



Exhibit RF-1
North Carolina Reinsurance Facility

April 6, 2016

Honorable Wayne Goodwin
Commissioner of Insurance
North Carolina Department of Insurance
P. O. Box 26387
Raleigh, North Carolina 27611

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

Dear Sir:

Enclosed herewith for filing on behalf of the member companies of the North Carolina Reinsurance Facility are revised premium rates for bodily injury and property damage liability and 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, the rates for uninsured and combined uninsured/underinsured motorists coverages ceded to the Reinsurance Facility and the rates for bodily injury and property damage liability insurance for motorcycles 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 indicates the need for effective statewide rate level changes of -0.5% for bodily injury, +14.6% for property damage and -3.0% for medical payments, for an overall average statewide rate level change of +6.2% for the stated coverages. The filing also includes the appropriate relativities to maintain a 0.0% change for motorcycle liability coverages, as no review was made of those rates. The ratios in the filing relating to expense experience were developed from special calls issued by the North Carolina Rate Bureau.

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 presently available. In addition, the pre-filed testimony of (a) Raymond F. Evans, Jr., General Manager - North Carolina Reinsurance Facility; (b) Jared Smollik, Actuarial

Product Director - Insurance Services Office; and (c) Alyssa Irving, Fixed Income Portfolio Manager, 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, 2016 in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2016. No policy effective prior to October 1, 2016 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, 2016.

Sincerely,

A handwritten signature in black ink, appearing to read "F. Timothy Lucas", with a long horizontal flourish extending to the right.

F. Timothy Lucas
Automobile Manager

FTL:dms

Enclosures

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE CEDED INSURANCE
REVISION OF RATES

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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>FILED CHANGE</u>
Ceded Liability(B):		
Bodily Injury (C)	\$99,966	-0.5%
Property Damage(C)	87,086	14.6%
Medical Payments	7,458	-2.9%
Ceded Total(D)	194,510	6.2%

Motorcycle Liability: 0.0% (E)

- (A) In Thousands.
- (B) Includes only ceded business written at Other-Than-Clean Risk rates.
- (C) Indications are combined for basic and higher limits.
BI higher limits effective change = -2.6%
PD higher limits effective change = +0.3%
- (D) Ceded Total represents overall effect for the coverages listed.
- (E) No rate level review was performed.

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

Terr. Code	30/60 B.I.	\$25,000 P.D.	30/60/25 Combined	\$500 Med. Pay.
110	-5.6%	11.6%	3.3%	-8.9%
120	0.3%	15.0%	6.9%	-1.1%
130	-3.2%	13.2%	4.1%	-1.2%
140	5.6%	14.8%	9.5%	5.8%
150	-5.3%	13.4%	3.8%	-4.2%
170	0.9%	15.1%	8.3%	-1.2%
180	0.2%	14.6%	8.0%	-1.4%
190	0.4%	15.8%	8.5%	-4.6%
200	0.1%	15.8%	7.4%	-3.7%
210	-9.8%	5.6%	-2.9%	-7.5%
220	3.3%	14.2%	7.5%	-3.9%
230	-2.3%	8.3%	1.6%	-10.6%
240	-1.4%	13.0%	4.4%	-1.1%
250	-2.7%	10.9%	4.3%	-3.6%
260	0.6%	15.0%	7.5%	-1.1%
270	-2.0%	14.5%	7.5%	-0.9%
280	1.5%	17.4%	9.4%	-1.0%
290	-2.1%	13.7%	5.5%	-3.8%
300	-5.3%	12.8%	4.9%	-9.7%
310	-5.6%	13.7%	5.2%	-10.8%
320	-1.2%	13.0%	5.9%	-1.2%
340	2.3%	16.1%	8.9%	-3.7%
350	-1.2%	13.3%	6.4%	-5.5%
360	0.6%	14.5%	7.3%	-8.0%
370	1.0%	15.9%	8.3%	2.3%
380	-0.3%	15.0%	6.9%	-1.1%
390	4.0%	17.9%	11.8%	-0.8%
420	2.4%	18.6%	9.5%	-2.2%
440	-0.4%	15.9%	7.8%	-3.7%
450	-1.2%	14.1%	5.9%	-0.9%
460	-0.2%	15.6%	7.8%	-5.0%
470	-1.6%	12.5%	4.8%	-8.5%
480	-2.1%	13.9%	6.0%	-1.0%
490	-1.8%	13.2%	6.3%	-5.9%
STATEWIDE	-0.5%	14.6%	6.9%	-2.9%

SECTION B
MATERIAL TO BE IMPLEMENTED

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

PROPOSED 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	\$183	\$230	\$ 23
120	219	207	27
130	237	220	30
140	322	254	47
150	250	282	31
170	192	240	24
180	249	329	30
190	229	292	26
200	266	269	35
210	222	210	28
220	306	217	34
230	347	224	37
240	282	216	31
250	290	344	37
260	245	257	31
270	180	283	24
280	286	326	41
290	279	300	36
300	182	276	21
310	156	241	19
320	191	215	22
340	272	284	37
350	195	242	22
360	222	234	27
370	253	282	31
380	268	279	30
390	219	315	24
420	401	369	63
440	255	298	33
450	290	289	30
460	215	256	24
470	248	239	25
480	171	206	20
490	164	220	20

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 reflects revisions to classifications as filed by the North Carolina Reinsurance Facility in NCRI-130512283. The resulting off-balance calculations related to the changes in classification factors from that filing appear on page C-14. In addition, a new classification for Transportation Network Drivers (TNCs) has been filed for the North Carolina Reinsurance Facility (Filing NCRI-130491766). No explicit adjustment for this new classification has been incorporated into this filing.

Memorandum - North Carolina Personal Auto Manual
Matter underlined is new; matter in brackets [] is deleted.

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 Cubic Centimeters (cc)	Bodily Injury and Property Damage
0-499	[16%] 15%
500-1249	[25%] 23%
1250-1499	[35%] 33%
1500-up	[45%] 42%

SECTION C
SUPPORTING EXPERIENCE

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2014

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

All Carriers

	30/60	\$25,000	Total Limits
	<u>Bodily Injury</u>	<u>Property Dam.</u>	<u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$56,883,893	\$57,443,842	\$4,621,685
(2) Loss Development Factor (b)	1.035	1.032	1.054
(3) Developed Losses and ALAE (1)x(2)	58,874,829	59,282,045	4,871,256
(4) Unallocated Loss Adjustment Expense Factor (See page D-17)	0.135	0.107	0.135
(5) Unallocated Loss Adjustment Expense (3)x(4)	7,948,102	6,343,179	657,620
(6) General and Other Acquisition Expenses (c)	13,396,117	10,295,801	1,034,557
(7) Earned Exposures (a)	261,820	261,820	134,064
(8) Incurred Claims (a)	8,715	19,064	3,458
(9) Claim Development Factor (d)	0.940	1.013	1.018
(10) Developed Claims (9)x(10)	8,192	19,312	3,520
(11) Average Annual Change in Losses and ALAE (See page D-7)	1.0%	6.1%	-0.5%
(12) Average Annual Change in Expenses (See page D-6)	2.0%	2.0%	2.0%
(13) Years of Trend - Losses and ALAE (e)	3.04	3.04	3.04
(14) Years of Trend - ULAE (f)	3.04	3.04	3.04
(15) Years of Trend - G & OA Expenses (g)	2.75	2.75	2.75
(16) Projected Losses and ALAE (e)	60,699,949	70,960,608	4,798,187
(17) Projected ULAE (f)	8,440,884	6,736,456	698,392
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	264.08	296.76	41.00
(19) Projected G & OA Expenses (g)	14,146,300	10,872,366	1,092,492
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	54.03	41.53	8.15
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	318.11	338.29	49.15
(22) Percentage Dividends (h)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-17)	0.880	0.880	0.880
(24) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (i)	1.0036	1.0238	1.0036
(25) Investment Income (j)	2.3%	2.3%	2.3%
(26) Installment Income (j)	1.3%	1.3%	1.3%
(27) Premium Required per exposure $[(21)/((23)+(25)+(26)-(22))]\times(24)$	348.53	378.10	53.85
(28) Distributional Adjustment Factor (k)	1.467	1.473	1.904
(29) Required 30/60/25 Base Class Premium $[(27)/(28)]$	237.58	256.69	28.28
(30) Indicated Total Limits Change (See Section E)	-2.6%	0.3%	
(31) Required 30/60/25 Base Class Premium $[(29)\times(1.0+(30))]$	231.40	257.46	28.28

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2014

- (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-11-13.
- (c) The general expenses and other acquisition expenses have been calculated to be 5.9% and 8.0%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See RF-4 and F-158.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-14-16.
- (e) Projected losses and allocated loss adjustment expenses =
(13)
[(3) x (1 + (11))], where (13) = the number of years of projection from the average date of accident to 7/16/2017.
- (f) Projected unallocated loss adjustment expenses =
(14)
[(5) x (1 + (12))], where (14) = the number of years of projection from 7/1/2014 to 7/16/2017.
- (g) Projected general and other acquisition expenses =
(15)
[(6) x (1 + (12))], where (15) = the number of years of projection from 7/1/2014 to 4/1/2017.
- (h) Selected value.
- (i) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.
- (j) Investment income, (25), is the average rate of investment return as a percent of direct market earned premium as calculated on page F-175 and Installment Income, (26), is the latest five year average installment income as a percent of direct earned premium. (See Exhibit RF-5).
- (k) Distributional adjustment factor = Average Rate / Base Rate.
See page C-15.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2013

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

All Carriers

	30/60	\$25,000	Total Limits
	<u>Bodily Injury</u>	<u>Property Dam.</u>	<u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$75,403,012	\$64,341,392	\$6,175,979
(2) Loss Development Factor (b)	1.012	1.004	1.018
(3) Developed Losses and ALAE (1)x(2)	76,307,848	64,598,758	6,287,147
(4) Unallocated Loss Adjustment Expense Factor (See page D-18)	0.135	0.115	0.135
(5) Unallocated Loss Adjustment Expense (3)x(4)	10,301,559	7,428,857	848,765
(6) General and Other Acquisition Expenses (c)	15,867,423	12,104,033	1,255,681
(7) Earned Exposures (a)	305,815	305,815	159,432
(8) Incurred Claims (a)	10,668	23,121	4,696
(9) Claim Development Factor (d)	0.986	1.002	1.008
(10) Developed Claims (9)x(10)	10,519	23,167	4,734
(11) Average Annual Change in Losses and ALAE (See page D-7)	-0.7%	4.5%	-2.0%
(12) Average Annual Change in Expenses (See page D-6)	2.0%	2.0%	2.0%
(13) Years of Trend - Losses and ALAE (e)	4.04	4.04	4.04
(14) Years of Trend - ULAE (f)	4.04	4.04	4.04
(15) Years of Trend - G & OA Expenses (g)	3.75	3.75	3.75
(16) Projected Losses and ALAE (e)	74,171,228	77,195,516	5,796,750
(17) Projected ULAE (f)	11,156,588	8,045,452	919,212
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	279.02	278.73	42.12
(19) Projected G & OA Expenses (g)	17,089,215	13,036,044	1,352,368
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	55.88	42.63	8.48
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	334.90	321.36	50.60
(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) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (i)	1.0036	1.0238	1.0036
(25) Investment Income (j)	2.3%	2.3%	2.3%
(26) Installment Income (j)	1.3%	1.3%	1.3%
(27) Premium Required per exposure $[(21)/((23)+(25)+(26)-(22))x(24)]$	368.13	360.36	55.62

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2013

- (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-11-13.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.1% and 8.1%, 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 RF-4 and F-158.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-14-16.
- (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 7/16/2017.
- (f) Projected unallocated loss adjustment expenses =
(14)
 $[(5) \times (1 + (12))]$, where (14) = the number of years of projection from 7/1/2013 to 7/16/2017.
- (g) Projected general and other acquisition expenses =
(15)
 $[(6) \times (1 + (12))]$, where (15) = the number of years of projection from 7/1/2013 to 4/1/2017.
- (h) Selected value.
- (i) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.
- (j) Investment income, (25), is the average rate of investment return as a percent of direct market earned premium as calculated on page F-175 and Installment Income, (26), is the latest five year average installment income as a percent of direct earned premium. (See Exhibit RF-5).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2012

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

All Carriers

	30/60	\$25,000	Total Limits
	<u>Bodily Injury</u>	<u>Property Dam.</u>	<u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$82,363,387	\$66,705,847	\$6,949,952
(2) Loss Development Factor (b)	1.004	1.001	1.005
(3) Developed Losses and ALAE (1)x(2)	82,692,841	66,772,553	6,984,702
(4) Unallocated Loss Adjustment Expense Factor (See page D-19)	0.127	0.113	0.127
(5) Unallocated Loss Adjustment Expense (3)x(4)	10,501,991	7,545,298	887,057
(6) General and Other Acquisition Expenses (c)	17,824,486	13,203,130	1,420,168
(7) Earned Exposures (a)	343,387	343,387	178,928
(8) Incurred Claims (a)	11,961	26,746	5,312
(9) Claim Development Factor (d)	0.993	1.000	1.004
(10) Developed Claims (9)x(10)	11,877	26,746	5,333
(11) Average Annual Change in Losses and ALAE (See page D-7)	-2.0%	4.3%	-2.4%
(12) Average Annual Change in Expenses (See page D-6)	2.0%	2.0%	2.0%
(13) Years of Trend - Losses and ALAE (e)	5.04	5.04	5.04
(14) Years of Trend - ULAE (f)	5.04	5.04	5.04
(15) Years of Trend - G & OA Expenses (g)	4.75	4.75	4.75
(16) Projected Losses and ALAE (e)	74,671,635	82,530,876	6,181,461
(17) Projected ULAE (f)	11,604,700	8,337,554	980,198
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	251.25	264.62	40.03
(19) Projected G & OA Expenses (g)	19,589,110	14,510,240	1,560,765
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	57.05	42.26	8.72
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	308.30	306.88	48.75
(22) Percentage Dividends (h)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-19)	0.877	0.877	0.877
(24) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (i)	1.0036	1.0238	1.0036
(25) Investment Income (j)	2.3%	2.3%	2.3%
(26) Installment Income (j)	1.3%	1.3%	1.3%
(27) Premium Required per exposure $[(21)/((23)+(25)+(26)-(22))]\times(24)$	338.89	344.12	53.59

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2012

- (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-11-13.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.0% and 8.0%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See RF-4 and F-158.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-14-16.
- (e) Projected losses and allocated loss adjustment expenses =
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 $[(3) \times (1 + (11))]$, where (13) = the number of years of projection from the average date of accident to 7/16/2017.
- (f) Projected unallocated loss adjustment expenses =
(14)
 $[(5) \times (1 + (12))]$, where (14) = the number of years of projection from 7/1/2012 to 7/16/2017.
- (g) Projected general and other acquisition expenses =
(15)
 $[(6) \times (1 + (12))]$, where (15) = the number of years of projection from 7/1/2012 to 4/1/2017.
- (h) Selected value.
- (i) Estimated effect of the increase in fees for motor vehicle reports and salvage titles and implementation of sales tax on labor costs effective 3/1/2016.
- (j) Investment income, (25), is the average rate of investment return as a percent of direct market earned premium as calculated on page F-175 and Installment Income, (26), is the latest five year average installment income as a percent of direct earned premium. (See Exhibit RF-5).

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

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2014	(2) 30/60 LOSS COST 3 YRS ENDED 12/31/2014	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 30/60 BASE CLASS RATE PRES.	(9) IND.
110	3,465	69.55	0.879	79.12	0.8	81.33	0.744	192	183
120	13,814	83.54	0.829	100.77	1.0	100.77	0.922	216	219
130	14,750	93.41	0.841	111.07	1.0	111.07	1.016	242	237
140	1,113	149.44	0.882	169.43	0.6	158.40	1.449	302	322
150	4,200	105.84	0.894	118.39	1.0	118.39	1.083	261	250
170	5,274	75.08	0.875	85.81	1.0	85.81	0.785	188	192
180	3,630	110.03	0.938	117.30	1.0	117.30	1.073	245	249
190	4,657	95.21	0.893	106.62	1.0	106.62	0.975	226	229
200	2,298	111.96	0.875	127.95	0.9	127.51	1.166	263	266
210	279	62.55	0.825	75.82	0.3	102.98	0.942	244	222
220	2,010	126.00	0.839	150.18	0.9	148.93	1.362	293	306
230	3,205	148.87	0.864	172.30	1.0	172.30	1.576	352	347
240	2,758	114.78	0.843	136.16	1.0	136.16	1.245	283	282
250	7,479	125.71	0.895	140.46	1.0	140.46	1.285	295	290
260	18,582	98.85	0.857	115.34	1.0	115.34	1.055	241	245
270	5,377	71.78	0.902	79.58	1.0	79.58	0.728	182	180
280	9,386	127.91	0.924	138.43	1.0	138.43	1.266	279	286
290	5,232	121.06	0.901	134.36	1.0	134.36	1.229	282	279
300	12,128	74.40	0.921	80.78	1.0	80.78	0.739	190	182
310	2,268	55.77	0.913	61.08	0.7	65.73	0.601	163	156
320	26,478	70.96	0.831	85.39	1.0	85.39	0.781	191	191
340	8,100	117.37	0.902	130.12	1.0	130.12	1.190	263	272
350	13,089	76.69	0.873	87.85	1.0	87.85	0.804	195	195
360	5,672	87.68	0.853	102.79	1.0	102.79	0.940	218	222
370	13,533	105.55	0.879	120.08	1.0	120.08	1.098	248	253
380	3,331	110.28	0.860	128.23	1.0	128.23	1.173	266	268
390	5,826	92.98	0.916	101.51	1.0	101.51	0.928	209	219
420	12,138	191.03	0.944	202.36	1.0	202.36	1.851	389	401
440	4,856	106.95	0.883	121.12	1.0	121.12	1.108	254	255
450	2,441	122.80	0.875	140.34	1.0	140.34	1.284	291	290
460	17,760	85.54	0.865	98.89	1.0	98.89	0.905	213	215
470	4,681	98.93	0.844	117.22	1.0	117.22	1.072	249	248
480	5,993	61.59	0.828	74.38	1.0	74.38	0.680	173	171
490	16,017	60.73	0.858	70.78	1.0	70.78	0.647	165	164
SW	261,820	95.87	0.876	109.29		109.33			

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

T E R R	(1) EARNED CAR YEARS YR. ENDED 12/31/2014	(2) \$25,000 LOSS COST 3 YRS ENDED 12/31/2014	(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) IND.
110	3,465	86.25	0.879	98.12	1.0	98.12	0.870	204	230
120	13,814	71.85	0.829	86.67	1.0	86.67	0.768	178	207
130	14,750	78.47	0.841	93.31	1.0	93.31	0.827	192	220
140	1,113	96.62	0.882	109.55	0.9	109.59	0.972	219	254
150	4,200	110.24	0.894	123.31	1.0	123.31	1.093	246	282
170	5,274	89.96	0.875	102.81	1.0	102.81	0.911	206	240
180	3,630	136.56	0.938	145.59	1.0	145.59	1.291	283	329
190	4,657	114.80	0.893	128.56	1.0	128.56	1.140	250	292
200	2,298	102.33	0.875	116.95	1.0	116.95	1.037	230	269
210	279	67.03	0.825	81.25	0.6	88.30	0.783	197	210
220	2,010	77.04	0.839	91.82	1.0	91.82	0.814	188	217
230	3,205	82.21	0.864	95.15	1.0	95.15	0.844	205	224
240	2,758	77.04	0.843	91.39	1.0	91.39	0.810	189	216
250	7,479	137.38	0.895	153.50	1.0	153.50	1.361	307	344
260	18,582	95.39	0.857	111.31	1.0	111.31	0.987	221	257
270	5,377	112.13	0.902	124.31	1.0	124.31	1.102	245	283
280	9,386	133.81	0.924	144.82	1.0	144.82	1.284	275	326
290	5,232	119.17	0.901	132.26	1.0	132.26	1.172	261	300
300	12,128	110.88	0.921	120.39	1.0	120.39	1.067	242	276
310	2,268	94.20	0.913	103.18	1.0	103.18	0.915	209	241
320	26,478	75.25	0.831	90.55	1.0	90.55	0.803	188	215
340	8,100	112.25	0.902	124.45	1.0	124.45	1.103	242	284
350	13,089	90.73	0.873	103.93	1.0	103.93	0.921	211	242
360	5,672	85.37	0.853	100.08	1.0	100.08	0.887	202	234
370	13,533	108.63	0.879	123.58	1.0	123.58	1.096	241	282
380	3,331	104.95	0.860	122.03	1.0	122.03	1.082	240	279
390	5,826	127.98	0.916	139.72	1.0	139.72	1.239	265	315
420	12,138	156.93	0.944	166.24	1.0	166.24	1.474	309	369
440	4,856	116.03	0.883	131.40	1.0	131.40	1.165	255	298
450	2,441	111.09	0.875	126.96	1.0	126.96	1.126	251	289
460	17,760	95.95	0.865	110.92	1.0	110.92	0.983	219	256
470	4,681	86.15	0.844	102.07	1.0	102.07	0.905	210	239
480	5,993	71.61	0.828	86.49	1.0	86.49	0.767	179	206
490	16,017	79.69	0.858	92.88	1.0	92.88	0.823	192	220
SW	261,820	99.08	0.878	112.80		112.80			

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

T E R R	(1) EARNED CAR YEARS YR. ENDED 12/31/2014	(2) LOSS COST 3 YRS ENDED 12/31/2014	(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) IND.
110	1,955	14.11	0.619	22.79	0.6	24.73	0.766	25	23
120	8,740	17.54	0.587	29.88	1.0	29.88	0.925	27	27
130	9,315	19.93	0.594	33.55	1.0	33.55	1.039	30	30
140	703	38.54	0.627	61.47	0.6	56.33	1.744	44	47
150	2,284	22.28	0.629	35.42	0.9	35.41	1.096	32	31
170	2,602	15.91	0.613	25.95	0.9	26.01	0.805	24	24
180	936	21.46	0.627	34.23	0.7	33.91	1.050	30	30
190	2,017	18.15	0.623	29.13	0.9	29.20	0.904	27	26
200	949	25.14	0.605	41.55	0.7	41.02	1.270	36	35
210	142	14.71	0.585	25.15	0.2	31.55	0.977	30	28
220	1,293	23.77	0.595	39.95	0.8	39.70	1.229	35	34
230	2,026	26.73	0.608	43.96	1.0	43.96	1.361	41	37
240	1,831	21.68	0.600	36.13	0.9	35.94	1.113	31	31
250	2,552	26.88	0.618	43.50	1.0	43.50	1.347	38	37
260	10,148	21.06	0.604	34.87	1.0	34.87	1.080	31	31
270	2,778	16.36	0.635	25.76	1.0	25.76	0.798	24	24
280	5,097	31.78	0.645	49.27	1.0	49.27	1.525	41	41
290	2,699	26.27	0.627	41.90	0.9	41.80	1.294	37	36
300	5,883	14.55	0.643	22.63	1.0	22.63	0.701	23	21
310	1,170	10.40	0.638	16.30	0.5	19.75	0.611	21	19
320	14,171	13.48	0.588	22.93	1.0	22.93	0.710	22	22
340	3,057	27.51	0.624	44.09	1.0	44.09	1.365	38	37
350	6,427	14.53	0.617	23.55	1.0	23.55	0.729	23	22
360	3,089	17.73	0.601	29.50	1.0	29.50	0.913	29	27
370	7,253	21.56	0.618	34.89	1.0	34.89	1.080	30	31
380	1,958	21.19	0.607	34.91	0.8	34.56	1.070	30	30
390	2,777	16.97	0.645	26.31	1.0	26.31	0.815	24	24
420	4,727	50.66	0.651	77.82	1.0	77.82	2.409	64	63
440	1,962	23.83	0.618	38.56	1.0	38.56	1.194	34	33
450	1,044	21.39	0.610	35.07	0.7	34.49	1.068	30	30
460	9,547	16.25	0.611	26.60	1.0	26.60	0.824	25	24
470	2,685	16.36	0.594	27.54	1.0	27.54	0.853	27	25
480	3,012	12.55	0.587	21.38	0.9	21.45	0.664	20	20
490	7,235	12.97	0.605	21.44	1.0	21.44	0.664	21	20
SW	134,064	19.83	0.614	32.28		32.30			

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 voluntary and ceded business combined.

Column

- (1) Earned exposures for the year ended 12/31/2014.
- (2) Pure premium (losses divided by exposures) for the three years ended 12/31/2014. Losses are developed to ultimate.
- (3) Distributional adjustment factor = Present average rate for year ended 12/31/2014 divided by the current base class base rate. The average rate is for voluntary and ceded data combined 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 for voluntary and ceded business combined using the credibility tables shown on page D-21.
- (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 as of the date of this filing.
- (9) The revised base rate is calculated by the following formula:

$$\{ [RBCP \times VR \times \text{Col.}(7)] + FE \} \times \text{offset}$$

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))	54.03	41.53	8.15
(2) Required average premium per exposure (from page C-1, line (27))	348.53	378.10	53.85
(3) Fixed ratio = (1) / (2)	0.155	0.110	0.151
(4) Variable ratio 1 - (3)	0.845	0.890	0.849
(5) Required Base Class Premium (from page C-1, line (31))	231.40	257.46	28.28
(6) Flattened expenses (5) x (3)	35.87	28.32	4.27

Offsets are as follows:

Offsets for the proposed revisions in classification differentials are applied by territory for all coverages. See page C-14.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
BODILY INJURY LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

	(1)	(2)	(3)	(4)	(5)
T E R R I T O R Y	EARNED CAR YEARS YR. ENDED 12/31/2014	30/60 PRES. AVG. PREM(A)	30/60 BASE CLASS RATE	(2)/(3) DISTRIB. ADJUST. FACTOR	(3)/SW(3) HISTORICAL ADJUST. FACTOR
110	3,465	168.76	192	0.879	0.825
120	13,814	179.13	216	0.829	0.928
130	14,750	203.60	242	0.841	1.040
140	1,113	266.36	302	0.882	1.298
150	4,200	233.44	261	0.894	1.122
170	5,274	164.46	188	0.875	0.808
180	3,630	229.88	245	0.938	1.053
190	4,657	201.77	226	0.893	0.971
200	2,298	230.08	263	0.875	1.130
210	279	201.18	244	0.825	1.049
220	2,010	245.69	293	0.839	1.259
230	3,205	304.22	352	0.864	1.513
240	2,758	238.69	283	0.843	1.216
250	7,479	263.94	295	0.895	1.268
260	18,582	206.60	241	0.857	1.036
270	5,377	164.17	182	0.902	0.782
280	9,386	257.67	279	0.924	1.199
290	5,232	254.08	282	0.901	1.212
300	12,128	175.06	190	0.921	0.817
310	2,268	148.84	163	0.913	0.701
320	26,478	158.67	191	0.831	0.821
340	8,100	237.30	263	0.902	1.130
350	13,089	170.22	195	0.873	0.838
360	5,672	185.87	218	0.853	0.937
370	13,533	218.02	248	0.879	1.066
380	3,331	228.87	266	0.860	1.143
390	5,826	191.40	209	0.916	0.898
420	12,138	367.40	389	0.944	1.672
440	4,856	224.31	254	0.883	1.092
450	2,441	254.63	291	0.875	1.251
460	17,760	184.14	213	0.865	0.915
470	4,681	210.08	249	0.844	1.070
480	5,993	143.24	173	0.828	0.744
490	16,017	141.63	165	0.858	0.709
SW	261,820	203.89	232.66	0.876	

(A) Voluntary and Ceded business combined 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 12/31/2014	(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	3,465	179.31	204	0.879	0.908
120	13,814	147.62	178	0.829	0.792
130	14,750	161.53	192	0.841	0.854
140	1,113	193.15	219	0.882	0.974
150	4,200	220.02	246	0.894	1.095
170	5,274	180.21	206	0.875	0.917
180	3,630	265.53	283	0.938	1.259
190	4,657	223.19	250	0.893	1.112
200	2,298	201.21	230	0.875	1.023
210	279	162.43	197	0.825	0.877
220	2,010	157.64	188	0.839	0.837
230	3,205	177.17	205	0.864	0.912
240	2,758	159.41	189	0.843	0.841
250	7,479	274.68	307	0.895	1.366
260	18,582	189.46	221	0.857	0.983
270	5,377	221.00	245	0.902	1.090
280	9,386	253.97	275	0.924	1.224
290	5,232	235.16	261	0.901	1.161
300	12,128	222.97	242	0.921	1.077
310	2,268	190.85	209	0.913	0.930
320	26,478	156.18	188	0.831	0.837
340	8,100	218.35	242	0.902	1.077
350	13,089	184.18	211	0.873	0.939
360	5,672	172.22	202	0.853	0.899
370	13,533	211.87	241	0.879	1.072
380	3,331	206.50	240	0.860	1.068
390	5,826	242.68	265	0.916	1.179
420	12,138	291.84	309	0.944	1.375
440	4,856	225.20	255	0.883	1.135
450	2,441	219.63	251	0.875	1.117
460	17,760	189.33	219	0.865	0.974
470	4,681	177.18	210	0.844	0.934
480	5,993	148.21	179	0.828	0.796
490	16,017	164.81	192	0.858	0.854
SW	261,820	197.21	224.74	0.878	

(A) Voluntary and Ceded business combined at other-than-clean risk rates.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
MEDICAL PAYMENTS

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

	(1)	(2)	(3)	(4)	(5)
T E R R I T O R Y	EARNED CAR YEARS YR. ENDED 12/31/2014	\$500 PRES. AVG. PREM(A)	\$500 BASE CLASS RATE	(2)/(3) DISTRIB. ADJUST. FACTOR	(3)/SW(3) HISTORICAL ADJUST. FACTOR
110	1,955	15.47	25	0.619	0.856
120	8,740	15.86	27	0.587	0.924
130	9,315	17.83	30	0.594	1.027
140	703	27.60	44	0.627	1.506
150	2,284	20.13	32	0.629	1.096
170	2,602	14.70	24	0.613	0.822
180	936	18.81	30	0.627	1.027
190	2,017	16.82	27	0.623	0.924
200	949	21.79	36	0.605	1.232
210	142	17.55	30	0.585	1.027
220	1,293	20.82	35	0.595	1.198
230	2,026	24.91	41	0.608	1.404
240	1,831	18.59	31	0.600	1.061
250	2,552	23.49	38	0.618	1.301
260	10,148	18.71	31	0.604	1.061
270	2,778	15.25	24	0.635	0.822
280	5,097	26.45	41	0.645	1.404
290	2,699	23.21	37	0.627	1.267
300	5,883	14.78	23	0.643	0.787
310	1,170	13.40	21	0.638	0.719
320	14,171	12.93	22	0.588	0.753
340	3,057	23.71	38	0.624	1.301
350	6,427	14.19	23	0.617	0.787
360	3,089	17.43	29	0.601	0.993
370	7,253	18.54	30	0.618	1.027
380	1,958	18.21	30	0.607	1.027
390	2,777	15.49	24	0.645	0.822
420	4,727	41.68	64	0.651	2.191
440	1,962	21.02	34	0.618	1.164
450	1,044	18.29	30	0.610	1.027
460	9,547	15.27	25	0.611	0.856
470	2,685	16.05	27	0.594	0.924
480	3,012	11.73	20	0.587	0.685
490	7,235	12.71	21	0.605	0.719
SW	134,064	17.93	29.21	0.614	

(A) Voluntary and Ceded business combined at other-than-clean risk rates.

REVIEW OF NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE

Premium Offsets to Maintain Constant Premium Volume (a)

OTHER-THAN-CLEAN CEDED RISKS ONLY

Terr.	Liability
110	1.010
120	1.011
130	1.012
140	1.010
150	1.011
170	1.012
180	1.014
190	1.009
200	1.010
210	1.009
220	1.011
230	1.009
240	1.011
250	1.010
260	1.011
270	1.009
280	1.010
290	1.011
300	1.011
310	1.014
320	1.012
340	1.011
350	1.012
360	1.012
370	1.010
380	1.011
390	1.008
420	1.007
440	1.008
450	1.009
460	1.011
470	1.012
480	1.010
490	1.012

(a) Offsets have been applied to base rates to reflect the revisions to classification plan factors to be effective October 1, 2016.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

CALCULATION OF STATEWIDE DISTRIBUTIONAL ADJUSTMENT FACTORS

	BODILY INJURY LIABILITY				PROPERTY DAMAGE LIABILITY			MEDICAL PAYMENTS			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
T	EARNED	30/60	30/60	(2)/(3)	\$25,000	\$25,000	(5)/(6)	EARNED	\$500	\$500	(9)/(10)
E	CAR YEARS	PRES.	BASE	DISTRIB.	PRES.	BASE	DISTRIB.	CAR YEARS	PRES.	BASE	DISTRIB.
R	YR. ENDED	AVG.	CLASS	ADJUST.	AVG.	CLASS	ADJUST.	YR. ENDED	AVG.	CLASS	ADJUST.
R	12/31/2014	PREM	RATE	FACTOR	PREM	RATE	FACTOR	12/31/2014	PREM	RATE	FACTOR
110	3,465	279.82	192	1.457	297.31	204	1.457	1,955	25.57	25	1.023
120	13,814	299.50	216	1.387	246.81	178	1.387	8,740	26.19	27	0.970
130	14,750	341.21	242	1.410	270.71	192	1.410	9,315	29.67	30	0.989
140	1,113	437.28	302	1.448	317.10	219	1.448	703	45.04	44	1.024
150	4,200	386.88	261	1.482	364.65	246	1.482	2,284	32.47	32	1.015
170	5,274	287.46	188	1.529	314.98	206	1.529	2,602	24.89	24	1.037
180	3,630	403.69	245	1.648	466.30	283	1.648	936	30.86	30	1.029
190	4,657	350.67	226	1.552	387.91	250	1.552	2,017	28.65	27	1.061
200	2,298	388.51	263	1.477	339.76	230	1.477	949	36.76	36	1.021
210	279	364.86	244	1.495	294.58	197	1.495	142	30.97	30	1.032
220	2,010	415.37	293	1.418	266.52	188	1.418	1,293	34.94	35	0.998
230	3,205	507.07	352	1.441	295.31	205	1.441	2,026	41.09	41	1.002
240	2,758	392.04	283	1.385	261.82	189	1.385	1,831	29.95	31	0.966
250	7,479	440.28	295	1.492	458.19	307	1.492	2,552	38.36	38	1.009
260	18,582	346.18	241	1.436	317.45	221	1.436	10,148	30.23	31	0.975
270	5,377	281.66	182	1.548	379.16	245	1.548	2,778	25.43	24	1.060
280	9,386	401.04	279	1.437	395.29	275	1.437	5,097	39.71	41	0.969
290	5,232	402.28	282	1.427	372.32	261	1.427	2,699	36.06	37	0.975
300	12,128	295.19	190	1.554	375.98	242	1.554	5,883	24.02	23	1.044
310	2,268	257.96	163	1.583	330.76	209	1.583	1,170	21.10	21	1.005
320	26,478	276.98	191	1.450	272.63	188	1.450	14,171	22.15	22	1.007
340	8,100	389.32	263	1.480	358.24	242	1.480	3,057	39.25	38	1.033
350	13,089	294.64	195	1.511	318.81	211	1.511	6,427	24.01	23	1.044
360	5,672	318.92	218	1.463	295.52	202	1.463	3,089	29.19	29	1.007
370	13,533	362.05	248	1.460	351.83	241	1.460	7,253	30.22	30	1.007
380	3,331	386.89	266	1.454	349.07	240	1.454	1,958	30.31	30	1.010
390	5,826	321.64	209	1.539	407.83	265	1.539	2,777	26.09	24	1.087
420	12,138	560.82	389	1.442	445.49	309	1.442	4,727	63.27	64	0.989
440	4,856	364.78	254	1.436	366.22	255	1.436	1,962	34.01	34	1.000
450	2,441	419.14	291	1.440	361.52	251	1.440	1,044	29.53	30	0.984
460	17,760	316.96	213	1.488	325.88	219	1.488	9,547	25.84	25	1.034
470	4,681	365.97	249	1.470	308.65	210	1.470	2,685	27.79	27	1.029
480	5,993	253.09	173	1.463	261.86	179	1.463	3,012	20.35	20	1.018
490	16,017	248.71	165	1.507	289.41	192	1.507	7,235	21.41	21	1.020
SW	261,820	341.21	232.66	1.467	330.96	224.74	1.473	134,064	29.39	29.21	1.006

MED PAY AVE ILF = 1.893
MED PAY TOT = 1.904

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-7.

Premium, Loss and Expense Experience

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

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

Experience utilized in the filing was collected under the Automobile Statistical Plan and the 2014 Official Statistical Programs of ISO, the Automobile Statistical Plan - All Coverages and the 2014 Statistical Programs of ISS, and the Automobile Statistical Plan - All Coverages - Part IV, North Carolina and the 2014 Statistical Programs of NISS. In substance, the statistical plans of all statistical agents are alike in North Carolina, and provide for the recording and reporting of the experience in the detail required for ratemaking and in such form that the experience of all companies can be combined.

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

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

Statewide Rate Level Exhibits

1. Experience

Private Passenger Automobile Liability

Private passenger automobile liability experience for ceded business written at Other-Than-Clean Risk Rates was compiled on a calendar/accident year basis for the years ended December 31, 2014, 2013 and 2012. For any twelve-month period, the accident year experience brings together the losses resulting from accidents occurring during that period with the premiums and number of cars "earned" during the same period.

Based on credibility considerations, the overall rate level change for Bodily Injury, Property Damage and Medical Payments is based on the loss and expense experience of the year ended December 31, 2014. However, the experience of the earlier two years was also considered and evaluated. Indications for all three years were reviewed to make sure that there were no anomalies or abnormalities associated with the latest year.

2. Private Passenger Losses

Losses compiled for any accident year include paid losses as well as loss reserves. The amounts that will ultimately be required as payments of claims on open cases are carefully determined by the claim departments of the companies, and experience has shown that these determinations are highly accurate in the aggregate. Since, however, there are differences between the total incurred losses so determined and the amounts ultimately paid, the ratemaking procedure provides for a "development" of the incurred losses to a basis which, for all practical purposes, can be considered as the ultimate basis. This development is accomplished as follows:

Each year the experience is compiled for the latest three years, all valued as of three months after the close of the latest accident year period. Thus, the experience is reported for the latest year as of 15 months, the preceding year as of 27 months and the next preceding year as of 39 months, all measured from the beginning of each accident year respectively. From reports of prior years, similarly aged experience was obtained so that there are available 3 successive reports for each year except the current and the preceding year. For the latter, 2 successive reports are available.

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

<u>Accident Year Ended</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>
12/31/2014 (reported as of 15 months)	1.035	1.032	1.054
12/31/2013 (reported as of 27 months)	1.012	1.004	1.018
12/31/2012 (reported as of 39 months)	1.004	1.001	1.005

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

3. Private Passenger Loss Adjustment Expense

The liability unallocated loss adjustment expenses are determined as a percentage of the North Carolina incurred losses and allocated loss adjustment expenses based on a North Carolina expense call. The expense call data and the percentages derived from them are shown on page F-158.

4. Private Passenger General Expenses and Other Acquisition Expenses

The general expenses and other acquisition expenses are determined as a percentage of North Carolina earned premiums based on a North Carolina expense call. The expense call data and the percentages determined from them are shown on page F-158.

5. Prospective Annual Change in Losses

A. Private Passenger Automobile Liability

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

B. Annual Changes in Loss for Earlier Years

Since the average annual change in losses determined for each coverage is the appropriate rate of change to apply to losses to project them from average date of accident in the most recent year to the average date of accident for the prospective period, it is necessary to recognize known changes from earlier years to the most recent year. These changes are reflected by means of a current cost factor which reflects the changes in pure premiums for the years ended 12/31/2012 and 12/31/2013 to the year ended 12/31/2014 pure premiums. For the purposes of display and calculation of the indicated change by coverage, these actual changes are compounded with the prospective annual change in losses by means of equivalent annual percentage changes. These calculations are shown on pages D-7 and D-8.

6. Prospective Annual Change in Expenses

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

7. Trend Period

The number of years of projection is the number of years from the average date of accident in the experience period to the average date of coverage under the filed rates. The average date of accident for accident year ended December 31, 2014 is July 1, 2014.

The changes proposed in this filing are applicable to all new and renewal policies written on or after October 1, 2016. The losses and loss adjustment expenses are projected to July 16, 2017. 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, 2017) 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 2014, 2013 and 2012 results as reported by all companies licensed in North Carolina during those years. The breakdowns of the expected loss and loss adjustment ratios are set forth on Pages D-17, D-18, and D-19.

Territory Rate Exhibits

1. Base Class Loss Cost

For each coverage, a base class loss cost by territory is derived by dividing the latest three year average pure premium by the latest year distributional adjustment factor. The distributional adjustment factor is determined for each territory by dividing the latest year average rate by the base class rate (see pages C-11-C-13). The average rates reflect the most recent distribution of risks by class in each territory. The pure premium or loss cost (losses / exposures) is based on three years of experience for purposes of stability.

2. Credibility

The base class loss cost for each territory is assigned a credibility value on the basis of the number of claims underlying the three year pure premium. The complement of the credibility assigned to the territory base class loss cost is assigned to the statewide base class loss cost. The credibility table utilized is shown on page D-21.

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. Offsets have been applied to reflect changes in classification plan differentials. The calculation of the flattened general and other acquisition expenses and the application of the offset are described on page C-10. The offsets for the change in classification differentials are displayed on page C-14.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED TREND FACTORS

<u>Loss Trends</u>	<u>Cost</u>	<u>Frequency</u>	<u>Total</u>
Bodily Injury (B/L)	-0.5%	1.5%	1.0%
Bodily Injury (T/L)	-0.5%		
Property Damage	2.5%	3.5%	6.1%
Medical Payments	-0.5%	0.0%	-0.5%

Expense Trend 2.0%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2012 and 2013

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2014 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2012	0.978	0.898	0.878	1.010	0.980
	2013	0.996	0.946	0.942	1.010	0.993
	2014	1.000	1.000	1.000	1.010	1.010
Property Damage	2012	1.058	0.978	1.035	1.061	1.043
	2013	0.996	1.000	0.996	1.061	1.045
	2014	1.000	1.000	1.000	1.061	1.061
Medical Payments	2012	0.993	0.905	0.899	0.995	0.976
	2013	0.990	0.946	0.937	0.995	0.980
	2014	1.000	1.000	1.000	0.995	0.995

(a) 2012 Claim Cost Change = (2014 Claim Cost) / (2012 Claim Cost).
2013 Claim Cost Change = (2014 Claim Cost) / (2013 Claim Cost).

(b) 2012 Claim Frequency Change = (2014 Claim Frequency)
/ (2012 Claim Frequency). 2013 Claim Frequency Change =
(2014 Claim Frequency) / (2013 Claim Frequency).

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

(d) Annualized Trend for 2012 and 2013

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

where m is the number of years of projection of the 2012 trend factor from 7/1/2014 to 7/16/2017 3.04, Col (4) represents the Current Cost Factor to 7/1/2014, and n represents the number of years of projection for a given prior year, 4.04 for 2013 and 5.04 for 2012.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2012 and 2013

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2012	\$ 7,130	1.37
	2013	7,000	1.30
	2014	6,970	1.23
Property Damage	2012	\$ 2,549	3.65
	2013	2,706	3.57
	2014	2,696	3.57
Medical Payments	2012	\$ 1,641	1.16
	2013	1,646	1.11
	2014	1,630	1.05

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages F-130 and F-132.

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>ALL ITEMS CPI INDEX</u>	<u>ALL ITEMS - LESS ENERGY CPI INDEX</u>	<u>COMPENSATION COST INDEX</u>
Oct-11	226.4	226.8	
Nov-11	226.2	226.8	115.2
Dec-11	225.7	226.8	
Jan-12	226.7	227.4	
Feb-12	227.7	227.9	115.3
Mar-12	229.4	228.7	
Apr-12	230.1	229.3	
May-12	229.8	229.5	116.3
Jun-12	229.5	229.8	
Jul-12	229.1	229.8	
Aug-12	230.4	230.1	117.3
Sep-12	231.4	230.7	
Oct-12	231.3	231.2	
Nov-12	230.2	231.2	116.5
Dec-12	229.6	231.0	
Jan-13	230.3	231.7	
Feb-13	232.2	232.4	117.3
Mar-13	232.8	232.9	
Apr-13	232.5	233.1	
May-13	232.9	233.3	119.2
Jun-13	233.5	233.5	
Jul-13	233.6	233.6	
Aug-13	233.9	234.1	120.5
Sep-13	234.1	234.5	
Oct-13	233.5	234.9	
Nov-13	233.1	234.9	120.9
Dec-13	233.0	234.8	
Jan-14	233.9	235.2	
Feb-14	234.8	235.9	121.5
Mar-14	236.3	236.8	
Apr-14	237.1	237.4	
May-14	237.9	238.0	122.6
Jun-14	238.3	238.1	
Jul-14	238.3	238.2	
Aug-14	237.9	238.5	122.2
Sep-14	238.0	239.0	
Oct-14	237.4	239.6	
Nov-14	236.2	239.5	122.6
Dec-14	234.8	239.2	
Jan-15	233.7	239.7	
Feb-15	234.7	240.4	123.7
Mar-15	236.1	241.1	
Apr-15	236.6	241.8	
May-15	237.8	242.0	124.7
Jun-15	238.6	242.3	
Jul-15	238.7	242.4	
Aug-15	238.3	242.7	125.0
Sep-15	237.9	243.5	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>All Items - Less Energy (B)</u>	<u>CCI (C)</u>	<u>Combined (D)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	1.29%	1.81%	2.34%	1.94%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	1.09%	1.82%	2.42%	1.94%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	0.78%	1.91%	1.89%	1.62%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	1.54%	1.98%	2.68%	2.22%
(5) Average Annual Index (E)				
Year Ended 3/31/2013	230.56	230.80	116.85	
Year Ended 9/30/2013	232.24	232.71	118.38	
Year Ended 3/31/2014	233.76	234.55	120.53	
Year Ended 9/30/2014	236.01	236.81	121.80	
Year Ended 3/31/2015	236.70	239.06	122.78	
Year Ended 9/30/2015	236.73	241.18	124.00	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2013	1.03	1.06	1.07	1.06
Year Ended 9/30/2013	1.02	1.05	1.06	1.05
Year Ended 3/31/2014	1.02	1.04	1.04	1.04
Year Ended 9/30/2014	1.01	1.03	1.03	1.03
Year Ended 3/31/2015	1.01	1.02	1.02	1.02
Year Ended 9/30/2015	1.00	1.01	1.01	1.01

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

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

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

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

(E) Average year ended index for period shown.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					506,516,812
2002				557,723,529	557,289,176
2003			578,617,400	585,187,725	587,822,056
2004		573,780,470	593,251,141	599,803,805	601,716,224
2005	534,184,208	576,962,347	593,727,721	599,911,132	601,141,186
2006	555,212,150	598,416,234	614,562,168	620,644,878	620,816,005
2007	566,258,904	615,386,763	626,175,066	629,464,168	630,359,444
2008	572,281,295	606,038,122	616,157,149	617,857,848	617,481,470
2009	636,778,268	666,202,319	675,496,873	677,961,158	678,378,046
2010	639,377,892	670,309,948	674,985,532	677,413,856	677,391,262
2011	654,278,886	671,130,623	676,256,932	679,413,783	
2012	663,780,028	675,959,052	681,148,421		
2013	659,776,040	675,365,278			
2014	654,759,462				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			1.011	1.005
2004		1.034	1.011	1.003
2005	1.080	1.029	1.010	1.002
2006	1.078	1.027	1.010	1.000
2007	1.087	1.018	1.005	1.001
2008	1.059	1.017	1.003	0.999
2009	1.046	1.014	1.004	1.001
2010	1.048	1.007	1.004	1.000
2011	1.026	1.008	1.005	
2012	1.018	1.008		
2013	1.024			
Five Year Average	1.032	1.011	1.004	1.000
Three Year Average (b)	1.023	1.008	1.004	1.000

	Five Year	Three Year
39 to 63 months:	1.004	1.004
27 to 63 months:	1.015	1.012
15 to 63 months:	1.047	1.035

(a) Losses are on a 30/60 level for 2002-2014.
Losses are on a 25/50 level for 2001.

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 Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					502,958,797
2002				532,186,698	531,950,120
2003			549,683,599	549,242,647	549,478,260
2004		552,344,575	560,950,492	561,763,330	561,689,009
2005	560,372,482	572,679,307	574,152,924	574,496,556	574,527,902
2006	585,759,190	596,268,288	597,603,179	598,221,980	597,935,823
2007	591,554,570	602,565,320	603,840,287	604,144,875	604,051,595
2008	587,942,423	602,297,429	603,066,452	603,284,796	603,225,683
2009	600,163,831	609,446,256	610,523,213	610,899,239	611,030,537
2010	613,312,535	625,276,689	626,714,405	627,058,274	626,732,185
2011	620,421,933	633,888,047	635,716,024	636,104,411	
2012	650,831,743	668,507,250	672,154,949		
2013	687,781,171	711,283,573			
2014	742,337,687				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			0.999	1.000
2004		1.016	1.001	1.000
2005	1.022	1.003	1.001	1.000
2006	1.018	1.002	1.001	1.000
2007	1.019	1.002	1.001	1.000
2008	1.024	1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.020	1.002	1.001	0.999
2011	1.022	1.003	1.001	
2012	1.027	1.005		
2013	1.034			
Five Year Average	1.024	1.003	1.001	1.000
Three Year Average	1.028	1.003	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.004	1.004	
15 to 63 months:		1.028	1.032	

(a) Losses are on a \$25,000 level for 2002-2014.
 Losses are on a \$15,000 level for 2001.

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
2001					84,208,944
2002				91,440,492	91,468,157
2003			91,931,978	92,675,518	92,750,269
2004		89,295,154	91,165,945	92,022,820	92,163,988
2005	84,730,224	89,100,195	90,335,758	90,619,975	90,645,560
2006	91,005,311	92,605,615	93,479,636	94,013,888	94,087,739
2007	91,227,312	92,076,899	93,238,755	93,617,508	93,731,836
2008	89,217,082	91,595,353	92,528,555	93,071,581	93,094,942
2009	97,861,611	99,396,195	100,919,154	101,171,878	101,257,049
2010	95,856,365	97,322,444	98,714,615	99,127,621	99,286,154
2011	93,143,438	96,316,801	97,215,011	97,814,666	
2012	93,244,145	96,618,132	98,306,929		
2013	92,538,232	95,842,790			
2014	90,997,474				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.008	1.001
2004		1.021	1.009	1.002
2005	1.052	1.014	1.003	1.000
2006	1.018	1.009	1.006	1.001
2007	1.009	1.013	1.004	1.001
2008	1.027	1.010	1.006	1.000
2009	1.016	1.015	1.003	1.001
2010	1.015	1.014	1.004	1.002
2011	1.034	1.009	1.006	
2012	1.036	1.017		
2013	1.036			
Five Year Average	1.027	1.013	1.005	1.001
Three Year Average	1.035	1.013	1.004	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.005	
27 to 63 months:		1.019	1.018	
15 to 63 months:		1.047	1.054	

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
2001					87,694
2002				92,015	91,069
2003			93,472	92,709	92,449
2004		95,352	94,812	94,245	93,924
2005	96,834	93,155	92,093	91,301	90,958
2006	96,429	92,275	91,098	90,582	90,273
2007	92,115	88,209	87,104	86,501	86,267
2008	88,995	84,974	83,845	83,337	83,121
2009	96,514	92,087	91,170	90,716	90,481
2010	96,388	91,970	91,135	90,792	90,643
2011	93,975	89,559	88,810	88,512	
2012	95,794	91,843	91,434		
2013	93,703	88,871			
2014	91,789				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.990
2003			0.992	0.997
2004		0.994	0.994	0.997
2005	0.962	0.989	0.991	0.996
2006	0.957	0.987	0.994	0.997
2007	0.958	0.987	0.993	0.997
2008	0.955	0.987	0.994	0.997
2009	0.954	0.990	0.995	0.997
2010	0.954	0.991	0.996	0.998
2011	0.953	0.992	0.997	
2012	0.959	0.996		
2013	0.948			
Five Year Average	0.954	0.991	0.995	0.997
Three Year Average	0.953	0.993	0.996	0.997

Five Year

Three Year

39 to 63 months:	0.992	0.993
27 to 63 months:	0.983	0.986
15 to 63 months:	0.938	0.940

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
2001					222,788
2002				227,280	227,151
2003			237,345	236,866	236,927
2004		241,668	244,848	245,055	245,032
2005	242,482	245,096	245,287	245,326	245,305
2006	243,912	245,958	246,139	246,193	246,171
2007	242,917	244,857	245,013	245,034	245,030
2008	235,760	239,536	239,739	239,790	239,785
2009	247,723	249,607	249,828	249,880	249,897
2010	257,238	259,900	260,111	260,154	260,087
2011	254,442	256,111	256,383	256,438	
2012	258,088	260,221	261,265		
2013	252,222	256,451			
2014	249,789				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			0.998	1.000
2004		1.013	1.001	1.000
2005	1.011	1.001	1.000	1.000
2006	1.008	1.001	1.000	1.000
2007	1.008	1.001	1.000	1.000
2008	1.016	1.001	1.000	1.000
2009	1.008	1.001	1.000	1.000
2010	1.010	1.001	1.000	1.000
2011	1.007	1.001	1.000	
2012	1.008	1.004		
2013	1.017			
Five Year Average	1.010	1.002	1.000	1.000
Three Year Average	1.011	1.002	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.002	1.002	
15 to 63 months:		1.012	1.013	

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
2001					59,579
2002				62,406	62,393
2003			60,458	60,586	60,594
2004		57,641	58,405	58,675	58,674
2005	56,522	57,491	57,770	57,839	57,803
2006	59,284	59,258	59,555	59,638	59,623
2007	55,922	56,051	56,356	56,414	56,409
2008	52,900	53,510	53,748	53,814	53,794
2009	58,260	58,357	58,711	58,761	58,747
2010	56,829	57,125	57,418	57,440	58,032
2011	55,215	55,786	55,996	56,080	
2012	53,808	54,535	54,769		
2013	51,694	52,031			
2014	46,653				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.002	1.000
2004		1.013	1.005	1.000
2005	1.017	1.005	1.001	0.999
2006	1.000	1.005	1.001	1.000
2007	1.002	1.005	1.001	1.000
2008	1.012	1.004	1.001	1.000
2009	1.002	1.006	1.001	1.000
2010	1.005	1.005	1.000	1.010
2011	1.010	1.004	1.002	
2012	1.014	1.004		
2013	1.007			
Five Year Average	1.008	1.005	1.001	1.002
Three Year Average	1.010	1.004	1.001	1.003

Five Year

Three Year

39 to 63 months:	1.003	1.004
27 to 63 months:	1.008	1.008
15 to 63 months:	1.016	1.018

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2014 EXPENSE PROVISIONS

	Ceded Provision (a)
Commission + Brokerage	10.0%
Taxes, Licenses and Fees	2.0
Underwriting Profit	-
Contingencies	0.0
Total	12.0
Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	88.0
Loss Adjustment Expense	
Bodily Injury & Medical Payments	13.5
Property Damage	10.7
General Administration	5.9
Other Acquisition Expenses	8.0

(a) For use with 12/31/2014 Liability data.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2013 EXPENSE PROVISIONS

	Ceded Provision (a)
Commission + Brokerage	10.0%
Taxes, Licenses and Fees	2.3
Underwriting Profit	-
Contingencies	0.0
Total	12.3
Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	87.7
Loss Adjustment Expense	
Bodily Injury & Medical Payments	13.5
Property Damage	11.5
General Administration	6.1
Other Acquisition Expenses	8.1

(a) For use with 12/31/2013 Liability data.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2012 EXPENSE PROVISIONS

	Ceded Provision (a)
Commission + Brokerage	10.0%
Taxes, Licenses and Fees	2.3
Underwriting Profit	-
Contingencies	0.0
Total	12.3
Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	87.7
Loss Adjustment Expense	
Bodily Injury & Medical Payments	12.7
Property Damage	11.3
General Administration	6.0
Other Acquisition Expenses	8.0

(a) For use with 12/31/2012 Liability data.

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

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

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

SECTION E
INCREASED LIMITS REVIEW

NORTH CAROLINA

Increased limits Revision

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

The Bodily Injury total limits indication of -2.6%, determined on page E-2 is applied to the basic limits Bodily Injury rates.

The Property Damage total limits indication of +0.3%, determined on page E-3 is applied to the basic limits Property Damage rates.

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

Page E-6 displays the calculation of the average increased limits factor for Medical Payments. This factor is used in the determination of the distributional adjustment factor on page C-15 and in the determination of the premium weights shown on page A-1.

NORTH CAROLINA
REVIEW OF BODILY INJURY INCREASED LIMITS

	12/31/2012	12/31/2013	12/31/2014	3 Years Combined
Other than Clean Risk Ceded Business				
(1) Basic limits losses (a) (b)	82,363,387	75,403,012	56,883,893	214,650,292
(2) Basic limits loss dev. factor (See page D-11)	1.004	1.012	1.035	
(3) Basic limits claim cost trend (See page D-6)	-0.5%	-0.5%	-0.5%	
(4) Years of trend (See page C-2)	5.04	4.04	3.04	
(5) Basic limits trend factor [1+(3)]^(4)	0.975	0.980	0.985	
(6) Basic limits losses, trended and developed (1)x(2)x(5)	80,625,520	74,781,691	57,991,707	213,398,918
(7) Total limits losses (b)	89,162,077	82,186,359	60,680,077	232,028,513
(8) Total limits loss dev. factor (See page F-52)	0.999	1.011	1.063	
(9) Total limits claim cost trend (See page D-6)	-0.5%	-0.5%	-0.5%	
(10) Years of trend (See page C-2)	5.04	4.04	3.04	
(11) Total limits trend factor [1+(9)]^(10)	0.975	0.980	0.985	
(12) Total limits losses, trended and developed (7)x(8)x(11)	86,846,092	81,428,601	63,535,378	231,810,071
(13) Indicated average if (12)/(6)	1.077	1.089	1.096	1.086
(14) Average increased limits factor (See page E-4)	1.107	1.119	1.119	1.115 (c)
(15) Indicated change to excess limits increments {[(13) - 1] / [(14) - 1] } - 1				-25.2%
(16) Indicated total limits change { (13) / (14) } - 1				-2.6%

- (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	12/31/2012	12/31/2013	12/31/2014	3 Years Combined
(1) Basic limits losses (a) (b)	66,705,847	64,341,392	57,443,842	188,491,081
(2) Basic limits loss dev. factor (See page D-12)	1.001	1.004	1.032	
(3) Basic limits losses, developed (1)x(2)	66,772,553	64,598,758	59,282,045	190,653,356
(4) Total limits losses (b)	67,057,062	64,864,117	57,952,285	189,873,464
(5) Total limits loss dev. factor (See page F-53)	1.001	1.005	1.033	
(6) Total limits losses, developed (4)x(5)	67,124,119	65,188,438	59,864,710	192,177,267
(7) Indicated average increased limits factor (6) / (3)	1.005	1.009	1.010	1.008
(8) Average increased limits factor (See page E-5)	1.005	1.005	1.005	1.005 (c)
(9) Indicated change to excess limits increments $\{[(7)-1]/[(8)-1]\}-1$				60.0%
(10) Indicated total limits change $\{(7)/(8)\}-1$				0.3%

(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 12/31/2014

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	50,541,539	1.00	50,541,539	1.00	50,541,539
50/100	28,147,291	1.18	23,853,636	1.18	28,147,290
100/200	188,629	1.39	135,704	1.39	188,629
100/300	19,793,053	1.40	14,137,895	1.40	19,793,053
250/500	1,365,350	1.66	822,500	1.66	1,365,350
300/300	439,487	1.62	271,288	1.62	439,487
All Other	9,140	1.119	8,168	1.119	9,140
	100,484,489	1.119	89,770,730	1.119	100,484,488

Year Ending 12/31/2013

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	52,858,738	1.00	52,858,738	1.00	52,858,738
50/100	29,472,540	1.18	24,976,729	1.18	29,472,540
100/200	200,345	1.39	144,133	1.39	200,345
100/300	20,641,420	1.40	14,743,871	1.40	20,641,419
250/500	1,421,603	1.66	856,387	1.66	1,421,602
300/300	439,146	1.62	271,078	1.62	439,146
All Other	16,154	1.119	14,436	1.119	16,154
	105,049,946	1.119	93,865,372	1.119	105,049,944

Year Ending 12/31/2012

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	69,048,348	1.00	69,048,348	1.00	69,048,348
50/100	33,146,996	1.18	28,090,675	1.18	33,146,997
100/200	179,853	1.39	129,391	1.39	179,853
100/300	22,558,774	1.40	16,113,410	1.40	22,558,774
250/500	1,525,066	1.66	918,714	1.66	1,525,065
300/300	351,272	1.62	216,835	1.62	351,273
All Other	22,709	1.107	20,514	1.107	22,709
	126,833,018	1.107	114,537,887	1.107	126,833,019

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

Year Ending 12/31/2014

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	37,430,572	1.000	37,430,572	1.000	37,430,572
35,000	45,844	1.005	45,616	1.005	45,844
50,000	30,996,329	1.010	30,689,435	1.010	30,996,329
100,000	1,129,652	1.030	1,096,750	1.030	1,129,653
All Other	1,613	1.005	1,605	1.005	1,613
	69,604,010	1.005	69,263,978	1.005	69,604,011

Year Ending 12/31/2013

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	38,431,421	1.000	38,431,421	1.000	38,431,421
35,000	53,193	1.005	52,928	1.005	53,193
50,000	32,774,142	1.010	32,449,646	1.010	32,774,142
100,000	1,189,040	1.030	1,154,408	1.030	1,189,040
All Other	1,883	1.005	1,874	1.005	1,883
	72,449,679	1.005	72,090,277	1.005	72,449,679

Year Ending 12/31/2012

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	47,632,655	1.000	47,632,655	1.000	47,632,655
35,000	59,330	1.005	59,035	1.005	59,330
50,000	36,994,549	1.010	36,628,266	1.010	36,994,549
100,000	1,418,115	1.030	1,376,811	1.030	1,418,115
All Other	3,419	1.005	3,402	1.005	3,419
	86,108,068	1.005	85,700,169	1.005	86,108,068

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

Year Ending 12/31/2014

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

Limit	(1)	(2)	(3)
	Written Premium	Current ILF	(1)/(2) B/L Premium
\$500	132,577	1.00	132,577
750	6,421	1.33	4,828
1,000	3,581,845	1.60	2,238,653
2,000	3,579,126	2.34	1,529,541
3,000	1,907	2.79	684
5,000	211,687	3.38	62,629
10,000	415	3.86	108
All Other	177	1.893	94
Total	7,514,155	1.893	3,969,114

Year Ending 12/31/2013

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

Limit	(1)	(2)	(3)
	Written Premium	Current ILF	(1)/(2) B/L Premium
\$500	139,951	1.00	139,951
750	5,904	1.33	4,439
1,000	3,978,572	1.60	2,486,608
2,000	3,699,695	2.34	1,581,066
3,000	1,907	2.79	684
5,000	225,786	3.38	66,801
10,000	415	3.86	108
All Other	188	1.882	100
Total	8,052,418	1.882	4,279,757

Year Ending 12/31/2012

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

Limit	(1)	(2)	(3)
	Written Premium	Current ILF	(1)/(2) B/L Premium
\$500	212,355	1.00	212,355
750	6,021	1.33	4,527
1,000	5,310,183	1.60	3,318,864
2,000	4,211,507	2.34	1,799,789
3,000	3,195	2.79	1,145
5,000	282,823	3.38	83,675
10,000	132	3.86	34
All Other	76	1.850	41
Total	10,026,292	1.850	5,420,430

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-2-41
2. Credibility factor development and application.	F-42-44
3. Loss development factor derivation and application on both paid and incurred bases and in both dollars and numbers of claims.	F-45-117
4. Trending factor development and application.	F-118-154
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-198-218

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-3-4 |
| (1) Paid/incurred losses and loss adjustment expense. | F-5 |
| (1) Anticipated loss ratios. | F-6 |
| (a) Companies excluded - rate level, trend, loss
development, investment income and expenses. | F-7 |
| (b) Increased limits factors and deductible credits. | F-8 |
| (c) Adjustments to premium, losses, loss adjustment
expenses and exposures. | F-9 |
| (d) Calculation of earned premium at present rates. | F-10 |
| (e) Written and earned premiums and market shares for
the ten largest writers. | F-11 |
| (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-12-16 |
| (g) Deviations. | Not applicable |
| (h) Dividends. | Not applicable |
| (i) Loss and loss adjustment expenses. | F-17-19 |
| (j) Excess losses (Comprehensive) | Not applicable |
| (k) Territory data. | F-20-41 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED EARNED PREMIUM

I. EARNED PREMIUM AT COLLECTED LEVEL (a)

<u>Coverage</u>	<u>12/31/2012</u>	<u>12/31/2013</u>	<u>12/31/2014</u>
Bodily Injury	\$127,317,756	\$111,742,415	\$ 96,374,943
Property Damage	94,308,070	85,239,666	74,070,512
Medical Payments	10,144,058	8,842,822	7,442,855

II. EARNED PREMIUM AT CURRENT LEVEL (a)

<u>Coverage</u>	<u>12/31/2012</u>	<u>12/31/2013</u>	<u>12/31/2014</u>
Bodily Injury	\$116,240,077	\$103,359,925	\$ 89,335,320
Property Damage	111,951,650	99,835,636	86,652,447
Medical Payments	9,833,325	8,810,224	7,457,771

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

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE CEDED INSURANCE

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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
12/31/2012	81,572,860	89,162,077
12/31/2013	66,549,164	82,186,359
12/31/2014	31,090,885	60,680,077
		Property Damage
12/31/2012	66,988,916	67,057,062
12/31/2013	64,766,600	64,864,117
12/31/2014	56,089,319	57,952,285
		Medical Payments
12/31/2012	6,931,012	6,949,952
12/31/2013	6,128,833	6,175,979
12/31/2014	4,190,659	4,621,685

(a) Paid and incurred losses are for ceded other than clean risk business. Losses are undeveloped and on a total limits basis, and do not include unallocated loss adjustment expense. These expenses are reflected via a factor. For Bodily Injury and Medical Payments, these factors are 12.7%, 13.5%, and 13.5% for year ended 12/31/2012, 12/31/2013 and 12/31/2014 respectively. For Property Damage, these factors for each year are 11.3%, 11.5% and 10.7% respectively. See page F-158.

NORTH CAROLINA
ANTICIPATED LOSS AND LOSS ADJUSTMENT EXPENSE RATIOS
CEDED

PRIVATE PASSENGER AUTO

<u>Coverage</u>	<u>12/31/2012</u>	<u>12/31/2013</u>	<u>12/31/2014</u>
Bodily Injury	.771	.778	.779
Property Damage	.748	.759	.760
Medical Payments	.789	.787	.787

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

EXCLUDED COMPANIES

(The marketshare for each company mentioned, based on the total 2014 statutory page 14 private passenger automobile written premium unless otherwise indicated, is found in parentheses after the company name.)

Universal Insurance Co. (0.52%) and Agent Alliance Insurance Co. (0.12%) 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. The company which reported data under this plan for 2012-2014 is Church Mutual Insurance Company (0.00%).

United Services Automobile Association (2.96%), USAA Casualty Insurance Company (1.96%), USAA General Indemnity (2.02%), Garrison Property and Casualty Insurance Company (0.69%), Southern Fire & Casualty Co. (0.01%), Southern Pilot Insurance Co. (0.07%), Cincinnati Insurance Co. (0.62%), Cincinnati Casualty Co. (0.00), Cincinnati Indemnity Co. (0.00), Greenville Casualty Insurance Co. (0.08%), 21st Century Centennial Insurance Co. (0.25%), Harleysville Insurance Co. (0.00%), Harleysville Preferred Insurance Co. (0.05%), Harleysville Mutual Insurance Co. (0.00%), Harleysville Worcester Insurance Co. (0.00), Hanover Insurance Co. (0.01%), Hanover American Insurance Co. (0.01%), Massachusetts Bay Insurance Co. (0.01%), Auto Owners Insurance Co. (0.50%), American States Insurance Co. (0.89%), American States Preferred Insurance Co. (0.11%), Universal Insurance Co. (0.52%), Omni Insurance Co. (0.01%), Members Insurance Co. (0.00%), Merastar Insurance Co. (0.01%), Agent Alliance Insurance Co. (0.12%), Victoria Fire & Casualty Co. (0.12%), Titan Indemnity Co. (0.30%), Penn National Mutual Casualty Insurance Co. (0.76%), Pacific Indemnity Co. (0.01%), Federal Insurance Co. (0.01%), Federated Mutual Insurance Co. (0.00%), Federated Service Insurance Co. (0.00%), Bankers Standard Insurance Co. (0.00%), Electric Insurance Co. (0.05%), and Integon National Insurance Co. (6.72%) have been deleted for all rate levels. Their data were inaccurately reported to their statistical agents.

The data provided by National Independent Statistical Service (NISS) (1.46% of 2014 exposures) has been deleted for all rate levels. Their data were inaccurately reported for this purpose.

The increased limits review is contained in Section E.

See also prefiled testimony of J. Smollik.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
ADJUSTMENTS TO PREMIUMS AND LOSSES

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

PREMIUM AT PRESENT RATES CALCULATION

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

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

* For Medical Payments only

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

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

Bodily Injury

(1) Earned exposures	50
(2) Bodily Injury territory 110 30/60 base rate	192
(3) Class rating factor	1.050
(4) SDIP factor	0.300
(5) Combined rating factor (3)+(4)	1.350
(6) Premium at manual rates (1)x(2)x(5)	\$12,960

TOP TEN AUTOMOBILE INSURANCE WRITERS

<u>COMPANY NAME</u>	2014		2014	
	<u>WRITTEN PREMIUM</u>	<u>WRITTEN PREMIUM MARKET SHARE</u>	<u>EARNED PREMIUM</u>	<u>EARNED PREMIUM MARKET SHARE</u>
State Farm Mutual Automobile Insurance Company	703,902,416	14.4%	691,610,013	14.3%
North Carolina Farm Bureau Mutual Insurance Company	464,060,480	9.5%	463,338,890	9.6%
Integon National Insurance Company	355,465,389	7.3%	346,458,541	7.2%
Government Employees Insurance Company	311,444,352	6.4%	306,955,703	6.4%
Nationwide Mutual Insurance Company	248,492,610	5.1%	250,255,309	5.2%
Allstate Property & Casualty Insurance Company	231,938,821	4.7%	222,781,808	4.6%
Nationwide Insurance Company of America	215,314,555	4.4%	221,081,192	4.6%
Erie Insurance Exchange	151,233,154	3.1%	143,811,132	3.0%
Nationwide Property & Casualty Insurance Company	144,142,442	2.9%	149,732,017	3.1%
United Services Automobile Association	142,219,077	2.9%	140,824,748	2.9%
TOTAL	2,968,213,296	60.6%	2,936,849,353	60.8%
Grand Total	4,899,986,264		4,833,733,676	

(a) Per the 2014 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 2014 WRITTEN PREMIUM

**2013 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	1,272,095,776	582,077,592	641,536,319	1,212,637,046
2	Allied lines	933,063,474	362,158,425	454,074,772	841,147,129
3	Farmowners multiple peril	506,075,051	194,479,194	238,536,811	462,017,434
4	Homeowners multiple peril	20,035,705,272	9,268,729,557	10,436,629,926	18,867,804,903
5	Commercial multiple peril	7,123,376,516	2,353,163,387	3,181,688,857	6,294,851,044
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	71,289,742	38,708,266	34,090,881	75,907,128
9	Inland marine	1,275,183,356	439,090,064	512,150,522	1,202,122,896
10	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	52,239,628	30,969,430	27,726,287	55,482,770
11.2	Medical professional liability - claims-made	12,714,286	4,492,719	5,787,496	11,419,509
12	Earthquake	177,449,848	62,705,485	71,489,791	168,665,540
13	Group accident and health	498,887,585	256,657	210,181	498,934,061
14	Credit accident and health (group and individual)	14,441,536	28,737,330	33,071,728	10,107,137
15	Other accident and health	703,823,503	1,302,549,117	1,454,015,714	552,356,906
16	Workers' compensation	3,458,648,867	795,335,892	820,696,549	3,433,288,210
17.1	Other liability - occurrence	3,658,296,393	1,480,773,221	1,645,664,461	3,493,405,149
17.2	Other liability - claims-made	607,228,968	299,669,168	314,295,258	592,602,877
17.3	Excess Workers' Compensation	19,256,922	30,591,105	12,610,183	37,237,845
18.1	Products liability - occurrence	255,559,607	146,263,975	137,529,424	264,294,156
18.2	Products liability - claims-made	7,737,553	1,610,961	3,055,267	6,293,248
19.1, 19.2	Private passenger auto liability	57,521,266,968	15,514,095,314	16,393,072,033	56,642,290,247
19.3, 19.4	Commercial auto liability	3,716,029,931	1,289,586,441	1,612,273,484	3,393,342,887
21	Auto physical damage	38,594,433,218	10,599,460,391	11,489,944,859	37,703,948,755
22	Aircraft (all perils)	19,144,498	6,803,648	5,437,763	20,510,382
23	Fidelity	30,884,672	16,449,892	18,735,159	28,599,405
24	Surety	655,116,545	45,845,919	262,131,211	438,831,253
26	Burglary and theft	10,359,968	4,168,359	4,969,208	9,559,120
27	Boiler and machinery	39,385,384	19,304,021	18,452,504	40,236,902
28	Credit	33,327,549	13,765,765	15,925,306	31,168,008
29	International	27,807,670	16,229,260	15,003,681	29,033,249
30	Warranty	2,564,363	31,524,405	17,299,230	16,789,538
31	Reinsurance - nonproportional assumed Property	179,633,683	40,916,401	33,328,085	187,221,999
32	Reinsurance - nonproportional assumed Liability	877,867,703	448,962,521	418,748,055	908,082,168
33	Reinsurance - nonproportional assumed Financial Lines	168,849	60,482	54,017	175,314
34	Aggregate write-ins for other lines of business	12,364,231	6,614,381	6,196,027	12,782,585
35	TOTALS	142,403,429,110	45,476,148,742	50,336,431,053	137,543,146,802

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2014 WRITTEN PREMIUM

**2014 UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - PREMIUMS EARNED**

Line of Business		Net Premiums Written	Unearned Premiums Dec 31 Prior Year	Unearned Premiums Dec 31 Current Year	Premiums Earned During Year
1	Fire	1,297,197,274	641,536,318	664,064,448	1,274,669,147
2	Allied lines	1,012,804,742	454,074,771	502,517,450	964,362,068
3	Farmowners multiple peril	528,467,043	238,536,811	259,245,519	507,758,334
4	Homeowners multiple peril	21,797,469,275	10,436,908,916	11,492,915,005	20,741,463,186
5	Commercial multiple peril	6,932,840,230	3,181,688,857	3,348,970,562	6,765,558,526
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	72,959,702	34,090,881	37,141,445	69,909,139
9	Inland marine	1,301,449,839	512,150,522	552,161,283	1,261,439,080
10	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	59,249,731	27,726,287	28,554,708	58,421,310
11.2	Medical professional liability - claims-made	23,071,693	5,787,496	10,899,582	17,959,607
12	Earthquake	186,898,830	71,489,791	79,598,417	178,790,204
13	Group accident and health	466,956,374	210,181	1,085,116	466,081,439
14	Credit accident and health (group and individual)	12,862,216	33,071,728	35,064,862	10,869,082
15	Other accident and health	687,686,832	1,454,015,714	1,596,791,468	544,911,077
16	Workers' compensation	3,011,168,571	820,696,549	833,192,762	2,998,672,359
17.1	Other liability - occurrence	3,606,402,531	1,645,664,461	1,552,277,395	3,699,789,595
17.2	Other liability - claims-made	786,726,083	314,295,258	390,410,939	710,610,406
17.3	Excess Workers' Compensation	31,382,719	12,610,183	193,416,957	(149,424,056)
18.1	Products liability - occurrence	259,312,674	137,529,424	144,528,344	252,313,756
18.2	Products liability - claims-made	8,910,040	3,055,267	3,209,231	8,756,077
19.1, 1E	Private passenger auto liability	49,060,309,507	16,394,789,097	15,824,648,933	49,630,449,670
19.3, 1E	Commercial auto liability	3,735,411,307	1,612,273,484	1,721,118,607	3,626,566,184
21	Auto physical damage	36,659,965,662	11,490,839,767	11,573,910,087	36,576,895,338
22	Aircraft (all perils)	19,847,448	5,437,763	4,882,084	20,403,127
23	Fidelity	41,483,722	18,735,159	23,459,996	36,758,886
24	Surety	449,101,158	262,131,211	273,429,539	437,802,829
26	Burglary and theft	11,920,874	4,969,208	5,859,845	11,030,238
27	Boiler and machinery	44,800,790	18,452,504	18,940,538	44,312,755
28	Credit	43,042,872	15,925,306	21,360,385	37,607,792
29	International	25,179,964	15,003,681	14,252,507	25,931,138
30	Warranty	9,476,126	17,299,230	16,801,047	9,974,309
31	Reinsurance - nonproportional assumed Property	176,995,723	33,328,085	37,116,734	173,207,074
32	Reinsurance - nonproportional assumed Liability	762,950,506	418,748,055	375,539,223	806,159,339
33	Reinsurance - nonproportional assumed Financial Lines	(184,913)	54,017	47,931	(178,827)
34	Aggregate write-ins for other lines of business	12,430,186	6,196,027	6,113,619	12,512,595
35	TOTALS	133,136,547,332	50,339,322,014	51,643,526,562	131,832,342,786

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2014 WRITTEN PREMIUM

**2013 UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

	Line of Business	Losses Paid Less Salvage				Net Payments	Net Losses Unpaid		Net Losses Unpaid		Losses Incurred Current Year
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments		Current Year	Prior Year			
1	Fire	324,436,853	488,489,978	228,011,126	584,915,704	268,650,177	348,957,214	504,608,666			
2	Allied lines	2,309,885,268	604,550,634	2,397,929,222	516,506,678	175,746,981	202,386,749	489,866,912			
3	Homeowners multiple peril	156,177,733	140,977,407	57,274,519	239,880,621	112,839,509	108,489,412	244,230,718			
4	Homeowners multiple peril	8,274,912,264	6,676,369,968	5,144,687,078	9,806,595,157	3,911,499,046	4,186,495,088	9,531,599,118			
5	Commercial multiple peril	1,938,878,506	(317,610,293)	(250,250,177)	1,871,518,390	4,696,961,781	3,328,768,502	3,239,711,667			
6	Mortgage guaranty	0	0	0	0	0	0	0			
8	Ocean marine	138,528,324	54,014,744	134,238,914	58,304,155	62,308,649	85,891,359	34,721,445			
9	Inland marine	1,631,595,675	647,999,030	1,703,122,886	576,471,819	170,242,075	173,722,049	572,991,848			
10	Financial guaranty	0	0	0	0	0	0	0			
11.1	Medical professional liability - occurrence	11,807,046	(382,377)	(10,408,565)	21,833,236	81,002,819	109,508,778	(6,672,722)			
11.2	Medical professional liability - claims-made	257	7,898,047	4,325,248	3,573,056	14,065,365	11,974,695	5,663,725			
12	Earthquake	441,929	2,941,421	790,223	2,593,127	4,277,169	6,325,006	545,290			
13	Group accident and health	308,465,544	125,464,382	21,686,711	412,243,215	68,033,628	69,073,371	411,203,472			
14	Credit accident and health (group and individual)	3,908,093	0	0	3,908,093	6,391,858	6,512,081	3,787,870			
15	Other accident and health	400,588,502	(81,251,459)	(47,406,421)	366,743,464	442,943,780	423,722,792	385,964,451			
16	Workers' compensation	1,053,327,872	(556,155,033)	(2,572,149,355)	3,069,322,191	11,160,373,199	11,750,541,077	2,479,154,316			
17.1	Other liability - occurrence	1,056,406,741	159,425,475	(250,631,091)	1,466,463,307	5,990,423,990	5,698,350,486	1,798,536,828			
17.2	Other liability - claims-made	153,740,219	186,724,974	48,247,653	292,217,541	614,266,989	685,803,240	220,681,292			
17.3	Excess Workers' Compensation	8,978,038	38,932,811	(99,360,182)	147,271,031	305,306,183	429,320,541	23,256,675			
18.1	Products liability - occurrence	76,538,926	145,711,776	(23,824,510)	246,075,212	1,545,824,306	1,633,888,781	158,010,739			
18.2	Products liability - claims-made	0	721,349	(6,541,032)	7,262,381	18,141,485	22,495,903	2,907,963			
19.1, 15	Private passenger auto liability	28,628,586,244	15,065,148,599	8,782,226,314	34,911,508,529	44,670,879,927	43,849,562,002	35,732,826,450			
19.3, 15	Commercial auto liability	1,281,542,062	414,027,513	194,061,000	1,501,508,579	3,770,174,059	3,090,807,069	2,180,875,573			
21	Auto physical damage	19,168,933,794	11,134,643,785	6,489,808,583	23,803,768,999	1,756,961,718	1,575,009,923	23,985,720,790			
22	Aircraft (all perils)	24,103,794	(1,760,164)	(1,116,834)	23,460,464	33,937,844	43,835,264	13,563,044			
23	Fidelity	8,322,434	4,842,098	(3,646,910)	16,811,443	43,045,194	42,478,359	17,378,276			
24	Surety	113,468,571	131,518,912	177,875,924	67,111,559	102,551,272	36,063,173	133,599,660			
26	Burglary and theft	1,147,224	2,725,878	810,076	3,063,025	1,986,479	2,122,462	2,927,042			
27	Boiler and machinery	12,247,344	12,289,545	8,656,351	15,880,538	11,538,245	14,063,775	13,355,008			
28	Credit	28,719,786	183,893	19,183,447	9,720,231	4,718,022	4,128,715	10,309,538			
29	International	5,472,154	20,104,804	11,481	25,565,477	98,886,441	104,150,825	20,301,093			
30	Warranty	0	32,722,352	16,939,822	15,782,530	1,660,681	2,523,051	14,920,160			
31	Reinsurance - nonproportional assumed Property	XXX	103,685,551	(14,562,965)	118,248,516	461,877,619	530,172,415	49,953,721			
32	Reinsurance - nonproportional assumed Liability	XXX	178,203,465	(75,972,871)	254,176,337	571,115,146	523,318,759	301,972,725			
33	Reinsurance - nonproportional assumed Financial Lines	XXX	1,628,978	(237,084)	1,866,062	3,367,554	4,727,414	506,202			
34	Aggregate write-ins for other lines of business	3,639	95,936	1,991	97,584	176,248	171,522	102,311			
35	TOTALS	67,121,164,839	35,424,863,983	22,083,780,571	80,462,268,251	81,182,175,438	79,065,361,826	82,579,081,963			

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2014 WRITTEN PREMIUM

2014 UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	Line of Business	Losses Paid Less Salvage					Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments	Net Losses Unpaid Current Year			
1	Fire	337,374,096	511,321,572	317,924,522	530,771,145	300,660,073	268,650,178	562,781,038	
2	Allied lines	592,520,266	497,192,392	489,645,683	600,066,974	203,276,651	175,746,980	627,596,645	
3	Farmowners multiple peril	178,133,210	210,365,046	80,358,266	308,159,991	122,665,267	112,839,509	317,985,748	
4	Homeowners multiple peril	9,110,944,548	8,610,532,324	6,195,896,908	11,525,579,963	4,070,154,782	3,911,535,045	11,684,199,697	
5	Commercial multiple peril	2,083,665,802	2,946,215,557	1,476,284,819	3,553,596,537	4,854,564,097	4,696,961,781	3,711,198,854	
6	Mortgage guaranty	0	0	0	0	0	0	0	
8	Ocean marine	66,267,381	36,094,931	70,029,002	32,333,310	56,770,777	62,308,648	26,795,439	
9	Inland marine	1,713,811,498	539,481,664	1,695,644,903	557,648,257	164,205,062	170,242,075	551,611,243	
10	Financial guaranty	0	0	0	0	0	0	0	
11.1	Medical professional liability - occurrence	13,256,932	5,330,173	2,742,132	15,844,974	95,958,419	81,002,819	30,800,574	
11.2	Medical professional liability - claims-made	863	5,403,783	2,702,023	2,702,623	17,949,722	14,065,365	6,586,980	
12	Earthquake	754,151	2,474,485	1,198,513	2,030,123	4,621,948	4,277,169	2,374,903	
13	Group accident and health	264,342,789	167,644,640	30,418,406	401,569,023	61,055,137	68,033,628	394,590,532	
14	Credit accident and health (group and individual)	3,810,112	0	0	3,810,112	6,077,028	6,391,858	3,495,282	
15	Other accident and health	395,475,029	4,517,136	23,423,933	376,568,232	455,457,447	442,943,780	389,081,900	
16	Workers' compensation	1,032,090,604	3,851,566,025	2,482,034,869	2,401,621,757	10,740,499,856	11,160,373,199	1,981,748,413	
17.1	Other liability - occurrence	1,035,130,876	1,475,714,842	1,041,265,164	1,469,580,552	6,174,548,476	5,990,423,991	1,653,705,038	
17.2	Other liability - claims-made	172,195,693	215,918,057	213,422,682	174,691,070	751,066,345	614,266,989	311,490,427	
17.3	Excess Workers' Compensation	9,677,846	36,385,192	28,992,847	17,070,191	312,331,959	305,306,183	24,095,965	
18.1	Products liability - occurrence	105,767,313	161,025,276	86,640,353	180,152,236	1,433,557,174	1,545,824,306	67,885,103	
18.2	Products liability - claims-made	21,829	2,525,338	766,917	1,780,250	12,212,841	18,141,485	(4,148,394)	
19.1, 1f	Private passenger auto liability	29,941,834,383	18,515,743,039	14,081,918,596	34,375,658,827	41,829,722,628	44,674,243,630	31,531,137,823	
19.3, 1g	Commercial auto liability	1,343,874,084	1,880,106,385	1,089,265,392	2,134,715,077	3,999,961,870	3,770,174,059	2,364,502,889	
21	Auto physical damage	20,742,406,262	12,837,307,121	9,360,144,415	24,219,568,968	1,649,425,995	1,757,214,125	24,111,780,838	
22	Aircraft (all perils)	40,041,129	5,796,510	33,008,737	12,828,901	25,031,950	33,937,844	3,923,008	
23	Fidelity	20,090,069	5,489,805	8,754,031	16,825,843	39,931,741	43,045,194	13,712,387	
24	Surety	284,477,366	15,249,406	147,867,470	151,859,301	100,256,604	102,551,272	149,564,633	
26	Burglary and theft	2,022,031	170,323	227,907	1,964,447	1,747,646	1,986,479	1,725,614	
27	Boiler and machinery	12,407,943	15,203,435	13,963,275	13,648,103	7,529,752	11,538,245	9,639,610	
28	Credit	36,849,602	201,959	24,486,388	12,565,172	5,149,525	4,718,022	12,996,675	
29	International	4,376,949	19,313,222	(113,471)	23,803,642	94,436,934	98,886,441	19,354,135	
30	Warranty	0	17,682,922	9,238,338	8,444,584	860,086	1,660,681	7,643,989	
31	Reinsurance - nonproportional assumed Property	XXX	87,085,843	42,101,524	44,984,319	425,679,636	461,877,619	8,786,336	
32	Reinsurance - nonproportional assumed Liability	XXX	191,914,674	23,813,639	168,101,035	453,630,028	571,115,146	50,615,916	
33	Reinsurance - nonproportional assumed Financial Lines	XXX	5,495,155	2,782,958	2,712,198	2,877,514	3,367,554	2,222,158	
34	Aggregate write-ins for other lines of business	432,478	51,033	1,442	482,069	172,115	176,248	477,935	
35	TOTALS	69,544,053,132	52,876,539,254	39,076,852,587	83,343,739,802	78,474,047,083	81,185,827,547	80,631,959,336	

2014 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)			
	Liability (19.1)	Liability (19.2)	Physical Damage (21.1)
Written Premium	0	2,600,026,025	2,084,013,012
Earned Premium	0	2,564,831,505	2,033,107,303
Dividends	0	10,789,096	7,834,412
Unearned Prem Reserves	0	749,703,172	617,082,053
Losses Paid	13,744	1,725,208,928	1,194,315,562
Losses Incurred	10,894	1,745,281,465	1,197,523,619
Losses Unpaid	3,050	1,507,347,837	74,915,026
D & CC Exp. Paid	720	33,523,377	2,854,868
D & CC Exp. Incurred	720	31,969,653	2,673,169
D & CC Exp. Unpaid	0	122,138,560	3,156,472
Commissions	0	230,145,914	179,773,276
Taxes	61	51,555,343	41,201,959

2013 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)			
	Liability (19.1)	Liability (19.2)	Physical Damage (21.1)
Written Premium	6,784,050	2,538,714,515	1,965,290,809
Earned Premium	6,348,143	2,527,434,951	1,923,459,645
Dividends	0	11,383,805	7,478,521
Unearned Prem Reserves	1,842,762	727,479,239	573,640,335
Losses Paid	4,335,705	1,687,503,345	1,084,791,024
Losses Incurred	4,506,148	1,632,828,924	1,088,968,231
Losses Unpaid	3,469,884	1,505,236,523	72,987,398
D & CC Exp. Paid	64,157	33,394,369	2,435,518
D & CC Exp. Incurred	113,457	33,417,263	2,509,803
D & CC Exp. Unpaid	67,738	127,458,364	3,354,507
Commissions	822,457	227,272,417	174,892,652
Taxes	152,328	58,041,921	44,119,094

(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>
2012	1,793,125,759	2,624,160,583	156,450,096	238,025,052
2013	1,714,747,887	2,648,082,027	147,193,753	212,005,785
2014	1,828,944,685	2,693,914,338	123,028,130	183,445,538

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	10/1/2011 Implementation	10/1/2012 Implementation	10/1/2015 Implementation
Bodily Injury	.770	.779	.755
Property Damage	.746	.760	.778
Medical Payments	.791	.787	.762

Bodily Injury

<u>Accident Year</u>	<u>Total Limits Paid Losses (a)</u>	<u>Total Limits Reserves (a)</u>	<u>Total Limits Loss Dev. (b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2012	81,572,860	7,589,217	0.999	89,072,915
12/31/2013	66,549,164	15,637,195	1.011	83,090,409
12/31/2014	31,090,885	29,589,192	1.063	64,502,922

<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp. (c)</u>	<u>Loss Trend Factors (d)</u>	<u>LAE Trend Factors (d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2012	10,501,991	0.903	1.105	92,037,542
12/31/2013	10,301,559	0.972	1.083	91,920,466
12/31/2014	7,948,102	1.031	1.062	74,943,397

Property Damage

<u>Accident Year</u>	<u>Total Limits Paid Losses (a)</u>	<u>Total Limits Reserves (a)</u>	<u>Total Limits Loss Dev. (b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2012	66,988,916	68,146	1.001	67,124,119
12/31/2013	64,766,600	97,517	1.005	65,188,438
12/31/2014	56,089,319	1,862,966	1.033	59,864,710

<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp. (c)</u>	<u>Loss Trend Factors (d)</u>	<u>LAE Trend Factors (d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2012	7,545,298	1.236	1.105	91,302,965
12/31/2013	7,428,857	1.195	1.083	85,945,636
12/31/2014	6,343,179	1.197	1.062	78,394,514

Medical Payments

<u>Accident Year</u>	<u>Total Limits Paid Losses (a)</u>	<u>Total Limits Reserves (a)</u>	<u>Total Limits Loss Dev. (b)</u>	<u>Total Limits Dev. Losses</u>
12/31/2012	6,931,012	18,940	1.005	6,984,702
12/31/2013	6,128,833	47,146	1.018	6,287,147
12/31/2014	4,190,659	431,026	1.054	4,871,256

<u>Accident Year</u>	<u>Unallocated Loss Adj. Exp. (c)</u>	<u>Loss Trend Factors (d)</u>	<u>LAE Trend Factors (d)</u>	<u>Trended Incurred Losses and LAE</u>
12/31/2012	887,057	0.885	1.105	7,161,659
12/31/2013	848,765	0.922	1.083	6,715,962
12/31/2014	657,620	0.985	1.062	5,496,580

- (a) Data on a paid/reserve basis is available only for total limits. See page F-5.
- (b) See pages F-52, F-53, and F-54.
- (c) See pages C-1, C-3, and C-5 for the unallocated loss adjustment expense factors.
- (d) Using selected trends on page D-6.

