122 | 117 | 110 | 106 | 97 | 14 | 126 | 14 | 131 |
| 15 | 164 | 161 | 156 | 151 | 145 | 139 | 134 | 128 | 122 | 115 | 110 | 101 | 15 | 139 | 15 | 159 |
| 16 | 170 | 168 | 162 | 157 | 151 | 144 | 140 | 134 | 127 | 121 | 115 | 106 | 16 | 152 | 16 | 193 |
| 17 | 177 | 174 | 169 | 164 | 157 | 151 | 145 | 139 | 132 | 124 | 121 | 110 | 17 | 169 | 17 | 231 |
| 18 | 185 | 181 | 176 | 170 | 164 | 156 | 151 | 144 | 138 | 130 | 124 | 114 | 18 | 183 | 18 | 275 |
| 19 | 190 | 186 | 181 | 176 | 168 | 161 | 156 | 148 | 141 | 134 | 128 | 118 | 19 | 200 | 19 | 329 |
| 20 | 195 | 191 | 186 | 181 | 173 | 165 | 160 | 152 | 145 | 138 | 132 | 121 | 20 | 223 | 20 | 390 |
| 21 | 202 | 198 | 193 | 187 | 179 | 172 | 165 | 159 | 151 | 143 | 136 | 126 | 21 | 248 | 21 | 540 |
| 22 | 208 | 204 | 198 | 191 | 183 | 176 | 170 | 162 | 155 | 147 | 140 | 128 | 22 | 279 | | |
| 23 | 215 | 211 | 204 | 198 | 190 | 182 | 176 | 168 | 160 | 151 | 145 | 132 | 23 | 313 | | |
| 24 | 220 | 216 | 210 | 203 | 195 | 186 | 181 | 172 | 164 | 155 | 149 | 136 | 24 | 362 | | |
| 25 | 227 | 223 | 216 | 210 | 200 | 193 | 186 | 177 | 169 | 160 | 153 | 140 | 25 | 445 | | |
| 26 | 234 | 229 | 223 | 216 | 207 | 198 | 191 | 182 | 174 | 165 | 159 | 145 | 26 | 546 | | |
| 27 | 241 | 236 | 229 | 223 | 214 | 204 | 198 | 189 | 179 | 170 | 162 | 149 | | | | |
| 28 | 249 | 244 | 237 | 231 | 220 | 211 | 204 | 194 | 185 | 176 | 169 | 155 | | | | |
| 29 | 257 | 253 | 245 | 237 | 228 | 217 | 211 | 200 | 191 | 181 | 174 | 160 | | | | |
| 30 | 265 | 259 | 252 | 244 | 234 | 224 | 216 | 206 | 197 | 186 | 178 | 164 | | | | |
| 31 | 272 | 267 | 259 | 252 | 241 | 231 | 223 | 212 | 202 | 193 | 185 | 169 | | | | |
| 32 | 280 | 275 | 267 | 259 | 249 | 238 | 229 | 219 | 208 | 198 | 190 | 174 | | | | |
| 33 | 290 | 283 | 275 | 267 | 255 | 245 | 237 | 225 | 215 | 203 | 195 | 179 | | | | |
| 34 | 296 | 290 | 282 | 274 | 262 | 250 | 242 | 231 | 220 | 208 | 200 | 183 | | | | |
| 35 | 303 | 297 | 288 | 279 | 269 | 257 | 248 | 236 | 225 | 214 | 204 | 187 | | | | |
| 36 | 310 | 305 | 296 | 287 | 275 | 263 | 254 | 242 | 231 | 219 | 210 | 193 | | | | |
| 37 | 322 | 316 | 307 | 297 | 286 | 272 | 263 | 252 | 240 | 227 | 217 | 199 | | | | |
| 38 | 334 | 328 | 318 | 309 | 296 | 283 | 274 | 261 | 249 | 236 | 227 | 207 | | | | |
| 39 | 346 | 339 | 329 | 318 | 305 | 292 | 283 | 270 | 257 | 244 | 233 | 214 | | | | |
| 40 | 356 | 350 | 339 | 329 | 316 | 303 | 292 | 278 | 265 | 252 | 241 | 220 | | | | |
| 41 | 368 | 362 | 351 | 341 | 326 | 313 | 301 | 288 | 274 | 259 | 249 | 228 | | | | |
| 42 | 380 | 372 | 362 | 351 | 337 | 322 | 310 | 296 | 282 | 267 | 257 | 234 | | | | |
| 43 | 390 | 384 | 372 | 360 | 346 | 331 | 320 | 305 | 291 | 275 | 265 | 242 | | | | |
| 44 | 402 | 394 | 383 | 371 | 356 | 341 | 329 | 313 | 299 | 283 | 271 | 249 | | | | |
| 45 | 413 | 405 | 393 | 381 | 365 | 350 | 338 | 322 | 307 | 291 | 279 | 255 | | | | |
| 46 | 427 | 418 | 406 | 394 | 377 | 362 | 350 | 333 | 317 | 300 | 288 | 265 | | | | |
| 47 | 440 | 432 | 419 | 406 | 390 | 373 | 360 | 343 | 328 | 310 | 297 | 272 | | | | |
| 48 | 455 | 445 | 432 | 419 | 402 | 385 | 372 | 355 | 337 | 320 | 307 | 282 | | | | |
| 49 | 468 | 459 | 445 | 432 | 414 | 397 | 383 | 365 | 347 | 330 | 316 | 290 | | | | |
| 50 | 479 | 470 | 457 | 444 | 426 | 407 | 393 | 375 | 356 | 338 | 325 | 297 | | | | |
| 51 | 494 | 485 | 470 | 456 | 438 | 419 | 405 | 385 | 367 | 348 | 334 | 305 | | | | |
| 52 | 507 | 498 | 483 | 469 | 449 | 430 | 415 | 397 | 377 | 358 | 343 | 314 | | | | |
| 53 | 520 | 510 | 495 | 481 | 461 | 440 | 426 | 406 | 386 | 367 | 351 | 322 | | | | |
| 54 | 541 | 531 | 515 | 499 | 478 | 459 | 443 | 422 | 402 | 381 | 365 | 334 | | | | |
| 55 | 567 | 555 | 540 | 524 | 502 | 481 | 464 | 443 | 421 | 400 | 384 | 351 | | | | |
| 56 | 597 | 586 | 569 | 552 | 529 | 506 | 489 | 466 | 444 | 421 | 403 | 369 | | | | |
| 57 | 630 | 618 | 600 | 582 | 558 | 534 | 516 | 493 | 468 | 444 | 426 | 390 | | | | |

TERRITORY 110

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|-----------------------------------|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | | (c) | Prior | |
| 58 | 680 | 667 | 647 | 627 | 601 | 576 | 557 | 531 | 504 | 479 | 460 | 421 | | | | | |
| 59 | 753 | 739 | 718 | 697 | 668 | 639 | 617 | 588 | 559 | 532 | 510 | 466 | | | | | |
| 60 | 834 | 819 | 795 | 772 | 740 | 707 | 684 | 652 | 620 | 588 | 565 | 517 | | | | | |
| 61 | 912 | 895 | 869 | 842 | 808 | 773 | 747 | 713 | 677 | 643 | 617 | 565 | | | | | |
| 62 | 984 | 964 | 937 | 909 | 871 | 833 | 806 | 768 | 731 | 693 | 665 | 609 | | | | | |
| 63 | 1056 | 1036 | 1006 | 976 | 935 | 896 | 865 | 825 | 785 | 744 | 714 | 654 | | | | | |
| 64 | 1128 | 1107 | 1074 | 1041 | 1000 | 956 | 924 | 880 | 838 | 795 | 762 | 698 | | | | | |
| 65 | 1201 | 1178 | 1144 | 1110 | 1064 | 1018 | 984 | 938 | 892 | 846 | 812 | 743 | | | | | |
| 66 | 1310 | 1285 | 1247 | 1209 | 1159 | 1110 | 1073 | 1023 | 973 | 922 | 886 | 811 | | | | | |
| 67 | 1454 | 1427 | 1385 | 1343 | 1288 | 1233 | 1191 | 1136 | 1079 | 1024 | 983 | 900 | | | | | |
| 68 | 1598 | 1568 | 1522 | 1476 | 1416 | 1355 | 1309 | 1248 | 1187 | 1127 | 1081 | 989 | | | | | |
| 69 | 1742 | 1710 | 1660 | 1610 | 1543 | 1478 | 1428 | 1361 | 1294 | 1229 | 1179 | 1079 | | | | | |
| 70 | 1888 | 1851 | 1797 | 1744 | 1672 | 1600 | 1546 | 1474 | 1402 | 1330 | 1276 | 1169 | | | | | |
| 71 | 2032 | 1993 | 1935 | 1877 | 1800 | 1723 | 1664 | 1586 | 1509 | 1432 | 1374 | 1258 | | | | | |
| 72 | 2176 | 2134 | 2072 | 2011 | 1927 | 1844 | 1783 | 1699 | 1617 | 1534 | 1471 | 1347 | | | | | |
| 73 | 2320 | 2277 | 2210 | 2143 | 2055 | 1966 | 1901 | 1812 | 1724 | 1635 | 1569 | 1437 | | | | | |
| 74 | 2465 | 2418 | 2348 | 2277 | 2184 | 2089 | 2019 | 1924 | 1831 | 1737 | 1666 | 1526 | | | | | |
| 75 | 2610 | 2560 | 2485 | 2410 | 2311 | 2211 | 2137 | 2038 | 1939 | 1839 | 1765 | 1615 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | | (c) | Prior | |
| 1 | 263 | 252 | 236 | 220 | 204 | 193 | 177 | 166 | 156 | 145 | 134 | 113 | 1 | 145 | 1 | 70 | |
| 2 | 349 | 338 | 317 | 295 | 274 | 258 | 236 | 220 | 209 | 193 | 183 | 150 | 2 | 166 | 2 | 86 | |
| 3 | 381 | 365 | 344 | 322 | 301 | 279 | 258 | 242 | 226 | 209 | 193 | 161 | 3 | 193 | 3 | 107 | |
| 4 | 446 | 430 | 403 | 376 | 349 | 328 | 301 | 285 | 269 | 247 | 231 | 188 | 4 | 209 | 4 | 118 | |
| 5 | 489 | 473 | 440 | 408 | 381 | 354 | 333 | 306 | 290 | 269 | 252 | 209 | 5 | 220 | 5 | 140 | |
| 6 | 510 | 494 | 462 | 430 | 403 | 376 | 349 | 322 | 306 | 279 | 263 | 215 | 6 | 231 | 6 | 150 | |
| 7 | 537 | 516 | 483 | 451 | 419 | 392 | 365 | 338 | 317 | 295 | 274 | 226 | 7 | 242 | 7 | 166 | |
| 8 | 558 | 542 | 505 | 467 | 440 | 408 | 381 | 354 | 333 | 306 | 290 | 236 | 8 | 252 | 8 | 199 | |
| 10 | 580 | 558 | 521 | 483 | 451 | 424 | 392 | 365 | 344 | 317 | 295 | 247 | 10 | 269 | 10 | 231 | |
| 11 | 596 | 575 | 537 | 499 | 467 | 435 | 403 | 376 | 354 | 328 | 306 | 252 | 11 | 285 | 11 | 252 | |
| 12 | 618 | 596 | 558 | 521 | 483 | 451 | 419 | 392 | 371 | 338 | 317 | 263 | 12 | 290 | 12 | 279 | |
| 13 | 639 | 612 | 575 | 537 | 499 | 467 | 430 | 403 | 381 | 349 | 328 | 269 | 13 | 301 | 13 | 301 | |
| 14 | 655 | 634 | 591 | 548 | 516 | 478 | 446 | 413 | 392 | 360 | 338 | 279 | 14 | 322 | 14 | 333 | |
| 15 | 666 | 644 | 601 | 558 | 521 | 489 | 451 | 419 | 397 | 365 | 344 | 285 | 15 | 338 | 15 | 360 | |
| 16 | 671 | 650 | 607 | 564 | 526 | 494 | 456 | 424 | 403 | 371 | 344 | 285 | 16 | 349 | 16 | 397 | |
| 17 | 687 | 661 | 618 | 575 | 537 | 499 | 462 | 435 | 408 | 376 | 354 | 290 | 17 | 365 | 17 | 419 | |
| 18 | 703 | 677 | 634 | 591 | 553 | 516 | 478 | 446 | 419 | 387 | 360 | 295 | 18 | 381 | 18 | 456 | |
| 19 | 714 | 687 | 644 | 601 | 558 | 521 | 483 | 451 | 424 | 392 | 365 | 301 | 19 | 403 | 19 | 483 | |
| 20 | 736 | 709 | 661 | 612 | 575 | 537 | 494 | 462 | 435 | 403 | 376 | 311 | 20 | 413 | 20 | 516 | |
| 21 | 752 | 725 | 677 | 628 | 591 | 548 | 510 | 473 | 446 | 413 | 387 | 317 | 21 | 430 | 21 | 585 | |
| 22 | 763 | 736 | 687 | 639 | 596 | 558 | 516 | 483 | 451 | 419 | 392 | 322 | 22 | 456 | | | |
| 23 | 773 | 746 | 698 | 650 | 607 | 564 | 526 | 489 | 462 | 424 | 397 | 328 | 23 | 473 | | | |
| 24 | 795 | 763 | 714 | 666 | 623 | 580 | 537 | 499 | 473 | 435 | 408 | 338 | 24 | 494 | | | |
| 25 | 800 | 768 | 720 | 671 | 628 | 585 | 542 | 505 | 473 | 440 | 408 | 338 | 25 | 532 | | | |
| 26 | 811 | 784 | 730 | 677 | 634 | 591 | 548 | 510 | 483 | 446 | 419 | 344 | 26 | 580 | | | |
| 27 | 822 | 795 | 741 | 687 | 644 | 601 | 558 | 521 | 489 | 451 | 424 | 349 | | | | | |
| 28 | 827 | 800 | 746 | 693 | 650 | 607 | 558 | 521 | 494 | 456 | 424 | 349 | | | | | |
| 29 | 843 | 811 | 757 | 703 | 661 | 612 | 569 | 532 | 499 | 462 | 430 | 354 | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 110

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 30 | 848 | 816 | 763 | 709 | 666 | 618 | 575 | 532 | 505 | 467 | 435 | 360 | | | | | |
| 31 | 859 | 827 | 773 | 720 | 671 | 628 | 580 | 542 | 510 | 473 | 440 | 365 | | | | | |
| 32 | 875 | 843 | 789 | 736 | 687 | 639 | 591 | 553 | 521 | 483 | 451 | 371 | | | | | |
| 33 | 886 | 854 | 800 | 746 | 698 | 650 | 601 | 558 | 526 | 489 | 456 | 376 | | | | | |
| 34 | 902 | 870 | 811 | 752 | 703 | 655 | 607 | 569 | 537 | 494 | 462 | 381 | | | | | |
| 35 | 913 | 881 | 822 | 763 | 714 | 666 | 618 | 575 | 542 | 499 | 467 | 387 | | | | | |
| 36 | 924 | 891 | 832 | 773 | 725 | 677 | 623 | 585 | 548 | 510 | 473 | 392 | | | | | |
| 37 | 940 | 908 | 848 | 789 | 736 | 687 | 639 | 596 | 558 | 516 | 483 | 397 | | | | | |
| 38 | 956 | 918 | 859 | 800 | 746 | 698 | 644 | 601 | 569 | 526 | 489 | 403 | | | | | |
| 39 | 961 | 924 | 865 | 806 | 752 | 698 | 650 | 607 | 569 | 526 | 494 | 408 | | | | | |
| 40 | 972 | 934 | 875 | 816 | 763 | 709 | 655 | 612 | 580 | 532 | 499 | 413 | | | | | |
| 41 | 983 | 950 | 886 | 822 | 773 | 720 | 666 | 623 | 585 | 542 | 505 | 419 | | | | | |
| 42 | 993 | 961 | 897 | 832 | 779 | 725 | 671 | 628 | 591 | 548 | 510 | 419 | | | | | |
| 43 | 1010 | 972 | 908 | 843 | 789 | 736 | 682 | 634 | 601 | 553 | 516 | 424 | | | | | |
| 44 | 1015 | 977 | 913 | 848 | 795 | 741 | 687 | 639 | 601 | 558 | 521 | 430 | | | | | |
| 45 | 1031 | 993 | 929 | 865 | 811 | 752 | 698 | 650 | 612 | 569 | 532 | 435 | | | | | |
| 46 | 1042 | 1004 | 940 | 875 | 816 | 763 | 703 | 661 | 623 | 575 | 537 | 440 | | | | | |
| 47 | 1053 | 1015 | 950 | 886 | 827 | 768 | 714 | 666 | 628 | 580 | 542 | 446 | | | | | |
| 48 | 1069 | 1031 | 961 | 891 | 838 | 779 | 720 | 671 | 634 | 585 | 548 | 451 | | | | | |
| 49 | 1079 | 1042 | 972 | 902 | 843 | 789 | 730 | 682 | 639 | 591 | 553 | 456 | | | | | |
| 50 | 1090 | 1053 | 983 | 913 | 854 | 795 | 736 | 687 | 650 | 601 | 558 | 462 | | | | | |
| 51 | 1101 | 1063 | 993 | 924 | 865 | 806 | 746 | 698 | 655 | 607 | 564 | 467 | | | | | |
| 52 | 1106 | 1069 | 999 | 929 | 870 | 811 | 752 | 698 | 661 | 607 | 569 | 467 | | | | | |
| 53 | 1122 | 1079 | 1010 | 940 | 881 | 816 | 757 | 709 | 666 | 618 | 575 | 473 | | | | | |
| 54 | 1133 | 1090 | 1020 | 950 | 886 | 827 | 768 | 714 | 671 | 623 | 580 | 478 | | | | | |
| 55 | 1149 | 1112 | 1036 | 961 | 902 | 838 | 779 | 725 | 682 | 634 | 591 | 489 | | | | | |
| 56 | 1171 | 1128 | 1053 | 977 | 918 | 854 | 789 | 736 | 693 | 644 | 601 | 494 | | | | | |
| 57 | 1192 | 1149 | 1074 | 999 | 934 | 870 | 806 | 752 | 709 | 655 | 612 | 505 | | | | | |
| 58 | 1230 | 1181 | 1106 | 1031 | 961 | 897 | 832 | 773 | 730 | 677 | 628 | 521 | | | | | |
| 59 | 1278 | 1230 | 1149 | 1069 | 999 | 929 | 865 | 806 | 757 | 703 | 655 | 542 | | | | | |
| 60 | 1332 | 1283 | 1198 | 1112 | 1042 | 972 | 897 | 838 | 789 | 730 | 682 | 564 | | | | | |
| 61 | 1369 | 1321 | 1235 | 1149 | 1074 | 999 | 929 | 865 | 816 | 752 | 703 | 580 | | | | | |
| 62 | 1402 | 1348 | 1262 | 1176 | 1095 | 1020 | 945 | 886 | 832 | 768 | 720 | 591 | | | | | |
| 63 | 1423 | 1375 | 1283 | 1192 | 1117 | 1042 | 961 | 897 | 848 | 784 | 730 | 601 | | | | | |
| 64 | 1455 | 1402 | 1310 | 1219 | 1138 | 1063 | 983 | 918 | 865 | 800 | 746 | 618 | | | | | |
| 65 | 1482 | 1428 | 1337 | 1246 | 1165 | 1085 | 1004 | 934 | 881 | 816 | 763 | 628 | | | | | |
| 66 | 1525 | 1471 | 1375 | 1278 | 1198 | 1112 | 1031 | 961 | 908 | 838 | 784 | 644 | | | | | |
| 67 | 1584 | 1530 | 1428 | 1326 | 1240 | 1155 | 1074 | 999 | 945 | 870 | 816 | 671 | | | | | |
| 68 | 1643 | 1584 | 1482 | 1380 | 1289 | 1203 | 1112 | 1036 | 977 | 902 | 843 | 698 | | | | | |
| 69 | 1702 | 1643 | 1536 | 1428 | 1337 | 1246 | 1155 | 1074 | 1015 | 934 | 875 | 720 | | | | | |
| 70 | 1767 | 1702 | 1590 | 1477 | 1385 | 1289 | 1192 | 1112 | 1047 | 972 | 908 | 746 | | | | | |
| 71 | 1826 | 1756 | 1643 | 1530 | 1428 | 1332 | 1235 | 1149 | 1085 | 1004 | 934 | 773 | | | | | |
| 72 | 1885 | 1815 | 1697 | 1579 | 1477 | 1375 | 1273 | 1187 | 1122 | 1036 | 967 | 800 | | | | | |
| 73 | 1944 | 1874 | 1751 | 1627 | 1525 | 1418 | 1316 | 1224 | 1155 | 1069 | 999 | 822 | | | | | |
| 74 | 2003 | 1933 | 1804 | 1675 | 1568 | 1461 | 1353 | 1262 | 1192 | 1101 | 1031 | 848 | | | | | |
| 75 | 2062 | 1987 | 1858 | 1729 | 1616 | 1504 | 1396 | 1300 | 1224 | 1133 | 1058 | 875 | | | | | |

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 120

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|------|------|------|------|------|------|------|------|------|---------------|---------------|---------------|---------------|-----------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
| 1 | 78 | 76 | 73 | 71 | 69 | 66 | 64 | 59 | 57 | 55 | 52 | 47 | 1 | 59 | 1 | 21 |
| 2 | 102 | 100 | 97 | 95 | 90 | 85 | 83 | 81 | 76 | 71 | 69 | 64 | 2 | 81 | 2 | 26 |
| 3 | 128 | 126 | 121 | 116 | 111 | 107 | 104 | 100 | 95 | 90 | 85 | 78 | 3 | 92 | 3 | 36 |
| 4 | 147 | 145 | 140 | 135 | 130 | 126 | 121 | 114 | 109 | 104 | 100 | 90 | 4 | 102 | 4 | 43 |
| 5 | 164 | 161 | 156 | 152 | 145 | 140 | 135 | 128 | 121 | 116 | 111 | 102 | 5 | 116 | 5 | 50 |
| 6 | 182 | 178 | 173 | 168 | 161 | 154 | 149 | 142 | 135 | 128 | 123 | 111 | 6 | 130 | 6 | 66 |
| 7 | 201 | 197 | 192 | 187 | 178 | 171 | 166 | 156 | 149 | 142 | 137 | 126 | 7 | 142 | 7 | 81 |
| 8 | 216 | 213 | 206 | 199 | 192 | 182 | 178 | 168 | 161 | 152 | 147 | 135 | 8 | 154 | 8 | 95 |
| 10 | 235 | 230 | 223 | 216 | 206 | 199 | 192 | 182 | 173 | 166 | 159 | 145 | 10 | 166 | 10 | 121 |
| 11 | 249 | 244 | 237 | 230 | 220 | 211 | 204 | 194 | 185 | 175 | 168 | 154 | 11 | 180 | 11 | 147 |
| 12 | 261 | 256 | 249 | 242 | 232 | 220 | 213 | 204 | 194 | 185 | 178 | 161 | 12 | 197 | 12 | 171 |
| 13 | 270 | 265 | 258 | 251 | 239 | 230 | 223 | 211 | 201 | 192 | 182 | 168 | 13 | 211 | 13 | 201 |
| 14 | 284 | 277 | 270 | 263 | 251 | 239 | 232 | 220 | 211 | 199 | 192 | 175 | 14 | 228 | 14 | 237 |
| 15 | 296 | 292 | 282 | 273 | 263 | 251 | 242 | 232 | 220 | 209 | 199 | 182 | 15 | 251 | 15 | 287 |
| 16 | 308 | 303 | 294 | 284 | 273 | 261 | 254 | 242 | 230 | 218 | 209 | 192 | 16 | 275 | 16 | 348 |
| 17 | 320 | 315 | 306 | 296 | 284 | 273 | 263 | 251 | 239 | 225 | 218 | 199 | 17 | 306 | 17 | 417 |
| 18 | 334 | 327 | 318 | 308 | 296 | 282 | 273 | 261 | 249 | 235 | 225 | 206 | 18 | 332 | 18 | 498 |
| 19 | 344 | 337 | 327 | 318 | 303 | 292 | 282 | 268 | 256 | 242 | 232 | 213 | 19 | 363 | 19 | 595 |
| 20 | 353 | 346 | 337 | 327 | 313 | 299 | 289 | 275 | 263 | 249 | 239 | 218 | 20 | 403 | 20 | 706 |
| 21 | 365 | 358 | 348 | 339 | 325 | 310 | 299 | 287 | 273 | 258 | 246 | 228 | 21 | 448 | 21 | 976 |
| 22 | 377 | 370 | 358 | 346 | 332 | 318 | 308 | 294 | 280 | 265 | 254 | 232 | 22 | 505 | | |
| 23 | 389 | 382 | 370 | 358 | 344 | 329 | 318 | 303 | 289 | 273 | 263 | 239 | 23 | 566 | | |
| 24 | 398 | 391 | 379 | 367 | 353 | 337 | 327 | 310 | 296 | 280 | 270 | 246 | 24 | 654 | | |
| 25 | 410 | 403 | 391 | 379 | 363 | 348 | 337 | 320 | 306 | 289 | 277 | 254 | 25 | 806 | | |
| 26 | 424 | 415 | 403 | 391 | 374 | 358 | 346 | 329 | 315 | 299 | 287 | 263 | 26 | 988 | | |
| 27 | 436 | 427 | 415 | 403 | 386 | 370 | 358 | 341 | 325 | 308 | 294 | 270 | | | | |
| 28 | 450 | 441 | 429 | 417 | 398 | 382 | 370 | 351 | 334 | 318 | 306 | 280 | | | | |
| 29 | 465 | 457 | 443 | 429 | 412 | 393 | 382 | 363 | 346 | 327 | 315 | 289 | | | | |
| 30 | 479 | 469 | 455 | 441 | 424 | 405 | 391 | 372 | 356 | 337 | 322 | 296 | | | | |
| 31 | 493 | 483 | 469 | 455 | 436 | 417 | 403 | 384 | 365 | 348 | 334 | 306 | | | | |
| 32 | 507 | 498 | 483 | 469 | 450 | 431 | 415 | 396 | 377 | 358 | 344 | 315 | | | | |
| 33 | 524 | 512 | 498 | 483 | 462 | 443 | 429 | 408 | 389 | 367 | 353 | 325 | | | | |
| 34 | 536 | 524 | 510 | 495 | 474 | 453 | 438 | 417 | 398 | 377 | 363 | 332 | | | | |
| 35 | 547 | 538 | 521 | 505 | 486 | 465 | 448 | 427 | 408 | 386 | 370 | 339 | | | | |
| 36 | 562 | 552 | 536 | 519 | 498 | 476 | 460 | 438 | 417 | 396 | 379 | 348 | | | | |
| 37 | 583 | 571 | 555 | 538 | 517 | 493 | 476 | 455 | 434 | 410 | 393 | 360 | | | | |
| 38 | 604 | 593 | 576 | 559 | 536 | 512 | 495 | 472 | 450 | 427 | 410 | 374 | | | | |
| 39 | 626 | 614 | 595 | 576 | 552 | 529 | 512 | 488 | 465 | 441 | 422 | 386 | | | | |
| 40 | 645 | 633 | 614 | 595 | 571 | 547 | 529 | 502 | 479 | 455 | 436 | 398 | | | | |
| 41 | 666 | 654 | 635 | 616 | 590 | 566 | 545 | 521 | 495 | 469 | 450 | 412 | | | | |
| 42 | 687 | 673 | 654 | 635 | 609 | 583 | 562 | 536 | 510 | 483 | 465 | 424 | | | | |
| 43 | 706 | 694 | 673 | 652 | 626 | 600 | 578 | 552 | 526 | 498 | 479 | 438 | | | | |
| 44 | 728 | 713 | 692 | 671 | 645 | 616 | 595 | 566 | 540 | 512 | 491 | 450 | | | | |
| 45 | 747 | 732 | 711 | 690 | 661 | 633 | 611 | 583 | 555 | 526 | 505 | 462 | | | | |
| 46 | 773 | 756 | 735 | 713 | 683 | 654 | 633 | 602 | 574 | 543 | 521 | 479 | | | | |
| 47 | 796 | 782 | 758 | 735 | 706 | 675 | 652 | 621 | 593 | 562 | 538 | 493 | | | | |
| 48 | 822 | 806 | 782 | 758 | 728 | 697 | 673 | 642 | 609 | 578 | 555 | 510 | | | | |
| 49 | 846 | 830 | 806 | 782 | 749 | 718 | 692 | 661 | 628 | 597 | 571 | 524 | | | | |
| 50 | 867 | 851 | 827 | 803 | 770 | 737 | 711 | 678 | 645 | 611 | 588 | 538 | | | | |
| 51 | 893 | 877 | 851 | 825 | 792 | 758 | 732 | 697 | 664 | 630 | 604 | 552 | | | | |
| 52 | 917 | 901 | 875 | 848 | 813 | 777 | 751 | 718 | 683 | 647 | 621 | 569 | | | | |
| 53 | 941 | 922 | 896 | 870 | 834 | 796 | 770 | 735 | 699 | 664 | 635 | 583 | | | | |
| 54 | 979 | 960 | 931 | 903 | 865 | 830 | 801 | 763 | 728 | 690 | 661 | 604 | | | | |
| 55 | 1026 | 1005 | 976 | 948 | 908 | 870 | 839 | 801 | 761 | 723 | 694 | 635 | | | | |
| 56 | 1081 | 1059 | 1029 | 998 | 957 | 915 | 884 | 844 | 803 | 761 | 730 | 668 | | | | |
| 57 | 1140 | 1119 | 1085 | 1052 | 1010 | 967 | 934 | 891 | 846 | 803 | 770 | 706 | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 120

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 1230 | 1206 | 1171 | 1135 | 1088 | 1043 | 1007 | 960 | 912 | 867 | 832 | 761 | | | | | |
| 59 | 1363 | 1337 | 1299 | 1261 | 1209 | 1157 | 1116 | 1064 | 1012 | 962 | 922 | 844 | | | | | |
| 60 | 1510 | 1481 | 1439 | 1396 | 1339 | 1280 | 1237 | 1180 | 1121 | 1064 | 1021 | 936 | | | | | |
| 61 | 1650 | 1619 | 1571 | 1524 | 1462 | 1398 | 1351 | 1289 | 1225 | 1164 | 1116 | 1021 | | | | | |
| 62 | 1780 | 1744 | 1695 | 1645 | 1576 | 1507 | 1458 | 1389 | 1322 | 1254 | 1204 | 1102 | | | | | |
| 63 | 1910 | 1875 | 1820 | 1766 | 1692 | 1621 | 1564 | 1493 | 1420 | 1346 | 1292 | 1183 | | | | | |
| 64 | 2041 | 2003 | 1943 | 1884 | 1808 | 1730 | 1671 | 1593 | 1517 | 1439 | 1379 | 1263 | | | | | |
| 65 | 2173 | 2131 | 2069 | 2007 | 1924 | 1841 | 1780 | 1697 | 1614 | 1531 | 1469 | 1344 | | | | | |
| 66 | 2370 | 2325 | 2256 | 2188 | 2097 | 2007 | 1941 | 1851 | 1761 | 1668 | 1602 | 1467 | | | | | |
| 67 | 2631 | 2581 | 2505 | 2429 | 2330 | 2230 | 2154 | 2055 | 1953 | 1853 | 1778 | 1628 | | | | | |
| 68 | 2891 | 2837 | 2754 | 2671 | 2562 | 2451 | 2368 | 2259 | 2147 | 2038 | 1955 | 1789 | | | | | |
| 69 | 3152 | 3093 | 3003 | 2913 | 2792 | 2673 | 2583 | 2462 | 2342 | 2223 | 2133 | 1953 | | | | | |
| 70 | 3415 | 3349 | 3252 | 3154 | 3024 | 2894 | 2797 | 2666 | 2536 | 2406 | 2308 | 2114 | | | | | |
| 71 | 3676 | 3605 | 3500 | 3396 | 3256 | 3117 | 3010 | 2870 | 2730 | 2590 | 2486 | 2275 | | | | | |
| 72 | 3937 | 3861 | 3749 | 3638 | 3486 | 3337 | 3226 | 3074 | 2925 | 2775 | 2662 | 2436 | | | | | |
| 73 | 4197 | 4119 | 3998 | 3877 | 3719 | 3557 | 3439 | 3278 | 3119 | 2958 | 2839 | 2600 | | | | | |
| 74 | 4460 | 4375 | 4247 | 4119 | 3951 | 3780 | 3652 | 3482 | 3313 | 3143 | 3015 | 2761 | | | | | |
| 75 | 4721 | 4631 | 4496 | 4361 | 4181 | 4001 | 3865 | 3688 | 3508 | 3327 | 3192 | 2922 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 303 | 291 | 272 | 254 | 235 | 223 | 204 | 192 | 180 | 167 | 155 | 130 | 1 | 167 | 1 | 80 | |
| 2 | 402 | 390 | 365 | 340 | 316 | 297 | 272 | 254 | 241 | 223 | 210 | 173 | 2 | 192 | 2 | 99 | |
| 3 | 439 | 421 | 396 | 371 | 347 | 322 | 297 | 279 | 260 | 241 | 223 | 186 | 3 | 223 | 3 | 124 | |
| 4 | 514 | 495 | 464 | 433 | 402 | 378 | 347 | 328 | 310 | 285 | 266 | 217 | 4 | 241 | 4 | 136 | |
| 5 | 563 | 545 | 508 | 470 | 439 | 409 | 384 | 353 | 334 | 310 | 291 | 241 | 5 | 254 | 5 | 161 | |
| 6 | 588 | 569 | 532 | 495 | 464 | 433 | 402 | 371 | 353 | 322 | 303 | 248 | 6 | 266 | 6 | 173 | |
| 7 | 619 | 594 | 557 | 520 | 483 | 452 | 421 | 390 | 365 | 340 | 316 | 260 | 7 | 279 | 7 | 192 | |
| 8 | 644 | 625 | 582 | 539 | 508 | 470 | 439 | 409 | 384 | 353 | 334 | 272 | 8 | 291 | 8 | 229 | |
| 10 | 669 | 644 | 600 | 557 | 520 | 489 | 452 | 421 | 396 | 365 | 340 | 285 | 10 | 310 | 10 | 266 | |
| 11 | 687 | 662 | 619 | 576 | 539 | 501 | 464 | 433 | 409 | 378 | 353 | 291 | 11 | 328 | 11 | 291 | |
| 12 | 712 | 687 | 644 | 600 | 557 | 520 | 483 | 452 | 427 | 390 | 365 | 303 | 12 | 334 | 12 | 322 | |
| 13 | 737 | 706 | 662 | 619 | 576 | 539 | 495 | 464 | 439 | 402 | 378 | 310 | 13 | 347 | 13 | 347 | |
| 14 | 755 | 730 | 681 | 631 | 594 | 551 | 514 | 477 | 452 | 415 | 390 | 322 | 14 | 371 | 14 | 384 | |
| 15 | 768 | 743 | 693 | 644 | 600 | 563 | 520 | 483 | 458 | 421 | 396 | 328 | 15 | 390 | 15 | 415 | |
| 16 | 774 | 749 | 699 | 650 | 607 | 569 | 526 | 489 | 464 | 427 | 396 | 328 | 16 | 402 | 16 | 458 | |
| 17 | 792 | 761 | 712 | 662 | 619 | 576 | 532 | 501 | 470 | 433 | 409 | 334 | 17 | 421 | 17 | 483 | |
| 18 | 811 | 780 | 730 | 681 | 638 | 594 | 551 | 514 | 483 | 446 | 415 | 340 | 18 | 439 | 18 | 526 | |
| 19 | 823 | 792 | 743 | 693 | 644 | 600 | 557 | 520 | 489 | 452 | 421 | 347 | 19 | 464 | 19 | 557 | |
| 20 | 848 | 817 | 761 | 706 | 662 | 619 | 569 | 532 | 501 | 464 | 433 | 359 | 20 | 477 | 20 | 594 | |
| 21 | 867 | 836 | 780 | 724 | 681 | 631 | 588 | 545 | 514 | 477 | 446 | 365 | 21 | 495 | 21 | 675 | |
| 22 | 879 | 848 | 792 | 737 | 687 | 644 | 594 | 557 | 520 | 483 | 452 | 371 | 22 | 526 | | | |
| 23 | 891 | 860 | 805 | 749 | 699 | 650 | 607 | 563 | 532 | 489 | 458 | 378 | 23 | 545 | | | |
| 24 | 916 | 879 | 823 | 768 | 718 | 669 | 619 | 576 | 545 | 501 | 470 | 390 | 24 | 569 | | | |
| 25 | 922 | 885 | 829 | 774 | 724 | 675 | 625 | 582 | 545 | 508 | 470 | 390 | 25 | 613 | | | |
| 26 | 935 | 904 | 842 | 780 | 730 | 681 | 631 | 588 | 557 | 514 | 483 | 396 | 26 | 669 | | | |
| 27 | 947 | 916 | 854 | 792 | 743 | 693 | 644 | 600 | 563 | 520 | 489 | 402 | | | | | |
| 28 | 953 | 922 | 860 | 799 | 749 | 699 | 644 | 600 | 569 | 526 | 489 | 402 | | | | | |
| 29 | 972 | 935 | 873 | 811 | 761 | 706 | 656 | 613 | 576 | 532 | 495 | 409 | | | | | |

TERRITORY 120

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 30 | 978 | 941 | 879 | 817 | 768 | 712 | 662 | 613 | 582 | 539 | 501 | 415 | | | | | |
| 31 | 990 | 953 | 891 | 829 | 774 | 724 | 669 | 625 | 588 | 545 | 508 | 421 | | | | | |
| 32 | 1009 | 972 | 910 | 848 | 792 | 737 | 681 | 638 | 600 | 557 | 520 | 427 | | | | | |
| 33 | 1021 | 984 | 922 | 860 | 805 | 749 | 693 | 644 | 607 | 563 | 526 | 433 | | | | | |
| 34 | 1040 | 1003 | 935 | 867 | 811 | 755 | 699 | 656 | 619 | 569 | 532 | 439 | | | | | |
| 35 | 1052 | 1015 | 947 | 879 | 823 | 768 | 712 | 662 | 625 | 576 | 539 | 446 | | | | | |
| 36 | 1065 | 1028 | 959 | 891 | 836 | 780 | 718 | 675 | 631 | 588 | 545 | 452 | | | | | |
| 37 | 1083 | 1046 | 978 | 910 | 848 | 792 | 737 | 687 | 644 | 594 | 557 | 458 | | | | | |
| 38 | 1102 | 1058 | 990 | 922 | 860 | 805 | 743 | 693 | 656 | 607 | 563 | 464 | | | | | |
| 39 | 1108 | 1065 | 997 | 929 | 867 | 805 | 749 | 699 | 656 | 607 | 569 | 470 | | | | | |
| 40 | 1120 | 1077 | 1009 | 941 | 879 | 817 | 755 | 706 | 669 | 613 | 576 | 477 | | | | | |
| 41 | 1133 | 1096 | 1021 | 947 | 891 | 829 | 768 | 718 | 675 | 625 | 582 | 483 | | | | | |
| 42 | 1145 | 1108 | 1034 | 959 | 898 | 836 | 774 | 724 | 681 | 631 | 588 | 483 | | | | | |
| 43 | 1164 | 1120 | 1046 | 972 | 910 | 848 | 786 | 730 | 693 | 638 | 594 | 489 | | | | | |
| 44 | 1170 | 1127 | 1052 | 978 | 916 | 854 | 792 | 737 | 693 | 644 | 600 | 495 | | | | | |
| 45 | 1188 | 1145 | 1071 | 997 | 935 | 867 | 805 | 749 | 706 | 656 | 613 | 501 | | | | | |
| 46 | 1201 | 1158 | 1083 | 1009 | 941 | 879 | 811 | 761 | 718 | 662 | 619 | 508 | | | | | |
| 47 | 1213 | 1170 | 1096 | 1021 | 953 | 885 | 823 | 768 | 724 | 669 | 625 | 514 | | | | | |
| 48 | 1232 | 1188 | 1108 | 1028 | 966 | 898 | 829 | 774 | 730 | 675 | 631 | 520 | | | | | |
| 49 | 1244 | 1201 | 1120 | 1040 | 972 | 910 | 842 | 786 | 737 | 681 | 638 | 526 | | | | | |
| 50 | 1257 | 1213 | 1133 | 1052 | 984 | 916 | 848 | 792 | 749 | 693 | 644 | 532 | | | | | |
| 51 | 1269 | 1226 | 1145 | 1065 | 997 | 929 | 860 | 805 | 755 | 699 | 650 | 539 | | | | | |
| 52 | 1275 | 1232 | 1151 | 1071 | 1003 | 935 | 867 | 805 | 761 | 699 | 656 | 539 | | | | | |
| 53 | 1294 | 1244 | 1164 | 1083 | 1015 | 941 | 873 | 817 | 768 | 712 | 662 | 545 | | | | | |
| 54 | 1306 | 1257 | 1176 | 1096 | 1021 | 953 | 885 | 823 | 774 | 718 | 669 | 551 | | | | | |
| 55 | 1325 | 1281 | 1195 | 1108 | 1040 | 966 | 898 | 836 | 786 | 730 | 681 | 563 | | | | | |
| 56 | 1349 | 1300 | 1213 | 1127 | 1058 | 984 | 910 | 848 | 799 | 743 | 693 | 569 | | | | | |
| 57 | 1374 | 1325 | 1238 | 1151 | 1077 | 1003 | 929 | 867 | 817 | 755 | 706 | 582 | | | | | |
| 58 | 1418 | 1362 | 1275 | 1188 | 1108 | 1034 | 959 | 891 | 842 | 780 | 724 | 600 | | | | | |
| 59 | 1473 | 1418 | 1325 | 1232 | 1151 | 1071 | 997 | 929 | 873 | 811 | 755 | 625 | | | | | |
| 60 | 1535 | 1479 | 1380 | 1281 | 1201 | 1120 | 1034 | 966 | 910 | 842 | 786 | 650 | | | | | |
| 61 | 1578 | 1523 | 1424 | 1325 | 1238 | 1151 | 1071 | 997 | 941 | 867 | 811 | 669 | | | | | |
| 62 | 1616 | 1554 | 1455 | 1356 | 1263 | 1176 | 1089 | 1021 | 959 | 885 | 829 | 681 | | | | | |
| 63 | 1640 | 1585 | 1479 | 1374 | 1288 | 1201 | 1108 | 1034 | 978 | 904 | 842 | 693 | | | | | |
| 64 | 1677 | 1616 | 1510 | 1405 | 1312 | 1226 | 1133 | 1058 | 997 | 922 | 860 | 712 | | | | | |
| 65 | 1708 | 1647 | 1541 | 1436 | 1343 | 1250 | 1158 | 1077 | 1015 | 941 | 879 | 724 | | | | | |
| 66 | 1758 | 1696 | 1585 | 1473 | 1380 | 1281 | 1188 | 1108 | 1046 | 966 | 904 | 743 | | | | | |
| 67 | 1826 | 1764 | 1647 | 1529 | 1430 | 1331 | 1238 | 1151 | 1089 | 1003 | 941 | 774 | | | | | |
| 68 | 1894 | 1826 | 1708 | 1591 | 1486 | 1387 | 1281 | 1195 | 1127 | 1040 | 972 | 805 | | | | | |
| 69 | 1962 | 1894 | 1770 | 1647 | 1541 | 1436 | 1331 | 1238 | 1170 | 1077 | 1009 | 829 | | | | | |
| 70 | 2037 | 1962 | 1832 | 1702 | 1597 | 1486 | 1374 | 1281 | 1207 | 1120 | 1046 | 860 | | | | | |
| 71 | 2105 | 2024 | 1894 | 1764 | 1647 | 1535 | 1424 | 1325 | 1250 | 1158 | 1077 | 891 | | | | | |
| 72 | 2173 | 2092 | 1956 | 1820 | 1702 | 1585 | 1467 | 1368 | 1294 | 1195 | 1114 | 922 | | | | | |
| 73 | 2241 | 2160 | 2018 | 1876 | 1758 | 1634 | 1517 | 1411 | 1331 | 1232 | 1151 | 947 | | | | | |
| 74 | 2309 | 2228 | 2080 | 1931 | 1807 | 1684 | 1560 | 1455 | 1374 | 1269 | 1188 | 978 | | | | | |
| 75 | 2377 | 2290 | 2142 | 1993 | 1863 | 1733 | 1609 | 1498 | 1411 | 1306 | 1219 | 1009 | | | | | |

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 130

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|-------------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | | (c) | Prior | |
| 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 | 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 140

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 763 | 748 | 726 | 704 | 675 | 647 | 625 | 595 | 566 | 538 | 516 | 472 | | | | | |
| 59 | 845 | 829 | 806 | 782 | 750 | 717 | 692 | 660 | 628 | 597 | 572 | 523 | | | | | |
| 60 | 936 | 919 | 892 | 866 | 831 | 794 | 767 | 732 | 695 | 660 | 634 | 581 | | | | | |
| 61 | 1023 | 1004 | 975 | 945 | 907 | 867 | 838 | 800 | 760 | 722 | 692 | 634 | | | | | |
| 62 | 1104 | 1082 | 1051 | 1020 | 978 | 935 | 904 | 861 | 820 | 778 | 747 | 684 | | | | | |
| 63 | 1185 | 1163 | 1129 | 1095 | 1050 | 1005 | 970 | 926 | 881 | 835 | 801 | 734 | | | | | |
| 64 | 1266 | 1242 | 1205 | 1169 | 1122 | 1073 | 1036 | 988 | 941 | 892 | 856 | 784 | | | | | |
| 65 | 1348 | 1322 | 1283 | 1245 | 1194 | 1142 | 1104 | 1053 | 1001 | 950 | 911 | 833 | | | | | |
| 66 | 1470 | 1442 | 1399 | 1357 | 1301 | 1245 | 1204 | 1148 | 1092 | 1035 | 994 | 910 | | | | | |
| 67 | 1632 | 1601 | 1554 | 1507 | 1445 | 1383 | 1336 | 1274 | 1211 | 1150 | 1103 | 1010 | | | | | |
| 68 | 1793 | 1760 | 1708 | 1657 | 1589 | 1520 | 1469 | 1401 | 1332 | 1264 | 1213 | 1110 | | | | | |
| 69 | 1955 | 1918 | 1862 | 1807 | 1732 | 1658 | 1602 | 1527 | 1452 | 1379 | 1323 | 1211 | | | | | |
| 70 | 2118 | 2077 | 2017 | 1957 | 1876 | 1795 | 1735 | 1654 | 1573 | 1492 | 1432 | 1311 | | | | | |
| 71 | 2280 | 2236 | 2171 | 2107 | 2020 | 1933 | 1867 | 1780 | 1693 | 1607 | 1542 | 1411 | | | | | |
| 72 | 2442 | 2395 | 2326 | 2256 | 2162 | 2070 | 2001 | 1907 | 1814 | 1721 | 1651 | 1511 | | | | | |
| 73 | 2603 | 2555 | 2480 | 2405 | 2306 | 2206 | 2133 | 2033 | 1935 | 1835 | 1761 | 1613 | | | | | |
| 74 | 2767 | 2714 | 2634 | 2555 | 2450 | 2345 | 2265 | 2159 | 2055 | 1949 | 1870 | 1713 | | | | | |
| 75 | 2928 | 2872 | 2789 | 2705 | 2593 | 2481 | 2398 | 2287 | 2176 | 2064 | 1980 | 1813 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 336 | 322 | 302 | 281 | 261 | 247 | 226 | 213 | 199 | 185 | 172 | 144 | 1 | 185 | 1 | 89 | |
| 2 | 446 | 432 | 405 | 377 | 350 | 329 | 302 | 281 | 268 | 247 | 233 | 192 | 2 | 213 | 2 | 110 | |
| 3 | 487 | 466 | 439 | 412 | 384 | 357 | 329 | 309 | 288 | 268 | 247 | 206 | 3 | 247 | 3 | 137 | |
| 4 | 569 | 549 | 515 | 480 | 446 | 418 | 384 | 364 | 343 | 316 | 295 | 240 | 4 | 268 | 4 | 151 | |
| 5 | 624 | 604 | 563 | 521 | 487 | 453 | 425 | 391 | 370 | 343 | 322 | 268 | 5 | 281 | 5 | 178 | |
| 6 | 652 | 631 | 590 | 549 | 515 | 480 | 446 | 412 | 391 | 357 | 336 | 274 | 6 | 295 | 6 | 192 | |
| 7 | 686 | 659 | 617 | 576 | 535 | 501 | 466 | 432 | 405 | 377 | 350 | 288 | 7 | 309 | 7 | 213 | |
| 8 | 713 | 693 | 645 | 597 | 563 | 521 | 487 | 453 | 425 | 391 | 370 | 302 | 8 | 322 | 8 | 254 | |
| 10 | 741 | 713 | 665 | 617 | 576 | 542 | 501 | 466 | 439 | 405 | 377 | 316 | 10 | 343 | 10 | 295 | |
| 11 | 761 | 734 | 686 | 638 | 597 | 556 | 515 | 480 | 453 | 418 | 391 | 322 | 11 | 364 | 11 | 322 | |
| 12 | 789 | 761 | 713 | 665 | 617 | 576 | 535 | 501 | 473 | 432 | 405 | 336 | 12 | 370 | 12 | 357 | |
| 13 | 816 | 782 | 734 | 686 | 638 | 597 | 549 | 515 | 487 | 446 | 418 | 343 | 13 | 384 | 13 | 384 | |
| 14 | 837 | 809 | 755 | 700 | 659 | 611 | 569 | 528 | 501 | 460 | 432 | 357 | 14 | 412 | 14 | 425 | |
| 15 | 851 | 823 | 768 | 713 | 665 | 624 | 576 | 535 | 508 | 466 | 439 | 364 | 15 | 432 | 15 | 460 | |
| 16 | 858 | 830 | 775 | 720 | 672 | 631 | 583 | 542 | 515 | 473 | 439 | 364 | 16 | 446 | 16 | 508 | |
| 17 | 878 | 844 | 789 | 734 | 686 | 638 | 590 | 556 | 521 | 480 | 453 | 370 | 17 | 466 | 17 | 535 | |
| 18 | 899 | 864 | 809 | 755 | 707 | 659 | 611 | 569 | 535 | 494 | 460 | 377 | 18 | 487 | 18 | 583 | |
| 19 | 912 | 878 | 823 | 768 | 713 | 665 | 617 | 576 | 542 | 501 | 466 | 384 | 19 | 515 | 19 | 617 | |
| 20 | 940 | 906 | 844 | 782 | 734 | 686 | 631 | 590 | 556 | 515 | 480 | 398 | 20 | 528 | 20 | 659 | |
| 21 | 960 | 926 | 864 | 803 | 755 | 700 | 652 | 604 | 569 | 528 | 494 | 405 | 21 | 549 | 21 | 748 | |
| 22 | 974 | 940 | 878 | 816 | 761 | 713 | 659 | 617 | 576 | 535 | 501 | 412 | 22 | 583 | | | |
| 23 | 988 | 954 | 892 | 830 | 775 | 720 | 672 | 624 | 590 | 542 | 508 | 418 | 23 | 604 | | | |
| 24 | 1015 | 974 | 912 | 851 | 796 | 741 | 686 | 638 | 604 | 556 | 521 | 432 | 24 | 631 | | | |
| 25 | 1022 | 981 | 919 | 858 | 803 | 748 | 693 | 645 | 604 | 563 | 521 | 432 | 25 | 679 | | | |
| 26 | 1036 | 1002 | 933 | 864 | 809 | 755 | 700 | 652 | 617 | 569 | 535 | 439 | 26 | 741 | | | |
| 27 | 1050 | 1015 | 947 | 878 | 823 | 768 | 713 | 665 | 624 | 576 | 542 | 446 | | | | | |
| 28 | 1056 | 1022 | 954 | 885 | 830 | 775 | 713 | 665 | 631 | 583 | 542 | 446 | | | | | |
| 29 | 1077 | 1036 | 967 | 899 | 844 | 782 | 727 | 679 | 638 | 590 | 549 | 453 | | | | | |

