



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

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March 31, 2017

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

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

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 and the rates for uninsured and combined uninsured/underinsured motorists coverages ceded to the Reinsurance Facility are not affected by this filing.

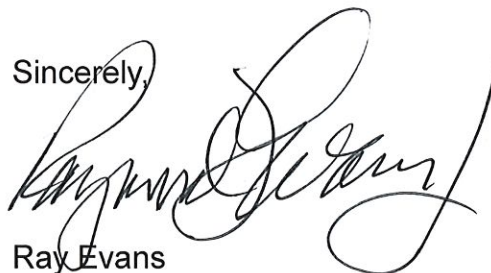
Rates established hereby reflect consideration duly given to data for the experience period set forth herein. Included in the enclosed materials are statistical data supporting and explaining rate levels varying by territory within the State according to loss experience within each territory. The filing indicates the need for effective statewide rate level changes of +11.3% for bodily injury, +15.0% for property damage and +8.9% for medical payments, for an overall average statewide rate level change of +13.0% for the stated coverages. The filing also adopts for ceded motorcycle risks other than "clean risks" the approved relativities as used in the voluntary market. 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. - North Carolina Reinsurance Facility; (b) Jared Smollik - Insurance Services Office; and (c) Alyssa Irving - Wellington Management Company, LLP, is submitted herewith.

The revised rates set forth herein, which apply only to ceded risks other than "clean risks," will become effective October 1, 2017 in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2017. No policy effective prior to October 1, 2017 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, 2017.

Sincerely,

A handwritten signature in black ink, appearing to read "Ray Evans", written in a cursive style.

Ray Evans  
General Manager

Enclosures

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE CEDED INSURANCE  
REVISION OF RATES

INDEX

	<u>Page(s)</u>
Section A - Summary of Revision	
Statewide Rate Level Changes by Coverage	A-1
Territory Rate Level Changes by Coverage	A-2
Section B - Material to be Implemented	
Territory Base Rates	B-1
Determination of Rates Memorandum	B-2
Revised Rules	B-3
Section C - Supporting Experience	
Statewide Indicated Rate Level Changes	C-1-6
Territory Indicated Rate Level Changes	C-7-14
Section D - Explanatory Material	
Premium and Loss Experience	D-1-2
Statewide Rate Level Exhibits	D-2-4
Territory Rate Level Exhibits	D-5
Trend Exhibits	D-6-10
Calculation of Loss and Claim Development Factors	D-11-16
Loss and Expense Provisions	D-17-21
Credibility Table and Average Number of Claims	D-22-24
Investment Income	D-25
Income from Installment Payments	D-26
Section E - Increased Limits Review	E-1-6
Section F - Supplemental Material	F-1-213
Section G - Motorcycle Review	G-1-2

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)	\$96,943	11.3%
Property Damage(C)	97,705	15.0%
Medical Payments	6,732	8.9%
Ceded Total(D)	201,380	13.0%
Motorcycle Liability (E):		-16.6%

(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 = +0.2%

PD higher limits effective change = +0.5%

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

(E) No experience review was performed. See Section G.

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

<u>Terr. Code</u>	<u>30/60 B.I.</u>	<u>\$25,000 P.D.</u>	<u>30/60/25 Combined</u>	<u>\$500 Med. Pay.</u>
110	10.9%	15.7%	13.6%	4.3%
120	8.7%	15.5%	12.0%	11.1%
130	11.8%	15.0%	13.3%	6.7%
140	9.6%	13.0%	11.1%	12.8%
150	6.4%	12.4%	9.6%	9.7%
170	8.9%	12.5%	10.9%	8.3%
180	8.4%	8.2%	8.3%	10.0%
190	10.9%	15.1%	13.2%	19.2%
200	10.2%	16.4%	13.3%	11.4%
210	5.4%	11.9%	8.6%	3.6%
220	13.7%	17.5%	15.3%	5.9%
230	9.2%	13.4%	10.9%	2.7%
240	25.9%	16.7%	21.9%	16.1%
250	13.1%	11.0%	12.0%	13.5%
260	10.2%	15.6%	12.9%	6.5%
270	13.3%	14.8%	14.3%	8.3%
280	12.2%	15.0%	13.7%	7.3%
290	8.2%	15.0%	11.7%	8.3%
300	12.1%	13.8%	13.1%	9.5%
310	9.0%	12.0%	10.8%	10.5%
320	9.4%	14.4%	12.1%	4.5%
340	9.9%	16.5%	13.3%	10.8%
350	8.7%	13.2%	11.2%	9.1%
360	8.6%	13.2%	11.0%	7.4%
370	12.6%	17.0%	15.0%	9.7%
380	10.8%	19.4%	15.2%	10.0%
390	12.8%	15.2%	14.2%	8.3%
420	15.5%	19.2%	17.3%	12.7%
440	14.1%	17.1%	15.7%	15.2%
450	19.3%	19.4%	19.3%	13.3%
460	12.6%	17.2%	15.1%	8.3%
470	12.1%	14.6%	13.3%	8.0%
480	8.8%	14.6%	11.9%	5.0%
490	9.8%	12.3%	11.2%	10.0%
STATEWIDE	11.3%	15.0%	13.3%	8.9%

SECTION B

MATERIAL TO BE IMPLEMENTED

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

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

<u>Terr Code</u>	<u>\$30,000/60,000 Bodily Injury</u>	<u>\$25,000 Property Damage</u>	<u>\$500 Medical Payments</u>
110	\$203	\$266	\$ 24
120	238	239	30
130	265	253	32
140	353	287	53
150	266	317	34
170	209	270	26
180	270	356	33
190	254	336	31
200	293	313	39
210	234	235	29
220	348	255	36
230	379	254	38
240	355	252	36
250	328	382	42
260	270	297	33
270	204	325	26
280	321	375	44
290	302	345	39
300	204	314	23
310	170	270	21
320	209	246	23
340	299	331	41
350	212	274	24
360	241	265	29
370	285	330	34
380	297	333	33
390	247	363	26
420	463	440	71
440	291	349	38
450	346	345	34
460	242	300	26
470	278	274	27
480	186	236	21
490	180	247	22



NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF RATES TO BE CHARGED INDIVIDUAL INSUREDS

Liability and Medical Payments Rates

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

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	[15%]11%
500-1249	[23%]17%
1250-1499	[33%]24%
1500-up	[42%]31%

SECTION C  
SUPPORTING EXPERIENCE

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2015

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

All Carriers

	<u>30/60 Bodily Injury</u>	<u>\$25,000 Property Dam.</u>	<u>Total Limits Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$58,520,445	\$62,329,565	\$4,392,665
(2) Loss Development Factor (b)	1.041	1.035	1.065
(3) Developed Losses and ALAE (1)x(2)	60,919,783	64,511,100	4,678,188
(4) Unallocated Loss Adjustment Expense Factor (See page D-17)	0.134	0.111	0.134
(5) Unallocated Loss Adjustment Expense (3)x(4)	8,163,251	7,160,732	626,877
(6) General and Other Acquisition Expenses (c)	13,174,675	10,308,357	975,693
(7) Earned Exposures (a)	254,614	254,614	123,994
(8) Incurred Claims (a)	8,720	19,731	3,188
(9) Claim Development Factor (d)	0.987	1.014	1.049
(10) Developed Claims (9)x(10)	8,607	20,007	3,344
(11) Average Annual Change in Losses and ALAE (See page D-7)	2.0%	7.6%	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)	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)	64,696,810	80,574,364	4,968,236
(17) Projected ULAE (f)	8,669,373	7,604,697	665,743
(18) Projected Losses and LAE per exposure [((16)+(17))/(7)]	288.15	346.32	45.44
(19) Projected G & OA Expenses (g)	13,912,457	10,885,625	1,030,332
(20) Projected Fixed Expenses per exposure [(19)/(7)]	54.64	42.75	8.31
(21) Projected Loss, LAE and Expenses Per Exposure [(18)+(20)]	342.79	389.07	53.75
(22) Percentage Dividends (h)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-17)	0.878	0.878	0.878
(24) 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)	2.1%	2.1%	2.1%
(26) Installment Income (j)	1.2%	1.2%	1.2%
(27) Premium Required per exposure [(21)/((23)+(25)+(26)-(22))x(24)]	377.63	437.24	59.21
(28) Distributional Adjustment Factor (k)	1.458	1.465	1.898
(29) Required 30/60/25 Base Class Premium [(27)/(28)]	259.01	298.46	31.20
(30) Indicated Total Limits Change (See Section E)	0.2%	0.5%	
(31) Required 30/60/25 Base Class Premium [(29)x(1.0+(30))]	259.53	299.95	31.20

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2015

- (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 8.2%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-20 and D-21.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-14-16.
- (e) Projected losses and allocated loss adjustment expenses =  
$$\frac{(13)}{[(3) \times (1 + (11))]}$$
, where (13) = the number of years of projection from the average date of accident to 7/16/2018.
- (f) Projected unallocated loss adjustment expenses =  
$$\frac{(14)}{[(5) \times (1 + (12))]}$$
, where (14) = the number of years of projection from 7/1/2015 to 7/16/2018.
- (g) Projected general and other acquisition expenses =  
$$\frac{(15)}{[(6) \times (1 + (12))]}$$
, where (15) = the number of years of projection from 7/1/2015 to 4/1/2018.
- (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 D-25 and Installment Income, (26), is the latest five year average installment income as a percent of direct earned premium as calculated on page D-26.
- (k) Distributional adjustment factor = Average Rate / Base Rate.  
See page C-14.

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

	<u>30/60 Bodily Injury</u>	<u>\$25,000 Property Dam.</u>	<u>Total Limits Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$56,159,362	\$57,951,697	\$4,597,373
(2) Loss Development Factor (b)	1.011	1.005	1.023
(3) Developed Losses and ALAE (1)x(2)	56,777,115	58,241,455	4,703,113
(4) Unallocated Loss Adjustment Expense Factor (See page D-18)	0.135	0.107	0.135
(5) Unallocated Loss Adjustment Expense (3)x(4)	7,664,911	6,231,836	634,920
(6) General and Other Acquisition Expenses (c)	12,975,433	9,982,378	997,959
(7) Earned Exposures (a)	252,718	252,718	128,555
(8) Incurred Claims (a)	8,276	18,648	3,358
(9) Claim Development Factor (d)	1.000	1.003	1.014
(10) Developed Claims (9)x(10)	8,276	18,704	3,405
(11) Average Annual Change in Losses and ALAE (See page D-7)	2.0%	7.8%	2.1%
(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)	61,489,616	78,917,172	5,116,987
(17) Projected ULAE (f)	8,301,099	6,749,078	687,618
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	276.16	338.98	45.15
(19) Projected G & OA Expenses (g)	13,974,541	10,751,021	1,074,802
(20) Projected Fixed Expenses per exposure $[(19)]/(7)$	55.30	42.54	8.36
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	331.46	381.52	53.51
(22) Percentage Dividends (h)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-18)	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)	2.1%	2.1%	2.1%
(26) Installment Income (j)	1.2%	1.2%	1.2%
(27) Premium Required per exposure $[(21)]/[(23)+(25)+(26)-(22)]x(24)$	364.35	427.82	58.82

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 pages D-20 and D-21.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-14-16.
- (e) Projected losses and allocated loss adjustment expenses =  
$$\frac{(13)}{[(3) \times (1 + (11))]}$$
, where (13) = the number of years of projection from the average date of accident to 7/16/2018.
- (f) Projected unallocated loss adjustment expenses =  
$$\frac{(14)}{[(5) \times (1 + (12))]}$$
, where (14) = the number of years of projection from 7/1/2014 to 7/16/2018.
- (g) Projected general and other acquisition expenses =  
$$\frac{(15)}{[(6) \times (1 + (12))]}$$
, where (15) = the number of years of projection from 7/1/2014 to 4/1/2018.
- (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 D-25 and Installment Income, (26), is the latest five year average installment income as a percent of direct earned premium as calculated on page D-26.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2013

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

All Carriers

	<u>30/60 Bodily Injury</u>	<u>\$25,000 Property Dam.</u>	<u>Total Limits Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$74,256,550	\$63,011,596	\$6,013,005
(2) Loss Development Factor (b)	1.003	1.001	1.007
(3) Developed Losses and ALAE (1)x(2)	74,479,320	63,074,608	6,055,096
(4) Unallocated Loss Adjustment Expense Factor (See page D-19)	0.135	0.115	0.135
(5) Unallocated Loss Adjustment Expense (3)x(4)	10,054,708	7,253,580	817,438
(6) General and Other Acquisition Expenses (c)	15,479,815	11,812,983	1,223,511
(7) Earned Exposures (a)	297,804	297,804	154,463
(8) Incurred Claims (a)	10,378	22,386	4,564
(9) Claim Development Factor (d)	0.999	1.001	1.006
(10) Developed Claims (9)x(10)	10,368	22,408	4,591
(11) Average Annual Change in Losses and ALAE (See page D-7)	1.0%	6.1%	0.7%
(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)	78,277,765	85,024,572	6,273,079
(17) Projected ULAE (f)	11,110,452	8,015,206	903,269
(18) Projected Losses and LAE per exposure [((16)+(17))/(7)]	300.16	312.42	46.46
(19) Projected G & OA Expenses (g)	17,012,317	12,982,468	1,344,639
(20) Projected Fixed Expenses per exposure [(19)/(7)]	57.13	43.59	8.71
(21) Projected Loss, LAE and Expenses Per Exposure [(18)+(20)]	357.29	356.01	55.17
(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)	2.1%	2.1%	2.1%
(26) Installment Income (j)	1.2%	1.2%	1.2%
(27) Premium Required per exposure [(21)/((23)+(25)+(26)-(22))x(24)]	394.04	400.53	60.84



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 pages D-20 and D-21.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-14-16.
- (e) Projected losses and allocated loss adjustment expenses =  
$$\frac{(13)}{[(3) \times (1 + (11))]}$$
, where (13) = the number of years of projection from the average date of accident to 7/16/2018.
- (f) Projected unallocated loss adjustment expenses =  
$$\frac{(14)}{[(5) \times (1 + (12))]}$$
, where (14) = the number of years of projection from 7/1/2013 to 7/16/2018.
- (g) Projected general and other acquisition expenses =  
$$\frac{(15)}{[(6) \times (1 + (12))]}$$
, where (15) = the number of years of projection from 7/1/2013 to 4/1/2018.
- (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 D-25 and Installment Income, (26), is the latest five year average installment income as a percent of direct earned premium as calculated on page D-26.

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

TERRITORY	(1) EARNED CAR YEARS YR. ENDED 12/31/2015	(2) 30/60 LOSS COST 3 YRS ENDED 12/31/2015	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 30/60 BASE CLASS PRES.	(9) RATE FILED	(10) Percent Change
110	3,604	69.68	0.869	80.18	0.8	81.26	0.745	183	203	10.9%
120	13,039	80.57	0.817	98.62	1.0	98.62	0.905	219	238	8.7%
130	13,952	92.38	0.827	111.70	1.0	111.70	1.025	237	265	11.8%
140	887	134.90	0.854	157.96	0.6	155.00	1.422	322	353	9.6%
150	4,021	99.00	0.881	112.37	1.0	112.37	1.031	250	266	6.4%
170	5,269	72.85	0.867	84.03	1.0	84.03	0.771	192	209	8.9%
180	3,850	106.08	0.930	114.06	1.0	114.06	1.046	249	270	8.4%
190	4,627	95.11	0.894	106.39	1.0	106.39	0.976	229	254	10.9%
200	2,184	109.04	0.868	125.62	0.9	125.49	1.151	266	293	10.2%
210	265	65.01	0.820	79.28	0.3	96.44	0.885	222	234	5.4%
220	1,736	125.79	0.813	154.72	0.8	152.39	1.398	306	348	13.7%
230	2,599	139.66	0.833	167.66	1.0	167.66	1.538	347	379	9.2%
240	2,436	129.03	0.827	156.02	1.0	156.02	1.431	282	355	25.9%
250	7,374	127.29	0.892	142.70	1.0	142.70	1.309	290	328	13.1%
260	18,136	96.75	0.848	114.09	1.0	114.09	1.046	245	270	10.2%
270	5,697	72.88	0.893	81.61	1.0	81.61	0.749	180	204	13.3%
280	9,435	127.29	0.915	139.11	1.0	139.11	1.276	286	321	12.2%
290	5,054	114.80	0.884	129.86	1.0	129.86	1.191	279	302	8.2%
300	12,027	74.66	0.916	81.51	1.0	81.51	0.748	182	204	12.1%
310	2,299	56.27	0.910	61.84	0.7	65.17	0.598	156	170	9.0%
320	25,887	69.30	0.822	84.31	1.0	84.31	0.773	191	209	9.4%
340	7,834	114.87	0.893	128.63	1.0	128.63	1.180	272	299	9.9%
350	13,019	74.23	0.866	85.72	1.0	85.72	0.786	195	212	8.7%
360	5,339	84.26	0.844	99.83	1.0	99.83	0.916	222	241	8.6%
370	13,365	105.50	0.868	121.54	1.0	121.54	1.115	253	285	12.6%
380	3,329	107.59	0.845	127.33	1.0	127.33	1.168	268	297	10.8%
390	5,781	93.44	0.909	102.79	1.0	102.79	0.943	219	247	12.8%
420	11,434	194.22	0.930	208.84	1.0	208.84	1.916	401	463	15.5%
440	4,594	108.36	0.872	124.27	1.0	124.27	1.140	255	291	14.1%
450	2,398	130.94	0.865	151.38	1.0	151.38	1.389	290	346	19.3%
460	17,509	85.84	0.855	100.40	1.0	100.40	0.921	215	242	12.6%
470	4,588	98.14	0.833	117.82	1.0	117.82	1.081	248	278	12.1%
480	5,674	59.89	0.824	72.68	1.0	72.68	0.667	171	186	8.8%
490	15,372	59.82	0.853	70.13	1.0	70.13	0.643	164	180	9.8%
SW	254,614	94.54	0.867	108.99		109.02				11.3%

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

TERRITORY	(1) EARNED CAR YEARS YR. ENDED 12/31/2015	(2) \$25,000 LOSS COST 3 YRS ENDED 12/31/2015	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) \$25,000 BASE CLASS RATE PRES.	(9) FILED	(10) Percent Change
110	3,604	91.34	0.869	105.11	1.0	105.11	0.873	230	266	15.7%
120	13,039	76.37	0.817	93.48	1.0	93.48	0.776	207	239	15.5%
130	13,952	82.49	0.827	99.75	1.0	99.75	0.828	220	253	15.0%
140	887	97.51	0.854	114.18	0.8	114.82	0.953	254	287	13.0%
150	4,021	112.75	0.881	127.98	1.0	127.98	1.063	282	317	12.4%
170	5,269	92.69	0.867	106.91	1.0	106.91	0.888	240	270	12.5%
180	3,850	135.14	0.930	145.31	1.0	145.31	1.206	329	356	8.2%
190	4,627	122.21	0.894	136.70	1.0	136.70	1.135	292	336	15.1%
200	2,184	109.42	0.868	126.06	1.0	126.06	1.047	269	313	16.4%
210	265	72.23	0.820	88.09	0.6	91.67	0.761	210	235	11.9%
220	1,736	81.55	0.813	100.31	1.0	100.31	0.833	217	255	17.5%
230	2,599	83.24	0.833	99.93	1.0	99.93	0.830	224	254	13.4%
240	2,436	81.83	0.827	98.95	1.0	98.95	0.822	216	252	16.7%
250	7,374	140.03	0.892	156.98	1.0	156.98	1.303	344	382	11.0%
260	18,136	100.88	0.848	118.96	1.0	118.96	0.988	257	297	15.6%
270	5,697	117.58	0.893	131.67	1.0	131.67	1.093	283	325	14.8%
280	9,435	140.88	0.915	153.97	1.0	153.97	1.278	326	375	15.0%
290	5,054	124.39	0.884	140.71	1.0	140.71	1.168	300	345	15.0%
300	12,027	116.05	0.916	126.69	1.0	126.69	1.052	276	314	13.8%
310	2,299	97.49	0.910	107.13	1.0	107.13	0.889	241	270	12.0%
320	25,887	79.23	0.822	96.39	1.0	96.39	0.800	215	246	14.4%
340	7,834	119.75	0.893	134.10	1.0	134.10	1.113	284	331	16.5%
350	13,019	94.44	0.866	109.05	1.0	109.05	0.905	242	274	13.2%
360	5,339	88.54	0.844	104.91	1.0	104.91	0.871	234	265	13.2%
370	13,365	116.17	0.868	133.84	1.0	133.84	1.111	282	330	17.0%
380	3,329	114.22	0.845	135.17	1.0	135.17	1.122	279	333	19.4%
390	5,781	135.14	0.909	148.67	1.0	148.67	1.234	315	363	15.2%
420	11,434	169.93	0.930	182.72	1.0	182.72	1.517	369	440	19.2%
440	4,594	124.13	0.872	142.35	1.0	142.35	1.182	298	349	17.1%
450	2,398	121.60	0.865	140.58	1.0	140.58	1.167	289	345	19.4%
460	17,509	103.21	0.855	120.71	1.0	120.71	1.002	256	300	17.2%
470	4,588	90.73	0.833	108.92	1.0	108.92	0.904	239	274	14.6%
480	5,674	75.87	0.824	92.08	1.0	92.08	0.765	206	236	14.6%
490	15,372	82.86	0.854	97.03	1.0	97.03	0.806	220	247	12.3%
SW	254,614	104.68	0.869	120.44		120.44				15.0%

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

TERRITORY	(1) EARNED CAR YEARS YR. ENDED 12/31/2015	(2) LOSS COST 3 YRS ENDED 12/31/2015	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) \$500 BASE CLASS RATE PRES.	(9) FILED	(10) Percent Change
110	1,842	13.90	0.607	22.90	0.6	24.29	0.740	23	24	4.3%
120	7,756	17.85	0.578	30.88	1.0	30.88	0.941	27	30	11.1%
130	8,452	20.05	0.584	34.33	1.0	34.33	1.046	30	32	6.7%
140	530	37.82	0.607	62.31	0.6	58.95	1.797	47	53	12.8%
150	2,052	22.16	0.618	35.86	0.9	35.83	1.092	31	34	9.7%
170	2,394	15.80	0.605	26.12	0.9	26.26	0.800	24	26	8.3%
180	916	21.35	0.617	34.60	0.7	34.54	1.053	30	33	10.0%
190	1,931	20.10	0.622	32.32	0.9	32.07	0.977	26	31	19.2%
200	837	25.81	0.601	42.95	0.7	42.11	1.283	35	39	11.4%
210	107	14.60	0.580	25.17	0.2	30.72	0.936	28	29	3.6%
220	1,028	21.85	0.574	38.07	0.7	38.35	1.169	34	36	5.9%
230	1,519	24.29	0.585	41.52	1.0	41.52	1.265	37	38	2.7%
240	1,475	22.89	0.586	39.06	0.9	38.71	1.180	31	36	16.1%
250	2,428	28.31	0.613	46.18	1.0	46.18	1.407	37	42	13.5%
260	9,176	20.78	0.595	34.92	1.0	34.92	1.064	31	33	6.5%
270	2,811	16.48	0.628	26.24	1.0	26.24	0.800	24	26	8.3%
280	4,888	31.40	0.640	49.06	1.0	49.06	1.495	41	44	7.3%
290	2,547	25.99	0.617	42.12	0.9	42.04	1.281	36	39	8.3%
300	5,582	14.87	0.636	23.38	1.0	23.38	0.713	21	23	9.5%
310	1,111	11.48	0.631	18.19	0.5	19.99	0.609	19	21	10.5%
320	13,308	13.12	0.580	22.62	1.0	22.62	0.689	22	23	4.5%
340	2,985	27.50	0.619	44.43	1.0	44.43	1.354	37	41	10.8%
350	6,221	14.94	0.610	24.49	1.0	24.49	0.746	22	24	9.1%
360	2,819	17.83	0.594	30.02	1.0	30.02	0.915	27	29	7.4%
370	6,872	21.86	0.610	35.84	1.0	35.84	1.092	31	34	9.7%
380	1,882	21.08	0.595	35.43	0.8	35.23	1.074	30	33	10.0%
390	2,631	17.06	0.640	26.66	1.0	26.66	0.812	24	26	8.3%
420	4,323	52.57	0.642	81.88	1.0	81.88	2.495	63	71	12.7%
440	1,829	25.16	0.610	41.25	1.0	41.25	1.257	33	38	15.2%
450	995	22.12	0.602	36.74	0.7	36.04	1.098	30	34	13.3%
460	9,163	16.28	0.603	27.00	1.0	27.00	0.823	24	26	8.3%
470	2,495	16.54	0.587	28.18	1.0	28.18	0.859	25	27	8.0%
480	2,763	11.63	0.583	19.95	0.9	20.25	0.617	20	21	5.0%
490	6,326	12.97	0.600	21.62	1.0	21.62	0.659	20	22	10.0%
SW	123,994	19.90	0.606	32.80		32.81				8.9%

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

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

Column

- (1) Earned exposures for the year ended 12/31/2015.
- (2) Pure premium (losses divided by exposures) for the three years ended 12/31/2015. Losses are developed to ultimate.
- (3) Distributional adjustment factor = Present average rate for year ended 12/31/2015 divided by the current base class base rate. The average rate is for total market data calculated at other-than-clean risk rates. See pages C-11-13.
- (4) Base Class Loss Cost = Col.(2) / Col.(3)
- (5) Credibility is determined by each territory's three year number of developed claims underlying the pure premiums in Col.(2) using the credibility tables shown on page D-23.
- (6) Formula base class loss cost = [Col.(4) x Col.(5)] + [Statewide Col.(4)x{1-Col.(5)} x HAF] where HAF is the historical adjustment factor and is equal to the ratio of the current base class base rate to the statewide average base class base rate. See pages C-11-13.
- (7) Index to state = Col.(6) / Statewide Col.(6)
- (8) Present base rates currently in effect as of the date of this filing.
- (9) The revised base rate is calculated by the following formula:  
{[RBCP x VR x Col.(7)] + FE } x offset

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

VR = variable ratio FE = flattened expense amount

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

(1) Projected general and other acquisition expenses per exposure (from page C-1, line (20))	BI	PD	MP
	54.64	42.75	8.31
(2) Required average premium per exposure (from page C-1, line (27))	377.63	437.24	59.21
(3) Fixed ratio = (1) / (2)	0.145	0.098	0.140
(4) Variable ratio 1 - (3)	0.855	0.902	0.860
(5) Required Base Class Premium (from page C-1, line (31))	259.53	299.95	31.20
(6) Flattened expenses (5) x (3)	37.63	29.40	4.37

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

Offsets are as follows:

No offsets have been applied.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
BODILY INJURY LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS  
AND HISTORICAL ADJUSTMENT FACTORS

	(1)	(2)	(3)	(4)	(5)
T E R R I T O R Y	EARNED CAR YEARS YR. ENDED 12/31/2015	30/60 PRES. AVG. PREM(A)	30/60 BASE CLASS RATE	(2)/(3) DISTRIB. ADJUST. FACTOR	(3)/SW(3) HISTORICAL ADJUST. FACTOR
110	3,604	159.05	183	0.869	0.785
120	13,039	179.03	219	0.817	0.940
130	13,952	195.96	237	0.827	1.017
140	887	275.08	322	0.854	1.381
150	4,021	220.17	250	0.881	1.073
170	5,269	166.38	192	0.867	0.824
180	3,850	231.63	249	0.930	1.068
190	4,627	204.77	229	0.894	0.982
200	2,184	230.81	266	0.868	1.141
210	265	182.11	222	0.820	0.952
220	1,736	248.80	306	0.813	1.313
230	2,599	288.91	347	0.833	1.489
240	2,436	233.28	282	0.827	1.210
250	7,374	258.78	290	0.892	1.244
260	18,136	207.75	245	0.848	1.051
270	5,697	160.72	180	0.893	0.772
280	9,435	261.64	286	0.915	1.227
290	5,054	246.55	279	0.884	1.197
300	12,027	166.73	182	0.916	0.781
310	2,299	141.92	156	0.910	0.669
320	25,887	157.03	191	0.822	0.819
340	7,834	242.85	272	0.893	1.167
350	13,019	168.89	195	0.866	0.837
360	5,339	187.32	222	0.844	0.952
370	13,365	219.55	253	0.868	1.085
380	3,329	226.53	268	0.845	1.150
390	5,781	199.09	219	0.909	0.940
420	11,434	372.95	401	0.930	1.720
440	4,594	222.36	255	0.872	1.094
450	2,398	250.79	290	0.865	1.244
460	17,509	183.84	215	0.855	0.922
470	4,588	206.64	248	0.833	1.064
480	5,674	140.83	171	0.824	0.734
490	15,372	139.97	164	0.853	0.704
SW	254,614	202.03	233.10	0.867	

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PROPERTY DAMAGE LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS  
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1)	(2)	(3)	(4)	(5)
	EARNED CAR YEARS YR. ENDED 12/31/2015	\$25000 PRES. AVG. PREM(A)	\$25000 BASE CLASS RATE	(2)/(3) DISTRIB. ADJUST. FACTOR	(3)/SW(3) HISTORICAL ADJUST. FACTOR
110	3,604	199.90	230	0.869	0.882
120	13,039	169.22	207	0.817	0.794
130	13,952	181.90	220	0.827	0.844
140	887	216.99	254	0.854	0.975
150	4,021	248.35	282	0.881	1.082
170	5,269	207.97	240	0.867	0.921
180	3,850	306.05	329	0.930	1.262
190	4,627	261.11	292	0.894	1.120
200	2,184	233.41	269	0.868	1.032
210	265	172.26	210	0.820	0.806
220	1,736	176.44	217	0.813	0.833
230	2,599	186.50	224	0.833	0.859
240	2,436	178.69	216	0.827	0.829
250	7,374	306.97	344	0.892	1.320
260	18,136	217.93	257	0.848	0.986
270	5,697	252.69	283	0.893	1.086
280	9,435	298.24	326	0.915	1.251
290	5,054	265.11	300	0.884	1.151
300	12,027	252.85	276	0.916	1.059
310	2,299	219.25	241	0.910	0.925
320	25,887	176.76	215	0.822	0.825
340	7,834	253.57	284	0.893	1.090
350	13,019	209.60	242	0.866	0.928
360	5,339	197.45	234	0.844	0.898
370	13,365	244.71	282	0.868	1.082
380	3,329	235.82	279	0.845	1.070
390	5,781	286.36	315	0.909	1.209
420	11,434	343.19	369	0.930	1.416
440	4,594	259.86	298	0.872	1.143
450	2,398	249.92	289	0.865	1.109
460	17,509	218.89	256	0.855	0.982
470	4,588	199.14	239	0.833	0.917
480	5,674	169.66	206	0.824	0.790
490	15,372	187.77	220	0.854	0.844
SW	254,614	226.39	260.64	0.869	

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
MEDICAL PAYMENTS

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS  
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2015	(2) \$500 PRES. AVG. PREM(A)	(3) \$500 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	1,842	13.96	23	0.607	0.804
120	7,756	15.60	27	0.578	0.944
130	8,452	17.51	30	0.584	1.049
140	530	28.52	47	0.607	1.643
150	2,052	19.15	31	0.618	1.084
170	2,394	14.52	24	0.605	0.839
180	916	18.51	30	0.617	1.049
190	1,931	16.18	26	0.622	0.909
200	837	21.03	35	0.601	1.224
210	107	16.24	28	0.580	0.979
220	1,028	19.51	34	0.574	1.189
230	1,519	21.63	37	0.585	1.294
240	1,475	18.17	31	0.586	1.084
250	2,428	22.68	37	0.613	1.294
260	9,176	18.44	31	0.595	1.084
270	2,811	15.07	24	0.628	0.839
280	4,888	26.24	41	0.640	1.434
290	2,547	22.21	36	0.617	1.259
300	5,582	13.36	21	0.636	0.734
310	1,111	11.99	19	0.631	0.664
320	13,308	12.76	22	0.580	0.769
340	2,985	22.90	37	0.619	1.294
350	6,221	13.42	22	0.610	0.769
360	2,819	16.05	27	0.594	0.944
370	6,872	18.91	31	0.610	1.084
380	1,882	17.85	30	0.595	1.049
390	2,631	15.35	24	0.640	0.839
420	4,323	40.42	63	0.642	2.203
440	1,829	20.12	33	0.610	1.154
450	995	18.05	30	0.602	1.049
460	9,163	14.48	24	0.603	0.839
470	2,495	14.67	25	0.587	0.874
480	2,763	11.65	20	0.583	0.699
490	6,326	11.99	20	0.600	0.699
SW	123,994	17.32	28.60	0.606	

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



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

CALCULATION OF STATEWIDE DISTRIBUTIONAL ADJUSTMENT FACTORS

T E R R	BODILY INJURY LIABILITY				PROPERTY DAMAGE LIABILITY			MEDICAL PAYMENTS			(11) (9)/(10) DISTRIB. ADJUST. FACTOR
	(1) EARNED CAR YEARS YR. ENDED 12/31/2015	(2) 30/60 PRES. AVG. PREM(A)	(3) 30/60 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) \$25,000 PRES. AVG. PREM(A)	(6) \$25,000 BASE CLASS RATE	(7) (5)/(6) DISTRIB. ADJUST. FACTOR	(8) EARNED CAR YEARS YR. ENDED 12/31/2015	(9) \$500 PRES. AVG. PREM(A)	(10) \$500 BASE CLASS RATE	
110	3,604	269.25	183	1.471	338.41	230	1.471	1,842	23.53	23	1.023
120	13,039	301.62	219	1.377	285.09	207	1.377	7,756	26.03	27	0.964
130	13,952	330.63	237	1.395	306.92	220	1.395	8,452	29.10	30	0.970
140	887	454.36	322	1.411	358.41	254	1.411	530	45.71	47	0.973
150	4,021	367.08	250	1.468	414.07	282	1.468	2,052	31.38	31	1.012
170	5,269	291.47	192	1.518	364.34	240	1.518	2,394	24.72	24	1.030
180	3,850	401.66	249	1.613	530.70	329	1.613	916	30.85	30	1.028
190	4,627	362.32	229	1.582	462.00	292	1.582	1,931	27.69	26	1.065
200	2,184	401.94	266	1.511	406.47	269	1.511	837	35.60	35	1.017
210	265	333.88	222	1.504	315.83	210	1.504	107	29.19	28	1.043
220	1,736	431.90	306	1.411	306.28	217	1.411	1,028	33.69	34	0.991
230	2,599	480.36	347	1.384	310.09	224	1.384	1,519	35.29	37	0.954
240	2,436	389.24	282	1.380	298.14	216	1.380	1,475	29.30	31	0.945
250	7,374	432.38	290	1.491	512.90	344	1.491	2,428	37.73	37	1.020
260	18,136	349.70	245	1.427	366.83	257	1.427	9,176	30.09	31	0.971
270	5,697	272.10	180	1.512	427.81	283	1.512	2,811	25.01	24	1.042
280	9,435	412.48	286	1.442	470.17	326	1.442	4,888	40.45	41	0.987
290	5,054	389.83	279	1.397	419.17	300	1.397	2,547	34.09	36	0.947
300	12,027	282.35	182	1.551	428.18	276	1.551	5,582	21.89	21	1.042
310	2,299	243.95	156	1.564	376.87	241	1.564	1,111	19.27	19	1.014
320	25,887	273.10	191	1.430	307.41	215	1.430	13,308	21.87	22	0.994
340	7,834	401.16	272	1.475	418.86	284	1.475	2,985	37.27	37	1.007
350	13,019	294.09	195	1.508	364.97	242	1.508	6,221	22.93	22	1.042
360	5,339	322.84	222	1.454	340.29	234	1.454	2,819	26.63	27	0.986
370	13,365	368.31	253	1.456	410.52	282	1.456	6,872	31.19	31	1.006
380	3,329	382.60	268	1.428	398.31	279	1.428	1,882	29.74	30	0.991
390	5,781	333.29	219	1.522	479.38	315	1.522	2,631	25.71	24	1.071
420	11,434	576.49	401	1.438	530.48	369	1.438	4,323	61.83	63	0.981
440	4,594	363.94	255	1.427	425.31	298	1.427	1,829	32.47	33	0.984
450	2,398	415.11	290	1.431	413.68	289	1.431	995	29.02	30	0.967
460	17,509	317.79	215	1.478	378.40	256	1.478	9,163	24.41	24	1.017
470	4,588	360.03	248	1.452	346.97	239	1.452	2,495	25.12	25	1.005
480	5,674	250.40	171	1.464	301.65	206	1.464	2,763	20.55	20	1.028
490	15,372	247.65	164	1.510	332.21	220	1.510	6,326	20.79	20	1.040
SW	254,614	339.95	233.10	1.458	381.83	260.64	1.465	123,994	28.55	28.60	0.998

MED PAY AVG. ILF = 1.902  
MED PAY TOT [(DAF)x(AVG ILF)] = 1.898

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

C-14

SECTION D  
EXPLANATORY MATERIAL

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Explanatory Memorandum

This memorandum supplements the filing letter and supporting exhibits setting forth a revision of private passenger automobile insurance rates in the State of North Carolina. It is the purpose of this memorandum to describe the source data used and to set forth in detail the insurance ratemaking procedures reflected in the filing. Certain pages in the filing and accompanying material contain a notation "all carriers" or other similar wording. This indicates that the data are combined ISO, ISS and NISS data. Data for certain companies are not included, as noted on page F-6.

Premium, Loss and Expense Experience

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

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

Experience utilized in the filing was collected under the Automobile Statistical Plan and the 2015 Official Statistical Programs of ISO, the Automobile Statistical Plan - All Coverages and the 2015 Statistical Programs of ISS, and the Automobile Statistical Plan - All Coverages - Part IV, North Carolina and the 2015 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, 2015, 2014 and 2013. 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, 2015. 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>
12/31/2015 (reported as of 15 months)	1.041	1.035	1.065
12/31/2014 (reported as of 27 months)	1.011	1.005	1.023
12/31/2013 (reported as of 39 months)	1.003	1.001	1.007

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 D-20.

4. Private Passenger General Expenses and Other Acquisition Expenses

The general expenses and other acquisition expenses are determined as a percentage of North Carolina earned premiums based on a North Carolina expense call. The expense call data and the percentages determined from them are shown on page D-20.

5. Prospective Annual Change in Losses

A. Private Passenger Automobile Liability

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

B. Annual Changes in Loss for Earlier Years

Since the average annual change in losses determined for each coverage is the appropriate rate of change to apply to losses to project them from average date of accident in the most recent year to the average date of accident for the prospective period, it is necessary to recognize known changes from earlier years to the most recent year. These changes are reflected by means of a current cost factor which reflects the changes in pure premiums for the years ended 12/31/2013 and 12/31/2014 to the year ended 12/31/2015 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, 2015 is July 1, 2015.

The changes proposed in this filing are applicable to all new and renewal policies written on or after October 1, 2017. The losses and loss adjustment expenses are projected to July 16, 2018. 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, 2018) 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 2015, 2014 and 2013 results as reported by all companies licensed in North Carolina during those years. The breakdowns of the expected loss and loss adjustment ratios are set forth on Pages D-17, D-18, and D-19.

## Territory Rate Exhibits

### 1. Base Class Loss Cost

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

### 2. Credibility

The base class loss cost for each territory is assigned a credibility value on the basis of the number of claims underlying the three year pure premium. The complement of the credibility assigned to the territory base class loss cost is assigned to the statewide base class loss cost. The credibility table utilized is shown on page D-23.

### 3. Formula Base Class Loss Cost

The formula base class loss cost by territory is calculated by multiplying the territory base class loss cost by its credibility value and adding this amount to the statewide base class loss cost multiplied by the complement of the territory credibility and the historical adjustment factor. The historical adjustment factor is calculated as the ratio of the current territory base class rate to the current statewide average base class rate. See pages C-11-C-13.

### 4. Index to State

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

### 5. Filed Base Rate

Filed base rates by territory were developed so as to achieve the statewide required base class premium. The rate change has been distributed in such a way that 100% of the general and other acquisition expenses have been flattened by territory. No offsets have been applied. The calculation of the flattened general and other acquisition expenses and application of any offset are described on page C-10.

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)	-1.0%	3.0%	2.0%
Bodily Injury (T/L)	-0.5%		
Property Damage	4.0%	3.5%	7.6%
Medical Payments	0.5%	1.5%	2.0%
<u>Expense Trend</u>			2.0%



NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2013 and 2014

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2015 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2013	0.968	1.023	0.990	1.020	1.010
	2014	0.972	1.047	1.018	1.020	1.020
	2015	1.000	1.000	1.000	1.020	1.020
Property Damage	2013	1.045	1.031	1.077	1.076	1.061
	2014	1.049	1.034	1.085	1.076	1.078
	2015	1.000	1.000	1.000	1.076	1.076
Medical Payments	2013	0.995	0.982	0.977	1.020	1.007
	2014	1.004	1.019	1.023	1.020	1.021
	2015	1.000	1.000	1.000	1.020	1.020

(a) 2013 Claim Cost Change = (2015 Claim Cost) / (2013 Claim Cost).  
2014 Claim Cost Change = (2015 Claim Cost) / (2014 Claim Cost).

(b) 2013 Claim Frequency Change = (2015 Claim Frequency) / (2013 Claim Frequency). 2014 Claim Frequency Change = (2015 Claim Frequency) / (2014 Claim Frequency).

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

(d) Annualized Trend for 2013 and 2014

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

where m is the number of years of projection of the 2015 trend factor from 7/1/2015 to 7/16/2018 3.04, Col (4) represents the Current Cost Factor to 7/1/2015, and n represents the number of years of projection for a given prior year, 4.04 for 2014 and 5.04 for 2013.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2013 and 2014

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2013	\$ 7,000	1.30
	2014	6,970	1.27
	2015	6,777	1.33
Property Damage	2013	\$ 2,706	3.54
	2014	2,696	3.53
	2015	2,828	3.65
Medical Payments	2013	\$ 1,646	1.11
	2014	1,630	1.07
	2015	1,637	1.09

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages F-131 and F-133.

(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-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	
Oct-15	237.8	244.1	
Nov-15	237.3	244.0	126.1
Dec-15	236.5	243.7	
Jan-16	236.9	244.5	
Feb-16	237.1	245.5	126.9
Mar-16	238.1	245.9	
Apr-16	239.3	246.5	
May-16	240.2	246.9	128.2
Jun-16	241.0	247.1	
Jul-16	240.6	247.0	
Aug-16	240.8	247.5	129.5
Sep-16	241.4	247.9	

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)	0.97%	1.86%	2.52%	1.97%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	0.80%	1.91%	2.41%	1.88%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	1.17%	1.95%	3.01%	2.29%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	2.32%	1.97%	3.67%	2.91%

(5) Average Annual Index (E)

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
Year Ended 3/31/2016	237.63	243.53	125.68
Year Ended 9/30/2016	238.92	245.88	127.68

(6) Current Cost Factor (Index Value Divided by Average Annual Index)

Year Ended 3/31/2014	1.03	1.06	1.07	1.06
Year Ended 9/30/2014	1.02	1.05	1.06	1.05
Year Ended 3/31/2015	1.02	1.04	1.05	1.04
Year Ended 9/30/2015	1.02	1.03	1.04	1.03
Year Ended 3/31/2016	1.02	1.02	1.03	1.03
Year Ended 9/30/2016	1.01	1.01	1.01	1.01

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

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

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

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

(E) Average year ended index for period shown.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					557,289,176
2003				585,187,725	587,822,056
2004			593,251,141	599,803,805	601,716,224
2005		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	679,001,826
2012	663,780,028	675,959,052	681,148,421	682,100,471	
2013	659,776,040	675,365,278	679,850,899		
2014	654,759,462	685,511,442			
2015	696,388,761				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.005
2004			1.011	1.003
2005		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	0.999
2012	1.018	1.008	1.001	
2013	1.024	1.007		
2014	1.047			
Five Year Average	1.033	1.009	1.003	1.000
Three Year Average (b)	1.030	1.008	1.003	1.000

Five Year

Three Year

39 to 63 months:	1.003	1.003
27 to 63 months:	1.012	1.011
15 to 63 months:	1.045	1.041

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

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					531,950,120
2003				549,242,647	549,478,260
2004			560,950,492	561,763,330	561,689,009
2005		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	636,935,467
2012	650,831,743	668,507,250	672,154,949	672,672,573	
2013	687,781,171	711,283,573	713,953,296		
2014	742,337,687	763,487,631			
2015	825,271,105				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.001	1.000
2005		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	1.001
2012	1.027	1.005	1.001	
2013	1.034	1.004		
2014	1.028			
Five Year Average	1.026	1.003	1.001	1.000
Three Year Average	1.030	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:		1.030	1.035	

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

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					91,468,157
2003				92,675,518	92,750,269
2004			91,165,945	92,022,820	92,163,988
2005		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	98,115,360
2012	93,244,145	96,618,132	98,306,929	98,910,915	
2013	92,538,232	95,842,790	97,860,162		
2014	90,997,474	95,512,681			
2015	95,948,353				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.009	1.002
2005		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	1.003
2012	1.036	1.017	1.006	
2013	1.036	1.021		
2014	1.050			
Five Year Average	1.034	1.015	1.005	1.001
Three Year Average	1.041	1.016	1.005	1.002
		Five Year	Three Year	
39 to 63 months:		1.006	1.007	
27 to 63 months:		1.021	1.023	
15 to 63 months:		1.056	1.065	

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
2002					91,069
2003				100,798	100,738
2004			102,683	102,635	102,458
2005		99,876	99,751	99,539	99,370
2006	100,593	98,986	98,850	98,756	98,575
2007	98,152	96,975	96,769	96,531	96,427
2008	96,810	95,308	94,987	94,889	94,709
2009	104,108	101,985	101,909	101,763	101,663
2010	103,423	101,382	101,167	101,204	101,074
2011	101,059	98,822	98,815	98,791	98,767
2012	103,514	101,955	102,282	102,323	
2013	102,357	100,878	100,801		
2014	102,497	101,370			
2015	112,037				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				0.999
2004			1.000	0.998
2005		0.999	0.998	0.998
2006	0.984	0.999	0.999	0.998
2007	0.988	0.998	0.998	0.999
2008	0.984	0.997	0.999	0.998
2009	0.980	0.999	0.999	0.999
2010	0.980	0.998	1.000	0.999
2011	0.978	1.000	1.000	1.000
2012	0.985	1.003	1.000	
2013	0.986	0.999		
2014	0.989			
Five Year Average	0.984	1.000	1.000	0.999
Three Year Average	0.987	1.001	1.000	0.999
		Five Year	Three Year	
39 to 63 months:		0.999	0.999	
27 to 63 months:		0.999	1.000	
15 to 63 months:		0.983	0.987	



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
2002					227,151
2003				235,608	235,670
2004			243,490	243,706	243,683
2005		242,286	242,472	242,504	242,482
2006	240,606	242,911	243,069	243,136	243,117
2007	239,664	241,632	241,846	241,869	241,865
2008	231,907	235,636	235,819	235,861	235,854
2009	241,069	242,920	243,130	243,171	243,185
2010	247,599	250,117	250,319	250,372	250,314
2011	244,106	245,749	246,014	246,049	246,577
2012	250,561	252,645	253,677	253,891	
2013	248,714	252,721	253,124		
2014	256,120				
2015	275,692				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.001	1.000
2005		1.001	1.000	1.000
2006	1.010	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	1.002
2012	1.008	1.004	1.001	
2013	1.016	1.002		
2014	1.010			
Five Year Average	1.010	1.002	1.000	1.000
Three Year Average	1.011	1.002	1.000	1.001
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.002	1.003	
15 to 63 months:		1.012	1.014	

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
2002					62,393
2003				60,811	60,822
2004			59,473	59,772	59,780
2005		57,256	57,679	57,793	57,778
2006	55,739	57,170	57,554	57,675	57,672
2007	53,683	54,911	55,297	55,395	55,407
2008	51,924	53,602	53,951	54,057	54,046
2009	56,157	57,291	57,760	57,830	57,831
2010	54,593	55,893	56,290	56,370	56,968
2011	52,665	54,248	54,595	54,702	54,761
2012	52,323	54,022	54,398	54,527	
2013	50,822	52,516	53,018		
2014	49,541	51,548			
2015	51,586				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.005	1.000
2005		1.007	1.002	1.000
2006	1.026	1.007	1.002	1.000
2007	1.023	1.007	1.002	1.000
2008	1.032	1.007	1.002	1.000
2009	1.020	1.008	1.001	1.000
2010	1.024	1.007	1.001	1.011
2011	1.030	1.006	1.002	1.001
2012	1.032	1.007	1.002	
2013	1.033	1.010		
2014	1.041			
Five Year Average	1.032	1.008	1.002	1.002
Three Year Average	1.035	1.008	1.002	1.004
		Five Year	Three Year	
39 to 63 months:		1.004	1.006	
27 to 63 months:		1.012	1.014	
15 to 63 months:		1.044	1.049	

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
SUMMARY OF 2015 EXPENSE PROVISIONS

	Ceded Provision (a)
Commission + Brokerage	10.0%
Taxes, Licenses and Fees	2.2
Underwriting Profit	-
Contingencies	0.0
Total	12.2
Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses	87.8
Unallocated Loss Adjustment Expense	
Bodily Injury & Medical Payments	13.4
Property Damage	11.1
General Administration	5.9
Other Acquisition Expenses	8.2

(a) For use with 12/31/2015 Liability data.

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
Unallocated 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
Unallocated 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 LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Premiums Written at Manual Level	\$3,019,520,892	\$3,066,345,679	\$3,121,580,486	\$3,205,243,373	\$3,277,943,698
Premiums Earned at Manual Level	3,002,962,874	3,037,577,749	3,089,907,988	3,174,775,219	3,240,420,033
Premium Written (Collected Level)	2,568,018,702	2,595,177,122	2,618,262,987	2,674,847,788	2,735,376,008
Premium Earned (Collected Level)	2,565,670,169	2,584,430,475	2,608,151,046	2,653,139,661	2,707,520,204
Commission & Brokerage	240,084,571	239,994,763	238,832,311	240,892,091	245,314,493
Other Acquisition	239,176,547	242,720,127	248,961,554	253,828,414	264,889,775
General Expenses	181,961,495	182,867,007	189,745,844	188,363,924	192,172,669
Taxes, Licenses, and Fees	62,213,735	59,877,193	60,912,727	53,869,662	61,144,520
Bodily Injury Losses Incurred	1,056,986,888	1,087,381,536	981,374,641	1,017,941,328	1,098,266,379
BI Allocated Loss Adjustment	27,946,720	33,449,796	29,600,480	28,640,305	37,414,522
BI Unallocated Loss Adjustment	136,733,311	142,683,165	136,366,982	140,959,510	151,974,070
Property Damage Losses Incurred	630,731,120	686,767,176	715,390,908	792,420,497	892,841,006
PD Allocated Loss Adjustment	3,061,142	5,822,399	5,098,119	4,238,210	4,901,366
PD Unallocated Loss Adjustment	69,865,137	78,467,874	82,717,589	84,845,302	99,338,306

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.093		.092		.091		.090		.090	
Other Acquisition to Earned Premium (c)	.080		.080		.081		.080		.082	
General Expenses to Earned Premium (c)	.061		.060		.061		.059		.059	
Taxes, Licenses, etc. to Written Premium (b)	.024		.023		.023		.020		.022	
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.126	.110	.127	.113	.135	.115	.135	.107	.134	.111

Notes:

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

Source: North Carolina Rate Bureau Expense Call

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

OTHER-THAN-CLEAN RISK CEDED BUSINESS ONLY

	(1)	(2)	(3)	(4)
	Earned Premiums at Other-Than-Clean Risk Rates	Current Level To Actual Level Factor	Expense Factor	General and Other Acquisition Expenses
Year ending 12/31/2015				
BI	86,556,196	1.0795	14.1%	13,174,675
PD	97,219,299	0.7520	14.1%	10,308,357
MP	6,731,986	1.0279	14.1%	975,693
Year ending 12/31/2014				
BI	86,098,913	1.0842	13.9%	12,975,433
PD	96,280,562	0.7459	13.9%	9,982,378
MP	6,985,369	1.0278	13.9%	997,959
Year ending 12/31/2013				
BI	100,333,900	1.0865	14.2%	15,479,815
PD	111,664,456	0.7450	14.2%	11,812,983
MP	8,335,372	1.0337	14.2%	1,223,511

Notes:

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

### Credibility Factor Determination

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

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

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

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



CREDIBILITY TABLES BASED  
UPON NUMBER OF CLAIMS

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

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

(A) Applied separately by coverage.

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

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

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

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

OTHER-THAN-CLEAN RISK CEDED LIABILITY

Year Ended	Bodily Injury	Property Damage	Medical Payments
12/31/2014	8,276	18,704	3,405
12/31/2015	8,607	20,007	3,344
Average	8,442	19,356	3,375

Claims are developed.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVE  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/	\$201,380,321
2. Mean Unearned Premium Reserve	0.294 x (1) 59,205,814
3. Deduction for Prepaid Expenses	
Commission and Brokerage Expense	10.00%
Taxes, Licenses and Fees	1.83%
50% of Other Acquisition Expense	4.10%
50% of Company Operating Expense	2.95%
Total	18.88%
4. (2) x (3)	11,178,058
5. Net Subject to Investment (2) - (4)	48,027,756

B. Delayed Remission of Premium (Agents' Balances)

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

C. Loss Reserve

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

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

E. Average Rate of Return 3.06%

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

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

NORTH CAROLINA

PRIVATE PASSENGER INSTALLMENT PAYMENT INCOME

Year	Inst. Charges	Liability Written Premium	Phy. Dam. Written Premium	Total Premium	Inst. Charges as a % of Prem.
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%
2015	61,133	2,777,884	2,379,619	5,157,503	1.2%
Latest 5 years:	296,017	13,394,877	10,355,424	23,750,301	1.2%

(in thousands)

SECTION E  
INCREASED LIMITS REVIEW

NORTH CAROLINA

Increased limits Revision

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

The Bodily Injury total limits indication of +0.2%, determined on page E-2 is applied to the basic limits Bodily Injury rates.

The Property Damage total limits indication of +0.5%, 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-14 and in the determination of the premium weights shown on page A-1.

NORTH CAROLINA  
REVIEW OF BODILY INJURY INCREASED LIMITS

Other than Clean Risk Ceded Business	12/31/2013	12/31/2014	12/31/2015	3 Years Combined
(1) Basic limits losses (a)(b)	74,256,550	56,159,362	58,520,445	188,936,357
(2) Basic limits loss dev. factor (See page D-11)	1.003	1.011	1.041	
(3) Basic limits claim cost trend (See page D-6)	-1.0%	-1.0%	-1.0%	
(4) Years of trend (See page C-2)	5.04	4.04	3.04	
(5) Basic limits trend factor $[1+(3)]^{(4)}$	0.951	0.960	0.970	
(6) Basic limits losses, trended and developed (1)x(2)x(5)	70,829,833	54,506,030	59,092,190	184,428,053
(7) Total limits losses (b)	81,423,171	60,101,723	63,865,699	205,390,593
(8) Total limits loss dev. factor (See page F-51)	1.000	1.014	1.074	
(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)	79,387,592	59,724,284	67,562,884	206,674,760
(13) Indicated average ilf (12)/(6)	1.121	1.096	1.143	1.121
(14) Average increased limits factor (See page E-4)	1.119	1.117	1.120	1.119 (c)
(15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$				1.7%
(16) Indicated total limits change $\{(13)/(14)\}-1$				0.2%

- (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	12/31/2013	12/31/2014	12/31/2015	3 Years Combined
(1) Basic limits losses (a)(b)	63,011,596	57,951,697	62,329,565	183,292,858
(2) Basic limits loss dev. factor (See page D-12)	1.001	1.005	1.035	
(3) Basic limits losses, developed (1)x(2)	63,074,608	58,241,455	64,511,100	185,827,163
(4) Total limits losses (b)	63,553,175	58,452,151	62,894,797	184,900,123
(5) Total limits loss dev. factor (See page F-52)	1.002	1.006	1.036	
(6) Total limits losses, developed (4)x(5)	63,680,281	58,802,864	65,159,010	187,642,155
(7) Indicated average increased limits factor (6) / (3)	1.010	1.010	1.010	1.010
(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 $\{[(7)-1]/[(8)-1]\}-1$				100.0%
(10) Indicated total limits change $\{(7)/(8)\}-1$				0.5%

(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 12/31/2015

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	48,874,074	1.00	48,874,074	1.00	48,874,074
50/100	26,190,968	1.18	22,195,736	1.18	26,190,968
100/200	178,644	1.39	128,521	1.39	178,644
100/300	20,274,620	1.40	14,481,871	1.40	20,274,619
250/500	1,451,764	1.66	874,557	1.66	1,451,765
300/300	2,405	1.62	1,485	1.62	2,406
All Other	5,221	1.120	4,662	1.120	5,221
	96,977,696	1.120	86,560,906	1.120	96,977,697

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	50,634,041	1.00	50,634,041	1.00	50,634,041
50/100	26,847,479	1.18	22,752,101	1.18	26,847,479
100/200	201,000	1.39	144,604	1.39	201,000
100/300	19,812,180	1.40	14,151,557	1.40	19,812,180
250/500	1,325,363	1.66	798,411	1.66	1,325,362
300/300	4,527	1.62	2,794	1.62	4,526
All Other	7,488	1.117	6,704	1.117	7,488
	98,832,078	1.117	88,490,212	1.117	98,832,076

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

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

Year Ending 12/31/2015

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	38,237,459	1.000	38,237,459	1.000	38,237,459
35,000	38,741	1.005	38,548	1.005	38,741
50,000	31,714,875	1.010	31,400,866	1.010	31,714,875
100,000	1,243,302	1.030	1,207,089	1.030	1,243,302
All Other	215	1.005	214	1.005	215
	71,234,592	1.005	70,884,176	1.005	71,234,592

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	37,338,940	1.000	37,338,940	1.000	37,338,940
35,000	49,740	1.005	49,493	1.005	49,740
50,000	30,168,588	1.010	29,869,889	1.010	30,168,588
100,000	1,033,276	1.030	1,003,181	1.030	1,033,276
All Other	359	1.005	357	1.005	359
	68,590,903	1.005	68,261,860	1.005	68,590,903

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

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

Year Ending 12/31/2015

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

Limit	(1) Written Premium	(2) Current ILF	(3) (1)/(2) B/L Premium
\$500	213,260	1.00	213,260
750	7,741	1.33	5,820
1,000	2,941,160	1.60	1,838,225
2,000	3,456,750	2.34	1,477,244
3,000	2,472	2.79	886
5,000	238,965	3.38	70,700
10,000	-51	3.86	-13
All Other	269	1.902	141
<b>Total</b>	<b>6,860,566</b>	<b>1.902</b>	<b>3,606,263</b>

Year Ending 12/31/2014

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

Limit	(1) Written Premium	(2) Current ILF	(3) (1)/(2) B/L Premium
\$500	171,730	1.00	171,730
750	7,240	1.33	5,444
1,000	3,304,066	1.60	2,065,041
2,000	3,452,150	2.34	1,475,278
3,000	2,270	2.79	814
5,000	195,194	3.38	57,750
10,000	219	3.86	57
All Other	191	1.889	101
<b>Total</b>	<b>7,133,060</b>	<b>1.889</b>	<b>3,776,215</b>

Year Ending 12/31/2013

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

Limit	(1) Written Premium	(2) Current ILF	(3) (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
<b>Total</b>	<b>8,052,418</b>	<b>1.882</b>	<b>4,279,757</b>

SECTION F  
SUPPLEMENTAL MATERIAL

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
SUPPLEMENTAL MATERIAL

North Carolina G.S. 58-36-15(h) specifies that the following information must be included in certain policy form, rule and rate filings filed under Articles 36 and 37. 11 NCAC 10.1104 specifies that additional detail be provided under each of these items. These materials are contained on the pages indicated.

<u>Item</u>	<u>Page</u>
1. North Carolina earned premiums at actual and current rate levels; losses and loss adjustment expenses, each on a paid and incurred basis; the loss ratio anticipated at the time rates were promulgated for the experience period.	F-2-40
2. Credibility factor development and application.	F-41-43
3. Loss development factor derivation and application on both paid and incurred bases and in both dollars and numbers of claims.	F-44-118
4. Trending factor development and application.	F-119-155
5. Changes in premium base resulting from rating exposure trends.	F-156
6. Limiting factor development and application.	F-157
7. Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees.	F-158-159
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-198-213

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

1. NORTH CAROLINA EARNED PREMIUMS AT THE ACTUAL AND CURRENT RATE LEVEL
- LOSSES AND LOSS ADJUSTMENT EXPENSES, EACH ON PAID AND INCURRED BASES  
WITHOUT TRENDING OR OTHER MODIFICATION FOR THE EXPERIENCE PERIOD
- LOSS RATIOS ANTICIPATED AT THE TIME THE RATES WERE PROMULGATED FOR THE  
EXPERIENCE PERIOD
- |  |                |
|--|----------------|
| (1) Earned premiums at collected and current levels.   | F-3            |
| (1) Paid/incurred losses and loss adjustment expense.  | F-4            |
| (1) Anticipated loss ratios.   | F-5            |
| (a) Companies excluded - rate level, trend, loss development, investment income and expenses.  | F-6            |
| (b) Increased limits factors and deductible credits.   | F-7            |
| (c) Adjustments to premium, losses, loss adjustment expenses and exposures.  | F-8            |
| (d) Calculation of earned premium at present rates.  | F-9            |
| (e) Written and earned premiums and market shares for the ten largest writers.   | F-10           |
| (f) Composite loss and premium information from each of the latest two annual statements for the 50 largest writers.<br>Part 2, line 19<br>Part 3, line 19<br>Page 15, lines 19.1 and 19.2 | F-11-15        |
| (g) Deviations.  | Not applicable |
| (h) Dividends.   | Not applicable |
| (i) Loss and loss adjustment expenses.   | F-16-18        |
| (j) Excess losses (Comprehensive)  | Not applicable |
| (k) Territory data.  | F-19-40        |

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CEDED EARNED PREMIUM

## I. EARNED PREMIUM AT COLLECTED LEVEL (a)

<u>Coverage</u>	<u>12/31/2013</u>	<u>12/31/2014</u>	<u>12/31/2015</u>
Bodily Injury	\$109,012,782	\$ 93,348,441	\$ 93,437,414
Property Damage	83,190,020	71,815,671	73,108,913
Medical Payments	8,616,274	7,179,562	6,919,808

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

<u>Coverage</u>	<u>12/31/2013</u>	<u>12/31/2014</u>	<u>12/31/2015</u>
Bodily Injury	\$100,333,900	\$ 86,098,913	\$ 86,556,196
Property Damage	111,664,456	96,280,562	97,219,299
Medical Payments	8,335,372	6,985,369	6,731,986

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

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

<u>Year</u>	<u>Paid Losses(a)</u>	<u>Incurred Losses(a)</u>
		Bodily Injury
12/31/2013	75,271,570	81,423,171
12/31/2014	49,176,940	60,101,723
12/31/2015	32,596,198	63,865,699
		Property Damage
12/31/2013	63,492,833	63,553,175
12/31/2014	58,223,146	58,452,151
12/31/2015	61,150,836	62,894,797
		Medical Payments
12/31/2013	5,992,629	6,013,005
12/31/2014	4,562,764	4,597,373
12/31/2015	3,967,380	4,392,665

(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 13.5%, 13.5%, and 13.4% for year ended 12/31/2013, 12/31/2014 and 12/31/2015 respectively. For Property Damage, these factors for each year are 11.5%, 10.7% and 11.1% respectively. See page F-159.