The following pages F-21-41 contain North Carolina private passenger data by territory for years ended December 31, 2012, 2013, and 2014.

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

See also pages C-7-9.

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2012	88,806	16,006,261	6,325,732	2,443,768	823	7,686	0.93	71.23
	2013	86,204	15,143,255	5,831,851	2,024,024	752	7,755	0.87	67.65
	2014	83,246	14,441,158	5,515,518	1,251,619	740	7,453	0.89	66.26
	Total	258,256	45,590,674	17,673,101	5,719,411	2,315	7,634	0.90	68.43
120	2012	334,522	54,137,183	29,560,220	5,371,339	4,085	7,236	1.22	88.37
	2013	322,675	51,293,855	25,819,023	6,162,201	3,623	7,126	1.12	80.02
	2014	306,868	48,120,319	23,897,459	4,092,782	3,656	6,537	1.19	77.88
	Total	964,065	153,551,357	79,276,702	15,626,322	11,364	6,976	1.18	82.23
130	2012	401,183	68,659,876	39,095,558	6,100,631	5,274	7,413	1.31	97.45
	2013	381,292	63,934,997	33,976,079	7,432,885	4,708	7,217	1.23	89.11
	2014	356,386	59,507,779	31,637,231	5,068,872	4,434	7,135	1.24	88.77
	Total	1,138,861	192,102,652	104,708,868	18,602,388	14,416	7,263	1.27	91.94
140	2012	24,973	4,315,129	4,061,345	207,569	544	7,466	2.18	162.63
	2013	23,526	3,965,045	3,357,347	306,807	422	7,956	1.79	142.71
	2014	21,860	3,832,580	2,936,345	216,768	408	7,197	1.87	134.33
	Total	70,359	12,112,754	10,355,037	731,144	1,374	7,536	1.95	147.17
150	2012	91,799	16,759,475	10,754,507	2,505,465	1,612	6,672	1.76	117.15
	2013	88,961	16,072,963	9,778,037	1,449,963	1,452	6,734	1.63	109.91
	2014	85,467	15,324,486	7,230,451	588,680	1,312	5,511	1.54	84.60
	Total	266,227	48,156,924	27,762,995	4,544,108	4,376	6,344	1.64	104.28

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2012	164,317	28,429,247	13,002,247	3,936,865	1,736	7,490	1.06	79.13
	2013	160,834	27,418,898	12,296,691	2,957,287	1,578	7,793	0.98	76.46
	2014	156,967	26,578,293	10,335,676	1,522,768	1,458	7,089	0.93	65.85
	Total	482,118	82,426,438	35,634,614	8,416,920	4,772	7,467	0.99	73.91
180	2012	97,741	18,067,811	11,875,070	1,321,701	1,468	8,089	1.50	121.50
	2013	94,425	17,469,956	9,963,088	1,071,591	1,325	7,519	1.40	105.51
	2014	91,654	16,893,773	8,911,725	1,107,109	1,278	6,973	1.39	97.23
	Total	283,820	52,431,540	30,749,883	3,500,401	4,071	7,553	1.43	108.34
190	2012	155,469	30,616,794	14,794,076	4,346,479	2,047	7,227	1.32	95.16
	2013	153,044	29,753,965	14,067,896	3,663,231	1,923	7,316	1.26	91.92
	2014	149,780	29,233,917	14,051,507	3,159,241	2,003	7,015	1.34	93.81
	Total	458,293	89,604,676	42,913,479	11,168,951	5,973	7,185	1.30	93.64
200	2012	64,087	12,867,027	7,444,315	1,452,994	952	7,820	1.49	116.16
	2013	62,108	12,169,639	6,895,053	1,241,114	938	7,351	1.51	111.02
	2014	60,050	11,816,801	6,184,205	631,539	873	7,084	1.45	102.98
	Total	186,245	36,853,467	20,523,573	3,325,647	2,763	7,428	1.48	110.20
210	2012	16,379	3,259,368	1,009,391	429,243	122	8,274	0.74	61.63
	2013	15,849	3,135,986	982,065	186,000	115	8,540	0.73	61.96
	2014	15,604	3,008,047	951,136	358,820	121	7,861	0.78	60.95
	Total	47,832	9,403,401	2,942,592	974,063	358	8,220	0.75	61.52

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2012	58,298	10,990,287	6,707,085	1,588,504	880	7,622	1.51	115.05
	2013	54,789	10,148,951	7,332,164	1,620,753	852	8,606	1.56	133.83
	2014	50,640	9,327,020	6,257,291	696,463	830	7,539	1.64	123.56
	Total	163,727	30,466,258	20,296,540	3,905,720	2,562	7,922	1.56	123.97
230	2012	84,569	17,786,739	13,829,763	2,256,127	1,755	7,880	2.08	163.53
	2013	79,102	16,233,324	11,781,407	1,243,402	1,485	7,934	1.88	148.94
	2014	72,486	14,668,566	9,033,684	1,804,119	1,226	7,368	1.69	124.63
	Total	236,157	48,688,629	34,644,854	5,303,648	4,466	7,757	1.89	146.70
240	2012	76,484	13,202,815	8,771,700	1,261,610	1,234	7,108	1.61	114.69
	2013	71,632	12,058,470	8,551,781	1,167,273	1,183	7,229	1.65	119.38
	2014	66,219	11,110,015	6,898,891	886,606	1,070	6,448	1.62	104.18
	Total	214,335	36,371,300	24,222,372	3,315,489	3,487	6,946	1.63	113.01
250	2012	236,277	51,894,257	29,756,766	2,479,771	4,825	6,167	2.04	125.94
	2013	230,744	49,894,207	29,337,899	4,655,161	4,567	6,424	1.98	127.14
	2014	223,643	48,138,442	26,334,702	2,207,531	4,187	6,290	1.87	117.75
	Total	690,664	149,926,906	85,429,367	9,342,463	13,579	6,291	1.97	123.69
260	2012	486,809	94,078,378	49,149,585	9,195,748	6,640	7,402	1.36	100.96
	2013	478,179	90,960,883	47,393,728	7,954,082	6,444	7,355	1.35	99.11
	2014	466,570	88,103,923	42,699,526	7,672,090	6,152	6,941	1.32	91.52
	Total	1,431,558	273,143,184	139,242,839	24,821,920	19,236	7,239	1.34	97.27

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2012	176,052	32,022,311	13,495,579	3,492,693	1,949	6,924	1.11	76.66
	2013	177,576	31,819,427	11,793,469	3,997,511	1,850	6,375	1.04	66.41
	2014	179,551	32,259,064	12,356,213	2,415,642	1,965	6,288	1.09	68.82
	Total	533,179	96,100,802	37,645,261	9,905,846	5,764	6,531	1.08	70.61
280	2012	140,772	26,168,785	17,197,549	3,432,708	2,672	6,436	1.90	122.17
	2013	140,207	25,711,998	18,211,078	2,446,021	2,761	6,596	1.97	129.89
	2014	139,160	25,656,922	17,435,847	2,089,440	2,604	6,696	1.87	125.29
	Total	420,139	77,537,705	52,844,474	7,968,169	8,037	6,575	1.91	125.78
290	2012	79,266	14,227,617	10,290,581	1,724,391	1,622	6,344	2.05	129.82
	2013	79,303	14,163,193	9,441,610	1,227,273	1,545	6,111	1.95	119.06
	2014	79,524	14,110,335	8,634,973	729,861	1,484	5,819	1.87	108.58
	Total	238,093	42,501,145	28,367,164	3,681,525	4,651	6,099	1.95	119.14
300	2012	325,762	59,534,442	24,813,458	6,621,890	3,894	6,372	1.20	76.17
	2013	329,692	59,413,984	25,219,252	6,087,735	3,860	6,533	1.17	76.49
	2014	334,561	60,121,639	22,439,502	5,000,897	3,589	6,252	1.07	67.07
	Total	990,015	179,070,065	72,472,212	17,710,522	11,343	6,389	1.15	73.20
310	2012	69,686	11,294,285	4,029,039	1,416,296	622	6,478	0.89	57.82
	2013	70,571	11,248,587	3,739,169	809,328	628	5,954	0.89	52.98
	2014	71,054	11,207,039	3,822,290	1,185,353	607	6,297	0.85	53.79
	Total	211,311	33,749,911	11,590,498	3,410,977	1,857	6,242	0.88	54.85

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)	Basic Limits	Excess Limits	Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
320	2012	806,230	114,475,675	59,134,529	15,247,140	8,609	6,869	1.07	73.35
	2013	785,728	109,792,295	54,343,699	14,082,456	7,799	6,968	0.99	69.16
	2014	762,045	105,795,822	50,894,550	11,884,491	7,596	6,700	1.00	66.79
	Total	2,354,003	330,063,792	164,372,778	41,214,087	24,004	6,848	1.02	69.83
340	2012	158,881	28,372,702	18,174,952	2,000,985	2,977	6,105	1.87	114.39
	2013	154,680	27,588,876	18,117,755	3,499,529	2,922	6,200	1.89	117.13
	2014	150,113	26,690,936	17,236,222	1,819,981	2,763	6,238	1.84	114.82
	Total	463,674	82,652,514	53,528,929	7,320,495	8,662	6,180	1.87	115.45
350	2012	426,119	68,827,044	33,822,427	8,463,596	5,155	6,561	1.21	79.37
	2013	419,828	66,759,441	30,892,657	9,546,798	4,676	6,607	1.11	73.58
	2014	412,646	66,130,125	30,243,046	7,933,901	4,604	6,569	1.12	73.29
	Total	1,258,593	201,716,610	94,958,130	25,944,295	14,435	6,578	1.15	75.45
360	2012	157,162	23,486,817	14,199,824	3,482,220	2,118	6,704	1.35	90.35
	2013	153,372	22,437,131	13,141,078	3,840,856	1,997	6,580	1.30	85.68
	2014	146,704	21,601,994	12,110,375	2,403,523	1,785	6,785	1.22	82.55
	Total	457,238	67,525,942	39,451,277	9,726,599	5,900	6,687	1.29	86.28
370	2012	342,221	56,621,482	36,762,207	9,391,851	5,489	6,697	1.60	107.42
	2013	337,446	55,113,490	34,023,225	6,002,622	5,086	6,690	1.51	100.83
	2014	333,929	54,669,315	34,443,010	7,366,498	5,127	6,718	1.54	103.14
	Total	1,013,596	166,404,287	105,228,442	22,760,971	15,702	6,702	1.55	103.82

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2012	76,199	11,567,587	8,677,844	1,520,374	1,284	6,758	1.69	113.88
	2013	74,211	11,117,707	7,937,512	1,160,370	1,103	7,196	1.49	106.96
	2014	72,231	10,877,777	7,543,198	1,646,504	1,172	6,436	1.62	104.43
	Total	222,641	33,563,071	24,158,554	4,327,248	3,559	6,788	1.60	108.51
390	2012	214,299	45,250,486	20,886,558	6,709,430	3,123	6,688	1.46	97.46
	2013	215,699	45,184,260	17,941,273	4,175,537	2,887	6,215	1.34	83.18
	2014	217,791	45,154,022	20,393,424	3,329,479	3,218	6,337	1.48	93.64
	Total	647,789	135,588,768	59,221,255	14,214,446	9,228	6,418	1.42	91.42
420	2012	178,821	39,072,060	33,239,836	3,167,820	5,531	6,010	3.09	185.88
	2013	178,257	39,005,641	34,032,698	3,174,033	5,571	6,109	3.13	190.92
	2014	179,025	38,770,276	33,426,695	2,634,675	5,659	5,907	3.16	186.72
	Total	536,103	116,847,977	100,699,229	8,976,528	16,761	6,008	3.13	187.84
440	2012	126,150	25,281,253	13,177,263	2,418,948	2,210	5,963	1.75	104.46
	2013	125,710	24,856,629	12,706,701	1,381,213	2,066	6,150	1.64	101.08
	2014	125,594	24,672,181	13,795,666	1,981,324	2,236	6,170	1.78	109.84
	Total	377,454	74,810,063	39,679,630	5,781,485	6,512	6,093	1.73	105.12
450	2012	67,199	13,343,131	8,145,167	1,421,615	1,348	6,042	2.01	121.21
	2013	64,062	12,421,265	7,838,245	680,934	1,249	6,276	1.95	122.35
	2014	61,666	11,850,267	7,324,999	784,981	1,230	5,955	1.99	118.79
	Total	192,927	37,614,663	23,308,411	2,887,530	3,827	6,091	1.98	120.81

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2012	548,940	84,431,665	46,802,445	11,440,347	7,018	6,669	1.28	85.26
	2013	539,667	81,734,541	45,821,290	10,696,547	6,729	6,810	1.25	84.91
	2014	530,987	80,128,926	43,658,969	9,277,089	6,722	6,495	1.27	82.22
	Total	1,619,594	246,295,132	136,282,704	31,413,983	20,469	6,658	1.26	84.15
470	2012	140,510	20,522,296	14,447,097	2,961,931	2,082	6,939	1.48	102.82
	2013	133,960	19,225,342	13,506,113	2,526,809	1,910	7,071	1.43	100.82
	2014	129,342	18,422,764	11,376,765	1,292,240	1,719	6,618	1.33	87.96
	Total	403,812	58,170,402	39,329,975	6,780,980	5,711	6,887	1.41	97.40
480	2012	199,339	27,741,483	12,894,940	3,709,599	1,728	7,462	0.87	64.69
	2013	192,874	26,142,562	11,937,550	3,707,447	1,561	7,647	0.81	61.89
	2014	187,197	25,146,553	10,299,292	2,769,538	1,498	6,875	0.80	55.02
	Total	579,410	79,030,598	35,131,782	10,186,584	4,787	7,339	0.83	60.63
490	2012	483,260	67,707,603	30,999,989	11,384,415	4,233	7,323	0.88	64.15
	2013	473,724	65,564,689	28,772,901	8,832,667	3,866	7,443	0.82	60.74
	2014	467,968	64,043,817	25,410,499	7,378,593	3,617	7,025	0.77	54.30
	Total	1,424,952	197,316,109	85,183,389	27,595,675	11,716	7,271	0.82	59.78
Statewide	2012	7,098,581	1,211,019,371	667,328,644	144,906,063	97,661	6,833	1.38	94.01
	2013	6,949,931	1,168,955,452	626,781,384	131,011,460	91,433	6,855	1.32	90.19
	2014	6,788,528	1,137,414,893	585,720,882	105,189,017	88,943	6,585	1.31	86.28
	Total	20,837,040	3,517,389,716	1,879,830,910	381,106,540	278,037	6,761	1.33	90.22

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2012	88,806	10,045,489	7,469,321	115,409	2,699	2,767	3.04	84.11
	2013	86,204	9,553,607	7,155,800	64,241	2,453	2,917	2.85	83.01
	2014	83,246	9,098,266	7,376,737	49,956	2,418	3,051	2.90	88.61
	Total	258,256	28,697,362	22,001,858	229,606	7,570	2,906	2.93	85.19
120	2012	334,522	36,841,292	23,178,624	208,713	9,468	2,448	2.83	69.29
	2013	322,675	34,750,568	22,845,010	190,102	8,716	2,621	2.70	70.80
	2014	306,868	32,524,577	22,411,176	282,663	8,082	2,773	2.63	73.03
	Total	964,065	104,116,437	68,434,810	681,478	26,266	2,605	2.72	70.99
130	2012	401,183	45,660,275	30,450,673	219,424	11,823	2,576	2.95	75.90
	2013	381,292	42,595,411	29,900,004	476,736	10,642	2,810	2.79	78.42
	2014	356,386	39,562,728	27,971,107	285,403	9,708	2,881	2.72	78.49
	Total	1,138,861	127,818,414	88,321,784	981,563	32,173	2,745	2.83	77.55
140	2012	24,973	3,295,228	2,433,742	4,923	971	2,506	3.89	97.45
	2013	23,526	3,055,829	2,063,748	3,104	857	2,408	3.64	87.72
	2014	21,860	2,851,041	2,218,666	12,309	814	2,726	3.72	101.49
	Total	70,359	9,202,098	6,716,156	20,336	2,642	2,542	3.76	95.46
150	2012	91,799	11,731,640	10,083,015	41,257	3,913	2,577	4.26	109.84
	2013	88,961	11,183,363	9,631,672	115,113	3,565	2,702	4.01	108.27
	2014	85,467	10,713,548	9,287,092	93,256	3,257	2,851	3.81	108.66
	Total	266,227	33,628,551	29,001,779	249,626	10,735	2,702	4.03	108.94

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2012	164,317	19,994,194	14,575,505	169,243	5,449	2,675	3.32	88.70
	2013	160,834	19,368,417	14,125,664	90,959	5,263	2,684	3.27	87.83
	2014	156,967	18,816,248	14,145,675	80,275	5,053	2,799	3.22	90.12
	Total	482,118	58,178,859	42,846,844	340,477	15,765	2,718	3.27	88.87
180	2012	97,741	16,034,341	13,510,898	138,602	4,837	2,793	4.95	138.23
	2013	94,425	15,559,633	12,638,012	70,211	4,503	2,807	4.77	133.84
	2014	91,654	14,991,537	12,155,385	114,315	4,974	2,444	5.43	132.62
	Total	283,820	46,585,511	38,304,295	323,128	14,314	2,676	5.04	134.96
190	2012	155,469	22,040,859	17,043,032	160,401	6,340	2,688	4.08	109.62
	2013	153,044	21,392,280	17,220,534	217,807	5,941	2,899	3.88	112.52
	2014	149,780	20,946,804	17,694,745	179,370	5,830	3,035	3.89	118.14
	Total	458,293	64,379,943	51,958,311	557,578	18,111	2,869	3.95	113.37
200	2012	64,087	8,831,646	6,135,320	41,523	2,289	2,680	3.57	95.73
	2013	62,108	8,372,462	6,304,421	47,539	2,195	2,872	3.53	101.51
	2014	60,050	8,064,901	6,383,626	62,473	2,099	3,041	3.50	106.31
	Total	186,245	25,269,009	18,823,367	151,535	6,583	2,859	3.53	101.07
210	2012	16,379	1,758,377	1,066,448	0	419	2,545	2.56	65.11
	2013	15,849	1,663,465	1,101,829	27,211	390	2,825	2.46	69.52
	2014	15,604	1,613,604	1,000,417	0	347	2,883	2.22	64.11
	Total	47,832	5,035,446	3,168,694	27,211	1,156	2,741	2.42	66.25

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2012	58,298	6,714,601	4,059,519	34,762	1,514	2,681	2.60	69.63
	2013	54,789	6,167,387	4,027,500	78,013	1,460	2,759	2.66	73.51
	2014	50,640	5,633,699	4,367,319	76,396	1,335	3,271	2.64	86.24
	Total	163,727	18,515,687	12,454,338	189,171	4,309	2,890	2.63	76.07
230	2012	84,569	10,606,318	7,070,899	65,903	2,770	2,553	3.28	83.61
	2013	79,102	9,805,731	6,245,003	32,201	2,388	2,615	3.02	78.95
	2014	72,486	8,804,156	5,877,685	79,188	2,062	2,850	2.84	81.09
	Total	236,157	29,216,205	19,193,587	177,292	7,220	2,658	3.06	81.27
240	2012	76,484	9,076,587	5,701,144	44,088	2,394	2,381	3.13	74.54
	2013	71,632	8,323,576	5,461,256	58,045	2,124	2,571	2.97	76.24
	2014	66,219	7,565,417	5,157,493	106,621	1,855	2,780	2.80	77.89
	Total	214,335	24,965,580	16,319,893	208,754	6,373	2,561	2.97	76.14
250	2012	236,277	37,170,117	31,968,354	201,863	11,742	2,723	4.97	135.30
	2013	230,744	36,444,880	32,799,678	235,057	11,395	2,878	4.94	142.15
	2014	223,643	35,169,600	29,023,640	249,393	11,281	2,573	5.04	129.78
	Total	690,664	108,784,597	93,791,672	686,313	34,418	2,725	4.98	135.80
260	2012	486,809	61,007,547	44,492,428	426,601	16,770	2,653	3.44	91.40
	2013	478,179	59,089,189	45,417,712	409,996	16,172	2,808	3.38	94.98
	2014	466,570	57,269,554	44,977,180	416,510	15,635	2,877	3.35	96.40
	Total	1,431,558	177,366,290	134,887,320	1,253,107	48,577	2,777	3.39	94.22

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2012	176,052	24,550,738	18,623,401	271,555	6,844	2,721	3.89	105.78
	2013	177,576	24,422,819	20,102,139	158,092	7,109	2,828	4.00	113.20
	2014	179,551	24,725,778	20,312,163	301,342	7,163	2,836	3.99	113.13
	Total	533,179	73,699,335	59,037,703	730,989	21,116	2,796		
280	2012	140,772	22,390,704	17,426,442	229,330	6,732	2,589	4.78	123.79
	2013	140,207	22,238,772	19,293,130	162,664	6,936	2,782	4.95	137.60
	2014	139,160	21,920,047	18,801,580	127,819	6,688	2,811	4.81	135.11
	Total	420,139	66,549,523	55,521,152	519,813	20,356	2,728		
290	2012	79,266	11,534,855	9,167,743	39,410	3,545	2,586	4.47	115.66
	2013	79,303	11,482,525	9,646,513	117,484	3,558	2,711	4.49	121.64
	2014	79,524	11,342,773	9,217,273	30,905	3,431	2,686	4.31	115.91
	Total	238,093	34,360,153	28,031,529	187,799	10,534	2,661		
300	2012	325,762	46,566,062	35,615,780	176,279	13,328	2,672	4.09	109.33
	2013	329,692	46,477,143	36,295,519	185,592	13,406	2,707	4.07	110.09
	2014	334,561	46,946,486	36,509,516	371,784	13,342	2,736	3.99	109.13
	Total	990,015	139,989,691	108,420,815	733,655	40,076	2,705		
310	2012	69,686	8,138,519	6,346,782	87,149	2,603	2,438	3.74	91.08
	2013	70,571	8,119,544	6,849,874	69,325	2,630	2,605	3.73	97.06
	2014	71,054	8,165,489	6,467,872	58,924	2,493	2,594	3.51	91.03
	Total	211,311	24,423,552	19,664,528	215,398	7,726	2,545		

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2012	806,230	89,210,201	59,768,996	640,537	23,954	2,495	2.97	74.13
	2013	785,728	85,568,852	57,769,685	422,001	22,074	2,617	2.81	73.52
	2014	762,045	82,434,405	57,460,307	770,188	21,240	2,705	2.79	75.40
	Total	2,354,003	257,213,458	174,998,988	1,832,726	67,268	2,602	2.86	74.34
340	2012	158,881	22,931,918	16,926,937	126,675	7,265	2,330	4.57	106.54
	2013	154,680	22,203,732	16,944,987	100,523	6,927	2,446	4.48	109.55
	2014	150,113	21,506,093	17,528,121	204,108	6,454	2,716	4.30	116.77
	Total	463,674	66,641,743	51,400,045	431,306	20,646	2,490	4.45	110.85
350	2012	426,119	53,085,613	38,121,348	374,846	15,937	2,392	3.74	89.46
	2013	419,828	51,554,399	36,921,828	310,459	14,567	2,535	3.47	87.95
	2014	412,646	50,759,513	37,749,225	410,432	14,127	2,672	3.42	91.48
	Total	1,258,593	155,399,525	112,792,401	1,095,737	44,631	2,527	3.55	89.62
360	2012	157,162	18,934,251	12,927,695	176,578	5,450	2,372	3.47	82.26
	2013	153,372	18,070,028	12,629,342	101,410	5,015	2,518	3.27	82.34
	2014	146,704	17,406,587	12,995,834	200,046	4,701	2,764	3.20	88.59
	Total	457,238	54,410,866	38,552,871	478,034	15,166	2,542	3.32	84.32
370	2012	342,221	43,754,831	35,264,464	353,762	13,767	2,562	4.02	103.05
	2013	337,446	42,670,881	36,528,799	335,287	13,383	2,729	3.97	108.25
	2014	333,929	42,246,500	36,948,375	554,212	12,835	2,879	3.84	110.65
	Total	1,013,596	128,672,212	108,741,638	1,243,261	39,985	2,720	3.94	107.28

Notes:

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2012	76,199	8,797,696	7,759,731	98,381	2,813	2,759	3.69	101.84
	2013	74,211	8,488,994	7,693,714	113,250	2,659	2,893	3.58	103.67
	2014	72,231	8,281,698	7,629,867	61,069	2,567	2,972	3.55	105.63
	Total	222,641	25,568,388	23,083,312	272,700	8,039	2,871		3.61
390	2012	214,299	32,012,985	25,778,416	315,895	9,749	2,644	4.55	120.29
	2013	215,699	31,841,925	27,082,805	333,331	9,784	2,768	4.54	125.56
	2014	217,791	32,093,217	28,978,220	439,072	10,080	2,875	4.63	133.06
	Total	647,789	95,948,127	81,839,441	1,088,298	29,613	2,764		4.57
420	2012	178,821	31,039,092	25,562,462	200,671	10,198	2,507	5.70	142.95
	2013	178,257	30,880,357	28,169,244	162,557	10,565	2,666	5.93	158.03
	2014	179,025	30,951,676	29,324,677	292,778	10,545	2,781	5.89	163.80
	Total	536,103	92,871,125	83,056,383	656,006	31,308	2,653		5.84
440	2012	126,150	18,748,406	13,933,955	72,727	5,462	2,551	4.33	110.46
	2013	125,710	18,492,408	14,717,045	63,400	5,369	2,741	4.27	117.07
	2014	125,594	18,447,050	14,604,841	161,465	5,212	2,802	4.15	116.29
	Total	377,454	55,687,864	43,255,841	297,592	16,043	2,696		4.25
450	2012	67,199	9,662,581	6,953,907	15,528	2,883	2,412	4.29	103.48
	2013	64,062	9,015,398	7,301,198	48,687	2,741	2,664	4.28	113.97
	2014	61,666	8,605,473	6,919,636	131,214	2,544	2,720	4.13	112.21
	Total	192,927	27,283,452	21,174,741	195,429	8,168	2,592		4.23

Notes:

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2012	548,940	65,697,177	49,616,501	316,882	19,818	2,504	3.61	90.39
	2013	539,667	63,630,220	51,362,905	595,246	19,355	2,654	3.59	95.18
	2014	530,987	62,208,225	52,490,674	635,090	18,287	2,870	3.44	98.85
	Total	1,619,594	191,535,622	153,470,080	1,547,218	57,460	2,671	3.55	94.76
470	2012	140,510	16,088,218	11,785,177	73,905	4,734	2,489	3.37	83.87
	2013	133,960	15,045,017	11,369,026	63,145	4,321	2,631	3.23	84.87
	2014	129,342	14,430,773	11,218,930	80,038	3,976	2,822	3.07	86.74
	Total	403,812	45,564,008	34,373,133	217,088	13,031	2,638	3.23	85.12
480	2012	199,339	21,371,063	13,794,400	208,621	5,622	2,454	2.82	69.20
	2013	192,874	20,253,526	13,399,080	137,918	5,167	2,593	2.68	69.47
	2014	187,197	19,396,573	13,789,510	170,380	4,904	2,812	2.62	73.66
	Total	579,410	61,021,162	40,982,990	516,919	15,693	2,612	2.71	70.73
490	2012	483,260	55,441,806	38,294,544	414,706	15,049	2,545	3.11	79.24
	2013	473,724	53,417,861	36,669,166	415,939	14,052	2,610	2.97	77.41
	2014	467,968	52,356,584	37,214,843	281,599	13,595	2,737	2.91	79.52
	Total	1,424,952	161,216,251	112,178,553	1,112,244	42,696	2,627	3.00	78.72
Statewide	2012	7,098,581	900,765,227	662,907,603	6,066,149	259,151	2,558	3.65	93.39
	2013	6,949,931	871,200,199	667,683,842	6,012,645	247,682	2,696	3.56	96.07
	2014	6,788,528	847,850,620	666,209,407	7,370,593	238,934	2,788	3.52	98.14
	Total	20,837,040	2,619,816,046	1,996,800,852	19,449,387	745,767	2,678	3.58	95.83

Notes:

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2012	68,077	2,075,469	693,685	312,245	524	1,324	0.77	10.19
	2013	64,936	1,926,808	516,212	282,371	452	1,142	0.70	7.95
	2014	61,384	1,795,827	531,832	340,229	462	1,151	0.75	8.66
	Total	194,397	5,798,104	1,741,729	934,845	1,438	1,211	0.74	8.96
120	2012	277,411	6,962,854	3,426,894	1,714,470	3,434	998	1.24	12.35
	2013	262,948	6,371,140	3,053,327	1,246,043	2,932	1,041	1.12	11.61
	2014	247,337	5,885,066	2,792,938	1,259,405	2,634	1,060	1.06	11.29
	Total	787,696	19,219,060	9,273,159	4,219,918	9,000	1,030	1.14	11.77
130	2012	322,978	8,453,202	4,767,185	1,799,683	4,514	1,056	1.40	14.76
	2013	306,454	7,797,533	4,196,537	1,660,878	3,883	1,081	1.27	13.69
	2014	284,788	7,147,489	3,731,512	1,639,089	3,385	1,102	1.19	13.10
	Total	914,220	23,398,224	12,695,234	5,099,650	11,782	1,078	1.29	13.89
140	2012	19,586	545,988	654,840	129,741	530	1,236	2.71	33.43
	2013	18,422	503,814	597,973	122,727	437	1,368	2.37	32.46
	2014	16,907	454,336	443,286	120,702	387	1,145	2.29	26.22
	Total	54,915	1,504,138	1,696,099	373,170	1,354	1,253	2.47	30.89
150	2012	67,338	1,909,320	1,122,893	443,174	1,116	1,006	1.66	16.68
	2013	64,865	1,801,984	946,125	479,604	980	965	1.51	14.59
	2014	61,886	1,697,284	913,910	317,912	845	1,082	1.37	14.77
	Total	194,089	5,408,588	2,982,928	1,240,690	2,941	1,014	1.52	15.37

Notes:

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2012	118,346	3,459,362	1,172,106	689,632	1,048	1,118	0.89	9.90
	2013	114,718	3,286,843	1,018,902	824,715	948	1,075	0.83	8.88
	2014	110,244	3,133,930	959,512	665,827	876	1,095	0.79	8.70
	Total	343,308	9,880,135	3,150,520	2,180,174	2,872	1,097	0.84	9.18
180	2012	48,841	1,569,918	655,456	504,460	556	1,179	1.14	13.42
	2013	47,549	1,507,401	486,617	501,526	485	1,003	1.02	10.23
	2014	46,136	1,460,517	438,826	402,386	473	928	1.03	9.51
	Total	142,526	4,537,836	1,580,899	1,408,372	1,514	1,044	1.06	11.09
190	2012	105,032	3,485,164	1,182,668	803,908	1,044	1,133	0.99	11.26
	2013	103,559	3,399,638	1,097,888	667,685	920	1,193	0.89	10.60
	2014	100,458	3,308,549	1,070,653	652,581	909	1,178	0.90	10.66
	Total	309,049	10,193,351	3,351,209	2,124,174	2,873	1,166	0.93	10.84
200	2012	43,517	1,404,750	785,280	326,585	745	1,054	1.71	18.05
	2013	41,655	1,322,580	695,902	326,889	592	1,176	1.42	16.71
	2014	39,822	1,270,181	651,480	281,384	526	1,239	1.32	16.36
	Total	124,994	3,997,511	2,132,662	934,858	1,863	1,145	1.49	17.06
210	2012	13,110	447,063	91,235	53,249	83	1,099	0.63	6.96
	2013	12,730	422,831	151,306	69,574	94	1,610	0.74	11.89
	2014	12,263	409,087	124,571	56,095	70	1,780	0.57	10.16
	Total	38,103	1,278,981	367,112	178,918	247	1,486	0.65	9.63

Notes:

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2012	46,530	1,374,545	830,575	376,006	788	1,054	1.69	17.85
	2013	43,755	1,250,170	759,352	248,549	708	1,073	1.62	17.35
	2014	40,441	1,139,111	629,546	195,056	609	1,034	1.51	15.57
	Total	130,726	3,763,826	2,219,473	819,611	2,105	1,054	1.61	16.98
230	2012	66,524	2,100,190	1,536,961	466,028	1,527	1,007	2.30	23.10
	2013	61,171	1,867,019	1,202,837	319,408	1,212	992	1.98	19.66
	2014	55,033	1,628,108	953,097	300,439	970	983	1.76	17.32
	Total	182,728	5,595,317	3,692,895	1,085,875	3,709	996	2.03	20.21
240	2012	62,226	1,590,850	984,829	334,306	972	1,013	1.56	15.83
	2013	58,193	1,440,267	951,630	258,072	940	1,012	1.62	16.35
	2014	53,690	1,312,085	847,608	308,317	806	1,052	1.50	15.79
	Total	174,109	4,343,202	2,784,067	900,695	2,718	1,024	1.56	15.99
250	2012	127,942	4,947,627	1,889,379	1,524,623	2,116	893	1.65	14.77
	2013	124,418	4,767,622	1,608,944	1,642,235	2,034	791	1.63	12.93
	2014	120,228	4,604,472	1,564,281	1,541,815	1,928	811	1.60	13.01
	Total	372,588	14,319,721	5,062,604	4,708,673	6,078	833	1.63	13.59
260	2012	350,955	10,843,768	5,057,898	2,439,081	4,526	1,118	1.29	14.41
	2013	343,117	10,363,259	4,726,964	2,419,585	4,338	1,090	1.26	13.78
	2014	332,692	9,978,427	4,310,838	2,157,891	3,941	1,094	1.18	12.96
	Total	1,026,764	31,185,454	14,095,700	7,016,557	12,805	1,101	1.25	13.73

Notes:

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2012	129,125	3,949,422	1,353,829	805,783	1,045	1,296	0.81	10.48
	2013	129,652	3,895,952	1,316,564	811,830	1,014	1,298	0.78	10.15
	2014	130,419	3,895,160	1,218,182	709,617	948	1,285	0.73	9.34
	Total	389,196	11,740,534	3,888,575	2,327,230	3,007	1,293	0.77	9.99
280	2012	97,932	2,942,206	1,944,546	1,293,945	1,930	1,008	1.97	19.86
	2013	96,791	2,864,802	1,767,948	1,097,330	1,820	971	1.88	18.27
	2014	96,056	2,842,410	1,745,473	1,167,280	1,657	1,053	1.73	18.17
	Total	290,779	8,649,418	5,457,967	3,558,555	5,407	1,009	1.86	18.77
290	2012	51,968	1,414,040	893,504	530,194	942	949	1.81	17.19
	2013	52,095	1,398,483	860,701	548,312	929	926	1.78	16.52
	2014	52,171	1,393,128	797,673	377,371	826	966	1.58	15.29
	Total	156,234	4,205,651	2,551,878	1,455,877	2,697	946	1.73	16.33
300	2012	224,318	6,853,217	2,096,549	1,332,350	1,842	1,138	0.82	9.35
	2013	226,962	6,812,972	2,034,218	1,230,955	1,829	1,112	0.81	8.96
	2014	228,773	6,841,300	1,928,497	1,033,140	1,707	1,130	0.75	8.43
	Total	680,053	20,507,489	6,059,264	3,596,445	5,378	1,127	0.79	8.91
310	2012	49,527	1,297,196	283,537	198,795	265	1,070	0.54	5.72
	2013	49,945	1,281,045	315,902	233,781	268	1,179	0.54	6.32
	2014	49,077	1,269,932	322,926	152,557	227	1,423	0.46	6.58
	Total	148,549	3,848,173	922,365	585,133	760	1,214	0.51	6.21

Notes:

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2012	593,532	12,615,378	5,803,809	2,522,457	5,229	1,110	0.88	9.78
	2013	577,743	11,938,302	5,210,092	2,383,217	4,836	1,077	0.84	9.02
	2014	561,685	11,552,383	4,779,942	2,118,125	4,440	1,077	0.79	8.51
	Total	1,732,960	36,106,063	15,793,843	7,023,799	14,505	1,089	0.84	9.11
340	2012	101,803	2,848,723	1,957,580	846,496	1,718	1,139	1.69	19.23
	2013	99,752	2,737,038	1,731,268	870,145	1,698	1,020	1.70	17.36
	2014	97,611	2,663,203	1,744,158	878,331	1,577	1,106	1.62	17.87
	Total	299,166	8,248,964	5,433,006	2,594,972	4,993	1,088	1.67	18.16
350	2012	298,608	7,612,331	2,878,528	1,546,528	2,473	1,164	0.83	9.64
	2013	294,675	7,364,652	2,624,641	1,563,119	2,321	1,131	0.79	8.91
	2014	291,576	7,282,240	2,505,248	1,432,343	2,159	1,160	0.74	8.59
	Total	884,859	22,259,223	8,008,417	4,541,990	6,953	1,152	0.79	9.05
360	2012	112,617	2,636,889	1,369,141	642,501	1,187	1,153	1.05	12.16
	2013	110,508	2,516,610	1,372,262	624,573	1,131	1,213	1.02	12.42
	2014	107,968	2,461,600	1,269,675	451,767	1,016	1,250	0.94	11.76
	Total	331,093	7,615,099	4,011,078	1,718,841	3,334	1,203	1.01	12.11
370	2012	253,903	6,515,225	3,575,396	2,050,457	3,122	1,145	1.23	14.08
	2013	250,780	6,322,516	3,384,336	1,753,542	2,938	1,152	1.17	13.50
	2014	247,555	6,252,240	3,344,706	1,719,330	2,713	1,233	1.10	13.51
	Total	752,238	19,089,981	10,304,438	5,523,329	8,773	1,175	1.17	13.70

Notes:

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2012	58,781	1,245,420	888,311	391,303	836	1,063	1.42	15.11
	2013	57,446	1,192,223	842,942	345,503	786	1,072	1.37	14.67
	2014	56,237	1,165,494	730,334	368,746	732	998	1.30	12.99
	Total	172,464	3,603,137	2,461,587	1,105,552	2,354	1,046	1.36	14.27
390	2012	149,556	5,205,639	1,511,639	1,006,959	1,251	1,208	0.84	10.11
	2013	151,284	5,209,601	1,540,656	1,065,908	1,236	1,246	0.82	10.18
	2014	152,150	5,201,309	1,436,539	938,190	1,175	1,223	0.77	9.44
	Total	452,990	15,616,549	4,488,834	3,011,057	3,662	1,226	0.81	9.91
420	2012	103,778	3,548,309	3,084,578	1,939,335	3,265	945	3.15	29.72
	2013	102,718	3,497,160	3,359,397	2,033,695	3,332	1,008	3.24	32.71
	2014	102,539	3,491,231	3,148,746	1,707,012	3,145	1,001	3.07	30.71
	Total	309,035	10,536,700	9,592,721	5,680,042	9,742	985	3.15	31.04
440	2012	80,705	2,502,197	1,246,415	728,852	1,209	1,031	1.50	15.44
	2013	80,580	2,464,039	1,227,232	659,677	1,142	1,075	1.42	15.23
	2014	80,612	2,462,404	1,168,164	594,170	1,101	1,061	1.37	14.49
	Total	241,897	7,428,640	3,641,811	1,982,699	3,452	1,055	1.43	15.06
450	2012	41,545	1,218,286	593,994	290,545	614	967	1.48	14.30
	2013	40,483	1,151,947	584,906	259,120	592	988	1.46	14.45
	2014	39,802	1,120,944	543,072	270,875	573	948	1.44	13.64
	Total	121,830	3,491,177	1,721,972	820,540	1,779	968	1.46	14.13

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	Incurred Losses (5)		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2012	409,861	9,359,386	4,346,307	2,400,006	4,002	1,086	0.98	10.60
	2013	402,714	8,990,766	4,606,502	2,135,583	3,839	1,200	0.95	11.44
	2014	396,591	8,843,736	3,849,124	1,844,339	3,506	1,098	0.88	9.71
	Total	1,209,166	27,193,888	12,801,933	6,379,928	11,347	1,128	0.94	10.59
470	2012	107,626	2,273,034	1,297,148	488,121	1,321	982	1.23	12.05
	2013	103,919	2,127,174	1,254,976	502,741	1,189	1,055	1.14	12.08
	2014	100,531	2,026,185	1,060,717	382,829	949	1,118	0.94	10.55
	Total	312,076	6,426,393	3,612,841	1,373,691	3,459	1,044	1.11	11.58
480	2012	140,074	2,971,813	1,063,333	494,930	922	1,153	0.66	7.59
	2013	135,805	2,790,746	1,111,143	444,840	892	1,246	0.66	8.18
	2014	130,789	2,675,405	960,792	894,245	739	1,300	0.57	7.35
	Total	406,668	8,437,964	3,135,268	1,834,015	2,553	1,228	0.63	7.71
490	2012	326,507	7,746,150	2,793,553	1,655,065	1,944	1,437	0.60	8.56
	2013	321,148	7,419,062	2,465,709	1,506,154	1,937	1,273	0.60	7.68
	2014	316,126	7,267,806	2,462,297	1,315,952	1,755	1,403	0.56	7.79
	Total	963,781	22,433,018	7,721,559	4,477,171	5,636	1,370	0.58	8.01
Statewide	2012	5,070,179	135,924,931	63,833,581	33,081,813	58,640	1,089	1.16	12.59
	2013	4,953,490	130,003,999	59,621,911	31,139,886	54,684	1,090	1.10	12.04
	2014	4,821,577	125,932,579	54,980,155	28,595,347	49,766	1,105	1.03	11.40
	Total	14,845,246	391,861,509	178,435,647	92,817,046	163,090	1,094	1.10	12.02

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 J. Smollik.

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

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

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

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

3. LOSS DEVELOPMENT FACTOR DERIVATION AND APPLICATION ON BOTH PAID AND
INCURRED BASES AND IN BOTH NUMBERS AND DOLLARS OF CLAIMS

3(a) Loss development factor derivation is contained on the following pages
F-46-105. 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.

Development for all coverages is to 63 months.

Additional information regarding loss development is contained in the
prefiled testimony of J. Smollik.

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>
2010	6,877,832	6,877,832	4,962,274
2011	6,924,415	6,924,415	4,989,400
2012	7,098,581	7,098,581	5,070,179
2013	6,949,931	6,949,931	4,953,490
2014	6,788,528	6,788,528	4,821,577

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2010	1,212,100,958	1,090,525,037	159,718,113
2011	1,206,030,377	1,051,025,633	157,734,147
2012	1,253,009,117	1,086,040,072	164,775,476
2013	1,210,370,160	1,060,089,417	159,575,483
2014	1,171,544,190	1,030,932,793	154,069,296

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					616,280,688
2002				626,151,877	648,832,874
2003			598,800,404	663,593,397	691,247,308
2004		503,870,232	634,817,214	700,832,703	722,450,796
2005	282,695,085	517,876,348	631,268,659	693,635,041	715,195,536
2006	292,730,189	549,372,172	664,463,481	722,106,543	746,134,773
2007	310,358,909	572,858,202	682,539,782	738,717,734	758,660,979
2008	316,619,624	560,563,741	668,127,571	720,107,171	741,861,103
2009	344,782,700	608,801,143	731,893,657	792,349,751	813,854,768
2010	344,997,222	624,641,873	735,939,834	791,711,021	810,837,790
2011	361,951,472	634,238,102	740,509,877	793,508,640	
2012	360,775,382	622,569,546	740,049,599		
2013	343,976,835	629,676,107			
2014	350,283,706				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.036
2003			1.108	1.042
2004		1.260	1.104	1.031
2005	1.832	1.219	1.099	1.031
2006	1.877	1.209	1.087	1.033
2007	1.846	1.191	1.082	1.027
2008	1.770	1.192	1.078	1.030
2009	1.766	1.202	1.083	1.027
2010	1.811	1.178	1.076	1.024
2011	1.752	1.168	1.072	
2012	1.726	1.189		
2013	1.831			
Five Year Average	1.777	1.186	1.078	1.028
Three Year Average	1.770	1.178	1.077	1.027
		Five Year	Three Year	
39 to 63 months:		1.108	1.106	
27 to 63 months:		1.314	1.303	
15 to 63 months:		2.335	2.306	

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 Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					517,362,688
2002				534,150,312	534,267,857
2003			552,343,563	552,381,115	552,911,800
2004		553,414,856	563,658,846	564,897,537	565,065,245
2005	552,358,659	574,591,781	577,166,676	577,981,874	578,315,991
2006	575,788,091	598,276,576	600,968,249	601,806,030	601,921,399
2007	583,571,532	605,090,612	607,429,149	608,206,595	608,404,220
2008	578,646,540	605,157,215	607,278,198	607,852,145	608,115,212
2009	590,966,841	612,080,686	614,578,717	615,384,989	615,624,955
2010	605,469,959	627,970,219	630,478,538	631,116,423	631,219,207
2011	612,608,679	636,737,081	639,728,966	640,653,925	
2012	643,452,466	672,835,599	677,705,439		
2013	679,039,402	716,144,299			
2014	732,080,719				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.000	1.001
2004		1.019	1.002	1.000
2005	1.040	1.004	1.001	1.001
2006	1.039	1.004	1.001	1.000
2007	1.037	1.004	1.001	1.000
2008	1.046	1.004	1.001	1.000
2009	1.036	1.004	1.001	1.000
2010	1.037	1.004	1.001	1.000
2011	1.039	1.005	1.001	
2012	1.046	1.007		
2013	1.055			
Five Year Average	1.043	1.005	1.001	1.000
Three Year Average	1.047	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	1.053	

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
2001					84,093,567
2002				91,146,242	91,367,436
2003			91,288,309	92,448,238	92,668,042
2004		87,355,286	90,425,663	91,615,895	91,944,486
2005	74,020,498	87,050,643	89,447,584	90,202,275	90,360,865
2006	76,749,927	90,820,686	92,834,993	93,690,726	93,918,534
2007	77,414,474	90,396,231	92,398,016	93,362,332	93,551,684
2008	77,347,365	90,020,075	91,971,670	92,842,035	93,009,078
2009	83,870,278	97,233,618	99,947,810	100,930,262	101,146,990
2010	81,560,495	95,396,998	97,927,140	98,924,643	99,200,980
2011	81,717,423	94,616,340	96,665,719	97,644,037	
2012	82,428,657	95,030,518	97,613,688		
2013	80,792,632	94,379,026			
2014	79,328,006				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.002
2003			1.013	1.002
2004		1.035	1.013	1.004
2005	1.176	1.028	1.008	1.002
2006	1.183	1.022	1.009	1.002
2007	1.168	1.022	1.010	1.002
2008	1.164	1.022	1.009	1.002
2009	1.159	1.028	1.010	1.002
2010	1.170	1.027	1.010	1.003
2011	1.158	1.022	1.010	
2012	1.153	1.027		
2013	1.168			
Five Year Average	1.162	1.025	1.010	1.002
Three Year Average	1.160	1.025	1.010	1.002
		Five Year	Three Year	
39 to 63 months:		1.012	1.012	
27 to 63 months:		1.037	1.037	
15 to 63 months:		1.205	1.203	

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-46.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					627,806,583
2002				662,372,926	660,826,093
2003			695,233,004	702,075,913	703,757,654
2004		687,246,213	726,032,756	733,414,047	733,021,137
2005	622,795,154	693,338,754	719,752,602	726,341,510	724,279,324
2006	655,183,999	729,044,805	755,059,193	759,412,892	757,537,429
2007	672,298,246	754,301,249	769,117,018	771,660,808	770,562,365
2008	679,520,052	736,955,645	752,606,768	754,898,979	751,043,783
2009	743,063,871	805,971,456	822,808,711	824,559,586	822,482,993
2010	749,121,544	811,793,162	821,767,319	822,060,565	821,124,171
2011	769,451,348	809,237,586	819,356,952	822,867,717	
2012	782,355,728	819,333,294	828,252,158		
2013	767,539,013	810,001,710			
2014	766,619,149				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.998
2003			1.010	1.002
2004		1.056	1.010	0.999
2005	1.113	1.038	1.009	0.997
2006	1.113	1.036	1.006	0.998
2007	1.122	1.020	1.003	0.999
2008	1.085	1.021	1.003	0.995
2009	1.085	1.021	1.002	0.997
2010	1.084	1.012	1.000	0.999
2011	1.052	1.013	1.004	
2012	1.047	1.011		
2013	1.055			
Five Year Average	1.065	1.016	1.002	0.998
Three Year Average	1.051	1.012	1.002	0.997
		Five Year	Three Year	
39 to 63 months:		1.000	0.999	
27 to 63 months:		1.016	1.011	
15 to 63 months:		1.082	1.063	

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
2001					517,592,358
2002				534,777,466	534,427,287
2003			553,314,103	552,864,078	553,073,231
2004		555,915,798	564,500,217	565,402,098	565,293,901
2005	564,664,269	576,768,472	578,211,594	578,476,414	578,537,116
2006	589,948,039	600,531,291	601,871,788	602,497,738	602,092,739
2007	595,457,699	607,098,069	608,515,719	608,672,244	608,562,434
2008	592,717,548	607,585,089	608,059,698	608,308,805	608,233,572
2009	604,856,887	614,178,970	615,294,078	615,667,679	615,821,799
2010	618,016,628	629,572,991	631,101,652	631,458,376	631,388,802
2011	625,138,655	638,695,426	640,592,815	641,067,759	
2012	655,991,128	674,387,749	678,278,339		
2013	694,412,102	717,673,256			
2014	750,059,297				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			0.999	1.000
2004		1.015	1.002	1.000
2005	1.021	1.003	1.000	1.000
2006	1.018	1.002	1.001	0.999
2007	1.020	1.002	1.000	1.000
2008	1.025	1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.019	1.002	1.001	1.000
2011	1.022	1.003	1.001	
2012	1.028	1.006		
2013	1.033			
Five Year Average	1.023	1.003	1.001	1.000
Three Year Average	1.028	1.004	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.004	1.005	
15 to 63 months:		1.027	1.033	

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
2001					84,208,944
2002				91,440,492	91,468,157
2003			91,931,978	92,675,518	92,750,269
2004		89,295,154	91,165,945	92,022,820	92,163,988
2005	84,730,224	89,100,195	90,335,758	90,619,975	90,645,560
2006	91,005,311	92,605,615	93,479,636	94,013,888	94,087,739
2007	91,227,312	92,076,899	93,238,755	93,617,508	93,731,836
2008	89,217,082	91,595,353	92,528,555	93,071,581	93,094,942
2009	97,861,611	99,396,195	100,919,154	101,171,878	101,257,049
2010	95,856,365	97,322,444	98,714,615	99,127,621	99,286,154
2011	93,143,438	96,316,801	97,215,011	97,814,666	
2012	93,244,145	96,618,132	98,306,929		
2013	92,538,232	95,842,790			
2014	90,997,474				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.008	1.001
2004		1.021	1.009	1.002
2005	1.052	1.014	1.003	1.000
2006	1.018	1.009	1.006	1.001
2007	1.009	1.013	1.004	1.001
2008	1.027	1.010	1.006	1.000
2009	1.016	1.015	1.003	1.001
2010	1.015	1.014	1.004	1.002
2011	1.034	1.009	1.006	
2012	1.036	1.017		
2013	1.036			
Five Year Average	1.027	1.013	1.005	1.001
Three Year Average	1.035	1.013	1.004	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.005	
27 to 63 months:		1.019	1.018	
15 to 63 months:		1.047	1.054	

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-46.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					506,516,812
2002				557,723,529	557,289,176
2003			578,617,400	585,187,725	587,822,056
2004		573,780,470	593,251,141	599,803,805	601,716,224
2005	534,184,208	576,962,347	593,727,721	599,911,132	601,141,186
2006	555,212,150	598,416,234	614,562,168	620,644,878	620,816,005
2007	566,258,904	615,386,763	626,175,066	629,464,168	630,359,444
2008	572,281,295	606,038,122	616,157,149	617,857,848	617,481,470
2009	636,778,268	666,202,319	675,496,873	677,961,158	678,378,046
2010	639,377,892	670,309,948	674,985,532	677,413,856	677,391,262
2011	654,278,886	671,130,623	676,256,932	679,413,783	
2012	663,780,028	675,959,052	681,148,421		
2013	659,776,040	675,365,278			
2014	654,759,462				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			1.011	1.005
2004		1.034	1.011	1.003
2005	1.080	1.029	1.010	1.002
2006	1.078	1.027	1.010	1.000
2007	1.087	1.018	1.005	1.001
2008	1.059	1.017	1.003	0.999
2009	1.046	1.014	1.004	1.001
2010	1.048	1.007	1.004	1.000
2011	1.026	1.008	1.005	
2012	1.018	1.008		
2013	1.024			
Five Year Average	1.032	1.011	1.004	1.000
Three Year Average	1.023	1.008	1.004	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.004	
27 to 63 months:		1.015	1.012	
15 to 63 months:		1.047	1.035	

(a) Losses are on a 30/60 level for 2002-2014.
 Losses are on a 25/50 level for 2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Excess Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					121,289,771
2002				104,649,397	103,536,917
2003			116,615,604	116,888,188	115,935,598
2004		113,465,743	132,781,615	133,610,242	131,304,913
2005	88,610,946	116,376,407	126,024,881	126,430,378	123,138,138
2006	99,971,849	130,628,571	140,497,025	138,768,014	136,721,424
2007	106,039,342	138,914,486	142,941,952	142,196,640	140,202,921
2008	107,238,757	130,917,523	136,449,619	137,041,131	133,562,313
2009	106,285,603	139,769,137	147,311,838	146,598,428	144,104,947
2010	109,743,652	141,483,214	146,781,787	144,646,709	143,732,909
2011	115,172,462	138,106,963	143,100,020	143,453,934	
2012	118,575,700	143,374,242	147,103,737		
2013	107,762,973	134,636,432			
2014	111,859,687				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.989
2003			1.002	0.992
2004		1.170	1.006	0.983
2005	1.313	1.083	1.003	0.974
2006	1.307	1.076	0.988	0.985
2007	1.310	1.029	0.995	0.986
2008	1.221	1.042	1.004	0.975
2009	1.315	1.054	0.995	0.983
2010	1.289	1.037	0.985	0.994
2011	1.199	1.036	1.002	
2012	1.209	1.026		
2013	1.249			
Five Year Average	1.252	1.039	0.996	0.985
Three Year Average	1.219	1.033	0.994	0.984
		Five Year	Three Year	
39 to 63 months:		0.981	0.978	
27 to 63 months:		1.019	1.010	
15 to 63 months:		1.276	1.231	

(a) Losses are on a 30/60 level for 2002-2014.
Losses are on a 25/50 level for 2001.

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 Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					502,958,797
2002				532,186,698	531,950,120
2003			549,683,599	549,242,647	549,478,260
2004		552,344,575	560,950,492	561,763,330	561,689,009
2005	560,372,482	572,679,307	574,152,924	574,496,556	574,527,902
2006	585,759,190	596,268,288	597,603,179	598,221,980	597,935,823
2007	591,554,570	602,565,320	603,840,287	604,144,875	604,051,595
2008	587,942,423	602,297,429	603,066,452	603,284,796	603,225,683
2009	600,163,831	609,446,256	610,523,213	610,899,239	611,030,537
2010	613,312,535	625,276,689	626,714,405	627,058,274	626,732,185
2011	620,421,933	633,888,047	635,716,024	636,104,411	
2012	650,831,743	668,507,250	672,154,949		
2013	687,781,171	711,283,573			
2014	742,337,687				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			0.999	1.000
2004		1.016	1.001	1.000
2005	1.022	1.003	1.001	1.000
2006	1.018	1.002	1.001	1.000
2007	1.019	1.002	1.001	1.000
2008	1.024	1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.020	1.002	1.001	0.999
2011	1.022	1.003	1.001	
2012	1.027	1.005		
2013	1.034			

Five Year Average	1.024	1.003	1.001	1.000
Three Year Average	1.028	1.003	1.001	1.000

	Five Year	Three Year
39 to 63 months:	1.001	1.001
27 to 63 months:	1.004	1.004
15 to 63 months:	1.028	1.032

(a) Losses are on a \$25,000 level for 2002-2014.
Losses are on a \$15,000 level for 2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Excess Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					14,633,561
2002				2,590,768	2,477,167
2003			3,630,504	3,621,431	3,594,971
2004		3,571,223	3,549,725	3,638,768	3,604,892
2005	4,291,787	4,089,165	4,058,670	3,979,858	4,009,214
2006	4,188,849	4,263,003	4,268,609	4,275,758	4,156,916
2007	3,903,129	4,532,749	4,675,432	4,527,369	4,510,839
2008	4,775,125	5,287,660	4,993,246	5,024,009	5,007,889
2009	4,693,056	4,732,714	4,770,865	4,768,440	4,791,262
2010	4,704,093	4,296,302	4,387,247	4,400,102	4,656,617
2011	4,716,722	4,807,379	4,876,791	4,963,348	
2012	5,159,385	5,880,499	6,123,390		
2013	6,630,931	6,389,683			
2014	7,721,610				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.956
2003			0.998	0.993
2004		0.994	1.025	0.991
2005	0.953	0.993	0.981	1.007
2006	1.018	1.001	1.002	0.972
2007	1.161	1.031	0.968	0.996
2008	1.107	0.944	1.006	0.997
2009	1.008	1.008	0.999	1.005
2010	0.913	1.021	1.003	1.058
2011	1.019	1.014	1.018	
2012	1.140	1.041		
2013	0.964			

Five Year Average	1.009	1.006	0.999	1.006
Three Year Average	1.041	1.025	1.007	1.020

	Five Year	Three Year
39 to 63 months:	1.005	1.027
27 to 63 months:	1.011	1.053
15 to 63 months:	1.020	1.096

(a) Losses are on a \$25,000 level for 2002-2014.
Losses are on a \$15,000 level for 2001.

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-46.

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
2001					87,056
2002				90,102	90,461
2003			88,117	90,880	91,886
2004		83,136	89,871	92,647	93,393
2005	62,053	81,836	87,388	89,875	90,567
2006	61,834	81,594	86,792	89,097	89,851
2007	59,141	77,951	82,918	85,256	85,886
2008	56,899	75,125	79,923	82,142	82,788
2009	61,789	81,765	87,207	89,576	90,163
2010	61,774	82,156	87,310	89,678	90,307
2011	59,843	80,147	85,117	87,424	
2012	61,614	81,864	87,598		
2013	58,561	79,270			
2014	56,738				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.004
2003			1.031	1.011
2004		1.081	1.031	1.008
2005	1.319	1.068	1.028	1.008
2006	1.320	1.064	1.027	1.008
2007	1.318	1.064	1.028	1.007
2008	1.320	1.064	1.028	1.008
2009	1.323	1.067	1.027	1.007
2010	1.330	1.063	1.027	1.007
2011	1.339	1.062	1.027	
2012	1.329	1.070		
2013	1.354			
Five Year Average	1.335	1.065	1.027	1.007
Three Year Average	1.341	1.065	1.027	1.007
		Five Year	Three Year	
39 to 63 months:		1.034	1.034	
27 to 63 months:		1.101	1.101	
15 to 63 months:		1.470	1.476	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2001					222,760
2002				227,188	227,129
2003			237,156	236,794	236,914
2004		241,118	244,667	244,980	245,006
2005	238,818	244,659	245,104	245,255	245,289
2006	240,200	245,561	246,007	246,133	246,155
2007	239,591	244,473	244,862	244,979	245,015
2008	232,134	239,207	239,632	239,743	239,772
2009	244,020	249,235	249,696	249,842	249,880
2010	253,763	259,548	259,984	260,100	260,070
2011	250,541	255,676	256,196	256,358	
2012	253,842	259,794	261,144		
2013	247,860	256,122			
2014	244,980				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			0.998	1.001
2004		1.015	1.001	1.000
2005	1.024	1.002	1.001	1.000
2006	1.022	1.002	1.001	1.000
2007	1.020	1.002	1.000	1.000
2008	1.030	1.002	1.000	1.000
2009	1.021	1.002	1.001	1.000
2010	1.023	1.002	1.000	1.000
2011	1.020	1.002	1.001	
2012	1.023	1.005		
2013	1.033			
Five Year Average	1.024	1.003	1.000	1.000
Three Year Average	1.025	1.003	1.001	1.000

Five Year

Three Year

39 to 63 months:	1.000	1.001
27 to 63 months:	1.003	1.004
15 to 63 months:	1.027	1.029

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
2001					59,548
2002				62,274	62,348
2003			60,127	60,471	60,547
2004		56,604	58,060	58,571	58,631
2005	49,575	56,506	57,399	57,707	57,748
2006	50,669	58,341	59,231	59,514	59,566
2007	47,936	55,129	55,952	56,280	56,342
2008	45,892	52,574	53,414	53,720	53,756
2009	49,816	57,221	58,348	58,663	58,705
2010	48,398	56,124	57,042	57,362	58,007
2011	48,440	54,900	55,682	55,978	
2012	47,431	53,656	54,509		
2013	45,001	51,406			
2014	40,385				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.001
2003			1.006	1.001
2004		1.026	1.009	1.001
2005	1.140	1.016	1.005	1.001
2006	1.151	1.015	1.005	1.001
2007	1.150	1.015	1.006	1.001
2008	1.146	1.016	1.006	1.001
2009	1.149	1.020	1.005	1.001
2010	1.160	1.016	1.006	1.011
2011	1.133	1.014	1.005	
2012	1.131	1.016		
2013	1.142			
Five Year Average	1.143	1.016	1.006	1.003
Three Year Average	1.135	1.015	1.005	1.004
		Five Year	Three Year	
39 to 63 months:		1.009	1.009	
27 to 63 months:		1.025	1.024	
15 to 63 months:		1.172	1.162	

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
2001					87,694
2002				92,015	91,069
2003			93,472	92,709	92,449
2004		95,352	94,812	94,245	93,924
2005	96,834	93,155	92,093	91,301	90,958
2006	96,429	92,275	91,098	90,582	90,273
2007	92,115	88,209	87,104	86,501	86,267
2008	88,995	84,974	83,845	83,337	83,121
2009	96,514	92,087	91,170	90,716	90,481
2010	96,388	91,970	91,135	90,792	90,643
2011	93,975	89,559	88,810	88,512	
2012	95,794	91,843	91,434		
2013	93,703	88,871			
2014	91,789				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.990
2003			0.992	0.997
2004		0.994	0.994	0.997
2005	0.962	0.989	0.991	0.996
2006	0.957	0.987	0.994	0.997
2007	0.958	0.987	0.993	0.997
2008	0.955	0.987	0.994	0.997
2009	0.954	0.990	0.995	0.997
2010	0.954	0.991	0.996	0.998
2011	0.953	0.992	0.997	
2012	0.959	0.996		
2013	0.948			
Five Year Average	0.954	0.991	0.995	0.997
Three Year Average	0.953	0.993	0.996	0.997
		Five Year	Three Year	
39 to 63 months:		0.992	0.993	
27 to 63 months:		0.983	0.986	
15 to 63 months:		0.938	0.940	

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
2001					222,788
2002				227,280	227,151
2003			237,345	236,866	236,927
2004		241,668	244,848	245,055	245,032
2005	242,482	245,096	245,287	245,326	245,305
2006	243,912	245,958	246,139	246,193	246,171
2007	242,917	244,857	245,013	245,034	245,030
2008	235,760	239,536	239,739	239,790	239,785
2009	247,723	249,607	249,828	249,880	249,897
2010	257,238	259,900	260,111	260,154	260,087
2011	254,442	256,111	256,383	256,438	
2012	258,088	260,221	261,265		
2013	252,222	256,451			
2014	249,789				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			0.998	1.000
2004		1.013	1.001	1.000
2005	1.011	1.001	1.000	1.000
2006	1.008	1.001	1.000	1.000
2007	1.008	1.001	1.000	1.000
2008	1.016	1.001	1.000	1.000
2009	1.008	1.001	1.000	1.000
2010	1.010	1.001	1.000	1.000
2011	1.007	1.001	1.000	
2012	1.008	1.004		
2013	1.017			
Five Year Average	1.010	1.002	1.000	1.000
Three Year Average	1.011	1.002	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.002	1.002	
15 to 63 months:		1.012	1.013	

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
2001					59,579
2002				62,406	62,393
2003			60,458	60,586	60,594
2004		57,641	58,405	58,675	58,674
2005	56,522	57,491	57,770	57,839	57,803
2006	59,284	59,258	59,555	59,638	59,623
2007	55,922	56,051	56,356	56,414	56,409
2008	52,900	53,510	53,748	53,814	53,794
2009	58,260	58,357	58,711	58,761	58,747
2010	56,829	57,125	57,418	57,440	58,032
2011	55,215	55,786	55,996	56,080	
2012	53,808	54,535	54,769		
2013	51,694	52,031			
2014	46,653				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.002	1.000
2004		1.013	1.005	1.000
2005	1.017	1.005	1.001	0.999
2006	1.000	1.005	1.001	1.000
2007	1.002	1.005	1.001	1.000
2008	1.012	1.004	1.001	1.000
2009	1.002	1.006	1.001	1.000
2010	1.005	1.005	1.000	1.010
2011	1.010	1.004	1.002	
2012	1.014	1.004		
2013	1.007			
Five Year Average	1.008	1.005	1.001	1.002
Three Year Average	1.010	1.004	1.001	1.003
		Five Year	Three Year	
39 to 63 months:		1.003	1.004	
27 to 63 months:		1.008	1.008	
15 to 63 months:		1.016	1.018	

See attached Exhibit (3)(g).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page F-46.

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
2001			
2002			
2003			5,355
2004		12,216	4,941
2005	34,781	11,319	4,705
2006	34,595	10,681	4,306
2007	32,974	10,258	4,186
2008	32,096	9,849	3,922
2009	34,725	10,322	3,963
2010	34,614	9,814	3,825
2011	34,132	9,412	3,693
2012	34,180	9,979	3,836
2013	35,142	9,601	
2014	35,051		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2002		
2003		
2004		0.404
2005	0.325	0.416
2006	0.309	0.403
2007	0.311	0.408
2008	0.307	0.398
2009	0.297	0.384
2010	0.284	0.390
2011	0.276	0.392
2012	0.292	0.384
2013	0.273	
Five Year Average	0.284	0.390
Three Year Average	0.280	0.389
	Five Year	Three Year
27 to 39 months:	0.390	0.389
15 to 39 months:	0.111	0.109

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
2001			
2002			
2003			189
2004		550	181
2005	3,664	437	183
2006	3,712	397	132
2007	3,326	384	151
2008	3,626	329	107
2009	3,703	372	132
2010	3,475	352	127
2011	3,901	435	187
2012	4,246	427	121
2013	4,362	329	
2014	4,809		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2002		
2003		
2004		0.329
2005	0.119	0.419
2006	0.107	0.332
2007	0.115	0.393
2008	0.091	0.325
2009	0.100	0.355
2010	0.101	0.361
2011	0.112	0.430
2012	0.101	0.283
2013	0.075	
Five Year Average	0.098	0.351
Three Year Average	0.096	0.358
	Five Year	Three Year
27 to 39 months:	0.351	0.358
15 to 39 months:	0.034	0.034

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2001			
2002			
2003			331
2004		1,037	345
2005	6,947	985	371
2006	8,615	917	324
2007	7,986	922	404
2008	7,008	936	334
2009	8,444	1,136	363
2010	8,431	1,001	376
2011	6,775	886	314
2012	6,377	879	260
2013	6,693	625	
2014	6,268		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2002		
2003		
2004		0.333
2005	0.142	0.377
2006	0.106	0.353
2007	0.115	0.438
2008	0.134	0.357
2009	0.135	0.320
2010	0.119	0.376
2011	0.131	0.354
2012	0.138	0.296
2013	0.093	
Five Year Average	0.123	0.341
Three Year Average	0.121	0.342
	Five Year	Three Year
27 to 39 months:	0.341	0.342
15 to 39 months:	0.042	0.041

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2010	5,450,452	5,450,452	4,152,149
2011	5,451,492	5,451,492	4,153,210
2012	5,565,157	5,565,157	4,218,549
2013	5,479,750	5,479,750	4,145,686
2014	5,429,522	5,429,522	4,080,243

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2010	1,427,380	1,427,380	810,125
2011	1,472,923	1,472,923	836,190
2012	1,533,424	1,533,424	851,630
2013	1,470,181	1,470,181	807,804
2014	1,359,006	1,359,006	741,334

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2010	851,912,902	794,739,027	131,067,391
2011	838,906,324	778,587,171	129,901,249
2012	858,272,962	796,483,813	131,215,217
2013	838,103,637	778,613,084	128,618,039
2014	824,093,067	766,709,508	125,607,842

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2010	360,188,056	295,786,010	28,650,722
2011	367,124,053	272,438,462	27,832,898
2012	394,736,155	289,556,259	33,560,259
2013	372,266,523	281,476,333	30,957,444
2014	347,451,123	264,223,285	28,461,454

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
2001					392,076,769
2002				388,085,630	405,462,685
2003			357,174,830	401,245,592	420,347,212
2004		292,864,126	378,790,997	423,630,482	439,003,708
2005	161,959,557	305,903,777	379,124,867	421,985,677	436,882,054
2006	169,423,762	328,558,487	406,942,817	445,892,756	464,170,222
2007	186,031,168	357,032,816	433,046,932	472,011,516	486,044,571
2008	198,637,561	359,326,172	435,289,849	471,770,091	488,730,458
2009	213,761,971	389,954,075	477,976,773	522,814,651	538,766,830
2010	209,354,436	397,294,649	477,904,859	517,235,543	531,542,743
2011	215,240,982	396,430,851	469,770,220	507,284,598	
2012	218,271,622	390,606,356	472,309,081		
2013	203,716,690	381,749,155			
2014	201,425,635				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.045
2003			1.123	1.048
2004		1.293	1.118	1.036
2005	1.889	1.239	1.113	1.035
2006	1.939	1.239	1.096	1.041
2007	1.919	1.213	1.090	1.030
2008	1.809	1.211	1.084	1.036
2009	1.824	1.226	1.094	1.031
2010	1.898	1.203	1.082	1.028
2011	1.842	1.185	1.080	
2012	1.790	1.209		
2013	1.874			
Five Year Average	1.846	1.207	1.086	1.033
Three Year Average	1.835	1.199	1.085	1.032
		Five Year	Three Year	
39 to 63 months:		1.122	1.120	
27 to 63 months:		1.354	1.343	
15 to 63 months:		2.499	2.464	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					338,637,394
2002				344,754,539	345,031,243
2003			349,428,023	350,094,712	350,328,383
2004		347,690,883	350,323,622	351,209,518	351,321,987
2005	349,176,567	362,204,335	363,657,104	364,243,964	364,436,979
2006	368,458,247	381,402,142	383,026,279	383,536,329	383,622,954
2007	384,892,982	398,367,047	399,863,955	400,452,418	400,586,988
2008	398,645,747	412,210,882	413,397,871	413,760,651	413,946,971
2009	405,189,808	417,455,377	418,955,995	419,525,128	419,683,613
2010	411,582,272	424,510,089	426,090,133	426,440,548	426,591,722
2011	408,467,118	422,802,233	424,731,828	425,335,463	
2012	428,493,415	445,997,606	447,567,682		
2013	438,158,312	459,098,139			
2014	470,286,334				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.001
2003			1.002	1.001
2004		1.008	1.003	1.000
2005	1.037	1.004	1.002	1.001
2006	1.035	1.004	1.001	1.000
2007	1.035	1.004	1.001	1.000
2008	1.034	1.003	1.001	1.000
2009	1.030	1.004	1.001	1.000
2010	1.031	1.004	1.001	1.000
2011	1.035	1.005	1.001	
2012	1.041	1.004		
2013	1.048			
Five Year Average	1.037	1.004	1.001	1.000
Three Year Average	1.041	1.004	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.005	
15 to 63 months:		1.042	1.046	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Medical Payments Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					62,457,064
2002				66,246,138	66,421,527
2003			66,054,543	67,073,610	67,255,810
2004		61,429,444	63,330,746	64,268,637	64,545,211
2005	51,811,123	61,718,993	63,621,953	64,261,311	64,385,892
2006	53,565,415	64,413,738	66,085,684	66,802,518	66,966,581
2007	54,823,770	65,126,855	66,797,042	67,655,811	67,820,564
2008	55,848,795	65,821,897	67,419,903	68,195,386	68,373,643
2009	60,313,185	71,046,109	73,324,438	74,191,587	74,392,693
2010	58,239,022	69,100,078	71,234,353	72,084,476	72,324,039
2011	56,743,377	66,869,742	68,556,284	69,344,266	
2012	57,465,818	67,291,412	69,263,530		
2013	55,278,644	65,668,763			
2014	53,613,528				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.003
2003			1.015	1.003
2004		1.031	1.015	1.004
2005	1.191	1.031	1.010	1.002
2006	1.203	1.026	1.011	1.002
2007	1.188	1.026	1.013	1.002
2008	1.179	1.024	1.012	1.003
2009	1.178	1.032	1.012	1.003
2010	1.186	1.031	1.012	1.003
2011	1.178	1.025	1.011	
2012	1.171	1.029		
2013	1.188			
Five Year Average	1.180	1.028	1.012	1.003
Three Year Average	1.179	1.028	1.012	1.003
		Five Year	Three Year	
39 to 63 months:		1.015	1.015	
27 to 63 months:		1.043	1.043	
15 to 63 months:		1.231	1.230	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					399,848,937
2002				413,871,348	414,099,441
2003			423,616,821	427,707,079	428,582,713
2004		413,617,152	441,772,958	446,489,629	446,449,066
2005	378,466,761	423,501,465	440,473,138	445,391,962	443,118,715
2006	404,910,982	454,143,179	470,469,677	473,097,893	471,762,122
2007	435,521,172	486,090,324	493,698,421	495,987,814	494,837,309
2008	450,376,430	484,979,169	497,303,477	498,330,799	495,258,927
2009	494,498,026	535,537,442	545,712,735	547,172,413	545,051,941
2010	488,321,611	532,428,816	539,907,535	538,639,950	537,915,027
2011	494,380,155	521,988,895	526,481,596	528,164,063	
2012	510,901,466	535,341,382	538,547,736		
2013	492,639,636	512,126,110			
2014	496,255,175				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.001
2003			1.010	1.002
2004		1.068	1.011	1.000
2005	1.119	1.040	1.011	0.995
2006	1.122	1.036	1.006	0.997
2007	1.116	1.016	1.005	0.998
2008	1.077	1.025	1.002	0.994
2009	1.083	1.019	1.003	0.996
2010	1.090	1.014	0.998	0.999
2011	1.056	1.009	1.003	
2012	1.048	1.006		
2013	1.040			
Five Year Average	1.063	1.015	1.002	0.997
Three Year Average	1.048	1.010	1.001	0.996
		Five Year	Three Year	
39 to 63 months:		0.999	0.997	
27 to 63 months:		1.014	1.007	
15 to 63 months:		1.078	1.055	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					338,806,939
2002				345,219,230	345,136,473
2003			350,134,574	350,427,315	350,460,896
2004		349,026,069	350,898,801	351,558,663	351,538,964
2005	356,699,420	363,790,808	364,325,704	364,586,869	364,598,096
2006	377,302,016	382,873,266	383,655,758	384,014,353	383,757,611
2007	392,501,448	399,807,536	400,652,881	400,792,456	400,686,747
2008	408,264,231	413,840,767	413,982,168	414,088,340	413,985,165
2009	414,983,070	418,871,520	419,405,723	419,704,526	419,771,646
2010	419,941,856	425,672,128	426,484,994	426,681,627	426,694,379
2011	416,810,235	424,217,590	425,323,872	425,601,205	
2012	436,669,588	447,065,963	447,980,000		
2013	448,088,150	460,067,703			
2014	481,898,462				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.001	1.000
2004		1.005	1.002	1.000
2005	1.020	1.001	1.001	1.000
2006	1.015	1.002	1.001	0.999
2007	1.019	1.002	1.000	1.000
2008	1.014	1.000	1.000	1.000
2009	1.009	1.001	1.001	1.000
2010	1.014	1.002	1.000	1.000
2011	1.018	1.003	1.001	
2012	1.024	1.002		
2013	1.027			
Five Year Average	1.018	1.002	1.000	1.000
Three Year Average	1.023	1.002	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.002	1.003	
15 to 63 months:		1.020	1.026	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Medical Payments Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					62,553,582
2002				66,491,214	66,485,157
2003			66,619,913	67,269,601	67,326,019
2004		62,964,357	63,928,606	64,630,618	64,737,464
2005	60,033,376	63,396,885	64,372,794	64,627,162	64,651,948
2006	64,957,646	65,974,223	66,646,560	67,097,747	67,122,322
2007	66,099,063	66,543,995	67,539,463	67,880,500	67,981,976
2008	65,551,689	67,156,705	67,910,395	68,395,871	68,448,224
2009	72,045,701	72,940,448	74,206,735	74,402,735	74,483,561
2010	70,134,439	70,858,141	71,939,985	72,270,114	72,404,513
2011	66,194,219	68,382,194	69,010,151	69,482,947	
2012	66,509,336	68,646,131	69,795,548		
2013	64,406,488	66,878,694			
2014	62,742,036				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.010	1.001
2004		1.015	1.011	1.002
2005	1.056	1.015	1.004	1.000
2006	1.016	1.010	1.007	1.000
2007	1.007	1.015	1.005	1.001
2008	1.024	1.011	1.007	1.001
2009	1.012	1.017	1.003	1.001
2010	1.010	1.015	1.005	1.002
2011	1.033	1.009	1.007	
2012	1.032	1.017		
2013	1.038			
Five Year Average	1.025	1.014	1.005	1.001
Three Year Average	1.034	1.014	1.005	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.006	
27 to 63 months:		1.020	1.020	
15 to 63 months:		1.046	1.055	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					303,573,316
2002				326,010,865	327,050,021
2003			327,672,300	331,622,074	333,499,269
2004		320,585,803	331,151,859	335,129,832	336,455,197
2005	307,770,192	329,825,284	338,684,018	342,689,688	343,440,134
2006	325,803,683	347,874,465	355,567,149	359,645,543	360,117,059
2007	347,606,426	371,116,456	375,671,324	378,601,048	379,359,989
2008	362,702,992	377,212,697	382,845,780	383,696,819	383,656,709
2009	404,609,209	417,448,303	421,262,293	422,826,333	422,912,688
2010	396,518,468	412,712,398	414,896,564	415,811,111	416,199,753
2011	397,876,569	405,526,058	406,652,719	407,895,982	
2012	409,671,688	412,146,848	413,001,456		
2013	402,387,158	398,863,846			
2014	402,046,730				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.003
2003			1.012	1.006
2004		1.033	1.012	1.004
2005	1.072	1.027	1.012	1.002
2006	1.068	1.022	1.011	1.001
2007	1.068	1.012	1.008	1.002
2008	1.040	1.015	1.002	1.000
2009	1.032	1.009	1.004	1.000
2010	1.041	1.005	1.002	1.001
2011	1.019	1.003	1.003	
2012	1.006	1.002		
2013	0.991			

Five Year Average	1.018	1.007	1.004	1.001
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Three Year Average	1.005	1.003	1.003	1.000
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	Five Year	Three Year
39 to 63 months:	1.005	1.003
27 to 63 months:	1.012	1.006
15 to 63 months:	1.030	1.011

(a) Losses are on a 30/60 level for 2002-2014.
 Losses are on a 25/50 level for 2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					329,140,804
2002				343,327,511	343,353,975
2003			347,175,978	347,499,636	347,563,846
2004		346,449,762	348,374,612	348,911,819	348,896,508
2005	353,373,762	360,658,158	361,243,984	361,509,113	361,512,984
2006	374,146,048	379,587,816	380,333,884	380,673,583	380,520,356
2007	389,481,289	396,404,831	397,122,834	397,375,382	397,287,891
2008	404,307,762	409,507,027	409,860,804	409,967,926	409,880,871
2009	411,096,802	415,030,197	415,520,212	415,817,773	415,882,071
2010	416,292,482	422,331,595	423,071,347	423,249,213	423,034,905
2011	413,322,917	420,563,599	421,571,021	421,784,915	
2012	432,586,351	442,446,740	443,152,323		
2013	443,118,931	455,423,581			
2014	476,137,977				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.001	1.000
2004		1.006	1.002	1.000
2005	1.021	1.002	1.001	1.000
2006	1.015	1.002	1.001	1.000
2007	1.018	1.002	1.001	1.000
2008	1.013	1.001	1.000	1.000
2009	1.010	1.001	1.001	1.000
2010	1.015	1.002	1.000	0.999
2011	1.018	1.002	1.001	
2012	1.023	1.002		
2013	1.028			
Five Year Average	1.019	1.002	1.001	1.000
Three Year Average	1.023	1.002	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.003	1.003	
15 to 63 months:		1.022	1.026	

(a) Losses are on a \$25,000 level for 2002-2014.
Losses are on a \$15,000 level for 2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					51,873
2002				53,077	53,585
2003			51,112	52,867	53,420
2004		47,584	50,947	52,588	53,038
2005	36,122	47,272	50,476	51,959	52,366
2006	36,008	47,420	50,517	51,893	52,375
2007	35,665	47,354	50,438	51,907	52,305
2008	35,101	46,482	49,572	51,035	51,488
2009	37,754	49,997	53,487	55,091	55,460
2010	36,906	49,187	52,451	53,935	54,320
2011	34,423	46,901	49,982	51,461	
2012	36,027	48,366	51,652		
2013	33,396	45,384			
2014	30,906				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.010
2003			1.034	1.010
2004		1.071	1.032	1.009
2005	1.309	1.068	1.029	1.008
2006	1.317	1.065	1.027	1.009
2007	1.328	1.065	1.029	1.008
2008	1.324	1.066	1.030	1.009
2009	1.324	1.070	1.030	1.007
2010	1.333	1.066	1.028	1.007
2011	1.362	1.066	1.030	
2012	1.342	1.068		
2013	1.359			
Five Year Average	1.344	1.067	1.029	1.008
Three Year Average	1.354	1.067	1.029	1.008

	Five Year	Three Year
39 to 63 months:	1.037	1.037
27 to 63 months:	1.106	1.106
15 to 63 months:	1.486	1.498

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
2001					145,312
2002				146,305	146,386
2003			146,644	146,723	146,752
2004		146,792	147,341	147,569	147,582
2005	146,065	149,555	149,747	149,829	149,847
2006	150,334	153,460	153,725	153,784	153,801
2007	155,532	158,727	158,953	159,032	159,051
2008	157,733	160,583	160,825	160,884	160,904
2009	163,797	166,469	166,741	166,835	166,850
2010	168,222	171,395	171,639	171,699	171,693
2011	162,453	165,572	165,856	165,953	
2012	166,564	170,205	170,403		
2013	158,755	163,146			
2014	150,631				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.001
2003			1.001	1.000
2004		1.004	1.002	1.000
2005	1.024	1.001	1.001	1.000
2006	1.021	1.002	1.000	1.000
2007	1.021	1.001	1.000	1.000
2008	1.018	1.002	1.000	1.000
2009	1.016	1.002	1.001	1.000
2010	1.019	1.001	1.000	1.000
2011	1.019	1.002	1.001	
2012	1.022	1.001		
2013	1.028			
Five Year Average	1.021	1.002	1.000	1.000
Three Year Average	1.023	1.001	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.002	1.002	
15 to 63 months:		1.023	1.025	