TERRITORY 140

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 30 | 1084 | 1043 | 974 | 906 | 851 | 789 | 734 | 679 | 645 | 597 | 556 | 460 | | | | | |
| 31 | 1098 | 1056 | 988 | 919 | 858 | 803 | 741 | 693 | 652 | 604 | 563 | 466 | | | | | |
| 32 | 1118 | 1077 | 1008 | 940 | 878 | 816 | 755 | 707 | 665 | 617 | 576 | 473 | | | | | |
| 33 | 1132 | 1091 | 1022 | 954 | 892 | 830 | 768 | 713 | 672 | 624 | 583 | 480 | | | | | |
| 34 | 1152 | 1111 | 1036 | 960 | 899 | 837 | 775 | 727 | 686 | 631 | 590 | 487 | | | | | |
| 35 | 1166 | 1125 | 1050 | 974 | 912 | 851 | 789 | 734 | 693 | 638 | 597 | 494 | | | | | |
| 36 | 1180 | 1139 | 1063 | 988 | 926 | 864 | 796 | 748 | 700 | 652 | 604 | 501 | | | | | |
| 37 | 1201 | 1159 | 1084 | 1008 | 940 | 878 | 816 | 761 | 713 | 659 | 617 | 508 | | | | | |
| 38 | 1221 | 1173 | 1098 | 1022 | 954 | 892 | 823 | 768 | 727 | 672 | 624 | 515 | | | | | |
| 39 | 1228 | 1180 | 1104 | 1029 | 960 | 892 | 830 | 775 | 727 | 672 | 631 | 521 | | | | | |
| 40 | 1242 | 1194 | 1118 | 1043 | 974 | 906 | 837 | 782 | 741 | 679 | 638 | 528 | | | | | |
| 41 | 1255 | 1214 | 1132 | 1050 | 988 | 919 | 851 | 796 | 748 | 693 | 645 | 535 | | | | | |
| 42 | 1269 | 1228 | 1146 | 1063 | 995 | 926 | 858 | 803 | 755 | 700 | 652 | 535 | | | | | |
| 43 | 1290 | 1242 | 1159 | 1077 | 1008 | 940 | 871 | 809 | 768 | 707 | 659 | 542 | | | | | |
| 44 | 1297 | 1249 | 1166 | 1084 | 1015 | 947 | 878 | 816 | 768 | 713 | 665 | 549 | | | | | |
| 45 | 1317 | 1269 | 1187 | 1104 | 1036 | 960 | 892 | 830 | 782 | 727 | 679 | 556 | | | | | |
| 46 | 1331 | 1283 | 1201 | 1118 | 1043 | 974 | 899 | 844 | 796 | 734 | 686 | 563 | | | | | |
| 47 | 1345 | 1297 | 1214 | 1132 | 1056 | 981 | 912 | 851 | 803 | 741 | 693 | 569 | | | | | |
| 48 | 1365 | 1317 | 1228 | 1139 | 1070 | 995 | 919 | 858 | 809 | 748 | 700 | 576 | | | | | |
| 49 | 1379 | 1331 | 1242 | 1152 | 1077 | 1008 | 933 | 871 | 816 | 755 | 707 | 583 | | | | | |
| 50 | 1393 | 1345 | 1255 | 1166 | 1091 | 1015 | 940 | 878 | 830 | 768 | 713 | 590 | | | | | |
| 51 | 1406 | 1358 | 1269 | 1180 | 1104 | 1029 | 954 | 892 | 837 | 775 | 720 | 597 | | | | | |
| 52 | 1413 | 1365 | 1276 | 1187 | 1111 | 1036 | 960 | 892 | 844 | 775 | 727 | 597 | | | | | |
| 53 | 1434 | 1379 | 1290 | 1201 | 1125 | 1043 | 967 | 906 | 851 | 789 | 734 | 604 | | | | | |
| 54 | 1447 | 1393 | 1303 | 1214 | 1132 | 1056 | 981 | 912 | 858 | 796 | 741 | 611 | | | | | |
| 55 | 1468 | 1420 | 1324 | 1228 | 1152 | 1070 | 995 | 926 | 871 | 809 | 755 | 624 | | | | | |
| 56 | 1495 | 1441 | 1345 | 1249 | 1173 | 1091 | 1008 | 940 | 885 | 823 | 768 | 631 | | | | | |
| 57 | 1523 | 1468 | 1372 | 1276 | 1194 | 1111 | 1029 | 960 | 906 | 837 | 782 | 645 | | | | | |
| 58 | 1571 | 1509 | 1413 | 1317 | 1228 | 1146 | 1063 | 988 | 933 | 864 | 803 | 665 | | | | | |
| 59 | 1633 | 1571 | 1468 | 1365 | 1276 | 1187 | 1104 | 1029 | 967 | 899 | 837 | 693 | | | | | |
| 60 | 1701 | 1640 | 1530 | 1420 | 1331 | 1242 | 1146 | 1070 | 1008 | 933 | 871 | 720 | | | | | |
| 61 | 1749 | 1688 | 1578 | 1468 | 1372 | 1276 | 1187 | 1104 | 1043 | 960 | 899 | 741 | | | | | |
| 62 | 1790 | 1722 | 1612 | 1502 | 1399 | 1303 | 1207 | 1132 | 1063 | 981 | 919 | 755 | | | | | |
| 63 | 1818 | 1756 | 1640 | 1523 | 1427 | 1331 | 1228 | 1146 | 1084 | 1002 | 933 | 768 | | | | | |
| 64 | 1859 | 1790 | 1674 | 1557 | 1454 | 1358 | 1255 | 1173 | 1104 | 1022 | 954 | 789 | | | | | |
| 65 | 1893 | 1825 | 1708 | 1592 | 1489 | 1386 | 1283 | 1194 | 1125 | 1043 | 974 | 803 | | | | | |
| 66 | 1948 | 1880 | 1756 | 1633 | 1530 | 1420 | 1317 | 1228 | 1159 | 1070 | 1002 | 823 | | | | | |
| 67 | 2024 | 1955 | 1825 | 1694 | 1585 | 1475 | 1372 | 1276 | 1207 | 1111 | 1043 | 858 | | | | | |
| 68 | 2099 | 2024 | 1893 | 1763 | 1646 | 1537 | 1420 | 1324 | 1249 | 1152 | 1077 | 892 | | | | | |
| 69 | 2175 | 2099 | 1962 | 1825 | 1708 | 1592 | 1475 | 1372 | 1297 | 1194 | 1118 | 919 | | | | | |
| 70 | 2257 | 2175 | 2031 | 1887 | 1770 | 1646 | 1523 | 1420 | 1338 | 1242 | 1159 | 954 | | | | | |
| 71 | 2332 | 2243 | 2099 | 1955 | 1825 | 1701 | 1578 | 1468 | 1386 | 1283 | 1194 | 988 | | | | | |
| 72 | 2408 | 2319 | 2168 | 2017 | 1887 | 1756 | 1626 | 1516 | 1434 | 1324 | 1235 | 1022 | | | | | |
| 73 | 2483 | 2394 | 2236 | 2079 | 1948 | 1811 | 1681 | 1564 | 1475 | 1365 | 1276 | 1050 | | | | | |
| 74 | 2559 | 2470 | 2305 | 2140 | 2003 | 1866 | 1729 | 1612 | 1523 | 1406 | 1317 | 1084 | | | | | |
| 75 | 2634 | 2538 | 2374 | 2209 | 2065 | 1921 | 1784 | 1660 | 1564 | 1447 | 1351 | 1118 | | | | | |

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 150

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
| 1 | 46 | 45 | 43 | 42 | 41 | 39 | 38 | 35 | 34 | 32 | 31 | 28 | 1 | 35 | 1 | 13 |
| 2 | 60 | 59 | 57 | 56 | 53 | 50 | 49 | 48 | 45 | 42 | 41 | 38 | 2 | 48 | 2 | 15 |
| 3 | 76 | 74 | 71 | 69 | 66 | 63 | 62 | 59 | 56 | 53 | 50 | 46 | 3 | 55 | 3 | 21 |
| 4 | 87 | 85 | 83 | 80 | 77 | 74 | 71 | 67 | 64 | 62 | 59 | 53 | 4 | 60 | 4 | 25 |
| 5 | 97 | 95 | 92 | 90 | 85 | 83 | 80 | 76 | 71 | 69 | 66 | 60 | 5 | 69 | 5 | 29 |
| 6 | 108 | 105 | 102 | 99 | 95 | 91 | 88 | 84 | 80 | 76 | 73 | 66 | 6 | 77 | 6 | 39 |
| 7 | 119 | 116 | 113 | 111 | 105 | 101 | 98 | 92 | 88 | 84 | 81 | 74 | 7 | 84 | 7 | 48 |
| 8 | 127 | 126 | 122 | 118 | 113 | 108 | 105 | 99 | 95 | 90 | 87 | 80 | 8 | 91 | 8 | 56 |
| 10 | 139 | 136 | 132 | 127 | 122 | 118 | 113 | 108 | 102 | 98 | 94 | 85 | 10 | 98 | 10 | 71 |
| 11 | 147 | 144 | 140 | 136 | 130 | 125 | 120 | 115 | 109 | 104 | 99 | 91 | 11 | 106 | 11 | 87 |
| 12 | 154 | 151 | 147 | 143 | 137 | 130 | 126 | 120 | 115 | 109 | 105 | 95 | 12 | 116 | 12 | 101 |
| 13 | 160 | 157 | 153 | 148 | 141 | 136 | 132 | 125 | 119 | 113 | 108 | 99 | 13 | 125 | 13 | 119 |
| 14 | 168 | 164 | 160 | 155 | 148 | 141 | 137 | 130 | 125 | 118 | 113 | 104 | 14 | 134 | 14 | 140 |
| 15 | 175 | 172 | 167 | 161 | 155 | 148 | 143 | 137 | 130 | 123 | 118 | 108 | 15 | 148 | 15 | 169 |
| 16 | 182 | 179 | 174 | 168 | 161 | 154 | 150 | 143 | 136 | 129 | 123 | 113 | 16 | 162 | 16 | 206 |
| 17 | 189 | 186 | 181 | 175 | 168 | 161 | 155 | 148 | 141 | 133 | 129 | 118 | 17 | 181 | 17 | 246 |
| 18 | 197 | 193 | 188 | 182 | 175 | 167 | 161 | 154 | 147 | 139 | 133 | 122 | 18 | 196 | 18 | 294 |
| 19 | 203 | 199 | 193 | 188 | 179 | 172 | 167 | 158 | 151 | 143 | 137 | 126 | 19 | 214 | 19 | 351 |
| 20 | 209 | 204 | 199 | 193 | 185 | 176 | 171 | 162 | 155 | 147 | 141 | 129 | 20 | 238 | 20 | 417 |
| 21 | 216 | 211 | 206 | 200 | 192 | 183 | 176 | 169 | 161 | 153 | 146 | 134 | 21 | 265 | 21 | 577 |
| 22 | 223 | 218 | 211 | 204 | 196 | 188 | 182 | 174 | 165 | 157 | 150 | 137 | 22 | 298 | | |
| 23 | 230 | 225 | 218 | 211 | 203 | 195 | 188 | 179 | 171 | 161 | 155 | 141 | 23 | 335 | | |
| 24 | 235 | 231 | 224 | 217 | 209 | 199 | 193 | 183 | 175 | 165 | 160 | 146 | 24 | 386 | | |
| 25 | 242 | 238 | 231 | 224 | 214 | 206 | 199 | 189 | 181 | 171 | 164 | 150 | 25 | 476 | | |
| 26 | 251 | 245 | 238 | 231 | 221 | 211 | 204 | 195 | 186 | 176 | 169 | 155 | 26 | 584 | | |
| 27 | 258 | 252 | 245 | 238 | 228 | 218 | 211 | 202 | 192 | 182 | 174 | 160 | | | | |
| 28 | 266 | 260 | 253 | 246 | 235 | 225 | 218 | 207 | 197 | 188 | 181 | 165 | | | | |
| 29 | 274 | 270 | 262 | 253 | 244 | 232 | 225 | 214 | 204 | 193 | 186 | 171 | | | | |
| 30 | 283 | 277 | 269 | 260 | 251 | 239 | 231 | 220 | 210 | 199 | 190 | 175 | | | | |
| 31 | 291 | 286 | 277 | 269 | 258 | 246 | 238 | 227 | 216 | 206 | 197 | 181 | | | | |
| 32 | 300 | 294 | 286 | 277 | 266 | 255 | 245 | 234 | 223 | 211 | 203 | 186 | | | | |
| 33 | 309 | 302 | 294 | 286 | 273 | 262 | 253 | 241 | 230 | 217 | 209 | 192 | | | | |
| 34 | 316 | 309 | 301 | 293 | 280 | 267 | 259 | 246 | 235 | 223 | 214 | 196 | | | | |
| 35 | 323 | 318 | 308 | 298 | 287 | 274 | 265 | 252 | 241 | 228 | 218 | 200 | | | | |
| 36 | 332 | 326 | 316 | 307 | 294 | 281 | 272 | 259 | 246 | 234 | 224 | 206 | | | | |
| 37 | 344 | 337 | 328 | 318 | 305 | 291 | 281 | 269 | 256 | 242 | 232 | 213 | | | | |
| 38 | 357 | 350 | 340 | 330 | 316 | 302 | 293 | 279 | 266 | 252 | 242 | 221 | | | | |
| 39 | 370 | 363 | 351 | 340 | 326 | 312 | 302 | 288 | 274 | 260 | 249 | 228 | | | | |
| 40 | 381 | 374 | 363 | 351 | 337 | 323 | 312 | 297 | 283 | 269 | 258 | 235 | | | | |
| 41 | 393 | 386 | 375 | 364 | 349 | 335 | 322 | 308 | 293 | 277 | 266 | 244 | | | | |
| 42 | 406 | 398 | 386 | 375 | 360 | 344 | 332 | 316 | 301 | 286 | 274 | 251 | | | | |
| 43 | 417 | 410 | 398 | 385 | 370 | 354 | 342 | 326 | 311 | 294 | 283 | 259 | | | | |
| 44 | 430 | 421 | 409 | 396 | 381 | 364 | 351 | 335 | 319 | 302 | 290 | 266 | | | | |
| 45 | 441 | 433 | 420 | 407 | 391 | 374 | 361 | 344 | 328 | 311 | 298 | 273 | | | | |
| 46 | 456 | 447 | 434 | 421 | 403 | 386 | 374 | 356 | 339 | 321 | 308 | 283 | | | | |
| 47 | 470 | 462 | 448 | 434 | 417 | 399 | 385 | 367 | 350 | 332 | 318 | 291 | | | | |
| 48 | 486 | 476 | 462 | 448 | 430 | 412 | 398 | 379 | 360 | 342 | 328 | 301 | | | | |
| 49 | 500 | 490 | 476 | 462 | 442 | 424 | 409 | 391 | 371 | 353 | 337 | 309 | | | | |
| 50 | 512 | 503 | 489 | 475 | 455 | 435 | 420 | 400 | 381 | 361 | 347 | 318 | | | | |
| 51 | 528 | 518 | 503 | 487 | 468 | 448 | 433 | 412 | 392 | 372 | 357 | 326 | | | | |
| 52 | 542 | 532 | 517 | 501 | 480 | 459 | 444 | 424 | 403 | 382 | 367 | 336 | | | | |
| 53 | 556 | 545 | 529 | 514 | 493 | 470 | 455 | 434 | 413 | 392 | 375 | 344 | | | | |
| 54 | 578 | 567 | 550 | 533 | 511 | 490 | 473 | 451 | 430 | 407 | 391 | 357 | | | | |
| 55 | 606 | 594 | 577 | 560 | 536 | 514 | 496 | 473 | 449 | 427 | 410 | 375 | | | | |
| 56 | 638 | 626 | 608 | 589 | 566 | 540 | 522 | 498 | 475 | 449 | 431 | 395 | | | | |
| 57 | 673 | 661 | 641 | 622 | 596 | 571 | 552 | 526 | 500 | 475 | 455 | 417 | | | | |

TERRITORY 150

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|--|------|------|------|------|------|------|------|------|------|------|------|---------------|---------------|---------------|---------------|-----------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & 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 (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & 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 (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & 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 | 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 | 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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 566 | 555 | 538 | 522 | 500 | 480 | 463 | 441 | 420 | 399 | 383 | 350 | | | | | |
| 59 | 627 | 615 | 597 | 580 | 556 | 532 | 513 | 489 | 465 | 443 | 424 | 388 | | | | | |
| 60 | 694 | 681 | 662 | 642 | 616 | 589 | 569 | 543 | 516 | 489 | 470 | 431 | | | | | |
| 61 | 759 | 744 | 723 | 701 | 673 | 643 | 621 | 593 | 564 | 535 | 513 | 470 | | | | | |
| 62 | 819 | 802 | 779 | 756 | 725 | 693 | 670 | 639 | 608 | 577 | 554 | 507 | | | | | |
| 63 | 879 | 862 | 837 | 812 | 778 | 746 | 719 | 687 | 653 | 619 | 594 | 544 | | | | | |
| 64 | 938 | 921 | 894 | 867 | 832 | 796 | 768 | 732 | 698 | 662 | 634 | 581 | | | | | |
| 65 | 1000 | 980 | 952 | 923 | 885 | 847 | 819 | 780 | 742 | 704 | 676 | 618 | | | | | |
| 66 | 1090 | 1069 | 1038 | 1006 | 965 | 923 | 893 | 851 | 810 | 767 | 737 | 675 | | | | | |
| 67 | 1210 | 1187 | 1152 | 1117 | 1071 | 1026 | 991 | 945 | 898 | 852 | 818 | 749 | | | | | |
| 68 | 1330 | 1305 | 1267 | 1228 | 1178 | 1127 | 1089 | 1039 | 988 | 937 | 899 | 823 | | | | | |
| 69 | 1450 | 1422 | 1381 | 1340 | 1284 | 1230 | 1188 | 1133 | 1077 | 1022 | 981 | 898 | | | | | |
| 70 | 1571 | 1540 | 1495 | 1451 | 1391 | 1331 | 1286 | 1226 | 1166 | 1106 | 1062 | 972 | | | | | |
| 71 | 1691 | 1658 | 1610 | 1562 | 1498 | 1433 | 1384 | 1320 | 1256 | 1191 | 1143 | 1046 | | | | | |
| 72 | 1810 | 1776 | 1724 | 1673 | 1603 | 1535 | 1483 | 1414 | 1345 | 1276 | 1224 | 1121 | | | | | |
| 73 | 1930 | 1894 | 1839 | 1783 | 1710 | 1636 | 1582 | 1507 | 1434 | 1360 | 1306 | 1196 | | | | | |
| 74 | 2051 | 2012 | 1953 | 1894 | 1817 | 1739 | 1680 | 1601 | 1524 | 1445 | 1386 | 1270 | | | | | |
| 75 | 2171 | 2130 | 2068 | 2006 | 1923 | 1840 | 1778 | 1696 | 1613 | 1530 | 1468 | 1344 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 259 | 249 | 233 | 217 | 201 | 190 | 175 | 164 | 153 | 143 | 132 | 111 | 1 | 143 | 1 | 69 | |
| 2 | 344 | 333 | 312 | 291 | 270 | 254 | 233 | 217 | 206 | 190 | 180 | 148 | 2 | 164 | 2 | 85 | |
| 3 | 376 | 360 | 339 | 317 | 296 | 275 | 254 | 238 | 222 | 206 | 190 | 159 | 3 | 190 | 3 | 106 | |
| 4 | 439 | 423 | 397 | 370 | 344 | 323 | 296 | 280 | 265 | 243 | 227 | 185 | 4 | 206 | 4 | 116 | |
| 5 | 481 | 466 | 434 | 402 | 376 | 349 | 328 | 302 | 286 | 265 | 249 | 206 | 5 | 217 | 5 | 138 | |
| 6 | 503 | 487 | 455 | 423 | 397 | 370 | 344 | 317 | 302 | 275 | 259 | 212 | 6 | 227 | 6 | 148 | |
| 7 | 529 | 508 | 476 | 444 | 413 | 386 | 360 | 333 | 312 | 291 | 270 | 222 | 7 | 238 | 7 | 164 | |
| 8 | 550 | 534 | 497 | 460 | 434 | 402 | 376 | 349 | 328 | 302 | 286 | 233 | 8 | 249 | 8 | 196 | |
| 10 | 571 | 550 | 513 | 476 | 444 | 418 | 386 | 360 | 339 | 312 | 291 | 243 | 10 | 265 | 10 | 227 | |
| 11 | 587 | 566 | 529 | 492 | 460 | 428 | 397 | 370 | 349 | 323 | 302 | 249 | 11 | 280 | 11 | 249 | |
| 12 | 608 | 587 | 550 | 513 | 476 | 444 | 413 | 386 | 365 | 333 | 312 | 259 | 12 | 286 | 12 | 275 | |
| 13 | 630 | 603 | 566 | 529 | 492 | 460 | 423 | 397 | 376 | 344 | 323 | 265 | 13 | 296 | 13 | 296 | |
| 14 | 645 | 624 | 582 | 540 | 508 | 471 | 439 | 407 | 386 | 354 | 333 | 275 | 14 | 317 | 14 | 328 | |
| 15 | 656 | 635 | 592 | 550 | 513 | 481 | 444 | 413 | 391 | 360 | 339 | 280 | 15 | 333 | 15 | 354 | |
| 16 | 661 | 640 | 598 | 555 | 518 | 487 | 450 | 418 | 397 | 365 | 339 | 280 | 16 | 344 | 16 | 391 | |
| 17 | 677 | 651 | 608 | 566 | 529 | 492 | 455 | 428 | 402 | 370 | 349 | 286 | 17 | 360 | 17 | 413 | |
| 18 | 693 | 667 | 624 | 582 | 545 | 508 | 471 | 439 | 413 | 381 | 354 | 291 | 18 | 376 | 18 | 450 | |
| 19 | 704 | 677 | 635 | 592 | 550 | 513 | 476 | 444 | 418 | 386 | 360 | 296 | 19 | 397 | 19 | 476 | |
| 20 | 725 | 698 | 651 | 603 | 566 | 529 | 487 | 455 | 428 | 397 | 370 | 307 | 20 | 407 | 20 | 508 | |
| 21 | 741 | 714 | 667 | 619 | 582 | 540 | 503 | 466 | 439 | 407 | 381 | 312 | 21 | 423 | 21 | 577 | |
| 22 | 751 | 725 | 677 | 630 | 587 | 550 | 508 | 476 | 444 | 413 | 386 | 317 | 22 | 450 | | | |
| 23 | 762 | 735 | 688 | 640 | 598 | 555 | 518 | 481 | 455 | 418 | 391 | 323 | 23 | 466 | | | |
| 24 | 783 | 751 | 704 | 656 | 614 | 571 | 529 | 492 | 466 | 428 | 402 | 333 | 24 | 487 | | | |
| 25 | 788 | 756 | 709 | 661 | 619 | 577 | 534 | 497 | 466 | 434 | 402 | 333 | 25 | 524 | | | |
| 26 | 799 | 772 | 719 | 667 | 624 | 582 | 540 | 503 | 476 | 439 | 413 | 339 | 26 | 571 | | | |
| 27 | 809 | 783 | 730 | 677 | 635 | 592 | 550 | 513 | 481 | 444 | 418 | 344 | | | | | |
| 28 | 815 | 788 | 735 | 682 | 640 | 598 | 550 | 513 | 487 | 450 | 418 | 344 | | | | | |
| 29 | 831 | 799 | 746 | 693 | 651 | 603 | 561 | 524 | 492 | 455 | 423 | 349 | | | | | |

TERRITORY 170

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 30 | 836 | 804 | 751 | 698 | 656 | 608 | 566 | 524 | 497 | 460 | 428 | 354 | | | | | |
| 31 | 846 | 815 | 762 | 709 | 661 | 619 | 571 | 534 | 503 | 466 | 434 | 360 | | | | | |
| 32 | 862 | 831 | 778 | 725 | 677 | 630 | 582 | 545 | 513 | 476 | 444 | 365 | | | | | |
| 33 | 873 | 841 | 788 | 735 | 688 | 640 | 592 | 550 | 518 | 481 | 450 | 370 | | | | | |
| 34 | 889 | 857 | 799 | 741 | 693 | 645 | 598 | 561 | 529 | 487 | 455 | 376 | | | | | |
| 35 | 899 | 868 | 809 | 751 | 704 | 656 | 608 | 566 | 534 | 492 | 460 | 381 | | | | | |
| 36 | 910 | 878 | 820 | 762 | 714 | 667 | 614 | 577 | 540 | 503 | 466 | 386 | | | | | |
| 37 | 926 | 894 | 836 | 778 | 725 | 677 | 630 | 587 | 550 | 508 | 476 | 391 | | | | | |
| 38 | 942 | 905 | 846 | 788 | 735 | 688 | 635 | 592 | 561 | 518 | 481 | 397 | | | | | |
| 39 | 947 | 910 | 852 | 794 | 741 | 688 | 640 | 598 | 561 | 518 | 487 | 402 | | | | | |
| 40 | 957 | 920 | 862 | 804 | 751 | 698 | 645 | 603 | 571 | 524 | 492 | 407 | | | | | |
| 41 | 968 | 936 | 873 | 809 | 762 | 709 | 656 | 614 | 577 | 534 | 497 | 413 | | | | | |
| 42 | 979 | 947 | 883 | 820 | 767 | 714 | 661 | 619 | 582 | 540 | 503 | 413 | | | | | |
| 43 | 995 | 957 | 894 | 831 | 778 | 725 | 672 | 624 | 592 | 545 | 508 | 418 | | | | | |
| 44 | 1000 | 963 | 899 | 836 | 783 | 730 | 677 | 630 | 592 | 550 | 513 | 423 | | | | | |
| 45 | 1016 | 979 | 915 | 852 | 799 | 741 | 688 | 640 | 603 | 561 | 524 | 428 | | | | | |
| 46 | 1026 | 989 | 926 | 862 | 804 | 751 | 693 | 651 | 614 | 566 | 529 | 434 | | | | | |
| 47 | 1037 | 1000 | 936 | 873 | 815 | 756 | 704 | 656 | 619 | 571 | 534 | 439 | | | | | |
| 48 | 1053 | 1016 | 947 | 878 | 825 | 767 | 709 | 661 | 624 | 577 | 540 | 444 | | | | | |
| 49 | 1063 | 1026 | 957 | 889 | 831 | 778 | 719 | 672 | 630 | 582 | 545 | 450 | | | | | |
| 50 | 1074 | 1037 | 968 | 899 | 841 | 783 | 725 | 677 | 640 | 592 | 550 | 455 | | | | | |
| 51 | 1084 | 1047 | 979 | 910 | 852 | 794 | 735 | 688 | 645 | 598 | 555 | 460 | | | | | |
| 52 | 1090 | 1053 | 984 | 915 | 857 | 799 | 741 | 688 | 651 | 598 | 561 | 460 | | | | | |
| 53 | 1106 | 1063 | 995 | 926 | 868 | 804 | 746 | 698 | 656 | 608 | 566 | 466 | | | | | |
| 54 | 1116 | 1074 | 1005 | 936 | 873 | 815 | 756 | 704 | 661 | 614 | 571 | 471 | | | | | |
| 55 | 1132 | 1095 | 1021 | 947 | 889 | 825 | 767 | 714 | 672 | 624 | 582 | 481 | | | | | |
| 56 | 1153 | 1111 | 1037 | 963 | 905 | 841 | 778 | 725 | 682 | 635 | 592 | 487 | | | | | |
| 57 | 1174 | 1132 | 1058 | 984 | 920 | 857 | 794 | 741 | 698 | 645 | 603 | 497 | | | | | |
| 58 | 1211 | 1164 | 1090 | 1016 | 947 | 883 | 820 | 762 | 719 | 667 | 619 | 513 | | | | | |
| 59 | 1259 | 1211 | 1132 | 1053 | 984 | 915 | 852 | 794 | 746 | 693 | 645 | 534 | | | | | |
| 60 | 1312 | 1264 | 1180 | 1095 | 1026 | 957 | 883 | 825 | 778 | 719 | 672 | 555 | | | | | |
| 61 | 1349 | 1301 | 1217 | 1132 | 1058 | 984 | 915 | 852 | 804 | 741 | 693 | 571 | | | | | |
| 62 | 1381 | 1328 | 1243 | 1159 | 1079 | 1005 | 931 | 873 | 820 | 756 | 709 | 582 | | | | | |
| 63 | 1402 | 1354 | 1264 | 1174 | 1100 | 1026 | 947 | 883 | 836 | 772 | 719 | 592 | | | | | |
| 64 | 1434 | 1381 | 1291 | 1201 | 1121 | 1047 | 968 | 905 | 852 | 788 | 735 | 608 | | | | | |
| 65 | 1460 | 1407 | 1317 | 1227 | 1148 | 1069 | 989 | 920 | 868 | 804 | 751 | 619 | | | | | |
| 66 | 1502 | 1449 | 1354 | 1259 | 1180 | 1095 | 1016 | 947 | 894 | 825 | 772 | 635 | | | | | |
| 67 | 1561 | 1508 | 1407 | 1307 | 1222 | 1137 | 1058 | 984 | 931 | 857 | 804 | 661 | | | | | |
| 68 | 1619 | 1561 | 1460 | 1360 | 1270 | 1185 | 1095 | 1021 | 963 | 889 | 831 | 688 | | | | | |
| 69 | 1677 | 1619 | 1513 | 1407 | 1317 | 1227 | 1137 | 1058 | 1000 | 920 | 862 | 709 | | | | | |
| 70 | 1740 | 1677 | 1566 | 1455 | 1365 | 1270 | 1174 | 1095 | 1032 | 957 | 894 | 735 | | | | | |
| 71 | 1799 | 1730 | 1619 | 1508 | 1407 | 1312 | 1217 | 1132 | 1069 | 989 | 920 | 762 | | | | | |
| 72 | 1857 | 1788 | 1672 | 1555 | 1455 | 1354 | 1254 | 1169 | 1106 | 1021 | 952 | 788 | | | | | |
| 73 | 1915 | 1846 | 1725 | 1603 | 1502 | 1397 | 1296 | 1206 | 1137 | 1053 | 984 | 809 | | | | | |
| 74 | 1973 | 1904 | 1777 | 1650 | 1545 | 1439 | 1333 | 1243 | 1174 | 1084 | 1016 | 836 | | | | | |
| 75 | 2031 | 1957 | 1830 | 1703 | 1592 | 1481 | 1375 | 1280 | 1206 | 1116 | 1042 | 862 | | | | | |

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 180

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (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 | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | | (c) | Prior | |
| 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 | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | | (c) | Prior | |
| 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 (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & 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 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011-2013 | Symbol | 1990-2010 | Symbol | 1989 & Prior |
| (a) | | | | | | | | | | | | | (b) | | (c) | |
| 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

| 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 | 394 | 387 | 375 | 364 | 349 | 334 | 323 | 308 | 293 | 278 | 267 | 244 | | | | | |
| 59 | 437 | 429 | 416 | 404 | 388 | 371 | 358 | 341 | 325 | 309 | 296 | 271 | | | | | |
| 60 | 484 | 475 | 461 | 448 | 429 | 410 | 397 | 378 | 359 | 341 | 328 | 300 | | | | | |
| 61 | 529 | 519 | 504 | 489 | 469 | 448 | 433 | 413 | 393 | 373 | 358 | 328 | | | | | |
| 62 | 571 | 559 | 543 | 527 | 505 | 483 | 467 | 445 | 424 | 402 | 386 | 353 | | | | | |
| 63 | 613 | 601 | 584 | 566 | 543 | 520 | 502 | 479 | 455 | 432 | 414 | 379 | | | | | |
| 64 | 654 | 642 | 623 | 604 | 580 | 555 | 536 | 511 | 486 | 461 | 442 | 405 | | | | | |
| 65 | 697 | 683 | 663 | 644 | 617 | 591 | 571 | 544 | 518 | 491 | 471 | 431 | | | | | |
| 66 | 760 | 746 | 724 | 701 | 673 | 644 | 622 | 594 | 565 | 535 | 514 | 470 | | | | | |
| 67 | 844 | 828 | 803 | 779 | 747 | 715 | 691 | 659 | 626 | 594 | 570 | 522 | | | | | |
| 68 | 927 | 910 | 883 | 857 | 822 | 786 | 759 | 724 | 689 | 654 | 627 | 574 | | | | | |
| 69 | 1011 | 992 | 963 | 934 | 895 | 857 | 828 | 790 | 751 | 713 | 684 | 626 | | | | | |
| 70 | 1095 | 1074 | 1043 | 1012 | 970 | 928 | 897 | 855 | 813 | 771 | 740 | 678 | | | | | |
| 71 | 1179 | 1156 | 1123 | 1089 | 1044 | 999 | 965 | 920 | 876 | 831 | 797 | 730 | | | | | |
| 72 | 1262 | 1238 | 1202 | 1167 | 1118 | 1070 | 1034 | 986 | 938 | 890 | 853 | 781 | | | | | |
| 73 | 1346 | 1321 | 1282 | 1243 | 1192 | 1141 | 1103 | 1051 | 1000 | 948 | 910 | 834 | | | | | |
| 74 | 1430 | 1403 | 1362 | 1321 | 1267 | 1212 | 1171 | 1116 | 1062 | 1008 | 967 | 885 | | | | | |
| 75 | 1514 | 1485 | 1442 | 1398 | 1341 | 1283 | 1240 | 1183 | 1125 | 1067 | 1024 | 937 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|----|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | 2010 | | | |
| 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 (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & 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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|---------------|-----------------------|---------------|-----------------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol | 1990- 2010 | Symbol | 1989 & Prior |
| (a) | | | | | | | | | | | | | (b) | | (c) | |
| 1 | 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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 540 | 529 | 514 | 498 | 477 | 458 | 442 | 421 | 400 | 381 | 365 | 334 | | | | | |
| 59 | 598 | 587 | 570 | 553 | 530 | 508 | 490 | 467 | 444 | 422 | 405 | 370 | | | | | |
| 60 | 662 | 650 | 631 | 613 | 588 | 562 | 543 | 518 | 492 | 467 | 448 | 411 | | | | | |
| 61 | 724 | 710 | 690 | 669 | 642 | 614 | 593 | 566 | 538 | 511 | 490 | 448 | | | | | |
| 62 | 781 | 765 | 744 | 722 | 692 | 661 | 640 | 609 | 580 | 550 | 528 | 484 | | | | | |
| 63 | 838 | 823 | 799 | 775 | 743 | 711 | 686 | 655 | 623 | 591 | 567 | 519 | | | | | |
| 64 | 895 | 879 | 853 | 827 | 794 | 759 | 733 | 699 | 666 | 631 | 605 | 554 | | | | | |
| 65 | 954 | 935 | 908 | 881 | 844 | 808 | 781 | 745 | 708 | 672 | 645 | 590 | | | | | |
| 66 | 1040 | 1020 | 990 | 960 | 920 | 881 | 852 | 812 | 773 | 732 | 703 | 644 | | | | | |
| 67 | 1154 | 1133 | 1099 | 1066 | 1022 | 979 | 945 | 902 | 857 | 813 | 780 | 714 | | | | | |
| 68 | 1269 | 1245 | 1208 | 1172 | 1124 | 1075 | 1039 | 991 | 942 | 894 | 858 | 785 | | | | | |
| 69 | 1383 | 1357 | 1318 | 1278 | 1225 | 1173 | 1134 | 1081 | 1028 | 976 | 936 | 857 | | | | | |
| 70 | 1499 | 1470 | 1427 | 1384 | 1327 | 1270 | 1227 | 1170 | 1113 | 1056 | 1013 | 928 | | | | | |
| 71 | 1613 | 1582 | 1536 | 1490 | 1429 | 1368 | 1321 | 1259 | 1198 | 1137 | 1091 | 998 | | | | | |
| 72 | 1727 | 1694 | 1645 | 1596 | 1530 | 1464 | 1415 | 1349 | 1283 | 1218 | 1168 | 1069 | | | | | |
| 73 | 1842 | 1808 | 1754 | 1701 | 1632 | 1561 | 1509 | 1438 | 1369 | 1298 | 1246 | 1141 | | | | | |
| 74 | 1957 | 1920 | 1864 | 1808 | 1734 | 1659 | 1603 | 1528 | 1454 | 1379 | 1323 | 1212 | | | | | |
| 75 | 2072 | 2032 | 1973 | 1914 | 1835 | 1756 | 1696 | 1618 | 1539 | 1460 | 1401 | 1282 | | | | | |
| (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. | | | | | | | | | | | | | | | | | |
| (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. | | | | | | | | | | | | | | | | | |
| (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles. | | | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 230 | 221 | 207 | 193 | 179 | 169 | 155 | 146 | 136 | 127 | 118 | 99 | 1 | 127 | 1 | 61 | |
| 2 | 306 | 296 | 277 | 259 | 240 | 226 | 207 | 193 | 183 | 169 | 160 | 132 | 2 | 146 | 2 | 75 | |
| 3 | 334 | 320 | 301 | 282 | 263 | 244 | 226 | 212 | 197 | 183 | 169 | 141 | 3 | 169 | 3 | 94 | |
| 4 | 390 | 376 | 353 | 329 | 306 | 287 | 263 | 249 | 235 | 216 | 202 | 165 | 4 | 183 | 4 | 103 | |
| 5 | 428 | 414 | 385 | 357 | 334 | 310 | 291 | 268 | 254 | 235 | 221 | 183 | 5 | 193 | 5 | 122 | |
| 6 | 447 | 432 | 404 | 376 | 353 | 329 | 306 | 282 | 268 | 244 | 230 | 188 | 6 | 202 | 6 | 132 | |
| 7 | 470 | 451 | 423 | 395 | 367 | 343 | 320 | 296 | 277 | 259 | 240 | 197 | 7 | 212 | 7 | 146 | |
| 8 | 489 | 475 | 442 | 409 | 385 | 357 | 334 | 310 | 291 | 268 | 254 | 207 | 8 | 221 | 8 | 174 | |
| 10 | 508 | 489 | 456 | 423 | 395 | 371 | 343 | 320 | 301 | 277 | 259 | 216 | 10 | 235 | 10 | 202 | |
| 11 | 522 | 503 | 470 | 437 | 409 | 381 | 353 | 329 | 310 | 287 | 268 | 221 | 11 | 249 | 11 | 221 | |
| 12 | 541 | 522 | 489 | 456 | 423 | 395 | 367 | 343 | 324 | 296 | 277 | 230 | 12 | 254 | 12 | 244 | |
| 13 | 559 | 536 | 503 | 470 | 437 | 409 | 376 | 353 | 334 | 306 | 287 | 235 | 13 | 263 | 13 | 263 | |
| 14 | 573 | 555 | 517 | 479 | 451 | 418 | 390 | 362 | 343 | 315 | 296 | 244 | 14 | 282 | 14 | 291 | |
| 15 | 583 | 564 | 526 | 489 | 456 | 428 | 395 | 367 | 348 | 320 | 301 | 249 | 15 | 296 | 15 | 315 | |
| 16 | 588 | 569 | 531 | 494 | 461 | 432 | 400 | 371 | 353 | 324 | 301 | 249 | 16 | 306 | 16 | 348 | |
| 17 | 602 | 578 | 541 | 503 | 470 | 437 | 404 | 381 | 357 | 329 | 310 | 254 | 17 | 320 | 17 | 367 | |
| 18 | 616 | 592 | 555 | 517 | 484 | 451 | 418 | 390 | 367 | 338 | 315 | 259 | 18 | 334 | 18 | 400 | |
| 19 | 625 | 602 | 564 | 526 | 489 | 456 | 423 | 395 | 371 | 343 | 320 | 263 | 19 | 353 | 19 | 423 | |
| 20 | 644 | 620 | 578 | 536 | 503 | 470 | 432 | 404 | 381 | 353 | 329 | 273 | 20 | 362 | 20 | 451 | |
| 21 | 658 | 635 | 592 | 550 | 517 | 479 | 447 | 414 | 390 | 362 | 338 | 277 | 21 | 376 | 21 | 512 | |
| 22 | 667 | 644 | 602 | 559 | 522 | 489 | 451 | 423 | 395 | 367 | 343 | 282 | 22 | 400 | | | |
| 23 | 677 | 653 | 611 | 569 | 531 | 494 | 461 | 428 | 404 | 371 | 348 | 287 | 23 | 414 | | | |
| 24 | 696 | 667 | 625 | 583 | 545 | 508 | 470 | 437 | 414 | 381 | 357 | 296 | 24 | 432 | | | |
| 25 | 700 | 672 | 630 | 588 | 550 | 512 | 475 | 442 | 414 | 385 | 357 | 296 | 25 | 465 | | | |
| 26 | 710 | 686 | 639 | 592 | 555 | 517 | 479 | 447 | 423 | 390 | 367 | 301 | 26 | 508 | | | |
| 27 | 719 | 696 | 649 | 602 | 564 | 526 | 489 | 456 | 428 | 395 | 371 | 306 | | | | | |
| 28 | 724 | 700 | 653 | 606 | 569 | 531 | 489 | 456 | 432 | 400 | 371 | 306 | | | | | |
| 29 | 738 | 710 | 663 | 616 | 578 | 536 | 498 | 465 | 437 | 404 | 376 | 310 | | | | | |

TERRITORY 210

COLLISION DEDUCTIBLE AMOUNT \$100 (074)

| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
|---------------|------|------|------|------|------|------|------|------|------|------|------|---------------|---------------|---------------|---------------|-----------------|
| 30 | 743 | 714 | 667 | 620 | 583 | 541 | 503 | 465 | 442 | 409 | 381 | 315 | | | | |
| 31 | 752 | 724 | 677 | 630 | 588 | 550 | 508 | 475 | 447 | 414 | 385 | 320 | | | | |
| 32 | 766 | 738 | 691 | 644 | 602 | 559 | 517 | 484 | 456 | 423 | 395 | 324 | | | | |
| 33 | 776 | 747 | 700 | 653 | 611 | 569 | 526 | 489 | 461 | 428 | 400 | 329 | | | | |
| 34 | 790 | 761 | 710 | 658 | 616 | 573 | 531 | 498 | 470 | 432 | 404 | 334 | | | | |
| 35 | 799 | 771 | 719 | 667 | 625 | 583 | 541 | 503 | 475 | 437 | 409 | 338 | | | | |
| 36 | 808 | 780 | 729 | 677 | 635 | 592 | 545 | 512 | 479 | 447 | 414 | 343 | | | | |
| 37 | 823 | 794 | 743 | 691 | 644 | 602 | 559 | 522 | 489 | 451 | 423 | 348 | | | | |
| 38 | 837 | 804 | 752 | 700 | 653 | 611 | 564 | 526 | 498 | 461 | 428 | 353 | | | | |
| 39 | 841 | 808 | 757 | 705 | 658 | 611 | 569 | 531 | 498 | 461 | 432 | 357 | | | | |
| 40 | 851 | 818 | 766 | 714 | 667 | 620 | 573 | 536 | 508 | 465 | 437 | 362 | | | | |
| 41 | 860 | 832 | 776 | 719 | 677 | 630 | 583 | 545 | 512 | 475 | 442 | 367 | | | | |
| 42 | 870 | 841 | 785 | 729 | 682 | 635 | 588 | 550 | 517 | 479 | 447 | 367 | | | | |
| 43 | 884 | 851 | 794 | 738 | 691 | 644 | 597 | 555 | 526 | 484 | 451 | 371 | | | | |
| 44 | 888 | 855 | 799 | 743 | 696 | 649 | 602 | 559 | 526 | 489 | 456 | 376 | | | | |
| 45 | 902 | 870 | 813 | 757 | 710 | 658 | 611 | 569 | 536 | 498 | 465 | 381 | | | | |
| 46 | 912 | 879 | 823 | 766 | 714 | 667 | 616 | 578 | 545 | 503 | 470 | 385 | | | | |
| 47 | 921 | 888 | 832 | 776 | 724 | 672 | 625 | 583 | 550 | 508 | 475 | 390 | | | | |
| 48 | 935 | 902 | 841 | 780 | 733 | 682 | 630 | 588 | 555 | 512 | 479 | 395 | | | | |
| 49 | 945 | 912 | 851 | 790 | 738 | 691 | 639 | 597 | 559 | 517 | 484 | 400 | | | | |
| 50 | 954 | 921 | 860 | 799 | 747 | 696 | 644 | 602 | 569 | 526 | 489 | 404 | | | | |
| 51 | 964 | 931 | 870 | 808 | 757 | 705 | 653 | 611 | 573 | 531 | 494 | 409 | | | | |
| 52 | 968 | 935 | 874 | 813 | 761 | 710 | 658 | 611 | 578 | 531 | 498 | 409 | | | | |
| 53 | 982 | 945 | 884 | 823 | 771 | 714 | 663 | 620 | 583 | 541 | 503 | 414 | | | | |
| 54 | 992 | 954 | 893 | 832 | 776 | 724 | 672 | 625 | 588 | 545 | 508 | 418 | | | | |
| 55 | 1006 | 973 | 907 | 841 | 790 | 733 | 682 | 635 | 597 | 555 | 517 | 428 | | | | |
| 56 | 1025 | 987 | 921 | 855 | 804 | 747 | 691 | 644 | 606 | 564 | 526 | 432 | | | | |
| 57 | 1043 | 1006 | 940 | 874 | 818 | 761 | 705 | 658 | 620 | 573 | 536 | 442 | | | | |
| 58 | 1076 | 1034 | 968 | 902 | 841 | 785 | 729 | 677 | 639 | 592 | 550 | 456 | | | | |
| 59 | 1119 | 1076 | 1006 | 935 | 874 | 813 | 757 | 705 | 663 | 616 | 573 | 475 | | | | |
| 60 | 1166 | 1123 | 1048 | 973 | 912 | 851 | 785 | 733 | 691 | 639 | 597 | 494 | | | | |
| 61 | 1199 | 1156 | 1081 | 1006 | 940 | 874 | 813 | 757 | 714 | 658 | 616 | 508 | | | | |
| 62 | 1227 | 1180 | 1105 | 1029 | 959 | 893 | 827 | 776 | 729 | 672 | 630 | 517 | | | | |
| 63 | 1246 | 1203 | 1123 | 1043 | 978 | 912 | 841 | 785 | 743 | 686 | 639 | 526 | | | | |
| 64 | 1274 | 1227 | 1147 | 1067 | 996 | 931 | 860 | 804 | 757 | 700 | 653 | 541 | | | | |
| 65 | 1297 | 1250 | 1170 | 1090 | 1020 | 949 | 879 | 818 | 771 | 714 | 667 | 550 | | | | |
| 66 | 1335 | 1288 | 1203 | 1119 | 1048 | 973 | 902 | 841 | 794 | 733 | 686 | 564 | | | | |
| 67 | 1387 | 1340 | 1250 | 1161 | 1086 | 1011 | 940 | 874 | 827 | 761 | 714 | 588 | | | | |
| 68 | 1438 | 1387 | 1297 | 1208 | 1128 | 1053 | 973 | 907 | 855 | 790 | 738 | 611 | | | | |
| 69 | 1490 | 1438 | 1344 | 1250 | 1170 | 1090 | 1011 | 940 | 888 | 818 | 766 | 630 | | | | |
| 70 | 1546 | 1490 | 1391 | 1293 | 1213 | 1128 | 1043 | 973 | 917 | 851 | 794 | 653 | | | | |
| 71 | 1598 | 1537 | 1438 | 1340 | 1250 | 1166 | 1081 | 1006 | 949 | 879 | 818 | 677 | | | | |
| 72 | 1650 | 1589 | 1485 | 1382 | 1293 | 1203 | 1114 | 1039 | 982 | 907 | 846 | 700 | | | | |
| 73 | 1701 | 1640 | 1532 | 1424 | 1335 | 1241 | 1152 | 1072 | 1011 | 935 | 874 | 719 | | | | |
| 74 | 1753 | 1692 | 1579 | 1466 | 1372 | 1278 | 1184 | 1105 | 1043 | 964 | 902 | 743 | | | | |
| 75 | 1805 | 1739 | 1626 | 1513 | 1415 | 1316 | 1222 | 1137 | 1072 | 992 | 926 | 766 | | | | |

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 220

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|------------------|---------------|-------------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011-2013 | Symbol | 1990-2010 | Symbol | 1989 & Prior |
| (a) | | | | | | | | | | | | | (b) | | (c) | |
| 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 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 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 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 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- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | | | | |
| 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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 763 | 748 | 726 | 704 | 675 | 647 | 625 | 595 | 566 | 538 | 516 | 472 | | | | | |
| 59 | 845 | 829 | 806 | 782 | 750 | 717 | 692 | 660 | 628 | 597 | 572 | 523 | | | | | |
| 60 | 936 | 919 | 892 | 866 | 831 | 794 | 767 | 732 | 695 | 660 | 634 | 581 | | | | | |
| 61 | 1023 | 1004 | 975 | 945 | 907 | 867 | 838 | 800 | 760 | 722 | 692 | 634 | | | | | |
| 62 | 1104 | 1082 | 1051 | 1020 | 978 | 935 | 904 | 861 | 820 | 778 | 747 | 684 | | | | | |
| 63 | 1185 | 1163 | 1129 | 1095 | 1050 | 1005 | 970 | 926 | 881 | 835 | 801 | 734 | | | | | |
| 64 | 1266 | 1242 | 1205 | 1169 | 1122 | 1073 | 1036 | 988 | 941 | 892 | 856 | 784 | | | | | |
| 65 | 1348 | 1322 | 1283 | 1245 | 1194 | 1142 | 1104 | 1053 | 1001 | 950 | 911 | 833 | | | | | |
| 66 | 1470 | 1442 | 1399 | 1357 | 1301 | 1245 | 1204 | 1148 | 1092 | 1035 | 994 | 910 | | | | | |
| 67 | 1632 | 1601 | 1554 | 1507 | 1445 | 1383 | 1336 | 1274 | 1211 | 1150 | 1103 | 1010 | | | | | |
| 68 | 1793 | 1760 | 1708 | 1657 | 1589 | 1520 | 1469 | 1401 | 1332 | 1264 | 1213 | 1110 | | | | | |
| 69 | 1955 | 1918 | 1862 | 1807 | 1732 | 1658 | 1602 | 1527 | 1452 | 1379 | 1323 | 1211 | | | | | |
| 70 | 2118 | 2077 | 2017 | 1957 | 1876 | 1795 | 1735 | 1654 | 1573 | 1492 | 1432 | 1311 | | | | | |
| 71 | 2280 | 2236 | 2171 | 2107 | 2020 | 1933 | 1867 | 1780 | 1693 | 1607 | 1542 | 1411 | | | | | |
| 72 | 2442 | 2395 | 2326 | 2256 | 2162 | 2070 | 2001 | 1907 | 1814 | 1721 | 1651 | 1511 | | | | | |
| 73 | 2603 | 2555 | 2480 | 2405 | 2306 | 2206 | 2133 | 2033 | 1935 | 1835 | 1761 | 1613 | | | | | |
| 74 | 2767 | 2714 | 2634 | 2555 | 2450 | 2345 | 2265 | 2159 | 2055 | 1949 | 1870 | 1713 | | | | | |
| 75 | 2928 | 2872 | 2789 | 2705 | 2593 | 2481 | 2398 | 2287 | 2176 | 2064 | 1980 | 1813 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 311 | 298 | 279 | 260 | 241 | 228 | 209 | 197 | 184 | 171 | 159 | 133 | 1 | 171 | 1 | 82 | |
| 2 | 412 | 399 | 374 | 349 | 323 | 304 | 279 | 260 | 247 | 228 | 216 | 178 | 2 | 197 | 2 | 101 | |
| 3 | 450 | 431 | 406 | 380 | 355 | 330 | 304 | 285 | 266 | 247 | 228 | 190 | 3 | 228 | 3 | 127 | |
| 4 | 526 | 507 | 476 | 444 | 412 | 387 | 355 | 336 | 317 | 292 | 273 | 222 | 4 | 247 | 4 | 139 | |
| 5 | 577 | 558 | 520 | 482 | 450 | 418 | 393 | 361 | 342 | 317 | 298 | 247 | 5 | 260 | 5 | 165 | |
| 6 | 602 | 583 | 545 | 507 | 476 | 444 | 412 | 380 | 361 | 330 | 311 | 254 | 6 | 273 | 6 | 178 | |
| 7 | 634 | 609 | 571 | 533 | 495 | 463 | 431 | 399 | 374 | 349 | 323 | 266 | 7 | 285 | 7 | 197 | |
| 8 | 659 | 640 | 596 | 552 | 520 | 482 | 450 | 418 | 393 | 361 | 342 | 279 | 8 | 298 | 8 | 235 | |
| 10 | 685 | 659 | 615 | 571 | 533 | 501 | 463 | 431 | 406 | 374 | 349 | 292 | 10 | 317 | 10 | 273 | |
| 11 | 704 | 678 | 634 | 590 | 552 | 514 | 476 | 444 | 418 | 387 | 361 | 298 | 11 | 336 | 11 | 298 | |
| 12 | 729 | 704 | 659 | 615 | 571 | 533 | 495 | 463 | 437 | 399 | 374 | 311 | 12 | 342 | 12 | 330 | |
| 13 | 754 | 723 | 678 | 634 | 590 | 552 | 507 | 476 | 450 | 412 | 387 | 317 | 13 | 355 | 13 | 355 | |
| 14 | 773 | 748 | 697 | 647 | 609 | 564 | 526 | 488 | 463 | 425 | 399 | 330 | 14 | 380 | 14 | 393 | |
| 15 | 786 | 761 | 710 | 659 | 615 | 577 | 533 | 495 | 469 | 431 | 406 | 336 | 15 | 399 | 15 | 425 | |
| 16 | 793 | 767 | 716 | 666 | 621 | 583 | 539 | 501 | 476 | 437 | 406 | 336 | 16 | 412 | 16 | 469 | |
| 17 | 812 | 780 | 729 | 678 | 634 | 590 | 545 | 514 | 482 | 444 | 418 | 342 | 17 | 431 | 17 | 495 | |
| 18 | 831 | 799 | 748 | 697 | 653 | 609 | 564 | 526 | 495 | 456 | 425 | 349 | 18 | 450 | 18 | 539 | |
| 19 | 843 | 812 | 761 | 710 | 659 | 615 | 571 | 533 | 501 | 463 | 431 | 355 | 19 | 476 | 19 | 571 | |
| 20 | 869 | 837 | 780 | 723 | 678 | 634 | 583 | 545 | 514 | 476 | 444 | 368 | 20 | 488 | 20 | 609 | |
| 21 | 888 | 856 | 799 | 742 | 697 | 647 | 602 | 558 | 526 | 488 | 456 | 374 | 21 | 507 | 21 | 691 | |
| 22 | 900 | 869 | 812 | 754 | 704 | 659 | 609 | 571 | 533 | 495 | 463 | 380 | 22 | 539 | | | |
| 23 | 913 | 881 | 824 | 767 | 716 | 666 | 621 | 577 | 545 | 501 | 469 | 387 | 23 | 558 | | | |
| 24 | 938 | 900 | 843 | 786 | 735 | 685 | 634 | 590 | 558 | 514 | 482 | 399 | 24 | 583 | | | |
| 25 | 945 | 907 | 850 | 793 | 742 | 691 | 640 | 596 | 558 | 520 | 482 | 399 | 25 | 628 | | | |
| 26 | 957 | 926 | 862 | 799 | 748 | 697 | 647 | 602 | 571 | 526 | 495 | 406 | 26 | 685 | | | |
| 27 | 970 | 938 | 875 | 812 | 761 | 710 | 659 | 615 | 577 | 533 | 501 | 412 | | | | | |
| 28 | 976 | 945 | 881 | 818 | 767 | 716 | 659 | 615 | 583 | 539 | 501 | 412 | | | | | |
| 29 | 995 | 957 | 894 | 831 | 780 | 723 | 672 | 628 | 590 | 545 | 507 | 418 | | | | | |