NORTH CAROLINA  
ANTICIPATED LOSS AND LOSS ADJUSTMENT EXPENSE RATIOS  
CEDED

PRIVATE PASSENGER AUTO

<u>Coverage</u>	<u>12/31/2013</u>	<u>12/31/2014</u>	<u>12/31/2015</u>
Bodily Injury	.778	.779	.778
Property Damage	.759	.760	.761
Medical Payments	.787	.787	.785

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

EXCLUDED COMPANIES

(The marketshare for each company mentioned, based on the total 2015 statutory page 14 private passenger automobile written premium unless otherwise indicated, is found in parentheses after the company name.)

Two companies (comprising 1.04%) have been excluded from loss development for accident year 2008 and prior. Their data were inaccurately reported to their statistical agent.

ISO Minimum Plan companies have been excluded from trend and loss development. Data reported under this plan is not available in sufficient detail to allow its inclusion. One company (0.00%) reported data under this plan for 2013-2015.

United Services Automobile Association (2.85%), USAA Casualty Insurance Company (2.12%), USAA General Indemnity (1.59%), Peak Property Casualty Corporation (1.05%), and Integon National Insurance Co. (7.06%) have been deleted for all rate levels. Their data were inaccurately reported to their statistical agents. Additional companies (comprising 6.81%) have also been deleted for all rate levels. Their data were inaccurately reported to their statistical agents.

The data provided by National Independent Statistical Service (NISS)(1.49% of 2015 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 pre-filed 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 EPMRs 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	183
(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)	\$12,353

## TOP TEN AUTOMOBILE INSURANCE WRITERS

<u>COMPANY NAME</u>	<u>2015(a) WRITTEN PREMIUM</u>	<u>2015 WRITTEN PREMIUM MARKET SHARE</u>	<u>2015 (a) EARNED PREMIUM</u>	<u>2015 EARNED PREMIUM MARKET SHARE</u>
State Farm Mutual Automobile Insurance Company	758,818,590	14.7%	743,272,993	14.7%
North Carolina Farm Bureau Mutual Insurance Company	477,883,489	9.3%	473,612,097	9.3%
Integon National Insurance Company	347,304,226	6.7%	354,636,160	7.0%
Government Employees Insurance Company	339,305,346	6.6%	331,468,995	6.5%
Allstate Property & Casualty Insurance Company	261,348,520	5.1%	254,218,682	5.0%
Nationwide Mutual Insurance Company	232,319,604	4.5%	235,943,205	4.7%
Nationwide Insurance Company of America	185,942,852	3.6%	193,250,660	3.8%
Erie Insurance Exchange	166,781,688	3.2%	158,571,305	3.1%
United Services Automobile Association	149,157,761	2.9%	147,746,374	2.9%
GEICO Indemnity Company	146,579,331	2.8%	141,123,952	2.8%
TOTAL	<b>3,065,441,407</b>	59.4%	<b>3,033,844,423</b>	59.8%
Grand Total	<b>5,157,503,384</b>		<b>5,069,265,329</b>	

(a) Per the 2015 Annual Statement, Statutory Page 14 (lines 19.1, 19.2, 21.1).

liab & phy dmg combined

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2015 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	21,795,903,542	10,436,147,661	11,492,150,880	20,739,900,323
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, 19	Private passenger auto liability	49,036,477,109	16,388,958,811	15,819,919,206	49,605,516,713
19.3, 19	Commercial auto liability	3,735,411,307	1,612,273,484	1,721,118,607	3,626,566,184
21	Auto physical damage	36,643,401,062	11,487,105,773	11,570,441,350	36,560,065,481
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	133,094,584,601	50,328,996,479	51,634,563,973	131,789,017,109

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2015 WRITTEN PREMIUM

**2015 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	1,228,015,366	664,064,448	627,637,707	1,264,442,105
2	Allied lines	1,048,392,610	502,517,449	534,911,072	1,015,998,985
3	Farmowners multiple peril	574,940,053	259,245,519	280,645,384	553,540,187
4	Homeowners multiple peril	23,192,439,384	11,492,150,879	12,308,414,998	22,376,175,267
5	Commercial multiple peril	7,453,038,500	3,348,970,562	3,684,292,117	7,117,716,944
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	92,791,280	37,141,445	48,833,806	81,098,922
9	Inland marine	1,400,538,274	552,161,284	582,427,748	1,370,271,810
10	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	72,228,025	28,554,708	33,219,673	67,563,061
11.2	Medical professional liability - claims-made	18,432,532	10,899,582	8,925,498	20,406,615
12	Earthquake	186,045,828	79,598,418	81,708,655	183,935,593
13	Group accident and health	529,961,606	1,085,116	2,232,027	528,814,695
14	Credit accident and health (group and individual)	677,778	35,064,862	25,220,910	10,521,731
15	Other accident and health	712,326,208	1,596,791,468	1,757,402,396	551,715,281
16	Workers' compensation	2,990,957,731	833,192,762	854,744,650	2,969,405,844
17.1	Other liability - occurrence	3,937,429,865	1,730,083,340	1,829,506,844	3,838,006,364
17.2	Other liability - claims-made	801,638,543	390,410,939	419,250,670	772,798,809
17.3	Excess Workers' Compensation	26,288,998	15,611,012	13,588,865	28,311,145
18.1	Products liability - occurrence	327,141,581	144,528,344	154,356,568	317,313,357
18.2	Products liability - claims-made	7,354,681	3,209,231	3,081,963	7,481,949
19.1, 19	Private passenger auto liability	55,869,987,950	15,819,919,205	16,369,669,091	55,320,238,071
19.3, 19	Commercial auto liability	3,923,612,846	1,721,118,607	1,825,271,542	3,819,459,912
21	Auto physical damage	40,393,567,805	11,570,441,350	12,464,384,058	39,499,625,102
22	Aircraft (all perils)	26,220,851	4,882,084	7,783,212	23,319,723
23	Fidelity	41,890,352	23,459,996	23,214,801	42,135,547
24	Surety	486,838,552	273,429,539	299,218,902	461,049,193
26	Burglary and theft	10,211,146	5,859,845	5,079,276	10,991,712
27	Boiler and machinery	46,868,890	18,940,538	19,386,954	46,422,474
28	Credit	575,422	21,360,385	2,592,799	19,343,009
29	International	(14,141,434)	14,252,507	418	110,654
30	Warranty	5,019,248	16,801,047	14,087,019	7,733,276
31	Reinsurance - nonproportional assumed Property	193,416,646	37,116,734	34,705,006	195,828,374
32	Reinsurance - nonproportional assumed Liability	689,190,995	375,539,223	352,161,572	712,568,646
33	Reinsurance - nonproportional assumed Financial Lines	94,230	47,931	54,427	87,733
34	Aggregate write-ins for other lines of business	12,235,090	6,113,619	5,908,009	12,440,700
35	TOTALS	146,286,227,434	51,634,563,974	54,673,918,630	143,246,872,777



NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2015 WRITTEN PREMIUM

**2014 UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2 - LOSSES PAID AND INCURRED**

Line of Business		Losses Paid Less Salvage				Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments			
1	Fire	338,876,777	511,321,572	319,425,673	530,772,675	300,660,073	268,650,178	562,782,568
2	Allied lines	595,008,737	497,192,392	492,134,154	600,066,974	203,276,651	175,746,980	627,596,645
3	Farmowners multiple peril	188,207,168	210,385,046	90,432,224	308,159,991	122,665,267	112,839,509	317,985,748
4	Homeowners multiple peril	9,110,474,822	8,610,532,324	6,195,915,392	11,525,091,753	4,070,120,245	3,911,473,133	11,683,738,862
5	Commercial multiple peril	2,125,559,106	2,946,215,557	1,518,178,123	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	1,715,911,369	539,481,664	1,697,744,774	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	264,416,810	167,644,640	30,492,427	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	396,294,157	4,517,136	24,243,061	376,568,232	455,457,447	442,943,780	389,081,900
16	Workers' compensation	1,054,841,644	3,851,566,025	2,504,785,909	2,401,621,757	10,740,499,856	11,160,373,199	1,981,748,413
17.1	Other liability - occurrence	1,065,851,202	1,475,714,842	1,071,985,490	1,469,580,552	6,174,548,476	5,990,423,991	1,653,705,038
17.2	Other liability - claims-made	172,297,006	215,918,057	213,523,995	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	106,177,633	161,025,276	87,050,673	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, 19	Private passenger auto liability	29,954,103,070	18,515,743,039	14,113,128,917	34,356,717,193	41,819,107,320	44,665,508,428	31,510,316,083
19.3, 19	Commercial auto liability	1,383,945,242	1,880,106,385	1,129,336,550	2,134,715,077	3,999,961,870	3,770,174,059	2,364,502,889
21	Auto physical damage	20,776,703,357	12,837,307,121	9,405,039,146	24,208,971,332	1,648,233,098	1,756,269,774	24,100,934,656
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	20,092,613	5,489,805	8,756,575	16,825,843	39,931,741	43,045,194	13,712,387
24	Surety	286,741,862	15,249,406	150,131,966	151,859,301	100,256,604	102,551,272	149,564,633
26	Burglary and theft	2,042,566	170,323	248,442	1,964,447	1,747,646	1,986,479	1,725,614
27	Boiler and machinery	12,413,618	15,203,435	13,968,950	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	191,950,813	23,849,778	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	69,745,448,029	52,876,575,393	39,308,309,573	83,313,713,852	78,462,204,341	81,176,086,082	80,599,832,109

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2015 WRITTEN PREMIUM

**2015 UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2 - LOSSES PAID AND INCURRED**

Line of Business		Losses Paid Less Salvage				Net Losses Unpaid Current Year	Net Losses Unpaid Prior Year	Losses Incurred Current Year
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments			
1	Fire	331,314,079	564,533,257	316,981,601	578,865,732	316,407,143	300,660,072	594,612,806
2	Allied lines	680,791,668	539,735,225	579,584,358	640,942,532	198,017,948	203,276,652	635,683,828
3	Farmowners multiple peril	99,667,533	260,413,367	82,400,417	277,680,483	138,655,937	122,665,267	293,671,153
4	Homeowners multiple peril	9,037,591,721	8,871,722,554	6,128,130,151	11,781,184,127	4,459,487,669	4,070,120,245	12,170,551,554
5	Commercial multiple peril	1,992,919,468	2,675,204,167	1,406,607,517	3,261,516,116	4,948,196,968	4,854,564,097	3,355,148,986
6	Mortgage guaranty	0	0	0	0	0	0	0
8	Ocean marine	81,868,002	40,831,764	82,544,688	40,155,078	58,621,821	56,770,777	42,006,122
9	Inland marine	1,223,567,602	1,135,168,220	1,765,847,515	592,888,306	147,562,460	164,205,061	576,245,704
10	Financial guaranty	0	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	8,542,859	6,430,845	2,902,762	12,070,942	105,264,196	95,958,419	21,376,719
11.2	Medical professional liability - claims-made	81,759	17,840,432	11,553,219	6,368,972	26,798,468	17,949,722	15,217,717
12	Earthquake	312,804	1,722,732	936,040	1,099,495	4,403,157	4,621,949	880,704
13	Group accident and health	278,044,752	179,189,694	46,622,850	410,611,596	124,506,872	61,055,137	474,063,331
14	Credit accident and health (group and individual)	3,960,650	0	0	3,960,650	6,570,981	6,077,028	4,454,603
15	Other accident and health	403,310,929	11,885,718	30,858,722	384,337,926	503,613,448	455,457,447	432,493,927
16	Workers' compensation	949,198,539	2,441,310,135	1,716,268,725	1,674,239,948	10,728,363,362	10,740,499,856	1,662,103,453
17.1	Other liability - occurrence	1,148,313,079	1,567,476,578	1,081,992,558	1,633,797,101	6,516,084,386	6,174,548,478	1,975,333,012
17.2	Other liability - claims-made	139,178,962	270,790,283	209,140,245	200,829,000	824,425,832	751,066,345	274,188,487
17.3	Excess Workers' Compensation	13,363,185	37,040,284	32,469,568	17,933,901	315,919,878	312,331,959	21,521,821
18.1	Products liability - occurrence	126,876,660	151,096,294	96,545,933	181,427,021	1,394,541,016	1,433,557,173	142,410,865
18.2	Products liability - claims-made	10,000	1,815,896	1,150,177	675,719	12,962,938	12,212,841	1,425,817
19.1, 19	Private passenger auto liability	32,461,441,822	20,605,046,882	15,226,039,164	37,840,449,543	43,367,900,121	41,819,107,319	39,389,242,342
19.3, 19	Commercial auto liability	1,435,246,232	2,012,465,927	1,139,369,559	2,308,342,601	4,324,339,214	3,999,961,870	2,632,719,945
21	Auto physical damage	21,532,164,587	14,165,349,712	10,118,720,131	25,578,794,167	1,824,190,696	1,648,233,098	25,754,751,764
22	Aircraft (all perils)	27,253,919	1,197,036	16,518,581	11,932,374	24,359,736	25,031,950	11,260,160
23	Fidelity	6,520,226	9,114,377	6,673,618	8,960,985	44,187,017	39,931,741	13,216,262
24	Surety	151,608,786	61,691,040	96,316,437	116,983,388	70,236,900	100,256,604	86,963,683
26	Burglary and theft	1,763,087	1,936,219	551,734	3,147,573	3,185,436	1,747,646	4,585,361
27	Boiler and machinery	15,342,779	17,603,727	16,471,191	16,475,315	11,955,966	7,529,752	20,901,529
28	Credit	869,465	805,501	786,819	888,146	4,086,137	5,149,525	(175,241)
29	International	0	5,452	(196,699)	202,151	399,031	94,436,934	(93,835,752)
30	Warranty	0	14,434,598	7,926,172	6,508,426	1,417,688	860,086	7,066,028
31	Reinsurance - nonproportional assumed Property	XXX	82,876,725	40,062,384	42,814,342	413,242,565	425,679,636	30,377,273
32	Reinsurance - nonproportional assumed Liability	XXX	185,539,986	26,350,077	159,189,908	367,287,881	453,630,028	72,847,766
33	Reinsurance - nonproportional assumed Financial Lines	XXX	1,049,886	811,522	238,364	2,743,797	2,877,514	104,646
34	Aggregate write-ins for other lines of business	2,175	68,153	1,178	69,150	191,606	172,115	88,642
35	TOTALS	72,151,127,322	55,933,392,670	40,288,938,912	87,795,581,079	81,290,128,270	78,462,204,340	90,623,505,010

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
Alloc. Adj. Exp. Paid	720	33,523,377	2,854,868
Alloc Adj. Exp. Incurred	720	31,969,653	2,673,169
Alloc. Adj. 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

2015 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)			
	Liability (19.1)	Liability (19.2)	Physical Damage (21.1)
Written Premium	\$ 9,232,164	\$ 2,662,873,207	\$ 2,278,826,720
Earned Premium	8,454,835	2,635,613,384	2,218,768,289
Dividends	0	11,035,776	8,118,418
Unearned Prem Reserves	2,406,316	775,153,278	670,749,054
Losses Paid	6,458,965	1,869,012,727	1,301,993,469
Losses Incurred	6,780,673	1,917,603,224	1,311,192,705
Losses Unpaid	4,751,930	1,550,012,532	84,337,977
Alloc. Adj. Exp. Paid	269,634	34,500,364	2,991,781
Alloc Adj. Exp. Incurred	294,134	39,995,598	3,418,814
Alloc. Adj. Exp. Unpaid	96,782	127,682,759	3,581,550
Commissions	1,164,529	234,832,849	195,331,998
Taxes	211,427	58,766,802	50,668,255

(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>
2013	1,714,747,887	2,648,082,027	143,609,024	220,333,728
2014	1,828,944,685	2,693,914,338	119,721,683	189,364,844
2015	2,011,157,788	2,749,427,412	130,109,071	190,507,481

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	10/1/2012 Implementation	10/1/2015 Implementation	10/1/2016 Implementation
Bodily Injury	.779	.755	.778
Property Damage	.760	.778	.782
Medical Payments	.787	.762	.759

## 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>
12/31/2013	75,271,570	6,151,601	1.000	81,423,171
12/31/2014	49,176,940	10,924,783	1.014	60,943,147
12/31/2015	32,596,198	31,269,501	1.074	68,591,761

<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>
12/31/2013	10,054,708	1.051	1.105	96,686,205
12/31/2014	7,664,911	1.083	1.083	74,302,527
12/31/2015	8,163,251	1.062	1.062	81,513,823

## 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>
12/31/2013	63,492,833	60,342	1.002	63,680,281
12/31/2014	58,223,146	229,005	1.006	58,802,864
12/31/2015	61,150,836	1,743,961	1.036	65,159,010

<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>
12/31/2013	7,253,580	1.348	1.105	93,856,225
12/31/2014	6,231,836	1.355	1.083	86,426,959
12/31/2015	7,160,732	1.249	1.062	88,988,301

## 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>
12/31/2013	5,992,629	20,376	1.007	6,055,096
12/31/2014	4,562,764	34,609	1.023	4,703,113
12/31/2015	3,967,380	425,285	1.065	4,678,188

<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>
12/31/2013	817,438	1.036	1.105	7,176,348
12/31/2014	634,920	1.088	1.083	5,804,605
12/31/2015	626,877	1.062	1.062	5,633,979

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

The following pages F-20-40 contain North Carolina private passenger data by territory for years ended December 31, 2013, 2014, and 2015.

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

See also pages C-7-9.

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2013	85,858	15,076,499	6,081,458	1,734,339	738	8,240	0.86	70.83
	2014	82,930	14,348,469	6,042,273	1,762,055	727	8,311	0.88	72.86
	2015	84,177	14,422,167	5,205,827	1,032,944	782	6,657	0.93	61.84
	Total	252,965	43,847,135	17,329,558	4,529,338	2,247	7,712	0.89	68.51
120	2013	318,514	50,523,765	25,161,264	6,329,819	3,539	7,110	1.11	79.00
	2014	303,223	47,517,342	24,286,599	4,740,715	3,529	6,882	1.16	80.09
	2015	302,989	47,325,611	23,745,599	6,067,594	3,384	7,017	1.12	78.37
	Total	924,726	145,366,718	73,193,462	17,138,128	10,452	7,003	1.13	79.15
130	2013	378,839	63,525,988	34,025,332	7,980,801	4,639	7,335	1.22	89.81
	2014	354,155	59,188,547	32,341,887	5,933,095	4,247	7,615	1.20	91.32
	2015	351,298	58,804,236	32,029,960	5,673,257	4,474	7,159	1.27	91.18
	Total	1,084,292	181,518,771	98,397,179	19,587,153	13,360	7,365	1.23	90.75
140	2013	23,324	3,948,160	3,323,300	342,106	397	8,371	1.70	142.48
	2014	21,664	3,699,704	2,962,243	308,497	388	7,635	1.79	136.74
	2015	21,111	3,645,797	2,486,861	263,029	365	6,813	1.73	117.80
	Total	66,099	11,293,661	8,772,404	913,632	1,150	7,628	1.74	132.72
150	2013	88,404	15,923,902	10,033,112	1,640,267	1,447	6,934	1.64	113.49
	2014	85,064	15,266,677	7,340,357	1,069,805	1,258	5,835	1.48	86.29
	2015	86,361	15,546,936	7,913,939	707,574	1,353	5,849	1.57	91.64
	Total	259,829	46,737,515	25,287,408	3,417,646	4,058	6,231	1.56	97.32

F-20

Notes:

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



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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2013	159,941	27,261,628	12,112,858	3,163,248	1,542	7,855	0.96	75.73
	2014	156,066	26,436,437	10,850,340	2,149,123	1,414	7,674	0.91	69.52
	2015	157,203	26,476,602	10,909,439	1,737,190	1,583	6,892	1.01	69.40
	Total	473,210	80,174,667	33,872,637	7,049,561	4,539	7,463	0.96	71.58
180	2013	94,107	17,375,461	10,033,305	1,118,773	1,309	7,665	1.39	106.62
	2014	91,143	16,777,461	9,977,008	1,464,936	1,249	7,988	1.37	109.47
	2015	91,310	16,827,055	8,825,421	1,401,254	1,190	7,416	1.30	96.65
	Total	276,560	50,979,977	28,835,734	3,984,963	3,748	7,694	1.36	104.27
190	2013	152,392	29,692,738	13,513,682	4,061,401	1,879	7,192	1.23	88.68
	2014	149,338	29,162,732	14,699,379	4,343,153	1,975	7,443	1.32	98.43
	2015	152,185	29,667,519	14,176,159	2,327,510	1,993	7,113	1.31	93.15
	Total	453,915	88,522,989	42,389,220	10,732,064	5,847	7,250	1.29	93.39
200	2013	62,531	12,169,806	6,951,342	1,198,870	905	7,681	1.45	111.17
	2014	60,182	11,743,744	6,571,851	872,447	865	7,598	1.44	109.20
	2015	61,343	11,964,219	6,198,789	438,073	872	7,109	1.42	101.05
	Total	184,056	35,877,769	19,721,982	2,509,390	2,642	7,465	1.44	107.15
210	2013	15,821	3,111,680	1,055,418	265,559	115	9,178	0.73	66.71
	2014	15,490	3,008,613	968,003	362,500	119	8,134	0.77	62.49
	2015	15,987	3,071,460	996,778	121,719	115	8,668	0.72	62.35
	Total	47,298	9,191,753	3,020,199	749,778	349	8,654	0.74	63.85

F-21

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2013	54,167	10,051,573	7,274,948	1,708,359	844	8,620	1.56	134.31
	2014	50,480	9,242,320	6,913,540	1,184,303	811	8,525	1.61	136.96
	2015	49,392	8,998,465	4,889,787	1,195,422	647	7,558	1.31	99.00
	Total	154,039	28,292,358	19,078,275	4,088,084	2,302	8,288	1.49	123.85
230	2013	79,352	16,268,934	11,771,856	1,235,353	1,472	7,997	1.86	148.35
	2014	72,487	14,652,090	10,239,761	1,875,117	1,213	8,442	1.67	141.26
	2015	68,349	13,736,294	8,252,829	582,342	1,058	7,800	1.55	120.75
	Total	220,188	44,657,318	30,264,446	3,692,812	3,743	8,086	1.70	137.45
240	2013	71,948	12,135,060	8,574,434	1,195,245	1,172	7,316	1.63	119.18
	2014	65,689	10,989,147	7,848,681	1,381,370	1,109	7,077	1.69	119.48
	2015	64,825	10,836,389	9,210,259	874,065	1,171	7,865	1.81	142.08
	Total	202,462	33,960,596	25,633,374	3,450,680	3,452	7,426	1.71	126.61
250	2013	229,759	49,710,437	29,155,135	4,753,628	4,479	6,509	1.95	126.89
	2014	222,411	47,824,766	27,155,160	3,053,871	4,060	6,688	1.83	122.09
	2015	223,048	47,937,140	28,100,533	2,856,779	4,477	6,277	2.01	125.98
	Total	675,218	145,472,343	84,410,828	10,664,278	13,016	6,485	1.93	125.01
260	2013	474,705	90,081,110	46,440,677	9,375,283	6,270	7,407	1.32	97.83
	2014	462,978	87,481,277	43,760,248	9,365,457	5,912	7,402	1.28	94.52
	2015	470,938	88,960,137	43,672,520	8,707,353	6,349	6,879	1.35	92.74
	Total	1,408,621	266,522,524	133,873,445	27,448,093	18,531	7,224	1.32	95.04

F-22

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2013	177,580	31,818,566	11,844,394	3,895,484	1,864	6,354	1.05	66.70
	2014	179,641	32,241,365	12,704,610	3,584,419	1,914	6,638	1.07	70.72
	2015	183,931	33,053,801	14,135,382	3,503,893	2,176	6,496	1.18	76.85
	Total	541,152	97,113,732	38,684,386	10,983,796	5,954	6,497	1.10	71.49
280	2013	139,869	25,606,699	18,230,559	2,802,178	2,742	6,649	1.96	130.34
	2014	139,492	25,644,216	17,153,318	2,533,098	2,523	6,799	1.81	122.97
	2015	143,535	26,714,154	17,484,719	1,633,088	2,683	6,517	1.87	121.82
	Total	422,896	77,965,069	52,868,596	6,968,364	7,948	6,652	1.88	125.02
290	2013	78,984	14,043,180	9,396,936	1,172,980	1,519	6,186	1.92	118.97
	2014	79,209	14,007,611	8,409,556	755,015	1,408	5,973	1.78	106.17
	2015	82,007	14,523,543	9,267,332	749,323	1,582	5,858	1.93	113.01
	Total	240,200	42,574,334	27,073,824	2,677,318	4,509	6,004	1.88	112.71
300	2013	328,940	59,422,441	25,405,476	6,281,622	3,855	6,590	1.17	77.23
	2014	333,760	60,187,185	23,022,694	5,676,658	3,475	6,625	1.04	68.98
	2015	344,414	61,887,633	25,389,696	5,284,685	4,053	6,264	1.18	73.72
	Total	1,007,114	181,497,259	73,817,866	17,242,965	11,383	6,485	1.13	73.30
310	2013	69,859	11,232,071	3,706,231	633,548	598	6,198	0.86	53.05
	2014	69,968	11,246,442	3,782,865	1,488,902	592	6,390	0.85	54.07
	2015	70,893	11,391,094	4,145,573	529,110	647	6,407	0.91	58.48
	Total	210,720	33,869,607	11,634,669	2,651,560	1,837	6,334	0.87	55.21

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2013	785,529	109,834,656	53,680,367	15,029,579	7,685	6,985	0.98	68.34
	2014	761,942	105,931,007	51,840,940	13,045,015	7,343	7,060	0.96	68.04
	2015	768,444	106,742,773	52,109,134	10,865,686	7,805	6,676	1.02	67.81
	Total	2,315,915	322,508,436	157,630,441	38,940,280	22,833	6,904	0.99	68.06
340	2013	152,975	27,199,966	17,741,820	3,413,007	2,817	6,298	1.84	115.98
	2014	148,597	26,334,900	16,988,204	1,854,854	2,622	6,479	1.76	114.32
	2015	150,299	26,919,078	16,268,799	1,367,921	2,758	5,899	1.84	108.24
	Total	451,871	80,453,944	50,998,823	6,635,782	8,197	6,222	1.81	112.86
350	2013	417,243	66,508,679	30,822,784	10,714,764	4,589	6,717	1.10	73.87
	2014	411,226	65,825,227	29,828,938	9,663,817	4,440	6,718	1.08	72.54
	2015	417,049	66,807,629	30,145,075	6,257,284	4,824	6,249	1.16	72.28
	Total	1,245,518	199,141,535	90,796,797	26,635,865	13,853	6,554	1.11	72.90
360	2013	152,649	22,316,329	12,937,574	3,748,996	1,899	6,813	1.24	84.75
	2014	145,822	21,456,497	11,797,889	2,549,327	1,687	6,993	1.16	80.91
	2015	147,579	21,878,635	12,178,975	2,057,770	1,908	6,383	1.29	82.53
	Total	446,050	65,651,461	36,914,438	8,356,093	5,494	6,719	1.23	82.76
370	2013	336,051	54,922,267	33,948,824	6,491,826	5,052	6,720	1.50	101.02
	2014	331,754	54,323,423	34,556,720	8,430,586	4,952	6,978	1.49	104.16
	2015	338,499	56,012,552	35,713,065	5,303,052	5,528	6,460	1.63	105.50
	Total	1,006,304	165,258,242	104,218,609	20,225,464	15,532	6,710	1.54	103.57

F-24

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2013	74,455	11,167,905	8,069,302	1,301,985	1,096	7,363	1.47	108.38
	2014	72,613	10,930,340	7,707,319	2,096,182	1,146	6,725	1.58	106.14
	2015	73,637	11,235,734	7,549,486	2,417,857	1,342	5,626	1.82	102.52
	Total	220,705	33,333,979	23,326,107	5,816,024	3,584	6,508	1.62	105.69
390	2013	216,175	45,244,505	18,029,660	4,090,223	2,900	6,217	1.34	83.40
	2014	218,372	45,314,375	20,909,729	5,508,626	3,167	6,602	1.45	95.75
	2015	222,475	46,045,881	21,298,336	3,387,866	3,245	6,563	1.46	95.73
	Total	657,022	136,604,761	60,237,725	12,986,715	9,312	6,469	1.42	91.68
420	2013	176,928	38,606,741	33,592,719	3,573,323	5,483	6,127	3.10	189.87
	2014	177,611	38,412,280	32,341,601	2,929,697	5,420	5,967	3.05	182.09
	2015	181,271	39,757,074	36,192,650	3,152,596	5,923	6,111	3.27	199.66
	Total	535,810	116,776,095	102,126,970	9,655,616	16,826	6,070	3.14	190.60
440	2013	125,493	24,804,043	12,736,772	1,447,494	2,068	6,159	1.65	101.49
	2014	124,794	24,616,681	13,861,544	2,634,241	2,215	6,258	1.77	111.08
	2015	128,811	25,294,369	13,727,065	1,314,368	2,296	5,979	1.78	106.57
	Total	379,098	74,715,093	40,325,381	5,396,103	6,579	6,129	1.74	106.37
450	2013	63,598	12,306,047	7,615,276	774,716	1,174	6,487	1.85	119.74
	2014	61,335	11,756,140	7,405,803	804,082	1,195	6,197	1.95	120.74
	2015	61,797	11,972,797	8,958,525	1,288,352	1,374	6,520	2.22	144.97
	Total	186,730	36,034,984	23,979,604	2,867,150	3,743	6,407	2.00	128.42

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2013	539,506	81,650,836	46,018,384	11,621,997	6,630	6,941	1.23	85.30
	2014	530,059	79,892,147	43,694,493	10,571,154	6,521	6,701	1.23	82.43
	2015	537,040	81,209,021	45,707,072	9,742,817	6,936	6,590	1.29	85.11
	Total	1,606,605	242,752,004	135,419,949	31,935,968	20,087	6,742	1.25	84.29
470	2013	133,625	19,195,918	13,566,303	2,777,966	1,884	7,201	1.41	101.53
	2014	128,230	18,307,923	11,552,267	1,824,367	1,678	6,885	1.31	90.09
	2015	128,835	18,543,190	12,541,654	2,238,517	1,866	6,721	1.45	97.35
	Total	390,690	56,047,031	37,660,224	6,840,850	5,428	6,938	1.39	96.39
480	2013	193,650	26,205,723	11,913,016	3,733,087	1,547	7,701	0.80	61.52
	2014	187,801	25,084,282	10,618,330	4,335,058	1,466	7,243	0.78	56.54
	2015	187,659	24,978,043	10,952,835	3,471,188	1,637	6,691	0.87	58.37
	Total	569,110	76,268,048	33,484,181	11,539,333	4,650	7,201	0.82	58.84
490	2013	473,955	65,390,138	28,905,253	9,310,751	3,850	7,508	0.81	60.99
	2014	467,077	64,013,921	26,389,232	9,498,638	3,546	7,442	0.76	56.50
	2015	473,865	64,984,302	27,828,587	7,221,126	3,962	7,024	0.84	58.73
	Total	1,414,897	194,388,361	83,123,072	26,030,515	11,358	7,318	0.80	58.75
Statewide	2013	6,926,726	1,164,333,451	623,669,771	138,918,577	89,999	6,930	1.30	90.04
	2014	6,762,603	1,132,865,288	596,523,382	129,650,180	86,186	6,921	1.27	88.21
	2015	6,842,556	1,148,171,330	608,208,660	105,772,604	92,358	6,585	1.35	88.89
	Total	20,531,885	3,445,370,069	1,828,401,813	374,341,361	268,543	6,809	1.31	89.05

F-26

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2013	85,858	9,519,818	7,233,921	74,241	2,464	2,936	2.87	84.25
	2014	82,930	9,065,182	7,669,039	67,233	2,423	3,165	2.92	92.48
	2015	84,177	9,174,709	7,880,248	107,655	2,516	3,132	2.99	93.62
	Total	252,965	27,759,709	22,783,208	249,129	7,403	3,078	2.93	90.06
120	2013	318,514	34,255,030	22,467,856	164,842	8,507	2,641	2.67	70.54
	2014	303,223	32,139,853	22,727,053	332,603	7,923	2,868	2.61	74.95
	2015	302,989	31,851,408	24,438,683	498,940	8,157	2,996	2.69	80.66
	Total	924,726	98,246,291	69,633,592	996,385	24,587	2,832	2.66	75.30
130	2013	378,839	42,186,062	29,752,139	487,195	10,502	2,833	2.77	78.54
	2014	354,155	39,192,418	28,464,160	291,196	9,598	2,966	2.71	80.37
	2015	351,298	38,657,369	30,007,634	641,343	9,710	3,090	2.76	85.42
	Total	1,084,292	120,035,849	88,223,933	1,419,734	29,810	2,960	2.75	81.37
140	2013	23,324	3,017,883	2,015,936	3,104	814	2,477	3.49	86.43
	2014	21,664	2,804,325	2,228,308	32,670	781	2,853	3.61	102.86
	2015	21,111	2,727,522	2,113,651	9,199	708	2,985	3.35	100.12
	Total	66,099	8,549,730	6,357,895	44,973	2,303	2,761	3.48	96.19
150	2013	88,404	11,112,361	9,644,379	115,977	3,531	2,731	3.99	109.09
	2014	85,064	10,660,749	9,260,919	80,957	3,205	2,890	3.77	108.87
	2015	86,361	10,873,063	9,984,648	104,639	3,377	2,957	3.91	115.62
	Total	259,829	32,646,173	28,889,946	301,573	10,113	2,857	3.89	111.19

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2013	159,941	19,274,998	14,037,488	98,922	5,218	2,690	3.26	87.77
	2014	156,066	18,721,177	14,356,678	83,104	5,051	2,842	3.24	91.99
	2015	157,203	18,812,117	14,859,623	147,131	5,214	2,850	3.32	94.53
	Total	473,210	56,808,292	43,253,789	329,157	15,483	2,794	3.27	91.41
180	2013	94,107	15,476,964	12,638,952	70,211	4,473	2,826	4.75	134.30
	2014	91,143	14,881,859	12,624,736	141,820	4,981	2,535	5.47	138.52
	2015	91,310	14,926,782	11,627,877	82,970	4,535	2,564	4.97	127.35
	Total	276,560	45,285,605	36,891,565	295,001	13,989	2,637	5.06	133.39
190	2013	152,392	21,293,616	17,190,406	217,807	5,884	2,922	3.86	112.80
	2014	149,338	20,880,837	18,116,009	180,547	5,818	3,114	3.90	121.31
	2015	152,185	21,286,212	19,380,868	204,718	6,045	3,206	3.97	127.35
	Total	453,915	63,460,665	54,687,283	603,072	17,747	3,081	3.91	120.48
200	2013	62,531	8,392,166	6,262,441	47,539	2,173	2,882	3.48	100.15
	2014	60,182	8,057,000	6,493,811	83,842	2,088	3,110	3.47	107.90
	2015	61,343	8,191,876	7,096,257	57,131	2,233	3,178	3.64	115.68
	Total	184,056	24,641,042	19,852,509	188,512	6,494	3,057	3.53	107.86
210	2013	15,821	1,659,036	1,104,510	27,211	386	2,861	2.44	69.81
	2014	15,490	1,598,907	1,031,474	0	346	2,981	2.23	66.59
	2015	15,987	1,625,278	1,231,173	21,235	425	2,897	2.66	77.01
	Total	47,298	4,883,221	3,367,157	48,446	1,157	2,910	2.45	71.19

F-28

Notes:

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



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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2013	54,167	6,100,194	4,029,163	86,428	1,464	2,752	2.70	74.38
	2014	50,480	5,611,331	4,412,618	104,064	1,348	3,273	2.67	87.41
	2015	49,392	5,417,181	3,955,146	20,019	1,215	3,255	2.46	80.08
	Total	154,039	17,128,706	12,396,927	210,511	4,027	3,078	2.61	80.48
230	2013	79,352	9,818,087	6,272,087	32,201	2,387	2,628	3.01	79.04
	2014	72,487	8,790,299	6,118,484	74,293	2,063	2,966	2.85	84.41
	2015	68,349	8,084,800	5,701,354	75,478	1,840	3,099	2.69	83.42
	Total	220,188	26,693,186	18,091,925	181,972	6,290	2,876	2.86	82.17
240	2013	71,948	8,341,102	5,412,781	57,200	2,109	2,567	2.93	75.23
	2014	65,689	7,505,346	5,367,145	137,227	1,856	2,892	2.83	81.71
	2015	64,825	7,328,815	5,560,528	47,654	1,897	2,931	2.93	85.78
	Total	202,462	23,175,263	16,340,454	242,081	5,862	2,788	2.90	80.71
250	2013	229,759	36,242,056	32,824,183	250,057	11,288	2,908	4.91	142.86
	2014	222,411	34,907,924	29,970,370	222,197	11,236	2,667	5.05	134.75
	2015	223,048	35,204,528	30,507,337	309,425	11,313	2,697	5.07	136.77
	Total	675,218	106,354,508	93,301,890	781,679	33,837	2,757	5.01	138.18
260	2013	474,705	58,560,119	45,029,587	427,615	15,854	2,840	3.34	94.86
	2014	462,978	56,730,592	45,821,807	372,087	15,470	2,962	3.34	98.97
	2015	470,938	57,736,813	49,258,058	740,827	16,137	3,052	3.43	104.60
	Total	1,408,621	173,027,524	140,109,452	1,540,529	47,461	2,952	3.37	99.47

F-29

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2013	177,580	24,418,894	20,143,192	158,092	7,079	2,845	3.99	113.43
	2014	179,641	24,729,548	20,786,500	296,797	7,202	2,886	4.01	115.71
	2015	183,931	25,423,685	21,810,388	344,597	7,403	2,946	4.02	118.58
	Total	541,152	74,572,127	62,740,080	799,486	21,684	2,893	4.01	115.94
280	2013	139,869	22,178,621	19,306,844	180,847	6,806	2,837	4.87	138.04
	2014	139,492	22,022,004	19,175,464	145,030	6,676	2,872	4.79	137.47
	2015	143,535	22,870,252	20,270,187	244,163	7,172	2,826	5.00	141.22
	Total	422,896	67,070,877	58,752,495	570,040	20,654	2,845	4.88	138.93
290	2013	78,984	11,423,396	9,632,658	116,876	3,515	2,740	4.45	121.96
	2014	79,209	11,334,083	9,424,624	25,905	3,386	2,783	4.27	118.98
	2015	82,007	11,714,113	10,399,938	91,945	3,465	3,001	4.23	126.82
	Total	240,200	34,471,592	29,457,220	234,726	10,366	2,842	4.32	122.64
300	2013	328,940	46,407,911	36,373,739	187,312	13,306	2,734	4.05	110.58
	2014	333,760	46,941,747	37,401,987	468,001	13,382	2,795	4.01	112.06
	2015	344,414	48,497,531	41,423,178	644,783	14,247	2,908	4.14	120.27
	Total	1,007,114	141,847,189	115,198,904	1,300,096	40,935	2,814	4.06	114.39
310	2013	69,859	8,085,832	6,824,659	69,325	2,613	2,612	3.74	97.69
	2014	69,968	8,107,854	6,535,719	42,635	2,495	2,620	3.57	93.41
	2015	70,893	8,251,321	6,902,284	36,371	2,494	2,768	3.52	97.36
	Total	210,720	24,445,007	20,262,662	148,331	7,602	2,665	3.61	96.16

F-30

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2013	785,529	85,470,437	57,704,823	547,286	21,882	2,637	2.79	73.46
	2014	761,942	82,453,774	58,839,985	967,465	21,251	2,769	2.79	77.22
	2015	768,444	82,765,684	64,340,420	1,011,627	21,891	2,939	2.85	83.73
	Total	2,315,915	250,689,895	180,885,228	2,526,378	65,024	2,782	2.81	78.11
340	2013	152,975	21,899,589	16,687,534	90,799	6,718	2,484	4.39	109.09
	2014	148,597	21,255,490	17,770,108	210,091	6,318	2,813	4.25	119.59
	2015	150,299	21,589,875	18,886,129	155,902	6,680	2,827	4.44	125.66
	Total	451,871	64,744,954	53,343,771	456,792	19,716	2,706	4.36	118.05
350	2013	417,243	51,226,748	36,820,861	310,459	14,444	2,549	3.46	88.25
	2014	411,226	50,528,020	38,101,802	343,693	14,115	2,699	3.43	92.65
	2015	417,049	51,388,878	41,041,090	534,508	14,616	2,808	3.50	98.41
	Total	1,245,518	153,143,646	115,963,753	1,188,660	43,175	2,686	3.47	93.10
360	2013	152,649	17,917,047	12,407,701	110,000	4,836	2,566	3.17	81.28
	2014	145,822	17,253,849	12,927,274	244,071	4,556	2,837	3.12	88.65
	2015	147,579	17,471,856	13,603,232	136,723	4,855	2,802	3.29	92.18
	Total	446,050	52,642,752	38,938,207	490,794	14,247	2,733	3.19	87.30
370	2013	336,051	42,443,521	36,481,033	346,052	13,220	2,760	3.93	108.56
	2014	331,754	41,930,533	37,570,648	545,383	12,808	2,933	3.86	113.25
	2015	338,499	42,994,443	41,184,334	450,461	13,633	3,021	4.03	121.67
	Total	1,006,304	127,368,497	115,236,015	1,341,896	39,661	2,906	3.94	114.51

F-31

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2013	74,455	8,515,439	7,719,592	113,250	2,658	2,904	3.57	103.68
	2014	72,613	8,316,616	7,861,454	54,286	2,577	3,051	3.55	108.27
	2015	73,637	8,487,165	9,257,379	271,889	2,837	3,263	3.85	125.72
	Total	220,705	25,319,220	24,838,425	439,425	8,072	3,077	3.66	112.54
390	2013	216,175	31,912,758	27,273,874	328,424	9,803	2,782	4.53	126.17
	2014	218,372	32,164,017	30,050,582	442,687	10,164	2,957	4.65	137.61
	2015	222,475	32,738,981	30,230,900	653,518	10,111	2,990	4.54	135.88
	Total	657,022	96,815,756	87,555,356	1,424,629	30,078	2,911	4.58	133.26
420	2013	176,928	30,580,486	27,881,058	168,315	10,280	2,712	5.81	157.58
	2014	177,611	30,642,872	29,877,072	290,353	10,415	2,869	5.86	168.22
	2015	181,271	31,352,033	31,995,790	266,987	10,836	2,953	5.98	176.51
	Total	535,810	92,575,391	89,753,920	725,655	31,531	2,847	5.88	167.51
440	2013	125,493	18,440,340	14,782,199	92,110	5,345	2,766	4.26	117.79
	2014	124,794	18,318,163	15,095,842	166,481	5,215	2,895	4.18	120.97
	2015	128,811	18,848,690	16,512,340	269,348	5,545	2,978	4.30	128.19
	Total	379,098	55,607,193	46,390,381	527,939	16,105	2,880	4.25	122.37
450	2013	63,598	8,928,153	7,127,151	48,687	2,635	2,705	4.14	112.07
	2014	61,335	8,531,015	7,048,787	96,172	2,521	2,796	4.11	114.92
	2015	61,797	8,617,633	8,200,854	35,904	2,786	2,944	4.51	132.71
	Total	186,730	26,076,801	22,376,792	180,763	7,942	2,818	4.25	119.84

F-32

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2013	539,506	63,584,187	51,508,366	642,784	19,235	2,678	3.57	95.47
	2014	530,059	62,079,254	53,502,272	623,635	18,317	2,921	3.46	100.94
	2015	537,040	62,983,566	58,446,765	865,031	19,210	3,043	3.58	108.83
	Total	1,606,605	188,647,007	163,457,403	2,131,450	56,762	2,880	3.53	101.74
470	2013	133,625	14,991,707	11,244,204	63,145	4,238	2,653	3.17	84.15
	2014	128,230	14,266,277	11,345,493	75,357	3,960	2,865	3.09	88.48
	2015	128,835	14,323,702	12,358,562	69,418	4,121	2,999	3.20	95.93
	Total	390,690	43,581,686	34,948,259	207,920	12,319	2,837	3.15	89.45
480	2013	193,650	20,331,515	13,463,350	137,918	5,177	2,601	2.67	69.52
	2014	187,801	19,459,835	14,263,894	283,603	4,962	2,875	2.64	75.95
	2015	187,659	19,293,989	14,845,431	171,380	5,132	2,893	2.73	79.11
	Total	569,110	59,085,339	42,572,675	592,901	15,271	2,788	2.68	74.81
490	2013	473,955	53,478,743	36,913,947	470,000	14,082	2,621	2.97	77.88
	2014	467,077	52,313,221	37,937,530	380,669	13,697	2,770	2.93	81.22
	2015	473,865	53,087,543	40,738,455	422,798	14,263	2,856	3.01	85.97
	Total	1,414,897	158,879,507	115,589,932	1,273,467	42,042	2,749	2.97	81.69
Statewide	2013	6,926,726	867,484,816	666,212,614	6,342,231	244,926	2,720	3.54	96.18
	2014	6,762,603	844,195,971	680,179,648	7,906,154	238,204	2,855	3.52	100.58
	2015	6,842,556	854,599,413	726,050,741	9,745,717	246,619	2,944	3.60	106.11
	Total	20,531,885	2,566,280,200	2,072,443,003	23,994,102	729,749	2,840	3.55	100.94

F-33

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2013	64,959	1,929,779	520,279	283,434	446	1,167	0.69	8.01
	2014	61,443	1,798,305	564,252	362,614	456	1,237	0.74	9.18
	2015	61,326	1,769,333	500,004	299,337	391	1,279	0.64	8.15
	Total	187,728	5,497,417	1,584,535	945,385	1,293	1,225	0.69	8.44
120	2013	262,497	6,361,171	3,244,343	1,255,742	2,907	1,116	1.11	12.36
	2014	246,546	5,872,235	2,938,699	1,383,597	2,666	1,102	1.08	11.92
	2015	242,747	5,770,847	2,902,989	1,288,164	2,552	1,138	1.05	11.96
	Total	751,790	18,004,253	9,086,031	3,927,503	8,125	1,118	1.08	12.09
130	2013	304,467	7,753,452	4,237,439	1,714,370	3,873	1,094	1.27	13.92
	2014	283,010	7,111,541	3,733,991	1,642,747	3,397	1,099	1.20	13.19
	2015	277,894	6,962,394	3,779,820	1,720,612	3,408	1,109	1.23	13.60
	Total	865,371	21,827,387	11,751,250	5,077,729	10,678	1,101	1.23	13.58
140	2013	18,345	499,705	638,906	127,227	434	1,472	2.37	34.83
	2014	16,824	451,157	468,617	136,991	393	1,192	2.34	27.85
	2015	15,887	419,618	354,078	152,825	336	1,054	2.11	22.29
	Total	51,056	1,370,480	1,461,601	417,043	1,163	1,257	2.28	28.63
150	2013	64,341	1,786,370	974,294	502,080	975	999	1.52	15.14
	2014	61,636	1,689,581	993,528	351,062	819	1,213	1.33	16.12
	2015	61,404	1,681,092	870,761	339,975	818	1,065	1.33	14.18
	Total	187,381	5,157,043	2,838,583	1,193,117	2,612	1,087	1.39	15.15

F-34

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
170	2013	113,918	3,268,545	1,006,613	767,735	945	1,065	0.83	8.84
	2014	109,833	3,123,918	985,327	722,603	889	1,108	0.81	8.97
	2015	109,248	3,085,704	1,014,965	607,130	846	1,200	0.77	9.29
	Total	332,999	9,478,167	3,006,905	2,097,468	2,680	1,122	0.80	9.03
180	2013	47,509	1,506,462	533,403	506,187	491	1,086	1.03	11.23
	2014	46,072	1,459,825	468,325	409,119	495	946	1.07	10.17
	2015	46,350	1,451,666	546,851	432,520	514	1,064	1.11	11.80
	Total	139,931	4,417,953	1,548,579	1,347,826	1,500	1,032	1.07	11.07
190	2013	103,029	3,385,105	1,098,944	683,720	915	1,201	0.89	10.67
	2014	100,541	3,316,210	1,196,505	692,751	947	1,263	0.94	11.90
	2015	101,441	3,338,081	1,485,035	770,279	979	1,517	0.97	14.64
	Total	305,011	10,039,396	3,780,484	2,146,750	2,841	1,331	0.93	12.39
200	2013	41,953	1,331,524	691,173	323,972	584	1,184	1.39	16.47
	2014	40,008	1,274,575	652,836	298,278	527	1,239	1.32	16.32
	2015	40,072	1,284,576	664,489	419,815	569	1,168	1.42	16.58
	Total	122,033	3,890,675	2,008,498	1,042,065	1,680	1,196	1.38	16.46
210	2013	12,703	422,039	150,306	69,574	93	1,616	0.73	11.83
	2014	12,329	411,015	108,073	51,421	67	1,613	0.54	8.77
	2015	12,549	418,075	126,357	27,636	67	1,886	0.53	10.07
	Total	37,581	1,251,129	384,736	148,631	227	1,695	0.60	10.24

F-35

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2013	43,965	1,252,632	765,770	253,128	714	1,073	1.62	17.42
	2014	40,511	1,139,953	657,231	204,585	625	1,052	1.54	16.22
	2015	39,426	1,104,326	567,651	183,075	463	1,226	1.17	14.40
	Total	123,902	3,496,911	1,990,652	640,788	1,802	1,105	1.45	16.07
230	2013	61,531	1,877,425	1,207,271	330,833	1,213	995	1.97	19.62
	2014	55,401	1,638,063	981,348	313,996	999	982	1.80	17.71
	2015	52,081	1,517,877	834,014	322,214	825	1,011	1.58	16.01
	Total	169,013	5,033,365	3,022,633	967,043	3,037	995	1.80	17.88
240	2013	58,015	1,436,420	965,835	255,532	943	1,024	1.63	16.65
	2014	52,921	1,294,086	855,074	304,427	795	1,076	1.50	16.16
	2015	51,263	1,254,851	898,467	318,641	770	1,167	1.50	17.53
	Total	162,199	3,985,357	2,719,376	878,600	2,508	1,084	1.55	16.77
250	2013	124,072	4,752,383	1,607,265	1,700,394	2,050	784	1.65	12.95
	2014	119,736	4,582,614	1,555,950	1,628,808	1,954	796	1.63	12.99
	2015	119,527	4,573,378	1,564,632	1,906,539	2,021	774	1.69	13.09
	Total	363,335	13,908,375	4,727,847	5,235,741	6,025	785	1.66	13.01
260	2013	342,179	10,328,877	4,801,736	2,460,904	4,321	1,111	1.26	14.03
	2014	331,685	9,935,699	4,409,775	2,216,662	3,959	1,114	1.19	13.30
	2015	332,918	9,955,538	4,438,921	1,969,005	3,718	1,194	1.12	13.33
	Total	1,006,782	30,220,114	13,650,432	6,646,571	11,998	1,138	1.19	13.56

F-36

Notes:

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



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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2013	129,718	3,899,971	1,349,421	830,549	1,027	1,314	0.79	10.40
	2014	130,661	3,906,914	1,376,581	796,218	1,003	1,372	0.77	10.54
	2015	132,847	3,965,321	1,165,145	770,246	1,006	1,158	0.76	8.77
	Total	393,226	11,772,206	3,891,147	2,397,013	3,036	1,282	0.77	9.90
280	2013	97,249	2,878,449	1,770,807	1,153,354	1,859	953	1.91	18.21
	2014	96,057	2,848,571	1,825,759	1,222,977	1,692	1,079	1.76	19.01
	2015	97,451	2,931,742	1,837,318	1,041,781	1,707	1,076	1.75	18.85
	Total	290,757	8,658,762	5,433,884	3,418,112	5,258	1,033	1.81	18.69
290	2013	52,129	1,400,416	870,095	588,743	936	930	1.80	16.69
	2014	52,202	1,397,622	839,221	421,586	841	998	1.61	16.08
	2015	53,326	1,434,444	803,573	453,446	840	957	1.58	15.07
	Total	157,657	4,232,482	2,512,889	1,463,775	2,617	960	1.66	15.94
300	2013	226,251	6,807,013	2,039,113	1,281,151	1,856	1,099	0.82	9.01
	2014	228,631	6,856,002	2,111,167	1,098,979	1,797	1,175	0.79	9.23
	2015	233,563	6,987,256	2,093,251	1,298,009	1,719	1,218	0.74	8.96
	Total	688,445	20,650,271	6,243,531	3,678,139	5,372	1,162	0.78	9.07
310	2013	49,040	1,264,800	346,838	240,789	270	1,285	0.55	7.07
	2014	48,940	1,269,987	339,366	177,872	235	1,444	0.48	6.93
	2015	49,312	1,286,673	270,615	264,728	244	1,109	0.49	5.49
	Total	147,292	3,821,460	956,819	683,389	749	1,277	0.51	6.50

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2013	578,795	11,959,716	5,327,551	2,420,818	4,846	1,099	0.84	9.20
	2014	561,846	11,560,079	4,854,345	2,212,503	4,483	1,083	0.80	8.64
	2015	563,311	11,596,682	4,799,431	2,084,306	4,224	1,136	0.75	8.52
	Total	1,703,952	35,116,477	14,981,327	6,717,627	13,553	1,105	0.80	8.79
340	2013	98,746	2,711,810	1,744,885	879,807	1,687	1,034	1.71	17.67
	2014	96,042	2,625,710	1,716,736	914,094	1,619	1,060	1.69	17.87
	2015	95,979	2,649,092	1,624,284	874,440	1,553	1,046	1.62	16.92
	Total	290,767	7,986,612	5,085,905	2,668,341	4,859	1,047	1.67	17.49
350	2013	294,279	7,355,590	2,671,725	1,623,850	2,339	1,142	0.79	9.08
	2014	291,492	7,282,715	2,683,813	1,487,444	2,227	1,205	0.76	9.21
	2015	293,674	7,356,671	2,805,515	1,459,754	2,284	1,228	0.78	9.55
	Total	879,445	21,994,976	8,161,053	4,571,048	6,850	1,191	0.78	9.28
360	2013	110,572	2,518,694	1,394,083	641,037	1,129	1,235	1.02	12.61
	2014	107,882	2,456,778	1,405,659	473,756	1,034	1,359	0.96	13.03
	2015	107,815	2,476,558	1,224,324	509,855	996	1,229	0.92	11.36
	Total	326,269	7,452,030	4,024,066	1,624,648	3,159	1,274	0.97	12.33
370	2013	250,801	6,326,924	3,475,126	1,816,042	2,950	1,178	1.18	13.86
	2014	247,823	6,260,611	3,581,876	1,834,678	2,812	1,274	1.13	14.45
	2015	250,214	6,390,630	3,333,014	1,833,223	2,814	1,184	1.12	13.32
	Total	748,838	18,978,165	10,390,016	5,483,943	8,576	1,212	1.15	13.87

F-38

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2013	57,847	1,201,473	861,762	381,578	788	1,094	1.36	14.90
	2014	56,703	1,175,798	771,840	403,094	757	1,020	1.34	13.61
	2015	57,274	1,201,480	802,367	293,794	723	1,110	1.26	14.01
	Total	171,824	3,578,751	2,435,969	1,078,466	2,268	1,074	1.32	14.18
390	2013	151,517	5,232,393	1,612,827	1,052,513	1,268	1,272	0.84	10.64
	2014	152,372	5,228,830	1,497,645	1,119,033	1,212	1,236	0.80	9.83
	2015	153,852	5,260,248	1,439,746	857,580	1,232	1,169	0.80	9.36
	Total	457,741	15,721,471	4,550,218	3,029,126	3,712	1,226	0.81	9.94
420	2013	102,725	3,498,284	3,351,844	2,117,579	3,325	1,008	3.24	32.63
	2014	102,794	3,503,877	3,298,660	1,729,581	3,191	1,034	3.10	32.09
	2015	104,363	3,647,165	3,426,090	1,869,768	3,380	1,014	3.24	32.83
	Total	309,882	10,649,326	10,076,594	5,716,928	9,896	1,018	3.19	32.52
440	2013	80,741	2,471,115	1,244,802	680,708	1,157	1,076	1.43	15.42
	2014	80,735	2,470,324	1,256,331	663,456	1,165	1,078	1.44	15.56
	2015	82,167	2,537,741	1,370,974	720,531	1,233	1,112	1.50	16.69
	Total	243,643	7,479,180	3,872,107	2,064,695	3,555	1,089	1.46	15.89
450	2013	40,515	1,153,076	543,616	268,643	595	914	1.47	13.42
	2014	39,847	1,122,311	620,722	291,144	593	1,047	1.49	15.58
	2015	39,643	1,121,643	557,965	290,770	569	981	1.44	14.07
	Total	120,005	3,397,030	1,722,303	850,557	1,757	980	1.46	14.35

F-39

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
460	2013	402,346	8,983,730	4,718,439	2,223,599	3,853	1,225	0.96	11.73
	2014	396,293	8,844,748	4,010,145	1,924,214	3,619	1,108	0.91	10.12
	2015	398,323	8,961,497	4,028,212	2,006,719	3,455	1,166	0.87	10.11
	Total	1,196,962	26,789,975	12,756,796	6,154,532	10,927	1,167	0.91	10.66
470	2013	103,172	2,107,785	1,256,863	513,616	1,175	1,070	1.14	12.18
	2014	99,445	2,003,968	1,106,426	411,555	951	1,163	0.96	11.13
	2015	99,081	2,001,595	1,120,469	433,941	1,002	1,118	1.01	11.31
	Total	301,698	6,113,348	3,483,758	1,359,112	3,128	1,114	1.04	11.55
480	2013	135,377	2,785,080	1,090,748	449,921	894	1,220	0.66	8.06
	2014	131,424	2,689,933	954,398	399,608	750	1,273	0.57	7.26
	2015	131,075	2,675,712	1,091,543	496,927	854	1,278	0.65	8.33
	Total	397,876	8,150,725	3,136,689	1,346,456	2,498	1,256	0.63	7.88
490	2013	320,942	7,422,671	2,477,971	1,483,799	1,941	1,277	0.60	7.72
	2014	316,227	7,277,413	2,684,326	1,440,390	1,834	1,464	0.58	8.49
	2015	318,393	7,336,434	2,516,974	1,409,921	1,873	1,344	0.59	7.91
	Total	955,562	22,036,518	7,679,271	4,334,110	5,648	1,360	0.59	8.04
Statewide	2013	4,946,245	129,870,879	60,592,093	31,882,928	54,799	1,106	1.11	12.25
	2014	4,815,912	125,880,968	57,504,547	29,741,843	50,803	1,132	1.05	11.94
	2015	4,825,796	126,405,940	56,859,844	29,727,506	49,985	1,138	1.04	11.78
	Total	14,587,953	382,157,787	174,956,484	91,352,277	155,587	1,124	1.07	11.99

F-40

Notes:

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

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

2. CREDIBILITY FACTOR DEVELOPMENT AND APPLICATION

See attached exhibits, Section D and pre-filed 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-45-104. In selecting the loss development factor, three and five year straight averages were considered, with the three year factor being selected as the best blend of responsiveness and stability for Bodily Injury, Property Damage and Medical Payments.

Development for all coverages is to 63 months.

Additional information regarding loss development is contained in the pre-filed 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>
2011	6,924,415	6,924,415	4,989,400
2012	7,098,581	7,098,581	5,070,179
2013	6,926,726	6,926,726	4,946,245
2014	6,762,603	6,762,603	4,815,912
2015	6,842,555	6,842,555	4,825,795

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
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	1,204,953,772	1,057,908,548	158,794,910
2014	1,165,106,298	1,028,208,353	153,320,722
2015	1,169,204,156	1,038,543,218	151,999,709

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

## Bodily Injury Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					648,832,874
2003				663,593,397	691,247,308
2004			634,817,214	700,832,703	722,450,796
2005		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	811,921,055
2012	360,775,382	622,569,546	740,049,599	799,391,227	
2013	343,976,835	629,676,107	741,958,792		
2014	350,283,706	635,633,437			
2015	371,906,369				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.042
2004			1.104	1.031
2005		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	1.023
2012	1.726	1.189	1.080	
2013	1.831	1.178		
2014	1.815			
Five Year Average	1.787	1.183	1.078	1.026
Three Year Average	1.791	1.178	1.076	1.025
		Five Year	Three Year	
39 to 63 months:		1.106	1.103	
27 to 63 months:		1.308	1.299	
15 to 63 months:		2.337	2.327	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					534,267,857
2003				552,381,115	552,911,800
2004			563,658,846	564,897,537	565,065,245
2005		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	641,877,288
2012	643,452,466	672,835,599	677,705,439	678,851,086	
2013	679,039,402	716,144,299	719,966,299		
2014	732,080,719	770,018,705			
2015	814,849,424				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.002	1.000
2005		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	1.002
2012	1.046	1.007	1.002	
2013	1.055	1.005		
2014	1.052			
Five Year Average	1.046	1.005	1.001	1.000
Three Year Average	1.051	1.006	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.001	1.002	
27 to 63 months:		1.006	1.008	
15 to 63 months:		1.052	1.059	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					91,367,436
2003				92,448,238	92,668,042
2004			90,425,663	91,615,895	91,944,486
2005		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	98,043,911
2012	82,428,657	95,030,518	97,651,336	98,710,457	
2013	80,792,632	94,498,632	97,324,606		
2014	79,535,738	94,001,141			
2015	83,348,544				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.002
2004			1.013	1.004
2005		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	1.004
2012	1.153	1.028	1.011	
2013	1.170	1.030		
2014	1.182			
Five Year Average	1.167	1.027	1.010	1.003
Three Year Average	1.168	1.027	1.010	1.003
		Five Year	Three Year	
39 to 63 months:		1.013	1.013	
27 to 63 months:		1.040	1.040	
15 to 63 months:		1.214	1.215	

Losses exclude unallocated loss adjustment expense.