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
2001					39,861
2002				40,813	40,875
2003			39,058	39,317	39,366
2004		35,940	36,629	37,024	37,073
2005	31,063	35,574	36,172	36,398	36,430
2006	31,693	36,925	37,596	37,807	37,849
2007	30,352	35,587	36,198	36,460	36,509
2008	29,970	34,701	35,341	35,597	35,628
2009	32,021	37,441	38,291	38,540	38,575
2010	30,824	36,391	37,115	37,358	37,988
2011	30,007	34,525	35,107	35,336	
2012	29,364	33,729	34,338		
2013	27,439	31,729			
2014	23,909				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.002
2003			1.007	1.001
2004		1.019	1.011	1.001
2005	1.145	1.017	1.006	1.001
2006	1.165	1.018	1.006	1.001
2007	1.172	1.017	1.007	1.001
2008	1.158	1.018	1.007	1.001
2009	1.169	1.023	1.007	1.001
2010	1.181	1.020	1.007	1.017
2011	1.151	1.017	1.007	
2012	1.149	1.018		
2013	1.156			
Five Year Average	1.161	1.019	1.007	1.004
Three Year Average	1.152	1.018	1.007	1.006
		Five Year	Three Year	
39 to 63 months:		1.011	1.013	
27 to 63 months:		1.030	1.031	
15 to 63 months:		1.196	1.188	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					52,285
2002				54,250	53,943
2003			54,359	53,922	53,717
2004		54,535	53,962	53,581	53,374
2005	56,083	53,951	53,269	52,787	52,586
2006	56,360	53,921	53,132	52,773	52,611
2007	56,327	53,823	53,055	52,693	52,545
2008	55,380	52,893	52,202	51,869	51,710
2009	59,928	56,837	56,143	55,852	55,660
2010	58,577	55,538	54,978	54,657	54,495
2011	55,690	53,011	52,400	52,137	
2012	57,559	54,734	54,170		
2013	56,058	51,760			
2014	54,705				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.994
2003			0.992	0.996
2004		0.989	0.993	0.996
2005	0.962	0.987	0.991	0.996
2006	0.957	0.985	0.993	0.997
2007	0.956	0.986	0.993	0.997
2008	0.955	0.987	0.994	0.997
2009	0.948	0.988	0.995	0.997
2010	0.948	0.990	0.994	0.997
2011	0.952	0.988	0.995	
2012	0.951	0.990		
2013	0.923			
Five Year Average	0.944	0.989	0.994	0.997
Three Year Average	0.942	0.989	0.995	0.997
		Five Year	Three Year	
39 to 63 months:		0.991	0.992	
27 to 63 months:		0.980	0.981	
15 to 63 months:		0.925	0.924	

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
2001					145,329
2002				146,362	146,400
2003			146,767	146,765	146,762
2004		147,078	147,461	147,609	147,601
2005	148,292	149,843	149,856	149,874	149,859
2006	152,635	153,719	153,807	153,823	153,812
2007	157,721	158,990	159,051	159,067	159,061
2008	160,182	160,813	160,900	160,919	160,912
2009	166,412	166,743	166,834	166,863	166,858
2010	170,592	171,635	171,724	171,731	171,702
2011	165,157	165,884	165,992	166,001	
2012	169,331	170,525	170,486		
2013	161,657	163,380			
2014	154,026				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.000	1.000
2004		1.003	1.001	1.000
2005	1.010	1.000	1.000	1.000
2006	1.007	1.001	1.000	1.000
2007	1.008	1.000	1.000	1.000
2008	1.004	1.001	1.000	1.000
2009	1.002	1.001	1.000	1.000
2010	1.006	1.001	1.000	1.000
2011	1.004	1.001	1.000	
2012	1.007	1.000		
2013	1.011			
Five Year Average	1.006	1.001	1.000	1.000
Three Year Average	1.007	1.001	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.001	1.001	
15 to 63 months:		1.007	1.008	

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
2001					39,881
2002				40,910	40,900
2003			39,308	39,403	39,401
2004		36,635	36,859	37,093	37,095
2005	35,441	36,228	36,419	36,488	36,464
2006	37,567	37,613	37,837	37,904	37,893
2007	36,067	36,246	36,490	36,546	36,552
2008	34,773	35,383	35,608	35,669	35,656
2009	38,126	38,322	38,574	38,608	38,601
2010	36,909	37,200	37,397	37,422	38,012
2011	34,722	35,237	35,359	35,414	
2012	33,897	34,410	34,546		
2013	31,862	32,220			
2014	28,120				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.002	1.000
2004		1.006	1.006	1.000
2005	1.022	1.005	1.002	0.999
2006	1.001	1.006	1.002	1.000
2007	1.005	1.007	1.002	1.000
2008	1.018	1.006	1.002	1.000
2009	1.005	1.007	1.001	1.000
2010	1.008	1.005	1.001	1.016
2011	1.015	1.003	1.002	
2012	1.015	1.004		
2013	1.011			
Five Year Average	1.011	1.005	1.002	1.003
Three Year Average	1.014	1.004	1.001	1.005
		Five Year	Three Year	
39 to 63 months:		1.005	1.006	
27 to 63 months:		1.010	1.010	
15 to 63 months:		1.021	1.024	

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
2001			
2002			
2003			3,247
2004		6,951	3,015
2005	19,961	6,679	2,793
2006	20,352	6,501	2,615
2007	20,662	6,469	2,617
2008	20,279	6,411	2,630
2009	22,174	6,840	2,656
2010	21,671	6,351	2,527
2011	21,267	6,110	2,418
2012	21,532	6,368	2,518
2013	22,662	6,376	
2014	23,799		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2002		
2003		
2004		0.434
2005	0.335	0.418
2006	0.319	0.402
2007	0.313	0.405
2008	0.316	0.410
2009	0.308	0.388
2010	0.293	0.398
2011	0.287	0.396
2012	0.296	0.395
2013	0.281	
Five Year Average	0.293	0.397
Three Year Average	0.288	0.396
	Five Year	Three Year
27 to 39 months:	0.397	0.396
15 to 39 months:	0.116	0.114

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
2001			
2002			
2003			123
2004		286	120
2005	2,227	288	109
2006	2,301	259	82
2007	2,189	263	98
2008	2,449	230	75
2009	2,615	274	93
2010	2,370	240	85
2011	2,704	312	136
2012	2,767	320	83
2013	2,902	234	
2014	3,395		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2002		
2003		
2004		0.420
2005	0.129	0.378
2006	0.113	0.317
2007	0.120	0.373
2008	0.094	0.326
2009	0.105	0.339
2010	0.101	0.354
2011	0.115	0.436
2012	0.116	0.259
2013	0.081	
Five Year Average	0.104	0.343
Three Year Average	0.104	0.350
	Five Year	Three Year
27 to 39 months:	0.343	0.350
15 to 39 months:	0.036	0.036

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
2001			
2002			
2003			250
2004		695	230
2005	4,378	654	247
2006	5,874	688	241
2007	5,715	659	292
2008	4,803	682	267
2009	6,105	881	283
2010	6,085	809	282
2011	4,715	712	252
2012	4,533	681	208
2013	4,423	491	
2014	4,211		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2002		
2003		
2004		0.331
2005	0.149	0.378
2006	0.117	0.350
2007	0.115	0.443
2008	0.142	0.391
2009	0.144	0.321
2010	0.133	0.349
2011	0.151	0.354
2012	0.150	0.305
2013	0.111	
Five Year Average	0.138	0.344
Three Year Average	0.137	0.336
	Five Year	Three Year
27 to 39 months:	0.344	0.336
15 to 39 months:	0.047	0.046

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					224,203,919
2002				238,066,247	243,370,189
2003			241,625,574	262,347,805	270,900,096
2004		211,006,106	256,026,217	277,202,221	283,447,088
2005	120,735,528	211,972,571	252,143,792	271,649,364	278,313,482
2006	123,306,427	220,813,685	257,520,664	276,213,787	281,964,551
2007	124,327,741	215,825,386	249,492,850	266,706,218	272,616,408
2008	117,982,063	201,237,569	232,837,722	248,337,080	253,130,645
2009	131,020,729	218,847,068	253,916,884	269,535,100	275,087,938
2010	135,642,786	227,347,224	258,034,975	274,475,478	279,295,047
2011	146,710,490	237,807,251	270,739,657	286,224,042	
2012	142,503,760	231,963,190	267,740,518		
2013	140,260,145	247,926,952			
2014	148,858,071				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.022
2003			1.086	1.033
2004		1.213	1.083	1.023
2005	1.756	1.190	1.077	1.025
2006	1.791	1.166	1.073	1.021
2007	1.736	1.156	1.069	1.022
2008	1.706	1.157	1.067	1.019
2009	1.670	1.160	1.062	1.021
2010	1.676	1.135	1.064	1.018
2011	1.621	1.138	1.057	
2012	1.628	1.154		
2013	1.768			
Five Year Average	1.673	1.149	1.064	1.020
Three Year Average	1.672	1.142	1.061	1.019
		Five Year	Three Year	
39 to 63 months:		1.085	1.081	
27 to 63 months:		1.247	1.235	
15 to 63 months:		2.086	2.065	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					178,725,294
2002				189,395,773	189,236,614
2003			202,915,540	202,286,403	202,583,417
2004		205,723,973	213,335,224	213,688,019	213,743,258
2005	203,182,092	212,387,446	213,509,572	213,737,910	213,879,012
2006	207,329,844	216,874,434	217,941,970	218,269,701	218,298,445
2007	198,678,550	206,723,565	207,565,194	207,754,177	207,817,232
2008	180,000,793	192,946,333	193,880,327	194,091,494	194,168,241
2009	185,777,033	194,625,309	195,622,722	195,859,861	195,941,342
2010	193,887,687	203,460,130	204,388,405	204,675,875	204,627,485
2011	204,141,561	213,934,848	214,997,138	215,318,462	
2012	214,959,051	226,837,993	230,137,757		
2013	240,881,090	257,046,160			
2014	261,794,385				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			0.997	1.001
2004		1.037	1.002	1.000
2005	1.045	1.005	1.001	1.001
2006	1.046	1.005	1.002	1.000
2007	1.040	1.004	1.001	1.000
2008	1.072	1.005	1.001	1.000
2009	1.048	1.005	1.001	1.000
2010	1.049	1.005	1.001	1.000
2011	1.048	1.005	1.001	
2012	1.055	1.015		
2013	1.067			

Five Year Average	1.053	1.007	1.001	1.000
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Three Year Average	1.057	1.008	1.001	1.000
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	Five Year	Three Year
39 to 63 months:	1.001	1.001
27 to 63 months:	1.008	1.009
15 to 63 months:	1.061	1.067

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					21,636,503
2002				24,900,104	24,945,909
2003			25,233,766	25,374,628	25,412,232
2004		25,925,842	27,094,917	27,347,258	27,399,275
2005	22,209,375	25,331,650	25,825,631	25,940,964	25,974,973
2006	23,184,512	26,406,948	26,749,309	26,888,208	26,951,953
2007	22,590,704	25,269,376	25,600,974	25,706,521	25,731,120
2008	21,498,570	24,198,178	24,551,767	24,646,649	24,635,435
2009	23,557,093	26,187,509	26,623,372	26,738,675	26,754,297
2010	23,321,473	26,296,920	26,692,787	26,840,167	26,876,941
2011	24,974,046	27,746,598	28,109,435	28,299,771	
2012	24,962,839	27,739,106	28,350,158		
2013	25,513,988	28,710,263			
2014	25,714,478				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.002
2003			1.006	1.001
2004		1.045	1.009	1.002
2005	1.141	1.020	1.004	1.001
2006	1.139	1.013	1.005	1.002
2007	1.119	1.013	1.004	1.001
2008	1.126	1.015	1.004	1.000
2009	1.112	1.017	1.004	1.001
2010	1.128	1.015	1.006	1.001
2011	1.111	1.013	1.007	
2012	1.111	1.022		
2013	1.125			
Five Year Average	1.117	1.016	1.005	1.001
Three Year Average	1.116	1.017	1.006	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.007	
27 to 63 months:		1.022	1.024	
15 to 63 months:		1.142	1.143	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					227,957,646
2002				248,501,578	246,726,652
2003			271,616,183	274,368,834	275,174,941
2004		273,629,061	284,259,798	286,924,418	286,572,071
2005	244,328,393	269,837,289	279,279,464	280,949,548	281,160,609
2006	250,273,017	274,901,626	284,589,516	286,314,999	285,775,307
2007	236,777,074	268,210,925	275,418,597	275,672,994	275,725,056
2008	229,143,622	251,976,476	255,303,291	256,568,180	255,784,856
2009	248,565,845	270,434,014	277,095,976	277,387,173	277,431,052
2010	260,799,933	279,364,346	281,859,784	283,420,615	283,209,144
2011	275,071,193	287,248,691	292,875,356	294,703,654	
2012	271,454,262	283,991,912	289,704,422		
2013	274,899,377	297,875,600			
2014	270,363,974				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.993
2003			1.010	1.003
2004		1.039	1.009	0.999
2005	1.104	1.035	1.006	1.001
2006	1.098	1.035	1.006	0.998
2007	1.133	1.027	1.001	1.000
2008	1.100	1.013	1.005	0.997
2009	1.088	1.025	1.001	1.000
2010	1.071	1.009	1.006	0.999
2011	1.044	1.020	1.006	
2012	1.046	1.020		
2013	1.084			
Five Year Average	1.067	1.017	1.004	0.999
Three Year Average	1.058	1.016	1.004	0.999
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.020	1.019	
15 to 63 months:		1.088	1.078	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					178,785,419
2002				189,558,236	189,290,814
2003			203,179,529	202,436,763	202,612,335
2004		206,889,729	213,601,416	213,843,435	213,754,937
2005	207,964,849	212,977,664	213,885,890	213,889,545	213,939,020
2006	212,646,023	217,658,025	218,216,030	218,483,385	218,335,128
2007	202,956,251	207,290,533	207,862,838	207,879,788	207,875,687
2008	184,453,317	193,744,322	194,077,530	194,220,465	194,248,407
2009	189,873,817	195,307,450	195,888,355	195,963,153	196,050,153
2010	198,074,772	203,900,863	204,616,658	204,776,749	204,694,423
2011	208,328,420	214,477,836	215,268,943	215,466,554	
2012	219,321,540	227,321,786	230,298,339		
2013	246,323,952	257,605,553			
2014	268,160,835				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			0.996	1.001
2004		1.032	1.001	1.000
2005	1.024	1.004	1.000	1.000
2006	1.024	1.003	1.001	0.999
2007	1.021	1.003	1.000	1.000
2008	1.050	1.002	1.001	1.000
2009	1.029	1.003	1.000	1.000
2010	1.029	1.004	1.001	1.000
2011	1.030	1.004	1.001	
2012	1.036	1.013		
2013	1.046			
Five Year Average	1.034	1.005	1.001	1.000
Three Year Average	1.037	1.007	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.006	1.008	
15 to 63 months:		1.040	1.045	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					21,655,362
2002				24,949,278	24,983,000
2003			25,312,065	25,405,917	25,424,250
2004		26,330,797	27,237,339	27,392,202	27,426,524
2005	24,696,848	25,703,310	25,962,964	25,992,813	25,993,612
2006	26,047,665	26,631,392	26,833,076	26,916,141	26,965,417
2007	25,128,249	25,532,904	25,699,292	25,737,008	25,749,860
2008	23,665,393	24,438,648	24,618,160	24,675,710	24,646,718
2009	25,815,910	26,455,747	26,712,419	26,769,143	26,773,488
2010	25,721,926	26,464,303	26,774,630	26,857,507	26,881,641
2011	26,949,219	27,934,607	28,204,860	28,331,719	
2012	26,734,809	27,972,001	28,511,381		
2013	28,131,744	28,964,096			
2014	28,255,438				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.001
2003			1.004	1.001
2004		1.034	1.006	1.001
2005	1.041	1.010	1.001	1.000
2006	1.022	1.008	1.003	1.002
2007	1.016	1.007	1.001	1.000
2008	1.033	1.007	1.002	0.999
2009	1.025	1.010	1.002	1.000
2010	1.029	1.012	1.003	1.001
2011	1.037	1.010	1.004	
2012	1.046	1.019		
2013	1.030			
Five Year Average	1.033	1.012	1.002	1.000
Three Year Average	1.038	1.014	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.002	1.003	
27 to 63 months:		1.014	1.017	
15 to 63 months:		1.047	1.056	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					202,943,496
2002				231,712,664	230,239,155
2003			250,945,100	253,565,651	254,322,787
2004		253,194,667	262,099,282	264,673,973	265,261,027
2005	226,414,016	247,137,063	255,043,703	257,221,444	257,701,052
2006	229,408,467	250,541,769	258,995,019	260,999,335	260,698,946
2007	218,652,478	244,270,307	250,503,742	250,863,120	250,999,455
2008	209,578,303	228,825,425	233,311,369	234,161,029	233,824,761
2009	232,169,059	248,754,016	254,234,580	255,134,825	255,465,358
2010	242,859,424	257,597,550	260,088,968	261,602,745	261,191,509
2011	256,402,317	265,604,565	269,604,213	271,517,801	
2012	254,108,340	263,812,204	268,146,965		
2013	257,388,882	276,501,432			
2014	252,712,732				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.994
2003			1.010	1.003
2004		1.035	1.010	1.002
2005	1.092	1.032	1.009	1.002
2006	1.092	1.034	1.008	0.999
2007	1.117	1.026	1.001	1.001
2008	1.092	1.020	1.004	0.999
2009	1.071	1.022	1.004	1.001
2010	1.061	1.010	1.006	0.998
2011	1.036	1.015	1.007	
2012	1.038	1.016		
2013	1.074			
Five Year Average	1.056	1.017	1.004	1.000
Three Year Average	1.049	1.014	1.006	0.999

	Five Year	Three Year
39 to 63 months:	1.004	1.005
27 to 63 months:	1.021	1.019
15 to 63 months:	1.078	1.069

(a) Losses are on a 30/60 level for 2002-2014.
Losses are on a 25/50 level for 2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					173,817,993
2002				188,859,187	188,596,145
2003			202,507,621	201,743,011	201,914,414
2004		205,894,813	212,575,880	212,851,511	212,792,501
2005	206,998,720	212,021,149	212,908,940	212,987,443	213,014,918
2006	211,613,142	216,680,472	217,269,295	217,548,397	217,415,467
2007	202,073,281	206,160,489	206,717,453	206,769,493	206,763,704
2008	183,634,661	192,790,402	193,205,648	193,316,870	193,344,812
2009	189,067,029	194,416,059	195,003,001	195,081,466	195,148,466
2010	197,020,053	202,945,094	203,643,058	203,809,061	203,697,280
2011	207,099,016	213,324,448	214,145,003	214,319,496	
2012	218,245,392	226,060,510	229,002,626		
2013	244,662,240	255,859,992			
2014	266,199,710				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			0.996	1.001
2004		1.032	1.001	1.000
2005	1.024	1.004	1.000	1.000
2006	1.024	1.003	1.001	0.999
2007	1.020	1.003	1.000	1.000
2008	1.050	1.002	1.001	1.000
2009	1.028	1.003	1.000	1.000
2010	1.030	1.003	1.001	0.999
2011	1.030	1.004	1.001	
2012	1.036	1.013		
2013	1.046			
Five Year Average	1.034	1.005	1.001	1.000
Three Year Average	1.037	1.007	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.006	1.008	
15 to 63 months:		1.040	1.045	

(a) Losses are on a \$25,000 level for 2002-2014.
Losses are on a \$15,000 level for 2001.

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
2001					35,183
2002				37,025	36,876
2003			37,005	38,013	38,466
2004		35,552	38,924	40,059	40,355
2005	25,931	34,564	36,912	37,916	38,201
2006	25,826	34,174	36,275	37,204	37,476
2007	23,476	30,597	32,480	33,349	33,581
2008	21,798	28,643	30,351	31,107	31,300
2009	24,035	31,768	33,720	34,485	34,703
2010	24,868	32,969	34,859	35,743	35,987
2011	25,420	33,246	35,135	35,963	
2012	25,587	33,498	35,946		
2013	25,165	33,886			
2014	25,832				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.996
2003			1.027	1.012
2004		1.095	1.029	1.007
2005	1.333	1.068	1.027	1.008
2006	1.323	1.061	1.026	1.007
2007	1.303	1.062	1.027	1.007
2008	1.314	1.060	1.025	1.006
2009	1.322	1.061	1.023	1.006
2010	1.326	1.057	1.025	1.007
2011	1.308	1.057	1.024	
2012	1.309	1.073		
2013	1.347			

Five Year Average	1.322	1.062	1.025	1.007
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Three Year Average	1.321	1.062	1.024	1.006
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	Five Year	Three Year
39 to 63 months:	1.032	1.030
27 to 63 months:	1.096	1.094
15 to 63 months:	1.449	1.445

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					77,448
2002				80,883	80,743
2003			90,512	90,071	90,162
2004		94,326	97,326	97,411	97,424
2005	92,753	95,104	95,357	95,426	95,442
2006	89,866	92,101	92,282	92,349	92,354
2007	84,059	85,746	85,909	85,947	85,964
2008	74,401	78,624	78,807	78,859	78,868
2009	80,223	82,766	82,955	83,007	83,030
2010	85,541	88,153	88,345	88,401	88,377
2011	88,088	90,104	90,340	90,405	
2012	87,278	89,589	90,741		
2013	89,105	92,976			
2014	94,349				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.998
2003			0.995	1.001
2004		1.032	1.001	1.000
2005	1.025	1.003	1.001	1.000
2006	1.025	1.002	1.001	1.000
2007	1.020	1.002	1.000	1.000
2008	1.057	1.002	1.001	1.000
2009	1.032	1.002	1.001	1.000
2010	1.031	1.002	1.001	1.000
2011	1.023	1.003	1.001	
2012	1.026	1.013		
2013	1.043			
Five Year Average	1.031	1.004	1.001	1.000
Three Year Average	1.031	1.006	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.007	
15 to 63 months:		1.036	1.038	

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
2001					19,687
2002				21,461	21,473
2003			21,069	21,154	21,181
2004		20,664	21,431	21,547	21,558
2005	18,512	20,932	21,227	21,309	21,318
2006	18,976	21,416	21,635	21,707	21,717
2007	17,584	19,542	19,754	19,820	19,833
2008	15,922	17,873	18,073	18,123	18,128
2009	17,795	19,780	20,057	20,123	20,130
2010	17,574	19,733	19,927	20,004	20,019
2011	18,433	20,375	20,575	20,642	
2012	18,067	19,927	20,171		
2013	17,562	19,677			
2014	16,476				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.001
2003			1.004	1.001
2004		1.037	1.005	1.001
2005	1.131	1.014	1.004	1.000
2006	1.129	1.010	1.003	1.000
2007	1.111	1.011	1.003	1.001
2008	1.123	1.011	1.003	1.000
2009	1.112	1.014	1.003	1.000
2010	1.123	1.010	1.004	1.001
2011	1.105	1.010	1.003	
2012	1.103	1.012		
2013	1.120			
Five Year Average	1.113	1.011	1.003	1.000
Three Year Average	1.109	1.011	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.014	1.014	
15 to 63 months:		1.129	1.125	

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
2001					35,409
2002				37,765	37,126
2003			39,113	38,787	38,732
2004		40,817	40,850	40,664	40,550
2005	40,751	39,204	38,824	38,514	38,372
2006	40,069	38,354	37,966	37,809	37,662
2007	35,788	34,386	34,049	33,808	33,722
2008	33,615	32,081	31,643	31,468	31,411
2009	36,586	35,250	35,027	34,864	34,821
2010	37,811	36,432	36,157	36,135	36,148
2011	38,285	36,548	36,410	36,375	
2012	38,235	37,109	37,264		
2013	37,645	37,111			
2014	37,084				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.983
2003			0.992	0.999
2004		1.001	0.995	0.997
2005	0.962	0.990	0.992	0.996
2006	0.957	0.990	0.996	0.996
2007	0.961	0.990	0.993	0.997
2008	0.954	0.986	0.994	0.998
2009	0.963	0.994	0.995	0.999
2010	0.964	0.992	0.999	1.000
2011	0.955	0.996	0.999	
2012	0.971	1.004		
2013	0.986			
Five Year Average	0.968	0.994	0.996	0.998
Three Year Average	0.971	0.997	0.998	0.999
		Five Year	Three Year	
39 to 63 months:		0.994	0.997	
27 to 63 months:		0.988	0.994	
15 to 63 months:		0.956	0.965	

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
2001					77,459
2002				80,918	80,751
2003			90,578	90,101	90,165
2004		94,590	97,387	97,446	97,431
2005	94,190	95,253	95,431	95,452	95,446
2006	91,277	92,239	92,332	92,370	92,359
2007	85,196	85,867	85,962	85,967	85,969
2008	75,578	78,723	78,839	78,871	78,873
2009	81,311	82,864	82,994	83,017	83,039
2010	86,646	88,265	88,387	88,423	88,385
2011	89,285	90,227	90,391	90,437	
2012	88,757	89,696	90,779		
2013	90,565	93,071			
2014	95,763				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.998
2003			0.995	1.001
2004		1.030	1.001	1.000
2005	1.011	1.002	1.000	1.000
2006	1.011	1.001	1.000	1.000
2007	1.008	1.001	1.000	1.000
2008	1.042	1.001	1.000	1.000
2009	1.019	1.002	1.000	1.000
2010	1.019	1.001	1.000	1.000
2011	1.011	1.002	1.001	
2012	1.011	1.012		
2013	1.028			
Five Year Average	1.018	1.004	1.000	1.000
Three Year Average	1.017	1.005	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.004	1.005	
15 to 63 months:		1.022	1.022	

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
2001					19,698
2002				21,496	21,493
2003			21,150	21,183	21,193
2004		21,006	21,546	21,582	21,579
2005	21,081	21,263	21,351	21,351	21,339
2006	21,717	21,645	21,718	21,734	21,730
2007	19,855	19,805	19,866	19,868	19,857
2008	18,127	18,127	18,140	18,145	18,138
2009	20,134	20,035	20,137	20,153	20,146
2010	19,920	19,925	20,021	20,018	20,020
2011	20,493	20,549	20,637	20,666	
2012	19,911	20,125	20,223		
2013	19,832	19,811			
2014	18,533				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.002	1.000
2004		1.026	1.002	1.000
2005	1.009	1.004	1.000	0.999
2006	0.997	1.003	1.001	1.000
2007	0.997	1.003	1.000	0.999
2008	1.000	1.001	1.000	1.000
2009	0.995	1.005	1.001	1.000
2010	1.000	1.005	1.000	1.000
2011	1.003	1.004	1.001	
2012	1.011	1.005		
2013	0.999			
Five Year Average	1.002	1.004	1.000	1.000
Three Year Average	1.004	1.005	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.004	1.006	
15 to 63 months:		1.006	1.010	

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
2001			
2002			
2003			2,108
2004		5,265	1,926
2005	14,820	4,640	1,912
2006	14,243	4,180	1,691
2007	12,312	3,789	1,569
2008	11,817	3,438	1,292
2009	12,551	3,482	1,307
2010	12,943	3,463	1,298
2011	12,865	3,302	1,275
2012	12,648	3,611	1,318
2013	12,480	3,225	
2014	11,252		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2002		
2003		
2004		0.366
2005	0.313	0.412
2006	0.293	0.405
2007	0.308	0.414
2008	0.291	0.376
2009	0.277	0.375
2010	0.268	0.375
2011	0.257	0.386
2012	0.285	0.365
2013	0.258	
Five Year Average	0.269	0.375
Three Year Average	0.267	0.375
	Five Year	Three Year
27 to 39 months:	0.375	0.375
15 to 39 months:	0.101	0.100

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Ceded Only

Property Damage Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2001			
2002			
2003			66
2004		264	61
2005	1,437	149	74
2006	1,411	138	50
2007	1,137	121	53
2008	1,177	99	32
2009	1,088	98	39
2010	1,105	112	42
2011	1,197	123	51
2012	1,479	107	38
2013	1,460	95	
2014	1,414		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2002		
2003		
2004		0.231
2005	0.104	0.497
2006	0.098	0.362
2007	0.106	0.438
2008	0.084	0.323
2009	0.090	0.398
2010	0.101	0.375
2011	0.103	0.415
2012	0.072	0.355
2013	0.065	
Five Year Average	0.086	0.373
Three Year Average	0.080	0.382

	Five Year	Three Year
27 to 39 months:	0.373	0.382
15 to 39 months:	0.032	0.031

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2001			
2002			
2003			81
2004		342	115
2005	2,569	331	124
2006	2,741	229	83
2007	2,271	263	112
2008	2,205	254	67
2009	2,339	255	80
2010	2,346	192	94
2011	2,060	174	62
2012	1,844	198	52
2013	2,270	134	
2014	2,057		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2002		
2003		
2004		0.336
2005	0.129	0.375
2006	0.084	0.362
2007	0.116	0.426
2008	0.115	0.264
2009	0.109	0.314
2010	0.082	0.490
2011	0.084	0.356
2012	0.107	0.263
2013	0.059	
Five Year Average	0.088	0.337
Three Year Average	0.083	0.370
	Five Year	Three Year
27 to 39 months:	0.337	0.370
15 to 39 months:	0.030	0.031

Exhibit (3) (i)
Exhibit (7) (c)

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



Allstate
You're in good hands.

Scott Donoho
Senior Actuary, FCAS, MAAA

December 29, 2015

Debbie Spence
North Carolina Rate Bureau

Dear Debbie,

Included below are Allstate's responses to the inquiries regarding reserve strengthening and expense cutting initiatives for Allstate Property & Casualty Company and Allstate Indemnity Company Private Passenger Non-Fleet Auto Programs 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's response to this is that there have been **no** material changes with regard to Allstate Property & Casualty Company or Allstate Indemnity Company reserving practices for private passenger automobile insurance in the state of North Carolina over the past five years.

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

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

Allstate Property & Casualty Company did not make any material expense-cutting changes from 2011-2015.

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

Sincerely,

Scott Donoho
F.C.A.S., M.A.A.A
Scott.donoho@allstate.com
312-800-6049



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

Kevin L. Russell
Supervisor
Corporate Actuarial Department
Erie Insurance Group
100 Erie Insurance Place
Erie, Pennsylvania 16530
Telephone: (814)870-3395
Fax: (814)870-4383
kevin.russell@erieinsurance.com

December 15, 2015

To: Debbie Spence
Administrative Assistant, Insurance Operations
North Carolina Rate Bureau
Raleigh NC 27619-6010
Telephone: (919) 582-1023
Fax: (919) 719-7402

RE: RESERVE STRENGTHENING & EXPENSE CUTTING ACTIVITIES

1. RESERVE STRENGTHENING

The Erie Insurance Group began implementing Colossus and the Soft Tissue Evaluation program in 1998-1999 in order to establish more accurate case reserves. We continued with these claims initiatives in 2015, and so the criteria used in North Carolina for establishing case basis reserves for the accident year ending December 31, 2015 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 quite consistent over the last three to five years.

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. Some expense allocations have been changed in the last three to five years. Homeowners is now allocated a slightly higher share of company overhead for adjusting and other loss adjustment expense as well as general expense. The data in the most recent annual statements (2012 through 2015) is most representative of what to expect in the future. Please note that the adjusting and other loss adjustment expense ratio in the 2011 annual statement is unusually high; ERIE recorded the largest volume of catastrophe claims and greatest utilization of independent adjusters in company history in 2011.

Sincerely,



Kevin L. Russell, FCAS, MAAA



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

One GEICO Plaza ■ Washington, DC 20076-0001

December 21, 2015

Mr. Tim Lucas
North Carolina Rate Bureau
2910 Sumner Blvd.
Raleigh, North Carolina 27616

RE: GEICO Indemnity Company- Bureau Letter Asking for Reserve
Strengthening

Dear Mr. Lucas:

The criteria used by GEICO Indemnity Company in North Carolina for establishing case basis reserves for the accident year ended December 31, 2015 have not materially changed over the last five years.

Please let me know if you need anything further.

Very truly yours,

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



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

One GEICO Plaza ■ Washington, DC 20076-0001

December 21, 2015

Mr. Tim Lucas
North Carolina Rate Bureau
2910 Sumner Blvd.
Raleigh, North Carolina 27616

RE: Government Employees Insurance Company- Bureau Letter Asking for
Reserve Strengthening and Expense Control Information

Dear Mr. Lucas:

The GEICO Companies did not implement any changes that would have a dramatic 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.

The criteria used by Government Employees Insurance Company in North Carolina for establishing case basis reserves for the accident year ended December 31, 2015 have not materially changed over the last five years.

Please let me know if you need anything further.

Very truly yours,

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



December 14, 2015

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

Re: NCRB request regarding Insurance Department Regulations for Integon National Insurance Company

Dear Tim:

Per your request, we are responding as follows:

Statement Concerning Reserve Strengthening Activities Over The Past Five Years:


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

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

Statement Concerning Expense Cutting Activities Over The Past Five Years:

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

Sincerely,



Art Lyon, CPCU
Executive Consultant



Nationwide®

December 18, 2015

Mr. F. Timothy Lucas
Personal Lines Manager
North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27616

Attention: Debbie Spence, Administrative Assistant, Insurance Operations

Re: Statement of Expense Cutting Activities and Reserve Strengthening or Weakening

Dear Mr. Lucas:

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

There are no material changes to reserves which have not been previously reported.

We have taken no expense cutting actions in the last 5 years that would materially impact our anticipated expense levels in North Carolina.

Please contact me if you have any questions.

Sincerely,

Nicholas Hartmann, ACAS, MAAA
Pricing Manager
Nationwide Insurance
Nick.Hartmann@Nationwide.com
(614) 677-7332



North Carolina Farm Bureau Insurance Group

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

December 11, 2015

Mr. Tim Lucas
N.C. Rate Bureau
210 Sumner Drive
Raleigh, NC 27616

RE: Farm Bureau Insurance of N.C., Inc.
Insurance Department Regulations
North Carolina Homeowners
Reserve Strengthening
Expense Cutting Activities

Tim:

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 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/jh

12/22/2015

Jennifer Kubit, FCAS, MAAA
Progressive Southeastern Insurance Company
6300 Wilson Mills Road
Mayfield Village, OH 44143

F. Timothy Lucas
North Carolina Rate Bureau
PO Box 176010
Raleigh, North Carolina 27619-6010

Attention: F. Timothy Lucas

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 was changed in 2012. This adjustment was related to realizing that our analysis double counted costs included in the fee collected from the facility. This change was noted in Progressive's reserve strengthening letter dated December 28, 2012. The process for setting AOE reserves did not materially change in 2015.

Sincerely,



Jennifer Kubit, FCAS, MAAA
Manager, Corporate Actuarial
Progressive Southeastern Insurance Company

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

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

December 30, 2015

Ms. Debbie Spence
Administrative Assistant, Insurance Operations
North Carolina Rate Bureau
2910 Summer Blvd.
Raleigh, NC 27616

Dear Ms. Spence:

RE: Reserve Strengthening and Expense Cutting Activities

Your email dated December 11, 2015 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 has long recognized that expense control is a key to remaining competitive in the insurance marketplace. It is important to note that expense control does not necessarily imply expense reduction. Attracting and retaining quality personnel, providing top-notch services, and investing in technology may be just as important to a company's competitive position as a low price for the insurance product. In the end, it is through consumer forces in the marketplace that a balance is stricken between quality of service and price for those services.

It would be virtually impossible to fully describe all "expense cutting activities" (i.e., recycling paper, reorganizing jobs, automating jobs, consolidating jobs, ordering supplies from a different vendor, providing new software, streamlining a claims procedure, redesigning a code sheet, improving the training courses, etc.). Expense control is a continuous and evolving function of managing our business. It is also difficult to describe the many investments we've made in our business that have put upward pressure on our expenses (i.e., expanding our Internet presence, updating our systems as new technology becomes available, etc.).

We are continuing our extensive review of 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. This investment increased beginning in 2012. A portion of this investment includes expenses that are not expected to continue in the long term. If the Rate Bureau believes an adjustment to the industry data is necessary, please contact us and we can provide additional information.

Sincerely,



Steve Harr
Actuary and Assistant Secretary-Treasurer

KP:kw



We know what it means to serve.™

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December 22, 2015

Debbie Spence
North Carolina Rate Bureau
Fax: (919) 719-7402

RE: United Services Automobile Association
Insurance Department Regulations
North Carolina Automobile
Reserve Strengthening and Expense Cutting

Ms. Spence:

United Services Automobile Association and USAA Casualty Insurance Company have not materially changed their procedures for establishing case loss reserves over the last 5 years.

In addition, United Services Automobile Association has not undertaken any expense cutting activities over the last 5 years that would materially affect the expense levels in North Carolina.

If I can be of further assistance, let me know. I can be reached at (210) 913-7202.

Lisa M. Sukow
Assistant Vice President, P&C Auto Pricing

F-117

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 J. Smollik.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2012 and 2013

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2014 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2012	0.978	0.898	0.878	1.010	0.980
	2013	0.996	0.946	0.942	1.010	0.993
	2014	1.000	1.000	1.000	1.010	1.010
Property Damage	2012	1.058	0.978	1.035	1.061	1.043
	2013	0.996	1.000	0.996	1.061	1.045
	2014	1.000	1.000	1.000	1.061	1.061
Medical Payments	2012	0.993	0.905	0.899	0.995	0.976
	2013	0.990	0.946	0.937	0.995	0.980
	2014	1.000	1.000	1.000	0.995	0.995

(a) 2012 Claim Cost Change = (2014 Claim Cost) / (2012 Claim Cost).
2013 Claim Cost Change = (2014 Claim Cost) / (2013 Claim Cost).

(b) 2012 Claim Frequency Change = (2014 Claim Frequency)
/ (2012 Claim Frequency). 2013 Claim Frequency Change =
(2014 Claim Frequency) / (2013 Claim Frequency).

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

(d) Annualized Trend for 2012 and 2013

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

where m is the number of years of projection of the 2012 trend factor from 7/1/2014 to 7/16/2017 3.04, Col (4) represents the Current Cost Factor to 7/1/2014, and n represents the number of years of projection for a given prior year, 4.04 for 2013 and 5.04 for 2012.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2012 and 2013

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2012	\$ 7,130	1.37
	2013	7,000	1.30
	2014	6,970	1.23
Property Damage	2012	\$ 2,549	3.65
	2013	2,706	3.57
	2014	2,696	3.57
Medical Payments	2012	\$ 1,641	1.16
	2013	1,646	1.11
	2014	1,630	1.05

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages F-130 and F-132.

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

**FAST TRACK MONITORING SYSTEM
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

32 - NORTH CAROLINA

LIABILITY -- BI TOTAL LIMITS LOSSES

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Number of Arising Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year	Arising Claim Frequency	Pct. Change From Same Quarter Prior Year
10	1ST	1,076,452	98,432,429	10,516	15,700	9,360	*****	0.98	*****	91.44	*****	1.46	*****
10	2ND	1,078,716	100,816,832	10,517	16,799	9,586	*****	0.97	*****	93.46	*****	1.56	*****
10	3RD	1,074,376	103,326,188	10,664	16,589	9,689	*****	0.99	*****	96.17	*****	1.54	*****
10	4TH	1,069,899	113,656,303	11,273	17,553	10,082	*****	1.05	*****	106.23	*****	1.64	*****
11	1ST	1,066,546	104,937,145	10,747	15,489	9,764	4.3	1.01	3.1	98.39	7.6	1.45	-0.7
11	2ND	1,064,962	109,667,018	10,975	16,124	9,992	4.2	1.03	6.2	102.98	10.2	1.51	-3.2
11	3RD	1,060,002	119,849,831	11,147	16,543	10,752	11.0	1.05	6.1	113.07	17.6	1.56	1.3
11	4TH	1,058,326	111,639,981	10,755	18,122	10,380	3.0	1.02	-2.9	105.49	-0.7	1.71	4.3
12	1ST	1,057,548	110,390,095	10,595	16,729	10,419	6.7	1.00	-1.0	104.38	6.1	1.58	9.0
12	2ND	1,060,682	112,894,532	10,674	16,767	10,577	5.9	1.01	-1.9	106.44	3.4	1.58	4.6
12	3RD	1,059,935	110,435,158	10,790	16,715	10,235	-4.8	1.02	-2.9	104.19	-7.9	1.58	1.3
12	4TH	1,060,846	110,571,013	10,921	17,817	10,125	-2.5	1.03	1.0	104.23	-1.2	1.68	-1.8
13	1ST	1,059,948	104,215,687	10,809	16,235	9,642	-7.5	1.02	2.0	98.32	-5.8	1.53	-3.2
13	2ND	1,067,022	105,530,945	10,563	17,282	9,991	-5.5	0.99	-2.0	98.90	-7.1	1.62	2.5
13	3RD	1,068,001	105,480,655	10,555	16,627	9,993	-2.4	0.99	-2.9	98.76	-5.2	1.56	-1.3
13	4TH	1,078,194	108,051,330	10,356	16,088	10,434	3.1	0.96	-6.8	100.22	-3.8	1.49	-11.3
14	1ST	1,076,883	94,765,599	9,916	14,761	9,557	-0.9	0.92	-9.8	88.00	-10.5	1.37	-10.5
14	2ND	1,084,637	106,408,059	10,267	15,699	10,364	3.7	0.95	-4.0	98.10	-0.8	1.45	-10.5
14	3RD	1,088,636	105,306,532	10,023	14,593	10,506	5.1	0.92	-7.1	96.73	-2.1	1.34	-14.1
14	4TH	1,093,309	115,126,030	10,426	16,600	11,042	5.8	0.95	-1.0	105.30	5.1	1.52	2.0
15	1ST	1,117,956	104,885,342	10,602	14,480	9,893	3.5	0.95	3.3	93.82	6.6	1.30	-5.1
15	2ND	1,127,091	116,269,415	10,724	15,904	10,842	4.6	0.95	0.0	103.16	5.2	1.41	-2.8
Prior 4 Quarters Ending:													
10	4TH	4,299,443	416,231,752	42,970	66,641	9,687	*****	1.00	*****	96.81	*****	1.55	*****
11	1ST	4,289,537	422,736,468	43,201	66,430	9,785	*****	1.01	*****	98.55	*****	1.55	*****
11	2ND	4,275,783	431,586,654	43,659	65,755	9,865	*****	1.02	*****	100.94	*****	1.54	*****
11	3RD	4,261,409	448,110,297	44,142	65,709	10,152	*****	1.04	*****	105.16	*****	1.54	*****
11	4TH	4,249,836	446,093,975	43,624	66,278	10,226	5.6	1.03	3.0	104.97	8.4	1.56	0.6
12	1ST	4,240,838	451,546,925	43,472	67,518	10,387	6.2	1.03	2.0	106.48	8.0	1.59	2.6
12	2ND	4,236,558	454,774,439	43,171	68,161	10,534	6.6	1.02	0.0	107.35	6.4	1.61	4.5
12	3RD	4,236,491	445,359,766	42,814	68,333	10,402	2.5	1.01	-2.9	105.12	0.0	1.61	4.5
12	4TH	4,239,011	444,290,798	42,980	68,028	10,337	1.1	1.01	-1.9	104.81	-0.2	1.60	2.6
13	1ST	4,241,411	438,116,390	43,194	67,534	10,143	-2.3	1.02	-1.0	103.29	-3.0	1.59	0.0
13	2ND	4,247,751	430,752,803	43,083	68,049	9,998	-5.1	1.01	-1.0	101.41	-5.5	1.60	-0.6
13	3RD	4,255,817	425,798,300	42,848	67,961	9,937	-4.5	1.01	0.0	100.05	-4.8	1.60	-0.6
13	4TH	4,273,165	423,278,617	42,283	66,232	10,011	-3.2	0.99	-2.0	99.06	-5.5	1.55	-3.1
14	1ST	4,290,100	413,828,529	41,390	64,758	9,998	-1.4	0.96	-5.9	96.46	-6.6	1.51	-5.0
14	2ND	4,307,715	414,703,643	41,094	63,175	10,092	0.9	0.95	-5.9	96.27	-5.1	1.47	-8.1
14	3RD	4,328,350	414,529,520	40,562	61,141	10,220	2.8	0.94	-6.9	95.77	-4.3	1.41	-11.9
14	4TH	4,343,465	421,604,220	40,632	61,653	10,376	3.6	0.94	-5.1	97.07	-2.0	1.42	-8.4
15	1ST	4,384,536	431,723,963	41,318	61,372	10,449	4.5	0.94	-2.1	98.47	2.1	1.40	-7.3
15	2ND	4,426,992	441,587,319	41,775	61,577	10,571	4.7	0.94	-1.1	99.75	3.6	1.39	-5.4

F-1222

**FAST TRACK MONITORING SYSTEM
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

32 - NORTH CAROLINA

LIABILITY -- PROPERTY DAMAGE

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year
10	1ST	1,076,452	94,605,615	34,180	2,768	*****	3.18	*****	87.89	*****
10	2ND	1,078,716	92,346,076	34,633	2,666	*****	3.21	*****	85.61	*****
10	3RD	1,074,376	93,430,578	34,851	2,681	*****	3.24	*****	86.96	*****
10	4TH	1,069,899	95,218,080	34,517	2,759	*****	3.23	*****	89.00	*****
11	1ST	1,066,546	95,233,521	34,667	2,746	-0.8	3.25	2.2	89.29	1.6
11	2ND	1,064,962	87,302,446	32,357	2,698	1.2	3.04	-5.3	81.96	-4.2
11	3RD	1,060,002	90,926,689	33,048	2,751	2.6	3.12	-3.7	85.78	-1.4
11	4TH	1,058,326	98,294,873	34,365	2,860	3.7	3.25	0.6	92.88	4.4
12	1ST	1,057,548	98,545,894	34,733	2,837	3.3	3.28	0.9	93.18	4.4
12	2ND	1,060,662	93,778,598	34,240	2,739	1.5	3.23	6.3	88.41	7.8
12	3RD	1,059,935	93,294,013	33,584	2,778	1.0	3.17	1.6	88.02	2.6
12	4TH	1,060,846	100,961,412	34,806	2,901	1.4	3.28	0.9	95.17	2.5
13	1ST	1,059,948	101,209,270	34,433	2,939	3.6	3.25	-0.9	95.49	2.5
13	2ND	1,067,022	100,242,534	34,593	2,898	5.8	3.24	0.3	93.95	6.3
13	3RD	1,068,001	102,097,258	34,443	2,964	6.7	3.22	1.6	95.60	8.6
13	4TH	1,078,194	102,078,028	33,637	3,035	4.6	3.12	-4.9	94.68	-0.5
14	1ST	1,076,883	102,084,629	33,819	3,019	2.7	3.14	-3.4	94.80	-0.7
14	2ND	1,084,637	105,480,500	35,133	3,002	3.6	3.24	0.0	97.25	3.5
14	3RD	1,088,636	105,129,415	34,572	3,041	2.6	3.18	-1.2	96.57	1.0
14	4TH	1,093,309	111,683,810	35,790	3,121	2.8	3.27	4.8	102.15	7.9
15	1ST	1,117,956	109,833,479	34,738	3,162	4.7	3.11	-1.0	98.24	3.6
15	2ND	1,127,091	113,253,080	35,948	3,150	4.9	3.19	-1.5	100.48	3.3
Prior 4 Quarters Ending:										
10	4TH	4,299,443	375,600,349	138,181	2,718	*****	3.21	*****	87.36	*****
11	1ST	4,289,637	376,228,255	138,688	2,713	*****	3.23	*****	87.71	*****
11	2ND	4,275,783	371,184,625	136,412	2,721	*****	3.19	*****	86.81	*****
11	3RD	4,261,409	368,680,736	134,609	2,739	*****	3.16	*****	86.52	*****
11	4TH	4,249,836	371,757,529	134,457	2,765	1.7	3.16	-1.6	87.48	0.1
12	1ST	4,240,838	375,069,902	134,503	2,789	2.8	3.17	-1.9	88.44	0.8
12	2ND	4,236,558	381,546,054	136,386	2,798	2.8	3.22	0.9	90.06	3.7
12	3RD	4,236,491	383,913,378	136,922	2,804	2.4	3.23	2.2	90.62	4.7
12	4TH	4,239,011	386,579,917	137,363	2,814	1.8	3.24	2.5	91.20	4.3
13	1ST	4,241,411	389,243,293	137,063	2,840	1.8	3.23	1.9	91.77	3.8
13	2ND	4,247,751	395,707,229	137,416	2,880	2.9	3.24	0.6	93.16	3.4
13	3RD	4,255,817	404,510,474	138,275	2,925	4.3	3.25	0.6	95.05	4.9
13	4TH	4,273,165	405,627,090	137,106	2,958	5.1	3.21	-0.9	94.92	4.1
14	1ST	4,290,100	406,502,449	136,492	2,978	4.9	3.18	-1.5	94.75	3.2
14	2ND	4,307,715	411,740,415	137,032	3,005	4.3	3.18	-1.9	95.58	2.6
14	3RD	4,328,350	414,772,572	137,161	3,024	3.4	3.17	-2.5	95.83	0.8
14	4TH	4,343,465	424,378,354	139,314	3,046	3.0	3.21	0.0	97.71	2.9
15	1ST	4,384,538	432,127,204	140,233	3,081	3.5	3.20	0.6	98.56	4.0
15	2ND	4,426,992	439,899,784	141,048	3,119	3.8	3.19	0.3	99.37	4.0

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2015

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	0.0%	0.0%	0.0%
12 points	0.8%	0.8%	0.8%
9 points	3.0%	3.1%	3.2%
6 points	4.4%	4.5%	4.7%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-3.3%	-3.1%	-3.1%
12 points	-3.8%	-3.6%	-3.5%
9 points	-4.4%	-4.2%	-4.1%
6 points	-1.6%	-1.6%	-1.6%

NORTH CAROLINA PROPERTY DAMAGE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.3%	3.6%	3.6%
12 points	3.7%	3.9%	4.0%
9 points	3.5%	3.7%	3.7%
6 points	3.5%	3.6%	3.6%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-0.1%	-0.1%	-0.1%
12 points	-0.7%	-0.7%	-0.7%
9 points	-0.8%	-0.7%	-0.7%
6 points	0.5%	0.5%	0.5%

NORTH CAROLINA
 FAST TRACK TREND SUMMARY
 CORRELATION COEFFICIENTS
 DATA ENDED JUNE 2015

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.02	0.02
12 points	0.36	0.36
9 points	0.94	0.95
6 points	1.00	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.93	-0.93
12 points	-0.93	-0.93
9 points	-0.91	-0.91
6 points	-0.68	-0.68

NORTH CAROLINA PROPERTY DAMAGE

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.17	-0.17
12 points	-0.75	-0.75
9 points	-0.63	-0.63
6 points	0.44	0.44

**FAST TRACK MONITORING SYSTEM
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

COUNTRYWIDE

LIABILITY -- BI TOTAL LIMITS LOSSES

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Number of Arising Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year	Arising Claim Frequency	Pct. Change From Same Quarter Prior Year
10	1ST	22,102,801	2,353,560,609	195,085	279,440	12,064	*****	0.88	*****	106.48	*****	1.26	*****
10	2ND	22,263,917	2,443,470,104	199,226	290,875	12,265	*****	0.89	*****	109.75	*****	1.31	*****
10	3RD	22,295,586	2,511,277,292	199,160	296,990	12,609	*****	0.89	*****	112.64	*****	1.33	*****
10	4TH	22,265,743	2,632,279,198	206,160	312,212	12,768	*****	0.93	*****	118.22	*****	1.40	*****
11	1ST	22,250,507	2,567,830,923	205,580	291,157	12,491	3.5	0.92	4.5	115.41	8.4	1.31	4.0
11	2ND	22,591,784	2,596,906,544	204,941	291,460	12,671	3.3	0.91	2.2	114.95	4.7	1.29	-1.5
11	3RD	22,708,808	2,626,178,746	204,629	303,196	12,834	1.8	0.90	1.1	115.65	2.7	1.34	0.8
11	4TH	22,690,051	2,636,110,180	206,664	324,030	12,756	-0.1	0.91	-2.2	116.18	-1.7	1.43	2.1
12	1ST	22,730,477	2,579,207,405	208,088	312,097	12,395	-0.8	0.92	0.0	113.47	-1.7	1.37	4.6
12	2ND	22,947,350	2,703,288,820	209,409	316,186	12,909	1.9	0.91	0.0	117.80	2.5	1.38	7.0
12	3RD	23,071,105	2,702,327,716	207,159	309,889	13,045	1.6	0.90	0.0	117.13	1.3	1.34	0.0
12	4TH	23,113,977	2,858,761,010	215,404	329,169	13,272	4.0	0.93	2.2	123.66	6.5	1.42	-0.7
13	1ST	23,117,308	2,705,001,879	207,745	307,498	13,021	5.1	0.90	-2.2	117.01	3.1	1.39	-2.9
13	2ND	23,378,041	2,863,234,287	215,018	321,105	13,316	3.2	0.92	1.1	122.48	4.0	1.37	-0.7
13	3RD	23,506,180	2,872,873,821	211,979	321,333	13,553	3.9	0.90	0.0	122.22	4.3	1.37	2.2
13	4TH	23,558,953	2,959,746,531	216,342	332,277	13,681	3.1	0.92	-1.1	125.63	1.6	1.41	-0.7
14	1ST	23,556,787	2,736,182,053	208,064	313,004	13,151	1.0	0.88	-2.2	116.15	-0.7	1.33	0.0
14	2ND	23,840,643	2,907,801,140	213,829	323,332	13,599	2.1	0.90	-2.2	121.97	-0.4	1.36	-0.7
14	3RD	23,996,054	2,952,620,034	213,337	315,671	13,840	2.1	0.89	-1.1	123.05	0.7	1.32	-3.6
14	4TH	23,971,509	3,125,549,863	222,737	338,255	14,032	2.6	0.93	1.1	130.39	3.8	1.41	0.0
15	1ST	23,869,638	2,991,005,895	218,178	319,237	13,709	4.2	0.91	3.4	125.31	7.9	1.34	0.8
15	2ND	24,072,386	3,282,087,536	228,137	329,351	14,386	5.8	0.95	5.6	136.34	11.8	1.37	0.7
Prior 4 Quarters Ending:													
10	4TH	88,928,047	9,940,587,203	799,631	1,179,517	12,431	*****	0.90	*****	111.78	*****	1.33	*****
11	1ST	89,076,753	10,154,857,517	810,126	1,191,234	12,535	*****	0.91	*****	114.00	*****	1.34	*****
11	2ND	89,403,620	10,308,293,957	815,841	1,191,819	12,635	*****	0.91	*****	115.30	*****	1.33	*****
11	3RD	89,816,842	10,423,195,411	821,310	1,198,025	12,691	*****	0.91	*****	116.05	*****	1.33	*****
11	4TH	90,241,150	10,427,026,393	821,814	1,209,843	12,688	2.1	0.91	1.1	115.55	3.4	1.34	0.8
12	1ST	90,721,120	10,438,402,875	824,322	1,230,783	12,663	1.0	0.91	0.0	115.06	0.9	1.36	1.5
12	2ND	91,076,686	10,544,785,151	828,790	1,255,509	12,723	0.7	0.91	0.0	115.78	0.4	1.38	3.8
12	3RD	91,438,983	10,820,934,121	831,320	1,262,202	12,776	0.7	0.91	0.0	116.15	0.1	1.38	3.8
12	4TH	91,862,909	10,843,584,951	840,060	1,267,341	12,908	1.7	0.91	0.0	118.04	2.2	1.38	3.0
13	1ST	92,249,740	10,969,379,425	839,717	1,262,742	13,063	3.2	0.91	0.0	118.91	3.3	1.37	0.7
13	2ND	92,680,431	11,129,324,892	845,326	1,267,661	13,166	3.5	0.91	0.0	120.08	3.7	1.37	-0.7
13	3RD	93,115,506	11,299,870,997	850,146	1,279,105	13,292	4.0	0.91	0.0	121.35	4.5	1.37	-0.7
13	4TH	93,560,482	11,400,856,518	851,084	1,282,213	13,396	3.8	0.91	0.0	121.66	3.2	1.37	-0.7
14	1ST	93,999,961	11,432,036,692	851,403	1,287,719	13,427	2.8	0.91	0.0	121.62	2.3	1.37	0.0
14	2ND	94,462,563	11,476,603,545	850,214	1,289,946	13,498	2.5	0.90	-1.1	121.49	1.2	1.37	0.0
14	3RD	94,952,437	11,556,349,758	851,572	1,284,284	13,571	2.1	0.90	-1.1	121.71	0.3	1.35	-1.5
14	4TH	95,364,993	11,722,153,090	857,967	1,290,262	13,663	2.0	0.90	-1.1	122.92	0.9	1.35	-1.5
15	1ST	95,677,844	11,976,976,932	868,081	1,295,495	13,797	2.8	0.91	0.0	125.18	2.9	1.36	-0.7
15	2ND	95,909,587	12,351,263,328	882,389	1,302,514	13,998	3.7	0.92	2.2	128.78	6.0	1.36	-0.7

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**FAST TRACK MONITORING SYSTEM
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

COUNTRYWIDE

LIABILITY -- PROPERTY DAMAGE

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year
10	1ST	31,523,622	3,119,659,316	1,107,229	2,818	*****	3.51	*****	98.96	*****
10	2ND	31,803,864	2,978,229,436	1,066,644	2,792	*****	3.35	*****	93.64	*****
10	3RD	31,850,945	3,073,116,231	1,085,958	2,830	*****	3.41	*****	96.48	*****
10	4TH	31,778,087	3,092,742,721	1,086,618	2,846	*****	3.42	*****	97.32	*****
11	1ST	31,752,009	3,257,579,282	1,138,497	2,861	1.5	3.59	2.3	102.59	3.7
11	2ND	32,250,746	3,031,658,831	1,057,348	2,867	2.7	3.28	-2.1	94.00	0.4
11	3RD	32,393,945	3,123,568,842	1,095,190	2,852	0.8	3.38	-0.9	96.42	-0.1
11	4TH	32,269,916	3,297,090,296	1,132,676	2,911	2.3	3.51	2.6	102.17	5.0
12	1ST	32,290,631	3,425,693,276	1,158,141	2,958	3.4	3.59	0.0	106.09	3.4
12	2ND	32,606,538	3,243,080,213	1,119,102	2,898	1.1	3.43	4.6	99.46	5.8
12	3RD	32,759,967	3,271,411,350	1,143,216	2,862	0.4	3.49	3.3	99.86	3.6
12	4TH	32,731,774	3,355,718,566	1,123,977	2,986	2.6	3.43	-2.3	102.52	0.3
13	1ST	32,721,007	3,469,253,451	1,144,470	3,031	2.5	3.50	-2.5	106.03	-0.1
13	2ND	33,114,281	3,441,649,815	1,143,660	3,009	3.8	3.45	0.6	103.93	4.5
13	3RD	33,284,941	3,514,191,718	1,155,169	3,042	6.3	3.47	-0.6	105.58	5.7
13	4TH	33,265,006	3,599,415,510	1,157,066	3,111	4.2	3.48	1.5	108.20	5.5
14	1ST	33,235,994	3,694,396,014	1,193,557	3,095	2.1	3.59	2.6	111.16	4.8
14	2ND	33,655,972	3,681,795,550	1,177,003	3,128	4.0	3.50	1.4	109.40	5.3
14	3RD	33,861,709	3,745,072,544	1,178,689	3,177	4.4	3.48	0.3	110.60	4.8
14	4TH	33,773,328	3,849,836,953	1,194,269	3,224	3.6	3.54	1.7	113.99	5.4
15	1ST	33,704,290	3,982,927,488	1,211,309	3,288	6.2	3.59	0.0	118.17	6.3
15	2ND	34,062,575	4,009,267,643	1,216,098	3,297	5.4	3.57	2.0	117.70	7.6
Prior 4 Quarters Ending:										
10	4TH	126,956,518	12,263,747,704	4,346,449	2,822	*****	3.42	*****	96.60	*****
11	1ST	127,184,905	12,401,667,670	4,377,717	2,833	*****	3.44	*****	97.51	*****
11	2ND	127,631,787	12,455,097,065	4,368,421	2,851	*****	3.42	*****	97.59	*****
11	3RD	128,174,787	12,505,549,676	4,377,653	2,857	*****	3.42	*****	97.57	*****
11	4TH	128,666,616	12,709,897,251	4,423,711	2,873	1.8	3.44	0.6	98.78	2.3
12	1ST	129,205,238	12,878,011,245	4,443,355	2,898	2.3	3.44	0.0	99.67	2.2
12	2ND	129,561,030	13,089,432,627	4,505,109	2,905	1.9	3.48	1.8	101.03	3.5
12	3RD	129,927,052	13,237,275,135	4,553,135	2,907	1.8	3.50	2.3	101.88	4.4
12	4TH	130,388,910	13,295,903,405	4,544,436	2,926	1.8	3.49	1.5	101.97	3.2
13	1ST	130,819,286	13,339,463,580	4,530,765	2,944	1.6	3.46	0.6	101.97	2.3
13	2ND	131,327,029	13,538,033,182	4,555,323	2,972	2.3	3.47	-0.3	103.09	2.0
13	3RD	131,852,003	13,780,813,550	4,567,276	3,017	3.8	3.46	-1.1	104.52	2.6
13	4TH	132,385,235	14,024,510,494	4,600,365	3,049	4.2	3.47	-0.6	105.94	3.9
14	1ST	132,900,222	14,249,653,057	4,649,452	3,065	4.1	3.50	1.2	107.22	5.1
14	2ND	133,441,913	14,489,798,792	4,682,795	3,094	4.1	3.51	1.2	108.59	5.3
14	3RD	134,018,681	14,720,679,618	4,706,315	3,128	3.7	3.51	1.4	109.84	5.1
14	4TH	134,527,003	14,971,101,061	4,743,518	3,156	3.5	3.53	1.7	111.29	5.1
15	1ST	134,995,299	15,259,632,535	4,761,270	3,205	4.6	3.53	0.9	113.04	5.4
15	2ND	135,401,902	15,587,104,628	4,800,365	3,247	4.9	3.55	1.1	115.12	6.0

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NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2015

MULTISTATE BODILY INJURY

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	2.7%	2.9%	2.9%
12 points	2.8%	3.0%	3.0%
9 points	2.6%	2.7%	2.8%
6 points	3.2%	3.2%	3.3%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-0.1%	-0.1%	-0.1%
12 points	-0.1%	-0.1%	-0.1%
9 points	0.1%	0.1%	0.1%
6 points	1.0%	1.0%	1.0%

MULTISTATE PROPERTY DAMAGE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.3%	3.5%	3.5%
12 points	3.8%	4.0%	4.1%
9 points	4.0%	4.2%	4.3%
6 points	4.5%	4.6%	4.7%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	0.7%	0.7%	0.7%
12 points	0.7%	0.7%	0.7%
9 points	1.2%	1.3%	1.3%
6 points	1.1%	1.1%	1.1%

NORTH CAROLINA
FAST TRACK TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2015

MULTISTATE BODILY INJURY

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.26	-0.26
12 points	-0.26	-0.26
9 points	-0.09	-0.09
6 points	0.61	0.61

MULTISTATE PROPERTY DAMAGE

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	0.85	0.85
12 points	0.76	0.76
9 points	0.98	0.98
6 points	0.97	0.97

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

ALL CARRIERS

(1)	(2)	(3)	AVERAGE PAID CLAIM COST		(6)	(7)	AVERAGE PAID CLAIM COST	
			(4)	(5)			(8)	(9)
YEAR ENDED	PAID LOSSES	PAID CLAIMS	ACTUAL (2)/(3)	EXPONENTIAL CURVE OF BEST FIT (A)	PAID LOSSES	PAID CLAIMS	ACTUAL (6)/(7)	EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (30/60 LIMIT)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Sep-09	\$673,311,444	97,485	\$6,907	\$7,239.19	\$619,553,919	246,973	\$2,509	\$2,459.30
Dec-09	680,450,803	98,810	6,886	7,218.78	618,623,017	249,233	2,482	2,476.50
Mar-10	677,252,776	98,636	6,866	7,198.42	615,426,004	251,201	2,450	2,493.83
Jun-10	677,755,761	98,172	6,904	7,178.12	614,454,542	253,216	2,427	2,511.27
Sep-10	678,920,344	98,014	6,927	7,157.88	620,198,690	255,989	2,423	2,528.84
Dec-10	681,116,579	98,133	6,941	7,137.69	627,960,977	258,240	2,432	2,546.52
Mar-11	686,928,484	98,219	6,994	7,117.56	630,916,737	257,889	2,446	2,564.33
Jun-11	692,675,433	98,024	7,066	7,097.49	625,355,564	254,551	2,457	2,582.27
Sep-11	703,551,002	98,679	7,130	7,077.47	626,215,679	253,439	2,471	2,600.33
Dec-11	703,071,143	97,911	7,181	7,057.51	632,173,672	253,935	2,490	2,618.52
Mar-12	713,944,086	98,742	7,230	7,037.61	641,698,879	257,099	2,496	2,636.84
Jun-12	715,115,626	99,074	7,218	7,017.76	655,130,410	260,424	2,516	2,655.28
Sep-12	705,035,301	98,504	7,157	6,997.97	661,101,397	261,587	2,527	2,673.85
Dec-12	705,282,627	98,915	7,130	6,978.23	664,390,846	260,644	2,549	2,692.55
Mar-13	700,866,727	99,154	7,068	6,958.55	670,334,152	258,476	2,593	2,711.39
Jun-13	697,298,931	99,006	7,043	6,938.93	682,798,589	257,302	2,654	2,730.35
Sep-13	696,701,673	99,276	7,018	6,919.36	697,802,740	259,642	2,688	2,749.45
Dec-13	688,773,357	98,402	7,000	6,899.84	704,589,023	260,405	2,706	2,768.68
Mar-14	667,330,624	96,013	6,950	6,880.38	705,534,642	261,716	2,696	2,788.05
Jun-14	668,441,987	96,356	6,937	6,860.98	716,802,956	267,974	2,675	2,807.55
Sep-14	668,104,746	96,011	6,959	6,841.63	726,468,277	270,195	2,689	2,827.19
Dec-14	677,501,412	97,200	6,970	6,822.34	747,696,281	277,300	2,696	2,846.96
Mar-15	697,029,421	100,163	6,959	6,803.09	771,563,615	281,845	2,738	2,866.87
Jun-15	703,270,176	101,803	6,908	6,783.91	788,172,281	283,992	2,775	2,886.93

(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	9-points	12-points
	-0.2%	-0.7%	2.5%
	-1.1%	-1.3%	1.5%
			2.8%
			3.1%

(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)	(2)	(3)	AVERAGE PAID CLAIM COST		(6)	(7)	AVERAGE PAID CLAIM COST	
			(4)	(5)			(8)	(9)
YEAR ENDED	PAID LOSSES	PAID CLAIMS	ACTUAL (2)/(3)	EXPONENTIAL CURVE OF BEST FIT (A)	PAID LOSSES	PAID CLAIMS	ACTUAL (6)/(7)	EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (30/60 EXCESS)</u>					<u>BODILY INJURY (TOTAL LIMITS)</u>			
Sep-09	\$123,166,876	97,485	\$1,263	\$1,395.85	\$796,478,320	97,485	\$8,170	\$8,636.02
Dec-09	119,956,696	98,810	1,214	1,387.82	800,407,499	98,810	8,100	8,607.58
Mar-10	116,307,338	98,636	1,179	1,379.85	793,560,114	98,636	8,045	8,579.24
Jun-10	114,028,670	98,172	1,162	1,371.92	791,784,431	98,172	8,065	8,551.00
Sep-10	113,738,171	98,014	1,160	1,364.03	792,658,515	98,014	8,087	8,522.84
Dec-10	116,468,388	98,133	1,187	1,356.19	797,584,967	98,133	8,128	8,494.78
Mar-11	117,979,504	98,219	1,201	1,348.40	804,907,988	98,219	8,195	8,466.82
Jun-11	119,269,407	98,024	1,217	1,340.65	811,944,840	98,024	8,283	8,438.94
Sep-11	128,234,158	98,679	1,300	1,332.95	831,785,160	98,679	8,429	8,411.16
Dec-11	127,239,220	97,911	1,300	1,325.28	830,310,363	97,911	8,480	8,383.46
Mar-12	131,659,884	98,742	1,333	1,317.67	845,603,970	98,742	8,564	8,355.86
Jun-12	137,429,352	99,074	1,387	1,310.10	852,544,978	99,074	8,605	8,328.35
Sep-12	135,550,961	98,504	1,376	1,302.57	840,586,262	98,504	8,534	8,300.93
Dec-12	136,560,172	98,915	1,381	1,295.08	841,842,799	98,915	8,511	8,273.60
Mar-13	132,380,763	99,154	1,335	1,287.64	833,247,490	99,154	8,404	8,246.36
Jun-13	129,401,379	99,006	1,307	1,280.24	826,700,310	99,006	8,350	8,219.21
Sep-13	123,994,422	99,276	1,249	1,272.88	820,696,095	99,276	8,267	8,192.15
Dec-13	126,131,563	98,402	1,282	1,265.56	814,904,920	98,402	8,281	8,165.18
Mar-14	124,359,255	96,013	1,295	1,258.29	791,689,879	96,013	8,246	8,138.30
Jun-14	124,377,219	96,356	1,291	1,251.06	792,819,206	96,356	8,228	8,111.50
Sep-14	126,942,570	96,011	1,322	1,243.87	795,047,316	96,011	8,281	8,084.80
Dec-14	127,243,899	97,200	1,309	1,236.72	804,745,311	97,200	8,279	8,058.18
Mar-15	127,656,475	100,163	1,274	1,229.61	824,685,896	100,163	8,233	8,031.65
Jun-15	128,469,447	101,803	1,262	1,222.54	831,739,623	101,803	8,170	8,005.20

(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	-2.0%	-0.5%
9-points	-0.1%	-0.6%
12-points	-2.3%	-1.3%
15-points	-1.7%	-1.4%

(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-09	\$96,566,157	62,179	\$1,553	\$1,652.16
Dec-09	97,367,208	62,251	1,564	1,650.86
Mar-10	98,589,955	63,132	1,562	1,649.56
Jun-10	97,658,783	62,459	1,564	1,648.26
Sep-10	97,813,884	61,815	1,582	1,646.97
Dec-10	97,645,466	61,722	1,582	1,645.67
Mar-11	97,487,991	62,111	1,570	1,644.38
Jun-11	98,252,822	62,791	1,565	1,643.08
Sep-11	98,077,720	62,745	1,563	1,641.79
Dec-11	97,617,841	62,695	1,557	1,640.50
Mar-12	98,667,891	62,160	1,587	1,639.21
Jun-12	97,745,237	61,140	1,599	1,637.92
Sep-12	98,670,088	61,057	1,616	1,636.63
Dec-12	100,085,269	61,009	1,641	1,635.35
Mar-13	98,458,710	60,001	1,641	1,634.06
Jun-13	99,121,144	59,656	1,662	1,632.77
Sep-13	98,277,332	59,209	1,660	1,631.49
Dec-13	96,970,702	58,897	1,646	1,630.21
Mar-14	95,094,732	57,995	1,640	1,628.93
Jun-14	94,240,741	57,751	1,632	1,627.65
Sep-14	94,024,779	57,600	1,632	1,626.37
Dec-14	94,343,918	57,896	1,630	1,625.09
Mar-15	96,160,728	59,443	1,618	1,623.81
Jun-15	96,715,801	59,336	1,630	1,622.53

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

MEDICAL
PAYMENTS

6-points	-0.7%
9-points	-1.2%
12-points	-0.3%
15-points	0.8%

(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)

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4)	(5)	(6)
			PAID CLAIM FREQ (2)/(3)	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
			<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
Sep-09	6,950,021	97,485	1.4027	246,973	3.5536
Dec-09	6,964,245	98,810	1.4188	249,233	3.5788
Mar-10	6,978,967	98,636	1.4133	251,201	3.5994
Jun-10	6,992,434	98,172	1.4040	253,216	3.6213
Sep-10	7,004,835	98,014	1.3992	255,989	3.6545
Dec-10	7,016,669	98,133	1.3986	258,240	3.6804
Mar-11	7,025,249	98,219	1.3981	257,889	3.6709
Jun-11	7,040,070	98,024	1.3924	254,551	3.6157
Sep-11	7,051,449	98,679	1.3994	253,439	3.5941
Dec-11	7,062,064	97,911	1.3864	253,935	3.5958
Mar-12	7,083,192	98,742	1.3940	257,099	3.6297
Jun-12	7,103,021	99,074	1.3948	260,424	3.6664
Sep-12	7,125,675	98,504	1.3824	261,587	3.6710
Dec-12	7,155,113	98,915	1.3824	260,644	3.6428
Mar-13	7,189,367	99,154	1.3792	258,476	3.5953
Jun-13	7,216,985	99,006	1.3718	257,302	3.5652
Sep-13	7,243,480	99,276	1.3706	259,642	3.5845
Dec-13	7,255,693	98,402	1.3562	260,405	3.5890
Mar-14	7,260,802	96,013	1.3223	261,716	3.6045
Jun-14	7,271,158	96,356	1.3252	267,974	3.6854
Sep-14	7,289,619	96,011	1.3171	270,195	3.7066
Dec-14	7,326,504	97,200	1.3267	277,300	3.7849
Mar-15	7,365,954	100,163	1.3598	281,845	3.8263
Jun-15	7,408,883	101,803	1.3741	283,992	3.8331

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

	<u>B.I.</u>	<u>P.D.</u>
6-points	3.2%	5.2%
9-points	-0.4%	4.2%
12-points	-1.1%	2.2%
15-points	-1.2%	1.5%
24-points	-1.0%	0.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

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

MEDICAL PAYMENTS

Sep-09	5,104,575	62,179	1.2181
Dec-09	5,098,030	62,251	1.2211
Mar-10	5,092,607	63,132	1.2397
Jun-10	5,088,603	62,459	1.2274
Sep-10	5,084,754	61,815	1.2157
Dec-10	5,078,848	61,722	1.2153
Mar-11	5,072,694	62,111	1.2244
Jun-11	5,071,433	62,791	1.2381
Sep-11	5,071,399	62,745	1.2372
Dec-11	5,073,060	62,695	1.2358
Mar-12	5,079,069	62,160	1.2238
Jun-12	5,084,376	61,140	1.2025
Sep-12	5,090,941	61,057	1.1993
Dec-12	5,098,445	61,009	1.1966
Mar-13	5,105,651	60,001	1.1752
Jun-13	5,112,132	59,656	1.1669
Sep-13	5,125,442	59,209	1.1552
Dec-13	5,137,994	58,897	1.1463
Mar-14	5,151,887	57,995	1.1257
Jun-14	5,164,882	57,751	1.1181
Sep-14	5,173,457	57,600	1.1134
Dec-14	5,188,073	57,896	1.1159
Mar-15	5,201,248	59,443	1.1429
Jun-15	5,215,987	59,336	1.1376

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

	<u>MEDICAL PAYMENTS</u>
6-points	1.4%
9-points	-1.3%
12-points	-2.4%
15-points	-2.8%
24-points	-1.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2015

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-1.3%	-1.3%	-1.3%
12 points	-1.2%	-1.1%	-1.1%
9 points	-0.7%	-0.7%	-0.7%
6 points	-0.2%	-0.2%	-0.2%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-1.0%	-1.0%	-1.0%
15 points	-1.3%	-1.2%	-1.2%
12 points	-1.2%	-1.1%	-1.1%
9 points	-0.4%	-0.4%	-0.4%
6 points	3.1%	3.2%	3.2%

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	2.9%	3.1%	3.1%
12 points	2.7%	2.8%	2.8%
9 points	1.5%	1.5%	1.5%
6 points	2.5%	2.5%	2.5%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	0.7%	0.7%	0.7%
15 points	1.4%	1.5%	1.5%
12 points	2.1%	2.2%	2.2%
9 points	4.0%	4.2%	4.2%
6 points	4.9%	5.0%	5.2%

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	0.8%	0.8%	0.8%
12 points	-0.3%	-0.3%	-0.3%
9 points	-1.2%	-1.2%	-1.2%
6 points	-0.7%	-0.7%	-0.7%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-2.0%	-1.9%	-1.9%
15 points	-3.0%	-2.8%	-2.8%
12 points	-2.5%	-2.4%	-2.4%
9 points	-1.4%	-1.3%	-1.3%
6 points	1.4%	1.4%	1.4%

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2015

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-1.8%	-1.7%	-1.7%
12 points	-2.4%	-2.3%	-2.3%
9 points	-0.1%	-0.1%	-0.1%
6 points	-2.1%	-2.0%	-2.0%

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-1.4%	-1.4%	-1.4%
12 points	-1.3%	-1.3%	-1.3%
9 points	-0.6%	-0.6%	-0.6%
6 points	-0.5%	-0.5%	-0.5%

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2015

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.94	-0.95
12 points	-0.92	-0.92
9 points	-0.84	-0.84
6 points	-0.32	-0.32

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.84	-0.84
15 points	-0.70	-0.70
12 points	-0.55	-0.54
9 points	-0.17	-0.17
6 points	0.85	0.85

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.95	0.95
12 points	0.90	0.90
9 points	0.78	0.78
6 points	0.84	0.84

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.59	0.59
15 points	0.68	0.68
12 points	0.76	0.76
9 points	0.97	0.97
6 points	0.98	0.97

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.50	0.51
12 points	-0.33	-0.33
9 points	-0.91	-0.92
6 points	-0.71	-0.71

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.89	-0.89
15 points	-0.92	-0.91
12 points	-0.83	-0.83
9 points	-0.55	-0.55
6 points	0.60	0.60

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2015

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.60	-0.60
12 points	-0.67	-0.66
9 points	-0.05	-0.05
6 points	-0.56	-0.56

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.90	-0.91
12 points	-0.88	-0.88
9 points	-0.73	-0.73
6 points	-0.48	-0.48

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-11	226.4	226.8	
Nov-11	226.2	226.8	115.2
Dec-11	225.7	226.8	
Jan-12	226.7	227.4	
Feb-12	227.7	227.9	115.3
Mar-12	229.4	228.7	
Apr-12	230.1	229.3	
May-12	229.8	229.5	116.3
Jun-12	229.5	229.8	
Jul-12	229.1	229.8	
Aug-12	230.4	230.1	117.3
Sep-12	231.4	230.7	
Oct-12	231.3	231.2	
Nov-12	230.2	231.2	116.5
Dec-12	229.6	231.0	
Jan-13	230.3	231.7	
Feb-13	232.2	232.4	117.3
Mar-13	232.8	232.9	
Apr-13	232.5	233.1	
May-13	232.9	233.3	119.2
Jun-13	233.5	233.5	
Jul-13	233.6	233.6	
Aug-13	233.9	234.1	120.5
Sep-13	234.1	234.5	
Oct-13	233.5	234.9	
Nov-13	233.1	234.9	120.9
Dec-13	233.0	234.8	
Jan-14	233.9	235.2	
Feb-14	234.8	235.9	121.5
Mar-14	236.3	236.8	
Apr-14	237.1	237.4	
May-14	237.9	238.0	122.6
Jun-14	238.3	238.1	
Jul-14	238.3	238.2	
Aug-13	237.9	238.5	122.2
Sep-14	238.0	239.0	
Oct-14	237.4	239.6	
Nov-14	236.2	239.5	122.6
Dec-14	234.8	239.2	
Jan-15	233.7	239.7	
Feb-15	234.7	240.4	123.7
Mar-15	236.1	241.1	
Apr-15	236.6	241.8	
May-15	237.8	242.0	124.7
Jun-15	238.6	242.3	
Jul-15	238.7	242.4	
Aug-15	238.3	242.7	125.0
Sep-15	237.9	243.5	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>All Items - Less Energy (B)</u>	<u>CCI (C)</u>	<u>Combined (D)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	1.29%	1.81%	2.34%	1.94%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	1.09%	1.82%	2.42%	1.94%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	0.78%	1.91%	1.89%	1.62%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	1.54%	1.98%	2.68%	2.22%
(5) Average Annual Index (E)				
Year Ended 3/31/2013	230.56	230.80	116.85	
Year Ended 9/30/2013	232.24	232.71	118.38	
Year Ended 3/31/2014	233.76	234.55	120.53	
Year Ended 9/30/2014	236.01	236.81	121.80	
Year Ended 3/31/2015	236.70	239.06	122.78	
Year Ended 9/30/2015	236.73	241.18	124.00	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2013	1.03	1.06	1.07	1.06
Year Ended 9/30/2013	1.02	1.05	1.06	1.05
Year Ended 3/31/2014	1.02	1.04	1.04	1.04
Year Ended 9/30/2014	1.01	1.03	1.03	1.03
Year Ended 3/31/2015	1.01	1.02	1.02	1.02
Year Ended 9/30/2015	1.00	1.01	1.01	1.01

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

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

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

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

(E) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE
DATA ENDED SEPTEMBER 2015

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.25%	1.28%	1.29%
36 points	1.07%	1.09%	1.09%
24 points	0.77%	0.78%	0.78%
12 points	1.51%	1.52%	1.54%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.75%	1.79%	1.81%
36 points	1.78%	1.80%	1.82%
24 points	1.88%	1.89%	1.91%
12 points	1.95%	1.96%	1.98%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.22%	2.31%	2.34%
12 points	2.31%	2.39%	2.42%
8 points	1.85%	1.88%	1.89%
4 points	2.62%	2.65%	2.68%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED SEPTEMBER 2015

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.93	0.93
36 points	0.84	0.84
24 points	0.56	0.56
12 points	0.65	0.65

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

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

COMPENSATION COST INDEX

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

Countrywide External Expense Trend

	Consumer Price Index (a)	Compensation Cost Index (b)		Consumer Price Index (a)	Compensation Cost Index (b)
1/10	216.7		1/13	230.3	
2/10	216.7	111.3	2/13	232.2	117.3
3/10	217.6		3/13	232.8	
4/10	218.0		4/13	232.5	
5/10	218.2	112.2	5/13	232.9	119.2
6/10	218.0		6/13	233.5	
7/10	218.0		7/13	233.6	
8/10	218.3	112.2	8/13	233.9	120.5
9/10	218.4		9/13	234.1	
10/10	218.7		10/13	233.5	
11/10	218.8	112.2	11/13	233.1	120.9
12/10	219.2		12/13	233.0	
1/11	220.2		1/14	233.9	
2/11	221.3	113.7	2/14	234.8	121.5
3/11	223.5		3/14	236.3	
4/11	224.9		4/14	237.1	
5/11	226.0	114.8	5/14	237.9	122.6
6/11	225.7		6/14	238.3	
7/11	225.9		7/14	238.3	
8/11	226.5	114.9	8/14	237.9	122.2
9/11	226.9		9/14	238.0	
10/11	226.4		10/14	237.4	
11/11	226.2	115.2	11/14	236.2	122.6
12/11	225.7		12/14	234.8	
1/12	226.7		1/15	233.7	
2/12	227.7	115.3	2/15	234.7	123.7
3/12	229.4		3/15	236.1	
4/12	230.1		4/15	236.6	
5/12	229.8	116.3	5/15	237.8	124.7
6/12	229.5		6/15	238.6	
7/12	229.1		7/15	238.7	
8/12	230.4	117.3	8/15	238.3	125.0
9/12	231.4		9/15	237.9	
10/12	231.3				
11/12	230.2	116.5			
12/12	229.6				

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

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

The data collected under the North Carolina Rate Bureau Special Call for Expense Experience for the latest five years is shown on pages F-158 and F-159.