TERRITORY 230

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | | (c) | Prior | |
| 30 | 1002 | 964 | 900 | 837 | 786 | 729 | 678 | 628 | 596 | 552 | 514 | 425 | | | | | |
| 31 | 1014 | 976 | 913 | 850 | 793 | 742 | 685 | 640 | 602 | 558 | 520 | 431 | | | | | |
| 32 | 1033 | 995 | 932 | 869 | 812 | 754 | 697 | 653 | 615 | 571 | 533 | 437 | | | | | |
| 33 | 1046 | 1008 | 945 | 881 | 824 | 767 | 710 | 659 | 621 | 577 | 539 | 444 | | | | | |
| 34 | 1065 | 1027 | 957 | 888 | 831 | 773 | 716 | 672 | 634 | 583 | 545 | 450 | | | | | |
| 35 | 1078 | 1040 | 970 | 900 | 843 | 786 | 729 | 678 | 640 | 590 | 552 | 456 | | | | | |
| 36 | 1090 | 1052 | 983 | 913 | 856 | 799 | 735 | 691 | 647 | 602 | 558 | 463 | | | | | |
| 37 | 1110 | 1071 | 1002 | 932 | 869 | 812 | 754 | 704 | 659 | 609 | 571 | 469 | | | | | |
| 38 | 1129 | 1084 | 1014 | 945 | 881 | 824 | 761 | 710 | 672 | 621 | 577 | 476 | | | | | |
| 39 | 1135 | 1090 | 1021 | 951 | 888 | 824 | 767 | 716 | 672 | 621 | 583 | 482 | | | | | |
| 40 | 1148 | 1103 | 1033 | 964 | 900 | 837 | 773 | 723 | 685 | 628 | 590 | 488 | | | | | |
| 41 | 1160 | 1122 | 1046 | 970 | 913 | 850 | 786 | 735 | 691 | 640 | 596 | 495 | | | | | |
| 42 | 1173 | 1135 | 1059 | 983 | 919 | 856 | 793 | 742 | 697 | 647 | 602 | 495 | | | | | |
| 43 | 1192 | 1148 | 1071 | 995 | 932 | 869 | 805 | 748 | 710 | 653 | 609 | 501 | | | | | |
| 44 | 1198 | 1154 | 1078 | 1002 | 938 | 875 | 812 | 754 | 710 | 659 | 615 | 507 | | | | | |
| 45 | 1217 | 1173 | 1097 | 1021 | 957 | 888 | 824 | 767 | 723 | 672 | 628 | 514 | | | | | |
| 46 | 1230 | 1186 | 1110 | 1033 | 964 | 900 | 831 | 780 | 735 | 678 | 634 | 520 | | | | | |
| 47 | 1243 | 1198 | 1122 | 1046 | 976 | 907 | 843 | 786 | 742 | 685 | 640 | 526 | | | | | |
| 48 | 1262 | 1217 | 1135 | 1052 | 989 | 919 | 850 | 793 | 748 | 691 | 647 | 533 | | | | | |
| 49 | 1274 | 1230 | 1148 | 1065 | 995 | 932 | 862 | 805 | 754 | 697 | 653 | 539 | | | | | |
| 50 | 1287 | 1243 | 1160 | 1078 | 1008 | 938 | 869 | 812 | 767 | 710 | 659 | 545 | | | | | |
| 51 | 1300 | 1255 | 1173 | 1090 | 1021 | 951 | 881 | 824 | 773 | 716 | 666 | 552 | | | | | |
| 52 | 1306 | 1262 | 1179 | 1097 | 1027 | 957 | 888 | 824 | 780 | 716 | 672 | 552 | | | | | |
| 53 | 1325 | 1274 | 1192 | 1110 | 1040 | 964 | 894 | 837 | 786 | 729 | 678 | 558 | | | | | |
| 54 | 1338 | 1287 | 1205 | 1122 | 1046 | 976 | 907 | 843 | 793 | 735 | 685 | 564 | | | | | |
| 55 | 1357 | 1312 | 1224 | 1135 | 1065 | 989 | 919 | 856 | 805 | 748 | 697 | 577 | | | | | |
| 56 | 1382 | 1331 | 1243 | 1154 | 1084 | 1008 | 932 | 869 | 818 | 761 | 710 | 583 | | | | | |
| 57 | 1407 | 1357 | 1268 | 1179 | 1103 | 1027 | 951 | 888 | 837 | 773 | 723 | 596 | | | | | |
| 58 | 1452 | 1395 | 1306 | 1217 | 1135 | 1059 | 983 | 913 | 862 | 799 | 742 | 615 | | | | | |
| 59 | 1509 | 1452 | 1357 | 1262 | 1179 | 1097 | 1021 | 951 | 894 | 831 | 773 | 640 | | | | | |
| 60 | 1572 | 1515 | 1414 | 1312 | 1230 | 1148 | 1059 | 989 | 932 | 862 | 805 | 666 | | | | | |
| 61 | 1617 | 1560 | 1458 | 1357 | 1268 | 1179 | 1097 | 1021 | 964 | 888 | 831 | 685 | | | | | |
| 62 | 1655 | 1591 | 1490 | 1388 | 1293 | 1205 | 1116 | 1046 | 983 | 907 | 850 | 697 | | | | | |
| 63 | 1680 | 1623 | 1515 | 1407 | 1319 | 1230 | 1135 | 1059 | 1002 | 926 | 862 | 710 | | | | | |
| 64 | 1718 | 1655 | 1547 | 1439 | 1344 | 1255 | 1160 | 1084 | 1021 | 945 | 881 | 729 | | | | | |
| 65 | 1750 | 1686 | 1579 | 1471 | 1376 | 1281 | 1186 | 1103 | 1040 | 964 | 900 | 742 | | | | | |
| 66 | 1801 | 1737 | 1623 | 1509 | 1414 | 1312 | 1217 | 1135 | 1071 | 989 | 926 | 761 | | | | | |
| 67 | 1870 | 1807 | 1686 | 1566 | 1465 | 1363 | 1268 | 1179 | 1116 | 1027 | 964 | 793 | | | | | |
| 68 | 1940 | 1870 | 1750 | 1629 | 1522 | 1420 | 1312 | 1224 | 1154 | 1065 | 995 | 824 | | | | | |
| 69 | 2010 | 1940 | 1813 | 1686 | 1579 | 1471 | 1363 | 1268 | 1198 | 1103 | 1033 | 850 | | | | | |
| 70 | 2086 | 2010 | 1877 | 1744 | 1636 | 1522 | 1407 | 1312 | 1236 | 1148 | 1071 | 881 | | | | | |
| 71 | 2156 | 2073 | 1940 | 1807 | 1686 | 1572 | 1458 | 1357 | 1281 | 1186 | 1103 | 913 | | | | | |
| 72 | 2225 | 2143 | 2003 | 1864 | 1744 | 1623 | 1503 | 1401 | 1325 | 1224 | 1141 | 945 | | | | | |
| 73 | 2295 | 2213 | 2067 | 1921 | 1801 | 1674 | 1553 | 1446 | 1363 | 1262 | 1179 | 970 | | | | | |
| 74 | 2365 | 2282 | 2130 | 1978 | 1851 | 1724 | 1598 | 1490 | 1407 | 1300 | 1217 | 1002 | | | | | |
| 75 | 2435 | 2346 | 2194 | 2041 | 1908 | 1775 | 1648 | 1534 | 1446 | 1338 | 1249 | 1033 | | | | | |

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 240

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (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 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 571 | 560 | 543 | 527 | 505 | 484 | 468 | 446 | 424 | 403 | 386 | 353 | | | | | |
| 59 | 633 | 620 | 603 | 585 | 561 | 537 | 518 | 494 | 470 | 447 | 428 | 392 | | | | | |
| 60 | 701 | 688 | 668 | 648 | 622 | 594 | 574 | 548 | 520 | 494 | 474 | 435 | | | | | |
| 61 | 766 | 751 | 729 | 707 | 679 | 649 | 627 | 598 | 569 | 540 | 518 | 474 | | | | | |
| 62 | 826 | 810 | 787 | 763 | 732 | 700 | 677 | 645 | 614 | 582 | 559 | 512 | | | | | |
| 63 | 887 | 870 | 845 | 820 | 785 | 752 | 726 | 693 | 659 | 625 | 600 | 549 | | | | | |
| 64 | 947 | 930 | 902 | 875 | 839 | 803 | 776 | 739 | 704 | 668 | 640 | 586 | | | | | |
| 65 | 1009 | 989 | 960 | 932 | 893 | 855 | 826 | 788 | 749 | 711 | 682 | 624 | | | | | |
| 66 | 1100 | 1079 | 1047 | 1015 | 974 | 932 | 901 | 859 | 817 | 774 | 744 | 681 | | | | | |
| 67 | 1221 | 1198 | 1163 | 1128 | 1081 | 1035 | 1000 | 954 | 906 | 860 | 825 | 756 | | | | | |
| 68 | 1342 | 1317 | 1278 | 1240 | 1189 | 1137 | 1099 | 1048 | 997 | 946 | 908 | 831 | | | | | |
| 69 | 1463 | 1436 | 1394 | 1352 | 1296 | 1241 | 1199 | 1143 | 1087 | 1032 | 990 | 906 | | | | | |
| 70 | 1585 | 1554 | 1509 | 1464 | 1404 | 1343 | 1298 | 1238 | 1177 | 1117 | 1071 | 981 | | | | | |
| 71 | 1706 | 1673 | 1625 | 1576 | 1511 | 1447 | 1397 | 1332 | 1267 | 1202 | 1154 | 1056 | | | | | |
| 72 | 1827 | 1792 | 1740 | 1689 | 1618 | 1549 | 1497 | 1427 | 1357 | 1288 | 1235 | 1131 | | | | | |
| 73 | 1948 | 1912 | 1856 | 1800 | 1726 | 1651 | 1596 | 1521 | 1448 | 1373 | 1318 | 1207 | | | | | |
| 74 | 2070 | 2031 | 1971 | 1912 | 1834 | 1755 | 1695 | 1616 | 1538 | 1459 | 1399 | 1282 | | | | | |
| 75 | 2191 | 2149 | 2087 | 2024 | 1940 | 1857 | 1794 | 1712 | 1628 | 1544 | 1482 | 1356 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 351 | 337 | 315 | 294 | 272 | 258 | 236 | 222 | 208 | 193 | 179 | 150 | 1 | 193 | 1 | 93 | |
| 2 | 465 | 451 | 422 | 394 | 365 | 344 | 315 | 294 | 279 | 258 | 243 | 200 | 2 | 222 | 2 | 115 | |
| 3 | 508 | 487 | 458 | 430 | 401 | 372 | 344 | 322 | 301 | 279 | 258 | 215 | 3 | 258 | 3 | 143 | |
| 4 | 594 | 573 | 537 | 501 | 465 | 437 | 401 | 379 | 358 | 329 | 308 | 251 | 4 | 279 | 4 | 158 | |
| 5 | 652 | 630 | 587 | 544 | 508 | 473 | 444 | 408 | 387 | 358 | 337 | 279 | 5 | 294 | 5 | 186 | |
| 6 | 680 | 659 | 616 | 573 | 537 | 501 | 465 | 430 | 408 | 372 | 351 | 286 | 6 | 308 | 6 | 200 | |
| 7 | 716 | 687 | 644 | 601 | 558 | 523 | 487 | 451 | 422 | 394 | 365 | 301 | 7 | 322 | 7 | 222 | |
| 8 | 745 | 723 | 673 | 623 | 587 | 544 | 508 | 473 | 444 | 408 | 387 | 315 | 8 | 337 | 8 | 265 | |
| 10 | 773 | 745 | 695 | 644 | 601 | 566 | 523 | 487 | 458 | 422 | 394 | 329 | 10 | 358 | 10 | 308 | |
| 11 | 795 | 766 | 716 | 666 | 623 | 580 | 537 | 501 | 473 | 437 | 408 | 337 | 11 | 379 | 11 | 337 | |
| 12 | 823 | 795 | 745 | 695 | 644 | 601 | 558 | 523 | 494 | 451 | 422 | 351 | 12 | 387 | 12 | 372 | |
| 13 | 852 | 816 | 766 | 716 | 666 | 623 | 573 | 537 | 508 | 465 | 437 | 358 | 13 | 401 | 13 | 401 | |
| 14 | 874 | 845 | 788 | 730 | 687 | 637 | 594 | 551 | 523 | 480 | 451 | 372 | 14 | 430 | 14 | 444 | |
| 15 | 888 | 859 | 802 | 745 | 695 | 652 | 601 | 558 | 530 | 487 | 458 | 379 | 15 | 451 | 15 | 480 | |
| 16 | 895 | 866 | 809 | 752 | 702 | 659 | 609 | 566 | 537 | 494 | 458 | 379 | 16 | 465 | 16 | 530 | |
| 17 | 916 | 881 | 823 | 766 | 716 | 666 | 616 | 580 | 544 | 501 | 473 | 387 | 17 | 487 | 17 | 558 | |
| 18 | 938 | 902 | 845 | 788 | 737 | 687 | 637 | 594 | 558 | 516 | 480 | 394 | 18 | 508 | 18 | 609 | |
| 19 | 952 | 916 | 859 | 802 | 745 | 695 | 644 | 601 | 566 | 523 | 487 | 401 | 19 | 537 | 19 | 644 | |
| 20 | 981 | 945 | 881 | 816 | 766 | 716 | 659 | 616 | 580 | 537 | 501 | 415 | 20 | 551 | 20 | 687 | |
| 21 | 1002 | 967 | 902 | 838 | 788 | 730 | 680 | 630 | 594 | 551 | 516 | 422 | 21 | 573 | 21 | 780 | |
| 22 | 1017 | 981 | 916 | 852 | 795 | 745 | 687 | 644 | 601 | 558 | 523 | 430 | 22 | 609 | | | |
| 23 | 1031 | 995 | 931 | 866 | 809 | 752 | 702 | 652 | 616 | 566 | 530 | 437 | 23 | 630 | | | |
| 24 | 1060 | 1017 | 952 | 888 | 831 | 773 | 716 | 666 | 630 | 580 | 544 | 451 | 24 | 659 | | | |
| 25 | 1067 | 1024 | 959 | 895 | 838 | 780 | 723 | 673 | 630 | 587 | 544 | 451 | 25 | 709 | | | |
| 26 | 1081 | 1045 | 974 | 902 | 845 | 788 | 730 | 680 | 644 | 594 | 558 | 458 | 26 | 773 | | | |
| 27 | 1095 | 1060 | 988 | 916 | 859 | 802 | 745 | 695 | 652 | 601 | 566 | 465 | | | | | |
| 28 | 1103 | 1067 | 995 | 924 | 866 | 809 | 745 | 695 | 659 | 609 | 566 | 465 | | | | | |
| 29 | 1124 | 1081 | 1010 | 938 | 881 | 816 | 759 | 709 | 666 | 616 | 573 | 473 | | | | | |

TERRITORY 250

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 30 | 1131 | 1088 | 1017 | 945 | 888 | 823 | 766 | 709 | 673 | 623 | 580 | 480 | | | | | |
| 31 | 1146 | 1103 | 1031 | 959 | 895 | 838 | 773 | 723 | 680 | 630 | 587 | 487 | | | | | |
| 32 | 1167 | 1124 | 1053 | 981 | 916 | 852 | 788 | 737 | 695 | 644 | 601 | 494 | | | | | |
| 33 | 1181 | 1138 | 1067 | 995 | 931 | 866 | 802 | 745 | 702 | 652 | 609 | 501 | | | | | |
| 34 | 1203 | 1160 | 1081 | 1002 | 938 | 874 | 809 | 759 | 716 | 659 | 616 | 508 | | | | | |
| 35 | 1217 | 1174 | 1095 | 1017 | 952 | 888 | 823 | 766 | 723 | 666 | 623 | 516 | | | | | |
| 36 | 1232 | 1189 | 1110 | 1031 | 967 | 902 | 831 | 780 | 730 | 680 | 630 | 523 | | | | | |
| 37 | 1253 | 1210 | 1131 | 1053 | 981 | 916 | 852 | 795 | 745 | 687 | 644 | 530 | | | | | |
| 38 | 1274 | 1224 | 1146 | 1067 | 995 | 931 | 859 | 802 | 759 | 702 | 652 | 537 | | | | | |
| 39 | 1282 | 1232 | 1153 | 1074 | 1002 | 931 | 866 | 809 | 759 | 702 | 659 | 544 | | | | | |
| 40 | 1296 | 1246 | 1167 | 1088 | 1017 | 945 | 874 | 816 | 773 | 709 | 666 | 551 | | | | | |
| 41 | 1310 | 1267 | 1181 | 1095 | 1031 | 959 | 888 | 831 | 780 | 723 | 673 | 558 | | | | | |
| 42 | 1325 | 1282 | 1196 | 1110 | 1038 | 967 | 895 | 838 | 788 | 730 | 680 | 558 | | | | | |
| 43 | 1346 | 1296 | 1210 | 1124 | 1053 | 981 | 909 | 845 | 802 | 737 | 687 | 566 | | | | | |
| 44 | 1353 | 1303 | 1217 | 1131 | 1060 | 988 | 916 | 852 | 802 | 745 | 695 | 573 | | | | | |
| 45 | 1375 | 1325 | 1239 | 1153 | 1081 | 1002 | 931 | 866 | 816 | 759 | 709 | 580 | | | | | |
| 46 | 1389 | 1339 | 1253 | 1167 | 1088 | 1017 | 938 | 881 | 831 | 766 | 716 | 587 | | | | | |
| 47 | 1403 | 1353 | 1267 | 1181 | 1103 | 1024 | 952 | 888 | 838 | 773 | 723 | 594 | | | | | |
| 48 | 1425 | 1375 | 1282 | 1189 | 1117 | 1038 | 959 | 895 | 845 | 780 | 730 | 601 | | | | | |
| 49 | 1439 | 1389 | 1296 | 1203 | 1124 | 1053 | 974 | 909 | 852 | 788 | 737 | 609 | | | | | |
| 50 | 1453 | 1403 | 1310 | 1217 | 1138 | 1060 | 981 | 916 | 866 | 802 | 745 | 616 | | | | | |
| 51 | 1468 | 1418 | 1325 | 1232 | 1153 | 1074 | 995 | 931 | 874 | 809 | 752 | 623 | | | | | |
| 52 | 1475 | 1425 | 1332 | 1239 | 1160 | 1081 | 1002 | 931 | 881 | 809 | 759 | 623 | | | | | |
| 53 | 1496 | 1439 | 1346 | 1253 | 1174 | 1088 | 1010 | 945 | 888 | 823 | 766 | 630 | | | | | |
| 54 | 1511 | 1453 | 1360 | 1267 | 1181 | 1103 | 1024 | 952 | 895 | 831 | 773 | 637 | | | | | |
| 55 | 1532 | 1482 | 1382 | 1282 | 1203 | 1117 | 1038 | 967 | 909 | 845 | 788 | 652 | | | | | |
| 56 | 1561 | 1504 | 1403 | 1303 | 1224 | 1138 | 1053 | 981 | 924 | 859 | 802 | 659 | | | | | |
| 57 | 1590 | 1532 | 1432 | 1332 | 1246 | 1160 | 1074 | 1002 | 945 | 874 | 816 | 673 | | | | | |
| 58 | 1640 | 1575 | 1475 | 1375 | 1282 | 1196 | 1110 | 1031 | 974 | 902 | 838 | 695 | | | | | |
| 59 | 1704 | 1640 | 1532 | 1425 | 1332 | 1239 | 1153 | 1074 | 1010 | 938 | 874 | 723 | | | | | |
| 60 | 1776 | 1711 | 1597 | 1482 | 1389 | 1296 | 1196 | 1117 | 1053 | 974 | 909 | 752 | | | | | |
| 61 | 1826 | 1761 | 1647 | 1532 | 1432 | 1332 | 1239 | 1153 | 1088 | 1002 | 938 | 773 | | | | | |
| 62 | 1869 | 1797 | 1683 | 1568 | 1461 | 1360 | 1260 | 1181 | 1110 | 1024 | 959 | 788 | | | | | |
| 63 | 1897 | 1833 | 1711 | 1590 | 1489 | 1389 | 1282 | 1196 | 1131 | 1045 | 974 | 802 | | | | | |
| 64 | 1940 | 1869 | 1747 | 1625 | 1518 | 1418 | 1310 | 1224 | 1153 | 1067 | 995 | 823 | | | | | |
| 65 | 1976 | 1905 | 1783 | 1661 | 1554 | 1446 | 1339 | 1246 | 1174 | 1088 | 1017 | 838 | | | | | |
| 66 | 2033 | 1962 | 1833 | 1704 | 1597 | 1482 | 1375 | 1282 | 1210 | 1117 | 1045 | 859 | | | | | |
| 67 | 2112 | 2041 | 1905 | 1769 | 1654 | 1539 | 1432 | 1332 | 1260 | 1160 | 1088 | 895 | | | | | |
| 68 | 2191 | 2112 | 1976 | 1840 | 1718 | 1604 | 1482 | 1382 | 1303 | 1203 | 1124 | 931 | | | | | |
| 69 | 2270 | 2191 | 2048 | 1905 | 1783 | 1661 | 1539 | 1432 | 1353 | 1246 | 1167 | 959 | | | | | |
| 70 | 2356 | 2270 | 2119 | 1969 | 1847 | 1718 | 1590 | 1482 | 1396 | 1296 | 1210 | 995 | | | | | |
| 71 | 2434 | 2341 | 2191 | 2041 | 1905 | 1776 | 1647 | 1532 | 1446 | 1339 | 1246 | 1031 | | | | | |
| 72 | 2513 | 2420 | 2263 | 2105 | 1969 | 1833 | 1697 | 1582 | 1496 | 1382 | 1289 | 1067 | | | | | |
| 73 | 2592 | 2499 | 2334 | 2169 | 2033 | 1890 | 1754 | 1632 | 1539 | 1425 | 1332 | 1095 | | | | | |
| 74 | 2671 | 2578 | 2406 | 2234 | 2091 | 1948 | 1804 | 1683 | 1590 | 1468 | 1375 | 1131 | | | | | |
| 75 | 2749 | 2649 | 2477 | 2306 | 2155 | 2005 | 1862 | 1733 | 1632 | 1511 | 1411 | 1167 | | | | | |

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 260

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|---------------|-----------------------|---------------|-----------------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol | 1990- 2010 | Symbol | 1989 & Prior |
| (a) | | | | | | | | | | | | | (b) | (c) | | |
| 1 | 42 | 41 | 40 | 38 | 37 | 36 | 35 | 32 | 31 | 29 | 28 | 26 | 1 | 32 | 1 | 12 |
| 2 | 55 | 54 | 52 | 51 | 49 | 46 | 45 | 44 | 41 | 38 | 37 | 35 | 2 | 44 | 2 | 14 |
| 3 | 69 | 68 | 65 | 63 | 60 | 58 | 56 | 54 | 51 | 49 | 46 | 42 | 3 | 50 | 3 | 19 |
| 4 | 79 | 78 | 76 | 73 | 70 | 68 | 65 | 61 | 59 | 56 | 54 | 49 | 4 | 55 | 4 | 23 |
| 5 | 88 | 87 | 84 | 82 | 78 | 76 | 73 | 69 | 65 | 63 | 60 | 55 | 5 | 63 | 5 | 27 |
| 6 | 99 | 96 | 93 | 91 | 87 | 83 | 81 | 77 | 73 | 69 | 67 | 60 | 6 | 70 | 6 | 36 |
| 7 | 109 | 106 | 104 | 101 | 96 | 92 | 90 | 84 | 81 | 77 | 74 | 68 | 7 | 77 | 7 | 44 |
| 8 | 116 | 115 | 111 | 108 | 104 | 99 | 96 | 91 | 87 | 82 | 79 | 73 | 8 | 83 | 8 | 51 |
| 10 | 127 | 124 | 120 | 116 | 111 | 108 | 104 | 99 | 93 | 90 | 86 | 78 | 10 | 90 | 10 | 65 |
| 11 | 134 | 132 | 128 | 124 | 119 | 114 | 110 | 105 | 100 | 95 | 91 | 83 | 11 | 97 | 11 | 79 |
| 12 | 141 | 138 | 134 | 131 | 125 | 119 | 115 | 110 | 105 | 100 | 96 | 87 | 12 | 106 | 12 | 92 |
| 13 | 146 | 143 | 140 | 136 | 129 | 124 | 120 | 114 | 109 | 104 | 99 | 91 | 13 | 114 | 13 | 109 |
| 14 | 154 | 150 | 146 | 142 | 136 | 129 | 125 | 119 | 114 | 108 | 104 | 95 | 14 | 123 | 14 | 128 |
| 15 | 160 | 157 | 152 | 147 | 142 | 136 | 131 | 125 | 119 | 113 | 108 | 99 | 15 | 136 | 15 | 155 |
| 16 | 166 | 164 | 159 | 154 | 147 | 141 | 137 | 131 | 124 | 118 | 113 | 104 | 16 | 148 | 16 | 188 |
| 17 | 173 | 170 | 165 | 160 | 154 | 147 | 142 | 136 | 129 | 122 | 118 | 108 | 17 | 165 | 17 | 225 |
| 18 | 180 | 177 | 172 | 166 | 160 | 152 | 147 | 141 | 134 | 127 | 122 | 111 | 18 | 179 | 18 | 269 |
| 19 | 186 | 182 | 177 | 172 | 164 | 157 | 152 | 145 | 138 | 131 | 125 | 115 | 19 | 196 | 19 | 321 |
| 20 | 191 | 187 | 182 | 177 | 169 | 161 | 156 | 148 | 142 | 134 | 129 | 118 | 20 | 218 | 20 | 381 |
| 21 | 197 | 193 | 188 | 183 | 175 | 168 | 161 | 155 | 147 | 140 | 133 | 123 | 21 | 242 | 21 | 527 |
| 22 | 204 | 200 | 193 | 187 | 179 | 172 | 166 | 159 | 151 | 143 | 137 | 125 | 22 | 273 | | |
| 23 | 210 | 206 | 200 | 193 | 186 | 178 | 172 | 164 | 156 | 147 | 142 | 129 | 23 | 306 | | |
| 24 | 215 | 211 | 205 | 198 | 191 | 182 | 177 | 168 | 160 | 151 | 146 | 133 | 24 | 353 | | |
| 25 | 221 | 218 | 211 | 205 | 196 | 188 | 182 | 173 | 165 | 156 | 150 | 137 | 25 | 435 | | |
| 26 | 229 | 224 | 218 | 211 | 202 | 193 | 187 | 178 | 170 | 161 | 155 | 142 | 26 | 534 | | |
| 27 | 236 | 230 | 224 | 218 | 209 | 200 | 193 | 184 | 175 | 166 | 159 | 146 | | | | |
| 28 | 243 | 238 | 232 | 225 | 215 | 206 | 200 | 189 | 180 | 172 | 165 | 151 | | | | |
| 29 | 251 | 247 | 239 | 232 | 223 | 212 | 206 | 196 | 187 | 177 | 170 | 156 | | | | |
| 30 | 259 | 253 | 246 | 238 | 229 | 219 | 211 | 201 | 192 | 182 | 174 | 160 | | | | |
| 31 | 266 | 261 | 253 | 246 | 236 | 225 | 218 | 207 | 197 | 188 | 180 | 165 | | | | |
| 32 | 274 | 269 | 261 | 253 | 243 | 233 | 224 | 214 | 204 | 193 | 186 | 170 | | | | |
| 33 | 283 | 276 | 269 | 261 | 250 | 239 | 232 | 220 | 210 | 198 | 191 | 175 | | | | |
| 34 | 289 | 283 | 275 | 268 | 256 | 244 | 237 | 225 | 215 | 204 | 196 | 179 | | | | |
| 35 | 296 | 291 | 282 | 273 | 262 | 251 | 242 | 230 | 220 | 209 | 200 | 183 | | | | |
| 36 | 303 | 298 | 289 | 280 | 269 | 257 | 248 | 237 | 225 | 214 | 205 | 188 | | | | |
| 37 | 315 | 308 | 300 | 291 | 279 | 266 | 257 | 246 | 234 | 221 | 212 | 195 | | | | |
| 38 | 326 | 320 | 311 | 302 | 289 | 276 | 268 | 255 | 243 | 230 | 221 | 202 | | | | |
| 39 | 338 | 332 | 321 | 311 | 298 | 285 | 276 | 264 | 251 | 238 | 228 | 209 | | | | |
| 40 | 348 | 342 | 332 | 321 | 308 | 296 | 285 | 271 | 259 | 246 | 236 | 215 | | | | |
| 41 | 360 | 353 | 343 | 333 | 319 | 306 | 294 | 282 | 268 | 253 | 243 | 223 | | | | |
| 42 | 371 | 364 | 353 | 343 | 329 | 315 | 303 | 289 | 275 | 261 | 251 | 229 | | | | |
| 43 | 381 | 375 | 364 | 352 | 338 | 324 | 312 | 298 | 284 | 269 | 259 | 237 | | | | |
| 44 | 393 | 385 | 374 | 362 | 348 | 333 | 321 | 306 | 292 | 276 | 265 | 243 | | | | |
| 45 | 403 | 396 | 384 | 372 | 357 | 342 | 330 | 315 | 300 | 284 | 273 | 250 | | | | |
| 46 | 417 | 408 | 397 | 385 | 369 | 353 | 342 | 325 | 310 | 293 | 282 | 259 | | | | |
| 47 | 430 | 422 | 410 | 397 | 381 | 365 | 352 | 335 | 320 | 303 | 291 | 266 | | | | |
| 48 | 444 | 435 | 422 | 410 | 393 | 376 | 364 | 347 | 329 | 312 | 300 | 275 | | | | |
| 49 | 457 | 448 | 435 | 422 | 404 | 388 | 374 | 357 | 339 | 323 | 308 | 283 | | | | |
| 50 | 468 | 460 | 447 | 434 | 416 | 398 | 384 | 366 | 348 | 330 | 317 | 291 | | | | |
| 51 | 483 | 474 | 460 | 445 | 428 | 410 | 396 | 376 | 358 | 340 | 326 | 298 | | | | |
| 52 | 495 | 486 | 472 | 458 | 439 | 420 | 406 | 388 | 369 | 349 | 335 | 307 | | | | |
| 53 | 508 | 498 | 484 | 470 | 451 | 430 | 416 | 397 | 378 | 358 | 343 | 315 | | | | |
| 54 | 529 | 518 | 503 | 488 | 467 | 448 | 433 | 412 | 393 | 372 | 357 | 326 | | | | |
| 55 | 554 | 543 | 527 | 512 | 490 | 470 | 453 | 433 | 411 | 390 | 375 | 343 | | | | |
| 56 | 584 | 572 | 556 | 539 | 517 | 494 | 477 | 456 | 434 | 411 | 394 | 361 | | | | |
| 57 | 616 | 604 | 586 | 568 | 545 | 522 | 504 | 481 | 457 | 434 | 416 | 381 | | | | |

TERRITORY 260

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|-----------------------------------|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | | (c) | Prior | |
| 58 | 664 | 652 | 632 | 613 | 588 | 563 | 544 | 518 | 493 | 468 | 449 | 411 | | | | | |
| 59 | 736 | 722 | 701 | 681 | 653 | 625 | 603 | 575 | 547 | 520 | 498 | 456 | | | | | |
| 60 | 815 | 800 | 777 | 754 | 723 | 691 | 668 | 637 | 605 | 575 | 552 | 506 | | | | | |
| 61 | 891 | 874 | 849 | 823 | 790 | 755 | 730 | 696 | 662 | 628 | 603 | 552 | | | | | |
| 62 | 961 | 942 | 915 | 888 | 851 | 814 | 787 | 750 | 714 | 677 | 650 | 595 | | | | | |
| 63 | 1032 | 1012 | 983 | 954 | 914 | 876 | 845 | 806 | 767 | 727 | 698 | 639 | | | | | |
| 64 | 1102 | 1082 | 1050 | 1018 | 977 | 934 | 902 | 860 | 819 | 777 | 745 | 682 | | | | | |
| 65 | 1174 | 1151 | 1117 | 1084 | 1039 | 995 | 961 | 916 | 872 | 827 | 794 | 726 | | | | | |
| 66 | 1280 | 1256 | 1219 | 1181 | 1133 | 1084 | 1048 | 1000 | 951 | 901 | 865 | 792 | | | | | |
| 67 | 1421 | 1394 | 1353 | 1312 | 1258 | 1204 | 1164 | 1110 | 1055 | 1001 | 960 | 879 | | | | | |
| 68 | 1562 | 1532 | 1487 | 1443 | 1384 | 1324 | 1279 | 1220 | 1160 | 1101 | 1056 | 966 | | | | | |
| 69 | 1702 | 1670 | 1622 | 1573 | 1508 | 1444 | 1395 | 1330 | 1265 | 1201 | 1152 | 1055 | | | | | |
| 70 | 1844 | 1809 | 1756 | 1704 | 1633 | 1563 | 1510 | 1440 | 1370 | 1299 | 1247 | 1142 | | | | | |
| 71 | 1985 | 1947 | 1891 | 1834 | 1759 | 1683 | 1626 | 1550 | 1475 | 1399 | 1343 | 1229 | | | | | |
| 72 | 2126 | 2085 | 2025 | 1965 | 1883 | 1802 | 1742 | 1660 | 1580 | 1499 | 1437 | 1316 | | | | | |
| 73 | 2267 | 2225 | 2159 | 2094 | 2008 | 1921 | 1857 | 1770 | 1684 | 1597 | 1533 | 1404 | | | | | |
| 74 | 2409 | 2363 | 2294 | 2225 | 2134 | 2042 | 1972 | 1880 | 1789 | 1697 | 1628 | 1491 | | | | | |
| 75 | 2550 | 2501 | 2428 | 2355 | 2258 | 2161 | 2088 | 1992 | 1894 | 1797 | 1724 | 1578 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | | (c) | Prior | |
| 1 | 294 | 282 | 264 | 246 | 228 | 216 | 198 | 186 | 174 | 162 | 150 | 126 | 1 | 162 | 1 | 78 | |
| 2 | 390 | 378 | 354 | 330 | 306 | 288 | 264 | 246 | 234 | 216 | 204 | 168 | 2 | 186 | 2 | 96 | |
| 3 | 426 | 408 | 384 | 360 | 336 | 312 | 288 | 270 | 252 | 234 | 216 | 180 | 3 | 216 | 3 | 120 | |
| 4 | 498 | 480 | 450 | 420 | 390 | 366 | 336 | 318 | 300 | 276 | 258 | 210 | 4 | 234 | 4 | 132 | |
| 5 | 546 | 528 | 492 | 456 | 426 | 396 | 372 | 342 | 324 | 300 | 282 | 234 | 5 | 246 | 5 | 156 | |
| 6 | 570 | 552 | 516 | 480 | 450 | 420 | 390 | 360 | 342 | 312 | 294 | 240 | 6 | 258 | 6 | 168 | |
| 7 | 600 | 576 | 540 | 504 | 468 | 438 | 408 | 378 | 354 | 330 | 306 | 252 | 7 | 270 | 7 | 186 | |
| 8 | 624 | 606 | 564 | 522 | 492 | 456 | 426 | 396 | 372 | 342 | 324 | 264 | 8 | 282 | 8 | 222 | |
| 10 | 648 | 624 | 582 | 540 | 504 | 474 | 438 | 408 | 384 | 354 | 330 | 276 | 10 | 300 | 10 | 258 | |
| 11 | 666 | 642 | 600 | 558 | 522 | 486 | 450 | 420 | 396 | 366 | 342 | 282 | 11 | 318 | 11 | 282 | |
| 12 | 690 | 666 | 624 | 582 | 540 | 504 | 468 | 438 | 414 | 378 | 354 | 294 | 12 | 324 | 12 | 312 | |
| 13 | 714 | 684 | 642 | 600 | 558 | 522 | 480 | 450 | 426 | 390 | 366 | 300 | 13 | 336 | 13 | 336 | |
| 14 | 732 | 708 | 660 | 612 | 576 | 534 | 498 | 462 | 438 | 402 | 378 | 312 | 14 | 360 | 14 | 372 | |
| 15 | 744 | 720 | 672 | 624 | 582 | 546 | 504 | 468 | 444 | 408 | 384 | 318 | 15 | 378 | 15 | 402 | |
| 16 | 750 | 726 | 678 | 630 | 588 | 552 | 510 | 474 | 450 | 414 | 384 | 318 | 16 | 390 | 16 | 444 | |
| 17 | 768 | 738 | 690 | 642 | 600 | 558 | 516 | 486 | 456 | 420 | 396 | 324 | 17 | 408 | 17 | 468 | |
| 18 | 786 | 756 | 708 | 660 | 618 | 576 | 534 | 498 | 468 | 432 | 402 | 330 | 18 | 426 | 18 | 510 | |
| 19 | 798 | 768 | 720 | 672 | 624 | 582 | 540 | 504 | 474 | 438 | 408 | 336 | 19 | 450 | 19 | 540 | |
| 20 | 822 | 792 | 738 | 684 | 642 | 600 | 552 | 516 | 486 | 450 | 420 | 348 | 20 | 462 | 20 | 576 | |
| 21 | 840 | 810 | 756 | 702 | 660 | 612 | 570 | 528 | 498 | 462 | 432 | 354 | 21 | 480 | 21 | 654 | |
| 22 | 852 | 822 | 768 | 714 | 666 | 624 | 576 | 540 | 504 | 468 | 438 | 360 | 22 | 510 | | | |
| 23 | 864 | 834 | 780 | 726 | 678 | 630 | 588 | 546 | 516 | 474 | 444 | 366 | 23 | 528 | | | |
| 24 | 888 | 852 | 798 | 744 | 696 | 648 | 600 | 558 | 528 | 486 | 456 | 378 | 24 | 552 | | | |
| 25 | 894 | 858 | 804 | 750 | 702 | 654 | 606 | 564 | 528 | 492 | 456 | 378 | 25 | 594 | | | |
| 26 | 906 | 876 | 816 | 756 | 708 | 660 | 612 | 570 | 540 | 498 | 468 | 384 | 26 | 648 | | | |
| 27 | 918 | 888 | 828 | 768 | 720 | 672 | 624 | 582 | 546 | 504 | 474 | 390 | | | | | |
| 28 | 924 | 894 | 834 | 774 | 726 | 678 | 624 | 582 | 552 | 510 | 474 | 390 | | | | | |
| 29 | 942 | 906 | 846 | 786 | 738 | 684 | 636 | 594 | 558 | 516 | 480 | 396 | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 260

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 30 | 948 | 912 | 852 | 792 | 744 | 690 | 642 | 594 | 564 | 522 | 486 | 402 | | | | | |
| 31 | 960 | 924 | 864 | 804 | 750 | 702 | 648 | 606 | 570 | 528 | 492 | 408 | | | | | |
| 32 | 978 | 942 | 882 | 822 | 768 | 714 | 660 | 618 | 582 | 540 | 504 | 414 | | | | | |
| 33 | 990 | 954 | 894 | 834 | 780 | 726 | 672 | 624 | 588 | 546 | 510 | 420 | | | | | |
| 34 | 1008 | 972 | 906 | 840 | 786 | 732 | 678 | 636 | 600 | 552 | 516 | 426 | | | | | |
| 35 | 1020 | 984 | 918 | 852 | 798 | 744 | 690 | 642 | 606 | 558 | 522 | 432 | | | | | |
| 36 | 1032 | 996 | 930 | 864 | 810 | 756 | 696 | 654 | 612 | 570 | 528 | 438 | | | | | |
| 37 | 1050 | 1014 | 948 | 882 | 822 | 768 | 714 | 666 | 624 | 576 | 540 | 444 | | | | | |
| 38 | 1068 | 1026 | 960 | 894 | 834 | 780 | 720 | 672 | 636 | 588 | 546 | 450 | | | | | |
| 39 | 1074 | 1032 | 966 | 900 | 840 | 780 | 726 | 678 | 636 | 588 | 552 | 456 | | | | | |
| 40 | 1086 | 1044 | 978 | 912 | 852 | 792 | 732 | 684 | 648 | 594 | 558 | 462 | | | | | |
| 41 | 1098 | 1062 | 990 | 918 | 864 | 804 | 744 | 696 | 654 | 606 | 564 | 468 | | | | | |
| 42 | 1110 | 1074 | 1002 | 930 | 870 | 810 | 750 | 702 | 660 | 612 | 570 | 468 | | | | | |
| 43 | 1128 | 1086 | 1014 | 942 | 882 | 822 | 762 | 708 | 672 | 618 | 576 | 474 | | | | | |
| 44 | 1134 | 1092 | 1020 | 948 | 888 | 828 | 768 | 714 | 672 | 624 | 582 | 480 | | | | | |
| 45 | 1152 | 1110 | 1038 | 966 | 906 | 840 | 780 | 726 | 684 | 636 | 594 | 486 | | | | | |
| 46 | 1164 | 1122 | 1050 | 978 | 912 | 852 | 786 | 738 | 696 | 642 | 600 | 492 | | | | | |
| 47 | 1176 | 1134 | 1062 | 990 | 924 | 858 | 798 | 744 | 702 | 648 | 606 | 498 | | | | | |
| 48 | 1194 | 1152 | 1074 | 996 | 936 | 870 | 804 | 750 | 708 | 654 | 612 | 504 | | | | | |
| 49 | 1206 | 1164 | 1086 | 1008 | 942 | 882 | 816 | 762 | 714 | 660 | 618 | 510 | | | | | |
| 50 | 1218 | 1176 | 1098 | 1020 | 954 | 888 | 822 | 768 | 726 | 672 | 624 | 516 | | | | | |
| 51 | 1230 | 1188 | 1110 | 1032 | 966 | 900 | 834 | 780 | 732 | 678 | 630 | 522 | | | | | |
| 52 | 1236 | 1194 | 1116 | 1038 | 972 | 906 | 840 | 780 | 738 | 678 | 636 | 522 | | | | | |
| 53 | 1254 | 1206 | 1128 | 1050 | 984 | 912 | 846 | 792 | 744 | 690 | 642 | 528 | | | | | |
| 54 | 1266 | 1218 | 1140 | 1062 | 990 | 924 | 858 | 798 | 750 | 696 | 648 | 534 | | | | | |
| 55 | 1284 | 1242 | 1158 | 1074 | 1008 | 936 | 870 | 810 | 762 | 708 | 660 | 546 | | | | | |
| 56 | 1308 | 1260 | 1176 | 1092 | 1026 | 954 | 882 | 822 | 774 | 720 | 672 | 552 | | | | | |
| 57 | 1332 | 1284 | 1200 | 1116 | 1044 | 972 | 900 | 840 | 792 | 732 | 684 | 564 | | | | | |
| 58 | 1374 | 1320 | 1236 | 1152 | 1074 | 1002 | 930 | 864 | 816 | 756 | 702 | 582 | | | | | |
| 59 | 1428 | 1374 | 1284 | 1194 | 1116 | 1038 | 966 | 900 | 846 | 786 | 732 | 606 | | | | | |
| 60 | 1488 | 1434 | 1338 | 1242 | 1164 | 1086 | 1002 | 936 | 882 | 816 | 762 | 630 | | | | | |
| 61 | 1530 | 1476 | 1380 | 1284 | 1200 | 1116 | 1038 | 966 | 912 | 840 | 786 | 648 | | | | | |
| 62 | 1566 | 1506 | 1410 | 1314 | 1224 | 1140 | 1056 | 990 | 930 | 858 | 804 | 660 | | | | | |
| 63 | 1590 | 1536 | 1434 | 1332 | 1248 | 1164 | 1074 | 1002 | 948 | 876 | 816 | 672 | | | | | |
| 64 | 1626 | 1566 | 1464 | 1362 | 1272 | 1188 | 1098 | 1026 | 966 | 894 | 834 | 690 | | | | | |
| 65 | 1656 | 1596 | 1494 | 1392 | 1302 | 1212 | 1122 | 1044 | 984 | 912 | 852 | 702 | | | | | |
| 66 | 1704 | 1644 | 1536 | 1428 | 1338 | 1242 | 1152 | 1074 | 1014 | 936 | 876 | 720 | | | | | |
| 67 | 1770 | 1710 | 1596 | 1482 | 1386 | 1290 | 1200 | 1116 | 1056 | 972 | 912 | 750 | | | | | |
| 68 | 1836 | 1770 | 1656 | 1542 | 1440 | 1344 | 1242 | 1158 | 1092 | 1008 | 942 | 780 | | | | | |
| 69 | 1902 | 1836 | 1716 | 1596 | 1494 | 1392 | 1290 | 1200 | 1134 | 1044 | 978 | 804 | | | | | |
| 70 | 1974 | 1902 | 1776 | 1650 | 1548 | 1440 | 1332 | 1242 | 1170 | 1086 | 1014 | 834 | | | | | |
| 71 | 2040 | 1962 | 1836 | 1710 | 1596 | 1488 | 1380 | 1284 | 1212 | 1122 | 1044 | 864 | | | | | |
| 72 | 2106 | 2028 | 1896 | 1764 | 1650 | 1536 | 1422 | 1326 | 1254 | 1158 | 1080 | 894 | | | | | |
| 73 | 2172 | 2094 | 1956 | 1818 | 1704 | 1584 | 1470 | 1368 | 1290 | 1194 | 1116 | 918 | | | | | |
| 74 | 2238 | 2160 | 2016 | 1872 | 1752 | 1632 | 1512 | 1410 | 1332 | 1230 | 1152 | 948 | | | | | |
| 75 | 2304 | 2220 | 2076 | 1932 | 1806 | 1680 | 1560 | 1452 | 1368 | 1266 | 1182 | 978 | | | | | |

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 270

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|------|------|------|------|------|------|------|------|------|---------------|---------------|---------------|---------------|-----------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
| 1 | 28 | 27 | 26 | 25 | 24 | 24 | 23 | 21 | 20 | 19 | 18 | 17 | 1 | 21 | 1 | 8 |
| 2 | 36 | 35 | 34 | 34 | 32 | 30 | 29 | 29 | 27 | 25 | 24 | 23 | 2 | 29 | 2 | 9 |
| 3 | 45 | 45 | 43 | 41 | 39 | 38 | 37 | 35 | 34 | 32 | 30 | 28 | 3 | 33 | 3 | 13 |
| 4 | 52 | 51 | 50 | 48 | 46 | 45 | 43 | 40 | 39 | 37 | 35 | 32 | 4 | 36 | 4 | 15 |
| 5 | 58 | 57 | 55 | 54 | 51 | 50 | 48 | 45 | 43 | 41 | 39 | 36 | 5 | 41 | 5 | 18 |
| 6 | 65 | 63 | 61 | 60 | 57 | 55 | 53 | 50 | 48 | 45 | 44 | 39 | 6 | 46 | 6 | 24 |
| 7 | 71 | 70 | 68 | 66 | 63 | 60 | 59 | 55 | 53 | 50 | 49 | 45 | 7 | 50 | 7 | 29 |
| 8 | 76 | 76 | 73 | 71 | 68 | 65 | 63 | 60 | 57 | 54 | 52 | 48 | 8 | 55 | 8 | 34 |
| 10 | 83 | 81 | 79 | 76 | 73 | 71 | 68 | 65 | 61 | 59 | 56 | 51 | 10 | 59 | 10 | 43 |
| 11 | 88 | 87 | 84 | 81 | 78 | 75 | 72 | 69 | 66 | 62 | 60 | 55 | 11 | 64 | 11 | 52 |
| 12 | 92 | 91 | 88 | 86 | 82 | 78 | 76 | 72 | 69 | 66 | 63 | 57 | 12 | 70 | 12 | 60 |
| 13 | 96 | 94 | 92 | 89 | 85 | 81 | 79 | 75 | 71 | 68 | 65 | 60 | 13 | 75 | 13 | 71 |
| 14 | 101 | 98 | 96 | 93 | 89 | 85 | 82 | 78 | 75 | 71 | 68 | 62 | 14 | 81 | 14 | 84 |
| 15 | 105 | 103 | 100 | 97 | 93 | 89 | 86 | 82 | 78 | 74 | 71 | 65 | 15 | 89 | 15 | 102 |
| 16 | 109 | 108 | 104 | 101 | 97 | 92 | 90 | 86 | 81 | 77 | 74 | 68 | 16 | 97 | 16 | 123 |
| 17 | 113 | 112 | 108 | 105 | 101 | 97 | 93 | 89 | 85 | 80 | 77 | 71 | 17 | 108 | 17 | 148 |
| 18 | 118 | 116 | 113 | 109 | 105 | 100 | 97 | 92 | 88 | 83 | 80 | 73 | 18 | 118 | 18 | 176 |
| 19 | 122 | 119 | 116 | 113 | 108 | 103 | 100 | 95 | 91 | 86 | 82 | 76 | 19 | 129 | 19 | 211 |
| 20 | 125 | 123 | 119 | 116 | 111 | 106 | 102 | 97 | 93 | 88 | 85 | 77 | 20 | 143 | 20 | 250 |
| 21 | 129 | 127 | 123 | 120 | 115 | 110 | 106 | 102 | 97 | 92 | 87 | 81 | 21 | 159 | 21 | 346 |
| 22 | 134 | 131 | 127 | 123 | 118 | 113 | 109 | 104 | 99 | 94 | 90 | 82 | 22 | 179 | | |
| 23 | 138 | 135 | 131 | 127 | 122 | 117 | 113 | 108 | 102 | 97 | 93 | 85 | 23 | 201 | | |
| 24 | 141 | 139 | 134 | 130 | 125 | 119 | 116 | 110 | 105 | 99 | 96 | 87 | 24 | 232 | | |
| 25 | 145 | 143 | 139 | 134 | 129 | 123 | 119 | 113 | 108 | 102 | 98 | 90 | 25 | 286 | | |
| 26 | 150 | 147 | 143 | 139 | 133 | 127 | 123 | 117 | 112 | 106 | 102 | 93 | 26 | 350 | | |
| 27 | 155 | 151 | 147 | 143 | 137 | 131 | 127 | 121 | 115 | 109 | 104 | 96 | | | | |
| 28 | 160 | 156 | 152 | 148 | 141 | 135 | 131 | 124 | 118 | 113 | 108 | 99 | | | | |
| 29 | 165 | 162 | 157 | 152 | 146 | 139 | 135 | 129 | 123 | 116 | 112 | 102 | | | | |
| 30 | 170 | 166 | 161 | 156 | 150 | 144 | 139 | 132 | 126 | 119 | 114 | 105 | | | | |
| 31 | 175 | 171 | 166 | 161 | 155 | 148 | 143 | 136 | 129 | 123 | 118 | 108 | | | | |
| 32 | 180 | 176 | 171 | 166 | 160 | 153 | 147 | 140 | 134 | 127 | 122 | 112 | | | | |
| 33 | 186 | 181 | 176 | 171 | 164 | 157 | 152 | 144 | 138 | 130 | 125 | 115 | | | | |
| 34 | 190 | 186 | 181 | 176 | 168 | 160 | 155 | 148 | 141 | 134 | 129 | 118 | | | | |
| 35 | 194 | 191 | 185 | 179 | 172 | 165 | 159 | 151 | 144 | 137 | 131 | 120 | | | | |
| 36 | 199 | 196 | 190 | 184 | 176 | 169 | 163 | 155 | 148 | 140 | 134 | 123 | | | | |
| 37 | 207 | 202 | 197 | 191 | 183 | 175 | 169 | 161 | 154 | 145 | 139 | 128 | | | | |
| 38 | 214 | 210 | 204 | 198 | 190 | 181 | 176 | 167 | 160 | 151 | 145 | 133 | | | | |
| 39 | 222 | 218 | 211 | 204 | 196 | 187 | 181 | 173 | 165 | 156 | 150 | 137 | | | | |
| 40 | 228 | 224 | 218 | 211 | 202 | 194 | 187 | 178 | 170 | 161 | 155 | 141 | | | | |
| 41 | 236 | 232 | 225 | 218 | 209 | 201 | 193 | 185 | 176 | 166 | 160 | 146 | | | | |
| 42 | 244 | 239 | 232 | 225 | 216 | 207 | 199 | 190 | 181 | 171 | 165 | 150 | | | | |
| 43 | 250 | 246 | 239 | 231 | 222 | 213 | 205 | 196 | 186 | 176 | 170 | 155 | | | | |
| 44 | 258 | 253 | 245 | 238 | 228 | 218 | 211 | 201 | 192 | 181 | 174 | 160 | | | | |
| 45 | 265 | 260 | 252 | 244 | 234 | 224 | 217 | 207 | 197 | 186 | 179 | 164 | | | | |
| 46 | 274 | 268 | 260 | 253 | 242 | 232 | 224 | 213 | 203 | 192 | 185 | 170 | | | | |
| 47 | 282 | 277 | 269 | 260 | 250 | 239 | 231 | 220 | 210 | 199 | 191 | 175 | | | | |
| 48 | 291 | 286 | 277 | 269 | 258 | 247 | 239 | 228 | 216 | 205 | 197 | 181 | | | | |
| 49 | 300 | 294 | 286 | 277 | 265 | 255 | 245 | 234 | 223 | 212 | 202 | 186 | | | | |
| 50 | 307 | 302 | 293 | 285 | 273 | 261 | 252 | 240 | 228 | 217 | 208 | 191 | | | | |
| 51 | 317 | 311 | 302 | 292 | 281 | 269 | 260 | 247 | 235 | 223 | 214 | 196 | | | | |
| 52 | 325 | 319 | 310 | 301 | 288 | 276 | 266 | 255 | 242 | 229 | 220 | 202 | | | | |
| 53 | 333 | 327 | 318 | 308 | 296 | 282 | 273 | 260 | 248 | 235 | 225 | 207 | | | | |
| 54 | 347 | 340 | 330 | 320 | 307 | 294 | 284 | 270 | 258 | 244 | 234 | 214 | | | | |
| 55 | 364 | 356 | 346 | 336 | 322 | 308 | 297 | 284 | 270 | 256 | 246 | 225 | | | | |
| 56 | 383 | 375 | 365 | 354 | 339 | 324 | 313 | 299 | 285 | 270 | 259 | 237 | | | | |
| 57 | 404 | 396 | 385 | 373 | 358 | 343 | 331 | 316 | 300 | 285 | 273 | 250 | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 270