The Reinsurance Facility is advised by ISO that the data described in Subparagraph (3)(c) are not available.

See attached Exhibit (3)(d).

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

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

## Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					660,826,093
2003				702,075,913	703,757,654
2004			726,032,756	733,414,047	733,021,137
2005		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	821,035,146
2012	782,355,728	819,333,294	828,252,158	829,183,979	
2013	767,539,013	810,001,710	823,606,963		
2014	766,619,149	824,010,768			
2015	810,170,619				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.002
2004			1.010	0.999
2005		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	0.998
2012	1.047	1.011	1.001	
2013	1.055	1.017		
2014	1.075			
Five Year Average	1.063	1.015	1.002	0.998
Three Year Average	1.059	1.014	1.002	0.998
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.015	1.014	
15 to 63 months:		1.079	1.074	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					534,427,287
2003				552,864,078	553,073,231
2004			564,500,217	565,402,098	565,293,901
2005		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	642,042,165
2012	655,991,128	674,387,749	678,278,339	679,160,845	
2013	694,412,102	717,673,256	720,693,872		
2014	750,059,297	771,956,718			
2015	835,697,530				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.002	1.000
2005		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	1.002
2012	1.028	1.006	1.001	
2013	1.033	1.004		
2014	1.029			
Five Year Average	1.026	1.003	1.001	1.000
Three Year Average	1.030	1.004	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.001	1.002	
27 to 63 months:		1.004	1.006	
15 to 63 months:		1.030	1.036	

Losses exclude unallocated loss adjustment expense.



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					91,468,157
2003				92,675,518	92,750,269
2004			91,165,945	92,022,820	92,163,988
2005		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	98,115,360
2012	93,244,145	96,618,132	98,306,929	98,910,915	
2013	92,538,232	95,842,790	97,860,162		
2014	90,997,474	95,512,681			
2015	95,948,353				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.009	1.002
2005		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	1.003
2012	1.036	1.017	1.006	
2013	1.036	1.021		
2014	1.050			
Five Year Average	1.034	1.015	1.005	1.001
Three Year Average	1.041	1.016	1.005	1.002
		Five Year	Three Year	
39 to 63 months:		1.006	1.007	
27 to 63 months:		1.021	1.023	
15 to 63 months:		1.056	1.065	

Losses exclude unallocated loss adjustment expense.

See attached Exhibit (3)(e).

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

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

## Bodily Injury Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					557,289,176
2003				585,187,725	587,822,056
2004			593,251,141	599,803,805	601,716,224
2005		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	679,001,826
2012	663,780,028	675,959,052	681,148,421	682,100,471	
2013	659,776,040	675,365,278	679,850,899		
2014	654,759,462	685,511,442			
2015	696,388,761				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.005
2004			1.011	1.003
2005		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	0.999
2012	1.018	1.008	1.001	
2013	1.024	1.007		
2014	1.047			
Five Year Average	1.033	1.009	1.003	1.000
Three Year Average	1.030	1.008	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.012	1.011	
15 to 63 months:		1.045	1.041	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Excess Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					103,536,917
2003				116,888,188	115,935,598
2004			132,781,615	133,610,242	131,304,913
2005		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	142,033,320
2012	118,575,700	143,374,242	147,103,737	147,083,508	
2013	107,762,973	134,636,432	143,756,064		
2014	111,859,687	138,499,326			
2015	113,781,858				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				0.992
2004			1.006	0.983
2005		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	0.990
2012	1.209	1.026	1.000	
2013	1.249	1.068		
2014	1.238			
Five Year Average	1.237	1.044	0.997	0.986
Three Year Average	1.232	1.043	0.996	0.989
		Five Year	Three Year	
39 to 63 months:		0.983	0.985	
27 to 63 months:		1.026	1.027	
15 to 63 months:		1.269	1.265	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					531,950,120
2003				549,242,647	549,478,260
2004			560,950,492	561,763,330	561,689,009
2005		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	636,935,467
2012	650,831,743	668,507,250	672,154,949	672,672,573	
2013	687,781,171	711,283,573	713,953,296		
2014	742,337,687	763,487,631			
2015	825,271,105				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.001	1.000
2005		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	1.001
2012	1.027	1.005	1.001	
2013	1.034	1.004		
2014	1.028			
Five Year Average	1.026	1.003	1.001	1.000
Three Year Average	1.030	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:		1.030	1.035	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Excess Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					2,477,167
2003				3,621,431	3,594,971
2004			3,549,725	3,638,768	3,604,892
2005		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	5,106,698
2012	5,159,385	5,880,499	6,123,390	6,488,272	
2013	6,630,931	6,389,683	6,740,576		
2014	7,721,610	8,469,087			
2015	10,426,425				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				0.993
2004			1.025	0.991
2005		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	1.029
2012	1.140	1.041	1.060	
2013	0.964	1.055		
2014	1.097			
Five Year Average	1.027	1.028	1.017	1.017
Three Year Average	1.067	1.037	1.027	1.031
		Five Year	Three Year	
39 to 63 months:		1.034	1.059	
27 to 63 months:		1.063	1.098	
15 to 63 months:		1.092	1.172	

Losses exclude unallocated loss adjustment expense.

See attached Exhibit (3)(f).

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

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

## Bodily Injury Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					90,461
2003				99,145	100,240
2004			98,125	101,145	101,973
2005		89,465	95,482	98,215	99,000
2006	68,217	89,122	94,861	97,382	98,183
2007	67,306	87,440	92,838	95,360	96,051
2008	66,500	86,050	91,262	93,683	94,385
2009	70,945	92,220	98,088	100,675	101,335
2010	70,242	91,944	97,458	100,048	100,758
2011	68,147	89,766	95,153	97,673	98,473
2012	70,651	92,336	98,678	101,333	
2013	68,366	91,489	97,237		
2014	68,331	91,424			
2015	74,400				

## Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.011
2004			1.031	1.008
2005		1.067	1.029	1.008
2006	1.306	1.064	1.027	1.008
2007	1.299	1.062	1.027	1.007
2008	1.294	1.061	1.027	1.007
2009	1.300	1.064	1.026	1.007
2010	1.309	1.060	1.027	1.007
2011	1.317	1.060	1.026	1.008
2012	1.307	1.069	1.027	
2013	1.338	1.063		
2014	1.338			
Five Year Average	1.322	1.063	1.027	1.007
Three Year Average	1.328	1.064	1.027	1.007
		Five Year	Three Year	
39 to 63 months:		1.034	1.034	
27 to 63 months:		1.099	1.100	
15 to 63 months:		1.453	1.461	



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2002					227,129
2003				235,533	235,654
2004			243,320	243,632	243,658
2005		241,861	242,290	242,439	242,468
2006	237,366	242,531	242,938	243,076	243,100
2007	236,665	241,282	241,703	241,816	241,850
2008	228,593	235,322	235,711	235,816	235,842
2009	237,661	242,565	243,002	243,133	243,167
2010	244,443	249,796	250,200	250,322	250,300
2011	240,566	245,347	245,838	245,987	246,559
2012	246,747	252,240	253,561	253,851	
2013	244,827	252,401	253,025		
2014	251,731	258,379			
2015	270,388				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.001	1.000
2005		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	1.029	1.002	1.000	1.000
2009	1.021	1.002	1.001	1.000
2010	1.022	1.002	1.000	1.000
2011	1.020	1.002	1.001	1.002
2012	1.022	1.005	1.001	
2013	1.031	1.002		
2014	1.026			
Five Year Average	1.024	1.003	1.001	1.000
Three Year Average	1.026	1.003	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.001	1.002	
27 to 63 months:		1.004	1.005	
15 to 63 months:		1.028	1.031	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					62,348
2003				60,714	60,783
2004			59,192	59,690	59,749
2005		56,549	57,385	57,695	57,738
2006	49,212	56,448	57,297	57,570	57,624
2007	47,274	54,191	54,973	55,292	55,353
2008	46,507	52,883	53,684	53,986	54,018
2009	49,331	56,348	57,451	57,758	57,801
2010	47,691	55,056	55,989	56,308	56,950
2011	47,438	53,561	54,326	54,611	54,724
2012	47,427	53,305	54,173	54,479	
2013	45,586	51,958	52,811		
2014	44,694	50,964			
2015	46,244				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.008	1.001
2005		1.015	1.005	1.001
2006	1.147	1.015	1.005	1.001
2007	1.146	1.014	1.006	1.001
2008	1.137	1.015	1.006	1.001
2009	1.142	1.020	1.005	1.001
2010	1.154	1.017	1.006	1.011
2011	1.129	1.014	1.005	1.002
2012	1.124	1.016	1.006	
2013	1.140	1.016		
2014	1.140			
Five Year Average	1.137	1.017	1.006	1.003
Three Year Average	1.135	1.015	1.006	1.005
		Five Year	Three Year	
39 to 63 months:		1.009	1.011	
27 to 63 months:		1.026	1.026	
15 to 63 months:		1.167	1.165	

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
2002					91,069
2003				100,798	100,738
2004			102,683	102,635	102,458
2005		99,876	99,751	99,539	99,370
2006	100,593	98,986	98,850	98,756	98,575
2007	98,152	96,975	96,769	96,531	96,427
2008	96,810	95,308	94,987	94,889	94,709
2009	104,108	101,985	101,909	101,763	101,663
2010	103,423	101,382	101,167	101,204	101,074
2011	101,059	98,822	98,815	98,791	98,767
2012	103,514	101,955	102,282	102,323	
2013	102,357	100,878	100,801		
2014	102,497	101,370			
2015	112,037				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				0.999
2004			1.000	0.998
2005		0.999	0.998	0.998
2006	0.984	0.999	0.999	0.998
2007	0.988	0.998	0.998	0.999
2008	0.984	0.997	0.999	0.998
2009	0.980	0.999	0.999	0.999
2010	0.980	0.998	1.000	0.999
2011	0.978	1.000	1.000	1.000
2012	0.985	1.003	1.000	
2013	0.986	0.999		
2014	0.989			
Five Year Average	0.984	1.000	1.000	0.999
Three Year Average	0.987	1.001	1.000	0.999
		Five Year	Three Year	
39 to 63 months:		0.999	0.999	
27 to 63 months:		0.999	1.000	
15 to 63 months:		0.983	0.987	

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
2002					227,151
2003				235,608	235,670
2004			243,490	243,706	243,683
2005		242,286	242,472	242,504	242,482
2006	240,606	242,911	243,069	243,136	243,117
2007	239,664	241,632	241,846	241,869	241,865
2008	231,907	235,636	235,819	235,861	235,854
2009	241,069	242,920	243,130	243,171	243,185
2010	247,599	250,117	250,319	250,372	250,314
2011	244,106	245,749	246,014	246,049	246,577
2012	250,561	252,645	253,677	253,891	
2013	248,714	252,721	253,124		
2014	256,120				
2015	275,692				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.001	1.000
2005		1.001	1.000	1.000
2006	1.010	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	1.002
2012	1.008	1.004	1.001	
2013	1.016	1.002		
2014	1.010			
Five Year Average	1.010	1.002	1.000	1.000
Three Year Average	1.011	1.002	1.000	1.001
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.002	1.003	
15 to 63 months:		1.012	1.014	

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
2002					62,393
2003				60,811	60,822
2004			59,473	59,772	59,780
2005		57,256	57,679	57,793	57,778
2006	55,739	57,170	57,554	57,675	57,672
2007	53,683	54,911	55,297	55,395	55,407
2008	51,924	53,602	53,951	54,057	54,046
2009	56,157	57,291	57,760	57,830	57,831
2010	54,593	55,893	56,290	56,370	56,968
2011	52,665	54,248	54,595	54,702	54,761
2012	52,323	54,022	54,398	54,527	
2013	50,822	52,516	53,018		
2014	49,541	51,548			
2015	51,586				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.005	1.000
2005		1.007	1.002	1.000
2006	1.026	1.007	1.002	1.000
2007	1.023	1.007	1.002	1.000
2008	1.032	1.007	1.002	1.000
2009	1.020	1.008	1.001	1.000
2010	1.024	1.007	1.001	1.011
2011	1.030	1.006	1.002	1.001
2012	1.032	1.007	1.002	
2013	1.033	1.010		
2014	1.041			
Five Year Average	1.032	1.008	1.002	1.002
Three Year Average	1.035	1.008	1.002	1.004
		Five Year	Three Year	
39 to 63 months:		1.004	1.006	
27 to 63 months:		1.012	1.014	
15 to 63 months:		1.044	1.049	

See attached Exhibit (3)(g).

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

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

## Bodily Injury Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2002			
2003			
2004			4,558
2005		10,411	4,269
2006	32,376	9,864	3,989
2007	30,846	9,535	3,931
2008	30,310	9,258	3,725
2009	33,163	9,765	3,821
2010	33,181	9,438	3,709
2011	32,912	9,056	3,662
2012	32,863	9,619	3,604
2013	33,991	9,389	3,564
2014	34,166	9,946	
2015	37,637		

## Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2003		
2004		
2005		0.410
2006	0.305	0.404
2007	0.309	0.412
2008	0.305	0.402
2009	0.294	0.391
2010	0.284	0.393
2011	0.275	0.404
2012	0.293	0.375
2013	0.276	0.380
2014	0.291	
Five Year Average	0.284	0.389
Three Year Average	0.287	0.386
	Five Year	Three Year
27 to 39 months:	0.389	0.386
15 to 39 months:	0.110	0.111

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
2002			
2003			
2004			170
2005		425	182
2006	3,240	380	131
2007	2,999	350	143
2008	3,314	314	108
2009	3,408	355	128
2010	3,156	321	119
2011	3,540	402	176
2012	3,814	405	116
2013	3,887	320	99
2014	4,389	320	
2015	5,304		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2003		
2004		
2005		0.428
2006	0.117	0.345
2007	0.117	0.409
2008	0.095	0.344
2009	0.104	0.361
2010	0.102	0.371
2011	0.114	0.438
2012	0.106	0.286
2013	0.082	0.309
2014	0.073	
Five Year Average	0.095	0.353
Three Year Average	0.087	0.344
	Five Year	Three Year
27 to 39 months:	0.353	0.344
15 to 39 months:	0.034	0.030



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Outstanding Claims as of		
	15 Months	27 Months	39 Months
2002			
2003			
2004			281
2005		707	294
2006	6,527	722	257
2007	6,409	720	324
2008	5,417	719	267
2009	6,826	943	309
2010	6,902	837	301
2011	5,227	687	269
2012	4,896	717	225
2013	5,236	558	207
2014	4,847	584	
2015	5,342		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2003		
2004		
2005		0.416
2006	0.111	0.356
2007	0.112	0.450
2008	0.133	0.371
2009	0.138	0.328
2010	0.121	0.360
2011	0.131	0.392
2012	0.146	0.314
2013	0.107	0.371
2014	0.120	
Five Year Average	0.125	0.353
Three Year Average	0.124	0.359
	Five Year	Three Year
27 to 39 months:	0.353	0.359
15 to 39 months:	0.044	0.045

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2011	5,451,492	5,451,492	4,153,210
2012	5,565,157	5,565,157	4,218,549
2013	5,483,040	5,483,040	4,146,080
2014	5,428,786	5,428,786	4,081,400
2015	5,518,522	5,518,522	4,110,462

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2011	1,472,923	1,472,923	836,190
2012	1,533,424	1,533,424	851,630
2013	1,443,686	1,443,686	800,165
2014	1,333,817	1,333,817	734,512
2015	1,324,033	1,324,033	715,333

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2011	838,906,324	778,587,171	129,901,249
2012	858,272,962	796,483,813	131,215,217
2013	838,984,888	781,271,828	127,987,885
2014	824,467,706	769,151,050	125,037,756
2015	836,710,427	780,622,284	124,787,316

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2011	367,124,053	272,438,462	27,832,898
2012	394,736,155	289,556,259	33,560,259
2013	365,968,884	276,636,720	30,807,025
2014	340,638,592	259,057,303	28,282,966
2015	332,493,729	257,920,934	27,212,393

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
2002					405,462,685
2003				401,245,592	420,347,212
2004			378,790,997	423,630,482	439,003,708
2005		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	520,215,806
2012	218,271,622	390,606,356	472,309,081	516,018,279	
2013	203,716,690	381,749,155	457,905,236		
2014	201,425,635	384,015,654			
2015	222,102,639				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.048
2004			1.118	1.036
2005		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	1.025
2012	1.790	1.209	1.093	
2013	1.874	1.199		
2014	1.906			
Five Year Average	1.862	1.204	1.087	1.030
Three Year Average	1.857	1.198	1.085	1.028
		Five Year	Three Year	
39 to 63 months:		1.120	1.115	
27 to 63 months:		1.348	1.336	
15 to 63 months:		2.510	2.481	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					345,031,243
2003				350,094,712	350,328,383
2004			350,323,622	351,209,518	351,321,987
2005		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	425,514,952
2012	428,493,415	445,997,606	447,567,682	448,241,756	
2013	438,158,312	459,098,139	461,159,853		
2014	470,286,334	491,070,066			
2015	530,902,654				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.003	1.000
2005		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	1.000
2012	1.041	1.004	1.002	
2013	1.048	1.004		
2014	1.044			
Five Year Average	1.040	1.004	1.001	1.000
Three Year Average	1.044	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:		1.045	1.049	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					66,421,527
2003				67,073,610	67,255,810
2004			63,330,746	64,268,637	64,545,211
2005		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	69,591,369
2012	57,465,818	67,291,412	69,263,530	70,465,069	
2013	55,278,644	65,668,763	68,168,671		
2014	53,613,528	64,798,349			
2015	58,242,566				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.003
2004			1.015	1.004
2005		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	1.004
2012	1.171	1.029	1.017	
2013	1.188	1.038		
2014	1.209			
Five Year Average	1.186	1.031	1.013	1.003
Three Year Average	1.189	1.031	1.013	1.003
		Five Year	Three Year	
39 to 63 months:		1.016	1.016	
27 to 63 months:		1.047	1.047	
15 to 63 months:		1.242	1.245	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					414,099,441
2003				427,707,079	428,582,713
2004			441,772,958	446,489,629	446,449,066
2005		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	526,638,095
2012	510,901,466	535,341,382	538,547,736	538,261,933	
2013	492,639,636	512,126,110	517,262,150		
2014	496,255,175	523,892,284			
2015	527,524,541				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.002
2004			1.011	1.000
2005		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	0.997
2012	1.048	1.006	0.999	
2013	1.040	1.010		
2014	1.056			
Five Year Average	1.058	1.012	1.001	0.997
Three Year Average	1.048	1.008	1.000	0.997
		Five Year	Three Year	
39 to 63 months:		0.998	0.997	
27 to 63 months:		1.010	1.005	
15 to 63 months:		1.069	1.053	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					345,136,473
2003				350,427,315	350,460,896
2004			350,898,801	351,558,663	351,538,964
2005		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	425,615,838
2012	436,669,588	447,065,963	447,980,000	448,472,815	
2013	448,088,150	460,067,703	461,667,924		
2014	481,898,462	492,189,385			
2015	545,175,341				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.002	1.000
2005		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	1.000
2012	1.024	1.002	1.001	
2013	1.027	1.003		
2014	1.021			
Five Year Average	1.021	1.002	1.001	1.000
Three Year Average	1.024	1.003	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.003	1.004	
15 to 63 months:		1.024	1.028	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					66,485,157
2003				67,269,601	67,326,019
2004			63,928,606	64,630,618	64,737,464
2005		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	69,637,679
2012	66,509,336	68,646,131	69,795,548	70,603,589	
2013	64,406,488	66,878,694	68,647,962		
2014	62,742,036				
2015	68,698,002				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.011	1.002
2005		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	1.002
2012	1.032	1.017	1.012	
2013	1.038	1.026		
2014	1.053			
Five Year Average	1.033	1.017	1.007	1.001
Three Year Average	1.041	1.017	1.008	1.002
		Five Year	Three Year	
39 to 63 months:		1.008	1.010	
27 to 63 months:		1.025	1.027	
15 to 63 months:		1.059	1.069	

Losses exclude unallocated loss adjustment expense.



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					327,050,021
2003				331,622,074	333,499,269
2004			331,151,859	335,129,832	336,455,197
2005		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	407,924,917
2012	409,671,688	412,146,848	413,001,456	413,517,237	
2013	402,387,158	398,863,846	397,256,023		
2014	402,046,730	406,550,025			
2015	434,597,278				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.006
2004			1.012	1.004
2005		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	1.000
2012	1.006	1.002	1.001	
2013	0.991	0.996		
2014	1.011			
Five Year Average	1.014	1.003	1.002	1.001
Three Year Average	1.003	1.000	1.002	1.000
		Five Year	Three Year	
39 to 63 months:		1.003	1.002	
27 to 63 months:		1.006	1.002	
15 to 63 months:		1.020	1.005	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					343,353,975
2003				347,499,636	347,563,846
2004			348,374,612	348,911,819	348,896,508
2005		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	421,658,548
2012	432,586,351	442,446,740	443,152,323	443,315,690	
2013	443,118,931	455,423,581	456,838,530		
2014	476,137,977	485,966,221			
2015	537,257,731				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.002	1.000
2005		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	1.000
2012	1.023	1.002	1.000	
2013	1.028	1.003		
2014	1.021			
Five Year Average	1.021	1.002	1.000	1.000
Three Year Average	1.024	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:		1.023	1.026	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					53,585
2003				57,443	58,056
2004			55,627	57,426	57,922
2005		51,543	55,004	56,635	57,105
2006	39,721	51,782	55,200	56,719	57,226
2007	40,284	52,734	56,087	57,674	58,106
2008	40,780	52,962	56,301	57,889	58,378
2009	43,024	56,033	59,792	61,529	61,944
2010	41,729	54,776	58,246	59,863	60,299
2011	39,056	52,187	55,495	57,097	57,519
2012	41,022	54,184	57,808	59,476	
2013	38,672	51,839	55,299		
2014	37,644	51,281			
2015	42,002				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.011
2004			1.032	1.009
2005		1.067	1.030	1.008
2006	1.304	1.066	1.028	1.009
2007	1.309	1.064	1.028	1.007
2008	1.299	1.063	1.028	1.008
2009	1.302	1.067	1.029	1.007
2010	1.313	1.063	1.028	1.007
2011	1.336	1.063	1.029	1.007
2012	1.321	1.067	1.029	
2013	1.340	1.067		
2014	1.362			
Five Year Average	1.334	1.065	1.029	1.007
Three Year Average	1.341	1.066	1.029	1.007
		Five Year	Three Year	
39 to 63 months:		1.036	1.036	
27 to 63 months:		1.103	1.104	
15 to 63 months:		1.471	1.480	

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
2002					146,386
2003				145,091	145,122
2004			145,711	145,938	145,953
2005		146,925	147,104	147,188	147,203
2006	147,570	150,515	150,745	150,802	150,821
2007	152,755	155,717	155,921	155,995	156,013
2008	154,910	157,475	157,688	157,745	157,764
2009	159,135	161,549	161,800	161,885	161,896
2010	161,446	164,298	164,519	164,578	164,572
2011	155,161	157,980	158,245	158,328	158,324
2012	160,312	163,596	163,767	163,884	
2013	157,226	161,306	161,685		
2014	160,040	163,738			
2015	173,024				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.002	1.000
2005		1.001	1.001	1.000
2006	1.020	1.002	1.000	1.000
2007	1.019	1.001	1.000	1.000
2008	1.017	1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.018	1.001	1.000	1.000
2011	1.018	1.002	1.001	1.000
2012	1.020	1.001	1.001	
2013	1.026	1.002		
2014	1.023			
Five Year Average	1.021	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:		1.024	1.026	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Medical Payments Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2002					40,875
2003				39,631	39,675
2004			37,493	37,880	37,928
2005		35,712	36,275	36,502	36,535
2006	30,899	35,845	36,477	36,676	36,718
2007	30,120	35,156	35,736	35,987	36,035
2008	30,535	35,030	35,645	35,898	35,926
2009	31,815	36,926	37,763	38,003	38,039
2010	30,321	35,601	36,329	36,570	37,197
2011	29,297	33,513	34,076	34,291	34,327
2012	29,093	33,189	33,778	34,012	
2013	27,915	32,158	32,792		
2014	26,924	31,174			
2015	29,001				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.010	1.001
2005		1.016	1.006	1.001
2006	1.160	1.018	1.005	1.001
2007	1.167	1.016	1.007	1.001
2008	1.147	1.018	1.007	1.001
2009	1.161	1.023	1.006	1.001
2010	1.174	1.020	1.007	1.017
2011	1.144	1.017	1.006	1.001
2012	1.141	1.018	1.007	
2013	1.152	1.020		
2014	1.158			

Five Year Average	1.154	1.020	1.007	1.004
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Three Year Average	1.150	1.018	1.007	1.006
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	Five Year	Three Year
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39 to 63 months:	1.011	1.013
27 to 63 months:	1.031	1.031
15 to 63 months:	1.190	1.186

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					53,943
2003				58,409	58,323
2004			58,380	58,324	58,230
2005		57,658	57,540	57,413	57,313
2006	58,637	57,763	57,628	57,544	57,446
2007	59,582	58,740	58,551	58,420	58,340
2008	60,047	59,023	58,822	58,710	58,591
2009	64,312	62,540	62,356	62,250	62,157
2010	62,618	60,907	60,694	60,589	60,475
2011	59,607	58,068	57,900	57,794	57,674
2012	61,764	60,346	60,185	60,086	
2013	60,720	57,953	57,648		
2014	59,844	57,918			
2015	67,914				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				0.999
2004			0.999	0.998
2005		0.998	0.998	0.998
2006	0.985	0.998	0.999	0.998
2007	0.986	0.997	0.998	0.999
2008	0.983	0.997	0.998	0.998
2009	0.972	0.997	0.998	0.999
2010	0.973	0.997	0.998	0.998
2011	0.974	0.997	0.998	0.998
2012	0.977	0.997	0.998	
2013	0.954	0.995		
2014	0.968			
Five Year Average	0.969	0.997	0.998	0.998
Three Year Average	0.966	0.996	0.998	0.998
		Five Year	Three Year	
39 to 63 months:		0.996	0.996	
27 to 63 months:		0.993	0.992	
15 to 63 months:		0.962	0.958	

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
2002					146,400
2003				145,136	145,134
2004			145,821	145,976	145,970
2005		147,204	147,210	147,227	147,213
2006	149,531	150,758	150,824	150,840	150,832
2007	154,672	155,952	156,011	156,029	156,023
2008	157,104	157,692	157,762	157,778	157,772
2009	161,515	161,809	161,888	161,912	161,905
2010	163,577	164,515	164,598	164,606	164,578
2011	157,572	158,268	158,375	158,374	158,336
2012	162,762	163,891	163,844	163,912	
2013	159,785	161,513	161,749		
2014	162,932	163,935			
2015	176,748				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.001	1.000
2005		1.000	1.000	1.000
2006	1.008	1.000	1.000	1.000
2007	1.008	1.000	1.000	1.000
2008	1.004	1.000	1.000	1.000
2009	1.002	1.000	1.000	1.000
2010	1.006	1.001	1.000	1.000
2011	1.004	1.001	1.000	1.000
2012	1.007	1.000	1.000	
2013	1.011	1.001		
2014	1.006			
Five Year Average	1.007	1.001	1.000	1.000
Three Year Average	1.008	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:		1.008	1.009	

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
2002					40,900
2003				39,703	39,705
2004			37,678	37,938	37,945
2005		36,204	36,481	36,574	36,565
2006	35,390	36,413	36,677	36,765	36,758
2007	34,850	35,706	36,002	36,066	36,072
2008	34,381	35,605	35,875	35,956	35,948
2009	36,936	37,702	38,015	38,057	38,062
2010	35,473	36,312	36,572	36,624	37,217
2011	33,103	34,081	34,297	34,360	34,352
2012	32,740	33,762	33,964	34,053	
2013	31,572	32,615	32,955		
2014	30,391	31,653			
2015	33,026				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.007	1.000
2005		1.008	1.003	1.000
2006	1.029	1.007	1.002	1.000
2007	1.025	1.008	1.002	1.000
2008	1.036	1.008	1.002	1.000
2009	1.021	1.008	1.001	1.000
2010	1.024	1.007	1.001	1.016
2011	1.030	1.006	1.002	1.000
2012	1.031	1.006	1.003	
2013	1.033	1.010		
2014	1.042			

Five Year Average	1.032	1.007	1.002	1.003
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Three Year Average	1.035	1.007	1.002	1.005
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Five Year                      Three Year

39 to 63 months:	1.005	1.007
27 to 63 months:	1.012	1.014
15 to 63 months:	1.044	1.049



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
2002			
2003			
2004			2,753
2005		6,115	2,536
2006	18,916	5,981	2,428
2007	19,298	6,006	2,464
2008	19,267	6,061	2,521
2009	21,288	6,507	2,564
2010	20,889	6,131	2,448
2011	20,551	5,881	2,405
2012	20,742	6,162	2,377
2013	22,048	6,114	2,349
2014	22,200	6,637	
2015	25,912		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2003		
2004		
2005		0.415
2006	0.316	0.406
2007	0.311	0.410
2008	0.315	0.416
2009	0.306	0.394
2010	0.294	0.399
2011	0.286	0.409
2012	0.297	0.386
2013	0.277	0.384
2014	0.299	
Five Year Average	0.291	0.394
Three Year Average	0.291	0.393
	Five Year	Three Year
27 to 39 months:	0.394	0.393
15 to 39 months:	0.115	0.114

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Property Damage Outstanding Claims as of

Accident Year	15 Months	27 Months	39 Months
2002			
2003			
2004			110
2005		279	106
2006	1,961	243	79
2007	1,917	235	90
2008	2,194	217	74
2009	2,380	260	88
2010	2,131	217	79
2011	2,411	288	130
2012	2,450	295	77
2013	2,559	207	64
2014	2,892	197	
2015	3,724		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2003		
2004		
2005		0.380
2006	0.124	0.325
2007	0.123	0.383
2008	0.099	0.341
2009	0.109	0.338
2010	0.102	0.364
2011	0.119	0.451
2012	0.120	0.261
2013	0.081	0.309
2014	0.068	
Five Year Average	0.098	0.345
Three Year Average	0.090	0.340
	Five Year	Three Year
27 to 39 months:	0.345	0.340
15 to 39 months:	0.034	0.031

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
2002			
2003			
2004			185
2005		492	206
2006	4,491	568	200
2007	4,730	550	266
2008	3,846	575	230
2009	5,121	776	252
2010	5,152	711	243
2011	3,806	568	221
2012	3,647	573	186
2013	3,657	457	163
2014	3,467	479	
2015	4,025		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2003		
2004		
2005		0.419
2006	0.126	0.352
2007	0.116	0.484
2008	0.150	0.400
2009	0.152	0.325
2010	0.138	0.342
2011	0.149	0.389
2012	0.157	0.325
2013	0.125	0.357
2014	0.138	
Five Year Average	0.141	0.348
Three Year Average	0.140	0.357
	Five Year	Three Year
27 to 39 months:	0.348	0.357
15 to 39 months:	0.049	0.050

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					243,370,189
2003				262,347,805	270,900,096
2004			256,026,217	277,202,221	283,447,088
2005		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	291,705,249
2012	142,503,760	231,963,190	267,740,518	283,372,948	
2013	140,260,145	247,926,952	284,053,556		
2014	148,858,071	251,617,783			
2015	149,803,730				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.033
2004			1.083	1.023
2005		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	1.019
2012	1.628	1.154	1.058	
2013	1.768	1.146		
2014	1.690			
Five Year Average	1.677	1.147	1.062	1.020
Three Year Average	1.695	1.146	1.060	1.019
		Five Year	Three Year	
39 to 63 months:		1.083	1.080	
27 to 63 months:		1.242	1.238	
15 to 63 months:		2.083	2.098	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					189,236,614
2003				202,286,403	202,583,417
2004			213,335,224	213,688,019	213,743,258
2005		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	216,362,336
2012	214,959,051	226,837,993	230,137,757	230,609,330	
2013	240,881,090	257,046,160	258,806,446		
2014	261,794,385	278,948,639			
2015	283,946,770				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.002	1.000
2005		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	1.005
2012	1.055	1.015	1.002	
2013	1.067	1.007		
2014	1.066			
Five Year Average	1.057	1.007	1.001	1.001
Three Year Average	1.063	1.009	1.001	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.003	
27 to 63 months:		1.009	1.012	
15 to 63 months:		1.067	1.076	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Total Limits Paid Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					24,945,909
2003				25,374,628	25,412,232
2004			27,094,917	27,347,258	27,399,275
2005		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	28,452,542
2012	24,962,839	27,739,106	28,387,806	28,245,388	
2013	25,513,988	28,829,869	29,155,935		
2014	25,922,210	29,202,792			
2015	25,105,978				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.009	1.002
2005		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	1.005
2012	1.111	1.023	0.995	
2013	1.130	1.011		
2014	1.127			
Five Year Average	1.121	1.016	1.003	1.002
Three Year Average	1.123	1.016	1.003	1.002
		Five Year	Three Year	
39 to 63 months:		1.005	1.005	
27 to 63 months:		1.021	1.021	
15 to 63 months:		1.145	1.147	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					246,726,652
2003				274,368,834	275,174,941
2004			284,259,798	286,924,418	286,572,071
2005		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	294,397,051
2012	271,454,262	283,991,912	289,704,422	290,922,046	
2013	274,899,377	297,875,600	306,344,813		
2014	270,363,974	300,118,484			
2015	282,646,078				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.003
2004			1.009	0.999
2005		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	0.999
2012	1.046	1.020	1.004	
2013	1.084	1.028		
2014	1.110			
Five Year Average	1.071	1.020	1.004	0.999
Three Year Average	1.080	1.023	1.005	0.999
		Five Year	Three Year	
39 to 63 months:		1.003	1.004	
27 to 63 months:		1.023	1.027	
15 to 63 months:		1.096	1.109	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					189,290,814
2003				202,436,763	202,612,335
2004			213,601,416	213,843,435	213,754,937
2005		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	216,426,327
2012	219,321,540	227,321,786	230,298,339	230,688,030	
2013	246,323,952	257,605,553	259,025,948		
2014	268,160,835	279,767,333			
2015	290,522,189				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.001	1.000
2005		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	1.004
2012	1.036	1.013	1.002	
2013	1.046	1.006		
2014	1.043			
Five Year Average	1.037	1.006	1.001	1.001
Three Year Average	1.042	1.008	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.008	1.010	
15 to 63 months:		1.045	1.052	

Losses exclude unallocated loss adjustment expense.



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					24,983,000
2003				25,405,917	25,424,250
2004			27,237,339	27,392,202	27,426,524
2005		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	28,477,681
2012	26,734,809	27,972,001	28,511,381	28,307,326	
2013	28,131,744	28,964,096	29,212,200		
2014	28,255,438	29,419,256			
2015	27,250,351				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.006	1.001
2005		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	1.005
2012	1.046	1.019	0.993	
2013	1.030	1.009		
2014	1.041			
Five Year Average	1.037	1.012	1.001	1.001
Three Year Average	1.039	1.013	1.000	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.014	1.015	
15 to 63 months:		1.052	1.055	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					230,239,155
2003				253,565,651	254,322,787
2004			262,099,282	264,673,973	265,261,027
2005		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	271,076,909
2012	254,108,340	263,812,204	268,146,965	268,583,234	
2013	257,388,882	276,501,432	282,594,876		
2014	252,712,732	278,961,417			
2015	261,791,483				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.003
2004			1.010	1.002
2005		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	0.998
2012	1.038	1.016	1.002	
2013	1.074	1.022		
2014	1.104			
Five Year Average	1.063	1.017	1.005	0.999
Three Year Average	1.072	1.018	1.005	0.999
		Five Year	Three Year	
39 to 63 months:		1.004	1.004	
27 to 63 months:		1.021	1.022	
15 to 63 months:		1.085	1.096	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Property Damage Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					188,596,145
2003				201,743,011	201,914,414
2004			212,575,880	212,851,511	212,792,501
2005		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	215,276,919
2012	218,245,392	226,060,510	229,002,626	229,356,883	
2013	244,662,240	255,859,992	257,114,766		
2014	266,199,710	277,521,410			
2015	288,013,374				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.001	1.000
2005		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	1.004
2012	1.036	1.013	1.002	
2013	1.046	1.005		
2014	1.043			
Five Year Average	1.037	1.006	1.001	1.001
Three Year Average	1.042	1.007	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.008	1.009	
15 to 63 months:		1.045	1.051	

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
2002					36,876
2003				41,702	42,184
2004			42,498	43,719	44,051
2005		37,922	40,478	41,580	41,895
2006	28,496	37,340	39,661	40,663	40,957
2007	27,022	34,706	36,751	37,686	37,945
2008	25,720	33,088	34,961	35,794	36,007
2009	27,921	36,187	38,296	39,146	39,391
2010	28,513	37,168	39,212	40,185	40,459
2011	29,091	37,579	39,658	40,576	40,954
2012	29,629	38,152	40,870	41,857	
2013	29,694	39,650	41,938		
2014	30,687	40,143			
2015	32,398				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.012
2004			1.029	1.008
2005		1.067	1.027	1.008
2006	1.310	1.062	1.025	1.007
2007	1.284	1.059	1.025	1.007
2008	1.286	1.057	1.024	1.006
2009	1.296	1.058	1.022	1.006
2010	1.304	1.055	1.025	1.007
2011	1.292	1.055	1.023	1.009
2012	1.288	1.071	1.024	
2013	1.335	1.058		
2014	1.308			
Five Year Average	1.305	1.059	1.024	1.007
Three Year Average	1.310	1.061	1.024	1.007
		Five Year	Three Year	
39 to 63 months:		1.031	1.031	
27 to 63 months:		1.092	1.094	
15 to 63 months:		1.425	1.433	

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
2002					80,743
2003				90,442	90,532
2004			97,609	97,694	97,705
2005		94,936	95,186	95,251	95,265
2006	89,796	92,016	92,193	92,274	92,279
2007	83,910	85,565	85,782	85,821	85,837
2008	73,683	77,847	78,023	78,071	78,078
2009	78,526	81,016	81,202	81,248	81,271
2010	82,997	85,498	85,681	85,744	85,728
2011	85,405	87,367	87,593	87,659	88,235
2012	86,435	88,644	89,794	89,967	
2013	87,601	91,095	91,340		
2014	91,691	94,641			
2015	97,364				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.001	1.000
2005		1.003	1.001	1.000
2006	1.025	1.002	1.001	1.000
2007	1.020	1.003	1.000	1.000
2008	1.057	1.002	1.001	1.000
2009	1.032	1.002	1.001	1.000
2010	1.030	1.002	1.001	1.000
2011	1.023	1.003	1.001	1.007
2012	1.026	1.013	1.002	
2013	1.040	1.003		
2014	1.032			
Five Year Average	1.030	1.005	1.001	1.001
Three Year Average	1.033	1.006	1.001	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.003	
27 to 63 months:		1.007	1.009	
15 to 63 months:		1.037	1.042	

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
2002					21,473
2003				21,083	21,108
2004			21,699	21,810	21,821
2005		20,837	21,110	21,193	21,203
2006	18,313	20,603	20,820	20,894	20,906
2007	17,154	19,035	19,237	19,305	19,318
2008	15,972	17,853	18,039	18,088	18,092
2009	17,516	19,422	19,688	19,755	19,762
2010	17,370	19,455	19,660	19,738	19,753
2011	18,141	20,048	20,250	20,320	20,397
2012	18,334	20,116	20,395	20,467	
2013	17,671	19,800	20,019		
2014	17,770	19,790			
2015	17,243				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.005	1.001
2005		1.013	1.004	1.000
2006	1.125	1.011	1.004	1.001
2007	1.110	1.011	1.004	1.001
2008	1.118	1.010	1.003	1.000
2009	1.109	1.014	1.003	1.000
2010	1.120	1.011	1.004	1.001
2011	1.105	1.010	1.003	1.004
2012	1.097	1.014	1.004	
2013	1.120	1.011		
2014	1.114			
Five Year Average	1.111	1.012	1.003	1.001
Three Year Average	1.110	1.012	1.004	1.002
		Five Year	Three Year	
39 to 63 months:		1.004	1.006	
27 to 63 months:		1.016	1.018	
15 to 63 months:		1.129	1.130	

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
2002					37,126
2003				42,389	42,415
2004			44,303	44,311	44,228
2005		42,218	42,211	42,126	42,057
2006	41,956	41,223	41,222	41,212	41,129
2007	38,570	38,235	38,218	38,111	38,087
2008	36,763	36,285	36,165	36,179	36,118
2009	39,796	39,445	39,553	39,513	39,506
2010	40,805	40,475	40,473	40,615	40,599
2011	41,452	40,754	40,915	40,997	41,093
2012	41,750	41,609	42,097	42,237	
2013	41,637	42,925	43,153		
2014	42,653	43,452			
2015	44,123				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.000	0.998
2005		1.000	0.998	0.998
2006	0.983	1.000	1.000	0.998
2007	0.991	1.000	0.997	0.999
2008	0.987	0.997	1.000	0.998
2009	0.991	1.003	0.999	1.000
2010	0.992	1.000	1.004	1.000
2011	0.983	1.004	1.002	1.002
2012	0.997	1.012	1.003	
2013	1.031	1.005		
2014	1.019			
Five Year Average	1.004	1.005	1.002	1.000
Three Year Average	1.016	1.007	1.003	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.004	
27 to 63 months:		1.007	1.011	
15 to 63 months:		1.011	1.027	

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
2002					80,751
2003				90,472	90,536
2004			97,669	97,730	97,713
2005		95,082	95,262	95,277	95,269
2006	91,075	92,153	92,245	92,296	92,285
2007	84,992	85,680	85,835	85,840	85,842
2008	74,803	77,944	78,057	78,083	78,082
2009	79,554	81,111	81,242	81,259	81,280
2010	84,022	85,602	85,721	85,766	85,736
2011	86,534	87,481	87,639	87,675	88,241
2012	87,799	88,754	89,833	89,979	
2013	88,929	91,208	91,375		
2014	93,188	94,764			
2015	98,944				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.001	1.000
2005		1.002	1.000	1.000
2006	1.012	1.001	1.001	1.000
2007	1.008	1.002	1.000	1.000
2008	1.042	1.001	1.000	1.000
2009	1.020	1.002	1.000	1.000
2010	1.019	1.001	1.001	1.000
2011	1.011	1.002	1.000	1.006
2012	1.011	1.012	1.002	
2013	1.026	1.002		
2014	1.017			
Five Year Average	1.017	1.004	1.001	1.001
Three Year Average	1.018	1.005	1.001	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.003	
27 to 63 months:		1.006	1.008	
15 to 63 months:		1.023	1.026	



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
2002					21,493
2003				21,108	21,117
2004			21,795	21,834	21,835
2005		21,052	21,198	21,219	21,213
2006	20,349	20,757	20,877	20,910	20,914
2007	18,833	19,205	19,295	19,329	19,335
2008	17,543	17,997	18,076	18,101	18,098
2009	19,221	19,589	19,745	19,773	19,769
2010	19,120	19,581	19,718	19,746	19,751
2011	19,562	20,167	20,298	20,342	20,409
2012	19,583	20,260	20,434	20,474	
2013	19,250	19,901	20,063		
2014	19,150	19,895			
2015	18,560				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.000
2004			1.002	1.000
2005		1.007	1.001	1.000
2006	1.020	1.006	1.002	1.000
2007	1.020	1.005	1.002	1.000
2008	1.026	1.004	1.001	1.000
2009	1.019	1.008	1.001	1.000
2010	1.024	1.007	1.001	1.000
2011	1.031	1.006	1.002	1.003
2012	1.035	1.009	1.002	
2013	1.034	1.008		
2014	1.039			
Five Year Average	1.033	1.008	1.001	1.001
Three Year Average	1.036	1.008	1.002	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.003	
27 to 63 months:		1.010	1.011	
15 to 63 months:		1.043	1.047	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Outstanding Claims as of		
	15 Months	27 Months	39 Months
2002			
2003			
2004			1,805
2005		4,296	1,733
2006	13,460	3,883	1,561
2007	11,548	3,529	1,467
2008	11,043	3,197	1,204
2009	11,875	3,258	1,257
2010	12,292	3,307	1,261
2011	12,361	3,175	1,257
2012	12,121	3,457	1,227
2013	11,943	3,275	1,215
2014	11,966	3,309	
2015	11,725		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2003		
2004		
2005		0.403
2006	0.288	0.402
2007	0.306	0.416
2008	0.290	0.377
2009	0.274	0.386
2010	0.269	0.381
2011	0.257	0.396
2012	0.285	0.355
2013	0.274	0.371
2014	0.277	
Five Year Average	0.272	0.378
Three Year Average	0.279	0.374
	Five Year	Three Year
27 to 39 months:	0.378	0.374
15 to 39 months:	0.103	0.104

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
2002			
2003			
2004			60
2005		146	76
2006	1,279	137	52
2007	1,082	115	53
2008	1,120	97	34
2009	1,028	95	40
2010	1,025	104	40
2011	1,129	114	46
2012	1,364	110	39
2013	1,328	113	35
2014	1,497	123	
2015	1,580		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2003		
2004		
2005		0.521
2006	0.107	0.380
2007	0.106	0.461
2008	0.087	0.351
2009	0.092	0.421
2010	0.101	0.385
2011	0.101	0.404
2012	0.081	0.355
2013	0.085	0.310
2014	0.082	
Five Year Average	0.090	0.375
Three Year Average	0.083	0.356
	Five Year	Three Year
27 to 39 months:	0.375	0.356
15 to 39 months:	0.034	0.030

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Outstanding Claims as of		
	15 Months	27 Months	39 Months
2002			
2003			
2004			96
2005		215	88
2006	2,036	154	57
2007	1,679	170	58
2008	1,571	144	37
2009	1,705	167	57
2010	1,750	126	58
2011	1,421	119	48
2012	1,249	144	39
2013	1,579	101	44
2014	1,380	105	
2015	1,317		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2003		
2004		
2005		0.409
2006	0.076	0.370
2007	0.101	0.341
2008	0.092	0.257
2009	0.098	0.341
2010	0.072	0.460
2011	0.084	0.403
2012	0.115	0.271
2013	0.064	0.436
2014	0.076	
Five Year Average		
	0.082	0.382
Three Year Average		
	0.085	0.370
Five Year                      Three Year		
27 to 39 months:	0.382	0.370
15 to 39 months:	0.031	0.031

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

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

December 28, 2016

Scott Donoho  
Senior Actuary, FCAS, MAAA

Debbie Spence  
North Carolina Rate Bureau

Dear Debbie,

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

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

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

Allstate's response to this is that there have been **no** material changes with regard to Allstate Property & Casualty 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 in the last five years.

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

**Allstate Insurance Company**

2775 Sanders Road, Northbrook, IL 60062



Home Office • 100 Erie Insurance Place • Erie, Pennsylvania 16530 • 814.870.2000  
Toll free 1.800.458.0811 • Fax 814.870.3126 • [www.erieinsurance.com](http://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](mailto:kevin.russell@erieinsurance.com)

December 22, 2016

To: Debbie Spence  
Administrative Assistant, Insurance Operations  
North Carolina Rate Bureau  
2910 Sumner Boulevard  
Raleigh NC 27619-6010  
Telephone: (919) 582-1023  
Fax: (919) 719-7402

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

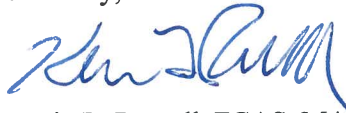
1. RESERVE STRENGTHENING

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 2016, and so the criteria used in North Carolina for establishing case basis reserves for the accident year ending December 31, 2016 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 (2013 through 2016) 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,

A handwritten signature in blue ink, appearing to read "Kevin L. Russell".

Kevin L. Russell, FCAS, MAAA





# North Carolina Farm Bureau Insurance Group

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

December 29, 2016

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

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

Tim:

Our company has not changed its procedures for setting case loss reserves over the last 5 years. The only expense cutting activity during 2016 involved our MVR ordering process, which is estimated to reduce our auto expense ratio approximately 1 percentage point. This ratio reduction is calculated using company level written premiums.

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

A handwritten signature in black ink, appearing to read "Roger Batdorff".

Roger Batdorff  
Senior Executive, Actuarial, Research & Reinsurance

RB/kb



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

---

One GEICO Plaza ■ Washington, DC 20076-0001

December 23, 2016

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 criteria used by Government Employees Insurance Company in North Carolina for establishing case basis reserves for the accident year ended December 31, 2016 have not materially changed over the last five years.

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

Please let me know if you need anything further.

Very truly yours,

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



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

---

One GEICO Plaza ■ Washington, DC 20076-0001

December 23, 2016

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

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

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, 2016 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 22, 2016

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**<sup>®</sup>

December 29, 2016

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 Reserve Strengthening or Weakening

Dear Mr. Lucas:

I am providing the following information concerning reserve strengthening for Nationwide Property & Casualty Company and Nationwide General Insurance Company.

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

Please contact me if you have any questions.

Sincerely,

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



**Nationwide**<sup>®</sup>

December 29, 2016

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

12/29/2016

Jennifer Kubit, FCAS, MAAA  
Progressive Premier Insurance Co of Illinois  
6300 Wilson Mills Road  
Mayfield Village, OH 44143

Debbie Spence  
North Carolina Rate Bureau  
2910 Sumner Boulevard  
Raleigh, NC 27616

Attention: Debbie Spence

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 Southeastern Insurance Company's reserve strengthening letter dated December 28, 2012. The process for setting AOE reserves did not materially change in 2016.

Sincerely,



Jennifer Kubit, FCAS, MAAA  
Director, Corporate Actuarial Department  
Progressive Premier Insurance Co of Illinois

12/29/2016

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

Debbie Spence  
North Carolina Rate Bureau  
2910 Sumner Boulevard  
Raleigh, NC 27616

Attention: Debbie Spence

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 2016.

Sincerely,



Jennifer Kubit, FCAS, MAAA  
Director, Corporate Actuarial Department  
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](mailto:steve.harr.bb5b@statefarm.com)

December 29, 2016

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 21, 2016 requested two items required from the largest writers of liability and physical damage private passenger automobile insurance in North Carolina.

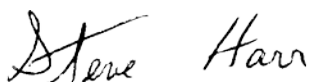
The first item concerned reserves. In response to your question, State Farm has not made any changes in the past five years that have a material impact on the reserves established in North Carolina.

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 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. We believe that State Farm's recent expense levels are representative of what we expect for 2017, as we do not anticipate a material change..

Sincerely,



Steve Harr  
Actuary and Assistant Secretary-Treasurer

SH:kw



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

INSURANCE • BANKING • INVESTMENTS • RETIREMENT • ADVICE

---

December 21, 2016

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

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  
SUMMARY OF SELECTED TREND FACTORS

<u>Loss Trends</u>	<u>Cost</u>	<u>Frequency</u>	<u>Total</u>
Bodily Injury (B/L)	-1.0%	3.0%	2.0%
Bodily Injury (T/L)	-0.5%		
Property Damage	4.0%	3.5%	7.6%
Medical Payments	0.5%	1.5%	2.0%
<u>Expense Trend</u>			2.0%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2013 and 2014

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2015 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2013	0.968	1.023	0.990	1.020	1.010
	2014	0.972	1.047	1.018	1.020	1.020
	2015	1.000	1.000	1.000	1.020	1.020
Property Damage	2013	1.045	1.031	1.077	1.076	1.061
	2014	1.049	1.034	1.085	1.076	1.078
	2015	1.000	1.000	1.000	1.076	1.076
Medical Payments	2013	0.995	0.982	0.977	1.020	1.007
	2014	1.004	1.019	1.023	1.020	1.021
	2015	1.000	1.000	1.000	1.020	1.020

(a) 2013 Claim Cost Change = (2015 Claim Cost) / (2013 Claim Cost).  
2014 Claim Cost Change = (2015 Claim Cost) / (2014 Claim Cost).

(b) 2013 Claim Frequency Change = (2015 Claim Frequency) / (2013 Claim Frequency). 2014 Claim Frequency Change = (2015 Claim Frequency) / (2014 Claim Frequency).

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

(d) Annualized Trend for 2013 and 2014

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

where m is the number of years of projection of the 2015 trend factor from 7/1/2015 to 7/16/2018 3.04, Col (4) represents the Current Cost Factor to 7/1/2015, and n represents the number of years of projection for a given prior year, 4.04 for 2014 and 5.04 for 2013.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2013 and 2014

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2013	\$ 7,000	1.30
	2014	6,970	1.27
	2015	6,777	1.33
Property Damage	2013	\$ 2,706	3.54
	2014	2,696	3.53
	2015	2,828	3.65
Medical Payments	2013	\$ 1,646	1.11
	2014	1,630	1.07
	2015	1,637	1.09

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages F-131 and F-133.

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

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

**FASTTRACK - NC DATA**

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST		
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)	
<u>BODILY INJURY (TOTAL LIMITS)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>				
Dec-12	444,290,798	42,980	10,337	10,153.67	386,579,917	137,363	2,814	3,004.62	
Mar-13	438,116,390	43,194	10,143	10,220.07	389,243,293	137,063	2,840	3,037.81	
Jun-13	430,752,803	43,083	9,998	10,286.90	395,707,229	137,416	2,880	3,071.37	
Sep-13	425,798,300	42,848	9,937	10,354.16	404,510,474	138,275	2,925	3,105.31	
Dec-13	423,278,617	42,283	10,011	10,421.87	405,627,090	137,106	2,958	3,139.62	
Mar-14	413,828,529	41,390	9,998	10,490.02	406,502,449	136,492	2,978	3,174.30	
Jun-14	414,703,643	41,094	10,092	10,558.62	411,740,415	137,032	3,005	3,209.37	
Sep-14	414,529,520	40,562	10,220	10,627.66	414,772,572	137,161	3,024	3,244.83	
Dec-14	421,604,220	40,632	10,376	10,697.16	424,378,354	139,314	3,046	3,280.68	
Mar-15	431,723,963	41,318	10,449	10,767.10	432,127,204	140,233	3,081	3,316.93	
Jun-15	441,587,319	41,775	10,571	10,837.51	439,899,784	141,048	3,119	3,353.57	
Sep-15	446,211,970	42,493	10,501	10,908.38	453,386,519	143,146	3,167	3,390.63	
Dec-15	457,192,916	43,170	10,591	10,979.71	464,961,642	144,821	3,211	3,428.09	
Mar-16	462,481,721	43,558	10,618	11,051.51	481,389,745	147,929	3,254	3,465.96	
Jun-16	460,958,124	43,829	10,517	11,123.77	493,968,004	148,823	3,319	3,504.25	

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

	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
6-points	0.6%	6.0%
9-points	2.2%	5.1%
12-points	2.6%	4.5%
15-points	1.7%	4.5%

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

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

**FASTTRACK - NC DATA**

(1)	(2)	(3)	(4)	(2)	(5)	(6)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (2)/(3)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
Dec-12	4,239,011	42,980	1.0139	4,239,011	137,363	3.2404
Mar-13	4,241,411	43,194	1.0184	4,241,411	137,063	3.2315
Jun-13	4,247,751	43,083	1.0143	4,247,751	137,416	3.2350
Sep-13	4,255,817	42,848	1.0068	4,255,817	138,275	3.2491
Dec-13	4,273,165	42,283	0.9895	4,273,165	137,106	3.2085
Mar-14	4,290,100	41,390	0.9648	4,290,100	136,492	3.1816
Jun-14	4,307,715	41,094	0.9540	4,307,715	137,032	3.1811
Sep-14	4,328,350	40,562	0.9371	4,328,350	137,161	3.1689
Dec-14	4,343,465	40,632	0.9355	4,343,465	139,314	3.2074
Mar-15	4,384,538	41,318	0.9424	4,384,538	140,233	3.1984
Jun-15	4,426,992	41,775	0.9436	4,426,992	141,048	3.1861
Sep-15	4,469,807	42,493	0.9507	4,469,807	143,146	3.2025
Dec-15	4,508,341	43,170	0.9576	4,508,341	144,821	3.2123
Mar-16	4,520,518	43,558	0.9636	4,520,518	147,929	3.2724
Jun-16	4,527,637	43,829	0.9680	4,527,637	148,823	3.2870

(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	2.4%	2.5%
9-points	1.3%	1.6%
12-points	-1.0%	0.6%
15-points	-2.0%	0.1%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.