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

CPI GASOLINE INDEX
ANNUAL PERCENT CHANGE

<u>Quarter</u>	(1) <u>Index</u>	(2) <u>Annual Percentage Change</u>
2005:4	2.069	23.3%
2006:1	2.000	21.4%
2006:2	2.438	29.5%
2006:3	2.423	10.7%
2006:4	1.937	-6.4%
2007:1	2.022	1.1%
2007:2	2.555	4.8%
2007:3	2.423	0.0%
2007:4	2.519	30.0%
2008:1	2.646	30.8%
2008:2	3.189	24.8%
2008:3	3.275	35.1%
2008:4	1.989	-21.0%
2009:1	1.628	-38.5%
2009:2	1.987	-37.7%
2009:3	2.212	-32.4%
2009:4	2.235	12.4%
2010:1	2.328	43.0%
2010:2	2.415	21.6%
2010:3	2.337	5.6%
2010:4	2.464	10.2%
2011:1	2.795	20.1%
2011:2	3.266	35.2%
2011:3	3.110	33.1%
2011:4	2.897	17.6%
2012:1	3.085	10.4%
2012:2	3.210	-1.7%
2012:3	3.141	1.0%
2012:4	3.022	4.3%
2013:1	3.071	-0.5%
2013:2	3.101	-3.4%
2013:3	3.085	-1.8%
2013:4	2.846	-5.8%
2014:1	2.936	-4.4%
2014:2	3.170	2.2%
2014:3	3.028	-1.9%
2014:4	2.501	-12.1%
2015:1	1.985	-32.4%
2015:2	2.326	-26.6%
2015:3	2.272	-25.0%

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-11	3.051	3.190	3.329
Feb-11	3.161	3.299	3.437
Mar-11	3.513	3.649	3.790
Apr-11	3.711	3.848	3.990
May-11	3.816	3.954	4.093
Jun-11	3.570	3.707	3.850
Jul-11	3.594	3.731	3.873
Aug-11	3.606	3.747	3.888
Sep-11	3.529	3.675	3.819
Oct-11	3.375	3.521	3.668
Nov-11	3.333	3.476	3.626
Dec-11	3.237	3.384	3.530
Jan-12	3.400	3.543	3.687
Feb-12	3.624	3.765	3.909
Mar-12	3.786	3.926	4.072
Apr-12	3.856	4.000	4.146
May-12	3.568	3.722	3.869
Jun-12	3.316	3.475	3.627
Jul-12	3.301	3.451	3.611
Aug-12	3.628	3.788	3.947
Sep-12	3.777	3.942	4.099
Oct-12	3.625	3.790	3.962
Nov-12	3.328	3.503	3.684
Dec-12	3.270	3.438	3.613
Jan-13	3.366	3.531	3.704
Feb-13	3.647	3.815	3.994
Mar-13	3.682	3.863	4.049
Apr-13	3.482	3.667	3.854
May-13	3.420	3.611	3.805
Jun-13	3.430	3.624	3.820
Jul-13	3.467	3.663	3.859
Aug-13	3.466	3.662	3.862
Sep-13	3.412	3.618	3.815
Oct-13	3.266	3.466	3.660
Nov-13	3.233	3.431	3.629
Dec-13	3.296	3.493	3.695
Jan-14	3.314	3.517	3.730
Feb-14	3.312	3.519	3.734
Mar-14	3.439	3.641	3.861
Apr-14	3.621	3.826	4.041
May-14	3.625	3.837	4.058
Jun-14	3.576	3.788	4.009
Jul-14	3.508	3.725	3.946
Aug-14	3.364	3.588	3.807
Sep-14	3.304	3.524	3.748
Oct-14	3.108	3.338	3.561
Nov-14	2.832	3.056	3.286
Dec-14	2.519	2.749	2.981
Jan-15	2.115	2.345	2.583
Feb-15	2.150	2.367	2.602
Mar-15	2.328	2.538	2.783
Apr-15	2.359	2.583	2.821
May-15	2.539	2.756	2.995
Jun-15	2.647	2.855	3.096
Jul-15	2.593	2.815	3.055
Aug-15	2.385	2.630	2.883
Sep-15	2.151	2.402	2.674
Oct-15	2.119	2.368	2.643

* Data shown is for the LOWER ATLANTIC REGION
Source: U.S. Energy Information Administration, Conventional Areas

Monthly Gasoline Sales (in thousands of gallons/day)

Source: U.S. Energy Information Administration

Total Gasoline - All Sales/Deliveries by Prime Suppliers

	Average Daily Gasoline Sales for <u>North Carolina</u>	% change from month one year prior	Year Ending Average Daily Gasoline Sales for <u>North Carolina</u>	% change from one year prior
Jan 2008	10,703.5	-4.5%	11,529.3	-1.1%
Feb 2008	11,270.9	-1.9%	11,511.6	-1.3%
Mar 2008	11,062.6	-7.6%	11,435.8	-2.2%
Apr 2008	11,253.3	-2.1%	11,415.6	-2.3%
May 2008	11,257.0	-4.2%	11,374.8	-2.7%
Jun 2008	11,147.4	-5.5%	11,320.5	-3.0%
Jul 2008	11,080.0	-4.2%	11,279.7	-3.3%
Aug 2008	11,178.4	-5.9%	11,221.1	-3.6%
Sep 2008	9,985.5	-13.4%	11,092.7	-4.6%
Oct 2008	11,571.7	-0.9%	11,083.5	-4.7%
Nov 2008	10,893.7	-5.0%	11,035.8	-5.0%
Dec 2008	11,080.6	0.5%	11,040.4	-4.6%
Jan 2009	10,342.5	-3.4%	11,010.3	-4.5%
Feb 2009	11,296.3	0.2%	11,012.4	-4.3%
Mar 2009	11,024.8	-0.3%	11,009.3	-3.7%
Apr 2009	11,623.0	3.3%	11,040.1	-3.3%
May 2009	11,366.9	1.0%	11,049.2	-2.9%
Jun 2009	11,861.1	6.4%	11,108.7	-1.9%
Jul 2009	11,567.5	4.4%	11,149.3	-1.2%
Aug 2009	11,503.2	2.9%	11,176.4	-0.4%
Sep 2009	11,236.0	12.5%	11,280.6	1.7%
Oct 2009	11,014.5	-4.8%	11,234.2	1.4%
Nov 2009	10,754.7	-1.3%	11,222.6	1.7%
Dec 2009	10,947.4	-1.2%	11,211.5	1.5%
Jan 2010	9,982.5	-3.5%	11,181.5	1.6%
Feb 2010	10,718.4	-5.1%	11,133.3	1.1%
Mar 2010	11,125.0	0.9%	11,141.7	1.2%
Apr 2010	11,561.2	-0.5%	11,136.5	0.9%
May 2010	11,719.8	3.1%	11,165.9	1.1%
Jun 2010	11,720.3	-1.2%	11,154.2	0.4%
Jul 2010	11,858.9	2.5%	11,178.5	0.3%
Aug 2010	11,813.8	2.7%	11,204.4	0.3%
Sep 2010	11,615.8	3.4%	11,236.0	-0.4%
Oct 2010	11,420.2	3.7%	11,269.8	0.3%
Nov 2010	11,371.1	5.7%	11,321.2	0.9%
Dec 2010	11,317.4	3.4%	11,352.0	1.3%
Jan 2011	10,215.5	2.3%	11,371.5	1.7%
Feb 2011	11,069.1	3.3%	11,400.7	2.4%
Mar 2011	10,883.8	-2.2%	11,380.6	2.1%
Apr 2011	11,142.4	-3.6%	11,345.7	1.9%
May 2011	11,266.1	-3.9%	11,307.9	1.3%
Jun 2011	11,411.1	-2.6%	11,282.1	1.1%
Jul 2011	11,021.5	-7.1%	11,212.3	0.3%
Aug 2011	11,427.5	-3.3%	11,180.1	-0.2%
Sep 2011	11,195.7	-3.6%	11,145.1	-0.8%
Oct 2011	11,197.0	-2.0%	11,126.5	-1.3%
Nov 2011	11,207.4	-1.4%	11,112.9	-1.8%
Dec 2011	11,180.8	-1.2%	11,101.5	-2.2%

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 2012	9,913.7	-3.0%	11,076.3	-2.6%
Feb 2012	10,767.2	-2.7%	11,051.2	-3.1%
Mar 2012	10,829.7	-0.5%	11,046.7	-2.9%
Apr 2012	10,960.1	-1.6%	11,031.5	-2.8%
May 2012	11,251.0	-0.1%	11,030.2	-2.5%
Jun 2012	11,288.2	-1.1%	11,020.0	-2.3%
Jul 2012	10,857.4	-1.5%	11,006.3	-1.8%
Aug 2012	11,305.5	-1.1%	10,996.1	-1.6%
Sep 2012	10,946.4	-2.2%	10,975.4	-1.5%
Oct 2012	11,474.5	2.5%	10,998.5	-1.2%
Nov 2012	11,148.8	-0.5%	10,993.6	-1.1%
Dec 2012	10,632.8	-4.9%	10,947.9	-1.4%
Jan 2013	10,420.4	5.1%	10,990.2	-0.8%
Feb 2013	10,813.1	0.4%	10,994.0	-0.5%
Mar 2013	11,100.5	2.5%	11,016.6	-0.3%
Apr 2013	11,018.6	0.5%	11,021.4	-0.1%
May 2013	11,359.6	1.0%	11,030.5	0.0%
Jun 2013	10,953.6	-3.0%	11,002.6	-0.2%
Jul 2013	10,912.9	0.5%	11,007.2	0.0%
Aug 2013	11,301.4	0.0%	11,006.9	0.1%
Sep 2013	11,089.4	1.3%	11,018.8	0.4%
Oct 2013	11,147.5	-2.8%	10,991.6	-0.1%
Nov 2013	11,215.2	0.6%	10,997.1	0.0%
Dec 2013	10,821.9	1.8%	11,012.8	0.6%
Jan 2014	10,186.9	-2.2%	10,993.4	0.0%
Feb 2014	10,375.8	-4.0%	10,956.9	-0.3%
Mar 2014	11,011.4	-0.8%	10,949.5	-0.6%
Apr 2014	11,179.0	1.5%	10,962.9	-0.5%
May 2014	11,634.7	2.4%	10,985.8	-0.4%
Jun 2014	11,435.0	4.4%	11,025.9	0.2%
Jul 2014	11,551.4	5.9%	11,079.1	0.7%
Aug 2014	11,481.9	1.6%	11,094.2	0.8%
Sep 2014	11,154.1	0.6%	11,099.6	0.7%
Oct 2014	11,900.8	6.8%	11,162.3	1.6%
Nov 2014	11,288.8	0.7%	11,168.5	1.6%
Dec 2014	11,371.8	5.1%	11,214.3	1.8%
Jan 2015	10,608.7	4.1%	11,249.5	2.3%
Feb 2015	10,820.5	4.3%	11,286.5	3.0%
Mar 2015	11,339.7	3.0%	11,313.9	3.3%
Apr 2015	11,808.3	5.6%	11,366.3	3.7%
May 2015	12,129.0	4.2%	11,407.5	3.8%
Jun 2015	12,284.0	7.4%	11,478.3	4.1%
Jul 2015	12,246.1	6.0%	11,536.1	4.1%
Aug 2015	12,011.2	4.6%	11,580.3	4.4%

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
1/09	226.4	2,922.7	-3.4%	342.1	362.1	-3.7%
2/09	219.2	2,924.3	-3.3%	355.3	361.3	-3.7%
3/09	249.1	2,925.2	-2.9%	355.9	360.6	-3.7%
4/09	252.9	2,930.0	-2.6%	366.2	360.1	-3.8%
5/09	260.4	2,933.3	-2.2%	369.8	360.2	-3.4%
6/09	260.5	2,942.0	-1.5%	377.8	361.1	-2.7%
7/09	267.8	2,952.2	-0.8%	375.5	362.1	-2.0%
8/09	263.0	2,958.1	-0.1%	371.4	362.5	-1.3%
9/09	244.1	2,967.3	0.6%	365.3	363.7	-0.4%
10/09	254.6	2,969.8	1.0%	360.3	363.1	-0.3%
11/09	239.2	2,975.8	1.6%	352.9	362.8	-0.1%
12/09	242.0	2,979.2	1.8%	360.6	362.8	-0.1%
1/10	223.0	2,975.8	1.8%	335.3	362.2	0.0%
2/10	212.8	2,969.4	1.5%	351.8	361.9	0.2%
3/10	253.9	2,974.2	1.7%	362.7	362.5	0.5%
4/10	256.6	2,977.9	1.6%	371.5	362.9	0.8%
5/10	259.0	2,976.5	1.5%	372.0	363.1	0.8%
6/10	262.9	2,978.9	1.3%	379.9	363.3	0.6%
7/10	268.5	2,979.6	0.9%	380.7	363.7	0.4%
8/10	267.6	2,984.2	0.9%	379.1	364.3	0.5%
9/10	247.9	2,988.0	0.7%	369.4	364.7	0.3%
10/10	260.0	2,993.4	0.8%	362.1	364.8	0.5%
11/10	243.1	2,997.3	0.7%	357.9	365.3	0.7%
12/10	243.1	2,998.4	0.6%	359.6	365.2	0.7%
1/11	221.3	2,996.7	0.7%	333.3	365.0	0.8%
2/11	212.2	2,996.1	0.9%	347.3	364.6	0.8%
3/11	249.1	2,991.3	0.6%	352.6	363.8	0.4%
4/11	248.2	2,982.9	0.2%	353.2	362.3	-0.2%
5/11	252.7	2,976.6	0.0%	353.2	360.7	-0.7%
6/11	256.5	2,970.2	-0.3%	363.3	359.3	-1.1%
7/11	259.1	2,960.8	-0.6%	359.2	357.5	-1.7%
8/11	259.4	2,952.6	-1.1%	370.1	356.8	-2.1%
9/11	240.7	2,945.4	-1.4%	359.6	356.0	-2.4%
10/11	250.7	2,936.1	-1.9%	355.4	355.4	-2.6%
11/11	237.2	2,930.2	-2.2%	355.1	355.2	-2.8%
12/11	243.6	2,930.7	-2.3%	356.7	354.9	-2.8%
1/12	225.7	2,935.1	-2.1%	326.2	354.3	-2.9%
2/12	217.7	2,940.6	-1.9%	343.5	354.0	-2.9%
3/12	252.5	2,944.0	-1.6%	344.3	353.3	-2.9%
4/12	248.3	2,944.1	-1.3%	346.1	352.7	-2.6%

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
5/12	259.9	2,951.3	-0.8%	354.0	352.8	-2.2%
6/12	259.0	2,953.8	-0.6%	362.3	352.7	-1.8%
7/12	259.4	2,954.1	-0.2%	353.5	352.2	-1.5%
8/12	263.6	2,958.3	0.2%	360.9	351.5	-1.5%
9/12	238.0	2,955.6	0.3%	341.1	349.9	-1.7%
10/12	252.9	2,957.8	0.7%	351.4	349.6	-1.6%
11/12	239.8	2,960.4	1.0%	344.2	348.7	-1.8%
12/12	237.6	2,954.4	0.8%	339.4	347.2	-2.2%
1/13	226.7	2,955.4	0.7%	332.8	347.8	-1.8%
2/13	214.5	2,952.2	0.4%	341.5	347.6	-1.8%
3/13	248.6	2,948.3	0.1%	345.9	347.8	-1.6%
4/13	250.1	2,950.1	0.2%	351.7	348.2	-1.3%
5/13	261.8	2,952.0	0.0%	357.6	348.5	-1.2%
6/13	258.0	2,951.0	-0.1%	359.5	348.3	-1.3%
7/13	262.8	2,954.4	0.0%	356.0	348.5	-1.1%
8/13	266.7	2,957.5	0.0%	360.6	348.5	-0.9%
9/13	241.0	2,960.5	0.2%	344.8	348.8	-0.3%
10/13	257.6	2,965.2	0.3%	347.9	348.5	-0.3%
11/13	238.5	2,963.9	0.1%	345.4	348.6	0.0%
12/13	239.5	2,965.8	0.4%	339.8	348.6	0.4%
1/14	226.4	2,965.5	0.3%	322.5	347.8	0.0%
2/14	215.2	2,966.2	0.5%	335.0	347.2	-0.1%
3/14	252.1	2,969.7	0.7%	340.4	346.8	-0.3%
4/14	257.9	2,977.5	0.9%	346.4	346.3	-0.5%
5/14	268.1	2,983.8	1.1%	354.7	346.1	-0.7%
6/14	264.9	2,990.7	1.3%	353.3	345.6	-0.8%
7/14	272.3	3,000.2	1.6%	356.1	345.6	-0.8%
8/14	271.0	3,004.5	1.6%	355.0	345.1	-1.0%
9/14	249.1	3,012.6	1.8%	345.8	345.2	-1.0%
10/14	267.2	3,022.2	1.9%	355.0	345.8	-0.8%
11/14	242.8	3,026.5	2.1%	347.2	345.9	-0.8%
12/14	253.6	3,040.6	2.5%	348.0	346.6	-0.6%
1/15	236.9	3,051.1	2.9%	336.5	347.8	0.0%
2/15	220.8	3,056.7	3.1%	350.7	349.1	0.5%
3/15	261.4	3,066.0	3.2%	353.3	350.2	1.0%
4/15	267.2	3,075.3	3.3%	364.0	351.6	1.5%
5/15	275.1	3,082.3	3.3%	363.2	352.3	1.8%
6/15	275.1	3,092.5	3.4%	373.6	354.0	2.5%
7/15	283.7	3,103.9	3.5%	374.6	355.6	2.9%
8/15	277.3	3,110.2	3.5%	371.2	356.9	3.4%
9/15	259.9	3,121.0	3.6%	365.5	358.6	3.9%

Source: U. S. Department of Transportation, Federal Highway Administration
 U. S. Energy Information Administration
 * All Sales/Deliveries by Prime Suppliers

**COMPONENTS OF THE CPI INDEX
MONTHLY PERCENT CHANGES**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
<u>Month</u>	<u>All Items</u>	<u>Med. Care</u>	<u>Phys. Serv.</u>	<u>Hospital & Other Related Services</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
1/2011	0.5%	0.5%	0.5%	0.8%	0.2%	0.4%	1.6%	2.3%
2/2011	0.5%	0.8%	1.0%	1.2%	0.3%	0.1%	1.6%	2.0%
3/2011	1.0%	0.2%	0.1%	0.2%	0.3%	0.0%	1.7%	0.7%
4/2011	0.6%	0.3%	0.0%	0.4%	0.2%	0.3%	2.0%	1.6%
5/2011	0.5%	0.1%	0.0%	0.4%	0.3%	0.1%	0.5%	-0.4%
6/2011	-0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	-0.1%	0.0%
7/2011	0.1%	0.2%	0.2%	0.3%	0.7%	0.1%	0.3%	0.7%
8/2011	0.3%	0.1%	0.2%	0.3%	-0.3%	0.2%	-0.7%	-0.4%
9/2011	0.2%	0.2%	0.0%	0.2%	0.1%	0.2%	0.2%	-0.4%
10/2011	-0.2%	0.5%	0.4%	0.7%	0.5%	0.3%	-1.3%	-1.9%
11/2011	-0.1%	0.4%	0.0%	0.7%	0.1%	0.1%	0.1%	-0.6%
12/2011	-0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	-0.8%	-0.1%
1/2012	0.4%	0.6%	0.2%	0.8%	0.3%	0.2%	0.5%	0.6%
2/2012	0.4%	0.6%	0.0%	0.8%	-0.2%	0.2%	0.4%	0.7%
3/2012	0.8%	0.3%	0.1%	0.0%	0.3%	0.3%	1.3%	0.0%
4/2012	0.3%	0.2%	0.1%	0.4%	0.3%	0.1%	-0.2%	-0.4%
5/2012	-0.1%	0.3%	0.3%	0.3%	-0.3%	0.2%	-0.9%	-0.7%
6/2012	-0.1%	0.4%	0.7%	0.6%	0.5%	0.3%	-1.0%	-1.9%
7/2012	-0.2%	0.3%	0.4%	0.3%	0.2%	0.1%	0.2%	-1.3%
8/2012	0.6%	0.1%	0.2%	-0.5%	-0.3%	0.0%	1.3%	0.0%
9/2012	0.4%	0.2%	0.4%	0.5%	0.2%	0.4%	0.8%	0.9%
10/2012	0.0%	0.1%	-0.1%	0.3%	0.1%	0.1%	-0.4%	-0.7%
11/2012	-0.5%	0.1%	0.0%	0.7%	0.6%	0.2%	-0.8%	0.0%
12/2012	-0.3%	0.0%	-0.1%	0.3%	0.2%	0.4%	-0.1%	0.6%
1/2013	0.3%	0.5%	0.4%	0.6%	0.0%	0.1%	0.5%	-0.3%
2/2013	0.8%	0.6%	0.3%	1.4%	0.8%	0.2%	0.9%	-0.1%
3/2013	0.3%	0.2%	0.1%	0.2%	0.1%	0.2%	-0.1%	-0.1%
4/2013	-0.1%	-0.1%	0.3%	-0.7%	-0.2%	0.3%	-0.2%	-0.6%
5/2013	0.2%	-0.2%	0.0%	-0.2%	0.1%	0.1%	0.3%	-1.2%
6/2013	0.2%	0.3%	0.5%	0.4%	0.3%	0.0%	0.1%	-0.3%
7/2013	0.0%	0.1%	-0.1%	0.2%	-0.4%	0.3%	0.0%	-0.2%
8/2013	0.1%	0.5%	0.0%	1.4%	0.7%	0.1%	-0.1%	0.6%
9/2013	0.1%	0.3%	0.1%	0.6%	-0.1%	0.8%	-0.1%	-0.3%
10/2013	-0.3%	0.0%	0.1%	-0.1%	0.2%	0.1%	-0.7%	0.0%
11/2013	-0.2%	-0.1%	0.1%	-0.1%	0.5%	-0.1%	-0.6%	0.4%
12/2013	0.0%	-0.2%	0.3%	0.1%	-0.3%	0.1%	0.3%	0.4%
1/2014	0.4%	0.6%	0.1%	1.0%	0.5%	0.4%	1.0%	0.8%
2/2014	0.4%	0.7%	0.0%	1.4%	-0.1%	0.9%	0.9%	-0.2%
3/2014	0.6%	0.1%	0.1%	0.5%	0.8%	0.2%	0.6%	-0.4%
4/2014	0.3%	0.2%	0.3%	0.2%	0.1%	0.2%	0.6%	0.4%
5/2014	0.3%	0.2%	0.3%	0.0%	0.2%	0.1%	-0.1%	0.1%
6/2014	0.2%	0.1%	-0.1%	0.0%	0.2%	0.2%	0.1%	-0.1%
7/2014	0.0%	0.1%	-0.1%	0.3%	0.1%	-0.2%	-0.1%	0.6%
8/2014	-0.2%	0.0%	0.4%	-0.3%	0.6%	0.1%	-0.5%	0.2%
9/2014	0.1%	0.2%	0.0%	0.3%	-0.3%	-0.1%	-0.2%	0.2%
10/2014	-0.3%	0.1%	0.0%	0.3%	0.4%	0.0%	-1.4%	-1.0%
11/2014	-0.5%	0.3%	0.3%	0.3%	0.2%	0.1%	-1.2%	-0.7%
12/2014	-0.6%	0.3%	0.2%	0.3%	0.0%	0.3%	-1.8%	-0.4%
1/2015	-0.5%	0.3%	0.3%	0.6%	0.0%	0.2%	-2.8%	-0.6%
2/2015	0.4%	0.4%	-0.4%	0.6%	0.3%	-0.3%	-0.5%	-2.1%
3/2015	0.6%	0.3%	0.6%	0.4%	0.0%	0.1%	0.2%	-0.7%
4/2015	0.2%	0.6%	0.4%	1.3%	-0.2%	0.3%	-0.3%	-0.6%
5/2015	0.5%	0.1%	0.0%	0.2%	0.3%	0.2%	1.3%	-0.1%
6/2015	0.4%	-0.2%	0.4%	-0.9%	0.3%	-0.1%	0.7%	-0.3%
7/2015	0.0%	0.1%	0.2%	0.0%	0.2%	0.2%	-0.4%	-1.4%
8/2015	-0.1%	-0.1%	-0.3%	-0.2%	0.3%	-0.3%	-0.9%	-1.5%
9/2015	-0.2%	0.2%	0.2%	0.3%	-0.3%	0.0%	-1.6%	-0.6%

**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>
1/2011	1.6%	3.2%	3.4%	6.6%	2.5%	2.3%	5.9%	9.6%
2/2011	2.1%	3.3%	3.4%	6.7%	3.4%	2.5%	8.2%	11.7%
3/2011	2.7%	2.7%	3.2%	5.1%	3.0%	2.8%	8.7%	10.1%
4/2011	3.2%	2.9%	3.0%	5.4%	2.7%	2.5%	10.1%	9.0%
5/2011	3.6%	3.0%	3.0%	5.6%	2.7%	1.9%	10.4%	8.7%
6/2011	3.6%	2.9%	2.7%	5.5%	2.7%	1.6%	11.1%	10.1%
7/2011	3.6%	3.2%	2.4%	6.2%	3.2%	1.8%	11.1%	12.2%
8/2011	3.8%	3.2%	2.5%	6.2%	2.3%	1.9%	9.9%	10.9%
9/2011	3.9%	2.8%	2.2%	4.9%	2.3%	2.0%	10.2%	9.6%
10/2011	3.5%	3.1%	2.7%	4.9%	2.3%	2.1%	7.8%	6.4%
11/2011	3.4%	3.4%	2.6%	5.5%	2.4%	2.0%	7.3%	4.9%
12/2011	3.0%	3.5%	2.7%	5.3%	2.4%	1.8%	5.3%	3.5%
1/2012	2.9%	3.6%	2.4%	5.3%	2.6%	1.5%	4.2%	1.7%
2/2012	2.9%	3.4%	1.3%	4.9%	2.1%	1.6%	3.0%	0.4%
3/2012	2.7%	3.5%	1.3%	4.8%	2.0%	1.9%	2.5%	-0.2%
4/2012	2.3%	3.4%	1.4%	4.8%	2.1%	1.8%	0.3%	-2.1%
5/2012	1.7%	3.6%	1.6%	4.7%	1.4%	1.8%	-1.1%	-2.5%
6/2012	1.7%	4.0%	2.2%	5.3%	1.8%	2.1%	-2.0%	-4.3%
7/2012	1.4%	4.1%	2.4%	5.3%	1.4%	2.2%	-2.2%	-6.3%
8/2012	1.7%	4.1%	2.5%	4.4%	1.3%	1.9%	-0.2%	-5.8%
9/2012	2.0%	4.1%	2.9%	4.7%	1.4%	2.1%	0.3%	-4.6%
10/2012	2.2%	3.7%	2.4%	4.2%	1.0%	1.9%	1.2%	-3.4%
11/2012	1.8%	3.4%	2.3%	4.2%	1.4%	2.0%	0.2%	-2.9%
12/2012	1.7%	3.2%	2.0%	4.6%	1.6%	2.3%	0.9%	-2.2%
1/2013	1.6%	3.1%	2.2%	4.4%	1.3%	2.2%	0.9%	-3.1%
2/2013	2.0%	3.1%	2.5%	5.0%	2.3%	2.2%	1.3%	-3.9%
3/2013	1.5%	3.1%	2.5%	5.2%	2.2%	2.1%	-0.1%	-4.0%
4/2013	1.1%	2.7%	2.7%	4.0%	1.7%	2.3%	-0.1%	-4.2%
5/2013	1.4%	2.2%	2.4%	3.6%	2.2%	2.3%	1.1%	-4.6%
6/2013	1.8%	2.1%	2.2%	3.4%	2.0%	2.0%	2.3%	-3.1%
7/2013	2.0%	1.9%	1.7%	3.2%	1.4%	2.2%	2.1%	-2.0%
8/2013	1.5%	2.3%	1.5%	5.2%	2.4%	2.2%	0.7%	-1.5%
9/2013	1.2%	2.4%	1.2%	5.4%	2.2%	2.7%	-0.2%	-2.7%
10/2013	1.0%	2.3%	1.4%	4.9%	2.3%	2.7%	-0.5%	-2.0%
11/2013	1.2%	2.2%	1.5%	4.1%	2.3%	2.4%	-0.3%	-1.6%
12/2013	1.5%	2.0%	1.9%	3.9%	1.7%	2.1%	0.1%	-1.7%
1/2014	1.6%	2.1%	1.6%	4.4%	2.2%	2.5%	0.6%	-0.6%
2/2014	1.1%	2.3%	1.3%	4.4%	1.2%	3.1%	0.7%	-0.7%
3/2014	1.5%	2.2%	1.4%	4.7%	2.0%	3.2%	1.5%	-0.9%
4/2014	2.0%	2.4%	1.4%	5.5%	2.3%	3.1%	2.4%	0.0%
5/2014	2.1%	2.8%	1.7%	5.8%	2.4%	3.1%	1.9%	1.4%
6/2014	2.1%	2.6%	1.1%	5.4%	2.3%	3.3%	2.0%	1.6%
7/2014	2.0%	2.6%	1.1%	5.5%	2.9%	2.7%	1.8%	2.4%
8/2014	1.7%	2.1%	1.5%	3.8%	2.8%	2.7%	1.4%	2.0%
9/2014	1.7%	2.0%	1.4%	3.5%	2.6%	1.8%	1.2%	2.5%
10/2014	1.7%	2.1%	1.3%	3.9%	2.8%	1.6%	0.5%	1.5%
11/2014	1.3%	2.5%	1.5%	4.3%	2.5%	1.9%	0.0%	0.3%
12/2014	0.8%	3.0%	1.5%	4.5%	2.8%	2.1%	-2.1%	-0.5%
1/2015	-0.1%	2.6%	1.7%	4.1%	2.4%	1.9%	-5.8%	-1.9%
2/2015	0.0%	2.3%	1.2%	3.3%	2.8%	0.6%	-7.1%	-3.8%
3/2015	-0.1%	2.5%	1.7%	3.1%	2.0%	0.5%	-7.5%	-4.1%
4/2015	-0.2%	2.9%	1.9%	4.3%	1.7%	0.7%	-8.4%	-5.0%
5/2015	0.0%	2.8%	1.6%	4.5%	1.8%	0.8%	-7.0%	-5.2%
6/2015	0.1%	2.5%	2.1%	3.5%	1.9%	0.5%	-6.5%	-5.4%
7/2015	0.2%	2.5%	2.5%	3.2%	2.0%	1.0%	-6.7%	-7.3%
8/2015	0.2%	2.5%	1.8%	3.3%	1.7%	0.6%	-7.1%	-8.9%
9/2015	0.0%	2.5%	2.0%	3.3%	1.7%	0.7%	-8.4%	-9.6%

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

	(1)	(2)		(1)	(2)
Month	Index	Annual Percentage Change	Month	Index	Annual Percentage Change
9/2009	2.191	1.2%	9/2012	2.307	1.9%
10/2009	2.196	1.4%	10/2012	2.312	1.9%
11/2009	2.193	1.3%	11/2012	2.312	1.9%
12/2009	2.190	1.4%	12/2012	2.310	1.9%
1/2010	2.193	1.2%	1/2013	2.317	1.9%
2/2010	2.197	1.1%	2/2013	2.324	1.9%
3/2010	2.201	1.0%	3/2013	2.329	1.8%
4/2010	2.203	0.9%	4/2013	2.331	1.7%
5/2010	2.203	0.9%	5/2013	2.333	1.6%
6/2010	2.203	0.9%	6/2013	2.335	1.6%
7/2010	2.203	0.9%	7/2013	2.336	1.7%
8/2010	2.206	0.9%	8/2013	2.341	1.7%
9/2010	2.210	0.9%	9/2013	2.345	1.7%
10/2010	2.212	0.7%	10/2013	2.349	1.6%
11/2010	2.212	0.9%	11/2013	2.349	1.6%
12/2010	2.210	0.9%	12/2013	2.348	1.6%
1/2011	2.217	1.1%	1/2014	2.352	1.5%
2/2011	2.225	1.3%	2/2014	2.359	1.5%
3/2011	2.233	1.4%	3/2014	2.368	1.7%
4/2011	2.238	1.6%	4/2014	2.374	1.8%
5/2011	2.243	1.8%	5/2014	2.380	2.0%
6/2011	2.246	2.0%	6/2014	2.381	2.0%
7/2011	2.250	2.1%	7/2014	2.382	2.0%
8/2011	2.258	2.3%	8/2014	2.385	1.9%
9/2011	2.263	2.4%	9/2014	2.390	1.9%
10/2011	2.268	2.5%	10/2014	2.396	2.0%
11/2011	2.268	2.5%	11/2014	2.395	1.9%
12/2011	2.268	2.6%	12/2014	2.392	1.9%
1/2012	2.274	2.6%	1/2015	2.397	1.9%
2/2012	2.279	2.4%	2/2015	2.404	1.9%
3/2012	2.287	2.4%	3/2015	2.411	1.8%
4/2012	2.293	2.4%	4/2015	2.418	1.8%
5/2012	2.295	2.3%	5/2015	2.420	1.7%
6/2012	2.298	2.3%	6/2015	2.423	1.8%
7/2012	2.298	2.1%	7/2015	2.424	1.8%
8/2012	2.301	1.9%	8/2015	2.427	1.8%
			9/2015	2.435	1.9%

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>
12/2008	86%	14%
12/2009	85	15
12/2010	84	16
12/2011	83	17
12/2012	83	17
12/2013	82	18
12/2014	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 J. Smollik.

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

6. LIMITING FACTOR DEVELOPMENT AND APPLICATION

No limitations were applied.

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

7. OVERHEAD EXPENSE DEVELOPMENT AND APPLICATION OF COMMISSION AND BROKERAGE,
OTHER ACQUISITION EXPENSES, GENERAL EXPENSES, TAXES, LICENSES, AND FEES

- (a) (b) The derivation of expense factors is shown on the following
page F-158-159. See also pre-filed testimony of J. Smollik.
- (c) Pages F-107-117 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>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Premiums Written at Manual Level	\$2,987,906,031	\$3,019,520,892	\$3,066,345,679	\$3,121,580,486	\$3,205,243,373
Premiums Earned at Manual Level	2,998,205,806	3,002,962,874	3,037,577,749	3,089,907,988	3,174,775,219
Premium Written (Collected Level)	2,584,538,353	2,568,018,702	2,595,177,122	2,618,262,987	2,674,847,788
Premium Earned (Collected Level)	2,589,522,952	2,565,670,169	2,584,430,475	2,608,151,046	2,653,139,661
Commission & Brokerage	247,180,200	240,084,571	239,994,763	238,832,311	240,892,091
Other Acquisition	243,548,237	239,176,547	242,720,127	248,961,554	253,828,414
General Expenses	166,954,066	181,961,495	182,867,007	189,745,844	188,363,924
Taxes, Licenses, and Fees	60,677,683	62,213,735	59,877,193	60,912,727	53,869,662
Bodily Injury Losses Incurred	1,051,127,011	1,056,986,888	1,087,381,536	981,374,641	1,017,941,328
BI Allocated Loss Adjustment	32,334,396	27,946,720	33,449,796	29,600,480	28,640,305
BI Unallocated Loss Adjustment	146,008,737	136,733,311	142,683,165	136,366,982	140,959,510
Property Damage Losses Incurred	637,393,930	630,731,120	686,767,176	715,390,908	792,420,497
PD Allocated Loss Adjustment	2,439,456	3,061,142	5,822,399	5,098,119	4,238,210
PD Unallocated Loss Adjustment	74,723,606	69,865,137	78,467,874	82,717,589	84,845,302

COMBINED RATIOS

Commission & Brokerage to Written Premium (a) (b)	.096	.093	.092	.091	.090
Other Acquisition to Earned Premium (c)	.081	.080	.080	.081	.080
General Expenses to Earned Premium (c)	.056	.061	.060	.061	.059
Taxes, Licenses, etc. to Written Premium (b)	.023	.024	.023	.023	.020
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.135	.117	.126	.110	.127
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.135	.115	.135	.115	.135
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.135	.107	.135	.107	.135

Notes:

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

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE CEDED INSURANCE

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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 J. Smollik 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 12/31/2010		\$230,911,662
2. Mean Unearned Premium Reserve	0.286 x (1)	66,040,735
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.05%
50% of Company Operating Expense		2.80%
Total		18.77%
4. (2) x (3)		12,395,846
5. Net Subject to Investment (2) - (4)		53,644,889

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$230,911,662
2. Average Agents' Balances		0.163
3. Delayed Remission (1) x (2)		37,638,601

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$230,911,662
2. Expected Incurred Losses and Loss Adjustment		177,340,156
0.768 x (1)		
3. Expected Mean Loss Reserves	0.934 x (2)	165,635,706

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 181,641,994

E. Average Rate of Return 3.56%

F. Investment Earnings on Net Subject to Investment (D) x (E) 6,466,455

G. Average Rate of Return as a Percent of Direct Earned Premium 2.80%
(F) / (A-1)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present ceded manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2010 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 12/31/2010	\$2,626,486,282
2. Unearned Premium Reserve as of 12/31/2009	754,363,250
3. Unearned Premium Reserve as of 12/31/2010	749,490,243
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	751,926,747
5. Ratio (4) \div (1)	0.286

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 2009 and 2010 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 15.9% of net written premiums. The 15.9% 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 1.028 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.028 is based on 2009 and 2010 industrywide data provided by the A.M. Best Company. The two factors combined amount to .163 (.159 x 1.028 = .163).

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 2009 and 2010 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 2009	\$1,707,492,385
2. Incurred Losses for Calendar Year 2010	1,711,360,797
3. Loss Reserves as of 12/31/2008	1,574,804,421
4. Loss Reserves as of 12/31/2009	1,598,709,090
5. Loss Reserves as of 12/31/2010	1,633,779,856
6. Mean Loss Reserve 2009: 1/2 [(3) + (4)]	1,586,756,756
7. Mean Loss Reserve 2010: 1/2 [(4) + (5)]	1,616,244,473
8. Ratio (6) ÷ (1)	0.929
9. Ratio (7) ÷ (2)	0.944
10. Loss Reserve: 1/2 [(8) + (9)]	0.937
11. Ratio of LAE Reserves to Loss Reserves (a)	0.190
12. Ratio of Incurred LAE to Incurred Losses (a)	0.194
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.934

(a) Based on 2010 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 12/31/2011		\$247,551,667
2. Mean Unearned Premium Reserve	0.288 x (1)	71,294,880
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		2.00%
50% of Other Acquisition Expense		4.00%
50% of Company Operating Expense		3.05%
Total		19.05%
4. (2) x (3)		13,581,675
5. Net Subject to Investment (2) - (4)		57,713,205

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$247,551,667
2. Average Agents' Balances		0.168
3. Delayed Remission (1) x (2)		41,588,680

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$247,551,667
2. Expected Incurred Losses and Loss Adjustment		187,644,164
0.758 x (1)		
3. Expected Mean Loss Reserves	0.942 x (2)	176,760,802

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 192,885,327

E. Average Rate of Return 2.99%

F. Investment Earnings on Net Subject to Investment (D) x (E) 5,767,271

G. Average Rate of Return as a Percent of Direct Earned Premium 2.33%
(F) / (A-1)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present ceded manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2011 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 12/31/2011	\$2,604,514,731
2. Unearned Premium Reserve as of 12/31/2010	749,490,243
3. Unearned Premium Reserve as of 12/31/2011	752,411,819
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	750,951,031
5. Ratio (4) \div (1)	0.288

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 2010 and 2011 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 16.4% of net written premiums. The 16.4% 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 1.024 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.024 is based on 2010 and 2011 industrywide data provided by the A.M. Best Company. The two factors combined amount to .168 (.164 x 1.024 = .168).

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 2010 and 2011 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 2010	\$1,711,360,797
2. Incurred Losses for Calendar Year 2011	1,703,718,207
3. Loss Reserves as of 12/31/2009	1,598,709,090
4. Loss Reserves as of 12/31/2010	1,633,779,856
5. Loss Reserves as of 12/31/2011	1,619,847,426
6. Mean Loss Reserve 2010: 1/2 [(3) + (4)]	1,616,244,473
7. Mean Loss Reserve 2011: 1/2 [(4) + (5)]	1,626,813,641
8. Ratio (6) ÷ (1)	0.944
9. Ratio (7) ÷ (2)	0.955
10. Loss Reserve: 1/2 [(8) + (9)]	0.950
11. Ratio of LAE Reserves to Loss Reserves (a)	0.184
12. Ratio of Incurred LAE to Incurred Losses (a)	0.194
13. Loss and LAE Reserve [(10)x(1.0+(11))/(1.0+(12))]	0.942

(a) Based on 2011 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 12/31/2012		\$239,789,597
2. Mean Unearned Premium Reserve	0.289 x (1)	69,299,193
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		3.00%
Total		18.92%
4. (2) x (3)		13,111,407
5. Net Subject to Investment (2) - (4)		56,187,786

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$239,789,597
2. Average Agents' Balances		0.168
3. Delayed Remission (1) x (2)		40,284,652

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$239,789,597
2. Expected Incurred Losses and Loss Adjustment		182,240,094
0.760 x (1)		
3. Expected Mean Loss Reserves	0.918 x (2)	167,296,406

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 183,199,540

E. Average Rate of Return 3.02%

F. Investment Earnings on Net Subject to Investment (D) x (E) 5,532,626

G. Average Rate of Return as a Percent of Direct Earned Premium 2.31%
(F) / (A-1)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present ceded manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2012 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 12/31/2012	\$2,624,160,583
2. Unearned Premium Reserve as of 12/31/2011	752,411,819
3. Unearned Premium Reserve as of 12/31/2012	763,570,742
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	757,991,281
5. Ratio (4) \div (1)	0.289

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 2011 and 2012 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 16.4% of net written premiums. The 16.4% 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 1.022 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.022 is based on 2011 and 2012 industrywide data provided by the A.M. Best Company. The two factors combined amount to .168 (.164 x 1.022 = .168).

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 2011 and 2012 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 2011	\$1,703,718,207
2. Incurred Losses for Calendar Year 2012	1,793,125,759
3. Loss Reserves as of 12/31/2010	1,633,779,856
4. Loss Reserves as of 12/31/2011	1,619,847,426
5. Loss Reserves as of 12/31/2012	1,654,308,363
6. Mean Loss Reserve 2011: 1/2 [(3) + (4)]	1,626,813,641
7. Mean Loss Reserve 2012: 1/2 [(4) + (5)]	1,637,077,895
8. Ratio (6) ÷ (1)	0.955
9. Ratio (7) ÷ (2)	0.913
10. Loss Reserve: 1/2 [(8) + (9)]	0.934
11. Ratio of LAE Reserves to Loss Reserves (a)	0.184
12. Ratio of Incurred LAE to Incurred Losses (a)	0.205
13. Loss and LAE Reserve [(10)x(1.0+(11))/(1.0+(12))]	0.918

(a) Based on 2012 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 12/31/2013		\$207,210,614
2. Mean Unearned Premium Reserve	0.290 x (1)	60,091,078
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.05%
50% of Company Operating Expense		3.05%
Total		19.02%
4. (2) x (3)		11,429,323
5. Net Subject to Investment (2) - (4)		48,661,755

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)		\$207,210,614
2. Average Agents' Balances		0.186
3. Delayed Remission (1) x (2)		38,541,174

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$207,210,614
2. Expected Incurred Losses and Loss Adjustment		156,444,014
0.755 x (1)		
3. Expected Mean Loss Reserves	0.915 x (2)	143,146,273

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 153,266,854

E. Average Rate of Return 2.72%

F. Investment Earnings on Net Subject to Investment (D) x (E) 4,168,858

G. Average Rate of Return as a Percent of Direct Earned Premium 2.01%
(F) / (A-1)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present ceded manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2013 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 12/31/2013	\$2,648,082,027
2. Unearned Premium Reserve as of 12/31/2012	763,570,742
3. Unearned Premium Reserve as of 12/31/2013	773,567,638
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	768,569,190
5. Ratio (4) \div (1)	0.290

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 2012 and 2013 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 18.2% of net written premiums. The 18.2% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger 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 2012 and 2013 industrywide data provided by the A.M. Best Company. The two factors combined amount to .186 (.182 x 1.021 = .186).

Line C-2

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

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2012 and 2013 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 2012	\$1,793,125,759
2. Incurred Losses for Calendar Year 2013	1,714,747,887
3. Loss Reserves as of 12/31/2011	1,619,847,426
4. Loss Reserves as of 12/31/2012	1,654,308,363
5. Loss Reserves as of 12/31/2013	1,595,369,961
6. Mean Loss Reserve 2012: 1/2 [(3) + (4)]	1,637,077,895
7. Mean Loss Reserve 2013: 1/2 [(4) + (5)]	1,624,839,162
8. Ratio (6) ÷ (1)	0.913
9. Ratio (7) ÷ (2)	0.948
10. Loss Reserve: 1/2 [(8) + (9)]	0.931
11. Ratio of LAE Reserves to Loss Reserves (a)	0.184
12. Ratio of Incurred LAE to Incurred Losses (a)	0.205
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.915

(a) Based on 2013 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 12/31/2014		\$194,509,703
2. Mean Unearned Premium Reserve	0.291 x (1)	56,602,324
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.67%
50% of Other Acquisition Expense		4.00%
50% of Company Operating Expense		2.95%
Total		18.62%
4. (2) x (3)		10,539,353
5. Net Subject to Investment (2) - (4)		46,062,971

B. Delayed Remission of Premium (Agents' Balances)

1. Direct Earned Premium (A-1)	\$194,509,703
2. Average Agents' Balances	0.187
3. Delayed Remission (1) x (2)	36,373,315

C. Loss Reserve

1. Direct Earned Premium (A-1)	\$194,509,703
2. Expected Incurred Losses and Loss Adjustment	148,605,413
0.764 x (1)	
3. Expected Mean Loss Reserves	133,596,266
0.899 x (2)	

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 143,285,922

E. Average Rate of Return 3.06%

F. Investment Earnings on Net Subject to Investment (D) x (E) 4,384,549

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 2.25%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present ceded manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2014 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 12/31/2014	\$2,693,914,338
2. Unearned Premium Reserve as of 12/31/2013	773,567,638
3. Unearned Premium Reserve as of 12/31/2014	794,058,559
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	783,813,099
5. Ratio (4) \div (1)	0.291

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 2013 and 2014 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 18.3% of net written premiums. The 18.3% 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 2013 and 2014 industrywide data provided by the A.M. Best Company. The two factors combined amount to .187 (.183 x 1.021 = .187).

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 2013 and 2014 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 2013	\$1,714,747,887
2. Incurred Losses for Calendar Year 2014	1,828,944,685
3. Loss Reserves as of 12/31/2012	1,654,308,363
4. Loss Reserves as of 12/31/2013	1,595,369,961
5. Loss Reserves as of 12/31/2014	1,604,433,332
6. Mean Loss Reserve 2013: 1/2 [(3) + (4)]	1,624,839,162
7. Mean Loss Reserve 2014: 1/2 [(4) + (5)]	1,599,901,647
8. Ratio (6) ÷ (1)	0.948
9. Ratio (7) ÷ (2)	0.875
10. Loss Reserve: 1/2 [(8) + (9)]	0.912
11. Ratio of LAE Reserves to Loss Reserves (a)	0.185
12. Ratio of Incurred LAE to Incurred Losses (a)	0.202
13. Loss and LAE Reserve [(10)x(1.0+(11))/(1.0+(12))]	0.899

(a) Based on 2014 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-47-49 and F-52-54. 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
	(a)	(b)	Average Payment Date (months)
0-15	65.4%	68.0%	9.3
15-27	18.6%	19.4%	20.3
27-39	8.6%	7.1%	32.4
39-51	4.7%	3.6%	44.3
51-63	1.7%	1.3%	56.5
63-ult.	1.0%	0.6%	73.4
		(a)	(b)
(1) Average Payment Date		16.4 months	15.3 months
(2) Average Date of Accident		6.0 months	6.0 months
(3) Average Length of Time between Occurrence and Payment [(1)-(2)]		10.4 months	9.3 months

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

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

Based on this analysis the average length of time between occurrence and payment of a liability claim has decreased by 1.1 months over this period.

NORTH CAROLINA
ULTIMATE INCURRED LOSSES
LIABILITY

Accident Year	Losses (a)
2001	1,229,607,885
2002	1,286,721,537
2003	1,349,581,154
2004	1,390,479,026
2005	1,393,462,000
2006	1,453,717,907
2007	1,472,856,635
2008	1,452,372,297
2009	1,539,561,841
2010	1,551,799,127
2011	1,558,626,642
2012	1,604,837,426
2013	1,636,505,898
2014	1,684,844,364

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

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

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

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2001					1,217,736,943
2002				1,251,448,431	1,274,468,167
2003			1,242,432,276	1,308,422,750	1,336,827,150
2004		1,144,640,374	1,288,901,723	1,357,346,135	1,379,460,527
2005	909,074,242	1,179,518,772	1,297,882,919	1,361,819,190	1,383,872,392
2006	945,268,207	1,238,469,434	1,358,266,723	1,417,603,299	1,441,974,706
2007	971,344,915	1,268,345,045	1,382,366,947	1,440,286,661	1,460,616,883
2008	972,613,529	1,255,741,031	1,367,377,439	1,420,801,351	1,442,985,393
2009	1,019,619,819	1,318,115,447	1,446,420,184	1,508,665,002	1,530,626,713
2010	1,032,027,676	1,348,009,090	1,464,345,512	1,521,752,087	1,541,257,977
2011	1,056,277,574	1,365,591,523	1,476,904,562	1,531,806,602	
2012	1,086,656,505	1,390,435,663	1,515,368,726		
2013	1,103,808,869	1,440,199,432			
2014	1,161,692,431				

Ratio of Paid to Ultimate Incurred

Accident Year	0-15 Mo.	15-27 Mo.	27-39 Months	39-51 Months	51-63 Months
2001					0.990
2002				0.973	0.990
2003			0.921	0.970	0.991
2004		0.823	0.927	0.976	0.992
2005	0.652	0.846	0.931	0.977	0.993
2006	0.650	0.852	0.934	0.975	0.992
2007	0.659	0.861	0.939	0.978	0.992
2008	0.670	0.865	0.941	0.978	0.994
2009	0.662	0.856	0.940	0.980	0.994
2010	0.665	0.869	0.944	0.981	0.993
2011	0.678	0.876	0.948	0.983	
2012	0.677	0.866	0.944		
2013	0.674	0.880			
2014	0.689				
Earliest Three Year Avg	0.654	0.840	0.926	0.973	0.990
Latest Three Year Avg	0.680	0.874	0.945	0.981	0.994

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	B.I., P.D., Med.Pay. Combined Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					1,229,607,885
2002				1,288,590,884	1,286,721,537
2003			1,340,479,085	1,347,615,509	1,349,581,154
2004		1,332,457,165	1,381,698,918	1,390,838,965	1,390,479,026
2005	1,272,189,647	1,359,207,421	1,388,299,954	1,395,437,899	1,393,462,000
2006	1,336,137,349	1,422,181,711	1,450,410,617	1,455,924,518	1,453,717,907
2007	1,358,983,257	1,453,476,217	1,470,871,492	1,473,950,560	1,472,856,635
2008	1,361,454,682	1,436,136,087	1,453,195,021	1,456,279,365	1,452,372,297
2009	1,445,782,369	1,519,546,621	1,539,021,943	1,541,399,143	1,539,561,841
2010	1,462,994,537	1,538,688,597	1,551,583,586	1,552,646,562	1,551,799,127
2011	1,487,733,441	1,544,249,813	1,557,164,778	1,561,750,142	
2012	1,531,591,001	1,590,339,175	1,604,837,426		
2013	1,554,489,347	1,623,517,756			
2014	1,607,675,920				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			1.005	1.001
2004		1.037	1.007	1.000
2005	1.068	1.021	1.005	0.999
2006	1.064	1.020	1.004	0.998
2007	1.070	1.012	1.002	0.999
2008	1.055	1.012	1.002	0.997
2009	1.051	1.013	1.002	0.999
2010	1.052	1.008	1.001	0.999
2011	1.038	1.008	1.003	
2012	1.038	1.009		
2013	1.044			

Five Year Average	1.045	1.010	1.002	0.998
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Three Year Average	1.040	1.008	1.002	0.998
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	Five Year	Three Year
39 to 63 months:	1.000	1.000
27 to 63 months:	1.010	1.008
15 to 63 months:	1.055	1.048

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 2014 WRITTEN PREMIUM

2013 ASSETS

	Net Admitted Assets
1 Bonds (Schedule D)	145,667,396,429
2 Stocks (Schedule D):	
2.1 Preferred stocks	3,400,451,182
2.2 Common stocks	150,004,743,488
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	1,584,502,665
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	3,168,739,173
4.2 Properties held for the production of income (less \$250 encumbrances)	107,823,108
4.3 Properties held for sale (less \$425,702 encumbrances)	66,663,366
5 Cash (\$-746,837,549, Schedule E-Part 1), cash equivalents (\$4,064,344,339, Schedule E-Part 2) and short-term investments (\$10,964,111,600, Schedule DA)	14,281,618,386
6 Contract loans (including \$0 premium notes)	
7 Derivatives (Schedule DB)	46,199,155
8 Other invested assets (Schedule BA)	25,780,742,386
9 Receivables for securities	144,963,106
10 Securities lending reinvested collateral assets (Schedule DL)	626,485,168
11 Aggregate write-ins for invested assets	116,199,901
12 Subtotals, cash and invested assets (Lines 1 to 11)	344,996,527,512
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,686,461,950
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	6,828,134,702
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$59,411,768 earned but unbilled premiums)	25,368,843,378
15.3 Accrued retrospective premiums	242,263,538
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	2,317,970,571
16.2 Funds held by or deposited with reinsured companies	157,219,802
16.3 Other amounts receivable under reinsurance contracts	104,851,836
17 Amounts receivable relating to uninsured plans	0
18.1 Current federal and foreign income tax recoverable and interest thereon	654,252,938
18.2 Net deferred tax asset	5,252,826,427
19 Guaranty funds receivable or on deposit	35,578,954
20 Electronic data processing equipment and software	1,107,553,811
21 Furniture and equipment, including health care delivery assets (\$0)	0
22 Net adjustment in assets and liabilities due to foreign exchange rates	48,659,559
23 Receivables from parent, subsidiaries and affiliates	2,926,106,682
24 Health care (\$0) and other amounts receivable	406,033
25 Aggregate write-ins for other than invested assets	3,493,516,504
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	395,221,174,197
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0
28 Total (Lines 26 and 27)	395,221,174,197

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2014 WRITTEN PREMIUM

2013 LIABILITIES, SURPLUS AND OTHER FUNDS

1 Losses (Part 2A, Line 35, Column 8)	81,182,175,437
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,946,210,307
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	22,199,365,335
4 Commissions payable, contingent commissions and other similar charges	1,190,561,428
5 Other expenses (excluding taxes, licenses and fees)	9,806,547,970
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	842,866,225
7.1 Current federal and foreign income taxes (including \$65,761,270) on realized capital gains (losses)	734,610,697
7.2 Net deferred tax liability	8,903,746,172
8 Borrowed money \$240,113,333 and interest thereon \$1,179,704	241,293,037
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$21,307,382,153 and including warranty reserves of \$14,741,493 and accrued accident and health experience rating ref including \$0 for medical loss ratio rebate per the Public Health Service Act)	50,647,307,015
10 Advance premium	1,075,438,956
11 Dividends declared and unpaid:	
11.1 Stockholders	102,627,325
11.2 Policyholders	42,539,784
12 Ceded reinsurance premiums payable (net of ceding commissions)	6,374,777,800
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	343,811,211
14 Amounts withheld or retained by company for account of others	2,976,154,830
15 Remittances and items not allocated	336,104,285
16 Provision for reinsurance (including \$0 certified) (Schedule F, Part 8)	159,192,960
17 Net adjustments in assets and liabilities due to foreign exchange rates	2,540
18 Drafts outstanding	1,280,598,967
19 Payable to parent, subsidiaries and affiliates	1,168,163,005
20 Derivatives	90,124,666
21 Payable for securities	1,094,011,540
22 Payable for securities lending	1,024,680,081
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	5,684,347,466
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	199,447,259,032
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	199,447,259,032
29 Aggregate write-ins for special surplus funds	55,478,072,641
30 Common capital stock	177,206,476
31 Preferred capital stock	315,500,000
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	3,049,313,705
34 Gross paid in and contributed surplus	18,512,906,190
35 Unassigned funds (surplus)	118,212,416,138
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)	195,773,915,149
38 Totals (Page 2, Line 28, Col. 3)	395,221,174,181

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2014 WRITTEN PREMIUM

2013 STATEMENT OF INCOME

UNDERWRITING INCOME	
1 Premiums earned (Part 1, Line 35, Column 4)	137,533,906,906
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	82,607,125,203
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	16,982,215,652
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	35,493,802,881
5 Aggregate write-ins for underwriting deductions	97,908,210
6 Total underwriting deductions (Lines 2 through 5)	135,181,051,948
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	2,352,854,957
INVESTMENT INCOME	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	9,474,417,127
10 Net realized capital gains (losses) less capital gains tax of \$836,194,788 (Exhibit of Capital Gains (Losses))	2,666,898,910
11 Net investment gain (loss) (Lines 9 + 10)	12,141,316,037
OTHER INCOME	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$63,494,169 amount charged off \$458,867,639)	(395,373,473)
13 Finance and service charges not included in premiums	1,111,424,501
14 Aggregate write-ins for miscellaneous income	(298,067,587)
15 Total other income (Lines 12 through 14)	417,983,442
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	14,912,154,436
17 Dividends to policyholders	1,196,423,945
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)	13,715,730,492
19 Federal and foreign income taxes incurred	1,943,030,946
20 Net income (Line 18 minus Line 19) (to Line 22)	11,772,699,547
CAPITAL AND SURPLUS ACCOUNT	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	171,496,856,256
22 Net income (from Line 20)	11,772,699,547
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$5,339,436,366	16,081,664,245
25 Change in net unrealized foreign exchange capital gain (loss)	(26,639,258)
26 Change in net deferred income tax	(920,285,779)
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	3,548,155,435
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(1,619,722)
29 Change in surplus notes	22,314,211
30 Surplus (contributed to) withdrawn from protected cells	
31 Cumulative effect of changes in accounting principles	(1,991,581,451)
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	237,087,552
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	(2,803,305,140)
36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0
37 Aggregate write-ins for gains and losses in surplus	(1,641,430,748)
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	24,277,058,894
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	195,773,915,149

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA

TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2014 WRITTEN PREMIUM

2014 ASSETS

	Net Admitted Assets
1 Bonds (Schedule D)	150,345,020,919
2 Stocks (Schedule D):	
2.1 Preferred stocks	3,322,643,117
2.2 Common stocks	159,715,167,281
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	1,737,705,687
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	3,221,263,493
4.2 Properties held for the production of income (less \$250 encumbrances)	79,677,645
4.3 Properties held for sale (less \$2,574,971 encumbrances)	116,154,774
5 Cash (\$-661,443,011, Schedule E-Part 1), cash equivalents (\$3,591,003,910, Schedule E-Part 2) and short-term investments (\$6,081,300,236, Schedule DA)	9,010,861,139
6 Contract loans (including \$0 premium notes)	
7 Derivatives (Schedule DB)	13,569,934
8 Other invested assets (Schedule BA)	27,505,757,316
9 Receivables for securities	90,395,487
10 Securities lending reinvested collateral assets (Schedule DL)	531,148,325
11 Aggregate write-ins for invested assets	119,957,232
12 Subtotals, cash and invested assets (Lines 1 to 11)	355,809,322,349
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,694,762,859
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	7,411,444,490
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$55,701,343 earned but unbilled premiums)	26,479,547,112
15.3 Accrued retrospective premiums	230,434,466
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	3,263,237,279
16.2 Funds held by or deposited with reinsured companies	36,067,876
16.3 Other amounts receivable under reinsurance contracts	107,781,656
17 Amounts receivable relating to uninsured plans	186,576
18.1 Current federal and foreign income tax recoverable and interest thereon	683,955,454
18.2 Net deferred tax asset	5,525,540,922
19 Guaranty funds receivable or on deposit	26,471,297
20 Electronic data processing equipment and software	958,469,729
21 Furniture and equipment, including health care delivery assets (\$0)	0
22 Net adjustment in assets and liabilities due to foreign exchange rates	68,208,677
23 Receivables from parent, subsidiaries and affiliates	3,218,218,420
24 Health care (\$0) and other amounts receivable	261,173
25 Aggregate write-ins for other than invested assets	3,622,464,901
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	409,136,375,240
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0
28 Total (Lines 26 and 27)	409,136,375,240

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2014 WRITTEN PREMIUM

2014 LIABILITIES, SURPLUS AND OTHER FUNDS

1 Losses (Part 2A, Line 35, Column 8)	78,474,047,085
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,621,165,007
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	21,943,407,910
4 Commissions payable, contingent commissions and other similar charges	1,320,819,937
5 Other expenses (excluding taxes, licenses and fees)	9,765,400,960
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	862,145,596
7.1 Current federal and foreign income taxes (including \$48,454,903) on realized capital gains (losses)	519,410,832
7.2 Net deferred tax liability	9,292,612,863
8 Borrowed money \$240,163,112 and interest thereon \$910,990	241,074,102
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$24,344,559,556 and including warranty reserves of \$14,816,607 and accrued accident and health experience rating ref including \$0 for medical loss ratio rebate per the Public Health Service Act)	51,949,605,207
10 Advance premium	1,120,687,101
11 Dividends declared and unpaid:	
11.1 Stockholders	101,502,320
11.2 Policyholders	46,048,177
12 Ceded reinsurance premiums payable (net of ceding commissions)	7,472,530,024
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	220,218,031
14 Amounts withheld or retained by company for account of others	3,747,833,754
15 Remittances and items not allocated	287,702,129
16 Provision for reinsurance (including \$0 certified) (Schedule F, Part 8)	132,970,654
17 Net adjustments in assets and liabilities due to foreign exchange rates	23,631
18 Drafts outstanding	1,338,712,127
19 Payable to parent, subsidiaries and affiliates	1,264,366,441
20 Derivatives	92,418,726
21 Payable for securities	545,619,578
22 Payable for securities lending	848,102,668
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	8,866,186,138
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	202,074,610,996
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	202,074,610,996
29 Aggregate write-ins for special surplus funds	60,733,504,639
30 Common capital stock	179,009,776
31 Preferred capital stock	315,500,000
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	3,075,070,245
34 Gross paid in and contributed surplus	18,679,223,400
35 Unassigned funds (surplus)	124,050,956,177
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)	207,061,764,238
38 Totals (Page 2, Line 28, Col. 3)	409,136,375,234

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2014 WRITTEN PREMIUM

2014 STATEMENT OF INCOME

UNDERWRITING INCOME	
1 Premiums earned (Part 1, Line 35, Column 4)	131,821,591,290
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	80,655,781,353
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	15,725,475,729
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	35,208,249,366
5 Aggregate write-ins for underwriting deductions	223,858,862
6 Total underwriting deductions (Lines 2 through 5)	131,813,365,309
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	8,225,982
INVESTMENT INCOME	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	10,018,703,702
10 Net realized capital gains (losses) less capital gains tax of \$701,699,076 (Exhibit of Capital Gains (Losses))	1,715,382,892
11 Net investment gain (loss) (Lines 9 + 10)	11,734,086,597
OTHER INCOME	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$51,575,278 amount charged off \$437,726,102)	(386,150,821)
13 Finance and service charges not included in premiums	962,863,202
14 Aggregate write-ins for miscellaneous income	127,285,073
15 Total other income (Lines 12 through 14)	703,997,456
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	12,446,310,034
17 Dividends to policyholders	1,185,936,855
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)	11,260,373,178
19 Federal and foreign income taxes incurred	589,662,307
20 Net income (Line 18 minus Line 19) (to Line 22)	10,670,710,874
CAPITAL AND SURPLUS ACCOUNT	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	195,776,350,557
22 Net income (from Line 20)	10,670,710,874
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$1,374,295,345	8,591,585,566
25 Change in net unrealized foreign exchange capital gain (loss)	(221,555,594)
26 Change in net deferred income tax	847,776,678
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	1,607,689,617
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	26,222,306
29 Change in surplus notes	25,756,539
30 Surplus (contributed to) withdrawn from protected cells	0
31 Cumulative effect of changes in accounting principles	(18,403,894)
32 Capital changes:	
32.1 Paid in	(296,700)
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	150,606,438
33.2 Transferred to capital (Stock dividend)	0
33.3 Transferred from capital	0
34 Net remittances from or (to) Home office	0
35 Dividends to stockholders	(3,578,890,602)
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	(6,815,787,542)
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	11,285,413,683
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	207,061,764,237

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2014 WRITTEN PREMIUM

PART II - 2013 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PRIVATE PASSENGER AUTO LIABILITY	
1 Premiums Written	57,521,268,000
2 Premiums Earned	56,642,295,000
3 Dividends to Policyholders	385,742,000
4 Incurred Loss	35,732,826,000
5 Defense and Cost Containment Expenses Incurred	2,801,067,000
6 Adjusting and Other Expenses Incurred	5,946,687,000
7 Unpaid Losses	44,670,882,000
8 Defense and Cost Containment Expenses Unpaid	7,100,100,000
9 Adjusting and Other Expenses Unpaid	5,434,504,000
10 Unearned Premium Reserves	16,393,069,000
11 Agents' Balances	10,245,898,000
12 Commission and Brokerage Expenses Incurred	4,066,128,000
13 Taxes, Licenses & Fees Incurred	1,344,207,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,263,946,000
15 General Expenses Incurred	2,829,853,000
16 Other Income Less Other Expenses	140,510,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(1,587,662,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	2,467,641,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	879,979,000
20 Investment Gain Attributable to Capital and Surplus	3,171,623,000
21 Total Profit or Loss	4,051,597,000

NORTH CAROLINA
PRIVATE PASSENGER AUTO LIABILITY
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2014 WRITTEN PREMIUM

PART II - 2014 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PRIVATE PASSENGER AUTO LIABILITY	
1 Premiums Written	49,060,308,000
2 Premiums Earned	49,630,448,000
3 Dividends to Policyholders	369,659,000
4 Incurred Loss	31,531,137,000
5 Defense and Cost Containment Expenses Incurred	2,244,508,000
6 Adjusting and Other Expenses Incurred	5,200,606,000
7 Unpaid Losses	41,829,721,000
8 Defense and Cost Containment Expenses Unpaid	7,070,169,000
9 Adjusting and Other Expenses Unpaid	5,184,878,000
10 Unearned Premium Reserves	15,824,650,000
11 Agents' Balances	10,805,112,000
12 Commission and Brokerage Expenses Incurred	4,096,228,000
13 Taxes, Licenses & Fees Incurred	1,307,074,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,046,165,000
15 General Expenses Incurred	2,597,429,000
16 Other Income Less Other Expenses	279,523,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(2,482,837,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	2,009,205,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	(473,631,000)
20 Investment Gain Attributable to Capital and Surplus	3,160,515,000
21 Total Profit or Loss	2,686,885,000

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 2014 Call for Personal Auto Bodily Injury and Property Damage
Liability and No-Fault Statistics

ISO 2014 Call for Personal Auto Minimum Statistical Plan Liability
and No-Fault Statistics

ISS Automobile Statistical Plans - All Coverages

ISS 2014 quarterly Automobile Liability Call

ISS Voluntary Automobile Excess Loss Call

Annual Statement for Calendar Year 2014

Insurance Expense Exhibit for Calendar Year 2014

RB Calls for 2014 North Carolina Automobile Expense Experience

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

NISS 2014 Quarterly Automobile Call

NISS 2014 Quarterly Automobile Excess Loss Call

NISS 2014 Calendar Year Annual Statement

NISS 2015 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 J. Smollik.

(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 involves balancing 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 J. Smollik.
- (b) See the attached Exhibit (14)(b).
- (c) Not applicable.
- (d) The following changes in methodology from those used in the March 31, 2015 filing have been incorporated into this filing:
 - Base rates for Bodily Injury, Property Damage and Medical Payments have been offset to reflect revisions to classification differentials on a revenue neutral basis. No changes to these differentials were incorporated into the previous filing.

See also pre-filed testimony of J. Smollik.

11-10.1104 Regulation Response 14(b)

The copies of all agendas and minutes of meetings of the North Carolina Rate Bureau and the North Carolina Reinsurance Facility affecting this filing are attached.

For those meetings, the agenda attachments only include those that are pertinent to the OTC rate filing.



December 3, 2015

CIRCULAR LETTER TO THE AUTOMOBILE COMMITTEE

Re: Agenda
Meeting – December 10, 2015

A meeting of the Automobile Committee will be held on December 10, 2015 beginning at 9:00 A.M. (Eastern Time) in the Board Room of the Offices of the Rate Bureau located at 2910 Sumner Blvd., Raleigh, North Carolina. The attire for the meeting will be business casual.

The following constitutes the agenda:

1. Review of the Anti-trust Guidelines, Conflict of Interest Statement and Code of Ethics & Standard of Conduct Policy (Exhibits A, B and C)
2. Report of Staff and Counsel

Staff and Counsel will report on any recent developments.

3. 2016 Private Passenger Auto Rate Level Review

Insurance Services Office (ISO) will be distributing a package of material to the Automobile Committee by e-mail on December 4, 2015. This material includes the latest available trend information. These exhibits will be used to begin formulating a recommendation on the 2016 Private Passenger auto rate review.

The Committee will be called upon to discuss and to formulate a recommendation for the Governing Committee.

4. Transportation Network Companies (TNC)

The Reinsurance Facility Board of Governors has referred the pricing of a "buy-back" endorsement for the Personal Auto Policy when the driver of a vehicle is engaged in a TNC activity.

The Committee will be called upon to discuss and to formulate a recommendation for the Governing Committee.

5. Inexperienced Operator – Principle vs. Occasional

During the last meeting of the Automobile Committee there was discussion related to the use of the principle and occasional inexperienced operator surcharge. The committee directed staff to draft a proposed revision to the Personal Auto Manual rule. In that regard, please find attached (Exhibit D) a draft of a proposed revision to the inexperienced operator rule.

The Auto Committee will be called upon to discuss and/or make a recommendation on this issue.

6. Safe Driver Insurance Plan

During the last meeting of the Automobile Committee there was discussion related to the charging of “points” when there are multiple Personal Auto Policies in the household. The committee directed staff to draft a proposed revision to the Personal Auto Manual rule. In that regard, please find attached (Exhibit E) a draft of a proposed revision to the Safe Driver Insurance Plan.

The Auto Committee will be called upon to discuss and/or to make a recommendation with regard to this item.

7. Adjournment

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

If you have any questions concerning these matters, please feel free to contact me.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

AC-15-11

Attachments



MINUTES OF THE AUTOMOBILE COMMITTEE MEETING OF THE NORTH CAROLINA RATE
BUREAU HELD DECEMBER 10, 2015

MEMBERS PRESENT

Allstate Insurance Company
Government Employees Insurance Company
Hartford Accident and Indemnity Company
Integon Indemnity Corporation
Liberty Mutual Insurance Company
Nationwide Mutual Insurance Company
NC Farm Bureau Mutual Insurance Company
Progressive Casualty Insurance Company
State Farm Mutual Automobile Insurance Company
Travelers Indemnity Company
United Services Automobile Association
Unitrin Auto and Home Insurance Company

OTHERS PRESENT

Insurance Services Office

Towers Watson
Young Moore and Henderson, P.A.

Milliman
Staff

*Participated by phone.

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

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

REPRESENTED BY

Scott Donoho
Monica Grillo
*Cliff Wess
Art Lyon
Jason Tate
Nick Hartmann
Roger Batdorff
Kevin McGee
Steve Harr
*Glen Colby
Lisa Sukow
*Ed Speich

REPRESENTED BY

*Patrick Woods
*Dave DeNicola
Jared Smollik
*Claudine Modlin
Mike Strickland
Mickey Spivey
Dave Appel
Tim Lucas
Karen Ott
Rebecca Williams
Joanna Biliouris
Ray Evans
Edith Davis
Keri Johnson

1. Report of Counsel

Mr. Spivey reported that the Private Passenger Auto Territory Relativity filing was submitted on November 6 and remains pending at the Department of Insurance (Department). He also reported on the status of the appeal of the 2014 Homeowners case, noting that one of the issues on appeal (profit) is common to auto cases.

2. Report of Staff

Mr. Lucas reported that there have been several discussions with the Department regarding a potential settlement of the Private Passenger Auto Territory Relativity filing. Attention was directed to an exhibit distributed during the meeting regarding a proposal by the Department to cap the territory rate level changes at 15%.

Following discussion, it was the consensus of the Committee that the proposal by the Department to cap the territory rate level changes resulting from the territory relativity filing, to become effective October 1, 2016, at 15% is acceptable to the Committee.

3. 2016 Private Passenger Automobile Rate Level Review

Attention was directed to the trend package prepared by Insurance Services Office (ISO) and previously distributed relating to the 2016 auto rate level review. Mr. Smollik reviewed the exhibits and the Automobile Committee reviewed and discussed the latest available trend data for losses and expenses, including internal trend data and external trend data (including CPI and CCI data and data on gasoline prices, miles driven and gasoline consumption). Based on its review and discussions, the Committee selected loss, expense and model year and symbol trend factors to be utilized by ISO in preparing the preliminary rate level indications.

The Committee reviewed the loss development exhibits and agreed to continue using the methodologies historically used. The Committee reviewed the data on contingencies and selected a contingency factor of 0%.

The Committee reviewed the data on policyholder dividends and rate deviations and instructed ISO to include no provision for deviations and a provision for dividends of 0.4% for liability and physical damage in the preliminary rate level calculations. It was also noted that ISO will include appropriate adjustments in this review for the sales tax and MVR and salvage title changes enacted earlier this year by the legislature.

Dr. Appel provided background information on the profit related issues and described the methodology used in the latest filing. He further reported that the cost of equity analysis performed by Dr. Vander Weide was recently completed and produced a range for the cost of equity of 8.8% to 12.2% of GAAP net worth. Following review and discussion of the components of Dr. Appel's proforma model and the returns generated by a variety of different underwriting profit provisions, the Automobile Committee selected underwriting profit provisions of 12.5% for auto liability and 14% for auto physical damage. Dr. Appel noted that these provisions could not be excessive because the statutory returns (returns which do not take into consideration investment income on capital and surplus) they generate are well below Dr. Vander Weide's range for the cost of equity and because, even if investment income on capital and surplus were considered, the total returns generated fall within the lower end of Dr. Vander Weide's range.

Following discussion, it was agreed that ISO will prepare preliminary rate level indications based on the selections made by the Auto Committee.

4. Transportation Network Companies (TNC)

Mr. Lucas reported that ISO has developed an optional buyback endorsement for use by member companies when a personal auto policy covers a TNC driver, noting that this type of coverage is outside the jurisdiction of the Rate Bureau. He also reported that the Reinsurance Facility is likely to file that endorsement for optional use on ceded policies and that the NCRF Board of Governors has requested that the Auto Committee develop a rate for this type of coverage.

Following discussion, a motion was made, seconded and passed unanimously to recommend to the Board of Governors to add a new classification in the Personal Auto Manual for TNC with a .25 classification factor, along with a new manual rule. This new manual rule and classification factor will be applicable to Facility risks only.

5. Inexperienced Operator

Attention was directed to a draft of a proposed revision to the Inexperienced Operator rule in the Personal Auto Manual. Mr. Lucas stated that during the last meeting of the Automobile Committee there was discussion related to the use of the principal and occasional inexperienced operator surcharge. After discussion, it was the consensus of the Committee to defer this item to the next class plan review.

Mr. Lucas noted that it has been brought to attention of the Rate Bureau that a named non-owned policy is sometimes used in order to avoid the inexperienced operator surcharge. He further noted that, if the rule was revised to not allow an inexperienced operator on a named non-owned policy, except for a foster child, the proper surcharge would be applied. The Committee requested staff to develop a draft rule and distribute to the Committee for review.

6. Safe Driver Insurance Plan

Attention was directed to an exhibit regarding a draft of a proposed revision to the Safe Driver Insurance Plan (SDIP) in the Personal Auto Manual. Mr. Lucas stated that during the last meeting of the Automobile Committee there was discussion related to charging SDIP points when there are multiple personal auto policies in the household. After review and discussion of the draft exception to the SDIP rule, the Committee agreed to defer this item to a later date.

7. Adjournment

The Committee agreed to schedule a teleconference meeting in early January to continue its work on the rate review. Then, there being no further business, the meeting was adjourned.

Respectfully submitted,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

AC-15-13

1/28/16



January 5, 2016

CIRCULAR LETTER TO THE AUTOMOBILE COMMITTEE

Re: Agenda
Telephone Conference- January 6, 2016

A telephone conference of the Automobile Committee will be held on Wednesday, January 6, 2016 beginning at 10:00 A.M. (Eastern Time).

Dial-in Number: (877) 320-0056

Conference Code: # 8869040467

The following constitutes the agenda:

1. Review of the Anti-trust Guidelines, Conflict of Interest Statement and Code of Ethics & Standard of Conduct Policy (Exhibits A, B and C)
2. Report of Staff and Counsel

Staff and Counsel will report on any recent developments.

3. 2016 Private Passenger Auto Rate Level Review

By e-mail dated December 30, 2015, Dave DeNicola of Insurance Services Office (ISO) distributed a package of material that includes preliminary indications based on the various selections made during the last meeting of the Automobile Committee. Also included in that package are the exhibits necessary for a classification plan review.

Also, please find attached (Exhibit D) the member company responses to the expense cutting and reserve strengthening activities that will be included in the potential filing. The committee is requested to review these letters to determine if any adjustments may be necessary in the potential filing as a result of changes the companies may have implemented.

The Committee will be called upon to discuss and to formulate a recommendation for the Governing Committee.

4. Adjournment

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

If you have any questions concerning these matters, please feel free to contact me.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

AC-16-1



MINUTES OF THE TELEPHONE CONFERENCE OF THE AUTOMOBILE COMMITTEE OF THE
NORTH CAROLINA RATE BUREAU HELD JANUARY 6, 2016

MEMBERS PRESENT

Allstate Insurance Company
Government Employees Insurance Company
Hartford Accident and Indemnity Company
Integon Indemnity Corporation
Liberty Mutual Insurance Company

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

OTHERS PRESENT

Insurance Services Office

Towers Watson
Young Moore and Henderson, P.A.

Staff

REPRESENTED BY

Scott Donoho
Monica Grillo
Cliff Wess
Art Lyon
Jason Tate
Todd Rio
Nick Hartmann
Roger Batdorff
Kevin McGee
Steve Harr
Glen Colby
Lisa Sukow

REPRESENTED BY

Jared Smollik
Dave DeNicola
Claudine Modlin
Mike Strickland
Mickey Spivey
Tim Lucas
Karen Ott
Rebecca Williams
Joanna Biliouris
Ray Evans
Edith Davis
Keri Johnson
Dave Sink

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

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

1. Report of Counsel

Mr. Spivey reported that there is no opinion yet from the Court of Appeals in the 2014 Homeowners case.

2. Report of Staff

No report at this time.

3. 2016 Private Passenger Auto Rate Level Review

Attention was directed to exhibits that were previously distributed showing preliminary rate level indications based on the Committee's selections and other supporting materials prepared by ISO. Mr. DeNicola reviewed the exhibits in detail.

After reviewing the preliminary indications for each of the most recent three years of experience, as well as the volume and credibility of the data, the Committee agreed that it was appropriate to base the indications on the latest year of data for Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision and the latest three years of data for Uninsured/Underinsured Motorists and Motorcycles. Mr. DeNicola noted that the indications included an adjustment for the increase in fees for motor vehicle reports and salvage titles and the implementation of sales tax on labor costs.

Attention was directed to individual company letters regarding reserve strengthening and expense savings initiatives, which letters had been obtained in response to the regulations applicable to rate filings. After review and brief discussion, it was agreed that the information in the letters did not necessitate any adjustments to the selections that were previously made by the Committee.

Ms. Williams noted that, during the previous meeting, the Committee made profit selections of 12.5% for liability and 14% for physical damage and that the selections were based on calculations by Dr. Appel which included what he had described as an anomaly in the investment yield data. She reported that Dr. Appel had performed further analysis, at the request of the Committee, and that he had provided a revised array of potential underwriting profit provisions. Following discussion of the new array, the Committee agreed to remain with the profit selections it had made in the December, 2015 meeting.

Attention was directed to exhibits prepared by ISO regarding the classification plan review and it was noted that the classification plan is required by statute to be reviewed at least every three years. Mr. DeNicola reviewed the analysis in detail, including the multi car discount, inexperienced operator, Safe Driver Insurance Plan (SDIP), deductible relativities and use surcharge factors. After discussion, the Committee selected various changes to the current factors.

Following discussion of the rate review and preliminary indications, a motion was made, seconded and passed unanimously to recommend to the Governing Committee that the indicated changes are reasonable and actuarially sound, to defer to the Governing Committee on the question of whether to make a filing for the indicated changes, and to recommend filing the classification plan revisions to become effective October 1, 2016.

4. Private Passenger Auto Territory Relativity Filing

Mr. Lucas reported that the Private Passenger Auto Territory Relativity filing submitted to the Department of Insurance (Department) in November, 2015 remains pending. Following further discussion of the Department's settlement proposal, the Committee again indicated that the proposal is acceptable to the Committee. The Committee also indicated that it is agreeable to the Department's request that the filing date be amended so as to avoid deemer issues.

5. Next Meeting

A telephone conference was scheduled for February 16, 2016 at 10:00 A.M. to begin discussions on the indications for the Other Than Clean Risks rate level review.

6. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

AC-16-2

1/28/16



February 10, 2016

CIRCULAR LETTER TO THE AUTOMOBILE COMMITTEE

Re: Agenda
Telephone Conference – February 16, 2016

As previously announced, a telephone conference of the Automobile Committee will be held on Tuesday, February 16, 2016 beginning at 10:00 A.M. (Eastern Time).

The following constitutes the agenda:

1. Review of the Anti-trust Guidelines, Conflict of Interest Statement and Code of Ethics & Standard of Conduct Policy (Exhibits A, B and C)
2. Report of Staff and Counsel

Staff and Counsel will report on any recent developments.

3. 2016 Private Passenger Auto Rate Level Review – Other Than “Clean Risks” Ceded to the Facility

Please find attached Exhibit D, which includes the rate level indications for the “Other Than Clean Risks” ceded to the Facility. Mr. DeNicola will discuss the exhibits and the Committee will be called upon to formulate a recommendation for the Facility’s Board of Governors regarding the rate level for “Other Than Clean Risks” ceded to the Facility.

4. Adjournment

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

If you have any questions concerning these matters, please feel free to contact me.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms
Attachments
AC-16-3



MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU
TELEPHONE CONFERENCE HELD FEBRUARY 16, 2016

MEMBERS PRESENT

Allstate Insurance Company
 Government Employees Insurance Company
 Hartford Accident and Indemnity Company
 Integon Indemnity Corporation
 Nationwide Mutual Insurance Company
 NC Farm Bureau Mutual Insurance Company
 Progressive Casualty Insurance Company
 State Farm Mutual Automobile Insurance Company
 United Services Automobile Association
 Unitrin Auto and Home Insurance Company

REPRESENTED BY

Scott Donoho
 Monica Grillo
 Cliff Wess
 Art Lyon
 Nick Hartmann
 Roger Batdorff
 Kevin McGee
 Steve Harr
 Lisa Sukow
 Ed Speich

OTHERS PRESENT

Insurance Services Office
 Young, Moore and Henderson, P.A.
 Staff

REPRESENTED BY

Jared Smollik
 Dave DeNicola
 Mickey Spivey
 Tim Lucas
 Karen Ott
 Rebecca Williams
 Joanna Biliouris
 Ray Evans
 Edith Davis
 Keri Johnson

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

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

1. Report of Counsel

Mr. Spivey reported that, in accordance with the directions of the Governing Committee, the Rate Bureau filed the 2016 Private Passenger Auto Rate Review with the Commissioner of Insurance requesting no rate level change. He further stated that the Governing Committee approved the filing of the classification plan relativity revisions and that those revisions have been filed.

Mr. Spivey reminded the Committee of the change effective March 1, 2016 to the private passenger auto base rates as a result of increased fees for motor vehicle reports and salvage titles and the new sales tax on labor for auto repairs.

Mr. Spivey also stated that we have not received an opinion from the Court of Appeals with regard to the 2014 Homeowners rate case.

2. Report of Staff

Mr. Lucas reported that, following the determination that insurance coverage for the use of motor vehicles on behalf of Transportation Network Companies (TNCs) is not within the jurisdiction of Rate Bureau, Insurance Services Office (ISO) has developed and filed a buyback endorsement for certain TNC coverage. He reported further that, under ISO's filing, all companies writing personal auto policies in North Carolina are permitted at their option to use ISO's form and related manual rule and rating factors. He also reported that companies may develop their own such forms for voluntary business, but that the Reinsurance Facility has adopted the ISO form, rule and rating factor and that those must be used for any liability business ceded to the Facility.

Mr. Lucas also reported that a filing is pending for class plan relativity changes and that a filing for model year and symbol relativity changes for private passenger auto will be made later. In addition, he reported that a settlement has been reached with the Department with regard to auto territory relativities. Finally, he noted that a single set of revised base rates incorporating all of the ultimately approved changes is expected to be announced in March of this year, with an effective date of October 1, 2016.

3. 2016 Private Passenger Rate Level Review- "Other Than Clean Risks" Ceded to the Reinsurance Facility

Attention was directed to the exhibits prepared by ISO regarding the indications for private passenger automobile insurance for "Other Than Clean Risks" ceded to the Reinsurance Facility. Mr. DeNicola reviewed the exhibits in detail, noting at the outset that the exhibits contained indications only, as it is expected that the Facility will adopt any class plan relativity changes resulting from the Rate Bureau's pending class plan relativity filing and that the final base rates would also be dependent on those changes. Mr. DeNicola noted that the indications are for statewide average rate level changes of -0.6% for bodily injury, 14.5% for property damage and -3.1% for medical payments, which average to an overall statewide change of 6.1%. He noted that there was no experience review for motorcycle liability and that there would be no changes filed for those rates.

Following the discussion, a motion was made, seconded and passed unanimously to recommend to the Board of Governors to adopt and file the indicated changes as presented.

4. Adjournment

There being no further business, the meeting was adjourned.

Respectfully Submitted,

F. Timothy Lucas

Personal Lines Manager

FTL:dms
AC-16-5
3/9/16



February 19, 2016

**IMPORTANT
MEETING NOTICE****CIRCULAR LETTER TO THE BOARD OF GOVERNORS
(VIA E-MAIL)**Re: Board Teleconference
February 24, 2016

As previously announced, the next meeting of the NCRF Board of Governors will be held by teleconference on Wednesday, February 24, 2016 at 10:00 a.m.

To participate in the teleconference, please call:

Dial In: (877) 320-0056
Conf. Code# 9415095007

The following constitutes the agenda:

1. Minutes

The minutes of the meeting held on December 2, 2015 are attached as Exhibit 1. It will be in order for the Board to approve or amend these at the meeting. The minutes for the teleconference held on February 8, 2016 will be distributed at a future date.

2. Reports of Staff and Counsel

Staff and Counsel will report on developments and status.

3. Johnson Lambert Audit Report for the Fiscal Year Ended September 30, 2015

The Board will receive a presentation by representatives from Johnson Lambert on the audit of the Special-Purpose Financial Statements and the 2015 audit report. The following related exhibits were approved by the Audit Committee on February 18, 2016, and are attached:

1. Audited financial statements prepared by Johnson Lambert for the fiscal year ending September 30, 2015 (Exhibit 2)
2. Internal control letter from Johnson Lambert to the Audit Committee and the Board of Governors (Exhibit 3)

3. 2015 letter from Johnson Lambert to the Audit Committee and Board of Governors that includes the required communications and management's representation letter (Exhibit 4)

4. 2016 Private Passenger Rate Level Review

- A. Clean Risk Base Rate Revision and Classification Plan Review

The Rate Bureau has filed Classification Plan revisions and the Automobile Committee recommends adoption and filing the attached revisions (Exhibit 5).

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

- B. "Other Than Clean Risks" Ceded to the Facility

The Board will receive a report and recommendation from the Automobile Committee regarding private passenger rate level indications for the "other than clean risks" ceded to the Facility. Copies of the governing statute and the recommended rate level indications are attached as Exhibits 6 and 7, respectively.

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

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

6. Next meeting

The next scheduled meeting is in-person on Wednesday, April 6, 2016.

Sincerely,

Edith T. Davis

Chief Operating Officer

North Carolina Reinsurance Facility

Attachments

BG-16-3



MINUTES OF THE BOARD OF GOVERNORS OF THE NORTH CAROLINA
REINSURANCE FACILITY TELECONFERENCE HELD FEBRUARY 24, 2016

COMPANY MEMBERS PRESENT

Atlantic Casualty Insurance Company
GEICO Indemnity Company

Integon Indemnity Corporation
Nationwide Mutual Insurance Company
Travelers Insurance Indemnity
Universal Insurance Company

AGENT MEMBERS PRESENT

Green & Wooten Insurance
Pinehurst Insurance
Senn Dunn Marsh & Roland

OTHERS PRESENT

Insurance Services Organization
Johnson Lambert

North Carolina Department of Insurance
Young Moore and Henderson, P.A.
Staff

REPRESENTED BY

Robbie Strickland
Andrea Bradley *
Steve Ludwig
Art Lyon
Mendi Riddle
Stefanie Zacchera
Jim McCafferty

John Wooten, III
Rob McVay
Tim Ward

REPRESENTED BY

Dave DeNicola *
Lauren Williams *
Scott Hall *
Bob Mack
Mickey Spivey
Jannet Barnes
Joanna Biliouris
Edith Davis
Ray Evans
Tim Lucas
David Sink
Rebecca Williams
Karen Ott
Keri Johnson

* Attended part of the teleconference

The teleconference was convened as scheduled, Mr. McCafferty presiding. It was noted that a quorum was participating; that Mr. Mack was representing the Commissioner of Insurance; and that company member Allstate Insurance, agent members Mssrs. Butler and Wester and public members Mssrs. Smith and Walker were not present.

Everyone was reminded of the Facility's Antitrust Compliance Policy, Conflicts of Interest Statement and Code of Ethics and Standard of Conduct Statements, copies of which were distributed with the agenda. Mr. Spivey provided a few comments regarding these statements and the importance of complying with them.

1. Minutes

A motion was made, seconded, and unanimously passed to approve the minutes from the December 2, 2015 meeting, which had been previously distributed with the agenda.

2. Reports of Staff and Counsel

A. Counsel

Mr. Spivey reported that no decision had been rendered on the member company appeal heard in Wake County Superior Court on July 13, 2015, and that counsel for both sides were now considering jointly approaching the Trial Court Administrator to inquire about the status.

B. General Manager

Mr. Evans provided an organizational update and reported on the status of six specific Facility goals: 1) manage members' equity; 2) participate as requested in the development of the commercial auto rate evasion legislation; 3) refinement of the compliance processes; 4) litigation; 5) Edge system enhancements; 6) concentration on internal controls.

He noted that the Facility was very pleased with the work by new external auditors Johnson Lambert, and he expressed appreciation for the years of leadership and service by Ron Robertson of Liberty Mutual Insurance, the Audit Committee chair, who retired in November 2015.

C. Automobile Manager

Mr. Lucas reported that since the last meeting, ISO had filed an optional Transportation Network Company endorsement providing limited additional coverage to be used with the Personal Auto Policy in the voluntary market. He noted that the same optional endorsement and manual rule revision adopted by the Board at its last meeting had not yet been filed by the Facility but was pending resolution of statistical coding issues that had arisen. He further stated that the intent was to publish a circular letter to all member companies addressing both the voluntary and the ceded options once all had been filed and approved by the Department.

Mr. Lucas also reported that the Rating Committee was scheduled to meet on March 23, 2016 to consider the annual commercial auto rate review and several proposed commercial auto manual rule changes.

D. Chief Operating Officer

Ms. Davis gave a brief update on year-end figures and noted that, for the calendar year ended December 2015, written premiums totaled \$927.3 million, losses paid totaled \$783.9 million and recoupment income totaled \$154.2 million. She further noted that these figures represented increases of 7%, 11.6% and 15% respectively, and that cession volume had increased overall 4.2% over calendar year 2014, including a decrease of 10% in commercial auto cessions.

Ms. Davis provided updates on various activities and reported that 1) the combined recoupment programming was on track and would be ready by July 2016; 2) the Commercial Auto Rate Evasion forums hosted by the NCRF in November 2015 and January 2016 had resulted in proposed changes to legislation drafted by the Department; and 3) staff was still reviewing the materials provided by Allstate Insurance related to the petition for claim reimbursement heard at the December 2015 meeting, in preparation for a review by the Claims Committee.

E. Chief Financial Officer

Mr. Sink reported that 1) due to several timing issues, calendar year 2016 administrative expenses were well under budget through January; 2) the investment account balance at February 24, 2016 was \$743.3 million with \$4.3 million in accrued interest; and 3) the portfolio was performing at the benchmark for the year to date.