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 436 | 428 | 415 | 402 | 386 | 370 | 357 | 340 | 323 | 307 | 295 | 270 | | | | | |
| 59 | 483 | 474 | 460 | 447 | 428 | 410 | 396 | 377 | 359 | 341 | 327 | 299 | | | | | |
| 60 | 535 | 525 | 510 | 495 | 475 | 454 | 438 | 418 | 397 | 377 | 362 | 332 | | | | | |
| 61 | 585 | 574 | 557 | 540 | 518 | 496 | 479 | 457 | 434 | 412 | 396 | 362 | | | | | |
| 62 | 631 | 618 | 601 | 583 | 559 | 534 | 517 | 492 | 469 | 444 | 427 | 391 | | | | | |
| 63 | 677 | 664 | 645 | 626 | 600 | 575 | 554 | 529 | 503 | 477 | 458 | 419 | | | | | |
| 64 | 723 | 710 | 689 | 668 | 641 | 613 | 592 | 564 | 538 | 510 | 489 | 448 | | | | | |
| 65 | 770 | 755 | 733 | 711 | 682 | 653 | 631 | 601 | 572 | 543 | 521 | 476 | | | | | |
| 66 | 840 | 824 | 800 | 775 | 743 | 711 | 688 | 656 | 624 | 591 | 568 | 520 | | | | | |
| 67 | 932 | 915 | 888 | 861 | 826 | 790 | 764 | 728 | 692 | 657 | 630 | 577 | | | | | |
| 68 | 1025 | 1005 | 976 | 947 | 908 | 869 | 839 | 801 | 761 | 722 | 693 | 634 | | | | | |
| 69 | 1117 | 1096 | 1064 | 1032 | 990 | 948 | 916 | 873 | 830 | 788 | 756 | 692 | | | | | |
| 70 | 1210 | 1187 | 1152 | 1118 | 1072 | 1026 | 991 | 945 | 899 | 853 | 818 | 749 | | | | | |
| 71 | 1303 | 1278 | 1241 | 1204 | 1154 | 1105 | 1067 | 1017 | 968 | 918 | 881 | 806 | | | | | |
| 72 | 1395 | 1368 | 1329 | 1289 | 1236 | 1183 | 1143 | 1089 | 1037 | 984 | 943 | 864 | | | | | |
| 73 | 1488 | 1460 | 1417 | 1374 | 1318 | 1261 | 1219 | 1162 | 1105 | 1048 | 1006 | 921 | | | | | |
| 74 | 1581 | 1551 | 1505 | 1460 | 1400 | 1340 | 1294 | 1234 | 1174 | 1114 | 1068 | 979 | | | | | |
| 75 | 1673 | 1641 | 1593 | 1546 | 1482 | 1418 | 1370 | 1307 | 1243 | 1179 | 1131 | 1036 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 274 | 263 | 246 | 229 | 212 | 201 | 184 | 173 | 162 | 151 | 140 | 117 | 1 | 151 | 1 | 73 | |
| 2 | 363 | 352 | 330 | 307 | 285 | 268 | 246 | 229 | 218 | 201 | 190 | 157 | 2 | 173 | 2 | 89 | |
| 3 | 397 | 380 | 358 | 335 | 313 | 291 | 268 | 252 | 235 | 218 | 201 | 168 | 3 | 201 | 3 | 112 | |
| 4 | 464 | 447 | 419 | 391 | 363 | 341 | 313 | 296 | 280 | 257 | 240 | 196 | 4 | 218 | 4 | 123 | |
| 5 | 509 | 492 | 458 | 425 | 397 | 369 | 347 | 319 | 302 | 280 | 263 | 218 | 5 | 229 | 5 | 145 | |
| 6 | 531 | 514 | 481 | 447 | 419 | 391 | 363 | 335 | 319 | 291 | 274 | 224 | 6 | 240 | 6 | 157 | |
| 7 | 559 | 537 | 503 | 470 | 436 | 408 | 380 | 352 | 330 | 307 | 285 | 235 | 7 | 252 | 7 | 173 | |
| 8 | 581 | 565 | 525 | 486 | 458 | 425 | 397 | 369 | 347 | 319 | 302 | 246 | 8 | 263 | 8 | 207 | |
| 10 | 604 | 581 | 542 | 503 | 470 | 442 | 408 | 380 | 358 | 330 | 307 | 257 | 10 | 280 | 10 | 240 | |
| 11 | 620 | 598 | 559 | 520 | 486 | 453 | 419 | 391 | 369 | 341 | 319 | 263 | 11 | 296 | 11 | 263 | |
| 12 | 643 | 620 | 581 | 542 | 503 | 470 | 436 | 408 | 386 | 352 | 330 | 274 | 12 | 302 | 12 | 291 | |
| 13 | 665 | 637 | 598 | 559 | 520 | 486 | 447 | 419 | 397 | 363 | 341 | 280 | 13 | 313 | 13 | 313 | |
| 14 | 682 | 660 | 615 | 570 | 537 | 498 | 464 | 430 | 408 | 375 | 352 | 291 | 14 | 335 | 14 | 347 | |
| 15 | 693 | 671 | 626 | 581 | 542 | 509 | 470 | 436 | 414 | 380 | 358 | 296 | 15 | 352 | 15 | 375 | |
| 16 | 699 | 676 | 632 | 587 | 548 | 514 | 475 | 442 | 419 | 386 | 358 | 296 | 16 | 363 | 16 | 414 | |
| 17 | 716 | 688 | 643 | 598 | 559 | 520 | 481 | 453 | 425 | 391 | 369 | 302 | 17 | 380 | 17 | 436 | |
| 18 | 732 | 704 | 660 | 615 | 576 | 537 | 498 | 464 | 436 | 402 | 375 | 307 | 18 | 397 | 18 | 475 | |
| 19 | 743 | 716 | 671 | 626 | 581 | 542 | 503 | 470 | 442 | 408 | 380 | 313 | 19 | 419 | 19 | 503 | |
| 20 | 766 | 738 | 688 | 637 | 598 | 559 | 514 | 481 | 453 | 419 | 391 | 324 | 20 | 430 | 20 | 537 | |
| 21 | 783 | 755 | 704 | 654 | 615 | 570 | 531 | 492 | 464 | 430 | 402 | 330 | 21 | 447 | 21 | 609 | |
| 22 | 794 | 766 | 716 | 665 | 620 | 581 | 537 | 503 | 470 | 436 | 408 | 335 | 22 | 475 | | | |
| 23 | 805 | 777 | 727 | 676 | 632 | 587 | 548 | 509 | 481 | 442 | 414 | 341 | 23 | 492 | | | |
| 24 | 827 | 794 | 743 | 693 | 648 | 604 | 559 | 520 | 492 | 453 | 425 | 352 | 24 | 514 | | | |
| 25 | 833 | 799 | 749 | 699 | 654 | 609 | 565 | 525 | 492 | 458 | 425 | 352 | 25 | 553 | | | |
| 26 | 844 | 816 | 760 | 704 | 660 | 615 | 570 | 531 | 503 | 464 | 436 | 358 | 26 | 604 | | | |
| 27 | 855 | 827 | 771 | 716 | 671 | 626 | 581 | 542 | 509 | 470 | 442 | 363 | | | | | |
| 28 | 861 | 833 | 777 | 721 | 676 | 632 | 581 | 542 | 514 | 475 | 442 | 363 | | | | | |
| 29 | 878 | 844 | 788 | 732 | 688 | 637 | 593 | 553 | 520 | 481 | 447 | 369 | | | | | |

TERRITORY 270

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 30 | 883 | 850 | 794 | 738 | 693 | 643 | 598 | 553 | 525 | 486 | 453 | 375 | | | | | |
| 31 | 894 | 861 | 805 | 749 | 699 | 654 | 604 | 565 | 531 | 492 | 458 | 380 | | | | | |
| 32 | 911 | 878 | 822 | 766 | 716 | 665 | 615 | 576 | 542 | 503 | 470 | 386 | | | | | |
| 33 | 922 | 889 | 833 | 777 | 727 | 676 | 626 | 581 | 548 | 509 | 475 | 391 | | | | | |
| 34 | 939 | 906 | 844 | 783 | 732 | 682 | 632 | 593 | 559 | 514 | 481 | 397 | | | | | |
| 35 | 950 | 917 | 855 | 794 | 743 | 693 | 643 | 598 | 565 | 520 | 486 | 402 | | | | | |
| 36 | 961 | 928 | 866 | 805 | 755 | 704 | 648 | 609 | 570 | 531 | 492 | 408 | | | | | |
| 37 | 978 | 945 | 883 | 822 | 766 | 716 | 665 | 620 | 581 | 537 | 503 | 414 | | | | | |
| 38 | 995 | 956 | 894 | 833 | 777 | 727 | 671 | 626 | 593 | 548 | 509 | 419 | | | | | |
| 39 | 1001 | 961 | 900 | 839 | 783 | 727 | 676 | 632 | 593 | 548 | 514 | 425 | | | | | |
| 40 | 1012 | 973 | 911 | 850 | 794 | 738 | 682 | 637 | 604 | 553 | 520 | 430 | | | | | |
| 41 | 1023 | 989 | 922 | 855 | 805 | 749 | 693 | 648 | 609 | 565 | 525 | 436 | | | | | |
| 42 | 1034 | 1001 | 934 | 866 | 811 | 755 | 699 | 654 | 615 | 570 | 531 | 436 | | | | | |
| 43 | 1051 | 1012 | 945 | 878 | 822 | 766 | 710 | 660 | 626 | 576 | 537 | 442 | | | | | |
| 44 | 1057 | 1017 | 950 | 883 | 827 | 771 | 716 | 665 | 626 | 581 | 542 | 447 | | | | | |
| 45 | 1073 | 1034 | 967 | 900 | 844 | 783 | 727 | 676 | 637 | 593 | 553 | 453 | | | | | |
| 46 | 1084 | 1045 | 978 | 911 | 850 | 794 | 732 | 688 | 648 | 598 | 559 | 458 | | | | | |
| 47 | 1096 | 1057 | 989 | 922 | 861 | 799 | 743 | 693 | 654 | 604 | 565 | 464 | | | | | |
| 48 | 1112 | 1073 | 1001 | 928 | 872 | 811 | 749 | 699 | 660 | 609 | 570 | 470 | | | | | |
| 49 | 1124 | 1084 | 1012 | 939 | 878 | 822 | 760 | 710 | 665 | 615 | 576 | 475 | | | | | |
| 50 | 1135 | 1096 | 1023 | 950 | 889 | 827 | 766 | 716 | 676 | 626 | 581 | 481 | | | | | |
| 51 | 1146 | 1107 | 1034 | 961 | 900 | 839 | 777 | 727 | 682 | 632 | 587 | 486 | | | | | |
| 52 | 1152 | 1112 | 1040 | 967 | 906 | 844 | 783 | 727 | 688 | 632 | 593 | 486 | | | | | |
| 53 | 1168 | 1124 | 1051 | 978 | 917 | 850 | 788 | 738 | 693 | 643 | 598 | 492 | | | | | |
| 54 | 1179 | 1135 | 1062 | 989 | 922 | 861 | 799 | 743 | 699 | 648 | 604 | 498 | | | | | |
| 55 | 1196 | 1157 | 1079 | 1001 | 939 | 872 | 811 | 755 | 710 | 660 | 615 | 509 | | | | | |
| 56 | 1219 | 1174 | 1096 | 1017 | 956 | 889 | 822 | 766 | 721 | 671 | 626 | 514 | | | | | |
| 57 | 1241 | 1196 | 1118 | 1040 | 973 | 906 | 839 | 783 | 738 | 682 | 637 | 525 | | | | | |
| 58 | 1280 | 1230 | 1152 | 1073 | 1001 | 934 | 866 | 805 | 760 | 704 | 654 | 542 | | | | | |
| 59 | 1330 | 1280 | 1196 | 1112 | 1040 | 967 | 900 | 839 | 788 | 732 | 682 | 565 | | | | | |
| 60 | 1386 | 1336 | 1247 | 1157 | 1084 | 1012 | 934 | 872 | 822 | 760 | 710 | 587 | | | | | |
| 61 | 1425 | 1375 | 1286 | 1196 | 1118 | 1040 | 967 | 900 | 850 | 783 | 732 | 604 | | | | | |
| 62 | 1459 | 1403 | 1314 | 1224 | 1140 | 1062 | 984 | 922 | 866 | 799 | 749 | 615 | | | | | |
| 63 | 1481 | 1431 | 1336 | 1241 | 1163 | 1084 | 1001 | 934 | 883 | 816 | 760 | 626 | | | | | |
| 64 | 1515 | 1459 | 1364 | 1269 | 1185 | 1107 | 1023 | 956 | 900 | 833 | 777 | 643 | | | | | |
| 65 | 1543 | 1487 | 1392 | 1297 | 1213 | 1129 | 1045 | 973 | 917 | 850 | 794 | 654 | | | | | |
| 66 | 1588 | 1532 | 1431 | 1330 | 1247 | 1157 | 1073 | 1001 | 945 | 872 | 816 | 671 | | | | | |
| 67 | 1649 | 1593 | 1487 | 1381 | 1291 | 1202 | 1118 | 1040 | 984 | 906 | 850 | 699 | | | | | |
| 68 | 1711 | 1649 | 1543 | 1437 | 1342 | 1252 | 1157 | 1079 | 1017 | 939 | 878 | 727 | | | | | |
| 69 | 1772 | 1711 | 1599 | 1487 | 1392 | 1297 | 1202 | 1118 | 1057 | 973 | 911 | 749 | | | | | |
| 70 | 1839 | 1772 | 1655 | 1537 | 1442 | 1342 | 1241 | 1157 | 1090 | 1012 | 945 | 777 | | | | | |
| 71 | 1901 | 1828 | 1711 | 1593 | 1487 | 1386 | 1286 | 1196 | 1129 | 1045 | 973 | 805 | | | | | |
| 72 | 1962 | 1889 | 1766 | 1643 | 1537 | 1431 | 1325 | 1235 | 1168 | 1079 | 1006 | 833 | | | | | |
| 73 | 2024 | 1951 | 1822 | 1694 | 1588 | 1476 | 1370 | 1275 | 1202 | 1112 | 1040 | 855 | | | | | |
| 74 | 2085 | 2012 | 1878 | 1744 | 1632 | 1520 | 1409 | 1314 | 1241 | 1146 | 1073 | 883 | | | | | |
| 75 | 2147 | 2068 | 1934 | 1800 | 1683 | 1565 | 1453 | 1353 | 1275 | 1179 | 1101 | 911 | | | | | |

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 280

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (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 | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | | | |
| 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 | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | | | |
| 1 | 326 | 313 | 293 | 273 | 253 | 239 | 219 | 206 | 193 | 180 | 166 | 140 | 1 | 180 | 1 | 86 | |
| 2 | 432 | 419 | 392 | 366 | 339 | 319 | 293 | 273 | 259 | 239 | 226 | 186 | 2 | 206 | 2 | 106 | |
| 3 | 472 | 452 | 426 | 399 | 372 | 346 | 319 | 299 | 279 | 259 | 239 | 200 | 3 | 239 | 3 | 133 | |
| 4 | 552 | 532 | 499 | 466 | 432 | 406 | 372 | 352 | 333 | 306 | 286 | 233 | 4 | 259 | 4 | 146 | |
| 5 | 605 | 585 | 545 | 505 | 472 | 439 | 412 | 379 | 359 | 333 | 313 | 259 | 5 | 273 | 5 | 173 | |
| 6 | 632 | 612 | 572 | 532 | 499 | 466 | 432 | 399 | 379 | 346 | 326 | 266 | 6 | 286 | 6 | 186 | |
| 7 | 665 | 638 | 599 | 559 | 519 | 485 | 452 | 419 | 392 | 366 | 339 | 279 | 7 | 299 | 7 | 206 | |
| 8 | 692 | 672 | 625 | 579 | 545 | 505 | 472 | 439 | 412 | 379 | 359 | 293 | 8 | 313 | 8 | 246 | |
| 10 | 718 | 692 | 645 | 599 | 559 | 525 | 485 | 452 | 426 | 392 | 366 | 306 | 10 | 333 | 10 | 286 | |
| 11 | 738 | 712 | 665 | 618 | 579 | 539 | 499 | 466 | 439 | 406 | 379 | 313 | 11 | 352 | 11 | 313 | |
| 12 | 765 | 738 | 692 | 645 | 599 | 559 | 519 | 485 | 459 | 419 | 392 | 326 | 12 | 359 | 12 | 346 | |
| 13 | 791 | 758 | 712 | 665 | 618 | 579 | 532 | 499 | 472 | 432 | 406 | 333 | 13 | 372 | 13 | 372 | |
| 14 | 811 | 785 | 732 | 678 | 638 | 592 | 552 | 512 | 485 | 446 | 419 | 346 | 14 | 399 | 14 | 412 | |
| 15 | 825 | 798 | 745 | 692 | 645 | 605 | 559 | 519 | 492 | 452 | 426 | 352 | 15 | 419 | 15 | 446 | |
| 16 | 831 | 805 | 751 | 698 | 652 | 612 | 565 | 525 | 499 | 459 | 426 | 352 | 16 | 432 | 16 | 492 | |
| 17 | 851 | 818 | 765 | 712 | 665 | 618 | 572 | 539 | 505 | 466 | 439 | 359 | 17 | 452 | 17 | 519 | |
| 18 | 871 | 838 | 785 | 732 | 685 | 638 | 592 | 552 | 519 | 479 | 446 | 366 | 18 | 472 | 18 | 565 | |
| 19 | 884 | 851 | 798 | 745 | 692 | 645 | 599 | 559 | 525 | 485 | 452 | 372 | 19 | 499 | 19 | 599 | |
| 20 | 911 | 878 | 818 | 758 | 712 | 665 | 612 | 572 | 539 | 499 | 466 | 386 | 20 | 512 | 20 | 638 | |
| 21 | 931 | 898 | 838 | 778 | 732 | 678 | 632 | 585 | 552 | 512 | 479 | 392 | 21 | 532 | 21 | 725 | |
| 22 | 944 | 911 | 851 | 791 | 738 | 692 | 638 | 599 | 559 | 519 | 485 | 399 | 22 | 565 | | | |
| 23 | 958 | 924 | 865 | 805 | 751 | 698 | 652 | 605 | 572 | 525 | 492 | 406 | 23 | 585 | | | |
| 24 | 984 | 944 | 884 | 825 | 771 | 718 | 665 | 618 | 585 | 539 | 505 | 419 | 24 | 612 | | | |
| 25 | 991 | 951 | 891 | 831 | 778 | 725 | 672 | 625 | 585 | 545 | 505 | 419 | 25 | 658 | | | |
| 26 | 1004 | 971 | 904 | 838 | 785 | 732 | 678 | 632 | 599 | 552 | 519 | 426 | 26 | 718 | | | |
| 27 | 1017 | 984 | 918 | 851 | 798 | 745 | 692 | 645 | 605 | 559 | 525 | 432 | | | | | |
| 28 | 1024 | 991 | 924 | 858 | 805 | 751 | 692 | 645 | 612 | 565 | 525 | 432 | | | | | |
| 29 | 1044 | 1004 | 938 | 871 | 818 | 758 | 705 | 658 | 618 | 572 | 532 | 439 | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 280

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 30 | 1051 | 1011 | 944 | 878 | 825 | 765 | 712 | 658 | 625 | 579 | 539 | 446 | | | | | |
| 31 | 1064 | 1024 | 958 | 891 | 831 | 778 | 718 | 672 | 632 | 585 | 545 | 452 | | | | | |
| 32 | 1084 | 1044 | 978 | 911 | 851 | 791 | 732 | 685 | 645 | 599 | 559 | 459 | | | | | |
| 33 | 1097 | 1057 | 991 | 924 | 865 | 805 | 745 | 692 | 652 | 605 | 565 | 466 | | | | | |
| 34 | 1117 | 1077 | 1004 | 931 | 871 | 811 | 751 | 705 | 665 | 612 | 572 | 472 | | | | | |
| 35 | 1131 | 1091 | 1017 | 944 | 884 | 825 | 765 | 712 | 672 | 618 | 579 | 479 | | | | | |
| 36 | 1144 | 1104 | 1031 | 958 | 898 | 838 | 771 | 725 | 678 | 632 | 585 | 485 | | | | | |
| 37 | 1164 | 1124 | 1051 | 978 | 911 | 851 | 791 | 738 | 692 | 638 | 599 | 492 | | | | | |
| 38 | 1184 | 1137 | 1064 | 991 | 924 | 865 | 798 | 745 | 705 | 652 | 605 | 499 | | | | | |
| 39 | 1190 | 1144 | 1071 | 998 | 931 | 865 | 805 | 751 | 705 | 652 | 612 | 505 | | | | | |
| 40 | 1204 | 1157 | 1084 | 1011 | 944 | 878 | 811 | 758 | 718 | 658 | 618 | 512 | | | | | |
| 41 | 1217 | 1177 | 1097 | 1017 | 958 | 891 | 825 | 771 | 725 | 672 | 625 | 519 | | | | | |
| 42 | 1230 | 1190 | 1111 | 1031 | 964 | 898 | 831 | 778 | 732 | 678 | 632 | 519 | | | | | |
| 43 | 1250 | 1204 | 1124 | 1044 | 978 | 911 | 845 | 785 | 745 | 685 | 638 | 525 | | | | | |
| 44 | 1257 | 1210 | 1131 | 1051 | 984 | 918 | 851 | 791 | 745 | 692 | 645 | 532 | | | | | |
| 45 | 1277 | 1230 | 1150 | 1071 | 1004 | 931 | 865 | 805 | 758 | 705 | 658 | 539 | | | | | |
| 46 | 1290 | 1244 | 1164 | 1084 | 1011 | 944 | 871 | 818 | 771 | 712 | 665 | 545 | | | | | |
| 47 | 1303 | 1257 | 1177 | 1097 | 1024 | 951 | 884 | 825 | 778 | 718 | 672 | 552 | | | | | |
| 48 | 1323 | 1277 | 1190 | 1104 | 1037 | 964 | 891 | 831 | 785 | 725 | 678 | 559 | | | | | |
| 49 | 1337 | 1290 | 1204 | 1117 | 1044 | 978 | 904 | 845 | 791 | 732 | 685 | 565 | | | | | |
| 50 | 1350 | 1303 | 1217 | 1131 | 1057 | 984 | 911 | 851 | 805 | 745 | 692 | 572 | | | | | |
| 51 | 1363 | 1317 | 1230 | 1144 | 1071 | 998 | 924 | 865 | 811 | 751 | 698 | 579 | | | | | |
| 52 | 1370 | 1323 | 1237 | 1150 | 1077 | 1004 | 931 | 865 | 818 | 751 | 705 | 579 | | | | | |
| 53 | 1390 | 1337 | 1250 | 1164 | 1091 | 1011 | 938 | 878 | 825 | 765 | 712 | 585 | | | | | |
| 54 | 1403 | 1350 | 1264 | 1177 | 1097 | 1024 | 951 | 884 | 831 | 771 | 718 | 592 | | | | | |
| 55 | 1423 | 1377 | 1283 | 1190 | 1117 | 1037 | 964 | 898 | 845 | 785 | 732 | 605 | | | | | |
| 56 | 1450 | 1397 | 1303 | 1210 | 1137 | 1057 | 978 | 911 | 858 | 798 | 745 | 612 | | | | | |
| 57 | 1476 | 1423 | 1330 | 1237 | 1157 | 1077 | 998 | 931 | 878 | 811 | 758 | 625 | | | | | |
| 58 | 1523 | 1463 | 1370 | 1277 | 1190 | 1111 | 1031 | 958 | 904 | 838 | 778 | 645 | | | | | |
| 59 | 1583 | 1523 | 1423 | 1323 | 1237 | 1150 | 1071 | 998 | 938 | 871 | 811 | 672 | | | | | |
| 60 | 1649 | 1589 | 1483 | 1377 | 1290 | 1204 | 1111 | 1037 | 978 | 904 | 845 | 698 | | | | | |
| 61 | 1696 | 1636 | 1530 | 1423 | 1330 | 1237 | 1150 | 1071 | 1011 | 931 | 871 | 718 | | | | | |
| 62 | 1736 | 1669 | 1563 | 1456 | 1357 | 1264 | 1170 | 1097 | 1031 | 951 | 891 | 732 | | | | | |
| 63 | 1762 | 1702 | 1589 | 1476 | 1383 | 1290 | 1190 | 1111 | 1051 | 971 | 904 | 745 | | | | | |
| 64 | 1802 | 1736 | 1623 | 1510 | 1410 | 1317 | 1217 | 1137 | 1071 | 991 | 924 | 765 | | | | | |
| 65 | 1835 | 1769 | 1656 | 1543 | 1443 | 1343 | 1244 | 1157 | 1091 | 1011 | 944 | 778 | | | | | |
| 66 | 1889 | 1822 | 1702 | 1583 | 1483 | 1377 | 1277 | 1190 | 1124 | 1037 | 971 | 798 | | | | | |
| 67 | 1962 | 1895 | 1769 | 1643 | 1536 | 1430 | 1330 | 1237 | 1170 | 1077 | 1011 | 831 | | | | | |
| 68 | 2035 | 1962 | 1835 | 1709 | 1596 | 1490 | 1377 | 1283 | 1210 | 1117 | 1044 | 865 | | | | | |
| 69 | 2108 | 2035 | 1902 | 1769 | 1656 | 1543 | 1430 | 1330 | 1257 | 1157 | 1084 | 891 | | | | | |
| 70 | 2188 | 2108 | 1968 | 1829 | 1716 | 1596 | 1476 | 1377 | 1297 | 1204 | 1124 | 924 | | | | | |
| 71 | 2261 | 2175 | 2035 | 1895 | 1769 | 1649 | 1530 | 1423 | 1343 | 1244 | 1157 | 958 | | | | | |
| 72 | 2334 | 2248 | 2101 | 1955 | 1829 | 1702 | 1576 | 1470 | 1390 | 1283 | 1197 | 991 | | | | | |
| 73 | 2407 | 2321 | 2168 | 2015 | 1889 | 1756 | 1629 | 1516 | 1430 | 1323 | 1237 | 1017 | | | | | |
| 74 | 2480 | 2394 | 2234 | 2075 | 1942 | 1809 | 1676 | 1563 | 1476 | 1363 | 1277 | 1051 | | | | | |
| 75 | 2554 | 2461 | 2301 | 2141 | 2002 | 1862 | 1729 | 1609 | 1516 | 1403 | 1310 | 1084 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 290

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|------|------|------|------|------|------|------|------|------|---------------|---------------|---------------|---------------|-----------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
| 1 | 38 | 36 | 35 | 34 | 33 | 32 | 31 | 29 | 27 | 26 | 25 | 23 | 1 | 29 | 1 | 10 |
| 2 | 49 | 48 | 47 | 46 | 43 | 41 | 40 | 39 | 36 | 34 | 33 | 31 | 2 | 39 | 2 | 13 |
| 3 | 62 | 60 | 58 | 56 | 54 | 51 | 50 | 48 | 46 | 43 | 41 | 38 | 3 | 44 | 3 | 17 |
| 4 | 71 | 70 | 67 | 65 | 63 | 60 | 58 | 55 | 52 | 50 | 48 | 43 | 4 | 49 | 4 | 21 |
| 5 | 79 | 78 | 75 | 73 | 70 | 67 | 65 | 62 | 58 | 56 | 54 | 49 | 5 | 56 | 5 | 24 |
| 6 | 88 | 86 | 83 | 81 | 78 | 74 | 72 | 68 | 65 | 62 | 59 | 54 | 6 | 63 | 6 | 32 |
| 7 | 97 | 95 | 92 | 90 | 86 | 82 | 80 | 75 | 72 | 68 | 66 | 60 | 7 | 68 | 7 | 39 |
| 8 | 104 | 103 | 99 | 96 | 92 | 88 | 86 | 81 | 78 | 73 | 71 | 65 | 8 | 74 | 8 | 46 |
| 10 | 113 | 111 | 107 | 104 | 99 | 96 | 92 | 88 | 83 | 80 | 76 | 70 | 10 | 80 | 10 | 58 |
| 11 | 120 | 117 | 114 | 111 | 106 | 101 | 98 | 93 | 89 | 84 | 81 | 74 | 11 | 87 | 11 | 71 |
| 12 | 125 | 123 | 120 | 116 | 112 | 106 | 103 | 98 | 93 | 89 | 86 | 78 | 12 | 95 | 12 | 82 |
| 13 | 130 | 128 | 124 | 121 | 115 | 111 | 107 | 101 | 97 | 92 | 88 | 81 | 13 | 101 | 13 | 97 |
| 14 | 137 | 133 | 130 | 127 | 121 | 115 | 112 | 106 | 101 | 96 | 92 | 84 | 14 | 109 | 14 | 114 |
| 15 | 143 | 140 | 136 | 131 | 127 | 121 | 116 | 112 | 106 | 100 | 96 | 88 | 15 | 121 | 15 | 138 |
| 16 | 148 | 146 | 141 | 137 | 131 | 125 | 122 | 116 | 111 | 105 | 100 | 92 | 16 | 132 | 16 | 168 |
| 17 | 154 | 152 | 147 | 143 | 137 | 131 | 127 | 121 | 115 | 108 | 105 | 96 | 17 | 147 | 17 | 201 |
| 18 | 161 | 157 | 153 | 148 | 143 | 136 | 131 | 125 | 120 | 113 | 108 | 99 | 18 | 160 | 18 | 239 |
| 19 | 165 | 162 | 157 | 153 | 146 | 140 | 136 | 129 | 123 | 116 | 112 | 103 | 19 | 174 | 19 | 286 |
| 20 | 170 | 166 | 162 | 157 | 150 | 144 | 139 | 132 | 127 | 120 | 115 | 105 | 20 | 194 | 20 | 340 |
| 21 | 176 | 172 | 168 | 163 | 156 | 149 | 144 | 138 | 131 | 124 | 119 | 109 | 21 | 215 | 21 | 470 |
| 22 | 181 | 178 | 172 | 166 | 160 | 153 | 148 | 141 | 135 | 128 | 122 | 112 | 22 | 243 | | |
| 23 | 187 | 184 | 178 | 172 | 165 | 158 | 153 | 146 | 139 | 131 | 127 | 115 | 23 | 272 | | |
| 24 | 192 | 188 | 182 | 177 | 170 | 162 | 157 | 149 | 143 | 135 | 130 | 119 | 24 | 315 | | |
| 25 | 197 | 194 | 188 | 182 | 174 | 168 | 162 | 154 | 147 | 139 | 133 | 122 | 25 | 388 | | |
| 26 | 204 | 200 | 194 | 188 | 180 | 172 | 166 | 158 | 152 | 144 | 138 | 127 | 26 | 475 | | |
| 27 | 210 | 205 | 200 | 194 | 186 | 178 | 172 | 164 | 156 | 148 | 141 | 130 | | | | |
| 28 | 217 | 212 | 206 | 201 | 192 | 184 | 178 | 169 | 161 | 153 | 147 | 135 | | | | |
| 29 | 223 | 220 | 213 | 206 | 198 | 189 | 184 | 174 | 166 | 157 | 152 | 139 | | | | |
| 30 | 230 | 226 | 219 | 212 | 204 | 195 | 188 | 179 | 171 | 162 | 155 | 143 | | | | |
| 31 | 237 | 233 | 226 | 219 | 210 | 201 | 194 | 185 | 176 | 168 | 161 | 147 | | | | |
| 32 | 244 | 239 | 233 | 226 | 217 | 207 | 200 | 190 | 181 | 172 | 165 | 152 | | | | |
| 33 | 252 | 246 | 239 | 233 | 222 | 213 | 206 | 196 | 187 | 177 | 170 | 156 | | | | |
| 34 | 258 | 252 | 245 | 238 | 228 | 218 | 211 | 201 | 192 | 181 | 174 | 160 | | | | |
| 35 | 263 | 259 | 251 | 243 | 234 | 223 | 215 | 205 | 196 | 186 | 178 | 163 | | | | |
| 36 | 270 | 266 | 258 | 250 | 239 | 229 | 221 | 211 | 201 | 190 | 182 | 168 | | | | |
| 37 | 280 | 275 | 267 | 259 | 249 | 237 | 229 | 219 | 209 | 197 | 189 | 173 | | | | |
| 38 | 291 | 285 | 277 | 269 | 258 | 246 | 238 | 227 | 217 | 205 | 197 | 180 | | | | |
| 39 | 301 | 295 | 286 | 277 | 266 | 254 | 246 | 235 | 223 | 212 | 203 | 186 | | | | |
| 40 | 310 | 304 | 295 | 286 | 275 | 263 | 254 | 242 | 230 | 219 | 210 | 192 | | | | |
| 41 | 320 | 315 | 306 | 296 | 284 | 272 | 262 | 251 | 238 | 226 | 217 | 198 | | | | |
| 42 | 331 | 324 | 315 | 306 | 293 | 280 | 270 | 258 | 245 | 233 | 223 | 204 | | | | |
| 43 | 340 | 334 | 324 | 314 | 301 | 288 | 278 | 266 | 253 | 239 | 230 | 211 | | | | |
| 44 | 350 | 343 | 333 | 323 | 310 | 296 | 286 | 272 | 260 | 246 | 236 | 217 | | | | |
| 45 | 359 | 352 | 342 | 332 | 318 | 304 | 294 | 280 | 267 | 253 | 243 | 222 | | | | |
| 46 | 372 | 364 | 353 | 343 | 328 | 315 | 304 | 290 | 276 | 261 | 251 | 230 | | | | |
| 47 | 383 | 376 | 365 | 353 | 340 | 325 | 314 | 299 | 285 | 270 | 259 | 237 | | | | |
| 48 | 396 | 388 | 376 | 365 | 350 | 335 | 324 | 309 | 293 | 278 | 267 | 245 | | | | |
| 49 | 407 | 399 | 388 | 376 | 360 | 345 | 333 | 318 | 302 | 287 | 275 | 252 | | | | |
| 50 | 417 | 409 | 398 | 386 | 371 | 355 | 342 | 326 | 310 | 294 | 283 | 259 | | | | |
| 51 | 430 | 422 | 409 | 397 | 381 | 365 | 352 | 335 | 319 | 303 | 291 | 266 | | | | |
| 52 | 441 | 433 | 421 | 408 | 391 | 374 | 361 | 345 | 328 | 311 | 299 | 274 | | | | |
| 53 | 453 | 443 | 431 | 418 | 401 | 383 | 371 | 353 | 336 | 319 | 306 | 280 | | | | |
| 54 | 471 | 462 | 448 | 434 | 416 | 399 | 385 | 367 | 350 | 332 | 318 | 291 | | | | |
| 55 | 494 | 483 | 470 | 456 | 437 | 418 | 404 | 385 | 366 | 348 | 334 | 306 | | | | |
| 56 | 520 | 510 | 495 | 480 | 461 | 440 | 425 | 406 | 386 | 366 | 351 | 321 | | | | |
| 57 | 548 | 538 | 522 | 506 | 486 | 465 | 449 | 429 | 407 | 386 | 371 | 340 | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 290

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 592 | 580 | 563 | 546 | 523 | 502 | 485 | 462 | 439 | 417 | 400 | 366 | | | | | |
| 59 | 656 | 643 | 625 | 606 | 581 | 556 | 537 | 512 | 487 | 463 | 443 | 406 | | | | | |
| 60 | 726 | 713 | 692 | 671 | 644 | 616 | 595 | 568 | 539 | 512 | 491 | 450 | | | | | |
| 61 | 793 | 779 | 756 | 733 | 703 | 673 | 650 | 620 | 589 | 560 | 537 | 491 | | | | | |
| 62 | 856 | 839 | 815 | 791 | 758 | 725 | 701 | 668 | 636 | 603 | 579 | 530 | | | | | |
| 63 | 919 | 902 | 876 | 849 | 814 | 780 | 752 | 718 | 683 | 648 | 621 | 569 | | | | | |
| 64 | 982 | 963 | 935 | 906 | 870 | 832 | 804 | 766 | 730 | 692 | 663 | 608 | | | | | |
| 65 | 1045 | 1025 | 995 | 966 | 926 | 886 | 856 | 816 | 776 | 736 | 707 | 646 | | | | | |
| 66 | 1140 | 1118 | 1085 | 1052 | 1009 | 966 | 934 | 890 | 847 | 803 | 771 | 706 | | | | | |
| 67 | 1265 | 1241 | 1205 | 1169 | 1121 | 1073 | 1036 | 988 | 939 | 891 | 855 | 783 | | | | | |
| 68 | 1391 | 1365 | 1325 | 1285 | 1232 | 1179 | 1139 | 1086 | 1033 | 980 | 941 | 861 | | | | | |
| 69 | 1516 | 1488 | 1444 | 1401 | 1343 | 1286 | 1243 | 1184 | 1126 | 1069 | 1026 | 939 | | | | | |
| 70 | 1643 | 1611 | 1564 | 1517 | 1455 | 1392 | 1345 | 1283 | 1220 | 1157 | 1110 | 1017 | | | | | |
| 71 | 1768 | 1734 | 1684 | 1634 | 1566 | 1499 | 1448 | 1381 | 1313 | 1246 | 1196 | 1094 | | | | | |
| 72 | 1894 | 1857 | 1803 | 1750 | 1677 | 1605 | 1552 | 1479 | 1407 | 1335 | 1280 | 1172 | | | | | |
| 73 | 2019 | 1981 | 1923 | 1865 | 1789 | 1711 | 1654 | 1577 | 1500 | 1423 | 1366 | 1251 | | | | | |
| 74 | 2145 | 2104 | 2043 | 1981 | 1900 | 1818 | 1757 | 1675 | 1594 | 1512 | 1450 | 1328 | | | | | |
| 75 | 2271 | 2228 | 2163 | 2098 | 2011 | 1924 | 1859 | 1774 | 1687 | 1601 | 1536 | 1406 | | | | | |
| (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. | | | | | | | | | | | | | | | | | |
| (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. | | | | | | | | | | | | | | | | | |
| (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles. | | | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 345 | 331 | 310 | 289 | 268 | 253 | 232 | 218 | 204 | 190 | 176 | 148 | 1 | 190 | 1 | 92 | |
| 2 | 458 | 444 | 415 | 387 | 359 | 338 | 310 | 289 | 275 | 253 | 239 | 197 | 2 | 218 | 2 | 113 | |
| 3 | 500 | 479 | 451 | 422 | 394 | 366 | 338 | 317 | 296 | 275 | 253 | 211 | 3 | 253 | 3 | 141 | |
| 4 | 584 | 563 | 528 | 493 | 458 | 429 | 394 | 373 | 352 | 324 | 303 | 246 | 4 | 275 | 4 | 155 | |
| 5 | 641 | 620 | 577 | 535 | 500 | 465 | 436 | 401 | 380 | 352 | 331 | 275 | 5 | 289 | 5 | 183 | |
| 6 | 669 | 648 | 605 | 563 | 528 | 493 | 458 | 422 | 401 | 366 | 345 | 282 | 6 | 303 | 6 | 197 | |
| 7 | 704 | 676 | 634 | 591 | 549 | 514 | 479 | 444 | 415 | 387 | 359 | 296 | 7 | 317 | 7 | 218 | |
| 8 | 732 | 711 | 662 | 612 | 577 | 535 | 500 | 465 | 436 | 401 | 380 | 310 | 8 | 331 | 8 | 260 | |
| 10 | 760 | 732 | 683 | 634 | 591 | 556 | 514 | 479 | 451 | 415 | 387 | 324 | 10 | 352 | 10 | 303 | |
| 11 | 781 | 753 | 704 | 655 | 612 | 570 | 528 | 493 | 465 | 429 | 401 | 331 | 11 | 373 | 11 | 331 | |
| 12 | 810 | 781 | 732 | 683 | 634 | 591 | 549 | 514 | 486 | 444 | 415 | 345 | 12 | 380 | 12 | 366 | |
| 13 | 838 | 803 | 753 | 704 | 655 | 612 | 563 | 528 | 500 | 458 | 429 | 352 | 13 | 394 | 13 | 394 | |
| 14 | 859 | 831 | 774 | 718 | 676 | 627 | 584 | 542 | 514 | 472 | 444 | 366 | 14 | 422 | 14 | 436 | |
| 15 | 873 | 845 | 788 | 732 | 683 | 641 | 591 | 549 | 521 | 479 | 451 | 373 | 15 | 444 | 15 | 472 | |
| 16 | 880 | 852 | 796 | 739 | 690 | 648 | 598 | 556 | 528 | 486 | 451 | 373 | 16 | 458 | 16 | 521 | |
| 17 | 901 | 866 | 810 | 753 | 704 | 655 | 605 | 570 | 535 | 493 | 465 | 380 | 17 | 479 | 17 | 549 | |
| 18 | 922 | 887 | 831 | 774 | 725 | 676 | 627 | 584 | 549 | 507 | 472 | 387 | 18 | 500 | 18 | 598 | |
| 19 | 936 | 901 | 845 | 788 | 732 | 683 | 634 | 591 | 556 | 514 | 479 | 394 | 19 | 528 | 19 | 634 | |
| 20 | 964 | 929 | 866 | 803 | 753 | 704 | 648 | 605 | 570 | 528 | 493 | 408 | 20 | 542 | 20 | 676 | |
| 21 | 986 | 950 | 887 | 824 | 774 | 718 | 669 | 620 | 584 | 542 | 507 | 415 | 21 | 563 | 21 | 767 | |
| 22 | 1000 | 964 | 901 | 838 | 781 | 732 | 676 | 634 | 591 | 549 | 514 | 422 | 22 | 598 | | | |
| 23 | 1014 | 979 | 915 | 852 | 796 | 739 | 690 | 641 | 605 | 556 | 521 | 429 | 23 | 620 | | | |
| 24 | 1042 | 1000 | 936 | 873 | 817 | 760 | 704 | 655 | 620 | 570 | 535 | 444 | 24 | 648 | | | |
| 25 | 1049 | 1007 | 943 | 880 | 824 | 767 | 711 | 662 | 620 | 577 | 535 | 444 | 25 | 697 | | | |
| 26 | 1063 | 1028 | 957 | 887 | 831 | 774 | 718 | 669 | 634 | 584 | 549 | 451 | 26 | 760 | | | |
| 27 | 1077 | 1042 | 972 | 901 | 845 | 788 | 732 | 683 | 641 | 591 | 556 | 458 | | | | | |
| 28 | 1084 | 1049 | 979 | 908 | 852 | 796 | 732 | 683 | 648 | 598 | 556 | 458 | | | | | |
| 29 | 1105 | 1063 | 993 | 922 | 866 | 803 | 746 | 697 | 655 | 605 | 563 | 465 | | | | | |

TERRITORY 290

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 30 | 1112 | 1070 | 1000 | 929 | 873 | 810 | 753 | 697 | 662 | 612 | 570 | 472 | | | | | |
| 31 | 1126 | 1084 | 1014 | 943 | 880 | 824 | 760 | 711 | 669 | 620 | 577 | 479 | | | | | |
| 32 | 1148 | 1105 | 1035 | 964 | 901 | 838 | 774 | 725 | 683 | 634 | 591 | 486 | | | | | |
| 33 | 1162 | 1119 | 1049 | 979 | 915 | 852 | 788 | 732 | 690 | 641 | 598 | 493 | | | | | |
| 34 | 1183 | 1140 | 1063 | 986 | 922 | 859 | 796 | 746 | 704 | 648 | 605 | 500 | | | | | |
| 35 | 1197 | 1155 | 1077 | 1000 | 936 | 873 | 810 | 753 | 711 | 655 | 612 | 507 | | | | | |
| 36 | 1211 | 1169 | 1091 | 1014 | 950 | 887 | 817 | 767 | 718 | 669 | 620 | 514 | | | | | |
| 37 | 1232 | 1190 | 1112 | 1035 | 964 | 901 | 838 | 781 | 732 | 676 | 634 | 521 | | | | | |
| 38 | 1253 | 1204 | 1126 | 1049 | 979 | 915 | 845 | 788 | 746 | 690 | 641 | 528 | | | | | |
| 39 | 1260 | 1211 | 1133 | 1056 | 986 | 915 | 852 | 796 | 746 | 690 | 648 | 535 | | | | | |
| 40 | 1274 | 1225 | 1148 | 1070 | 1000 | 929 | 859 | 803 | 760 | 697 | 655 | 542 | | | | | |
| 41 | 1288 | 1246 | 1162 | 1077 | 1014 | 943 | 873 | 817 | 767 | 711 | 662 | 549 | | | | | |
| 42 | 1302 | 1260 | 1176 | 1091 | 1021 | 950 | 880 | 824 | 774 | 718 | 669 | 549 | | | | | |
| 43 | 1324 | 1274 | 1190 | 1105 | 1035 | 964 | 894 | 831 | 788 | 725 | 676 | 556 | | | | | |
| 44 | 1331 | 1281 | 1197 | 1112 | 1042 | 972 | 901 | 838 | 788 | 732 | 683 | 563 | | | | | |
| 45 | 1352 | 1302 | 1218 | 1133 | 1063 | 986 | 915 | 852 | 803 | 746 | 697 | 570 | | | | | |
| 46 | 1366 | 1316 | 1232 | 1148 | 1070 | 1000 | 922 | 866 | 817 | 753 | 704 | 577 | | | | | |
| 47 | 1380 | 1331 | 1246 | 1162 | 1084 | 1007 | 936 | 873 | 824 | 760 | 711 | 584 | | | | | |
| 48 | 1401 | 1352 | 1260 | 1169 | 1098 | 1021 | 943 | 880 | 831 | 767 | 718 | 591 | | | | | |
| 49 | 1415 | 1366 | 1274 | 1183 | 1105 | 1035 | 957 | 894 | 838 | 774 | 725 | 598 | | | | | |
| 50 | 1429 | 1380 | 1288 | 1197 | 1119 | 1042 | 964 | 901 | 852 | 788 | 732 | 605 | | | | | |
| 51 | 1443 | 1394 | 1302 | 1211 | 1133 | 1056 | 979 | 915 | 859 | 796 | 739 | 612 | | | | | |
| 52 | 1450 | 1401 | 1309 | 1218 | 1140 | 1063 | 986 | 915 | 866 | 796 | 746 | 612 | | | | | |
| 53 | 1471 | 1415 | 1324 | 1232 | 1155 | 1070 | 993 | 929 | 873 | 810 | 753 | 620 | | | | | |
| 54 | 1485 | 1429 | 1338 | 1246 | 1162 | 1084 | 1007 | 936 | 880 | 817 | 760 | 627 | | | | | |
| 55 | 1507 | 1457 | 1359 | 1260 | 1183 | 1098 | 1021 | 950 | 894 | 831 | 774 | 641 | | | | | |
| 56 | 1535 | 1478 | 1380 | 1281 | 1204 | 1119 | 1035 | 964 | 908 | 845 | 788 | 648 | | | | | |
| 57 | 1563 | 1507 | 1408 | 1309 | 1225 | 1140 | 1056 | 986 | 929 | 859 | 803 | 662 | | | | | |
| 58 | 1612 | 1549 | 1450 | 1352 | 1260 | 1176 | 1091 | 1014 | 957 | 887 | 824 | 683 | | | | | |
| 59 | 1676 | 1612 | 1507 | 1401 | 1309 | 1218 | 1133 | 1056 | 993 | 922 | 859 | 711 | | | | | |
| 60 | 1746 | 1683 | 1570 | 1457 | 1366 | 1274 | 1176 | 1098 | 1035 | 957 | 894 | 739 | | | | | |
| 61 | 1795 | 1732 | 1619 | 1507 | 1408 | 1309 | 1218 | 1133 | 1070 | 986 | 922 | 760 | | | | | |
| 62 | 1837 | 1767 | 1654 | 1542 | 1436 | 1338 | 1239 | 1162 | 1091 | 1007 | 943 | 774 | | | | | |
| 63 | 1866 | 1802 | 1683 | 1563 | 1464 | 1366 | 1260 | 1176 | 1112 | 1028 | 957 | 788 | | | | | |
| 64 | 1908 | 1837 | 1718 | 1598 | 1492 | 1394 | 1288 | 1204 | 1133 | 1049 | 979 | 810 | | | | | |
| 65 | 1943 | 1873 | 1753 | 1633 | 1528 | 1422 | 1316 | 1225 | 1155 | 1070 | 1000 | 824 | | | | | |
| 66 | 1999 | 1929 | 1802 | 1676 | 1570 | 1457 | 1352 | 1260 | 1190 | 1098 | 1028 | 845 | | | | | |
| 67 | 2077 | 2006 | 1873 | 1739 | 1626 | 1514 | 1408 | 1309 | 1239 | 1140 | 1070 | 880 | | | | | |
| 68 | 2154 | 2077 | 1943 | 1809 | 1690 | 1577 | 1457 | 1359 | 1281 | 1183 | 1105 | 915 | | | | | |
| 69 | 2232 | 2154 | 2013 | 1873 | 1753 | 1633 | 1514 | 1408 | 1331 | 1225 | 1148 | 943 | | | | | |
| 70 | 2316 | 2232 | 2084 | 1936 | 1816 | 1690 | 1563 | 1457 | 1373 | 1274 | 1190 | 979 | | | | | |
| 71 | 2394 | 2302 | 2154 | 2006 | 1873 | 1746 | 1619 | 1507 | 1422 | 1316 | 1225 | 1014 | | | | | |
| 72 | 2471 | 2380 | 2225 | 2070 | 1936 | 1802 | 1668 | 1556 | 1471 | 1359 | 1267 | 1049 | | | | | |
| 73 | 2548 | 2457 | 2295 | 2133 | 1999 | 1859 | 1725 | 1605 | 1514 | 1401 | 1309 | 1077 | | | | | |
| 74 | 2626 | 2534 | 2365 | 2196 | 2056 | 1915 | 1774 | 1654 | 1563 | 1443 | 1352 | 1112 | | | | | |
| 75 | 2703 | 2605 | 2436 | 2267 | 2119 | 1971 | 1830 | 1704 | 1605 | 1485 | 1387 | 1148 | | | | | |

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 300

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|------------------|---------------|-------------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011-2013 | Symbol | 1990-2010 | Symbol | 1989 & Prior |
| (a) | | | | | | | | | | | | | (b) | (c) | | |
| 1 | 26 | 26 | 25 | 24 | 23 | 22 | 22 | 20 | 19 | 18 | 18 | 16 | 1 | 20 | 1 | 7 |
| 2 | 34 | 34 | 33 | 32 | 30 | 29 | 28 | 27 | 26 | 24 | 23 | 22 | 2 | 27 | 2 | 9 |
| 3 | 43 | 42 | 41 | 39 | 38 | 36 | 35 | 34 | 32 | 30 | 29 | 26 | 3 | 31 | 3 | 12 |
| 4 | 50 | 49 | 47 | 46 | 44 | 42 | 41 | 38 | 37 | 35 | 34 | 30 | 4 | 34 | 4 | 14 |
| 5 | 55 | 54 | 53 | 51 | 49 | 47 | 46 | 43 | 41 | 39 | 38 | 34 | 5 | 39 | 5 | 17 |
| 6 | 62 | 60 | 58 | 57 | 54 | 52 | 50 | 48 | 46 | 43 | 42 | 38 | 6 | 44 | 6 | 22 |
| 7 | 68 | 66 | 65 | 63 | 60 | 58 | 56 | 53 | 50 | 48 | 46 | 42 | 7 | 48 | 7 | 27 |
| 8 | 73 | 72 | 70 | 67 | 65 | 62 | 60 | 57 | 54 | 51 | 50 | 46 | 8 | 52 | 8 | 32 |
| 10 | 79 | 78 | 75 | 73 | 70 | 67 | 65 | 62 | 58 | 56 | 54 | 49 | 10 | 56 | 10 | 41 |
| 11 | 84 | 82 | 80 | 78 | 74 | 71 | 69 | 66 | 62 | 59 | 57 | 52 | 11 | 61 | 11 | 50 |
| 12 | 88 | 86 | 84 | 82 | 78 | 74 | 72 | 69 | 66 | 62 | 60 | 54 | 12 | 66 | 12 | 58 |
| 13 | 91 | 90 | 87 | 85 | 81 | 78 | 75 | 71 | 68 | 65 | 62 | 57 | 13 | 71 | 13 | 68 |
| 14 | 96 | 94 | 91 | 89 | 85 | 81 | 78 | 74 | 71 | 67 | 65 | 59 | 14 | 77 | 14 | 80 |
| 15 | 100 | 98 | 95 | 92 | 89 | 85 | 82 | 78 | 74 | 70 | 67 | 62 | 15 | 85 | 15 | 97 |
| 16 | 104 | 102 | 99 | 96 | 92 | 88 | 86 | 82 | 78 | 74 | 70 | 65 | 16 | 93 | 16 | 118 |
| 17 | 108 | 106 | 103 | 100 | 96 | 92 | 89 | 85 | 81 | 76 | 74 | 67 | 17 | 103 | 17 | 141 |
| 18 | 113 | 110 | 107 | 104 | 100 | 95 | 92 | 88 | 84 | 79 | 76 | 70 | 18 | 112 | 18 | 168 |
| 19 | 116 | 114 | 110 | 107 | 102 | 98 | 95 | 90 | 86 | 82 | 78 | 72 | 19 | 122 | 19 | 201 |
| 20 | 119 | 117 | 114 | 110 | 106 | 101 | 98 | 93 | 89 | 84 | 81 | 74 | 20 | 136 | 20 | 238 |
| 21 | 123 | 121 | 118 | 114 | 110 | 105 | 101 | 97 | 92 | 87 | 83 | 77 | 21 | 151 | 21 | 330 |
| 22 | 127 | 125 | 121 | 117 | 112 | 107 | 104 | 99 | 94 | 90 | 86 | 78 | 22 | 170 | | |
| 23 | 131 | 129 | 125 | 121 | 116 | 111 | 107 | 102 | 98 | 92 | 89 | 81 | 23 | 191 | | |
| 24 | 134 | 132 | 128 | 124 | 119 | 114 | 110 | 105 | 100 | 94 | 91 | 83 | 24 | 221 | | |
| 25 | 138 | 136 | 132 | 128 | 122 | 118 | 114 | 108 | 103 | 98 | 94 | 86 | 25 | 272 | | |
| 26 | 143 | 140 | 136 | 132 | 126 | 121 | 117 | 111 | 106 | 101 | 97 | 89 | 26 | 334 | | |
| 27 | 147 | 144 | 140 | 136 | 130 | 125 | 121 | 115 | 110 | 104 | 99 | 91 | | | | |
| 28 | 152 | 149 | 145 | 141 | 134 | 129 | 125 | 118 | 113 | 107 | 103 | 94 | | | | |
| 29 | 157 | 154 | 150 | 145 | 139 | 133 | 129 | 122 | 117 | 110 | 106 | 98 | | | | |
| 30 | 162 | 158 | 154 | 149 | 143 | 137 | 132 | 126 | 120 | 114 | 109 | 100 | | | | |
| 31 | 166 | 163 | 158 | 154 | 147 | 141 | 136 | 130 | 123 | 118 | 113 | 103 | | | | |
| 32 | 171 | 168 | 163 | 158 | 152 | 146 | 140 | 134 | 127 | 121 | 116 | 106 | | | | |
| 33 | 177 | 173 | 168 | 163 | 156 | 150 | 145 | 138 | 131 | 124 | 119 | 110 | | | | |
| 34 | 181 | 177 | 172 | 167 | 160 | 153 | 148 | 141 | 134 | 127 | 122 | 112 | | | | |
| 35 | 185 | 182 | 176 | 170 | 164 | 157 | 151 | 144 | 138 | 130 | 125 | 114 | | | | |
| 36 | 190 | 186 | 181 | 175 | 168 | 161 | 155 | 148 | 141 | 134 | 128 | 118 | | | | |
| 37 | 197 | 193 | 187 | 182 | 174 | 166 | 161 | 154 | 146 | 138 | 133 | 122 | | | | |
| 38 | 204 | 200 | 194 | 189 | 181 | 173 | 167 | 159 | 152 | 144 | 138 | 126 | | | | |
| 39 | 211 | 207 | 201 | 194 | 186 | 178 | 173 | 165 | 157 | 149 | 142 | 130 | | | | |
| 40 | 218 | 214 | 207 | 201 | 193 | 185 | 178 | 170 | 162 | 154 | 147 | 134 | | | | |
| 41 | 225 | 221 | 214 | 208 | 199 | 191 | 184 | 176 | 167 | 158 | 152 | 139 | | | | |
| 42 | 232 | 227 | 221 | 214 | 206 | 197 | 190 | 181 | 172 | 163 | 157 | 143 | | | | |
| 43 | 238 | 234 | 227 | 220 | 211 | 202 | 195 | 186 | 178 | 168 | 162 | 148 | | | | |
| 44 | 246 | 241 | 234 | 226 | 218 | 208 | 201 | 191 | 182 | 173 | 166 | 152 | | | | |
| 45 | 252 | 247 | 240 | 233 | 223 | 214 | 206 | 197 | 187 | 178 | 170 | 156 | | | | |
| 46 | 261 | 255 | 248 | 241 | 230 | 221 | 214 | 203 | 194 | 183 | 176 | 162 | | | | |
| 47 | 269 | 264 | 256 | 248 | 238 | 228 | 220 | 210 | 200 | 190 | 182 | 166 | | | | |
| 48 | 278 | 272 | 264 | 256 | 246 | 235 | 227 | 217 | 206 | 195 | 187 | 172 | | | | |
| 49 | 286 | 280 | 272 | 264 | 253 | 242 | 234 | 223 | 212 | 202 | 193 | 177 | | | | |
| 50 | 293 | 287 | 279 | 271 | 260 | 249 | 240 | 229 | 218 | 206 | 198 | 182 | | | | |
| 51 | 302 | 296 | 287 | 278 | 267 | 256 | 247 | 235 | 224 | 213 | 204 | 186 | | | | |
| 52 | 310 | 304 | 295 | 286 | 274 | 262 | 254 | 242 | 230 | 218 | 210 | 192 | | | | |
| 53 | 318 | 311 | 302 | 294 | 282 | 269 | 260 | 248 | 236 | 224 | 214 | 197 | | | | |
| 54 | 330 | 324 | 314 | 305 | 292 | 280 | 270 | 258 | 246 | 233 | 223 | 204 | | | | |
| 55 | 346 | 339 | 330 | 320 | 306 | 294 | 283 | 270 | 257 | 244 | 234 | 214 | | | | |
| 56 | 365 | 358 | 347 | 337 | 323 | 309 | 298 | 285 | 271 | 257 | 246 | 226 | | | | |
| 57 | 385 | 378 | 366 | 355 | 341 | 326 | 315 | 301 | 286 | 271 | 260 | 238 | | | | |