NORTH CAROLINA  
 FAST TRACK TREND SUMMARY  
 DATA ENDED JUNE 2016

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	1.6%	1.7%	1.7%
12 points	2.5%	2.6%	2.6%
9 points	2.1%	2.2%	2.2%
6 points	0.6%	0.6%	0.6%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-2.1%	-2.0%	-2.0%
12 points	-1.0%	-1.0%	-1.0%
9 points	1.3%	1.3%	1.3%
6 points	2.3%	2.3%	2.4%

NORTH CAROLINA PROPERTY DAMAGE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	4.1%	4.4%	4.5%
12 points	4.2%	4.4%	4.5%
9 points	4.8%	5.1%	5.1%
6 points	5.7%	5.9%	6.0%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	0.1%	0.1%	0.1%
12 points	0.6%	0.6%	0.6%
9 points	1.5%	1.6%	1.6%
6 points	2.5%	2.5%	2.5%

NORTH CAROLINA  
 FAST TRACK TREND SUMMARY  
 CORRELATION COEFFICIENTS  
 DATA ENDED JUNE 2016

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.79	0.79
12 points	0.94	0.94
9 points	0.86	0.86
6 points	0.48	0.48

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.73	-0.72
12 points	-0.41	-0.41
9 points	0.75	0.75
6 points	0.99	0.99

NORTH CAROLINA PROPERTY DAMAGE

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	0.12	0.12
12 points	0.46	0.46
9 points	0.85	0.85
6 points	0.90	0.90

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

**FASTTRACK - COUNTRYWIDE DATA**

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (TOTAL LIMITS)</u>			<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>					
Dec-12	10,417,370,097	803,504	12,965	13,569.62	12,833,352,842	4,389,709	2,924	3,097.02
Mar-13	10,533,173,299	803,239	13,113	13,674.42	12,870,160,144	4,378,335	2,940	3,136.81
Jun-13	10,683,310,544	808,584	13,212	13,780.04	13,061,256,285	4,401,693	2,967	3,177.12
Sep-13	10,838,216,031	812,964	13,332	13,886.47	13,302,057,422	4,417,181	3,011	3,217.94
Dec-13	10,944,551,579	814,047	13,445	13,993.72	13,543,847,501	4,450,506	3,043	3,259.28
Mar-14	10,973,360,087	814,825	13,467	14,101.80	13,761,345,727	4,498,623	3,059	3,301.16
Jun-14	11,015,254,124	814,309	13,527	14,210.72	13,995,790,486	4,533,699	3,087	3,343.57
Sep-14	11,097,187,896	815,630	13,606	14,320.47	14,214,836,904	4,557,128	3,119	3,386.53
Dec-14	11,253,103,634	822,167	13,687	14,431.08	14,460,960,409	4,596,083	3,146	3,430.05
Mar-15	11,489,357,437	831,905	13,811	14,542.53	14,759,092,306	4,621,943	3,193	3,474.12
Jun-15	11,820,505,500	845,544	13,980	14,654.85	15,114,951,553	4,672,135	3,235	3,518.75
Sep-15	12,115,154,379	859,083	14,102	14,768.04	15,576,252,003	4,732,428	3,291	3,563.96
Dec-15	12,383,263,749	868,876	14,252	14,882.10	16,010,933,753	4,785,418	3,346	3,609.76
Mar-16	12,654,214,269	879,968	14,380	14,997.04	16,521,428,151	4,845,506	3,410	3,656.14
Jun-16	12,829,918,256	886,710	14,469	15,112.87	16,846,246,271	4,858,132	3,468	3,703.11

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

	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
6-points	3.8%	6.9%
9-points	3.6%	6.1%
12-points	3.1%	5.2%
15-points	3.1%	4.9%

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

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

**FASTTRACK - COUNTRYWIDE DATA**

(1)	(2)	(3)	(4)	(2)	(5)	(6)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (2)/(3)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
	<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>		
Dec-12	87,796,596	803,504	0.9152	126,384,419	4,389,709	3.4733
Mar-13	88,154,068	803,239	0.9112	126,825,366	4,378,335	3.4523
Jun-13	88,549,548	808,584	0.9131	127,337,937	4,401,693	3.4567
Sep-13	88,947,153	812,964	0.9140	127,865,755	4,417,181	3.4545
Dec-13	89,360,180	814,047	0.9110	128,405,867	4,450,506	3.4660
Mar-14	89,769,454	814,825	0.9077	128,930,149	4,498,623	3.4892
Jun-14	90,207,385	814,309	0.9027	129,485,945	4,533,699	3.5013
Sep-14	90,676,869	815,630	0.8995	130,080,340	4,557,128	3.5033
Dec-14	91,168,251	822,167	0.9018	130,703,856	4,596,083	3.5164
Mar-15	91,804,641	831,905	0.9062	131,531,446	4,621,943	3.5139
Jun-15	92,475,811	845,544	0.9143	132,412,682	4,672,135	3.5285
Sep-15	93,180,415	859,083	0.9220	133,335,850	4,732,428	3.5493
Dec-15	93,878,953	868,876	0.9255	134,243,462	4,785,418	3.5647
Mar-16	94,449,303	879,968	0.9317	134,977,797	4,845,506	3.5899
Jun-16	94,922,139	886,710	0.9341	135,561,451	4,858,132	3.5837

(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	2.5%	1.8%
9-points	2.1%	1.4%
12-points	1.0%	1.3%
15-points	0.6%	1.1%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
 FAST TRACK TREND SUMMARY  
 DATA ENDED JUNE 2016

MULTISTATE BODILY INJURY

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	2.9%	3.0%	3.1%
12 points	3.0%	3.1%	3.1%
9 points	3.5%	3.6%	3.6%
6 points	3.7%	3.7%	3.8%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	0.5%	0.6%	0.6%
12 points	1.0%	1.0%	1.0%
9 points	2.0%	2.1%	2.1%
6 points	2.4%	2.4%	2.5%

MULTISTATE PROPERTY DAMAGE

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	4.4%	4.8%	4.9%
12 points	4.8%	5.1%	5.2%
9 points	5.6%	6.0%	6.1%
6 points	6.5%	6.7%	6.9%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	1.1%	1.1%	1.1%
12 points	1.3%	1.3%	1.3%
9 points	1.3%	1.4%	1.4%
6 points	1.7%	1.8%	1.8%

NORTH CAROLINA  
 FAST TRACK TREND SUMMARY  
 CORRELATION COEFFICIENTS  
 DATA ENDED JUNE 2016

MULTISTATE BODILY INJURY

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	0.54	0.54
12 points	0.73	0.73
9 points	0.97	0.97
6 points	0.99	0.98

MULTISTATE PROPERTY DAMAGE

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

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

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

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST		(6) <u>PAID LOSSES</u>	(7) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>			(8) <u>ACTUAL (6)/(7)</u>	(9) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
	<u>BODILY INJURY (30/60 LIMIT)</u>				<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Sep-10	\$678,920,344	98,014	\$6,927	\$7,115.89	\$620,198,690	255,989	\$2,423	\$2,526.17
Dec-10	681,116,579	98,133	6,941	7,098.61	627,960,977	258,240	2,432	2,545.47
Mar-11	686,928,484	98,219	6,994	7,081.38	630,916,737	257,889	2,446	2,564.92
Jun-11	692,675,433	98,024	7,066	7,064.19	625,355,564	254,551	2,457	2,584.52
Sep-11	703,551,002	98,679	7,130	7,047.04	626,215,679	253,439	2,471	2,604.26
Dec-11	703,071,143	97,911	7,181	7,029.93	632,173,672	253,935	2,490	2,624.16
Mar-12	713,944,086	98,742	7,230	7,012.86	641,698,879	257,099	2,496	2,644.21
Jun-12	715,115,626	99,074	7,218	6,995.84	655,130,410	260,424	2,516	2,664.41
Sep-12	705,035,301	98,504	7,157	6,978.86	661,101,397	261,587	2,527	2,684.77
Dec-12	705,282,627	98,915	7,130	6,961.91	664,390,846	260,644	2,549	2,705.28
Mar-13	700,866,727	99,154	7,068	6,945.01	670,334,152	258,476	2,593	2,725.95
Jun-13	697,298,931	99,006	7,043	6,928.15	682,798,589	257,302	2,654	2,746.78
Sep-13	696,701,673	99,276	7,018	6,911.33	697,802,740	259,642	2,688	2,767.77
Dec-13	688,773,357	98,402	7,000	6,894.55	704,589,023	260,405	2,706	2,788.92
Mar-14	667,330,624	96,013	6,950	6,877.82	705,534,642	261,716	2,696	2,810.22
Jun-14	668,441,987	96,356	6,937	6,861.12	716,802,956	267,974	2,675	2,831.70
Sep-14	668,104,746	96,011	6,959	6,844.46	726,468,277	270,195	2,689	2,853.33
Dec-14	677,501,412	97,200	6,970	6,827.85	747,696,281	277,300	2,696	2,875.13
Mar-15	697,029,421	100,163	6,959	6,811.27	771,563,615	281,845	2,738	2,897.10
Jun-15	703,270,176	101,803	6,908	6,794.74	788,172,281	283,992	2,775	2,919.23
Sep-15	709,773,520	103,719	6,843	6,778.24	809,054,979	288,981	2,800	2,941.54
Dec-15	713,759,918	105,318	6,777	6,761.79	826,569,005	292,284	2,828	2,964.01
Mar-16	724,947,014	105,975	6,841	6,745.37	856,349,527	296,472	2,888	2,986.66
Jun-16	741,368,686	107,769	6,879	6,729.00	886,961,677	303,561	2,922	3,009.48
(10)RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:						<u>BODILY INJURY</u>		<u>PROPERTY DAMAGE</u>
						6-points	-1.1%	5.3%
						9-points	-1.0%	4.7%
						12-points	-1.0%	3.1%
						15-points	-1.1%	3.2%

(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) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST		(6) <u>PAID LOSSES</u>	(7) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>			(8) <u>ACTUAL (6)/(7)</u>	(9) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
	<u>BODILY INJURY (30/60 EXCESS)</u>				<u>BODILY INJURY (TOTAL LIMITS)</u>			
Sep-10	\$113,738,171	98,014	\$1,160	\$1,252.97	\$792,658,515	98,014	\$8,087	\$8,366.75
Dec-10	116,468,388	98,133	1,187	1,256.07	797,584,967	98,133	8,128	8,352.95
Mar-11	117,979,504	98,219	1,201	1,259.19	804,907,988	98,219	8,195	8,339.17
Jun-11	119,269,407	98,024	1,217	1,262.32	811,944,840	98,024	8,283	8,325.42
Sep-11	128,234,158	98,679	1,300	1,265.45	831,785,160	98,679	8,429	8,311.69
Dec-11	127,239,220	97,911	1,300	1,268.59	830,310,363	97,911	8,480	8,297.98
Mar-12	131,659,884	98,742	1,333	1,271.73	845,603,970	98,742	8,564	8,284.29
Jun-12	137,429,352	99,074	1,387	1,274.89	852,544,978	99,074	8,605	8,270.63
Sep-12	135,550,961	98,504	1,376	1,278.05	840,586,262	98,504	8,534	8,256.99
Dec-12	136,560,172	98,915	1,381	1,281.22	841,842,799	98,915	8,511	8,243.37
Mar-13	132,380,763	99,154	1,335	1,284.40	833,247,490	99,154	8,404	8,229.78
Jun-13	129,401,379	99,006	1,307	1,287.59	826,700,310	99,006	8,350	8,216.20
Sep-13	123,994,422	99,276	1,249	1,290.78	820,696,095	99,276	8,267	8,202.65
Dec-13	126,131,563	98,402	1,282	1,293.99	814,904,920	98,402	8,281	8,189.12
Mar-14	124,359,255	96,013	1,295	1,297.20	791,689,879	96,013	8,246	8,175.62
Jun-14	124,377,219	96,356	1,291	1,300.42	792,819,206	96,356	8,228	8,162.13
Sep-14	126,942,570	96,011	1,322	1,303.64	795,047,316	96,011	8,281	8,148.67
Dec-14	127,243,899	97,200	1,309	1,306.88	804,745,311	97,200	8,279	8,135.23
Mar-15	127,656,475	100,163	1,274	1,310.12	824,685,896	100,163	8,233	8,121.82
Jun-15	128,469,447	101,803	1,262	1,313.37	831,739,623	101,803	8,170	8,108.42
Sep-15	125,906,231	103,719	1,214	1,316.63	835,679,751	103,719	8,057	8,095.05
Dec-15	137,092,824	105,318	1,302	1,319.90	850,852,742	105,318	8,079	8,081.70
Mar-16	141,613,149	105,975	1,336	1,323.17	866,560,163	105,975	8,177	8,068.37
Jun-16	144,402,108	107,769	1,340	1,326.45	885,770,794	107,769	8,219	8,055.06

(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	0.0%
	9-points	-0.7%
	12-points	-0.7%
	15-points	-1.0%

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



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

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
Sep-10	\$97,813,884	61,815	\$1,582	\$1,638.15
Dec-10	97,645,466	61,722	1,582	1,638.25
Mar-11	97,487,991	62,111	1,570	1,638.36
Jun-11	98,252,822	62,791	1,565	1,638.46
Sep-11	98,077,720	62,745	1,563	1,638.57
Dec-11	97,617,841	62,695	1,557	1,638.68
Mar-12	98,667,891	62,160	1,587	1,638.78
Jun-12	97,745,237	61,140	1,599	1,638.89
Sep-12	98,670,088	61,057	1,616	1,639.00
Dec-12	100,085,269	61,009	1,641	1,639.10
Mar-13	98,458,710	60,001	1,641	1,639.21
Jun-13	99,121,144	59,656	1,662	1,639.31
Sep-13	98,277,332	59,209	1,660	1,639.42
Dec-13	96,970,702	58,897	1,646	1,639.53
Mar-14	95,094,732	57,995	1,640	1,639.63
Jun-14	94,240,741	57,751	1,632	1,639.74
Sep-14	94,024,779	57,600	1,632	1,639.84
Dec-14	94,343,918	57,896	1,630	1,639.95
Mar-15	96,160,728	59,443	1,618	1,640.06
Jun-15	96,715,801	59,336	1,630	1,640.16
Sep-15	97,221,829	59,550	1,633	1,640.27
Dec-15	98,403,418	60,113	1,637	1,640.38
Mar-16	100,336,396	60,344	1,663	1,640.48
Jun-16	102,644,828	62,144	1,652	1,640.59

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

MEDICAL PAYMENTS

6-points	1.9%
9-points	0.8%
12-points	0.0%
15-points	-0.1%

(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 FREQUENCIES (A)

ALL CARRIERS

(1)	(2)	(3)	(4)	(5)	(6)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	<u>PAID CLAIM FREQ (2)/(3)</u>	<u>PAID CLAIMS</u>	<u>PAID CLAIM FREQ (5)/(3)</u>
			<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
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
Sep-15	7,454,241	103,719	1.3914	288,981	3.8767
Dec-15	7,498,296	105,318	1.4046	292,284	3.8980
Mar-16	7,539,385	105,975	1.4056	296,472	3.9323
Jun-16	7,583,290	107,769	1.4211	303,561	4.0030

(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	3.5%	3.6%
9-points	4.2%	3.9%
12-points	2.2%	4.2%
15-points	0.8%	3.3%
24-points	-0.3%	1.4%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

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

MEDICAL PAYMENTS

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
Sep-15	5,233,207	59,550	1.1379
Dec-15	5,250,179	60,113	1.1450
Mar-16	5,266,296	60,344	1.1459
Jun-16	5,284,290	62,144	1.1760

(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	2.0%
9-points	2.3%
12-points	0.7%
15-points	-0.6%
24-points	-1.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2016

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-1.1%	-1.1%	-1.1%
12 points	-1.0%	-1.0%	-1.0%
9 points	-1.1%	-1.1%	-1.0%
6 points	-1.1%	-1.1%	-1.1%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-0.3%	-0.3%	-0.3%
15 points	0.8%	0.8%	0.8%
12 points	2.1%	2.2%	2.2%
9 points	3.9%	4.1%	4.2%
6 points	3.3%	3.4%	3.5%

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.0%	3.2%	3.2%
12 points	2.9%	3.1%	3.1%
9 points	4.4%	4.6%	4.7%
6 points	5.0%	5.2%	5.3%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	1.4%	1.4%	1.4%
15 points	3.1%	3.3%	3.3%
12 points	3.9%	4.1%	4.2%
9 points	3.7%	3.9%	3.9%
6 points	3.5%	3.5%	3.6%

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-0.1%	-0.1%	-0.1%
12 points	0.0%	0.0%	0.0%
9 points	0.8%	0.8%	0.8%
6 points	1.9%	1.9%	1.9%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-1.8%	-1.7%	-1.7%
15 points	-0.6%	-0.6%	-0.6%
12 points	0.7%	0.7%	0.7%
9 points	2.2%	2.2%	2.3%
6 points	1.9%	2.0%	2.0%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2016

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-0.6%	-0.6%	-0.6%
12 points	1.0%	1.0%	1.0%
9 points	0.8%	0.8%	0.8%
6 points	5.5%	5.7%	5.8%

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-1.0%	-1.0%	-1.0%
12 points	-0.7%	-0.7%	-0.7%
9 points	-0.8%	-0.8%	-0.7%
6 points	0.0%	0.0%	0.0%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2016

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.92	-0.92
12 points	-0.84	-0.84
9 points	-0.75	-0.74
6 points	-0.57	-0.57

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.23	-0.23
15 points	0.39	0.39
12 points	0.73	0.73
9 points	0.97	0.97
6 points	0.98	0.98

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.94	0.94
12 points	0.91	0.91
9 points	0.99	0.99
6 points	0.99	0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.75	0.75
15 points	0.95	0.95
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.97	0.97

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.14	-0.14
12 points	0.03	0.03
9 points	0.69	0.69
6 points	0.90	0.90

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.82	-0.82
15 points	-0.33	-0.32
12 points	0.39	0.39
9 points	0.89	0.89
6 points	0.73	0.74

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.21	-0.20
12 points	0.32	0.31
9 points	0.19	0.18
6 points	0.71	0.70

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.82	-0.82
12 points	-0.64	-0.64
9 points	-0.53	-0.53
6 points	-0.02	-0.02

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-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	
Oct-15	237.8	244.1	
Nov-15	237.3	244.0	126.1
Dec-15	236.5	243.7	
Jan-16	236.9	244.5	
Feb-16	237.1	245.5	126.9
Mar-16	238.1	245.9	
Apr-16	239.3	246.5	
May-16	240.2	246.9	128.2
Jun-16	241.0	247.1	
Jul-16	240.6	247.0	
Aug-16	240.8	247.5	129.5
Sep-16	241.4	247.9	



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)	0.97%	1.86%	2.52%	1.97%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	0.80%	1.91%	2.41%	1.88%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	1.17%	1.95%	3.01%	2.29%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	2.32%	1.97%	3.67%	2.91%

(5) Average Annual Index (E)

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
Year Ended 3/31/2016	237.63	243.53	125.68
Year Ended 9/30/2016	238.92	245.88	127.68

(6) Current Cost Factor (Index Value Divided by Average Annual Index)

Year Ended 3/31/2014	1.03	1.06	1.07	1.06
Year Ended 9/30/2014	1.02	1.05	1.06	1.05
Year Ended 3/31/2015	1.02	1.04	1.05	1.04
Year Ended 9/30/2015	1.02	1.03	1.04	1.03
Year Ended 3/31/2016	1.02	1.02	1.03	1.03
Year Ended 9/30/2016	1.01	1.01	1.01	1.01

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

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

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

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

(E) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE  
DATA ENDED SEPTEMBER 2016

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	0.94%	0.96%	0.97%
36 points	0.78%	0.79%	0.80%
24 points	1.15%	1.17%	1.17%
12 points	2.27%	2.30%	2.32%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.81%	1.84%	1.86%
36 points	1.88%	1.90%	1.91%
24 points	1.92%	1.94%	1.95%
12 points	1.93%	1.95%	1.97%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.38%	2.49%	2.52%
12 points	2.31%	2.39%	2.41%
8 points	2.90%	2.97%	3.01%
4 points	3.55%	3.60%	3.67%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED SEPTEMBER 2016

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.88	0.88
36 points	0.74	0.74
24 points	0.80	0.80
12 points	0.91	0.91

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	0.99
12 points	0.98	0.98
8 points	0.99	0.99
4 points	0.99	0.99

Countrywide External Expense Trend

	Consumer Price Index(a)	Compensation Cost Index(b)		Consumer Price Index(a)	Compensation Cost Index(b)
1/11	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		10/15	237.8	
11/12	230.2	116.5	11/15	237.3	126.1
12/12	229.6		12/15	236.5	
1/13	230.3		1/16	236.9	
2/13	232.2	117.3	2/16	237.1	126.9
3/13	232.8		3/16	238.1	
4/13	232.5		4/16	239.3	
5/13	232.9	119.2	5/16	240.2	128.2
6/13	233.5		6/16	241.0	
7/13	233.6		7/16	240.6	
8/13	233.9	120.5	8/16	240.8	129.5
9/13	234.1		9/16	241.4	
10/13	233.5				
11/13	233.1	120.9			
12/13	233.0				

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

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

The data collected under the North Carolina Rate Bureau Special Call for Expense Experience for the latest five years is shown on page F-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>	<b>(1)</b> <u>Index</u>	<b>(2)</b> <u>Annual Percentage Change</u>
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%
2015:4	1.898	-24.1%
2016:1	1.655	-16.6%
2016:2	1.968	-15.4%
2016:3	1.928	-15.1%

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-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
Nov-15	2.068	2.320	2.597
Dec-15	1.968	2.235	2.511
Jan-16	1.871	2.145	2.421
Feb-16	1.710	1.990	2.266
Mar-16	1.887	2.152	2.428
Apr-16	2.017	2.280	2.554
May-16	2.178	2.448	2.726
Jun-16	2.235	2.501	2.791
Jul-16	2.095	2.374	2.673
Aug-16	2.050	2.342	2.633
Sep-16	2.150	2.431	2.732
Oct-16	2.199	2.484	2.774

\* 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	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%
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%

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

		Average Daily Gasoline Sales for <u>North Carolina</u>	% change from month <u>one year prior</u>	Year Ending Average Daily Gasoline Sales for <u>North Carolina</u>	% change from one <u>year prior</u>
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	12,011.0	4.6%	11,580.2	4.4%
Sep	2015	11,844.4	6.2%	11,637.8	4.8%
Oct	2015	11,887.4	-0.1%	11,636.6	4.2%
Nov	2015	11,666.8	3.3%	11,668.1	4.5%
Dec	2015	11,553.4	1.6%	11,683.3	4.2%
Jan	2016	10,819.9	2.0%	11,700.9	4.0%
Feb	2016	11,710.8	8.2%	11,775.1	4.3%
Mar	2016	12,061.1	6.4%	11,835.2	4.6%
Apr	2016	12,190.1	3.2%	11,867.0	4.4%
May	2016	12,151.1	0.2%	11,868.8	4.0%
Jun	2016	12,603.9	2.6%	11,895.5	3.6%
Jul	2016	12,462.7	1.8%	11,913.6	3.3%
Aug	2016	12,564.5	4.6%	11,959.7	3.3%
Sep	2016	11,953.1	0.9%	11,968.7	2.8%

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
1/10	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%
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%

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
5/13	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	235.9	3,050.1	2.9%	336.5	347.8	0.0%
2/15	219.8	3,054.7	3.0%	350.7	349.1	0.5%
3/15	260.4	3,063.0	3.1%	353.3	350.2	1.0%
4/15	265.9	3,071.0	3.1%	364.0	351.6	1.5%
5/15	273.9	3,076.8	3.1%	363.2	352.3	1.8%
6/15	273.7	3,085.6	3.2%	373.6	354.0	2.5%
7/15	281.8	3,095.1	3.2%	374.6	355.6	2.9%
8/15	275.6	3,099.7	3.2%	371.2	356.9	3.4%
9/15	258.0	3,108.6	3.2%	365.6	358.6	3.9%
10/15	271.7	3,113.1	3.0%	364.1	359.3	3.9%
11/15	251.4	3,121.7	3.1%	357.8	360.2	4.1%
12/15	262.4	3,130.5	3.0%	357.5	361.0	4.2%
1/16	240.5	3,135.1	2.8%	342.2	361.5	3.9%
2/16	232.1	3,147.4	3.0%	360.5	362.3	3.8%
3/16	273.2	3,160.2	3.2%	366.8	363.4	3.8%
4/16	272.6	3,166.9	3.1%	370.8	364.0	3.5%
5/16	279.4	3,172.4	3.1%	374.0	364.9	3.6%
6/16	282.3	3,181.0	3.1%	389.7	366.2	3.4%
7/16	287.4	3,186.6	3.0%	385.2	367.1	3.2%
8/16	284.9	3,195.9	3.1%	384.7	368.2	3.2%

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:
Month	All Items	Med. Care	Phys. Serv.	Hospital & Other Related Services	Income	Auto Bodywork	All Items	Metal/MPR
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%	-0.5%	-1.3%
8/2015	-0.1%	-0.1%	-0.3%	-0.2%	0.3%	-0.3%	-1.0%	-1.5%
9/2015	-0.2%	0.2%	0.2%	0.3%	0.1%	0.0%	-1.5%	-0.6%
10/2015	0.0%	0.6%	-0.1%	1.8%	0.4%	0.9%	-0.8%	-1.3%
11/2015	-0.2%	0.3%	1.1%	-0.1%	0.1%	0.1%	-1.0%	-1.7%
12/2015	-0.3%	-0.1%	-0.1%	-0.1%	0.4%	0.0%	-1.2%	-1.0%
1/2016	0.2%	0.7%	0.2%	0.9%	0.0%	0.1%	-0.5%	-0.4%
2/2016	0.1%	0.9%	0.3%	1.2%	0.1%	0.4%	-0.7%	0.2%
3/2016	0.4%	0.1%	0.2%	-0.2%	-0.1%	0.4%	0.4%	1.0%
4/2016	0.5%	0.3%	0.1%	0.2%	0.3%	0.1%	0.6%	1.3%
5/2016	0.4%	0.3%	0.9%	0.3%	0.1%	0.2%	1.1%	1.3%
6/2016	0.3%	0.2%	0.4%	-0.1%	0.2%	0.1%	1.1%	-0.2%
7/2016	-0.2%	0.5%	0.6%	0.3%	0.6%	0.4%	-0.1%	1.0%
8/2016	0.1%	0.9%	0.5%	1.2%	-0.2%	0.0%	-0.6%	0.2%
9/2016	0.2%	0.2%	0.0%	0.1%	0.3%	-0.4%	0.4%	-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:
Month	All Items	Med. Care	Phys. Serv.	Hospital & Other Related Services	Income	Auto Bodywork	All Items	Metal/MPR
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%	-6.8%	-7.3%
8/2015	0.2%	2.5%	1.8%	3.3%	1.7%	0.6%	-7.3%	-8.8%
9/2015	0.0%	2.5%	2.0%	3.3%	2.2%	0.7%	-8.4%	-9.5%
10/2015	0.2%	3.0%	1.9%	4.9%	2.2%	1.7%	-7.9%	-9.8%
11/2015	0.5%	2.9%	2.7%	4.4%	2.1%	1.7%	-7.7%	-10.6%
12/2015	0.7%	2.6%	2.4%	4.0%	2.5%	1.5%	-7.1%	-11.2%
1/2016	1.4%	3.0%	2.3%	4.3%	2.1%	1.4%	-4.9%	-11.0%
2/2016	1.0%	3.5%	3.0%	4.9%	2.3%	2.1%	-5.1%	-8.9%
3/2016	0.9%	3.3%	2.5%	4.3%	2.3%	2.4%	-4.9%	-7.4%
4/2016	1.1%	3.0%	2.1%	3.1%	2.3%	2.2%	-4.0%	-5.6%
5/2016	1.0%	3.1%	3.0%	3.3%	2.1%	2.2%	-4.2%	-4.2%
6/2016	1.0%	3.5%	3.0%	4.1%	2.1%	2.4%	-3.8%	-4.0%
7/2016	0.8%	3.9%	3.4%	4.4%	2.4%	2.5%	-3.4%	-1.7%
8/2016	1.1%	4.9%	4.3%	5.8%	2.1%	2.8%	-3.0%	-0.1%
9/2016	1.5%	4.9%	4.1%	5.6%	1.9%	2.4%	-1.1%	0.0%

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

	(1)	(2)		(1)	(2)
		Annual			Annual
<u>Month</u>	<u>Index</u>	<u>Percentage</u>	<u>Month</u>	<u>Index</u>	<u>Percentage</u>
		<u>Change</u>			<u>Change</u>
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%
9/2012	2.307	1.9%	9/2015	2.435	1.9%
10/2012	2.312	1.9%	10/2015	2.441	1.9%
11/2012	2.312	1.9%	11/2015	2.440	1.9%
12/2012	2.310	1.9%	12/2015	2.437	1.9%
1/2013	2.317	1.9%	1/2016	2.445	2.0%
2/2013	2.324	1.9%	2/2016	2.455	2.1%
3/2013	2.329	1.8%	3/2016	2.459	2.0%
4/2013	2.331	1.7%	4/2016	2.465	2.0%
5/2013	2.333	1.6%	5/2016	2.469	2.0%
6/2013	2.335	1.6%	6/2016	2.471	2.0%
7/2013	2.336	1.7%	7/2016	2.470	1.9%
8/2013	2.341	1.7%	8/2016	2.475	2.0%
			9/2016	2.479	1.8%

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>
12/2009	85%	15%
12/2010	84	16
12/2011	83	17
12/2012	83	17
12/2013	82	18
12/2014	82	18
12/2015	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-159. See also pre-filed testimony of J. Smollik.
- (c) Pages F-106-118 contain information on expenses for the top 10  
writers.

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

	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Premiums Written at Manual Level	\$3,019,520,892	\$3,066,345,679	\$3,121,580,486	\$3,205,243,373	\$3,277,943,698
Premiums Earned at Manual Level	3,002,962,874	3,037,577,749	3,089,907,988	3,174,775,219	3,240,420,033
Premium Written (Collected Level)	2,568,018,702	2,595,177,122	2,618,262,987	2,674,847,788	2,735,376,008
Premium Earned (Collected Level)	2,565,670,169	2,584,430,475	2,608,151,046	2,653,139,661	2,707,520,204
Commission & Brokerage	240,084,571	239,994,763	238,832,311	240,892,091	245,314,493
Other Acquisition	239,176,547	242,720,127	248,961,554	253,828,414	264,889,775
General Expenses	181,961,495	182,867,007	189,745,844	188,363,924	192,172,669
Taxes, Licenses, and Fees	62,213,735	59,877,193	60,912,727	53,869,662	61,144,520
Bodily Injury Losses Incurred	1,056,986,888	1,087,381,536	981,374,641	1,017,941,328	1,098,266,379
BI Allocated Loss Adjustment	27,946,720	33,449,796	29,600,480	28,640,305	37,414,522
BI Unallocated Loss Adjustment	136,733,311	142,683,165	136,366,982	140,959,510	151,974,070
Property Damage Losses Incurred	630,731,120	686,767,176	715,390,908	792,420,497	892,841,006
PD Allocated Loss Adjustment	3,061,142	5,822,399	5,098,119	4,238,210	4,901,366
PD Unallocated Loss Adjustment	69,865,137	78,467,874	82,717,589	84,845,302	99,338,306

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.093	.092	.091	.090	.090
Other Acquisition to Earned Premium (c)	.080	.080	.081	.080	.082
General Expenses to Earned Premium (c)	.061	.060	.061	.059	.059
Taxes, Licenses, etc. to Written Premium (b)	.024	.023	.023	.020	.022
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.126	.110	.127	.113	.135
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.126	.110	.127	.113	.115
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.135	.115	.135	.107	.134
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.135	.107	.134	.111	.111

Notes:

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

Source: North Carolina Rate Bureau Expense Call

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

8. PERCENT RATE CHANGE

The overall statewide rate change by coverage is shown on page A-1.

The proposed rate changes are dependent on the actual implementation date of the new rates, because any such change will affect all of the trending periods used in the filing. Any change in the trending periods will affect all of the losses and fixed expenses used in the calculation of the rate level indication.

If the effective date were to be changed, advance notice of one hundred-five (105) days is required for an orderly implementation of the change in rates. This is the amount of time required to calculate the new rates based on the new effective date, and distribute the necessary information to member companies.

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

9. FINAL PROPOSED RATES

The proposed rates are shown in Section B.

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

10. INVESTMENT EARNINGS, CONSISTING OF INVESTMENT INCOME AND REALIZED PLUS UNREALIZED CAPITAL GAINS, FROM LOSS, LOSS EXPENSE AND UNEARNED PREMIUM RESERVES

See the attached Exhibits (10)(a), (10)(b) and (10)(c) and the pre-filed testimony of 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/		\$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 Prer  
(F) / (A-1)

2.33%

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	\$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) ÷ (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 RESERVE  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/	\$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  
(F) / (A-1) 2.31%

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) ÷ (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) ÷ (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	0.899 x (2)	133,596,266

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 2.25%  
(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 12/31/2014 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) ÷ (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)

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

B. Delayed Remission of Premium (Agents' Balances)

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

C. Loss Reserve

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

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

E. Average Rate of Return 3.06%

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

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

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

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2015 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2015	\$2,749,427,412
2. Unearned Premium Reserve as of 12/31/2014	794,058,559
3. Unearned Premium Reserve as of 12/31/2015	822,493,194
4. Mean Unearned Premium Reserve 1/2 [(2) + (3)]	808,275,877
5. Ratio (4) ÷ (1)	0.294

Line A-3

Deduction for prepaid expenses:

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

Line B-2

Delayed remission of premium:

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

Based on the 2014 and 2015 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.6% of net written premiums. The 17.6% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2014 and 2015 industrywide data provided by the A.M. Best Company. The two factors combined amount to .180 (.176 x 1.021 = .180).

Line C-2

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

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2014 and 2015 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserve

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

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

The data available to the Rate Bureau to estimate the requested length of time is the yearly paid and incurred total limits liability loss development data contained on pages F-46-48 and F-51-53. The combined BI, PD and Med Pay data on a paid and incurred basis is shown on pages F-180 and F-181. Page F-179 shows the liability incurred losses for immature accident years on an ultimate basis using the latest three-year average loss development factor.

The accident year data for any given year 20XX has an average date of accident of July 1, 20XX. By taking the ratio of paid losses to ultimate incurred losses as shown on the following pages, the percentage of liability losses paid in each year is estimated.

It is next necessary to determine an estimate for the average payment date (months) of the losses paid in each interval. Such data are not available for North Carolina. Such data are available for Massachusetts and are set forth below for the purpose of showing how this analysis would be completed for North Carolina if North Carolina data were available. The following data is personal auto liability data for the state of Massachusetts as contained in the Massachusetts Automobile Rate Bureau's 1990 filing. Since the Rate Bureau is advised by ISO that Massachusetts payment patterns are longer than North Carolina's, the results of this analysis (based on Massachusetts payment patterns) overstate the average length of time between occurrence and payment.

The result of this analysis is shown below:

Period Month-to-Month	Percentage Paid in Period		Massachusetts Average Payment Date (months)
	(a)	(b)	
0-15	66.0%	68.1%	9.3
15-27	19.3%	19.2%	20.3
27-39	7.8%	7.3%	32.4
39-51	4.3%	3.5%	44.3
51-63	1.7%	1.3%	56.5
63-ult.	0.9%	0.6%	73.4
	(a)	(b)	
(1) Average Payment Date	16.1 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)]	10.1 months	9.3 months	

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

Based on this analysis the average length of time between occurrence and payment of a liability claim has decreased by 0.8 months over this period.

NORTH CAROLINA  
ULTIMATE INCURRED LOSSES  
LIABILITY

Accident Year	Losses (a)
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	1,561,192,671
2012	1,605,648,483
2013	1,643,803,158
2014	1,708,394,969
2015	1,837,616,410

(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
2002					1,274,468,167
2003				1,308,422,750	1,336,827,150
2004			1,288,901,723	1,357,346,135	1,379,460,527
2005		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	1,551,842,254
2012	1,086,656,505	1,390,435,663	1,515,406,374	1,576,952,770	
2013	1,103,808,869	1,440,319,038	1,559,249,697		
2014	1,161,900,163	1,499,653,283			
2015	1,270,104,337				

Ratio of Paid to Ultimate Incurred

Accident Year	0-15 Mo.	15-27 Mo.	27-39 Months	39-51 Months	51-63 Months
2002					0.990
2003				0.970	0.991
2004			0.927	0.976	0.992
2005		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	0.677	0.875	0.946	0.981	0.994
2012	0.677	0.866	0.944	0.982	
2013	0.671	0.876	0.949		
2014	0.680	0.878			
2015	0.691				

Earliest Three

Year Avg	0.660	0.853	0.931	0.974	0.991
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Latest Three

Year Avg	0.681	0.873	0.946	0.981	0.994
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Losses exclude unallocated loss adjustment expense.



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

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

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2002					1,286,721,537
2003				1,347,615,509	1,349,581,154
2004			1,381,698,918	1,390,838,965	1,390,479,026
2005		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	1,561,192,671
2012	1,531,591,001	1,590,339,175	1,604,837,426	1,607,255,739	
2013	1,554,489,347	1,623,517,756	1,642,160,997		
2014	1,607,675,920	1,691,480,167			
2015	1,741,816,502				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003				1.001
2004			1.007	1.000
2005		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	1.000
2012	1.038	1.009	1.002	
2013	1.044	1.011		
2014	1.052			
Five Year Average	1.045	1.010	1.002	0.999
Three Year Average	1.045	1.009	1.002	0.999
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.011	1.010	
15 to 63 months:		1.056	1.055	

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 2015 WRITTEN PREMIUM

**2014 ASSETS**

	Net Admitted Assets
1 Bonds (Schedule D)	150,447,932,626
2 Stocks (Schedule D):	
2.1 Preferred stocks	3,322,873,117
2.2 Common stocks	159,725,089,877
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 \$718,928 encumbrances)	112,710,817
5 Cash (\$-665,290,898, Schedule E-Part 1), cash equivalents (\$3,591,003,910, Schedule E-Part 2) and short-term investments (\$6,081,170,219, Schedule DA)	9,006,883,235
6 Contract loans (including \$0 premium notes)	
7 Derivatives (Schedule DB)	13,569,934
8 Other invested assets (Schedule BA)	27,517,444,205
9 Receivables for securities	90,395,487
10 Securities lending reinvested collateral assets (Schedule DL)	546,258,241
11 Aggregate write-ins for invested assets	119,957,232
12 Subtotals, cash and invested assets (Lines 1 to 11)	355,941,761,596
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,695,351,951
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	7,400,717,770
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$55,701,343 earned but unbilled premiums)	26,474,635,993
15.3 Accrued retrospective premiums	230,434,466
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	3,263,089,250
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	688,202,855
18.2 Net deferred tax asset	5,527,857,172
19 Guaranty funds receivable or on deposit	26,471,297
20 Electronic data processing equipment and software	957,460,613
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	3,222,227,960
24 Health care (\$0) and other amounts receivable	261,173
25 Aggregate write-ins for other than invested assets	3,622,461,388
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	409,263,178,273
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0
28 Total (Lines 26 and 27)	409,263,178,273
F-182	

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2015 WRITTEN PREMIUM

**2014 LIABILITIES, SURPLUS AND OTHER FUNDS**

1 Losses (Part 2A, Line 35, Column 8)	78,462,204,343
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,621,193,282
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	21,940,823,629
4 Commissions payable, contingent commissions and other similar charges	1,320,361,313
5 Other expenses (excluding taxes, licenses and fees)	9,762,840,636
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	861,448,102
7.1 Current federal and foreign income taxes (including \$48,483,652) on realized capital gains (losses)	519,912,873
7.2 Net deferred tax liability	9,294,179,162
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 \$24,553,450,161 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)	51,940,642,618
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)	7,484,127,958
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	3,748,794,728
15 Remittances and items not allocated	287,702,129
16 Provision for reinsurance (including \$0 certified) (Schedule F, Part8)	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	1,265,341,087
20 Derivatives	92,418,726
21 Payable for securities	545,619,578
22 Payable for securities lending	863,212,584
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	8,868,166,567
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	202,080,225,456
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	202,080,225,456
29 Aggregate write-ins for special surplus funds	60,733,504,639
30 Common capital stock	177,276,464
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	18,733,750,775
35 Unassigned funds (surplus)	124,119,350,687
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)	207,182,952,811
38 Totals (Page 2, Line 28, Col. 3)	409,263,178,267

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2015 WRITTEN PREMIUM

**2014 STATEMENT OF INCOME**

<b>UNDERWRITING INCOME</b>	
1 Premiums earned (Part 1, Line 35, Column 4)	131,778,265,613
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	80,623,654,126
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	15,723,634,396
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	35,191,254,491
5 Aggregate write-ins for underwriting deductions	223,858,862
6 Total underwriting deductions (Lines 2 through 5)	131,762,401,874
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	15,863,740
<b>INVESTMENT INCOME</b>	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	10,021,528,806
10 Net realized capital gains (losses) less capital gains tax of \$701,727,825 (Exhibit of Capital Gains (Losses))	1,713,935,707
11 Net investment gain (loss) (Lines 9 + 10)	11,735,464,515
<b>OTHER INCOME</b>	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$51,575,278 amount charged off \$436,563,697)	(384,988,416)
13 Finance and service charges not included in premiums	956,364,782
14 Aggregate write-ins for miscellaneous income	127,229,658
15 Total other income (Lines 12 through 14)	698,606,025
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	12,449,934,279
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)	11,263,997,423
19 Federal and foreign income taxes incurred	587,340,448
20 Net income (Line 18 minus Line 19) (to Line 22)	10,676,656,978
<b>CAPITAL AND SURPLUS ACCOUNT</b>	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	195,893,289,365
22 Net income (from Line 20)	10,676,656,978
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$1,374,305,687	8,592,028,310
25 Change in net unrealized foreign exchange capital gain (loss)	(221,555,594)
26 Change in net deferred income tax	843,358,715
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	1,612,127,153
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	150,606,437
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	(6,817,946,197)
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	11,289,663,448
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	207,182,952,811

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA

TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2015 WRITTEN PREMIUM

**2015 ASSETS**

	Net Admitted Assets
1 Bonds (Schedule D)	151,509,330,457
2 Stocks (Schedule D):	
2.1 Preferred stocks	3,028,247,914
2.2 Common stocks	161,025,039,502
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	1,818,542,884
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	3,054,845,862
4.2 Properties held for the production of income (less \$250 encumbrances)	191,523,261
4.3 Properties held for sale (less \$0 encumbrances)	81,296,933
5 Cash (\$-1,296,775,529, Schedule E-Part 1), cash equivalents (\$3,340,002,062, Schedule E-Part 2) and short-term investments (\$7,300,397,426, Schedule DA)	9,343,623,964
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	40,666,467
8 Other invested assets (Schedule BA)	27,506,515,043
9 Receivables for securities	120,282,723
10 Securities lending reinvested collateral assets (Schedule DL)	538,460,818
11 Aggregate write-ins for invested assets	125,826,186
12 Subtotals, cash and invested assets (Lines 1 to 11)	358,384,202,013
13 Title plants less \$0 charged off (for Title insurers only)	0
14 Investment income due and accrued	1,653,716,027
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	7,893,568,277
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$62,835,675 earned but unbilled premiums)	27,908,459,986
15.3 Accrued retrospective premiums	202,969,885
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	3,515,327,475
16.2 Funds held by or deposited with reinsured companies	173,913,477
16.3 Other amounts receivable under reinsurance contracts	178,063,396
17 Amounts receivable relating to uninsured plans	14,558
18.1 Current federal and foreign income tax recoverable and interest thereon	388,206,798
18.2 Net deferred tax asset	5,899,466,755
19 Guaranty funds receivable or on deposit	20,282,804
20 Electronic data processing equipment and software	963,712,445
21 Furniture and equipment, including health care delivery assets (\$0)	0
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	2,971,405,887
24 Health care (\$0) and other amounts receivable	244,958
25 Aggregate write-ins for other than invested assets	6,824,851,429
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	416,978,406,168
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0
28 Total (Lines 26 and 27)	416,978,406,168
F-185	

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2015 WRITTEN PREMIUM

**2015 LIABILITIES, SURPLUS AND OTHER FUNDS**

1 Losses (Part 2A, Line 35, Column 8)	81,290,128,264
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,770,601,248
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	22,339,787,668
4 Commissions payable, contingent commissions and other similar charges	1,349,246,687
5 Other expenses (excluding taxes, licenses and fees)	10,135,315,076
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	909,596,095
7.1 Current federal and foreign income taxes (including \$1,020,263,605) on realized capital gains (losses)	579,863,783
7.2 Net deferred tax liability	7,314,979,054
8 Borrowed money \$458,100,000 and interest thereon \$1,241,842	459,341,842
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$25,766,348,284 and including warranty reserves of \$12,969,529 and accrued accident and health experience rating ref including \$0 for medical loss ratio rebate per the Public Health Service Act)	54,957,152,040
10 Advance premium	1,176,657,082
11 Dividends declared and unpaid:	
11.1 Stockholders	100,544,180
11.2 Policyholders	48,814,760
12 Ceded reinsurance premiums payable (net of ceding commissions)	7,766,894,566
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	351,715,273
14 Amounts withheld or retained by company for account of others	4,044,018,016
15 Remittances and items not allocated	306,353,249
16 Provision for reinsurance (including \$0 certified) (Schedule F, Part8)	123,608,091
17 Net adjustments in assets and liabilities due to foreign exchange rates	135,899,980
18 Drafts outstanding	1,453,679,433
19 Payable to parent, subsidiaries and affiliates	1,192,264,728
20 Derivatives	78,893,456
21 Payable for securities	412,533,321
22 Payable for securities lending	815,388,774
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	5,671,816,036
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	204,785,092,704
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	204,785,092,704
29 Aggregate write-ins for special surplus funds	60,178,057,842
30 Common capital stock	177,276,464
31 Preferred capital stock	315,500,000
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	3,075,662,159
34 Gross paid in and contributed surplus	19,157,547,788
35 Unassigned funds (surplus)	129,260,769,204
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)	212,193,313,456
38 Totals (Page 2, Line 28, Col. 3)	416,978,406,161

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2015 WRITTEN PREMIUM

**2015 STATEMENT OF INCOME**

<b>UNDERWRITING INCOME</b>	
1 Premiums earned (Part 1, Line 35, Column 4)	143,234,352,763
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	90,654,587,407
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,012,815,730
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	36,825,687,484
5 Aggregate write-ins for underwriting deductions	325,127,114
6 Total underwriting deductions (Lines 2 through 5)	144,818,217,728
7 Net income of protected cells	0
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(1,583,864,971)
<b>INVESTMENT INCOME</b>	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	9,074,815,371
10 Net realized capital gains (losses) less capital gains tax of \$1,960,543,948 (Exhibit of Capital Gains (Losses))	3,569,563,251
11 Net investment gain (loss) (Lines 9 + 10)	12,644,378,622
<b>OTHER INCOME</b>	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$60,590,074 amount charged off \$452,791,009)	(392,200,934)
13 Finance and service charges not included in premiums	968,206,813
14 Aggregate write-ins for miscellaneous income	(490,880,294)
15 Total other income (Lines 12 through 14)	85,125,586
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	11,145,639,240
17 Dividends to policyholders	1,238,117,917
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)	9,907,521,324
19 Federal and foreign income taxes incurred	221,216,251
20 Net income (Line 18 minus Line 19) (to Line 22)	9,686,305,071
<b>CAPITAL AND SURPLUS ACCOUNT</b>	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	207,182,952,811
22 Net income (from Line 20)	9,686,305,071
23 Net transfers (to) from Protected Cell accounts	0
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$-3,516,677,350	(2,600,549,199)
25 Change in net unrealized foreign exchange capital gain (loss)	(601,562,452)
26 Change in net deferred income tax	(777,963,286)
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(848,980,818)
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	9,362,564
29 Change in surplus notes	591,914
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	0
32.2 Transferred from surplus (Stock dividend)	0
32.3 Transferred to surplus	0
33 Surplus adjustments:	
33.1 Paid in	423,797,013
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	(3,417,181,985)
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	3,154,945,697
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	5,010,360,626
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	212,193,313,444

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2015 WRITTEN PREMIUM

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

<b>PRIVATE PASSENGER AUTO LIABILITY</b>	
1 Premiums Written	49,036,476,000
2 Premiums Earned	49,605,515,000
3 Dividends to Policyholders	369,659,000
4 Incurred Loss	31,510,315,000
5 Defense and Cost Containment Expenses Incurred	2,244,296,000
6 Adjusting and Other Expenses Incurred	5,199,759,000
7 Unpaid Losses	41,819,106,000
8 Defense and Cost Containment Expenses Unpaid	7,069,217,000
9 Adjusting and Other Expenses Unpaid	5,183,395,000
10 Unearned Premium Reserves	15,819,920,000
11 Agents' Balances	10,809,453,000
12 Commission and Brokerage Expenses Incurred	4,091,558,000
13 Taxes, Licenses & Fees Incurred	1,306,142,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,046,165,000
15 General Expenses Incurred	2,593,343,000
16 Other Income Less Other Expenses	276,421,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(2,479,303,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	2,008,673,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	(470,629,000)
20 Investment Gain Attributable to Capital and Surplus	3,160,370,000
21 Total Profit or Loss	2,689,742,000



NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2015 WRITTEN PREMIUM

**IEE PART II - 2015 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

<b>PRIVATE PASSENGER AUTO LIABILITY</b>	
1 Premiums Written	55,869,991,000
2 Premiums Earned	55,320,239,000
3 Dividends to Policyholders	376,176,000
4 Incurred Loss	39,389,245,000
5 Defense and Cost Containment Expenses Incurred	2,626,140,000
6 Adjusting and Other Expenses Incurred	5,805,493,000
7 Unpaid Losses	43,367,901,000
8 Defense and Cost Containment Expenses Unpaid	7,344,234,000
9 Adjusting and Other Expenses Unpaid	5,173,261,000
10 Unearned Premium Reserves	16,369,671,000
11 Agents' Balances	11,317,001,000
12 Commission and Brokerage Expenses Incurred	4,368,905,000
13 Taxes, Licenses & Fees Incurred	1,318,680,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,071,312,000
15 General Expenses Incurred	2,703,031,000
16 Other Income Less Other Expenses	(224,302,000)
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(6,563,049,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	2,502,093,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	(4,060,955,000)
20 Investment Gain Attributable to Capital and Surplus	4,601,178,000
21 Total Profit or Loss	540,225,000

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 2015 Call for Personal Auto Bodily Injury and Property Damage  
Liability and No-Fault Statistics

ISO 2015 Call for Personal Auto Minimum Statistical Plan Liability  
and No-Fault Statistics

ISS Automobile Statistical Plans - All Coverages

ISS 2015 quarterly Automobile Liability Call

ISS Voluntary Automobile Excess Loss Call

Annual Statement for Calendar Year 2015

Insurance Expense Exhibit for Calendar Year 2015

RB Calls for 2015 North Carolina Automobile Expense Experience

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

NISS 2015 Quarterly Automobile Call

NISS 2015 Quarterly Automobile Excess Loss Call

NISS 2015 Calendar Year Annual Statement

NISS 2016 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.

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 includes 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 April 6, 2016 filing have been incorporated into this filing:
  - Motorcycle engine size relativities have not been separately developed for other-than-clean ceded business. Instead, the motorcycle liability engine size relativity factors to be utilized for voluntary business will be adopted for the other-than-clean ceded motorcycle risks.

See also pre-filed testimony of J. Smollik.



December 6, 2016

CIRCULAR LETTER TO THE AUTOMOBILE COMMITTEE

Re: Agenda  
Meeting – December 13, 2016

A meeting of the Automobile Committee will be held on December 13, 2016 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. 2017 Private Passenger Auto Rate Level Review

Insurance Services Office (ISO) will be distributing a package of material to the Automobile Committee by e-mail. This material includes the latest available trend information. These exhibits will be used to begin formulating a recommendation on the 2017 Private Passenger auto rate review.

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

Director, Personal Lines

FTL:dms  
Attachments  
A-16-8

MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU  
 MEETING HELD DECEMBER 13, 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  
 Unitrin Auto and Home Insurance Company

REPRESENTED BY

Scott Donoho  
 Monica Grillo  
 \*Andy Montano  
 Art Lyon  
 \*Michele Lapinski  
 Nick Hartmann  
 Roger Batdorff  
 \*Kevin McGee  
 Steve Harr  
 Drew Nonnweiler  
 Lisa Sukow  
 \*Ed Speich

OTHERS PRESENT

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

REPRESENTED BY

\*Dave DeNicola  
 Jared Smollik  
 Claudine Modlin  
 Glenn Raynor  
 Mickey Spivey  
 \*Dave Appel  
 Joanna Biliouris  
 Edith Davis  
 Ray Evans  
 Keri Johnson  
 Tim Lucas  
 Karen Ott  
 Rebecca Williams

\*Participated by phone. \*\*Participated in portion of meeting

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.

1. Report of Counsel

Mr. Spivey reported (1) that the Rate Bureau submitted a private passenger rate review to the Department of Insurance (Department) in 2016; (2) that the North Carolina Reinsurance Facility (Facility) filed an Other Than Clean risk rate increase of 6.2%, effective October 1, 2016; (3)

that the Rate Bureau filed a voluntary loss cost change of -14.4% and an assigned risk rate change of -8.3% for Workers' Compensation; (4) that the Rate Bureau submitted a Dwelling rate filing on November 30, 2016 with an overall filed rate level change of 19.6%, which had been capped (the full indication was +27.2), and for which the Department has announced a period for public comment.

Mr. Spivey also reported that the North Carolina Supreme Court has declined to hear the Rate Bureau's Petition for Discretionary Review on the matter of profit on the 2014 Homeowners rate case. Mr. Spivey provided more detail with respect to the issue brought forth in the Petition and advised that the Rate Bureau has not yet made a decision regarding any future actions on this matter.

Mr. Evans reported that the Rate Bureau continues to reach out to the newly elected Insurance Commissioner and that a meeting is expected to occur with the Commissioner on January 17, 2017.

## 2. Report of Staff

Mr. Lucas reported that the Dwelling Relativity filing that was made in December 2015 has been approved by the Department, to be effective January 1, 2017.

Mr. Lucas also stated that there has been little activity with respect to private passenger auto, with the exception of the Facility results deteriorating.

## 3. 2017 Private Passenger Automobile Rate Review

Mr. Lucas prompted a general discussion of the North Carolina Reinsurance Facility, highlighting the relationship between Bureau manual rates and clean risk rates and clean risk recoupments and how they affect the operations of the Facility. Mr. Lucas also discussed the turn of experience in the Facility and the resulting combined clean risk and loss recoupment surcharges effective beginning October 1, 2016.

Attention was then directed to the trend package prepared by Insurance Services Office (ISO) and previously distributed relating to the 2017 auto rate level review. Mr. Smollik reviewed the exhibits and the Committee reviewed and discussed the latest available trend data for losses and expenses, including internal 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 instructed ISO to include a provision for dividends of 0.3% for liability and physical damage in the preliminary rate level calculations. The Committee reviewed the data on rate deviations. Following a lengthy discussion, the Committee instructed ISO to include the full six-year average for net deviations in the preliminary rate level indications. Dr. Appel provided background information on profit related issues and described the methodology used in the latest review of the Auto Committee. He further reported that the cost of equity analysis performed by Dr. Vander Weide produced a range for the cost of equity of 8.4% to 12.3% of GAAP net worth. Following review of Dr. Appel's proforma model and the returns generated by different underwriting profit provisions,

the Committee selected underwriting profit provisions of 13.5% for auto liability and 15% 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) generated by these underwriting profit provisions fall below the lower end of Dr. Vander Weide's range for the cost of equity.

Following discussion, it was agreed that ISO will prepare preliminary rate level indications based on the selections made by the Committee. The Committee also agreed to discuss the motorcycle rate level review at the next meeting. A telephone conference was scheduled to continue discussions and to review the indications as prepared by ISO based upon the Committee's selections for the various inputs into the rate level calculations.

4. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

F. Timothy Lucas

Director, Personal Lines

FTL:dms

AC-17-1

1/25/17



December 22, 2016

CIRCULAR LETTER TO THE AUTOMOBILE COMMITTEE

Re: Agenda  
Telephone Conference – January 4, 2017

As previously agreed, a telephone conference of the Automobile Committee will be held on January 4, 2017 beginning at 10:00 A.M. (Eastern Time). Below is the information related to the telephone conference.

Telephone Number: 877-320-0056  
Access Code: 886-904-0467

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. 2017 Private Passenger Auto Rate Level Review

The preliminary indications are being distributed separately by counsel. This will form the basis for the discussions.

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

4. Revisions to the Safe Driver Insurance Plan

Please find attached (Exhibit D) proposed revisions to the Safe Driver Insurance Plan related to the statutory changes that were made during the 2016 session of the Legislature. These changes modified the thresholds for property damage accidents. The proposed draft includes revisions to the bodily injury threshold to track the amount for the property damage. The bodily injury threshold revision is not mandated by the legislation however, the amount for the bodily injury threshold was originally set by the Rate Bureau to be equal to the property damage threshold. It is within the authority of the

Committee to not revise the bodily injury threshold to track the property damage threshold since this proposed change is not mandated by legislation.

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

5. 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

Director, Personal Lines

FTL:dms

Attachment

AC-16-10





MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU  
TELECONFERENCE HELD JANUARY 4, 2017

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

REPRESENTED BY

Scott Donoho  
Monica Grillo  
Andy Montano  
Art Lyon  
Michele Lapinski  
Nick Hartmann  
Roger Batdorff  
Kevin McGee  
Steve Harr  
Drew Nonnweiler  
Lisa Sukow  
Ed Speich

OTHERS PRESENT

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

REPRESENTED BY

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

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

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

1. Report of Counsel

There was no report at this time.

2. Report of Staff

There was no report at this time.

3. 2017 Private Passenger Automobile Rate Review

Attention was then directed to the exhibits that were previously distributed by counsel, along with additional information on the issue of rate deviations, showing preliminary rate indications based on the Committee's selections and other supporting materials prepared by Insurance Services Office (ISO). Mr. DeNicola reviewed the exhibits in detail.

After reviewing the preliminary indications for each of the most recent three years of experience, the Committee agreed that it was appropriate to base the final indications on the latest year of data for Bodily Injury, Property Damage, Comprehensive and Collision, and the latest three years of data for Uninsured/Underinsured Motorists and Motorcycles.

There was further discussion with regard to the treatment of deviations and Mr. DeNicola noted a correction to the calculation of the liability net deviations. It was noted that deviations have been included in rate filings and rate reviews at varying levels over time, including a full six-year average, 5% and at 0% in recent years. Upon discussion, the Committee agreed to recommend a 5% net deviations provision for private passenger auto and a 2.1% net deviations provision for motorcycle.

Attention was then directed to the motorcycle exhibits. Mr. DeNicola stated that there was a change in methodology in the current exhibit to address the lack of detail in the historical data. Mr. DeNicola reported that a special data call was sent to member companies for motorcycle ceded business in order to develop more credible results. It was the consensus of the Committee to recommend the adoption of the new methodology.

Attention was then 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, it was agreed that the information in the letters did not necessitate any adjustments to the selections that were previously made by the Committee.

Following considerable discussion, a motion was made, seconded and passed unanimously to recommend to the Governing Committee that the indicated changes are reasonable and actuarially sound, and that an auto rate filing should be made in 2017.

4. Safe Driver Insurance Plan – Accident Threshold

Mr. Lucas directed attention to an exhibit showing the proposed revisions to the Safe Driver Insurance Plan related to the statutory changes made by the 2016 session of the Legislature. Mr. Lucas indicated 1) that the changes modified the thresholds for property damage accidents; 2) that changes to the bodily injury thresholds are not mandated; and 3) that it is within the authority of the Committee to make the decision whether or not the thresholds for bodily injury should also be changed to align with those for property damage.

Upon discussion, the Committee recommended that there be no changes to the bodily injury thresholds.

5. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

F. Timothy Lucas

Director, Personal Lines

FTL:dms

AC-17-2

1/25/17

February 16, 2017

**IMPORTANT  
MEETING NOTICE**

CIRCULAR LETTER TO THE BOARD OF GOVERNORS  
(VIA E-MAIL)

Re: Board Meeting  
February 22, 2017

As previously announced, the next in-person meeting of the NCRF Board of Governors will convene at 10:00 a.m. on Wednesday, February 22, 2017.

The meeting will be held in the Reinsurance Facility's Board Room at 2910 Sumner Boulevard, Raleigh, North Carolina.

The following constitutes the agenda:

1. Minutes

The minutes of the meeting held on December 7, 2016 are attached as Exhibit 1. It will be in order for the Board to approve or amend these at the meeting.

Minutes from the Executive Session held on December 7, 2016 will also be distributed at the meeting and it will be in order for the Board to approve or amend these at the meeting.

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, 2016

The Board will receive a presentation by a representative from Johnson Lambert on the audit of the Special-Purpose Financial Statements and the 2016 audit report. The following related exhibits are to be presented to the Audit Committee for their approval on February 21, 2017, and are attached:

1. Audited financial statements prepared by Johnson Lambert for the fiscal year ending September 30, 2016 (Exhibit 2).
2. Internal control letter from Johnson Lambert to the Audit Committee and the Board of Governors (Exhibit 3).

3. 2016 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. 2017 Private Passenger Rate Level Review - Other Than Clean Risks" Ceded to the Facility

The Board will receive a report and recommendation from the Automobile Committee regarding private passenger rate level indications for the "other than clean risks" ceded to the Facility. Copies of the governing statute and the recommended rate level indications are attached as Exhibits 5 and 6, 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.

The Board will break for lunch and then proceed with the Peak Property and Casualty Hearing.

6. Next meeting

The Peak Property and Casualty hearing to be held after lunch on Wednesday, February 22, 2017.

The next scheduled meeting is in-person on Wednesday, April 5, 2017.

Sincerely,

Edith Davis

Chief Operating Officer

North Carolina Reinsurance Facility

Attachments

BG-17-2



MINUTES OF THE BOARD OF GOVERNORS MEETING OF THE NORTH CAROLINA  
REINSURANCE FACILITY HELD FEBRUARY 22, 2017

COMPANY MEMBERS PRESENT

Allstate Insurance Company  
Atlantic Casualty Insurance Company  
GEICO Indemnity Company  
Integon Indemnity Corporation  
Nationwide Mutual Insurance Company  
Travelers Insurance Indemnity  
Universal Insurance Company

REPRESENTED BY

Fernando Hernandez \*  
Robbie Strickland  
Andrea Bradley \*^  
Art Lyon  
Mendi Riddle  
Molly Dunn  
Jim McCafferty

AGENT MEMBERS PRESENT

Able Auto Insurance  
Green & Wooten Insurance  
Pinehurst Insurance  
Wester Realty & Insurance

Jeff Butler  
John Wooten, III  
Rob McVay  
Hutson Wester

OTHERS PRESENT

Johnson Lambert  
  
Insurance Services Organization  
North Carolina Department of Insurance  
  
Young Moore and Henderson, P.A.  
  
Staff

REPRESENTED BY

Scott Hall^  
Morgan Bauserman^  
  
Dave DeNicola \*^  
  
Michelle Osborne  
Fred Fuller  
John Hoomani  
  
Mickey Spivey  
  
Jannet Barnes  
Joanna Biliouris  
Edith Davis  
Ray Evans  
Keri Johnson  
Tim Lucas  
Karen Ott  
David Sink  
Rebecca Williams

\* Participated by teleconference  
^ Attended part of meeting

The teleconference was convened as scheduled, Ms. Riddle presiding. It was noted that a quorum was participating; that Dr. Osborne, Fred Fuller and John Hoomani were representing the Commissioner of Insurance; and that agent member Mr. Ward and public members Msrs. 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 7, 2016 meeting, which had been previously distributed with the agenda.

2. Reports of Staff and Counsel

A. Counsel

Mr. Spivey gave a report on pending litigation issues which included that (1) a favorable Superior Court ruling had been received in the case involving fidelity losses reported to the Facility; (2) no ruling had been received on the eligibility issue appealed to the Department of Insurance; and (3) the petition for reimbursement of payment in excess of policy limits had been referred to the Claims Committee and its recommendation was still pending. He also provided an overview of House Bill 43 introduced during the current biennial long legislative session, which provided for companies to opt-out of using the current SDIP Plan.

B. General Manager

Mr. Evans made general comments regarding concern for the poor experience of the business ceded to the Facility and the various factors affecting the worsening auto insurance experience across the industry. He provided several handouts including a recent news story regarding distracted driving caused by the use of cell phones and a copy of a PowerPoint presentation he recently presented at a CPCU Society luncheon.

C. Automobile Manager

Mr. Lucas commented on House Bill 104, requiring notices of cancellation to be provided to lienholders, which had been recently introduced. Mr. Lucas reported that the Rating Committee was scheduled to meet on March 15, 2017 to consider the annual commercial auto rate review, and that ISO had recently filed a commercial auto class plan revision that the Facility would review once it had been approved for voluntary use.

#### D. Chief Operating Officer

Ms. Davis drew attention to a handout, gave a brief update on year-end figures and reviewed the operating results for the quarter-ended December 31, 2016, noting that, as of that date, the members' equity balance was a deficit of \$291.2 million overall, comprised of deficits of \$221.7 million and \$69.5 million for private passenger and commercial auto respectively.

Ms. Davis provided additional updates on various activities and noted that (1) the current recoupment surcharges on private passenger policies would increase on April 1, 2017 and be reviewed again in late May 2017 for a possible revision to be effective in October 2017.

#### E. Chief Financial Officer

Mr. Sink reported that (1) as of February 21, 2017 the investment portfolio had a market value of \$622.2 million and accrued interest of \$3.5 million; (2) there had been a rise in interest rates in December, and that the portfolio's return of -1.78% had beaten the benchmark of -1.87% for the quarter; (3) for the year ended December 2016 the return of 2.64% had outperformed the benchmark of 2.00%; and (4) the Facility had ended calendar year 2016 approximately 5% under budget.

### 3. Johnson Lambert Audit Report for the Fiscal Year Ended September 30, 2016

Mr. Sink introduced Scott Hall and Morgan Bauserman of Johnson Lambert. Attention was directed to the audited Special-Purpose Financial Statements for fiscal years ended September 30, 2016 and 2015, which had been previously distributed with the agenda.

Mr. Hall reported that Johnson Lambert had completed its review of the Facility's financial statements and had issued a clean, unqualified opinion letter that had been received and adopted by the Audit Committee on February 9, 2017. Mr. Hall noted the accounting practices of the Facility that differ from generally accepted accounting principles (GAAP) as disclosed in the footnotes of the audited financial statements. Johnson Lambert reiterated their prior year recommendation that the Facility update the Standard Practice Manual to document these specific accounting practices that differ from GAAP or Statutory financial statement presentation. Mr. Hall referenced the internal controls letter noting that there were no material weaknesses or significant deficiencies identified in the Facility's internal controls during the audit by Johnson Lambert and that the letter included the recommendation to update the Standard Practice Manual. Mr. Hall also noted that (1) they had reviewed the Facility's financial position using the "going concern" accounting standard and had determined that there was no issue to report; and (2) compliance issues noted last year related to testing had been resolved.