3. Johnson Lambert Audit Report for the Fiscal Year Ended September 30, 2015

Attention was directed to the audited Special-Purpose Financial Statements for fiscal years ended September 30, 2015 and 2014, which had been previously distributed with the agenda.

Mr. Sink reported that Johnson Lambert had completed its review of the Facility's financial statements that included the Report of Internal Controls and had issued a clean, unqualified opinion letter that had been received and adopted by the Audit Committee on February 18, 2016. He noted that the Audit Committee had welcomed Judi Gonsalves as the new representative from Liberty Mutual, chair of that committee.

Mr. Sink introduced Scott Hall and Lauren Williams of Johnson Lambert who each commented on the financial statements, highlighted points of interest from the audit report and offered several recommendations and observations. Following their presentation, Mr. Hall and Ms. Williams were excused from the meeting.

4. 2016 Private Passenger Rate Level Review

A. Clean Risk Base Rate Revision and Classification Plan Review

Attention was directed to exhibits that had been previously distributed with the agenda. Mr. Lucas reported that the Rate Bureau had filed revised territory relativities and classification plan relativities applicable to private passenger non-fleet business, both of which had been off-balanced to produce no overall rate change and that the Automobile Committee recommended adoption and filing by the Facility of the same revisions. Mr. Lucas noted that the territory relativity

changes had been reported previously and that the Rate Bureau's filing had already been settled and approved. Mr. DeNicola reviewed the exhibits showing the classification plan relativity changes. Mr. Lucas noted that there may be negotiations between the Rate Bureau and the Department on the proposed relativity changes.

Following discussion, a motion was made, seconded and passed unanimously to adopt the revised territory relativities and the revised classification plan relativities, as they may be adjusted, and the resulting clean risk rates.

B. "Other Than Clean Risks" Ceded to the Facility

Attention was directed to exhibits that had been previously distributed regarding a report and recommendation from the Automobile Committee for private passenger rate level indications for the "other than clean risks" ceded to the Facility, including copies of the governing statute and the recommended rate level indications for an overall change of +6.1% for automobiles and no change for motorcycles. Mr. DeNicola reviewed the exhibits and noted that 1) the rates presented had been based on experience data through 2013 and the revised territory definitions that had been approved for use by the Rate Bureau and the Facility; 2) no review had been performed for motorcycles this year; 3) the review included the adjustment for the expenses related to increased MVR fees, salvage title fees and the new sales tax on auto repairs that had become effective as a result of legislation last year; and 4) that the classification plan relativity changes had not been reflected in these exhibits, that those changes would be incorporated on a revenue-neutral basis and that the base rates could wiggle a little when those changes are finalized and incorporated.

Following discussion, a motion was made, seconded and passed unanimously to make the filing of the indicated rate changes for other than clean risks ceded to the Facility as presented, to become effective for policies becoming effective on or after October 1, 2016. Mr. DeNicola was excused from the teleconference.

5. Next Meeting

It was noted that the next scheduled in-person meeting of the Board of Governors would be held on Wednesday, April 6, 2016.

6. Adjournment

There being no further business, the meeting was adjourned.

Edith Davis

Chief Operating Officer

North Carolina Reinsurance Facility

ETD:lad

BG-16-5

SECTION G
MOTORCYCLE REVIEW

NORTH CAROLINA

Motorcycle Review

Motorcycle statistical data is not available in sufficient detail to perform a review of the experience for the other-than-clean risks. Since motorcycle rates are provided as a percentage of the corresponding private passenger rates, any rate level change applied to the private passenger rates has a commensurate impact on the motorcycle rates. In order to offset the impact of the filed changes for private passenger Bodily Injury and Property Damage Liability coverages for the other-than-clean ceded risks, the engine size relativities for all classes have been adjusted. See page G-2.

NORTH CAROLINA
MOTORCYCLE INSURANCE

CALCULATION OF RATE RELATIVITIES

Private Passenger
Liability

COVERAGE	TOTAL LIMITS PREMIUM WEIGHT	FILED CHANGE
Bodily Injury	\$99,966	-0.5%
Property Damage	87,086	14.6%
(1) Liability Total	187,052	6.5%

Motorcycles	FILED CHANGE
(2) Liability	0.0%

(3) Motorcycle Liability factor = 0.939
 $[(1.0 + (2)) / (1.0 + (1))]$

Liability
Relativities

	(4) Present	(5) (3) x (4) Revised
Engine Size (cc)		
0-499	16%	15%
500-1249	25%	23%
1250-1499	35%	33%
1500-up	45%	42%

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

NOTICE TO MANUALHOLDERS

**PERSONAL AUTO MANUAL – NORTH CAROLINA
NOTICE 2016-002**

CAUTION

Manualholders should determine from company instructions whether a company has adopted this revision.

INSTRUCTIONS TO MANUALHOLDERS

If your company has adopted this revision, you should update your manual accordingly.

EFFECTIVE DATE

This revision becomes effective in accordance with the following Rule of Application:

This revision is applicable to all at-fault accidents that occur on or after March 1, 2016.

CHANGE(S)

This Notice revises North Carolina Personal Auto Manual to implement the following revision:

Revision of Rule 5. Safe Driver Insurance Plan

This revision was filed to comply with the provisions of House Bill 259 which amends the property damage accident threshold for private passenger auto.

REVISED PAGE(S)

NC-GR-7, NC-GR-8

PAGE CHECKLIST

Included with this Notice is a page checklist displaying the latest page numbers and edition dates.

REFERENCE INFORMATION (FOR COMPANY USE ONLY)

Circular Reference(s):

- A-15-6 (10/12/2015) NCRB Circular Letter

CONTACT INFORMATION

If you have any questions, please contact:

Customer Support

Verisk Analytics

545 Washington Boulevard

Jersey City, NJ 07310-1686

800-888-4476

info@iso.com

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**PERSONAL AUTO MANUAL
PAGE CHECKLIST – NORTH CAROLINA**

THIS MANUAL PAGE CHECKLIST DISPLAYS THE LATEST STATE PAGE INFORMATION AS OF **3-16**.
NO MULTISTATE APPLIES.

NOTE: ALWAYS USE THE EDITION NUMBER TO DETERMINE THE LATEST PAGE.

PAGE NUMBER	EDITION		PAGE NUMBER	EDITION	
	NUMBER	DATE		NUMBER	DATE
Notice No. 2016-001	–	3-16	NC-GR-21	14th	10-12
Rule Numbers and Subjects	First	Eff.	NC-GR-22	11th	11-09
	Reprint	7-1-82	NC-GR-23, NC-GR-24	24th	2-10
Index-a, b	13th	4-11	NC-GR-25	20th	2-10
	10th	4-11	NC-GR-26	7th	2-10
Index-c			NC-GR-27	8th	2-10
NC-E-Coding			NC-GR-28	15th	10-15
	1st	5-89	NC-GR-29	18th	10-15
NC-GR-1	11th	1-14	NC-GR-30	9th	11-09
NC-GR-2	13th	11-09	NC-GR-31	14th	5-06
NC-GR-3	16th	12-08	NC-GR-32	18th	10-06
NC-GR-4	24th	3-12	NC-GR-33	21st	10-15
NC-GR-5	25th	1-14	NC-GR-34	11th	10-12
NC-GR-6	18th	12-08	NC-GR-35	3rd	10-15
NC-GR-7	20th	3-16	PA-R-1	17th	3-16
NC-GR-8	13th	3-16	PA-R-2	32nd	3-16
NC-GR-9	10th	12-08	PA-R-3 thru PA-R-15	26th	3-16
NC-GR-10	11th	11-09	PA-R-16	25th	3-16
NC-GR-11	7th	11-09	PA-R-17, PA-R-18	24th	3-16
NC-GR-12	4th	10-89	PA-R-19, PA-R-20	21st	3-16
NC-GR-13	8th	1-12	PA-R-21	16th	3-16
NC-GR-14	7th	1-12	PA-R-22 thru PA-R-59	5th	3-16
NC-GR-15, NC-GR-16	11th	10-89	PA-R-60 thru PA-R-104	2nd	3-16
NC-GR-17	9th	10-89	NC-T-1 thru NC-T-4	4th	10-15
NC-GR-18	7th	10-89	NC-T-5, NC-T-6	3rd	10-15
NC-GR-19	11th	10-89	NC-T-7 thru NC-T-9	2nd	10-15
NC-GR-20	9th	10-89	NC-T-10 thru NC-T-19	1st	10-15

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

- 1. DEFINITIONS**
- 2. PERSONAL AUTO POLICY – ELIGIBILITY**
- 3. PREMIUM DETERMINATION**
- 4. CLASSIFICATIONS**
- 5. SAFE DRIVER INSURANCE PLAN (SDIP)**
- 6. MODEL YEAR FOR FIRE, THEFT, COMBINED ADDITIONAL COVERAGE, COMPREHENSIVE AND COLLISION COVERAGES**
- 7. MINIMUM PREMIUM RULE**
- 8. POLICY PERIOD**
- 9. CHANGES**
- 10. CANCELLATION**
- 11. WHOLE DOLLAR PREMIUM**
- 12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE SHEETS**
- 13. SUSPENSION**
- 14. MISCELLANEOUS COVERAGES**
- 15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS**
- 16. NAMED NON-OWNER POLICY**
- 17. EXTENDED NON-OWNED LIABILITY COVERAGE**
- 18. INCREASED LIMITS**
- 19. MISCELLANEOUS TYPES**
- 20. FINANCED AUTOS**
- 21. STATE RATE, TERRITORY SHEETS**
- 22. INSTALLMENT PAYMENTS**
- 23. EXCESS INDEMNITY POLICY**

**PERSONAL AUTO MANUAL
INDEX**

NORTH CAROLINA (32)

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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
	NC-GR-27
14.	AUTO DEATH INDEMNITY OR BENEFITS, SPECIAL DISABILITY BENEFITS AND TOTAL DISABILITY BENEFITS.....	NC-GR-26
B		
18.	BODILY INJURY INCREASED LIMITS.....	NC-GR-30
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	Pro Rata Tables	NC-GR-16
	Short Rate Tables	NC-GR-18
15.	CERTIFIED RISKS – FINANCIAL RESPONSIBILITY	NC-GR-28
9.	CHANGES	NC-GR-13
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**NORTH CAROLINA STATISTICAL
CODING SHEET**

PRIMARY CLASSIFICATION CODES*

No Inexperienced Operators

Vehicle Use	Single Car Risk or Multi-Car Risk With No Discount	Multi-Car Discount
Pleasure	1141	1142
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
	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
	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
	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 a husband and wife 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 husband and wife who are residents in the same household.
- 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 husband and wife, 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

3. PREMIUM DETERMINATION

A. For 1971-1982 model year sports cars identified in the Symbol Section as "s", the applicable symbol shall be one less than that shown.

B. Bodily Injury Liability, Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision premiums are determined as follows:

1. Refer to the Classification Rule to determine the applicable Primary Classification, Rating Factor and the Single or Multi-Car and Inexperienced Operator Rating Factor and Statistical Codes.

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

2. Refer to the Safe Driver Insurance Plan Rule to determine the Driving Record Surcharge Premium applicable to each coverage for each auto.

For autos not eligible for SDIP:

Add +0.10 to the Combined Rating Factor determined above.

Use statistical code 95.

3. Model Year and Symbol Determination

- a. Refer to the Model Year Rule and Symbol and Identification Manual for the appropriate model year and symbol.

If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

- b. If no Rating Symbol is shown in the Symbol and Identification (S&I) Manual, use the following procedure to determine an interim rating symbol.

- (1) If the S&I Manual displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.

- (2) If the S&I Manual does NOT display a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Manual.

4. Refer to Territory Definitions to determine the territorial schedule code number for the location where the auto is principally garaged.

5. Refer to the state rate pages to determine base rates for the desired coverage for the appropriate territory.

Note

Clean Risks Ceded to the North Carolina Reinsurance Facility (Statistical Code 02).

The rates charged for "clean risks" ceded to the North Carolina Reinsurance Facility shall not exceed the rates charged "clean risks" not ceded to the Reinsurance Facility. The rates for "clean risks" ceded to the North Carolina Reinsurance Facility are set forth on the state rate page showing rates for Voluntary Business and "Clean Risks" Ceded to the North Carolina Reinsurance Facility.

For the purpose of this rule, a "clean risk" shall be any owner of a motor vehicle that is classified as a private passenger auto if the owner and the principal operator and each licensed operator in the owner's household:

- a. Have two years driving experience as a licensed driver, which experience is determined in the manner provided in Rule 4.G.1., and

- b. Have **not** been assigned any Safe Driver Insurance Plan points during the three year period immediately preceding the date of application for motor vehicle insurance or the date of preparation for a renewal motor vehicle insurance policy.

6. The premium for each coverage is determined by multiplying the base rate by the Combined Rating Factor, then adding the Driving Record Surcharge Premium applicable to the coverage for each auto.

4. CLASSIFICATIONS

The provisions of this rule apply separately to the premiums for Bodily Injury and Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

A. Autos owned by an individual or owned jointly by two or more individuals are classified as follows:

Refer to Section **C.** below for definitions of terms used in this rule.

Code	Class	Definitions
114	1A	There is no BUSINESS USE of the auto and the auto is not DRIVEN TO OR FROM WORK OR SCHOOL.
116	1B	There is no BUSINESS USE 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 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.
119	1AF	The auto is a FARM AUTO.

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.

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.

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.
- 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, and
 - b.** It is not customarily used in any occupation other than farming or ranching.
- 3.** DRIVEN TO OR FROM WORK OR SCHOOL means the auto 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. 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.

4. CLASSIFICATIONS (Cont'd)

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, or 1C 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.
 - 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.

Note

A driver who holds a learner's permit only shall not be deemed a licensed driver for the purpose of determining the inexperienced operator premium surcharge.

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.

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.

4. CLASSIFICATIONS (Cont'd)

G. Airbag Discount

The following discounts apply to Medical Payments Coverage Only. To qualify, the private passenger auto must be equipped with a factory installed airbag(s) which conforms to the federal crash protection requirements, and meets the criteria of either Paragraph 1. or 2. below:

1. 20% discount shall be afforded when the airbag is installed in the driver-side-only position.
2. 30% discount shall be afforded when the airbags are installed in both front outboard seat positions.

H. Optional Rating Characteristics

Companies may use the following optional rating characteristics or any combination of such optional rating characteristics and Bureau filed classifications to determine rates by coverage, as long as applicable legal requirements are satisfied. The resulting premium by coverage shall not exceed the premium that would have been determined using the rates, rating plans, classifications, schedules, rules and standards promulgated by the Bureau, except as provided by statute. The rating factor by coverage for any combination of the following optional risk characteristics cannot exceed 1.00, unless the resulting premium by coverage does not exceed the Bureau premium by coverage.

1. Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; number of drivers; number of vehicles; payment history; payment options; prior insurance; and new and renewal status.
2. Driver characteristics not otherwise recognized in this manual. Examples include: years of driving experience; convictions, accidents, claims or incidents; accident-free experience; accident forgiveness; annual mileage; cell phone type and usage; credit information; defensive driving course; good student; home ownership; marital status; and military status.
3. Vehicle characteristics not otherwise recognized in this manual. Examples include: airbags; customization; electronic monitoring or safety devices; engine characteristics; safety features or engineering; theft deterrence/recovery devices; place and type of garaging; type of fuel used; vehicle age, make, model and model year; and vehicle use.
4. Affinity group or other group not otherwise recognized in this manual.
5. Any other rating characteristic or combination of characteristics if filed by a company and approved by the Commissioner.

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 by an individual or owned jointly by two or more individuals resident in the same household provided such auto is:

1. A four wheel auto of the private passenger or station wagon type, or
2. A motor vehicle that is a pickup truck or van, if it:
 - a. Has a Gross Vehicle Weight as specified by the manufacturer of less than 14,000 lbs.; and
 - b. Is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
 - (2) For farming or ranching, or
3. A motorcycle, motorized scooter, auto glide or other similar motorized vehicle of the private passenger type.

Exception

The SDIP applies to policies written for a term in excess of 12 months. Such policy must provide for an annual adjustment of premium.

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 for the applicant and any currently resident operator.

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);

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

- (d) Impaired driving, including driving a vehicle while under the influence of an impairing substance; driving a vehicle with an alcohol concentration of 0.08 or more; and driving a commercial vehicle with an alcohol concentration of 0.04 or more; and

Note

There shall be no premium surcharge or assessment of points against an insured where (i) the insured's driver's license has been revoked under G.S.20-16.5; and (ii) the insured is subsequently acquitted of the offense involving impaired driving, as defined in G.S.20-4.01(24a), that is related to the revocation, or the charge for that offense is dismissed.

- (e) Transportation for the purpose of sale of illegal intoxicating liquors by motor vehicle.
- (2) Ten points shall be assigned for a conviction for:
- (a) Highway racing or knowingly lending a motor vehicle to be used in a highway race; or
- (b) Speeding to elude arrest.
- (3) Eight points shall be assigned for a conviction for:
- (a) operating during a period of revocation or suspension of license or registration.
- (b) aggressive driving.
- (4) Four points shall be assigned for a conviction for:
- (a) Failing to stop and report when involved in a motor vehicle accident resulting in property damage only (hit-and-run-driving);
- (b) Driving a motor vehicle in a reckless manner;
- (c) Passing a stopped school bus;
- (d) Speeding in excess of 75 miles per hour when the posted speed limit is less than 70 miles per hour;
- (e) Speeding in excess of 80 miles per hour when the posted speed limit is 70 miles per hour or greater; or
- (f) Driving by a person less than 21 years old after consuming alcohol or drugs.
- (5) 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.

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

For accidents that occur on or after 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 \$3,085 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.

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.

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

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
 - (b) The vehicle owner, principal operator, and all licensed operators in the owner's household have had no convictions for moving traffic violations and no other at-fault accidents during the three-year period immediately preceding the date of the application or the date of preparation of the renewal.
- (7) With respect to at-fault accidents occurring on or after October 1, 2012, the phrase "total damage to all property" shall be determined based on the following:
 - (a) For damage to property not owned by the insured, amounts paid or payable to third parties for damage to property, rental reimbursement, loss of use, towing and labor and storage shall be included in the calculation of the accident threshold.

- (b) For damage to property owned by the insured, amounts paid or payable for damage to owned property, towing and labor and storage shall be included in the calculation of the accident threshold. Amounts paid for rental reimbursement and loss of use shall not be included in the calculation of the accident threshold.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal. SDIP points shall be applied to a policy for a period of not less nor more than three policy years.

C. Driving Record Sub-Classification

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12 Or More	12
Not Eligible For Plan	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.

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

2. Multi-Car Risks

- a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
- b. Select the auto with the highest Total Base Premium for all coverages combined.

TOTAL BASE PREMIUM is the sum of the base premiums for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive (or Fire, Theft and Combined Additional Coverage) and Collision coverages that apply to the auto.

- c. For each coverage applicable to the auto with the highest Total Base Premium for all coverages combined.

Multiply the base premium for each coverage by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.

- d. The Driving Record Surcharge Premium is determined separately by coverage for each auto that is insured for that coverage and eligible for SDIP rating.

- (1) Determine the number of eligible autos insured for each coverage.

- (2) The Driving Record Surcharge Premium for each coverage of each auto equals the SDIP Surcharge for that coverage divided by the number of eligible autos insured for that coverage.

- (3) If the above calculation results in a fractional dollar amount for each auto then:

determine the remainder dollar amount and add it to the Driving Record Surcharge Premium for one of the insured autos and disregard the fractional dollar amounts.

Note

The Whole Dollar Premium Rule does not apply in this instance.

- (4) If an auto is insured for a coverage not applicable to the auto with the highest Total Base Premium for all coverages combined, then no surcharge applies to that coverage.

- e. Add the applicable Driving Record Surcharge Premium for each coverage of each auto to the otherwise applicable premium for each coverage of each auto.

3. Statistical Coding

- a. Single Car Risks – Assign the Driving Record Sub-Classification Statistical Code, reflecting the number of points, to the auto.

- b. Multi-Car Risks – Assign the Driving Record Sub-Classification Statistical Code reflecting:

- (1) The number of driving record points, to the auto with the highest Total Base Premium.

- (2) Zero driving record points, to each other auto insured on the policy.

E. Cancellations and Changes**1. Policies for Terms Not Exceeding One Year**

No policy shall be endorsed in term to effect a change of Driving Record Sub-Classification except to recognize the addition or deletion of an operator.

2. Policies for Terms Exceeding One Year

No policy shall be endorsed to effect a change of Driving Record Sub-Classification until the next annual anniversary of the inception of the policy except to recognize the addition or deletion of an operator.

PRIMARY CLASSIFICATION RATING FACTORS*

Coverage	Pleasure Use	Drive to or from Work		Business Use	Farm Use
	(1A)	Less than 10 Miles (1B)	10 or More Miles (1C)	(3)	(1AF)
B.I., P.D., Med. Pay	1.00	1.05	1.05	1.05	.80
Collision	1.00	1.10	1.10	1.10	.80
Comprehensive Fire, Theft, C.A.C.	1.00	1.20	1.20	1.20	.80

SINGLE OR MULTI-CAR RISKS AND INEXPERIENCED OPERATOR*
 Add the following rating factors to the Primary Rating Factor:

No Inexperienced Operator			
Single or Multi-Car Risks	BI, PD, and Med. Pay.	Collision	Comprehensive, Fire, Theft, and CAC
Single Car	Factor 0.00	Factor 0.00	Factor 0.00
Multi-Car	Factor -0.35	Factor -0.30	Factor -0.10

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 +3.25	Factor +3.10	Factor +0.50
	Less than Two Years	Factor +1.75	Factor +1.90	Factor +0.50
	Less than Three Years	Factor +1.35	Factor +1.65	Factor +0.50
	Occasional Operator Licensed For:			
	Less than One Year	Factor +1.90	Factor +1.95	Factor +0.25
	Less than Two Years	Factor +0.80	Factor +1.00	Factor 0.00
Multi-Car	Principal Operator Licensed For:			
	Less than One Year	Factor +2.90	Factor +2.80	Factor +0.40
	Less than Two Years	Factor +1.40	Factor +1.60	Factor +0.40
	Less than Three Years	Factor +1.00	Factor +1.35	Factor +0.40
	Occasional Operator Licensed For:			
	Less than One Year	Factor +1.55	Factor +1.65	Factor +0.15
	Less than Two Years	Factor +0.45	Factor +0.70	Factor -0.10
Less than Three Years	Factor +0.05	Factor +0.35	Factor -0.10	

* For Statistical Coding Requirements – Refer to page NC-E-Coding.

PRIMARY CLASSIFICATION RATING FACTORS
(Cont'd)

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	0.30
2	2	02	0.45
3	3	03	0.60
4	4	04	0.80
5	5	05	1.10
6	6	06	1.35
7	7	07	1.65
8	8	08	1.95
9	9	09	2.25
10	10	10	2.60
11	11	11	3.00
12 or more	12	12	3.40
Vehicles Not Eligible For SDIP – Add the following rating factor to the otherwise applicable Combined Rating Factor. Use the statistical code shown below.			
Not Eligible	NE	95	+0.10

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**6. MODEL YEAR FOR FIRE, THEFT, COMBINED
ADDITIONAL COVERAGE, COMPREHENSIVE
AND COLLISION COVERAGES**

A. Model Year Rating

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

B. Coding

Policies effective July 1, 1982 and subsequent:

Code the two digits of the model year, for example, code 1982 vehicles as 82, 1983 as 83, etc.

7. MINIMUM PREMIUM RULE

The minimum annual premium charge is \$10 for each policy, certificate, declaration or binder covering one or more of the following perils:

Comprehensive

Fire, Theft, Windstorm, Combined Additional Coverage, Collision

Bodily Injury Liability, or

Property Damage Liability

Premium for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.

The minimum annual premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.

8. POLICY PERIOD

A. No policy may be written for a period longer than 12 months for Liability Coverage or 48 months for Physical Damage Coverage.

B. Premium charged for policy terms not exceeding 12 months is as follows:

1. Twelve Month Policies –

Charge the annual premium or minimum premium whichever applies.

2. Three and Six Month Policies –

a. For a specified 3 or 6 month period the premium charge is 25% or 50% respectively, of the annual or minimum annual premium whichever applies.

b. Policies issued for a 3 or 6 month period with an effective date on the 29th, 30th, and 31st of any month.

The first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy.

Premium for this extended coverage of 1 to 3 days may be waived.

3. Other Short Policies written for less than 12 months and other than 3 or 6 months.

Such policies shall be written short rate with premiums computed in accordance with the One Year Short Rate Table in the Cancellation Rule.

Exceptions:

The premium is computed Pro Rata:

1. When coverage is written to secure a common policy date with other coverages or lines of insurance.

2. When a policy is issued on a short term basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.

3. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.

C. Long Term Physical Damage Policies written for a term in excess of 12 months – Determine premium as follows:

1. 1st 12 months:

Charge the first year premium or minimum premium, whichever applies.

2. 2nd 12 months:

In addition to the above, charge the second year premium or minimum whichever applies.

If the term is more than 12 months but less than 24 months, charge pro rata of such second year premium or minimum whichever is larger for the period in excess of 12 months.

8. POLICY PERIOD (Cont'd)

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.

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.
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.

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10. CANCELLATION (Cont'd)

B. Instructions for Use of Short Rate Tables.

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

C. Instructions for Use of PRO RATA TABLES

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 1976 is designated as 1976.181.
2. In like manner, express the effective date of the policy year and decimal part of a year and subject from the cancellation date.
3. The difference in the case of 1 year policies, represents the percentage of the annual premium which is to be retained by the carrier.

4. For 6 Month Term Policies, the difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.
5. For 3 Month Term Policies, the difference between cancellation date and effective date multiplied by four represents the percentage of the quarter-annual term premium which is to be retained by the carrier.

Example:

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

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

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

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

Note:

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

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PRO RATA TABLE

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

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PRO RATA TABLE

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

**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
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SIX MONTH SHORT RATE TABLE

Days Policy in Force	Per Cent of 6 Mos. Premium	Days Policy in Force	Per Cent of 6 Mos. Premium	Days Policy in Force	Per Cent of 6 Mos. Premium
1	6%	50 - 51	38%	112 - 114	70%
2	7	52	39	115 - 116	71
3	8	53 - 54	40	117 - 118	72
4	9	55 - 56	41	119 - 120	73
5	10	57 - 58	42	121 - 123	74
6	11	59 - 60	43	124 - 125	75
7	12	61 - 62	44	126 - 127	76
8	13	63	45	128 - 130	77
9	14	64 - 65	46	131 - 132	78
10	15	66 - 67	47	133 - 134	79
11	16	68 - 69	48	135 - 136	80
12	17	70 - 71	49	137 - 139	81
13 - 14	18	72 - 73	50	140 - 141	82
15 - 16	19	74	51	142 - 143	83
17 - 18	20	75 - 76	52	144 - 145	84
19 - 20	21	77 - 78	53	146 - 148	85
21	22	79 - 80	54	149 - 150	86
22 - 23	23	81 - 82	55	151 - 152	87
24 - 25	24	83	56	153 - 155	88
26 - 27	25	84 - 85	57	156 - 157	89
28 - 29	26	86 - 87	58	158 - 159	90
30 - 31	27	88 - 89	59	160 - 161	91
32	28	90 - 91	60	162 - 164	92
33 - 34	29	92 - 93	61	165 - 166	93
35 - 36	30	94 - 95	62	167 - 168	94
37 - 38	31	96 - 98	63	169 - 171	95
39 - 40	32	99 - 100	64	172 - 173	96
41	33	101 - 102	65	174 - 175	97
42 - 43	34	103 - 104	66	176 - 177	98
44 - 45	35	105 - 107	67	178 - 180	99
46 - 47	36	108 - 109	68	181 - 184	100
48 - 49	37	110 - 111	69		

11. WHOLE DOLLAR PREMIUM

This rule applies only to Fire, Theft, Combined Additional Coverage, Comprehensive and Collision coverages.

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellations by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

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

A. Other Than Collision

1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Comprehensive Base Rates for Symbol 98 vehicles by:

- a. Increasing the Symbol 70 relativity factor of 13.72 by +1.05 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost, and
- b. Applying this factor to the Symbol 11 Rate on the state rate pages for the applicable model year.

2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Comprehensive Base Rates for Symbol 27 vehicles by:

- a. Increasing the Symbol 26 relativity factor of 6.42 by +1.06 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Rate on the state rate pages for the applicable model year.

3. 1982 and Prior Model Year Vehicles

- a. 1976-1982 Symbol 14 Vehicles

Apply the factor 3.19 to the Symbol 7 Base Rate.

- b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

B. Collision

1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Collision Base Rates for Symbol 98 vehicles by:

- a. Increasing the Symbol 70 relativity factor of 2.96 by +.10 for each \$10,000 or fraction of \$10,000 above \$150,000 of original Cost, and,
- b. Applying this factor to the Symbol 11 Rate on the state rate pages for the applicable model year.

2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Collision Base Rates for Symbol 27 vehicles by:

- a. Increasing the Symbol 26 relativity factor of 2.29 by +.10 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Rate on the state rate pages for the applicable model year.

3. 1982 and Prior Model Year Vehicles

- a. 1976-1982 Symbol 14 Vehicles

Apply the factor 2.29 to the Symbol 7 Base Rate.

- b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

C. Original Cost means:

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specially built autos.
3. Original Cost New in U.S. for imported autos.

13. SUSPENSION

- A. Under any policy providing just Physical Damage Coverage, only Collision may be suspended.
- B. Liability Coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days.
 - 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
 - 2. The reinstatement endorsement shall not extend the policy beyond its original expiration date.

LIABILITY AND COLLISION COVERAGES ONLY

- 3. Pro rata premium credit for the period of suspension shall be granted upon reinstatement subject to a minimum retention by the company of sixty days premium calculated on a short rate basis. The minimum premium retention by the company shall not apply to suspensions under Section F. of this rule.
- 4. If the policy expires during the period of suspension, the named insured shall be entitled to a pro rata return premium in accordance with the foregoing provisions of this rule.
- 5. If a policy written for less than one year is suspended but subsequently reinstated and extended for the remainder of such year, or any part thereof, or if such policy expires during the suspension period, pro rata premium credit shall be granted for the period of suspension in accordance with the foregoing provisions of the Policy Period Rule for extension of a short term policy.

- D. If collision or liability coverages are suspended on **all** owned autos, coverage for which separate premiums apply – including Uninsured Motorists Coverage, Underinsured Motorists Coverage, auto death indemnity, total disability, and specific disability benefits coverage, medical payments coverage, non-owned auto or extended liability coverage provided under the use of other autos provisions – may be continued in force without premium adjustment for these coverages.
- E. If liability or collision is suspended on all private passenger autos owned by an individual or husband and wife, 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	\$ 14	\$ 33
50/100	15	35
100/200	17	40
100/300	18	42
300/300	21	50
250/500	22	52
500/500	23	54
500/1,000	25	59
1,000/1,000	26	61

P.D. UM Coverage

	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 25,000	\$ 2	\$ 5
50,000	3	7
100,000	4	9
250,000	6	14
500,000	8	19
750,000	10	24
1,000,000	11	26

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	\$ 25	\$ 59
100/200	44	104
100/300	54	127
300/300	74	175
250/500	87	205
500/500	121	285
500/1,000	136	321
1,000/1,000	153	361

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	9
250,000	6	14
500,000	8	19
750,000	10	24
1,000,000	11	26

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 95% of the \$100 Deduct. Collision Premium
- \$ 500 Deduct. (077) – Charge 88% of the \$100 Deduct. Collision Premium
- \$ \$1,000 Deduct. (078) – Charge 77% of the \$100 Deduct. Collision Premium

3. Comprehensive Deductibles for Which No Premiums Are Shown

- \$ 50 Deduct. (003) – Charge 95% of the Full Coverage Comprehensive Premium
- \$ 100 Deduct. (010) – Charge 90% of the Full Coverage Comprehensive Premium
- \$ 250 Deduct. (055) – Charge 77% of the Full Coverage Comprehensive Premium
- \$ 500 Deduct. (726) – Charge 60% of the Full Coverage Comprehensive Premium
- \$ 1,000 Deduct. (727) – Charge 50% 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)	\$10
\$30/\$900 Increased Limits Transportation Expenses Coverage (Cov. Code 706)	\$20
\$50/\$1,500 Additional Increased Limits Transportation Expenses Coverage (Cov. Code 768)	\$32

3. Endorsement

Attach the extended transportation expenses coverage endorsement to the policy.

F. Towing and Labor Costs

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

Limit Per Disablement	Rate – Per Car, Per Year
\$ 25	\$2
50	4
100	6
None (subject to coverage provisions)	13

3. 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:

- a. Radios and stereos;
- b. Tape decks;
- c. Compact disk players or recorders;
- d. Citizens band radios;
- e. Telephones;
- f. Two-way mobile radios;
- g. Scanning monitor receivers;
- h. Television monitor receivers;
- i. Video cassette players or recorders;
- j. Audio cassette players or recorders;

k. Personal computers; or

l. 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.

Maximum Limit Of Liability For Electronic Equipment	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

1. 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.
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

14. MISCELLANEOUS COVERAGES (Cont'd)

- 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 D – 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.
 - 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.

14. MISCELLANEOUS COVERAGES (Cont'd)

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.

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.

14. MISCELLANEOUS COVERAGES (Cont'd)

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.

- B. 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)

A. Liability Coverage

Liability coverage may be extended to an individual described below:

- 1. 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:
 - a. When no Primary Liability insurance is in effect on the auto, charge 50% of the liability premium which would apply if the furnished auto were being specifically insured as an owned auto by the individual.
 - b. When there is Primary Liability insurance in effect on the auto or if the auto is used in the business of the United States Government, charge the premiums per person shown in the table below:

Person Named	Bodily Injury \$30/60	Property Damage \$25,000
Insured Named and Spouse	\$3	\$1
Relative	6	2

- 2. 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:
 - a. When garage has no liability insurance charge 170% of Base Rate for Liability
 - b. When garage has liability insurance, refer to Company.
- 3. In all other situations, charge the premiums per person shown in the table below:

Person Named	Bodily Injury \$30/60	Property Damage \$25,000
Insured Named and Spouse	\$3	\$1
Relative	6	2

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

(For individuals who do not own an auto)

A. Liability and Medical Payments Coverage

Charge 90% of the premium that would apply if such individual owned an auto.

17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY) (Cont'd)

B. Medical Payments

Medical Payments coverage is available only if Bodily Injury and Property Damage coverages are extended. Medical Payments shall be provided at the same limits as the Medical Payments limit of policy to which attached. Premiums per person are displayed below.

Medical Payments Limits of Policy to Which Attached	Auto Furnished for Regular Use	Auto Not Furnished For Regular Use
\$ 500	\$ 4	\$ 2

Use the factors in Rule 18.D. to determine premiums for Medical Payments limits above \$500.

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

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

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

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

D. Medical Payments Increased Limits

Applicable to \$500 Medical Payments Rates Only:

Total Medical Payments Limits	Factor
\$ 750	1.33
1,000	1.60
2,000	2.34
5,000	3.38
10,000	3.86
25,000	4.53
50,000	5.13
75,000	5.39
100,000	5.50

E. Single Limit Coverages

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

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

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.
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.F.

19. MISCELLANEOUS TYPES (Cont'd)

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.

- (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

19. MISCELLANEOUS TYPES (Cont'd)

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

(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

19. MISCELLANEOUS TYPES (Cont'd)

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

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

Engine Size Cubic Centimeters (cc)	Bodily Injury and Property Damage	Medical Payments*
0 – 499	0.16	0.36
500 – 1249	0.26	0.36
1250 – 1499	0.36	0.36
1500 – up	0.47	0.36

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

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

Engine Size Cubic Centimeters (cc)	Bodily Injury and Property Damage
0 – 499	0.16
500 – 1249	0.25
1250 – 1499	0.35
1500 – up	0.45

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.

19. MISCELLANEOUS TYPES (Cont'd)

- 9. The applicable endorsement shall be attached to the policy.
- 10. All rates apply for the period of coverage.

D. Golfmobiles

Vehicles commonly known as Golfmobiles, used principally off public roads, not used for commercial purposes, with capacity to carry one or more persons.

Note

Vehicles of this type not meeting the above qualifications, rate as a motorcycle.

Liability Coverages Only

- 1. Charge 25% of the applicable private passenger Base Premiums. (Class Code 943500) For Uninsured Motorists and Combined Uninsured/Underinsured Motorists Coverage charge rates shown in Rule 14.
- 2. All rates apply for the period of coverage.

Physical Damage Coverages Only

Fire – \$.60 per \$100 of Insurance.
Theft – \$.20 per \$100 of Insurance.

Collision –

Original Cost New	\$25 Ded.	\$50 Ded.	\$100 Ded.
\$ 0 – 750	\$16	\$10	\$ 8
751 & Over	24	15	10

E. Antique Autos

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old that is maintained solely for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

Liability Coverages Only

Charge 40% of the private passenger base premiums. (Class Code 962000) For Uninsured Motorists and Combined Uninsured/Underinsured Motorist Coverage charge rates shown in Rule 14.

Physical Damage Coverages Only

These vehicles are to be insured on Stated Amount basis only. The rates are as shown below (Class Code 962000).

Rate Per \$100 of Insurance

Deductible	Comprehensive	Collision	Fire	Theft
\$ 50	\$1.25	\$1.50	\$.35	\$.35
100	1.10	1.25	.31	.31
250	.96	1.00	.27	.27
500	.74	.75	.21	.21

F. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

Liability, Medical Payments, Uninsured and Underinsured Motorists

Classify and rate as a private passenger auto.

Physical Damage

Attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement.

- 1. Determine the stated amount of coverage applicable to the vehicle.
- 2. Assign a symbol based on the stated amount, from the Price/Symbol Charts applicable to the current base model year in the Symbol and Identification Manual.
- 3. Classify and rate as a private passenger auto using the rate for the current base model year on the state rate pages.

20. FINANCED AUTOS

Financed autos shall be written at manual rates and minimum charges except for single interest coverages.

For single interest rates, rules and forms, refer to company.

21. RATING TERRITORIES

- A.** The Rate Pages display rates by territory.
- B.** A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.
1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
 2. An insured's rates shall not be changed solely because the United States Postal Service (USPS) changed his or her ZIP code and the physical boundaries of a rating territory shall be determined by the ZIP code boundaries in effect at the time of the latest filing defining the territory.

Territory boundaries in North Carolina are concurrent with USPS ZIP Code boundaries in effect as of July, 2014. If the USPS introduces a new ZIP code or realigns a ZIP code boundary after July, 2014, assign the rating territory based on the ZIP code boundary that formerly applied to the garaging address before the USPS changed the ZIP code.

22. INSTALLMENT PAYMENTS

The total premium for an auto policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis in accordance with the following rules:

- A.** The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.
- B.** An additional charge of \$3.00 shall be made for each installment.
- C.** The premium paid to the company exclusive of the total installment payment charge shall never be less than the pro rata charge from the effective date of the policy to the due date of the next installment, where additional installments are to be paid, or to expiration of the policy where no further installments are due.
- D.** Flat cancellation shall be accepted on business written on an installment basis only if there has been no coverage under the policy and the policy is returned to the company within thirty days. In all other cases, a pro rata earned premium shall be due to the company.
- E.** This rule does not preclude the use of an installment payment plan which provides for deferring the due date of installment if the insurance is under suspension on the original due date.

23. EXCESS INDEMNITY POLICY

Bodily injury and property damage liability limits over primary limits may be afforded under an Excess Indemnity Policy with respect to an automobile classified and rated as a private passenger automobile. Primary insurance must be in force with respect to the automobile and the risk unable to obtain higher limits. If the company providing the excess limits coverage also provides the primary coverage to a risk, a letter of consent, signed by the insured, shall be secured and retained in the company's files. Refer to company for rating.

Bodily injury and property damage excess limits may be afforded separately or in conjunction with Medical Payments Insurance, Medical Payments Coverage is available on a \$100 deductible basis only. Refer to company for rating.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

VOLUNTARY BUSINESS*

Terr.	BODILY INJURY				PROPERTY DAMAGE			MEDICAL PAYMENTS				
	LIMIT				LIMIT			LIMIT				
	30/60	50/100	100/300	300/300	25,000	50,000	100,000	500	750	1,000	2,000	5,000
110	\$169	\$199	\$237	\$274	\$159	\$161	\$164	\$21	\$28	\$34	\$49	\$71
120	183	216	256	296	144	145	148	25	33	40	59	85
130	209	247	293	339	152	154	157	26	35	42	61	88
140	218	257	305	353	178	180	183	26	35	42	61	88
150	212	250	297	343	178	180	183	25	33	40	59	85
170	175	207	245	284	167	169	172	21	28	34	49	71
180	202	238	283	327	215	217	221	22	29	35	51	74
190	197	232	276	319	191	193	197	23	31	37	54	78
200	223	263	312	361	186	188	192	30	40	48	70	101
210	218	257	305	353	157	159	162	28	37	45	66	95
220	239	282	335	387	162	164	167	30	40	48	70	101
230	277	327	388	449	169	171	174	33	44	53	77	112
240	221	261	309	358	157	159	162	27	36	43	63	91
250	239	282	335	387	225	227	232	29	39	46	68	98
260	205	242	287	332	172	174	177	25	33	40	59	85
270	167	197	234	271	188	190	194	20	27	32	47	68
280	209	247	293	339	213	215	219	27	36	43	63	91
290	209	247	293	339	200	202	206	26	35	42	61	88
300	166	196	232	269	188	190	194	20	27	32	47	68
310	142	168	199	230	161	163	166	18	24	29	42	61
320	156	184	218	253	149	150	153	19	25	30	44	64
340	203	240	284	329	190	192	196	25	33	40	59	85
350	156	184	218	253	167	169	172	19	25	30	44	64
360	171	202	239	277	160	162	165	21	28	34	49	71
370	191	225	267	309	181	183	186	22	29	35	51	74
380	189	223	265	306	174	176	179	22	29	35	51	74
390	187	221	262	303	193	195	199	22	29	35	51	74
420	255	301	357	413	223	225	230	34	45	54	80	115
440	209	247	293	339	191	193	197	27	36	43	63	91
450	245	289	343	397	197	199	203	27	36	43	63	91
460	170	201	238	275	173	175	178	20	27	32	47	68
470	185	218	259	300	165	167	170	21	28	34	49	71
480	145	171	203	235	148	149	152	18	24	29	42	61
490	138	163	193	224	153	155	158	17	23	27	40	57

* 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	\$192	\$227	\$269	\$319	\$204	\$206	\$210	\$25	\$33	\$40	\$59	\$85
120	216	255	302	359	178	180	183	27	36	43	63	91
130	242	286	339	402	192	194	198	30	40	48	70	101
140	302	356	423	501	219	221	226	44	59	70	103	149
150	261	308	365	433	246	248	253	32	43	51	75	108
170	188	222	263	312	206	208	212	24	32	38	56	81
180	245	289	343	407	283	286	291	30	40	48	70	101
190	226	267	316	375	250	253	258	27	36	43	63	91
200	263	310	368	437	230	232	237	36	48	58	84	122
210	244	288	342	405	197	199	203	30	40	48	70	101
220	293	346	410	486	188	190	194	35	47	56	82	118
230	352	415	493	584	205	207	211	41	55	66	96	139
240	283	334	396	470	189	191	195	31	41	50	73	105
250	295	348	413	490	307	310	316	38	51	61	89	128
260	241	284	337	400	221	223	228	31	41	50	73	105
270	182	215	255	302	245	247	252	24	32	38	56	81
280	279	329	391	463	275	278	283	41	55	66	96	139
290	282	333	395	468	261	264	269	37	49	59	87	125
300	190	224	266	315	242	244	249	23	31	37	54	78
310	163	192	228	271	209	211	215	21	28	34	49	71
320	191	225	267	317	188	190	194	22	29	35	51	74
340	263	310	368	437	242	244	249	38	51	61	89	128
350	195	230	273	324	211	213	217	23	31	37	54	78
360	218	257	305	362	202	204	208	29	39	46	68	98
370	248	293	347	412	241	243	248	30	40	48	70	101
380	266	314	372	442	240	242	247	30	40	48	70	101
390	209	247	293	347	265	268	273	24	32	38	56	81
420	389	459	545	646	309	312	318	64	85	102	150	216
440	254	300	356	422	255	258	263	34	45	54	80	115
450	291	343	407	483	251	254	259	30	40	48	70	101
460	213	251	298	354	219	221	226	25	33	40	59	85
470	249	294	349	413	210	212	216	27	36	43	63	91
480	173	204	242	287	179	181	184	20	27	32	47	68
490	165	195	231	274	192	194	198	21	28	34	49	71

* Excluding "clean risks" as defined under the Premium Determination Rule.

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 110

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	43	42	41	39	38	37	1	43	41	39	37	35	33	1	12
2	56	55	54	52	50	47	2	60	56	54	51	50	45	2	14
3	71	69	67	64	62	59	3	68	64	62	58	56	51	3	20
4	81	80	77	75	72	69	4	75	71	67	64	62	56	4	24
5	90	89	86	84	80	77	5	85	81	77	73	69	64	5	28
6	101	98	96	93	89	85	6	94	90	86	81	79	72	6	37
7	111	109	106	103	98	94	7	103	98	94	89	85	79	7	45
8	119	118	114	110	106	101	8	113	107	102	97	93	85	8	52
10	130	127	123	119	114	110	10	122	117	110	105	101	92	10	67
11	138	135	131	127	122	117	11	132	126	119	114	109	100	11	81
12	144	141	138	134	128	122	12	144	138	131	124	119	109	12	94
13	149	147	143	139	132	127	13	155	147	140	132	127	117	13	111
14	157	153	149	145	139	132	14	166	159	151	144	138	126	14	131
15	164	161	156	151	145	139	15	183	176	166	159	152	139	15	159
16	170	168	162	157	151	144	16	202	193	183	173	166	152	16	193
17	177	174	169	164	157	151	17	223	212	202	193	185	169	17	231
18	185	181	176	170	164	156	18	244	232	220	210	200	183	18	275
19	190	186	181	176	168	161	19	266	254	241	229	220	200	19	329
20	195	191	186	181	173	165	20	293	280	267	253	242	223	20	390
21	202	198	193	187	179	172	21	326	312	296	282	270	248	21	540
22	208	204	198	191	183	176	22	369	352	335	318	305	279		
23	215	211	204	198	190	182	23	414	394	375	356	342	313		
24	220	216	210	203	195	186	24	479	457	435	413	396	362		
25	227	223	216	210	200	193	25	590	562	534	507	486	445		
26	234	229	223	216	207	198	26	723	689	656	622	597	546		
27	241	236	229	223	214	204									
28	249	244	237	231	220	211									
29	257	253	245	237	228	217									
30	265	259	252	244	234	224									
31	272	267	259	252	241	231									
32	280	275	267	259	249	238									
33	290	283	275	267	255	245									
34	296	290	282	274	262	250									
35	303	297	288	279	269	257									
36	310	305	296	287	275	263									
37	322	316	307	297	286	272									
38	334	328	318	309	296	283									
39	346	339	329	318	305	292									
40	356	350	339	329	316	303									
41	368	362	351	341	326	313									
42	380	372	362	351	337	322									
43	390	384	372	360	346	331									
44	402	394	383	371	356	341									
45	413	405	393	381	365	350									
46	427	418	406	394	377	362									
47	440	432	419	406	390	373									
48	455	445	432	419	402	385									
49	468	459	445	432	414	397									
50	479	470	457	444	426	407									
51	494	485	470	456	438	419									
52	507	498	483	469	449	430									
53	520	510	495	481	461	440									
54	541	531	515	499	478	459									
55	567	555	540	524	502	481									
56	597	586	569	552	529	506									
57	630	618	600	582	558	534									

TERRITORY 110

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	680	667	647	627	601	576									
59	753	739	718	697	668	639									
60	834	819	795	772	740	707									
61	912	895	869	842	808	773									
62	984	964	937	909	871	833									
63	1056	1036	1006	976	935	896									
64	1128	1107	1074	1041	1000	956									
65	1201	1178	1144	1110	1064	1018									
66	1310	1285	1247	1209	1159	1110									
67	1454	1427	1385	1343	1288	1233									
68	1598	1568	1522	1476	1416	1355									
69	1742	1710	1660	1610	1543	1478									
70	1888	1851	1797	1744	1672	1600									
71	2032	1993	1935	1877	1800	1723									
72	2176	2134	2072	2011	1927	1844									
73	2320	2277	2210	2143	2055	1966									
74	2465	2418	2348	2277	2184	2089									
75	2610	2560	2485	2410	2311	2211									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	211	202	189	176	163	155	1	189	176	163	151	142	116	1	56
2	280	271	254	237	219	206	2	211	198	185	172	159	133	2	69
3	305	292	275	258	241	224	3	245	228	215	198	185	155	3	86
4	357	344	323	301	280	262	4	267	245	232	215	202	168	4	95
5	391	378	353	327	305	284	5	284	267	249	232	215	176	5	112
6	409	396	370	344	323	301	6	297	275	262	241	224	185	6	120
7	430	413	387	361	335	314	7	310	288	271	254	237	194	7	133
8	447	434	404	374	353	327	8	323	301	284	262	245	202	8	159
10	464	447	417	387	361	340	10	344	323	305	280	262	215	10	185
11	477	460	430	400	374	348	11	361	335	318	292	275	228	11	202
12	495	477	447	417	387	361	12	370	348	327	301	284	232	12	224
13	512	490	460	430	400	374	13	387	361	340	314	292	241	13	241
14	525	507	473	439	413	383	14	409	383	361	331	310	258	14	267
15	533	516	482	447	417	391	15	434	404	378	353	327	271	15	288
16	538	520	486	452	421	396	16	447	417	396	366	340	280	16	318
17	550	529	495	460	430	400	17	464	434	409	378	353	292	17	335
18	563	542	507	473	443	413	18	490	456	430	400	374	305	18	366
19	572	550	516	482	447	417	19	512	477	452	417	391	323	19	387
20	589	568	529	490	460	430	20	529	495	464	430	400	331	20	413
21	602	581	542	503	473	439	21	550	516	486	447	417	344	21	469
22	611	589	550	512	477	447	22	581	542	512	473	443	366		
23	619	598	559	520	486	452	23	602	563	529	490	460	378		
24	636	611	572	533	499	464	24	628	589	555	512	477	396		
25	641	615	576	538	503	469	25	679	636	598	555	516	426		
26	649	628	585	542	507	473	26	740	688	649	602	563	464		
27	658	636	593	550	516	482									
28	662	641	598	555	520	486									
29	675	649	606	563	529	490									

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TERRITORY 110

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
30	679	654	611	568	533	495									
31	688	662	619	576	538	503									
32	701	675	632	589	550	512									
33	710	684	641	598	559	520									
34	722	697	649	602	563	525									
35	731	705	658	611	572	533									
36	740	714	667	619	581	542									
37	753	727	679	632	589	550									
38	765	735	688	641	598	559									
39	770	740	692	645	602	559									
40	778	748	701	654	611	568									
41	787	761	710	658	619	576									
42	796	770	718	667	624	581									
43	808	778	727	675	632	589									
44	813	783	731	679	636	593									
45	826	796	744	692	649	602									
46	834	804	753	701	654	611									
47	843	813	761	710	662	615									
48	856	826	770	714	671	624									
49	864	834	778	722	675	632									
50	873	843	787	731	684	636									
51	882	851	796	740	692	645									
52	886	856	800	744	697	649									
53	899	864	808	753	705	654									
54	907	873	817	761	710	662									
55	920	890	830	770	722	671									
56	937	903	843	783	735	684									
57	955	920	860	800	748	697									
58	985	946	886	826	770	718									
59	1023	985	920	856	800	744									
60	1066	1028	959	890	834	778									
61	1097	1058	989	920	860	800									
62	1122	1079	1011	942	877	817									
63	1140	1101	1028	955	894	834									
64	1165	1122	1049	976	912	851									
65	1187	1144	1071	998	933	869									
66	1221	1178	1101	1023	959	890									
67	1269	1226	1144	1062	993	925									
68	1316	1269	1187	1105	1032	963									
69	1363	1316	1230	1144	1071	998									
70	1415	1363	1273	1183	1109	1032									
71	1462	1406	1316	1226	1144	1066									
72	1509	1453	1359	1264	1183	1101									
73	1557	1501	1402	1303	1221	1135									
74	1604	1548	1445	1342	1256	1170									
75	1651	1591	1488	1385	1294	1204									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	56	54	52	51	49	47	1	56	52	51	47	46	42	1	15
2	73	71	69	68	64	61	2	78	73	69	66	64	57	2	19
3	91	90	86	83	79	76	3	88	83	79	74	73	66	3	25
4	105	103	100	96	93	90	4	96	91	86	83	79	73	4	30
5	117	115	112	108	103	100	5	110	105	100	95	90	83	5	35
6	130	127	123	120	115	110	6	122	117	112	105	101	93	6	47
7	144	140	137	134	127	122	7	134	127	122	115	110	101	7	57
8	154	152	147	142	137	130	8	145	139	132	125	120	110	8	68
10	167	164	159	154	147	142	10	157	150	142	135	130	118	10	86
11	177	174	169	164	157	150	11	171	162	154	147	140	128	11	105
12	186	183	177	172	166	157	12	186	177	169	161	154	140	12	122
13	193	189	184	179	171	164	13	199	189	181	171	164	150	13	144
14	203	198	193	188	179	171	14	215	204	194	186	177	162	14	169
15	211	208	201	194	188	179	15	237	226	215	204	196	179	15	204
16	220	216	210	203	194	186	16	260	248	237	223	215	196	16	248
17	228	225	218	211	203	194	17	287	274	260	248	238	218	17	297
18	238	233	226	220	211	201	18	314	299	284	270	259	237	18	355
19	245	240	233	226	216	208	19	343	328	311	296	284	259	19	424
20	252	247	240	233	223	213	20	379	362	345	326	313	287	20	504
21	260	255	248	242	232	221	21	421	402	382	363	348	319	21	696
22	269	264	255	247	237	226	22	477	455	433	411	394	360		
23	277	272	264	255	245	235	23	534	509	483	460	441	404		
24	284	279	270	262	252	240	24	619	590	561	532	510	466		
25	292	287	279	270	259	248	25	761	725	690	654	627	575		
26	303	296	287	279	267	255	26	933	889	847	803	771	705		
27	311	304	296	287	275	264									
28	321	314	306	297	284	272									
29	331	326	316	306	294	281									
30	341	335	324	314	303	289									
31	352	345	335	324	311	297									
32	362	355	345	335	321	308									
33	373	365	355	345	330	316									
34	382	373	363	353	338	323									
35	390	384	372	360	346	331									
36	401	394	382	370	355	340									
37	416	407	395	384	368	352									
38	431	423	411	399	382	365									
39	446	438	424	411	394	377									
40	460	451	438	424	407	390									
41	475	466	453	439	421	404									
42	490	480	466	453	434	416									
43	504	495	480	465	446	428									
44	519	509	493	478	460	439									
45	532	522	507	492	472	451									
46	551	539	524	509	487	466									
47	568	558	541	524	504	482									
48	586	575	558	541	519	497									
49	603	592	575	558	534	512									
50	619	607	590	573	549	526									
51	637	625	607	588	564	541									
52	654	642	624	605	580	554									
53	671	657	639	620	595	568									
54	698	684	664	644	617	592									
55	732	717	696	676	647	620									
56	771	755	733	711	683	652									
57	813	798	774	750	720	690									

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NORTH CAROLINA (32)

TERRITORY 120

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	877	860	835	810	776	744									
59	972	953	926	899	862	825									
60	1077	1056	1026	995	955	913									
61	1176	1154	1120	1087	1043	997									
62	1269	1244	1208	1173	1124	1075									
63	1362	1337	1298	1259	1207	1156									
64	1455	1428	1386	1344	1289	1234									
65	1550	1519	1475	1431	1372	1313									
66	1690	1658	1609	1560	1496	1431									
67	1876	1840	1786	1732	1661	1590									
68	2062	2023	1964	1905	1827	1747									
69	2248	2205	2141	2077	1991	1906									
70	2435	2388	2319	2249	2156	2063									
71	2621	2570	2496	2422	2322	2222									
72	2807	2753	2674	2594	2486	2380									
73	2993	2937	2851	2765	2652	2537									
74	3181	3120	3028	2937	2817	2696									
75	3366	3302	3206	3110	2981	2853									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	234	225	210	196	182	172	1	210	196	182	167	158	129	1	62
2	311	301	282	263	244	229	2	234	220	206	191	177	148	2	76
3	339	325	306	287	268	249	3	272	253	239	220	206	172	3	96
4	397	382	359	335	311	292	4	296	272	258	239	225	186	4	105
5	435	421	392	363	339	315	5	315	296	277	258	239	196	5	124
6	454	440	411	382	359	335	6	330	306	292	268	249	206	6	134
7	478	459	430	402	373	349	7	344	320	301	282	263	215	7	148
8	497	483	449	416	392	363	8	359	335	315	292	272	225	8	177
10	516	497	464	430	402	378	10	382	359	339	311	292	239	10	206
11	531	511	478	445	416	387	11	402	373	354	325	306	253	11	225
12	550	531	497	464	430	402	12	411	387	363	335	315	258	12	249
13	569	545	511	478	445	416	13	430	402	378	349	325	268	13	268
14	583	564	526	488	459	425	14	454	425	402	368	344	287	14	296
15	593	574	535	497	464	435	15	483	449	421	392	363	301	15	320
16	598	578	540	502	468	440	16	497	464	440	406	378	311	16	354
17	612	588	550	511	478	445	17	516	483	454	421	392	325	17	373
18	626	602	564	526	492	459	18	545	507	478	445	416	339	18	406
19	636	612	574	535	497	464	19	569	531	502	464	435	359	19	430
20	655	631	588	545	511	478	20	588	550	516	478	445	368	20	459
21	669	645	602	559	526	488	21	612	574	540	497	464	382	21	521
22	679	655	612	569	531	497	22	645	602	569	526	492	406		
23	688	664	621	578	540	502	23	669	626	588	545	511	421		
24	707	679	636	593	554	516	24	698	655	617	569	531	440		
25	712	684	641	598	559	521	25	755	707	664	617	574	473		
26	722	698	650	602	564	526	26	822	765	722	669	626	516		
27	731	707	660	612	574	535									
28	736	712	664	617	578	540									
29	750	722	674	626	588	545									

TERRITORY 120

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	755	727	679	631	593	550									
31	765	736	688	641	598	559									
32	779	750	703	655	612	569									
33	789	760	712	664	621	578									
34	803	774	722	669	626	583									
35	813	784	731	679	636	593									
36	822	793	741	688	645	602									
37	837	808	755	703	655	612									
38	851	817	765	712	664	621									
39	856	822	770	717	669	621									
40	865	832	779	727	679	631									
41	875	846	789	731	688	641									
42	884	856	798	741	693	645									
43	899	865	808	750	703	655									
44	903	870	813	755	707	660									
45	918	884	827	770	722	669									
46	927	894	837	779	727	679									
47	937	903	846	789	736	684									
48	951	918	856	793	746	693									
49	961	927	865	803	750	703									
50	970	937	875	813	760	707									
51	980	946	884	822	770	717									
52	985	951	889	827	774	722									
53	999	961	899	837	784	727									
54	1009	970	908	846	789	736									
55	1023	989	923	856	803	746									
56	1042	1004	937	870	817	760									
57	1061	1023	956	889	832	774									
58	1095	1052	985	918	856	798									
59	1138	1095	1023	951	889	827									
60	1185	1142	1066	989	927	865									
61	1219	1176	1099	1023	956	889									
62	1248	1200	1123	1047	975	908									
63	1267	1224	1142	1061	994	927									
64	1295	1248	1166	1085	1013	946									
65	1319	1271	1190	1109	1037	966									
66	1358	1310	1224	1138	1066	989									
67	1410	1362	1271	1181	1104	1028									
68	1463	1410	1319	1228	1147	1071									
69	1515	1463	1367	1271	1190	1109									
70	1573	1515	1415	1315	1233	1147									
71	1625	1563	1463	1362	1271	1185									
72	1678	1616	1510	1405	1315	1224									
73	1730	1668	1558	1448	1358	1262									
74	1783	1721	1606	1491	1396	1300									
75	1836	1769	1654	1539	1439	1338									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.</p> <p>(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.</p> <p>(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

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NORTH CAROLINA (32)

TERRITORY 130

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990- 2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	52	51	49	47	46	44	1	52	49	47	44	43	40	1	14
2	68	66	65	63	60	57	2	73	68	65	62	60	54	2	17
3	85	84	81	77	74	71	3	82	77	74	70	68	62	3	24
4	98	96	93	90	87	84	4	90	85	81	77	74	68	4	28
5	109	107	104	101	96	93	5	103	98	93	88	84	77	5	33
6	122	119	115	112	107	103	6	114	109	104	98	95	87	6	44
7	134	131	128	125	119	114	7	125	119	114	107	103	95	7	54
8	144	142	137	133	128	122	8	136	130	123	117	112	103	8	63
10	156	153	149	144	137	133	10	147	141	133	126	122	111	10	81
11	166	163	158	153	147	141	11	160	152	144	137	131	120	11	98
12	174	171	166	161	155	147	12	174	166	158	150	144	131	12	114
13	180	177	172	167	160	153	13	186	177	169	160	153	141	13	134
14	190	185	180	175	167	160	14	201	191	182	174	166	152	14	158
15	198	194	188	182	175	167	15	221	212	201	191	183	167	15	191
16	205	202	196	190	182	174	16	243	232	221	209	201	183	16	232
17	213	210	204	198	190	182	17	269	256	243	232	223	204	17	278
18	223	218	212	205	198	188	18	294	280	265	253	242	221	18	332
19	229	224	218	212	202	194	19	321	307	291	277	265	242	19	397
20	235	231	224	218	209	199	20	354	338	322	305	292	269	20	471
21	243	239	232	226	216	207	21	393	376	357	340	325	299	21	651
22	251	246	239	231	221	212	22	446	425	404	384	368	337		
23	259	254	246	239	229	220	23	499	476	452	430	412	378		
24	265	261	253	245	235	224	24	578	551	525	498	477	436		
25	273	269	261	253	242	232	25	711	678	645	611	586	537		
26	283	277	269	261	250	239	26	872	831	792	751	720	659		
27	291	284	277	269	258	246									
28	300	294	286	278	265	254									
29	310	305	295	286	275	262									
30	319	313	303	294	283	270									
31	329	322	313	303	291	278									
32	338	332	322	313	300	288									
33	349	341	332	322	308	295									
34	357	349	340	330	316	302									
35	365	359	348	337	324	310									
36	374	368	357	346	332	318									
37	389	381	370	359	344	329									
38	403	395	384	373	357	341									
39	417	409	397	384	368	352									
40	430	422	409	397	381	365									
41	444	436	423	411	393	378									
42	458	449	436	423	406	389									
43	471	463	449	435	417	400									
44	485	476	461	447	430	411									
45	498	488	474	460	441	422									
46	515	504	490	476	455	436									
47	531	521	506	490	471	450									
48	548	537	521	506	485	465									
49	564	553	537	521	499	479									
50	578	567	551	536	514	491									
51	596	585	567	550	528	506									
52	611	600	583	566	542	518									
53	627	615	597	580	556	531									
54	653	640	621	602	577	553									
55	684	670	651	632	605	580									
56	720	706	686	665	638	610									
57	760	746	724	702	673	645									

TERRITORY 130

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	820	804	781	757	725	695									
59	909	891	866	841	806	771									
60	1006	988	959	931	893	853									
61	1100	1079	1048	1016	975	932									
62	1187	1163	1130	1097	1051	1005									
63	1273	1250	1213	1177	1128	1081									
64	1360	1335	1296	1256	1206	1153									
65	1449	1420	1379	1338	1283	1228									
66	1580	1550	1504	1458	1398	1338									
67	1754	1721	1670	1620	1553	1487									
68	1928	1891	1836	1781	1708	1634									
69	2101	2062	2002	1942	1861	1782									
70	2277	2233	2168	2103	2016	1929									
71	2451	2403	2334	2264	2171	2078									
72	2624	2574	2500	2425	2324	2225									
73	2798	2746	2665	2585	2479	2372									
74	2974	2917	2831	2746	2634	2520									
75	3147	3087	2997	2907	2787	2667									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	232	222	208	194	180	170	1	208	194	180	166	156	128	1	61
2	307	298	279	260	241	227	2	232	218	203	189	175	147	2	76
3	336	322	303	284	265	246	3	270	251	237	218	203	170	3	95
4	393	378	355	331	307	289	4	293	270	255	237	222	184	4	104
5	430	416	388	359	336	312	5	312	293	274	255	237	194	5	123
6	449	435	407	378	355	331	6	326	303	289	265	246	203	6	132
7	473	454	426	397	369	345	7	341	317	298	279	260	213	7	147
8	492	478	445	412	388	359	8	355	331	312	289	270	222	8	175
10	511	492	459	426	397	374	10	378	355	336	307	289	237	10	203
11	525	506	473	440	412	383	11	397	369	350	322	303	251	11	222
12	544	525	492	459	426	397	12	407	383	359	331	312	255	12	246
13	563	539	506	473	440	412	13	426	397	374	345	322	265	13	265
14	577	558	520	482	454	421	14	449	421	397	364	341	284	14	293
15	587	568	530	492	459	430	15	478	445	416	388	359	298	15	317
16	591	572	534	497	464	435	16	492	459	435	402	374	307	16	350
17	605	582	544	506	473	440	17	511	478	449	416	388	322	17	369
18	620	596	558	520	487	454	18	539	501	473	440	412	336	18	402
19	629	605	568	530	492	459	19	563	525	497	459	430	355	19	426
20	648	624	582	539	506	473	20	582	544	511	473	440	364	20	454
21	662	639	596	553	520	482	21	605	568	534	492	459	378	21	516
22	672	648	605	563	525	492	22	639	596	563	520	487	402		
23	681	657	615	572	534	497	23	662	620	582	539	506	416		
24	700	672	629	587	549	511	24	691	648	610	563	525	435		
25	705	676	634	591	553	516	25	747	700	657	610	568	468		
26	714	691	643	596	558	520	26	814	757	714	662	620	511		
27	724	700	653	605	568	530									
28	728	705	657	610	572	534									
29	743	714	667	620	582	539									

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NORTH CAROLINA (32)

TERRITORY 130

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
30	747	719	672	624	587	544									
31	757	728	681	634	591	553									
32	771	743	695	648	605	563									
33	780	752	705	657	615	572									
34	795	766	714	662	620	577									
35	804	776	724	672	629	587									
36	814	785	733	681	639	596									
37	828	799	747	695	648	605									
38	842	809	757	705	657	615									
39	847	814	762	710	662	615									
40	856	823	771	719	672	624									
41	866	837	780	724	681	634									
42	875	847	790	733	686	639									
43	889	856	799	743	695	648									
44	894	861	804	747	700	653									
45	908	875	818	762	714	662									
46	918	885	828	771	719	672									
47	927	894	837	780	728	676									
48	941	908	847	785	738	686									
49	951	918	856	795	743	695									
50	960	927	866	804	752	700									
51	970	937	875	814	762	710									
52	974	941	880	818	766	714									
53	989	951	889	828	776	719									
54	998	960	899	837	780	728									
55	1012	979	913	847	795	738									
56	1031	993	927	861	809	752									
57	1050	1012	946	880	823	766									
58	1083	1041	974	908	847	790									
59	1126	1083	1012	941	880	818									
60	1173	1130	1055	979	918	856									
61	1206	1164	1088	1012	946	880									
62	1235	1187	1112	1036	965	899									
63	1253	1211	1130	1050	984	918									
64	1282	1235	1154	1074	1003	937									
65	1305	1258	1178	1097	1026	955									
66	1343	1296	1211	1126	1055	979									
67	1395	1348	1258	1168	1093	1017									
68	1447	1395	1305	1216	1135	1060									
69	1499	1447	1353	1258	1178	1097									
70	1556	1499	1400	1301	1220	1135									
71	1608	1547	1447	1348	1258	1173									
72	1660	1599	1495	1391	1301	1211									
73	1712	1651	1542	1433	1343	1249									
74	1764	1703	1589	1476	1381	1287									
75	1816	1750	1637	1523	1424	1324									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 140

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	44	43	41	40	39	37	1	44	41	40	37	36	33	1	12
2	57	56	55	53	51	48	2	61	57	55	52	51	45	2	15
3	72	70	68	65	63	60	3	69	65	63	59	57	52	3	20
4	82	81	78	76	73	70	4	76	72	68	65	63	57	4	24
5	92	90	88	85	81	78	5	86	82	78	74	70	65	5	28
6	102	100	97	94	90	86	6	96	92	88	82	80	73	6	37
7	113	110	108	105	100	96	7	105	100	96	90	86	80	7	45
8	121	120	116	112	108	102	8	114	109	104	98	94	86	8	53
10	132	129	125	121	116	112	10	124	118	112	106	102	93	10	68
11	140	137	133	129	124	118	11	134	128	121	116	110	101	11	82
12	146	144	140	136	130	124	12	146	140	133	126	121	110	12	96
13	152	149	145	141	134	129	13	157	149	142	134	129	118	13	113
14	160	156	152	148	141	134	14	169	161	153	146	140	128	14	133
15	166	164	158	153	148	141	15	186	178	169	161	154	141	15	161
16	173	170	165	160	153	146	16	205	196	186	176	169	154	16	196
17	180	177	172	166	160	153	17	226	215	205	196	188	172	17	234
18	188	184	178	173	166	158	18	247	235	223	213	203	186	18	279
19	193	189	184	178	170	164	19	270	258	245	233	223	203	19	334
20	198	194	189	184	176	168	20	298	285	271	257	246	226	20	396
21	205	201	196	190	182	174	21	331	317	301	286	274	251	21	548
22	211	207	201	194	186	178	22	375	358	340	323	310	283		
23	218	214	207	201	193	185	23	420	400	380	362	347	318		
24	223	219	213	206	198	189	24	487	464	442	419	402	367		
25	230	226	219	213	203	196	25	599	571	543	515	493	452		
26	238	233	226	219	210	201	26	734	700	666	632	606	555		
27	245	239	233	226	217	207									
28	253	247	241	234	223	214									
29	261	257	249	241	231	221									
30	269	263	255	247	238	227									
31	277	271	263	255	245	234									
32	285	279	271	263	253	242									
33	294	287	279	271	259	249									
34	301	294	286	278	266	254									
35	307	302	293	283	273	261									
36	315	310	301	291	279	267									
37	327	321	311	302	290	277									
38	339	333	323	314	301	287									
39	351	344	334	323	310	297									
40	362	355	344	334	321	307									
41	374	367	356	346	331	318									
42	386	378	367	356	342	327									
43	396	390	378	366	351	336									
44	408	400	388	376	362	346									
45	419	411	399	387	371	355									
46	434	424	412	400	383	367									
47	447	439	426	412	396	379									
48	462	452	439	426	408	391									
49	475	466	452	439	420	403									
50	487	477	464	451	432	414									
51	501	492	477	463	444	426									
52	515	505	491	476	456	436									
53	528	517	503	488	468	447									
54	549	539	523	507	485	466									
55	576	564	548	532	509	488									
56	606	595	577	560	537	513									
57	640	628	609	591	567	543									

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NORTH CAROLINA (32)

TERRITORY 140

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	690	677	657	637	610	585									
59	765	750	729	708	678	649									
60	847	831	807	783	751	718									
61	926	908	882	855	821	785									
62	999	979	951	923	884	846									
63	1072	1052	1021	991	950	910									
64	1145	1124	1091	1057	1015	971									
65	1220	1196	1161	1127	1080	1033									
66	1330	1305	1266	1228	1177	1127									
67	1476	1448	1406	1363	1307	1252									
68	1623	1592	1545	1499	1438	1375									
69	1769	1736	1685	1635	1567	1500									
70	1917	1879	1825	1770	1697	1624									
71	2063	2023	1964	1906	1827	1749									
72	2209	2167	2104	2042	1956	1873									
73	2355	2312	2244	2176	2087	1996									
74	2503	2455	2383	2312	2217	2121									
75	2649	2599	2523	2447	2346	2245									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	242	232	217	203	188	178	1	217	203	188	173	163	133	1	64
2	321	311	291	272	252	237	2	242	227	212	198	183	153	2	79
3	351	336	316	296	277	257	3	282	262	247	227	212	178	3	99
4	410	395	371	346	321	301	4	306	282	267	247	232	193	4	109
5	450	435	405	375	351	326	5	326	306	287	267	247	203	5	128
6	469	454	425	395	371	346	6	341	316	301	277	257	212	6	138
7	494	474	445	415	385	361	7	356	331	311	291	272	222	7	153
8	514	499	464	430	405	375	8	371	346	326	301	282	232	8	183
10	534	514	479	445	415	390	10	395	371	351	321	301	247	10	212
11	548	529	494	459	430	400	11	415	385	366	336	316	262	11	232
12	568	548	514	479	445	415	12	425	400	375	346	326	267	12	257
13	588	563	529	494	459	430	13	445	415	390	361	336	277	13	277
14	603	583	543	504	474	440	14	469	440	415	380	356	296	14	306
15	613	593	553	514	479	450	15	499	464	435	405	375	311	15	331
16	618	598	558	519	484	454	16	514	479	454	420	390	321	16	366
17	632	608	568	529	494	459	17	534	499	469	435	405	336	17	385
18	647	622	583	543	509	474	18	563	524	494	459	430	351	18	420
19	657	632	593	553	514	479	19	588	548	519	479	450	371	19	445
20	677	652	608	563	529	494	20	608	568	534	494	459	380	20	474
21	692	667	622	578	543	504	21	632	593	558	514	479	395	21	538
22	701	677	632	588	548	514	22	667	622	588	543	509	420		
23	711	687	642	598	558	519	23	692	647	608	563	529	435		
24	731	701	657	613	573	534	24	721	677	637	588	548	454		
25	736	706	662	618	578	538	25	781	731	687	637	593	489		
26	746	721	672	622	583	543	26	850	790	746	692	647	534		
27	756	731	682	632	593	553									
28	761	736	687	637	598	558									
29	776	746	697	647	608	563									

TERRITORY 140

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	781	751	701	652	613	568									
31	790	761	711	662	618	578									
32	805	776	726	677	632	588									
33	815	785	736	687	642	598									
34	830	800	746	692	647	603									
35	840	810	756	701	657	613									
36	850	820	766	711	667	622									
37	865	835	781	726	677	632									
38	879	845	790	736	687	642									
39	884	850	795	741	692	642									
40	894	860	805	751	701	652									
41	904	874	815	756	711	662									
42	914	884	825	766	716	667									
43	929	894	835	776	726	677									
44	934	899	840	781	731	682									
45	948	914	855	795	746	692									
46	958	924	865	805	751	701									
47	968	934	874	815	761	706									
48	983	948	884	820	771	716									
49	993	958	894	830	776	726									
50	1003	968	904	840	785	731									
51	1013	978	914	850	795	741									
52	1018	983	919	855	800	746									
53	1032	993	929	865	810	751									
54	1042	1003	939	874	815	761									
55	1057	1023	953	884	830	771									
56	1077	1037	968	899	845	785									
57	1097	1057	988	919	860	800									
58	1131	1087	1018	948	884	825									
59	1176	1131	1057	983	919	855									
60	1225	1181	1102	1023	958	894									
61	1260	1215	1136	1057	988	919									
62	1289	1240	1161	1082	1008	939									
63	1309	1265	1181	1097	1028	958									
64	1339	1289	1205	1121	1047	978									
65	1363	1314	1230	1146	1072	998									
66	1403	1354	1265	1176	1102	1023									
67	1457	1408	1314	1220	1141	1062									
68	1512	1457	1363	1270	1186	1107									
69	1566	1512	1413	1314	1230	1146									
70	1625	1566	1462	1359	1275	1186									
71	1680	1615	1512	1408	1314	1225									
72	1734	1670	1561	1452	1359	1265									
73	1788	1724	1610	1497	1403	1304									
74	1843	1778	1660	1541	1442	1344									
75	1897	1828	1709	1591	1487	1383									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.</p> <p>(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.</p> <p>(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 150

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	43	41	40	39	37	36	1	43	40	39	36	35	32	1	12
2	55	54	53	52	49	46	2	59	55	53	50	49	44	2	14
3	70	68	66	63	61	58	3	67	63	61	57	55	50	3	19
4	80	79	76	74	71	68	4	74	70	66	63	61	55	4	23
5	89	88	85	83	79	76	5	84	80	76	72	68	63	5	27
6	99	97	94	92	88	84	6	93	89	85	80	77	71	6	36
7	110	107	104	102	97	93	7	102	97	93	88	84	77	7	44
8	117	116	112	108	104	99	8	111	106	101	95	92	84	8	52
10	128	125	121	117	112	108	10	120	115	108	103	99	90	10	66
11	135	133	129	125	120	115	11	130	124	117	112	107	98	11	80
12	142	139	135	132	126	120	12	142	135	129	123	117	107	12	93
13	147	144	141	137	130	125	13	152	144	138	130	125	115	13	110
14	155	151	147	143	137	130	14	164	156	148	142	135	124	14	129
15	161	159	154	148	143	137	15	181	173	164	156	150	137	15	156
16	168	165	160	155	148	142	16	199	190	181	170	164	150	16	190
17	174	172	166	161	155	148	17	219	209	199	190	182	166	17	227
18	182	178	173	168	161	154	18	240	228	217	206	197	181	18	271
19	187	183	178	173	165	159	19	262	250	237	226	217	197	19	324
20	192	188	183	178	170	163	20	289	276	263	249	239	219	20	384
21	199	195	190	184	177	169	21	321	307	292	277	266	244	21	531
22	205	201	195	188	181	173	22	364	347	330	313	301	275		
23	212	208	201	195	187	179	23	408	388	369	351	337	308		
24	217	213	206	200	192	183	24	472	450	428	406	390	356		
25	223	219	213	206	197	190	25	581	553	526	499	479	439		
26	231	226	219	213	204	195	26	712	679	646	613	588	538		
27	237	232	226	219	210	201									
28	245	240	233	227	217	208									
29	253	249	241	233	224	214									
30	261	255	248	240	231	221									
31	268	263	255	248	237	227									
32	276	271	263	255	245	235									
33	285	279	271	263	252	241									
34	292	285	277	270	258	246									
35	298	293	284	275	264	253									
36	306	301	292	283	271	259									
37	317	311	302	293	281	268									
38	329	323	313	304	292	279									
39	341	334	324	313	301	288									
40	351	344	334	324	311	298									
41	362	356	346	335	321	308									
42	374	366	356	346	332	317									
43	384	378	366	355	341	326									
44	396	388	377	365	351	335									
45	406	399	387	375	360	344									
46	421	412	400	388	372	356									
47	433	426	413	400	384	368									
48	448	439	426	413	396	379									
49	461	452	439	426	408	391									
50	472	463	450	437	419	401									
51	486	477	463	449	431	413									
52	499	490	476	462	442	423									
53	512	502	488	473	454	433									
54	533	522	507	491	471	452									
55	559	547	531	516	494	473									
56	588	577	560	543	521	498									
57	620	609	591	573	550	526									

TERRITORY 150

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	670	657	637	618	592	568									
59	742	728	707	686	658	630									
60	822	806	783	760	729	697									
61	898	881	855	829	796	761									
62	969	949	922	895	858	820									
63	1040	1020	991	961	921	882									
64	1111	1090	1058	1026	984	942									
65	1183	1160	1126	1093	1047	1002									
66	1290	1265	1228	1191	1142	1093									
67	1432	1405	1364	1322	1268	1214									
68	1574	1544	1499	1454	1394	1334									
69	1716	1683	1634	1585	1520	1455									
70	1859	1823	1770	1717	1646	1575									
71	2001	1962	1905	1849	1772	1696									
72	2143	2101	2041	1980	1898	1816									
73	2285	2242	2176	2110	2024	1936									
74	2428	2381	2312	2242	2150	2058									
75	2570	2521	2447	2374	2276	2178									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	234	225	210	196	182	172	1	210	196	182	167	158	129	1	62
2	311	301	282	263	244	229	2	234	220	206	191	177	148	2	76
3	339	325	306	287	268	249	3	272	253	239	220	206	172	3	96
4	397	382	359	335	311	292	4	296	272	258	239	225	186	4	105
5	435	421	392	363	339	315	5	315	296	277	258	239	196	5	124
6	454	440	411	382	359	335	6	330	306	292	268	249	206	6	134
7	478	459	430	402	373	349	7	344	320	301	282	263	215	7	148
8	497	483	449	416	392	363	8	359	335	315	292	272	225	8	177
10	516	497	464	430	402	378	10	382	359	339	311	292	239	10	206
11	531	511	478	445	416	387	11	402	373	354	325	306	253	11	225
12	550	531	497	464	430	402	12	411	387	363	335	315	258	12	249
13	569	545	511	478	445	416	13	430	402	378	349	325	268	13	268
14	583	564	526	488	459	425	14	454	425	402	368	344	287	14	296
15	593	574	535	497	464	435	15	483	449	421	392	363	301	15	320
16	598	578	540	502	468	440	16	497	464	440	406	378	311	16	354
17	612	588	550	511	478	445	17	516	483	454	421	392	325	17	373
18	626	602	564	526	492	459	18	545	507	478	445	416	339	18	406
19	636	612	574	535	497	464	19	569	531	502	464	435	359	19	430
20	655	631	588	545	511	478	20	588	550	516	478	445	368	20	459
21	669	645	602	559	526	488	21	612	574	540	497	464	382	21	521
22	679	655	612	569	531	497	22	645	602	569	526	492	406		
23	688	664	621	578	540	502	23	669	626	588	545	511	421		
24	707	679	636	593	554	516	24	698	655	617	569	531	440		
25	712	684	641	598	559	521	25	755	707	664	617	574	473		
26	722	698	650	602	564	526	26	822	765	722	669	626	516		
27	731	707	660	612	574	535									
28	736	712	664	617	578	540									
29	750	722	674	626	588	545									

TERRITORY 150

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	755	727	679	631	593	550									
31	765	736	688	641	598	559									
32	779	750	703	655	612	569									
33	789	760	712	664	621	578									
34	803	774	722	669	626	583									
35	813	784	731	679	636	593									
36	822	793	741	688	645	602									
37	837	808	755	703	655	612									
38	851	817	765	712	664	621									
39	856	822	770	717	669	621									
40	865	832	779	727	679	631									
41	875	846	789	731	688	641									
42	884	856	798	741	693	645									
43	899	865	808	750	703	655									
44	903	870	813	755	707	660									
45	918	884	827	770	722	669									
46	927	894	837	779	727	679									
47	937	903	846	789	736	684									
48	951	918	856	793	746	693									
49	961	927	865	803	750	703									
50	970	937	875	813	760	707									
51	980	946	884	822	770	717									
52	985	951	889	827	774	722									
53	999	961	899	837	784	727									
54	1009	970	908	846	789	736									
55	1023	989	923	856	803	746									
56	1042	1004	937	870	817	760									
57	1061	1023	956	889	832	774									
58	1095	1052	985	918	856	798									
59	1138	1095	1023	951	889	827									
60	1185	1142	1066	989	927	865									
61	1219	1176	1099	1023	956	889									
62	1248	1200	1123	1047	975	908									
63	1267	1224	1142	1061	994	927									
64	1295	1248	1166	1085	1013	946									
65	1319	1271	1190	1109	1037	966									
66	1358	1310	1224	1138	1066	989									
67	1410	1362	1271	1181	1104	1028									
68	1463	1410	1319	1228	1147	1071									
69	1515	1463	1367	1271	1190	1109									
70	1573	1515	1415	1315	1233	1147									
71	1625	1563	1463	1362	1271	1185									
72	1678	1616	1510	1405	1315	1224									
73	1730	1668	1558	1448	1358	1262									
74	1783	1721	1606	1491	1396	1300									
75	1836	1769	1654	1539	1439	1338									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 170

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	34	33	32	31	30	29	1	34	32	31	29	28	26	1	9
2	45	44	43	42	40	37	2	48	45	43	41	40	35	2	11
3	56	55	53	51	49	47	3	54	51	49	46	45	41	3	16
4	64	63	61	59	57	55	4	59	56	53	51	49	45	4	19
5	72	71	69	67	63	61	5	68	64	61	58	55	51	5	22
6	80	78	76	74	71	68	6	75	72	69	64	62	57	6	29
7	88	86	84	82	78	75	7	82	78	75	71	68	62	7	35
8	95	94	90	87	84	80	8	89	85	81	77	74	68	8	42
10	103	101	98	95	90	87	10	97	93	87	83	80	73	10	53
11	109	107	104	101	97	93	11	105	100	95	90	86	79	11	64
12	114	112	109	106	102	97	12	114	109	104	99	95	86	12	75
13	119	116	113	110	105	101	13	123	116	111	105	101	93	13	88
14	125	122	119	115	110	105	14	132	126	120	114	109	100	14	104
15	130	128	124	120	115	110	15	146	139	132	126	121	110	15	126
16	135	133	129	125	120	114	16	160	153	146	137	132	121	16	153
17	140	138	134	130	125	120	17	177	168	160	153	147	134	17	183
18	147	144	139	135	130	124	18	193	184	175	166	159	146	18	218
19	151	148	144	139	133	128	19	211	202	191	182	175	159	19	261
20	155	152	148	144	137	131	20	233	223	212	201	192	177	20	310
21	160	157	153	149	142	136	21	259	248	235	224	214	197	21	428
22	165	162	157	152	146	139	22	293	280	266	253	242	222		
23	171	167	162	157	151	145	23	329	313	297	283	271	249		
24	175	172	166	161	155	148	24	381	363	345	328	314	287		
25	180	177	172	166	159	153	25	468	446	424	402	386	354		
26	186	182	177	172	164	157	26	574	547	521	494	474	434		
27	191	187	182	177	170	162									
28	198	193	188	183	175	167									
29	204	201	194	188	181	173									
30	210	206	200	193	186	178									
31	216	212	206	200	191	183									
32	223	218	212	206	198	189									
33	230	225	218	212	203	194									
34	235	230	224	217	208	199									
35	240	236	229	222	213	204									
36	246	242	235	228	218	209									
37	256	251	243	236	227	216									
38	265	260	253	245	235	225									
39	275	269	261	253	242	232									
40	283	278	269	261	251	240									
41	292	287	279	270	259	249									
42	302	295	287	279	267	256									
43	310	305	295	286	275	263									
44	319	313	304	294	283	270									
45	328	321	312	303	290	278									
46	339	332	322	313	300	287									
47	349	343	333	322	310	296									
48	361	354	343	333	319	306									
49	371	364	354	343	329	315									
50	381	373	363	353	338	323									
51	392	385	373	362	347	333									
52	402	395	384	372	357	341									
53	413	405	393	382	366	349									
54	430	421	409	396	380	364									
55	450	441	428	416	398	382									
56	474	465	451	438	420	401									
57	500	491	476	462	443	424									