TERRITORY 300

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|-----------------------------------|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 58 | 415 | 407 | 395 | 383 | 367 | 352 | 340 | 324 | 308 | 293 | 281 | 257 | | | | | |
| 59 | 460 | 451 | 438 | 426 | 408 | 390 | 377 | 359 | 342 | 325 | 311 | 285 | | | | | |
| 60 | 510 | 500 | 486 | 471 | 452 | 432 | 418 | 398 | 378 | 359 | 345 | 316 | | | | | |
| 61 | 557 | 546 | 530 | 514 | 494 | 472 | 456 | 435 | 414 | 393 | 377 | 345 | | | | | |
| 62 | 601 | 589 | 572 | 555 | 532 | 509 | 492 | 469 | 446 | 423 | 406 | 372 | | | | | |
| 63 | 645 | 633 | 614 | 596 | 571 | 547 | 528 | 504 | 479 | 454 | 436 | 399 | | | | | |
| 64 | 689 | 676 | 656 | 636 | 610 | 584 | 564 | 538 | 512 | 486 | 466 | 426 | | | | | |
| 65 | 734 | 719 | 698 | 678 | 650 | 622 | 601 | 573 | 545 | 517 | 496 | 454 | | | | | |
| 66 | 800 | 785 | 762 | 738 | 708 | 678 | 655 | 625 | 594 | 563 | 541 | 495 | | | | | |
| 67 | 888 | 871 | 846 | 820 | 786 | 753 | 727 | 694 | 659 | 626 | 600 | 550 | | | | | |
| 68 | 976 | 958 | 930 | 902 | 865 | 827 | 799 | 762 | 725 | 688 | 660 | 604 | | | | | |
| 69 | 1064 | 1044 | 1014 | 983 | 942 | 902 | 872 | 831 | 790 | 750 | 720 | 659 | | | | | |
| 70 | 1153 | 1130 | 1098 | 1065 | 1021 | 977 | 944 | 900 | 856 | 812 | 779 | 714 | | | | | |
| 71 | 1241 | 1217 | 1182 | 1146 | 1099 | 1052 | 1016 | 969 | 922 | 874 | 839 | 768 | | | | | |
| 72 | 1329 | 1303 | 1266 | 1228 | 1177 | 1126 | 1089 | 1038 | 987 | 937 | 898 | 822 | | | | | |
| 73 | 1417 | 1390 | 1350 | 1309 | 1255 | 1201 | 1161 | 1106 | 1053 | 998 | 958 | 878 | | | | | |
| 74 | 1506 | 1477 | 1434 | 1390 | 1334 | 1276 | 1233 | 1175 | 1118 | 1061 | 1018 | 932 | | | | | |
| 75 | 1594 | 1563 | 1518 | 1472 | 1411 | 1350 | 1305 | 1245 | 1184 | 1123 | 1078 | 986 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 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 300

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 30 | 839 | 807 | 754 | 701 | 658 | 611 | 568 | 526 | 499 | 462 | 430 | 356 | | | | | |
| 31 | 850 | 818 | 765 | 712 | 664 | 621 | 573 | 536 | 504 | 467 | 435 | 361 | | | | | |
| 32 | 866 | 834 | 781 | 727 | 680 | 632 | 584 | 547 | 515 | 478 | 446 | 366 | | | | | |
| 33 | 876 | 844 | 791 | 738 | 690 | 643 | 595 | 552 | 520 | 483 | 451 | 372 | | | | | |
| 34 | 892 | 860 | 802 | 743 | 696 | 648 | 600 | 563 | 531 | 489 | 457 | 377 | | | | | |
| 35 | 903 | 871 | 812 | 754 | 706 | 658 | 611 | 568 | 536 | 494 | 462 | 382 | | | | | |
| 36 | 913 | 881 | 823 | 765 | 717 | 669 | 616 | 579 | 542 | 504 | 467 | 388 | | | | | |
| 37 | 929 | 897 | 839 | 781 | 727 | 680 | 632 | 589 | 552 | 510 | 478 | 393 | | | | | |
| 38 | 945 | 908 | 850 | 791 | 738 | 690 | 637 | 595 | 563 | 520 | 483 | 398 | | | | | |
| 39 | 950 | 913 | 855 | 797 | 743 | 690 | 643 | 600 | 563 | 520 | 489 | 404 | | | | | |
| 40 | 961 | 924 | 866 | 807 | 754 | 701 | 648 | 605 | 573 | 526 | 494 | 409 | | | | | |
| 41 | 972 | 940 | 876 | 812 | 765 | 712 | 658 | 616 | 579 | 536 | 499 | 414 | | | | | |
| 42 | 982 | 950 | 887 | 823 | 770 | 717 | 664 | 621 | 584 | 542 | 504 | 414 | | | | | |
| 43 | 998 | 961 | 897 | 834 | 781 | 727 | 674 | 627 | 595 | 547 | 510 | 419 | | | | | |
| 44 | 1004 | 966 | 903 | 839 | 786 | 733 | 680 | 632 | 595 | 552 | 515 | 425 | | | | | |
| 45 | 1020 | 982 | 919 | 855 | 802 | 743 | 690 | 643 | 605 | 563 | 526 | 430 | | | | | |
| 46 | 1030 | 993 | 929 | 866 | 807 | 754 | 696 | 653 | 616 | 568 | 531 | 435 | | | | | |
| 47 | 1041 | 1004 | 940 | 876 | 818 | 759 | 706 | 658 | 621 | 573 | 536 | 441 | | | | | |
| 48 | 1057 | 1020 | 950 | 881 | 828 | 770 | 712 | 664 | 627 | 579 | 542 | 446 | | | | | |
| 49 | 1067 | 1030 | 961 | 892 | 834 | 781 | 722 | 674 | 632 | 584 | 547 | 451 | | | | | |
| 50 | 1078 | 1041 | 972 | 903 | 844 | 786 | 727 | 680 | 643 | 595 | 552 | 457 | | | | | |
| 51 | 1089 | 1051 | 982 | 913 | 855 | 797 | 738 | 690 | 648 | 600 | 558 | 462 | | | | | |
| 52 | 1094 | 1057 | 988 | 919 | 860 | 802 | 743 | 690 | 653 | 600 | 563 | 462 | | | | | |
| 53 | 1110 | 1067 | 998 | 929 | 871 | 807 | 749 | 701 | 658 | 611 | 568 | 467 | | | | | |
| 54 | 1120 | 1078 | 1009 | 940 | 876 | 818 | 759 | 706 | 664 | 616 | 573 | 473 | | | | | |
| 55 | 1136 | 1099 | 1025 | 950 | 892 | 828 | 770 | 717 | 674 | 627 | 584 | 483 | | | | | |
| 56 | 1158 | 1115 | 1041 | 966 | 908 | 844 | 781 | 727 | 685 | 637 | 595 | 489 | | | | | |
| 57 | 1179 | 1136 | 1062 | 988 | 924 | 860 | 797 | 743 | 701 | 648 | 605 | 499 | | | | | |
| 58 | 1216 | 1168 | 1094 | 1020 | 950 | 887 | 823 | 765 | 722 | 669 | 621 | 515 | | | | | |
| 59 | 1264 | 1216 | 1136 | 1057 | 988 | 919 | 855 | 797 | 749 | 696 | 648 | 536 | | | | | |
| 60 | 1317 | 1269 | 1184 | 1099 | 1030 | 961 | 887 | 828 | 781 | 722 | 674 | 558 | | | | | |
| 61 | 1354 | 1306 | 1221 | 1136 | 1062 | 988 | 919 | 855 | 807 | 743 | 696 | 573 | | | | | |
| 62 | 1386 | 1333 | 1248 | 1163 | 1083 | 1009 | 935 | 876 | 823 | 759 | 712 | 584 | | | | | |
| 63 | 1407 | 1359 | 1269 | 1179 | 1104 | 1030 | 950 | 887 | 839 | 775 | 722 | 595 | | | | | |
| 64 | 1439 | 1386 | 1296 | 1205 | 1126 | 1051 | 972 | 908 | 855 | 791 | 738 | 611 | | | | | |
| 65 | 1466 | 1412 | 1322 | 1232 | 1152 | 1073 | 993 | 924 | 871 | 807 | 754 | 621 | | | | | |
| 66 | 1508 | 1455 | 1359 | 1264 | 1184 | 1099 | 1020 | 950 | 897 | 828 | 775 | 637 | | | | | |
| 67 | 1566 | 1513 | 1412 | 1312 | 1227 | 1142 | 1062 | 988 | 935 | 860 | 807 | 664 | | | | | |
| 68 | 1625 | 1566 | 1466 | 1365 | 1274 | 1189 | 1099 | 1025 | 966 | 892 | 834 | 690 | | | | | |
| 69 | 1683 | 1625 | 1519 | 1412 | 1322 | 1232 | 1142 | 1062 | 1004 | 924 | 866 | 712 | | | | | |
| 70 | 1747 | 1683 | 1572 | 1460 | 1370 | 1274 | 1179 | 1099 | 1035 | 961 | 897 | 738 | | | | | |
| 71 | 1805 | 1736 | 1625 | 1513 | 1412 | 1317 | 1221 | 1136 | 1073 | 993 | 924 | 765 | | | | | |
| 72 | 1864 | 1795 | 1678 | 1561 | 1460 | 1359 | 1258 | 1174 | 1110 | 1025 | 956 | 791 | | | | | |
| 73 | 1922 | 1853 | 1731 | 1609 | 1508 | 1402 | 1301 | 1211 | 1142 | 1057 | 988 | 812 | | | | | |
| 74 | 1981 | 1912 | 1784 | 1657 | 1551 | 1444 | 1338 | 1248 | 1179 | 1089 | 1020 | 839 | | | | | |
| 75 | 2039 | 1965 | 1837 | 1710 | 1598 | 1487 | 1381 | 1285 | 1211 | 1120 | 1046 | 866 | | | | | |

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 310

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 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 | 31 | 30 | 29 | 28 | 27 | 26 | 25 | 24 | 23 | 22 | 21 | 19 | 1 | 24 | 1 | 8 | |
| 2 | 40 | 39 | 39 | 38 | 36 | 34 | 33 | 32 | 30 | 28 | 27 | 25 | 2 | 32 | 2 | 10 | |
| 3 | 51 | 50 | 48 | 46 | 44 | 42 | 41 | 39 | 38 | 36 | 34 | 31 | 3 | 37 | 3 | 14 | |
| 4 | 58 | 57 | 55 | 54 | 52 | 50 | 48 | 45 | 43 | 41 | 39 | 36 | 4 | 40 | 4 | 17 | |
| 5 | 65 | 64 | 62 | 60 | 57 | 55 | 54 | 51 | 48 | 46 | 44 | 40 | 5 | 46 | 5 | 20 | |
| 6 | 72 | 71 | 69 | 67 | 64 | 61 | 59 | 56 | 54 | 51 | 49 | 44 | 6 | 52 | 6 | 26 | |
| 7 | 80 | 78 | 76 | 74 | 71 | 68 | 66 | 62 | 59 | 56 | 55 | 50 | 7 | 56 | 7 | 32 | |
| 8 | 86 | 85 | 82 | 79 | 76 | 72 | 71 | 67 | 64 | 60 | 58 | 54 | 8 | 61 | 8 | 38 | |
| 10 | 93 | 91 | 88 | 86 | 82 | 79 | 76 | 72 | 69 | 66 | 63 | 57 | 10 | 66 | 10 | 48 | |
| 11 | 99 | 97 | 94 | 91 | 87 | 84 | 81 | 77 | 73 | 70 | 67 | 61 | 11 | 71 | 11 | 58 | |
| 12 | 103 | 102 | 99 | 96 | 92 | 87 | 85 | 81 | 77 | 73 | 71 | 64 | 12 | 78 | 12 | 68 | |
| 13 | 107 | 105 | 102 | 100 | 95 | 91 | 88 | 84 | 80 | 76 | 72 | 67 | 13 | 84 | 13 | 80 | |
| 14 | 113 | 110 | 107 | 104 | 100 | 95 | 92 | 87 | 84 | 79 | 76 | 70 | 14 | 90 | 14 | 94 | |
| 15 | 118 | 116 | 112 | 108 | 104 | 100 | 96 | 92 | 87 | 83 | 79 | 72 | 15 | 100 | 15 | 114 | |
| 16 | 122 | 120 | 117 | 113 | 108 | 103 | 101 | 96 | 91 | 86 | 83 | 76 | 16 | 109 | 16 | 138 | |
| 17 | 127 | 125 | 121 | 118 | 113 | 108 | 104 | 100 | 95 | 89 | 86 | 79 | 17 | 121 | 17 | 165 | |
| 18 | 133 | 130 | 126 | 122 | 118 | 112 | 108 | 103 | 99 | 93 | 89 | 82 | 18 | 132 | 18 | 197 | |
| 19 | 136 | 133 | 130 | 126 | 120 | 116 | 112 | 106 | 102 | 96 | 92 | 85 | 19 | 144 | 19 | 236 | |
| 20 | 140 | 137 | 133 | 130 | 124 | 118 | 115 | 109 | 104 | 99 | 95 | 86 | 20 | 160 | 20 | 280 | |
| 21 | 145 | 142 | 138 | 134 | 129 | 123 | 118 | 114 | 108 | 102 | 98 | 90 | 21 | 178 | 21 | 387 | |
| 22 | 149 | 147 | 142 | 137 | 132 | 126 | 122 | 117 | 111 | 105 | 101 | 92 | 22 | 200 | | | |
| 23 | 154 | 151 | 147 | 142 | 136 | 131 | 126 | 120 | 115 | 108 | 104 | 95 | 23 | 225 | | | |
| 24 | 158 | 155 | 150 | 146 | 140 | 133 | 130 | 123 | 118 | 111 | 107 | 98 | 24 | 259 | | | |
| 25 | 163 | 160 | 155 | 150 | 144 | 138 | 133 | 127 | 121 | 115 | 110 | 101 | 25 | 320 | | | |
| 26 | 168 | 165 | 160 | 155 | 149 | 142 | 137 | 131 | 125 | 118 | 114 | 104 | 26 | 392 | | | |
| 27 | 173 | 169 | 165 | 160 | 153 | 147 | 142 | 135 | 129 | 122 | 117 | 107 | | | | | |
| 28 | 179 | 175 | 170 | 165 | 158 | 151 | 147 | 139 | 133 | 126 | 121 | 111 | | | | | |
| 29 | 184 | 181 | 176 | 170 | 164 | 156 | 151 | 144 | 137 | 130 | 125 | 115 | | | | | |
| 30 | 190 | 186 | 180 | 175 | 168 | 161 | 155 | 148 | 141 | 133 | 128 | 118 | | | | | |
| 31 | 196 | 192 | 186 | 180 | 173 | 165 | 160 | 152 | 145 | 138 | 133 | 121 | | | | | |
| 32 | 201 | 197 | 192 | 186 | 179 | 171 | 165 | 157 | 149 | 142 | 136 | 125 | | | | | |
| 33 | 208 | 203 | 197 | 192 | 183 | 176 | 170 | 162 | 154 | 146 | 140 | 129 | | | | | |
| 34 | 212 | 208 | 202 | 196 | 188 | 180 | 174 | 165 | 158 | 149 | 144 | 132 | | | | | |
| 35 | 217 | 213 | 207 | 200 | 193 | 184 | 178 | 169 | 162 | 153 | 147 | 134 | | | | | |
| 36 | 223 | 219 | 212 | 206 | 197 | 189 | 182 | 174 | 165 | 157 | 150 | 138 | | | | | |
| 37 | 231 | 227 | 220 | 213 | 205 | 196 | 189 | 180 | 172 | 163 | 156 | 143 | | | | | |
| 38 | 240 | 235 | 228 | 222 | 212 | 203 | 196 | 187 | 179 | 169 | 163 | 149 | | | | | |
| 39 | 248 | 243 | 236 | 228 | 219 | 210 | 203 | 194 | 184 | 175 | 167 | 153 | | | | | |
| 40 | 256 | 251 | 243 | 236 | 227 | 217 | 210 | 199 | 190 | 180 | 173 | 158 | | | | | |
| 41 | 264 | 259 | 252 | 244 | 234 | 225 | 216 | 207 | 196 | 186 | 179 | 164 | | | | | |
| 42 | 273 | 267 | 259 | 252 | 242 | 231 | 223 | 212 | 202 | 192 | 184 | 168 | | | | | |
| 43 | 280 | 275 | 267 | 259 | 248 | 238 | 229 | 219 | 209 | 197 | 190 | 174 | | | | | |
| 44 | 289 | 283 | 274 | 266 | 256 | 244 | 236 | 225 | 214 | 203 | 195 | 179 | | | | | |
| 45 | 296 | 290 | 282 | 274 | 262 | 251 | 243 | 231 | 220 | 209 | 200 | 183 | | | | | |
| 46 | 306 | 300 | 291 | 283 | 271 | 259 | 251 | 239 | 227 | 215 | 207 | 190 | | | | | |
| 47 | 316 | 310 | 301 | 291 | 280 | 268 | 259 | 246 | 235 | 223 | 213 | 196 | | | | | |
| 48 | 326 | 320 | 310 | 301 | 289 | 276 | 267 | 255 | 242 | 229 | 220 | 202 | | | | | |
| 49 | 336 | 329 | 320 | 310 | 297 | 285 | 274 | 262 | 249 | 237 | 227 | 208 | | | | | |
| 50 | 344 | 337 | 328 | 319 | 306 | 292 | 282 | 269 | 256 | 243 | 233 | 213 | | | | | |
| 51 | 354 | 348 | 337 | 327 | 314 | 301 | 290 | 276 | 263 | 250 | 240 | 219 | | | | | |
| 52 | 364 | 357 | 347 | 337 | 322 | 308 | 298 | 285 | 271 | 257 | 246 | 226 | | | | | |
| 53 | 373 | 366 | 355 | 345 | 331 | 316 | 306 | 291 | 277 | 263 | 252 | 231 | | | | | |
| 54 | 388 | 381 | 369 | 358 | 343 | 329 | 318 | 303 | 289 | 274 | 262 | 240 | | | | | |
| 55 | 407 | 399 | 387 | 376 | 360 | 345 | 333 | 318 | 302 | 287 | 275 | 252 | | | | | |
| 56 | 429 | 420 | 408 | 396 | 380 | 363 | 351 | 335 | 319 | 302 | 290 | 265 | | | | | |
| 57 | 452 | 444 | 431 | 417 | 400 | 384 | 370 | 353 | 336 | 319 | 306 | 280 | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 310

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 488 | 478 | 464 | 450 | 431 | 414 | 400 | 381 | 362 | 344 | 330 | 302 | | | | | |
| 59 | 541 | 530 | 515 | 500 | 479 | 459 | 443 | 422 | 401 | 382 | 366 | 335 | | | | | |
| 60 | 599 | 588 | 571 | 554 | 531 | 508 | 491 | 468 | 445 | 422 | 405 | 371 | | | | | |
| 61 | 654 | 642 | 623 | 604 | 580 | 555 | 536 | 511 | 486 | 462 | 443 | 405 | | | | | |
| 62 | 706 | 692 | 672 | 652 | 625 | 598 | 578 | 551 | 525 | 497 | 478 | 437 | | | | | |
| 63 | 758 | 744 | 722 | 700 | 671 | 643 | 620 | 592 | 563 | 534 | 512 | 469 | | | | | |
| 64 | 809 | 794 | 771 | 747 | 717 | 686 | 663 | 632 | 602 | 571 | 547 | 501 | | | | | |
| 65 | 862 | 845 | 821 | 796 | 763 | 730 | 706 | 673 | 640 | 607 | 583 | 533 | | | | | |
| 66 | 940 | 922 | 895 | 868 | 832 | 796 | 770 | 734 | 698 | 662 | 635 | 582 | | | | | |
| 67 | 1043 | 1024 | 994 | 964 | 924 | 885 | 854 | 815 | 775 | 735 | 705 | 646 | | | | | |
| 68 | 1147 | 1125 | 1092 | 1059 | 1016 | 972 | 939 | 896 | 852 | 808 | 776 | 710 | | | | | |
| 69 | 1250 | 1227 | 1191 | 1155 | 1107 | 1060 | 1025 | 977 | 929 | 882 | 846 | 775 | | | | | |
| 70 | 1355 | 1328 | 1290 | 1251 | 1199 | 1148 | 1109 | 1058 | 1006 | 954 | 916 | 838 | | | | | |
| 71 | 1458 | 1430 | 1388 | 1347 | 1292 | 1236 | 1194 | 1138 | 1083 | 1027 | 986 | 902 | | | | | |
| 72 | 1561 | 1531 | 1487 | 1443 | 1383 | 1324 | 1279 | 1219 | 1160 | 1101 | 1056 | 966 | | | | | |
| 73 | 1665 | 1634 | 1586 | 1538 | 1475 | 1411 | 1364 | 1300 | 1237 | 1173 | 1126 | 1031 | | | | | |
| 74 | 1769 | 1735 | 1684 | 1634 | 1567 | 1499 | 1449 | 1381 | 1314 | 1246 | 1196 | 1095 | | | | | |
| 75 | 1872 | 1837 | 1783 | 1730 | 1658 | 1587 | 1533 | 1463 | 1391 | 1320 | 1266 | 1159 | | | | | |
| (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. | | | | | | | | | | | | | | | | | |
| (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. | | | | | | | | | | | | | | | | | |
| (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles. | | | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 248 | 238 | 223 | 208 | 193 | 183 | 167 | 157 | 147 | 137 | 127 | 106 | 1 | 137 | 1 | 66 | |
| 2 | 330 | 319 | 299 | 279 | 259 | 243 | 223 | 208 | 198 | 183 | 172 | 142 | 2 | 157 | 2 | 81 | |
| 3 | 360 | 345 | 324 | 304 | 284 | 264 | 243 | 228 | 213 | 198 | 183 | 152 | 3 | 183 | 3 | 101 | |
| 4 | 421 | 406 | 380 | 355 | 330 | 309 | 284 | 269 | 254 | 233 | 218 | 177 | 4 | 198 | 4 | 112 | |
| 5 | 461 | 446 | 416 | 385 | 360 | 335 | 314 | 289 | 274 | 254 | 238 | 198 | 5 | 208 | 5 | 132 | |
| 6 | 482 | 466 | 436 | 406 | 380 | 355 | 330 | 304 | 289 | 264 | 248 | 203 | 6 | 218 | 6 | 142 | |
| 7 | 507 | 487 | 456 | 426 | 395 | 370 | 345 | 319 | 299 | 279 | 259 | 213 | 7 | 228 | 7 | 157 | |
| 8 | 527 | 512 | 477 | 441 | 416 | 385 | 360 | 335 | 314 | 289 | 274 | 223 | 8 | 238 | 8 | 188 | |
| 10 | 548 | 527 | 492 | 456 | 426 | 401 | 370 | 345 | 324 | 299 | 279 | 233 | 10 | 254 | 10 | 218 | |
| 11 | 563 | 542 | 507 | 472 | 441 | 411 | 380 | 355 | 335 | 309 | 289 | 238 | 11 | 269 | 11 | 238 | |
| 12 | 583 | 563 | 527 | 492 | 456 | 426 | 395 | 370 | 350 | 319 | 299 | 248 | 12 | 274 | 12 | 264 | |
| 13 | 603 | 578 | 542 | 507 | 472 | 441 | 406 | 380 | 360 | 330 | 309 | 254 | 13 | 284 | 13 | 284 | |
| 14 | 619 | 598 | 558 | 517 | 487 | 451 | 421 | 390 | 370 | 340 | 319 | 264 | 14 | 304 | 14 | 314 | |
| 15 | 629 | 608 | 568 | 527 | 492 | 461 | 426 | 395 | 375 | 345 | 324 | 269 | 15 | 319 | 15 | 340 | |
| 16 | 634 | 613 | 573 | 532 | 497 | 466 | 431 | 401 | 380 | 350 | 324 | 269 | 16 | 330 | 16 | 375 | |
| 17 | 649 | 624 | 583 | 542 | 507 | 472 | 436 | 411 | 385 | 355 | 335 | 274 | 17 | 345 | 17 | 395 | |
| 18 | 664 | 639 | 598 | 558 | 522 | 487 | 451 | 421 | 395 | 365 | 340 | 279 | 18 | 360 | 18 | 431 | |
| 19 | 674 | 649 | 608 | 568 | 527 | 492 | 456 | 426 | 401 | 370 | 345 | 284 | 19 | 380 | 19 | 456 | |
| 20 | 695 | 669 | 624 | 578 | 542 | 507 | 466 | 436 | 411 | 380 | 355 | 294 | 20 | 390 | 20 | 487 | |
| 21 | 710 | 684 | 639 | 593 | 558 | 517 | 482 | 446 | 421 | 390 | 365 | 299 | 21 | 406 | 21 | 553 | |
| 22 | 720 | 695 | 649 | 603 | 563 | 527 | 487 | 456 | 426 | 395 | 370 | 304 | 22 | 431 | | | |
| 23 | 730 | 705 | 659 | 613 | 573 | 532 | 497 | 461 | 436 | 401 | 375 | 309 | 23 | 446 | | | |
| 24 | 750 | 720 | 674 | 629 | 588 | 548 | 507 | 472 | 446 | 411 | 385 | 319 | 24 | 466 | | | |
| 25 | 755 | 725 | 679 | 634 | 593 | 553 | 512 | 477 | 446 | 416 | 385 | 319 | 25 | 502 | | | |
| 26 | 766 | 740 | 690 | 639 | 598 | 558 | 517 | 482 | 456 | 421 | 395 | 324 | 26 | 548 | | | |
| 27 | 776 | 750 | 700 | 649 | 608 | 568 | 527 | 492 | 461 | 426 | 401 | 330 | | | | | |
| 28 | 781 | 755 | 705 | 654 | 613 | 573 | 527 | 492 | 466 | 431 | 401 | 330 | | | | | |
| 29 | 796 | 766 | 715 | 664 | 624 | 578 | 537 | 502 | 472 | 436 | 406 | 335 | | | | | |

TERRITORY 310

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | | (c) | Prior | |
| 30 | 801 | 771 | 720 | 669 | 629 | 583 | 542 | 502 | 477 | 441 | 411 | 340 | | | | | |
| 31 | 811 | 781 | 730 | 679 | 634 | 593 | 548 | 512 | 482 | 446 | 416 | 345 | | | | | |
| 32 | 826 | 796 | 745 | 695 | 649 | 603 | 558 | 522 | 492 | 456 | 426 | 350 | | | | | |
| 33 | 837 | 806 | 755 | 705 | 659 | 613 | 568 | 527 | 497 | 461 | 431 | 355 | | | | | |
| 34 | 852 | 821 | 766 | 710 | 664 | 619 | 573 | 537 | 507 | 466 | 436 | 360 | | | | | |
| 35 | 862 | 831 | 776 | 720 | 674 | 629 | 583 | 542 | 512 | 472 | 441 | 365 | | | | | |
| 36 | 872 | 842 | 786 | 730 | 684 | 639 | 588 | 553 | 517 | 482 | 446 | 370 | | | | | |
| 37 | 887 | 857 | 801 | 745 | 695 | 649 | 603 | 563 | 527 | 487 | 456 | 375 | | | | | |
| 38 | 902 | 867 | 811 | 755 | 705 | 659 | 608 | 568 | 537 | 497 | 461 | 380 | | | | | |
| 39 | 908 | 872 | 816 | 761 | 710 | 659 | 613 | 573 | 537 | 497 | 466 | 385 | | | | | |
| 40 | 918 | 882 | 826 | 771 | 720 | 669 | 619 | 578 | 548 | 502 | 472 | 390 | | | | | |
| 41 | 928 | 897 | 837 | 776 | 730 | 679 | 629 | 588 | 553 | 512 | 477 | 395 | | | | | |
| 42 | 938 | 908 | 847 | 786 | 735 | 684 | 634 | 593 | 558 | 517 | 482 | 395 | | | | | |
| 43 | 953 | 918 | 857 | 796 | 745 | 695 | 644 | 598 | 568 | 522 | 487 | 401 | | | | | |
| 44 | 958 | 923 | 862 | 801 | 750 | 700 | 649 | 603 | 568 | 527 | 492 | 406 | | | | | |
| 45 | 973 | 938 | 877 | 816 | 766 | 710 | 659 | 613 | 578 | 537 | 502 | 411 | | | | | |
| 46 | 984 | 948 | 887 | 826 | 771 | 720 | 664 | 624 | 588 | 542 | 507 | 416 | | | | | |
| 47 | 994 | 958 | 897 | 837 | 781 | 725 | 674 | 629 | 593 | 548 | 512 | 421 | | | | | |
| 48 | 1009 | 973 | 908 | 842 | 791 | 735 | 679 | 634 | 598 | 553 | 517 | 426 | | | | | |
| 49 | 1019 | 984 | 918 | 852 | 796 | 745 | 690 | 644 | 603 | 558 | 522 | 431 | | | | | |
| 50 | 1029 | 994 | 928 | 862 | 806 | 750 | 695 | 649 | 613 | 568 | 527 | 436 | | | | | |
| 51 | 1039 | 1004 | 938 | 872 | 816 | 761 | 705 | 659 | 619 | 573 | 532 | 441 | | | | | |
| 52 | 1044 | 1009 | 943 | 877 | 821 | 766 | 710 | 659 | 624 | 573 | 537 | 441 | | | | | |
| 53 | 1060 | 1019 | 953 | 887 | 831 | 771 | 715 | 669 | 629 | 583 | 542 | 446 | | | | | |
| 54 | 1070 | 1029 | 963 | 897 | 837 | 781 | 725 | 674 | 634 | 588 | 548 | 451 | | | | | |
| 55 | 1085 | 1049 | 979 | 908 | 852 | 791 | 735 | 684 | 644 | 598 | 558 | 461 | | | | | |
| 56 | 1105 | 1065 | 994 | 923 | 867 | 806 | 745 | 695 | 654 | 608 | 568 | 466 | | | | | |
| 57 | 1126 | 1085 | 1014 | 943 | 882 | 821 | 761 | 710 | 669 | 619 | 578 | 477 | | | | | |
| 58 | 1161 | 1115 | 1044 | 973 | 908 | 847 | 786 | 730 | 690 | 639 | 593 | 492 | | | | | |
| 59 | 1207 | 1161 | 1085 | 1009 | 943 | 877 | 816 | 761 | 715 | 664 | 619 | 512 | | | | | |
| 60 | 1257 | 1212 | 1131 | 1049 | 984 | 918 | 847 | 791 | 745 | 690 | 644 | 532 | | | | | |
| 61 | 1293 | 1247 | 1166 | 1085 | 1014 | 943 | 877 | 816 | 771 | 710 | 664 | 548 | | | | | |
| 62 | 1323 | 1273 | 1191 | 1110 | 1034 | 963 | 892 | 837 | 786 | 725 | 679 | 558 | | | | | |
| 63 | 1344 | 1298 | 1212 | 1126 | 1055 | 984 | 908 | 847 | 801 | 740 | 690 | 568 | | | | | |
| 64 | 1374 | 1323 | 1237 | 1151 | 1075 | 1004 | 928 | 867 | 816 | 755 | 705 | 583 | | | | | |
| 65 | 1399 | 1349 | 1262 | 1176 | 1100 | 1024 | 948 | 882 | 831 | 771 | 720 | 593 | | | | | |
| 66 | 1440 | 1389 | 1298 | 1207 | 1131 | 1049 | 973 | 908 | 857 | 791 | 740 | 608 | | | | | |
| 67 | 1496 | 1445 | 1349 | 1252 | 1171 | 1090 | 1014 | 943 | 892 | 821 | 771 | 634 | | | | | |
| 68 | 1551 | 1496 | 1399 | 1303 | 1217 | 1136 | 1049 | 979 | 923 | 852 | 796 | 659 | | | | | |
| 69 | 1607 | 1551 | 1450 | 1349 | 1262 | 1176 | 1090 | 1014 | 958 | 882 | 826 | 679 | | | | | |
| 70 | 1668 | 1607 | 1501 | 1394 | 1308 | 1217 | 1126 | 1049 | 989 | 918 | 857 | 705 | | | | | |
| 71 | 1724 | 1658 | 1551 | 1445 | 1349 | 1257 | 1166 | 1085 | 1024 | 948 | 882 | 730 | | | | | |
| 72 | 1780 | 1714 | 1602 | 1491 | 1394 | 1298 | 1202 | 1120 | 1060 | 979 | 913 | 755 | | | | | |
| 73 | 1835 | 1769 | 1653 | 1536 | 1440 | 1338 | 1242 | 1156 | 1090 | 1009 | 943 | 776 | | | | | |
| 74 | 1891 | 1825 | 1704 | 1582 | 1480 | 1379 | 1278 | 1191 | 1126 | 1039 | 973 | 801 | | | | | |
| 75 | 1947 | 1876 | 1754 | 1633 | 1526 | 1420 | 1318 | 1227 | 1156 | 1070 | 999 | 826 | | | | | |

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

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 | |
| 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- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | 2010 | | | |
| 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- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | 2010 | | | |
| 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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 524 | 514 | 499 | 484 | 464 | 444 | 429 | 409 | 389 | 370 | 355 | 324 | | | | | |
| 59 | 581 | 570 | 553 | 537 | 515 | 493 | 476 | 453 | 431 | 410 | 393 | 360 | | | | | |
| 60 | 643 | 631 | 613 | 595 | 571 | 545 | 527 | 503 | 478 | 453 | 435 | 399 | | | | | |
| 61 | 703 | 690 | 670 | 649 | 623 | 596 | 576 | 549 | 522 | 496 | 476 | 435 | | | | | |
| 62 | 759 | 743 | 722 | 701 | 672 | 642 | 621 | 592 | 564 | 534 | 513 | 470 | | | | | |
| 63 | 814 | 799 | 776 | 752 | 721 | 691 | 667 | 636 | 605 | 574 | 550 | 504 | | | | | |
| 64 | 870 | 853 | 828 | 803 | 771 | 737 | 712 | 679 | 646 | 613 | 588 | 538 | | | | | |
| 65 | 926 | 908 | 882 | 855 | 820 | 785 | 759 | 723 | 688 | 652 | 626 | 573 | | | | | |
| 66 | 1010 | 991 | 962 | 932 | 894 | 855 | 827 | 789 | 750 | 711 | 683 | 625 | | | | | |
| 67 | 1121 | 1100 | 1068 | 1035 | 993 | 950 | 918 | 876 | 832 | 790 | 758 | 694 | | | | | |
| 68 | 1232 | 1209 | 1174 | 1138 | 1092 | 1044 | 1009 | 963 | 915 | 869 | 833 | 763 | | | | | |
| 69 | 1343 | 1318 | 1280 | 1241 | 1190 | 1139 | 1101 | 1049 | 998 | 947 | 909 | 832 | | | | | |
| 70 | 1455 | 1427 | 1386 | 1344 | 1289 | 1233 | 1192 | 1136 | 1081 | 1025 | 984 | 901 | | | | | |
| 71 | 1567 | 1536 | 1492 | 1447 | 1388 | 1328 | 1283 | 1223 | 1164 | 1104 | 1059 | 970 | | | | | |
| 72 | 1678 | 1645 | 1598 | 1550 | 1486 | 1422 | 1375 | 1310 | 1246 | 1183 | 1134 | 1038 | | | | | |
| 73 | 1789 | 1755 | 1704 | 1652 | 1585 | 1516 | 1466 | 1397 | 1329 | 1260 | 1210 | 1108 | | | | | |
| 74 | 1901 | 1864 | 1810 | 1755 | 1684 | 1611 | 1556 | 1484 | 1412 | 1339 | 1285 | 1177 | | | | | |
| 75 | 2012 | 1974 | 1916 | 1858 | 1782 | 1705 | 1647 | 1572 | 1495 | 1418 | 1360 | 1245 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 326 | 313 | 293 | 273 | 253 | 239 | 219 | 206 | 193 | 180 | 166 | 140 | 1 | 180 | 1 | 86 | |
| 2 | 432 | 419 | 392 | 366 | 339 | 319 | 293 | 273 | 259 | 239 | 226 | 186 | 2 | 206 | 2 | 106 | |
| 3 | 472 | 452 | 426 | 399 | 372 | 346 | 319 | 299 | 279 | 259 | 239 | 200 | 3 | 239 | 3 | 133 | |
| 4 | 552 | 532 | 499 | 466 | 432 | 406 | 372 | 352 | 333 | 306 | 286 | 233 | 4 | 259 | 4 | 146 | |
| 5 | 605 | 585 | 545 | 505 | 472 | 439 | 412 | 379 | 359 | 333 | 313 | 259 | 5 | 273 | 5 | 173 | |
| 6 | 632 | 612 | 572 | 532 | 499 | 466 | 432 | 399 | 379 | 346 | 326 | 266 | 6 | 286 | 6 | 186 | |
| 7 | 665 | 638 | 599 | 559 | 519 | 485 | 452 | 419 | 392 | 366 | 339 | 279 | 7 | 299 | 7 | 206 | |
| 8 | 692 | 672 | 625 | 579 | 545 | 505 | 472 | 439 | 412 | 379 | 359 | 293 | 8 | 313 | 8 | 246 | |
| 10 | 718 | 692 | 645 | 599 | 559 | 525 | 485 | 452 | 426 | 392 | 366 | 306 | 10 | 333 | 10 | 286 | |
| 11 | 738 | 712 | 665 | 618 | 579 | 539 | 499 | 466 | 439 | 406 | 379 | 313 | 11 | 352 | 11 | 313 | |
| 12 | 765 | 738 | 692 | 645 | 599 | 559 | 519 | 485 | 459 | 419 | 392 | 326 | 12 | 359 | 12 | 346 | |
| 13 | 791 | 758 | 712 | 665 | 618 | 579 | 532 | 499 | 472 | 432 | 406 | 333 | 13 | 372 | 13 | 372 | |
| 14 | 811 | 785 | 732 | 678 | 638 | 592 | 552 | 512 | 485 | 446 | 419 | 346 | 14 | 399 | 14 | 412 | |
| 15 | 825 | 798 | 745 | 692 | 645 | 605 | 559 | 519 | 492 | 452 | 426 | 352 | 15 | 419 | 15 | 446 | |
| 16 | 831 | 805 | 751 | 698 | 652 | 612 | 565 | 525 | 499 | 459 | 426 | 352 | 16 | 432 | 16 | 492 | |
| 17 | 851 | 818 | 765 | 712 | 665 | 618 | 572 | 539 | 505 | 466 | 439 | 359 | 17 | 452 | 17 | 519 | |
| 18 | 871 | 838 | 785 | 732 | 685 | 638 | 592 | 552 | 519 | 479 | 446 | 366 | 18 | 472 | 18 | 565 | |
| 19 | 884 | 851 | 798 | 745 | 692 | 645 | 599 | 559 | 525 | 485 | 452 | 372 | 19 | 499 | 19 | 599 | |
| 20 | 911 | 878 | 818 | 758 | 712 | 665 | 612 | 572 | 539 | 499 | 466 | 386 | 20 | 512 | 20 | 638 | |
| 21 | 931 | 898 | 838 | 778 | 732 | 678 | 632 | 585 | 552 | 512 | 479 | 392 | 21 | 532 | 21 | 725 | |
| 22 | 944 | 911 | 851 | 791 | 738 | 692 | 638 | 599 | 559 | 519 | 485 | 399 | 22 | 565 | | | |
| 23 | 958 | 924 | 865 | 805 | 751 | 698 | 652 | 605 | 572 | 525 | 492 | 406 | 23 | 585 | | | |
| 24 | 984 | 944 | 884 | 825 | 771 | 718 | 665 | 618 | 585 | 539 | 505 | 419 | 24 | 612 | | | |
| 25 | 991 | 951 | 891 | 831 | 778 | 725 | 672 | 625 | 585 | 545 | 505 | 419 | 25 | 658 | | | |
| 26 | 1004 | 971 | 904 | 838 | 785 | 732 | 678 | 632 | 599 | 552 | 519 | 426 | 26 | 718 | | | |
| 27 | 1017 | 984 | 918 | 851 | 798 | 745 | 692 | 645 | 605 | 559 | 525 | 432 | | | | | |
| 28 | 1024 | 991 | 924 | 858 | 805 | 751 | 692 | 645 | 612 | 565 | 525 | 432 | | | | | |
| 29 | 1044 | 1004 | 938 | 871 | 818 | 758 | 705 | 658 | 618 | 572 | 532 | 439 | | | | | |

TERRITORY 340

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | Prior | | |
| 30 | 1051 | 1011 | 944 | 878 | 825 | 765 | 712 | 658 | 625 | 579 | 539 | 446 | | | | | |
| 31 | 1064 | 1024 | 958 | 891 | 831 | 778 | 718 | 672 | 632 | 585 | 545 | 452 | | | | | |
| 32 | 1084 | 1044 | 978 | 911 | 851 | 791 | 732 | 685 | 645 | 599 | 559 | 459 | | | | | |
| 33 | 1097 | 1057 | 991 | 924 | 865 | 805 | 745 | 692 | 652 | 605 | 565 | 466 | | | | | |
| 34 | 1117 | 1077 | 1004 | 931 | 871 | 811 | 751 | 705 | 665 | 612 | 572 | 472 | | | | | |
| 35 | 1131 | 1091 | 1017 | 944 | 884 | 825 | 765 | 712 | 672 | 618 | 579 | 479 | | | | | |
| 36 | 1144 | 1104 | 1031 | 958 | 898 | 838 | 771 | 725 | 678 | 632 | 585 | 485 | | | | | |
| 37 | 1164 | 1124 | 1051 | 978 | 911 | 851 | 791 | 738 | 692 | 638 | 599 | 492 | | | | | |
| 38 | 1184 | 1137 | 1064 | 991 | 924 | 865 | 798 | 745 | 705 | 652 | 605 | 499 | | | | | |
| 39 | 1190 | 1144 | 1071 | 998 | 931 | 865 | 805 | 751 | 705 | 652 | 612 | 505 | | | | | |
| 40 | 1204 | 1157 | 1084 | 1011 | 944 | 878 | 811 | 758 | 718 | 658 | 618 | 512 | | | | | |
| 41 | 1217 | 1177 | 1097 | 1017 | 958 | 891 | 825 | 771 | 725 | 672 | 625 | 519 | | | | | |
| 42 | 1230 | 1190 | 1111 | 1031 | 964 | 898 | 831 | 778 | 732 | 678 | 632 | 519 | | | | | |
| 43 | 1250 | 1204 | 1124 | 1044 | 978 | 911 | 845 | 785 | 745 | 685 | 638 | 525 | | | | | |
| 44 | 1257 | 1210 | 1131 | 1051 | 984 | 918 | 851 | 791 | 745 | 692 | 645 | 532 | | | | | |
| 45 | 1277 | 1230 | 1150 | 1071 | 1004 | 931 | 865 | 805 | 758 | 705 | 658 | 539 | | | | | |
| 46 | 1290 | 1244 | 1164 | 1084 | 1011 | 944 | 871 | 818 | 771 | 712 | 665 | 545 | | | | | |
| 47 | 1303 | 1257 | 1177 | 1097 | 1024 | 951 | 884 | 825 | 778 | 718 | 672 | 552 | | | | | |
| 48 | 1323 | 1277 | 1190 | 1104 | 1037 | 964 | 891 | 831 | 785 | 725 | 678 | 559 | | | | | |
| 49 | 1337 | 1290 | 1204 | 1117 | 1044 | 978 | 904 | 845 | 791 | 732 | 685 | 565 | | | | | |
| 50 | 1350 | 1303 | 1217 | 1131 | 1057 | 984 | 911 | 851 | 805 | 745 | 692 | 572 | | | | | |
| 51 | 1363 | 1317 | 1230 | 1144 | 1071 | 998 | 924 | 865 | 811 | 751 | 698 | 579 | | | | | |
| 52 | 1370 | 1323 | 1237 | 1150 | 1077 | 1004 | 931 | 865 | 818 | 751 | 705 | 579 | | | | | |
| 53 | 1390 | 1337 | 1250 | 1164 | 1091 | 1011 | 938 | 878 | 825 | 765 | 712 | 585 | | | | | |
| 54 | 1403 | 1350 | 1264 | 1177 | 1097 | 1024 | 951 | 884 | 831 | 771 | 718 | 592 | | | | | |
| 55 | 1423 | 1377 | 1283 | 1190 | 1117 | 1037 | 964 | 898 | 845 | 785 | 732 | 605 | | | | | |
| 56 | 1450 | 1397 | 1303 | 1210 | 1137 | 1057 | 978 | 911 | 858 | 798 | 745 | 612 | | | | | |
| 57 | 1476 | 1423 | 1330 | 1237 | 1157 | 1077 | 998 | 931 | 878 | 811 | 758 | 625 | | | | | |
| 58 | 1523 | 1463 | 1370 | 1277 | 1190 | 1111 | 1031 | 958 | 904 | 838 | 778 | 645 | | | | | |
| 59 | 1583 | 1523 | 1423 | 1323 | 1237 | 1150 | 1071 | 998 | 938 | 871 | 811 | 672 | | | | | |
| 60 | 1649 | 1589 | 1483 | 1377 | 1290 | 1204 | 1111 | 1037 | 978 | 904 | 845 | 698 | | | | | |
| 61 | 1696 | 1636 | 1530 | 1423 | 1330 | 1237 | 1150 | 1071 | 1011 | 931 | 871 | 718 | | | | | |
| 62 | 1736 | 1669 | 1563 | 1456 | 1357 | 1264 | 1170 | 1097 | 1031 | 951 | 891 | 732 | | | | | |
| 63 | 1762 | 1702 | 1589 | 1476 | 1383 | 1290 | 1190 | 1111 | 1051 | 971 | 904 | 745 | | | | | |
| 64 | 1802 | 1736 | 1623 | 1510 | 1410 | 1317 | 1217 | 1137 | 1071 | 991 | 924 | 765 | | | | | |
| 65 | 1835 | 1769 | 1656 | 1543 | 1443 | 1343 | 1244 | 1157 | 1091 | 1011 | 944 | 778 | | | | | |
| 66 | 1889 | 1822 | 1702 | 1583 | 1483 | 1377 | 1277 | 1190 | 1124 | 1037 | 971 | 798 | | | | | |
| 67 | 1962 | 1895 | 1769 | 1643 | 1536 | 1430 | 1330 | 1237 | 1170 | 1077 | 1011 | 831 | | | | | |
| 68 | 2035 | 1962 | 1835 | 1709 | 1596 | 1490 | 1377 | 1283 | 1210 | 1117 | 1044 | 865 | | | | | |
| 69 | 2108 | 2035 | 1902 | 1769 | 1656 | 1543 | 1430 | 1330 | 1257 | 1157 | 1084 | 891 | | | | | |
| 70 | 2188 | 2108 | 1968 | 1829 | 1716 | 1596 | 1476 | 1377 | 1297 | 1204 | 1124 | 924 | | | | | |
| 71 | 2261 | 2175 | 2035 | 1895 | 1769 | 1649 | 1530 | 1423 | 1343 | 1244 | 1157 | 958 | | | | | |
| 72 | 2334 | 2248 | 2101 | 1955 | 1829 | 1702 | 1576 | 1470 | 1390 | 1283 | 1197 | 991 | | | | | |
| 73 | 2407 | 2321 | 2168 | 2015 | 1889 | 1756 | 1629 | 1516 | 1430 | 1323 | 1237 | 1017 | | | | | |
| 74 | 2480 | 2394 | 2234 | 2075 | 1942 | 1809 | 1676 | 1563 | 1476 | 1363 | 1277 | 1051 | | | | | |
| 75 | 2554 | 2461 | 2301 | 2141 | 2002 | 1862 | 1729 | 1609 | 1516 | 1403 | 1310 | 1084 | | | | | |