Ms. Bauserman reviewed the highlights of the audited financial statements. Following their presentation, Mr. Hall and Ms. Bauserman were excused from the meeting.



4. 2017 Private Passenger Rate Level Review -“Other Than Clean Risks” Ceded to the Facility

Mr. DeNicola joined the meeting by phone. 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 +13.0% 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 2015; (2) the experience in 2015 had been much worse than in 2014; (3) three years of data had been reviewed, but as is typical given the credibility of the data the recommended indications rely on the latest year’s data; (4) no separate review had been performed for other-than-clean motorcycles due to lack of sufficient data; and (5) it was recommended to adopt the same motorcycle relativities as in the voluntary private passenger filing filed on February 1, 2017, noting that these relativity factors would apply to ceded base rates for the other-than-clean risks.

Mr. Lucas directed attention to an exhibit which compared to the proposed other-than-clean ceded liability rates to the voluntary liability rates filed on February 1, and noted that in every case the ceded rate was higher than the voluntary rate as expected with one exception for Med Pay coverage in territory 210. As the voluntary rates had not yet been approved or disapproved, the consensus was to leave that Med Pay rate as indicated for now and to wait and resolve any variance once the voluntary filing had been resolved.

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, 2017. Mr. DeNicola was excused from the teleconference.

5. Next Meeting

It was noted that the next scheduled meeting of the Board of Governors would be held on Wednesday, April 5, 2017.

6. Adjournment

There being no further business, the meeting was adjourned.

Edith Davis

Chief Operating Officer

North Carolina Reinsurance Facility

ETD:lad

BG-17-4

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. Instead, the Reinsurance Facility has elected to adopt the motorcycle engine size relativity factors that become effective for Rate Bureau business. 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. The rate level effect resulting from the combined impact of the filed changes for private passenger Bodily Injury and Property Damage Liability coverages for the other-than-clean ceded risks and the revised motorcycle engine size relativities is shown on page G-2.

NORTH CAROLINA  
MOTORCYCLE INSURANCE

CALCULATION OF RATE RELATIVITIES

Private Passenger  
Liability

COVERAGE	TOTAL LIMITS PREMIUM WEIGHT	FILED CHANGE
Bodily Injury	\$96,943	11.3%
Property Damage	97,905	15.0%
(1) Liability Total	194,848	13.2%

Liability  
Relativities

	(2)	(3)	(4) [[ (3) / (2) x ((1) + 1.00) ] - 1.000]
Engine Size (cc)	Present	Revised	Change
0-499	15%	11%	-17.0%
500-1249	23%	17%	-16.3%
1250-1499	33%	24%	-17.7%
1500-up	42%	31%	-16.4%
Total			-16.6%

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

**NOTICE TO MANUALHOLDERS**

**PERSONAL AUTO MANUAL – NORTH CAROLINA  
NOTICE 2016-003**

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**CAUTION**

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

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**INSTRUCTIONS TO MANUALHOLDERS**

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

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**EFFECTIVE DATE**

The revised rates are to be implemented 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.

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**CHANGE(S)**

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

**Revision of Rule 4. Classifications**

**Revision of Rule 14. Miscellaneous Coverages**

**Revision to Primary Classification Codes**

**Revision to Primary Classification Rating Factors**

**Revision to Territory Definitions**

These revisions were filed:

- To show the North Carolina Reinsurance Facility (Facility) has adopted an amendment to the Personal Auto Policy Program to allow cession of the drivers of Transportation Network Companies.
- To comply with the introduction of a Transportation Network Company (TNC) classification code and optional enhanced endorsements as provided for in the new statute N.C.G.S. 58-36-43.
- To add a newly created ZIP code to an existing territory definition. New ZIP code 27268 has been added to the existing territory 340.
- To revise rate level changes for bodily injury and property damage liability and medical payments insurance for non-fleet private passenger automobiles ceded to the Reinsurance Facility. The filed rates apply only to ceded risks other than "clean risks" as defined in G.S. 58-37-35(1). The rates for uninsured and combined uninsured/underinsured motorists coverages are unaffected by these changes.

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**REVISED PAGE(S)**

NC-E-Coding

NC-GR-3 thru NC-GR-10, NC-GR-25, NC-GR-29 thru NC-GR-31, NC-GR-33

PA-R-1 thru PA-R-104

NC-T-1 thru NC-T-19

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## PAGE CHECKLIST

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

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## REFERENCE INFORMATION (FOR COMPANY USE ONLY)

Circular Reference(s):

- RF-16-5 (05/02/2016) NCRF Circular Letter
- A-16-6 (05/02/2016) NCRB Circular Letter
- A-16-5 (04/12/2016) NCRB Circular Letter
- RF-16-2 (04/04/2016) NCRF Circular Letter
- A-16-2 (04/04/2016) NCRB Circular Letter
- A-16-3 (04/06/2016) NCRB Circular Letter
- A-16-4 (04/08/2016) NCRB Circular Letter

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## 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@verisk.com](mailto:info@verisk.com)

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

THIS MANUAL PAGE CHECKLIST DISPLAYS THE LATEST STATE PAGE INFORMATION AS OF **10-16**.  
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. 2016-003	–	10-16	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	21st	10-16
			Index-c	10th	4-11
NC-E-Coding	2nd	10-16	NC-GR-27	8th	2-10
			NC-GR-1	11th	1-14
NC-GR-2	13th	11-09	NC-GR-29	19th	10-16
NC-GR-3	17th	10-16	NC-GR-30	10th	10-16
NC-GR-4	25th	10-16	NC-GR-31	15th	10-16
NC-GR-5	26th	10-16	NC-GR-32	18th	10-06
NC-GR-6	19th	10-16	NC-GR-33	22nd	10-16
NC-GR-7	21st	10-16	NC-GR-34	11th	10-12
NC-GR-8	14th	10-16	NC-GR-35	3rd	10-15
NC-GR-9	11th	10-16	PA-R-1	18th	10-16
NC-GR-10	12th	10-16	PA-R-2	33rd	10-16
NC-GR-11	7th	11-09	PA-R-3 thru PA-R-15	27th	10-16
NC-GR-12	4th	10-89	PA-R-16	26th	10-16
NC-GR-13	8th	1-12	PA-R-17, PA-R-18	25th	10-16
NC-GR-14	7th	1-12	PA-R-19, PA-R-20	22nd	10-16
NC-GR-15, NC-GR-16	11th	10-89	PA-R-21	17th	10-16
NC-GR-17	9th	10-89	PA-R-22 thru PA-R-59	6th	10-16
NC-GR-18	7th	10-89	PA-R-60 thru PA-R-104	3rd	10-16
NC-GR-19	11th	10-89	NC-T-1 thru NC-T-4	5th	10-16
NC-GR-20	9th	10-89	NC-T-5, NC-T-6	4th	10-16
			NC-T-7 thru NC-T-9	3rd	10-16
			NC-T-10 thru NC-T-19	2nd	10-16





**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)**

<b>RULE NO.</b>	<b>A</b>	<b>PAGE NO.</b>
5.	ACCIDENTS .....	NC-GR-7
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>B</b>	
18.	BODILY INJURY INCREASED LIMITS .....	NC-GR-30
	<b>C</b>	
19.	CAMPER (OR RECREATIONAL) TRAILERS .....	NC-GR-30
10.	CANCELLATION (of Coverage or Policy) .....	NC-GR-14
	Pro Rata Tables .....	NC-GR-16
	Short Rate Tables .....	NC-GR-18
15.	CERTIFIED RISKS – FINANCIAL RESPONSIBILITY .....	NC-GR-28
9.	CHANGES .....	NC-GR-13
19.	CLASSIC AUTOS .....	NC-GR-34
4.	CLASSIFICATIONS .....	NC-GR-3
3.	CLEAN RISKS CEDED TO NORTH CAROLINA REINSURANCE FACILITY .....	NC-GR-2
3.	COMBINED RATING FACTOR .....	NC-GR-2
14.	COMBINED UNINSURED AND UNDERINSURED MOTORISTS COVERAGE .....	NC-GR-24
–	COMPREHENSIVE AND COLLISION:	
14.	Deductibles .....	NC-GR-25
1.	Definition (of Comprehensive Coverage) .....	NC-GR-1
12.	Rating Symbols Not Displayed on Rate Pages .....	NC-GR-21
5.	CONVICTIONS .....	NC-GR-5
4.	CORPORATION, CO-PARTNERSHIP, UNINCORPORATED ASSOCIATION VEHICLES .....	NC-GR-3
14.	COVERAGE FOR RENTED VEHICLES .....	NC-GR-27
	<b>D</b>	
14.	DEDUCTIBLE INSURANCE .....	NC-GR-25
14.	Comprehensive .....	NC-GR-25
14.	Collision .....	NC-GR-25
14.	Liability .....	NC-GR-25
1.	DEFINITIONS .....	NC-GR-1
1.	Auto .....	NC-GR-1
1.	Comprehensive .....	NC-GR-1
1.	Liability .....	NC-GR-1
4., 5.	Multi-Car Risks .....	NC-GR-4
	.....	NC-GR-9
5.	New Business .....	NC-GR-9
1.	Owned .....	NC-GR-1
1.	Private Passenger Auto .....	NC-GR-1
5.	Renewal Business .....	NC-GR-9
4.	Use Classifications .....	NC-GR-2
5.	DRIVING RECORD POINTS .....	NC-GR-5
5.	DRIVING RECORD SUB-CLASSIFICATION .....	NC-GR-7
3., 5.	DRIVING RECORD SURCHARGE PREMIUM .....	NC-GR-2
	.....	NC-GR-8

RULE NO.		PAGE NO.
<b>E</b>		
2.	ELIGIBILITY – PERSONAL AUTO COVERAGE .....	NC-GR-1
5.	ELIGIBILITY – SAFE DRIVER INSURANCE PLAN .....	NC-GR-5
23.	EXCESS INDEMNITY POLICY .....	NC-GR-35
5.	EXPERIENCE PERIOD .....	NC-GR-7
17.	EXTENDED NON-OWNED LIABILITY COVERAGE .....	NC-GR-29
14.	EXTENDED TRANSPORTATION EXPENSES COVERAGE .....	NC-GR-25
<b>F</b>		
20.	FINANCED AUTOS .....	NC-GR-34
15.	FINANCIAL RESPONSIBILITY FILING .....	NC-GR-28
<b>G</b>		
19.	GOLFMOBILES .....	NC-GR-34
<b>I</b>		
18.	INCREASED LIMITS .....	NC-GR-30
22.	INSTALLMENT PAYMENTS .....	NC-GR-35
3., 4.	INEXPERIENCED OPERATOR .....	NC-GR-2
	.....	NC-GR-4
<b>L</b>		
18.	LIABILITY INCREASED LIMITS TABLES .....	NC-GR-30
<b>M</b>		
7.	MINIMUM PREMIUM RULE .....	NC-GR-12
14.	MISCELLANEOUS COVERAGES .....	NC-GR-23
19.	MISCELLANEOUS TYPES .....	NC-GR-30
19.	Antique Autos .....	NC-GR-34
19.	Classic Autos .....	NC-GR-34
19.	Golfmobiles .....	NC-GR-34
19.	Motorcycles, Motorscooters, Motorbikes, Mopeds, etc. ....	NC-GR-33
4.	Pickup Trucks and Vans .....	NC-GR-5
19.	Snowmobiles .....	NC-GR-33
19.	Trailers (Camper, Recreational and All Other) .....	NC-GR-30
	.....	NC-GR-31
	.....	NC-GR-32
6.	MODEL YEAR FOR FIRE, THEFT, COMBINED ADDITIONAL COVERAGE, COMPREHENSIVE AND COLLISION COVERAGE .....	NC-GR-12
19.	MOTORCYCLES, MOTORSCOOTERS, MOTORBIKES, MOPEDS, ETC. ....	NC-GR-33
4., 5.	MULTI-CAR RISK .....	NC-GR-4
	.....	NC-GR-9
<b>N</b>		
16.	NAMED NON-OWNER POLICY .....	NC-GR-29
17.	NON-OWNED AUTO COVERAGE .....	NC-GR-29
14.	NON-OWNERS – UNINSURED MOTORISTS INSURANCE .....	NC-GR-24
3.	NORTH CAROLINA REINSURANCE FACILITY – CLEAN RISKS CEDED TO .....	NC-GR-2
<b>P</b>		
2.	PERSONAL AUTO COVERAGE – ELIGIBILITY .....	NC-GR-1
4.	PICKUP TRUCKS AND VANS .....	NC-GR-5
8.	POLICY PERIOD .....	NC-GR-12
3.	PREMIUM DETERMINATION .....	NC-GR-2
4.	PRIMARY CLASSIFICATIONS .....	NC-GR-3
3., 4.	PRIMARY CLASSIFICATION RATING FACTORS AND STATISTICAL CODES .....	NC-E-Coding
1.	PRIVATE PASSENGER AUTO, DEFINITION .....	NC-GR-1
10.	PRO RATA TABLES .....	NC-GR-16
	.....	NC-GR-17
18.	PROPERTY DAMAGE INCREASED LIMITS .....	NC-GR-30

<b>RULE NO.</b>		<b>PAGE NO.</b>
<b>R</b>		
21.	RATE AND TERRITORY PAGES .....	NC-GR-35
–	RATING FACTORS:	
3.	Combined Rating Factor .....	NC-GR-2
12.	Comprehensive and Collision – For Symbols Not Displayed on Rate Pages .....	NC-GR-21
14.	Deductibles .....	NC-GR-25
3., 4.	Inexperienced Operator .....	NC-GR-2
	.....	NC-GR-4
18.	Liability Increased Limits .....	NC-GR-30
3., 4.	Primary Classification.....	NC-GR-2
3., 5.	Safe Driver Insurance Plan (SDIP).....	NC-GR-2
	.....	NC-GR-5
	.....	NC-GR-11
3., 4.	Single and Multi-Car Risks .....	NC-GR-2
	.....	NC-GR-4
	.....	NC-GR-8
19.	RECREATIONAL VEHICLES .....	NC-GR-30
<b>S</b>		
5.	SAFE DRIVER INSURANCE PLAN (SDIP).....	NC-GR-5
5.	SAFE DRIVER INSURANCE PLAN (SDIP) RATING FACTORS AND STATISTICAL CODES.....	NC-GR-11
3., 5.	SDIP RATING FACTOR(S).....	NC-GR-2
	.....	NC-GR-4
	.....	NC-GR-11
5.	SDIP SURCHARGE .....	NC-GR-8
	.....	NC-GR-9
10.	SHORT RATE TABLES .....	NC-GR-18
8.	SHORT TERM POLICIES .....	NC-GR-12
3., 4., 5.	SINGLE AND MULTI-CAR RISKS .....	NC-GR-2
	.....	NC-GR-4
	.....	NC-GR-8
19.	SNOWMOBILES .....	NC-GR-33
–	STATISTICAL CODING SHEET .....	NC-E-Coding
13.	SUSPENSION .....	NC-GR-22
12.	SYMBOLS NOT DISPLAYED ON STATE RATE SHEETS .....	NC-GR-21
<b>T</b>		
5.	TOTAL BASE PREMIUM .....	NC-GR-8
14.	TOWING AND LABOR COSTS .....	NC-GR-26
19.	TRAILERS – RECREATIONAL, CAMPER, ALL OTHERS .....	NC-GR-30
<b>U</b>		
14.	UNDERINSURED MOTORISTS COVERAGE (COMBINED WITH UNINSURED MOTORISTS COVERAGE) .....	NC-GR-24
14.	UNINSURED MOTORISTS COVERAGE ONLY .....	NC-GR-23
14.	UNINSURED AND UNDERINSURED MOTORISTS COVERAGE COMBINED.....	NC-GR-24
4.	USE CLASSIFICATIONS .....	NC-GR-3
<b>W</b>		
11.	WHOLE DOLLAR PREMIUM.....	NC-GR-21



PRIMARY CLASSIFICATION CODES\*

No Inexperienced Operators

Vehicle Use	Single Car Risk or Multi-Car Risk With No Discount	Multi-Car Discount
Pleasure	1141	1142
TNC Activity	1151	1152
Work – Less Than 10	1161	1162
Work – 10 or More	1171	1172
Business	1181	1182
Farm	1191	1192

Inexperienced Operators

Years of Driving Experience	Vehicle Use	Principal Operator		Occasional Operator	
		Single Car Risk or Multi-Car Risk With No Discount	Multi-Car Discount	Single Car Risk or Multi-Car Risk With No Discount	Multi-Car Discount
Less Than 1 Year	Pleasure	1241	1242	1341	1342
	TNC Activity	1251	1252	1351	1352
	Work – Less Than 10	1261	1262	1361	1362
	Work – 10 or More	1271	1272	1371	1372
	Business	1281	1282	1381	1382
	Farm	1291	1292	1391	1392
Less Than 2 Year	Pleasure	1441	1442	1541	1542
	TNC Activity	1451	1452	1551	1552
	Work – Less Than 10	1461	1462	1561	1562
	Work – 10 or More	1471	1472	1571	1572
	Business	1481	1482	1581	1582
	Farm	1491	1492	1591	1592
Less Than 3 Years	Pleasure	1641	1642	1741	1742
	TNC Activity	1651	1652	1751	1752
	Work – Less Than 10	1661	1662	1761	1762
	Work – 10 or More	1671	1672	1771	1772
	Business	1681	1682	1781	1782
	Farm	1691	1692	1791	1792

\* Each code must have as the fifth and sixth digits the applicable Safe Driver Insurance Plan code. For complete coding requirements, refer to the Statistical Plan.





**1. DEFINITIONS**

- A. 1.** A private passenger auto is a four wheel motor vehicle, other than a truck type or van, owned or leased under contract for a continuous period of at least six months, and
- Not used as a public or livery conveyance for passengers.
  - Not rented to others.
- 2.** A motor vehicle that is a pickup truck or van shall be considered a private passenger auto, if it:
- Is owned by an individual or by a husband and wife or individuals who are residents of the same household,
  - Has a Gross Vehicle Weight as specified by the manufacturer of less than 14,000 lbs.; and
  - Is not used for the delivery or transportation of goods or materials unless such use is:
    - Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
    - For farming or ranching.
- A pickup truck or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:
- It meets the conditions in **a.**, **b.** and **c.** above; and
  - Coverage is limited in accordance with the federal employees using autos in government business endorsement.
- 3.** A motor vehicle owned by a family farm co-partnership or family farm corporation shall be considered a private passenger auto owned by an individual, if:
- It is principally garaged on a farm or ranch, and
  - It otherwise meets the definitions in Paragraphs **1.** and **2.** above.
- B.** AUTO as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.
- C.** LIABILITY as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D.** COMPREHENSIVE COVERAGE as used in this manual refers to other than collision damage to a motor vehicle.
- E.** OWNED as used in this manual includes an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the applicable endorsement.
- F.** REFER TO COMPANY means that North Carolina Risks shall be referred by the company to the North Carolina Rate Bureau.

**2. PERSONAL AUTO POLICY – ELIGIBILITY**

- A.** A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:
- They are written on a specified auto basis, and
  - They are owned by an individual or by 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:
- They are written on a specified auto basis, and
  - Coverage is limited in accordance with the Joint Ownership Endorsement.
- C.** A Personal Auto Policy shall be used to afford coverage to motorcycles, golfcarts or other similar type vehicles and snowmobiles not used for commercial purposes, if:
- They are written on a specified vehicle basis, and
  - Coverage is limited in accordance with the Miscellaneous Type Vehicle Endorsement.
- D.** A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The applicable endorsement must be attached.
- E.** A Personal Auto Policy may be used to afford coverage to private passenger autos not owned by a natural person and not rated as part of a fleet if:
- they are written on a specified auto basis, and
  - coverage is limited in accordance with the Business Named Insured Endorsement.
- The Business Named Insured Endorsement allows a person to be named as a "designee" to provide that person and resident family members Liability Coverage and Coverage for Damage To our Auto for the use of non-owned autos. Only persons who meet all of the requirements below should be listed as a "designee." These are persons who:
- are principals of the named insured's business;
  - have custody or control of a vehicle shown in the Declarations;
  - are not named insureds on another Personal Auto Policy; and
  - are not family members of either another "designee" or another person who is a named insured on another Personal Auto Policy since non-owned coverage is already provided.

## 2. PERSONAL AUTO POLICY – ELIGIBILITY (Cont'd)

F. A Personal Auto Policy may be used to afford coverage to five or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household if the autos are not used for business use, other than farming or ranching.

### Exceptions

Exposures in **A.**, **B.** or **C.** above may be written under a commercial auto policy when combined with a commercial risk.

Exposures in **E.** or **F.** above may be written under a commercial auto policy.

### Note

Non-fleet private passenger motor vehicles must be rated out of the Personal Auto Manual and must be coded as non-fleet private passenger for statistical reporting purposes whether written on a personal auto policy or a commercial auto policy

## 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 or TNC ACTIVITY of the auto and the auto is not DRIVEN TO OR FROM WORK OR SCHOOL.
116	1B	There is no BUSINESS USE or TNC ACTIVITY of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of less than 10 road miles one way.
117	1C	There is no BUSINESS USE or TNC ACTIVITY of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of 10 or more road miles one way.
118	3	The auto is used for BUSINESS USE and is not used in TNC ACTIVITY.
119	1AF	The auto is a FARM AUTO.
115	TNC	The auto is used in TRANSPORTATION NETWORK COMPANY ACTIVITY.

- B. Private passenger autos owned by corporations, co-partnerships, or unincorporated associations shall be rated as Class 3.

**Exceptions**

- 1. For corporations, co-partnerships or unincorporated associations owning less than five motor vehicles:

An owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by that individual, in accordance with Rule 4.A., provided the auto is not used for business purposes and is not used in TNC ACTIVITY.

- 2. For Farm family co-partnerships or Farm family corporations:

An owned private passenger auto principally garaged on a farm or ranch shall be rated as Class 1AF provided the vehicle is:

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

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

**C. Definitions**

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

**Note**

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

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

Refer to company for certification form.

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

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

b. Coverage is afforded, under Endorsement **PP 55 45** or any similar endorsement, for any portion of the time that an insured is logged into a transportation network platform as a driver.

5. **RESIDENT** means anyone residing in the same household as the applicant and shall include an individual absent from the household while attending school. An individual in active military service with the armed forces of the United States of America shall **not** be included as resident in the same household unless such individual customarily operates the auto.

#### D. Single and Multi-Car Risks

The applicable Multi-Car Rating Factor shall apply if two or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household are insured in the same policy.

#### Exceptions

1. If a company's policy processing systems do not permit insuring all vehicles in the same policy, the applicable Multi-Car Rating Factor shall apply if the company insures two or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household.

This exception applies only to companies that do not issue multi-car policies or whose policy processing systems limitations necessitate insuring one car (in a multi-car situation) on a separate policy. This exception does not permit a company to apply the Multi-Car Rating Factor on a single car policy where, for underwriting or other reasons, the company voluntarily elects to insure one vehicle on a single car policy when that vehicle could be insured on a multi-car policy.

2. The Multi-Car Rating Factor shall not apply to antique autos as defined in the Miscellaneous Types rule.

#### LIABILITY COVERAGES ONLY

E. An auto subject to Class 3 rates because of use in the business of the United States Government by one of its employees may be classified and rated as Class 1A, 1B, 1C or TNC when the applicable endorsement is used to limit coverage.

#### F. Inexperienced Operator

##### LIABILITY, MEDICAL PAYMENTS AND COLLISION

1. The appropriate Inexperienced Operator Surcharge shall be applied for each owner or resident operator of the auto who has less than three years driving experience as a licensed driver.

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.

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

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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.

#### G. Airbag Discount

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

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

#### H. Optional Rating Characteristics

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

1. Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; number of drivers; number of vehicles; payment history; payment options; prior insurance; and new and renewal status.
2. Driver characteristics not otherwise recognized in this manual. Examples include: years of driving experience; convictions, accidents, claims or incidents; accident-free experience; accident forgiveness; annual mileage; cell phone type and usage; credit information; defensive driving course; good student; home ownership; marital status; and military status.

3. Vehicle characteristics not otherwise recognized in this manual. Examples include: airbags; customization; electronic monitoring or safety devices; engine characteristics; safety features or engineering; theft deterrence/recovery devices; place and type of garaging; type of fuel used; vehicle age, make, model and model year; and vehicle use.
4. Affinity group or other group not otherwise recognized in this manual.
5. Any other rating characteristic or combination of characteristics if filed by a company and approved by the Commissioner.

#### I. Optional Enhanced Endorsements

Optional Enhanced Endorsements authorized in N.C.G.S. 58-36-43 shall not be reported as part of the statistical data that is used in rate making by the North Carolina Rate Bureau. For the reporting of statistical data for Optional Enhanced Endorsements, please consult your statistical agent.

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

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

##### A. Eligibility

The Plan shall be applied in rating all eligible autos.

An auto is eligible for rating under this Plan if it is owned 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.

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


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**B. Definitions****1. Driving Record Points****a. Convictions**

Records of convictions for moving traffic violations to be considered under this Plan shall be obtained at least annually from the Division of Motor Vehicles 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);
  - (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.

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


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- (7) With respect to any other conviction for a moving traffic violation, one point shall be assigned for each such conviction.

**Exception**

Convictions for the following shall not be regarded as moving traffic violations:

- (a) Inadequate muffler or excess escape of exhaust products;
- (b) Improper lights or other equipment except brakes;
- (c) Failure to sign or display registration card;
- (d) Failure to display license plates;
- (e) Failure to have in possession driver's license provided there is a valid one in existence; or
- (f) Failure to display current inspection certificate.

**b. Accidents**

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating a private passenger auto.

If an accident results both in bodily injury or death and in damage to property, points shall be assigned on the basis of the element of loss (bodily injury, death, or property damage) which generates the greatest number of points for the accident.

**ACCIDENTS RESULTING IN BODILY INJURY OR DEATH**

- (1) One point shall be assigned for each at-fault auto accident that results in total bodily injuries to all persons of \$1,800 or less.
- (2) Three points shall be assigned for each at-fault auto accident that results in:
  - (i) Death or
  - (ii) Total bodily injury to all persons in excess of \$1,800.

**Exception**

If the insured furnishes adequate proof that incurred medical costs related to the accident were solely for diagnostic purposes and that the accident did not result in any bodily injury, no SDIP points for bodily injury will be assigned, or points for bodily injury assigned as a result of the accident will be removed as of the most recent policy effective date.

**ACCIDENTS RESULTING IN PROPERTY DAMAGE ONLY****For accidents that occur prior to March 1, 2016**

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,000 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,800 but less than \$3,000.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$1,800 or less.

**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

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

- (f) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects.
- (g) Accidents occurring as a result of the operation of a firefighting, rescue squad, or law enforcement vehicle in response to an emergency if the operator of the vehicle at the time of the accident was a paid or volunteer member of any fire department, rescue squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to the emergency and the emergency ceases to exist.

**Notes**

- (1) For the purpose of this Plan a "conviction" shall mean a plea of guilty, or of nolo contendere or the determination of guilt by a jury or by a court though no sentence has been imposed (prayer for judgment continued) or, if imposed, has been suspended (unless it is the first prayer for judgment continued for all licensed operators in the household); and it includes a forfeiture of bail or collateral deposited to secure appearance in court of the defendant, unless the forfeiture has been vacated.
- (2) For the purpose of this Plan, a "moving traffic violation" shall include an infraction as described in **G.S. 14-3.1**.
- (3) The phrase "at-fault" means "negligent". No points shall be assigned for accidents when the operator of an insured vehicle is free of negligence.
- (4) References to other operators residing in the applicant's household shall also include a principal operator who is not a resident in the applicant's household.
- (5) In the event the applicant or any current resident operator has an at-fault accident and is convicted of a moving traffic violation in connection with the accident, only the higher surcharge points between the accident and the violation shall be assigned.
- (6) The One Point accident surcharge in Section **B.1.b.(3)** of this rule does not apply if both of the following conditions are met:
  - (a) The operator was not convicted of a moving traffic violation in connection with the accident; and

- (b) The vehicle owner, principal operator, and all licensed operators in the owner's household have had no convictions for moving traffic violations and no other at-fault accidents during the three-year period immediately preceding the date of the application or the date of preparation of the renewal.

(7) With respect to at-fault accidents occurring on or after October 1, 2012, the phrase "total damage to all property" shall be determined based on the following:

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

**2. Experience Period**

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

**C. Driving Record Sub-Classification**

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

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



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


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**D. Driving Record Surcharge Premium****1. Single Car Risks**

- a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
- b. Multiply the base premium for each coverage applicable to the auto by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.
- c. The Driving Record Surcharge Premium for each coverage of the auto equals the SDIP Surcharge for that coverage.
- d. Add the applicable Driving Record Surcharge Premium for each coverage to the otherwise applicable premium for each coverage of the auto.

**2. Multi-Car Risks**

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

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

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

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

- d. The Driving Record Surcharge Premium is determined separately by coverage for each auto that is insured for that coverage and eligible for SDIP rating.
  - (1) Determine the number of eligible autos insured for each coverage.
  - (2) The Driving Record Surcharge Premium for each coverage of each auto equals the SDIP Surcharge for that coverage divided by the number of eligible autos insured for that coverage.

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

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

**Note**

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

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

- e. Add the applicable Driving Record Surcharge Premium for each coverage of each auto to the otherwise applicable premium for each coverage of each auto.

**3. Statistical Coding**

- a. Single Car Risks – Assign the Driving Record Sub-Classification Statistical Code, reflecting the number of points, to the auto.

- b. Multi-Car Risks – Assign the Driving Record Sub-Classification Statistical Code reflecting:

- (1) The number of driving record points, to the auto with the highest Total Base Premium.

- (2) Zero driving record points, to each other auto insured on the policy.

**E. Cancellations and Changes****1. Policies for Terms Not Exceeding One Year**

No policy shall be endorsed in term to effect a change of Driving Record Sub-Classification except to recognize the addition or deletion of an operator.

**2. Policies for Terms Exceeding One Year**

No policy shall be endorsed to effect a change of Driving Record Sub-Classification until the next annual anniversary of the inception of the policy except to recognize the addition or deletion of an operator.

**PRIMARY CLASSIFICATION RATING FACTORS\***

Coverage	Pleasure Use	Drive to or from Work		Business Use	TNC Activity**	Farm Use
	(1A)	Less than 10 Miles (1B)	10 or More Miles (1C)	(3)	TNC	(1AF)
B.I., P.D., Med. Pay	1.00	1.05	1.05	1.05	1.20	.80
Collision	1.00	1.10	1.10	1.10	(a)	.80
Comprehensive Fire, Theft, C.A.C.	1.00	1.20	1.20	1.20	(a)	.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	<b>Principal Operator Licensed For:</b>			
	Less than One Year	Factor +2.85	Factor +2.55	Factor +0.15
	Less than Two Years	Factor +1.65	Factor +1.65	Factor +0.15
	Less than Three Years	Factor +1.30	Factor +1.40	Factor +0.15
	<b>Occasional Operator Licensed For:</b>			
	Less than One Year	Factor +1.75	Factor +1.65	Factor +0.10
Multi-Car	<b>Principal Operator Licensed For:</b>			
	Less than One Year	Factor +2.50	Factor +2.25	Factor +0.05
	Less than Two Years	Factor +1.30	Factor +1.35	Factor +0.05
	Less than Three Years	Factor +0.95	Factor +1.10	Factor +0.05
	<b>Occasional Operator Licensed For:</b>			
	Less than One Year	Factor +1.40	Factor +1.35	Factor 0.00
	Less than Two Years	Factor +0.50	Factor +0.60	Factor -0.10
	Less than Three Years	Factor +0.20	Factor +0.40	Factor -0.10

\* For Statistical Coding Requirements – Refer to page NC-E-Coding.  
 \*\* Applies only to those vehicles on policies ceded to the North Carolina Reinsurance Facility affording coverage for TNC activity under Endorsement **PP 55 45**.  
 (a) For rating a policy that affords this coverage, please refer to the individual company writing the coverage.

**PRIMARY CLASSIFICATION RATING FACTORS**  
(Cont'd)

<b>SAFE DRIVER INSURANCE PLAN FACTORS AND CODES</b>			
Use the following rating factors to determine the Driving Record Surcharge Premium as explained in the Safe Driver Insurance Plan Rule.			
Use the statistical code indicated for the Driving Record Sub-Classification.			
<b>Number of Driving Record Points</b>	<b>Driving Record Sub-Classification</b>	<b>Statistical Code</b>	<b>SDIP Rating Factor</b>
0	0	00	0.00
1	1	01	0.30
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
<b>Vehicles Not Eligible For SDIP – Add the following rating factor to the otherwise applicable Combined Rating Factor. Use the statistical code shown below.</b>			
<b>Not Eligible</b>	NE	95	+0.10

**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

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**6. MODEL YEAR FOR FIRE, THEFT, COMBINED  
ADDITIONAL COVERAGE, COMPREHENSIVE  
AND COLLISION COVERAGES**

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**A. Model Year Rating**

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

**B. Coding**

Policies effective July 1, 1982 and subsequent:

Code the two digits of the model year, for example, code 1982 vehicles as 82, 1983 as 83, etc.

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**7. MINIMUM PREMIUM RULE**

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The minimum annual premium charge is \$10 for each policy, certificate, declaration or binder covering one or more of the following perils:

Comprehensive

Fire, Theft, Windstorm, Combined Additional Coverage, Collision

Bodily Injury Liability, or

Property Damage Liability

Premium for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.

The minimum annual premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.

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**8. POLICY PERIOD**

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- A.** No policy may be written for a period longer than 12 months for Liability Coverage or 48 months for Physical Damage Coverage.
- B.** Premium charged for policy terms not exceeding 12 months is as follows:
  1. Twelve Month Policies –  
Charge the annual premium or minimum premium whichever applies.

**2. Three and Six Month Policies –**

- a. For a specified 3 or 6 month period the premium charge is 25% or 50% respectively, of the annual or minimum annual premium whichever applies.
- b. Policies issued for a 3 or 6 month period with an effective date on the 29th, 30th, and 31st of any month.

The first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy.

Premium for this extended coverage of 1 to 3 days may be waived.

**3. Other Short Policies written for less than 12 months and other than 3 or 6 months.**

Such policies shall be written short rate with premiums computed in accordance with the One Year Short Rate Table in the Cancellation Rule.

**Exceptions:**

The premium is computed Pro Rata:

1. When coverage is written to secure a common policy date with other coverages or lines of insurance.
  2. When a policy is issued on a short term basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
  3. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.
- C. Long Term Physical Damage Policies written for a term in excess of 12 months – Determine premium as follows:**
1. 1st 12 months:  
Charge the first year premium or minimum premium, whichever applies.
  2. 2nd 12 months:  
In addition to the above, charge the second year premium or minimum whichever applies.  
If the term is more than 12 months but less than 24 months, charge pro rata of such second year premium or minimum whichever is larger for the period in excess of 12 months.

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


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**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.

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**9. CHANGES**


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**A.** In the following circumstances the premium shall be computed using the rates and rules in effect at the inception of the policy or at the time the change is made:

1. If an auto or form of coverage is added during the term of a policy and the additional insurance is written to expire concurrently with the original insurance, the premium for such additional insurance shall be computed pro-rata;
2. If coverage is transferred during the policy term from one auto to another, the premium shall be computed pro rata; or
3. If the liability limits or deductible amounts are changed during the policy period.

If the policy has been written for less than one year on a short rate basis, the premium for the additional insurance shall be pro rata of the short rate charge for the policy period.

If an auto or form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

**B.** If an auto is transferred from one rating territory to another or if an auto is temporarily transferred from one rating territory to another for a period of not less than 30 consecutive days, the premium for the balance of the policy period may be adjusted by endorsement at the time the change is made. The company shall charge on a pro rata basis the rate or rates for the territories in which the auto is garaged during the remainder of the policy period. The premium adjustment shall be made on the basis of the rates and rules in effect at the inception of the policy or at the time the change is made.

**C.** With respect to the above described election of using the rates in effect at the inception of the policy or at the time the change is made in determining adjustments to premiums, a company's election shall be applied consistently by the company and shall not be made on a policy by policy basis.

**D. Premium Adjustment:**

1. With respect to all of the above except **A.3.**, if an outstanding policy is amended and results in a premium adjustment of \$2 or less, the amount:
  - a. May be waived, or
  - b. May be made subject to a minimum of \$2, except that the actual return premium shall be returned at the request of the insured.
2. Minimum premium of \$2 applies if an insured requests the following during the policy period:
  - a. Additional coverage,
  - b. An increase in the limits of liability,
  - c. A reduced deductible.
3. Companies need not refund a return premium of less than \$2 if the insured requests the following:
  - a. Cancellation of coverage,
  - b. Reduction in limits of liability,
  - c. Increase in deductible, except that the actual return premium shall be returned at the request of the insured.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges. If \$2 or less, it may be charged or waived.
5. With respect to all of the above except **A.3.**, if an outstanding policy is amended and results in a premium adjustment:
  - a. Within 30 days prior to the expiration of a six-month policy period, or
  - b. Within 60 days prior to the expiration of a policy period longer than six months, companies need not charge or refund a premium, except that actual refunds shall be made at the request of the insured.

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## 10. CANCELLATION

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### A. Cancellation of a policy, vehicle or form of coverage:

1. If the insured requests cancellation, compute return premium on a Short Rate Basis.

#### Exceptions

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

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

**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

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

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

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

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

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 1976 is designated as 1976.181.
2. In like manner, express the effective date of the policy year and decimal part of a year and subject from the cancellation date.
3. The difference in the case of 1 year policies, represents the percentage of the annual premium which is to be retained by the carrier.

4. For 6 Month Term Policies, the difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.
5. For 3 Month Term Policies, the difference between cancellation date and effective date multiplied by four represents the percentage of the quarter-annual term premium which is to be retained by the carrier.

**Example:**

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

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

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

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

**Note:**

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

**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

**PRO RATA TABLE**

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



**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

**PRO RATA TABLE**

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

**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

**ONE YEAR SHORT RATE TABLE**

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

**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

**THREE MONTH SHORT RATE TABLE**

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

**PERSONAL AUTO MANUAL  
NORTH CAROLINA**

**SIX MONTH SHORT RATE TABLE**

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		

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## 11. WHOLE DOLLAR PREMIUM

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This rule applies only to Fire, Theft, Combined Additional Coverage, Comprehensive and Collision coverages.

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellations by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

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

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### A. Other Than Collision

#### 1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Comprehensive Base Rates for Symbol 98 vehicles by:

- a. Increasing the Symbol 70 relativity factor of 13.72 by +1.05 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost, and
- b. Applying this factor to the Symbol 11 Rate on the state rate pages for the applicable model year.

#### 2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Comprehensive Base Rates for Symbol 27 vehicles by:

- a. Increasing the Symbol 26 relativity factor of 6.42 by +1.06 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Rate on the state rate pages for the applicable model year.

#### 3. 1982 and Prior Model Year Vehicles

##### a. 1976-1982 Symbol 14 Vehicles

Apply the factor 3.19 to the Symbol 7 Base Rate.

##### b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

### B. Collision

#### 1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Collision Base Rates for Symbol 98 vehicles by:

- a. Increasing the Symbol 70 relativity factor of 2.96 by +.10 for each \$10,000 or fraction of \$10,000 above \$150,000 of original Cost, and,
- b. Applying this factor to the Symbol 11 Rate on the state rate pages for the applicable model year.

#### 2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Collision Base Rates for Symbol 27 vehicles by:

- a. Increasing the Symbol 26 relativity factor of 2.29 by +.10 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Rate on the state rate pages for the applicable model year.

#### 3. 1982 and Prior Model Year Vehicles

##### a. 1976-1982 Symbol 14 Vehicles

Apply the factor 2.29 to the Symbol 7 Base Rate.

##### b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

### C. Original Cost means:

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specially built autos.
3. Original Cost New in U.S. for imported autos.

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**13. SUSPENSION**

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- A. Under any policy providing just Physical Damage Coverage, only Collision may be suspended.
- B. Liability Coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days.
  - 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
  - 2. The reinstatement endorsement shall not extend the policy beyond its original expiration date.

**LIABILITY AND COLLISION COVERAGES ONLY**

- 3. Pro rata premium credit for the period of suspension shall be granted upon reinstatement subject to a minimum retention by the company of sixty days premium calculated on a short rate basis. The minimum premium retention by the company shall not apply to suspensions under Section F. of this rule.
- 4. If the policy expires during the period of suspension, the named insured shall be entitled to a pro rata return premium in accordance with the foregoing provisions of this rule.
- 5. If a policy written for less than one year is suspended but subsequently reinstated and extended for the remainder of such year, or any part thereof, or if such policy expires during the suspension period, pro rata premium credit shall be granted for the period of suspension in accordance with the foregoing provisions of the Policy Period Rule for extension of a short term policy.

- D. If collision or liability coverages are suspended on **all** owned autos, coverage for which separate premiums apply – including Uninsured Motorists Coverage, Underinsured Motorists Coverage, auto death indemnity, total disability, and specific disability benefits coverage, medical payments coverage, non-owned auto or extended liability coverage provided under the use of other autos provisions – may be continued in force without premium adjustment for these coverages.
- E. If liability or collision 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**

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

	<b>Single Vehicle* Policy</b>	<b>Multi-Vehicle* Policy</b>
\$ 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>B.I. UM/UIM Coverage</b>		
	<b>Single Vehicle* Policy</b>	<b>Multi-Vehicle* Policy</b>
\$ 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 79% of the Full Coverage Comprehensive Premium
- \$ 500 Deduct. (726) – Charge 65% of the Full Coverage Comprehensive Premium
- \$ 1,000 Deduct. (727) – Charge 52% 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.

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

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

**1. Coverage**

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

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

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

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

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

**3. Endorsement**

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

**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.

**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.

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

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

**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.

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**19. MISCELLANEOUS TYPES**


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**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.

**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
<b>0 – 600</b>	\$ 24	\$ 19	\$ 10	\$ 8	\$ 9	\$ 7	\$ 7	\$ 6	\$ 6	\$ 5	\$ 5	\$ 4
<b>601 – 800</b>	26	21	12	9	11	9	8	6	7	6	6	5
<b>801 – 1,050</b>	29	23	13	10	12	10	9	7	8	6	7	6
<b>1,051 – 1,300</b>	31	25	15	12	14	11	10	8	9	7	8	6
<b>1,301 – 1,600</b>	34	27	18	14	16	13	13	10	11	9	9	7
<b>1,601 – 1,900</b>	37	30	20	16	18	14	15	12	12	10	10	8
<b>1,901 – 2,400</b>	42	34	23	18	21	17	18	14	14	11	12	10
<b>2,401 – 3,000</b>	47	38	28	22	25	20	21	17	17	14	14	11
<b>3,001 – 4,000</b>	56	45	34	27	31	25	25	20	20	16	17	14
<b>4,001 – 5,000</b>	66	53	42	34	38	30	30	24	25	20	21	17
<b>5,001 – 6,000</b>	77	62	50	40	45	36	35	28	30	24	25	20
<b>6,001 – 7,000</b>	87	70	58	46	52	42	41	33	35	28	29	23
<b>7,001 – 8,000</b>	98	78	66	53	59	47	46	37	40	32	33	26
<b>8,001 – 9,000</b>	108	86	74	59	67	54	52	42	44	35	37	30
<b>9,001 – 10,000</b>	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.
<b>\$ 0 – \$ 400</b>	\$ 7	\$ 4	\$ 3
<b>401 – 600</b>	9	6	5
<b>601 – 800</b>	12	8	6
<b>801 – 1,000</b>	15	10	8
<b>1,001 – 1,500</b>	23	15	12
<b>1,501 – 2,000</b>	29	19	15
<b>2,001 – 2,500</b>	35	23	18
<b>2,501 – 3,000</b>	41	27	22
<b>Each Additional \$500 Over \$3,000</b>	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	0.15
500 – 1249	0.23
1250 – 1499	0.33
1500 – up	0.42

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.

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## 21. RATING TERRITORIES

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- 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.

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## 22. INSTALLMENT PAYMENTS

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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.

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## 23. EXCESS INDEMNITY POLICY

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Bodily injury and property damage liability limits over primary limits may be afforded under an Excess Indemnity Policy with respect to an automobile classified and rated as a private passenger automobile. Primary insurance must be in force with respect to the automobile and the risk unable to obtain higher limits. If the company providing the excess limits coverage also provides the primary coverage to a risk, a letter of consent, signed by the insured, shall be secured and retained in the company's files. Refer to company for rating.

Bodily injury and property damage excess limits may be afforded separately or in conjunction with Medical Payments Insurance, Medical Payments Coverage is available on a \$100 deductible basis only. Refer to company for rating.



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**VOLUNTARY BUSINESS\***

Terr.	BODILY INJURY				PROPERTY DAMAGE			MEDICAL PAYMENTS				
	LIMIT				LIMIT			LIMIT				
	30/60	50/100	100/300	300/300	\$25,000	\$50,000	\$100,000	\$500	\$750	\$1,000	\$2,000	\$5,000
110	\$154	\$182	\$216	\$249	\$159	\$161	\$164	\$19	\$25	\$30	\$44	\$64
120	178	210	249	288	139	140	143	23	31	37	54	78
130	200	236	280	324	151	153	156	26	35	42	61	88
140	251	296	351	407	173	175	178	29	39	46	68	98
150	216	255	302	350	192	194	198	26	35	42	61	88
170	154	182	216	249	161	163	166	19	25	30	44	64
180	203	240	284	329	221	223	228	24	32	38	56	81
190	186	219	260	301	195	197	201	23	31	37	54	78
200	219	258	307	355	180	182	185	30	40	48	70	101
210	195	230	273	316	146	147	150	27	36	43	63	91
220	245	289	343	397	147	148	151	30	40	48	70	101
230	294	347	412	476	160	162	165	34	45	54	80	115
240	235	277	329	381	148	149	152	27	36	43	63	91
250	245	289	343	397	240	242	247	32	43	51	75	108
260	199	235	279	322	173	175	178	26	35	42	61	88
270	149	176	209	241	191	193	197	19	25	30	44	64
280	231	273	323	374	215	217	221	31	41	50	73	105
290	234	276	328	379	204	206	210	28	37	45	66	95
300	156	184	218	253	189	191	195	18	24	29	42	61
310	126	149	176	204	163	165	168	16	21	26	37	54
320	156	184	218	253	147	148	151	17	23	27	40	57
340	218	257	305	353	189	191	195	27	36	43	63	91
350	160	189	224	259	165	167	170	18	24	29	42	61
360	180	212	252	292	158	160	163	24	32	38	56	81
370	205	242	287	332	188	190	194	25	33	40	59	85
380	217	256	304	352	187	189	193	25	33	40	59	85
390	173	204	242	280	207	209	213	19	25	30	44	64
420	294	347	412	476	241	243	248	39	52	62	91	132
440	210	248	294	340	199	201	205	28	37	45	66	95
450	241	284	337	390	196	198	202	27	36	43	63	91
460	176	208	246	285	172	174	177	20	27	32	47	68
470	206	243	288	334	164	166	169	23	31	37	54	78
480	141	166	197	228	141	142	145	16	21	26	37	54
490	135	159	189	219	150	152	155	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	\$183	\$216	\$256	\$304	\$230	\$232	\$237	\$23	\$31	\$37	\$54	\$78
120	219	258	307	364	207	209	213	27	36	43	63	91
130	237	280	332	393	220	222	227	30	40	48	70	101
140	322	380	451	535	254	257	262	47	63	75	110	159
150	250	295	350	415	282	285	290	31	41	50	73	105
170	192	227	269	319	240	242	247	24	32	38	56	81
180	249	294	349	413	329	332	339	30	40	48	70	101
190	229	270	321	380	292	295	301	26	35	42	61	88
200	266	314	372	442	269	272	277	35	47	56	82	118
210	222	262	311	369	210	212	216	28	37	45	66	95
220	306	361	428	508	217	219	224	34	45	54	80	115
230	347	409	486	576	224	226	231	37	49	59	87	125
240	282	333	395	468	216	218	222	31	41	50	73	105
250	290	342	406	481	344	347	354	37	49	59	87	125
260	245	289	343	407	257	260	265	31	41	50	73	105
270	180	212	252	299	283	286	291	24	32	38	56	81
280	286	337	400	475	326	329	336	41	55	66	96	139
290	279	329	391	463	300	303	309	36	48	58	84	122
300	182	215	255	302	276	279	284	21	28	34	49	71
310	156	184	218	259	241	243	248	19	25	30	44	64
320	191	225	267	317	215	217	221	22	29	35	51	74
340	272	321	381	452	284	287	293	37	49	59	87	125
350	195	230	273	324	242	244	249	22	29	35	51	74
360	222	262	311	369	234	236	241	27	36	43	63	91
370	253	299	354	420	282	285	290	31	41	50	73	105
380	268	316	375	445	279	282	287	30	40	48	70	101
390	219	258	307	364	315	318	324	24	32	38	56	81
420	401	473	561	666	369	373	380	63	84	101	147	213
440	255	301	357	423	298	301	307	33	44	53	77	112
450	290	342	406	481	289	292	298	30	40	48	70	101
460	215	254	301	357	256	259	264	24	32	38	56	81
470	248	293	347	412	239	241	246	25	33	40	59	85
480	171	202	239	284	206	208	212	20	27	32	47	68
490	164	194	230	272	220	222	227	20	27	32	47	68

\* Excluding "clean risks" as defined under the Premium Determination Rule.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 110**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	37	36	34	33	32	31	30	28	1	33	31	30	28	1	10
2	48	47	46	44	42	40	39	38	2	46	43	42	38	2	12
3	60	59	57	54	52	50	49	47	3	52	49	48	43	3	17
4	69	68	65	63	61	59	57	53	4	57	54	52	48	4	20
5	77	75	73	71	68	65	63	60	5	65	62	59	54	5	23
6	85	83	81	79	75	72	70	67	6	73	69	67	61	6	31
7	94	92	90	88	83	80	78	73	7	80	75	72	67	7	38
8	101	100	97	93	90	85	83	79	8	87	82	79	72	8	44
10	110	108	104	101	97	93	90	85	10	93	89	85	78	10	57
11	117	114	111	108	103	99	95	91	11	101	97	92	84	11	69
12	122	120	117	113	109	103	100	95	12	111	105	101	92	12	80
13	127	124	121	118	112	108	104	99	13	119	112	108	99	13	94
14	133	130	127	123	118	112	109	103	14	128	122	117	107	14	111
15	139	137	132	128	123	118	113	109	15	141	134	129	118	15	134
16	144	142	138	133	128	122	119	113	16	155	147	141	129	16	163
17	150	148	143	139	133	128	123	118	17	171	163	157	143	17	195
18	157	153	149	144	139	132	128	122	18	186	178	170	155	18	233
19	161	158	153	149	142	137	132	125	19	204	194	186	170	19	279
20	165	162	158	153	147	140	135	129	20	226	214	205	189	20	331
21	171	168	163	159	152	145	140	134	21	251	239	229	210	21	457
22	176	173	168	162	155	149	144	138	22	284	270	259	236		
23	182	179	173	168	161	154	149	142	23	317	302	290	265		
24	186	183	178	172	165	158	153	145	24	369	350	335	306		
25	192	189	183	178	170	163	158	150	25	453	430	412	377		
26	199	194	189	183	175	168	162	154	26	556	527	506	463		
27	204	200	194	189	181	173	168	160							
28	211	206	201	195	186	179	173	164							
29	218	214	208	201	193	184	179	170							
30	224	220	213	206	199	190	183	174							
31	231	226	220	213	204	195	189	180							
32	238	233	226	220	211	202	194	185							
33	245	240	233	226	216	208	201	191							
34	251	245	239	232	222	212	205	195							
35	256	252	244	236	228	218	210	200							
36	263	259	251	243	233	223	215	205							
37	273	268	260	252	242	231	223	213							
38	283	278	270	262	251	240	232	221							
39	293	287	279	270	259	248	240	229							
40	302	296	287	279	268	256	248	235							
41	312	306	297	289	276	265	255	244							
42	322	315	306	297	285	273	263	251							
43	331	325	315	305	293	281	271	259							
44	341	334	324	314	302	289	279	265							
45	350	343	333	323	310	296	286	273							
46	362	354	344	334	320	306	296	282							
47	373	366	355	344	331	316	305	291							
48	385	377	366	355	341	326	315	301							
49	396	389	377	366	351	336	324	310							
50	406	398	387	376	361	345	333	317							
51	418	411	398	386	371	355	343	326							
52	430	422	410	397	381	364	352	336							
53	441	432	420	407	391	373	361	344							
54	458	450	436	423	405	389	375	357							
55	481	471	457	444	425	407	393	375							
56	506	496	482	467	448	428	414	395							
57	534	524	508	493	473	453	437	417							

TERRITORY 110

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	576	565	548	532	509	488	472	450							
59	638	626	608	591	566	542	523	498							
60	707	694	674	654	627	599	579	553							
61	773	758	736	714	685	655	633	604							
62	834	817	794	770	738	706	683	650							
63	895	878	852	827	793	759	733	699							
64	956	938	910	882	847	810	783	746							
65	1018	998	969	940	901	862	834	795							
66	1110	1089	1057	1025	982	940	909	867							
67	1232	1209	1173	1138	1091	1045	1009	962							
68	1354	1329	1290	1251	1200	1148	1109	1058							
69	1476	1449	1406	1364	1308	1252	1210	1153							
70	1600	1568	1523	1477	1416	1355	1310	1249							
71	1722	1688	1639	1591	1525	1460	1410	1344							
72	1844	1808	1756	1704	1633	1563	1511	1440							
73	1966	1929	1873	1816	1742	1666	1611	1535							
74	2089	2049	1989	1929	1850	1770	1711	1631							
75	2211	2169	2106	2042	1958	1874	1810	1727							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	236	227	212	198	183	174	159	149	1	183	169	159	130	1	63
2	313	304	284	265	246	231	212	198	2	207	193	178	149	2	77
3	342	328	308	289	270	251	231	217	3	241	222	207	174	3	96
4	400	386	362	337	313	294	270	255	4	260	241	227	188	4	106
5	439	424	395	366	342	318	299	275	5	280	260	241	198	5	125
6	458	443	415	386	362	337	313	289	6	294	270	251	207	6	135
7	482	463	434	405	376	352	328	304	7	304	284	265	217	7	149
8	501	487	453	419	395	366	342	318	8	318	294	275	227	8	178
10	521	501	468	434	405	381	352	328	10	342	313	294	241	10	207
11	535	516	482	448	419	390	362	337	11	357	328	308	255	11	227
12	554	535	501	468	434	405	376	352	12	366	337	318	260	12	251
13	574	549	516	482	448	419	386	362	13	381	352	328	270	13	270
14	588	569	530	492	463	429	400	371	14	405	371	347	289	14	299
15	598	578	540	501	468	439	405	376	15	424	395	366	304	15	323
16	603	583	545	506	472	443	410	381	16	443	410	381	313	16	357
17	617	593	554	516	482	448	415	390	17	458	424	395	328	17	376
18	631	607	569	530	496	463	429	400	18	482	448	419	342	18	410
19	641	617	578	540	501	468	434	405	19	506	468	439	362	19	434
20	660	636	593	549	516	482	443	415	20	521	482	448	371	20	463
21	675	651	607	564	530	492	458	424	21	545	501	468	386	21	525
22	684	660	617	574	535	501	463	434	22	574	530	496	410		
23	694	670	627	583	545	506	472	439	23	593	549	516	424		
24	713	684	641	598	559	521	482	448	24	622	574	535	443		
25	718	689	646	603	564	525	487	453	25	670	622	578	477		
26	728	704	656	607	569	530	492	458	26	728	675	631	521		
27	737	713	665	617	578	540	501	468							
28	742	718	670	622	583	545	501	468							
29	757	728	680	631	593	549	511	477							



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 110**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
30	762	733	684	636	598	554	516	477							
31	771	742	694	646	603	564	521	487							
32	786	757	709	660	617	574	530	496							
33	795	766	718	670	627	583	540	501							
34	810	781	728	675	631	588	545	511							
35	819	790	737	684	641	598	554	516							
36	829	800	747	694	651	607	559	525							
37	844	815	762	709	660	617	574	535							
38	858	824	771	718	670	627	578	540							
39	863	829	776	723	675	627	583	545							
40	872	839	786	733	684	636	588	549							
41	882	853	795	737	694	646	598	559							
42	892	863	805	747	699	651	603	564							
43	906	872	815	757	709	660	612	569							
44	911	877	819	762	713	665	617	574							
45	925	892	834	776	728	675	627	583							
46	935	901	844	786	733	684	631	593							
47	945	911	853	795	742	689	641	598							
48	959	925	863	800	752	699	646	603							
49	969	935	872	810	757	709	656	612							
50	978	945	882	819	766	713	660	617							
51	988	954	892	829	776	723	670	627							
52	993	959	897	834	781	728	675	627							
53	1007	969	906	844	790	733	680	636							
54	1017	978	916	853	795	742	689	641							
55	1031	998	930	863	810	752	699	651							
56	1051	1012	945	877	824	766	709	660							
57	1070	1031	964	897	839	781	723	675							
58	1104	1060	993	925	863	805	747	694							
59	1147	1104	1031	959	897	834	776	723							
60	1195	1152	1075	998	935	872	805	752							
61	1229	1186	1109	1031	964	897	834	776							
62	1258	1210	1133	1056	983	916	848	795							
63	1277	1234	1152	1070	1003	935	863	805							
64	1306	1258	1176	1094	1022	954	882	824							
65	1330	1282	1200	1118	1046	974	901	839							
66	1369	1321	1234	1147	1075	998	925	863							
67	1422	1374	1282	1191	1113	1036	964	897							
68	1475	1422	1330	1239	1157	1080	998	930							
69	1528	1475	1379	1282	1200	1118	1036	964							
70	1586	1528	1427	1326	1244	1157	1070	998							
71	1639	1576	1475	1374	1282	1195	1109	1031							
72	1692	1629	1523	1417	1326	1234	1142	1065							
73	1745	1682	1571	1460	1369	1272	1181	1099							
74	1798	1735	1620	1504	1407	1311	1215	1133							
75	1851	1783	1668	1552	1451	1350	1253	1166							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	67	65	63	61	59	57	55	51	1	61	57	55	51	1	18
2	88	86	84	82	78	73	71	69	2	84	80	78	69	2	22
3	110	108	104	100	96	92	90	86	3	96	90	88	80	3	31
4	126	124	120	116	112	108	104	98	4	104	100	96	88	4	37
5	141	139	135	131	124	120	116	110	5	120	114	108	100	5	43
6	157	153	149	145	139	133	129	122	6	135	126	122	112	6	57
7	173	169	165	161	153	147	143	135	7	147	139	133	122	7	69
8	186	184	177	171	165	157	153	145	8	159	151	145	133	8	82
10	202	198	192	186	177	171	165	157	10	171	163	157	143	10	104
11	214	210	204	198	190	182	175	167	11	186	177	169	155	11	126
12	224	220	214	208	200	190	184	175	12	204	194	186	169	12	147
13	233	228	222	216	206	198	192	182	13	218	206	198	182	13	173
14	245	239	233	226	216	206	200	190	14	235	224	214	196	14	204
15	255	251	243	235	226	216	208	200	15	259	247	237	216	15	247
16	265	261	253	245	235	224	218	208	16	286	269	259	237	16	300
17	275	271	263	255	245	235	226	216	17	314	300	288	263	17	359
18	288	282	273	265	255	243	235	224	18	343	326	312	286	18	428
19	296	290	282	273	261	251	243	231	19	375	357	343	312	19	512
20	304	298	290	282	269	257	249	237	20	416	394	377	347	20	608
21	314	308	300	292	279	267	257	247	21	461	439	420	386	21	840
22	324	318	308	298	286	273	265	253	22	522	496	475	435		
23	335	328	318	308	296	284	273	261	23	583	555	532	488		
24	343	337	326	316	304	290	282	267	24	677	643	616	563		
25	353	347	337	326	312	300	290	275	25	832	789	757	694		
26	365	357	347	337	322	308	298	284	26	1022	969	930	851		
27	375	367	357	347	333	318	308	294							
28	388	379	369	359	343	328	318	302							
29	400	394	381	369	355	339	328	312							
30	412	404	392	379	365	349	337	320							
31	424	416	404	392	375	359	347	330							
32	437	428	416	404	388	371	357	341							
33	451	441	428	416	398	381	369	351							
34	461	451	439	426	408	390	377	359							
35	471	463	449	435	418	400	386	367							
36	483	475	461	447	428	410	396	377							
37	502	492	477	463	445	424	410	392							
38	520	510	496	481	461	441	426	406							
39	539	528	512	496	475	455	441	420							
40	555	545	528	512	492	471	455	432							
41	573	563	547	530	508	488	469	449							
42	592	579	563	547	524	502	483	461							
43	608	598	579	561	539	516	498	475							
44	626	614	596	577	555	530	512	488							
45	643	630	612	594	569	545	526	502							
46	665	651	632	614	588	563	545	518							
47	685	673	653	632	608	581	561	534							
48	708	694	673	653	626	600	579	553							
49	728	714	694	673	645	618	596	569							
50	747	732	712	692	663	634	612	583							
51	769	755	732	710	681	653	630	600							
52	789	775	753	730	700	669	647	618							
53	810	794	771	749	718	685	663	632							
54	843	826	802	777	745	714	690	657							
55	883	865	840	816	781	749	722	690							
56	930	912	885	859	824	787	761	726							
57	981	963	934	906	869	832	804	767							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 120**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	1059	1038	1008	977	936	898	867	826							
59	1173	1151	1118	1085	1040	996	961	916							
60	1299	1275	1238	1202	1153	1102	1065	1016							
61	1420	1393	1353	1312	1259	1204	1163	1110							
62	1532	1501	1459	1416	1357	1297	1255	1195							
63	1644	1614	1567	1520	1457	1395	1346	1285							
64	1756	1724	1673	1622	1557	1489	1438	1371							
65	1871	1834	1781	1728	1656	1585	1532	1461							
66	2040	2001	1942	1883	1805	1728	1671	1593							
67	2264	2222	2156	2091	2005	1920	1854	1769							
68	2489	2442	2370	2299	2205	2109	2038	1944							
69	2713	2662	2585	2507	2403	2301	2224	2120							
70	2940	2883	2799	2715	2603	2491	2407	2295							
71	3164	3103	3013	2923	2803	2683	2591	2470							
72	3388	3323	3227	3131	3001	2872	2776	2646							
73	3613	3546	3441	3337	3201	3062	2960	2821							
74	3839	3766	3656	3546	3401	3254	3144	2997							
75	4064	3986	3870	3754	3599	3444	3327	3174							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	261	250	234	218	202	192	176	165	1	202	186	176	144	1	69
2	346	335	314	293	271	255	234	218	2	229	213	197	165	2	85
3	378	362	340	319	298	277	255	239	3	266	245	229	192	3	106
4	442	426	399	372	346	325	298	282	4	287	266	250	207	4	117
5	484	468	436	404	378	351	330	303	5	309	287	266	218	5	138
6	505	489	458	426	399	372	346	319	6	325	298	277	229	6	149
7	532	511	479	447	415	388	362	335	7	335	314	293	239	7	165
8	553	537	500	463	436	404	378	351	8	351	325	303	250	8	197
10	575	553	516	479	447	420	388	362	10	378	346	325	266	10	229
11	591	569	532	495	463	431	399	372	11	394	362	340	282	11	250
12	612	591	553	516	479	447	415	388	12	404	372	351	287	12	277
13	633	606	569	532	495	463	426	399	13	420	388	362	298	13	298
14	649	628	585	543	511	473	442	410	14	447	410	383	319	14	330
15	660	638	596	553	516	484	447	415	15	468	436	404	335	15	356
16	665	644	601	559	521	489	452	420	16	489	452	420	346	16	394
17	681	654	612	569	532	495	458	431	17	505	468	436	362	17	415
18	697	670	628	585	548	511	473	442	18	532	495	463	378	18	452
19	708	681	638	596	553	516	479	447	19	559	516	484	399	19	479
20	729	702	654	606	569	532	489	458	20	575	532	495	410	20	511
21	745	718	670	622	585	543	505	468	21	601	553	516	426	21	580
22	755	729	681	633	591	553	511	479	22	633	585	548	452		
23	766	739	692	644	601	559	521	484	23	654	606	569	468		
24	787	755	708	660	617	575	532	495	24	686	633	591	489		
25	793	761	713	665	622	580	537	500	25	739	686	638	527		
26	803	777	724	670	628	585	543	505	26	803	745	697	575		
27	814	787	734	681	638	596	553	516							
28	819	793	739	686	644	601	553	516							
29	835	803	750	697	654	606	564	527							