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 170

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	540	529	514	498	477	458									
59	598	587	570	553	530	508									
60	662	650	631	613	588	562									
61	724	710	690	669	642	614									
62	781	765	744	722	692	661									
63	838	823	799	775	743	711									
64	895	879	853	827	794	759									
65	954	935	908	881	844	808									
66	1040	1020	990	960	920	881									
67	1154	1133	1099	1066	1022	979									
68	1269	1245	1208	1172	1124	1075									
69	1383	1357	1318	1278	1225	1173									
70	1499	1470	1427	1384	1327	1270									
71	1613	1582	1536	1490	1429	1368									
72	1727	1694	1645	1596	1530	1464									
73	1842	1808	1754	1701	1632	1561									
74	1957	1920	1864	1808	1734	1659									
75	2072	2032	1973	1914	1835	1756									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	216	207	194	180	167	158	1	194	180	167	154	145	119	1	57
2	286	277	260	242	224	211	2	216	202	189	176	163	136	2	70
3	312	299	282	264	246	229	3	251	233	220	202	189	158	3	88
4	365	352	330	308	286	268	4	273	251	238	220	207	172	4	97
5	400	387	361	334	312	290	5	290	273	255	238	220	180	5	114
6	418	405	378	352	330	308	6	304	282	268	246	229	189	6	123
7	440	422	396	370	343	321	7	317	295	277	260	242	198	7	136
8	458	444	414	383	361	334	8	330	308	290	268	251	207	8	163
10	475	458	427	396	370	348	10	352	330	312	286	268	220	10	189
11	488	471	440	409	383	356	11	370	343	326	299	282	233	11	207
12	506	488	458	427	396	370	12	378	356	334	308	290	238	12	229
13	524	502	471	440	409	383	13	396	370	348	321	299	246	13	246
14	537	519	484	449	422	392	14	418	392	370	339	317	264	14	273
15	546	528	493	458	427	400	15	444	414	387	361	334	277	15	295
16	550	532	497	462	431	405	16	458	427	405	374	348	286	16	326
17	563	541	506	471	440	409	17	475	444	418	387	361	299	17	343
18	576	554	519	484	453	422	18	502	466	440	409	383	312	18	374
19	585	563	528	493	458	427	19	524	488	462	427	400	330	19	396
20	603	581	541	502	471	440	20	541	506	475	440	409	339	20	422
21	616	594	554	515	484	449	21	563	528	497	458	427	352	21	480
22	625	603	563	524	488	458	22	594	554	524	484	453	374		
23	634	612	572	532	497	462	23	616	576	541	502	471	387		
24	651	625	585	546	510	475	24	642	603	568	524	488	405		
25	656	629	590	550	515	480	25	695	651	612	568	528	436		
26	664	642	598	554	519	484	26	757	704	664	616	576	475		
27	673	651	607	563	528	493									
28	678	656	612	568	532	497									
29	691	664	620	576	541	502									

TERRITORY 170

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	695	669	625	581	546	506									
31	704	678	634	590	550	515									
32	717	691	647	603	563	524									
33	726	700	656	612	572	532									
34	739	713	664	616	576	537									
35	748	722	673	625	585	546									
36	757	730	682	634	594	554									
37	770	744	695	647	603	563									
38	783	752	704	656	612	572									
39	788	757	708	660	616	572									
40	796	766	717	669	625	581									
41	805	779	726	673	634	590									
42	814	788	735	682	638	594									
43	827	796	744	691	647	603									
44	832	801	748	695	651	607									
45	845	814	761	708	664	616									
46	854	823	770	717	669	625									
47	862	832	779	726	678	629									
48	876	845	788	730	686	638									
49	884	854	796	739	691	647									
50	893	862	805	748	700	651									
51	902	871	814	757	708	660									
52	906	876	818	761	713	664									
53	920	884	827	770	722	669									
54	928	893	836	779	726	678									
55	942	911	849	788	739	686									
56	959	924	862	801	752	700									
57	977	942	880	818	766	713									
58	1008	968	906	845	788	735									
59	1047	1008	942	876	818	761									
60	1091	1052	981	911	854	796									
61	1122	1082	1012	942	880	818									
62	1148	1104	1034	964	898	836									
63	1166	1126	1052	977	915	854									
64	1192	1148	1074	999	933	871									
65	1214	1170	1096	1021	955	889									
66	1250	1206	1126	1047	981	911									
67	1298	1254	1170	1087	1016	946									
68	1346	1298	1214	1131	1056	986									
69	1395	1346	1258	1170	1096	1021									
70	1448	1395	1302	1210	1135	1056									
71	1496	1439	1346	1254	1170	1091									
72	1544	1487	1390	1294	1210	1126									
73	1593	1536	1434	1333	1250	1162									
74	1641	1584	1478	1373	1285	1197									
75	1690	1628	1522	1417	1324	1232									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.</p> <p>(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.</p> <p>(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

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NORTH CAROLINA (32)

TERRITORY 180

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990- 2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	39	37	36	35	34	33	1	39	36	35	33	32	29	1	11
2	50	49	48	47	44	42	2	54	50	48	46	44	40	2	13
3	63	62	60	57	55	53	3	61	57	55	51	50	46	3	18
4	73	71	69	67	64	62	4	67	63	60	57	55	50	4	21
5	81	80	77	75	71	69	5	76	73	69	66	62	57	5	25
6	90	88	85	83	80	76	6	84	81	77	73	70	64	6	33
7	99	97	95	92	88	84	7	92	88	84	80	76	70	7	40
8	106	105	102	98	95	90	8	101	96	91	87	83	76	8	47
10	116	113	110	106	102	98	10	109	104	98	94	90	82	10	60
11	123	121	117	113	109	104	11	118	112	106	102	97	89	11	73
12	129	126	123	119	115	109	12	129	123	117	111	106	97	12	84
13	133	131	128	124	118	113	13	138	131	125	118	113	104	13	99
14	140	137	133	130	124	118	14	149	142	135	129	123	112	14	117
15	146	144	139	135	130	124	15	164	157	149	142	136	124	15	142
16	152	150	145	140	135	129	16	180	172	164	154	149	136	16	172
17	158	156	151	146	140	135	17	199	190	180	172	165	151	17	206
18	165	161	157	152	146	139	18	218	207	197	187	179	164	18	246
19	170	166	161	157	150	144	19	238	227	215	205	197	179	19	294
20	174	171	166	161	154	147	20	262	250	239	226	216	199	20	349
21	180	177	172	167	160	153	21	291	278	264	252	241	221	21	482
22	186	183	177	171	164	157	22	330	315	300	284	273	249		
23	192	188	183	177	170	163	23	370	352	335	318	305	280		
24	197	193	187	181	174	166	24	428	408	388	369	353	323		
25	202	199	193	187	179	172	25	527	502	477	453	434	398		
26	209	205	199	193	185	177	26	646	615	586	556	534	488		
27	215	211	205	199	191	183									
28	222	218	212	206	197	188									
29	229	226	219	212	204	194									
30	236	232	225	218	209	200									
31	243	239	232	225	215	206									
32	250	246	239	232	222	213									
33	259	253	246	239	228	219									
34	264	259	252	245	234	223									
35	270	266	257	249	240	229									
36	277	273	264	256	246	235									
37	288	282	274	266	255	243									
38	298	293	284	276	264	253									
39	309	303	294	284	273	261									
40	318	312	303	294	282	270									
41	329	323	314	304	291	280									
42	339	332	323	314	301	288									
43	349	343	332	322	309	296									
44	359	352	342	331	318	304									
45	369	362	351	340	326	312									
46	381	373	363	352	337	323									
47	393	386	374	363	349	333									
48	406	398	386	374	359	344									
49	418	410	398	386	370	355									
50	428	420	408	397	380	364									
51	441	433	420	407	391	374									
52	453	445	432	419	401	384									
53	464	455	442	429	412	393									
54	483	474	460	446	427	410									
55	507	496	482	468	448	429									
56	534	523	508	493	473	452									
57	563	552	536	519	498	477									

TERRITORY 180

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	607	596	578	560	537	515									
59	673	660	641	622	597	571									
60	745	731	710	689	661	632									
61	814	799	776	752	722	690									
62	879	861	837	812	778	744									
63	943	925	899	872	835	800									
64	1007	989	959	930	893	854									
65	1073	1052	1021	991	950	909									
66	1170	1148	1114	1080	1035	991									
67	1299	1274	1237	1199	1150	1101									
68	1427	1400	1360	1319	1265	1210									
69	1556	1527	1482	1438	1378	1320									
70	1686	1653	1605	1557	1493	1429									
71	1815	1780	1728	1677	1608	1539									
72	1943	1906	1851	1796	1721	1647									
73	2072	2033	1974	1914	1836	1756									
74	2202	2160	2097	2033	1950	1866									
75	2331	2286	2219	2153	2064	1975									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	318	305	286	266	247	234	1	286	266	247	227	214	175	1	84
2	422	409	383	357	331	312	2	318	299	279	260	240	201	2	104
3	461	441	415	389	363	337	3	370	344	325	299	279	234	3	130
4	539	519	487	454	422	396	4	402	370	350	325	305	253	4	143
5	591	571	532	493	461	428	5	428	402	376	350	325	266	5	169
6	617	597	558	519	487	454	6	448	415	396	363	337	279	6	182
7	649	623	584	545	506	474	7	467	435	409	383	357	292	7	201
8	675	655	610	565	532	493	8	487	454	428	396	370	305	8	240
10	701	675	630	584	545	513	10	519	487	461	422	396	325	10	279
11	720	694	649	604	565	526	11	545	506	480	441	415	344	11	305
12	746	720	675	630	584	545	12	558	526	493	454	428	350	12	337
13	772	740	694	649	604	565	13	584	545	513	474	441	363	13	363
14	792	766	714	662	623	578	14	617	578	545	500	467	389	14	402
15	805	779	727	675	630	591	15	655	610	571	532	493	409	15	435
16	811	785	733	681	636	597	16	675	630	597	552	513	422	16	480
17	831	798	746	694	649	604	17	701	655	617	571	532	441	17	506
18	850	818	766	714	668	623	18	740	688	649	604	565	461	18	552
19	863	831	779	727	675	630	19	772	720	681	630	591	487	19	584
20	889	857	798	740	694	649	20	798	746	701	649	604	500	20	623
21	909	876	818	759	714	662	21	831	779	733	675	630	519	21	707
22	922	889	831	772	720	675	22	876	818	772	714	668	552		
23	935	902	844	785	733	681	23	909	850	798	740	694	571		
24	961	922	863	805	753	701	24	948	889	837	772	720	597		
25	967	928	870	811	759	707	25	1025	961	902	837	779	643		
26	980	948	883	818	766	714	26	1116	1038	980	909	850	701		
27	993	961	896	831	779	727									
28	999	967	902	837	785	733									
29	1019	980	915	850	798	740									

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	1025	986	922	857	805	746									
31	1038	999	935	870	811	759									
32	1058	1019	954	889	831	772									
33	1071	1032	967	902	844	785									
34	1090	1051	980	909	850	792									
35	1103	1064	993	922	863	805									
36	1116	1077	1006	935	876	818									
37	1136	1097	1025	954	889	831									
38	1155	1110	1038	967	902	844									
39	1162	1116	1045	974	909	844									
40	1175	1129	1058	986	922	857									
41	1188	1149	1071	993	935	870									
42	1201	1162	1084	1006	941	876									
43	1220	1175	1097	1019	954	889									
44	1227	1181	1103	1025	961	896									
45	1246	1201	1123	1045	980	909									
46	1259	1214	1136	1058	986	922									
47	1272	1227	1149	1071	999	928									
48	1292	1246	1162	1077	1012	941									
49	1304	1259	1175	1090	1019	954									
50	1317	1272	1188	1103	1032	961									
51	1330	1285	1201	1116	1045	974									
52	1337	1292	1207	1123	1051	980									
53	1356	1304	1220	1136	1064	986									
54	1369	1317	1233	1149	1071	999									
55	1389	1343	1253	1162	1090	1012									
56	1415	1363	1272	1181	1110	1032									
57	1441	1389	1298	1207	1129	1051									
58	1486	1428	1337	1246	1162	1084									
59	1545	1486	1389	1292	1207	1123									
60	1610	1551	1447	1343	1259	1175									
61	1655	1597	1493	1389	1298	1207									
62	1694	1629	1525	1421	1324	1233									
63	1720	1661	1551	1441	1350	1259									
64	1759	1694	1584	1473	1376	1285									
65	1791	1726	1616	1506	1408	1311									
66	1843	1778	1661	1545	1447	1343									
67	1915	1850	1726	1603	1499	1395									
68	1986	1915	1791	1668	1558	1454									
69	2057	1986	1856	1726	1616	1506									
70	2135	2057	1921	1785	1674	1558									
71	2207	2122	1986	1850	1726	1610									
72	2278	2194	2051	1908	1785	1661									
73	2349	2265	2116	1966	1843	1713									
74	2421	2336	2181	2025	1895	1765									
75	2492	2401	2246	2090	1953	1817									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

TERRITORY 190

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	27	26	25	25	24	23	1	27	25	25	23	22	21	1	7
2	35	34	34	33	31	30	2	38	35	34	32	31	28	2	9
3	44	43	42	40	39	37	3	43	40	39	36	35	32	3	12
4	51	50	48	47	45	43	4	47	44	42	40	39	35	4	15
5	57	56	54	52	50	48	5	53	51	48	46	43	40	5	17
6	63	62	60	58	56	53	6	59	57	54	51	49	45	6	23
7	70	68	66	65	62	59	7	65	62	59	56	53	49	7	28
8	75	74	71	69	66	63	8	71	67	64	61	58	53	8	33
10	81	80	77	75	71	69	10	76	73	69	66	63	57	10	42
11	86	84	82	80	76	73	11	83	79	75	71	68	62	11	51
12	90	89	86	84	80	76	12	90	86	82	78	75	68	12	59
13	93	92	89	87	83	80	13	97	92	88	83	80	73	13	70
14	98	96	93	91	87	83	14	104	99	94	90	86	79	14	82
15	103	101	98	94	91	87	15	115	110	104	99	95	87	15	99
16	107	105	102	98	94	90	16	126	121	115	108	104	95	16	121
17	111	109	106	103	98	94	17	139	133	126	121	116	106	17	144
18	116	113	110	107	103	98	18	153	145	138	131	125	115	18	172
19	119	116	113	110	105	101	19	166	159	151	144	138	125	19	206
20	122	120	116	113	108	103	20	184	175	167	158	152	139	20	244
21	126	124	121	117	112	107	21	204	195	185	176	169	155	21	338
22	130	128	124	120	115	110	22	231	221	210	199	191	175		
23	134	132	128	124	119	114	23	259	247	235	223	214	196		
24	138	135	131	127	122	116	24	300	286	272	258	248	226		
25	142	139	135	131	125	121	25	369	352	335	317	304	279		
26	147	144	139	135	130	124	26	453	431	411	390	374	342		
27	151	148	144	139	134	128									
28	156	153	148	144	138	132									
29	161	158	153	148	143	136									
30	166	162	157	153	147	140									
31	171	167	162	157	151	144									
32	175	172	167	162	156	149									
33	181	177	172	167	160	153									
34	185	181	176	171	164	157									
35	189	186	180	175	168	161									
36	194	191	185	180	172	165									
37	202	198	192	186	179	171									
38	209	205	199	194	185	177									
39	216	212	206	199	191	183									
40	223	219	212	206	198	189									
41	230	226	220	213	204	196									
42	238	233	226	220	211	202									
43	244	240	233	226	216	207									
44	252	247	239	232	223	213									
45	258	253	246	239	229	219									
46	267	262	254	247	236	226									
47	276	271	262	254	244	234									
48	285	279	271	262	252	241									
49	293	287	279	271	259	248									
50	300	294	286	278	267	255									
51	309	303	294	285	274	262									
52	317	312	303	294	281	269									
53	326	319	310	301	289	276									
54	339	332	322	312	299	287									
55	355	348	338	328	314	301									
56	374	367	356	345	331	317									
57	394	387	376	364	349	335									

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NORTH CAROLINA (32)

TERRITORY 190

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	426	417	405	393	376	361									
59	472	462	449	436	418	400									
60	522	513	498	483	463	443									
61	571	560	544	527	506	484									
62	616	604	586	569	545	522									
63	661	649	630	611	585	561									
64	706	693	672	652	626	599									
65	752	737	716	695	666	637									
66	820	804	781	757	726	695									
67	910	893	867	841	806	772									
68	1000	982	953	924	886	848									
69	1091	1070	1039	1008	966	925									
70	1182	1159	1125	1091	1046	1001									
71	1272	1247	1211	1175	1127	1078									
72	1362	1336	1297	1259	1206	1155									
73	1452	1425	1383	1342	1287	1231									
74	1543	1514	1469	1425	1367	1308									
75	1633	1602	1556	1509	1446	1384									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	207	199	186	173	161	152	1	186	173	161	148	140	114	1	55
2	275	266	250	233	216	203	2	207	195	182	169	157	131	2	68
3	300	288	271	254	237	220	3	241	224	212	195	182	152	3	85
4	351	338	317	296	275	258	4	262	241	228	212	199	165	4	93
5	385	372	347	321	300	279	5	279	262	245	228	212	173	5	110
6	402	389	364	338	317	296	6	292	271	258	237	220	182	6	118
7	423	406	381	355	330	309	7	305	283	266	250	233	190	7	131
8	440	427	398	368	347	321	8	317	296	279	258	241	199	8	157
10	457	440	410	381	355	334	10	338	317	300	275	258	212	10	182
11	470	453	423	393	368	343	11	355	330	313	288	271	224	11	199
12	486	470	440	410	381	355	12	364	343	321	296	279	228	12	220
13	503	482	453	423	393	368	13	381	355	334	309	288	237	13	237
14	516	499	465	431	406	376	14	402	376	355	326	305	254	14	262
15	525	508	474	440	410	385	15	427	398	372	347	321	266	15	283
16	529	512	478	444	415	389	16	440	410	389	360	334	275	16	313
17	541	520	486	453	423	393	17	457	427	402	372	347	288	17	330
18	554	533	499	465	436	406	18	482	448	423	393	368	300	18	360
19	563	541	508	474	440	410	19	503	470	444	410	385	317	19	381
20	580	558	520	482	453	423	20	520	486	457	423	393	326	20	406
21	592	571	533	495	465	431	21	541	508	478	440	410	338	21	461
22	601	580	541	503	470	440	22	571	533	503	465	436	360		
23	609	588	550	512	478	444	23	592	554	520	482	453	372		
24	626	601	563	525	491	457	24	618	580	546	503	470	389		
25	630	605	567	529	495	461	25	668	626	588	546	508	419		
26	639	618	575	533	499	465	26	728	677	639	592	554	457		
27	647	626	584	541	508	474									
28	651	630	588	546	512	478									
29	664	639	596	554	520	482									

TERRITORY 190

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	668	643	601	558	525	486									
31	677	651	609	567	529	495									
32	689	664	622	580	541	503									
33	698	673	630	588	550	512									
34	711	685	639	592	554	516									
35	719	694	647	601	563	525									
36	728	702	656	609	571	533									
37	740	715	668	622	580	541									
38	753	723	677	630	588	550									
39	757	728	681	635	592	550									
40	766	736	689	643	601	558									
41	774	749	698	647	609	567									
42	783	757	706	656	613	571									
43	795	766	715	664	622	580									
44	799	770	719	668	626	584									
45	812	783	732	681	639	592									
46	821	791	740	689	643	601									
47	829	799	749	698	651	605									
48	842	812	757	702	660	613									
49	850	821	766	711	664	622									
50	859	829	774	719	673	626									
51	867	838	783	728	681	635									
52	871	842	787	732	685	639									
53	884	850	795	740	694	643									
54	893	859	804	749	698	651									
55	905	876	816	757	711	660									
56	922	888	829	770	723	673									
57	939	905	846	787	736	685									
58	969	931	871	812	757	706									
59	1007	969	905	842	787	732									
60	1049	1011	943	876	821	766									
61	1079	1041	973	905	846	787									
62	1104	1062	994	926	863	804									
63	1121	1083	1011	939	880	821									
64	1146	1104	1032	960	897	838									
65	1167	1125	1053	981	918	854									
66	1201	1159	1083	1007	943	876									
67	1248	1206	1125	1045	977	909									
68	1294	1248	1167	1087	1015	948									
69	1341	1294	1210	1125	1053	981									
70	1392	1341	1252	1163	1091	1015									
71	1438	1383	1294	1206	1125	1049									
72	1485	1430	1337	1244	1163	1083									
73	1531	1476	1379	1282	1201	1117									
74	1578	1523	1421	1320	1235	1151									
75	1624	1565	1464	1362	1273	1184									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

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NORTH CAROLINA (32)

TERRITORY 200

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990- 2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	36	35	34	33	32	31	1	36	34	33	31	30	28	1	10
2	47	46	45	44	42	40	2	51	47	45	43	42	37	2	12
3	59	58	56	54	52	50	3	57	54	52	48	47	43	3	17
4	68	67	65	63	61	58	4	63	59	56	54	52	47	4	20
5	76	75	73	70	67	65	5	72	68	65	62	58	54	5	23
6	85	83	80	78	75	72	6	79	76	73	68	66	61	6	31
7	94	91	89	87	83	79	7	87	83	79	75	72	66	7	37
8	100	99	96	92	89	85	8	95	90	86	81	78	72	8	44
10	109	107	103	100	96	92	10	102	98	92	88	85	77	10	56
11	116	113	110	107	102	98	11	111	106	100	96	91	84	11	68
12	121	119	116	112	108	102	12	121	116	110	105	100	91	12	79
13	125	123	120	117	111	107	13	130	123	118	111	107	98	13	94
14	132	129	125	122	117	111	14	140	133	127	121	116	106	14	110
15	138	135	131	127	122	117	15	154	147	140	133	128	117	15	133
16	143	141	136	132	127	121	16	169	162	154	145	140	128	16	162
17	149	146	142	138	132	127	17	187	178	169	162	155	142	17	194
18	155	152	147	143	138	131	18	205	195	185	176	168	154	18	231
19	160	156	152	147	141	135	19	223	213	202	193	185	168	19	276
20	164	161	156	152	145	139	20	246	235	224	212	204	187	20	328
21	169	166	162	157	151	144	21	274	262	249	237	227	208	21	453
22	175	172	166	161	154	147	22	310	296	282	267	256	234		
23	180	177	172	166	160	153	23	348	331	315	299	287	263		
24	185	182	176	171	164	156	24	403	384	365	347	332	304		
25	190	187	182	176	168	162	25	495	472	449	426	408	374		
26	197	193	187	182	174	166	26	607	579	551	523	502	459		
27	202	198	193	187	179	172									
28	209	205	199	194	185	177									
29	216	212	206	199	191	183									
30	222	218	211	205	197	188									
31	229	224	218	211	202	194									
32	235	231	224	218	209	200									
33	243	238	231	224	215	206									
34	249	243	237	230	220	210									
35	254	250	242	234	226	216									
36	261	256	249	241	231	221									
37	271	265	257	250	240	229									
38	281	275	267	260	249	238									
39	290	285	276	267	256	245									
40	299	294	285	276	265	254									
41	309	304	295	286	274	263									
42	319	312	304	295	283	271									
43	328	322	312	303	290	278									
44	338	331	321	311	299	286									
45	347	340	330	320	307	294									
46	359	351	341	331	317	304									
47	370	363	352	341	328	314									
48	382	374	363	352	338	323									
49	393	385	374	363	348	333									
50	403	395	384	373	358	342									
51	415	407	395	383	367	352									
52	426	418	406	394	377	361									
53	437	428	416	404	387	370									
54	454	446	432	419	402	385									
55	476	466	453	440	421	404									
56	502	492	477	463	444	425									
57	529	519	504	488	469	449									

TERRITORY 200

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	571	560	543	527	505	484									
59	633	620	603	585	561	537									
60	701	688	668	648	622	594									
61	766	751	729	707	679	649									
62	826	810	787	763	732	700									
63	887	870	845	820	785	752									
64	947	930	902	875	839	803									
65	1009	989	960	932	893	855									
66	1100	1079	1047	1015	974	932									
67	1221	1198	1163	1128	1081	1035									
68	1342	1317	1278	1240	1189	1137									
69	1463	1436	1394	1352	1296	1241									
70	1585	1554	1509	1464	1404	1343									
71	1706	1673	1625	1576	1511	1447									
72	1827	1792	1740	1689	1618	1549									
73	1948	1912	1856	1800	1726	1651									
74	2070	2031	1971	1912	1834	1755									
75	2191	2149	2087	2024	1940	1857									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	228	219	205	191	177	167	1	205	191	177	163	153	126	1	60
2	302	293	274	256	237	223	2	228	214	200	186	172	144	2	74
3	330	316	298	279	260	242	3	265	246	233	214	200	167	3	93
4	386	372	349	326	302	284	4	288	265	251	233	219	181	4	102
5	423	409	381	353	330	307	5	307	288	270	251	233	191	5	121
6	442	428	400	372	349	326	6	321	298	284	260	242	200	6	130
7	465	446	419	391	363	339	7	335	312	293	274	256	209	7	144
8	484	470	437	405	381	353	8	349	326	307	284	265	219	8	172
10	502	484	451	419	391	367	10	372	349	330	302	284	233	10	200
11	516	498	465	432	405	377	11	391	363	344	316	298	246	11	219
12	535	516	484	451	419	391	12	400	377	353	326	307	251	12	242
13	553	530	498	465	432	405	13	419	391	367	339	316	260	13	260
14	567	549	512	474	446	414	14	442	414	391	358	335	279	14	288
15	577	558	521	484	451	423	15	470	437	409	381	353	293	15	312
16	581	563	525	488	456	428	16	484	451	428	395	367	302	16	344
17	595	572	535	498	465	432	17	502	470	442	409	381	316	17	363
18	609	586	549	512	479	446	18	530	493	465	432	405	330	18	395
19	618	595	558	521	484	451	19	553	516	488	451	423	349	19	419
20	637	614	572	530	498	465	20	572	535	502	465	432	358	20	446
21	651	628	586	544	512	474	21	595	558	525	484	451	372	21	507
22	660	637	595	553	516	484	22	628	586	553	512	479	395		
23	670	646	605	563	525	488	23	651	609	572	530	498	409		
24	688	660	618	577	539	502	24	679	637	600	553	516	428		
25	693	665	623	581	544	507	25	735	688	646	600	558	460		
26	702	679	632	586	549	512	26	800	744	702	651	609	502		
27	711	688	642	595	558	521									
28	716	693	646	600	563	525									
29	730	702	656	609	572	530									

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	735	707	660	614	577	535									
31	744	716	670	623	581	544									
32	758	730	684	637	595	553									
33	767	739	693	646	605	563									
34	781	753	702	651	609	567									
35	791	763	711	660	618	577									
36	800	772	721	670	628	586									
37	814	786	735	684	637	595									
38	828	795	744	693	646	605									
39	832	800	749	698	651	605									
40	842	809	758	707	660	614									
41	851	823	767	711	670	623									
42	860	832	777	721	674	628									
43	874	842	786	730	684	637									
44	879	846	791	735	688	642									
45	893	860	804	749	702	651									
46	902	870	814	758	707	660									
47	911	879	823	767	716	665									
48	925	893	832	772	725	674									
49	935	902	842	781	730	684									
50	944	911	851	791	739	688									
51	953	921	860	800	749	698									
52	958	925	865	804	753	702									
53	972	935	874	814	763	707									
54	981	944	884	823	767	716									
55	995	963	897	832	781	725									
56	1014	977	911	846	795	739									
57	1032	995	930	865	809	753									
58	1065	1023	958	893	832	777									
59	1107	1065	995	925	865	804									
60	1153	1111	1037	963	902	842									
61	1186	1144	1070	995	930	865									
62	1214	1167	1093	1018	949	884									
63	1232	1190	1111	1032	967	902									
64	1260	1214	1135	1056	986	921									
65	1283	1237	1158	1079	1009	939									
66	1321	1274	1190	1107	1037	963									
67	1372	1325	1237	1149	1074	1000									
68	1423	1372	1283	1195	1116	1042									
69	1474	1423	1330	1237	1158	1079									
70	1530	1474	1376	1279	1200	1116									
71	1581	1521	1423	1325	1237	1153									
72	1632	1572	1469	1367	1279	1190									
73	1683	1623	1516	1409	1321	1228									
74	1734	1674	1562	1451	1358	1265									
75	1786	1721	1609	1497	1400	1302									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	38	37	36	35	33	32	1	38	36	35	32	31	29	1	10
2	49	48	47	46	44	41	2	53	49	47	45	44	39	2	13
3	62	61	59	56	54	52	3	60	56	54	51	49	45	3	17
4	71	70	68	66	63	61	4	66	62	59	56	54	49	4	21
5	79	78	76	74	70	68	5	75	71	68	64	61	56	5	24
6	89	86	84	82	78	75	6	83	79	76	71	69	63	6	32
7	98	95	93	91	86	83	7	91	86	83	78	75	69	7	39
8	105	104	100	97	93	89	8	99	94	90	85	82	75	8	46
10	114	112	108	105	100	97	10	107	102	97	92	89	81	10	59
11	121	118	115	112	107	102	11	116	110	105	100	95	87	11	71
12	127	124	121	117	113	107	12	127	121	115	109	105	95	12	83
13	131	129	125	122	116	112	13	136	129	123	116	112	102	13	98
14	138	135	131	128	122	116	14	146	139	132	127	121	110	14	115
15	144	141	137	132	128	122	15	161	154	146	139	133	122	15	139
16	150	147	143	138	132	127	16	177	169	161	152	146	133	16	169
17	155	153	148	144	138	132	17	196	186	177	169	162	148	17	202
18	162	159	154	150	144	137	18	214	204	193	184	176	161	18	242
19	167	163	159	154	147	141	19	233	223	212	201	193	176	19	289
20	171	168	163	159	152	145	20	258	246	235	222	213	196	20	343
21	177	174	169	164	158	151	21	286	274	260	247	237	217	21	474
22	183	179	174	168	161	154	22	324	309	294	279	268	245		
23	189	185	179	174	167	160	23	363	346	329	313	300	275		
24	193	190	184	178	171	163	24	421	401	382	362	347	317		
25	199	196	190	184	176	169	25	518	493	469	445	427	391		
26	206	201	196	190	182	174	26	635	605	576	546	524	480		
27	212	207	201	196	187	179									
28	219	214	208	202	193	185									
29	225	222	215	208	200	191									
30	232	228	221	214	206	197									
31	239	235	228	221	212	202									
32	246	242	235	228	219	209									
33	254	248	242	235	224	215									
34	260	254	247	240	230	220									
35	266	261	253	245	236	225									
36	273	268	260	252	242	231									
37	283	277	269	261	251	239									
38	293	288	279	271	260	248									
39	304	298	289	279	268	256									
40	313	307	298	289	277	266									
41	323	317	308	299	286	275									
42	334	327	317	308	296	283									
43	343	337	327	316	304	291									
44	353	346	336	325	313	299									
45	362	355	345	335	321	307									
46	375	367	357	346	331	317									
47	386	380	368	357	343	328									
48	399	391	380	368	353	338									
49	411	403	391	380	363	348									
50	421	413	401	390	374	358									
51	434	426	413	400	384	368									
52	445	437	424	412	394	377									
53	457	447	435	422	405	386									
54	475	466	452	438	420	403									
55	498	488	474	460	440	422									
56	524	514	499	484	465	444									
57	553	543	527	511	490	469									

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NORTH CAROLINA (32)

TERRITORY 210

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	597	585	568	551	528	506									
59	661	649	630	612	587	561									
60	733	719	698	677	650	621									
61	800	785	762	739	710	679									
62	864	846	822	798	765	731									
63	927	910	883	857	821	787									
64	990	972	943	914	877	840									
65	1055	1034	1004	974	934	894									
66	1150	1128	1095	1061	1018	974									
67	1277	1252	1216	1179	1130	1082									
68	1403	1377	1336	1296	1243	1189									
69	1530	1501	1457	1413	1355	1297									
70	1657	1625	1578	1531	1467	1404									
71	1784	1749	1699	1648	1580	1512									
72	1910	1873	1819	1765	1692	1619									
73	2037	1999	1940	1881	1804	1726									
74	2164	2123	2061	1999	1917	1834									
75	2291	2247	2182	2116	2029	1941									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	213	204	191	178	165	157	1	191	178	165	152	144	117	1	57
2	283	274	257	239	222	209	2	213	200	187	174	161	135	2	70
3	309	296	278	261	244	226	3	248	231	218	200	187	157	3	87
4	361	348	326	305	283	265	4	270	248	235	218	204	170	4	96
5	396	383	357	331	309	287	5	287	270	252	235	218	178	5	113
6	413	400	374	348	326	305	6	300	278	265	244	226	187	6	122
7	435	418	392	365	339	318	7	313	291	274	257	239	196	7	135
8	452	439	409	378	357	331	8	326	305	287	265	248	204	8	161
10	470	452	422	392	365	344	10	348	326	309	283	265	218	10	187
11	483	465	435	405	378	352	11	365	339	322	296	278	231	11	204
12	500	483	452	422	392	365	12	374	352	331	305	287	235	12	226
13	518	496	465	435	405	378	13	392	365	344	318	296	244	13	244
14	531	513	479	444	418	387	14	413	387	365	335	313	261	14	270
15	539	522	487	452	422	396	15	439	409	383	357	331	274	15	291
16	544	526	492	457	426	400	16	452	422	400	370	344	283	16	322
17	557	535	500	465	435	405	17	470	439	413	383	357	296	17	339
18	570	548	513	479	448	418	18	496	461	435	405	378	309	18	370
19	579	557	522	487	452	422	19	518	483	457	422	396	326	19	392
20	596	574	535	496	465	435	20	535	500	470	435	405	335	20	418
21	609	587	548	509	479	444	21	557	522	492	452	422	348	21	474
22	618	596	557	518	483	452	22	587	548	518	479	448	370		
23	626	605	566	526	492	457	23	609	570	535	496	465	383		
24	644	618	579	539	505	470	24	635	596	561	518	483	400		
25	648	622	583	544	509	474	25	687	644	605	561	522	431		
26	657	635	592	548	513	479	26	748	696	657	609	570	470		
27	666	644	600	557	522	487									
28	670	648	605	561	526	492									
29	683	657	613	570	535	496									

TERRITORY 210

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	687	661	618	574	539	500									
31	696	670	626	583	544	509									
32	709	683	639	596	557	518									
33	718	692	648	605	566	526									
34	731	705	657	609	570	531									
35	740	713	666	618	579	539									
36	748	722	674	626	587	548									
37	761	735	687	639	596	557									
38	774	744	696	648	605	566									
39	779	748	700	653	609	566									
40	787	757	709	661	618	574									
41	796	770	718	666	626	583									
42	805	779	726	674	631	587									
43	818	787	735	683	639	596									
44	822	792	740	687	644	600									
45	835	805	753	700	657	609									
46	844	813	761	709	661	618									
47	853	822	770	718	670	622									
48	866	835	779	722	679	631									
49	874	844	787	731	683	639									
50	883	853	796	740	692	644									
51	892	861	805	748	700	653									
52	896	866	809	753	705	657									
53	909	874	818	761	713	661									
54	918	883	827	770	718	670									
55	931	900	840	779	731	679									
56	948	914	853	792	744	692									
57	966	931	870	809	757	705									
58	996	957	896	835	779	726									
59	1035	996	931	866	809	753									
60	1079	1040	970	900	844	787									
61	1109	1070	1001	931	870	809									
62	1135	1092	1022	953	887	827									
63	1153	1114	1040	966	905	844									
64	1179	1135	1061	987	922	861									
65	1201	1157	1083	1009	944	879									
66	1235	1192	1114	1035	970	900									
67	1283	1240	1157	1074	1005	935									
68	1331	1283	1201	1118	1044	974									
69	1379	1331	1244	1157	1083	1009									
70	1431	1379	1288	1196	1122	1044									
71	1479	1422	1331	1240	1157	1079									
72	1527	1470	1375	1279	1196	1114									
73	1575	1518	1418	1318	1235	1148									
74	1623	1566	1462	1357	1270	1183									
75	1670	1610	1505	1401	1309	1218									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

TERRITORY 220

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	55	53	52	50	48	47	1	55	52	50	47	45	42	1	15
2	72	70	68	67	63	60	2	77	72	68	65	63	57	2	18
3	90	89	85	82	78	75	3	87	82	78	73	72	65	3	25
4	104	102	99	95	92	89	4	95	90	85	82	78	72	4	30
5	115	114	110	107	102	99	5	109	104	99	94	89	82	5	35
6	129	125	122	119	114	109	6	120	115	110	104	100	92	6	47
7	142	139	135	132	125	120	7	132	125	120	114	109	100	7	57
8	152	150	145	140	135	129	8	144	137	130	124	119	109	8	67
10	165	162	157	152	145	140	10	155	149	140	134	129	117	10	85
11	175	172	167	162	155	149	11	169	160	152	145	139	127	11	104
12	184	180	175	170	164	155	12	184	175	167	159	152	139	12	120
13	190	187	182	177	169	162	13	197	187	179	169	162	149	13	142
14	200	195	190	185	177	169	14	212	202	192	184	175	160	14	167
15	209	205	199	192	185	177	15	234	224	212	202	194	177	15	202
16	217	214	207	200	192	184	16	257	245	234	220	212	194	16	245
17	225	222	215	209	200	192	17	284	271	257	245	235	215	17	294
18	235	230	224	217	209	199	18	311	296	281	267	256	234	18	351
19	242	237	230	224	214	205	19	339	324	307	292	281	256	19	419
20	249	244	237	230	220	210	20	374	357	341	322	309	284	20	498
21	257	252	245	239	229	219	21	416	397	377	359	344	316	21	688
22	266	261	252	244	234	224	22	471	449	428	406	389	356		
23	274	269	261	252	242	232	23	528	503	478	454	436	399		
24	281	276	267	259	249	237	24	611	583	554	526	504	461		
25	289	284	276	267	256	245	25	752	716	681	646	620	568		
26	299	292	284	276	264	252	26	922	878	837	793	762	696		
27	307	301	292	284	272	261									
28	317	311	302	294	281	269									
29	327	322	312	302	291	277									
30	337	331	321	311	299	286									
31	347	341	331	321	307	294									
32	357	351	341	331	317	304									
33	369	361	351	341	326	312									
34	377	369	359	349	334	319									
35	386	379	367	356	342	327									
36	396	389	377	366	351	336									
37	411	402	391	379	364	347									
38	426	418	406	394	377	361									
39	441	433	419	406	389	372									
40	454	446	433	419	402	386									
41	469	461	448	434	416	399									
42	484	474	461	448	429	411									
43	498	489	474	459	441	423									
44	513	503	488	473	454	434									
45	526	516	501	486	466	446									
46	544	533	518	503	481	461									
47	561	551	534	518	498	476									
48	579	568	551	534	513	491									
49	596	585	568	551	528	506									
50	611	600	583	566	543	519									
51	630	618	600	581	558	534									
52	646	635	616	598	573	548									
53	663	650	631	613	588	561									
54	690	676	656	636	610	585									
55	723	708	688	668	640	613									
56	762	746	725	703	675	645									
57	803	788	765	741	711	681									

TERRITORY 220

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	867	850	825	800	767	735									
59	960	942	915	888	852	815									
60	1064	1044	1014	984	944	902									
61	1162	1141	1107	1074	1030	985									
62	1254	1229	1194	1159	1111	1062									
63	1346	1321	1283	1244	1192	1142									
64	1438	1411	1369	1328	1274	1219									
65	1531	1501	1458	1414	1356	1298									
66	1670	1638	1590	1541	1478	1414									
67	1854	1819	1765	1712	1642	1571									
68	2037	1999	1941	1882	1805	1727									
69	2221	2179	2116	2052	1967	1884									
70	2406	2360	2291	2223	2131	2039									
71	2590	2540	2467	2393	2295	2196									
72	2774	2720	2642	2563	2457	2351									
73	2958	2902	2817	2732	2620	2507									
74	3143	3083	2993	2902	2784	2664									
75	3327	3263	3168	3073	2946	2819									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	259	249	233	217	201	190	1	233	217	201	185	175	143	1	69
2	344	333	312	291	270	254	2	259	243	227	212	196	164	2	85
3	376	360	339	317	296	275	3	302	280	265	243	227	190	3	106
4	439	423	397	370	344	323	4	328	302	286	265	249	206	4	116
5	481	466	434	402	376	349	5	349	328	307	286	265	217	5	138
6	503	487	455	423	397	370	6	365	339	323	296	275	227	6	148
7	529	508	476	444	413	386	7	381	354	333	312	291	238	7	164
8	550	534	497	460	434	402	8	397	370	349	323	302	249	8	196
10	571	550	513	476	444	418	10	423	397	376	344	323	265	10	227
11	587	566	529	492	460	428	11	444	413	391	360	339	280	11	249
12	608	587	550	513	476	444	12	455	428	402	370	349	286	12	275
13	630	603	566	529	492	460	13	476	444	418	386	360	296	13	296
14	645	624	582	540	508	471	14	503	471	444	407	381	317	14	328
15	656	635	592	550	513	481	15	534	497	466	434	402	333	15	354
16	661	640	598	555	518	487	16	550	513	487	450	418	344	16	391
17	677	651	608	566	529	492	17	571	534	503	466	434	360	17	413
18	693	667	624	582	545	508	18	603	561	529	492	460	376	18	450
19	704	677	635	592	550	513	19	630	587	555	513	481	397	19	476
20	725	698	651	603	566	529	20	651	608	571	529	492	407	20	508
21	741	714	667	619	582	540	21	677	635	598	550	513	423	21	577
22	751	725	677	630	587	550	22	714	667	630	582	545	450		
23	762	735	688	640	598	555	23	741	693	651	603	566	466		
24	783	751	704	656	614	571	24	772	725	682	630	587	487		
25	788	756	709	661	619	577	25	836	783	735	682	635	524		
26	799	772	719	667	624	582	26	910	846	799	741	693	571		
27	809	783	730	677	635	592									
28	815	788	735	682	640	598									
29	831	799	746	693	651	603									

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TERRITORY 220

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	836	804	751	698	656	608									
31	846	815	762	709	661	619									
32	862	831	778	725	677	630									
33	873	841	788	735	688	640									
34	889	857	799	741	693	645									
35	899	868	809	751	704	656									
36	910	878	820	762	714	667									
37	926	894	836	778	725	677									
38	942	905	846	788	735	688									
39	947	910	852	794	741	688									
40	957	920	862	804	751	698									
41	968	936	873	809	762	709									
42	979	947	883	820	767	714									
43	995	957	894	831	778	725									
44	1000	963	899	836	783	730									
45	1016	979	915	852	799	741									
46	1026	989	926	862	804	751									
47	1037	1000	936	873	815	756									
48	1053	1016	947	878	825	767									
49	1063	1026	957	889	831	778									
50	1074	1037	968	899	841	783									
51	1084	1047	979	910	852	794									
52	1090	1053	984	915	857	799									
53	1106	1063	995	926	868	804									
54	1116	1074	1005	936	873	815									
55	1132	1095	1021	947	889	825									
56	1153	1111	1037	963	905	841									
57	1174	1132	1058	984	920	857									
58	1211	1164	1090	1016	947	883									
59	1259	1211	1132	1053	984	915									
60	1312	1264	1180	1095	1026	957									
61	1349	1301	1217	1132	1058	984									
62	1381	1328	1243	1159	1079	1005									
63	1402	1354	1264	1174	1100	1026									
64	1434	1381	1291	1201	1121	1047									
65	1460	1407	1317	1227	1148	1069									
66	1502	1449	1354	1259	1180	1095									
67	1561	1508	1407	1307	1222	1137									
68	1619	1561	1460	1360	1270	1185									
69	1677	1619	1513	1407	1317	1227									
70	1740	1677	1566	1455	1365	1270									
71	1799	1730	1619	1508	1407	1312									
72	1857	1788	1672	1555	1455	1354									
73	1915	1846	1725	1603	1502	1397									
74	1973	1904	1777	1650	1545	1439									
75	2031	1957	1830	1703	1592	1481									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

TERRITORY 230

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	46	44	43	42	40	39	1	46	43	42	39	38	35	1	13
2	60	58	57	56	53	50	2	64	60	57	54	53	47	2	15
3	75	74	71	68	65	63	3	72	68	65	61	60	54	3	21
4	86	85	82	79	76	74	4	79	75	71	68	65	60	4	25
5	96	95	92	89	85	82	5	90	86	82	78	74	68	5	29
6	107	104	101	99	95	90	6	100	96	92	86	83	76	6	39
7	118	115	113	110	104	100	7	110	104	100	95	90	83	7	47
8	126	125	121	117	113	107	8	120	114	108	103	99	90	8	56
10	138	135	131	126	121	117	10	129	124	117	111	107	97	10	71
11	146	143	139	135	129	124	11	140	133	126	121	115	106	11	86
12	153	150	146	142	136	129	12	153	146	139	132	126	115	12	100
13	158	156	152	147	140	135	13	164	156	149	140	135	124	13	118
14	167	163	158	154	147	140	14	177	168	160	153	146	133	14	139
15	174	171	165	160	154	147	15	195	186	177	168	161	147	15	168
16	181	178	172	167	160	153	16	214	204	195	183	177	161	16	204
17	188	185	179	174	167	160	17	236	225	214	204	196	179	17	245
18	196	192	186	181	174	165	18	259	246	234	222	213	195	18	292
19	202	197	192	186	178	171	19	282	270	256	243	234	213	19	349
20	207	203	197	192	183	175	20	311	297	284	268	257	236	20	414
21	214	210	204	199	190	182	21	346	331	314	299	286	263	21	573
22	221	217	210	203	195	186	22	392	374	356	338	324	296		
23	228	224	217	210	202	193	23	439	418	398	378	363	332		
24	234	229	222	215	207	197	24	509	485	461	438	420	384		
25	240	236	229	222	213	204	25	626	596	567	538	516	473		
26	249	243	236	229	220	210	26	767	731	696	660	634	580		
27	256	250	243	236	227	217									
28	264	259	252	245	234	224									
29	272	268	260	252	242	231									
30	281	275	267	259	249	238									
31	289	284	275	267	256	245									
32	297	292	284	275	264	253									
33	307	300	292	284	271	260									
34	314	307	299	291	278	265									
35	321	316	306	296	285	272									
36	329	324	314	304	292	279									
37	342	335	325	316	303	289									
38	354	348	338	328	314	300									
39	367	360	349	338	324	310									
40	378	371	360	349	335	321									
41	391	384	373	361	346	332									
42	403	395	384	373	357	342									
43	414	407	395	382	367	352									
44	427	418	406	393	378	361									
45	438	430	417	404	388	371									
46	453	443	431	418	400	384									
47	467	459	445	431	414	396									
48	482	473	459	445	427	409									
49	496	487	473	459	439	421									
50	509	499	485	471	452	432									
51	524	514	499	484	464	445									
52	538	528	513	498	477	456									
53	552	541	525	510	489	467									
54	574	563	546	530	507	487									
55	602	589	573	556	532	510									
56	634	621	603	585	562	537									
57	669	656	637	617	592	567									

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NORTH CAROLINA (32)

TERRITORY 230

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	721	708	687	666	638	612									
59	799	784	762	739	709	678									
60	885	869	844	819	785	751									
61	967	949	922	894	858	820									
62	1044	1023	994	965	924	884									
63	1120	1099	1068	1036	992	951									
64	1197	1175	1140	1105	1061	1015									
65	1275	1250	1213	1177	1129	1080									
66	1390	1364	1323	1283	1230	1177									
67	1543	1514	1469	1425	1366	1308									
68	1696	1664	1615	1567	1503	1437									
69	1849	1814	1761	1708	1637	1568									
70	2003	1964	1907	1850	1774	1697									
71	2156	2114	2053	1992	1910	1828									
72	2309	2264	2199	2134	2045	1957									
73	2462	2416	2345	2274	2181	2086									
74	2616	2566	2491	2416	2317	2217									
75	2769	2716	2637	2558	2452	2346									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	258	247	231	216	200	189	1	231	216	200	184	174	142	1	68
2	342	331	310	289	268	252	2	258	242	226	210	195	163	2	84
3	373	358	337	316	295	274	3	300	279	263	242	226	189	3	105
4	437	421	395	368	342	321	4	326	300	284	263	247	205	4	116
5	479	463	431	400	373	347	5	347	326	305	284	263	216	5	137
6	500	484	452	421	395	368	6	363	337	321	295	274	226	6	147
7	526	505	473	442	410	384	7	379	352	331	310	289	237	7	163
8	547	531	494	458	431	400	8	395	368	347	321	300	247	8	195
10	568	547	510	473	442	416	10	421	395	373	342	321	263	10	226
11	584	563	526	489	458	426	11	442	410	389	358	337	279	11	247
12	605	584	547	510	473	442	12	452	426	400	368	347	284	12	274
13	626	600	563	526	489	458	13	473	442	416	384	358	295	13	295
14	642	621	579	537	505	468	14	500	468	442	405	379	316	14	326
15	652	631	589	547	510	479	15	531	494	463	431	400	331	15	352
16	658	636	594	552	515	484	16	547	510	484	447	416	342	16	389
17	673	647	605	563	526	489	17	568	531	500	463	431	358	17	410
18	689	663	621	579	542	505	18	600	558	526	489	458	373	18	447
19	700	673	631	589	547	510	19	626	584	552	510	479	395	19	473
20	721	694	647	600	563	526	20	647	605	568	526	489	405	20	505
21	736	710	663	615	579	537	21	673	631	594	547	510	421	21	573
22	747	721	673	626	584	547	22	710	663	626	579	542	447		
23	757	731	684	636	594	552	23	736	689	647	600	563	463		
24	778	747	700	652	610	568	24	768	721	679	626	584	484		
25	784	752	705	658	615	573	25	831	778	731	679	631	521		
26	794	768	715	663	621	579	26	905	842	794	736	689	568		
27	805	778	726	673	631	589									
28	810	784	731	679	636	594									
29	826	794	742	689	647	600									

TERRITORY 230

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	831	800	747	694	652	605									
31	842	810	757	705	658	615									
32	857	826	773	721	673	626									
33	868	836	784	731	684	636									
34	884	852	794	736	689	642									
35	894	863	805	747	700	652									
36	905	873	815	757	710	663									
37	921	889	831	773	721	673									
38	936	899	842	784	731	684									
39	942	905	847	789	736	684									
40	952	915	857	800	747	694									
41	963	931	868	805	757	705									
42	973	942	878	815	763	710									
43	989	952	889	826	773	721									
44	994	957	894	831	778	726									
45	1010	973	910	847	794	736									
46	1020	984	921	857	800	747									
47	1031	994	931	868	810	752									
48	1047	1010	942	873	821	763									
49	1057	1020	952	884	826	773									
50	1068	1031	963	894	836	778									
51	1078	1041	973	905	847	789									
52	1084	1047	978	910	852	794									
53	1099	1057	989	921	863	800									
54	1110	1068	999	931	868	810									
55	1126	1089	1015	942	884	821									
56	1147	1105	1031	957	899	836									
57	1168	1126	1052	978	915	852									
58	1205	1157	1084	1010	942	878									
59	1252	1205	1126	1047	978	910									
60	1304	1257	1173	1089	1020	952									
61	1341	1294	1210	1126	1052	978									
62	1373	1320	1236	1152	1073	999									
63	1394	1347	1257	1168	1094	1020									
64	1425	1373	1283	1194	1115	1041									
65	1452	1399	1310	1220	1141	1063									
66	1494	1441	1347	1252	1173	1089									
67	1552	1499	1399	1299	1215	1131									
68	1610	1552	1452	1352	1262	1178									
69	1667	1610	1504	1399	1310	1220									
70	1731	1667	1557	1447	1357	1262									
71	1788	1720	1610	1499	1399	1304									
72	1846	1778	1662	1546	1447	1347									
73	1904	1836	1715	1594	1494	1389									
74	1962	1894	1767	1641	1536	1431									
75	2020	1946	1820	1694	1583	1473									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	43	41	40	39	37	36	1	43	40	39	36	35	32	1	12
2	55	54	53	52	49	46	2	59	55	53	50	49	44	2	14
3	70	68	66	63	61	58	3	67	63	61	57	55	50	3	19
4	80	79	76	74	71	68	4	74	70	66	63	61	55	4	23
5	89	88	85	83	79	76	5	84	80	76	72	68	63	5	27
6	99	97	94	92	88	84	6	93	89	85	80	77	71	6	36
7	110	107	104	102	97	93	7	102	97	93	88	84	77	7	44
8	117	116	112	108	104	99	8	111	106	101	95	92	84	8	52
10	128	125	121	117	112	108	10	120	115	108	103	99	90	10	66
11	135	133	129	125	120	115	11	130	124	117	112	107	98	11	80
12	142	139	135	132	126	120	12	142	135	129	123	117	107	12	93
13	147	144	141	137	130	125	13	152	144	138	130	125	115	13	110
14	155	151	147	143	137	130	14	164	156	148	142	135	124	14	129
15	161	159	154	148	143	137	15	181	173	164	156	150	137	15	156
16	168	165	160	155	148	142	16	199	190	181	170	164	150	16	190
17	174	172	166	161	155	148	17	219	209	199	190	182	166	17	227
18	182	178	173	168	161	154	18	240	228	217	206	197	181	18	271
19	187	183	178	173	165	159	19	262	250	237	226	217	197	19	324
20	192	188	183	178	170	163	20	289	276	263	249	239	219	20	384
21	199	195	190	184	177	169	21	321	307	292	277	266	244	21	531
22	205	201	195	188	181	173	22	364	347	330	313	301	275		
23	212	208	201	195	187	179	23	408	388	369	351	337	308		
24	217	213	206	200	192	183	24	472	450	428	406	390	356		
25	223	219	213	206	197	190	25	581	553	526	499	479	439		
26	231	226	219	213	204	195	26	712	679	646	613	588	538		
27	237	232	226	219	210	201									
28	245	240	233	227	217	208									
29	253	249	241	233	224	214									
30	261	255	248	240	231	221									
31	268	263	255	248	237	227									
32	276	271	263	255	245	235									
33	285	279	271	263	252	241									
34	292	285	277	270	258	246									
35	298	293	284	275	264	253									
36	306	301	292	283	271	259									
37	317	311	302	293	281	268									
38	329	323	313	304	292	279									
39	341	334	324	313	301	288									
40	351	344	334	324	311	298									
41	362	356	346	335	321	308									
42	374	366	356	346	332	317									
43	384	378	366	355	341	326									
44	396	388	377	365	351	335									
45	406	399	387	375	360	344									
46	421	412	400	388	372	356									
47	433	426	413	400	384	368									
48	448	439	426	413	396	379									
49	461	452	439	426	408	391									
50	472	463	450	437	419	401									
51	486	477	463	449	431	413									
52	499	490	476	462	442	423									
53	512	502	488	473	454	433									
54	533	522	507	491	471	452									
55	559	547	531	516	494	473									
56	588	577	560	543	521	498									
57	620	609	591	573	550	526									

TERRITORY 240

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	670	657	637	618	592	568									
59	742	728	707	686	658	630									
60	822	806	783	760	729	697									
61	898	881	855	829	796	761									
62	969	949	922	895	858	820									
63	1040	1020	991	961	921	882									
64	1111	1090	1058	1026	984	942									
65	1183	1160	1126	1093	1047	1002									
66	1290	1265	1228	1191	1142	1093									
67	1432	1405	1364	1322	1268	1214									
68	1574	1544	1499	1454	1394	1334									
69	1716	1683	1634	1585	1520	1455									
70	1859	1823	1770	1717	1646	1575									
71	2001	1962	1905	1849	1772	1696									
72	2143	2101	2041	1980	1898	1816									
73	2285	2242	2176	2110	2024	1936									
74	2428	2381	2312	2242	2150	2058									
75	2570	2521	2447	2374	2276	2178									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	236	226	212	197	183	173	1	212	197	183	168	159	130	1	63
2	313	303	284	265	245	231	2	236	221	207	192	178	149	2	77
3	342	327	308	289	269	250	3	274	255	241	221	207	173	3	96
4	399	385	361	337	313	293	4	298	274	260	241	226	188	4	106
5	438	423	394	366	342	317	5	317	298	279	260	241	197	5	125
6	457	443	414	385	361	337	6	332	308	293	269	250	207	6	135
7	481	462	433	404	375	351	7	346	322	303	284	265	216	7	149
8	500	486	452	418	394	366	8	361	337	317	293	274	226	8	178
10	519	500	467	433	404	380	10	385	361	342	313	293	241	10	207
11	534	515	481	447	418	390	11	404	375	356	327	308	255	11	226
12	553	534	500	467	433	404	12	414	390	366	337	317	260	12	250
13	572	548	515	481	447	418	13	433	404	380	351	327	269	13	269
14	587	568	529	491	462	428	14	457	428	404	370	346	289	14	298
15	596	577	539	500	467	438	15	486	452	423	394	366	303	15	322
16	601	582	544	505	471	443	16	500	467	443	409	380	313	16	356
17	616	592	553	515	481	447	17	519	486	457	423	394	327	17	375
18	630	606	568	529	495	462	18	548	510	481	447	418	342	18	409
19	640	616	577	539	500	467	19	572	534	505	467	438	361	19	433
20	659	635	592	548	515	481	20	592	553	519	481	447	370	20	462
21	673	649	606	563	529	491	21	616	577	544	500	467	385	21	524
22	683	659	616	572	534	500	22	649	606	572	529	495	409		
23	693	669	625	582	544	505	23	673	630	592	548	515	423		
24	712	683	640	596	558	519	24	702	659	620	572	534	443		
25	717	688	645	601	563	524	25	760	712	669	620	577	476		
26	726	702	654	606	568	529	26	827	770	726	673	630	519		
27	736	712	664	616	577	539									
28	741	717	669	620	582	544									
29	755	726	678	630	592	548									

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NORTH CAROLINA (32)

TERRITORY 240

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	760	731	683	635	596	553									
31	770	741	693	645	601	563									
32	784	755	707	659	616	572									
33	794	765	717	669	625	582									
34	808	779	726	673	630	587									
35	818	789	736	683	640	596									
36	827	798	746	693	649	606									
37	842	813	760	707	659	616									
38	856	823	770	717	669	625									
39	861	827	774	722	673	625									
40	871	837	784	731	683	635									
41	880	851	794	736	693	645									
42	890	861	803	746	697	649									
43	904	871	813	755	707	659									
44	909	875	818	760	712	664									
45	924	890	832	774	726	673									
46	933	899	842	784	731	683									
47	943	909	851	794	741	688									
48	957	924	861	798	750	697									
49	967	933	871	808	755	707									
50	976	943	880	818	765	712									
51	986	952	890	827	774	722									
52	991	957	895	832	779	726									
53	1005	967	904	842	789	731									
54	1015	976	914	851	794	741									
55	1029	996	928	861	808	750									
56	1049	1010	943	875	823	765									
57	1068	1029	962	895	837	779									
58	1101	1058	991	924	861	803									
59	1145	1101	1029	957	895	832									
60	1193	1150	1073	996	933	871									
61	1227	1183	1106	1029	962	895									
62	1255	1207	1130	1053	981	914									
63	1275	1231	1150	1068	1000	933									
64	1304	1255	1174	1092	1020	952									
65	1328	1279	1198	1116	1044	972									
66	1366	1318	1231	1145	1073	996									
67	1419	1371	1279	1188	1111	1034									
68	1472	1419	1328	1236	1154	1077									
69	1525	1472	1376	1279	1198	1116									
70	1582	1525	1424	1323	1241	1154									
71	1635	1573	1472	1371	1279	1193									
72	1688	1626	1520	1414	1323	1231									
73	1741	1679	1568	1457	1366	1270									
74	1794	1732	1616	1501	1405	1308									
75	1847	1780	1664	1549	1448	1347									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

TERRITORY 250

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	37	36	34	33	32	31	1	37	34	33	31	30	28	1	10
2	48	47	46	44	42	40	2	51	48	46	43	42	38	2	12
3	60	59	57	54	52	50	3	58	54	52	49	48	43	3	17
4	69	68	65	63	61	59	4	63	60	57	54	52	48	4	20
5	77	75	73	71	68	65	5	72	69	65	62	59	54	5	23
6	85	83	81	79	75	72	6	80	77	73	69	67	61	6	31
7	94	92	90	88	83	80	7	88	83	80	75	72	67	7	38
8	101	100	97	93	90	85	8	95	91	87	82	79	72	8	44
10	110	108	104	101	97	93	10	103	99	93	89	85	78	10	57
11	117	114	111	108	103	99	11	112	107	101	97	92	84	11	69
12	122	120	117	113	109	103	12	122	117	111	105	101	92	12	80
13	127	124	121	118	112	108	13	131	124	119	112	108	99	13	94
14	133	130	127	123	118	112	14	141	134	128	122	117	107	14	111
15	139	137	132	128	123	118	15	155	149	141	134	129	118	15	134
16	144	142	138	133	128	122	16	171	163	155	147	141	129	16	163
17	150	148	143	139	133	128	17	189	180	171	163	157	143	17	195
18	157	153	149	144	139	132	18	206	196	186	178	170	155	18	233
19	161	158	153	149	142	137	19	225	215	204	194	186	170	19	279
20	165	162	158	153	147	140	20	249	238	226	214	205	189	20	331
21	171	168	163	159	152	145	21	276	264	251	239	229	210	21	457
22	176	173	168	162	155	149	22	313	299	284	270	259	236		
23	182	179	173	168	161	154	23	351	334	317	302	290	265		
24	186	183	178	172	165	158	24	406	387	369	350	335	306		
25	192	189	183	178	170	163	25	500	476	453	430	412	377		
26	199	194	189	183	175	168	26	613	584	556	527	506	463		
27	204	200	194	189	181	173									
28	211	206	201	195	186	179									
29	218	214	208	201	193	184									
30	224	220	213	206	199	190									
31	231	226	220	213	204	195									
32	238	233	226	220	211	202									
33	245	240	233	226	216	208									
34	251	245	239	232	222	212									
35	256	252	244	236	228	218									
36	263	259	251	243	233	223									
37	273	268	260	252	242	231									
38	283	278	270	262	251	240									
39	293	287	279	270	259	248									
40	302	296	287	279	268	256									
41	312	306	297	289	276	265									
42	322	315	306	297	285	273									
43	331	325	315	305	293	281									
44	341	334	324	314	302	289									
45	350	343	333	323	310	296									
46	362	354	344	334	320	306									
47	373	366	355	344	331	316									
48	385	377	366	355	341	326									
49	396	389	377	366	351	336									
50	406	398	387	376	361	345									
51	418	411	398	386	371	355									
52	430	422	410	397	381	364									
53	441	432	420	407	391	373									
54	458	450	436	423	405	389									
55	481	471	457	444	425	407									
56	506	496	482	467	448	428									
57	534	524	508	493	473	453									

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NORTH CAROLINA (32)

TERRITORY 250

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	576	565	548	532	509	488									
59	638	626	608	591	566	542									
60	707	694	674	654	627	599									
61	773	758	736	714	685	655									
62	834	817	794	770	738	706									
63	895	878	852	827	793	759									
64	956	938	910	882	847	810									
65	1018	998	969	940	901	862									
66	1110	1089	1057	1025	982	940									
67	1232	1209	1173	1138	1091	1045									
68	1354	1329	1290	1251	1200	1148									
69	1476	1449	1406	1364	1308	1252									
70	1600	1568	1523	1477	1416	1355									
71	1722	1688	1639	1591	1525	1460									
72	1844	1808	1756	1704	1633	1563									
73	1966	1929	1873	1816	1742	1666									
74	2089	2049	1989	1929	1850	1770									
75	2211	2169	2106	2042	1958	1874									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	296	284	266	248	230	217	1	266	248	230	211	199	163	1	79
2	393	381	356	332	308	290	2	296	278	260	242	223	187	2	97
3	429	411	387	362	338	314	3	344	320	302	278	260	217	3	121
4	501	483	453	423	393	368	4	374	344	326	302	284	236	4	133
5	550	532	495	459	429	399	5	399	374	350	326	302	248	5	157
6	574	556	519	483	453	423	6	417	387	368	338	314	260	6	169
7	604	580	544	507	471	441	7	435	405	381	356	332	272	7	187
8	628	610	568	525	495	459	8	453	423	399	368	344	284	8	223
10	652	628	586	544	507	477	10	483	453	429	393	368	302	10	260
11	670	646	604	562	525	489	11	507	471	447	411	387	320	11	284
12	695	670	628	586	544	507	12	519	489	459	423	399	326	12	314
13	719	689	646	604	562	525	13	544	507	477	441	411	338	13	338
14	737	713	664	616	580	538	14	574	538	507	465	435	362	14	374
15	749	725	676	628	586	550	15	610	568	532	495	459	381	15	405
16	755	731	683	634	592	556	16	628	586	556	513	477	393	16	447
17	773	743	695	646	604	562	17	652	610	574	532	495	411	17	471
18	791	761	713	664	622	580	18	689	640	604	562	525	429	18	513
19	803	773	725	676	628	586	19	719	670	634	586	550	453	19	544
20	827	797	743	689	646	604	20	743	695	652	604	562	465	20	580
21	846	815	761	707	664	616	21	773	725	683	628	586	483	21	658
22	858	827	773	719	670	628	22	815	761	719	664	622	513		
23	870	840	785	731	683	634	23	846	791	743	689	646	532		
24	894	858	803	749	701	652	24	882	827	779	719	670	556		
25	900	864	809	755	707	658	25	954	894	840	779	725	598		
26	912	882	821	761	713	664	26	1039	966	912	846	791	652		
27	924	894	834	773	725	676									
28	930	900	840	779	731	683									
29	948	912	852	791	743	689									

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	954	918	858	797	749	695									
31	966	930	870	809	755	707									
32	985	948	888	827	773	719									
33	997	960	900	840	785	731									
34	1015	978	912	846	791	737									
35	1027	991	924	858	803	749									
36	1039	1003	936	870	815	761									
37	1057	1021	954	888	827	773									
38	1075	1033	966	900	840	785									
39	1081	1039	972	906	846	785									
40	1093	1051	985	918	858	797									
41	1105	1069	997	924	870	809									
42	1117	1081	1009	936	876	815									
43	1136	1093	1021	948	888	827									
44	1142	1099	1027	954	894	834									
45	1160	1117	1045	972	912	846									
46	1172	1129	1057	985	918	858									
47	1184	1142	1069	997	930	864									
48	1202	1160	1081	1003	942	876									
49	1214	1172	1093	1015	948	888									
50	1226	1184	1105	1027	960	894									
51	1238	1196	1117	1039	972	906									
52	1244	1202	1123	1045	978	912									
53	1262	1214	1136	1057	991	918									
54	1274	1226	1148	1069	997	930									
55	1293	1250	1166	1081	1015	942									
56	1317	1268	1184	1099	1033	960									
57	1341	1293	1208	1123	1051	978									
58	1383	1329	1244	1160	1081	1009									
59	1438	1383	1293	1202	1123	1045									
60	1498	1444	1347	1250	1172	1093									
61	1540	1486	1389	1293	1208	1123									
62	1576	1516	1419	1323	1232	1148									
63	1601	1546	1444	1341	1256	1172									
64	1637	1576	1474	1371	1280	1196									
65	1667	1607	1504	1401	1311	1220									
66	1715	1655	1546	1438	1347	1250									
67	1782	1721	1607	1492	1395	1299									
68	1848	1782	1667	1552	1450	1353									
69	1915	1848	1727	1607	1504	1401									
70	1987	1915	1788	1661	1558	1450									
71	2054	1975	1848	1721	1607	1498									
72	2120	2042	1909	1776	1661	1546									
73	2186	2108	1969	1830	1715	1595									
74	2253	2174	2029	1884	1764	1643									
75	2319	2235	2090	1945	1818	1691									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.</p> <p>(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.</p> <p>(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 260

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990- 2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	37	36	35	34	32	31	1	37	35	34	31	30	28	1	10
2	48	47	46	45	43	40	2	52	48	46	44	43	38	2	12
3	60	59	57	55	53	50	3	58	55	53	49	48	44	3	17
4	69	68	66	64	62	59	4	64	60	57	55	53	48	4	20
5	77	76	74	72	68	66	5	73	69	66	63	59	55	5	24
6	86	84	82	80	76	73	6	81	77	74	69	67	62	6	31
7	95	93	91	88	84	81	7	88	84	81	76	73	67	7	38
8	102	101	97	94	91	86	8	96	92	87	83	80	73	8	45
10	111	109	105	102	97	94	10	104	100	94	90	86	78	10	57
11	118	115	112	109	104	100	11	113	108	102	97	93	85	11	69
12	123	121	118	114	110	104	12	123	118	112	106	102	93	12	81
13	128	125	122	119	113	109	13	132	125	120	113	109	100	13	95
14	134	131	128	124	119	113	14	142	136	129	123	118	108	14	112
15	140	138	133	129	124	119	15	157	150	142	136	130	119	15	136
16	146	143	139	134	129	123	16	172	165	157	148	142	130	16	165
17	151	149	144	140	134	129	17	190	181	172	165	158	144	17	197
18	158	155	150	146	140	133	18	208	198	188	179	171	157	18	235
19	162	159	155	150	143	138	19	227	217	206	196	188	171	19	281
20	167	164	159	155	148	141	20	251	240	228	216	207	190	20	334
21	172	169	165	160	153	147	21	279	267	253	241	231	212	21	461
22	178	175	169	164	157	150	22	316	301	287	272	261	239		
23	184	180	175	169	162	156	23	354	337	320	305	292	268		
24	188	185	179	174	167	159	24	410	391	372	353	338	309		
25	194	190	185	179	171	165	25	504	480	457	433	416	381		
26	200	196	190	185	177	169	26	618	589	561	532	511	467		
27	206	202	196	190	183	175									
28	213	208	203	197	188	180									
29	220	216	209	203	195	186									
30	226	222	215	208	200	192									
31	233	228	222	215	206	197									
32	240	235	228	222	213	204									
33	248	242	235	228	218	209									
34	253	248	241	234	224	214									
35	259	254	246	239	230	220									
36	265	261	253	245	235	225									
37	276	270	262	254	244	233									
38	286	280	272	264	253	242									
39	296	290	281	272	261	250									
40	305	299	290	281	270	259									
41	315	309	300	291	279	268									
42	325	318	309	300	288	276									
43	334	328	318	308	296	283									
44	344	337	327	317	305	291									
45	353	346	336	326	312	299									
46	365	357	347	337	323	309									
47	376	370	358	347	334	319									
48	389	381	370	358	344	329									
49	400	392	381	370	354	339									
50	410	402	391	380	364	348									
51	422	414	402	390	374	358									
52	433	426	413	401	384	367									
53	445	436	423	411	394	376									
54	463	454	440	427	409	392									
55	485	475	461	448	429	411									
56	511	501	486	472	452	432									
57	539	529	513	497	477	457									

TERRITORY 260

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	581	570	553	536	514	493									
59	644	632	614	596	571	547									
60	713	700	680	660	633	605									
61	780	765	743	720	691	661									
62	841	824	801	777	745	712									
63	903	886	860	834	800	766									
64	964	946	918	890	855	818									
65	1027	1007	978	949	909	870									
66	1120	1099	1066	1034	991	949									
67	1243	1220	1184	1148	1101	1054									
68	1366	1341	1301	1262	1211	1158									
69	1490	1462	1419	1376	1319	1263									
70	1614	1583	1537	1491	1429	1368									
71	1737	1704	1654	1605	1539	1473									
72	1860	1824	1772	1719	1648	1577									
73	1984	1947	1889	1832	1757	1681									
74	2108	2068	2007	1947	1867	1786									
75	2231	2188	2125	2061	1976	1891									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	221	212	198	185	171	162	1	198	185	171	158	149	122	1	59
2	293	284	266	248	230	216	2	221	207	194	180	167	140	2	72
3	320	307	289	271	253	235	3	257	239	226	207	194	162	3	90
4	374	361	338	316	293	275	4	280	257	244	226	212	176	4	99
5	410	397	370	343	320	298	5	298	280	262	244	226	185	5	117
6	428	415	388	361	338	316	6	311	289	275	253	235	194	6	126
7	451	433	406	379	352	329	7	325	302	284	266	248	203	7	140
8	469	456	424	392	370	343	8	338	316	298	275	257	212	8	167
10	487	469	437	406	379	356	10	361	338	320	293	275	226	10	194
11	501	483	451	419	392	365	11	379	352	334	307	289	239	11	212
12	519	501	469	437	406	379	12	388	365	343	316	298	244	12	235
13	537	514	483	451	419	392	13	406	379	356	329	307	253	13	253
14	550	532	496	460	433	401	14	428	401	379	347	325	271	14	280
15	559	541	505	469	437	410	15	456	424	397	370	343	284	15	302
16	564	546	510	474	442	415	16	469	437	415	383	356	293	16	334
17	577	555	519	483	451	419	17	487	456	428	397	370	307	17	352
18	591	568	532	496	465	433	18	514	478	451	419	392	320	18	383
19	600	577	541	505	469	437	19	537	501	474	437	410	338	19	406
20	618	595	555	514	483	451	20	555	519	487	451	419	347	20	433
21	631	609	568	528	496	460	21	577	541	510	469	437	361	21	492
22	640	618	577	537	501	469	22	609	568	537	496	465	383		
23	649	627	586	546	510	474	23	631	591	555	514	483	397		
24	667	640	600	559	523	487	24	658	618	582	537	501	415		
25	672	645	604	564	528	492	25	713	667	627	582	541	446		
26	681	658	613	568	532	496	26	776	722	681	631	591	487		
27	690	667	622	577	541	505									
28	695	672	627	582	546	510									
29	708	681	636	591	555	514									

TERRITORY 260

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	713	686	640	595	559	519									
31	722	695	649	604	564	528									
32	735	708	663	618	577	537									
33	744	717	672	627	586	546									
34	758	731	681	631	591	550									
35	767	740	690	640	600	559									
36	776	749	699	649	609	568									
37	789	762	713	663	618	577									
38	803	771	722	672	627	586									
39	807	776	726	677	631	586									
40	816	785	735	686	640	595									
41	825	798	744	690	649	604									
42	834	807	753	699	654	609									
43	848	816	762	708	663	618									
44	852	821	767	713	667	622									
45	866	834	780	726	681	631									
46	875	843	789	735	686	640									
47	884	852	798	744	695	645									
48	897	866	807	749	704	654									
49	907	875	816	758	708	663									
50	916	884	825	767	717	667									
51	925	893	834	776	726	677									
52	929	897	839	780	731	681									
53	943	907	848	789	740	686									
54	952	916	857	798	744	695									
55	965	934	870	807	758	704									
56	983	947	884	821	771	717									
57	1001	965	902	839	785	731									
58	1033	992	929	866	807	753									
59	1073	1033	965	897	839	780									
60	1118	1078	1006	934	875	816									
61	1150	1109	1037	965	902	839									
62	1177	1132	1060	988	920	857									
63	1195	1155	1078	1001	938	875									
64	1222	1177	1100	1024	956	893									
65	1245	1200	1123	1046	979	911									
66	1281	1236	1155	1073	1006	934									
67	1330	1285	1200	1114	1042	970									
68	1380	1330	1245	1159	1082	1010									
69	1430	1380	1290	1200	1123	1046									
70	1484	1430	1335	1240	1164	1082									
71	1533	1475	1380	1285	1200	1118									
72	1583	1524	1425	1326	1240	1155									
73	1633	1574	1470	1367	1281	1191									
74	1682	1624	1515	1407	1317	1227									
75	1732	1669	1560	1452	1358	1263									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

TERRITORY 270

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	28	27	26	25	24	24	1	28	26	25	24	23	21	1	8
2	36	35	34	34	32	30	2	39	36	34	33	32	29	2	9
3	45	45	43	41	39	38	3	44	41	39	37	36	33	3	13
4	52	51	50	48	46	45	4	48	45	43	41	39	36	4	15
5	58	57	55	54	51	50	5	55	52	50	47	45	41	5	18
6	65	63	61	60	57	55	6	60	58	55	52	50	46	6	24
7	71	70	68	66	63	60	7	66	63	60	57	55	50	7	29
8	76	76	73	71	68	65	8	72	69	66	62	60	55	8	34
10	83	81	79	76	73	71	10	78	75	71	67	65	59	10	43
11	88	87	84	81	78	75	11	85	81	76	73	70	64	11	52
12	92	91	88	86	82	78	12	92	88	84	80	76	70	12	60
13	96	94	92	89	85	81	13	99	94	90	85	81	75	13	71
14	101	98	96	93	89	85	14	107	102	97	92	88	81	14	84
15	105	103	100	97	93	89	15	118	113	107	102	97	89	15	102
16	109	108	104	101	97	92	16	129	123	118	111	107	97	16	123
17	113	112	108	105	101	97	17	143	136	129	123	118	108	17	148
18	118	116	113	109	105	100	18	156	149	141	134	129	118	18	176
19	122	119	116	113	108	103	19	171	163	155	147	141	129	19	211
20	125	123	119	116	111	106	20	188	180	171	162	155	143	20	250
21	129	127	123	120	115	110	21	209	200	190	181	173	159	21	346
22	134	131	127	123	118	113	22	237	226	215	204	196	179		
23	138	135	131	127	122	117	23	265	253	240	228	219	201		
24	141	139	134	130	125	119	24	307	293	279	265	254	232		
25	145	143	139	134	129	123	25	378	360	343	325	312	286		
26	150	147	143	139	133	127	26	464	442	421	399	383	350		
27	155	151	147	143	137	131									
28	160	156	152	148	141	135									
29	165	162	157	152	146	139									
30	170	166	161	156	150	144									
31	175	171	166	161	155	148									
32	180	176	171	166	160	153									
33	186	181	176	171	164	157									
34	190	186	181	176	168	160									
35	194	191	185	179	172	165									
36	199	196	190	184	176	169									
37	207	202	197	191	183	175									
38	214	210	204	198	190	181									
39	222	218	211	204	196	187									
40	228	224	218	211	202	194									
41	236	232	225	218	209	201									
42	244	239	232	225	216	207									
43	250	246	239	231	222	213									
44	258	253	245	238	228	218									
45	265	260	252	244	234	224									
46	274	268	260	253	242	232									
47	282	277	269	260	250	239									
48	291	286	277	269	258	247									
49	300	294	286	277	265	255									
50	307	302	293	285	273	261									
51	317	311	302	292	281	269									
52	325	319	310	301	288	276									
53	333	327	318	308	296	282									
54	347	340	330	320	307	294									
55	364	356	346	336	322	308									
56	383	375	365	354	339	324									
57	404	396	385	373	358	343									

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 270

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	436	428	415	402	386	370									
59	483	474	460	447	428	410									
60	535	525	510	495	475	454									
61	585	574	557	540	518	496									
62	631	618	601	583	559	534									
63	677	664	645	626	600	575									
64	723	710	689	668	641	613									
65	770	755	733	711	682	653									
66	840	824	800	775	743	711									
67	932	915	888	861	826	790									
68	1025	1005	976	947	908	869									
69	1117	1096	1064	1032	990	948									
70	1210	1187	1152	1118	1072	1026									
71	1303	1278	1241	1204	1154	1105									
72	1395	1368	1329	1289	1236	1183									
73	1488	1460	1417	1374	1318	1261									
74	1581	1551	1505	1460	1400	1340									
75	1673	1641	1593	1546	1482	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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	205	196	184	171	159	150	1	184	171	159	146	138	113	1	54
2	272	263	247	230	213	201	2	205	192	180	167	155	130	2	67
3	297	284	268	251	234	217	3	238	222	209	192	180	150	3	84
4	347	334	314	293	272	255	4	259	238	226	209	196	163	4	92
5	380	368	343	318	297	276	5	276	259	242	226	209	171	5	109
6	397	385	359	334	314	293	6	288	268	255	234	217	180	6	117
7	418	401	376	351	326	305	7	301	280	263	247	230	188	7	130
8	435	422	393	364	343	318	8	314	293	276	255	238	196	8	155
10	451	435	405	376	351	330	10	334	314	297	272	255	209	10	180
11	464	447	418	389	364	339	11	351	326	309	284	268	222	11	196
12	481	464	435	405	376	351	12	359	339	318	293	276	226	12	217
13	497	477	447	418	389	364	13	376	351	330	305	284	234	13	234
14	510	493	460	426	401	372	14	397	372	351	322	301	251	14	259
15	518	502	468	435	405	380	15	422	393	368	343	318	263	15	280
16	523	506	472	439	410	385	16	435	405	385	355	330	272	16	309
17	535	514	481	447	418	389	17	451	422	397	368	343	284	17	326
18	548	527	493	460	431	401	18	477	443	418	389	364	297	18	355
19	556	535	502	468	435	405	19	497	464	439	405	380	314	19	376
20	573	552	514	477	447	418	20	514	481	451	418	389	322	20	401
21	585	564	527	489	460	426	21	535	502	472	435	405	334	21	456
22	594	573	535	497	464	435	22	564	527	497	460	431	355		
23	602	581	543	506	472	439	23	585	548	514	477	447	368		
24	619	594	556	518	485	451	24	610	573	539	497	464	385		
25	623	598	560	523	489	456	25	660	619	581	539	502	414		
26	631	610	568	527	493	460	26	719	669	631	585	548	451		
27	640	619	577	535	502	468									
28	644	623	581	539	506	472									
29	656	631	589	548	514	477									

TERRITORY 270

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	660	635	594	552	518	481									
31	669	644	602	560	523	489									
32	681	656	614	573	535	497									
33	690	665	623	581	543	506									
34	702	677	631	585	548	510									
35	711	686	640	594	556	518									
36	719	694	648	602	564	527									
37	732	706	660	614	573	535									
38	744	715	669	623	581	543									
39	748	719	673	627	585	543									
40	757	727	681	635	594	552									
41	765	740	690	640	602	560									
42	773	748	698	648	606	564									
43	786	757	706	656	614	573									
44	790	761	711	660	619	577									
45	803	773	723	673	631	585									
46	811	782	732	681	635	594									
47	819	790	740	690	644	598									
48	832	803	748	694	652	606									
49	840	811	757	702	656	614									
50	849	819	765	711	665	619									
51	857	828	773	719	673	627									
52	861	832	777	723	677	631									
53	874	840	786	732	686	635									
54	882	849	794	740	690	644									
55	895	865	807	748	702	652									
56	911	878	819	761	715	665									
57	928	895	836	777	727	677									
58	957	920	861	803	748	698									
59	995	957	895	832	777	723									
60	1037	999	932	865	811	757									
61	1066	1028	961	895	836	777									
62	1091	1049	982	915	853	794									
63	1108	1070	999	928	869	811									
64	1133	1091	1020	949	886	828									
65	1154	1112	1041	970	907	844									
66	1187	1145	1070	995	932	865									
67	1233	1191	1112	1032	966	899									
68	1279	1233	1154	1074	1003	936									
69	1325	1279	1195	1112	1041	970									
70	1375	1325	1237	1150	1078	1003									
71	1421	1367	1279	1191	1112	1037									
72	1467	1413	1321	1229	1150	1070									
73	1513	1459	1363	1267	1187	1104									
74	1559	1505	1404	1304	1221	1137									
75	1605	1547	1446	1346	1258	1170									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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TERRITORY 280

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	30	29	28	27	26	25	1	30	28	27	25	24	23	1	8
2	39	38	37	36	34	32	2	41	39	37	35	34	31	2	10
3	49	48	46	44	42	41	3	47	44	42	40	39	35	3	14
4	56	55	53	51	50	48	4	51	49	46	44	42	39	4	16
5	62	61	59	58	55	53	5	59	56	53	50	48	44	5	19
6	69	68	66	64	61	59	6	65	62	59	56	54	50	6	25
7	77	75	73	71	68	65	7	71	68	65	61	59	54	7	31
8	82	81	78	76	73	69	8	77	74	70	67	64	59	8	36
10	89	87	85	82	78	76	10	84	80	76	72	69	63	10	46
11	95	93	90	87	84	80	11	91	86	82	78	75	68	11	56
12	99	97	95	92	88	84	12	99	95	90	86	82	75	12	65
13	103	101	98	95	91	87	13	106	101	96	91	87	80	13	77
14	108	105	103	100	95	91	14	114	109	104	99	95	86	14	90
15	113	111	107	104	100	95	15	126	121	114	109	104	95	15	109
16	117	115	112	108	104	99	16	139	132	126	119	114	104	16	132
17	122	120	116	113	108	104	17	153	146	139	132	127	116	17	158
18	127	124	121	117	113	107	18	167	159	151	144	138	126	18	189
19	131	128	124	121	115	111	19	183	175	166	158	151	138	19	226
20	134	131	128	124	119	113	20	202	193	184	174	167	153	20	268
21	139	136	132	129	123	118	21	224	214	203	194	185	170	21	371
22	143	140	136	131	126	121	22	254	242	230	219	210	192		
23	148	145	140	136	131	125	23	284	271	257	245	235	215		
24	151	149	144	140	134	128	24	329	314	299	284	272	248		
25	156	153	149	144	138	132	25	405	386	367	348	334	306		
26	161	158	153	149	142	136	26	497	473	451	428	410	375		
27	166	162	158	153	147	140									
28	171	167	163	158	151	145									
29	176	174	168	163	157	149									
30	182	178	173	167	161	154									
31	187	184	178	173	166	158									
32	193	189	184	178	171	164									
33	199	194	189	184	176	168									
34	203	199	194	188	180	172									
35	208	204	198	192	185	176									
36	213	210	203	197	189	181									
37	221	217	211	204	196	187									
38	230	225	219	212	203	194									
39	238	233	226	219	210	201									
40	245	240	233	226	217	208									
41	253	248	241	234	224	215									
42	261	256	248	241	231	221									
43	268	264	256	248	238	228									
44	276	271	263	255	245	234									
45	284	278	270	262	251	240									
46	293	287	279	271	259	248									
47	302	297	288	279	268	257									
48	312	306	297	288	276	265									
49	321	315	306	297	284	273									
50	329	323	314	305	293	280									
51	339	333	323	313	301	288									
52	348	342	332	322	309	295									
53	357	350	340	330	317	302									
54	372	365	354	343	329	315									
55	390	382	371	360	345	330									
56	410	402	391	379	364	347									
57	433	425	412	400	383	367									

TERRITORY 280

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	467	458	445	431	413	396									
59	518	508	493	479	459	439									
60	573	563	546	530	509	486									
61	626	615	597	579	555	531									
62	676	662	644	625	599	572									
63	725	712	691	671	643	616									
64	775	761	738	716	687	657									
65	825	809	786	762	731	699									
66	900	883	857	831	797	762									
67	999	980	951	923	885	847									
68	1098	1077	1046	1014	973	931									
69	1197	1175	1140	1106	1060	1015									
70	1297	1272	1235	1198	1148	1099									
71	1396	1369	1329	1290	1237	1184									
72	1495	1466	1424	1382	1324	1267									
73	1594	1564	1518	1472	1412	1351									
74	1694	1661	1613	1564	1500	1436									
75	1793	1759	1707	1656	1588	1519									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	241	231	216	202	187	177	1	216	202	187	172	162	133	1	64
2	320	310	290	271	251	236	2	241	226	212	197	182	153	2	79
3	349	335	315	295	276	256	3	280	261	246	226	212	177	3	98
4	408	394	369	344	320	300	4	305	280	266	246	231	192	4	108
5	448	433	403	374	349	325	5	325	305	285	266	246	202	5	128
6	467	453	423	394	369	344	6	339	315	300	276	256	212	6	138
7	492	472	443	413	384	359	7	354	330	310	290	271	221	7	153
8	512	497	462	428	403	374	8	369	344	325	300	280	231	8	182
10	531	512	477	443	413	389	10	394	369	349	320	300	246	10	212
11	546	526	492	458	428	399	11	413	384	364	335	315	261	11	231
12	566	546	512	477	443	413	12	423	399	374	344	325	266	12	256
13	585	561	526	492	458	428	13	443	413	389	359	335	276	13	276
14	600	581	541	502	472	438	14	467	438	413	379	354	295	14	305
15	610	590	551	512	477	448	15	497	462	433	403	374	310	15	330
16	615	595	556	517	482	453	16	512	477	453	418	389	320	16	364
17	630	605	566	526	492	458	17	531	497	467	433	403	335	17	384
18	645	620	581	541	507	472	18	561	522	492	458	428	349	18	418
19	654	630	590	551	512	477	19	585	546	517	477	448	369	19	443
20	674	649	605	561	526	492	20	605	566	531	492	458	379	20	472
21	689	664	620	576	541	502	21	630	590	556	512	477	394	21	536
22	699	674	630	585	546	512	22	664	620	585	541	507	418		
23	708	684	640	595	556	517	23	689	645	605	561	526	433		
24	728	699	654	610	571	531	24	718	674	635	585	546	453		
25	733	704	659	615	576	536	25	777	728	684	635	590	487		
26	743	718	669	620	581	541	26	846	787	743	689	645	531		
27	753	728	679	630	590	551									
28	758	733	684	635	595	556									
29	772	743	694	645	605	561									