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 350

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
| 1 | 31 | 30 | 29 | 28 | 27 | 26 | 25 | 23 | 22 | 21 | 20 | 19 | 1 | 23 | 1 | 8 |
| 2 | 40 | 39 | 38 | 37 | 35 | 33 | 33 | 32 | 30 | 28 | 27 | 25 | 2 | 32 | 2 | 10 |
| 3 | 50 | 49 | 47 | 46 | 44 | 42 | 41 | 39 | 37 | 35 | 33 | 31 | 3 | 36 | 3 | 14 |
| 4 | 58 | 57 | 55 | 53 | 51 | 49 | 47 | 45 | 43 | 41 | 39 | 35 | 4 | 40 | 4 | 17 |
| 5 | 64 | 63 | 61 | 60 | 57 | 55 | 53 | 50 | 47 | 46 | 44 | 40 | 5 | 46 | 5 | 20 |
| 6 | 72 | 70 | 68 | 66 | 63 | 60 | 59 | 56 | 53 | 50 | 48 | 44 | 6 | 51 | 6 | 26 |
| 7 | 79 | 77 | 75 | 73 | 70 | 67 | 65 | 61 | 59 | 56 | 54 | 49 | 7 | 56 | 7 | 32 |
| 8 | 85 | 84 | 81 | 78 | 75 | 72 | 70 | 66 | 63 | 60 | 58 | 53 | 8 | 60 | 8 | 37 |
| 10 | 92 | 90 | 87 | 85 | 81 | 78 | 75 | 72 | 68 | 65 | 62 | 57 | 10 | 65 | 10 | 47 |
| 11 | 98 | 96 | 93 | 90 | 86 | 83 | 80 | 76 | 73 | 69 | 66 | 60 | 11 | 71 | 11 | 58 |
| 12 | 102 | 100 | 98 | 95 | 91 | 86 | 84 | 80 | 76 | 73 | 70 | 63 | 12 | 77 | 12 | 67 |
| 13 | 106 | 104 | 101 | 99 | 94 | 90 | 87 | 83 | 79 | 75 | 72 | 66 | 13 | 83 | 13 | 79 |
| 14 | 112 | 109 | 106 | 103 | 99 | 94 | 91 | 86 | 83 | 78 | 75 | 69 | 14 | 89 | 14 | 93 |
| 15 | 116 | 114 | 111 | 107 | 103 | 99 | 95 | 91 | 86 | 82 | 78 | 72 | 15 | 99 | 15 | 113 |
| 16 | 121 | 119 | 115 | 112 | 107 | 102 | 100 | 95 | 90 | 86 | 82 | 75 | 16 | 108 | 16 | 137 |
| 17 | 126 | 124 | 120 | 116 | 112 | 107 | 103 | 99 | 94 | 88 | 86 | 78 | 17 | 120 | 17 | 164 |
| 18 | 131 | 128 | 125 | 121 | 116 | 111 | 107 | 102 | 98 | 92 | 88 | 81 | 18 | 130 | 18 | 195 |
| 19 | 135 | 132 | 128 | 125 | 119 | 114 | 111 | 105 | 100 | 95 | 91 | 84 | 19 | 142 | 19 | 233 |
| 20 | 139 | 136 | 132 | 128 | 123 | 117 | 113 | 108 | 103 | 98 | 94 | 86 | 20 | 158 | 20 | 277 |
| 21 | 143 | 140 | 137 | 133 | 127 | 122 | 117 | 113 | 107 | 101 | 97 | 89 | 21 | 176 | 21 | 383 |
| 22 | 148 | 145 | 140 | 136 | 130 | 125 | 121 | 115 | 110 | 104 | 100 | 91 | 22 | 198 | | |
| 23 | 153 | 150 | 145 | 140 | 135 | 129 | 125 | 119 | 113 | 107 | 103 | 94 | 23 | 222 | | |
| 24 | 156 | 153 | 149 | 144 | 139 | 132 | 128 | 122 | 116 | 110 | 106 | 97 | 24 | 257 | | |
| 25 | 161 | 158 | 153 | 149 | 142 | 137 | 132 | 126 | 120 | 113 | 109 | 100 | 25 | 316 | | |
| 26 | 166 | 163 | 158 | 153 | 147 | 140 | 136 | 129 | 124 | 117 | 113 | 103 | 26 | 388 | | |
| 27 | 171 | 167 | 163 | 158 | 152 | 145 | 140 | 134 | 127 | 121 | 115 | 106 | | | | |
| 28 | 177 | 173 | 168 | 164 | 156 | 150 | 145 | 138 | 131 | 125 | 120 | 110 | | | | |
| 29 | 182 | 179 | 174 | 168 | 162 | 154 | 150 | 142 | 136 | 128 | 124 | 113 | | | | |
| 30 | 188 | 184 | 179 | 173 | 166 | 159 | 153 | 146 | 140 | 132 | 126 | 116 | | | | |
| 31 | 193 | 190 | 184 | 179 | 171 | 164 | 158 | 151 | 143 | 137 | 131 | 120 | | | | |
| 32 | 199 | 195 | 190 | 184 | 177 | 169 | 163 | 155 | 148 | 140 | 135 | 124 | | | | |
| 33 | 206 | 201 | 195 | 190 | 181 | 174 | 168 | 160 | 153 | 144 | 139 | 127 | | | | |
| 34 | 210 | 206 | 200 | 194 | 186 | 178 | 172 | 164 | 156 | 148 | 142 | 130 | | | | |
| 35 | 215 | 211 | 205 | 198 | 191 | 182 | 176 | 167 | 160 | 152 | 145 | 133 | | | | |
| 36 | 220 | 217 | 210 | 204 | 195 | 187 | 180 | 172 | 164 | 155 | 149 | 137 | | | | |
| 37 | 229 | 224 | 218 | 211 | 203 | 193 | 187 | 179 | 170 | 161 | 154 | 141 | | | | |
| 38 | 237 | 233 | 226 | 219 | 210 | 201 | 194 | 185 | 177 | 167 | 161 | 147 | | | | |
| 39 | 246 | 241 | 233 | 226 | 217 | 207 | 201 | 192 | 182 | 173 | 166 | 152 | | | | |
| 40 | 253 | 248 | 241 | 233 | 224 | 215 | 207 | 197 | 188 | 179 | 171 | 156 | | | | |
| 41 | 261 | 257 | 249 | 242 | 232 | 222 | 214 | 205 | 194 | 184 | 177 | 162 | | | | |
| 42 | 270 | 264 | 257 | 249 | 239 | 229 | 220 | 210 | 200 | 190 | 182 | 166 | | | | |
| 43 | 277 | 272 | 264 | 256 | 246 | 235 | 227 | 217 | 206 | 195 | 188 | 172 | | | | |
| 44 | 286 | 280 | 272 | 263 | 253 | 242 | 233 | 222 | 212 | 201 | 193 | 177 | | | | |
| 45 | 293 | 287 | 279 | 271 | 259 | 248 | 240 | 229 | 218 | 206 | 198 | 181 | | | | |
| 46 | 303 | 297 | 288 | 280 | 268 | 257 | 248 | 236 | 225 | 213 | 205 | 188 | | | | |
| 47 | 312 | 307 | 298 | 288 | 277 | 265 | 256 | 244 | 233 | 220 | 211 | 193 | | | | |
| 48 | 323 | 316 | 307 | 298 | 286 | 273 | 264 | 252 | 239 | 227 | 218 | 200 | | | | |
| 49 | 332 | 326 | 316 | 307 | 294 | 282 | 272 | 259 | 246 | 234 | 224 | 206 | | | | |
| 50 | 340 | 334 | 325 | 315 | 302 | 289 | 279 | 266 | 253 | 240 | 231 | 211 | | | | |
| 51 | 351 | 344 | 334 | 324 | 311 | 298 | 287 | 273 | 260 | 247 | 237 | 217 | | | | |
| 52 | 360 | 353 | 343 | 333 | 319 | 305 | 295 | 282 | 268 | 254 | 244 | 223 | | | | |
| 53 | 369 | 362 | 352 | 341 | 327 | 312 | 302 | 288 | 274 | 260 | 249 | 229 | | | | |
| 54 | 384 | 377 | 365 | 354 | 339 | 326 | 314 | 299 | 286 | 271 | 259 | 237 | | | | |
| 55 | 403 | 394 | 383 | 372 | 356 | 341 | 329 | 314 | 299 | 284 | 272 | 249 | | | | |
| 56 | 424 | 416 | 404 | 392 | 376 | 359 | 347 | 331 | 315 | 299 | 286 | 262 | | | | |
| 57 | 447 | 439 | 426 | 413 | 396 | 379 | 366 | 350 | 332 | 315 | 302 | 277 | | | | |

TERRITORY 350

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|-----------------------------------|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | | | |
| 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 | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | (c) | | | |
| 1 | 260 | 250 | 234 | 218 | 202 | 191 | 175 | 165 | 154 | 143 | 133 | 112 | 1 | 143 | 1 | 69 | |
| 2 | 345 | 335 | 313 | 292 | 271 | 255 | 234 | 218 | 207 | 191 | 181 | 149 | 2 | 165 | 2 | 85 | |
| 3 | 377 | 361 | 340 | 319 | 297 | 276 | 255 | 239 | 223 | 207 | 191 | 159 | 3 | 191 | 3 | 106 | |
| 4 | 441 | 425 | 398 | 372 | 345 | 324 | 297 | 281 | 266 | 244 | 228 | 186 | 4 | 207 | 4 | 117 | |
| 5 | 483 | 467 | 435 | 404 | 377 | 350 | 329 | 303 | 287 | 266 | 250 | 207 | 5 | 218 | 5 | 138 | |
| 6 | 504 | 489 | 457 | 425 | 398 | 372 | 345 | 319 | 303 | 276 | 260 | 212 | 6 | 228 | 6 | 149 | |
| 7 | 531 | 510 | 478 | 446 | 414 | 388 | 361 | 335 | 313 | 292 | 271 | 223 | 7 | 239 | 7 | 165 | |
| 8 | 552 | 536 | 499 | 462 | 435 | 404 | 377 | 350 | 329 | 303 | 287 | 234 | 8 | 250 | 8 | 196 | |
| 10 | 573 | 552 | 515 | 478 | 446 | 419 | 388 | 361 | 340 | 313 | 292 | 244 | 10 | 266 | 10 | 228 | |
| 11 | 589 | 568 | 531 | 494 | 462 | 430 | 398 | 372 | 350 | 324 | 303 | 250 | 11 | 281 | 11 | 250 | |
| 12 | 611 | 589 | 552 | 515 | 478 | 446 | 414 | 388 | 366 | 335 | 313 | 260 | 12 | 287 | 12 | 276 | |
| 13 | 632 | 605 | 568 | 531 | 494 | 462 | 425 | 398 | 377 | 345 | 324 | 266 | 13 | 297 | 13 | 297 | |
| 14 | 648 | 627 | 584 | 542 | 510 | 473 | 441 | 409 | 388 | 356 | 335 | 276 | 14 | 319 | 14 | 329 | |
| 15 | 658 | 637 | 595 | 552 | 515 | 483 | 446 | 414 | 393 | 361 | 340 | 281 | 15 | 335 | 15 | 356 | |
| 16 | 664 | 643 | 600 | 558 | 520 | 489 | 451 | 419 | 398 | 366 | 340 | 281 | 16 | 345 | 16 | 393 | |
| 17 | 680 | 653 | 611 | 568 | 531 | 494 | 457 | 430 | 404 | 372 | 350 | 287 | 17 | 361 | 17 | 414 | |
| 18 | 696 | 669 | 627 | 584 | 547 | 510 | 473 | 441 | 414 | 382 | 356 | 292 | 18 | 377 | 18 | 451 | |
| 19 | 706 | 680 | 637 | 595 | 552 | 515 | 478 | 446 | 419 | 388 | 361 | 297 | 19 | 398 | 19 | 478 | |
| 20 | 727 | 701 | 653 | 605 | 568 | 531 | 489 | 457 | 430 | 398 | 372 | 308 | 20 | 409 | 20 | 510 | |
| 21 | 743 | 717 | 669 | 621 | 584 | 542 | 504 | 467 | 441 | 409 | 382 | 313 | 21 | 425 | 21 | 579 | |
| 22 | 754 | 727 | 680 | 632 | 589 | 552 | 510 | 478 | 446 | 414 | 388 | 319 | 22 | 451 | | | |
| 23 | 765 | 738 | 690 | 643 | 600 | 558 | 520 | 483 | 457 | 419 | 393 | 324 | 23 | 467 | | | |
| 24 | 786 | 754 | 706 | 658 | 616 | 573 | 531 | 494 | 467 | 430 | 404 | 335 | 24 | 489 | | | |
| 25 | 791 | 759 | 712 | 664 | 621 | 579 | 536 | 499 | 467 | 435 | 404 | 335 | 25 | 526 | | | |
| 26 | 802 | 775 | 722 | 669 | 627 | 584 | 542 | 504 | 478 | 441 | 414 | 340 | 26 | 573 | | | |
| 27 | 812 | 786 | 733 | 680 | 637 | 595 | 552 | 515 | 483 | 446 | 419 | 345 | | | | | |
| 28 | 818 | 791 | 738 | 685 | 643 | 600 | 552 | 515 | 489 | 451 | 419 | 345 | | | | | |
| 29 | 834 | 802 | 749 | 696 | 653 | 605 | 563 | 526 | 494 | 457 | 425 | 350 | | | | | |

**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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 540 | 529 | 514 | 498 | 477 | 458 | 442 | 421 | 400 | 381 | 365 | 334 | | | | | |
| 59 | 598 | 587 | 570 | 553 | 530 | 508 | 490 | 467 | 444 | 422 | 405 | 370 | | | | | |
| 60 | 662 | 650 | 631 | 613 | 588 | 562 | 543 | 518 | 492 | 467 | 448 | 411 | | | | | |
| 61 | 724 | 710 | 690 | 669 | 642 | 614 | 593 | 566 | 538 | 511 | 490 | 448 | | | | | |
| 62 | 781 | 765 | 744 | 722 | 692 | 661 | 640 | 609 | 580 | 550 | 528 | 484 | | | | | |
| 63 | 838 | 823 | 799 | 775 | 743 | 711 | 686 | 655 | 623 | 591 | 567 | 519 | | | | | |
| 64 | 895 | 879 | 853 | 827 | 794 | 759 | 733 | 699 | 666 | 631 | 605 | 554 | | | | | |
| 65 | 954 | 935 | 908 | 881 | 844 | 808 | 781 | 745 | 708 | 672 | 645 | 590 | | | | | |
| 66 | 1040 | 1020 | 990 | 960 | 920 | 881 | 852 | 812 | 773 | 732 | 703 | 644 | | | | | |
| 67 | 1154 | 1133 | 1099 | 1066 | 1022 | 979 | 945 | 902 | 857 | 813 | 780 | 714 | | | | | |
| 68 | 1269 | 1245 | 1208 | 1172 | 1124 | 1075 | 1039 | 991 | 942 | 894 | 858 | 785 | | | | | |
| 69 | 1383 | 1357 | 1318 | 1278 | 1225 | 1173 | 1134 | 1081 | 1028 | 976 | 936 | 857 | | | | | |
| 70 | 1499 | 1470 | 1427 | 1384 | 1327 | 1270 | 1227 | 1170 | 1113 | 1056 | 1013 | 928 | | | | | |
| 71 | 1613 | 1582 | 1536 | 1490 | 1429 | 1368 | 1321 | 1259 | 1198 | 1137 | 1091 | 998 | | | | | |
| 72 | 1727 | 1694 | 1645 | 1596 | 1530 | 1464 | 1415 | 1349 | 1283 | 1218 | 1168 | 1069 | | | | | |
| 73 | 1842 | 1808 | 1754 | 1701 | 1632 | 1561 | 1509 | 1438 | 1369 | 1298 | 1246 | 1141 | | | | | |
| 74 | 1957 | 1920 | 1864 | 1808 | 1734 | 1659 | 1603 | 1528 | 1454 | 1379 | 1323 | 1212 | | | | | |
| 75 | 2072 | 2032 | 1973 | 1914 | 1835 | 1756 | 1696 | 1618 | 1539 | 1460 | 1401 | 1282 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 279 | 268 | 251 | 234 | 217 | 205 | 188 | 177 | 165 | 154 | 143 | 120 | 1 | 154 | 1 | 74 | |
| 2 | 371 | 359 | 336 | 314 | 291 | 274 | 251 | 234 | 222 | 205 | 194 | 160 | 2 | 177 | 2 | 91 | |
| 3 | 405 | 388 | 365 | 342 | 319 | 296 | 274 | 257 | 239 | 222 | 205 | 171 | 3 | 205 | 3 | 114 | |
| 4 | 473 | 456 | 428 | 399 | 371 | 348 | 319 | 302 | 285 | 262 | 245 | 200 | 4 | 222 | 4 | 125 | |
| 5 | 519 | 502 | 467 | 433 | 405 | 376 | 353 | 325 | 308 | 285 | 268 | 222 | 5 | 234 | 5 | 148 | |
| 6 | 542 | 524 | 490 | 456 | 428 | 399 | 371 | 342 | 325 | 296 | 279 | 228 | 6 | 245 | 6 | 160 | |
| 7 | 570 | 547 | 513 | 479 | 445 | 416 | 388 | 359 | 336 | 314 | 291 | 239 | 7 | 257 | 7 | 177 | |
| 8 | 593 | 576 | 536 | 496 | 467 | 433 | 405 | 376 | 353 | 325 | 308 | 251 | 8 | 268 | 8 | 211 | |
| 10 | 616 | 593 | 553 | 513 | 479 | 450 | 416 | 388 | 365 | 336 | 314 | 262 | 10 | 285 | 10 | 245 | |
| 11 | 633 | 610 | 570 | 530 | 496 | 462 | 428 | 399 | 376 | 348 | 325 | 268 | 11 | 302 | 11 | 268 | |
| 12 | 656 | 633 | 593 | 553 | 513 | 479 | 445 | 416 | 393 | 359 | 336 | 279 | 12 | 308 | 12 | 296 | |
| 13 | 678 | 650 | 610 | 570 | 530 | 496 | 456 | 428 | 405 | 371 | 348 | 285 | 13 | 319 | 13 | 319 | |
| 14 | 695 | 673 | 627 | 581 | 547 | 507 | 473 | 439 | 416 | 382 | 359 | 296 | 14 | 342 | 14 | 353 | |
| 15 | 707 | 684 | 638 | 593 | 553 | 519 | 479 | 445 | 422 | 388 | 365 | 302 | 15 | 359 | 15 | 382 | |
| 16 | 713 | 690 | 644 | 599 | 559 | 524 | 485 | 450 | 428 | 393 | 365 | 302 | 16 | 371 | 16 | 422 | |
| 17 | 730 | 701 | 656 | 610 | 570 | 530 | 490 | 462 | 433 | 399 | 376 | 308 | 17 | 388 | 17 | 445 | |
| 18 | 747 | 718 | 673 | 627 | 587 | 547 | 507 | 473 | 445 | 410 | 382 | 314 | 18 | 405 | 18 | 485 | |
| 19 | 758 | 730 | 684 | 638 | 593 | 553 | 513 | 479 | 450 | 416 | 388 | 319 | 19 | 428 | 19 | 513 | |
| 20 | 781 | 752 | 701 | 650 | 610 | 570 | 524 | 490 | 462 | 428 | 399 | 331 | 20 | 439 | 20 | 547 | |
| 21 | 798 | 770 | 718 | 667 | 627 | 581 | 542 | 502 | 473 | 439 | 410 | 336 | 21 | 456 | 21 | 621 | |
| 22 | 809 | 781 | 730 | 678 | 633 | 593 | 547 | 513 | 479 | 445 | 416 | 342 | 22 | 485 | | | |
| 23 | 821 | 792 | 741 | 690 | 644 | 599 | 559 | 519 | 490 | 450 | 422 | 348 | 23 | 502 | | | |
| 24 | 844 | 809 | 758 | 707 | 661 | 616 | 570 | 530 | 502 | 462 | 433 | 359 | 24 | 524 | | | |
| 25 | 849 | 815 | 764 | 713 | 667 | 621 | 576 | 536 | 502 | 467 | 433 | 359 | 25 | 564 | | | |
| 26 | 861 | 832 | 775 | 718 | 673 | 627 | 581 | 542 | 513 | 473 | 445 | 365 | 26 | 616 | | | |
| 27 | 872 | 844 | 787 | 730 | 684 | 638 | 593 | 553 | 519 | 479 | 450 | 371 | | | | | |
| 28 | 878 | 849 | 792 | 735 | 690 | 644 | 593 | 553 | 524 | 485 | 450 | 371 | | | | | |
| 29 | 895 | 861 | 804 | 747 | 701 | 650 | 604 | 564 | 530 | 490 | 456 | 376 | | | | | |

TERRITORY 360

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | 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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|------------------|---------------|-------------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011-2013 | Symbol | 1990-2010 | Symbol | 1989 & Prior |
| (a) | | | | | | | | | | | | | (b) | | (c) | |
| 1 | 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 | 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 | 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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|------|------|------|------|------|------|------|------|------|------|------|-------|--|--------|-------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | 2010 | | | |
| 58 | 659 | 646 | 627 | 608 | 583 | 559 | 540 | 514 | 489 | 465 | 446 | 408 | | | | | |
| 59 | 730 | 716 | 696 | 676 | 648 | 620 | 598 | 570 | 542 | 516 | 494 | 452 | | | | | |
| 60 | 809 | 794 | 771 | 748 | 718 | 686 | 663 | 632 | 601 | 570 | 547 | 502 | | | | | |
| 61 | 884 | 867 | 842 | 817 | 784 | 749 | 724 | 691 | 657 | 624 | 598 | 547 | | | | | |
| 62 | 954 | 935 | 908 | 881 | 845 | 808 | 781 | 744 | 709 | 672 | 645 | 591 | | | | | |
| 63 | 1024 | 1005 | 975 | 946 | 907 | 869 | 838 | 800 | 761 | 721 | 692 | 634 | | | | | |
| 64 | 1093 | 1073 | 1041 | 1010 | 969 | 927 | 895 | 853 | 813 | 771 | 739 | 677 | | | | | |
| 65 | 1165 | 1142 | 1109 | 1076 | 1031 | 987 | 954 | 909 | 865 | 820 | 787 | 720 | | | | | |
| 66 | 1270 | 1246 | 1209 | 1172 | 1124 | 1076 | 1040 | 992 | 944 | 894 | 859 | 786 | | | | | |
| 67 | 1410 | 1383 | 1342 | 1302 | 1248 | 1195 | 1154 | 1101 | 1046 | 993 | 953 | 872 | | | | | |
| 68 | 1549 | 1520 | 1476 | 1431 | 1373 | 1313 | 1269 | 1210 | 1151 | 1092 | 1048 | 959 | | | | | |
| 69 | 1689 | 1657 | 1609 | 1561 | 1496 | 1433 | 1384 | 1320 | 1255 | 1191 | 1143 | 1046 | | | | | |
| 70 | 1830 | 1795 | 1742 | 1690 | 1621 | 1551 | 1499 | 1429 | 1359 | 1289 | 1237 | 1133 | | | | | |
| 71 | 1970 | 1932 | 1876 | 1820 | 1745 | 1670 | 1613 | 1538 | 1463 | 1388 | 1332 | 1219 | | | | | |
| 72 | 2109 | 2069 | 2009 | 1949 | 1868 | 1788 | 1728 | 1647 | 1567 | 1487 | 1426 | 1306 | | | | | |
| 73 | 2249 | 2207 | 2142 | 2078 | 1993 | 1906 | 1843 | 1756 | 1671 | 1585 | 1521 | 1393 | | | | | |
| 74 | 2390 | 2344 | 2276 | 2207 | 2117 | 2026 | 1957 | 1866 | 1775 | 1684 | 1615 | 1480 | | | | | |
| 75 | 2530 | 2482 | 2409 | 2337 | 2240 | 2144 | 2071 | 1976 | 1880 | 1783 | 1711 | 1566 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|------|------|------|------|------|------|------|------|------|------|------|-------|----|--------|-------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | 2010 | | | |
| 1 | 331 | 318 | 297 | 277 | 257 | 243 | 223 | 210 | 196 | 183 | 169 | 142 | 1 | 183 | 1 | 88 | |
| 2 | 439 | 426 | 399 | 372 | 345 | 324 | 297 | 277 | 264 | 243 | 230 | 189 | 2 | 210 | 2 | 108 | |
| 3 | 480 | 460 | 433 | 406 | 379 | 352 | 324 | 304 | 284 | 264 | 243 | 203 | 3 | 243 | 3 | 135 | |
| 4 | 561 | 541 | 507 | 473 | 439 | 412 | 379 | 358 | 338 | 311 | 291 | 237 | 4 | 264 | 4 | 149 | |
| 5 | 615 | 595 | 554 | 514 | 480 | 446 | 419 | 385 | 365 | 338 | 318 | 264 | 5 | 277 | 5 | 176 | |
| 6 | 642 | 622 | 581 | 541 | 507 | 473 | 439 | 406 | 385 | 352 | 331 | 270 | 6 | 291 | 6 | 189 | |
| 7 | 676 | 649 | 608 | 568 | 527 | 493 | 460 | 426 | 399 | 372 | 345 | 284 | 7 | 304 | 7 | 210 | |
| 8 | 703 | 683 | 635 | 588 | 554 | 514 | 480 | 446 | 419 | 385 | 365 | 297 | 8 | 318 | 8 | 250 | |
| 10 | 730 | 703 | 656 | 608 | 568 | 534 | 493 | 460 | 433 | 399 | 372 | 311 | 10 | 338 | 10 | 291 | |
| 11 | 750 | 723 | 676 | 629 | 588 | 548 | 507 | 473 | 446 | 412 | 385 | 318 | 11 | 358 | 11 | 318 | |
| 12 | 777 | 750 | 703 | 656 | 608 | 568 | 527 | 493 | 466 | 426 | 399 | 331 | 12 | 365 | 12 | 352 | |
| 13 | 804 | 771 | 723 | 676 | 629 | 588 | 541 | 507 | 480 | 439 | 412 | 338 | 13 | 379 | 13 | 379 | |
| 14 | 825 | 798 | 744 | 690 | 649 | 602 | 561 | 521 | 493 | 453 | 426 | 352 | 14 | 406 | 14 | 419 | |
| 15 | 838 | 811 | 757 | 703 | 656 | 615 | 568 | 527 | 500 | 460 | 433 | 358 | 15 | 426 | 15 | 453 | |
| 16 | 845 | 818 | 764 | 710 | 662 | 622 | 575 | 534 | 507 | 466 | 433 | 358 | 16 | 439 | 16 | 500 | |
| 17 | 865 | 831 | 777 | 723 | 676 | 629 | 581 | 548 | 514 | 473 | 446 | 365 | 17 | 460 | 17 | 527 | |
| 18 | 886 | 852 | 798 | 744 | 696 | 649 | 602 | 561 | 527 | 487 | 453 | 372 | 18 | 480 | 18 | 575 | |
| 19 | 899 | 865 | 811 | 757 | 703 | 656 | 608 | 568 | 534 | 493 | 460 | 379 | 19 | 507 | 19 | 608 | |
| 20 | 926 | 892 | 831 | 771 | 723 | 676 | 622 | 581 | 548 | 507 | 473 | 392 | 20 | 521 | 20 | 649 | |
| 21 | 946 | 913 | 852 | 791 | 744 | 690 | 642 | 595 | 561 | 521 | 487 | 399 | 21 | 541 | 21 | 737 | |
| 22 | 960 | 926 | 865 | 804 | 750 | 703 | 649 | 608 | 568 | 527 | 493 | 406 | 22 | 575 | | | |
| 23 | 973 | 940 | 879 | 818 | 764 | 710 | 662 | 615 | 581 | 534 | 500 | 412 | 23 | 595 | | | |
| 24 | 1000 | 960 | 899 | 838 | 784 | 730 | 676 | 629 | 595 | 548 | 514 | 426 | 24 | 622 | | | |
| 25 | 1007 | 967 | 906 | 845 | 791 | 737 | 683 | 635 | 595 | 554 | 514 | 426 | 25 | 669 | | | |
| 26 | 1021 | 987 | 919 | 852 | 798 | 744 | 690 | 642 | 608 | 561 | 527 | 433 | 26 | 730 | | | |
| 27 | 1034 | 1000 | 933 | 865 | 811 | 757 | 703 | 656 | 615 | 568 | 534 | 439 | | | | | |
| 28 | 1041 | 1007 | 940 | 872 | 818 | 764 | 703 | 656 | 622 | 575 | 534 | 439 | | | | | |
| 29 | 1061 | 1021 | 953 | 886 | 831 | 771 | 717 | 669 | 629 | 581 | 541 | 446 | | | | | |

TERRITORY 380

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | 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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 26 | 25 | 24 | 24 | 23 | 22 | 21 | 20 | 19 | 18 | 17 | 16 | 1 | 20 | 1 | 7 | |
| 2 | 34 | 33 | 32 | 32 | 30 | 28 | 28 | 27 | 25 | 24 | 23 | 21 | 2 | 27 | 2 | 9 | |
| 3 | 43 | 42 | 40 | 39 | 37 | 36 | 35 | 33 | 32 | 30 | 28 | 26 | 3 | 31 | 3 | 12 | |
| 4 | 49 | 48 | 47 | 45 | 43 | 42 | 40 | 38 | 36 | 35 | 33 | 30 | 4 | 34 | 4 | 14 | |
| 5 | 55 | 54 | 52 | 51 | 48 | 47 | 45 | 43 | 40 | 39 | 37 | 34 | 5 | 39 | 5 | 17 | |
| 6 | 61 | 59 | 58 | 56 | 54 | 51 | 50 | 47 | 45 | 43 | 41 | 37 | 6 | 43 | 6 | 22 | |
| 7 | 67 | 66 | 64 | 62 | 59 | 57 | 55 | 52 | 50 | 47 | 46 | 42 | 7 | 47 | 7 | 27 | |
| 8 | 72 | 71 | 69 | 66 | 64 | 61 | 59 | 56 | 54 | 51 | 49 | 45 | 8 | 51 | 8 | 32 | |
| 10 | 78 | 77 | 74 | 72 | 69 | 66 | 64 | 61 | 58 | 55 | 53 | 48 | 10 | 55 | 10 | 40 | |
| 11 | 83 | 81 | 79 | 77 | 73 | 70 | 68 | 65 | 62 | 58 | 56 | 51 | 11 | 60 | 11 | 49 | |
| 12 | 87 | 85 | 83 | 81 | 77 | 73 | 71 | 68 | 65 | 62 | 59 | 54 | 12 | 66 | 12 | 57 | |
| 13 | 90 | 88 | 86 | 84 | 80 | 77 | 74 | 70 | 67 | 64 | 61 | 56 | 13 | 70 | 13 | 67 | |
| 14 | 95 | 92 | 90 | 88 | 84 | 80 | 77 | 73 | 70 | 66 | 64 | 58 | 14 | 76 | 14 | 79 | |
| 15 | 99 | 97 | 94 | 91 | 88 | 84 | 81 | 77 | 73 | 70 | 66 | 61 | 15 | 84 | 15 | 96 | |
| 16 | 103 | 101 | 98 | 95 | 91 | 87 | 85 | 81 | 77 | 73 | 70 | 64 | 16 | 92 | 16 | 116 | |
| 17 | 107 | 105 | 102 | 99 | 95 | 91 | 88 | 84 | 80 | 75 | 73 | 66 | 17 | 102 | 17 | 139 | |
| 18 | 111 | 109 | 106 | 103 | 99 | 94 | 91 | 87 | 83 | 78 | 75 | 69 | 18 | 111 | 18 | 166 | |
| 19 | 115 | 112 | 109 | 106 | 101 | 97 | 94 | 89 | 85 | 81 | 77 | 71 | 19 | 121 | 19 | 198 | |
| 20 | 118 | 115 | 112 | 109 | 104 | 100 | 96 | 92 | 88 | 83 | 80 | 73 | 20 | 134 | 20 | 235 | |
| 21 | 122 | 119 | 116 | 113 | 108 | 103 | 100 | 96 | 91 | 86 | 82 | 76 | 21 | 149 | 21 | 325 | |
| 22 | 126 | 123 | 119 | 115 | 111 | 106 | 103 | 98 | 93 | 88 | 85 | 77 | 22 | 168 | | | |
| 23 | 130 | 127 | 123 | 119 | 115 | 110 | 106 | 101 | 96 | 91 | 88 | 80 | 23 | 189 | | | |
| 24 | 133 | 130 | 126 | 122 | 118 | 112 | 109 | 103 | 99 | 93 | 90 | 82 | 24 | 218 | | | |
| 25 | 137 | 134 | 130 | 126 | 121 | 116 | 112 | 107 | 102 | 96 | 92 | 85 | 25 | 269 | | | |
| 26 | 141 | 138 | 134 | 130 | 125 | 119 | 115 | 110 | 105 | 100 | 96 | 88 | 26 | 329 | | | |
| 27 | 145 | 142 | 138 | 134 | 129 | 123 | 119 | 114 | 108 | 103 | 98 | 90 | | | | | |
| 28 | 150 | 147 | 143 | 139 | 133 | 127 | 123 | 117 | 111 | 106 | 102 | 93 | | | | | |
| 29 | 155 | 152 | 148 | 143 | 137 | 131 | 127 | 121 | 115 | 109 | 105 | 96 | | | | | |
| 30 | 160 | 156 | 152 | 147 | 141 | 135 | 130 | 124 | 119 | 112 | 107 | 99 | | | | | |
| 31 | 164 | 161 | 156 | 152 | 145 | 139 | 134 | 128 | 122 | 116 | 111 | 102 | | | | | |
| 32 | 169 | 166 | 161 | 156 | 150 | 144 | 138 | 132 | 126 | 119 | 115 | 105 | | | | | |
| 33 | 175 | 171 | 166 | 161 | 154 | 148 | 143 | 136 | 130 | 122 | 118 | 108 | | | | | |
| 34 | 179 | 175 | 170 | 165 | 158 | 151 | 146 | 139 | 133 | 126 | 121 | 111 | | | | | |
| 35 | 182 | 179 | 174 | 168 | 162 | 155 | 149 | 142 | 136 | 129 | 123 | 113 | | | | | |
| 36 | 187 | 184 | 179 | 173 | 166 | 159 | 153 | 146 | 139 | 132 | 126 | 116 | | | | | |
| 37 | 194 | 190 | 185 | 179 | 172 | 164 | 159 | 152 | 145 | 137 | 131 | 120 | | | | | |
| 38 | 201 | 198 | 192 | 186 | 179 | 171 | 165 | 157 | 150 | 142 | 137 | 125 | | | | | |
| 39 | 209 | 205 | 198 | 192 | 184 | 176 | 171 | 163 | 155 | 147 | 141 | 129 | | | | | |
| 40 | 215 | 211 | 205 | 198 | 190 | 182 | 176 | 167 | 160 | 152 | 145 | 133 | | | | | |
| 41 | 222 | 218 | 212 | 205 | 197 | 189 | 182 | 174 | 165 | 156 | 150 | 137 | | | | | |
| 42 | 229 | 224 | 218 | 212 | 203 | 194 | 187 | 179 | 170 | 161 | 155 | 141 | | | | | |
| 43 | 235 | 231 | 224 | 217 | 209 | 200 | 193 | 184 | 175 | 166 | 160 | 146 | | | | | |
| 44 | 243 | 238 | 231 | 224 | 215 | 205 | 198 | 189 | 180 | 171 | 164 | 150 | | | | | |
| 45 | 249 | 244 | 237 | 230 | 220 | 211 | 204 | 194 | 185 | 175 | 168 | 154 | | | | | |
| 46 | 258 | 252 | 245 | 238 | 228 | 218 | 211 | 201 | 191 | 181 | 174 | 160 | | | | | |
| 47 | 265 | 261 | 253 | 245 | 235 | 225 | 217 | 207 | 198 | 187 | 179 | 164 | | | | | |
| 48 | 274 | 269 | 261 | 253 | 243 | 232 | 224 | 214 | 203 | 193 | 185 | 170 | | | | | |
| 49 | 282 | 277 | 269 | 261 | 250 | 239 | 231 | 220 | 209 | 199 | 190 | 175 | | | | | |
| 50 | 289 | 284 | 276 | 268 | 257 | 246 | 237 | 226 | 215 | 204 | 196 | 179 | | | | | |
| 51 | 298 | 292 | 284 | 275 | 264 | 253 | 244 | 232 | 221 | 210 | 201 | 184 | | | | | |
| 52 | 306 | 300 | 292 | 283 | 271 | 259 | 250 | 239 | 228 | 216 | 207 | 190 | | | | | |
| 53 | 314 | 307 | 299 | 290 | 278 | 265 | 257 | 245 | 233 | 221 | 212 | 194 | | | | | |
| 54 | 326 | 320 | 310 | 301 | 288 | 277 | 267 | 254 | 243 | 230 | 220 | 201 | | | | | |
| 55 | 342 | 335 | 325 | 316 | 303 | 290 | 280 | 267 | 254 | 241 | 231 | 212 | | | | | |
| 56 | 360 | 353 | 343 | 333 | 319 | 305 | 295 | 281 | 268 | 254 | 243 | 223 | | | | | |
| 57 | 380 | 373 | 362 | 351 | 337 | 322 | 311 | 297 | 282 | 268 | 257 | 235 | | | | | |

TERRITORY 390

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|-----------------------------------|------|------|------|------|------|------|------|------|------|------|------|-------|--|--------|-------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | 2010 | | | |
| 58 | 410 | 402 | 390 | 378 | 363 | 348 | 336 | 320 | 304 | 289 | 277 | 254 | | | | | |
| 59 | 454 | 446 | 433 | 420 | 403 | 386 | 372 | 355 | 337 | 321 | 307 | 281 | | | | | |
| 60 | 503 | 494 | 480 | 465 | 446 | 427 | 412 | 393 | 374 | 355 | 340 | 312 | | | | | |
| 61 | 550 | 540 | 524 | 508 | 487 | 466 | 450 | 430 | 408 | 388 | 372 | 340 | | | | | |
| 62 | 593 | 581 | 565 | 548 | 525 | 502 | 486 | 463 | 441 | 418 | 401 | 367 | | | | | |
| 63 | 637 | 625 | 607 | 589 | 564 | 540 | 521 | 498 | 473 | 449 | 431 | 394 | | | | | |
| 64 | 680 | 668 | 648 | 628 | 603 | 577 | 557 | 531 | 506 | 480 | 460 | 421 | | | | | |
| 65 | 724 | 710 | 690 | 669 | 641 | 614 | 593 | 566 | 538 | 510 | 490 | 448 | | | | | |
| 66 | 790 | 775 | 752 | 729 | 699 | 669 | 647 | 617 | 587 | 556 | 534 | 489 | | | | | |
| 67 | 877 | 860 | 835 | 810 | 777 | 743 | 718 | 685 | 651 | 618 | 593 | 543 | | | | | |
| 68 | 964 | 946 | 918 | 890 | 854 | 817 | 789 | 753 | 716 | 679 | 652 | 596 | | | | | |
| 69 | 1051 | 1031 | 1001 | 971 | 931 | 891 | 861 | 821 | 781 | 741 | 711 | 651 | | | | | |
| 70 | 1138 | 1116 | 1084 | 1051 | 1008 | 965 | 932 | 889 | 845 | 802 | 769 | 705 | | | | | |
| 71 | 1225 | 1202 | 1167 | 1132 | 1085 | 1039 | 1003 | 957 | 910 | 863 | 829 | 758 | | | | | |
| 72 | 1312 | 1287 | 1250 | 1213 | 1162 | 1112 | 1075 | 1025 | 975 | 925 | 887 | 812 | | | | | |
| 73 | 1399 | 1373 | 1333 | 1292 | 1240 | 1186 | 1146 | 1093 | 1040 | 986 | 946 | 867 | | | | | |
| 74 | 1487 | 1458 | 1416 | 1373 | 1317 | 1260 | 1217 | 1161 | 1104 | 1048 | 1005 | 920 | | | | | |
| 75 | 1574 | 1544 | 1499 | 1454 | 1394 | 1334 | 1288 | 1229 | 1169 | 1109 | 1064 | 974 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|----|--------|-------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | 2010 | | | |
| 1 | 293 | 281 | 263 | 245 | 227 | 215 | 197 | 185 | 173 | 161 | 149 | 125 | 1 | 161 | 1 | 78 | |
| 2 | 388 | 376 | 352 | 328 | 304 | 287 | 263 | 245 | 233 | 215 | 203 | 167 | 2 | 185 | 2 | 96 | |
| 3 | 424 | 406 | 382 | 358 | 334 | 310 | 287 | 269 | 251 | 233 | 215 | 179 | 3 | 215 | 3 | 119 | |
| 4 | 496 | 478 | 448 | 418 | 388 | 364 | 334 | 316 | 299 | 275 | 257 | 209 | 4 | 233 | 4 | 131 | |
| 5 | 543 | 525 | 490 | 454 | 424 | 394 | 370 | 340 | 322 | 299 | 281 | 233 | 5 | 245 | 5 | 155 | |
| 6 | 567 | 549 | 513 | 478 | 448 | 418 | 388 | 358 | 340 | 310 | 293 | 239 | 6 | 257 | 6 | 167 | |
| 7 | 597 | 573 | 537 | 501 | 466 | 436 | 406 | 376 | 352 | 328 | 304 | 251 | 7 | 269 | 7 | 185 | |
| 8 | 621 | 603 | 561 | 519 | 490 | 454 | 424 | 394 | 370 | 340 | 322 | 263 | 8 | 281 | 8 | 221 | |
| 10 | 645 | 621 | 579 | 537 | 501 | 472 | 436 | 406 | 382 | 352 | 328 | 275 | 10 | 299 | 10 | 257 | |
| 11 | 663 | 639 | 597 | 555 | 519 | 484 | 448 | 418 | 394 | 364 | 340 | 281 | 11 | 316 | 11 | 281 | |
| 12 | 687 | 663 | 621 | 579 | 537 | 501 | 466 | 436 | 412 | 376 | 352 | 293 | 12 | 322 | 12 | 310 | |
| 13 | 710 | 681 | 639 | 597 | 555 | 519 | 478 | 448 | 424 | 388 | 364 | 299 | 13 | 334 | 13 | 334 | |
| 14 | 728 | 704 | 657 | 609 | 573 | 531 | 496 | 460 | 436 | 400 | 376 | 310 | 14 | 358 | 14 | 370 | |
| 15 | 740 | 716 | 669 | 621 | 579 | 543 | 501 | 466 | 442 | 406 | 382 | 316 | 15 | 376 | 15 | 400 | |
| 16 | 746 | 722 | 675 | 627 | 585 | 549 | 507 | 472 | 448 | 412 | 382 | 316 | 16 | 388 | 16 | 442 | |
| 17 | 764 | 734 | 687 | 639 | 597 | 555 | 513 | 484 | 454 | 418 | 394 | 322 | 17 | 406 | 17 | 466 | |
| 18 | 782 | 752 | 704 | 657 | 615 | 573 | 531 | 496 | 466 | 430 | 400 | 328 | 18 | 424 | 18 | 507 | |
| 19 | 794 | 764 | 716 | 669 | 621 | 579 | 537 | 501 | 472 | 436 | 406 | 334 | 19 | 448 | 19 | 537 | |
| 20 | 818 | 788 | 734 | 681 | 639 | 597 | 549 | 513 | 484 | 448 | 418 | 346 | 20 | 460 | 20 | 573 | |
| 21 | 836 | 806 | 752 | 698 | 657 | 609 | 567 | 525 | 496 | 460 | 430 | 352 | 21 | 478 | 21 | 651 | |
| 22 | 848 | 818 | 764 | 710 | 663 | 621 | 573 | 537 | 501 | 466 | 436 | 358 | 22 | 507 | | | |
| 23 | 860 | 830 | 776 | 722 | 675 | 627 | 585 | 543 | 513 | 472 | 442 | 364 | 23 | 525 | | | |
| 24 | 884 | 848 | 794 | 740 | 693 | 645 | 597 | 555 | 525 | 484 | 454 | 376 | 24 | 549 | | | |
| 25 | 890 | 854 | 800 | 746 | 698 | 651 | 603 | 561 | 525 | 490 | 454 | 376 | 25 | 591 | | | |
| 26 | 901 | 872 | 812 | 752 | 704 | 657 | 609 | 567 | 537 | 496 | 466 | 382 | 26 | 645 | | | |
| 27 | 913 | 884 | 824 | 764 | 716 | 669 | 621 | 579 | 543 | 501 | 472 | 388 | | | | | |
| 28 | 919 | 890 | 830 | 770 | 722 | 675 | 621 | 579 | 549 | 507 | 472 | 388 | | | | | |
| 29 | 937 | 901 | 842 | 782 | 734 | 681 | 633 | 591 | 555 | 513 | 478 | 394 | | | | | |

**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 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 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 | 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 | 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

| 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 | 581 | 570 | 553 | 536 | 514 | 493 | 476 | 454 | 431 | 410 | 393 | 360 | | | | | |
| 59 | 644 | 632 | 614 | 596 | 571 | 547 | 528 | 503 | 478 | 455 | 436 | 399 | | | | | |
| 60 | 713 | 700 | 680 | 660 | 633 | 605 | 585 | 558 | 530 | 503 | 483 | 442 | | | | | |
| 61 | 780 | 765 | 743 | 720 | 691 | 661 | 638 | 609 | 579 | 550 | 528 | 483 | | | | | |
| 62 | 841 | 824 | 801 | 777 | 745 | 712 | 689 | 656 | 625 | 592 | 569 | 521 | | | | | |
| 63 | 903 | 886 | 860 | 834 | 800 | 766 | 739 | 706 | 671 | 636 | 610 | 559 | | | | | |
| 64 | 964 | 946 | 918 | 890 | 855 | 818 | 790 | 753 | 717 | 680 | 652 | 597 | | | | | |
| 65 | 1027 | 1007 | 978 | 949 | 909 | 870 | 841 | 802 | 763 | 724 | 694 | 635 | | | | | |
| 66 | 1120 | 1099 | 1066 | 1034 | 991 | 949 | 917 | 875 | 832 | 788 | 757 | 693 | | | | | |
| 67 | 1243 | 1220 | 1184 | 1148 | 1101 | 1054 | 1018 | 971 | 923 | 876 | 840 | 769 | | | | | |
| 68 | 1366 | 1341 | 1301 | 1262 | 1211 | 1158 | 1119 | 1067 | 1015 | 963 | 924 | 846 | | | | | |
| 69 | 1490 | 1462 | 1419 | 1376 | 1319 | 1263 | 1221 | 1164 | 1107 | 1051 | 1008 | 923 | | | | | |
| 70 | 1614 | 1583 | 1537 | 1491 | 1429 | 1368 | 1322 | 1260 | 1198 | 1137 | 1091 | 999 | | | | | |
| 71 | 1737 | 1704 | 1654 | 1605 | 1539 | 1473 | 1422 | 1356 | 1290 | 1224 | 1175 | 1075 | | | | | |
| 72 | 1860 | 1824 | 1772 | 1719 | 1648 | 1577 | 1524 | 1453 | 1382 | 1312 | 1258 | 1151 | | | | | |
| 73 | 1984 | 1947 | 1889 | 1832 | 1757 | 1681 | 1625 | 1549 | 1474 | 1398 | 1342 | 1229 | | | | | |
| 74 | 2108 | 2068 | 2007 | 1947 | 1867 | 1786 | 1726 | 1645 | 1566 | 1485 | 1425 | 1305 | | | | | |
| 75 | 2231 | 2188 | 2125 | 2061 | 1976 | 1891 | 1827 | 1743 | 1658 | 1572 | 1509 | 1381 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | 2010 | | | |
| 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- | 2013 | (b) | 2010 | (c) | Prior |
| (a) | | | | | | | | | | | | | | | | | |
| 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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 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- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | | | | |
| 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- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | | | | |
| 1 | 325 | 312 | 292 | 272 | 252 | 239 | 219 | 206 | 193 | 179 | 166 | 139 | 1 | 179 | 1 | 86 | |
| 2 | 432 | 418 | 392 | 365 | 339 | 319 | 292 | 272 | 259 | 239 | 226 | 186 | 2 | 206 | 2 | 106 | |
| 3 | 471 | 452 | 425 | 398 | 372 | 345 | 319 | 299 | 279 | 259 | 239 | 199 | 3 | 239 | 3 | 133 | |
| 4 | 551 | 531 | 498 | 465 | 432 | 405 | 372 | 352 | 332 | 305 | 286 | 232 | 4 | 259 | 4 | 146 | |
| 5 | 604 | 584 | 544 | 505 | 471 | 438 | 412 | 378 | 359 | 332 | 312 | 259 | 5 | 272 | 5 | 173 | |
| 6 | 631 | 611 | 571 | 531 | 498 | 465 | 432 | 398 | 378 | 345 | 325 | 266 | 6 | 286 | 6 | 186 | |
| 7 | 664 | 637 | 598 | 558 | 518 | 485 | 452 | 418 | 392 | 365 | 339 | 279 | 7 | 299 | 7 | 206 | |
| 8 | 691 | 671 | 624 | 578 | 544 | 505 | 471 | 438 | 412 | 378 | 359 | 292 | 8 | 312 | 8 | 246 | |
| 10 | 717 | 691 | 644 | 598 | 558 | 525 | 485 | 452 | 425 | 392 | 365 | 305 | 10 | 332 | 10 | 286 | |
| 11 | 737 | 710 | 664 | 618 | 578 | 538 | 498 | 465 | 438 | 405 | 378 | 312 | 11 | 352 | 11 | 312 | |
| 12 | 764 | 737 | 691 | 644 | 598 | 558 | 518 | 485 | 458 | 418 | 392 | 325 | 12 | 359 | 12 | 345 | |
| 13 | 790 | 757 | 710 | 664 | 618 | 578 | 531 | 498 | 471 | 432 | 405 | 332 | 13 | 372 | 13 | 372 | |
| 14 | 810 | 784 | 730 | 677 | 637 | 591 | 551 | 511 | 485 | 445 | 418 | 345 | 14 | 398 | 14 | 412 | |
| 15 | 823 | 797 | 744 | 691 | 644 | 604 | 558 | 518 | 491 | 452 | 425 | 352 | 15 | 418 | 15 | 445 | |
| 16 | 830 | 803 | 750 | 697 | 651 | 611 | 564 | 525 | 498 | 458 | 425 | 352 | 16 | 432 | 16 | 491 | |
| 17 | 850 | 817 | 764 | 710 | 664 | 618 | 571 | 538 | 505 | 465 | 438 | 359 | 17 | 452 | 17 | 518 | |
| 18 | 870 | 837 | 784 | 730 | 684 | 637 | 591 | 551 | 518 | 478 | 445 | 365 | 18 | 471 | 18 | 564 | |
| 19 | 883 | 850 | 797 | 744 | 691 | 644 | 598 | 558 | 525 | 485 | 452 | 372 | 19 | 498 | 19 | 598 | |
| 20 | 910 | 876 | 817 | 757 | 710 | 664 | 611 | 571 | 538 | 498 | 465 | 385 | 20 | 511 | 20 | 637 | |
| 21 | 930 | 896 | 837 | 777 | 730 | 677 | 631 | 584 | 551 | 511 | 478 | 392 | 21 | 531 | 21 | 724 | |
| 22 | 943 | 910 | 850 | 790 | 737 | 691 | 637 | 598 | 558 | 518 | 485 | 398 | 22 | 564 | | | |
| 23 | 956 | 923 | 863 | 803 | 750 | 697 | 651 | 604 | 571 | 525 | 491 | 405 | 23 | 584 | | | |
| 24 | 983 | 943 | 883 | 823 | 770 | 717 | 664 | 618 | 584 | 538 | 505 | 418 | 24 | 611 | | | |
| 25 | 989 | 950 | 890 | 830 | 777 | 724 | 671 | 624 | 584 | 544 | 505 | 418 | 25 | 657 | | | |
| 26 | 1003 | 969 | 903 | 837 | 784 | 730 | 677 | 631 | 598 | 551 | 518 | 425 | 26 | 717 | | | |
| 27 | 1016 | 983 | 916 | 850 | 797 | 744 | 691 | 644 | 604 | 558 | 525 | 432 | | | | | |
| 28 | 1023 | 989 | 923 | 857 | 803 | 750 | 691 | 644 | 611 | 564 | 525 | 432 | | | | | |
| 29 | 1042 | 1003 | 936 | 870 | 817 | 757 | 704 | 657 | 618 | 571 | 531 | 438 | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 440

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
|---|------|------|------|------|------|------|------|------|------|------|------|---------------|--|---------------|---------------|---------------|-----------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | | | | | |
| 30 | 1049 | 1009 | 943 | 876 | 823 | 764 | 710 | 657 | 624 | 578 | 538 | 445 | | | | | |
| 31 | 1062 | 1023 | 956 | 890 | 830 | 777 | 717 | 671 | 631 | 584 | 544 | 452 | | | | | |
| 32 | 1082 | 1042 | 976 | 910 | 850 | 790 | 730 | 684 | 644 | 598 | 558 | 458 | | | | | |
| 33 | 1096 | 1056 | 989 | 923 | 863 | 803 | 744 | 691 | 651 | 604 | 564 | 465 | | | | | |
| 34 | 1116 | 1076 | 1003 | 930 | 870 | 810 | 750 | 704 | 664 | 611 | 571 | 471 | | | | | |
| 35 | 1129 | 1089 | 1016 | 943 | 883 | 823 | 764 | 710 | 671 | 618 | 578 | 478 | | | | | |
| 36 | 1142 | 1102 | 1029 | 956 | 896 | 837 | 770 | 724 | 677 | 631 | 584 | 485 | | | | | |
| 37 | 1162 | 1122 | 1049 | 976 | 910 | 850 | 790 | 737 | 691 | 637 | 598 | 491 | | | | | |
| 38 | 1182 | 1135 | 1062 | 989 | 923 | 863 | 797 | 744 | 704 | 651 | 604 | 498 | | | | | |
| 39 | 1189 | 1142 | 1069 | 996 | 930 | 863 | 803 | 750 | 704 | 651 | 611 | 505 | | | | | |
| 40 | 1202 | 1155 | 1082 | 1009 | 943 | 876 | 810 | 757 | 717 | 657 | 618 | 511 | | | | | |
| 41 | 1215 | 1175 | 1096 | 1016 | 956 | 890 | 823 | 770 | 724 | 671 | 624 | 518 | | | | | |
| 42 | 1228 | 1189 | 1109 | 1029 | 963 | 896 | 830 | 777 | 730 | 677 | 631 | 518 | | | | | |
| 43 | 1248 | 1202 | 1122 | 1042 | 976 | 910 | 843 | 784 | 744 | 684 | 637 | 525 | | | | | |
| 44 | 1255 | 1208 | 1129 | 1049 | 983 | 916 | 850 | 790 | 744 | 691 | 644 | 531 | | | | | |
| 45 | 1275 | 1228 | 1149 | 1069 | 1003 | 930 | 863 | 803 | 757 | 704 | 657 | 538 | | | | | |
| 46 | 1288 | 1242 | 1162 | 1082 | 1009 | 943 | 870 | 817 | 770 | 710 | 664 | 544 | | | | | |
| 47 | 1301 | 1255 | 1175 | 1096 | 1023 | 950 | 883 | 823 | 777 | 717 | 671 | 551 | | | | | |
| 48 | 1321 | 1275 | 1189 | 1102 | 1036 | 963 | 890 | 830 | 784 | 724 | 677 | 558 | | | | | |
| 49 | 1335 | 1288 | 1202 | 1116 | 1042 | 976 | 903 | 843 | 790 | 730 | 684 | 564 | | | | | |
| 50 | 1348 | 1301 | 1215 | 1129 | 1056 | 983 | 910 | 850 | 803 | 744 | 691 | 571 | | | | | |
| 51 | 1361 | 1315 | 1228 | 1142 | 1069 | 996 | 923 | 863 | 810 | 750 | 697 | 578 | | | | | |
| 52 | 1368 | 1321 | 1235 | 1149 | 1076 | 1003 | 930 | 863 | 817 | 750 | 704 | 578 | | | | | |
| 53 | 1388 | 1335 | 1248 | 1162 | 1089 | 1009 | 936 | 876 | 823 | 764 | 710 | 584 | | | | | |
| 54 | 1401 | 1348 | 1262 | 1175 | 1096 | 1023 | 950 | 883 | 830 | 770 | 717 | 591 | | | | | |
| 55 | 1421 | 1374 | 1282 | 1189 | 1116 | 1036 | 963 | 896 | 843 | 784 | 730 | 604 | | | | | |
| 56 | 1448 | 1394 | 1301 | 1208 | 1135 | 1056 | 976 | 910 | 857 | 797 | 744 | 611 | | | | | |
| 57 | 1474 | 1421 | 1328 | 1235 | 1155 | 1076 | 996 | 930 | 876 | 810 | 757 | 624 | | | | | |
| 58 | 1521 | 1461 | 1368 | 1275 | 1189 | 1109 | 1029 | 956 | 903 | 837 | 777 | 644 | | | | | |
| 59 | 1580 | 1521 | 1421 | 1321 | 1235 | 1149 | 1069 | 996 | 936 | 870 | 810 | 671 | | | | | |
| 60 | 1647 | 1587 | 1481 | 1374 | 1288 | 1202 | 1109 | 1036 | 976 | 903 | 843 | 697 | | | | | |
| 61 | 1693 | 1633 | 1527 | 1421 | 1328 | 1235 | 1149 | 1069 | 1009 | 930 | 870 | 717 | | | | | |
| 62 | 1733 | 1667 | 1560 | 1454 | 1355 | 1262 | 1169 | 1096 | 1029 | 950 | 890 | 730 | | | | | |
| 63 | 1760 | 1700 | 1587 | 1474 | 1381 | 1288 | 1189 | 1109 | 1049 | 969 | 903 | 744 | | | | | |
| 64 | 1799 | 1733 | 1620 | 1507 | 1408 | 1315 | 1215 | 1135 | 1069 | 989 | 923 | 764 | | | | | |
| 65 | 1833 | 1766 | 1653 | 1540 | 1441 | 1341 | 1242 | 1155 | 1089 | 1009 | 943 | 777 | | | | | |
| 66 | 1886 | 1819 | 1700 | 1580 | 1481 | 1374 | 1275 | 1189 | 1122 | 1036 | 969 | 797 | | | | | |
| 67 | 1959 | 1892 | 1766 | 1640 | 1534 | 1428 | 1328 | 1235 | 1169 | 1076 | 1009 | 830 | | | | | |
| 68 | 2032 | 1959 | 1833 | 1706 | 1594 | 1487 | 1374 | 1282 | 1208 | 1116 | 1042 | 863 | | | | | |
| 69 | 2105 | 2032 | 1899 | 1766 | 1653 | 1540 | 1428 | 1328 | 1255 | 1155 | 1082 | 890 | | | | | |
| 70 | 2185 | 2105 | 1965 | 1826 | 1713 | 1594 | 1474 | 1374 | 1295 | 1202 | 1122 | 923 | | | | | |
| 71 | 2258 | 2171 | 2032 | 1892 | 1766 | 1647 | 1527 | 1421 | 1341 | 1242 | 1155 | 956 | | | | | |
| 72 | 2331 | 2244 | 2098 | 1952 | 1826 | 1700 | 1574 | 1467 | 1388 | 1282 | 1195 | 989 | | | | | |
| 73 | 2404 | 2317 | 2165 | 2012 | 1886 | 1753 | 1627 | 1514 | 1428 | 1321 | 1235 | 1016 | | | | | |
| 74 | 2477 | 2390 | 2231 | 2072 | 1939 | 1806 | 1673 | 1560 | 1474 | 1361 | 1275 | 1049 | | | | | |
| 75 | 2550 | 2457 | 2297 | 2138 | 1999 | 1859 | 1726 | 1607 | 1514 | 1401 | 1308 | 1082 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 450