TERRITORY 120

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	841	809	755	702	660	612	569	527							
31	851	819	766	713	665	622	575	537							
32	867	835	782	729	681	633	585	548							
33	878	846	793	739	692	644	596	553							
34	894	862	803	745	697	649	601	564							
35	904	872	814	755	708	660	612	569							
36	915	883	825	766	718	670	617	580							
37	931	899	841	782	729	681	633	591							
38	947	910	851	793	739	692	638	596							
39	952	915	857	798	745	692	644	601							
40	963	926	867	809	755	702	649	606							
41	974	942	878	814	766	713	660	617							
42	984	952	888	825	771	718	665	622							
43	1000	963	899	835	782	729	676	628							
44	1005	968	904	841	787	734	681	633							
45	1021	984	920	857	803	745	692	644							
46	1032	995	931	867	809	755	697	654							
47	1043	1005	942	878	819	761	708	660							
48	1059	1021	952	883	830	771	713	665							
49	1069	1032	963	894	835	782	724	676							
50	1080	1043	974	904	846	787	729	681							
51	1091	1053	984	915	857	798	739	692							
52	1096	1059	990	920	862	803	745	692							
53	1112	1069	1000	931	872	809	750	702							
54	1123	1080	1011	942	878	819	761	708							
55	1138	1101	1027	952	894	830	771	718							
56	1160	1117	1043	968	910	846	782	729							
57	1181	1138	1064	990	926	862	798	745							
58	1218	1170	1096	1021	952	888	825	766							
59	1266	1218	1138	1059	990	920	857	798							
60	1319	1271	1186	1101	1032	963	888	830							
61	1357	1309	1224	1138	1064	990	920	857							
62	1389	1335	1250	1165	1085	1011	936	878							
63	1410	1362	1271	1181	1107	1032	952	888							
64	1442	1389	1298	1208	1128	1053	974	910							
65	1468	1415	1325	1234	1154	1075	995	926							
66	1511	1458	1362	1266	1186	1101	1021	952							
67	1569	1516	1415	1314	1229	1144	1064	990							
68	1628	1569	1468	1367	1277	1192	1101	1027							
69	1686	1628	1522	1415	1325	1234	1144	1064							
70	1750	1686	1575	1463	1373	1277	1181	1101							
71	1809	1740	1628	1516	1415	1319	1224	1138							
72	1867	1798	1681	1564	1463	1362	1261	1176							
73	1926	1857	1734	1612	1511	1404	1303	1213							
74	1984	1915	1788	1660	1553	1447	1341	1250							
75	2043	1968	1841	1713	1601	1490	1383	1287							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 130**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	59	57	55	54	52	50	48	45	1	54	50	48	45	1	16
2	77	75	73	72	68	64	63	61	2	73	70	68	61	2	20
3	97	95	91	88	84	81	79	75	3	84	79	77	70	3	27
4	111	109	106	102	98	95	91	86	4	91	88	84	77	4	32
5	124	122	118	115	109	106	102	97	5	106	100	95	88	5	38
6	138	134	131	127	122	116	113	107	6	118	111	107	98	6	50
7	152	149	145	141	134	129	125	118	7	129	122	116	107	7	61
8	163	161	156	150	145	138	134	127	8	140	132	127	116	8	72
10	177	174	168	163	156	150	145	138	10	150	143	138	125	10	91
11	188	184	179	174	166	159	154	147	11	163	156	149	136	11	111
12	197	193	188	183	175	166	161	154	12	179	170	163	149	12	129
13	204	200	195	190	181	174	168	159	13	192	181	174	159	13	152
14	215	209	204	199	190	181	175	166	14	206	197	188	172	14	179
15	224	220	213	206	199	190	183	175	15	227	217	208	190	15	217
16	233	229	222	215	206	197	192	183	16	251	236	227	208	16	263
17	242	238	231	224	215	206	199	190	17	276	263	252	231	17	315
18	252	247	240	233	224	213	206	197	18	301	286	274	251	18	376
19	260	254	247	240	229	220	213	202	19	329	313	301	274	19	449
20	267	261	254	247	236	226	218	208	20	365	345	331	304	20	533
21	276	270	263	256	245	234	226	217	21	405	385	369	338	21	737
22	285	279	270	261	251	240	233	222	22	458	435	417	381		
23	294	288	279	270	260	249	240	229	23	512	487	467	428		
24	301	295	286	277	267	254	247	234	24	594	564	541	494		
25	310	304	295	286	274	263	254	242	25	730	693	664	609		
26	320	313	304	295	283	270	261	249	26	897	850	816	746		
27	329	322	313	304	292	279	270	258							
28	340	333	324	315	301	288	279	265							
29	351	345	335	324	311	297	288	274							
30	362	354	344	333	320	306	295	281							
31	372	365	354	344	329	315	304	290							
32	383	376	365	354	340	326	313	299							
33	396	387	376	365	349	335	324	308							
34	405	396	385	374	358	342	331	315							
35	413	406	394	381	367	351	338	322							
36	424	417	405	392	376	360	347	331							
37	440	431	419	406	390	372	360	344							
38	456	448	435	422	405	387	374	356							
39	473	464	449	435	417	399	387	369							
40	487	478	464	449	431	413	399	379							
41	503	494	480	465	446	428	412	394							
42	519	508	494	480	460	440	424	405							
43	533	524	508	492	473	453	437	417							
44	550	539	523	507	487	465	449	428							
45	564	553	537	521	499	478	462	440							
46	584	571	555	539	516	494	478	455							
47	601	591	573	555	533	510	492	469							
48	621	609	591	573	550	526	508	485							
49	639	627	609	591	566	542	523	499							
50	655	643	625	607	582	557	537	512							
51	675	662	643	623	598	573	553	526							
52	693	680	661	641	614	587	567	542							
53	711	696	677	657	630	601	582	555							
54	739	725	703	682	653	627	605	576							
55	775	759	737	716	686	657	634	605							
56	816	800	777	754	723	691	668	637							
57	861	845	820	795	763	730	705	673							

TERRITORY 130

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	929	911	884	857	822	788	761	725							
59	1029	1010	981	952	913	874	843	804							
60	1140	1119	1087	1054	1011	967	934	891							
61	1246	1223	1187	1151	1104	1056	1020	974							
62	1344	1317	1280	1242	1190	1138	1101	1049							
63	1443	1416	1375	1334	1278	1224	1181	1128							
64	1541	1513	1468	1423	1366	1307	1262	1203							
65	1641	1609	1563	1516	1453	1391	1344	1282							
66	1790	1756	1704	1652	1584	1516	1466	1398							
67	1987	1949	1892	1835	1760	1684	1627	1552							
68	2184	2143	2080	2017	1935	1851	1788	1706							
69	2381	2336	2268	2200	2109	2019	1951	1860							
70	2579	2529	2456	2382	2284	2186	2112	2014							
71	2776	2723	2644	2565	2459	2354	2273	2168							
72	2973	2916	2832	2748	2633	2520	2436	2322							
73	3170	3111	3020	2928	2809	2687	2597	2476							
74	3369	3304	3208	3111	2984	2855	2758	2630							
75	3566	3498	3396	3294	3158	3022	2919	2785							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	262	251	235	219	203	192	176	166	1	203	187	176	144	1	69
2	347	336	315	294	272	256	235	219	2	230	214	198	166	2	85
3	379	363	342	320	299	278	256	240	3	267	246	230	192	3	107
4	443	427	401	374	347	326	299	283	4	288	267	251	208	4	117
5	486	470	438	406	379	352	331	304	5	310	288	267	219	5	139
6	507	491	459	427	401	374	347	320	6	326	299	278	230	6	150
7	534	513	481	449	417	390	363	336	7	336	315	294	240	7	166
8	555	539	502	465	438	406	379	352	8	352	326	304	251	8	198
10	577	555	518	481	449	422	390	363	10	379	347	326	267	10	230
11	593	571	534	497	465	433	401	374	11	395	363	342	283	11	251
12	614	593	555	518	481	449	417	390	12	406	374	352	288	12	278
13	635	609	571	534	497	465	427	401	13	422	390	363	299	13	299
14	651	630	587	545	513	475	443	411	14	449	411	384	320	14	331
15	662	641	598	555	518	486	449	417	15	470	438	406	336	15	358
16	668	646	603	561	523	491	454	422	16	491	454	422	347	16	395
17	684	657	614	571	534	497	459	433	17	507	470	438	363	17	417
18	700	673	630	587	550	513	475	443	18	534	497	465	379	18	454
19	710	684	641	598	555	518	481	449	19	561	518	486	401	19	481
20	732	705	657	609	571	534	491	459	20	577	534	497	411	20	513
21	748	721	673	625	587	545	507	470	21	603	555	518	427	21	582
22	758	732	684	635	593	555	513	481	22	635	587	550	454		
23	769	742	694	646	603	561	523	486	23	657	609	571	470		
24	790	758	710	662	619	577	534	497	24	689	635	593	491		
25	796	764	716	668	625	582	539	502	25	742	689	641	529		
26	806	780	726	673	630	587	545	507	26	806	748	700	577		
27	817	790	737	684	641	598	555	518							
28	822	796	742	689	646	603	555	518							
29	838	806	753	700	657	609	566	529							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 130**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
30	844	812	758	705	662	614	571	529							
31	854	822	769	716	668	625	577	539							
32	870	838	785	732	684	635	587	550							
33	881	849	796	742	694	646	598	555							
34	897	865	806	748	700	651	603	566							
35	908	876	817	758	710	662	614	571							
36	918	886	828	769	721	673	619	582							
37	935	902	844	785	732	684	635	593							
38	951	913	854	796	742	694	641	598							
39	956	918	860	801	748	694	646	603							
40	967	929	870	812	758	705	651	609							
41	977	945	881	817	769	716	662	619							
42	988	956	892	828	774	721	668	625							
43	1004	967	902	838	785	732	678	630							
44	1009	972	908	844	790	737	684	635							
45	1025	988	924	860	806	748	694	646							
46	1036	999	935	870	812	758	700	657							
47	1047	1009	945	881	822	764	710	662							
48	1063	1025	956	886	833	774	716	668							
49	1073	1036	967	897	838	785	726	678							
50	1084	1047	977	908	849	790	732	684							
51	1095	1057	988	918	860	801	742	694							
52	1100	1063	993	924	865	806	748	694							
53	1116	1073	1004	935	876	812	753	705							
54	1127	1084	1015	945	881	822	764	710							
55	1143	1105	1031	956	897	833	774	721							
56	1164	1121	1047	972	913	849	785	732							
57	1185	1143	1068	993	929	865	801	748							
58	1223	1175	1100	1025	956	892	828	769							
59	1271	1223	1143	1063	993	924	860	801							
60	1324	1276	1191	1105	1036	967	892	833							
61	1362	1314	1228	1143	1068	993	924	860							
62	1394	1340	1255	1169	1089	1015	940	881							
63	1415	1367	1276	1185	1111	1036	956	892							
64	1447	1394	1303	1212	1132	1057	977	913							
65	1474	1420	1330	1239	1159	1079	999	929							
66	1517	1463	1367	1271	1191	1105	1025	956							
67	1575	1522	1420	1319	1234	1148	1068	993							
68	1634	1575	1474	1372	1282	1196	1105	1031							
69	1693	1634	1527	1420	1330	1239	1148	1068							
70	1757	1693	1581	1469	1378	1282	1185	1105							
71	1816	1746	1634	1522	1420	1324	1228	1143							
72	1874	1805	1687	1570	1469	1367	1266	1180							
73	1933	1864	1741	1618	1517	1410	1308	1218							
74	1992	1922	1794	1666	1559	1452	1346	1255							
75	2051	1976	1848	1719	1607	1495	1388	1292							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	48	46	45	44	42	41	39	36	1	44	41	39	36	1	13
2	62	61	59	58	55	52	51	49	2	59	57	55	49	2	16
3	78	77	74	71	68	65	64	61	3	68	64	62	57	3	22
4	90	88	86	83	80	77	74	70	4	74	71	68	62	4	26
5	100	99	96	93	88	86	83	78	5	86	81	77	71	5	30
6	112	109	106	103	99	94	91	87	6	96	90	87	80	6	41
7	123	120	117	115	109	104	102	96	7	104	99	94	87	7	49
8	132	131	126	122	117	112	109	103	8	113	107	103	94	8	58
10	144	141	136	132	126	122	117	112	10	122	116	112	102	10	74
11	152	149	145	141	135	129	125	119	11	132	126	120	110	11	90
12	160	157	152	148	142	135	131	125	12	145	138	132	120	12	104
13	165	162	158	154	146	141	136	129	13	155	146	141	129	13	123
14	174	170	165	161	154	146	142	135	14	167	160	152	139	14	145
15	181	178	173	167	161	154	148	142	15	184	175	168	154	15	175
16	189	186	180	174	167	160	155	148	16	203	191	184	168	16	213
17	196	193	187	181	174	167	161	154	17	223	213	204	187	17	255
18	204	200	194	189	181	173	167	160	18	244	232	222	203	18	305
19	210	206	200	194	186	178	173	164	19	267	254	244	222	19	364
20	216	212	206	200	191	183	177	168	20	296	280	268	247	20	432
21	223	219	213	207	199	190	183	175	21	328	312	299	274	21	597
22	231	226	219	212	203	194	189	180	22	371	352	338	309		
23	238	233	226	219	210	202	194	186	23	415	394	378	347		
24	244	239	232	225	216	206	200	190	24	481	457	438	400		
25	251	247	239	232	222	213	206	196	25	592	561	538	493		
26	260	254	247	239	229	219	212	202	26	726	689	661	605		
27	267	261	254	247	236	226	219	209							
28	276	270	262	255	244	233	226	215							
29	284	280	271	262	252	241	233	222							
30	293	287	278	270	260	248	239	228							
31	302	296	287	278	267	255	247	235							
32	310	305	296	287	276	264	254	242							
33	320	313	305	296	283	271	262	249							
34	328	320	312	303	290	277	268	255							
35	335	329	319	309	297	284	274	261							
36	344	338	328	318	305	291	281	268							
37	357	349	339	329	316	302	291	278							
38	370	363	352	342	328	313	303	289							
39	383	376	364	352	338	323	313	299							
40	394	387	376	364	349	335	323	307							
41	407	400	389	377	361	347	334	319							
42	421	412	400	389	373	357	344	328							
43	432	425	412	399	383	367	354	338							
44	445	436	423	410	394	377	364	347							
45	457	448	435	422	405	387	374	357							
46	473	463	450	436	418	400	387	368							
47	487	479	464	450	432	413	399	380							
48	503	493	479	464	445	426	412	393							
49	518	508	493	479	458	439	423	405							
50	531	521	506	492	471	451	435	415							
51	547	537	521	505	484	464	448	426							
52	561	551	535	519	497	476	460	439							
53	576	564	548	532	510	487	471	450							
54	599	587	570	552	529	508	490	467							
55	628	615	597	580	555	532	513	490							
56	661	648	629	610	586	560	541	516							
57	697	684	664	644	618	592	571	545							



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 140**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
58	753	738	716	695	666	638	616	587							
59	834	818	795	771	740	708	683	651							
60	924	906	880	854	819	783	757	722							
61	1009	990	961	932	895	856	827	789							
62	1089	1067	1037	1006	964	922	892	850							
63	1169	1147	1114	1080	1035	992	957	914							
64	1248	1225	1189	1153	1106	1059	1022	974							
65	1330	1304	1266	1228	1177	1127	1089	1038							
66	1450	1422	1380	1338	1283	1228	1188	1132							
67	1610	1579	1533	1486	1425	1364	1318	1257							
68	1769	1736	1685	1634	1567	1499	1449	1382							
69	1929	1892	1837	1782	1708	1636	1581	1507							
70	2089	2049	1989	1930	1850	1770	1711	1631							
71	2249	2205	2142	2078	1992	1907	1842	1756							
72	2408	2362	2294	2226	2133	2042	1973	1881							
73	2568	2520	2446	2372	2275	2176	2104	2005							
74	2729	2677	2598	2520	2417	2313	2234	2130							
75	2888	2833	2751	2668	2558	2448	2365	2256							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	286	274	257	239	222	210	192	181	1	222	204	192	157	1	76
2	379	367	344	321	297	280	257	239	2	251	233	216	181	2	93
3	414	396	373	350	326	303	280	262	3	292	268	251	210	3	117
4	484	466	437	408	379	356	326	309	4	315	292	274	227	4	128
5	531	513	478	443	414	385	361	332	5	338	315	292	239	5	152
6	554	536	501	466	437	408	379	350	6	356	326	303	251	6	163
7	583	560	525	490	455	426	396	367	7	367	344	321	262	7	181
8	606	589	548	507	478	443	414	385	8	385	356	332	274	8	216
10	630	606	566	525	490	461	426	396	10	414	379	356	292	10	251
11	647	624	583	542	507	472	437	408	11	431	396	373	309	11	274
12	670	647	606	566	525	490	455	426	12	443	408	385	315	12	303
13	694	665	624	583	542	507	466	437	13	461	426	396	326	13	326
14	711	688	641	595	560	519	484	449	14	490	449	420	350	14	361
15	723	700	653	606	566	531	490	455	15	513	478	443	367	15	391
16	729	705	659	612	571	536	496	461	16	536	496	461	379	16	431
17	746	717	670	624	583	542	501	472	17	554	513	478	396	17	455
18	764	735	688	641	600	560	519	484	18	583	542	507	414	18	496
19	775	746	700	653	606	566	525	490	19	612	566	531	437	19	525
20	799	770	717	665	624	583	536	501	20	630	583	542	449	20	560
21	816	787	735	682	641	595	554	513	21	659	606	566	466	21	635
22	828	799	746	694	647	606	560	525	22	694	641	600	496		
23	840	810	758	705	659	612	571	531	23	717	665	624	513		
24	863	828	775	723	676	630	583	542	24	752	694	647	536		
25	869	834	781	729	682	635	589	548	25	810	752	700	577		
26	880	851	793	735	688	641	595	554	26	880	816	764	630		
27	892	863	805	746	700	653	606	566							
28	898	869	810	752	705	659	606	566							
29	915	880	822	764	717	665	618	577							

TERRITORY 140

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	921	886	828	770	723	670	624	577							
31	933	898	840	781	729	682	630	589							
32	950	915	857	799	746	694	641	600							
33	962	927	869	810	758	705	653	606							
34	979	944	880	816	764	711	659	618							
35	991	956	892	828	775	723	670	624							
36	1003	968	904	840	787	735	676	635							
37	1020	985	921	857	799	746	694	647							
38	1038	997	933	869	810	758	700	653							
39	1044	1003	939	875	816	758	705	659							
40	1055	1014	950	886	828	770	711	665							
41	1067	1032	962	892	840	781	723	676							
42	1079	1044	974	904	845	787	729	682							
43	1096	1055	985	915	857	799	740	688							
44	1102	1061	991	921	863	805	746	694							
45	1119	1079	1009	939	880	816	758	705							
46	1131	1090	1020	950	886	828	764	717							
47	1143	1102	1032	962	898	834	775	723							
48	1160	1119	1044	968	909	845	781	729							
49	1172	1131	1055	979	915	857	793	740							
50	1183	1143	1067	991	927	863	799	746							
51	1195	1154	1079	1003	939	875	810	758							
52	1201	1160	1084	1009	944	880	816	758							
53	1218	1172	1096	1020	956	886	822	770							
54	1230	1183	1108	1032	962	898	834	775							
55	1248	1207	1125	1044	979	909	845	787							
56	1271	1224	1143	1061	997	927	857	799							
57	1294	1248	1166	1084	1014	944	875	816							
58	1335	1283	1201	1119	1044	974	904	840							
59	1388	1335	1248	1160	1084	1009	939	875							
60	1446	1393	1300	1207	1131	1055	974	909							
61	1487	1434	1341	1248	1166	1084	1009	939							
62	1522	1463	1370	1277	1189	1108	1026	962							
63	1545	1492	1393	1294	1213	1131	1044	974							
64	1580	1522	1423	1323	1236	1154	1067	997							
65	1609	1551	1452	1353	1265	1178	1090	1014							
66	1656	1597	1492	1388	1300	1207	1119	1044							
67	1720	1662	1551	1440	1347	1253	1166	1084							
68	1784	1720	1609	1498	1399	1306	1207	1125							
69	1848	1784	1667	1551	1452	1353	1253	1166							
70	1918	1848	1726	1603	1504	1399	1294	1207							
71	1982	1906	1784	1662	1551	1446	1341	1248							
72	2046	1971	1842	1714	1603	1492	1382	1288							
73	2110	2035	1901	1766	1656	1539	1428	1329							
74	2175	2099	1959	1819	1702	1586	1469	1370							
75	2239	2157	2017	1877	1755	1632	1516	1411							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 150**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	43	41	40	39	37	36	35	32	1	39	36	35	32	1	12
2	55	54	53	52	49	46	45	44	2	53	50	49	44	2	14
3	70	68	66	63	61	58	57	54	3	61	57	55	50	3	19
4	80	79	76	74	71	68	66	62	4	66	63	61	55	4	23
5	89	88	85	83	79	76	74	70	5	76	72	68	63	5	27
6	99	97	94	92	88	84	81	77	6	85	80	77	71	6	36
7	110	107	104	102	97	93	90	85	7	93	88	84	77	7	44
8	117	116	112	108	104	99	97	92	8	101	95	92	84	8	52
10	128	125	121	117	112	108	104	99	10	108	103	99	90	10	66
11	135	133	129	125	120	115	111	106	11	117	112	107	98	11	80
12	142	139	135	132	126	120	116	111	12	129	123	117	107	12	93
13	147	144	141	137	130	125	121	115	13	138	130	125	115	13	110
14	155	151	147	143	137	130	126	120	14	148	142	135	124	14	129
15	161	159	154	148	143	137	132	126	15	164	156	150	137	15	156
16	168	165	160	155	148	142	138	132	16	181	170	164	150	16	190
17	174	172	166	161	155	148	143	137	17	199	190	182	166	17	227
18	182	178	173	168	161	154	148	142	18	217	206	197	181	18	271
19	187	183	178	173	165	159	154	146	19	237	226	217	197	19	324
20	192	188	183	178	170	163	157	150	20	263	249	239	219	20	384
21	199	195	190	184	177	169	163	156	21	292	277	266	244	21	531
22	205	201	195	188	181	173	168	160	22	330	313	301	275		
23	212	208	201	195	187	179	173	165	23	369	351	337	308		
24	217	213	206	200	192	183	178	169	24	428	406	390	356		
25	223	219	213	206	197	190	183	174	25	526	499	479	439		
26	231	226	219	213	204	195	188	179	26	646	613	588	538		
27	237	232	226	219	210	201	195	186							
28	245	240	233	227	217	208	201	191							
29	253	249	241	233	224	214	208	197							
30	261	255	248	240	231	221	213	203							
31	268	263	255	248	237	227	219	209							
32	276	271	263	255	245	235	226	215							
33	285	279	271	263	252	241	233	222							
34	292	285	277	270	258	246	239	227							
35	298	293	284	275	264	253	244	232							
36	306	301	292	283	271	259	250	239							
37	317	311	302	293	281	268	259	248							
38	329	323	313	304	292	279	270	257							
39	341	334	324	313	301	288	279	266							
40	351	344	334	324	311	298	288	273							
41	362	356	346	335	321	308	297	284							
42	374	366	356	346	332	317	306	292							
43	384	378	366	355	341	326	315	301							
44	396	388	377	365	351	335	324	308							
45	406	399	387	375	360	344	333	317							
46	421	412	400	388	372	356	344	328							
47	433	426	413	400	384	368	355	338							
48	448	439	426	413	396	379	366	350							
49	461	452	439	426	408	391	377	360							
50	472	463	450	437	419	401	387	369							
51	486	477	463	449	431	413	399	379							
52	499	490	476	462	442	423	409	391							
53	512	502	488	473	454	433	419	400							
54	533	522	507	491	471	452	436	415							
55	559	547	531	516	494	473	457	436							
56	588	577	560	543	521	498	481	459							
57	620	609	591	573	550	526	508	485							

TERRITORY 150

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	670	657	637	618	592	568	548	522							
59	742	728	707	686	658	630	608	579							
60	822	806	783	760	729	697	673	642							
61	898	881	855	829	796	761	735	702							
62	969	949	922	895	858	820	793	756							
63	1040	1020	991	961	921	882	851	813							
64	1111	1090	1058	1026	984	942	909	867							
65	1183	1160	1126	1093	1047	1002	969	924							
66	1290	1265	1228	1191	1142	1093	1057	1007							
67	1432	1405	1364	1322	1268	1214	1173	1118							
68	1574	1544	1499	1454	1394	1334	1289	1229							
69	1716	1683	1634	1585	1520	1455	1406	1340							
70	1859	1823	1770	1717	1646	1575	1522	1451							
71	2001	1962	1905	1849	1772	1696	1638	1562							
72	2143	2101	2041	1980	1898	1816	1756	1673							
73	2285	2242	2176	2110	2024	1936	1872	1784							
74	2428	2381	2312	2242	2150	2058	1988	1895							
75	2570	2521	2447	2374	2276	2178	2104	2007							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	263	252	236	220	204	193	177	166	1	204	188	177	145	1	70
2	349	338	317	295	274	258	236	220	2	231	215	199	166	2	86
3	381	365	344	322	301	279	258	242	3	269	247	231	193	3	107
4	446	430	403	376	349	328	301	285	4	290	269	252	209	4	118
5	489	473	440	408	381	354	333	306	5	311	290	269	220	5	140
6	510	494	462	430	403	376	349	322	6	328	301	279	231	6	150
7	537	516	483	451	419	392	365	338	7	338	317	295	242	7	166
8	558	542	505	467	440	408	381	354	8	354	328	306	252	8	199
10	580	558	521	483	451	424	392	365	10	381	349	328	269	10	231
11	596	575	537	499	467	435	403	376	11	397	365	344	285	11	252
12	618	596	558	521	483	451	419	392	12	408	376	354	290	12	279
13	639	612	575	537	499	467	430	403	13	424	392	365	301	13	301
14	655	634	591	548	516	478	446	413	14	451	413	387	322	14	333
15	666	644	601	558	521	489	451	419	15	473	440	408	338	15	360
16	671	650	607	564	526	494	456	424	16	494	456	424	349	16	397
17	687	661	618	575	537	499	462	435	17	510	473	440	365	17	419
18	703	677	634	591	553	516	478	446	18	537	499	467	381	18	456
19	714	687	644	601	558	521	483	451	19	564	521	489	403	19	483
20	736	709	661	612	575	537	494	462	20	580	537	499	413	20	516
21	752	725	677	628	591	548	510	473	21	607	558	521	430	21	585
22	763	736	687	639	596	558	516	483	22	639	591	553	456		
23	773	746	698	650	607	564	526	489	23	661	612	575	473		
24	795	763	714	666	623	580	537	499	24	693	639	596	494		
25	800	768	720	671	628	585	542	505	25	746	693	644	532		
26	811	784	730	677	634	591	548	510	26	811	752	703	580		
27	822	795	741	687	644	601	558	521							
28	827	800	746	693	650	607	558	521							
29	843	811	757	703	661	612	569	532							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 150**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	848	816	763	709	666	618	575	532							
31	859	827	773	720	671	628	580	542							
32	875	843	789	736	687	639	591	553							
33	886	854	800	746	698	650	601	558							
34	902	870	811	752	703	655	607	569							
35	913	881	822	763	714	666	618	575							
36	924	891	832	773	725	677	623	585							
37	940	908	848	789	736	687	639	596							
38	956	918	859	800	746	698	644	601							
39	961	924	865	806	752	698	650	607							
40	972	934	875	816	763	709	655	612							
41	983	950	886	822	773	720	666	623							
42	993	961	897	832	779	725	671	628							
43	1010	972	908	843	789	736	682	634							
44	1015	977	913	848	795	741	687	639							
45	1031	993	929	865	811	752	698	650							
46	1042	1004	940	875	816	763	703	661							
47	1053	1015	950	886	827	768	714	666							
48	1069	1031	961	891	838	779	720	671							
49	1079	1042	972	902	843	789	730	682							
50	1090	1053	983	913	854	795	736	687							
51	1101	1063	993	924	865	806	746	698							
52	1106	1069	999	929	870	811	752	698							
53	1122	1079	1010	940	881	816	757	709							
54	1133	1090	1020	950	886	827	768	714							
55	1149	1112	1036	961	902	838	779	725							
56	1171	1128	1053	977	918	854	789	736							
57	1192	1149	1074	999	934	870	806	752							
58	1230	1181	1106	1031	961	897	832	773							
59	1278	1230	1149	1069	999	929	865	806							
60	1332	1283	1198	1112	1042	972	897	838							
61	1369	1321	1235	1149	1074	999	929	865							
62	1402	1348	1262	1176	1095	1020	945	886							
63	1423	1375	1283	1192	1117	1042	961	897							
64	1455	1402	1310	1219	1138	1063	983	918							
65	1482	1428	1337	1246	1165	1085	1004	934							
66	1525	1471	1375	1278	1198	1112	1031	961							
67	1584	1530	1428	1326	1240	1155	1074	999							
68	1643	1584	1482	1380	1289	1203	1112	1036							
69	1702	1643	1536	1428	1337	1246	1155	1074							
70	1767	1702	1590	1477	1385	1289	1192	1112							
71	1826	1756	1643	1530	1428	1332	1235	1149							
72	1885	1815	1697	1579	1477	1375	1273	1187							
73	1944	1874	1751	1627	1525	1418	1316	1224							
74	2003	1933	1804	1675	1568	1461	1353	1262							
75	2062	1987	1858	1729	1616	1504	1396	1300							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	1990-2007	Symbol	1989 & Prior
(a)									(b)					(c)	
1	34	33	32	31	30	29	28	26	1	31	29	28	26	1	9
2	44	43	42	41	39	37	36	35	2	42	40	39	35	2	11
3	55	54	52	50	48	46	45	43	3	48	45	44	40	3	15
4	63	62	60	58	56	54	52	49	4	52	50	48	44	4	18
5	70	69	67	65	62	60	58	55	5	60	57	54	50	5	21
6	79	77	74	72	69	66	64	61	6	67	63	61	56	6	29
7	87	85	83	81	77	73	71	67	7	73	69	66	61	7	35
8	93	92	89	86	83	79	77	72	8	80	75	72	66	8	41
10	101	99	96	93	89	86	83	79	10	86	82	79	71	10	52
11	107	105	102	99	95	91	88	84	11	93	89	85	78	11	63
12	112	110	107	104	100	95	92	88	12	102	97	93	85	12	73
13	116	114	111	108	103	99	96	91	13	109	103	99	91	13	87
14	122	119	116	113	108	103	100	95	14	117	112	107	98	14	102
15	128	125	121	117	113	108	104	100	15	130	123	118	108	15	123
16	133	131	126	122	117	112	109	104	16	143	135	130	118	16	150
17	138	136	132	128	122	117	113	108	17	157	150	144	132	17	180
18	144	141	137	133	128	121	117	112	18	171	163	156	143	18	214
19	148	145	141	137	131	125	121	115	19	188	179	171	156	19	256
20	152	149	145	141	135	129	124	118	20	208	197	189	173	20	304
21	157	154	150	146	140	134	129	123	21	231	219	210	193	21	420
22	162	159	154	149	143	137	133	126	22	261	248	238	217		
23	167	164	159	154	148	142	137	131	23	292	277	266	244		
24	171	168	163	158	152	145	141	134	24	339	321	308	282		
25	176	173	168	163	156	150	145	138	25	416	395	378	347		
26	183	179	173	168	161	154	149	142	26	511	485	465	425		
27	188	184	179	173	166	159	154	147							
28	194	190	185	180	171	164	159	151							
29	200	197	191	185	177	169	164	156							
30	206	202	196	190	183	174	168	160							
31	212	208	202	196	188	180	173	165							
32	218	214	208	202	194	186	179	170							
33	225	220	214	208	199	191	185	175							
34	231	225	219	213	204	195	189	180							
35	236	232	224	217	209	200	193	184							
36	242	238	231	223	214	205	198	189							
37	251	246	239	232	222	212	205	196							
38	260	255	248	241	231	220	213	203							
39	269	264	256	248	238	227	220	210							
40	277	272	264	256	246	236	227	216							
41	287	282	273	265	254	244	235	224							
42	296	290	282	273	262	251	242	231							
43	304	299	290	281	269	258	249	238							
44	313	307	298	289	277	265	256	244							
45	321	315	306	297	285	272	263	251							
46	333	325	316	307	294	282	272	259							
47	343	337	326	316	304	291	281	267							
48	354	347	337	326	313	300	290	276							
49	364	357	347	337	322	309	298	285							
50	373	366	356	346	332	317	306	292							
51	385	377	366	355	341	326	315	300							
52	395	388	376	365	350	335	323	309							
53	405	397	386	374	359	343	332	316							
54	421	413	401	389	372	357	345	328							
55	442	432	420	408	391	374	361	345							
56	465	456	443	429	412	394	380	363							
57	491	481	467	453	435	416	402	384							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 170**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	529	519	504	489	468	449	434	413							
59	587	575	559	543	520	498	480	458							
60	650	638	619	601	576	551	532	508							
61	710	697	676	656	629	602	581	555							
62	766	751	729	708	678	649	627	598							
63	822	807	783	760	728	698	673	643							
64	878	862	836	811	778	745	719	685							
65	935	917	890	864	828	793	766	730							
66	1020	1001	971	941	903	864	835	797							
67	1132	1111	1078	1046	1003	960	927	884							
68	1244	1221	1185	1150	1103	1055	1019	972							
69	1357	1331	1292	1254	1202	1151	1112	1060							
70	1470	1441	1399	1358	1302	1245	1204	1148							
71	1582	1551	1507	1462	1401	1341	1295	1235							
72	1694	1662	1614	1566	1500	1436	1388	1323							
73	1806	1773	1721	1669	1600	1531	1480	1411							
74	1920	1883	1828	1773	1700	1627	1572	1498							
75	2032	1993	1935	1877	1799	1722	1664	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.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	240	230	215	200	186	176	161	152	1	186	171	161	132	1	64
2	318	308	289	269	249	235	215	200	2	210	196	181	152	2	78
3	347	333	313	293	274	254	235	220	3	245	225	210	176	3	98
4	406	391	367	342	318	298	274	259	4	264	245	230	191	4	108
5	445	430	401	372	347	323	303	279	5	284	264	245	200	5	127
6	465	450	421	391	367	342	318	293	6	298	274	254	210	6	137
7	489	469	440	411	381	357	333	308	7	308	289	269	220	7	152
8	509	494	460	425	401	372	347	323	8	323	298	279	230	8	181
10	528	509	474	440	411	386	357	333	10	347	318	298	245	10	210
11	543	523	489	455	425	396	367	342	11	362	333	313	259	11	230
12	562	543	509	474	440	411	381	357	12	372	342	323	264	12	254
13	582	557	523	489	455	425	391	367	13	386	357	333	274	13	274
14	597	577	538	499	469	435	406	377	14	411	377	352	293	14	303
15	606	587	548	509	474	445	411	381	15	430	401	372	308	15	328
16	611	592	553	513	479	450	416	386	16	450	416	386	318	16	362
17	626	601	562	523	489	455	421	396	17	465	430	401	333	17	381
18	641	616	577	538	504	469	435	406	18	489	455	425	347	18	416
19	650	626	587	548	509	474	440	411	19	513	474	445	367	19	440
20	670	645	601	557	523	489	450	421	20	528	489	455	377	20	469
21	685	660	616	572	538	499	465	430	21	553	509	474	391	21	533
22	694	670	626	582	543	509	469	440	22	582	538	504	416		
23	704	680	636	592	553	513	479	445	23	601	557	523	430		
24	724	694	650	606	567	528	489	455	24	631	582	543	450		
25	729	699	655	611	572	533	494	460	25	680	631	587	484		
26	738	714	665	616	577	538	499	465	26	738	685	641	528		
27	748	724	675	626	587	548	509	474							
28	753	729	680	631	592	553	509	474							
29	768	738	689	641	601	557	518	484							

TERRITORY 170

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	773	743	694	645	606	562	523	484							
31	782	753	704	655	611	572	528	494							
32	797	768	719	670	626	582	538	504							
33	807	778	729	680	636	592	548	509							
34	822	792	738	685	641	597	553	518							
35	831	802	748	694	650	606	562	523							
36	841	812	758	704	660	616	567	533							
37	856	826	773	719	670	626	582	543							
38	870	836	782	729	680	636	587	548							
39	875	841	787	734	685	636	592	553							
40	885	851	797	743	694	645	597	557							
41	895	866	807	748	704	655	606	567							
42	905	875	817	758	709	660	611	572							
43	919	885	826	768	719	670	621	577							
44	924	890	831	773	724	675	626	582							
45	939	905	846	787	738	685	636	592							
46	949	914	856	797	743	694	641	601							
47	958	924	866	807	753	699	650	606							
48	973	939	875	812	763	709	655	611							
49	983	949	885	822	768	719	665	621							
50	993	958	895	831	778	724	670	626							
51	1002	968	905	841	787	734	680	636							
52	1007	973	910	846	792	738	685	636							
53	1022	983	919	856	802	743	689	645							
54	1032	993	929	866	807	753	699	650							
55	1046	1012	944	875	822	763	709	660							
56	1066	1027	958	890	836	778	719	670							
57	1086	1046	978	910	851	792	734	685							
58	1120	1076	1007	939	875	817	758	704							
59	1164	1120	1046	973	910	846	787	734							
60	1213	1169	1090	1012	949	885	817	763							
61	1247	1203	1125	1046	978	910	846	787							
62	1276	1227	1149	1071	998	929	861	807							
63	1296	1252	1169	1086	1017	949	875	817							
64	1325	1276	1193	1110	1037	968	895	836							
65	1350	1301	1218	1134	1061	988	914	851							
66	1389	1340	1252	1164	1090	1012	939	875							
67	1443	1394	1301	1208	1130	1051	978	910							
68	1496	1443	1350	1257	1174	1095	1012	944							
69	1550	1496	1399	1301	1218	1134	1051	978							
70	1609	1550	1447	1345	1262	1174	1086	1012							
71	1663	1599	1496	1394	1301	1213	1125	1046							
72	1716	1653	1545	1438	1345	1252	1159	1081							
73	1770	1707	1594	1482	1389	1291	1198	1115							
74	1824	1760	1643	1526	1428	1330	1232	1149							
75	1878	1809	1692	1575	1472	1369	1271	1183							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 180**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	40	39	38	37	35	34	33	31	1	37	34	33	31	1	11
2	52	51	50	49	46	44	43	41	2	50	48	46	41	2	13
3	66	65	62	60	57	55	54	51	3	57	54	52	48	3	18
4	76	74	72	70	67	65	62	59	4	62	60	57	52	4	22
5	84	83	81	78	74	72	70	66	5	72	68	65	60	5	26
6	94	92	89	87	83	79	77	73	6	81	76	73	67	6	34
7	104	101	99	96	92	88	85	81	7	88	83	79	73	7	41
8	111	110	106	102	99	94	92	87	8	95	90	87	79	8	49
10	121	118	115	111	106	102	99	94	10	102	98	94	85	10	62
11	128	126	122	118	113	109	105	100	11	111	106	101	93	11	76
12	134	132	128	124	120	113	110	105	12	122	116	111	101	12	88
13	139	137	133	129	123	118	115	109	13	131	123	118	109	13	104
14	146	143	139	135	129	123	120	113	14	140	134	128	117	14	122
15	153	150	145	140	135	129	124	120	15	155	148	142	129	15	148
16	159	156	151	146	140	134	131	124	16	171	161	155	142	16	179
17	165	162	157	153	146	140	135	129	17	188	179	172	157	17	215
18	172	168	163	159	153	145	140	134	18	205	195	187	171	18	256
19	177	173	168	163	156	150	145	138	19	224	214	205	187	19	306
20	182	178	173	168	161	154	149	142	20	249	235	226	207	20	364
21	188	184	179	174	167	160	154	148	21	276	262	251	231	21	503
22	194	190	184	178	171	163	159	151	22	312	296	284	260		
23	200	196	190	184	177	170	163	156	23	349	332	318	292		
24	205	201	195	189	182	173	168	160	24	405	384	368	337		
25	211	207	201	195	187	179	173	165	25	498	472	453	415		
26	218	214	207	201	193	184	178	170	26	611	580	556	509		
27	224	220	214	207	199	190	184	176							
28	232	227	221	215	205	196	190	181							
29	239	235	228	221	212	203	196	187							
30	246	242	234	227	218	209	201	192							
31	254	249	242	234	224	215	207	198							
32	261	256	249	242	232	222	214	204							
33	270	264	256	249	238	228	221	210							
34	276	270	262	255	244	233	226	215							
35	282	277	268	260	250	239	231	220							
36	289	284	276	267	256	245	237	226							
37	300	294	285	277	266	254	245	234							
38	311	305	296	288	276	264	255	243							
39	322	316	306	296	284	272	264	251							
40	332	326	316	306	294	282	272	259							
41	343	337	327	317	304	292	281	268							
42	354	346	337	327	314	300	289	276							
43	364	357	346	336	322	309	298	284							
44	375	367	356	345	332	317	306	292							
45	384	377	366	355	340	326	315	300							
46	398	389	378	367	351	337	326	310							
47	410	403	390	378	364	348	336	320							
48	423	415	403	390	375	359	346	331							
49	436	427	415	403	386	370	356	340							
50	447	438	426	414	397	379	366	349							
51	460	451	438	425	407	390	377	359							
52	472	464	450	437	418	400	387	370							
53	484	475	461	448	429	410	397	378							
54	504	494	479	465	445	427	412	393							
55	528	517	503	488	467	448	432	412							
56	556	545	529	514	493	471	455	434							
57	587	576	559	542	520	498	481	459							

TERRITORY 180

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	633	621	603	584	560	537	519	494							
59	702	688	669	649	622	595	575	548							
60	777	763	741	719	689	659	637	608							
61	849	833	809	784	753	720	695	664							
62	916	898	872	847	811	776	750	715							
63	983	965	937	909	871	834	805	769							
64	1050	1031	1000	970	931	891	860	820							
65	1119	1097	1065	1033	991	948	916	874							
66	1220	1197	1161	1126	1080	1033	999	953							
67	1354	1329	1290	1251	1199	1148	1109	1058							
68	1488	1460	1418	1375	1319	1261	1219	1163							
69	1623	1592	1546	1499	1437	1376	1330	1268							
70	1758	1724	1674	1624	1557	1490	1440	1373							
71	1892	1856	1802	1748	1676	1604	1549	1477							
72	2026	1987	1930	1873	1795	1718	1660	1582							
73	2161	2120	2058	1996	1914	1831	1770	1687							
74	2296	2252	2186	2120	2034	1946	1880	1792							
75	2430	2384	2314	2245	2152	2059	1990	1898							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	339	325	304	283	263	249	228	214	1	263	242	228	187	1	90
2	449	435	408	380	352	332	304	283	2	297	276	256	214	2	111
3	491	470	442	415	387	359	332	311	3	346	318	297	249	3	138
4	574	553	518	484	449	422	387	366	4	373	346	325	269	4	152
5	629	608	567	525	491	456	428	394	5	401	373	346	283	5	180
6	656	636	594	553	518	484	449	415	6	422	387	359	297	6	193
7	691	663	622	580	539	504	470	435	7	435	408	380	311	7	214
8	719	698	650	601	567	525	491	456	8	456	422	394	325	8	256
10	746	719	670	622	580	546	504	470	10	491	449	422	346	10	297
11	767	739	691	643	601	560	518	484	11	511	470	442	366	11	325
12	795	767	719	670	622	580	539	504	12	525	484	456	373	12	359
13	822	788	739	691	643	601	553	518	13	546	504	470	387	13	387
14	843	815	760	705	663	615	574	532	14	580	532	498	415	14	428
15	857	829	774	719	670	629	580	539	15	608	567	525	435	15	463
16	864	836	781	726	677	636	587	546	16	636	587	546	449	16	511
17	884	850	795	739	691	643	594	560	17	656	608	567	470	17	539
18	905	871	815	760	712	663	615	574	18	691	643	601	491	18	587
19	919	884	829	774	719	670	622	580	19	726	670	629	518	19	622
20	947	912	850	788	739	691	636	594	20	746	691	643	532	20	663
21	967	933	871	808	760	705	656	608	21	781	719	670	553	21	753
22	981	947	884	822	767	719	663	622	22	822	760	712	587		
23	995	960	898	836	781	726	677	629	23	850	788	739	608		
24	1023	981	919	857	802	746	691	643	24	891	822	767	636		
25	1030	988	926	864	808	753	698	650	25	960	891	829	684		
26	1043	1009	940	871	815	760	705	656	26	1043	967	905	746		
27	1057	1023	954	884	829	774	719	670							
28	1064	1030	960	891	836	781	719	670							
29	1085	1043	974	905	850	788	732	684							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 180**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	1092	1050	981	912	857	795	739	684							
31	1106	1064	995	926	864	808	746	698							
32	1126	1085	1016	947	884	822	760	712							
33	1140	1099	1030	960	898	836	774	719							
34	1161	1119	1043	967	905	843	781	732							
35	1175	1133	1057	981	919	857	795	739							
36	1189	1147	1071	995	933	871	802	753							
37	1209	1168	1092	1016	947	884	822	767							
38	1230	1182	1106	1030	960	898	829	774							
39	1237	1189	1113	1037	967	898	836	781							
40	1251	1202	1126	1050	981	912	843	788							
41	1265	1223	1140	1057	995	926	857	802							
42	1278	1237	1154	1071	1002	933	864	808							
43	1299	1251	1168	1085	1016	947	878	815							
44	1306	1258	1175	1092	1023	954	884	822							
45	1327	1278	1195	1113	1043	967	898	836							
46	1341	1292	1209	1126	1050	981	905	850							
47	1354	1306	1223	1140	1064	988	919	857							
48	1375	1327	1237	1147	1078	1002	926	864							
49	1389	1341	1251	1161	1085	1016	940	878							
50	1403	1354	1265	1175	1099	1023	947	884							
51	1417	1368	1278	1189	1113	1037	960	898							
52	1423	1375	1285	1195	1119	1043	967	898							
53	1444	1389	1299	1209	1133	1050	974	912							
54	1458	1403	1313	1223	1140	1064	988	919							
55	1479	1430	1334	1237	1161	1078	1002	933							
56	1506	1451	1354	1258	1182	1099	1016	947							
57	1534	1479	1382	1285	1202	1119	1037	967							
58	1582	1520	1423	1327	1237	1154	1071	995							
59	1645	1582	1479	1375	1285	1195	1113	1037							
60	1714	1651	1541	1430	1341	1251	1154	1078							
61	1762	1700	1589	1479	1382	1285	1195	1113							
62	1804	1734	1624	1513	1410	1313	1216	1140							
63	1831	1769	1651	1534	1437	1341	1237	1154							
64	1873	1804	1686	1569	1465	1368	1265	1182							
65	1907	1838	1721	1603	1499	1396	1292	1202							
66	1962	1893	1769	1645	1541	1430	1327	1237							
67	2038	1969	1838	1707	1596	1486	1382	1285							
68	2114	2038	1907	1776	1658	1548	1430	1334							
69	2190	2114	1976	1838	1721	1603	1486	1382							
70	2273	2190	2045	1900	1783	1658	1534	1430							
71	2349	2260	2114	1969	1838	1714	1589	1479							
72	2425	2336	2184	2032	1900	1769	1638	1527							
73	2501	2412	2253	2094	1962	1824	1693	1575							
74	2577	2488	2322	2156	2018	1880	1741	1624							
75	2653	2557	2391	2225	2080	1935	1797	1672							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 190

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	26	25	24	23	23	22	21	20	1	23	22	21	20	1	7
2	34	33	32	31	30	28	27	27	2	32	30	30	27	2	9
3	42	41	40	38	37	35	34	33	3	37	34	34	30	3	12
4	48	48	46	44	43	41	40	37	4	40	38	37	34	4	14
5	54	53	51	50	48	46	44	42	5	46	44	41	38	5	16
6	60	59	57	55	53	51	49	47	6	51	48	47	43	6	22
7	66	65	63	62	59	56	55	51	7	56	53	51	47	7	27
8	71	70	68	66	63	60	59	55	8	61	58	55	51	8	31
10	77	76	73	71	68	66	63	60	10	66	62	60	55	10	40
11	82	80	78	76	73	69	67	64	11	71	68	65	59	11	48
12	86	84	82	80	76	73	70	67	12	78	74	71	65	12	56
13	89	87	85	83	79	76	73	69	13	83	79	76	69	13	66
14	94	91	89	87	83	79	76	73	14	90	86	82	75	14	78
15	98	96	93	90	87	83	80	76	15	99	94	90	83	15	94
16	101	100	97	94	90	86	83	80	16	109	103	99	90	16	115
17	105	104	101	98	94	90	87	83	17	120	115	110	101	17	137
18	110	108	105	101	98	93	90	86	18	131	125	119	109	18	164
19	113	111	108	105	100	96	93	88	19	144	137	131	119	19	196
20	116	114	111	108	103	98	95	90	20	159	151	144	133	20	232
21	120	118	115	112	107	102	98	94	21	176	168	161	147	21	321
22	124	122	118	114	109	105	101	97	22	200	190	182	166		
23	128	126	122	118	113	108	105	100	23	223	212	204	186		
24	131	129	125	121	116	111	108	102	24	259	246	236	215		
25	135	133	129	125	119	115	111	105	25	318	302	289	265		
26	140	137	133	129	123	118	114	108	26	391	371	356	325		
27	144	140	137	133	127	122	118	112							
28	148	145	141	137	131	126	122	115							
29	153	151	146	141	136	129	126	119							
30	158	154	150	145	140	133	129	122							
31	162	159	154	150	144	137	133	126							
32	167	164	159	154	148	142	137	130							
33	172	168	164	159	152	146	141	134							
34	176	172	168	163	156	149	144	137							
35	180	177	172	166	160	153	147	140							
36	185	182	176	171	164	157	151	144							
37	192	188	183	177	170	162	157	150							
38	199	195	190	184	176	168	163	155							
39	206	202	196	190	182	174	168	161							
40	212	208	202	196	188	180	174	165							
41	219	215	209	203	194	186	179	172							
42	226	222	215	209	200	192	185	176							
43	232	229	222	215	206	197	190	182							
44	239	235	228	221	212	203	196	186							
45	246	241	234	227	218	208	201	192							
46	254	249	242	235	225	215	208	198							
47	262	257	250	242	232	222	215	204							
48	271	265	257	250	239	229	222	211							
49	278	273	265	257	246	236	228	218							
50	285	280	272	264	254	243	234	223							
51	294	289	280	271	261	250	241	229							
52	302	296	288	279	268	256	247	236							
53	310	303	295	286	275	262	254	242							
54	322	316	307	297	285	273	264	251							
55	338	331	321	312	299	286	276	264							
56	356	349	339	328	315	301	291	278							
57	375	368	357	346	332	318	307	293							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 190**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	405	397	385	374	358	343	332	316							
59	449	440	427	415	398	381	367	350							
60	497	488	473	459	441	421	407	388							
61	543	533	517	502	481	460	445	424							
62	586	574	558	541	519	496	480	457							
63	629	617	599	581	557	534	515	491							
64	672	659	640	620	595	569	550	524							
65	715	701	681	661	633	606	586	558							
66	780	765	743	720	690	661	639	609							
67	866	849	824	800	767	734	709	676							
68	952	934	906	879	843	807	779	743							
69	1037	1018	988	959	919	880	850	810							
70	1124	1102	1070	1038	995	952	920	878							
71	1210	1186	1152	1118	1072	1026	991	945							
72	1296	1271	1234	1197	1147	1098	1062	1012							
73	1381	1356	1316	1276	1224	1171	1132	1079							
74	1468	1440	1398	1356	1300	1244	1202	1146							
75	1554	1524	1480	1435	1376	1317	1272	1214							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	237	227	213	198	184	174	160	150	1	184	169	160	131	1	63
2	315	305	286	266	247	232	213	198	2	208	194	179	150	2	77
3	344	329	310	290	271	252	232	218	3	242	223	208	174	3	97
4	402	387	363	339	315	295	271	257	4	261	242	227	189	4	106
5	440	426	397	368	344	319	300	276	5	281	261	242	198	5	126
6	460	445	416	387	363	339	315	290	6	295	271	252	208	6	136
7	484	465	436	407	378	353	329	305	7	305	286	266	218	7	150
8	503	489	455	421	397	368	344	319	8	319	295	276	227	8	179
10	523	503	469	436	407	382	353	329	10	344	315	295	242	10	208
11	537	518	484	450	421	392	363	339	11	358	329	310	257	11	227
12	557	537	503	469	436	407	378	353	12	368	339	319	261	12	252
13	576	552	518	484	450	421	387	363	13	382	353	329	271	13	271
14	590	571	532	494	465	431	402	373	14	407	373	348	290	14	300
15	600	581	542	503	469	440	407	378	15	426	397	368	305	15	324
16	605	586	547	508	474	445	411	382	16	445	411	382	315	16	358
17	620	595	557	518	484	450	416	392	17	460	426	397	329	17	378
18	634	610	571	532	499	465	431	402	18	484	450	421	344	18	411
19	644	620	581	542	503	469	436	407	19	508	469	440	363	19	436
20	663	639	595	552	518	484	445	416	20	523	484	450	373	20	465
21	678	653	610	566	532	494	460	426	21	547	503	469	387	21	528
22	687	663	620	576	537	503	465	436	22	576	532	499	411		
23	697	673	629	586	547	508	474	440	23	595	552	518	426		
24	716	687	644	600	561	523	484	450	24	624	576	537	445		
25	721	692	649	605	566	528	489	455	25	673	624	581	479		
26	731	707	658	610	571	532	494	460	26	731	678	634	523		
27	741	716	668	620	581	542	503	469							
28	745	721	673	624	586	547	503	469							
29	760	731	682	634	595	552	513	479							

TERRITORY 190

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	765	736	687	639	600	557	518	479							
31	774	745	697	649	605	566	523	489							
32	789	760	711	663	620	576	532	499							
33	799	770	721	673	629	586	542	503							
34	813	784	731	678	634	590	547	513							
35	823	794	741	687	644	600	557	518							
36	832	803	750	697	653	610	561	528							
37	847	818	765	711	663	620	576	537							
38	862	828	774	721	673	629	581	542							
39	866	832	779	726	678	629	586	547							
40	876	842	789	736	687	639	590	552							
41	886	857	799	741	697	649	600	561							
42	895	866	808	750	702	653	605	566							
43	910	876	818	760	711	663	615	571							
44	915	881	823	765	716	668	620	576							
45	929	895	837	779	731	678	629	586							
46	939	905	847	789	736	687	634	595							
47	949	915	857	799	745	692	644	600							
48	963	929	866	803	755	702	649	605							
49	973	939	876	813	760	711	658	615							
50	983	949	886	823	770	716	663	620							
51	992	958	895	832	779	726	673	629							
52	997	963	900	837	784	731	678	629							
53	1012	973	910	847	794	736	682	639							
54	1021	983	920	857	799	745	692	644							
55	1036	1002	934	866	813	755	702	653							
56	1055	1016	949	881	828	770	711	663							
57	1074	1036	968	900	842	784	726	678							
58	1108	1065	997	929	866	808	750	697							
59	1152	1108	1036	963	900	837	779	726							
60	1200	1157	1079	1002	939	876	808	755							
61	1234	1191	1113	1036	968	900	837	779							
62	1263	1215	1137	1060	987	920	852	799							
63	1283	1239	1157	1074	1007	939	866	808							
64	1312	1263	1181	1099	1026	958	886	828							
65	1336	1287	1205	1123	1050	978	905	842							
66	1375	1326	1239	1152	1079	1002	929	866							
67	1428	1379	1287	1195	1118	1041	968	900							
68	1481	1428	1336	1244	1162	1084	1002	934							
69	1534	1481	1384	1287	1205	1123	1041	968							
70	1592	1534	1433	1331	1249	1162	1074	1002							
71	1646	1583	1481	1379	1287	1200	1113	1036							
72	1699	1636	1529	1423	1331	1239	1147	1070							
73	1752	1689	1578	1467	1375	1278	1186	1104							
74	1805	1742	1626	1510	1413	1316	1220	1137							
75	1859	1791	1675	1558	1457	1355	1258	1171							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 200**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	39	38	37	36	35	33	32	30	1	36	33	32	30	1	11
2	51	50	49	48	45	43	42	40	2	49	46	45	40	2	13
3	64	63	61	58	56	54	52	50	3	56	52	51	46	3	18
4	74	73	70	68	65	63	61	57	4	61	58	56	51	4	21
5	82	81	79	76	73	70	68	64	5	70	67	63	58	5	25
6	92	89	87	84	81	77	75	71	6	79	74	71	65	6	33
7	101	99	96	94	89	86	83	79	7	86	81	77	71	7	40
8	108	107	104	100	96	92	89	84	8	93	88	84	77	8	48
10	118	115	112	108	104	100	96	92	10	100	95	92	83	10	61
11	125	123	119	115	111	106	102	98	11	108	104	99	90	11	74
12	131	129	125	121	117	111	107	102	12	119	113	108	99	12	86
13	136	133	130	126	120	115	112	106	13	127	120	115	106	13	101
14	143	139	136	132	126	120	117	111	14	137	131	125	114	14	119
15	149	146	142	137	132	126	121	117	15	151	144	138	126	15	144
16	155	152	148	143	137	131	127	121	16	167	157	151	138	16	175
17	161	158	154	149	143	137	132	126	17	183	175	168	154	17	209
18	168	164	159	155	149	142	137	131	18	200	190	182	167	18	250
19	173	169	164	159	152	146	142	134	19	219	208	200	182	19	299
20	177	174	169	164	157	150	145	138	20	243	230	220	202	20	355
21	183	180	175	170	163	156	150	144	21	269	256	245	225	21	490
22	189	186	180	174	167	159	155	148	22	305	289	277	253		
23	195	192	186	180	173	165	159	152	23	340	324	311	284		
24	200	196	190	184	177	169	164	156	24	395	375	359	328		
25	206	202	196	190	182	175	169	161	25	486	461	441	405		
26	213	208	202	196	188	180	174	165	26	596	565	543	496		
27	219	214	208	202	194	186	180	171							
28	226	221	215	209	200	192	186	176							
29	233	230	223	215	207	198	192	182							
30	240	236	228	221	213	203	196	187							
31	248	243	236	228	219	209	202	193							
32	255	250	243	236	226	217	208	199							
33	263	257	250	243	232	223	215	205							
34	269	263	256	249	238	227	220	209							
35	275	270	262	253	244	233	225	214							
36	282	277	269	261	250	239	231	220							
37	293	287	278	270	259	248	239	228							
38	303	298	289	281	269	257	249	237							
39	314	308	299	289	277	265	257	245							
40	324	318	308	299	287	275	265	252							
41	334	328	319	309	296	284	274	262							
42	345	338	328	319	306	293	282	269							
43	355	349	338	327	314	301	290	277							
44	365	358	347	337	324	309	299	284							
45	375	368	357	346	332	318	307	293							
46	388	380	369	358	343	328	318	302							
47	400	393	381	369	355	339	327	312							
48	413	405	393	381	365	350	338	322							
49	425	417	405	393	376	361	347	332							
50	436	427	415	403	387	370	357	340							
51	449	440	427	414	397	381	368	350							
52	461	452	439	426	408	390	377	361							
53	472	463	450	437	419	400	387	369							
54	491	482	468	453	434	417	402	383							
55	515	505	490	476	456	437	421	402							
56	543	532	516	501	481	459	444	424							
57	572	562	545	528	507	486	469	447							