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
30	777	748	699	649	610	566									
31	787	758	708	659	615	576									
32	802	772	723	674	630	585									
33	812	782	733	684	640	595									
34	827	797	743	689	645	600									
35	836	807	753	699	654	610									
36	846	817	763	708	664	620									
37	861	831	777	723	674	630									
38	876	841	787	733	684	640									
39	881	846	792	738	689	640									
40	891	856	802	748	699	649									
41	900	871	812	753	708	659									
42	910	881	822	763	713	664									
43	925	891	831	772	723	674									
44	930	895	836	777	728	679									
45	945	910	851	792	743	689									
46	954	920	861	802	748	699									
47	964	930	871	812	758	704									
48	979	945	881	817	768	713									
49	989	954	891	827	772	723									
50	999	964	900	836	782	728									
51	1009	974	910	846	792	738									
52	1014	979	915	851	797	743									
53	1028	989	925	861	807	748									
54	1038	999	935	871	812	758									
55	1053	1018	950	881	827	768									
56	1073	1033	964	895	841	782									
57	1092	1053	984	915	856	797									
58	1127	1082	1014	945	881	822									
59	1171	1127	1053	979	915	851									
60	1220	1176	1097	1018	954	891									
61	1255	1210	1132	1053	984	915									
62	1284	1235	1156	1077	1004	935									
63	1304	1260	1176	1092	1023	954									
64	1333	1284	1200	1117	1043	974									
65	1358	1309	1225	1141	1068	994									
66	1397	1348	1260	1171	1097	1018									
67	1451	1402	1309	1215	1137	1058									
68	1506	1451	1358	1264	1181	1102									
69	1560	1506	1407	1309	1225	1141									
70	1619	1560	1456	1353	1269	1181									
71	1673	1609	1506	1402	1309	1220									
72	1727	1663	1555	1446	1353	1260									
73	1781	1717	1604	1491	1397	1299									
74	1835	1771	1653	1535	1437	1338									
75	1889	1820	1702	1584	1481	1378									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	38	37	36	35	33	32	1	38	36	35	32	31	29	1	10
2	49	48	47	46	44	41	2	53	49	47	45	44	39	2	13
3	62	61	59	56	54	52	3	60	56	54	51	49	45	3	17
4	71	70	68	66	63	61	4	66	62	59	56	54	49	4	21
5	79	78	76	74	70	68	5	75	71	68	64	61	56	5	24
6	89	86	84	82	78	75	6	83	79	76	71	69	63	6	32
7	98	95	93	91	86	83	7	91	86	83	78	75	69	7	39
8	105	104	100	97	93	89	8	99	94	90	85	82	75	8	46
10	114	112	108	105	100	97	10	107	102	97	92	89	81	10	59
11	121	118	115	112	107	102	11	116	110	105	100	95	87	11	71
12	127	124	121	117	113	107	12	127	121	115	109	105	95	12	83
13	131	129	125	122	116	112	13	136	129	123	116	112	102	13	98
14	138	135	131	128	122	116	14	146	139	132	127	121	110	14	115
15	144	141	137	132	128	122	15	161	154	146	139	133	122	15	139
16	150	147	143	138	132	127	16	177	169	161	152	146	133	16	169
17	155	153	148	144	138	132	17	196	186	177	169	162	148	17	202
18	162	159	154	150	144	137	18	214	204	193	184	176	161	18	242
19	167	163	159	154	147	141	19	233	223	212	201	193	176	19	289
20	171	168	163	159	152	145	20	258	246	235	222	213	196	20	343
21	177	174	169	164	158	151	21	286	274	260	247	237	217	21	474
22	183	179	174	168	161	154	22	324	309	294	279	268	245		
23	189	185	179	174	167	160	23	363	346	329	313	300	275		
24	193	190	184	178	171	163	24	421	401	382	362	347	317		
25	199	196	190	184	176	169	25	518	493	469	445	427	391		
26	206	201	196	190	182	174	26	635	605	576	546	524	480		
27	212	207	201	196	187	179									
28	219	214	208	202	193	185									
29	225	222	215	208	200	191									
30	232	228	221	214	206	197									
31	239	235	228	221	212	202									
32	246	242	235	228	219	209									
33	254	248	242	235	224	215									
34	260	254	247	240	230	220									
35	266	261	253	245	236	225									
36	273	268	260	252	242	231									
37	283	277	269	261	251	239									
38	293	288	279	271	260	248									
39	304	298	289	279	268	256									
40	313	307	298	289	277	266									
41	323	317	308	299	286	275									
42	334	327	317	308	296	283									
43	343	337	327	316	304	291									
44	353	346	336	325	313	299									
45	362	355	345	335	321	307									
46	375	367	357	346	331	317									
47	386	380	368	357	343	328									
48	399	391	380	368	353	338									
49	411	403	391	380	363	348									
50	421	413	401	390	374	358									
51	434	426	413	400	384	368									
52	445	437	424	412	394	377									
53	457	447	435	422	405	386									
54	475	466	452	438	420	403									
55	498	488	474	460	440	422									
56	524	514	499	484	465	444									
57	553	543	527	511	490	469									

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NORTH CAROLINA (32)

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FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	597	585	568	551	528	506									
59	661	649	630	612	587	561									
60	733	719	698	677	650	621									
61	800	785	762	739	710	679									
62	864	846	822	798	765	731									
63	927	910	883	857	821	787									
64	990	972	943	914	877	840									
65	1055	1034	1004	974	934	894									
66	1150	1128	1095	1061	1018	974									
67	1277	1252	1216	1179	1130	1082									
68	1403	1377	1336	1296	1243	1189									
69	1530	1501	1457	1413	1355	1297									
70	1657	1625	1578	1531	1467	1404									
71	1784	1749	1699	1648	1580	1512									
72	1910	1873	1819	1765	1692	1619									
73	2037	1999	1940	1881	1804	1726									
74	2164	2123	2061	1999	1917	1834									
75	2291	2247	2182	2116	2029	1941									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	253	243	227	212	196	186	1	227	212	196	181	171	140	1	67
2	336	326	305	284	264	248	2	253	238	222	207	191	160	2	83
3	367	352	331	310	290	269	3	295	274	259	238	222	186	3	103
4	429	414	388	362	336	315	4	321	295	279	259	243	202	4	114
5	470	455	424	393	367	341	5	341	321	300	279	259	212	5	134
6	491	476	445	414	388	362	6	357	331	315	290	269	222	6	145
7	517	496	465	434	403	377	7	372	346	326	305	284	233	7	160
8	538	522	486	450	424	393	8	388	362	341	315	295	243	8	191
10	558	538	501	465	434	408	10	414	388	367	336	315	259	10	222
11	574	553	517	481	450	419	11	434	403	383	352	331	274	11	243
12	595	574	538	501	465	434	12	445	419	393	362	341	279	12	269
13	615	589	553	517	481	450	13	465	434	408	377	352	290	13	290
14	631	610	569	527	496	460	14	491	460	434	398	372	310	14	321
15	641	620	579	538	501	470	15	522	486	455	424	393	326	15	346
16	646	626	584	543	507	476	16	538	501	476	439	408	336	16	383
17	662	636	595	553	517	481	17	558	522	491	455	424	352	17	403
18	677	651	610	569	533	496	18	589	548	517	481	450	367	18	439
19	688	662	620	579	538	501	19	615	574	543	501	470	388	19	465
20	708	682	636	589	553	517	20	636	595	558	517	481	398	20	496
21	724	698	651	605	569	527	21	662	620	584	538	501	414	21	564
22	734	708	662	615	574	538	22	698	651	615	569	533	439		
23	744	719	672	626	584	543	23	724	677	636	589	553	455		
24	765	734	688	641	600	558	24	755	708	667	615	574	476		
25	770	739	693	646	605	564	25	817	765	719	667	620	512		
26	781	755	703	651	610	569	26	889	827	781	724	677	558		
27	791	765	713	662	620	579									
28	796	770	719	667	626	584									
29	812	781	729	677	636	589									

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	817	786	734	682	641	595									
31	827	796	744	693	646	605									
32	843	812	760	708	662	615									
33	853	822	770	719	672	626									
34	869	838	781	724	677	631									
35	879	848	791	734	688	641									
36	889	858	801	744	698	651									
37	905	874	817	760	708	662									
38	920	884	827	770	719	672									
39	925	889	832	776	724	672									
40	936	900	843	786	734	682									
41	946	915	853	791	744	693									
42	956	925	863	801	750	698									
43	972	936	874	812	760	708									
44	977	941	879	817	765	713									
45	993	956	894	832	781	724									
46	1003	967	905	843	786	734									
47	1013	977	915	853	796	739									
48	1029	993	925	858	807	750									
49	1039	1003	936	869	812	760									
50	1050	1013	946	879	822	765									
51	1060	1024	956	889	832	776									
52	1065	1029	962	894	838	781									
53	1081	1039	972	905	848	786									
54	1091	1050	982	915	853	796									
55	1106	1070	998	925	869	807									
56	1127	1086	1013	941	884	822									
57	1148	1106	1034	962	900	838									
58	1184	1137	1065	993	925	863									
59	1230	1184	1106	1029	962	894									
60	1282	1236	1153	1070	1003	936									
61	1318	1272	1189	1106	1034	962									
62	1349	1298	1215	1132	1055	982									
63	1370	1324	1236	1148	1075	1003									
64	1401	1349	1261	1174	1096	1024									
65	1427	1375	1287	1199	1122	1044									
66	1468	1417	1324	1230	1153	1070									
67	1525	1473	1375	1277	1194	1112									
68	1582	1525	1427	1329	1241	1158									
69	1639	1582	1479	1375	1287	1199									
70	1701	1639	1530	1422	1334	1241									
71	1758	1691	1582	1473	1375	1282									
72	1815	1747	1634	1520	1422	1324									
73	1872	1804	1685	1567	1468	1365									
74	1928	1861	1737	1613	1510	1406									
75	1985	1913	1789	1665	1556	1448									

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

TERRITORY 300

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	27	27	26	25	24	23	1	27	26	25	23	22	21	1	7
2	36	35	34	33	32	30	2	38	36	34	32	32	28	2	9
3	45	44	42	41	39	37	3	43	41	39	37	36	32	3	12
4	51	51	49	47	46	44	4	47	45	42	41	39	36	4	15
5	57	56	55	53	51	49	5	54	51	49	46	44	41	5	17
6	64	62	61	59	56	54	6	60	57	55	51	50	46	6	23
7	71	69	67	66	62	60	7	66	62	60	56	54	50	7	28
8	76	75	72	70	67	64	8	71	68	65	61	59	54	8	33
10	82	81	78	76	72	70	10	77	74	70	66	64	58	10	42
11	87	85	83	81	77	74	11	84	80	76	72	69	63	11	51
12	91	90	87	85	81	77	12	91	87	83	79	76	69	12	60
13	95	93	90	88	84	81	13	98	93	89	84	81	74	13	71
14	100	97	95	92	88	84	14	105	100	95	91	87	80	14	83
15	104	102	99	95	92	88	15	116	111	105	100	96	88	15	100
16	108	106	103	100	95	91	16	128	122	116	110	105	96	16	122
17	112	110	107	104	100	95	17	141	134	128	122	117	107	17	146
18	117	115	111	108	104	99	18	154	147	139	133	127	116	18	174
19	120	118	115	111	106	102	19	168	161	153	145	139	127	19	208
20	124	121	118	115	110	105	20	186	178	169	160	154	141	20	247
21	128	125	122	119	114	109	21	207	198	188	178	171	157	21	342
22	132	129	125	121	116	111	22	234	223	212	202	193	177		
23	136	134	129	125	120	115	23	262	250	237	226	217	198		
24	139	137	133	129	124	118	24	304	290	276	261	251	229		
25	144	141	137	133	127	122	25	374	356	339	321	308	282		
26	149	145	141	137	131	125	26	458	437	416	394	378	346		
27	153	149	145	141	135	129									
28	158	154	150	146	139	134									
29	163	160	155	150	144	138									
30	168	164	159	154	149	142									
31	173	169	164	159	153	146									
32	178	174	169	164	158	151									
33	183	179	174	169	162	155									
34	188	183	178	173	166	159									
35	192	188	183	177	170	163									
36	197	193	188	182	174	167									
37	204	200	194	188	181	173									
38	212	208	202	196	188	179									
39	219	215	208	202	193	185									
40	226	222	215	208	200	192									
41	233	229	222	216	207	198									
42	241	236	229	222	213	204									
43	247	243	236	228	219	210									
44	255	250	242	235	226	216									
45	261	256	249	242	232	222									
46	271	265	257	250	239	229									
47	279	274	266	257	247	237									
48	288	282	274	266	255	244									
49	296	291	282	274	262	251									
50	304	298	290	281	270	258									
51	313	307	298	289	277	266									
52	321	315	306	297	285	272									
53	330	323	314	305	292	279									
54	343	336	326	316	303	291									
55	359	352	342	332	318	305									
56	378	371	360	349	335	320									
57	399	392	380	369	354	339									

TERRITORY 300

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	431	422	410	398	381	365									
59	477	468	455	442	423	405									
60	529	519	504	489	469	448									
61	578	567	550	534	512	490									
62	623	611	593	576	552	528									
63	669	657	637	618	593	568									
64	715	701	681	660	633	606									
65	761	746	725	703	674	645									
66	830	814	790	766	735	703									
67	921	904	877	851	816	781									
68	1013	994	964	935	897	858									
69	1104	1083	1052	1020	978	936									
70	1196	1173	1139	1105	1059	1013									
71	1287	1262	1226	1189	1140	1091									
72	1379	1352	1313	1274	1221	1169									
73	1470	1443	1400	1358	1302	1246									
74	1562	1532	1487	1443	1384	1324									
75	1653	1622	1575	1527	1464	1401									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	203	195	183	170	158	149	1	183	170	158	145	137	112	1	54
2	270	261	245	228	212	199	2	203	191	178	166	154	129	2	66
3	295	282	266	249	232	216	3	237	220	208	191	178	149	3	83
4	344	332	311	291	270	253	4	257	237	224	208	195	162	4	91
5	378	365	340	315	295	274	5	274	257	241	224	208	170	5	108
6	394	382	357	332	311	291	6	286	266	253	232	216	178	6	116
7	415	398	374	349	324	303	7	299	278	261	245	228	187	7	129
8	432	419	390	361	340	315	8	311	291	274	253	237	195	8	154
10	448	432	403	374	349	328	10	332	311	295	270	253	208	10	178
11	461	444	415	386	361	336	11	349	324	307	282	266	220	11	195
12	477	461	432	403	374	349	12	357	336	315	291	274	224	12	216
13	494	473	444	415	386	361	13	374	349	328	303	282	232	13	232
14	506	490	457	423	398	369	14	394	369	349	320	299	249	14	257
15	515	498	465	432	403	378	15	419	390	365	340	315	261	15	278
16	519	502	469	436	407	382	16	432	403	382	353	328	270	16	307
17	531	510	477	444	415	386	17	448	419	394	365	340	282	17	324
18	544	523	490	457	427	398	18	473	440	415	386	361	295	18	353
19	552	531	498	465	432	403	19	494	461	436	403	378	311	19	374
20	569	548	510	473	444	415	20	510	477	448	415	386	320	20	398
21	581	560	523	486	457	423	21	531	498	469	432	403	332	21	452
22	589	569	531	494	461	432	22	560	523	494	457	427	353		
23	598	577	540	502	469	436	23	581	544	510	473	444	365		
24	614	589	552	515	481	448	24	606	569	535	494	461	382		
25	618	593	556	519	486	452	25	656	614	577	535	498	411		
26	627	606	564	523	490	457	26	714	664	627	581	544	448		
27	635	614	573	531	498	465									
28	639	618	577	535	502	469									
29	652	627	585	544	510	473									

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	656	631	589	548	515	477									
31	664	639	598	556	519	486									
32	676	652	610	569	531	494									
33	685	660	618	577	540	502									
34	697	672	627	581	544	506									
35	706	681	635	589	552	515									
36	714	689	643	598	560	523									
37	726	701	656	610	569	531									
38	739	710	664	618	577	540									
39	743	714	668	623	581	540									
40	751	722	676	631	589	548									
41	759	735	685	635	598	556									
42	768	743	693	643	602	560									
43	780	751	701	652	610	569									
44	784	755	706	656	614	573									
45	797	768	718	668	627	581									
46	805	776	726	676	631	589									
47	813	784	735	685	639	593									
48	826	797	743	689	647	602									
49	834	805	751	697	652	610									
50	842	813	759	706	660	614									
51	851	822	768	714	668	623									
52	855	826	772	718	672	627									
53	867	834	780	726	681	631									
54	876	842	789	735	685	639									
55	888	859	801	743	697	647									
56	905	872	813	755	710	660									
57	921	888	830	772	722	672									
58	950	913	855	797	743	693									
59	988	950	888	826	772	718									
60	1029	992	925	859	805	751									
61	1058	1021	955	888	830	772									
62	1083	1042	975	909	847	789									
63	1100	1062	992	921	863	805									
64	1125	1083	1013	942	880	822									
65	1145	1104	1033	963	901	838									
66	1179	1137	1062	988	925	859									
67	1224	1183	1104	1025	959	892									
68	1270	1224	1145	1067	996	930									
69	1316	1270	1187	1104	1033	963									
70	1365	1316	1228	1141	1071	996									
71	1411	1357	1270	1183	1104	1029									
72	1457	1403	1311	1220	1141	1062									
73	1502	1448	1353	1257	1179	1096									
74	1548	1494	1394	1295	1212	1129									
75	1594	1536	1436	1336	1249	1162									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 310

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	32	31	30	29	28	27	1	32	30	29	27	26	24	1	9
2	42	41	40	39	37	35	2	45	42	40	38	37	33	2	11
3	52	51	49	48	46	44	3	50	48	46	43	42	38	3	15
4	60	59	57	55	53	51	4	55	52	49	48	46	42	4	17
5	67	66	64	62	59	57	5	63	60	57	54	51	48	5	20
6	75	73	71	69	66	63	6	70	67	64	60	58	53	6	27
7	82	81	79	77	73	70	7	77	73	70	66	63	58	7	33
8	88	87	84	81	79	75	8	83	80	76	72	69	63	8	39
10	96	94	91	88	84	81	10	90	86	81	78	75	68	10	49
11	102	100	97	94	90	86	11	98	93	88	84	81	74	11	60
12	107	105	102	99	95	90	12	107	102	97	92	88	81	12	70
13	111	109	106	103	98	94	13	114	109	104	98	94	86	13	82
14	116	113	111	108	103	98	14	123	117	112	107	102	93	14	97
15	121	119	115	112	108	103	15	136	130	123	117	113	103	15	117
16	126	124	120	116	112	107	16	149	143	136	128	123	113	16	143
17	131	129	125	121	116	112	17	165	157	149	143	137	125	17	171
18	137	134	130	126	121	115	18	180	172	163	155	148	136	18	204
19	141	138	134	130	124	119	19	197	188	178	170	163	148	19	243
20	145	142	138	134	128	122	20	217	208	198	187	179	165	20	289
21	149	146	143	139	133	127	21	242	231	219	209	200	183	21	400
22	154	151	146	142	136	130	22	274	261	248	236	226	207		
23	159	156	151	146	141	135	23	307	292	277	264	253	232		
24	163	160	155	150	145	138	24	355	339	322	306	293	268		
25	168	165	160	155	148	143	25	437	416	396	375	360	330		
26	174	170	165	160	153	146	26	535	510	486	461	442	404		
27	178	175	170	165	158	151									
28	184	180	176	171	163	156									
29	190	187	181	176	169	161									
30	196	192	186	180	174	166									
31	202	198	192	186	178	171									
32	208	204	198	192	184	177									
33	214	210	204	198	189	181									
34	219	214	209	203	194	185									
35	224	220	213	207	199	190									
36	230	226	219	212	204	195									
37	239	234	227	220	211	202									
38	247	243	236	229	219	210									
39	256	251	243	236	226	216									
40	264	259	251	243	234	224									
41	273	268	260	252	242	232									
42	281	275	268	260	249	239									
43	289	284	275	267	256	245									
44	298	292	283	275	264	252									
45	306	300	291	282	271	259									
46	316	309	301	292	279	268									
47	326	320	310	301	289	276									
48	337	330	320	310	298	285									
49	346	340	330	320	307	294									
50	355	348	339	329	315	302									
51	366	359	348	338	324	310									
52	375	369	358	347	333	318									
53	385	377	367	356	341	326									
54	401	393	381	370	354	340									
55	420	411	400	388	372	356									
56	442	434	421	408	392	374									
57	467	458	444	431	413	396									

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NORTH CAROLINA (32)

TERRITORY 310

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	503	494	479	465	445	427									
59	558	547	532	516	495	473									
60	618	606	589	571	548	524									
61	675	663	643	624	598	572									
62	728	714	694	673	645	617									
63	782	767	745	723	693	663									
64	835	820	795	771	740	708									
65	889	872	847	822	788	754									
66	970	952	923	895	858	822									
67	1077	1056	1025	994	954	913									
68	1183	1161	1127	1093	1049	1003									
69	1290	1266	1229	1192	1143	1094									
70	1398	1371	1331	1291	1238	1184									
71	1504	1475	1433	1390	1333	1276									
72	1611	1580	1535	1489	1427	1366									
73	1718	1686	1636	1587	1522	1456									
74	1826	1791	1738	1686	1617	1547									
75	1932	1895	1840	1785	1711	1637									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	196	188	176	164	152	144	1	176	164	152	140	132	108	1	52
2	261	253	237	221	205	192	2	196	184	172	160	148	124	2	64
3	285	273	257	241	225	209	3	229	213	201	184	172	144	3	80
4	333	321	301	281	261	245	4	249	229	217	201	188	156	4	88
5	365	353	329	305	285	265	5	265	249	233	217	201	164	5	104
6	381	369	345	321	301	281	6	277	257	245	225	209	172	6	112
7	401	385	361	337	313	293	7	289	269	253	237	221	180	7	124
8	417	405	377	349	329	305	8	301	281	265	245	229	188	8	148
10	433	417	389	361	337	317	10	321	301	285	261	245	201	10	172
11	445	429	401	373	349	325	11	337	313	297	273	257	213	11	188
12	461	445	417	389	361	337	12	345	325	305	281	265	217	12	209
13	477	457	429	401	373	349	13	361	337	317	293	273	225	13	225
14	489	473	441	409	385	357	14	381	357	337	309	289	241	14	249
15	497	481	449	417	389	365	15	405	377	353	329	305	253	15	269
16	501	485	453	421	393	369	16	417	389	369	341	317	261	16	297
17	513	493	461	429	401	373	17	433	405	381	353	329	273	17	313
18	525	505	473	441	413	385	18	457	425	401	373	349	285	18	341
19	533	513	481	449	417	389	19	477	445	421	389	365	301	19	361
20	549	529	493	457	429	401	20	493	461	433	401	373	309	20	385
21	561	541	505	469	441	409	21	513	481	453	417	389	321	21	437
22	569	549	513	477	445	417	22	541	505	477	441	413	341		
23	577	557	521	485	453	421	23	561	525	493	457	429	353		
24	593	569	533	497	465	433	24	585	549	517	477	445	369		
25	597	573	537	501	469	437	25	634	593	557	517	481	397		
26	606	585	545	505	473	441	26	690	642	606	561	525	433		
27	614	593	553	513	481	449									
28	618	597	557	517	485	453									
29	630	606	565	525	493	457									

TERRITORY 310

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	634	610	569	529	497	461									
31	642	618	577	537	501	469									
32	654	630	589	549	513	477									
33	662	638	597	557	521	485									
34	674	650	606	561	525	489									
35	682	658	614	569	533	497									
36	690	666	622	577	541	505									
37	702	678	634	589	549	513									
38	714	686	642	597	557	521									
39	718	690	646	602	561	521									
40	726	698	654	610	569	529									
41	734	710	662	614	577	537									
42	742	718	670	622	581	541									
43	754	726	678	630	589	549									
44	758	730	682	634	593	553									
45	770	742	694	646	606	561									
46	778	750	702	654	610	569									
47	786	758	710	662	618	573									
48	798	770	718	666	626	581									
49	806	778	726	674	630	589									
50	814	786	734	682	638	593									
51	822	794	742	690	646	602									
52	826	798	746	694	650	606									
53	838	806	754	702	658	610									
54	846	814	762	710	662	618									
55	858	830	774	718	674	626									
56	874	842	786	730	686	638									
57	890	858	802	746	698	650									
58	918	882	826	770	718	670									
59	954	918	858	798	746	694									
60	994	958	894	830	778	726									
61	1023	986	922	858	802	746									
62	1047	1007	942	878	818	762									
63	1063	1027	958	890	834	778									
64	1087	1047	978	910	850	794									
65	1107	1067	998	930	870	810									
66	1139	1099	1027	954	894	830									
67	1183	1143	1067	990	926	862									
68	1227	1183	1107	1031	962	898									
69	1271	1227	1147	1067	998	930									
70	1319	1271	1187	1103	1035	962									
71	1363	1311	1227	1143	1067	994									
72	1408	1355	1267	1179	1103	1027									
73	1452	1399	1307	1215	1139	1059									
74	1496	1444	1347	1251	1171	1091									
75	1540	1484	1387	1291	1207	1123									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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TERRITORY 320

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	40	39	38	37	35	34	1	40	38	37	34	33	31	1	11
2	52	51	50	49	46	44	2	56	52	50	48	46	41	2	13
3	66	65	62	60	57	55	3	63	60	57	54	52	48	3	18
4	76	74	72	70	67	65	4	70	66	62	60	57	52	4	22
5	84	83	81	78	74	72	5	79	76	72	68	65	60	5	26
6	94	92	89	87	83	79	6	88	84	81	76	73	67	6	34
7	104	101	99	96	92	88	7	96	92	88	83	79	73	7	41
8	111	110	106	102	99	94	8	105	100	95	90	87	79	8	49
10	121	118	115	111	106	102	10	113	109	102	98	94	85	10	62
11	128	126	122	118	113	109	11	123	117	111	106	101	93	11	76
12	134	132	128	124	120	113	12	134	128	122	116	111	101	12	88
13	139	137	133	129	123	118	13	144	137	131	123	118	109	13	104
14	146	143	139	135	129	123	14	155	148	140	134	128	117	14	122
15	153	150	145	140	135	129	15	171	163	155	148	142	129	15	148
16	159	156	151	146	140	134	16	188	179	171	161	155	142	16	179
17	165	162	157	153	146	140	17	207	198	188	179	172	157	17	215
18	172	168	163	159	153	145	18	227	216	205	195	187	171	18	256
19	177	173	168	163	156	150	19	248	237	224	214	205	187	19	306
20	182	178	173	168	161	154	20	273	261	249	235	226	207	20	364
21	188	184	179	174	167	160	21	304	290	276	262	251	231	21	503
22	194	190	184	178	171	163	22	344	328	312	296	284	260		
23	200	196	190	184	177	170	23	386	367	349	332	318	292		
24	205	201	195	189	182	173	24	447	426	405	384	368	337		
25	211	207	201	195	187	179	25	549	523	498	472	453	415		
26	218	214	207	201	193	184	26	673	642	611	580	556	509		
27	224	220	214	207	199	190									
28	232	227	221	215	205	196									
29	239	235	228	221	212	203									
30	246	242	234	227	218	209									
31	254	249	242	234	224	215									
32	261	256	249	242	232	222									
33	270	264	256	249	238	228									
34	276	270	262	255	244	233									
35	282	277	268	260	250	239									
36	289	284	276	267	256	245									
37	300	294	285	277	266	254									
38	311	305	296	288	276	264									
39	322	316	306	296	284	272									
40	332	326	316	306	294	282									
41	343	337	327	317	304	292									
42	354	346	337	327	314	300									
43	364	357	346	336	322	309									
44	375	367	356	345	332	317									
45	384	377	366	355	340	326									
46	398	389	378	367	351	337									
47	410	403	390	378	364	348									
48	423	415	403	390	375	359									
49	436	427	415	403	386	370									
50	447	438	426	414	397	379									
51	460	451	438	425	407	390									
52	472	464	450	437	418	400									
53	484	475	461	448	429	410									
54	504	494	479	465	445	427									
55	528	517	503	488	467	448									
56	556	545	529	514	493	471									
57	587	576	559	542	520	498									

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FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	633	621	603	584	560	537									
59	702	688	669	649	622	595									
60	777	763	741	719	689	659									
61	849	833	809	784	753	720									
62	916	898	872	847	811	776									
63	983	965	937	909	871	834									
64	1050	1031	1000	970	931	891									
65	1119	1097	1065	1033	991	948									
66	1220	1197	1161	1126	1080	1033									
67	1354	1329	1290	1251	1199	1148									
68	1488	1460	1418	1375	1319	1261									
69	1623	1592	1546	1499	1437	1376									
70	1758	1724	1674	1624	1557	1490									
71	1892	1856	1802	1748	1676	1604									
72	2026	1987	1930	1873	1795	1718									
73	2161	2120	2058	1996	1914	1831									
74	2296	2252	2186	2120	2034	1946									
75	2430	2384	2314	2245	2152	2059									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	211	203	190	177	164	155	1	190	177	164	151	142	116	1	56
2	280	272	254	237	220	207	2	211	198	185	172	159	134	2	69
3	306	293	276	259	241	224	3	246	228	216	198	185	155	3	86
4	358	345	323	302	280	263	4	267	246	233	216	203	168	4	95
5	392	379	353	328	306	284	5	284	267	250	233	216	177	5	112
6	409	397	371	345	323	302	6	297	276	263	241	224	185	6	121
7	431	414	388	362	336	315	7	310	289	272	254	237	194	7	134
8	448	435	405	375	353	328	8	323	302	284	263	246	203	8	159
10	465	448	418	388	362	340	10	345	323	306	280	263	216	10	185
11	478	461	431	401	375	349	11	362	336	319	293	276	228	11	203
12	496	478	448	418	388	362	12	371	349	328	302	284	233	12	224
13	513	491	461	431	401	375	13	388	362	340	315	293	241	13	241
14	526	509	474	440	414	384	14	409	384	362	332	310	259	14	267
15	534	517	483	448	418	392	15	435	405	379	353	328	272	15	289
16	539	522	487	453	422	397	16	448	418	397	366	340	280	16	319
17	552	530	496	461	431	401	17	465	435	409	379	353	293	17	336
18	565	543	509	474	444	414	18	491	457	431	401	375	306	18	366
19	573	552	517	483	448	418	19	513	478	453	418	392	323	19	388
20	590	569	530	491	461	431	20	530	496	465	431	401	332	20	414
21	603	582	543	504	474	440	21	552	517	487	448	418	345	21	470
22	612	590	552	513	478	448	22	582	543	513	474	444	366		
23	621	599	560	522	487	453	23	603	565	530	491	461	379		
24	638	612	573	534	500	465	24	629	590	556	513	478	397		
25	642	616	578	539	504	470	25	681	638	599	556	517	427		
26	651	629	586	543	509	474	26	741	690	651	603	565	465		
27	659	638	595	552	517	483									
28	664	642	599	556	522	487									
29	677	651	608	565	530	491									

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TERRITORY 320

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
30	681	655	612	569	534	496									
31	690	664	621	578	539	504									
32	703	677	634	590	552	513									
33	711	685	642	599	560	522									
34	724	698	651	603	565	526									
35	733	707	659	612	573	534									
36	741	715	668	621	582	543									
37	754	728	681	634	590	552									
38	767	737	690	642	599	560									
39	771	741	694	647	603	560									
40	780	750	703	655	612	569									
41	789	763	711	659	621	578									
42	797	771	720	668	625	582									
43	810	780	728	677	634	590									
44	815	784	733	681	638	595									
45	828	797	746	694	651	603									
46	836	806	754	703	655	612									
47	845	815	763	711	664	616									
48	858	828	771	715	672	625									
49	866	836	780	724	677	634									
50	875	845	789	733	685	638									
51	884	853	797	741	694	647									
52	888	858	802	746	698	651									
53	901	866	810	754	707	655									
54	909	875	819	763	711	664									
55	922	892	832	771	724	672									
56	940	905	845	784	737	685									
57	957	922	862	802	750	698									
58	987	948	888	828	771	720									
59	1026	987	922	858	802	746									
60	1069	1030	961	892	836	780									
61	1099	1060	991	922	862	802									
62	1125	1082	1013	944	879	819									
63	1142	1103	1030	957	896	836									
64	1168	1125	1052	978	914	853									
65	1190	1146	1073	1000	935	871									
66	1224	1181	1103	1026	961	892									
67	1271	1228	1146	1065	996	927									
68	1319	1271	1190	1108	1034	965									
69	1366	1319	1233	1146	1073	1000									
70	1418	1366	1276	1185	1112	1034									
71	1465	1409	1319	1228	1146	1069									
72	1513	1457	1362	1267	1185	1103									
73	1560	1504	1405	1306	1224	1138									
74	1608	1552	1448	1345	1259	1172									
75	1655	1595	1491	1388	1297	1207									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

TERRITORY 340

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	31	30	29	28	27	26	1	31	29	28	26	25	24	1	8
2	40	39	39	38	36	34	2	43	40	39	37	36	32	2	10
3	51	50	48	46	44	42	3	49	46	44	41	40	37	3	14
4	58	57	55	54	52	50	4	54	51	48	46	44	40	4	17
5	65	64	62	60	57	55	5	61	58	55	53	50	46	5	20
6	72	71	69	67	64	61	6	68	65	62	58	56	52	6	26
7	80	78	76	74	71	68	7	74	71	68	64	61	56	7	32
8	86	85	82	79	76	72	8	81	77	73	70	67	61	8	38
10	93	91	88	86	82	79	10	87	84	79	75	72	66	10	48
11	99	97	94	91	87	84	11	95	90	86	82	78	71	11	58
12	103	102	99	96	92	87	12	103	99	94	89	86	78	12	68
13	107	105	102	100	95	91	13	111	105	101	95	91	84	13	80
14	113	110	107	104	100	95	14	119	114	108	103	99	90	14	94
15	118	116	112	108	104	100	15	132	126	119	114	109	100	15	114
16	122	120	117	113	108	103	16	145	138	132	124	119	109	16	138
17	127	125	121	118	113	108	17	160	152	145	138	133	121	17	165
18	133	130	126	122	118	112	18	175	166	158	150	144	132	18	197
19	136	133	130	126	120	116	19	191	182	173	165	158	144	19	236
20	140	137	133	130	124	118	20	211	201	192	181	174	160	20	280
21	145	142	138	134	129	123	21	234	224	212	202	194	178	21	387
22	149	147	142	137	132	126	22	265	253	241	228	219	200		
23	154	151	147	142	136	131	23	297	283	269	256	245	225		
24	158	155	150	146	140	133	24	344	328	312	296	284	259		
25	163	160	155	150	144	138	25	423	403	384	364	349	320		
26	168	165	160	155	149	142	26	519	494	471	447	429	392		
27	173	169	165	160	153	147									
28	179	175	170	165	158	151									
29	184	181	176	170	164	156									
30	190	186	180	175	168	161									
31	196	192	186	180	173	165									
32	201	197	192	186	179	171									
33	208	203	197	192	183	176									
34	212	208	202	196	188	180									
35	217	213	207	200	193	184									
36	223	219	212	206	197	189									
37	231	227	220	213	205	196									
38	240	235	228	222	212	203									
39	248	243	236	228	219	210									
40	256	251	243	236	227	217									
41	264	259	252	244	234	225									
42	273	267	259	252	242	231									
43	280	275	267	259	248	238									
44	289	283	274	266	256	244									
45	296	290	282	274	262	251									
46	306	300	291	283	271	259									
47	316	310	301	291	280	268									
48	326	320	310	301	289	276									
49	336	329	320	310	297	285									
50	344	337	328	319	306	292									
51	354	348	337	327	314	301									
52	364	357	347	337	322	308									
53	373	366	355	345	331	316									
54	388	381	369	358	343	329									
55	407	399	387	376	360	345									
56	429	420	408	396	380	363									
57	452	444	431	417	400	384									

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NORTH CAROLINA (32)

TERRITORY 340

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	488	478	464	450	431	414									
59	541	530	515	500	479	459									
60	599	588	571	554	531	508									
61	654	642	623	604	580	555									
62	706	692	672	652	625	598									
63	758	744	722	700	671	643									
64	809	794	771	747	717	686									
65	862	845	821	796	763	730									
66	940	922	895	868	832	796									
67	1043	1024	994	964	924	885									
68	1147	1125	1092	1059	1016	972									
69	1250	1227	1191	1155	1107	1060									
70	1355	1328	1290	1251	1199	1148									
71	1458	1430	1388	1347	1292	1236									
72	1561	1531	1487	1443	1383	1324									
73	1665	1634	1586	1538	1475	1411									
74	1769	1735	1684	1634	1567	1499									
75	1872	1837	1783	1730	1658	1587									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	238	228	214	199	185	175	1	214	199	185	170	160	131	1	63
2	316	306	287	267	248	233	2	238	224	209	194	180	151	2	78
3	345	330	311	292	272	253	3	277	258	243	224	209	175	3	97
4	403	389	365	340	316	296	4	301	277	262	243	228	190	4	107
5	442	428	399	369	345	321	5	321	301	282	262	243	199	5	126
6	462	447	418	389	365	340	6	335	311	296	272	253	209	6	136
7	486	467	437	408	379	355	7	350	326	306	287	267	219	7	151
8	505	491	457	423	399	369	8	365	340	321	296	277	228	8	180
10	525	505	471	437	408	384	10	389	365	345	316	296	243	10	209
11	539	520	486	452	423	394	11	408	379	360	330	311	258	11	228
12	559	539	505	471	437	408	12	418	394	369	340	321	262	12	253
13	578	554	520	486	452	423	13	437	408	384	355	330	272	13	272
14	593	573	535	496	467	433	14	462	433	408	374	350	292	14	301
15	603	583	544	505	471	442	15	491	457	428	399	369	306	15	326
16	608	588	549	510	476	447	16	505	471	447	413	384	316	16	360
17	622	598	559	520	486	452	17	525	491	462	428	399	330	17	379
18	637	612	573	535	501	467	18	554	515	486	452	423	345	18	413
19	646	622	583	544	505	471	19	578	539	510	471	442	365	19	437
20	666	642	598	554	520	486	20	598	559	525	486	452	374	20	467
21	680	656	612	569	535	496	21	622	583	549	505	471	389	21	530
22	690	666	622	578	539	505	22	656	612	578	535	501	413		
23	700	676	632	588	549	510	23	680	637	598	554	520	428		
24	719	690	646	603	564	525	24	710	666	627	578	539	447		
25	724	695	651	608	569	530	25	768	719	676	627	583	481		
26	734	710	661	612	573	535	26	836	778	734	680	637	525		
27	744	719	671	622	583	544									
28	748	724	676	627	588	549									
29	763	734	685	637	598	554									

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	768	739	690	642	603	559									
31	778	748	700	651	608	569									
32	792	763	714	666	622	578									
33	802	773	724	676	632	588									
34	816	787	734	680	637	593									
35	826	797	744	690	646	603									
36	836	807	753	700	656	612									
37	851	821	768	714	666	622									
38	865	831	778	724	676	632									
39	870	836	782	729	680	632									
40	880	846	792	739	690	642									
41	889	860	802	744	700	651									
42	899	870	812	753	705	656									
43	914	880	821	763	714	666									
44	919	885	826	768	719	671									
45	933	899	841	782	734	680									
46	943	909	851	792	739	690									
47	953	919	860	802	748	695									
48	967	933	870	807	758	705									
49	977	943	880	816	763	714									
50	987	953	889	826	773	719									
51	996	962	899	836	782	729									
52	1001	967	904	841	787	734									
53	1016	977	914	851	797	739									
54	1025	987	923	860	802	748									
55	1040	1006	938	870	816	758									
56	1059	1021	953	885	831	773									
57	1079	1040	972	904	846	787									
58	1113	1069	1001	933	870	812									
59	1157	1113	1040	967	904	841									
60	1205	1162	1084	1006	943	880									
61	1239	1196	1118	1040	972	904									
62	1268	1220	1142	1064	991	923									
63	1288	1244	1162	1079	1011	943									
64	1317	1268	1186	1103	1030	962									
65	1341	1293	1210	1128	1055	982									
66	1380	1332	1244	1157	1084	1006									
67	1434	1385	1293	1200	1123	1045									
68	1487	1434	1341	1249	1166	1089									
69	1541	1487	1390	1293	1210	1128									
70	1599	1541	1439	1337	1254	1166									
71	1652	1589	1487	1385	1293	1205									
72	1706	1643	1536	1429	1337	1244									
73	1759	1696	1584	1473	1380	1283									
74	1813	1750	1633	1516	1419	1322									
75	1866	1798	1682	1565	1463	1361									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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TERRITORY 350

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990- 2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	27	27	26	25	24	23	1	27	26	25	23	22	21	1	7
2	36	35	34	33	32	30	2	38	36	34	32	32	28	2	9
3	45	44	42	41	39	37	3	43	41	39	37	36	32	3	12
4	51	51	49	47	46	44	4	47	45	42	41	39	36	4	15
5	57	56	55	53	51	49	5	54	51	49	46	44	41	5	17
6	64	62	61	59	56	54	6	60	57	55	51	50	46	6	23
7	71	69	67	66	62	60	7	66	62	60	56	54	50	7	28
8	76	75	72	70	67	64	8	71	68	65	61	59	54	8	33
10	82	81	78	76	72	70	10	77	74	70	66	64	58	10	42
11	87	85	83	81	77	74	11	84	80	76	72	69	63	11	51
12	91	90	87	85	81	77	12	91	87	83	79	76	69	12	60
13	95	93	90	88	84	81	13	98	93	89	84	81	74	13	71
14	100	97	95	92	88	84	14	105	100	95	91	87	80	14	83
15	104	102	99	95	92	88	15	116	111	105	100	96	88	15	100
16	108	106	103	100	95	91	16	128	122	116	110	105	96	16	122
17	112	110	107	104	100	95	17	141	134	128	122	117	107	17	146
18	117	115	111	108	104	99	18	154	147	139	133	127	116	18	174
19	120	118	115	111	106	102	19	168	161	153	145	139	127	19	208
20	124	121	118	115	110	105	20	186	178	169	160	154	141	20	247
21	128	125	122	119	114	109	21	207	198	188	178	171	157	21	342
22	132	129	125	121	116	111	22	234	223	212	202	193	177		
23	136	134	129	125	120	115	23	262	250	237	226	217	198		
24	139	137	133	129	124	118	24	304	290	276	261	251	229		
25	144	141	137	133	127	122	25	374	356	339	321	308	282		
26	149	145	141	137	131	125	26	458	437	416	394	378	346		
27	153	149	145	141	135	129									
28	158	154	150	146	139	134									
29	163	160	155	150	144	138									
30	168	164	159	154	149	142									
31	173	169	164	159	153	146									
32	178	174	169	164	158	151									
33	183	179	174	169	162	155									
34	188	183	178	173	166	159									
35	192	188	183	177	170	163									
36	197	193	188	182	174	167									
37	204	200	194	188	181	173									
38	212	208	202	196	188	179									
39	219	215	208	202	193	185									
40	226	222	215	208	200	192									
41	233	229	222	216	207	198									
42	241	236	229	222	213	204									
43	247	243	236	228	219	210									
44	255	250	242	235	226	216									
45	261	256	249	242	232	222									
46	271	265	257	250	239	229									
47	279	274	266	257	247	237									
48	288	282	274	266	255	244									
49	296	291	282	274	262	251									
50	304	298	290	281	270	258									
51	313	307	298	289	277	266									
52	321	315	306	297	285	272									
53	330	323	314	305	292	279									
54	343	336	326	316	303	291									
55	359	352	342	332	318	305									
56	378	371	360	349	335	320									
57	399	392	380	369	354	339									

TERRITORY 350

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	431	422	410	398	381	365									
59	477	468	455	442	423	405									
60	529	519	504	489	469	448									
61	578	567	550	534	512	490									
62	623	611	593	576	552	528									
63	669	657	637	618	593	568									
64	715	701	681	660	633	606									
65	761	746	725	703	674	645									
66	830	814	790	766	735	703									
67	921	904	877	851	816	781									
68	1013	994	964	935	897	858									
69	1104	1083	1052	1020	978	936									
70	1196	1173	1139	1105	1059	1013									
71	1287	1262	1226	1189	1140	1091									
72	1379	1352	1313	1274	1221	1169									
73	1470	1443	1400	1358	1302	1246									
74	1562	1532	1487	1443	1384	1324									
75	1653	1622	1575	1527	1464	1401									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	201	193	181	169	156	148	1	181	169	156	144	136	111	1	53
2	267	259	242	226	210	197	2	201	189	177	164	152	127	2	66
3	292	279	263	247	230	214	3	234	218	206	189	177	148	3	82
4	341	329	308	288	267	251	4	255	234	222	206	193	160	4	90
5	374	362	337	312	292	271	5	271	255	238	222	206	169	5	107
6	390	378	353	329	308	288	6	284	263	251	230	214	177	6	115
7	411	395	370	345	321	300	7	296	275	259	242	226	185	7	127
8	427	415	386	358	337	312	8	308	288	271	251	234	193	8	152
10	444	427	399	370	345	325	10	329	308	292	267	251	206	10	177
11	456	440	411	382	358	333	11	345	321	304	279	263	218	11	193
12	473	456	427	399	370	345	12	353	333	312	288	271	222	12	214
13	489	469	440	411	382	358	13	370	345	325	300	279	230	13	230
14	501	485	452	419	395	366	14	390	366	345	316	296	247	14	255
15	510	493	460	427	399	374	15	415	386	362	337	312	259	15	275
16	514	497	464	432	403	378	16	427	399	378	349	325	267	16	304
17	526	506	473	440	411	382	17	444	415	390	362	337	279	17	321
18	538	518	485	452	423	395	18	469	436	411	382	358	292	18	349
19	547	526	493	460	427	399	19	489	456	432	399	374	308	19	370
20	563	543	506	469	440	411	20	506	473	444	411	382	316	20	395
21	575	555	518	481	452	419	21	526	493	464	427	399	329	21	448
22	584	563	526	489	456	427	22	555	518	489	452	423	349		
23	592	571	534	497	464	432	23	575	538	506	469	440	362		
24	608	584	547	510	477	444	24	600	563	530	489	456	378		
25	612	588	551	514	481	448	25	649	608	571	530	493	407		
26	621	600	559	518	485	452	26	707	658	621	575	538	444		
27	629	608	567	526	493	460									
28	633	612	571	530	497	464									
29	645	621	580	538	506	469									

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NORTH CAROLINA (32)

TERRITORY 350

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
30	649	625	584	543	510	473									
31	658	633	592	551	514	481									
32	670	645	604	563	526	489									
33	678	653	612	571	534	497									
34	690	666	621	575	538	501									
35	699	674	629	584	547	510									
36	707	682	637	592	555	518									
37	719	695	649	604	563	526									
38	732	703	658	612	571	534									
39	736	707	662	617	575	534									
40	744	715	670	625	584	543									
41	752	727	678	629	592	551									
42	760	736	686	637	596	555									
43	773	744	695	645	604	563									
44	777	748	699	649	608	567									
45	789	760	711	662	621	575									
46	797	769	719	670	625	584									
47	806	777	727	678	633	588									
48	818	789	736	682	641	596									
49	826	797	744	690	645	604									
50	834	806	752	699	653	608									
51	843	814	760	707	662	617									
52	847	818	764	711	666	621									
53	859	826	773	719	674	625									
54	867	834	781	727	678	633									
55	880	851	793	736	690	641									
56	896	863	806	748	703	653									
57	912	880	822	764	715	666									
58	941	904	847	789	736	686									
59	978	941	880	818	764	711									
60	1019	982	917	851	797	744									
61	1048	1011	945	880	822	764									
62	1073	1032	966	900	838	781									
63	1089	1052	982	912	855	797									
64	1114	1073	1003	933	871	814									
65	1134	1093	1023	954	892	830									
66	1167	1126	1052	978	917	851									
67	1212	1171	1093	1015	949	884									
68	1258	1212	1134	1056	986	921									
69	1303	1258	1175	1093	1023	954									
70	1352	1303	1217	1130	1060	986									
71	1397	1344	1258	1171	1093	1019									
72	1443	1389	1299	1208	1130	1052									
73	1488	1434	1340	1245	1167	1085									
74	1533	1480	1381	1282	1200	1118									
75	1578	1521	1422	1323	1237	1151									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

TERRITORY 360

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	31	30	29	28	27	26	1	31	29	28	26	25	23	1	8
2	40	39	38	37	35	33	2	43	40	38	36	35	32	2	10
3	50	49	47	46	44	42	3	48	46	44	41	40	36	3	14
4	58	57	55	53	51	49	4	53	50	47	46	44	40	4	17
5	64	63	61	60	57	55	5	60	58	55	52	49	46	5	20
6	72	70	68	66	63	60	6	67	64	61	58	56	51	6	26
7	79	77	75	73	70	67	7	73	70	67	63	60	56	7	32
8	85	84	81	78	75	72	8	80	76	73	69	66	60	8	37
10	92	90	87	85	81	78	10	86	83	78	74	72	65	10	47
11	98	96	93	90	86	83	11	94	89	85	81	77	71	11	58
12	102	100	98	95	91	86	12	102	98	93	88	85	77	12	67
13	106	104	101	99	94	90	13	110	104	100	94	90	83	13	79
14	112	109	106	103	99	94	14	118	113	107	102	98	89	14	93
15	116	114	111	107	103	99	15	130	125	118	113	108	99	15	113
16	121	119	115	112	107	102	16	143	137	130	123	118	108	16	137
17	126	124	120	116	112	107	17	158	151	143	137	131	120	17	164
18	131	128	125	121	116	111	18	173	165	156	149	142	130	18	195
19	135	132	128	125	119	114	19	189	180	171	163	156	142	19	233
20	139	136	132	128	123	117	20	208	199	190	179	172	158	20	277
21	143	140	137	133	127	122	21	232	221	210	200	192	176	21	383
22	148	145	140	136	130	125	22	262	250	238	226	217	198		
23	153	150	145	140	135	129	23	294	280	266	253	243	222		
24	156	153	149	144	139	132	24	340	325	309	293	281	257		
25	161	158	153	149	142	137	25	419	399	379	360	345	316		
26	166	163	158	153	147	140	26	513	489	466	442	424	388		
27	171	167	163	158	152	145									
28	177	173	168	164	156	150									
29	182	179	174	168	162	154									
30	188	184	179	173	166	159									
31	193	190	184	179	171	164									
32	199	195	190	184	177	169									
33	206	201	195	190	181	174									
34	210	206	200	194	186	178									
35	215	211	205	198	191	182									
36	220	217	210	204	195	187									
37	229	224	218	211	203	193									
38	237	233	226	219	210	201									
39	246	241	233	226	217	207									
40	253	248	241	233	224	215									
41	261	257	249	242	232	222									
42	270	264	257	249	239	229									
43	277	272	264	256	246	235									
44	286	280	272	263	253	242									
45	293	287	279	271	259	248									
46	303	297	288	280	268	257									
47	312	307	298	288	277	265									
48	323	316	307	298	286	273									
49	332	326	316	307	294	282									
50	340	334	325	315	302	289									
51	351	344	334	324	311	298									
52	360	353	343	333	319	305									
53	369	362	352	341	327	312									
54	384	377	365	354	339	326									
55	403	394	383	372	356	341									
56	424	416	404	392	376	359									
57	447	439	426	413	396	379									

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NORTH CAROLINA (32)

TERRITORY 360

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	483	473	459	445	427	409									
59	535	525	510	495	474	454									
60	592	581	565	548	525	502									
61	647	635	617	598	574	549									
62	698	684	665	645	618	591									
63	750	736	714	693	664	636									
64	801	786	763	739	710	679									
65	853	836	812	788	755	723									
66	930	912	885	858	823	788									
67	1032	1013	983	953	914	875									
68	1135	1113	1081	1048	1005	962									
69	1237	1214	1178	1143	1096	1049									
70	1340	1314	1276	1238	1187	1136									
71	1442	1415	1374	1333	1278	1223									
72	1545	1515	1471	1428	1368	1309									
73	1647	1616	1569	1521	1459	1396									
74	1750	1717	1667	1616	1550	1483									
75	1853	1817	1764	1711	1641	1570									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	207	199	186	173	161	152	1	186	173	161	148	140	114	1	55
2	275	266	250	233	216	203	2	207	195	182	169	157	131	2	68
3	300	288	271	254	237	220	3	241	224	212	195	182	152	3	85
4	351	338	317	296	275	258	4	262	241	228	212	199	165	4	93
5	385	372	347	321	300	279	5	279	262	245	228	212	173	5	110
6	402	389	364	338	317	296	6	292	271	258	237	220	182	6	118
7	423	406	381	355	330	309	7	305	283	266	250	233	190	7	131
8	440	427	398	368	347	321	8	317	296	279	258	241	199	8	157
10	457	440	410	381	355	334	10	338	317	300	275	258	212	10	182
11	470	453	423	393	368	343	11	355	330	313	288	271	224	11	199
12	486	470	440	410	381	355	12	364	343	321	296	279	228	12	220
13	503	482	453	423	393	368	13	381	355	334	309	288	237	13	237
14	516	499	465	431	406	376	14	402	376	355	326	305	254	14	262
15	525	508	474	440	410	385	15	427	398	372	347	321	266	15	283
16	529	512	478	444	415	389	16	440	410	389	360	334	275	16	313
17	541	520	486	453	423	393	17	457	427	402	372	347	288	17	330
18	554	533	499	465	436	406	18	482	448	423	393	368	300	18	360
19	563	541	508	474	440	410	19	503	470	444	410	385	317	19	381
20	580	558	520	482	453	423	20	520	486	457	423	393	326	20	406
21	592	571	533	495	465	431	21	541	508	478	440	410	338	21	461
22	601	580	541	503	470	440	22	571	533	503	465	436	360		
23	609	588	550	512	478	444	23	592	554	520	482	453	372		
24	626	601	563	525	491	457	24	618	580	546	503	470	389		
25	630	605	567	529	495	461	25	668	626	588	546	508	419		
26	639	618	575	533	499	465	26	728	677	639	592	554	457		
27	647	626	584	541	508	474									
28	651	630	588	546	512	478									
29	664	639	596	554	520	482									

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	668	643	601	558	525	486									
31	677	651	609	567	529	495									
32	689	664	622	580	541	503									
33	698	673	630	588	550	512									
34	711	685	639	592	554	516									
35	719	694	647	601	563	525									
36	728	702	656	609	571	533									
37	740	715	668	622	580	541									
38	753	723	677	630	588	550									
39	757	728	681	635	592	550									
40	766	736	689	643	601	558									
41	774	749	698	647	609	567									
42	783	757	706	656	613	571									
43	795	766	715	664	622	580									
44	799	770	719	668	626	584									
45	812	783	732	681	639	592									
46	821	791	740	689	643	601									
47	829	799	749	698	651	605									
48	842	812	757	702	660	613									
49	850	821	766	711	664	622									
50	859	829	774	719	673	626									
51	867	838	783	728	681	635									
52	871	842	787	732	685	639									
53	884	850	795	740	694	643									
54	893	859	804	749	698	651									
55	905	876	816	757	711	660									
56	922	888	829	770	723	673									
57	939	905	846	787	736	685									
58	969	931	871	812	757	706									
59	1007	969	905	842	787	732									
60	1049	1011	943	876	821	766									
61	1079	1041	973	905	846	787									
62	1104	1062	994	926	863	804									
63	1121	1083	1011	939	880	821									
64	1146	1104	1032	960	897	838									
65	1167	1125	1053	981	918	854									
66	1201	1159	1083	1007	943	876									
67	1248	1206	1125	1045	977	909									
68	1294	1248	1167	1087	1015	948									
69	1341	1294	1210	1125	1053	981									
70	1392	1341	1252	1163	1091	1015									
71	1438	1383	1294	1206	1125	1049									
72	1485	1430	1337	1244	1163	1083									
73	1531	1476	1379	1282	1201	1117									
74	1578	1523	1421	1320	1235	1151									
75	1624	1565	1464	1362	1273	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.

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NORTH CAROLINA (32)

TERRITORY 370

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	30	29	29	28	27	26	1	30	29	28	26	25	23	1	8
2	40	39	38	37	35	33	2	42	40	38	36	35	31	2	10
3	50	49	47	45	43	41	3	48	45	43	40	40	36	3	14
4	57	56	54	52	51	49	4	52	50	47	45	43	40	4	17
5	63	63	61	59	56	54	5	60	57	54	52	49	45	5	19
6	71	69	67	65	63	60	6	66	63	61	57	55	51	6	26
7	78	76	75	73	69	66	7	73	69	66	63	60	55	7	31
8	84	83	80	77	75	71	8	79	75	72	68	65	60	8	37
10	91	89	86	84	80	77	10	86	82	77	74	71	64	10	47
11	97	95	92	89	86	82	11	93	88	84	80	76	70	11	57
12	101	99	97	94	90	86	12	101	97	92	87	84	76	12	66
13	105	103	100	98	93	89	13	109	103	98	93	89	82	13	78
14	110	108	105	102	98	93	14	117	111	106	101	97	88	14	92
15	115	113	109	106	102	98	15	129	123	117	111	107	98	15	111
16	120	118	114	110	106	101	16	142	135	129	121	117	107	16	135
17	124	122	119	115	110	106	17	156	149	142	135	130	119	17	162
18	130	127	123	120	115	109	18	171	163	155	147	141	129	18	193
19	133	131	127	123	118	113	19	187	178	169	161	155	141	19	231
20	137	134	131	127	121	116	20	206	197	188	178	170	156	20	274
21	142	139	135	132	126	121	21	229	219	208	198	190	174	21	379
22	146	144	139	134	129	123	22	259	247	236	224	214	196		
23	151	148	144	139	133	128	23	291	277	263	250	240	220		
24	155	152	147	143	137	131	24	337	321	305	290	278	254		
25	159	156	152	147	141	135	25	414	395	375	356	341	313		
26	165	161	156	152	145	139	26	508	484	461	437	420	384		
27	169	166	161	156	150	144									
28	175	171	167	162	155	148									
29	180	178	172	167	160	153									
30	186	182	177	171	165	157									
31	191	188	182	177	169	162									
32	197	193	188	182	175	167									
33	203	199	193	188	179	172									
34	208	203	198	192	184	176									
35	213	209	202	196	189	180									
36	218	214	208	201	193	185									
37	226	222	215	209	201	191									
38	235	230	224	217	208	199									
39	243	238	231	224	214	205									
40	250	246	238	231	222	213									
41	259	254	247	239	229	220									
42	267	261	254	247	236	226									
43	274	270	261	253	243	233									
44	282	277	269	260	250	239									
45	290	284	276	268	257	246									
46	300	293	285	277	265	254									
47	309	304	294	285	274	262									
48	319	313	304	294	282	270									
49	328	322	313	304	291	279									
50	337	330	321	312	299	286									
51	347	340	330	320	307	294									
52	356	350	339	329	316	302									
53	365	358	348	338	324	309									
54	380	373	362	351	336	322									
55	398	390	379	368	352	338									
56	420	411	399	387	372	355									
57	443	434	421	408	392	375									

TERRITORY 370

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	477	468	454	441	422	405									
59	529	519	504	489	469	449									
60	586	575	558	542	520	497									
61	640	628	610	592	568	543									
62	691	677	658	638	612	585									
63	742	728	707	685	657	629									
64	792	777	754	731	702	672									
65	844	827	803	779	747	715									
66	920	903	876	849	814	779									
67	1021	1002	972	943	904	866									
68	1122	1101	1069	1037	995	951									
69	1224	1201	1166	1131	1084	1038									
70	1326	1300	1262	1225	1174	1123									
71	1427	1399	1359	1318	1264	1210									
72	1528	1499	1455	1412	1353	1295									
73	1629	1599	1552	1505	1443	1381									
74	1731	1698	1649	1599	1534	1467									
75	1833	1798	1745	1693	1623	1553									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	220	211	197	184	170	161	1	197	184	170	157	148	121	1	58
2	291	282	264	246	228	215	2	220	206	193	179	166	139	2	72
3	318	305	287	269	251	233	3	255	237	224	206	193	161	3	90
4	372	358	336	314	291	273	4	278	255	242	224	211	175	4	99
5	408	394	367	340	318	296	5	296	278	260	242	224	184	5	116
6	426	412	385	358	336	314	6	309	287	273	251	233	193	6	125
7	448	430	403	376	349	327	7	323	300	282	264	246	202	7	139
8	466	452	421	390	367	340	8	336	314	296	273	255	211	8	166
10	484	466	435	403	376	354	10	358	336	318	291	273	224	10	193
11	497	479	448	417	390	363	11	376	349	332	305	287	237	11	211
12	515	497	466	435	403	376	12	385	363	340	314	296	242	12	233
13	533	511	479	448	417	390	13	403	376	354	327	305	251	13	251
14	547	529	493	457	430	399	14	426	399	376	345	323	269	14	278
15	556	538	502	466	435	408	15	452	421	394	367	340	282	15	300
16	560	542	506	470	439	412	16	466	435	412	381	354	291	16	332
17	573	551	515	479	448	417	17	484	452	426	394	367	305	17	349
18	587	564	529	493	461	430	18	511	475	448	417	390	318	18	381
19	596	573	538	502	466	435	19	533	497	470	435	408	336	19	403
20	614	591	551	511	479	448	20	551	515	484	448	417	345	20	430
21	627	605	564	524	493	457	21	573	538	506	466	435	358	21	488
22	636	614	573	533	497	466	22	605	564	533	493	461	381		
23	645	623	582	542	506	470	23	627	587	551	511	479	394		
24	663	636	596	556	520	484	24	654	614	578	533	497	412		
25	668	641	600	560	524	488	25	708	663	623	578	538	444		
26	676	654	609	564	529	493	26	771	717	676	627	587	484		
27	685	663	618	573	538	502									
28	690	668	623	578	542	506									
29	703	676	632	587	551	511									

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NORTH CAROLINA (32)

TERRITORY 370

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
30	708	681	636	591	556	515									
31	717	690	645	600	560	524									
32	730	703	659	614	573	533									
33	739	712	668	623	582	542									
34	753	726	676	627	587	547									
35	762	735	685	636	596	556									
36	771	744	694	645	605	564									
37	784	757	708	659	614	573									
38	797	766	717	668	623	582									
39	802	771	721	672	627	582									
40	811	780	730	681	636	591									
41	820	793	739	685	645	600									
42	829	802	748	694	650	605									
43	842	811	757	703	659	614									
44	847	815	762	708	663	618									
45	860	829	775	721	676	627									
46	869	838	784	730	681	636									
47	878	847	793	739	690	641									
48	892	860	802	744	699	650									
49	900	869	811	753	703	659									
50	909	878	820	762	712	663									
51	918	887	829	771	721	672									
52	923	892	833	775	726	676									
53	936	900	842	784	735	681									
54	945	909	851	793	739	690									
55	959	927	865	802	753	699									
56	977	941	878	815	766	712									
57	995	959	896	833	780	726									
58	1026	986	923	860	802	748									
59	1066	1026	959	892	833	775									
60	1111	1071	999	927	869	811									
61	1142	1102	1030	959	896	833									
62	1169	1124	1053	981	914	851									
63	1187	1147	1071	995	932	869									
64	1214	1169	1093	1017	950	887									
65	1236	1192	1116	1039	972	905									
66	1272	1228	1147	1066	999	927									
67	1322	1277	1192	1107	1035	963									
68	1371	1322	1236	1151	1075	1004									
69	1420	1371	1281	1192	1116	1039									
70	1474	1420	1326	1232	1156	1075									
71	1523	1465	1371	1277	1192	1111									
72	1572	1514	1416	1317	1232	1147									
73	1622	1564	1460	1357	1272	1183									
74	1671	1613	1505	1398	1308	1219									
75	1720	1658	1550	1443	1348	1254									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

TERRITORY 380

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	39	38	37	36	35	33	1	39	37	36	33	32	30	1	11
2	51	50	49	48	45	43	2	55	51	49	46	45	40	2	13
3	64	63	61	58	56	54	3	62	58	56	52	51	46	3	18
4	74	73	70	68	65	63	4	68	64	61	58	56	51	4	21
5	82	81	79	76	73	70	5	77	74	70	67	63	58	5	25
6	92	89	87	84	81	77	6	86	82	79	74	71	65	6	33
7	101	99	96	94	89	86	7	94	89	86	81	77	71	7	40
8	108	107	104	100	96	92	8	102	98	93	88	84	77	8	48
10	118	115	112	108	104	100	10	111	106	100	95	92	83	10	61
11	125	123	119	115	111	106	11	120	114	108	104	99	90	11	74
12	131	129	125	121	117	111	12	131	125	119	113	108	99	12	86
13	136	133	130	126	120	115	13	140	133	127	120	115	106	13	101
14	143	139	136	132	126	120	14	151	144	137	131	125	114	14	119
15	149	146	142	137	132	126	15	167	159	151	144	138	126	15	144
16	155	152	148	143	137	131	16	183	175	167	157	151	138	16	175
17	161	158	154	149	143	137	17	202	193	183	175	168	154	17	209
18	168	164	159	155	149	142	18	221	211	200	190	182	167	18	250
19	173	169	164	159	152	146	19	242	231	219	208	200	182	19	299
20	177	174	169	164	157	150	20	267	255	243	230	220	202	20	355
21	183	180	175	170	163	156	21	296	283	269	256	245	225	21	490
22	189	186	180	174	167	159	22	336	320	305	289	277	253		
23	195	192	186	180	173	165	23	376	358	340	324	311	284		
24	200	196	190	184	177	169	24	436	415	395	375	359	328		
25	206	202	196	190	182	175	25	536	511	486	461	441	405		
26	213	208	202	196	188	180	26	657	626	596	565	543	496		
27	219	214	208	202	194	186									
28	226	221	215	209	200	192									
29	233	230	223	215	207	198									
30	240	236	228	221	213	203									
31	248	243	236	228	219	209									
32	255	250	243	236	226	217									
33	263	257	250	243	232	223									
34	269	263	256	249	238	227									
35	275	270	262	253	244	233									
36	282	277	269	261	250	239									
37	293	287	278	270	259	248									
38	303	298	289	281	269	257									
39	314	308	299	289	277	265									
40	324	318	308	299	287	275									
41	334	328	319	309	296	284									
42	345	338	328	319	306	293									
43	355	349	338	327	314	301									
44	365	358	347	337	324	309									
45	375	368	357	346	332	318									
46	388	380	369	358	343	328									
47	400	393	381	369	355	339									
48	413	405	393	381	365	350									
49	425	417	405	393	376	361									
50	436	427	415	403	387	370									
51	449	440	427	414	397	381									
52	461	452	439	426	408	390									
53	472	463	450	437	419	400									
54	491	482	468	453	434	417									
55	515	505	490	476	456	437									
56	543	532	516	501	481	459									
57	572	562	545	528	507	486									

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NORTH CAROLINA (32)

TERRITORY 380

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	618	606	588	570	546	524									
59	684	671	652	633	607	581									
60	758	744	722	701	672	643									
61	828	813	789	765	734	702									
62	894	876	851	826	791	757									
63	959	941	914	887	850	814									
64	1025	1006	976	946	908	869									
65	1091	1070	1039	1008	966	925									
66	1190	1167	1133	1098	1053	1008									
67	1321	1296	1258	1220	1170	1120									
68	1452	1424	1383	1341	1286	1230									
69	1583	1553	1508	1463	1402	1342									
70	1715	1681	1633	1584	1518	1453									
71	1846	1810	1758	1705	1635	1565									
72	1977	1939	1883	1827	1750	1676									
73	2107	2068	2008	1947	1867	1786									
74	2240	2197	2132	2068	1984	1898									
75	2370	2325	2257	2190	2099	2009									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	239	229	214	200	185	175	1	214	200	185	170	161	131	1	63
2	317	307	287	268	248	234	2	239	224	209	195	180	151	2	78
3	346	331	312	292	273	253	3	278	258	244	224	209	175	3	97
4	404	390	365	341	317	297	4	302	278	263	244	229	190	4	107
5	443	429	399	370	346	321	5	321	302	282	263	244	200	5	127
6	463	448	419	390	365	341	6	336	312	297	273	253	209	6	136
7	487	468	438	409	380	356	7	351	326	307	287	268	219	7	151
8	506	492	458	424	399	370	8	365	341	321	297	278	229	8	180
10	526	506	472	438	409	385	10	390	365	346	317	297	244	10	209
11	541	521	487	453	424	394	11	409	380	360	331	312	258	11	229
12	560	541	506	472	438	409	12	419	394	370	341	321	263	12	253
13	580	555	521	487	453	424	13	438	409	385	356	331	273	13	273
14	594	575	536	497	468	433	14	463	433	409	375	351	292	14	302
15	604	584	545	506	472	443	15	492	458	429	399	370	307	15	326
16	609	589	550	511	477	448	16	506	472	448	414	385	317	16	360
17	623	599	560	521	487	453	17	526	492	463	429	399	331	17	380
18	638	614	575	536	502	468	18	555	516	487	453	424	346	18	414
19	648	623	584	545	506	472	19	580	541	511	472	443	365	19	438
20	667	643	599	555	521	487	20	599	560	526	487	453	375	20	468
21	682	657	614	570	536	497	21	623	584	550	506	472	390	21	531
22	692	667	623	580	541	506	22	657	614	580	536	502	414		
23	701	677	633	589	550	511	23	682	638	599	555	521	429		
24	721	692	648	604	565	526	24	711	667	628	580	541	448		
25	726	696	653	609	570	531	25	769	721	677	628	584	482		
26	735	711	662	614	575	536	26	838	779	735	682	638	526		
27	745	721	672	623	584	545									
28	750	726	677	628	589	550									
29	765	735	687	638	599	555									

TERRITORY 380

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	769	740	692	643	604	560									
31	779	750	701	653	609	570									
32	794	765	716	667	623	580									
33	804	774	726	677	633	589									
34	818	789	735	682	638	594									
35	828	799	745	692	648	604									
36	838	808	755	701	657	614									
37	852	823	769	716	667	623									
38	867	833	779	726	677	633									
39	872	838	784	731	682	633									
40	881	847	794	740	692	643									
41	891	862	804	745	701	653									
42	901	872	813	755	706	657									
43	916	881	823	765	716	667									
44	920	886	828	769	721	672									
45	935	901	843	784	735	682									
46	945	911	852	794	740	692									
47	955	920	862	804	750	696									
48	969	935	872	808	760	706									
49	979	945	881	818	765	716									
50	989	955	891	828	774	721									
51	998	964	901	838	784	731									
52	1003	969	906	843	789	735									
53	1018	979	916	852	799	740									
54	1028	989	925	862	804	750									
55	1042	1008	940	872	818	760									
56	1062	1023	955	886	833	774									
57	1081	1042	974	906	847	789									
58	1115	1071	1003	935	872	813									
59	1159	1115	1042	969	906	843									
60	1208	1164	1086	1008	945	881									
61	1242	1198	1120	1042	974	906									
62	1271	1222	1144	1067	993	925									
63	1291	1247	1164	1081	1013	945									
64	1320	1271	1188	1105	1032	964									
65	1344	1295	1213	1130	1057	984									
66	1383	1334	1247	1159	1086	1008									
67	1437	1388	1295	1203	1125	1047									
68	1490	1437	1344	1252	1169	1091									
69	1544	1490	1393	1295	1213	1130									
70	1602	1544	1442	1339	1256	1169									
71	1656	1592	1490	1388	1295	1208									
72	1709	1646	1539	1432	1339	1247									
73	1763	1700	1588	1476	1383	1286									
74	1817	1753	1636	1519	1422	1325									
75	1870	1802	1685	1568	1466	1364									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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TERRITORY 390

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990- 2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	28	27	26	25	24	24	1	28	26	25	24	23	21	1	8
2	36	35	34	34	32	30	2	39	36	34	33	32	29	2	9
3	45	45	43	41	39	38	3	44	41	39	37	36	33	3	13
4	52	51	50	48	46	45	4	48	45	43	41	39	36	4	15
5	58	57	55	54	51	50	5	55	52	50	47	45	41	5	18
6	65	63	61	60	57	55	6	60	58	55	52	50	46	6	24
7	71	70	68	66	63	60	7	66	63	60	57	55	50	7	29
8	76	76	73	71	68	65	8	72	69	66	62	60	55	8	34
10	83	81	79	76	73	71	10	78	75	71	67	65	59	10	43
11	88	87	84	81	78	75	11	85	81	76	73	70	64	11	52
12	92	91	88	86	82	78	12	92	88	84	80	76	70	12	60
13	96	94	92	89	85	81	13	99	94	90	85	81	75	13	71
14	101	98	96	93	89	85	14	107	102	97	92	88	81	14	84
15	105	103	100	97	93	89	15	118	113	107	102	97	89	15	102
16	109	108	104	101	97	92	16	129	123	118	111	107	97	16	123
17	113	112	108	105	101	97	17	143	136	129	123	118	108	17	148
18	118	116	113	109	105	100	18	156	149	141	134	129	118	18	176
19	122	119	116	113	108	103	19	171	163	155	147	141	129	19	211
20	125	123	119	116	111	106	20	188	180	171	162	155	143	20	250
21	129	127	123	120	115	110	21	209	200	190	181	173	159	21	346
22	134	131	127	123	118	113	22	237	226	215	204	196	179		
23	138	135	131	127	122	117	23	265	253	240	228	219	201		
24	141	139	134	130	125	119	24	307	293	279	265	254	232		
25	145	143	139	134	129	123	25	378	360	343	325	312	286		
26	150	147	143	139	133	127	26	464	442	421	399	383	350		
27	155	151	147	143	137	131									
28	160	156	152	148	141	135									
29	165	162	157	152	146	139									
30	170	166	161	156	150	144									
31	175	171	166	161	155	148									
32	180	176	171	166	160	153									
33	186	181	176	171	164	157									
34	190	186	181	176	168	160									
35	194	191	185	179	172	165									
36	199	196	190	184	176	169									
37	207	202	197	191	183	175									
38	214	210	204	198	190	181									
39	222	218	211	204	196	187									
40	228	224	218	211	202	194									
41	236	232	225	218	209	201									
42	244	239	232	225	216	207									
43	250	246	239	231	222	213									
44	258	253	245	238	228	218									
45	265	260	252	244	234	224									
46	274	268	260	253	242	232									
47	282	277	269	260	250	239									
48	291	286	277	269	258	247									
49	300	294	286	277	265	255									
50	307	302	293	285	273	261									
51	317	311	302	292	281	269									
52	325	319	310	301	288	276									
53	333	327	318	308	296	282									
54	347	340	330	320	307	294									
55	364	356	346	336	322	308									
56	383	375	365	354	339	324									
57	404	396	385	373	358	343									

TERRITORY 390

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	436	428	415	402	386	370									
59	483	474	460	447	428	410									
60	535	525	510	495	475	454									
61	585	574	557	540	518	496									
62	631	618	601	583	559	534									
63	677	664	645	626	600	575									
64	723	710	689	668	641	613									
65	770	755	733	711	682	653									
66	840	824	800	775	743	711									
67	932	915	888	861	826	790									
68	1025	1005	976	947	908	869									
69	1117	1096	1064	1032	990	948									
70	1210	1187	1152	1118	1072	1026									
71	1303	1278	1241	1204	1154	1105									
72	1395	1368	1329	1289	1236	1183									
73	1488	1460	1417	1374	1318	1261									
74	1581	1551	1505	1460	1400	1340									
75	1673	1641	1593	1546	1482	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 (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	216	207	194	180	167	158	1	194	180	167	154	145	119	1	57
2	286	277	260	242	224	211	2	216	202	189	176	163	136	2	70
3	312	299	282	264	246	229	3	251	233	220	202	189	158	3	88
4	365	352	330	308	286	268	4	273	251	238	220	207	172	4	97
5	400	387	361	334	312	290	5	290	273	255	238	220	180	5	114
6	418	405	378	352	330	308	6	304	282	268	246	229	189	6	123
7	440	422	396	370	343	321	7	317	295	277	260	242	198	7	136
8	458	444	414	383	361	334	8	330	308	290	268	251	207	8	163
10	475	458	427	396	370	348	10	352	330	312	286	268	220	10	189
11	488	471	440	409	383	356	11	370	343	326	299	282	233	11	207
12	506	488	458	427	396	370	12	378	356	334	308	290	238	12	229
13	524	502	471	440	409	383	13	396	370	348	321	299	246	13	246
14	537	519	484	449	422	392	14	418	392	370	339	317	264	14	273
15	546	528	493	458	427	400	15	444	414	387	361	334	277	15	295
16	550	532	497	462	431	405	16	458	427	405	374	348	286	16	326
17	563	541	506	471	440	409	17	475	444	418	387	361	299	17	343
18	576	554	519	484	453	422	18	502	466	440	409	383	312	18	374
19	585	563	528	493	458	427	19	524	488	462	427	400	330	19	396
20	603	581	541	502	471	440	20	541	506	475	440	409	339	20	422
21	616	594	554	515	484	449	21	563	528	497	458	427	352	21	480
22	625	603	563	524	488	458	22	594	554	524	484	453	374		
23	634	612	572	532	497	462	23	616	576	541	502	471	387		
24	651	625	585	546	510	475	24	642	603	568	524	488	405		
25	656	629	590	550	515	480	25	695	651	612	568	528	436		
26	664	642	598	554	519	484	26	757	704	664	616	576	475		
27	673	651	607	563	528	493									
28	678	656	612	568	532	497									
29	691	664	620	576	541	502									

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NORTH CAROLINA (32)

TERRITORY 390

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	695	669	625	581	546	506									
31	704	678	634	590	550	515									
32	717	691	647	603	563	524									
33	726	700	656	612	572	532									
34	739	713	664	616	576	537									
35	748	722	673	625	585	546									
36	757	730	682	634	594	554									
37	770	744	695	647	603	563									
38	783	752	704	656	612	572									
39	788	757	708	660	616	572									
40	796	766	717	669	625	581									
41	805	779	726	673	634	590									
42	814	788	735	682	638	594									
43	827	796	744	691	647	603									
44	832	801	748	695	651	607									
45	845	814	761	708	664	616									
46	854	823	770	717	669	625									
47	862	832	779	726	678	629									
48	876	845	788	730	686	638									
49	884	854	796	739	691	647									
50	893	862	805	748	700	651									
51	902	871	814	757	708	660									
52	906	876	818	761	713	664									
53	920	884	827	770	722	669									
54	928	893	836	779	726	678									
55	942	911	849	788	739	686									
56	959	924	862	801	752	700									
57	977	942	880	818	766	713									
58	1008	968	906	845	788	735									
59	1047	1008	942	876	818	761									
60	1091	1052	981	911	854	796									
61	1122	1082	1012	942	880	818									
62	1148	1104	1034	964	898	836									
63	1166	1126	1052	977	915	854									
64	1192	1148	1074	999	933	871									
65	1214	1170	1096	1021	955	889									
66	1250	1206	1126	1047	981	911									
67	1298	1254	1170	1087	1016	946									
68	1346	1298	1214	1131	1056	986									
69	1395	1346	1258	1170	1096	1021									
70	1448	1395	1302	1210	1135	1056									
71	1496	1439	1346	1254	1170	1091									
72	1544	1487	1390	1294	1210	1126									
73	1593	1536	1434	1333	1250	1162									
74	1641	1584	1478	1373	1285	1197									
75	1690	1628	1522	1417	1324	1232									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

TERRITORY 420

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	36	35	34	33	32	31	1	36	34	33	31	29	27	1	10
2	47	46	45	44	41	39	2	50	47	45	43	41	37	2	12
3	59	58	56	53	51	49	3	57	53	51	48	47	43	3	16
4	68	66	64	62	60	58	4	62	59	56	53	51	47	4	20
5	75	74	72	70	66	64	5	71	68	64	61	58	53	5	23
6	84	82	80	77	74	71	6	78	75	72	68	65	60	6	31
7	93	90	88	86	82	78	7	86	82	78	74	71	65	7	37
8	99	98	95	92	88	84	8	94	89	85	81	77	71	8	44
10	108	106	102	99	95	92	10	101	97	92	87	84	76	10	56
11	114	112	109	106	101	97	11	110	105	99	95	90	83	11	68
12	120	118	114	111	107	101	12	120	114	109	104	99	90	12	78
13	124	122	119	116	110	106	13	129	122	117	110	106	97	13	93
14	131	128	124	121	116	110	14	138	132	125	120	114	105	14	109
15	136	134	130	125	121	116	15	153	146	138	132	126	116	15	132
16	142	140	135	131	125	120	16	168	160	153	144	138	126	16	160
17	147	145	141	136	131	125	17	185	177	168	160	154	141	17	192
18	154	150	146	142	136	130	18	203	193	183	174	167	153	18	229
19	158	155	150	146	140	134	19	221	211	201	191	183	167	19	274
20	162	159	155	150	144	137	20	244	233	222	210	202	185	20	325
21	168	165	160	156	149	143	21	271	259	246	234	225	206	21	449
22	173	170	165	159	153	146	22	307	293	279	265	254	232		
23	179	175	170	165	158	152	23	344	328	312	296	284	261		
24	183	180	174	169	162	155	24	399	380	362	343	329	301		
25	189	185	180	174	167	160	25	491	468	445	422	404	371		
26	195	191	185	180	172	165	26	602	573	546	518	497	455		
27	201	196	191	185	178	170									
28	207	203	197	192	183	175									
29	214	210	204	197	190	181									
30	220	216	209	203	195	186									
31	227	222	216	209	201	192									
32	233	229	222	216	207	198									
33	241	235	229	222	213	204									
34	246	241	234	228	218	208									
35	252	247	240	232	223	214									
36	258	254	246	239	229	219									
37	268	263	255	247	238	227									
38	278	273	265	257	246	235									
39	288	282	274	265	254	243									
40	296	291	282	274	263	252									
41	306	301	292	283	271	261									
42	316	310	301	292	280	268									
43	325	319	310	300	288	276									
44	335	328	318	308	296	283									
45	343	337	327	317	304	291									
46	355	348	338	328	314	301									
47	366	360	349	338	325	311									
48	378	371	360	349	335	320									
49	389	382	371	360	344	330									
50	399	391	380	370	354	339									
51	411	403	391	379	364	349									
52	422	414	402	390	374	358									
53	433	424	412	400	384	366									
54	450	441	428	415	398	382									
55	472	462	449	436	417	400									
56	497	487	473	459	440	421									
57	524	514	499	484	464	445									

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NORTH CAROLINA (32)

TERRITORY 420

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	566	555	538	522	500	480									
59	627	615	597	580	556	532									
60	694	681	662	642	616	589									
61	759	744	723	701	673	643									
62	819	802	779	756	725	693									
63	879	862	837	812	778	746									
64	938	921	894	867	832	796									
65	1000	980	952	923	885	847									
66	1090	1069	1038	1006	965	923									
67	1210	1187	1152	1117	1071	1026									
68	1330	1305	1267	1228	1178	1127									
69	1450	1422	1381	1340	1284	1230									
70	1571	1540	1495	1451	1391	1331									
71	1691	1658	1610	1562	1498	1433									
72	1810	1776	1724	1673	1603	1535									
73	1930	1894	1839	1783	1710	1636									
74	2051	2012	1953	1894	1817	1739									
75	2171	2130	2068	2006	1923	1840									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	272	261	245	228	211	200	1	245	228	211	195	183	150	1	72
2	361	350	328	306	284	267	2	272	256	239	222	206	172	2	89
3	395	378	356	334	311	289	3	317	295	278	256	239	200	3	111
4	461	445	417	389	361	339	4	345	317	300	278	261	217	4	122
5	506	489	456	423	395	367	5	367	345	322	300	278	228	5	145
6	528	512	478	445	417	389	6	384	356	339	311	289	239	6	156
7	556	534	500	467	434	406	7	400	373	350	328	306	250	7	172
8	578	562	523	484	456	423	8	417	389	367	339	317	261	8	206
10	600	578	539	500	467	439	10	445	417	395	361	339	278	10	239
11	617	595	556	517	484	450	11	467	434	411	378	356	295	11	261
12	639	617	578	539	500	467	12	478	450	423	389	367	300	12	289
13	662	634	595	556	517	484	13	500	467	439	406	378	311	13	311
14	678	656	612	567	534	495	14	528	495	467	428	400	334	14	345
15	689	667	623	578	539	506	15	562	523	489	456	423	350	15	373
16	695	673	628	584	545	512	16	578	539	512	473	439	361	16	411
17	712	684	639	595	556	517	17	600	562	528	489	456	378	17	434
18	728	701	656	612	573	534	18	634	589	556	517	484	395	18	473
19	739	712	667	623	578	539	19	662	617	584	539	506	417	19	500
20	762	734	684	634	595	556	20	684	639	600	556	517	428	20	534
21	778	751	701	651	612	567	21	712	667	628	578	539	445	21	606
22	790	762	712	662	617	578	22	751	701	662	612	573	473		
23	801	773	723	673	628	584	23	778	728	684	634	595	489		
24	823	790	739	689	645	600	24	812	762	717	662	617	512		
25	828	795	745	695	651	606	25	878	823	773	717	667	550		
26	840	812	756	701	656	612	26	956	890	840	778	728	600		
27	851	823	767	712	667	623									
28	856	828	773	717	673	628									
29	873	840	784	728	684	634									

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	878	845	790	734	689	639									
31	890	856	801	745	695	651									
32	906	873	817	762	712	662									
33	917	884	828	773	723	673									
34	934	901	840	778	728	678									
35	945	912	851	790	739	689									
36	956	923	862	801	751	701									
37	973	940	878	817	762	712									
38	990	951	890	828	773	723									
39	995	956	895	834	778	723									
40	1006	967	906	845	790	734									
41	1017	984	917	851	801	745									
42	1029	995	929	862	806	751									
43	1045	1006	940	873	817	762									
44	1051	1012	945	878	823	767									
45	1068	1029	962	895	840	778									
46	1079	1040	973	906	845	790									
47	1090	1051	984	917	856	795									
48	1106	1068	995	923	867	806									
49	1118	1079	1006	934	873	817									
50	1129	1090	1017	945	884	823									
51	1140	1101	1029	956	895	834									
52	1145	1106	1034	962	901	840									
53	1162	1118	1045	973	912	845									
54	1173	1129	1056	984	917	856									
55	1190	1151	1073	995	934	867									
56	1212	1168	1090	1012	951	884									
57	1234	1190	1112	1034	967	901									
58	1273	1223	1145	1068	995	929									
59	1323	1273	1190	1106	1034	962									
60	1379	1329	1240	1151	1079	1006									
61	1418	1368	1279	1190	1112	1034									
62	1451	1396	1307	1218	1134	1056									
63	1473	1423	1329	1234	1156	1079									
64	1507	1451	1357	1262	1179	1101									
65	1535	1479	1384	1290	1207	1123									
66	1579	1523	1423	1323	1240	1151									
67	1640	1585	1479	1373	1284	1195									
68	1701	1640	1535	1429	1334	1245									
69	1763	1701	1590	1479	1384	1290									
70	1829	1763	1646	1529	1434	1334									
71	1890	1818	1701	1585	1479	1379									
72	1952	1879	1757	1635	1529	1423									
73	2013	1940	1813	1685	1579	1468									
74	2074	2002	1868	1735	1624	1512									
75	2135	2057	1924	1790	1674	1557									

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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TERRITORY 440