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|------|------|------|------|------|------|------|------|------|---------------|---------------|---------------|---------------|-----------------|
| Symbol (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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|--|------|------|------|------|------|------|------|------|------|------|------|---------------|---------------|---------------|---------------|-----------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
| 58 | 503 | 494 | 479 | 465 | 445 | 427 | 412 | 393 | 373 | 355 | 340 | 311 | | | | |
| 59 | 558 | 547 | 532 | 516 | 495 | 473 | 457 | 436 | 414 | 394 | 377 | 345 | | | | |
| 60 | 618 | 606 | 589 | 571 | 548 | 524 | 506 | 483 | 459 | 436 | 418 | 383 | | | | |
| 61 | 675 | 663 | 643 | 624 | 598 | 572 | 553 | 528 | 501 | 476 | 457 | 418 | | | | |
| 62 | 728 | 714 | 694 | 673 | 645 | 617 | 597 | 568 | 541 | 513 | 493 | 451 | | | | |
| 63 | 782 | 767 | 745 | 723 | 693 | 663 | 640 | 611 | 581 | 551 | 529 | 484 | | | | |
| 64 | 835 | 820 | 795 | 771 | 740 | 708 | 684 | 652 | 621 | 589 | 565 | 517 | | | | |
| 65 | 889 | 872 | 847 | 822 | 788 | 754 | 728 | 695 | 661 | 627 | 601 | 550 | | | | |
| 66 | 970 | 952 | 923 | 895 | 858 | 822 | 794 | 758 | 721 | 683 | 656 | 600 | | | | |
| 67 | 1077 | 1056 | 1025 | 994 | 954 | 913 | 882 | 841 | 799 | 759 | 728 | 666 | | | | |
| 68 | 1183 | 1161 | 1127 | 1093 | 1049 | 1003 | 969 | 924 | 879 | 834 | 800 | 732 | | | | |
| 69 | 1290 | 1266 | 1229 | 1192 | 1143 | 1094 | 1057 | 1008 | 958 | 910 | 873 | 799 | | | | |
| 70 | 1398 | 1371 | 1331 | 1291 | 1238 | 1184 | 1145 | 1091 | 1038 | 985 | 945 | 865 | | | | |
| 71 | 1504 | 1475 | 1433 | 1390 | 1333 | 1276 | 1232 | 1175 | 1117 | 1060 | 1018 | 931 | | | | |
| 72 | 1611 | 1580 | 1535 | 1489 | 1427 | 1366 | 1320 | 1258 | 1197 | 1136 | 1089 | 997 | | | | |
| 73 | 1718 | 1686 | 1636 | 1587 | 1522 | 1456 | 1407 | 1342 | 1277 | 1211 | 1162 | 1064 | | | | |
| 74 | 1826 | 1791 | 1738 | 1686 | 1617 | 1547 | 1495 | 1425 | 1356 | 1286 | 1234 | 1130 | | | | |
| 75 | 1932 | 1895 | 1840 | 1785 | 1711 | 1637 | 1582 | 1509 | 1436 | 1362 | 1307 | 1196 | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | | |
|--|------|------|------|------|------|------|------|------|------|------|------|---------------|---------------|---------------|---------------|-----------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
| 1 | 343 | 329 | 308 | 287 | 266 | 252 | 231 | 217 | 203 | 189 | 175 | 147 | 1 | 189 | 1 | 91 |
| 2 | 455 | 441 | 413 | 385 | 357 | 336 | 308 | 287 | 273 | 252 | 238 | 196 | 2 | 217 | 2 | 112 |
| 3 | 497 | 476 | 448 | 420 | 392 | 364 | 336 | 315 | 294 | 273 | 252 | 210 | 3 | 252 | 3 | 140 |
| 4 | 581 | 560 | 525 | 490 | 455 | 427 | 392 | 371 | 350 | 322 | 301 | 245 | 4 | 273 | 4 | 154 |
| 5 | 637 | 616 | 574 | 532 | 497 | 462 | 434 | 399 | 378 | 350 | 329 | 273 | 5 | 287 | 5 | 182 |
| 6 | 665 | 644 | 602 | 560 | 525 | 490 | 455 | 420 | 399 | 364 | 343 | 280 | 6 | 301 | 6 | 196 |
| 7 | 700 | 672 | 630 | 588 | 546 | 511 | 476 | 441 | 413 | 385 | 357 | 294 | 7 | 315 | 7 | 217 |
| 8 | 728 | 707 | 658 | 609 | 574 | 532 | 497 | 462 | 434 | 399 | 378 | 308 | 8 | 329 | 8 | 259 |
| 10 | 756 | 728 | 679 | 630 | 588 | 553 | 511 | 476 | 448 | 413 | 385 | 322 | 10 | 350 | 10 | 301 |
| 11 | 777 | 749 | 700 | 651 | 609 | 567 | 525 | 490 | 462 | 427 | 399 | 329 | 11 | 371 | 11 | 329 |
| 12 | 805 | 777 | 728 | 679 | 630 | 588 | 546 | 511 | 483 | 441 | 413 | 343 | 12 | 378 | 12 | 364 |
| 13 | 833 | 798 | 749 | 700 | 651 | 609 | 560 | 525 | 497 | 455 | 427 | 350 | 13 | 392 | 13 | 392 |
| 14 | 854 | 826 | 770 | 714 | 672 | 623 | 581 | 539 | 511 | 469 | 441 | 364 | 14 | 420 | 14 | 434 |
| 15 | 868 | 840 | 784 | 728 | 679 | 637 | 588 | 546 | 518 | 476 | 448 | 371 | 15 | 441 | 15 | 469 |
| 16 | 875 | 847 | 791 | 735 | 686 | 644 | 595 | 553 | 525 | 483 | 448 | 371 | 16 | 455 | 16 | 518 |
| 17 | 896 | 861 | 805 | 749 | 700 | 651 | 602 | 567 | 532 | 490 | 462 | 378 | 17 | 476 | 17 | 546 |
| 18 | 917 | 882 | 826 | 770 | 721 | 672 | 623 | 581 | 546 | 504 | 469 | 385 | 18 | 497 | 18 | 595 |
| 19 | 931 | 896 | 840 | 784 | 728 | 679 | 630 | 588 | 553 | 511 | 476 | 392 | 19 | 525 | 19 | 630 |
| 20 | 959 | 924 | 861 | 798 | 749 | 700 | 644 | 602 | 567 | 525 | 490 | 406 | 20 | 539 | 20 | 672 |
| 21 | 980 | 945 | 882 | 819 | 770 | 714 | 665 | 616 | 581 | 539 | 504 | 413 | 21 | 560 | 21 | 763 |
| 22 | 994 | 959 | 896 | 833 | 777 | 728 | 672 | 630 | 588 | 546 | 511 | 420 | 22 | 595 | | |
| 23 | 1008 | 973 | 910 | 847 | 791 | 735 | 686 | 637 | 602 | 553 | 518 | 427 | 23 | 616 | | |
| 24 | 1036 | 994 | 931 | 868 | 812 | 756 | 700 | 651 | 616 | 567 | 532 | 441 | 24 | 644 | | |
| 25 | 1043 | 1001 | 938 | 875 | 819 | 763 | 707 | 658 | 616 | 574 | 532 | 441 | 25 | 693 | | |
| 26 | 1057 | 1022 | 952 | 882 | 826 | 770 | 714 | 665 | 630 | 581 | 546 | 448 | 26 | 756 | | |
| 27 | 1071 | 1036 | 966 | 896 | 840 | 784 | 728 | 679 | 637 | 588 | 553 | 455 | | | | |
| 28 | 1078 | 1043 | 973 | 903 | 847 | 791 | 728 | 679 | 644 | 595 | 553 | 455 | | | | |
| 29 | 1099 | 1057 | 987 | 917 | 861 | 798 | 742 | 693 | 651 | 602 | 560 | 462 | | | | |

TERRITORY 450

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|---|------|------|------|------|------|------|------|------|------|------|------|-------|--------|--------|--------|--------|--------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | | (c) | Prior | |
| 30 | 1106 | 1064 | 994 | 924 | 868 | 805 | 749 | 693 | 658 | 609 | 567 | 469 | | | | | |
| 31 | 1120 | 1078 | 1008 | 938 | 875 | 819 | 756 | 707 | 665 | 616 | 574 | 476 | | | | | |
| 32 | 1141 | 1099 | 1029 | 959 | 896 | 833 | 770 | 721 | 679 | 630 | 588 | 483 | | | | | |
| 33 | 1155 | 1113 | 1043 | 973 | 910 | 847 | 784 | 728 | 686 | 637 | 595 | 490 | | | | | |
| 34 | 1176 | 1134 | 1057 | 980 | 917 | 854 | 791 | 742 | 700 | 644 | 602 | 497 | | | | | |
| 35 | 1190 | 1148 | 1071 | 994 | 931 | 868 | 805 | 749 | 707 | 651 | 609 | 504 | | | | | |
| 36 | 1204 | 1162 | 1085 | 1008 | 945 | 882 | 812 | 763 | 714 | 665 | 616 | 511 | | | | | |
| 37 | 1225 | 1183 | 1106 | 1029 | 959 | 896 | 833 | 777 | 728 | 672 | 630 | 518 | | | | | |
| 38 | 1246 | 1197 | 1120 | 1043 | 973 | 910 | 840 | 784 | 742 | 686 | 637 | 525 | | | | | |
| 39 | 1253 | 1204 | 1127 | 1050 | 980 | 910 | 847 | 791 | 742 | 686 | 644 | 532 | | | | | |
| 40 | 1267 | 1218 | 1141 | 1064 | 994 | 924 | 854 | 798 | 756 | 693 | 651 | 539 | | | | | |
| 41 | 1281 | 1239 | 1155 | 1071 | 1008 | 938 | 868 | 812 | 763 | 707 | 658 | 546 | | | | | |
| 42 | 1295 | 1253 | 1169 | 1085 | 1015 | 945 | 875 | 819 | 770 | 714 | 665 | 546 | | | | | |
| 43 | 1316 | 1267 | 1183 | 1099 | 1029 | 959 | 889 | 826 | 784 | 721 | 672 | 553 | | | | | |
| 44 | 1323 | 1274 | 1190 | 1106 | 1036 | 966 | 896 | 833 | 784 | 728 | 679 | 560 | | | | | |
| 45 | 1344 | 1295 | 1211 | 1127 | 1057 | 980 | 910 | 847 | 798 | 742 | 693 | 567 | | | | | |
| 46 | 1358 | 1309 | 1225 | 1141 | 1064 | 994 | 917 | 861 | 812 | 749 | 700 | 574 | | | | | |
| 47 | 1372 | 1323 | 1239 | 1155 | 1078 | 1001 | 931 | 868 | 819 | 756 | 707 | 581 | | | | | |
| 48 | 1393 | 1344 | 1253 | 1162 | 1092 | 1015 | 938 | 875 | 826 | 763 | 714 | 588 | | | | | |
| 49 | 1407 | 1358 | 1267 | 1176 | 1099 | 1029 | 952 | 889 | 833 | 770 | 721 | 595 | | | | | |
| 50 | 1421 | 1372 | 1281 | 1190 | 1113 | 1036 | 959 | 896 | 847 | 784 | 728 | 602 | | | | | |
| 51 | 1435 | 1386 | 1295 | 1204 | 1127 | 1050 | 973 | 910 | 854 | 791 | 735 | 609 | | | | | |
| 52 | 1442 | 1393 | 1302 | 1211 | 1134 | 1057 | 980 | 910 | 861 | 791 | 742 | 609 | | | | | |
| 53 | 1463 | 1407 | 1316 | 1225 | 1148 | 1064 | 987 | 924 | 868 | 805 | 749 | 616 | | | | | |
| 54 | 1477 | 1421 | 1330 | 1239 | 1155 | 1078 | 1001 | 931 | 875 | 812 | 756 | 623 | | | | | |
| 55 | 1498 | 1449 | 1351 | 1253 | 1176 | 1092 | 1015 | 945 | 889 | 826 | 770 | 637 | | | | | |
| 56 | 1526 | 1470 | 1372 | 1274 | 1197 | 1113 | 1029 | 959 | 903 | 840 | 784 | 644 | | | | | |
| 57 | 1554 | 1498 | 1400 | 1302 | 1218 | 1134 | 1050 | 980 | 924 | 854 | 798 | 658 | | | | | |
| 58 | 1603 | 1540 | 1442 | 1344 | 1253 | 1169 | 1085 | 1008 | 952 | 882 | 819 | 679 | | | | | |
| 59 | 1666 | 1603 | 1498 | 1393 | 1302 | 1211 | 1127 | 1050 | 987 | 917 | 854 | 707 | | | | | |
| 60 | 1736 | 1673 | 1561 | 1449 | 1358 | 1267 | 1169 | 1092 | 1029 | 952 | 889 | 735 | | | | | |
| 61 | 1785 | 1722 | 1610 | 1498 | 1400 | 1302 | 1211 | 1127 | 1064 | 980 | 917 | 756 | | | | | |
| 62 | 1827 | 1757 | 1645 | 1533 | 1428 | 1330 | 1232 | 1155 | 1085 | 1001 | 938 | 770 | | | | | |
| 63 | 1855 | 1792 | 1673 | 1554 | 1456 | 1358 | 1253 | 1169 | 1106 | 1022 | 952 | 784 | | | | | |
| 64 | 1897 | 1827 | 1708 | 1589 | 1484 | 1386 | 1281 | 1197 | 1127 | 1043 | 973 | 805 | | | | | |
| 65 | 1932 | 1862 | 1743 | 1624 | 1519 | 1414 | 1309 | 1218 | 1148 | 1064 | 994 | 819 | | | | | |
| 66 | 1988 | 1918 | 1792 | 1666 | 1561 | 1449 | 1344 | 1253 | 1183 | 1092 | 1022 | 840 | | | | | |
| 67 | 2065 | 1995 | 1862 | 1729 | 1617 | 1505 | 1400 | 1302 | 1232 | 1134 | 1064 | 875 | | | | | |
| 68 | 2142 | 2065 | 1932 | 1799 | 1680 | 1568 | 1449 | 1351 | 1274 | 1176 | 1099 | 910 | | | | | |
| 69 | 2219 | 2142 | 2002 | 1862 | 1743 | 1624 | 1505 | 1400 | 1323 | 1218 | 1141 | 938 | | | | | |
| 70 | 2303 | 2219 | 2072 | 1925 | 1806 | 1680 | 1554 | 1449 | 1365 | 1267 | 1183 | 973 | | | | | |
| 71 | 2380 | 2289 | 2142 | 1995 | 1862 | 1736 | 1610 | 1498 | 1414 | 1309 | 1218 | 1008 | | | | | |
| 72 | 2457 | 2366 | 2212 | 2058 | 1925 | 1792 | 1659 | 1547 | 1463 | 1351 | 1260 | 1043 | | | | | |
| 73 | 2534 | 2443 | 2282 | 2121 | 1988 | 1848 | 1715 | 1596 | 1505 | 1393 | 1302 | 1071 | | | | | |
| 74 | 2611 | 2520 | 2352 | 2184 | 2044 | 1904 | 1764 | 1645 | 1554 | 1435 | 1344 | 1106 | | | | | |
| 75 | 2688 | 2590 | 2422 | 2254 | 2107 | 1960 | 1820 | 1694 | 1596 | 1477 | 1379 | 1141 | | | | | |

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 460

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|------------------|---------------|-------------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011-2013 | Symbol | 1990-2010 | Symbol | 1989 & Prior |
| (a) | | | | | | | | | | | | | (b) | | (c) | |
| 1 | 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- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | | | | |
| 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- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | | | | |
| 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 | 1990- | Symbol | 1989 & | |
| (a) | | | | | | | | | | | | 2013 | (b) | 2010 | (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 (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
| 1 | 45 | 43 | 42 | 41 | 39 | 38 | 36 | 34 | 32 | 31 | 30 | 27 | 1 | 34 | 1 | 12 |
| 2 | 58 | 57 | 55 | 54 | 51 | 49 | 47 | 46 | 43 | 41 | 39 | 36 | 2 | 46 | 2 | 15 |
| 3 | 73 | 72 | 69 | 66 | 63 | 61 | 59 | 57 | 54 | 51 | 49 | 45 | 3 | 53 | 3 | 20 |
| 4 | 84 | 82 | 80 | 77 | 74 | 72 | 69 | 65 | 62 | 59 | 57 | 51 | 4 | 58 | 4 | 24 |
| 5 | 93 | 92 | 89 | 86 | 82 | 80 | 77 | 73 | 69 | 66 | 63 | 58 | 5 | 66 | 5 | 28 |
| 6 | 104 | 101 | 99 | 96 | 92 | 88 | 85 | 81 | 77 | 73 | 70 | 63 | 6 | 74 | 6 | 38 |
| 7 | 115 | 112 | 109 | 107 | 101 | 97 | 95 | 89 | 85 | 81 | 78 | 72 | 7 | 81 | 7 | 46 |
| 8 | 123 | 122 | 117 | 113 | 109 | 104 | 101 | 96 | 92 | 86 | 84 | 77 | 8 | 88 | 8 | 54 |
| 10 | 134 | 131 | 127 | 123 | 117 | 113 | 109 | 104 | 99 | 95 | 90 | 82 | 10 | 95 | 10 | 69 |
| 11 | 142 | 139 | 135 | 131 | 126 | 120 | 116 | 111 | 105 | 100 | 96 | 88 | 11 | 103 | 11 | 84 |
| 12 | 149 | 146 | 142 | 138 | 132 | 126 | 122 | 116 | 111 | 105 | 101 | 92 | 12 | 112 | 12 | 97 |
| 13 | 154 | 151 | 147 | 143 | 136 | 131 | 127 | 120 | 115 | 109 | 104 | 96 | 13 | 120 | 13 | 115 |
| 14 | 162 | 158 | 154 | 150 | 143 | 136 | 132 | 126 | 120 | 113 | 109 | 100 | 14 | 130 | 14 | 135 |
| 15 | 169 | 166 | 161 | 155 | 150 | 143 | 138 | 132 | 126 | 119 | 113 | 104 | 15 | 143 | 15 | 163 |
| 16 | 176 | 173 | 167 | 162 | 155 | 149 | 144 | 138 | 131 | 124 | 119 | 109 | 16 | 157 | 16 | 198 |
| 17 | 182 | 180 | 174 | 169 | 162 | 155 | 150 | 143 | 136 | 128 | 124 | 113 | 17 | 174 | 17 | 238 |
| 18 | 190 | 186 | 181 | 176 | 169 | 161 | 155 | 149 | 142 | 134 | 128 | 117 | 18 | 189 | 18 | 284 |
| 19 | 196 | 192 | 186 | 181 | 173 | 166 | 161 | 153 | 146 | 138 | 132 | 122 | 19 | 207 | 19 | 339 |
| 20 | 201 | 197 | 192 | 186 | 178 | 170 | 165 | 157 | 150 | 142 | 136 | 124 | 20 | 230 | 20 | 402 |
| 21 | 208 | 204 | 198 | 193 | 185 | 177 | 170 | 163 | 155 | 147 | 140 | 130 | 21 | 255 | 21 | 556 |
| 22 | 215 | 211 | 204 | 197 | 189 | 181 | 176 | 167 | 159 | 151 | 144 | 132 | 22 | 288 | | |
| 23 | 221 | 217 | 211 | 204 | 196 | 188 | 181 | 173 | 165 | 155 | 150 | 136 | 23 | 323 | | |
| 24 | 227 | 223 | 216 | 209 | 201 | 192 | 186 | 177 | 169 | 159 | 154 | 140 | 24 | 373 | | |
| 25 | 234 | 230 | 223 | 216 | 207 | 198 | 192 | 182 | 174 | 165 | 158 | 144 | 25 | 459 | | |
| 26 | 242 | 236 | 230 | 223 | 213 | 204 | 197 | 188 | 180 | 170 | 163 | 150 | 26 | 563 | | |
| 27 | 248 | 243 | 236 | 230 | 220 | 211 | 204 | 194 | 185 | 176 | 167 | 154 | | | | |
| 28 | 257 | 251 | 244 | 238 | 227 | 217 | 211 | 200 | 190 | 181 | 174 | 159 | | | | |
| 29 | 265 | 261 | 252 | 244 | 235 | 224 | 217 | 207 | 197 | 186 | 180 | 165 | | | | |
| 30 | 273 | 267 | 259 | 251 | 242 | 231 | 223 | 212 | 203 | 192 | 184 | 169 | | | | |
| 31 | 281 | 275 | 267 | 259 | 248 | 238 | 230 | 219 | 208 | 198 | 190 | 174 | | | | |
| 32 | 289 | 284 | 275 | 267 | 257 | 246 | 236 | 225 | 215 | 204 | 196 | 180 | | | | |
| 33 | 298 | 292 | 284 | 275 | 263 | 252 | 244 | 232 | 221 | 209 | 201 | 185 | | | | |
| 34 | 305 | 298 | 290 | 282 | 270 | 258 | 250 | 238 | 227 | 215 | 207 | 189 | | | | |
| 35 | 312 | 306 | 297 | 288 | 277 | 265 | 255 | 243 | 232 | 220 | 211 | 193 | | | | |
| 36 | 320 | 315 | 305 | 296 | 284 | 271 | 262 | 250 | 238 | 225 | 216 | 198 | | | | |
| 37 | 332 | 325 | 316 | 306 | 294 | 281 | 271 | 259 | 247 | 234 | 224 | 205 | | | | |
| 38 | 344 | 338 | 328 | 319 | 305 | 292 | 282 | 269 | 257 | 243 | 234 | 213 | | | | |
| 39 | 356 | 350 | 339 | 328 | 315 | 301 | 292 | 278 | 265 | 251 | 240 | 220 | | | | |
| 40 | 367 | 360 | 350 | 339 | 325 | 312 | 301 | 286 | 273 | 259 | 248 | 227 | | | | |
| 41 | 379 | 373 | 362 | 351 | 336 | 323 | 311 | 297 | 282 | 267 | 257 | 235 | | | | |
| 42 | 392 | 383 | 373 | 362 | 347 | 332 | 320 | 305 | 290 | 275 | 265 | 242 | | | | |
| 43 | 402 | 396 | 383 | 371 | 356 | 342 | 329 | 315 | 300 | 284 | 273 | 250 | | | | |
| 44 | 414 | 406 | 394 | 382 | 367 | 351 | 339 | 323 | 308 | 292 | 279 | 257 | | | | |
| 45 | 425 | 417 | 405 | 393 | 377 | 360 | 348 | 332 | 316 | 300 | 288 | 263 | | | | |
| 46 | 440 | 431 | 419 | 406 | 389 | 373 | 360 | 343 | 327 | 309 | 297 | 273 | | | | |
| 47 | 454 | 446 | 432 | 419 | 402 | 385 | 371 | 354 | 338 | 320 | 306 | 281 | | | | |
| 48 | 468 | 459 | 446 | 432 | 414 | 397 | 383 | 366 | 347 | 329 | 316 | 290 | | | | |
| 49 | 482 | 473 | 459 | 446 | 427 | 409 | 394 | 377 | 358 | 340 | 325 | 298 | | | | |
| 50 | 494 | 485 | 471 | 458 | 439 | 420 | 405 | 386 | 367 | 348 | 335 | 306 | | | | |
| 51 | 509 | 500 | 485 | 470 | 451 | 432 | 417 | 397 | 378 | 359 | 344 | 315 | | | | |
| 52 | 522 | 513 | 498 | 483 | 463 | 443 | 428 | 409 | 389 | 369 | 354 | 324 | | | | |
| 53 | 536 | 525 | 510 | 495 | 475 | 454 | 439 | 419 | 398 | 378 | 362 | 332 | | | | |
| 54 | 558 | 547 | 531 | 514 | 493 | 473 | 456 | 435 | 414 | 393 | 377 | 344 | | | | |
| 55 | 585 | 572 | 556 | 540 | 517 | 495 | 478 | 456 | 433 | 412 | 396 | 362 | | | | |
| 56 | 616 | 603 | 586 | 568 | 545 | 521 | 504 | 481 | 458 | 433 | 416 | 381 | | | | |
| 57 | 649 | 637 | 618 | 599 | 575 | 551 | 532 | 508 | 482 | 458 | 439 | 402 | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 470

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | 2010 | | | |
| 58 | 701 | 687 | 667 | 647 | 620 | 594 | 574 | 547 | 520 | 494 | 474 | 433 | | | | | |
| 59 | 776 | 761 | 740 | 718 | 689 | 659 | 636 | 606 | 576 | 548 | 525 | 481 | | | | | |
| 60 | 860 | 844 | 819 | 795 | 763 | 729 | 705 | 672 | 639 | 606 | 582 | 533 | | | | | |
| 61 | 940 | 922 | 895 | 868 | 833 | 797 | 770 | 734 | 698 | 663 | 636 | 582 | | | | | |
| 62 | 1014 | 994 | 965 | 937 | 898 | 859 | 830 | 791 | 753 | 714 | 686 | 628 | | | | | |
| 63 | 1088 | 1068 | 1037 | 1006 | 964 | 923 | 891 | 851 | 809 | 767 | 736 | 674 | | | | | |
| 64 | 1162 | 1141 | 1107 | 1073 | 1030 | 986 | 952 | 907 | 864 | 819 | 786 | 720 | | | | | |
| 65 | 1238 | 1214 | 1179 | 1143 | 1096 | 1049 | 1014 | 967 | 919 | 872 | 837 | 765 | | | | | |
| 66 | 1350 | 1324 | 1285 | 1246 | 1195 | 1143 | 1106 | 1054 | 1003 | 950 | 913 | 836 | | | | | |
| 67 | 1499 | 1470 | 1427 | 1384 | 1327 | 1270 | 1227 | 1170 | 1112 | 1056 | 1013 | 927 | | | | | |
| 68 | 1647 | 1616 | 1569 | 1521 | 1459 | 1396 | 1349 | 1287 | 1223 | 1161 | 1114 | 1019 | | | | | |
| 69 | 1796 | 1762 | 1710 | 1659 | 1590 | 1523 | 1472 | 1403 | 1334 | 1266 | 1215 | 1112 | | | | | |
| 70 | 1945 | 1908 | 1852 | 1797 | 1723 | 1648 | 1593 | 1519 | 1445 | 1370 | 1315 | 1204 | | | | | |
| 71 | 2094 | 2053 | 1994 | 1935 | 1855 | 1775 | 1715 | 1635 | 1555 | 1476 | 1416 | 1296 | | | | | |
| 72 | 2242 | 2199 | 2136 | 2072 | 1986 | 1901 | 1837 | 1751 | 1666 | 1581 | 1516 | 1388 | | | | | |
| 73 | 2391 | 2346 | 2277 | 2209 | 2118 | 2026 | 1959 | 1867 | 1777 | 1685 | 1617 | 1481 | | | | | |
| 74 | 2541 | 2492 | 2419 | 2346 | 2250 | 2153 | 2080 | 1983 | 1887 | 1790 | 1717 | 1573 | | | | | |
| 75 | 2689 | 2638 | 2561 | 2484 | 2381 | 2279 | 2202 | 2101 | 1998 | 1895 | 1818 | 1665 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|----|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | 2010 | | | |
| 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- | | (b) | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | | | | | |
| 30 | 931 | 895 | 836 | 777 | 730 | 677 | 630 | 583 | 554 | 512 | 477 | 395 | | | | | |
| 31 | 942 | 907 | 848 | 789 | 736 | 689 | 636 | 595 | 560 | 518 | 483 | 401 | | | | | |
| 32 | 960 | 925 | 866 | 807 | 754 | 701 | 648 | 607 | 571 | 530 | 495 | 406 | | | | | |
| 33 | 972 | 937 | 878 | 819 | 766 | 713 | 660 | 613 | 577 | 536 | 501 | 412 | | | | | |
| 34 | 990 | 954 | 889 | 825 | 772 | 719 | 666 | 624 | 589 | 542 | 507 | 418 | | | | | |
| 35 | 1001 | 966 | 901 | 836 | 783 | 730 | 677 | 630 | 595 | 548 | 512 | 424 | | | | | |
| 36 | 1013 | 978 | 913 | 848 | 795 | 742 | 683 | 642 | 601 | 560 | 518 | 430 | | | | | |
| 37 | 1031 | 995 | 931 | 866 | 807 | 754 | 701 | 654 | 613 | 565 | 530 | 436 | | | | | |
| 38 | 1048 | 1007 | 942 | 878 | 819 | 766 | 707 | 660 | 624 | 577 | 536 | 442 | | | | | |
| 39 | 1054 | 1013 | 948 | 884 | 825 | 766 | 713 | 666 | 624 | 577 | 542 | 448 | | | | | |
| 40 | 1066 | 1025 | 960 | 895 | 836 | 777 | 719 | 671 | 636 | 583 | 548 | 454 | | | | | |
| 41 | 1078 | 1043 | 972 | 901 | 848 | 789 | 730 | 683 | 642 | 595 | 554 | 459 | | | | | |
| 42 | 1090 | 1054 | 984 | 913 | 854 | 795 | 736 | 689 | 648 | 601 | 560 | 459 | | | | | |
| 43 | 1107 | 1066 | 995 | 925 | 866 | 807 | 748 | 695 | 660 | 607 | 565 | 465 | | | | | |
| 44 | 1113 | 1072 | 1001 | 931 | 872 | 813 | 754 | 701 | 660 | 613 | 571 | 471 | | | | | |
| 45 | 1131 | 1090 | 1019 | 948 | 889 | 825 | 766 | 713 | 671 | 624 | 583 | 477 | | | | | |
| 46 | 1143 | 1101 | 1031 | 960 | 895 | 836 | 772 | 724 | 683 | 630 | 589 | 483 | | | | | |
| 47 | 1154 | 1113 | 1043 | 972 | 907 | 842 | 783 | 730 | 689 | 636 | 595 | 489 | | | | | |
| 48 | 1172 | 1131 | 1054 | 978 | 919 | 854 | 789 | 736 | 695 | 642 | 601 | 495 | | | | | |
| 49 | 1184 | 1143 | 1066 | 990 | 925 | 866 | 801 | 748 | 701 | 648 | 607 | 501 | | | | | |
| 50 | 1196 | 1154 | 1078 | 1001 | 937 | 872 | 807 | 754 | 713 | 660 | 613 | 507 | | | | | |
| 51 | 1207 | 1166 | 1090 | 1013 | 948 | 884 | 819 | 766 | 719 | 666 | 618 | 512 | | | | | |
| 52 | 1213 | 1172 | 1096 | 1019 | 954 | 889 | 825 | 766 | 724 | 666 | 624 | 512 | | | | | |
| 53 | 1231 | 1184 | 1107 | 1031 | 966 | 895 | 830 | 777 | 730 | 677 | 630 | 518 | | | | | |
| 54 | 1243 | 1196 | 1119 | 1043 | 972 | 907 | 842 | 783 | 736 | 683 | 636 | 524 | | | | | |
| 55 | 1260 | 1219 | 1137 | 1054 | 990 | 919 | 854 | 795 | 748 | 695 | 648 | 536 | | | | | |
| 56 | 1284 | 1237 | 1154 | 1072 | 1007 | 937 | 866 | 807 | 760 | 707 | 660 | 542 | | | | | |
| 57 | 1308 | 1260 | 1178 | 1096 | 1025 | 954 | 884 | 825 | 777 | 719 | 671 | 554 | | | | | |
| 58 | 1349 | 1296 | 1213 | 1131 | 1054 | 984 | 913 | 848 | 801 | 742 | 689 | 571 | | | | | |
| 59 | 1402 | 1349 | 1260 | 1172 | 1096 | 1019 | 948 | 884 | 830 | 772 | 719 | 595 | | | | | |
| 60 | 1461 | 1408 | 1313 | 1219 | 1143 | 1066 | 984 | 919 | 866 | 801 | 748 | 618 | | | | | |
| 61 | 1502 | 1449 | 1355 | 1260 | 1178 | 1096 | 1019 | 948 | 895 | 825 | 772 | 636 | | | | | |
| 62 | 1537 | 1478 | 1384 | 1290 | 1202 | 1119 | 1037 | 972 | 913 | 842 | 789 | 648 | | | | | |
| 63 | 1561 | 1508 | 1408 | 1308 | 1225 | 1143 | 1054 | 984 | 931 | 860 | 801 | 660 | | | | | |
| 64 | 1596 | 1537 | 1437 | 1337 | 1249 | 1166 | 1078 | 1007 | 948 | 878 | 819 | 677 | | | | | |
| 65 | 1626 | 1567 | 1467 | 1366 | 1278 | 1190 | 1101 | 1025 | 966 | 895 | 836 | 689 | | | | | |
| 66 | 1673 | 1614 | 1508 | 1402 | 1313 | 1219 | 1131 | 1054 | 995 | 919 | 860 | 707 | | | | | |
| 67 | 1738 | 1679 | 1567 | 1455 | 1361 | 1266 | 1178 | 1096 | 1037 | 954 | 895 | 736 | | | | | |
| 68 | 1802 | 1738 | 1626 | 1514 | 1414 | 1319 | 1219 | 1137 | 1072 | 990 | 925 | 766 | | | | | |
| 69 | 1867 | 1802 | 1685 | 1567 | 1467 | 1366 | 1266 | 1178 | 1113 | 1025 | 960 | 789 | | | | | |
| 70 | 1938 | 1867 | 1743 | 1620 | 1520 | 1414 | 1308 | 1219 | 1149 | 1066 | 995 | 819 | | | | | |
| 71 | 2003 | 1926 | 1802 | 1679 | 1567 | 1461 | 1355 | 1260 | 1190 | 1101 | 1025 | 848 | | | | | |
| 72 | 2067 | 1991 | 1861 | 1732 | 1620 | 1508 | 1396 | 1302 | 1231 | 1137 | 1060 | 878 | | | | | |
| 73 | 2132 | 2056 | 1920 | 1785 | 1673 | 1555 | 1443 | 1343 | 1266 | 1172 | 1096 | 901 | | | | | |
| 74 | 2197 | 2120 | 1979 | 1838 | 1720 | 1602 | 1484 | 1384 | 1308 | 1207 | 1131 | 931 | | | | | |
| 75 | 2262 | 2179 | 2038 | 1897 | 1773 | 1649 | 1531 | 1425 | 1343 | 1243 | 1160 | 960 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 480

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
|-----------------------------------|------|------|------|------|------|------|------|------|------|------|------|---------------|----|---------------|---------------|---------------|-----------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | | | | | |
| 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 (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
|---|------|------|------|------|------|------|------|------|------|------|------|---------------|--|---------------|---------------|---------------|-----------------|
| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | | | | | |
| 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

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 58 | 472 | 463 | 450 | 436 | 418 | 400 | 387 | 369 | 350 | 333 | 319 | 292 | | | | | |
| 59 | 523 | 513 | 499 | 484 | 464 | 444 | 429 | 409 | 389 | 369 | 354 | 324 | | | | | |
| 60 | 580 | 569 | 552 | 536 | 514 | 491 | 475 | 453 | 430 | 409 | 392 | 359 | | | | | |
| 61 | 633 | 622 | 603 | 585 | 561 | 537 | 519 | 495 | 470 | 447 | 429 | 392 | | | | | |
| 62 | 683 | 670 | 651 | 632 | 605 | 579 | 560 | 533 | 508 | 481 | 462 | 423 | | | | | |
| 63 | 733 | 720 | 699 | 678 | 650 | 622 | 601 | 573 | 545 | 517 | 496 | 454 | | | | | |
| 64 | 784 | 769 | 746 | 723 | 694 | 664 | 642 | 612 | 582 | 552 | 530 | 485 | | | | | |
| 65 | 834 | 818 | 794 | 771 | 739 | 707 | 683 | 652 | 620 | 588 | 564 | 516 | | | | | |
| 66 | 910 | 893 | 866 | 840 | 805 | 771 | 745 | 711 | 676 | 641 | 615 | 563 | | | | | |
| 67 | 1010 | 991 | 962 | 933 | 895 | 856 | 827 | 789 | 750 | 712 | 683 | 625 | | | | | |
| 68 | 1110 | 1089 | 1057 | 1026 | 984 | 941 | 909 | 867 | 824 | 783 | 751 | 687 | | | | | |
| 69 | 1210 | 1188 | 1153 | 1118 | 1072 | 1026 | 992 | 945 | 899 | 854 | 819 | 750 | | | | | |
| 70 | 1311 | 1286 | 1249 | 1211 | 1161 | 1111 | 1074 | 1024 | 974 | 924 | 886 | 812 | | | | | |
| 71 | 1411 | 1384 | 1344 | 1304 | 1250 | 1197 | 1156 | 1102 | 1048 | 995 | 955 | 874 | | | | | |
| 72 | 1512 | 1482 | 1440 | 1397 | 1339 | 1281 | 1239 | 1180 | 1123 | 1066 | 1022 | 935 | | | | | |
| 73 | 1612 | 1582 | 1535 | 1489 | 1428 | 1366 | 1320 | 1259 | 1198 | 1136 | 1090 | 998 | | | | | |
| 74 | 1713 | 1680 | 1631 | 1582 | 1517 | 1451 | 1402 | 1337 | 1272 | 1207 | 1158 | 1060 | | | | | |
| 75 | 1813 | 1778 | 1726 | 1674 | 1605 | 1536 | 1484 | 1416 | 1347 | 1278 | 1226 | 1122 | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | Symbol | 1990- | Symbol | 1989 & |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|--------------|---------------|-------------------|
| Symbol | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- | Symbol | 2010 | (c) | Prior | |
| (a) | | | | | | | | | | | | 2013 | (b) | | | | |
| 1 | 271 | 260 | 244 | 227 | 211 | 199 | 183 | 172 | 161 | 150 | 139 | 116 | 1 | 150 | 1 | 72 | |
| 2 | 360 | 349 | 327 | 305 | 283 | 266 | 244 | 227 | 216 | 199 | 188 | 155 | 2 | 172 | 2 | 89 | |
| 3 | 393 | 377 | 355 | 332 | 310 | 288 | 266 | 249 | 233 | 216 | 199 | 166 | 3 | 199 | 3 | 111 | |
| 4 | 460 | 443 | 416 | 388 | 360 | 338 | 310 | 294 | 277 | 255 | 238 | 194 | 4 | 216 | 4 | 122 | |
| 5 | 504 | 488 | 454 | 421 | 393 | 366 | 343 | 316 | 299 | 277 | 260 | 216 | 5 | 227 | 5 | 144 | |
| 6 | 526 | 510 | 476 | 443 | 416 | 388 | 360 | 332 | 316 | 288 | 271 | 222 | 6 | 238 | 6 | 155 | |
| 7 | 554 | 532 | 499 | 465 | 432 | 404 | 377 | 349 | 327 | 305 | 283 | 233 | 7 | 249 | 7 | 172 | |
| 8 | 576 | 560 | 521 | 482 | 454 | 421 | 393 | 366 | 343 | 316 | 299 | 244 | 8 | 260 | 8 | 205 | |
| 10 | 598 | 576 | 537 | 499 | 465 | 438 | 404 | 377 | 355 | 327 | 305 | 255 | 10 | 277 | 10 | 238 | |
| 11 | 615 | 593 | 554 | 515 | 482 | 449 | 416 | 388 | 366 | 338 | 316 | 260 | 11 | 294 | 11 | 260 | |
| 12 | 637 | 615 | 576 | 537 | 499 | 465 | 432 | 404 | 382 | 349 | 327 | 271 | 12 | 299 | 12 | 288 | |
| 13 | 659 | 632 | 593 | 554 | 515 | 482 | 443 | 416 | 393 | 360 | 338 | 277 | 13 | 310 | 13 | 310 | |
| 14 | 676 | 654 | 609 | 565 | 532 | 493 | 460 | 427 | 404 | 371 | 349 | 288 | 14 | 332 | 14 | 343 | |
| 15 | 687 | 665 | 620 | 576 | 537 | 504 | 465 | 432 | 410 | 377 | 355 | 294 | 15 | 349 | 15 | 371 | |
| 16 | 693 | 670 | 626 | 582 | 543 | 510 | 471 | 438 | 416 | 382 | 355 | 294 | 16 | 360 | 16 | 410 | |
| 17 | 709 | 681 | 637 | 593 | 554 | 515 | 476 | 449 | 421 | 388 | 366 | 299 | 17 | 377 | 17 | 432 | |
| 18 | 726 | 698 | 654 | 609 | 571 | 532 | 493 | 460 | 432 | 399 | 371 | 305 | 18 | 393 | 18 | 471 | |
| 19 | 737 | 709 | 665 | 620 | 576 | 537 | 499 | 465 | 438 | 404 | 377 | 310 | 19 | 416 | 19 | 499 | |
| 20 | 759 | 731 | 681 | 632 | 593 | 554 | 510 | 476 | 449 | 416 | 388 | 321 | 20 | 427 | 20 | 532 | |
| 21 | 776 | 748 | 698 | 648 | 609 | 565 | 526 | 488 | 460 | 427 | 399 | 327 | 21 | 443 | 21 | 604 | |
| 22 | 787 | 759 | 709 | 659 | 615 | 576 | 532 | 499 | 465 | 432 | 404 | 332 | 22 | 471 | | | |
| 23 | 798 | 770 | 720 | 670 | 626 | 582 | 543 | 504 | 476 | 438 | 410 | 338 | 23 | 488 | | | |
| 24 | 820 | 787 | 737 | 687 | 643 | 598 | 554 | 515 | 488 | 449 | 421 | 349 | 24 | 510 | | | |
| 25 | 825 | 792 | 742 | 693 | 648 | 604 | 560 | 521 | 488 | 454 | 421 | 349 | 25 | 548 | | | |
| 26 | 837 | 809 | 753 | 698 | 654 | 609 | 565 | 526 | 499 | 460 | 432 | 355 | 26 | 598 | | | |
| 27 | 848 | 820 | 765 | 709 | 665 | 620 | 576 | 537 | 504 | 465 | 438 | 360 | | | | | |
| 28 | 853 | 825 | 770 | 715 | 670 | 626 | 576 | 537 | 510 | 471 | 438 | 360 | | | | | |
| 29 | 870 | 837 | 781 | 726 | 681 | 632 | 587 | 548 | 515 | 476 | 443 | 366 | | | | | |

TERRITORY 490

COLLISION DEDUCTIBLE AMOUNT \$100 (074)

| Symbol (a) | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2011- 2013 | Symbol (b) | 1990- 2010 | Symbol (c) | 1989 & Prior |
|---------------|------|------|------|------|------|------|------|------|------|------|------|---------------|---------------|---------------|---------------|-----------------|
| 30 | 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 | MOORESBOBO | 470 |
| 28053 | GASTONIA | 450 | 28115 | MOORESVILLE | 460 |
| 28054 | GASTONIA | 450 | 28117 | MOORESVILLE | 460 |
| 28055 | GASTONIA | 450 | 28119 | MORVEN | 240 |
| 28056 | GASTONIA | 440 | 28120 | MOUNT HOLLY | 440 |

Table #7(T) ZIP Codes 27982 – 28120

ZIP CODES 28123 – 28256

| ZIP Codes/Territories In Numerical Order By ZIP Code | | | | | |
|--|--------------------|-----------|----------|--------------------|-----------|
| ZIP Code | USPS ZIP Code Name | Territory | ZIP Code | USPS ZIP Code Name | Territory |
| 28123 | MOUNT MOURNE | 460 | 28208 | CHARLOTTE | 420 |
| 28124 | MOUNT PLEASANT | 320 | 28209 | CHARLOTTE | 390 |
| 28125 | MOUNT ULLA | 370 | 28210 | CHARLOTTE | 390 |
| 28126 | NEWELL | 420 | 28211 | CHARLOTTE | 390 |
| 28127 | NEW LONDON | 320 | 28212 | CHARLOTTE | 420 |
| 28128 | NORWOOD | 320 | 28213 | CHARLOTTE | 420 |
| 28129 | OAKBORO | 320 | 28214 | CHARLOTTE | 440 |
| 28130 | PAW CREEK | 440 | 28215 | CHARLOTTE | 420 |
| 28133 | PEACHLAND | 380 | 28216 | CHARLOTTE | 420 |
| 28134 | PINEVILLE | 440 | 28217 | CHARLOTTE | 420 |
| 28135 | POLKTON | 380 | 28218 | CHARLOTTE | 420 |
| 28136 | POLKVILLE | 470 | 28219 | CHARLOTTE | 420 |
| 28137 | RICHFIELD | 320 | 28220 | CHARLOTTE | 390 |
| 28138 | ROCKWELL | 370 | 28221 | CHARLOTTE | 460 |
| 28139 | RUTHERFORDTON | 480 | 28222 | CHARLOTTE | 390 |
| 28144 | SALISBURY | 370 | 28223 | CHARLOTTE | 420 |
| 28145 | SALISBURY | 370 | 28224 | CHARLOTTE | 420 |
| 28146 | SALISBURY | 370 | 28226 | CHARLOTTE | 390 |
| 28147 | SALISBURY | 370 | 28227 | CHARLOTTE | 370 |
| 28150 | SHELBY | 470 | 28228 | CHARLOTTE | 420 |
| 28151 | SHELBY | 470 | 28229 | CHARLOTTE | 420 |
| 28152 | SHELBY | 470 | 28230 | CHARLOTTE | 390 |
| 28159 | SPENCER | 370 | 28231 | CHARLOTTE | 390 |
| 28160 | SPINDALE | 480 | 28232 | CHARLOTTE | 390 |
| 28163 | STANFIELD | 320 | 28233 | CHARLOTTE | 390 |
| 28164 | STANLEY | 460 | 28234 | CHARLOTTE | 390 |
| 28166 | TROUTMAN | 460 | 28235 | CHARLOTTE | 390 |
| 28167 | UNION MILLS | 480 | 28236 | CHARLOTTE | 390 |
| 28168 | VALE | 470 | 28237 | CHARLOTTE | 390 |
| 28169 | WACO | 470 | 28241 | CHARLOTTE | 440 |
| 28170 | WADESBORO | 240 | 28242 | CHARLOTTE | 390 |
| 28173 | WAXHAW | 390 | 28243 | CHARLOTTE | 420 |
| 28174 | WINGATE | 380 | 28244 | CHARLOTTE | 390 |
| 28201 | CHARLOTTE | 390 | 28246 | CHARLOTTE | 390 |
| 28202 | CHARLOTTE | 390 | 28247 | CHARLOTTE | 390 |
| 28203 | CHARLOTTE | 390 | 28250 | CHARLOTTE | 390 |
| 28204 | CHARLOTTE | 390 | 28253 | CHARLOTTE | 460 |
| 28205 | CHARLOTTE | 420 | 28254 | CHARLOTTE | 420 |
| 28206 | CHARLOTTE | 420 | 28255 | CHARLOTTE | 390 |
| 28207 | CHARLOTTE | 390 | 28256 | CHARLOTTE | 420 |

Table #8(T) ZIP Codes 28123 – 28256

ZIP CODES 28258 – 28363

| ZIP Codes/Territories In Numerical Order By ZIP Code | | | | | |
|--|--------------------|-----------|----------|--------------------|-----------|
| ZIP Code | USPS ZIP Code Name | Territory | ZIP Code | USPS ZIP Code Name | Territory |
| 28258 | CHARLOTTE | 420 | 28315 | ABERDEEN | 320 |
| 28260 | CHARLOTTE | 420 | 28318 | AUTRYVILLE | 130 |
| 28262 | CHARLOTTE | 420 | 28319 | BARNESVILLE | 230 |
| 28263 | CHARLOTTE | 390 | 28320 | BLADENBORO | 220 |
| 28265 | CHARLOTTE | 420 | 28323 | BUNNLEVEL | 250 |
| 28266 | CHARLOTTE | 420 | 28325 | CALYPSO | 130 |
| 28269 | CHARLOTTE | 460 | 28326 | CAMERON | 260 |
| 28270 | CHARLOTTE | 390 | 28327 | CARTHAGE | 320 |
| 28271 | CHARLOTTE | 390 | 28328 | CLINTON | 130 |
| 28272 | CHARLOTTE | 420 | 28329 | CLINTON | 130 |
| 28273 | CHARLOTTE | 440 | 28330 | CORDOVA | 240 |
| 28274 | CHARLOTTE | 390 | 28331 | CUMBERLAND | 250 |
| 28275 | CHARLOTTE | 420 | 28332 | DUBLIN | 220 |
| 28277 | CHARLOTTE | 390 | 28333 | DUDLEY | 260 |
| 28278 | CHARLOTTE | 440 | 28334 | DUNN | 260 |
| 28280 | CHARLOTTE | 390 | 28335 | DUNN | 260 |
| 28281 | CHARLOTTE | 390 | 28337 | ELIZABETHTOWN | 220 |
| 28282 | CHARLOTTE | 390 | 28338 | ELLERBE | 320 |
| 28284 | CHARLOTTE | 390 | 28339 | ERWIN | 260 |
| 28285 | CHARLOTTE | 390 | 28340 | FAIRMONT | 230 |
| 28287 | CHARLOTTE | 390 | 28341 | FAISON | 130 |
| 28288 | CHARLOTTE | 390 | 28342 | FALCON | 260 |
| 28289 | CHARLOTTE | 420 | 28343 | GIBSON | 240 |
| 28290 | CHARLOTTE | 420 | 28344 | GODWIN | 260 |
| 28296 | CHARLOTTE | 420 | 28345 | HAMLET | 240 |
| 28297 | CHARLOTTE | 420 | 28347 | HOFFMAN | 240 |
| 28299 | CHARLOTTE | 420 | 28348 | HOPE MILLS | 250 |
| 28301 | FAYETTEVILLE | 250 | 28349 | KENANSVILLE | 130 |
| 28302 | FAYETTEVILLE | 250 | 28350 | LAKEVIEW | 320 |
| 28303 | FAYETTEVILLE | 250 | 28351 | LAUREL HILL | 240 |
| 28304 | FAYETTEVILLE | 250 | 28352 | LAURINBURG | 240 |
| 28305 | FAYETTEVILLE | 250 | 28353 | LAURINBURG | 240 |
| 28306 | FAYETTEVILLE | 250 | 28355 | LEMON SPRINGS | 260 |
| 28307 | FORT BRAGG | 250 | 28356 | LINDEN | 260 |
| 28308 | POPE ARMY AIRFIELD | 250 | 28357 | LUMBER BRIDGE | 230 |
| 28309 | FAYETTEVILLE | 250 | 28358 | LUMBERTON | 230 |
| 28310 | FORT BRAGG | 250 | 28359 | LUMBERTON | 230 |
| 28311 | FAYETTEVILLE | 250 | 28360 | LUMBERTON | 230 |
| 28312 | FAYETTEVILLE | 260 | 28362 | MARIETTA | 230 |
| 28314 | FAYETTEVILLE | 250 | 28363 | MARSTON | 240 |