TERRITORY 200

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	618	606	588	570	546	524	506	482							
59	684	671	652	633	607	581	560	534							
60	758	744	722	701	672	643	621	593							
61	828	813	789	765	734	702	678	647							
62	894	876	851	826	791	757	732	697							
63	959	941	914	887	850	814	785	750							
64	1025	1006	976	946	908	869	839	800							
65	1091	1070	1039	1008	966	925	894	852							
66	1190	1167	1133	1098	1053	1008	975	929							
67	1321	1296	1258	1220	1170	1120	1082	1032							
68	1452	1424	1383	1341	1286	1230	1189	1134							
69	1583	1553	1508	1463	1402	1342	1297	1236							
70	1715	1681	1633	1584	1518	1453	1404	1339							
71	1846	1810	1758	1705	1635	1565	1511	1441							
72	1977	1939	1883	1827	1750	1676	1620	1543							
73	2107	2068	2008	1947	1867	1786	1727	1646							
74	2240	2197	2132	2068	1984	1898	1834	1748							
75	2370	2325	2257	2190	2099	2009	1941	1852							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	247	237	222	207	192	181	166	156	1	192	176	166	136	1	66
2	328	318	297	277	257	242	222	207	2	217	202	186	156	2	81
3	358	343	323	302	282	262	242	227	3	252	232	217	181	3	101
4	418	403	378	353	328	307	282	267	4	272	252	237	197	4	111
5	459	444	413	383	358	333	312	287	5	292	272	252	207	5	131
6	479	464	433	403	378	353	328	302	6	307	282	262	217	6	141
7	504	484	454	423	393	368	343	318	7	318	297	277	227	7	156
8	524	509	474	438	413	383	358	333	8	333	307	287	237	8	186
10	544	524	489	454	423	398	368	343	10	358	328	307	252	10	217
11	559	539	504	469	438	408	378	353	11	373	343	323	267	11	237
12	580	559	524	489	454	423	393	368	12	383	353	333	272	12	262
13	600	575	539	504	469	438	403	378	13	398	368	343	282	13	282
14	615	595	554	514	484	449	418	388	14	423	388	363	302	14	312
15	625	605	564	524	489	459	423	393	15	444	413	383	318	15	338
16	630	610	570	529	494	464	428	398	16	464	428	398	328	16	373
17	645	620	580	539	504	469	433	408	17	479	444	413	343	17	393
18	660	635	595	554	519	484	449	418	18	504	469	438	358	18	428
19	670	645	605	564	524	489	454	423	19	529	489	459	378	19	454
20	690	665	620	575	539	504	464	433	20	544	504	469	388	20	484
21	706	680	635	590	554	514	479	444	21	570	524	489	403	21	549
22	716	690	645	600	559	524	484	454	22	600	554	519	428		
23	726	701	655	610	570	529	494	459	23	620	575	539	444		
24	746	716	670	625	585	544	504	469	24	650	600	559	464		
25	751	721	675	630	590	549	509	474	25	701	650	605	499		
26	761	736	685	635	595	554	514	479	26	761	706	660	544		
27	771	746	696	645	605	564	524	489							
28	776	751	701	650	610	570	524	489							
29	791	761	711	660	620	575	534	499							



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 200**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	796	766	716	665	625	580	539	499							
31	806	776	726	675	630	590	544	509							
32	822	791	741	690	645	600	554	519							
33	832	801	751	701	655	610	564	524							
34	847	816	761	706	660	615	570	534							
35	857	827	771	716	670	625	580	539							
36	867	837	781	726	680	635	585	549							
37	882	852	796	741	690	645	600	559							
38	897	862	806	751	701	655	605	564							
39	902	867	811	756	706	655	610	570							
40	912	877	822	766	716	665	615	575							
41	922	892	832	771	726	675	625	585							
42	932	902	842	781	731	680	630	590							
43	948	912	852	791	741	690	640	595							
44	953	917	857	796	746	696	645	600							
45	968	932	872	811	761	706	655	610							
46	978	942	882	822	766	716	660	620							
47	988	953	892	832	776	721	670	625							
48	1003	968	902	837	786	731	675	630							
49	1013	978	912	847	791	741	685	640							
50	1023	988	922	857	801	746	690	645							
51	1033	998	932	867	811	756	701	655							
52	1038	1003	937	872	816	761	706	655							
53	1053	1013	948	882	827	766	711	665							
54	1063	1023	958	892	832	776	721	670							
55	1079	1043	973	902	847	786	731	680							
56	1099	1058	988	917	862	801	741	690							
57	1119	1079	1008	937	877	816	756	706							
58	1154	1109	1038	968	902	842	781	726							
59	1200	1154	1079	1003	937	872	811	756							
60	1250	1205	1124	1043	978	912	842	786							
61	1285	1240	1159	1079	1008	937	872	811							
62	1315	1265	1184	1104	1028	958	887	832							
63	1336	1290	1205	1119	1048	978	902	842							
64	1366	1315	1230	1144	1068	998	922	862							
65	1391	1341	1255	1169	1094	1018	942	877							
66	1431	1381	1290	1200	1124	1043	968	902							
67	1487	1436	1341	1245	1164	1084	1008	937							
68	1542	1487	1391	1295	1210	1129	1043	973							
69	1598	1542	1441	1341	1255	1169	1084	1008							
70	1658	1598	1492	1386	1300	1210	1119	1043							
71	1714	1648	1542	1436	1341	1250	1159	1079							
72	1769	1704	1593	1482	1386	1290	1194	1114							
73	1824	1759	1643	1527	1431	1331	1235	1149							
74	1880	1814	1693	1572	1472	1371	1270	1184							
75	1935	1865	1744	1623	1517	1411	1310	1220							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	34	33	32	31	30	29	28	26	1	31	29	28	26	1	9
2	44	43	42	41	39	37	36	35	2	42	40	39	35	2	11
3	56	55	53	50	48	46	45	43	3	48	45	44	40	3	15
4	64	63	61	59	57	55	53	49	4	53	50	48	44	4	19
5	71	70	68	66	63	61	59	56	5	61	58	55	50	5	22
6	79	77	75	73	70	67	65	62	6	68	64	62	57	6	29
7	88	85	83	81	77	74	72	68	7	74	70	67	62	7	35
8	94	93	90	87	83	79	77	73	8	80	76	73	67	8	41
10	102	100	97	94	90	87	83	79	10	87	82	79	72	10	53
11	108	106	103	100	96	92	89	84	11	94	90	85	78	11	64
12	113	111	108	105	101	96	93	89	12	103	98	94	85	12	74
13	117	115	112	109	104	100	97	92	13	110	104	100	92	13	88
14	124	121	117	114	109	104	101	96	14	118	113	108	99	14	103
15	129	127	123	118	114	109	105	101	15	131	125	119	109	15	125
16	134	132	128	124	118	113	110	105	16	144	136	131	119	16	151
17	139	137	133	129	124	118	114	109	17	159	151	145	133	17	181
18	145	142	138	134	129	123	118	113	18	173	165	158	144	18	216
19	149	146	142	138	132	127	123	116	19	190	180	173	158	19	259
20	153	150	146	142	136	130	126	119	20	210	199	191	175	20	307
21	159	156	151	147	141	135	130	125	21	233	221	212	195	21	424
22	164	161	156	150	144	138	134	128	22	264	250	240	219		
23	169	166	161	156	149	143	138	132	23	295	280	269	246		
24	173	170	165	160	153	146	142	135	24	342	324	311	284		
25	178	175	170	165	158	151	146	139	25	420	399	382	350		
26	184	180	175	170	163	156	150	143	26	516	489	470	430		
27	190	185	180	175	168	161	156	148							
28	196	192	186	181	173	166	161	152							
29	202	199	193	186	179	171	166	158							
30	208	204	198	192	184	176	170	162							
31	214	210	204	198	190	181	175	167							
32	220	216	210	204	196	187	180	172							
33	228	222	216	210	201	193	186	177							
34	233	228	221	215	206	197	191	181							
35	238	234	227	219	211	202	195	185							
36	244	240	233	226	216	207	200	191							
37	253	248	241	234	225	214	207	198							
38	263	258	250	243	233	222	215	205							
39	272	267	259	250	240	230	222	212							
40	280	275	267	259	248	238	230	218							
41	289	284	276	268	256	246	237	227							
42	299	293	284	276	265	253	244	233							
43	307	302	293	283	272	261	251	240							
44	316	310	301	291	280	268	259	246							
45	324	318	309	300	287	275	266	253							
46	336	329	319	310	297	284	275	262							
47	346	340	330	319	307	294	283	270							
48	357	350	340	330	316	303	293	279							
49	368	361	350	340	325	312	301	287							
50	377	370	359	349	335	320	309	295							
51	388	381	370	358	344	330	318	303							
52	399	391	380	369	353	338	327	312							
53	409	401	389	378	363	346	335	319							
54	425	417	405	392	376	361	348	332							
55	446	437	424	412	394	378	365	348							
56	470	460	447	434	416	398	384	367							
57	495	486	472	457	439	420	406	387							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 210**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	535	524	509	493	473	453	438	417							
59	592	581	564	548	525	503	485	462							
60	656	644	625	607	582	556	538	513							
61	717	703	683	662	636	608	587	560							
62	774	758	736	715	685	655	633	604							
63	830	815	791	767	735	705	680	649							
64	887	870	845	819	786	752	726	692							
65	945	926	899	872	836	800	774	737							
66	1030	1010	981	951	912	872	844	804							
67	1143	1122	1089	1056	1012	969	936	893							
68	1257	1233	1197	1161	1113	1065	1029	982							
69	1370	1344	1305	1266	1213	1162	1123	1070							
70	1484	1455	1413	1371	1314	1258	1215	1159							
71	1598	1567	1521	1476	1415	1354	1308	1247							
72	1711	1678	1629	1581	1515	1450	1402	1336							
73	1824	1790	1738	1685	1616	1546	1495	1424							
74	1938	1901	1846	1790	1717	1643	1587	1513							
75	2052	2013	1954	1895	1817	1739	1680	1603							

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	211	203	190	177	164	155	142	134	1	164	151	142	116	1	56
2	280	272	254	237	220	207	190	177	2	185	172	159	134	2	69
3	306	293	276	259	241	224	207	194	3	216	198	185	155	3	86
4	358	345	323	302	280	263	241	228	4	233	216	203	168	4	95
5	392	379	353	328	306	284	267	246	5	250	233	216	177	5	112
6	409	397	371	345	323	302	280	259	6	263	241	224	185	6	121
7	431	414	388	362	336	315	293	272	7	272	254	237	194	7	134
8	448	435	405	375	353	328	306	284	8	284	263	246	203	8	159
10	465	448	418	388	362	340	315	293	10	306	280	263	216	10	185
11	478	461	431	401	375	349	323	302	11	319	293	276	228	11	203
12	496	478	448	418	388	362	336	315	12	328	302	284	233	12	224
13	513	491	461	431	401	375	345	323	13	340	315	293	241	13	241
14	526	509	474	440	414	384	358	332	14	362	332	310	259	14	267
15	534	517	483	448	418	392	362	336	15	379	353	328	272	15	289
16	539	522	487	453	422	397	366	340	16	397	366	340	280	16	319
17	552	530	496	461	431	401	371	349	17	409	379	353	293	17	336
18	565	543	509	474	444	414	384	358	18	431	401	375	306	18	366
19	573	552	517	483	448	418	388	362	19	453	418	392	323	19	388
20	590	569	530	491	461	431	397	371	20	465	431	401	332	20	414
21	603	582	543	504	474	440	409	379	21	487	448	418	345	21	470
22	612	590	552	513	478	448	414	388	22	513	474	444	366		
23	621	599	560	522	487	453	422	392	23	530	491	461	379		
24	638	612	573	534	500	465	431	401	24	556	513	478	397		
25	642	616	578	539	504	470	435	405	25	599	556	517	427		
26	651	629	586	543	509	474	440	409	26	651	603	565	465		
27	659	638	595	552	517	483	448	418							
28	664	642	599	556	522	487	448	418							
29	677	651	608	565	530	491	457	427							

TERRITORY 210

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	681	655	612	569	534	496	461	427							
31	690	664	621	578	539	504	465	435							
32	703	677	634	590	552	513	474	444							
33	711	685	642	599	560	522	483	448							
34	724	698	651	603	565	526	487	457							
35	733	707	659	612	573	534	496	461							
36	741	715	668	621	582	543	500	470							
37	754	728	681	634	590	552	513	478							
38	767	737	690	642	599	560	517	483							
39	771	741	694	647	603	560	522	487							
40	780	750	703	655	612	569	526	491							
41	789	763	711	659	621	578	534	500							
42	797	771	720	668	625	582	539	504							
43	810	780	728	677	634	590	547	509							
44	815	784	733	681	638	595	552	513							
45	828	797	746	694	651	603	560	522							
46	836	806	754	703	655	612	565	530							
47	845	815	763	711	664	616	573	534							
48	858	828	771	715	672	625	578	539							
49	866	836	780	724	677	634	586	547							
50	875	845	789	733	685	638	590	552							
51	884	853	797	741	694	647	599	560							
52	888	858	802	746	698	651	603	560							
53	901	866	810	754	707	655	608	569							
54	909	875	819	763	711	664	616	573							
55	922	892	832	771	724	672	625	582							
56	940	905	845	784	737	685	634	590							
57	957	922	862	802	750	698	647	603							
58	987	948	888	828	771	720	668	621							
59	1026	987	922	858	802	746	694	647							
60	1069	1030	961	892	836	780	720	672							
61	1099	1060	991	922	862	802	746	694							
62	1125	1082	1013	944	879	819	759	711							
63	1142	1103	1030	957	896	836	771	720							
64	1168	1125	1052	978	914	853	789	737							
65	1190	1146	1073	1000	935	871	806	750							
66	1224	1181	1103	1026	961	892	828	771							
67	1271	1228	1146	1065	996	927	862	802							
68	1319	1271	1190	1108	1034	965	892	832							
69	1366	1319	1233	1146	1073	1000	927	862							
70	1418	1366	1276	1185	1112	1034	957	892							
71	1465	1409	1319	1228	1146	1069	991	922							
72	1513	1457	1362	1267	1185	1103	1021	953							
73	1560	1504	1405	1306	1224	1138	1056	983							
74	1608	1552	1448	1345	1259	1172	1086	1013							
75	1655	1595	1491	1388	1297	1207	1121	1043							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 220**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	66	64	62	60	58	56	54	50	1	60	56	54	50	1	18
2	86	84	82	80	76	72	70	68	2	82	78	76	68	2	22
3	109	107	103	98	94	90	88	84	3	94	88	86	78	3	30
4	125	123	119	115	111	107	103	96	4	103	98	94	86	4	36
5	139	137	133	129	123	119	115	109	5	119	113	107	98	5	42
6	155	151	147	143	137	131	127	121	6	133	125	121	111	6	56
7	171	167	163	159	151	145	141	133	7	145	137	131	121	7	68
8	183	181	175	169	163	155	151	143	8	157	149	143	131	8	80
10	199	195	189	183	175	169	163	155	10	169	161	155	141	10	103
11	211	207	201	195	187	179	173	165	11	183	175	167	153	11	125
12	221	217	211	205	197	187	181	173	12	201	191	183	167	12	145
13	229	225	219	213	203	195	189	179	13	215	203	195	179	13	171
14	241	235	229	223	213	203	197	187	14	231	221	211	193	14	201
15	251	247	239	231	223	213	205	197	15	255	243	233	213	15	243
16	261	257	249	241	231	221	215	205	16	281	265	255	233	16	295
17	271	267	259	251	241	231	223	213	17	310	295	283	259	17	354
18	283	277	269	261	251	239	231	221	18	338	322	308	281	18	422
19	291	285	277	269	257	247	239	227	19	370	352	338	308	19	505
20	299	293	285	277	265	253	245	233	20	410	388	372	342	20	599
21	310	304	295	287	275	263	253	243	21	454	432	414	380	21	828
22	320	314	304	293	281	269	261	249	22	515	488	468	428		
23	330	324	314	304	291	279	269	257	23	575	547	525	480		
24	338	332	322	312	299	285	277	263	24	667	633	607	555		
25	348	342	332	322	308	295	285	271	25	820	778	746	683		
26	360	352	342	332	318	304	293	279	26	1007	955	917	838		
27	370	362	352	342	328	314	304	289							
28	382	374	364	354	338	324	314	297							
29	394	388	376	364	350	334	324	308							
30	406	398	386	374	360	344	332	316							
31	418	410	398	386	370	354	342	326							
32	430	422	410	398	382	366	352	336							
33	444	434	422	410	392	376	364	346							
34	454	444	432	420	402	384	372	354							
35	464	456	442	428	412	394	380	362							
36	476	468	454	440	422	404	390	372							
37	494	484	470	456	438	418	404	386							
38	513	503	488	474	454	434	420	400							
39	531	521	505	488	468	448	434	414							
40	547	537	521	505	484	464	448	426							
41	565	555	539	523	500	480	462	442							
42	583	571	555	539	517	494	476	454							
43	599	589	571	553	531	509	490	468							
44	617	605	587	569	547	523	505	480							
45	633	621	603	585	561	537	519	494							
46	655	641	623	605	579	555	537	511							
47	675	663	643	623	599	573	553	527							
48	697	683	663	643	617	591	571	545							
49	718	704	683	663	635	609	587	561							
50	736	722	701	681	653	625	603	575							
51	758	744	722	699	671	643	621	591							
52	778	764	742	720	689	659	637	609							
53	798	782	760	738	708	675	653	623							
54	830	814	790	766	734	704	679	647							
55	870	852	828	804	770	738	712	679							
56	917	898	872	846	812	776	750	716							
57	967	949	921	892	856	820	792	756							

TERRITORY 220

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	1043	1023	993	963	923	884	854	814							
59	1156	1134	1101	1069	1025	981	947	902							
60	1280	1256	1220	1184	1136	1085	1049	1001							
61	1399	1373	1333	1292	1240	1186	1146	1093							
62	1510	1479	1437	1395	1337	1278	1236	1178							
63	1620	1590	1544	1497	1435	1375	1327	1266							
64	1731	1698	1648	1598	1534	1467	1417	1351							
65	1843	1807	1755	1702	1632	1562	1510	1439							
66	2010	1972	1914	1855	1779	1702	1646	1570							
67	2231	2189	2125	2060	1976	1891	1827	1743							
68	2452	2406	2336	2265	2173	2078	2008	1916							
69	2673	2623	2547	2470	2368	2267	2191	2088							
70	2896	2840	2758	2675	2565	2454	2372	2261							
71	3118	3057	2969	2880	2762	2643	2553	2434							
72	3339	3274	3180	3085	2957	2830	2736	2607							
73	3560	3493	3391	3288	3154	3017	2917	2780							
74	3783	3710	3602	3493	3351	3206	3097	2953							
75	4004	3928	3813	3698	3546	3393	3278	3128							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	293	281	263	245	227	215	197	185	1	227	209	197	161	1	78
2	388	376	352	328	304	287	263	245	2	257	239	221	185	2	96
3	424	406	382	358	334	310	287	269	3	299	275	257	215	3	119
4	496	478	448	418	388	364	334	316	4	322	299	281	233	4	131
5	543	525	490	454	424	394	370	340	5	346	322	299	245	5	155
6	567	549	513	478	448	418	388	358	6	364	334	310	257	6	167
7	597	573	537	501	466	436	406	376	7	376	352	328	269	7	185
8	621	603	561	519	490	454	424	394	8	394	364	340	281	8	221
10	645	621	579	537	501	472	436	406	10	424	388	364	299	10	257
11	663	639	597	555	519	484	448	418	11	442	406	382	316	11	281
12	687	663	621	579	537	501	466	436	12	454	418	394	322	12	310
13	710	681	639	597	555	519	478	448	13	472	436	406	334	13	334
14	728	704	657	609	573	531	496	460	14	501	460	430	358	14	370
15	740	716	669	621	579	543	501	466	15	525	490	454	376	15	400
16	746	722	675	627	585	549	507	472	16	549	507	472	388	16	442
17	764	734	687	639	597	555	513	484	17	567	525	490	406	17	466
18	782	752	704	657	615	573	531	496	18	597	555	519	424	18	507
19	794	764	716	669	621	579	537	501	19	627	579	543	448	19	537
20	818	788	734	681	639	597	549	513	20	645	597	555	460	20	573
21	836	806	752	698	657	609	567	525	21	675	621	579	478	21	651
22	848	818	764	710	663	621	573	537	22	710	657	615	507		
23	860	830	776	722	675	627	585	543	23	734	681	639	525		
24	884	848	794	740	693	645	597	555	24	770	710	663	549		
25	890	854	800	746	698	651	603	561	25	830	770	716	591		
26	901	872	812	752	704	657	609	567	26	901	836	782	645		
27	913	884	824	764	716	669	621	579							
28	919	890	830	770	722	675	621	579							
29	937	901	842	782	734	681	633	591							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 220**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
30	943	907	848	788	740	687	639	591							
31	955	919	860	800	746	698	645	603							
32	973	937	878	818	764	710	657	615							
33	985	949	890	830	776	722	669	621							
34	1003	967	901	836	782	728	675	633							
35	1015	979	913	848	794	740	687	639							
36	1027	991	925	860	806	752	693	651							
37	1045	1009	943	878	818	764	710	663							
38	1063	1021	955	890	830	776	716	669							
39	1069	1027	961	896	836	776	722	675							
40	1081	1039	973	907	848	788	728	681							
41	1093	1057	985	913	860	800	740	693							
42	1104	1069	997	925	866	806	746	698							
43	1122	1081	1009	937	878	818	758	704							
44	1128	1087	1015	943	884	824	764	710							
45	1146	1104	1033	961	901	836	776	722							
46	1158	1116	1045	973	907	848	782	734							
47	1170	1128	1057	985	919	854	794	740							
48	1188	1146	1069	991	931	866	800	746							
49	1200	1158	1081	1003	937	878	812	758							
50	1212	1170	1093	1015	949	884	818	764							
51	1224	1182	1104	1027	961	896	830	776							
52	1230	1188	1110	1033	967	901	836	776							
53	1248	1200	1122	1045	979	907	842	788							
54	1260	1212	1134	1057	985	919	854	794							
55	1278	1236	1152	1069	1003	931	866	806							
56	1301	1254	1170	1087	1021	949	878	818							
57	1325	1278	1194	1110	1039	967	896	836							
58	1367	1313	1230	1146	1069	997	925	860							
59	1421	1367	1278	1188	1110	1033	961	896							
60	1481	1427	1331	1236	1158	1081	997	931							
61	1522	1469	1373	1278	1194	1110	1033	961							
62	1558	1498	1403	1307	1218	1134	1051	985							
63	1582	1528	1427	1325	1242	1158	1069	997							
64	1618	1558	1457	1355	1266	1182	1093	1021							
65	1648	1588	1487	1385	1295	1206	1116	1039							
66	1695	1636	1528	1421	1331	1236	1146	1069							
67	1761	1701	1588	1475	1379	1284	1194	1110							
68	1827	1761	1648	1534	1433	1337	1236	1152							
69	1892	1827	1707	1588	1487	1385	1284	1194							
70	1964	1892	1767	1642	1540	1433	1325	1236							
71	2030	1952	1827	1701	1588	1481	1373	1278							
72	2095	2018	1887	1755	1642	1528	1415	1319							
73	2161	2084	1946	1809	1695	1576	1463	1361							
74	2227	2149	2006	1863	1743	1624	1504	1403							
75	2292	2209	2066	1922	1797	1672	1552	1445							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 230

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	50	48	47	45	44	42	41	38	1	45	42	41	38	1	14
2	65	63	62	60	57	54	53	51	2	62	59	57	51	2	17
3	81	80	77	74	71	68	66	63	3	71	66	65	59	3	23
4	93	92	89	86	83	80	77	72	4	77	74	71	65	4	27
5	104	102	99	96	92	89	86	81	5	89	84	80	74	5	32
6	116	113	110	107	102	98	95	90	6	99	93	90	83	6	42
7	128	125	122	119	113	108	105	99	7	108	102	98	90	7	51
8	137	135	131	126	122	116	113	107	8	117	111	107	98	8	60
10	149	146	141	137	131	126	122	116	10	126	120	116	105	10	77
11	158	155	150	146	140	134	129	123	11	137	131	125	114	11	93
12	165	162	158	153	147	140	135	129	12	150	143	137	125	12	108
13	171	168	164	159	152	146	141	134	13	161	152	146	134	13	128
14	180	176	171	167	159	152	147	140	14	173	165	158	144	14	150
15	188	185	179	173	167	159	153	147	15	191	182	174	159	15	182
16	195	192	186	180	173	165	161	153	16	210	198	191	174	16	221
17	203	200	194	188	180	173	167	159	17	231	221	212	194	17	264
18	212	207	201	195	188	179	173	165	18	252	240	230	210	18	315
19	218	213	207	201	192	185	179	170	19	276	263	252	230	19	377
20	224	219	213	207	198	189	183	174	20	306	290	278	255	20	447
21	231	227	221	215	206	197	189	182	21	339	323	309	284	21	618
22	239	234	227	219	210	201	195	186	22	384	365	350	320		
23	246	242	234	227	218	209	201	192	23	429	408	392	359		
24	252	248	240	233	224	213	207	197	24	498	473	453	414		
25	260	255	248	240	230	221	213	203	25	612	581	557	510		
26	269	263	255	248	237	227	219	209	26	752	713	684	626		
27	276	270	263	255	245	234	227	216							
28	285	279	272	264	252	242	234	222							
29	294	290	281	272	261	249	242	230							
30	303	297	288	279	269	257	248	236							
31	312	306	297	288	276	264	255	243							
32	321	315	306	297	285	273	263	251							
33	332	324	315	306	293	281	272	258							
34	339	332	323	314	300	287	278	264							
35	347	341	330	320	308	294	284	270							
36	356	350	339	329	315	302	291	278							
37	369	362	351	341	327	312	302	288							
38	383	375	365	354	339	324	314	299							
39	396	389	377	365	350	335	324	309							
40	408	401	389	377	362	347	335	318							
41	422	414	402	390	374	359	345	330							
42	435	426	414	402	386	369	356	339							
43	447	440	426	413	396	380	366	350							
44	461	452	438	425	408	390	377	359							
45	473	464	450	437	419	401	387	369							
46	489	479	465	452	432	414	401	381							
47	504	495	480	465	447	428	413	393							
48	521	510	495	480	461	441	426	407							
49	536	525	510	495	474	455	438	419							
50	549	539	524	509	488	467	450	429							
51	566	555	539	522	501	480	464	441							
52	581	570	554	537	515	492	476	455							
53	596	584	567	551	528	504	488	465							
54	620	608	590	572	548	525	507	483							
55	650	636	618	600	575	551	531	507							
56	684	671	651	632	606	579	560	534							
57	722	708	687	666	639	612	591	564							



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 230**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	779	764	741	719	689	660	638	608							
59	863	846	822	798	765	732	707	674							
60	956	938	911	884	848	810	783	747							
61	1044	1025	995	965	926	885	855	816							
62	1127	1104	1073	1041	998	954	923	879							
63	1209	1187	1152	1118	1071	1026	990	945							
64	1292	1268	1230	1193	1145	1095	1058	1008							
65	1376	1349	1310	1271	1218	1166	1127	1074							
66	1500	1472	1428	1385	1328	1271	1229	1172							
67	1665	1634	1586	1538	1475	1412	1364	1301							
68	1830	1796	1743	1691	1622	1551	1499	1430							
69	1995	1958	1901	1844	1767	1692	1635	1559							
70	2162	2120	2058	1997	1914	1832	1770	1688							
71	2327	2282	2216	2150	2061	1973	1905	1817							
72	2492	2444	2373	2303	2207	2112	2042	1946							
73	2657	2607	2531	2454	2354	2252	2177	2075							
74	2823	2769	2688	2607	2501	2393	2312	2204							
75	2988	2931	2846	2760	2646	2532	2447	2334							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	291	279	261	243	225	213	196	184	1	225	208	196	160	1	77
2	385	374	350	326	302	285	261	243	2	255	237	219	184	2	95
3	421	403	380	356	332	308	285	267	3	297	273	255	213	3	119
4	492	474	445	415	385	362	332	314	4	320	297	279	231	4	130
5	540	522	486	451	421	391	368	338	5	344	320	297	243	5	154
6	563	546	510	474	445	415	385	356	6	362	332	308	255	6	166
7	593	569	534	498	463	433	403	374	7	374	350	326	267	7	184
8	617	599	557	516	486	451	421	391	8	391	362	338	279	8	219
10	640	617	575	534	498	468	433	403	10	421	385	362	297	10	255
11	658	635	593	551	516	480	445	415	11	439	403	380	314	11	279
12	682	658	617	575	534	498	463	433	12	451	415	391	320	12	308
13	706	676	635	593	551	516	474	445	13	468	433	403	332	13	332
14	723	700	652	605	569	528	492	457	14	498	457	427	356	14	368
15	735	712	664	617	575	540	498	463	15	522	486	451	374	15	397
16	741	718	670	623	581	546	504	468	16	546	504	468	385	16	439
17	759	729	682	635	593	551	510	480	17	563	522	486	403	17	463
18	777	747	700	652	611	569	528	492	18	593	551	516	421	18	504
19	789	759	712	664	617	575	534	498	19	623	575	540	445	19	534
20	812	783	729	676	635	593	546	510	20	640	593	551	457	20	569
21	830	801	747	694	652	605	563	522	21	670	617	575	474	21	646
22	842	812	759	706	658	617	569	534	22	706	652	611	504		
23	854	824	771	718	670	623	581	540	23	729	676	635	522		
24	878	842	789	735	688	640	593	551	24	765	706	658	546		
25	884	848	795	741	694	646	599	557	25	824	765	712	587		
26	895	866	806	747	700	652	605	563	26	895	830	777	640		
27	907	878	818	759	712	664	617	575							
28	913	884	824	765	718	670	617	575							
29	931	895	836	777	729	676	629	587							

TERRITORY 230

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	937	901	842	783	735	682	635	587							
31	949	913	854	795	741	694	640	599							
32	967	931	872	812	759	706	652	611							
33	978	943	884	824	771	718	664	617							
34	996	961	895	830	777	723	670	629							
35	1008	973	907	842	789	735	682	635							
36	1020	984	919	854	801	747	688	646							
37	1038	1002	937	872	812	759	706	658							
38	1056	1014	949	884	824	771	712	664							
39	1061	1020	955	890	830	771	718	670							
40	1073	1032	967	901	842	783	723	676							
41	1085	1050	978	907	854	795	735	688							
42	1097	1061	990	919	860	801	741	694							
43	1115	1073	1002	931	872	812	753	700							
44	1121	1079	1008	937	878	818	759	706							
45	1139	1097	1026	955	895	830	771	718							
46	1150	1109	1038	967	901	842	777	729							
47	1162	1121	1050	978	913	848	789	735							
48	1180	1139	1061	984	925	860	795	741							
49	1192	1150	1073	996	931	872	806	753							
50	1204	1162	1085	1008	943	878	812	759							
51	1216	1174	1097	1020	955	890	824	771							
52	1222	1180	1103	1026	961	895	830	771							
53	1239	1192	1115	1038	973	901	836	783							
54	1251	1204	1127	1050	978	913	848	789							
55	1269	1228	1144	1061	996	925	860	801							
56	1293	1245	1162	1079	1014	943	872	812							
57	1316	1269	1186	1103	1032	961	890	830							
58	1358	1305	1222	1139	1061	990	919	854							
59	1411	1358	1269	1180	1103	1026	955	890							
60	1471	1417	1322	1228	1150	1073	990	925							
61	1512	1459	1364	1269	1186	1103	1026	955							
62	1548	1488	1394	1299	1210	1127	1044	978							
63	1571	1518	1417	1316	1233	1150	1061	990							
64	1607	1548	1447	1346	1257	1174	1085	1014							
65	1637	1577	1477	1376	1287	1198	1109	1032							
66	1684	1625	1518	1411	1322	1228	1139	1061							
67	1749	1690	1577	1465	1370	1275	1186	1103							
68	1815	1749	1637	1524	1423	1328	1228	1144							
69	1880	1815	1696	1577	1477	1376	1275	1186							
70	1951	1880	1755	1631	1530	1423	1316	1228							
71	2016	1939	1815	1690	1577	1471	1364	1269							
72	2081	2004	1874	1743	1631	1518	1405	1311							
73	2147	2070	1933	1797	1684	1566	1453	1352							
74	2212	2135	1992	1850	1732	1613	1494	1394							
75	2277	2194	2052	1909	1785	1660	1542	1435							
<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 240**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	51	49	48	46	45	43	42	39	1	46	43	42	39	1	14
2	66	65	63	62	59	55	54	52	2	63	60	59	52	2	17
3	83	82	79	75	72	69	68	65	3	72	68	66	60	3	23
4	95	94	91	88	85	82	79	74	4	79	75	72	66	4	28
5	106	105	102	99	94	91	88	83	5	91	86	82	75	5	32
6	119	116	112	109	105	100	97	92	6	102	95	92	85	6	43
7	131	128	125	122	116	111	108	102	7	111	105	100	92	7	52
8	140	139	134	129	125	119	116	109	8	120	114	109	100	8	62
10	152	149	145	140	134	129	125	119	10	129	123	119	108	10	79
11	162	159	154	149	143	137	132	126	11	140	134	128	117	11	95
12	169	166	162	157	151	143	139	132	12	154	146	140	128	12	111
13	176	172	168	163	156	149	145	137	13	165	156	149	137	13	131
14	185	180	176	171	163	156	151	143	14	177	169	162	148	14	154
15	193	189	183	177	171	163	157	151	15	196	186	179	163	15	186
16	200	197	191	185	177	169	165	157	16	216	203	196	179	16	226
17	208	205	199	193	185	177	171	163	17	237	226	217	199	17	271
18	217	213	206	200	193	183	177	169	18	259	246	236	216	18	323
19	223	219	213	206	197	189	183	174	19	283	270	259	236	19	387
20	229	225	219	213	203	194	188	179	20	314	297	285	262	20	459
21	237	233	226	220	211	202	194	186	21	348	331	317	291	21	634
22	245	240	233	225	216	206	200	191	22	394	374	359	328		
23	253	248	240	233	223	214	206	197	23	440	419	402	368		
24	259	254	246	239	229	219	213	202	24	511	485	465	425		
25	266	262	254	246	236	226	219	208	25	628	596	571	524		
26	276	270	262	254	243	233	225	214	26	772	732	702	642		
27	283	277	270	262	251	240	233	222							
28	293	286	279	271	259	248	240	228							
29	302	297	288	279	268	256	248	236							
30	311	305	296	286	276	263	254	242							
31	320	314	305	296	283	271	262	249							
32	330	323	314	305	293	280	270	257							
33	340	333	323	314	300	288	279	265							
34	348	340	331	322	308	294	285	271							
35	356	350	339	328	316	302	291	277							
36	365	359	348	337	323	310	299	285							
37	379	371	360	350	336	320	310	296							
38	393	385	374	363	348	333	322	306							
39	407	399	387	374	359	343	333	317							
40	419	411	399	387	371	356	343	326							
41	433	425	413	400	383	368	354	339							
42	447	437	425	413	396	379	365	348							
43	459	451	437	424	407	390	376	359							
44	473	464	450	436	419	400	387	368							
45	485	476	462	448	430	411	397	379							
46	502	491	477	464	444	425	411	391							
47	517	508	493	477	459	439	424	403							
48	534	524	508	493	473	453	437	417							
49	550	539	524	508	487	467	450	430							
50	564	553	537	522	501	479	462	440							
51	581	570	553	536	514	493	476	453							
52	596	585	568	551	528	505	488	467							
53	611	599	582	565	542	517	501	477							
54	636	624	605	587	562	539	521	496							
55	667	653	634	616	590	565	545	521							
56	702	688	668	648	622	594	574	548							
57	741	727	705	684	656	628	607	579							

TERRITORY 240

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	799	784	761	738	707	678	655	624							
59	886	869	844	819	785	752	725	691							
60	981	963	935	907	870	832	804	767							
61	1072	1052	1021	990	950	909	878	838							
62	1157	1133	1101	1069	1024	979	947	902							
63	1241	1218	1183	1147	1100	1053	1016	970							
64	1326	1301	1263	1224	1175	1124	1086	1035							
65	1412	1384	1344	1304	1250	1197	1157	1103							
66	1540	1511	1466	1421	1363	1304	1261	1203							
67	1709	1677	1628	1579	1514	1449	1400	1335							
68	1879	1843	1789	1736	1665	1592	1538	1468							
69	2048	2010	1951	1893	1814	1737	1679	1600							
70	2219	2176	2113	2050	1965	1880	1817	1733							
71	2389	2342	2275	2207	2116	2025	1956	1865							
72	2558	2509	2436	2364	2265	2168	2096	1997							
73	2727	2677	2598	2519	2416	2312	2235	2130							
74	2898	2843	2760	2677	2567	2456	2373	2262							
75	3068	3009	2921	2834	2717	2600	2512	2396							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	257	246	231	215	199	189	173	162	1	199	183	173	141	1	68
2	341	330	309	288	267	252	231	215	2	225	210	194	162	2	84
3	372	356	335	314	293	272	252	236	3	262	241	225	189	3	105
4	435	419	393	367	341	320	293	278	4	283	262	246	204	4	115
5	477	461	430	398	372	346	325	299	5	304	283	262	215	5	136
6	498	482	451	419	393	367	341	314	6	320	293	272	225	6	147
7	524	503	472	440	409	383	356	330	7	330	309	288	236	7	162
8	545	529	493	456	430	398	372	346	8	346	320	299	246	8	194
10	566	545	508	472	440	414	383	356	10	372	341	320	262	10	225
11	582	561	524	487	456	424	393	367	11	388	356	335	278	11	246
12	603	582	545	508	472	440	409	383	12	398	367	346	283	12	272
13	624	597	561	524	487	456	419	393	13	414	383	356	293	13	293
14	639	618	576	534	503	466	435	403	14	440	403	377	314	14	325
15	650	629	587	545	508	477	440	409	15	461	430	398	330	15	351
16	655	634	592	550	514	482	445	414	16	482	445	414	341	16	388
17	671	645	603	561	524	487	451	424	17	498	461	430	356	17	409
18	686	660	618	576	540	503	466	435	18	524	487	456	372	18	445
19	697	671	629	587	545	508	472	440	19	550	508	477	393	19	472
20	718	692	645	597	561	524	482	451	20	566	524	487	403	20	503
21	734	707	660	613	576	534	498	461	21	592	545	508	419	21	571
22	744	718	671	624	582	545	503	472	22	624	576	540	445		
23	755	728	681	634	592	550	514	477	23	645	597	561	461		
24	776	744	697	650	608	566	524	487	24	676	624	582	482		
25	781	749	702	655	613	571	529	493	25	728	676	629	519		
26	791	765	713	660	618	576	534	498	26	791	734	686	566		
27	802	776	723	671	629	587	545	508							
28	807	781	728	676	634	592	545	508							
29	823	791	739	686	645	597	555	519							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 240**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	828	796	744	692	650	603	561	519							
31	838	807	755	702	655	613	566	529							
32	854	823	770	718	671	624	576	540							
33	865	833	781	728	681	634	587	545							
34	880	849	791	734	686	639	592	555							
35	891	859	802	744	697	650	603	561							
36	901	870	812	755	707	660	608	571							
37	917	886	828	770	718	671	624	582							
38	933	896	838	781	728	681	629	587							
39	938	901	844	786	734	681	634	592							
40	948	912	854	796	744	692	639	597							
41	959	927	865	802	755	702	650	608							
42	969	938	875	812	760	707	655	613							
43	985	948	886	823	770	718	665	618							
44	990	954	891	828	776	723	671	624							
45	1006	969	907	844	791	734	681	634							
46	1017	980	917	854	796	744	686	645							
47	1027	990	927	865	807	749	697	650							
48	1043	1006	938	870	817	760	702	655							
49	1053	1017	948	880	823	770	713	665							
50	1064	1027	959	891	833	776	718	671							
51	1074	1038	969	901	844	786	728	681							
52	1079	1043	975	907	849	791	734	681							
53	1095	1053	985	917	859	796	739	692							
54	1106	1064	996	927	865	807	749	697							
55	1121	1085	1011	938	880	817	760	707							
56	1142	1100	1027	954	896	833	770	718							
57	1163	1121	1048	975	912	849	786	734							
58	1200	1153	1079	1006	938	875	812	755							
59	1247	1200	1121	1043	975	907	844	786							
60	1300	1252	1169	1085	1017	948	875	817							
61	1336	1289	1205	1121	1048	975	907	844							
62	1368	1315	1231	1148	1069	996	922	865							
63	1389	1341	1252	1163	1090	1017	938	875							
64	1420	1368	1279	1189	1111	1038	959	896							
65	1446	1394	1305	1216	1137	1058	980	912							
66	1488	1436	1341	1247	1169	1085	1006	938							
67	1546	1493	1394	1294	1210	1127	1048	975							
68	1603	1546	1446	1347	1258	1174	1085	1011							
69	1661	1603	1499	1394	1305	1216	1127	1048							
70	1724	1661	1551	1441	1352	1258	1163	1085							
71	1782	1713	1603	1493	1394	1300	1205	1121							
72	1839	1771	1656	1541	1441	1341	1242	1158							
73	1897	1829	1708	1588	1488	1383	1284	1195							
74	1955	1886	1761	1635	1530	1425	1320	1231							
75	2012	1939	1813	1687	1577	1467	1362	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.

TERRITORY 250

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	40	38	37	36	35	34	32	30	1	36	34	32	30	1	11
2	52	50	49	48	46	43	42	41	2	49	47	46	41	2	13
3	65	64	61	59	56	54	53	50	3	56	53	52	47	3	18
4	74	73	71	68	66	64	61	58	4	61	59	56	52	4	22
5	83	82	79	77	73	71	68	65	5	71	67	64	59	5	25
6	92	90	88	85	82	78	76	72	6	79	74	72	66	6	34
7	102	100	97	95	90	86	84	79	7	86	82	78	72	7	41
8	109	108	104	101	97	92	90	85	8	94	89	85	78	8	48
10	119	116	113	109	104	101	97	92	10	101	96	92	84	10	61
11	126	124	120	116	112	107	103	98	11	109	104	100	91	11	74
12	132	130	126	122	118	112	108	103	12	120	114	109	100	12	86
13	137	134	131	127	121	116	113	107	13	128	121	116	107	13	102
14	144	140	137	133	127	121	118	112	14	138	132	126	115	14	120
15	150	148	143	138	133	127	122	118	15	152	145	139	127	15	145
16	156	154	149	144	138	132	128	122	16	168	158	152	139	16	176
17	162	160	155	150	144	138	133	127	17	185	176	169	155	17	211
18	169	166	161	156	150	143	138	132	18	202	192	184	168	18	252
19	174	170	166	161	154	148	143	136	19	221	210	202	184	19	301
20	179	175	170	166	158	151	146	139	20	245	232	222	204	20	358
21	185	181	176	172	164	157	151	145	21	271	258	247	227	21	494
22	191	187	181	175	168	161	156	149	22	307	292	280	256		
23	197	193	187	181	174	167	161	154	23	343	326	313	287		
24	202	198	192	186	179	170	166	157	24	398	378	362	331		
25	208	204	198	192	184	176	170	162	25	490	464	445	408		
26	215	210	204	198	190	181	175	167	26	601	570	547	500		
27	221	216	210	204	196	187	181	173							
28	228	223	217	211	202	193	187	178							
29	235	232	224	217	209	199	193	184							
30	242	238	230	223	215	205	198	188							
31	250	245	238	230	221	211	204	194							
32	257	252	245	238	228	218	210	200							
33	265	259	252	245	234	224	217	206							
34	271	265	258	251	240	229	222	211							
35	277	272	264	256	246	235	227	216							
36	284	280	271	263	252	241	233	222							
37	295	289	281	272	262	250	241	230							
38	306	300	292	283	271	259	251	239							
39	317	311	301	292	280	268	259	247							
40	326	320	311	301	289	277	268	254							
41	337	331	322	312	299	287	276	264							
42	348	341	331	322	308	295	284	271							
43	358	352	341	330	317	304	293	280							
44	368	361	350	340	326	312	301	287							
45	378	371	360	349	335	320	310	295							
46	391	383	372	361	346	331	320	305							
47	403	396	384	372	358	342	330	314							
48	416	408	396	384	368	353	341	325							
49	428	420	408	396	379	364	350	335							
50	439	431	419	407	390	373	360	343							
51	452	444	431	418	401	384	371	353							
52	464	456	443	430	412	394	380	364							
53	476	467	454	440	422	403	390	372							
54	496	486	472	457	438	420	406	386							
55	520	509	494	480	460	440	425	406							
56	547	536	521	505	485	463	448	427							
57	577	566	550	533	511	490	473	451							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 250**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	623	611	593	575	551	528	510	486							
59	690	677	658	638	612	586	565	539							
60	764	750	728	707	678	648	626	598							
61	835	820	796	772	740	708	684	653							
62	901	883	858	833	798	763	738	703							
63	967	949	922	894	857	821	792	756							
64	1033	1014	984	954	916	876	846	806							
65	1100	1079	1048	1016	974	932	901	859							
66	1200	1177	1142	1108	1062	1016	983	937							
67	1332	1307	1268	1230	1180	1129	1091	1040							
68	1464	1436	1394	1352	1297	1241	1199	1144							
69	1596	1566	1520	1475	1414	1354	1308	1247							
70	1729	1696	1646	1597	1531	1465	1416	1350							
71	1861	1825	1772	1720	1649	1578	1524	1453							
72	1993	1955	1898	1842	1765	1690	1633	1556							
73	2125	2086	2024	1963	1883	1801	1741	1660							
74	2258	2215	2150	2086	2000	1914	1849	1763							
75	2390	2345	2276	2208	2117	2026	1957	1867							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	344	330	309	288	267	253	232	218	1	267	246	232	190	1	91
2	457	443	415	387	359	337	309	288	2	302	281	260	218	2	112
3	499	478	450	422	394	366	337	316	3	352	323	302	253	3	141
4	583	562	527	492	457	429	394	373	4	380	352	330	274	4	155
5	640	619	576	534	499	464	436	401	5	408	380	352	288	5	183
6	668	647	605	562	527	492	457	422	6	429	394	366	302	6	197
7	703	675	633	591	548	513	478	443	7	443	415	387	316	7	218
8	731	710	661	612	576	534	499	464	8	464	429	401	330	8	260
10	759	731	682	633	591	555	513	478	10	499	457	429	352	10	302
11	780	752	703	654	612	569	527	492	11	520	478	450	373	11	330
12	808	780	731	682	633	591	548	513	12	534	492	464	380	12	366
13	837	801	752	703	654	612	562	527	13	555	513	478	394	13	394
14	858	830	773	717	675	626	583	541	14	591	541	506	422	14	436
15	872	844	787	731	682	640	591	548	15	619	576	534	443	15	471
16	879	851	794	738	689	647	598	555	16	647	598	555	457	16	520
17	900	865	808	752	703	654	605	569	17	668	619	576	478	17	548
18	921	886	830	773	724	675	626	583	18	703	654	612	499	18	598
19	935	900	844	787	731	682	633	591	19	738	682	640	527	19	633
20	963	928	865	801	752	703	647	605	20	759	703	654	541	20	675
21	984	949	886	823	773	717	668	619	21	794	731	682	562	21	766
22	998	963	900	837	780	731	675	633	22	837	773	724	598		
23	1012	977	914	851	794	738	689	640	23	865	801	752	619		
24	1040	998	935	872	815	759	703	654	24	907	837	780	647		
25	1047	1005	942	879	823	766	710	661	25	977	907	844	696		
26	1062	1026	956	886	830	773	717	668	26	1062	984	921	759		
27	1076	1040	970	900	844	787	731	682							
28	1083	1047	977	907	851	794	731	682							
29	1104	1062	991	921	865	801	745	696							

TERRITORY 250

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	1111	1069	998	928	872	808	752	696							
31	1125	1083	1012	942	879	823	759	710							
32	1146	1104	1033	963	900	837	773	724							
33	1160	1118	1047	977	914	851	787	731							
34	1181	1139	1062	984	921	858	794	745							
35	1195	1153	1076	998	935	872	808	752							
36	1209	1167	1090	1012	949	886	815	766							
37	1230	1188	1111	1033	963	900	837	780							
38	1251	1202	1125	1047	977	914	844	787							
39	1258	1209	1132	1055	984	914	851	794							
40	1272	1223	1146	1069	998	928	858	801							
41	1286	1244	1160	1076	1012	942	872	815							
42	1301	1258	1174	1090	1019	949	879	823							
43	1322	1272	1188	1104	1033	963	893	830							
44	1329	1279	1195	1111	1040	970	900	837							
45	1350	1301	1216	1132	1062	984	914	851							
46	1364	1315	1230	1146	1069	998	921	865							
47	1378	1329	1244	1160	1083	1005	935	872							
48	1399	1350	1258	1167	1097	1019	942	879							
49	1413	1364	1272	1181	1104	1033	956	893							
50	1427	1378	1286	1195	1118	1040	963	900							
51	1441	1392	1301	1209	1132	1055	977	914							
52	1448	1399	1308	1216	1139	1062	984	914							
53	1469	1413	1322	1230	1153	1069	991	928							
54	1483	1427	1336	1244	1160	1083	1005	935							
55	1504	1455	1357	1258	1181	1097	1019	949							
56	1533	1476	1378	1279	1202	1118	1033	963							
57	1561	1504	1406	1308	1223	1139	1055	984							
58	1610	1547	1448	1350	1258	1174	1090	1012							
59	1673	1610	1504	1399	1308	1216	1132	1055							
60	1743	1680	1568	1455	1364	1272	1174	1097							
61	1793	1729	1617	1504	1406	1308	1216	1132							
62	1835	1765	1652	1540	1434	1336	1237	1160							
63	1863	1800	1680	1561	1462	1364	1258	1174							
64	1905	1835	1715	1596	1490	1392	1286	1202							
65	1940	1870	1750	1631	1526	1420	1315	1223							
66	1997	1926	1800	1673	1568	1455	1350	1258							
67	2074	2004	1870	1736	1624	1511	1406	1308							
68	2151	2074	1940	1807	1687	1575	1455	1357							
69	2229	2151	2011	1870	1750	1631	1511	1406							
70	2313	2229	2081	1933	1814	1687	1561	1455							
71	2390	2299	2151	2004	1870	1743	1617	1504							
72	2468	2376	2221	2067	1933	1800	1666	1554							
73	2545	2453	2292	2130	1997	1856	1722	1603							
74	2622	2531	2362	2193	2053	1912	1772	1652							
75	2700	2601	2432	2264	2116	1968	1828	1701							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 260**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	41	40	39	38	36	35	34	31	1	38	35	34	31	1	11
2	54	53	51	50	48	45	44	43	2	51	49	48	43	2	14
3	68	66	64	61	59	56	55	53	3	59	55	54	49	3	19
4	78	76	74	71	69	66	64	60	4	64	61	59	54	4	23
5	86	85	83	80	76	74	71	68	5	74	70	66	61	5	26
6	96	94	91	89	85	81	79	75	6	83	78	75	69	6	35
7	106	104	101	99	94	90	88	83	7	90	85	81	75	7	43
8	114	113	109	105	101	96	94	89	8	98	93	89	81	8	50
10	124	121	118	114	109	105	101	96	10	105	100	96	88	10	64
11	131	129	125	121	116	111	108	103	11	114	109	104	95	11	78
12	138	135	131	128	123	116	113	108	12	125	119	114	104	12	90
13	143	140	136	133	126	121	118	111	13	134	126	121	111	13	106
14	150	146	143	139	133	126	123	116	14	144	138	131	120	14	125
15	156	154	149	144	139	133	128	123	15	159	151	145	133	15	151
16	163	160	155	150	144	138	134	128	16	175	165	159	145	16	184
17	169	166	161	156	150	144	139	133	17	193	184	176	161	17	220
18	176	173	168	163	156	149	144	138	18	210	200	191	175	18	263
19	181	178	173	168	160	154	149	141	19	230	219	210	191	19	314
20	186	183	178	173	165	158	153	145	20	255	241	231	213	20	373
21	193	189	184	179	171	164	158	151	21	283	269	258	236	21	515
22	199	195	189	183	175	168	163	155	22	320	304	291	266		
23	205	201	195	189	181	174	168	160	23	358	340	326	299		
24	210	206	200	194	186	178	173	164	24	415	394	378	345		
25	216	213	206	200	191	184	178	169	25	510	484	464	425		
26	224	219	213	206	198	189	183	174	26	626	594	570	521		
27	230	225	219	213	204	195	189	180							
28	238	233	226	220	210	201	195	185							
29	245	241	234	226	218	208	201	191							
30	253	248	240	233	224	214	206	196							
31	260	255	248	240	230	220	213	203							
32	268	263	255	248	238	228	219	209							
33	276	270	263	255	244	234	226	215							
34	283	276	269	261	250	239	231	220							
35	289	284	275	266	256	245	236	225							
36	296	291	283	274	263	251	243	231							
37	308	301	293	284	273	260	251	240							
38	319	313	304	295	283	270	261	249							
39	330	324	314	304	291	279	270	258							
40	340	334	324	314	301	289	279	265							
41	351	345	335	325	311	299	288	275							
42	363	355	345	335	321	308	296	283							
43	373	366	355	344	330	316	305	291							
44	384	376	365	354	340	325	314	299							
45	394	386	375	364	349	334	323	308							
46	408	399	388	376	360	345	334	318							
47	420	413	400	388	373	356	344	328							
48	434	425	413	400	384	368	355	339							
49	446	438	425	413	395	379	365	349							
50	458	449	436	424	406	389	375	358							
51	471	463	449	435	418	400	386	368							
52	484	475	461	448	429	410	396	379							
53	496	486	473	459	440	420	406	388							
54	516	506	491	476	456	438	423	403							
55	541	530	515	500	479	459	443	423							
56	570	559	543	526	505	483	466	445							
57	601	590	573	555	533	510	493	470							

TERRITORY 260

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	649	636	618	599	574	550	531	506							
59	719	705	685	665	638	610	589	561							
60	796	781	759	736	706	675	653	623							
61	870	854	829	804	771	738	713	680							
62	939	920	894	868	831	795	769	733							
63	1008	989	960	931	893	855	825	788							
64	1076	1056	1025	994	954	913	881	840							
65	1146	1124	1091	1059	1015	971	939	895							
66	1250	1226	1190	1154	1106	1059	1024	976							
67	1388	1361	1321	1281	1229	1176	1136	1084							
68	1525	1496	1453	1409	1351	1293	1249	1191							
69	1663	1631	1584	1536	1473	1410	1363	1299							
70	1801	1766	1715	1664	1595	1526	1475	1406							
71	1939	1901	1846	1791	1718	1644	1588	1514							
72	2076	2036	1978	1919	1839	1760	1701	1621							
73	2214	2173	2109	2045	1961	1876	1814	1729							
74	2353	2308	2240	2173	2084	1994	1926	1836							
75	2490	2443	2371	2300	2205	2110	2039	1945							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	256	246	230	214	199	188	173	162	1	199	183	173	141	1	68
2	340	329	309	288	267	251	230	214	2	225	209	194	162	2	84
3	371	356	335	314	293	272	251	235	3	262	241	225	188	3	105
4	434	418	392	366	340	319	293	277	4	282	262	246	204	4	115
5	476	460	429	397	371	345	324	298	5	303	282	262	214	5	136
6	497	481	450	418	392	366	340	314	6	319	293	272	225	6	146
7	523	502	471	439	408	382	356	329	7	329	309	288	235	7	162
8	544	528	492	455	429	397	371	345	8	345	319	298	246	8	194
10	565	544	507	471	439	413	382	356	10	371	340	319	262	10	225
11	581	560	523	486	455	424	392	366	11	387	356	335	277	11	246
12	601	581	544	507	471	439	408	382	12	397	366	345	282	12	272
13	622	596	560	523	486	455	418	392	13	413	382	356	293	13	293
14	638	617	575	533	502	465	434	403	14	439	403	377	314	14	324
15	649	628	586	544	507	476	439	408	15	460	429	397	329	15	350
16	654	633	591	549	513	481	445	413	16	481	445	413	340	16	387
17	669	643	601	560	523	486	450	424	17	497	460	429	356	17	408
18	685	659	617	575	539	502	465	434	18	523	486	455	371	18	445
19	696	669	628	586	544	507	471	439	19	549	507	476	392	19	471
20	717	690	643	596	560	523	481	450	20	565	523	486	403	20	502
21	732	706	659	612	575	533	497	460	21	591	544	507	418	21	570
22	743	717	669	622	581	544	502	471	22	622	575	539	445		
23	753	727	680	633	591	549	513	476	23	643	596	560	460		
24	774	743	696	649	607	565	523	486	24	675	622	581	481		
25	779	748	701	654	612	570	528	492	25	727	675	628	518		
26	790	764	711	659	617	575	533	497	26	790	732	685	565		
27	800	774	722	669	628	586	544	507							
28	805	779	727	675	633	591	544	507							
29	821	790	737	685	643	596	554	518							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 260**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
30	826	795	743	690	649	601	560	518							
31	837	805	753	701	654	612	565	528							
32	852	821	769	717	669	622	575	539							
33	863	832	779	727	680	633	586	544							
34	879	847	790	732	685	638	591	554							
35	889	858	800	743	696	649	601	560							
36	900	868	811	753	706	659	607	570							
37	915	884	826	769	717	669	622	581							
38	931	894	837	779	727	680	628	586							
39	936	900	842	785	732	680	633	591							
40	947	910	852	795	743	690	638	596							
41	957	926	863	800	753	701	649	607							
42	968	936	873	811	758	706	654	612							
43	983	947	884	821	769	717	664	617							
44	988	952	889	826	774	722	669	622							
45	1004	968	905	842	790	732	680	633							
46	1015	978	915	852	795	743	685	643							
47	1025	988	926	863	805	748	696	649							
48	1041	1004	936	868	816	758	701	654							
49	1051	1015	947	879	821	769	711	664							
50	1062	1025	957	889	832	774	717	669							
51	1072	1036	968	900	842	785	727	680							
52	1077	1041	973	905	847	790	732	680							
53	1093	1051	983	915	858	795	737	690							
54	1104	1062	994	926	863	805	748	696							
55	1119	1083	1009	936	879	816	758	706							
56	1140	1098	1025	952	894	832	769	717							
57	1161	1119	1046	973	910	847	785	732							
58	1198	1151	1077	1004	936	873	811	753							
59	1245	1198	1119	1041	973	905	842	785							
60	1297	1250	1166	1083	1015	947	873	816							
61	1334	1287	1203	1119	1046	973	905	842							
62	1365	1313	1229	1145	1067	994	920	863							
63	1386	1339	1250	1161	1088	1015	936	873							
64	1417	1365	1276	1187	1109	1036	957	894							
65	1443	1391	1302	1213	1135	1056	978	910							
66	1485	1433	1339	1245	1166	1083	1004	936							
67	1543	1491	1391	1292	1208	1124	1046	973							
68	1600	1543	1443	1344	1255	1172	1083	1009							
69	1658	1600	1496	1391	1302	1213	1124	1046							
70	1721	1658	1548	1438	1349	1255	1161	1083							
71	1778	1710	1600	1491	1391	1297	1203	1119							
72	1836	1768	1653	1538	1438	1339	1240	1156							
73	1893	1825	1705	1585	1485	1381	1281	1192							
74	1951	1883	1757	1632	1527	1423	1318	1229							
75	2008	1935	1810	1684	1574	1464	1360	1266							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 270

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	27	26	25	25	24	23	22	21	1	25	23	22	21	1	7
2	35	34	34	33	31	30	29	28	2	34	32	31	28	2	9
3	44	43	42	40	39	37	36	34	3	39	36	35	32	3	12
4	51	50	48	47	45	43	42	39	4	42	40	39	35	4	15
5	57	56	54	52	50	48	47	44	5	48	46	43	40	5	17
6	63	62	60	58	56	53	52	49	6	54	51	49	45	6	23
7	70	68	66	65	62	59	57	54	7	59	56	53	49	7	28
8	75	74	71	69	66	63	62	58	8	64	61	58	53	8	33
10	81	80	77	75	71	69	66	63	10	69	66	63	57	10	42
11	86	84	82	80	76	73	71	67	11	75	71	68	62	11	51
12	90	89	86	84	80	76	74	71	12	82	78	75	68	12	59
13	93	92	89	87	83	80	77	73	13	88	83	80	73	13	70
14	98	96	93	91	87	83	80	76	14	94	90	86	79	14	82
15	103	101	98	94	91	87	84	80	15	104	99	95	87	15	99
16	107	105	102	98	94	90	88	84	16	115	108	104	95	16	121
17	111	109	106	103	98	94	91	87	17	126	121	116	106	17	144
18	116	113	110	107	103	98	94	90	18	138	131	125	115	18	172
19	119	116	113	110	105	101	98	93	19	151	144	138	125	19	206
20	122	120	116	113	108	103	100	95	20	167	158	152	139	20	244
21	126	124	121	117	112	107	103	99	21	185	176	169	155	21	338
22	130	128	124	120	115	110	107	102	22	210	199	191	175		
23	134	132	128	124	119	114	110	105	23	235	223	214	196		
24	138	135	131	127	122	116	113	107	24	272	258	248	226		
25	142	139	135	131	125	121	116	111	25	335	317	304	279		
26	147	144	139	135	130	124	120	114	26	411	390	374	342		
27	151	148	144	139	134	128	124	118							
28	156	153	148	144	138	132	128	121							
29	161	158	153	148	143	136	132	125							
30	166	162	157	153	147	140	135	129							
31	171	167	162	157	151	144	139	133							
32	175	172	167	162	156	149	144	137							
33	181	177	172	167	160	153	148	141							
34	185	181	176	171	164	157	152	144							
35	189	186	180	175	168	161	155	148							
36	194	191	185	180	172	165	159	152							
37	202	198	192	186	179	171	165	157							
38	209	205	199	194	185	177	171	163							
39	216	212	206	199	191	183	177	169							
40	223	219	212	206	198	189	183	174							
41	230	226	220	213	204	196	189	180							
42	238	233	226	220	211	202	194	185							
43	244	240	233	226	216	207	200	191							
44	252	247	239	232	223	213	206	196							
45	258	253	246	239	229	219	212	202							
46	267	262	254	247	236	226	219	208							
47	276	271	262	254	244	234	226	215							
48	285	279	271	262	252	241	233	222							
49	293	287	279	271	259	248	239	229							
50	300	294	286	278	267	255	246	235							
51	309	303	294	285	274	262	253	241							
52	317	312	303	294	281	269	260	248							
53	326	319	310	301	289	276	267	254							
54	339	332	322	312	299	287	277	264							
55	355	348	338	328	314	301	290	277							
56	374	367	356	345	331	317	306	292							
57	394	387	376	364	349	335	323	308							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 270**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	426	417	405	393	376	361	349	332							
59	472	462	449	436	418	400	386	368							
60	522	513	498	483	463	443	428	408							
61	571	560	544	527	506	484	467	446							
62	616	604	586	569	545	522	504	481							
63	661	649	630	611	585	561	541	517							
64	706	693	672	652	626	599	578	551							
65	752	737	716	695	666	637	616	587							
66	820	804	781	757	726	695	672	640							
67	910	893	867	841	806	772	745	711							
68	1000	982	953	924	886	848	819	781							
69	1091	1070	1039	1008	966	925	894	852							
70	1182	1159	1125	1091	1046	1001	968	923							
71	1272	1247	1211	1175	1127	1078	1041	993							
72	1362	1336	1297	1259	1206	1155	1116	1064							
73	1452	1425	1383	1342	1287	1231	1190	1134							
74	1543	1514	1469	1425	1367	1308	1264	1205							
75	1633	1602	1556	1509	1446	1384	1337	1276							