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990- 2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	30	29	28	27	26	25	1	30	28	27	25	24	23	1	8
2	39	38	37	36	34	32	2	41	39	37	35	34	31	2	10
3	49	48	46	44	42	41	3	47	44	42	40	39	35	3	14
4	56	55	53	51	50	48	4	51	49	46	44	42	39	4	16
5	62	61	59	58	55	53	5	59	56	53	50	48	44	5	19
6	69	68	66	64	61	59	6	65	62	59	56	54	50	6	25
7	77	75	73	71	68	65	7	71	68	65	61	59	54	7	31
8	82	81	78	76	73	69	8	77	74	70	67	64	59	8	36
10	89	87	85	82	78	76	10	84	80	76	72	69	63	10	46
11	95	93	90	87	84	80	11	91	86	82	78	75	68	11	56
12	99	97	95	92	88	84	12	99	95	90	86	82	75	12	65
13	103	101	98	95	91	87	13	106	101	96	91	87	80	13	77
14	108	105	103	100	95	91	14	114	109	104	99	95	86	14	90
15	113	111	107	104	100	95	15	126	121	114	109	104	95	15	109
16	117	115	112	108	104	99	16	139	132	126	119	114	104	16	132
17	122	120	116	113	108	104	17	153	146	139	132	127	116	17	158
18	127	124	121	117	113	107	18	167	159	151	144	138	126	18	189
19	131	128	124	121	115	111	19	183	175	166	158	151	138	19	226
20	134	131	128	124	119	113	20	202	193	184	174	167	153	20	268
21	139	136	132	129	123	118	21	224	214	203	194	185	170	21	371
22	143	140	136	131	126	121	22	254	242	230	219	210	192		
23	148	145	140	136	131	125	23	284	271	257	245	235	215		
24	151	149	144	140	134	128	24	329	314	299	284	272	248		
25	156	153	149	144	138	132	25	405	386	367	348	334	306		
26	161	158	153	149	142	136	26	497	473	451	428	410	375		
27	166	162	158	153	147	140									
28	171	167	163	158	151	145									
29	176	174	168	163	157	149									
30	182	178	173	167	161	154									
31	187	184	178	173	166	158									
32	193	189	184	178	171	164									
33	199	194	189	184	176	168									
34	203	199	194	188	180	172									
35	208	204	198	192	185	176									
36	213	210	203	197	189	181									
37	221	217	211	204	196	187									
38	230	225	219	212	203	194									
39	238	233	226	219	210	201									
40	245	240	233	226	217	208									
41	253	248	241	234	224	215									
42	261	256	248	241	231	221									
43	268	264	256	248	238	228									
44	276	271	263	255	245	234									
45	284	278	270	262	251	240									
46	293	287	279	271	259	248									
47	302	297	288	279	268	257									
48	312	306	297	288	276	265									
49	321	315	306	297	284	273									
50	329	323	314	305	293	280									
51	339	333	323	313	301	288									
52	348	342	332	322	309	295									
53	357	350	340	330	317	302									
54	372	365	354	343	329	315									
55	390	382	371	360	345	330									
56	410	402	391	379	364	347									
57	433	425	412	400	383	367									

TERRITORY 440

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	467	458	445	431	413	396									
59	518	508	493	479	459	439									
60	573	563	546	530	509	486									
61	626	615	597	579	555	531									
62	676	662	644	625	599	572									
63	725	712	691	671	643	616									
64	775	761	738	716	687	657									
65	825	809	786	762	731	699									
66	900	883	857	831	797	762									
67	999	980	951	923	885	847									
68	1098	1077	1046	1014	973	931									
69	1197	1175	1140	1106	1060	1015									
70	1297	1272	1235	1198	1148	1099									
71	1396	1369	1329	1290	1237	1184									
72	1495	1466	1424	1382	1324	1267									
73	1594	1564	1518	1472	1412	1351									
74	1694	1661	1613	1564	1500	1436									
75	1793	1759	1707	1656	1588	1519									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	234	224	210	196	181	172	1	210	196	181	167	157	129	1	62
2	310	301	281	262	243	229	2	234	219	205	191	176	148	2	76
3	339	324	305	286	267	248	3	272	253	239	219	205	172	3	95
4	396	382	358	334	310	291	4	296	272	258	239	224	186	4	105
5	434	420	391	363	339	315	5	315	296	277	258	239	196	5	124
6	453	439	410	382	358	334	6	329	305	291	267	248	205	6	134
7	477	458	429	401	372	348	7	343	320	301	281	262	215	7	148
8	496	482	448	415	391	363	8	358	334	315	291	272	224	8	176
10	515	496	463	429	401	377	10	382	358	339	310	291	239	10	205
11	529	510	477	444	415	386	11	401	372	353	324	305	253	11	224
12	549	529	496	463	429	401	12	410	386	363	334	315	258	12	248
13	568	544	510	477	444	415	13	429	401	377	348	324	267	13	267
14	582	563	525	487	458	425	14	453	425	401	367	343	286	14	296
15	591	572	534	496	463	434	15	482	448	420	391	363	301	15	320
16	596	577	539	501	467	439	16	496	463	439	405	377	310	16	353
17	611	587	549	510	477	444	17	515	482	453	420	391	324	17	372
18	625	601	563	525	491	458	18	544	506	477	444	415	339	18	405
19	634	611	572	534	496	463	19	568	529	501	463	434	358	19	429
20	653	630	587	544	510	477	20	587	549	515	477	444	367	20	458
21	668	644	601	558	525	487	21	611	572	539	496	463	382	21	520
22	677	653	611	568	529	496	22	644	601	568	525	491	405		
23	687	663	620	577	539	501	23	668	625	587	544	510	420		
24	706	677	634	591	553	515	24	696	653	615	568	529	439		
25	711	682	639	596	558	520	25	754	706	663	615	572	472		
26	720	696	649	601	563	525	26	820	763	720	668	625	515		
27	730	706	658	611	572	534									
28	735	711	663	615	577	539									
29	749	720	673	625	587	544									

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 440

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
30	754	725	677	630	591	549									
31	763	735	687	639	596	558									
32	778	749	701	653	611	568									
33	787	758	711	663	620	577									
34	801	773	720	668	625	582									
35	811	782	730	677	634	591									
36	820	792	739	687	644	601									
37	835	806	754	701	653	611									
38	849	816	763	711	663	620									
39	854	820	768	716	668	620									
40	863	830	778	725	677	630									
41	873	844	787	730	687	639									
42	882	854	797	739	692	644									
43	897	863	806	749	701	653									
44	902	868	811	754	706	658									
45	916	882	825	768	720	668									
46	925	892	835	778	725	677									
47	935	902	844	787	735	682									
48	949	916	854	792	744	692									
49	959	925	863	801	749	701									
50	968	935	873	811	758	706									
51	978	944	882	820	768	716									
52	983	949	887	825	773	720									
53	997	959	897	835	782	725									
54	1006	968	906	844	787	735									
55	1021	987	921	854	801	744									
56	1040	1002	935	868	816	758									
57	1059	1021	954	887	830	773									
58	1092	1049	983	916	854	797									
59	1135	1092	1021	949	887	825									
60	1183	1140	1064	987	925	863									
61	1216	1173	1097	1021	954	887									
62	1245	1197	1121	1045	973	906									
63	1264	1221	1140	1059	992	925									
64	1293	1245	1164	1083	1011	944									
65	1317	1269	1188	1107	1035	964									
66	1355	1307	1221	1135	1064	987									
67	1407	1359	1269	1178	1102	1026									
68	1460	1407	1317	1226	1145	1068									
69	1512	1460	1364	1269	1188	1107									
70	1569	1512	1412	1312	1231	1145									
71	1622	1560	1460	1359	1269	1183									
72	1674	1612	1507	1402	1312	1221									
73	1727	1665	1555	1445	1355	1259									
74	1779	1717	1603	1488	1393	1297									
75	1832	1765	1650	1536	1436	1336									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

TERRITORY 450

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	31	30	29	28	27	26	1	31	29	28	26	25	23	1	8
2	40	39	38	37	35	33	2	43	40	38	36	35	32	2	10
3	50	49	47	46	44	42	3	48	46	44	41	40	36	3	14
4	58	57	55	53	51	49	4	53	50	47	46	44	40	4	17
5	64	63	61	60	57	55	5	60	58	55	52	49	46	5	20
6	72	70	68	66	63	60	6	67	64	61	58	56	51	6	26
7	79	77	75	73	70	67	7	73	70	67	63	60	56	7	32
8	85	84	81	78	75	72	8	80	76	73	69	66	60	8	37
10	92	90	87	85	81	78	10	86	83	78	74	72	65	10	47
11	98	96	93	90	86	83	11	94	89	85	81	77	71	11	58
12	102	100	98	95	91	86	12	102	98	93	88	85	77	12	67
13	106	104	101	99	94	90	13	110	104	100	94	90	83	13	79
14	112	109	106	103	99	94	14	118	113	107	102	98	89	14	93
15	116	114	111	107	103	99	15	130	125	118	113	108	99	15	113
16	121	119	115	112	107	102	16	143	137	130	123	118	108	16	137
17	126	124	120	116	112	107	17	158	151	143	137	131	120	17	164
18	131	128	125	121	116	111	18	173	165	156	149	142	130	18	195
19	135	132	128	125	119	114	19	189	180	171	163	156	142	19	233
20	139	136	132	128	123	117	20	208	199	190	179	172	158	20	277
21	143	140	137	133	127	122	21	232	221	210	200	192	176	21	383
22	148	145	140	136	130	125	22	262	250	238	226	217	198		
23	153	150	145	140	135	129	23	294	280	266	253	243	222		
24	156	153	149	144	139	132	24	340	325	309	293	281	257		
25	161	158	153	149	142	137	25	419	399	379	360	345	316		
26	166	163	158	153	147	140	26	513	489	466	442	424	388		
27	171	167	163	158	152	145									
28	177	173	168	164	156	150									
29	182	179	174	168	162	154									
30	188	184	179	173	166	159									
31	193	190	184	179	171	164									
32	199	195	190	184	177	169									
33	206	201	195	190	181	174									
34	210	206	200	194	186	178									
35	215	211	205	198	191	182									
36	220	217	210	204	195	187									
37	229	224	218	211	203	193									
38	237	233	226	219	210	201									
39	246	241	233	226	217	207									
40	253	248	241	233	224	215									
41	261	257	249	242	232	222									
42	270	264	257	249	239	229									
43	277	272	264	256	246	235									
44	286	280	272	263	253	242									
45	293	287	279	271	259	248									
46	303	297	288	280	268	257									
47	312	307	298	288	277	265									
48	323	316	307	298	286	273									
49	332	326	316	307	294	282									
50	340	334	325	315	302	289									
51	351	344	334	324	311	298									
52	360	353	343	333	319	305									
53	369	362	352	341	327	312									
54	384	377	365	354	339	326									
55	403	394	383	372	356	341									
56	424	416	404	392	376	359									
57	447	439	426	413	396	379									

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NORTH CAROLINA (32)

TERRITORY 450

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	483	473	459	445	427	409									
59	535	525	510	495	474	454									
60	592	581	565	548	525	502									
61	647	635	617	598	574	549									
62	698	684	665	645	618	591									
63	750	736	714	693	664	636									
64	801	786	763	739	710	679									
65	853	836	812	788	755	723									
66	930	912	885	858	823	788									
67	1032	1013	983	953	914	875									
68	1135	1113	1081	1048	1005	962									
69	1237	1214	1178	1143	1096	1049									
70	1340	1314	1276	1238	1187	1136									
71	1442	1415	1374	1333	1278	1223									
72	1545	1515	1471	1428	1368	1309									
73	1647	1616	1569	1521	1459	1396									
74	1750	1717	1667	1616	1550	1483									
75	1853	1817	1764	1711	1641	1570									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	246	236	221	206	191	181	1	221	206	191	176	166	136	1	65
2	326	316	296	276	256	241	2	246	231	216	201	186	156	2	80
3	356	341	321	301	281	261	3	286	266	251	231	216	181	3	100
4	417	402	377	351	326	306	4	311	286	271	251	236	196	4	110
5	457	442	412	382	356	331	5	331	311	291	271	251	206	5	131
6	477	462	432	402	377	351	6	346	321	306	281	261	216	6	141
7	502	482	452	422	392	366	7	361	336	316	296	276	226	7	156
8	522	507	472	437	412	382	8	377	351	331	306	286	236	8	186
10	542	522	487	452	422	397	10	402	377	356	326	306	251	10	216
11	557	537	502	467	437	407	11	422	392	371	341	321	266	11	236
12	577	557	522	487	452	422	12	432	407	382	351	331	271	12	261
13	597	572	537	502	467	437	13	452	422	397	366	341	281	13	281
14	612	592	552	512	482	447	14	477	447	422	387	361	301	14	311
15	622	602	562	522	487	457	15	507	472	442	412	382	316	15	336
16	628	607	567	527	492	462	16	522	487	462	427	397	326	16	371
17	643	617	577	537	502	467	17	542	507	477	442	412	341	17	392
18	658	633	592	552	517	482	18	572	532	502	467	437	356	18	427
19	668	643	602	562	522	487	19	597	557	527	487	457	377	19	452
20	688	663	617	572	537	502	20	617	577	542	502	467	387	20	482
21	703	678	633	587	552	512	21	643	602	567	522	487	402	21	547
22	713	688	643	597	557	522	22	678	633	597	552	517	427		
23	723	698	653	607	567	527	23	703	658	617	572	537	442		
24	743	713	668	622	582	542	24	733	688	648	597	557	462		
25	748	718	673	628	587	547	25	793	743	698	648	602	497		
26	758	733	683	633	592	552	26	863	803	758	703	658	542		
27	768	743	693	643	602	562									
28	773	748	698	648	607	567									
29	788	758	708	658	617	572									

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	793	763	713	663	622	577									
31	803	773	723	673	628	587									
32	818	788	738	688	643	597									
33	828	798	748	698	653	607									
34	843	813	758	703	658	612									
35	853	823	768	713	668	622									
36	863	833	778	723	678	633									
37	879	848	793	738	688	643									
38	894	858	803	748	698	653									
39	899	863	808	753	703	653									
40	909	873	818	763	713	663									
41	919	889	828	768	723	673									
42	929	899	838	778	728	678									
43	944	909	848	788	738	688									
44	949	914	853	793	743	693									
45	964	929	868	808	758	703									
46	974	939	879	818	763	713									
47	984	949	889	828	773	718									
48	999	964	899	833	783	728									
49	1009	974	909	843	788	738									
50	1019	984	919	853	798	743									
51	1029	994	929	863	808	753									
52	1034	999	934	868	813	758									
53	1049	1009	944	879	823	763									
54	1059	1019	954	889	828	773									
55	1074	1039	969	899	843	783									
56	1094	1054	984	914	858	798									
57	1114	1074	1004	934	873	813									
58	1150	1104	1034	964	899	838									
59	1195	1150	1074	999	934	868									
60	1245	1200	1119	1039	974	909									
61	1280	1235	1155	1074	1004	934									
62	1310	1260	1180	1099	1024	954									
63	1330	1285	1200	1114	1044	974									
64	1360	1310	1225	1140	1064	994									
65	1386	1335	1250	1165	1089	1014									
66	1426	1375	1285	1195	1119	1039									
67	1481	1431	1335	1240	1160	1079									
68	1536	1481	1386	1290	1205	1124									
69	1591	1536	1436	1335	1250	1165									
70	1652	1591	1486	1381	1295	1205									
71	1707	1642	1536	1431	1335	1245									
72	1762	1697	1586	1476	1381	1285									
73	1817	1752	1637	1521	1426	1325									
74	1872	1807	1687	1566	1466	1365									
75	1928	1857	1737	1616	1511	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.

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TERRITORY 460

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990- 2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	31	30	29	28	27	26	1	31	29	28	26	25	23	1	8
2	40	39	38	37	35	33	2	43	40	38	36	35	32	2	10
3	50	49	47	46	44	42	3	48	46	44	41	40	36	3	14
4	58	57	55	53	51	49	4	53	50	47	46	44	40	4	17
5	64	63	61	60	57	55	5	60	58	55	52	49	46	5	20
6	72	70	68	66	63	60	6	67	64	61	58	56	51	6	26
7	79	77	75	73	70	67	7	73	70	67	63	60	56	7	32
8	85	84	81	78	75	72	8	80	76	73	69	66	60	8	37
10	92	90	87	85	81	78	10	86	83	78	74	72	65	10	47
11	98	96	93	90	86	83	11	94	89	85	81	77	71	11	58
12	102	100	98	95	91	86	12	102	98	93	88	85	77	12	67
13	106	104	101	99	94	90	13	110	104	100	94	90	83	13	79
14	112	109	106	103	99	94	14	118	113	107	102	98	89	14	93
15	116	114	111	107	103	99	15	130	125	118	113	108	99	15	113
16	121	119	115	112	107	102	16	143	137	130	123	118	108	16	137
17	126	124	120	116	112	107	17	158	151	143	137	131	120	17	164
18	131	128	125	121	116	111	18	173	165	156	149	142	130	18	195
19	135	132	128	125	119	114	19	189	180	171	163	156	142	19	233
20	139	136	132	128	123	117	20	208	199	190	179	172	158	20	277
21	143	140	137	133	127	122	21	232	221	210	200	192	176	21	383
22	148	145	140	136	130	125	22	262	250	238	226	217	198		
23	153	150	145	140	135	129	23	294	280	266	253	243	222		
24	156	153	149	144	139	132	24	340	325	309	293	281	257		
25	161	158	153	149	142	137	25	419	399	379	360	345	316		
26	166	163	158	153	147	140	26	513	489	466	442	424	388		
27	171	167	163	158	152	145									
28	177	173	168	164	156	150									
29	182	179	174	168	162	154									
30	188	184	179	173	166	159									
31	193	190	184	179	171	164									
32	199	195	190	184	177	169									
33	206	201	195	190	181	174									
34	210	206	200	194	186	178									
35	215	211	205	198	191	182									
36	220	217	210	204	195	187									
37	229	224	218	211	203	193									
38	237	233	226	219	210	201									
39	246	241	233	226	217	207									
40	253	248	241	233	224	215									
41	261	257	249	242	232	222									
42	270	264	257	249	239	229									
43	277	272	264	256	246	235									
44	286	280	272	263	253	242									
45	293	287	279	271	259	248									
46	303	297	288	280	268	257									
47	312	307	298	288	277	265									
48	323	316	307	298	286	273									
49	332	326	316	307	294	282									
50	340	334	325	315	302	289									
51	351	344	334	324	311	298									
52	360	353	343	333	319	305									
53	369	362	352	341	327	312									
54	384	377	365	354	339	326									
55	403	394	383	372	356	341									
56	424	416	404	392	376	359									
57	447	439	426	413	396	379									

TERRITORY 460

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	483	473	459	445	427	409									
59	535	525	510	495	474	454									
60	592	581	565	548	525	502									
61	647	635	617	598	574	549									
62	698	684	665	645	618	591									
63	750	736	714	693	664	636									
64	801	786	763	739	710	679									
65	853	836	812	788	755	723									
66	930	912	885	858	823	788									
67	1032	1013	983	953	914	875									
68	1135	1113	1081	1048	1005	962									
69	1237	1214	1178	1143	1096	1049									
70	1340	1314	1276	1238	1187	1136									
71	1442	1415	1374	1333	1278	1223									
72	1545	1515	1471	1428	1368	1309									
73	1647	1616	1569	1521	1459	1396									
74	1750	1717	1667	1616	1550	1483									
75	1853	1817	1764	1711	1641	1570									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	219	210	196	183	169	161	1	196	183	169	156	147	120	1	58
2	290	281	263	245	227	214	2	219	205	192	178	165	138	2	71
3	317	303	285	268	250	232	3	254	236	223	205	192	161	3	89
4	370	357	335	312	290	272	4	277	254	241	223	210	174	4	98
5	406	392	366	339	317	294	5	294	277	259	241	223	183	5	116
6	424	410	384	357	335	312	6	308	285	272	250	232	192	6	125
7	446	428	401	375	348	326	7	321	299	281	263	245	201	7	138
8	464	450	419	388	366	339	8	335	312	294	272	254	210	8	165
10	482	464	433	401	375	352	10	357	335	317	290	272	223	10	192
11	495	477	446	415	388	361	11	375	348	330	303	285	236	11	210
12	513	495	464	433	401	375	12	384	361	339	312	294	241	12	232
13	531	508	477	446	415	388	13	401	375	352	326	303	250	13	250
14	544	526	491	455	428	397	14	424	397	375	343	321	268	14	277
15	553	535	500	464	433	406	15	450	419	392	366	339	281	15	299
16	558	540	504	468	437	410	16	464	433	410	379	352	290	16	330
17	571	549	513	477	446	415	17	482	450	424	392	366	303	17	348
18	584	562	526	491	459	428	18	508	473	446	415	388	317	18	379
19	593	571	535	500	464	433	19	531	495	468	433	406	335	19	401
20	611	589	549	508	477	446	20	549	513	482	446	415	343	20	428
21	624	602	562	522	491	455	21	571	535	504	464	433	357	21	486
22	633	611	571	531	495	464	22	602	562	531	491	459	379		
23	642	620	580	540	504	468	23	624	584	549	508	477	392		
24	660	633	593	553	517	482	24	651	611	575	531	495	410		
25	665	638	598	558	522	486	25	705	660	620	575	535	442		
26	673	651	607	562	526	491	26	767	714	673	624	584	482		
27	682	660	615	571	535	500									
28	687	665	620	575	540	504									
29	700	673	629	584	549	508									

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 460

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	
30	705	678	633	589	553	513									
31	714	687	642	598	558	522									
32	727	700	656	611	571	531									
33	736	709	665	620	580	540									
34	749	723	673	624	584	544									
35	758	731	682	633	593	553									
36	767	740	691	642	602	562									
37	781	754	705	656	611	571									
38	794	763	714	665	620	580									
39	798	767	718	669	624	580									
40	807	776	727	678	633	589									
41	816	789	736	682	642	598									
42	825	798	745	691	647	602									
43	838	807	754	700	656	611									
44	843	812	758	705	660	615									
45	856	825	772	718	673	624									
46	865	834	781	727	678	633									
47	874	843	789	736	687	638									
48	888	856	798	740	696	647									
49	896	865	807	749	700	656									
50	905	874	816	758	709	660									
51	914	883	825	767	718	669									
52	919	888	830	772	723	673									
53	932	896	838	781	731	678									
54	941	905	847	789	736	687									
55	954	923	861	798	749	696									
56	972	937	874	812	763	709									
57	990	954	892	830	776	723									
58	1021	981	919	856	798	745									
59	1061	1021	954	888	830	772									
60	1106	1066	995	923	865	807									
61	1137	1097	1026	954	892	830									
62	1164	1119	1048	977	910	847									
63	1182	1142	1066	990	928	865									
64	1209	1164	1088	1012	946	883									
65	1231	1186	1111	1035	968	901									
66	1267	1222	1142	1061	995	923									
67	1316	1271	1186	1102	1030	959									
68	1365	1316	1231	1146	1070	999									
69	1414	1365	1276	1186	1111	1035									
70	1467	1414	1320	1227	1151	1070									
71	1516	1458	1365	1271	1186	1106									
72	1565	1507	1409	1311	1227	1142									
73	1615	1557	1454	1351	1267	1177									
74	1664	1606	1499	1392	1302	1213									
75	1713	1650	1543	1436	1342	1249									
<p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p>															

TERRITORY 470

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	35	34	33	32	31	30	1	35	33	32	30	29	27	1	10
2	46	45	44	43	41	39	2	49	46	44	42	41	36	2	12
3	58	57	55	52	50	48	3	56	52	50	47	46	42	3	16
4	66	65	63	61	59	57	4	61	58	55	52	50	46	4	19
5	74	73	71	68	65	63	5	70	66	63	60	57	52	5	22
6	82	80	78	76	73	70	6	77	74	71	66	64	59	6	30
7	91	89	87	85	80	77	7	85	80	77	73	70	64	7	36
8	97	96	93	90	87	82	8	92	88	83	79	76	70	8	43
10	106	104	101	97	93	90	10	100	95	90	86	82	75	10	55
11	112	110	107	104	100	95	11	108	103	97	93	89	81	11	66
12	118	116	112	109	105	100	12	118	112	107	102	97	89	12	77
13	122	120	117	113	108	104	13	126	120	114	108	104	95	13	91
14	128	125	122	119	113	108	14	136	129	123	118	112	103	14	107
15	134	132	127	123	119	113	15	150	143	136	129	124	113	15	129
16	139	137	133	128	123	118	16	165	157	150	141	136	124	16	157
17	144	142	138	134	128	123	17	182	173	165	157	151	138	17	188
18	151	148	143	139	134	127	18	199	189	180	171	164	150	18	225
19	155	152	148	143	137	132	19	217	208	197	187	180	164	19	269
20	159	156	152	148	141	135	20	240	229	218	207	198	182	20	319
21	165	162	157	153	147	140	21	266	255	242	230	220	202	21	441
22	170	167	162	156	150	143	22	302	288	274	260	249	228		
23	175	172	167	162	155	149	23	338	322	306	291	279	256		
24	180	177	171	166	159	152	24	392	373	355	337	323	295		
25	185	182	177	171	164	157	25	482	459	437	414	397	364		
26	192	187	182	177	169	162	26	591	563	536	508	488	446		
27	197	193	187	182	174	167									
28	203	199	194	188	180	172									
29	210	207	200	194	186	178									
30	216	212	205	199	192	183									
31	223	218	212	205	197	188									
32	229	225	218	212	203	195									
33	236	231	225	218	209	200									
34	242	236	230	224	214	204									
35	247	243	235	228	219	210									
36	254	249	242	234	225	215									
37	263	258	250	243	233	223									
38	273	268	260	253	242	231									
39	282	277	269	260	249	239									
40	291	286	277	269	258	247									
41	301	295	287	278	266	256									
42	310	304	295	287	275	263									
43	319	314	304	294	282	271									
44	328	322	312	303	291	278									
45	337	331	321	311	299	286									
46	349	341	332	322	308	295									
47	360	353	342	332	319	305									
48	371	364	353	342	328	315									
49	382	375	364	353	338	324									
50	392	384	373	363	348	333									
51	403	396	384	372	357	342									
52	414	407	395	383	367	351									
53	425	416	404	393	377	360									
54	442	433	421	408	391	375									
55	463	454	441	428	410	393									
56	488	478	464	450	432	413									
57	515	505	490	475	456	437									

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 470

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	555	545	529	513	491	471									
59	615	603	586	569	546	522									
60	682	669	649	630	605	578									
61	745	731	709	688	660	631									
62	804	788	765	743	712	681									
63	862	846	822	797	764	732									
64	921	904	877	851	816	781									
65	981	962	934	906	869	831									
66	1070	1050	1019	988	947	906									
67	1188	1165	1131	1097	1052	1007									
68	1305	1281	1243	1206	1157	1106									
69	1423	1396	1356	1315	1260	1207									
70	1542	1512	1468	1424	1365	1306									
71	1660	1627	1580	1533	1470	1407									
72	1777	1743	1693	1642	1574	1507									
73	1895	1860	1805	1751	1679	1606									
74	2014	1975	1917	1860	1784	1707									
75	2131	2091	2030	1969	1887	1806									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	225	216	202	188	174	165	1	202	188	174	161	151	124	1	60
2	298	289	271	252	234	220	2	225	211	197	184	170	142	2	73
3	326	312	294	275	257	239	3	262	243	230	211	197	165	3	92
4	381	367	344	321	298	280	4	285	262	248	230	216	179	4	101
5	418	404	376	349	326	303	5	303	285	266	248	230	188	5	119
6	436	422	395	367	344	321	6	317	294	280	257	239	197	6	129
7	459	441	413	386	358	335	7	330	308	289	271	252	207	7	142
8	477	464	431	399	376	349	8	344	321	303	280	262	216	8	170
10	496	477	445	413	386	363	10	367	344	326	298	280	230	10	197
11	509	491	459	427	399	372	11	386	358	340	312	294	243	11	216
12	528	509	477	445	413	386	12	395	372	349	321	303	248	12	239
13	546	523	491	459	427	399	13	413	386	363	335	312	257	13	257
14	560	542	505	468	441	409	14	436	409	386	353	330	275	14	285
15	569	551	514	477	445	418	15	464	431	404	376	349	289	15	308
16	574	555	519	482	450	422	16	477	445	422	390	363	298	16	340
17	588	565	528	491	459	427	17	496	464	436	404	376	312	17	358
18	601	578	542	505	473	441	18	523	487	459	427	399	326	18	390
19	610	588	551	514	477	445	19	546	509	482	445	418	344	19	413
20	629	606	565	523	491	459	20	565	528	496	459	427	353	20	441
21	643	620	578	537	505	468	21	588	551	519	477	445	367	21	500
22	652	629	588	546	509	477	22	620	578	546	505	473	390		
23	661	638	597	555	519	482	23	643	601	565	523	491	404		
24	679	652	610	569	532	496	24	670	629	592	546	509	422		
25	684	656	615	574	537	500	25	725	679	638	592	551	454		
26	693	670	624	578	542	505	26	789	734	693	643	601	496		
27	702	679	633	588	551	514									
28	707	684	638	592	555	519									
29	721	693	647	601	565	523									

TERRITORY 470

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	725	698	652	606	569	528									
31	734	707	661	615	574	537									
32	748	721	675	629	588	546									
33	757	730	684	638	597	555									
34	771	744	693	643	601	560									
35	780	753	702	652	610	569									
36	789	762	711	661	620	578									
37	803	776	725	675	629	588									
38	817	785	734	684	638	597									
39	822	789	739	689	643	597									
40	831	799	748	698	652	606									
41	840	812	757	702	661	615									
42	849	822	767	711	666	620									
43	863	831	776	721	675	629									
44	868	835	780	725	679	633									
45	881	849	794	739	693	643									
46	890	858	803	748	698	652									
47	900	868	812	757	707	656									
48	913	881	822	762	716	666									
49	923	890	831	771	721	675									
50	932	900	840	780	730	679									
51	941	909	849	789	739	689									
52	946	913	854	794	744	693									
53	959	923	863	803	753	698									
54	968	932	872	812	757	707									
55	982	950	886	822	771	716									
56	1001	964	900	835	785	730									
57	1019	982	918	854	799	744									
58	1051	1010	946	881	822	767									
59	1092	1051	982	913	854	794									
60	1138	1097	1024	950	890	831									
61	1170	1129	1056	982	918	854									
62	1198	1152	1079	1005	936	872									
63	1216	1175	1097	1019	955	890									
64	1244	1198	1120	1042	973	909									
65	1267	1221	1143	1065	996	927									
66	1304	1258	1175	1092	1024	950									
67	1354	1308	1221	1134	1060	987									
68	1405	1354	1267	1180	1102	1028									
69	1455	1405	1313	1221	1143	1065									
70	1510	1455	1359	1262	1184	1102									
71	1561	1501	1405	1308	1221	1138									
72	1611	1551	1450	1349	1262	1175									
73	1662	1602	1496	1391	1304	1212									
74	1712	1652	1542	1432	1340	1248									
75	1763	1698	1588	1478	1382	1285									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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NORTH CAROLINA (32)

TERRITORY 480

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990- 2005	Symbol	1989 & Prior
(a)							(b)							(c)	
1	38	37	36	35	34	32	1	38	36	35	32	31	29	1	10
2	50	49	48	46	44	42	2	53	50	48	45	44	39	2	13
3	63	61	59	57	55	52	3	60	57	55	51	50	45	3	17
4	72	71	68	66	64	61	4	66	63	59	57	55	50	4	21
5	80	79	77	74	71	68	5	75	72	68	65	61	57	5	24
6	89	87	85	82	79	75	6	84	80	77	72	70	64	6	32
7	99	96	94	92	87	84	7	92	87	84	79	75	70	7	39
8	106	104	101	97	94	89	8	100	95	90	86	82	75	8	46
10	115	113	109	106	101	97	10	108	103	97	93	89	81	10	59
11	122	119	116	113	108	103	11	117	111	106	101	96	88	11	72
12	128	125	122	118	114	108	12	128	122	116	110	106	96	12	84
13	132	130	126	123	117	113	13	137	130	124	117	113	103	13	99
14	139	136	132	129	123	117	14	147	140	133	128	122	111	14	116
15	145	143	138	133	129	123	15	162	155	147	140	135	123	15	140
16	151	148	144	139	133	128	16	179	171	162	153	147	135	16	171
17	157	154	150	145	139	133	17	197	188	179	171	164	150	17	204
18	164	160	155	151	145	138	18	216	205	195	186	177	162	18	244
19	168	165	160	155	148	143	19	235	225	213	203	195	177	19	291
20	173	169	165	160	153	146	20	260	248	237	224	215	197	20	346
21	179	175	171	166	159	152	21	289	276	262	249	239	219	21	478
22	184	181	175	169	162	155	22	327	312	297	282	270	247		
23	190	187	181	175	168	161	23	367	349	332	316	303	277		
24	195	191	186	180	173	165	24	425	405	385	365	350	320		
25	201	197	191	186	177	171	25	522	498	473	449	430	394		
26	208	203	197	191	183	175	26	640	610	581	551	529	484		
27	213	209	203	197	189	181									
28	220	216	210	204	195	187									
29	227	224	217	210	202	193									
30	234	230	223	216	208	198									
31	241	237	230	223	213	204									
32	248	244	237	230	220	211									
33	256	251	244	237	226	217									
34	262	256	249	242	232	222									
35	268	263	255	247	238	227									
36	275	270	262	254	244	233									
37	285	280	271	263	253	241									
38	296	290	282	274	262	251									
39	306	300	291	282	270	259									
40	316	310	300	291	280	268									
41	326	320	311	302	289	277									
42	336	329	320	311	298	285									
43	346	340	329	319	306	293									
44	356	349	339	328	316	302									
45	365	358	348	338	324	310									
46	378	370	360	349	334	320									
47	390	383	371	360	346	331									
48	403	394	383	371	356	341									
49	414	406	394	383	367	351									
50	425	416	405	393	377	361									
51	437	429	416	404	387	371									
52	449	441	428	415	398	380									
53	461	451	438	426	408	390									
54	479	470	456	442	423	406									
55	502	492	478	464	444	426									
56	529	519	503	488	469	448									
57	558	548	531	515	494	473									

TERRITORY 480

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
58	602	590	573	556	532	510									
59	667	654	636	617	592	566									
60	739	725	704	683	655	626									
61	807	792	769	746	716	684									
62	871	854	829	805	771	738									
63	935	918	891	864	828	793									
64	999	980	951	922	885	847									
65	1064	1043	1013	983	942	901									
66	1160	1138	1104	1071	1027	983									
67	1288	1263	1226	1189	1140	1092									
68	1415	1389	1348	1307	1254	1199									
69	1543	1514	1470	1426	1366	1308									
70	1672	1639	1592	1544	1480	1416									
71	1799	1764	1713	1662	1594	1525									
72	1927	1890	1835	1781	1706	1633									
73	2054	2016	1957	1898	1820	1741									
74	2183	2141	2079	2016	1934	1850									
75	2311	2267	2201	2134	2046	1958									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	225	216	202	189	175	166	1	202	189	175	161	152	124	1	60
2	299	290	271	253	235	221	2	225	212	198	184	170	143	2	74
3	327	313	294	276	258	239	3	262	244	230	212	198	166	3	92
4	382	368	345	322	299	281	4	285	262	248	230	216	179	4	101
5	419	405	377	350	327	304	5	304	285	267	248	230	189	5	120
6	437	423	396	368	345	322	6	317	294	281	258	239	198	6	129
7	460	442	414	386	359	336	7	331	308	290	271	253	207	7	143
8	478	465	432	400	377	350	8	345	322	304	281	262	216	8	170
10	497	478	446	414	386	363	10	368	345	327	299	281	230	10	198
11	511	492	460	428	400	373	11	386	359	340	313	294	244	11	216
12	529	511	478	446	414	386	12	396	373	350	322	304	248	12	239
13	547	524	492	460	428	400	13	414	386	363	336	313	258	13	258
14	561	543	506	469	442	409	14	437	409	386	354	331	276	14	285
15	570	552	515	478	446	419	15	465	432	405	377	350	290	15	308
16	575	557	520	483	451	423	16	478	446	423	391	363	299	16	340
17	589	566	529	492	460	428	17	497	465	437	405	377	313	17	359
18	603	580	543	506	474	442	18	524	488	460	428	400	327	18	391
19	612	589	552	515	478	446	19	547	511	483	446	419	345	19	414
20	630	607	566	524	492	460	20	566	529	497	460	428	354	20	442
21	644	621	580	538	506	469	21	589	552	520	478	446	368	21	501
22	653	630	589	547	511	478	22	621	580	547	506	474	391		
23	662	639	598	557	520	483	23	644	603	566	524	492	405		
24	681	653	612	570	534	497	24	672	630	593	547	511	423		
25	685	658	616	575	538	501	25	727	681	639	593	552	455		
26	695	672	626	580	543	506	26	791	736	695	644	603	497		
27	704	681	635	589	552	515									
28	708	685	639	593	557	520									
29	722	695	649	603	566	524									

**PERSONAL AUTO MANUAL
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NORTH CAROLINA (32)

TERRITORY 480

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	727	699	653	607	570	529									
31	736	708	662	616	575	538									
32	750	722	676	630	589	547									
33	759	731	685	639	598	557									
34	773	745	695	644	603	561									
35	782	754	704	653	612	570									
36	791	764	713	662	621	580									
37	805	777	727	676	630	589									
38	819	787	736	685	639	598									
39	823	791	741	690	644	598									
40	833	800	750	699	653	607									
41	842	814	759	704	662	616									
42	851	823	768	713	667	621									
43	865	833	777	722	676	630									
44	869	837	782	727	681	635									
45	883	851	796	741	695	644									
46	892	860	805	750	699	653									
47	902	869	814	759	708	658									
48	915	883	823	764	718	667									
49	925	892	833	773	722	676									
50	934	902	842	782	731	681									
51	943	911	851	791	741	690									
52	948	915	856	796	745	695									
53	961	925	865	805	754	699									
54	971	934	874	814	759	708									
55	984	952	888	823	773	718									
56	1003	966	902	837	787	731									
57	1021	984	920	856	800	745									
58	1053	1012	948	883	823	768									
59	1095	1053	984	915	856	796									
60	1141	1099	1026	952	892	833									
61	1173	1132	1058	984	920	856									
62	1201	1155	1081	1007	938	874									
63	1219	1178	1099	1021	957	892									
64	1247	1201	1122	1044	975	911									
65	1270	1224	1145	1067	998	929									
66	1306	1260	1178	1095	1026	952									
67	1357	1311	1224	1136	1063	989									
68	1408	1357	1270	1182	1104	1030									
69	1458	1408	1316	1224	1145	1067									
70	1513	1458	1362	1265	1187	1104									
71	1564	1504	1408	1311	1224	1141									
72	1615	1555	1454	1352	1265	1178									
73	1665	1605	1500	1394	1306	1214									
74	1716	1656	1546	1435	1343	1251									
75	1766	1702	1592	1481	1385	1288									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
1	28	27	26	26	25	24	1	28	26	26	24	23	21	1	8
2	37	36	35	34	32	31	2	39	37	35	33	32	29	2	9
3	46	45	43	42	40	38	3	44	42	40	37	37	33	3	13
4	53	52	50	48	47	45	4	48	46	43	42	40	37	4	15
5	59	58	56	54	52	50	5	55	53	50	48	45	42	5	18
6	65	64	62	60	58	55	6	61	59	56	53	51	47	6	24
7	72	71	69	67	64	61	7	67	64	61	58	55	51	7	29
8	77	77	74	71	69	65	8	73	70	66	63	60	55	8	34
10	84	82	80	77	74	71	10	79	76	71	68	65	60	10	43
11	89	88	85	82	79	76	11	86	82	77	74	71	65	11	53
12	94	92	89	87	83	79	12	94	89	85	81	77	71	12	61
13	97	95	93	90	86	82	13	100	95	91	86	82	76	13	72
14	102	99	97	94	90	86	14	108	103	98	94	89	82	14	85
15	106	105	101	98	94	90	15	119	114	108	103	99	90	15	103
16	111	109	105	102	98	94	16	131	125	119	112	108	99	16	125
17	115	113	110	106	102	98	17	145	138	131	125	120	110	17	150
18	120	117	114	111	106	101	18	158	150	143	136	130	119	18	179
19	123	121	117	114	109	105	19	173	165	156	149	143	130	19	213
20	127	124	121	117	112	107	20	190	182	173	164	157	145	20	253
21	131	128	125	122	116	111	21	212	202	192	183	175	161	21	350
22	135	133	128	124	119	114	22	240	229	218	207	198	181		
23	139	137	133	128	123	118	23	269	256	243	231	222	203		
24	143	140	136	132	127	121	24	311	297	282	268	257	235		
25	147	145	140	136	130	125	25	383	365	347	329	315	289		
26	152	149	145	140	134	128	26	469	447	426	404	388	354		
27	156	153	149	145	139	133									
28	162	158	154	150	143	137									
29	167	164	159	154	148	141									
30	172	168	163	158	152	145									
31	177	173	168	163	156	150									
32	182	179	173	168	162	155									
33	188	184	179	173	166	159									
34	192	188	183	178	170	162									
35	196	193	187	181	174	167									
36	201	198	192	186	179	171									
37	209	205	199	193	185	177									
38	217	213	207	201	192	184									
39	224	220	213	207	198	190									
40	231	227	220	213	205	196									
41	239	235	228	221	212	203									
42	247	241	235	228	218	209									
43	253	249	241	234	224	215									
44	261	256	248	241	231	221									
45	268	263	255	247	237	227									
46	277	271	264	256	245	235									
47	286	281	272	264	253	242									
48	295	289	281	272	261	250									
49	303	298	289	281	269	258									
50	311	305	297	288	276	264									
51	320	315	305	296	284	272									
52	329	323	314	304	292	279									
53	337	331	321	312	299	286									
54	351	344	334	324	310	298									
55	368	360	350	340	326	312									
56	388	380	369	358	343	328									
57	409	401	389	377	362	347									

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NORTH CAROLINA (32)

TERRITORY 490

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
58	441	433	420	407	390	374									
59	489	479	466	452	434	415									
60	541	531	516	501	480	459									
61	592	581	564	547	524	502									
62	638	626	608	590	565	541									
63	685	672	653	633	607	581									
64	732	718	697	676	649	621									
65	779	764	742	720	690	660									
66	850	834	809	785	752	720									
67	944	926	898	871	836	800									
68	1037	1017	988	958	919	879									
69	1131	1109	1077	1045	1001	959									
70	1225	1201	1166	1131	1085	1038									
71	1318	1293	1255	1218	1168	1118									
72	1412	1385	1345	1305	1250	1197									
73	1505	1477	1434	1391	1334	1276									
74	1600	1569	1523	1477	1417	1356									
75	1693	1661	1612	1564	1499	1435									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
(b) Refer to Personal Auto Manual Rule 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	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	1990-2005	Symbol	1989 & Prior
(a)							(b)							(c)	Prior
1	222	213	199	186	172	163	1	199	186	172	159	149	122	1	59
2	294	285	267	249	231	217	2	222	208	195	181	168	140	2	72
3	322	308	290	272	254	236	3	258	240	227	208	195	163	3	91
4	376	362	340	317	294	276	4	281	258	245	227	213	177	4	100
5	412	399	371	344	322	299	5	299	281	263	245	227	186	5	118
6	430	417	390	362	340	317	6	313	290	276	254	236	195	6	127
7	453	435	408	381	353	331	7	326	304	285	267	249	204	7	140
8	471	458	426	394	371	344	8	340	317	299	276	258	213	8	168
10	489	471	439	408	381	358	10	362	340	322	294	276	227	10	195
11	503	485	453	421	394	367	11	381	353	335	308	290	240	11	213
12	521	503	471	439	408	381	12	390	367	344	317	299	245	12	236
13	539	516	485	453	421	394	13	408	381	358	331	308	254	13	254
14	553	535	498	462	435	403	14	430	403	381	349	326	272	14	281
15	562	544	507	471	439	412	15	458	426	399	371	344	285	15	304
16	566	548	512	476	444	417	16	471	439	417	385	358	294	16	335
17	580	557	521	485	453	421	17	489	458	430	399	371	308	17	353
18	593	571	535	498	467	435	18	516	480	453	421	394	322	18	385
19	602	580	544	507	471	439	19	539	503	476	439	412	340	19	408
20	621	598	557	516	485	453	20	557	521	489	453	421	349	20	435
21	634	612	571	530	498	462	21	580	544	512	471	439	362	21	494
22	643	621	580	539	503	471	22	612	571	539	498	467	385		
23	652	630	589	548	512	476	23	634	593	557	516	485	399		
24	670	643	602	562	525	489	24	661	621	584	539	503	417		
25	675	648	607	566	530	494	25	716	670	630	584	544	448		
26	684	661	616	571	535	498	26	779	725	684	634	593	489		
27	693	670	625	580	544	507									
28	698	675	630	584	548	512									
29	711	684	639	593	557	516									

TERRITORY 490

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	2007	2006	1990- 2005	Symbol (c)	1989 & Prior
30	716	689	643	598	562	521									
31	725	698	652	607	566	530									
32	738	711	666	621	580	539									
33	747	720	675	630	589	548									
34	761	734	684	634	593	553									
35	770	743	693	643	602	562									
36	779	752	702	652	612	571									
37	793	766	716	666	621	580									
38	806	775	725	675	630	589									
39	811	779	729	680	634	589									
40	820	788	738	689	643	598									
41	829	802	747	693	652	607									
42	838	811	757	702	657	612									
43	852	820	766	711	666	621									
44	856	824	770	716	670	625									
45	870	838	784	729	684	634									
46	879	847	793	738	689	643									
47	888	856	802	747	698	648									
48	901	870	811	752	707	657									
49	911	879	820	761	711	666									
50	920	888	829	770	720	670									
51	929	897	838	779	729	680									
52	933	901	843	784	734	684									
53	947	911	852	793	743	689									
54	956	920	861	802	747	698									
55	969	938	874	811	761	707									
56	988	951	888	824	775	720									
57	1006	969	906	843	788	734									
58	1037	997	933	870	811	757									
59	1078	1037	969	901	843	784									
60	1123	1083	1010	938	879	820									
61	1155	1114	1042	969	906	843									
62	1182	1137	1065	992	924	861									
63	1200	1160	1083	1006	942	879									
64	1228	1182	1105	1028	960	897									
65	1250	1205	1128	1051	983	915									
66	1287	1241	1160	1078	1010	938									
67	1336	1291	1205	1119	1046	974									
68	1386	1336	1250	1164	1087	1015									
69	1436	1386	1296	1205	1128	1051									
70	1490	1436	1341	1246	1169	1087									
71	1540	1481	1386	1291	1205	1123									
72	1590	1531	1431	1332	1246	1160									
73	1640	1581	1477	1373	1287	1196									
74	1690	1631	1522	1413	1323	1232									
75	1740	1676	1567	1459	1364	1268									

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
 (b) Refer to Personal Auto Manual Rule 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 – 27377

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	27302	MEBANE	320
27230	CEDAR FALLS	320	27305	MILTON	120
27231	CEDAR GROVE	320	27306	MOUNT GILEAD	320
27233	CLIMAX	320	27310	OAK RIDGE	350
27235	COLFAX	350	27311	PELHAM	120
27237	CUMNOCK	260	27312	PITTSBORO	320
27239	DENTON	320	27313	PLEASANT GARDEN	320
27242	EAGLE SPRINGS	320	27314	PROSPECT HILL	120
27243	EFLAND	320	27315	PROVIDENCE	120
27244	ELON	320	27316	RAMSEUR	320
27247	ETHER	320	27317	RANDLEMAN	320
27248	FRANKLINVILLE	320	27320	REIDSVILLE	320
27249	GIBSONVILLE	320	27323	REIDSVILLE	320
27252	GOLDSTON	320	27325	ROBBINS	320
27253	GRAHAM	320	27326	RUFFIN	120
27256	GULF	320	27330	SANFORD	260
27258	HAW RIVER	320	27331	SANFORD	260
27259	HIGHFALLS	320	27332	SANFORD	260
27260	HIGH POINT	340	27340	SAXAPAHAW	320
27261	HIGH POINT	340	27341	SEAGROVE	320
27262	HIGH POINT	340	27342	SEDALIA	320
27263	HIGH POINT	340	27343	SEMORA	120
27264	HIGH POINT	340	27344	SILER CITY	320
27265	HIGH POINT	350	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
27301	MC LEANSVILLE	320	27377	WHITSETT	320

Table #2(T) ZIP Codes 27229 – 27377

ZIP CODES 27379 – 27557

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
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
27511	CARY	300	27557	MIDDLESEX	130

Table #3(T) ZIP Codes 27379 – 27557

ZIP CODES 27559 – 27707

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
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
27611	RALEIGH	280	27707	DURHAM	300

Table #4(T) ZIP Codes 27559 – 27707

ZIP CODES 27708 – 27875

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
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	HASSELL	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
27831	GARYSBURG	120	27875	SCRANTON	120

Table #5(T) ZIP Codes 27708 – 27875

ZIP CODES 27876 – 27982

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
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	MANN'S 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
27929	CURRITUCK	110	27982	WAVES	110

Table #6(T) ZIP Codes 27876 – 27982

ZIP CODES 27983 – 28123

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
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	LINCOLN TON	470
28026	CONCORD	370	28093	LINCOLN TON	470
28027	CONCORD	370	28097	LOCUST	320
28031	CORNELIUS	460	28098	LOWELL	440
28032	CRAMERTON	440	28101	MC ADENVILLE	440
28033	CROUSE	470	28102	MC FARLAN	240
28034	DALLAS	450	28103	MARSHVILLE	380
28035	DAVIDSON	460	28104	MATTHEWS	370
28036	DAVIDSON	460	28105	MATTHEWS	370
28037	DENVER	460	28106	MATTHEWS	370
28038	EARL	470	28107	MIDLAND	370
28039	EAST SPENCER	370	28108	MINERAL SPRINGS	380
28040	ELLENBORO	480	28109	MISENHEIMER	320
28041	FAITH	370	28110	MONROE	380
28042	FALLSTON	470	28111	MONROE	380
28043	FOREST CITY	480	28112	MONROE	380
28052	GASTONIA	450	28114	MOORESBORO	470
28053	GASTONIA	450	28115	MOORESVILLE	460
28054	GASTONIA	450	28117	MOORESVILLE	460
28055	GASTONIA	450	28119	MORVEN	240
28056	GASTONIA	440	28120	MOUNT HOLLY	440
28070	HUNTERSVILLE	460	28123	MOUNT MOURNE	460

Table #7(T) ZIP Codes 27983 – 28123

ZIP CODES 28124 – 28258

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
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
28208	CHARLOTTE	420	28258	CHARLOTTE	420

Table #8(T) ZIP Codes 28124 – 28258

ZIP CODES 28260 – 28364

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
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
28315	ABERDEEN	320	28364	MAXTON	240

Table #9(T) ZIP Codes 28260 – 28364

ZIP CODES 28365 – 28460

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
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
28408	WILMINGTON	190	28460	SNEADS FERRY	170

Table #10(T) ZIP Codes 28365 – 28460

ZIP CODES 28461 – 28585

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
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
28531	HARKERS ISLAND	170	28585	TRENTON	130

Table #11(T) ZIP Codes 28461 – 28585

ZIP CODES 28586 – 28681

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
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
28638	HUDSON	460	28681	TAYLORSVILLE	460

Table #12(T) ZIP Codes 28586 – 28681

ZIP CODES 28682 – 28770

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
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
28727	EDNEYVILLE	490	28770	RIDGECREST	490

Table #13(T) ZIP Codes 28682 – 28770

ZIP CODES 28771 – 28909

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28771	ROBBINSVILLE	490	28792	HENDERSONVILLE	490
28772	ROSMAN	490	28793	HENDERSONVILLE	490
28773	SALUDA	480	28801	ASHEVILLE	490
28774	SAPPHIRE	490	28802	ASHEVILLE	490
28775	SCALY MOUNTAIN	490	28803	ASHEVILLE	490
28776	SKYLAND	490	28804	ASHEVILLE	490
28777	SPRUCE PINE	480	28805	ASHEVILLE	490
28778	SWANNANOA	490	28806	ASHEVILLE	490
28779	SYLVA	490	28810	ASHEVILLE	490
28781	TOPTON	490	28813	ASHEVILLE	490
28782	TRYON	480	28814	ASHEVILLE	490
28783	TUCKASEGEE	490	28815	ASHEVILLE	490
28784	TUXEDO	490	28816	ASHEVILLE	490
28785	WAYNESVILLE	490	28901	ANDREWS	490
28786	WAYNESVILLE	490	28902	BRASSTOWN	490
28787	WEAVERVILLE	490	28903	CULBERSON	490
28788	WEBSTER	490	28904	HAYESVILLE	490
28789	WHITTIER	490	28905	MARBLE	490
28790	ZIRCONIA	490	28906	MURPHY	490
28791	HENDERSONVILLE	490	28909	WARNE	490

Table #14(T) ZIP Codes 28771 – 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	27401	27407	27416	27495	
	27261	27402	27411	27417	27497	
	27262	27403	27412	27420	27498	
	27263	27405	27413	27427	27499	
	27264	27406	27415	27435		
350	27006	27023	27098	27106	27116	27198
	27009	27028	27099	27108	27120	27199
	27010	27040	27101	27109	27130	27235
	27012	27045	27102	27111	27150	27265
	27014	27050	27103	27113	27152	27282
	27019	27051	27104	27114	27155	27284
	27021	27094	27105	27115	27157	27285

Table #17(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
350 (Cont'd)	27310	27409	27429			
	27358	27410	27438			
	27404	27419	27455			
	27408	27425				
360	27107	27292	27351	27374		
	27110	27293	27360			
	27117	27294	27361			
	27127	27295	27373			
370	27013	28027	28079	28105	28145	
	27054	28039	28081	28106	28146	
	27299	28041	28082	28107	28147	
	28023	28071	28083	28125	28159	
	28025	28072	28088	28138	28227	
	28026	28075	28104	28144		
380	28103	28111	28135			
	28108	28112	28174			
	28110	28133				
390	28173	28210	28232	28244	28271	28285
	28201	28211	28233	28246	28274	28287
	28202	28220	28234	28247	28277	28288
	28203	28222	28235	28250	28280	
	28204	28226	28236	28255	28281	
	28207	28230	28237	28263	28282	
	28209	28231	28242	28270	28284	
420	28126	28215	28224	28258	28275	
	28205	28216	28228	28260	28289	
	28206	28217	28229	28262	28290	
	28208	28218	28243	28265	28296	
	28212	28219	28254	28266	28297	
	28213	28223	28256	28272	28299	
440	28012	28101	28214			
	28032	28120	28241			
	28056	28130	28273			
	28098	28134	28278			
450	28016	28053	28077			
	28034	28054				
	28052	28055				
460	28006	28115	28601	28625	28655	28678
	28010	28117	28602	28628	28658	28680
	28031	28123	28603	28630	28661	28681
	28035	28164	28609	28633	28666	28682
	28036	28166	28610	28637	28667	28687
	28037	28221	28612	28638	28671	28690
	28070	28253	28613	28645	28673	28699
	28078	28269	28619	28650	28677	
470	28017	28033	28076	28090		
	28020	28038	28080	28092		
	28021	28042	28086	28093		
	28024	28073	28089	28114		

Table #18(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code							
Territory	ZIP Codes						
470 (Cont'd)	28136	28152					
	28150	28168					
	28151	28169					
480	28018	28607	28631	28663	28714	28756	
	28019	28608	28640	28664	28720	28761	
	28040	28611	28641	28679	28722	28765	
	28043	28615	28643	28684	28737	28773	
	28074	28616	28646	28691	28740	28777	
	28139	28617	28647	28692	28746	28782	
	28160	28618	28652	28693	28749		
	28167	28622	28653	28694	28750		
	28604	28626	28657	28698	28752		
	28605	28629	28662	28705	28755		
	490	28701	28721	28738	28760	28784	28806
		28702	28723	28739	28762	28785	28810
		28704	28724	28741	28763	28786	28813
28707		28725	28742	28766	28787	28814	
28708		28726	28743	28768	28788	28815	
28709		28727	28744	28770	28789	28816	
28710		28728	28745	28771	28790	28901	
28711		28729	28747	28772	28791	28902	
28712		28730	28748	28774	28792	28903	
28713		28731	28751	28775	28793	28904	
28715		28732	28753	28776	28801	28905	
28716		28733	28754	28778	28802	28906	
28717		28734	28757	28779	28803	28909	
28718		28735	28758	28781	28804		
28719		28736	28759	28783	28805		

Table #19(T) Territory Definitions

NORTH CAROLINA
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
12/31/2013	10,519	23,167	4,734
12/31/2014	8,192	19,312	3,520
Average	9,356	21,240	4,127

Claims are developed.

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

OTHER-THAN-CLEAN RISK CEDED BUSINESS ONLY

	(1) Earned Premiums at Other-Than-Clean Risk Rates	(2) Current Level To Actual Level Factor	(3) Expense Factor	(4) General and Other Acquisition Expenses
Year ending 12/31/2014				
BI	89,335,320	1.0788	13.9%	13,396,117
PD	86,652,447	0.8548	13.9%	10,295,801
MP	7,457,771	0.9980	13.9%	1,034,557
Year ending 12/31/2013				
BI	103,359,925	1.0811	14.2%	15,867,423
PD	99,835,636	0.8538	14.2%	12,104,033
MP	8,810,224	1.0037	14.2%	1,255,681
Year ending 12/31/2012				
BI	116,240,077	1.0953	14.0%	17,824,486
PD	111,951,650	0.8424	14.0%	13,203,130
MP	9,833,325	1.0316	14.0%	1,420,168

Notes:

- (1) Other-Than-Clean Risk ceded business at present Facility rates.
- (2) Factor to adjust the earned premium at manual rates to the rate level in effect at the time the premium was written.
- (3) Sum of the general expense and other acquisition expense percentages shown on page F-158. Ratio is to manual premiums.
- (4) = (1) x (2) x (3)

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.
2005	48,100	2,271,283	1,880,120	4,151,403	1.2%
2006	50,874	2,371,902	1,839,600	4,211,502	1.2%
2007	49,844	2,521,056	1,767,596	4,288,652	1.2%
2008	54,185	2,533,141	1,832,183	4,365,324	1.2%
2009	55,006	2,683,685	1,782,690	4,466,375	1.2%
2010	55,391	2,621,692	1,762,655	4,384,347	1.3%
2011	55,110	2,607,424	1,805,053	4,412,477	1.2%
2012	58,385	2,635,311	1,924,111	4,559,422	1.3%
2013	59,894	2,658,598	2,062,315	4,720,913	1.3%
2014	61,495	2,715,660	2,184,326	4,899,986	1.3%
Latest 5 years:	290,275	13,238,685	9,738,460	22,977,145	1.3%

(in thousands)

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

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

April 2016

- Q. Would you state your full name and address?**
- A. Raymond F. Evans, Jr., CPCU. My business address is 2910 Sumner Blvd, Raleigh, North Carolina 27616.**
- Q. Are you employed by the North Carolina Reinsurance Facility ("Facility")?**
- A. Yes.**
- Q. In what capacity?**
- A. I am the General Manager.**
- Q. How long have you been employed by the Facility?**
- A. Since September, 2000.**
- Q. What is the Facility's function with respect to rates for private passenger automobile insurance?**
- A. The Facility promulgates rules and rates for private passenger non-fleet automobile liability insurance written in North Carolina that is ceded to the Facility.**
- Q. Would you summarize your educational background?**
- A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I am also a Chartered Property and Casualty Underwriter.**
- Q. What was your work experience after graduation and prior to beginning work for the Facility?**
- A. From March 1966 to August 2000, I worked in various capacities with the State Automobile Insurance Companies.**
- Q. Can you identify Exhibits RF-1 through RF-8?**

- A. Yes. This is the 2016 filing (the "Filing") submitted by the Facility to the Honorable Wayne Goodwin, 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 by Bureau Staff from Annual Statements and Insurance Expense Exhibits provided by the companies to the Bureau. 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. Does the Facility have actuaries on its staff?**
- A. Yes, we have an actuary on staff.**

- Q. To the extent that additional 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.**
- 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, 2016.**
- Q. Does the Filing include, to the extent available, the information to be furnished in connection with filings under Article 37 of Chapter 58 of the General Statutes?**
- A. Yes. Those data that were available have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.**
- Q. Does that conclude your pre-filed testimony?**
- A. Yes.**

**PREFILED TESTIMONY
OF
JARED SMOLLIK**

**2016 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 Jared Smollik. My business address is ISO Solutions, 545 Washington Boulevard, Jersey City, New Jersey.
- Q. By whom are you employed?
- A. I am employed by ISO Solutions ("ISO") and have been employed by ISO since October 20, 2003.
- Q. What are your responsibilities at ISO?
- A. I am generally responsible for managing and overseeing the operations of ISO's actuarial products for Personal Automobile insurance. My responsibilities include the management of ISO's total ratemaking operation as it pertains to private passenger automobile insurance. We are generally responsible for doing everything that pertains to ratemaking for the personal automobile coverages, including reviewing experience, making filings, analysis of classification plans, etc. ISO is involved in ratemaking for the personal automobile 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 twelve years in various actuarial positions. I was hired as an Actuarial Assistant in the Commercial Auto Division in 2003 and promoted to Senior Actuarial Associate. I was later transferred and promoted to manager in the Increased Limits and Rating Plans Division, where I was responsible for the Increased Limits reviews and filings for Commercial and Personal Auto and other lines of business. Following that, I was promoted to Principal of the Customer Strategy and Solutions Division, where I served as a technical expert, identifying customer needs and working with different areas within ISO to provide solutions. In 2014 I was named Actuarial Director of ISO's Personal Auto Actuarial Products Division, where I have responsibilities for the management and development of actuarial products for Personal Auto.
- Q. What is your background in actuarial science and your educational background?
- A. I have a Bachelor of Science degree in Mathematics and Finance from Rutgers College and the Rutgers Business School. 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 also earned the Chartered Enterprise Risk Analyst designation through the CAS. I am currently a member of the CAS Examination Committee and I am the CAS University Liaison to Rutgers College-New Brunswick. In 2012, the CAS awarded me with the Management Data and Information Prize for a call paper I co-wrote about Telematics, a topic about which I am one of ISO's leading actuarial experts.

Q. Are you familiar with automobile ratemaking in other states?

A. As part of my duties and through my experience working at ISO, I am familiar with the data collection and ratemaking procedures in use in states other than North Carolina. At the present time, I am responsible for supervising the preparation of 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 2016 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 2016 private passenger automobile rate filing for the other-than-clean risks ceded to the Reinsurance Facility in a few respects.

First, ISO is one of three statistical organizations that collect rate-related statistical data from the companies writing automobile insurance in North Carolina. The Independent Statistical Service ("ISS") and the National Independent Statistical Service ("NISS") are the other statistical organizations that collect such data. The three statistical organizations subject the data that are reported to them to a series of verification edits and then consolidate the data. The data which ISS and NISS collect are sent to ISO and consolidated with the ISO-collected data in the proper format so that they can be reviewed to determine whether rates are adequate or inadequate. ISO then produces the hard-copy exhibits of the combined data in a format and detail necessary for ratemaking.

Second, ISO provides consulting actuarial services directly to the Reinsurance Facility. I oversaw this aspect of the Reinsurance Facility's private passenger automobile insurance rate filings. My staff compiled the ratemaking data to be reviewed by the Automobile Committee in preparation of the Filing. Under my supervision, my staff put together the vast majority of the data and information contained in Exhibit RF-1.

Finally, I have reviewed the filed rates to determine if they are calculated in accordance with the Casualty Actuarial Society's (CAS) Statement of Principles Regarding Property and Casualty Insurance Ratemaking. In accordance with Actuarial Standard of Practice 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. Smollik, 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. After all these checks and reviews have been made on a company basis, the aggregate data are 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, 2012, December 31, 2013, and December 31, 2014. As in the past, the Automobile Committee has acted as an advisory committee to the Reinsurance Facility on this filing. After consideration of the three years of data, the Committee concluded, based on standard actuarial credibility considerations, and balancing the issue of stability versus responsiveness, that the exposure distributions and the losses and expenses attributable to these exposures for the year ended December 31, 2014 were fully credible and could be given 100% credibility weighting for calculating anticipated rate level needs. Accordingly, the mathematical calculations underlying the indicated average rate level changes and filed base rate changes are based on the exposure distribution, loss experience and expense experience for the year ended December 31, 2014. This is the same weighting procedure that has been utilized by the Reinsurance Facility in previous private passenger automobile insurance rate filings.

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, 2014 consist of all losses caused by accidents which occurred during the one year period ended December 31, 2014. If an accident occurred December 29, 2013 and resulted in either a loss being paid or a reserve being established after January 1, 2014, that loss would be a part of the accident year losses for the period ended December 31, 2013. The test for breaking losses down into accident years is the date the accident occurred.

Q. Does the Filing contain an exhibit which shows the criteria for determining the credibility to be assigned to a single year's data?

- A. Yes. The credibility table at the top of page D-21 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 that you should use both years' experience in calculating rates. In that example, ninety (90%) percent weight should be given to the latest year and 10% to the earlier year.

- Q. Is this criteria for determining the accident year weights applied to all coverages?

- A. No, it is not applied in the determination of the excess limits indication for bodily injury and property damage liability. A three year experience period is used for the excess limits liability coverages because of the potential variability in the year to year results for these coverages.

- Q. Page D-21 also has a table showing the factors for territorial credibility. Please explain that.

- A. Once the statewide rate change is determined, it is necessary to apply the overall change to each of the territories in the state. The territory credibility table is used to determine how much credibility is assigned to the three-year experience for a particular territory. The reason for the difference in the number of claims as between statewide credibility and territorial credibility is that for the development of rates by territory a wider confidence interval is permitted. We use a 90% confidence interval for territory purposes, but a stricter 95% confidence interval for the statewide rate level calculation.

- Q. Please explain the trend credibility table in the lower right-hand portion of page D-21.

- 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 which we have to consider and evaluate carefully. It does mean, however, that we can be confident that the trend calculations are accurate representations of what did in fact occur during the period covered by the trend calculations.

- Q. As part of your testimony, have you prepared an exhibit that shows the average number of claims over the last two accident years for each of the coverages in the Filing?
- A. Yes. Exhibit RF-3 shows the average number of claims for the accident years ended December 31, 2013 and December 31, 2014. It shows that for each of the 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. Accordingly, for the purpose of calculating the statewide rate indication for each of the coverages, it is actuarially sound and reasonable to give 100% credibility weight to the data for the accident year ended December 31, 2014.
- Q. Mr. Smollik, please turn to page C-1 of Exhibit RF-1. Would you explain what that page is.
- A. Page C-1 is what we call a statewide indicated average rate level calculation for the liability coverages for North Carolina. Although technically the medical payments coverage is not a liability coverage, for ratemaking purposes we generally treat it as such. Therefore, if I refer in my testimony to the liability coverages, it includes not only bodily injury and property damage but also the medical payments coverage unless I specify otherwise. Page C-1 is a determination of what the indicated average rate levels are for bodily injury, property damage, and medical payments coverages. The data shown are for other than clean ceded risks.
- Q. The column on page C-1 for bodily injury contains a reference to "30/60". What does that mean?
- A. These are the minimum bodily injury liability policy limits which are needed to comply with the financial responsibility laws in North Carolina. Here we are calculating the indicated average rate that is needed for this "basic limits" coverage. We assume that losses are "capped" at these basic limits. What this means is 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. There is a separate procedure which is followed to determine what the additional premium should be for those people who buy higher limits, and the results of that procedure are incorporated at the end of the calculation on page C-1 in order to get the total limits premium. This use of "basic limits" losses for the purpose of determining the statewide indicated average rate is the proper procedure to be followed. As far as I am aware, the use of basic limits data is universally 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, 2014. 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. 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, 2014. When they are reported to us they are evaluated as of March 31, 2015. As of March 31, 2015, 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, 2014. Accordingly we would make an adjustment by increasing the losses as they are initially reported to us by 1%.

Q. What causes losses to change or develop as you have described?

A. The losses which are paid as of the date of the initial reporting, of course, do not change. As to the reserve portion of the losses, however, changes would typically result from the fact that the ultimate loss payments are more or less than estimated at the time of the initial report. Another factor would be the late reporting of claims. For example, if an accident occurred on December 28 of any given year and for some reason was not timely reported to the company, it might very well be that the losses as initially reported would not include any

provision for that particular claim. By the time of the next year's evaluation, however, the claim would have worked its way into the system and the total loss would include either the paid amount or the reserved amount for that particular claim. This would cause an upward development in the losses as initially reported.

Q. Will you please refer to page D-11 of RF-1 and explain how the loss development factor for bodily injury in the Filing was calculated?

A. Yes. In the top section of that page the combined voluntary and ceded losses evaluated as of 15, 27, 39, 51 and 63 months for the accident years for which data are available are shown. The first entry for the accident year ended December 31, 2010 is \$639,377,892. 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, 2010. The evaluation was made as of March 31, 2011 -- 15 months after the beginning of the accident year. Twelve months later (March 31, 2012), the losses caused by accidents which occurred during the year ended December 31, 2010 had grown to \$670,309,948. This is the evaluation as of 27 months after the beginning of the accident year. This increase from roughly \$639 million to \$670 million represents a growth in losses, or a positive development, of 4.8% (1.048) as shown in the column on the lower portion of the page labeled "15 to 27 Mos." As shown on page D-11, we have looked at the average development from 15 months to 27 months over the period from accident year 2011 to 2013 and over the latest five years. The average development for the three years was 1.023 or 2.3%, and the average development for the latest five years was 1.032 or 3.2%. The Automobile Committee decided to use the factors based on the three year averages for Bodily Injury, Property Liability, and Medical Payments. I believe that these factors provide the best balance of stability and responsiveness.

Q. Does page D-11 also show development figures for periods later than 27 months?

A. Yes. Studies have shown that for the bodily injury liability coverage virtually all losses have been paid by the time of the evaluation at 63 months after the beginning of an accident year. For that reason we also calculate loss development factors for the periods from 27 months to 39 months, 39 months to 51 months and 51 months to 63 months. For example, by the time of the 39 month evaluation the losses for the accident year ended December 31, 2010 had grown to \$674,985,532. This represents a change of 0.7% 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 1.008 or 0.8%.

Q. Are the data which were used to determine loss development for later periods also shown on page D-11?

A. Yes. The figures showing how losses developed from the 39-month evaluation to the 51-month evaluation and then the 63-month evaluation are also shown on that page. The development factors were calculated in the same manner I just described for the "15 to 27" and "27 to 39" development factors. As you can see on the page, we have had to use earlier

accident years to get the later evaluations. This is because we do not yet know what the ultimate developments will be on the later accident years.

Q. Will you explain how the loss development factor used to determine the ultimate payment value of the accident year ended December 31, 2014 losses was determined?

A. Yes. The development factors for each of the applicable periods, as shown on page D-11, are:

<u>Development Period</u>	<u>Factor</u>
51 to 63	1.000
39 to 51	1.004
27 to 39	1.008
15 to 27	1.023

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 1.035 or 3.5% total development. Since losses have historically increased or developed by 3.5% 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, 2014 will do likewise. Accordingly, the developed losses shown in the Filing for the accident year ended December 31, 2014 include a 3.5% 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 \$7,948,102 represents.

A. These are the unallocated loss adjustment expenses associated with accidents that occurred in the accident year ended December 31, 2014. 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 0.135 in line 4.

Q. Have you reviewed the compilation of the expense data?

A. Yes, I have. When ISO gets the expense information, we routinely review it relative to earlier years for consistency.

Q. Please refer to page C-1, line 6 entitled "General and Other Acquisition Expenses." With reference to the figure \$13,396,117 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, 2014. 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 5.9% for general expenses and 8.0% for other acquisition expenses, for a total of 13.9% of combined voluntary and ceded total limits manual earned premium for the period covered by the special call. By multiplying that percentage times the basic limits premium on a collected level for "non-clean risk" ceded business for policies associated with the year ended December 31, 2014, you get the total fixed expenses that are attributable to the basic limits coverage. This is shown on Exhibit RF-4.

- Q. Would you please explain line 7 on page C-1?

- A. The figure 261,820 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 2014. An earned exposure represents one car insured for one year. Thus, the 261,820 represents the number of cars that were provided with coverage during the year 2014 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. 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 put together on the assumption that the revised rates will be applicable to new and renewal business becoming effective on or after October 1, 2016.

Q. Referring to page C-1, please explain what is meant by line 11 -- Average Annual Change in Losses and ALAE.

A. What the Reinsurance Facility is doing in the Filing is making rates to cover policies issued for new business and for renewals of existing business for other than clean ceded risks during the period October 1, 2016 through September 30, 2017. In order to do that, it is necessary to project the amount of losses which will be covered under policies issued during these periods. 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 2016 and 2017 policies will be the same as the losses which are shown on line 3 for the accident year ended December 31, 2014. The purpose of line 11 is to trend the losses which are shown on line 3 to the anticipated level for 2016 and 2017 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 1.010 or +1.0% 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 1.010 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. This is data from the so-called Fast Track Data 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. There are a number of problems with Fast Track data. For instance, they do not include the trend data of all insurers and are not subjected to the verification procedures which are applied to the internal trend data. Further, the Fast Track data, which are also compiled on a calendar year basis, are somewhat biased due to the relative growth of participating companies and the share of the market in claims and exposures they represent. Nonetheless, 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 source to confirm patterns observed in internal trend data. It should be noted that the Fast Track data used in this filing are the same Fast Track data

supplied directly to the Commissioners by ISO, NISS and ISS. 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 2015.

Q. Was there any other trend information provided to the Automobile Committee?

A. In addition to the internal trend and the Fast Track trends, various external information was provided. This information included various government indices (such as the Consumer Price Indices for medical care, physician services and auto body work), statistics with respect to gasoline prices, and miles driven.

Q. Is there any one mathematical procedure which can be used to determine the average annual change in pure premium?

A. No, there is not. The determination of an average annual change based on trend curves will give an accurate calculation as to what the past trend has been. However, the trend numbers calculated in that fashion should be used as a prospective trend factor only to the extent that one anticipates that the past trends will continue into the future.

Q. Have you reviewed the trends used in the Filing?

A. Yes. The Reinsurance Facility adopted for use in the Filing the selections made by the Automobile Committee. Those are set out below:

COVERAGE	COST	FREQUENCY	PURE PREMIUM
Bodily Injury (B/L)	-0.5%	+1.5%	+1.0%
Bodily Injury (T/L)	-0.5%	-	-
Property Damage	+2.5%	+3.5%	+ 6.1%
Medical Payments	-0.5%	0.0%	-0.5%

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 the Bodily Injury coverage, the Rate Bureau has selected a claim cost trend of -0.5% for both basic limits and total limits, based on selecting a value that reflects the relative stability of Bodily Injury claim costs at both basic and total limits over the entire trend experience

period, while giving additional consideration to the more recent data as demonstrated by the short term fits.

For Bodily Injury claim frequency, the Rate Bureau selected +1.5%. The Bureau examined the fitted paid claim frequency data and noted that the annual rate of change for claim frequency showed variability over the 24 point, 15 point, 12 point, 9 point and 6 point fits. The longer term fits were slightly negative and stable, while the most recent data showed increasing claim frequencies as evidenced by the positive short term fit. The +1.5% selection reflects the more recent increases in claim frequency, tempered by the previous period of relative stability.

For the Property Damage coverage, the Rate Bureau selected a cost trend of +2.5% and a frequency trend of +3.5%. The +2.5% selection for cost was based on selecting a value that is within the fairly narrow range of the longer term and shorter term fitted annual rates of change. The selection of the +3.5% frequency change reflects the positive fitted changes over both the long term and short term trend periods while giving additional consideration to the rapid increases in Property Damage claim frequency over the recent term.

For the Medical Payments coverage, the Rate Bureau selected a cost trend of -0.5%. This selection for claim cost falls within the range of the shorter and longer term fits. For Medical Payments frequency, the Rate Bureau selected a value of 0.0%. This selection was made to give consideration to the recent increases in medical payments claim frequencies after a period of steady declines.

Q. In making your evaluation of the Reinsurance Facility's trend selections, have you relied on any other data?

A. Yes, I have. I relied on the various CPI cost information, information on gasoline prices and miles driven data that were provided to the Automobile Committee as part of its review. In looking at the trend data, my judgment and interpretation of the trend data were influenced by my awareness and analyses of these external data.

Q. Please refer to line 12 of page C-1 of Exhibit RF-1 and explain the purpose of that line.

A. The average annual change in expense cost of 2.0% represents the expected change in general expenses, other acquisition expenses and unallocated loss adjustment expenses. These expenses are treated as fixed expenses and do not vary in direct relationship to the actual premium dollars. These expenses represent salaries, overhead, rents and expenses that should vary according to general economic trends and not as a direct function of how premium increases or decreases. For example, commissions are calculated as a percent of premium. If the premium rate goes up, the dollars of commission go up. On the other hand, the salary paid to an employee in the Home Office, which is a part of general expenses and other acquisition expenses, is not tied to premium. Just because premium may go up 10% does not mean that the employee's salary will go up 10%. The salary will be influenced by general economic trends and not what the premium level is doing. That is why general expenses and other acquisition expenses are treated differently from those expenses that vary as a function of premium in this filing.

- Q. Would you explain how the 2.0% factor in line 12 was determined?
- A. The average annual change in expenses is based on analysis of the latest average annual change in the All Items CPI, the All-Items-Less Energy CPI and the Compensation Cost Index. The data are shown on pages D-9 through D-10 of the Filing. The Auto Committee examined the fits of the data over various time periods for the last 4 years. The Committee continues to review the All-Items-Less Energy CPI because the volatility in energy prices over the experience period could make the All Items CPI more volatile and therefore less valuable as a predictor of future costs. Based on an analysis of this data, a selected factor of 2.0% is reasonable as this value falls within the proximity of the short-term, mid-term and long term fits.
- 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 proposed 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 \$60,699,949 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, 2014. 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, 2014. In order to adjust these losses to the future level expected to prevail under the proposed 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, 2016. This means that policies will be written, assuming annual revisions, anywhere on average from October 1, 2016 through September 30, 2017. A policy written on the last day of that interval, September 30, 2017, assuming it is an annual policy, will expire on September 30, 2018. The period for which accidents will occur under these policies will be anywhere from October 1, 2016 through September 30, 2018. If you were to assume that all of the policies were annual policies, the average date of accident underlying the proposed rates would be the mid-point of that two-year period or October 1, 2017. If we were only talking about annual policies we would trend from the average date of accident underlying our base experience period, July 1, 2014, to October 1, 2017 - 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, 2017 would expire on March 31, 2018. The period for which accidents will occur on these policies will be from October 1, 2016 through March 31, 2018. Thus the average date of accident underlying the proposed rates for 6 month policies would be the midpoint of that 18 month period, July 1, 2017.

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, 2017. Therefore, in order to adjust the base losses from July 1, 2014 level to July 16, 2017 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 proposed 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. What line 18 shows is the anticipated average cost per insured vehicle for losses and all loss adjustment expenses. The value is calculated by adding the projected losses and ALAE in line 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, 2017, 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 components for which the average rate will need to provide.
- Q. What does line 22 entitled "Percentage Dividends" show?
- A. Line 22 shows the Reinsurance Facility’s selected provision of 0% for anticipated dividends to policyholders. This amount is selected in recognition of the fact that we are not aware of any policyholder dividends having been paid on Reinsurance Facility business in the past and that none are anticipated to be paid in the upcoming period.
- Q. What does line 23 on page C-1 entitled "Permissible Loss, LAE and G & OA Expense Ratio" show?
- A. This line takes into account the other expense items, such as commissions and brokerage and taxes, and provides for any contingency provision. It would also typically include underwriting profit, but no underwriting profit provision is included in this filing because, by statute, the Reinsurance Facility is to operate on a no profit, no loss basis. If you look at page D-17 of the Filing, you can see that, for the liability coverages, the commissions and brokerage are 10.0% of the premium dollar, and taxes, licenses and fees are 2.0% of the premium dollar, and there is a 0% margin for contingencies. These items add up to 12.0%. 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, 12.0 cents will have to go to pay for these expenses and you are left with only 88.0 cents to pay for losses, loss adjustment expenses and general and other acquisition expenses. The permissible loss and fixed expense ratio shows the percentage of the premium dollar you will have available to pay for trended losses, trended loss adjustment expenses and trended general and other acquisition expenses.
- Q. What is the source of the percentages on page D-17 with respect to commissions and brokerage; taxes, licenses, and fees; and contingencies?
- A. The provisions for commissions and brokerage and for taxes, licenses and fees were calculated from the 2015 North Carolina expense call for 2014 data undertaken by the North Carolina Rate Bureau. The provision for commission and brokerage reflects the minimum commission required on private passenger non-fleet business ceded to the Facility.
- Q. Would you explain line 24 entitled “Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs”?

A. This is the estimated combined effect of the increase in fees for both motor vehicle reports and salvage title fees, as well as the implementation of sales tax on auto repair labor costs. Since these changes became effective on March 1, 2016, their effects are not yet reflected in the experience for year ending 12/31/2014 and must be separately accounted for.

Q. Would you explain line 27 entitled "Premium Required per Exposure"?

A. This is the required amount of premium that the Reinsurance Facility needs to collect, on average, from each insured in order that in the aggregate sufficient premium will be collected 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 27 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 25) and the expected installment income (line 26) 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 2.3% of premium, as shown on page F-175 of the Filing. That 2.3% is added to the permissible loss, LAE and G & OA expense ratio shown on line 23. In addition, the installment income figure of 1.3% of premium is added to the permissible loss, LAE and G & OA expense ratio shown on line 23. The installment income provision of 1.3% is developed on Exhibit RF-5. 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 2.3% and 1.3%, and multiplying by the adjustment factor derived in line 24 to the result, 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 needs to actually collect in order to pay for the expected losses and expenses on ceded business.

Q. What is the Distributional Adjustment Factor as shown on line 28?

A. The distributional adjustment factor as shown on line 28 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 provides a measurement of how far from the base class on average the average risk is. For example, the 1.467 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 146.7% of the otherwise applicable base rate.

Q. Could you please explain line 29 entitled "Required 30/60/25 Base Class Premium"?

A. The figure shown on line 29 is the needed average base class premium statewide. It is determined by dividing the average premium in line 27 by the distributional adjustment factor in line 28. 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 30 on page C-1?

A. Line 30 reflects the indicated Total Limits change based on an analysis of the Reinsurance Facility's other-than-clean risk experience on a total limits basis.

Q. Could you explain what is shown on line 31 on page C-1?

A. Line 31 takes the indicated total limits change and applies it to the basic limits base class premium. The Rate Bureau did not file changes to the increased limits factors as part of its February 1, 2016 review. Typically, when the total limits indication has not been effected through a change to the increased limits factors, it is incorporated into the basic limits change, and that is what is done here. The failure to apply the change in this manner would result in this case in the overall rate level being slightly excessive.

Q. Are the calculations of the indicated average rate level changes for the property damage and medical payments coverages performed in the same manner as for the bodily injury coverage you just described?

A. Yes, while the inputs are obviously different for the different coverages, the calculations are performed in the same general manner. It should be noted that the property damage coverage required 25,000 base class premium in line 31 also includes the overall effect of the increased limits experience.

As noted on page C-1, the medical payments indications are performed on a total limits basis. Therefore, there are no adjustments anywhere in the calculation to a basic limits basis and no adjustment in line 30 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 indicated 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 indicated average rate level changes resulting from the calculations on page C-1 are posted on page A-1. These changes are determined by taking the ratio of the statewide average required base class premium to the current statewide average base class premium. The required base class premiums by territory are determined by distributing the required base class premium, as shown on the statewide rate review (page C-1), using the relative changes by territory found in Column (7) on pages C-7, C-8 and C-9 and the appropriate expense flattening adjustment. The statewide average base class premiums are determined

by taking the weighted average by territory using the earned car years for the year ended December 31, 2014.

As shown on page A-1, the result of these calculations is that the indicated average rates will generate rate level changes of -0.5% for bodily injury, +14.6% for property damage and -3.0% for medical payments.

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 would the effect be on motorcycle rates of a 6.5% 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 6.5% increase in the automobile liability insurance rates 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. As detailed on Page G-1 of the Filing, motorcycle data is not collected in sufficient detail to review the other than clean only experience. As a result, no experienced-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 6.5% for the bodily injury and property damage liability coverages combined and that if the motorcycle relativities were not adjusted the result would be a similar change in motorcycle rates. Please explain how the proposed new relativities for the motorcycle rates were determined for the liability coverages.

A. The revised liability relativities for motorcycles are shown on page G-2 of the Filing. What this shows is that if the automobile liability insurance rates for other than clean ceded risks increase 6.5% and the motorcycle liability insurance rates are to remain the same, then the motorcycle liability relativities should be multiplied by $1.000/1.065$ or 0.939. The calculations are shown on page G-2. Thus, the present liability relativity for motorcycles having engine sizes up to 499 cubic centimeters should be decreased from .16 to .150. The same adjustment factor is applied to each engine size group and the calculation is shown on page G-2. The filed relativities are the indicated relativities rounded to two decimal places. The proposed relativities are actuarially sound and proper assuming that the filed liability rate changes for private passenger non-fleet automobile coverages for other than clean

ceded risks are fully implemented. If those changes are not fully implemented, the proper relativities can be calculated by the following formula:

$$\text{New Relativity} = \frac{\text{Current Relativity} \times 1.000}{\text{Manual Rate Change in Ceded Auto BI/PD Rates}}$$

Q. Mr. Smollik, 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, 2014. 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, 2013 and December 31, 2014. In this case, the mean unearned premium reserve is 29.1% 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 as amended in 1986 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 1.67% 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 agent's balances for all companies writing private passenger liability insurance in North Carolina is 18.7% of premiums. The explanation of this 18.7% 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-175 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 3.06%. 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 2.25% pre-tax as a percent of direct earned premium.

Q. Were these State X pages prepared by you or under your direct supervision and are they correct to the best of your knowledge and belief?

A. Yes.

Q. Does this filing propose any changes to the factors for higher limits of liability insurance?

A. No. However, the effect of the higher limits experience is fully reflected in the basic limits rates for Bodily Injury and Property Damage.

Q. Are there any changes in this filing to the classification factors?

A. Yes. This filing adopts the changes in the factors for the inexperienced operator classes as contained in the recently approved Rate Bureau filing. In doing so, the base rates for Bodily Injury, Property Damage and Medical Payments have been adjusted such that the changes in classification factors are implemented on an overall revenue neutral basis. These adjustment (or offset) factors are shown on page C-14.

Q. Does the Filing include a revision of the present territorial relativities?

A. Yes. In connection with the overall changes we have been discussing, new territory rates are displayed on page B-1. In these rates, the new territorial relativities are determined in such a way that no additional overall statewide rate level change is caused. In other words, based on each territory's own indications, the relativities are revised, with some territories receiving increases while others receive decreases. The overall statewide change as a result of these territorial relativity changes is not affected.

Q. How has the Reinsurance Facility treated general and other acquisition expense by territory?

- A. The Reinsurance Facility has treated 100% of general expense and other acquisition 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 filed rate level changes resulting from the rate calculations contained in the Filing. The overall percentages are calculated by multiplying the changes shown for each coverage by the total limits premium for each of the coverages and then dividing by the total premium for all coverages in order to calculate what the average impact is for each category. The premiums that were utilized for these calculations are shown on page A-1.
- Q. Do you have an opinion as to whether the data utilized and the method of calculating the filed rate level changes contained in the Filing are sound and actuarially reliable and, if so, what is that opinion?
- A. Yes, I have an opinion. In my opinion, the data utilized and the ratemaking methodologies used by the Reinsurance Facility are consistent with generally accepted actuarial procedures and they are actuarially sound and reliable.
- Q. Do you have an opinion as to whether the filed rate level changes contained in Exhibit RF-1 are fully justified and, if so, what is that opinion?
- A. In my opinion, they are fully justified and are not excessive.

PRE-FILED TESTIMONY
OF
ALYSSA A. IRVING

2016 PRIVATE PASSENGER NONFLEET AUTOMOBILE INSURANCE
RATE FILING
BY THE NORTH CAROLINA REINSURANCE FACILITY
April, 2016

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 Managing Director, 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 2016 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, 2016?

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, 2016, we employed a security-level book yield projection approach, rolling forward the book yield on the Facility's investment portfolio as it stood on January 31, 2016 as a starting point. The book yield projection incorporates the actual book yield of the existing assets held in the portfolio and also a reinvestment yield associated with projected principal (maturity and pre-payments) and coupon cash payments projected to be received going forward. We assume that projected future cash flows (principal maturities, prepayments, paydowns and coupon payments) are reinvested at a yield which reflects the portfolio's performance benchmark yield as it stood on January 31, 2016 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, 2016 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 3.06%.**

Q. Do you have an opinion as to whether the 3.06% 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, 2016, based on the information available when we made the calculations.**

Q. Does that conclude your pre-filed testimony?

A. **Yes.**