Table #9(T) ZIP Codes 28258 – 28363

ZIP CODES 28364 – 28459

| ZIP Codes/Territories In Numerical Order By ZIP Code | | | | | |
|--|--------------------|-----------|----------|--------------------|-----------|
| ZIP Code | USPS ZIP Code Name | Territory | ZIP Code | USPS ZIP Code Name | Territory |
| 28364 | MAXTON | 240 | 28408 | WILMINGTON | 190 |
| 28365 | MOUNT OLIVE | 130 | 28409 | WILMINGTON | 190 |
| 28366 | NEWTON GROVE | 130 | 28410 | WILMINGTON | 190 |
| 28367 | NORMAN | 320 | 28411 | WILMINGTON | 190 |
| 28368 | OLIVIA | 260 | 28412 | WILMINGTON | 190 |
| 28369 | ORRUM | 230 | 28420 | ASH | 130 |
| 28370 | PINEHURST | 320 | 28421 | ATKINSON | 130 |
| 28371 | PARKTON | 230 | 28422 | BOLIVIA | 200 |
| 28372 | PEMBROKE | 230 | 28423 | BOLTON | 130 |
| 28373 | PINEBLUFF | 320 | 28424 | BRUNSWICK | 220 |
| 28374 | PINEHURST | 320 | 28425 | BURGAW | 130 |
| 28375 | PROCTORVILLE | 230 | 28428 | CAROLINA BEACH | 190 |
| 28376 | RAEFORD | 250 | 28429 | CASTLE HAYNE | 200 |
| 28377 | RED SPRINGS | 230 | 28430 | CERRO GORDO | 220 |
| 28378 | REX | 230 | 28431 | CHADBOURN | 220 |
| 28379 | ROCKINGHAM | 240 | 28432 | CLARENDON | 220 |
| 28380 | ROCKINGHAM | 240 | 28433 | CLARKTON | 220 |
| 28382 | ROSEBORO | 130 | 28434 | COUNCIL | 220 |
| 28383 | ROWLAND | 230 | 28435 | CURRIE | 130 |
| 28384 | SAINT PAULS | 230 | 28436 | DELCO | 130 |
| 28385 | SALEMBURG | 130 | 28438 | EVERGREEN | 220 |
| 28386 | SHANNON | 230 | 28439 | FAIR BLUFF | 220 |
| 28387 | SOUTHERN PINES | 320 | 28441 | GARLAND | 130 |
| 28388 | SOUTHERN PINES | 320 | 28442 | HALLSBORO | 220 |
| 28390 | SPRING LAKE | 250 | 28443 | HAMPSTEAD | 190 |
| 28391 | STEDMAN | 260 | 28444 | HARRELLS | 130 |
| 28392 | TAR HEEL | 220 | 28445 | HOLLY RIDGE | 170 |
| 28393 | TURKEY | 130 | 28447 | IVANHOE | 130 |
| 28394 | VASS | 320 | 28448 | KELLY | 130 |
| 28395 | WADE | 260 | 28449 | KURE BEACH | 190 |
| 28396 | WAGRAM | 240 | 28450 | LAKE WACCAMAW | 130 |
| 28398 | WARSAW | 130 | 28451 | LELAND | 200 |
| 28399 | WHITE OAK | 220 | 28452 | LONGWOOD | 130 |
| 28401 | WILMINGTON | 200 | 28453 | MAGNOLIA | 130 |
| 28402 | WILMINGTON | 200 | 28454 | MAPLE HILL | 130 |
| 28403 | WILMINGTON | 190 | 28455 | NAKINA | 220 |
| 28404 | WILMINGTON | 190 | 28456 | RIEGELWOOD | 130 |
| 28405 | WILMINGTON | 190 | 28457 | ROCKY POINT | 130 |
| 28406 | WILMINGTON | 190 | 28458 | ROSE HILL | 130 |
| 28407 | WILMINGTON | 190 | 28459 | SHALLOTTE | 200 |

Table #10(T) ZIP Codes 28364 – 28459

ZIP CODES 28460 – 28584

| ZIP Codes/Territories In Numerical Order By ZIP Code | | | | | |
|--|--------------------|-----------|----------|--------------------|-----------|
| ZIP Code | USPS ZIP Code Name | Territory | ZIP Code | USPS ZIP Code Name | Territory |
| 28460 | SNEADS FERRY | 170 | 28531 | HARKERS ISLAND | 170 |
| 28461 | SOUTHPORT | 190 | 28532 | HAVELOCK | 170 |
| 28462 | SUPPLY | 200 | 28533 | CHERRY POINT | 170 |
| 28463 | TABOR CITY | 220 | 28537 | HOBUCKEN | 130 |
| 28464 | TEACHEY | 130 | 28538 | HOOKERTON | 130 |
| 28465 | OAK ISLAND | 190 | 28539 | HUBERT | 170 |
| 28466 | WALLACE | 130 | 28540 | JACKSONVILLE | 180 |
| 28467 | CALABASH | 210 | 28541 | JACKSONVILLE | 180 |
| 28468 | SUNSET BEACH | 210 | 28542 | CAMP LEJEUNE | 180 |
| 28469 | OCEAN ISLE BEACH | 210 | 28543 | TARAWA TERRACE | 180 |
| 28470 | SHALLOTTE | 200 | 28544 | MIDWAY PARK | 180 |
| 28472 | WHITEVILLE | 220 | 28545 | MCCUTCHEON FIELD | 180 |
| 28478 | WILLARD | 130 | 28546 | JACKSONVILLE | 180 |
| 28479 | WINNABOW | 200 | 28547 | CAMP LEJEUNE | 180 |
| 28480 | WRIGHTSVILLE BEACH | 190 | 28551 | LA GRANGE | 260 |
| 28501 | KINSTON | 130 | 28552 | LOWLAND | 130 |
| 28502 | KINSTON | 130 | 28553 | MARSHALLBERG | 170 |
| 28503 | KINSTON | 130 | 28554 | MAURY | 130 |
| 28504 | KINSTON | 260 | 28555 | MAYSVILLE | 170 |
| 28508 | ALBERTSON | 130 | 28556 | MERRITT | 170 |
| 28509 | ALLIANCE | 130 | 28557 | MOREHEAD CITY | 170 |
| 28510 | ARAPAHOE | 170 | 28560 | NEW BERN | 170 |
| 28511 | ATLANTIC | 170 | 28561 | NEW BERN | 170 |
| 28512 | ATLANTIC BEACH | 170 | 28562 | NEW BERN | 170 |
| 28513 | AYDEN | 150 | 28563 | NEW BERN | 170 |
| 28515 | BAYBORO | 130 | 28564 | NEW BERN | 170 |
| 28516 | BEAUFORT | 170 | 28570 | NEWPORT | 170 |
| 28518 | BEULAVILLE | 130 | 28571 | ORIENTAL | 170 |
| 28519 | BRIDGETON | 170 | 28572 | PINK HILL | 130 |
| 28520 | CEDAR ISLAND | 110 | 28573 | POLLOCKSVILLE | 130 |
| 28521 | CHINQUAPIN | 130 | 28574 | RICHLANDS | 180 |
| 28522 | COMFORT | 130 | 28575 | SALTER PATH | 170 |
| 28523 | COVE CITY | 130 | 28577 | SEALEVEL | 170 |
| 28524 | DAVIS | 170 | 28578 | SEVEN SPRINGS | 130 |
| 28525 | DEEP RUN | 130 | 28579 | SMYRNA | 170 |
| 28526 | DOVER | 130 | 28580 | SNOW HILL | 130 |
| 28527 | ERNUL | 130 | 28581 | STACY | 170 |
| 28528 | GLOUCESTER | 170 | 28582 | STELLA | 170 |
| 28529 | GRANTSBORO | 170 | 28583 | STONEWALL | 130 |
| 28530 | GRIFTON | 130 | 28584 | SWANSBORO | 170 |

Table #11(T) ZIP Codes 28460 – 28584

ZIP CODES 28585 – 28680

| ZIP Codes/Territories In Numerical Order By ZIP Code | | | | | |
|--|--------------------|-----------|----------|--------------------|-----------|
| ZIP Code | USPS ZIP Code Name | Territory | ZIP Code | USPS ZIP Code Name | Territory |
| 28585 | TRENTON | 130 | 28638 | HUDSON | 460 |
| 28586 | VANCEBORO | 150 | 28640 | JEFFERSON | 480 |
| 28587 | VANDEMERE | 130 | 28641 | JONAS RIDGE | 480 |
| 28589 | WILLISTON | 170 | 28642 | JONESVILLE | 320 |
| 28590 | WINTERVILLE | 150 | 28643 | LANSING | 480 |
| 28594 | EMERALD ISLE | 170 | 28644 | LAUREL SPRINGS | 320 |
| 28601 | HICKORY | 460 | 28645 | LENOIR | 460 |
| 28602 | HICKORY | 460 | 28646 | LINVILLE | 480 |
| 28603 | HICKORY | 460 | 28647 | LINVILLE FALLS | 480 |
| 28604 | BANNER ELK | 480 | 28649 | MC GRADY | 320 |
| 28605 | BLOWING ROCK | 480 | 28650 | MAIDEN | 460 |
| 28606 | BOOMER | 320 | 28651 | MILLERS CREEK | 320 |
| 28607 | BOONE | 480 | 28652 | MINNEAPOLIS | 480 |
| 28608 | BOONE | 480 | 28653 | MONTEZUMA | 480 |
| 28609 | CATAWBA | 460 | 28654 | MORAVIAN FALLS | 320 |
| 28610 | CLAREMONT | 460 | 28655 | MORGANTON | 460 |
| 28611 | COLLETTSVILLE | 480 | 28656 | NORTH WILKESBORO | 320 |
| 28612 | CONNELLY SPRINGS | 460 | 28657 | NEWLAND | 480 |
| 28613 | CONOVER | 460 | 28658 | NEWTON | 460 |
| 28615 | CRESTON | 480 | 28659 | NORTH WILKESBORO | 320 |
| 28616 | CROSSNORE | 480 | 28660 | OLIN | 320 |
| 28617 | CRUMPLER | 480 | 28661 | PATTERSON | 460 |
| 28618 | DEEP GAP | 480 | 28662 | PINEOLA | 480 |
| 28619 | DREXEL | 460 | 28663 | PINEY CREEK | 480 |
| 28621 | ELKIN | 320 | 28664 | PLUMTREE | 480 |
| 28622 | ELK PARK | 480 | 28665 | PURLEAR | 320 |
| 28623 | ENNICE | 320 | 28666 | ICARD | 460 |
| 28624 | FERGUSON | 320 | 28667 | RHODHISS | 460 |
| 28625 | STATESVILLE | 460 | 28668 | ROARING GAP | 320 |
| 28626 | FLEETWOOD | 480 | 28669 | ROARING RIVER | 320 |
| 28627 | GLADE VALLEY | 320 | 28670 | RONDA | 320 |
| 28628 | GLEN ALPINE | 460 | 28671 | RUTHERFORD COLLEGE | 460 |
| 28629 | GLENDALE SPRINGS | 480 | 28672 | SCOTTVILLE | 320 |
| 28630 | GRANITE FALLS | 460 | 28673 | SHERRILLS FORD | 460 |
| 28631 | GRASSY CREEK | 480 | 28675 | SPARTA | 320 |
| 28633 | LENOIR | 460 | 28676 | STATE ROAD | 320 |
| 28634 | HARMONY | 320 | 28677 | STATESVILLE | 460 |
| 28635 | HAYS | 320 | 28678 | STONY POINT | 460 |
| 28636 | HIDDENITE | 320 | 28679 | SUGAR GROVE | 480 |
| 28637 | HILDEBRAN | 460 | 28680 | MORGANTON | 460 |

Table #12(T) ZIP Codes 28585 – 28680

ZIP CODES 28681 – 28768

| ZIP Codes/Territories In Numerical Order By ZIP Code | | | | | |
|--|--------------------|-----------|----------|--------------------|-----------|
| ZIP Code | USPS ZIP Code Name | Territory | ZIP Code | USPS ZIP Code Name | Territory |
| 28681 | TAYLORSVILLE | 460 | 28727 | EDNEYVILLE | 490 |
| 28682 | TERRELL | 460 | 28728 | ENKA | 490 |
| 28683 | THURMOND | 320 | 28729 | ETOWAH | 490 |
| 28684 | TODD | 480 | 28730 | FAIRVIEW | 490 |
| 28685 | TRAPHILL | 320 | 28731 | FLAT ROCK | 490 |
| 28687 | STATESVILLE | 460 | 28732 | FLETCHER | 490 |
| 28688 | TURNERSBURG | 320 | 28733 | FONTANA DAM | 490 |
| 28689 | UNION GROVE | 320 | 28734 | FRANKLIN | 490 |
| 28690 | VALDESE | 460 | 28735 | GERTON | 490 |
| 28691 | VALLE CRUCIS | 480 | 28736 | GLENVILLE | 490 |
| 28692 | VILAS | 480 | 28737 | GLENWOOD | 480 |
| 28693 | WARRENSVILLE | 480 | 28738 | HAZELWOOD | 490 |
| 28694 | WEST JEFFERSON | 480 | 28739 | HENDERSONVILLE | 490 |
| 28697 | WILKESBORO | 320 | 28740 | GREEN MOUNTAIN | 480 |
| 28698 | ZIONVILLE | 480 | 28741 | HIGHLANDS | 490 |
| 28699 | SCOTTS | 460 | 28742 | HORSE SHOE | 490 |
| 28701 | ALEXANDER | 490 | 28743 | HOT SPRINGS | 490 |
| 28702 | ALMOND | 490 | 28744 | FRANKLIN | 490 |
| 28704 | ARDEN | 490 | 28745 | LAKE JUNALUSKA | 490 |
| 28705 | BAKERSVILLE | 480 | 28746 | LAKE LURE | 480 |
| 28707 | BALSAM | 490 | 28747 | LAKE TOXAWAY | 490 |
| 28708 | BALSAM GROVE | 490 | 28748 | LEICESTER | 490 |
| 28709 | BARNARDSVILLE | 490 | 28749 | LITTLE SWITZERLAND | 480 |
| 28710 | BAT CAVE | 490 | 28750 | LYNN | 480 |
| 28711 | BLACK MOUNTAIN | 490 | 28751 | MAGGIE VALLEY | 490 |
| 28712 | BREVARD | 490 | 28752 | MARION | 480 |
| 28713 | BRYSON CITY | 490 | 28753 | MARSHALL | 490 |
| 28714 | BURNSVILLE | 480 | 28754 | MARS HILL | 490 |
| 28715 | CANDLER | 490 | 28755 | MICAVILLE | 480 |
| 28716 | CANTON | 490 | 28756 | MILL SPRING | 480 |
| 28717 | CASHIERS | 490 | 28757 | MONTREAT | 490 |
| 28718 | CEDAR MOUNTAIN | 490 | 28758 | MOUNTAIN HOME | 490 |
| 28719 | CHEROKEE | 490 | 28759 | MILLS RIVER | 490 |
| 28720 | CHIMNEY ROCK | 480 | 28760 | NAPLES | 490 |
| 28721 | CLYDE | 490 | 28761 | NEBO | 480 |
| 28722 | COLUMBUS | 480 | 28762 | OLD FORT | 490 |
| 28723 | CULLOWHEE | 490 | 28763 | OTTO | 490 |
| 28724 | DANA | 490 | 28765 | PENLAND | 480 |
| 28725 | DILLSBORO | 490 | 28766 | PENROSE | 490 |
| 28726 | EAST FLAT ROCK | 490 | 28768 | PISGAH FOREST | 490 |

Table #13(T) ZIP Codes 28681 – 28768

ZIP CODES 28770 – 28909

| ZIP Codes/Territories In Numerical Order By ZIP Code | | | | | |
|--|--------------------|-----------|----------|--------------------|-----------|
| ZIP Code | USPS ZIP Code Name | Territory | ZIP Code | USPS ZIP Code Name | Territory |
| 28770 | RIDGECREST | 490 | 28792 | HENDERSONVILLE | 490 |
| 28771 | ROBBINSVILLE | 490 | 28793 | HENDERSONVILLE | 490 |
| 28772 | ROSMAN | 490 | 28801 | ASHEVILLE | 490 |
| 28773 | SALUDA | 480 | 28802 | ASHEVILLE | 490 |
| 28774 | SAPPHIRE | 490 | 28803 | ASHEVILLE | 490 |
| 28775 | SCALY MOUNTAIN | 490 | 28804 | ASHEVILLE | 490 |
| 28776 | SKYLAND | 490 | 28805 | ASHEVILLE | 490 |
| 28777 | SPRUCE PINE | 480 | 28806 | ASHEVILLE | 490 |
| 28778 | SWANNANOA | 490 | 28810 | ASHEVILLE | 490 |
| 28779 | SYLVA | 490 | 28813 | ASHEVILLE | 490 |
| 28781 | TOPTON | 490 | 28814 | ASHEVILLE | 490 |
| 28782 | TRYON | 480 | 28815 | ASHEVILLE | 490 |
| 28783 | TUCKASEGEE | 490 | 28816 | ASHEVILLE | 490 |
| 28784 | TUXEDO | 490 | 28901 | ANDREWS | 490 |
| 28785 | WAYNESVILLE | 490 | 28902 | BRASSTOWN | 490 |
| 28786 | WAYNESVILLE | 490 | 28903 | CULBERSON | 490 |
| 28787 | WEAVERVILLE | 490 | 28904 | HAYESVILLE | 490 |
| 28788 | WEBSTER | 490 | 28905 | MARBLE | 490 |
| 28789 | WHITTIER | 490 | 28906 | MURPHY | 490 |
| 28790 | ZIRCONIA | 490 | 28909 | WARNE | 490 |
| 28791 | HENDERSONVILLE | 490 | | | |

Table #14(T) ZIP Codes 28770 – 28909

| Territory Definitions In Numerical Order By Territory Code | | | | | | |
|--|-----------|-------|-------|-------|-------|-------|
| Territory | ZIP Codes | | | | | |
| 110 | 27906 | 27921 | 27943 | 27956 | 27968 | 27982 |
| | 27907 | 27923 | 27947 | 27958 | 27972 | 28520 |
| | 27909 | 27927 | 27948 | 27959 | 27973 | |
| | 27915 | 27929 | 27949 | 27960 | 27974 | |
| | 27916 | 27936 | 27950 | 27964 | 27976 | |
| | 27917 | 27939 | 27953 | 27965 | 27978 | |
| | 27920 | 27941 | 27954 | 27966 | 27981 | |
| | | | | | | |
| 120 | 27212 | 27551 | 27808 | 27846 | 27876 | 27935 |
| | 27291 | 27553 | 27810 | 27847 | 27877 | 27937 |
| | 27305 | 27556 | 27816 | 27849 | 27881 | 27938 |
| | 27311 | 27563 | 27818 | 27850 | 27885 | 27942 |
| | 27314 | 27565 | 27820 | 27853 | 27887 | 27944 |
| | 27315 | 27570 | 27823 | 27855 | 27890 | 27946 |
| | 27326 | 27572 | 27824 | 27857 | 27891 | 27957 |
| | 27343 | 27573 | 27826 | 27860 | 27897 | 27962 |
| | 27379 | 27574 | 27831 | 27862 | 27910 | 27967 |
| | 27507 | 27582 | 27832 | 27865 | 27919 | 27969 |
| | 27508 | 27583 | 27839 | 27866 | 27922 | 27970 |
| | 27525 | 27584 | 27840 | 27867 | 27924 | 27979 |
| | 27536 | 27586 | 27841 | 27869 | 27925 | 27980 |
| | 27537 | 27589 | 27842 | 27870 | 27926 | 27983 |
| | 27541 | 27594 | 27843 | 27872 | 27928 | 27985 |
| | 27544 | 27596 | 27844 | 27874 | 27930 | 27986 |
| | 27549 | 27805 | 27845 | 27875 | 27932 | |
| | | | | | | |
| 130 | 27542 | 27828 | 27884 | 28398 | 28458 | 28530 |
| | 27557 | 27829 | 27886 | 28420 | 28464 | 28537 |
| | 27801 | 27830 | 27888 | 28421 | 28466 | 28538 |
| | 27802 | 27837 | 27889 | 28423 | 28478 | 28552 |
| | 27803 | 27851 | 27892 | 28425 | 28501 | 28554 |
| | 27804 | 27852 | 27896 | 28435 | 28502 | 28572 |
| | 27806 | 27856 | 28318 | 28436 | 28503 | 28573 |
| | 27807 | 27861 | 28325 | 28441 | 28508 | 28578 |
| | 27809 | 27864 | 28328 | 28444 | 28509 | 28580 |
| | 27812 | 27868 | 28329 | 28447 | 28515 | 28583 |
| | 27814 | 27871 | 28341 | 28448 | 28518 | 28585 |
| | 27815 | 27873 | 28349 | 28450 | 28521 | 28587 |
| | 27817 | 27878 | 28365 | 28452 | 28522 | |
| | 27819 | 27879 | 28366 | 28453 | 28523 | |
| | 27821 | 27880 | 28382 | 28454 | 28525 | |
| | 27822 | 27882 | 28385 | 28456 | 28526 | |
| | 27825 | 27883 | 28393 | 28457 | 28527 | |
| | | | | | | |
| | 140 | 27813 | 27894 | | | |
| 27893 | | 27895 | | | | |
| 150 | 27811 | 27835 | 28586 | | | |
| | 27827 | 27836 | 28590 | | | |
| | 27833 | 27858 | | | | |
| | 27834 | 28513 | | | | |
| 170 | 28445 | 28519 | 28533 | 28560 | 28571 | |
| | 28460 | 28524 | 28539 | 28561 | 28575 | |
| | 28510 | 28528 | 28553 | 28562 | 28577 | |
| | 28511 | 28529 | 28555 | 28563 | 28579 | |
| | 28512 | 28531 | 28556 | 28564 | 28581 | |
| | 28516 | 28532 | 28557 | 28570 | 28582 | |
| | | | | | | |

Table #15(T) Territory Definitions

| Territory Definitions In Numerical Order By Territory Code | | | | | | | |
|--|------------|-------|-------|-------|-------|-------|--|
| Territory | ZIP Codes | | | | | | |
| 170 (Cont'd) | 28584 | 28594 | | | | | |
| | 28589 | | | | | | |
| 180 | 28540 | 28543 | 28546 | | | | |
| | 28541 | 28544 | 28547 | | | | |
| | 28542 | 28545 | 28574 | | | | |
| 190 | 28403 | 28407 | 28411 | 28449 | | | |
| | 28404 | 28408 | 28412 | 28461 | | | |
| | 28405 | 28409 | 28428 | 28465 | | | |
| | 28406 | 28410 | 28443 | 28480 | | | |
| 200 | 28401 | 28429 | 28462 | | | | |
| | 28402 | 28451 | 28470 | | | | |
| | 28422 | 28459 | 28479 | | | | |
| 210 | 28467 | 28469 | | | | | |
| | 28468 | | | | | | |
| 220 | 28320 | 28424 | 28434 | 28463 | | | |
| | 28332 | 28430 | 28438 | 28472 | | | |
| | 28337 | 28431 | 28439 | | | | |
| | 28392 | 28432 | 28442 | | | | |
| | 28399 | 28433 | 28455 | | | | |
| 230 | 28319 | 28359 | 28371 | 28378 | | | |
| | 28340 | 28360 | 28372 | 28383 | | | |
| | 28357 | 28362 | 28375 | 28384 | | | |
| | 28358 | 28369 | 28377 | 28386 | | | |
| 240 | 28007 | 28330 | 28352 | 28380 | | | |
| | 28091 | 28343 | 28353 | 28396 | | | |
| | 28102 | 28345 | 28363 | | | | |
| | 28119 | 28347 | 28364 | | | | |
| | 28170 | 28351 | 28379 | | | | |
| 250 | 28301 | 28306 | 28311 | 28376 | | | |
| | 28302 | 28307 | 28314 | 28390 | | | |
| | 28303 | 28308 | 28323 | | | | |
| | 28304 | 28309 | 28331 | | | | |
| | 28305 | 28310 | 28348 | | | | |
| 260 | 27237 | 27521 | 27533 | 27577 | 28333 | 28391 | |
| | 27330 | 27524 | 27534 | 27591 | 28334 | 28395 | |
| | 27331 | 27526 | 27543 | 27592 | 28335 | 28504 | |
| | 27332 | 27527 | 27546 | 27593 | 28339 | 28551 | |
| | 27501 | 27528 | 27552 | 27597 | 28342 | | |
| | 27504 | 27529 | 27555 | 27603 | 28344 | | |
| | 27505 | 27530 | 27568 | 27863 | 28355 | | |
| | 27506 | 27531 | 27569 | 28312 | 28356 | | |
| | 27520 | 27532 | 27576 | 28326 | 28368 | | |
| | 270 | 27571 | 27613 | 27622 | 27676 | | |
| | | 27587 | 27614 | 27624 | 27690 | | |
| 27588 | | 27615 | 27656 | | | | |
| 27612 | | 27617 | 27675 | | | | |
| 280 | 27545 | 27601 | 27602 | 27604 | | | |

Table #16(T) Territory Definitions

| Territory Definitions In Numerical Order By Territory Code | | | | | | |
|--|-----------|-------|-------|-------|-------|-------|
| Territory | ZIP Codes | | | | | |
| 280 (Cont'd) | 27609 | 27620 | 27635 | 27697 | | |
| | 27610 | 27625 | 27640 | 27698 | | |
| | 27611 | 27626 | 27658 | 27699 | | |
| | 27616 | 27629 | 27661 | | | |
| | 27619 | 27634 | 27668 | | | |
| 290 | 27509 | 27701 | 27704 | | | |
| | 27522 | 27702 | 27706 | | | |
| | 27581 | 27703 | | | | |
| 300 | 27502 | 27523 | 27607 | 27636 | 27709 | |
| | 27511 | 27539 | 27608 | 27650 | 27710 | |
| | 27512 | 27540 | 27621 | 27695 | 27711 | |
| | 27513 | 27560 | 27623 | 27705 | 27713 | |
| | 27518 | 27605 | 27627 | 27707 | 27715 | |
| | 27519 | 27606 | 27628 | 27708 | 27717 | |
| | | | | | | |
| 310 | 27510 | 27516 | | | | |
| | 27514 | 27517 | | | | |
| | 27515 | 27599 | | | | |
| 320 | 27007 | 27202 | 27249 | 27341 | 28109 | 28634 |
| | 27011 | 27203 | 27252 | 27342 | 28124 | 28635 |
| | 27016 | 27204 | 27253 | 27344 | 28127 | 28636 |
| | 27017 | 27205 | 27256 | 27349 | 28128 | 28642 |
| | 27018 | 27207 | 27258 | 27350 | 28129 | 28644 |
| | 27020 | 27208 | 27259 | 27355 | 28137 | 28649 |
| | 27022 | 27209 | 27278 | 27356 | 28163 | 28651 |
| | 27024 | 27213 | 27281 | 27357 | 28315 | 28654 |
| | 27025 | 27214 | 27283 | 27359 | 28327 | 28656 |
| | 27027 | 27215 | 27288 | 27370 | 28338 | 28659 |
| | 27030 | 27216 | 27289 | 27371 | 28350 | 28660 |
| | 27031 | 27217 | 27298 | 27375 | 28367 | 28665 |
| | 27041 | 27228 | 27301 | 27376 | 28370 | 28668 |
| | 27042 | 27229 | 27302 | 27377 | 28373 | 28669 |
| | 27043 | 27230 | 27306 | 27503 | 28374 | 28670 |
| | 27046 | 27231 | 27312 | 27559 | 28387 | 28672 |
| | 27047 | 27233 | 27313 | 27562 | 28388 | 28675 |
| | 27048 | 27239 | 27316 | 27712 | 28394 | 28676 |
| | 27049 | 27242 | 27317 | 27722 | 28606 | 28683 |
| | 27052 | 27243 | 27320 | 28001 | 28621 | 28685 |
| | 27053 | 27244 | 27323 | 28002 | 28623 | 28688 |
| | 27055 | 27247 | 27325 | 28009 | 28624 | 28689 |
| 27201 | 27248 | 27340 | 28097 | 28627 | 28697 | |
| 340 | 27260 | 27268 | 27406 | 27415 | 27435 | |
| | 27261 | 27401 | 27407 | 27416 | 27495 | |
| | 27262 | 27402 | 27411 | 27417 | 27497 | |
| | 27263 | 27403 | 27412 | 27420 | 27498 | |
| | 27264 | 27405 | 27413 | 27427 | 27499 | |
| | | | | | | |
| 350 | 27006 | 27023 | 27098 | 27106 | 27116 | 27198 |
| | 27009 | 27028 | 27099 | 27108 | 27120 | 27199 |
| | 27010 | 27040 | 27101 | 27109 | 27130 | 27235 |
| | 27012 | 27045 | 27102 | 27111 | 27150 | 27265 |
| | 27014 | 27050 | 27103 | 27113 | 27152 | 27282 |
| | 27019 | 27051 | 27104 | 27114 | 27155 | 27284 |
| | 27021 | 27094 | 27105 | 27115 | 27157 | 27285 |
| | | | | | | |
| | | | | | | |

Table #17(T) Territory Definitions

| Territory Definitions In Numerical Order By Territory Code | | | | | | |
|--|-----------|-------|-------|-------|-------|-------|
| Territory | ZIP Codes | | | | | |
| 350 (Cont'd) | 27310 | 27409 | 27429 | | | |
| | 27358 | 27410 | 27438 | | | |
| | 27404 | 27419 | 27455 | | | |
| | 27408 | 27425 | | | | |
| 360 | 27107 | 27292 | 27351 | 27374 | | |
| | 27110 | 27293 | 27360 | | | |
| | 27117 | 27294 | 27361 | | | |
| | 27127 | 27295 | 27373 | | | |
| 370 | 27013 | 28027 | 28079 | 28105 | 28145 | |
| | 27054 | 28039 | 28081 | 28106 | 28146 | |
| | 27299 | 28041 | 28082 | 28107 | 28147 | |
| | 28023 | 28071 | 28083 | 28125 | 28159 | |
| | 28025 | 28072 | 28088 | 28138 | 28227 | |
| | 28026 | 28075 | 28104 | 28144 | | |
| 380 | 28103 | 28111 | 28135 | | | |
| | 28108 | 28112 | 28174 | | | |
| | 28110 | 28133 | | | | |
| 390 | 28173 | 28210 | 28232 | 28244 | 28271 | 28285 |
| | 28201 | 28211 | 28233 | 28246 | 28274 | 28287 |
| | 28202 | 28220 | 28234 | 28247 | 28277 | 28288 |
| | 28203 | 28222 | 28235 | 28250 | 28280 | |
| | 28204 | 28226 | 28236 | 28255 | 28281 | |
| | 28207 | 28230 | 28237 | 28263 | 28282 | |
| | 28209 | 28231 | 28242 | 28270 | 28284 | |
| | | | | | | |
| 420 | 28126 | 28215 | 28224 | 28258 | 28275 | |
| | 28205 | 28216 | 28228 | 28260 | 28289 | |
| | 28206 | 28217 | 28229 | 28262 | 28290 | |
| | 28208 | 28218 | 28243 | 28265 | 28296 | |
| | 28212 | 28219 | 28254 | 28266 | 28297 | |
| | 28213 | 28223 | 28256 | 28272 | 28299 | |
| | | | | | | |
| 440 | 28012 | 28101 | 28214 | | | |
| | 28032 | 28120 | 28241 | | | |
| | 28056 | 28130 | 28273 | | | |
| | 28098 | 28134 | 28278 | | | |
| 450 | 28016 | 28053 | 28077 | | | |
| | 28034 | 28054 | | | | |
| | 28052 | 28055 | | | | |
| 460 | 28006 | 28115 | 28601 | 28625 | 28655 | 28678 |
| | 28010 | 28117 | 28602 | 28628 | 28658 | 28680 |
| | 28031 | 28123 | 28603 | 28630 | 28661 | 28681 |
| | 28035 | 28164 | 28609 | 28633 | 28666 | 28682 |
| | 28036 | 28166 | 28610 | 28637 | 28667 | 28687 |
| | 28037 | 28221 | 28612 | 28638 | 28671 | 28690 |
| | 28070 | 28253 | 28613 | 28645 | 28673 | 28699 |
| | 28078 | 28269 | 28619 | 28650 | 28677 | |
| | | | | | | |
| 470 | 28017 | 28033 | 28076 | 28090 | | |
| | 28020 | 28038 | 28080 | 28092 | | |
| | 28021 | 28042 | 28086 | 28093 | | |
| | 28024 | 28073 | 28089 | 28114 | | |

Table #18(T) Territory Definitions

| Territory Definitions In Numerical Order By Territory Code | | | | | | | |
|--|------------|-------|-------|-------|-------|-------|-------|
| Territory | ZIP Codes | | | | | | |
| 470 (Cont'd) | 28136 | 28152 | | | | | |
| | 28150 | 28168 | | | | | |
| | 28151 | 28169 | | | | | |
| 480 | 28018 | 28607 | 28631 | 28663 | 28714 | 28756 | |
| | 28019 | 28608 | 28640 | 28664 | 28720 | 28761 | |
| | 28040 | 28611 | 28641 | 28679 | 28722 | 28765 | |
| | 28043 | 28615 | 28643 | 28684 | 28737 | 28773 | |
| | 28074 | 28616 | 28646 | 28691 | 28740 | 28777 | |
| | 28139 | 28617 | 28647 | 28692 | 28746 | 28782 | |
| | 28160 | 28618 | 28652 | 28693 | 28749 | | |
| | 28167 | 28622 | 28653 | 28694 | 28750 | | |
| | 28604 | 28626 | 28657 | 28698 | 28752 | | |
| | 28605 | 28629 | 28662 | 28705 | 28755 | | |
| | 490 | 28701 | 28721 | 28738 | 28760 | 28784 | 28806 |
| | | 28702 | 28723 | 28739 | 28762 | 28785 | 28810 |
| | | 28704 | 28724 | 28741 | 28763 | 28786 | 28813 |
| 28707 | | 28725 | 28742 | 28766 | 28787 | 28814 | |
| 28708 | | 28726 | 28743 | 28768 | 28788 | 28815 | |
| 28709 | | 28727 | 28744 | 28770 | 28789 | 28816 | |
| 28710 | | 28728 | 28745 | 28771 | 28790 | 28901 | |
| 28711 | | 28729 | 28747 | 28772 | 28791 | 28902 | |
| 28712 | | 28730 | 28748 | 28774 | 28792 | 28903 | |
| 28713 | | 28731 | 28751 | 28775 | 28793 | 28904 | |
| 28715 | | 28732 | 28753 | 28776 | 28801 | 28905 | |
| 28716 | | 28733 | 28754 | 28778 | 28802 | 28906 | |
| 28717 | | 28734 | 28757 | 28779 | 28803 | 28909 | |
| 28718 | | 28735 | 28758 | 28781 | 28804 | | |
| 28719 | | 28736 | 28759 | 28783 | 28805 | | |

Table #19(T) Territory Definitions

**PRE-FILED TESTIMONY
OF
JOANNA BILIOURIS**

**NON-FLEET PRIVATE PASSENGER MOTOR VEHICLE RATE FILING
BY THE NORTH CAROLINA REINSURANCE FACILITY**

March 2023

- 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 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 2023 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, 2023.
- 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 this Filing propose a change to the increased limits factors for bodily injury and property damage coverages for other-than-clean ceded business?

A. No. The Rate Bureau's February 1, 2023 auto rate filing proposes changes to the bodily injury and property damage increased limits factors, and the Reinsurance Facility typically files and implements the same increased limits factors as are approved for use in the voluntary market (which results in member companies having a single set of increased limits factors for use on all PPA business written in North Carolina.) However, we anticipate that any changes to those increased limits factors will be filed by the Reinsurance Facility later, once those have been approved. The effects of those anticipated changes, and the manner in which they are reflected in this Filing, are described in Exhibit RF-1 and the prefiled testimony of Raul Retain (Exhibit RF-4).

Q. Does that conclude your pre-filed testimony?

A. Yes.

**PREFILED TESTIMONY
OF
RAUL RETIAN**

**2023 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 2023 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 2023 private passenger automobile rate filing for the other-than-clean risks ceded to the Reinsurance Facility in several respects.

First, ISO is one of four statistical organizations that collect rate-related statistical data from the companies writing automobile insurance in North Carolina. The Independent Statistical Service ("ISS"), the National Independent Statistical Service ("NISS"), and the American Association of Insurance Services ("AAIS") are the other statistical organizations that collect such data. The four statistical organizations subject the data that are reported to them to a series of verification edits and then consolidate the data. The data which ISS, NISS, and AAIS collect are sent to ISO and consolidated with the ISO-collected data in the proper format so that they can be reviewed to determine whether rates are adequate or inadequate. No data from AAIS were utilized in the filing. ISO then produces the hard-copy exhibits of the combined data in a format and detail necessary for ratemaking.

Second, ISO provides consulting actuarial services directly to the 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 rate review and the data and information contained in Exhibit RF-1. I have participated in all of the discussions of the Automobile Committee during the rate review and in preparation of 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 is responsible for performing such validations. 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, 2019, December 31, 2020, and December 31, 2021.

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, 2020 and December 31, 2021. 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, its application has been modified slightly for medical payments coverage due to the anomalies present in the first prior year of data (2020), 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 2020 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 full consideration for calculating anticipated rate level needs.

In this year's review, the weighting procedure utilized the standard actuarial credibility weighting formula for all coverages in determining the weight to be allocated to the latest year of experience (2021). For bodily injury and property damage the credibility weighting formula allocates 100% weight to the 2021 experience year. For medical payments, the credibility weighting formula yields 60% weight to the 2021 experience year and 40% weight to the 2020 experience year. However, given the limitations of the experience for the 2020 year, the Automobile Committee selected a 60%/20%/20% weighting of the 2021, 2020, and 2019 medical payments experience, respectively, as the most appropriate balance of stability and responsiveness. Put another way, a 60%/20%/20% weighting of the 2021, 2020, and 2019 experience, respectively, was used in determining the statewide rate level indications for medical payments. I note that 20% weight to the 2020 experience year is the same weight selected for that year by the Automobile Committee in last year's rate review and filing. Accordingly, the mathematical calculations underlying the indicated average rate level changes and filed base rate changes for medical payments are based on the exposure distribution, loss experience and expense experience for the years ended December 31, 2019, 2020, and 2021 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 2017-2019, and 2021 (excluding 2020) 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, 2021 consist of all losses caused by accidents which occurred during the one-year period ended December 31, 2021. If an accident occurred December 29, 2020 and resulted in either a loss being paid or a reserve being established after January 1, 2021, that loss would be a part of the accident year losses for the period ended December 31, 2020. The test for breaking losses down into accident years is the date the accident occurred

- Q. Mr. Retian, please turn to page C-1 of Exhibit RF-1. Would you explain that page?**

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 the indicated and filed average rate levels 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 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. 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, 2021. The figure includes both losses which have already been paid and losses which are not yet paid and are represented by outstanding claim reserves. The figure also includes allocated loss adjustment expenses. Allocated loss adjustment expenses are expenses which relate to a specific claim. For example, the fees which an insurance company pays to attorneys to defend a claim would be classified as allocated loss adjustment expenses. On the other hand, adjustment-related expenses which cannot be identified to a specific claim are called unallocated loss adjustment expenses. An example of this would be the salaries and overhead associated with operating a company's in-house claims department. Allocated loss adjustment expenses are included in line 1; unallocated loss adjustment expenses are not.

Q. Have the losses and allocated loss adjustment expenses as reported by the companies been adjusted in any way to get to the number in line 1?

A. Yes. As I mentioned earlier, ratemaking is done on a 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, 2021. When they are reported to us, they are evaluated as of March 31, 2022. As of March 31, 2022, some of the losses have already been paid and some have not, 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, 2021. Accordingly, under this example, we would make an adjustment by increasing the losses as they are initially reported to us by 1%.

Q. What causes losses to change or develop as you have described?

A. The losses 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, 2017 is \$720,842,437. This is in the column which is labeled "15 Months." This is the first evaluation of the losses caused by accidents which occurred during the year which ended December 31, 2017. The evaluation was made as of March 31, 2018 -- 15 months after the beginning of the accident year. Twelve months later (March 31, 2019), the losses caused by accidents which occurred during the year ended December 31, 2017 had grown to \$779,117,099. This is the evaluation as of 27 months after the beginning of the accident year. This increase from roughly \$721 million to \$779 million represents a growth in losses, or a positive development, of 8.1% (1.081) as shown in the column on the lower portion of the page labeled "15 to 27 Mos." As shown on page D-

10, we have looked at the average development from 15 months to 27 months over the period from accident year 2018 to 2020 and over the latest five years. The average development for the three years was 1.110 or 11.0%, and the average development for the latest five years was 1.098 or 9.8%. 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, 2017 had grown to \$794,316,931. This represents a change of 2.0% in the losses for the same accident year evaluated as of 27 months. The average development over the period 27 months to 39 months for the three most recent years for which the data are available was 1.021 or 2.1%.

Q. Are the data 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, 2021 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 | 1.003 |
| 39 to 51 | 1.009 |
| 27 to 39 | 1.021 |
| 15 to 27 | 1.110 |

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 1.147 or 14.7% total development. Since losses are expected to increase or develop by 14.7% from the time they are initially reported to the time they are paid, the assumption is that the losses for the accident year ended December 31, 2021 will do likewise. Accordingly, the developed losses shown in the Filing for the accident year ended December 31, 2021 include a 14.7% upward adjustment for loss development.

Q. Is this the same loss development procedure that has been employed in previous automobile insurance rate filings in North Carolina?

A. Yes, 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 \$10,600,808 represents.

A. These are the unallocated loss adjustment expenses associated with accidents that occurred in the accident year ended December 31, 2021. As I explained earlier, unallocated loss adjustment expenses are those loss adjustment expenses 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 0.119 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 2017-2019, and 2021 (excluding 2020) 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 \$15,797,085 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, 2021. 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 (c), the total limits fixed expenses were 5.6% for general expenses and 7.8% for other acquisition expenses, for a total of 13.4% 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 2017-2019, and 2021 (excluding 2020). By multiplying that percentage times the basic limits on-level premium for “non-clean risk” ceded business for policies associated with the year ended December 31, 2021, 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 302,008 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 2021. An earned exposure represents one car insured for one year. Thus, the 302,008 represents the number of cars that were provided with coverage during the year 2021 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, 2023.

Q. Referring to page C-1, please explain what is meant by line 11 -- Average Annual Change in Losses and ALAE.

A. In this Filing, the Reinsurance Facility 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, 2023 through September 30, 2024. In order to do that, it is necessary to project the amount of losses which will be covered under policies 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 2023 and 2024 policies will be the same as the losses shown on line 3 for the accident year ended December 31, 2021. The purpose of line 11 is to trend the losses shown on line 3 to the anticipated level for 2023 and 2024 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 1.071 or +7.1% per year. These are referred to as "pure premium" trends. In order to apply that annual trend to policies to be written under the new rates, the trend is applied over a period of 3.04 years, as shown in line 13 on page C-1. Mathematically this is done by raising the factor of 1.071 to the 3.04 power. This gives you the total amount of the trend projection.

Q. How were these trends determined?

- A. They were selected by the Automobile Committee based on its review and discussion of a variety of information. Much of the information they reviewed was provided by ISO. The primary data for this analysis are what we refer to as "internal" trend data. These are the cost and frequency data for all companies writing private passenger non-fleet automobile insurance in North Carolina, for which trend lines were determined for several different time intervals both on a linear and on an exponential basis in order to determine what the actual changes for both cost and frequency have been in the recent past. This information is included in the filing at pages 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 2022.

Q. Was there any consideration given to the impact of the COVID pandemic on the trend experience used in making trend selections?

- A. Yes. The Automobile Committee recognized that, due to the changes in driving behavior during the "lock down" period in the early stages of the pandemic, the calculated annual rates of changes utilizing those data points thereafter could yield anomalous results.

Q. Did this impact the method in which the Automobile Committee selected trend factors?

- A. Yes. The Automobile Committee gave more consideration to the shorter-term annual rates of change (including only data points occurring after the lock-down period) in making claim frequency selections.

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 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) | +6.0% | +6.0% | 0.0% | +1.0% | +6.0% | +7.1% |
| Bodily Injury (T/L) | +7.5% | +7.0% | - | | - | - |
| Property Damage | +12.0% | +10.5% | 0.0% | +1.0% | +12.0% | +11.6% |
| Medical Payments | +3.0% | +2.0% | -3.0% | -2.0% | -0.1% | 0.0% |

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 +6.0% for basic limits and +7.5% for total limits were selected. This was based on selecting values that fit within the narrow range of values of the annual change in costs at both basic and total limits, as measured by the 24-point, 15-point, 12-point, 9-point and 6-point fits based on data through 2nd quarter 2022. A factor of +6.0% for basic limits was also selected for the prospective claim cost trend based on the continued stability in rates of change in the most recent points. For total limits, a prospective factor of +7.0% was selected based on the potentially slowing pace of increases in costs as evidenced in the last few data points.

For bodily injury claim frequency, a historical trend of 0.0% was selected. The Automobile Committee examined the quarterly paid claim frequency data subsequent to the lock down period in early 2020 and noted that the annual rate of change for claim frequency has been relatively flat since that point in time. For the prospective claim frequency trend selection, the Automobile Committee noted the slight increase in claim frequencies over the last several

quarters, and as a result, a +1.0% selection was made to reflect an expectation that the recent level of increases in claim frequency will persist through the prospective period.

For property damage coverage, a historical cost trend of +12.0% and a frequency trend of 0.0% were selected. The +12.0% selection for cost falls within the wide range of the longer-term and shorter-term fitted annual rates of change based on data through 2nd quarter 2022. The selection of the 0.0% historical frequency change reflects the observation that the annual rate of change for claim frequency data subsequent to the lock down period in early 2020 has been relatively flat since that point in time. For the prospective claim cost trend, a factor of +10.5% was selected based on the observation that the rapid rates of increase since 3rd quarter 2020 may have started to slow. A prospective claim frequency trend of +1.0% was selected based on the increases in claim frequencies since 1st quarter 2021.

For medical payments coverage, a historical cost trend of +3.0% was selected. This selection for claim cost falls within the range of the short-term and longer-term fits based on data through 2nd quarter 2022. A prospective cost trend of +2.0% was selected based on the slowing pace of increases in costs as captured in the short-term trend fits. For medical payments historical frequency, a value of -3.0% was selected. This selection was made to reflect the overall decline in claim frequency over the period subsequent to the initial COVID lock down. A prospective claim frequency trend of -2.0% was selected in response to the slight flattening of the rate of decreases in claim frequencies in the most recent quarters.

The underlying claim cost and frequency data for bodily injury, property damage and medical payments coverages is found on pages 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 5.5% represents the expected change in general expenses, other acquisition expenses and unallocated loss adjustment expenses. These expenses are treated as fixed expenses and do not vary in direct relationship to the actual premium dollars. These expenses represent salaries, overhead, rents and expenses that should vary according to general economic trends and not as a direct function of how premium increases or decreases. For example, commissions are calculated as a percent of premium. If the premium rate goes up, the dollars of commission go up. On the other hand, the salary paid to an employee in the Home Office, which is a part of general expenses and other acquisition expenses, is not tied to premium. Just because premium may go up 10% does not mean that the employee's salary will go up 10%. The salary will be influenced by general economic trends and not what the premium level is doing. That is why general expenses and other acquisition expenses are treated differently from those expenses that vary as a function of premium in this filing.

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Q. Would you explain how the 5.5% 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 5.5% is reasonable as the various fits examined showed annual rates of change in the range from 3.50% to 7.68%.

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 \$109,749,541 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 (e) on page C-2 indicate that losses are trended for a period of 3.04 years. Will you explain how the 3.04 years of projection was calculated?

A. The incurred losses set forth on line 3 are the developed losses for the accident year ended December 31, 2021. These losses actually occurred during that time frame. The average date of loss of those accidents is the mid-point of that accident period, or July 1, 2021. In order to adjust these losses to the 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, 2023. This means that policies will be written, assuming annual revisions, anywhere on average from October 1, 2023 through September 30, 2024. A policy written on the last day of that interval, September 30, 2024, assuming it is an annual policy, will expire on September 30, 2025. The period during which accidents will occur under these policies will be anywhere from October 1, 2023 through September 30, 2025. If you were to assume that all of the policies were annual policies, the average date of accident underlying the filed rates would be the mid-point of that two-year period or October 1, 2024. If we were only talking about annual policies we would trend from the average date of accident underlying our base experience period, July 1, 2021, to October 1, 2024 - a period of 3.25 years. This would be the amount of the trend you would have to use in order to take your base losses and adjust them to the appropriate future level.

If you were to assume that all of the policies were six-month policies, then a policy written on September 30, 2024 would expire on March 31, 2025. The period during which accidents will occur on these policies will be from October 1, 2023 through March 31, 2025. Thus, the

average date of accident underlying the filed rates for 6 month policies would be the midpoint of that 18 month period, July 1, 2024.

In North Carolina, not all policies are annual policies. Most automobile policies in North Carolina are six-month policies (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, 2024. Therefore, in order to adjust the base losses from July 1, 2021 level to July 16, 2024 level, it is necessary to apply the annual trend factors for a total period of 3.04 years.

Q. Will you explain the projected ULAE in line 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 (g) 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, 2024, 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 2018-2022 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 2017-2019, and 2021 (excluding 2020).

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 2.1% (2.10% rounded to nearest 0.1%) of premium, as shown on page D-25 of the Filing. That 2.1% 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 2.1% 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 the average risk is from the base class. For example, the 1.584 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 158.4% of the base class 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 indicated Higher Limits change based on an analysis of the Reinsurance Facility's other-than-clean risk experience on a total limits basis. This analysis is shown on pages E-3 and E-4.

Q. Could you explain what is shown on line 30 on page C-1?

A. In the North Carolina Rate Bureau's February 1, 2023 Rate Filing, revisions to the increased limits factors for Bodily Injury and Property Damage were proposed. The Reinsurance Facility has historically filed and implemented the same increased limits factors as those approved for use in the voluntary market, and my understanding is that the Reinsurance Facility is expected to file and implement the Rate Bureau's revisions if and when they are approved. Consequently, the effect of those proposed factors on ceded other-than-clean business has been determined on page E-2 and displayed on line 30.

Q. Could you explain what is shown on line 31 on page C-1?

A. Line 31 adjusts the required statewide base class premium to account for the difference between the indicated higher limits change in line 29 and the effect of the proposed increased limits factor revision in line 30. Typically, when the higher limits indication has not been affected through a change to the increased limits factors, it is fully incorporated into the basic limits change. However, as noted above, it is anticipated that changes to the increased limits factors will be implemented. Therefore, the indicated higher limits change derived from ceded other-than-clean-only experience (6.6% for BI) must first be reduced by the effect of the anticipated increased limits factor revision on ceded-other-than-clean business (2.2% for BI) prior to its application to the required statewide base class premium in order to limit the effective overall rate level to the indicated level in the event that the increased limits factor revisions are implemented as proposed. Note that implementation of any reduction to the proposed increased limits factors will result in a slightly inadequate overall rate level for ceded other-than-clean business.

Q. What does line 32 "Effective Basic Limits Change" represent?

A. The effective basic limits change represents the overall change resulting from the distribution of the statewide adjusted base class premiums from line 31 on page C-1 (and a 60%/20%/20% weighted average from pages C-1, C-3 and C-5, respectively for medical payments) 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, 2021. Note that the effective changes in line 32 do not include the effect of the anticipated revisions to increased limits factors for Bodily Injury and Property Damage coverages.

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. As noted above, the effective change in line 32 for property damage does not include the effect of the anticipated revision to increased limits factors for Property Damage coverage.

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 filed 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 filed 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 filed average rates will generate filed rate level changes of +18.9% for bodily injury, +26.8% for property damage and -3.3% for medical payments and an overall average filed change of +22.6% for all coverages combined. Please note that the filed changes do not include the impact of any increased limits factors revisions resulting from the Rate Bureau's February 1, 2023 Rate Filing. If the Rate Bureau's filed revisions to the increased limits factor are approved and the Reinsurance Facility implements those revisions, the impact of those changes coupled with the filed changes described above will result in the full indicated changes set forth on page A-1.

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 23.1% 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 23.1% 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 23.1% 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 Rate Bureau filed changes to the motorcycle engine size relativities in its February 1, 2023 Rate Filing. The Reinsurance Facility adopts the motorcycle engine size relativities that

become effective for Rate Bureau business. Therefore, any changes to the Rate Bureau motorcycle relativities will have a corresponding effect on the other-than-clean ceded motorcycle rates, in addition to the proposed change in the other-than-clean ceded automobile liability rates. The filed changes to the Rate Bureau motorcycle relativities correspond to a decrease of 20.3% on motorcycle rates, so the total effect of this motorcycle relativities change (if and when it is approved) and the 23.1% increase in ceded automobile liability insurance rates is a 1.9% decrease in ceded motorcycle liability insurance rates for other-than-clean ceded risks. The filed liability relativities for motorcycles and the calculation of the resulting change are shown on page A-3 of the Filing.

Please note that the filed change does not include the impact of the proposed increased limits factors revisions for private passenger autos included in the Rate Bureau's February 1, 2023 Rate Filing. As described above for bodily injury and property damage, if and when the Rate Bureau's filed revisions are approved and the Reinsurance Facility implements those revisions, the impact of those changes coupled with the filed changes will result in the full indicated changes set forth on pages A-1 and A-3.

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, 2021. 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, 2020 and December 31, 2021. In this case, the mean unearned premium reserve is 30.3% 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 20.6% of premiums. The explanation of this 20.6% 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 2.95%. 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 2.10% 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, as I have described earlier, the Rate Bureau's February 1, 2023 Rate Filing proposed revisions to the bodily injury and property damage increased limits factors. It is anticipated that the Reinsurance Facility will file and implement those revisions if and when they are approved, but that filing will be made then, and this Filing does not propose any changes to the increased limits factors. Further, as I described earlier, the effect of those anticipated increased limits factors revisions has been calculated and has been excluded from the higher limits experience indications incorporated into the proposed basic limits rates filed in this Filing. Once those anticipated increased limits factors revisions are filed and implemented by the Reinsurance Facility, the overall effect of those changes and the rate level changes filed in this filing will equal the full indicated changes shown on page A-1.

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 territory relativities receiving increases while others receive decreases, but the overall statewide change 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 indicated and filed rate level changes resulting from the rate calculations contained in the Filing. The indicated rate level changes represent the full needed change to the rates for other than clean ceded risks. The filed rate level changes represent the effect of the changes to the base rates included in this Filing and take into account the anticipated impact of the increased limits factor revisions contained in the Rate Bureau's February 1, 2023 Rate 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 indicated and 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 indicated and 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

2023 PRIVATE PASSENGER NONFLEET AUTOMOBILE INSURANCE
RATE FILING
BY THE NORTH CAROLINA REINSURANCE FACILITY
March, 2023

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 2023 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, 2023?

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, 2023, we employed a security-level book yield projection approach, rolling forward the book yield on the Facility's investment portfolio as it stood on December 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 December 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, 2023 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 2.95%.**

Q. Do you have an opinion as to whether the 2.95% 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, 2023, based on the information available when we made the calculations.**

Q. Does that conclude your pre-filed testimony?

A. **Yes.**