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
**(c)** Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	235	226	211	197	182	173	158	149	1	182	168	158	130	1	62
2	312	302	283	264	245	230	211	197	2	206	192	178	149	2	77
3	341	326	307	288	269	250	230	216	3	240	221	206	173	3	96
4	398	384	360	336	312	293	269	254	4	259	240	226	187	4	106
5	437	422	394	365	341	317	298	274	5	278	259	240	197	5	125
6	456	442	413	384	360	336	312	288	6	293	269	250	206	6	134
7	480	461	432	403	374	350	326	302	7	302	283	264	216	7	149
8	499	485	451	418	394	365	341	317	8	317	293	274	226	8	178
10	518	499	466	432	403	379	350	326	10	341	312	293	240	10	206
11	533	514	480	446	418	389	360	336	11	355	326	307	254	11	226
12	552	533	499	466	432	403	374	350	12	365	336	317	259	12	250
13	571	547	514	480	446	418	384	360	13	379	350	326	269	13	269
14	586	566	528	490	461	427	398	370	14	403	370	346	288	14	298
15	595	576	538	499	466	437	403	374	15	422	394	365	302	15	322
16	600	581	542	504	470	442	408	379	16	442	408	379	312	16	355
17	614	590	552	514	480	446	413	389	17	456	422	394	326	17	374
18	629	605	566	528	494	461	427	398	18	480	446	418	341	18	408
19	638	614	576	538	499	466	432	403	19	504	466	437	360	19	432
20	658	634	590	547	514	480	442	413	20	518	480	446	370	20	461
21	672	648	605	562	528	490	456	422	21	542	499	466	384	21	523
22	682	658	614	571	533	499	461	432	22	571	528	494	408		
23	691	667	624	581	542	504	470	437	23	590	547	514	422		
24	710	682	638	595	557	518	480	446	24	619	571	533	442		
25	715	686	643	600	562	523	485	451	25	667	619	576	475		
26	725	701	653	605	566	528	490	456	26	725	672	629	518		
27	734	710	662	614	576	538	499	466							
28	739	715	667	619	581	542	499	466							
29	754	725	677	629	590	547	509	475							

TERRITORY 270

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	758	730	682	634	595	552	514	475							
31	768	739	691	643	600	562	518	485							
32	782	754	706	658	614	571	528	494							
33	792	763	715	667	624	581	538	499							
34	806	778	725	672	629	586	542	509							
35	816	787	734	682	638	595	552	514							
36	826	797	744	691	648	605	557	523							
37	840	811	758	706	658	614	571	533							
38	854	821	768	715	667	624	576	538							
39	859	826	773	720	672	624	581	542							
40	869	835	782	730	682	634	586	547							
41	878	850	792	734	691	643	595	557							
42	888	859	802	744	696	648	600	562							
43	902	869	811	754	706	658	610	566							
44	907	874	816	758	710	662	614	571							
45	922	888	830	773	725	672	624	581							
46	931	898	840	782	730	682	629	590							
47	941	907	850	792	739	686	638	595							
48	955	922	859	797	749	696	643	600							
49	965	931	869	806	754	706	653	610							
50	974	941	878	816	763	710	658	614							
51	984	950	888	826	773	720	667	624							
52	989	955	893	830	778	725	672	624							
53	1003	965	902	840	787	730	677	634							
54	1013	974	912	850	792	739	686	638							
55	1027	994	926	859	806	749	696	648							
56	1046	1008	941	874	821	763	706	658							
57	1066	1027	960	893	835	778	720	672							
58	1099	1056	989	922	859	802	744	691							
59	1142	1099	1027	955	893	830	773	720							
60	1190	1147	1070	994	931	869	802	749							
61	1224	1181	1104	1027	960	893	830	773							
62	1253	1205	1128	1051	979	912	845	792							
63	1272	1229	1147	1066	998	931	859	802							
64	1301	1253	1171	1090	1018	950	878	821							
65	1325	1277	1195	1114	1042	970	898	835							
66	1363	1315	1229	1142	1070	994	922	859							
67	1416	1368	1277	1186	1109	1032	960	893							
68	1469	1416	1325	1234	1152	1075	994	926							
69	1522	1469	1373	1277	1195	1114	1032	960							
70	1579	1522	1421	1320	1238	1152	1066	994							
71	1632	1570	1469	1368	1277	1190	1104	1027							
72	1685	1622	1517	1411	1320	1229	1138	1061							
73	1738	1675	1565	1454	1363	1267	1176	1094							
74	1790	1728	1613	1498	1402	1306	1210	1128							
75	1843	1776	1661	1546	1445	1344	1248	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.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 280**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	33	32	31	30	29	28	27	25	1	30	28	27	25	1	9
2	43	42	41	40	38	36	35	34	2	41	39	38	34	2	11
3	53	52	50	49	47	45	44	42	3	47	44	43	39	3	15
4	61	60	58	56	54	52	50	48	4	50	49	47	43	4	18
5	68	67	65	63	60	58	56	53	5	58	55	52	49	5	21
6	76	74	72	70	67	64	62	59	6	65	61	59	54	6	28
7	84	82	80	78	74	71	69	65	7	71	67	64	59	7	34
8	90	89	86	83	80	76	74	70	8	77	73	70	64	8	40
10	98	96	93	90	86	83	80	76	10	83	79	76	69	10	50
11	104	102	99	96	92	88	85	81	11	90	86	82	75	11	61
12	109	107	104	101	97	92	89	85	12	99	94	90	82	12	71
13	113	111	108	105	100	96	93	88	13	106	100	96	88	13	84
14	119	116	113	110	105	100	97	92	14	114	109	104	95	14	99
15	124	122	118	114	110	105	101	97	15	126	120	115	105	15	120
16	129	127	123	119	114	109	106	101	16	139	131	126	115	16	146
17	134	132	128	124	119	114	110	105	17	152	146	140	128	17	174
18	140	137	133	129	124	118	114	109	18	166	158	151	139	18	208
19	144	141	137	133	127	122	118	112	19	182	173	166	151	19	248
20	148	145	141	137	131	125	121	115	20	202	191	183	168	20	295
21	152	149	146	142	136	130	125	120	21	224	213	204	187	21	408
22	157	154	149	145	139	133	129	123	22	253	241	231	211		
23	162	159	154	149	144	138	133	127	23	283	269	258	237		
24	166	163	158	153	148	141	137	130	24	329	312	299	273		
25	171	168	163	158	151	146	141	134	25	404	383	367	337		
26	177	173	168	163	156	149	145	138	26	496	470	451	413		
27	182	178	173	168	161	154	149	143							
28	188	184	179	174	166	159	154	147							
29	194	191	185	179	172	164	159	151							
30	200	196	190	184	177	169	163	155							
31	206	202	196	190	182	174	168	160							
32	212	208	202	196	188	180	173	165							
33	219	214	208	202	193	185	179	170							
34	224	219	213	207	198	189	183	174							
35	229	225	218	211	203	194	187	178							
36	235	231	224	217	208	199	192	183							
37	244	239	232	225	216	206	199	190							
38	252	248	241	234	224	214	207	197							
39	261	256	248	241	231	221	214	204							
40	269	264	256	248	239	229	221	210							
41	278	273	265	257	247	237	228	218							
42	287	281	273	265	254	244	235	224							
43	295	290	281	272	261	250	242	231							
44	304	298	289	280	269	257	248	237							
45	312	306	297	288	276	264	255	244							
46	323	316	307	298	285	273	264	251							
47	333	327	317	307	295	282	272	259							
48	344	337	327	317	304	291	281	268							
49	353	347	337	327	313	300	289	276							
50	362	355	346	336	322	308	297	283							
51	373	366	355	345	331	317	306	291							
52	383	376	365	354	340	325	314	300							
53	393	385	374	363	348	333	322	307							
54	409	401	389	377	361	347	335	319							
55	429	420	408	396	379	363	350	335							
56	451	443	430	417	400	382	369	352							
57	476	467	453	440	422	404	390	372							

TERRITORY 280

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	514	504	489	474	454	436	421	401							
59	569	558	543	527	505	483	466	445							
60	631	619	601	583	559	535	517	493							
61	689	676	656	637	611	584	564	539							
62	743	729	708	687	658	630	609	580							
63	798	783	760	738	707	677	653	624							
64	852	837	812	787	755	723	698	665							
65	908	890	864	839	804	769	743	709							
66	990	971	942	914	876	839	811	773							
67	1099	1078	1046	1015	973	932	900	858							
68	1208	1185	1150	1116	1070	1024	989	943							
69	1317	1292	1254	1217	1166	1117	1079	1029							
70	1427	1399	1358	1318	1263	1209	1168	1114							
71	1535	1506	1462	1419	1360	1302	1257	1199							
72	1644	1613	1566	1520	1456	1394	1347	1284							
73	1753	1721	1670	1620	1553	1486	1436	1369							
74	1863	1828	1774	1721	1650	1579	1526	1454							
75	1972	1934	1878	1822	1746	1671	1615	1540							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	283	272	254	237	220	208	191	179	1	220	202	191	156	1	75
2	376	364	341	318	295	277	254	237	2	249	231	214	179	2	92
3	410	393	370	347	324	301	277	260	3	289	266	249	208	3	116
4	480	462	434	405	376	353	324	306	4	312	289	272	225	4	127
5	526	509	474	439	410	381	358	329	5	335	312	289	237	5	150
6	549	532	497	462	434	405	376	347	6	353	324	301	249	6	162
7	578	555	520	486	451	422	393	364	7	364	341	318	260	7	179
8	601	584	543	503	474	439	410	381	8	381	353	329	272	8	214
10	624	601	561	520	486	457	422	393	10	410	376	353	289	10	249
11	642	618	578	538	503	468	434	405	11	428	393	370	306	11	272
12	665	642	601	561	520	486	451	422	12	439	405	381	312	12	301
13	688	659	618	578	538	503	462	434	13	457	422	393	324	13	324
14	705	682	636	590	555	514	480	445	14	486	445	416	347	14	358
15	717	694	647	601	561	526	486	451	15	509	474	439	364	15	387
16	723	699	653	607	566	532	491	457	16	532	491	457	376	16	428
17	740	711	665	618	578	538	497	468	17	549	509	474	393	17	451
18	757	728	682	636	595	555	514	480	18	578	538	503	410	18	491
19	769	740	694	647	601	561	520	486	19	607	561	526	434	19	520
20	792	763	711	659	618	578	532	497	20	624	578	538	445	20	555
21	809	780	728	676	636	590	549	509	21	653	601	561	462	21	630
22	821	792	740	688	642	601	555	520	22	688	636	595	491		
23	832	803	751	699	653	607	566	526	23	711	659	618	509		
24	855	821	769	717	670	624	578	538	24	746	688	642	532		
25	861	827	775	723	676	630	584	543	25	803	746	694	572		
26	873	844	786	728	682	636	590	549	26	873	809	757	624		
27	884	855	798	740	694	647	601	561							
28	890	861	803	746	699	653	601	561							
29	907	873	815	757	711	659	613	572							



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 280**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
30	913	879	821	763	717	665	618	572							
31	925	890	832	775	723	676	624	584							
32	942	907	850	792	740	688	636	595							
33	954	919	861	803	751	699	647	601							
34	971	936	873	809	757	705	653	613							
35	983	948	884	821	769	717	665	618							
36	994	959	896	832	780	728	670	630							
37	1012	977	913	850	792	740	688	642							
38	1029	988	925	861	803	751	694	647							
39	1035	994	931	867	809	751	699	653							
40	1046	1006	942	879	821	763	705	659							
41	1058	1023	954	884	832	775	717	670							
42	1069	1035	965	896	838	780	723	676							
43	1087	1046	977	907	850	792	734	682							
44	1092	1052	983	913	855	798	740	688							
45	1110	1069	1000	931	873	809	751	699							
46	1121	1081	1012	942	879	821	757	711							
47	1133	1092	1023	954	890	827	769	717							
48	1150	1110	1035	959	902	838	775	723							
49	1162	1121	1046	971	907	850	786	734							
50	1173	1133	1058	983	919	855	792	740							
51	1185	1144	1069	994	931	867	803	751							
52	1191	1150	1075	1000	936	873	809	751							
53	1208	1162	1087	1012	948	879	815	763							
54	1220	1173	1098	1023	954	890	827	769							
55	1237	1196	1116	1035	971	902	838	780							
56	1260	1214	1133	1052	988	919	850	792							
57	1283	1237	1156	1075	1006	936	867	809							
58	1324	1272	1191	1110	1035	965	896	832							
59	1376	1324	1237	1150	1075	1000	931	867							
60	1433	1381	1289	1196	1121	1046	965	902							
61	1474	1422	1329	1237	1156	1075	1000	931							
62	1509	1451	1358	1266	1179	1098	1017	954							
63	1532	1480	1381	1283	1202	1121	1035	965							
64	1566	1509	1410	1312	1225	1144	1058	988							
65	1595	1537	1439	1341	1254	1168	1081	1006							
66	1642	1584	1480	1376	1289	1196	1110	1035							
67	1705	1647	1537	1428	1335	1243	1156	1075							
68	1769	1705	1595	1485	1387	1295	1196	1116							
69	1832	1769	1653	1537	1439	1341	1243	1156							
70	1902	1832	1711	1590	1491	1387	1283	1196							
71	1965	1890	1769	1647	1537	1433	1329	1237							
72	2029	1954	1826	1699	1590	1480	1370	1277							
73	2092	2017	1884	1751	1642	1526	1416	1318							
74	2156	2081	1942	1803	1688	1572	1457	1358							
75	2220	2139	2000	1861	1740	1618	1503	1399							

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 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	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	1990-2007	Symbol	1989 & Prior
(a)									(b)					(c)	
1	39	38	37	36	35	33	32	30	1	36	33	32	30	1	11
2	51	50	49	48	45	43	42	40	2	49	46	45	40	2	13
3	64	63	61	58	56	54	52	50	3	56	52	51	46	3	18
4	74	73	70	68	65	63	61	57	4	61	58	56	51	4	21
5	82	81	79	76	73	70	68	64	5	70	67	63	58	5	25
6	92	89	87	84	81	77	75	71	6	79	74	71	65	6	33
7	101	99	96	94	89	86	83	79	7	86	81	77	71	7	40
8	108	107	104	100	96	92	89	84	8	93	88	84	77	8	48
10	118	115	112	108	104	100	96	92	10	100	95	92	83	10	61
11	125	123	119	115	111	106	102	98	11	108	104	99	90	11	74
12	131	129	125	121	117	111	107	102	12	119	113	108	99	12	86
13	136	133	130	126	120	115	112	106	13	127	120	115	106	13	101
14	143	139	136	132	126	120	117	111	14	137	131	125	114	14	119
15	149	146	142	137	132	126	121	117	15	151	144	138	126	15	144
16	155	152	148	143	137	131	127	121	16	167	157	151	138	16	175
17	161	158	154	149	143	137	132	126	17	183	175	168	154	17	209
18	168	164	159	155	149	142	137	131	18	200	190	182	167	18	250
19	173	169	164	159	152	146	142	134	19	219	208	200	182	19	299
20	177	174	169	164	157	150	145	138	20	243	230	220	202	20	355
21	183	180	175	170	163	156	150	144	21	269	256	245	225	21	490
22	189	186	180	174	167	159	155	148	22	305	289	277	253		
23	195	192	186	180	173	165	159	152	23	340	324	311	284		
24	200	196	190	184	177	169	164	156	24	395	375	359	328		
25	206	202	196	190	182	175	169	161	25	486	461	441	405		
26	213	208	202	196	188	180	174	165	26	596	565	543	496		
27	219	214	208	202	194	186	180	171							
28	226	221	215	209	200	192	186	176							
29	233	230	223	215	207	198	192	182							
30	240	236	228	221	213	203	196	187							
31	248	243	236	228	219	209	202	193							
32	255	250	243	236	226	217	208	199							
33	263	257	250	243	232	223	215	205							
34	269	263	256	249	238	227	220	209							
35	275	270	262	253	244	233	225	214							
36	282	277	269	261	250	239	231	220							
37	293	287	278	270	259	248	239	228							
38	303	298	289	281	269	257	249	237							
39	314	308	299	289	277	265	257	245							
40	324	318	308	299	287	275	265	252							
41	334	328	319	309	296	284	274	262							
42	345	338	328	319	306	293	282	269							
43	355	349	338	327	314	301	290	277							
44	365	358	347	337	324	309	299	284							
45	375	368	357	346	332	318	307	293							
46	388	380	369	358	343	328	318	302							
47	400	393	381	369	355	339	327	312							
48	413	405	393	381	365	350	338	322							
49	425	417	405	393	376	361	347	332							
50	436	427	415	403	387	370	357	340							
51	449	440	427	414	397	381	368	350							
52	461	452	439	426	408	390	377	361							
53	472	463	450	437	419	400	387	369							
54	491	482	468	453	434	417	402	383							
55	515	505	490	476	456	437	421	402							
56	543	532	516	501	481	459	444	424							
57	572	562	545	528	507	486	469	447							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 290**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	618	606	588	570	546	524	506	482							
59	684	671	652	633	607	581	560	534							
60	758	744	722	701	672	643	621	593							
61	828	813	789	765	734	702	678	647							
62	894	876	851	826	791	757	732	697							
63	959	941	914	887	850	814	785	750							
64	1025	1006	976	946	908	869	839	800							
65	1091	1070	1039	1008	966	925	894	852							
66	1190	1167	1133	1098	1053	1008	975	929							
67	1321	1296	1258	1220	1170	1120	1082	1032							
68	1452	1424	1383	1341	1286	1230	1189	1134							
69	1583	1553	1508	1463	1402	1342	1297	1236							
70	1715	1681	1633	1584	1518	1453	1404	1339							
71	1846	1810	1758	1705	1635	1565	1511	1441							
72	1977	1939	1883	1827	1750	1676	1620	1543							
73	2107	2068	2008	1947	1867	1786	1727	1646							
74	2240	2197	2132	2068	1984	1898	1834	1748							
75	2370	2325	2257	2190	2099	2009	1941	1852							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	298	286	268	250	231	219	201	189	1	231	213	201	164	1	79
2	396	384	359	335	311	292	268	250	2	262	244	225	189	2	97
3	432	414	390	365	341	317	292	274	3	305	280	262	219	3	122
4	505	487	457	426	396	371	341	323	4	329	305	286	238	4	134
5	554	536	499	463	432	402	378	347	5	353	329	305	250	5	158
6	579	560	524	487	457	426	396	365	6	371	341	317	262	6	171
7	609	585	548	512	475	445	414	384	7	384	359	335	274	7	189
8	633	615	572	530	499	463	432	402	8	402	371	347	286	8	225
10	658	633	591	548	512	481	445	414	10	432	396	371	305	10	262
11	676	652	609	566	530	493	457	426	11	451	414	390	323	11	286
12	700	676	633	591	548	512	475	445	12	463	426	402	329	12	317
13	725	694	652	609	566	530	487	457	13	481	445	414	341	13	341
14	743	719	670	621	585	542	505	469	14	512	469	438	365	14	378
15	755	731	682	633	591	554	512	475	15	536	499	463	384	15	408
16	761	737	688	639	597	560	518	481	16	560	518	481	396	16	451
17	780	749	700	652	609	566	524	493	17	579	536	499	414	17	475
18	798	767	719	670	627	585	542	505	18	609	566	530	432	18	518
19	810	780	731	682	633	591	548	512	19	639	591	554	457	19	548
20	834	804	749	694	652	609	560	524	20	658	609	566	469	20	585
21	853	822	767	713	670	621	579	536	21	688	633	591	487	21	664
22	865	834	780	725	676	633	585	548	22	725	670	627	518		
23	877	847	792	737	688	639	597	554	23	749	694	652	536		
24	901	865	810	755	706	658	609	566	24	786	725	676	560		
25	907	871	816	761	713	664	615	572	25	847	786	731	603		
26	920	889	828	767	719	670	621	579	26	920	853	798	658		
27	932	901	840	780	731	682	633	591							
28	938	907	847	786	737	688	633	591							
29	956	920	859	798	749	694	646	603							

TERRITORY 290

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	962	926	865	804	755	700	652	603							
31	974	938	877	816	761	713	658	615							
32	993	956	895	834	780	725	670	627							
33	1005	968	907	847	792	737	682	633							
34	1023	987	920	853	798	743	688	646							
35	1035	999	932	865	810	755	700	652							
36	1047	1011	944	877	822	767	706	664							
37	1066	1029	962	895	834	780	725	676							
38	1084	1041	974	907	847	792	731	682							
39	1090	1047	980	914	853	792	737	688							
40	1102	1060	993	926	865	804	743	694							
41	1114	1078	1005	932	877	816	755	706							
42	1127	1090	1017	944	883	822	761	713							
43	1145	1102	1029	956	895	834	773	719							
44	1151	1108	1035	962	901	840	780	725							
45	1169	1127	1054	980	920	853	792	737							
46	1181	1139	1066	993	926	865	798	749							
47	1194	1151	1078	1005	938	871	810	755							
48	1212	1169	1090	1011	950	883	816	761							
49	1224	1181	1102	1023	956	895	828	773							
50	1236	1194	1114	1035	968	901	834	780							
51	1248	1206	1127	1047	980	914	847	792							
52	1255	1212	1133	1054	987	920	853	792							
53	1273	1224	1145	1066	999	926	859	804							
54	1285	1236	1157	1078	1005	938	871	810							
55	1303	1261	1175	1090	1023	950	883	822							
56	1328	1279	1194	1108	1041	968	895	834							
57	1352	1303	1218	1133	1060	987	914	853							
58	1395	1340	1255	1169	1090	1017	944	877							
59	1449	1395	1303	1212	1133	1054	980	914							
60	1510	1456	1358	1261	1181	1102	1017	950							
61	1553	1498	1401	1303	1218	1133	1054	980							
62	1589	1529	1431	1334	1242	1157	1072	1005							
63	1614	1559	1456	1352	1267	1181	1090	1017							
64	1650	1589	1486	1382	1291	1206	1114	1041							
65	1681	1620	1516	1413	1322	1230	1139	1060							
66	1730	1669	1559	1449	1358	1261	1169	1090							
67	1797	1736	1620	1504	1407	1309	1218	1133							
68	1864	1797	1681	1565	1462	1364	1261	1175							
69	1931	1864	1742	1620	1516	1413	1309	1218							
70	2004	1931	1803	1675	1571	1462	1352	1261							
71	2071	1991	1864	1736	1620	1510	1401	1303							
72	2138	2058	1924	1790	1675	1559	1443	1346							
73	2205	2125	1985	1845	1730	1608	1492	1389							
74	2272	2192	2046	1900	1778	1656	1535	1431							
75	2339	2253	2107	1961	1833	1705	1583	1474							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 300**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	26	25	24	24	23	22	21	20	1	24	22	21	20	1	7
2	34	33	32	32	30	28	28	27	2	32	31	30	27	2	9
3	43	42	40	39	37	36	35	33	3	37	35	34	31	3	12
4	49	48	47	45	43	42	40	38	4	40	39	37	34	4	14
5	55	54	52	51	48	47	45	43	5	47	44	42	39	5	17
6	61	59	58	56	54	51	50	47	6	52	49	47	43	6	22
7	67	66	64	62	59	57	55	52	7	57	54	51	47	7	27
8	72	71	69	66	64	61	59	56	8	62	58	56	51	8	32
10	78	77	74	72	69	66	64	61	10	66	63	61	55	10	40
11	83	81	79	77	73	70	68	65	11	72	69	66	60	11	49
12	87	85	83	81	77	73	71	68	12	79	75	72	66	12	57
13	90	88	86	84	80	77	74	70	13	85	80	77	70	13	67
14	95	92	90	88	84	80	77	73	14	91	87	83	76	14	79
15	99	97	94	91	88	84	81	77	15	100	96	92	84	15	96
16	103	101	98	95	91	87	85	81	16	111	104	100	92	16	116
17	107	105	102	99	95	91	88	84	17	122	116	111	102	17	139
18	111	109	106	103	99	94	91	87	18	133	126	121	111	18	166
19	115	112	109	106	101	97	94	89	19	145	138	133	121	19	198
20	118	115	112	109	104	100	96	92	20	161	152	146	134	20	235
21	122	119	116	113	108	103	100	96	21	179	170	163	149	21	325
22	126	123	119	115	111	106	103	98	22	202	192	184	168		
23	130	127	123	119	115	110	106	101	23	226	215	206	189		
24	133	130	126	122	118	112	109	103	24	262	249	239	218		
25	137	134	130	126	121	116	112	107	25	322	306	293	269		
26	141	138	134	130	125	119	115	110	26	396	375	360	329		
27	145	142	138	134	129	123	119	114							
28	150	147	143	139	133	127	123	117							
29	155	152	148	143	137	131	127	121							
30	160	156	152	147	141	135	130	124							
31	164	161	156	152	145	139	134	128							
32	169	166	161	156	150	144	138	132							
33	175	171	166	161	154	148	143	136							
34	179	175	170	165	158	151	146	139							
35	182	179	174	168	162	155	149	142							
36	187	184	179	173	166	159	153	146							
37	194	190	185	179	172	164	159	152							
38	201	198	192	186	179	171	165	157							
39	209	205	198	192	184	176	171	163							
40	215	211	205	198	190	182	176	167							
41	222	218	212	205	197	189	182	174							
42	229	224	218	212	203	194	187	179							
43	235	231	224	217	209	200	193	184							
44	243	238	231	224	215	205	198	189							
45	249	244	237	230	220	211	204	194							
46	258	252	245	238	228	218	211	201							
47	265	261	253	245	235	225	217	207							
48	274	269	261	253	243	232	224	214							
49	282	277	269	261	250	239	231	220							
50	289	284	276	268	257	246	237	226							
51	298	292	284	275	264	253	244	232							
52	306	300	292	283	271	259	250	239							
53	314	307	299	290	278	265	257	245							
54	326	320	310	301	288	277	267	254							
55	342	335	325	316	303	290	280	267							
56	360	353	343	333	319	305	295	281							
57	380	373	362	351	337	322	311	297							

TERRITORY 300

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	410	402	390	378	363	348	336	320							
59	454	446	433	420	403	386	372	355							
60	503	494	480	465	446	427	412	393							
61	550	540	524	508	487	466	450	430							
62	593	581	565	548	525	502	486	463							
63	637	625	607	589	564	540	521	498							
64	680	668	648	628	603	577	557	531							
65	724	710	690	669	641	614	593	566							
66	790	775	752	729	699	669	647	617							
67	877	860	835	810	777	743	718	685							
68	964	946	918	890	854	817	789	753							
69	1051	1031	1001	971	931	891	861	821							
70	1138	1116	1084	1051	1008	965	932	889							
71	1225	1202	1167	1132	1085	1039	1003	957							
72	1312	1287	1250	1213	1162	1112	1075	1025							
73	1399	1373	1333	1292	1240	1186	1146	1093							
74	1487	1458	1416	1373	1317	1260	1217	1161							
75	1574	1544	1499	1454	1394	1334	1288	1229							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	231	222	208	194	179	170	156	146	1	179	165	156	127	1	61
2	307	297	278	260	241	227	208	194	2	203	189	175	146	2	76
3	335	321	302	283	264	245	227	212	3	236	217	203	170	3	94
4	392	378	354	330	307	288	264	250	4	255	236	222	184	4	104
5	430	415	387	359	335	312	293	269	5	274	255	236	194	5	123
6	448	434	406	378	354	330	307	283	6	288	264	245	203	6	132
7	472	453	425	396	368	345	321	297	7	297	278	260	212	7	146
8	491	477	444	411	387	359	335	312	8	312	288	269	222	8	175
10	510	491	458	425	396	373	345	321	10	335	307	288	236	10	203
11	524	505	472	439	411	382	354	330	11	349	321	302	250	11	222
12	543	524	491	458	425	396	368	345	12	359	330	312	255	12	245
13	562	538	505	472	439	411	378	354	13	373	345	321	264	13	264
14	576	557	519	481	453	420	392	363	14	396	363	340	283	14	293
15	585	566	529	491	458	430	396	368	15	415	387	359	297	15	316
16	590	571	533	496	463	434	401	373	16	434	401	373	307	16	349
17	604	581	543	505	472	439	406	382	17	448	415	387	321	17	368
18	618	595	557	519	486	453	420	392	18	472	439	411	335	18	401
19	628	604	566	529	491	458	425	396	19	496	458	430	354	19	425
20	647	623	581	538	505	472	434	406	20	510	472	439	363	20	453
21	661	637	595	552	519	481	448	415	21	533	491	458	378	21	514
22	670	647	604	562	524	491	453	425	22	562	519	486	401		
23	680	656	614	571	533	496	463	430	23	581	538	505	415		
24	699	670	628	585	548	510	472	439	24	609	562	524	434		
25	703	675	632	590	552	514	477	444	25	656	609	566	467		
26	713	689	642	595	557	519	481	448	26	713	661	618	510		
27	722	699	651	604	566	529	491	458							
28	727	703	656	609	571	533	491	458							
29	741	713	666	618	581	538	500	467							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 300**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	746	717	670	623	585	543	505	467							
31	755	727	680	632	590	552	510	477							
32	769	741	694	647	604	562	519	486							
33	779	750	703	656	614	571	529	491							
34	793	765	713	661	618	576	533	500							
35	802	774	722	670	628	585	543	505							
36	812	784	732	680	637	595	548	514							
37	826	798	746	694	647	604	562	524							
38	840	807	755	703	656	614	566	529							
39	845	812	760	708	661	614	571	533							
40	854	821	769	717	670	623	576	538							
41	864	835	779	722	680	632	585	548							
42	873	845	788	732	684	637	590	552							
43	887	854	798	741	694	647	599	557							
44	892	859	802	746	699	651	604	562							
45	906	873	817	760	713	661	614	571							
46	916	883	826	769	717	670	618	581							
47	925	892	835	779	727	675	628	585							
48	939	906	845	784	736	684	632	590							
49	949	916	854	793	741	694	642	599							
50	958	925	864	802	750	699	647	604							
51	968	935	873	812	760	708	656	614							
52	972	939	878	817	765	713	661	614							
53	986	949	887	826	774	717	666	623							
54	996	958	897	835	779	727	675	628							
55	1010	977	911	845	793	736	684	637							
56	1029	991	925	859	807	750	694	647							
57	1048	1010	944	878	821	765	708	661							
58	1081	1038	972	906	845	788	732	680							
59	1123	1081	1010	939	878	817	760	708							
60	1171	1128	1053	977	916	854	788	736							
61	1204	1161	1086	1010	944	878	817	760							
62	1232	1185	1109	1034	963	897	831	779							
63	1251	1208	1128	1048	982	916	845	788							
64	1279	1232	1152	1071	1001	935	864	807							
65	1303	1256	1175	1095	1024	953	883	821							
66	1340	1293	1208	1123	1053	977	906	845							
67	1392	1345	1256	1166	1090	1015	944	878							
68	1444	1392	1303	1213	1133	1057	977	911							
69	1496	1444	1350	1256	1175	1095	1015	944							
70	1553	1496	1397	1298	1218	1133	1048	977							
71	1605	1543	1444	1345	1256	1171	1086	1010							
72	1657	1595	1492	1388	1298	1208	1119	1043							
73	1709	1647	1539	1430	1340	1246	1156	1076							
74	1761	1699	1586	1473	1378	1284	1189	1109							
75	1812	1746	1633	1520	1421	1322	1227	1142							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	30	29	28	27	26	25	25	23	1	27	25	25	23	1	8
2	39	38	37	36	35	33	32	31	2	37	35	35	31	2	10
3	49	48	46	45	43	41	40	38	3	43	40	39	35	3	14
4	56	56	54	52	50	48	46	44	4	46	45	43	39	4	16
5	63	62	60	58	56	54	52	49	5	54	51	48	45	5	19
6	70	68	66	65	62	59	57	55	6	60	56	55	50	6	25
7	77	76	74	72	68	66	64	60	7	66	62	59	55	7	31
8	83	82	79	76	74	70	68	65	8	71	67	65	59	8	36
10	90	88	86	83	79	76	74	70	10	76	73	70	64	10	46
11	96	94	91	88	85	81	78	75	11	83	79	76	69	11	56
12	100	98	96	93	89	85	82	78	12	91	86	83	76	12	66
13	104	102	99	96	92	88	86	81	13	97	92	88	81	13	77
14	109	106	104	101	96	92	89	85	14	105	100	96	87	14	91
15	114	112	108	105	101	96	93	89	15	116	110	106	96	15	110
16	118	116	113	109	105	100	97	93	16	127	120	116	106	16	134
17	123	121	117	114	109	105	101	96	17	140	134	128	117	17	160
18	128	126	122	118	114	108	105	100	18	153	146	139	127	18	191
19	132	129	126	122	116	112	108	103	19	167	159	153	139	19	228
20	136	133	129	126	120	115	111	106	20	186	176	168	155	20	271
21	140	137	134	130	125	119	115	110	21	206	196	187	172	21	375
22	145	142	137	133	127	122	118	113	22	233	221	212	194		
23	149	147	142	137	132	126	122	116	23	260	248	238	217		
24	153	150	146	141	136	129	126	119	24	302	287	275	251		
25	157	155	150	146	139	134	129	123	25	371	352	338	309		
26	163	159	155	150	144	137	133	126	26	456	432	415	379		
27	167	164	159	155	148	142	137	131							
28	173	169	165	160	153	147	142	135							
29	178	176	170	165	158	151	147	139							
30	184	180	175	169	163	156	150	143							
31	189	186	180	175	167	160	155	147							
32	195	191	186	180	173	166	159	152							
33	201	197	191	186	177	170	165	157							
34	206	201	196	190	182	174	168	160							
35	210	207	200	194	187	178	172	164							
36	216	212	206	199	191	183	177	168							
37	224	219	213	207	198	189	183	175							
38	232	228	221	215	206	197	190	181							
39	240	236	228	221	212	203	197	187							
40	248	243	236	228	219	210	203	193							
41	256	251	244	237	227	217	209	200							
42	264	258	251	244	234	224	216	206							
43	271	267	258	250	240	230	222	212							
44	279	274	266	258	248	237	228	217							
45	287	281	273	265	254	243	235	224							
46	297	290	282	274	262	251	243	231							
47	306	300	291	282	271	259	250	238							
48	316	309	300	291	279	268	258	247							
49	325	319	309	300	288	276	266	254							
50	333	327	318	308	296	283	273	260							
51	343	337	327	317	304	291	281	268							
52	352	346	336	326	312	298	288	276							
53	361	354	344	334	320	306	296	282							
54	376	369	358	347	332	319	308	293							
55	394	386	375	364	349	334	322	308							
56	415	407	395	383	368	351	339	324							
57	438	430	417	404	388	371	359	342							



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 310**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	472	463	450	436	418	400	387	369							
59	523	513	499	484	464	444	429	409							
60	580	569	552	536	514	491	475	453							
61	633	622	603	585	561	537	519	495							
62	683	670	651	632	605	579	560	533							
63	733	720	699	678	650	622	601	573							
64	784	769	746	723	694	664	642	612							
65	834	818	794	771	739	707	683	652							
66	910	893	866	840	805	771	745	711							
67	1010	991	962	933	895	856	827	789							
68	1110	1089	1057	1026	984	941	909	867							
69	1210	1188	1153	1118	1072	1026	992	945							
70	1311	1286	1249	1211	1161	1111	1074	1024							
71	1411	1384	1344	1304	1250	1197	1156	1102							
72	1512	1482	1440	1397	1339	1281	1239	1180							
73	1612	1582	1535	1489	1428	1366	1320	1259							
74	1713	1680	1631	1582	1517	1451	1402	1337							
75	1813	1778	1726	1674	1605	1536	1484	1416							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	220	211	198	184	171	162	148	139	1	171	157	148	121	1	58
2	292	283	265	247	229	216	198	184	2	193	180	166	139	2	72
3	319	305	287	269	251	233	216	202	3	225	207	193	162	3	90
4	373	359	337	314	292	274	251	238	4	242	225	211	175	4	99
5	409	395	368	341	319	296	278	256	5	260	242	225	184	5	117
6	427	413	386	359	337	314	292	269	6	274	251	233	193	6	126
7	449	431	404	377	350	328	305	283	7	283	265	247	202	7	139
8	467	453	422	391	368	341	319	296	8	296	274	256	211	8	166
10	485	467	436	404	377	355	328	305	10	319	292	274	225	10	193
11	498	480	449	418	391	364	337	314	11	332	305	287	238	11	211
12	516	498	467	436	404	377	350	328	12	341	314	296	242	12	233
13	534	512	480	449	418	391	359	337	13	355	328	305	251	13	251
14	548	530	494	458	431	400	373	346	14	377	346	323	269	14	278
15	557	539	503	467	436	409	377	350	15	395	368	341	283	15	301
16	561	543	507	471	440	413	382	355	16	413	382	355	292	16	332
17	575	552	516	480	449	418	386	364	17	427	395	368	305	17	350
18	588	566	530	494	462	431	400	373	18	449	418	391	319	18	382
19	597	575	539	503	467	436	404	377	19	471	436	409	337	19	404
20	615	593	552	512	480	449	413	386	20	485	449	418	346	20	431
21	629	606	566	525	494	458	427	395	21	507	467	436	359	21	489
22	638	615	575	534	498	467	431	404	22	534	494	462	382		
23	647	624	584	543	507	471	440	409	23	552	512	480	395		
24	665	638	597	557	521	485	449	418	24	579	534	498	413		
25	669	642	602	561	525	489	453	422	25	624	579	539	445		
26	678	656	611	566	530	494	458	427	26	678	629	588	485		
27	687	665	620	575	539	503	467	436							
28	691	669	624	579	543	507	467	436							
29	705	678	633	588	552	512	476	445							

TERRITORY 310

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	709	682	638	593	557	516	480	445							
31	718	691	647	602	561	525	485	453							
32	732	705	660	615	575	534	494	462							
33	741	714	669	624	584	543	503	467							
34	754	727	678	629	588	548	507	476							
35	763	736	687	638	597	557	516	480							
36	772	745	696	647	606	566	521	489							
37	786	759	709	660	615	575	534	498							
38	799	768	718	669	624	584	539	503							
39	804	772	723	674	629	584	543	507							
40	813	781	732	682	638	593	548	512							
41	822	795	741	687	647	602	557	521							
42	831	804	750	696	651	606	561	525							
43	844	813	759	705	660	615	570	530							
44	849	817	763	709	665	620	575	534							
45	862	831	777	723	678	629	584	543							
46	871	840	786	732	682	638	588	552							
47	880	849	795	741	691	642	597	557							
48	894	862	804	745	700	651	602	561							
49	902	871	813	754	705	660	611	570							
50	911	880	822	763	714	665	615	575							
51	920	889	831	772	723	674	624	584							
52	925	894	835	777	727	678	629	584							
53	938	902	844	786	736	682	633	593							
54	947	911	853	795	741	691	642	597							
55	961	929	867	804	754	700	651	606							
56	979	943	880	817	768	714	660	615							
57	997	961	898	835	781	727	674	629							
58	1028	988	925	862	804	750	696	647							
59	1069	1028	961	894	835	777	723	674							
60	1114	1073	1001	929	871	813	750	700							
61	1145	1105	1033	961	898	835	777	723							
62	1172	1127	1055	983	916	853	790	741							
63	1190	1149	1073	997	934	871	804	750							
64	1217	1172	1096	1019	952	889	822	768							
65	1239	1194	1118	1042	974	907	840	781							
66	1275	1230	1149	1069	1001	929	862	804							
67	1325	1280	1194	1109	1037	965	898	835							
68	1374	1325	1239	1154	1078	1006	929	867							
69	1423	1374	1284	1194	1118	1042	965	898							
70	1477	1423	1329	1235	1158	1078	997	929							
71	1527	1468	1374	1280	1194	1114	1033	961							
72	1576	1518	1419	1320	1235	1149	1064	992							
73	1625	1567	1464	1360	1275	1185	1100	1024							
74	1675	1616	1509	1401	1311	1221	1131	1055							
75	1724	1661	1554	1446	1351	1257	1167	1087							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 320**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	45	44	42	41	40	38	37	34	1	41	38	37	34	1	12
2	59	58	56	55	52	49	48	47	2	56	53	52	47	2	15
3	74	73	70	67	64	62	60	58	3	64	60	59	53	3	21
4	85	84	81	78	75	73	70	66	4	70	67	64	59	4	25
5	95	93	90	88	84	81	78	74	5	81	77	73	67	5	29
6	105	103	100	97	93	89	86	82	6	90	85	82	75	6	38
7	116	114	111	108	103	99	96	90	7	99	93	89	82	7	47
8	125	123	119	115	111	105	103	97	8	107	101	97	89	8	55
10	136	133	129	125	119	115	111	105	10	115	110	105	96	10	70
11	144	141	137	133	127	122	118	112	11	125	119	114	104	11	85
12	151	148	144	140	134	127	123	118	12	137	130	125	114	12	99
13	156	153	149	145	138	133	129	122	13	147	138	133	122	13	116
14	164	160	156	152	145	138	134	127	14	158	151	144	132	14	137
15	171	169	163	158	152	145	140	134	15	174	166	159	145	15	166
16	178	175	170	164	158	151	147	140	16	192	181	174	159	16	201
17	185	182	177	171	164	158	152	145	17	211	201	193	177	17	241
18	193	189	184	178	171	163	158	151	18	230	219	210	192	18	288
19	199	195	189	184	175	169	163	155	19	252	240	230	210	19	344
20	204	200	195	189	181	173	167	159	20	279	264	253	233	20	408
21	211	207	201	196	188	179	173	166	21	310	295	282	259	21	564
22	218	214	207	200	192	184	178	170	22	351	333	319	292		
23	225	221	214	207	199	190	184	175	23	392	373	358	327		
24	230	226	219	212	204	195	189	179	24	455	432	414	378		
25	237	233	226	219	210	201	195	185	25	559	530	508	466		
26	245	240	233	226	216	207	200	190	26	686	651	625	571		
27	252	247	240	233	223	214	207	197							
28	260	255	248	241	230	221	214	203							
29	269	264	256	248	238	227	221	210							
30	277	271	263	255	245	234	226	215							
31	285	279	271	263	252	241	233	222							
32	293	288	279	271	260	249	240	229							
33	303	296	288	279	267	256	248	236							
34	310	303	295	286	274	262	253	241							
35	316	311	301	292	281	269	259	247							
36	325	319	310	300	288	275	266	253							
37	337	330	321	311	299	285	275	263							
38	349	343	333	323	310	296	286	273							
39	362	355	344	333	319	306	296	282							
40	373	366	355	344	330	316	306	290							
41	385	378	367	356	341	327	315	301							
42	397	389	378	367	352	337	325	310							
43	408	401	389	377	362	347	334	319							
44	421	412	400	388	373	356	344	327							
45	432	423	411	399	382	366	353	337							
46	447	437	425	412	395	378	366	348							
47	460	452	438	425	408	390	377	359							
48	475	466	452	438	421	403	389	371							
49	489	480	466	452	433	415	400	382							
50	501	492	478	464	445	426	411	392							
51	516	507	492	477	458	438	423	403							
52	530	521	506	490	470	449	434	415							
53	544	533	518	503	482	460	445	425							
54	566	555	538	522	500	480	463	441							
55	593	581	564	548	525	503	485	463							
56	625	612	595	577	553	529	511	488							
57	659	647	627	608	584	559	540	515							

TERRITORY 320

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	711	697	677	656	629	603	582	555							
59	788	773	751	729	699	669	645	615							
60	873	856	832	807	774	740	715	682							
61	954	936	908	881	845	808	781	745							
62	1029	1008	980	951	911	871	843	803							
63	1104	1084	1052	1021	978	937	904	863							
64	1180	1158	1123	1089	1045	1000	966	921							
65	1256	1232	1196	1160	1112	1064	1029	981							
66	1370	1344	1304	1265	1212	1160	1122	1070							
67	1521	1492	1448	1404	1347	1289	1245	1188							
68	1671	1640	1592	1544	1481	1417	1369	1306							
69	1822	1788	1736	1684	1614	1545	1493	1423							
70	1974	1936	1880	1823	1748	1673	1617	1541							
71	2125	2084	2023	1963	1882	1802	1740	1659							
72	2276	2232	2167	2103	2015	1929	1865	1777							
73	2426	2381	2311	2241	2150	2056	1988	1895							
74	2578	2529	2455	2381	2284	2185	2111	2013							
75	2729	2677	2599	2521	2417	2313	2234	2132							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	240	230	215	200	186	176	161	152	1	186	171	161	132	1	64
2	318	308	289	269	249	235	215	200	2	210	196	181	152	2	78
3	347	333	313	293	274	254	235	220	3	245	225	210	176	3	98
4	406	391	367	342	318	298	274	259	4	264	245	230	191	4	108
5	445	430	401	372	347	323	303	279	5	284	264	245	200	5	127
6	465	450	421	391	367	342	318	293	6	298	274	254	210	6	137
7	489	469	440	411	381	357	333	308	7	308	289	269	220	7	152
8	509	494	460	425	401	372	347	323	8	323	298	279	230	8	181
10	528	509	474	440	411	386	357	333	10	347	318	298	245	10	210
11	543	523	489	455	425	396	367	342	11	362	333	313	259	11	230
12	562	543	509	474	440	411	381	357	12	372	342	323	264	12	254
13	582	557	523	489	455	425	391	367	13	386	357	333	274	13	274
14	597	577	538	499	469	435	406	377	14	411	377	352	293	14	303
15	606	587	548	509	474	445	411	381	15	430	401	372	308	15	328
16	611	592	553	513	479	450	416	386	16	450	416	386	318	16	362
17	626	601	562	523	489	455	421	396	17	465	430	401	333	17	381
18	641	616	577	538	504	469	435	406	18	489	455	425	347	18	416
19	650	626	587	548	509	474	440	411	19	513	474	445	367	19	440
20	670	645	601	557	523	489	450	421	20	528	489	455	377	20	469
21	685	660	616	572	538	499	465	430	21	553	509	474	391	21	533
22	694	670	626	582	543	509	469	440	22	582	538	504	416		
23	704	680	636	592	553	513	479	445	23	601	557	523	430		
24	724	694	650	606	567	528	489	455	24	631	582	543	450		
25	729	699	655	611	572	533	494	460	25	680	631	587	484		
26	738	714	665	616	577	538	499	465	26	738	685	641	528		
27	748	724	675	626	587	548	509	474							
28	753	729	680	631	592	553	509	474							
29	768	738	689	641	601	557	518	484							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 320**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
30	773	743	694	645	606	562	523	484							
31	782	753	704	655	611	572	528	494							
32	797	768	719	670	626	582	538	504							
33	807	778	729	680	636	592	548	509							
34	822	792	738	685	641	597	553	518							
35	831	802	748	694	650	606	562	523							
36	841	812	758	704	660	616	567	533							
37	856	826	773	719	670	626	582	543							
38	870	836	782	729	680	636	587	548							
39	875	841	787	734	685	636	592	553							
40	885	851	797	743	694	645	597	557							
41	895	866	807	748	704	655	606	567							
42	905	875	817	758	709	660	611	572							
43	919	885	826	768	719	670	621	577							
44	924	890	831	773	724	675	626	582							
45	939	905	846	787	738	685	636	592							
46	949	914	856	797	743	694	641	601							
47	958	924	866	807	753	699	650	606							
48	973	939	875	812	763	709	655	611							
49	983	949	885	822	768	719	665	621							
50	993	958	895	831	778	724	670	626							
51	1002	968	905	841	787	734	680	636							
52	1007	973	910	846	792	738	685	636							
53	1022	983	919	856	802	743	689	645							
54	1032	993	929	866	807	753	699	650							
55	1046	1012	944	875	822	763	709	660							
56	1066	1027	958	890	836	778	719	670							
57	1086	1046	978	910	851	792	734	685							
58	1120	1076	1007	939	875	817	758	704							
59	1164	1120	1046	973	910	846	787	734							
60	1213	1169	1090	1012	949	885	817	763							
61	1247	1203	1125	1046	978	910	846	787							
62	1276	1227	1149	1071	998	929	861	807							
63	1296	1252	1169	1086	1017	949	875	817							
64	1325	1276	1193	1110	1037	968	895	836							
65	1350	1301	1218	1134	1061	988	914	851							
66	1389	1340	1252	1164	1090	1012	939	875							
67	1443	1394	1301	1208	1130	1051	978	910							
68	1496	1443	1350	1257	1174	1095	1012	944							
69	1550	1496	1399	1301	1218	1134	1051	978							
70	1609	1550	1447	1345	1262	1174	1086	1012							
71	1663	1599	1496	1394	1301	1213	1125	1046							
72	1716	1653	1545	1438	1345	1252	1159	1081							
73	1770	1707	1594	1482	1389	1291	1198	1115							
74	1824	1760	1643	1526	1428	1330	1232	1149							
75	1878	1809	1692	1575	1472	1369	1271	1183							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 340

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	30	29	28	27	26	25	25	23	1	27	25	25	23	1	8
2	39	38	37	36	35	33	32	31	2	37	35	35	31	2	10
3	49	48	46	45	43	41	40	38	3	43	40	39	35	3	14
4	56	56	54	52	50	48	46	44	4	46	45	43	39	4	16
5	63	62	60	58	56	54	52	49	5	54	51	48	45	5	19
6	70	68	66	65	62	59	57	55	6	60	56	55	50	6	25
7	77	76	74	72	68	66	64	60	7	66	62	59	55	7	31
8	83	82	79	76	74	70	68	65	8	71	67	65	59	8	36
10	90	88	86	83	79	76	74	70	10	76	73	70	64	10	46
11	96	94	91	88	85	81	78	75	11	83	79	76	69	11	56
12	100	98	96	93	89	85	82	78	12	91	86	83	76	12	66
13	104	102	99	96	92	88	86	81	13	97	92	88	81	13	77
14	109	106	104	101	96	92	89	85	14	105	100	96	87	14	91
15	114	112	108	105	101	96	93	89	15	116	110	106	96	15	110
16	118	116	113	109	105	100	97	93	16	127	120	116	106	16	134
17	123	121	117	114	109	105	101	96	17	140	134	128	117	17	160
18	128	126	122	118	114	108	105	100	18	153	146	139	127	18	191
19	132	129	126	122	116	112	108	103	19	167	159	153	139	19	228
20	136	133	129	126	120	115	111	106	20	186	176	168	155	20	271
21	140	137	134	130	125	119	115	110	21	206	196	187	172	21	375
22	145	142	137	133	127	122	118	113	22	233	221	212	194		
23	149	147	142	137	132	126	122	116	23	260	248	238	217		
24	153	150	146	141	136	129	126	119	24	302	287	275	251		
25	157	155	150	146	139	134	129	123	25	371	352	338	309		
26	163	159	155	150	144	137	133	126	26	456	432	415	379		
27	167	164	159	155	148	142	137	131							
28	173	169	165	160	153	147	142	135							
29	178	176	170	165	158	151	147	139							
30	184	180	175	169	163	156	150	143							
31	189	186	180	175	167	160	155	147							
32	195	191	186	180	173	166	159	152							
33	201	197	191	186	177	170	165	157							
34	206	201	196	190	182	174	168	160							
35	210	207	200	194	187	178	172	164							
36	216	212	206	199	191	183	177	168							
37	224	219	213	207	198	189	183	175							
38	232	228	221	215	206	197	190	181							
39	240	236	228	221	212	203	197	187							
40	248	243	236	228	219	210	203	193							
41	256	251	244	237	227	217	209	200							
42	264	258	251	244	234	224	216	206							
43	271	267	258	250	240	230	222	212							
44	279	274	266	258	248	237	228	217							
45	287	281	273	265	254	243	235	224							
46	297	290	282	274	262	251	243	231							
47	306	300	291	282	271	259	250	238							
48	316	309	300	291	279	268	258	247							
49	325	319	309	300	288	276	266	254							
50	333	327	318	308	296	283	273	260							
51	343	337	327	317	304	291	281	268							
52	352	346	336	326	312	298	288	276							
53	361	354	344	334	320	306	296	282							
54	376	369	358	347	332	319	308	293							
55	394	386	375	364	349	334	322	308							
56	415	407	395	383	368	351	339	324							
57	438	430	417	404	388	371	359	342							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 340**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	472	463	450	436	418	400	387	369							
59	523	513	499	484	464	444	429	409							
60	580	569	552	536	514	491	475	453							
61	633	622	603	585	561	537	519	495							
62	683	670	651	632	605	579	560	533							
63	733	720	699	678	650	622	601	573							
64	784	769	746	723	694	664	642	612							
65	834	818	794	771	739	707	683	652							
66	910	893	866	840	805	771	745	711							
67	1010	991	962	933	895	856	827	789							
68	1110	1089	1057	1026	984	941	909	867							
69	1210	1188	1153	1118	1072	1026	992	945							
70	1311	1286	1249	1211	1161	1111	1074	1024							
71	1411	1384	1344	1304	1250	1197	1156	1102							
72	1512	1482	1440	1397	1339	1281	1239	1180							
73	1612	1582	1535	1489	1428	1366	1320	1259							
74	1713	1680	1631	1582	1517	1451	1402	1337							
75	1813	1778	1726	1674	1605	1536	1484	1416							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	274	263	246	230	213	202	185	174	1	213	196	185	151	1	73
2	364	353	330	308	286	269	246	230	2	241	224	207	174	2	90
3	398	381	358	336	314	291	269	252	3	280	258	241	202	3	112
4	465	448	420	392	364	342	314	297	4	302	280	263	218	4	123
5	510	493	459	426	398	370	347	319	5	325	302	280	230	5	146
6	532	515	482	448	420	392	364	336	6	342	314	291	241	6	157
7	560	538	504	470	437	409	381	353	7	353	330	308	252	7	174
8	582	566	526	487	459	426	398	370	8	370	342	319	263	8	207
10	605	582	543	504	470	442	409	381	10	398	364	342	280	10	241
11	622	599	560	521	487	454	420	392	11	414	381	358	297	11	263
12	644	622	582	543	504	470	437	409	12	426	392	370	302	12	291
13	666	638	599	560	521	487	448	420	13	442	409	381	314	13	314
14	683	661	616	571	538	498	465	431	14	470	431	403	336	14	347
15	694	672	627	582	543	510	470	437	15	493	459	426	353	15	375
16	700	678	633	588	549	515	476	442	16	515	476	442	364	16	414
17	717	689	644	599	560	521	482	454	17	532	493	459	381	17	437
18	734	706	661	616	577	538	498	465	18	560	521	487	398	18	476
19	745	717	672	627	582	543	504	470	19	588	543	510	420	19	504
20	767	739	689	638	599	560	515	482	20	605	560	521	431	20	538
21	784	756	706	655	616	571	532	493	21	633	582	543	448	21	610
22	795	767	717	666	622	582	538	504	22	666	616	577	476		
23	806	778	728	678	633	588	549	510	23	689	638	599	493		
24	829	795	745	694	650	605	560	521	24	722	666	622	515		
25	834	801	750	700	655	610	566	526	25	778	722	672	554		
26	846	818	762	706	661	616	571	532	26	846	784	734	605		
27	857	829	773	717	672	627	582	543							
28	862	834	778	722	678	633	582	543							
29	879	846	790	734	689	638	594	554							

TERRITORY 340

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	885	851	795	739	694	644	599	554							
31	896	862	806	750	700	655	605	566							
32	913	879	823	767	717	666	616	577							
33	924	890	834	778	728	678	627	582							
34	941	907	846	784	734	683	633	594							
35	952	918	857	795	745	694	644	599							
36	963	930	868	806	756	706	650	610							
37	980	946	885	823	767	717	666	622							
38	997	958	896	834	778	728	672	627							
39	1002	963	902	840	784	728	678	633							
40	1014	974	913	851	795	739	683	638							
41	1025	991	924	857	806	750	694	650							
42	1036	1002	935	868	812	756	700	655							
43	1053	1014	946	879	823	767	711	661							
44	1058	1019	952	885	829	773	717	666							
45	1075	1036	969	902	846	784	728	678							
46	1086	1047	980	913	851	795	734	689							
47	1098	1058	991	924	862	801	745	694							
48	1114	1075	1002	930	874	812	750	700							
49	1126	1086	1014	941	879	823	762	711							
50	1137	1098	1025	952	890	829	767	717							
51	1148	1109	1036	963	902	840	778	728							
52	1154	1114	1042	969	907	846	784	728							
53	1170	1126	1053	980	918	851	790	739							
54	1182	1137	1064	991	924	862	801	745							
55	1198	1159	1081	1002	941	874	812	756							
56	1221	1176	1098	1019	958	890	823	767							
57	1243	1198	1120	1042	974	907	840	784							
58	1282	1232	1154	1075	1002	935	868	806							
59	1333	1282	1198	1114	1042	969	902	840							
60	1389	1338	1249	1159	1086	1014	935	874							
61	1428	1378	1288	1198	1120	1042	969	902							
62	1462	1406	1316	1226	1142	1064	986	924							
63	1484	1434	1338	1243	1165	1086	1002	935							
64	1518	1462	1366	1271	1187	1109	1025	958							
65	1546	1490	1394	1299	1215	1131	1047	974							
66	1590	1534	1434	1333	1249	1159	1075	1002							
67	1652	1596	1490	1383	1294	1204	1120	1042							
68	1714	1652	1546	1439	1344	1254	1159	1081							
69	1775	1714	1602	1490	1394	1299	1204	1120							
70	1842	1775	1658	1540	1445	1344	1243	1159							
71	1904	1831	1714	1596	1490	1389	1288	1198							
72	1966	1893	1770	1646	1540	1434	1327	1238							
73	2027	1954	1826	1697	1590	1478	1372	1277							
74	2089	2016	1882	1747	1635	1523	1411	1316							
75	2150	2072	1938	1803	1686	1568	1456	1355							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 350**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	27	26	25	24	23	23	22	20	1	24	23	22	20	1	7
2	35	34	33	32	31	29	28	28	2	33	32	31	28	2	9
3	44	43	41	40	38	36	36	34	3	38	36	35	32	3	12
4	50	49	48	46	45	43	41	39	4	41	40	38	35	4	15
5	56	55	53	52	49	48	46	44	5	48	45	43	40	5	17
6	62	61	59	58	55	53	51	49	6	53	50	49	45	6	23
7	69	67	66	64	61	58	57	53	7	58	55	53	49	7	28
8	74	73	70	68	66	62	61	58	8	63	60	58	53	8	32
10	80	79	76	74	70	68	66	62	10	68	65	62	57	10	41
11	85	83	81	79	75	72	70	66	11	74	70	67	62	11	50
12	89	87	85	83	79	75	73	70	12	81	77	74	67	12	58
13	92	91	88	86	82	79	76	72	13	87	82	79	72	13	69
14	97	95	92	90	86	82	79	75	14	93	89	85	78	14	81
15	101	100	96	93	90	86	83	79	15	103	98	94	86	15	98
16	105	104	100	97	93	89	87	83	16	113	107	103	94	16	119
17	109	108	104	101	97	93	90	86	17	125	119	114	104	17	143
18	114	112	109	105	101	96	93	89	18	136	130	124	113	18	170
19	117	115	112	109	104	100	96	92	19	149	142	136	124	19	203
20	121	118	115	112	107	102	99	94	20	165	156	150	138	20	241
21	125	122	119	116	111	106	102	98	21	183	174	167	153	21	334
22	129	126	122	118	113	109	105	100	22	207	197	189	173		
23	133	130	126	122	117	113	109	104	23	232	220	211	194		
24	136	134	130	126	121	115	112	106	24	269	255	245	224		
25	140	138	134	130	124	119	115	109	25	330	313	301	275		
26	145	142	138	134	128	122	118	113	26	406	385	369	338		
27	149	146	142	138	132	126	122	117							
28	154	151	147	143	136	130	126	120							
29	159	156	151	147	141	134	130	124							
30	164	160	156	151	145	139	134	127							
31	168	165	160	156	149	143	138	131							
32	173	170	165	160	154	147	142	135							
33	179	175	170	165	158	151	147	139							
34	183	179	174	169	162	155	150	143							
35	187	184	178	173	166	159	153	146							
36	192	189	183	177	170	163	157	150							
37	199	195	190	184	177	168	163	156							
38	207	203	197	191	183	175	169	161							
39	214	210	203	197	189	181	175	167							
40	220	216	210	203	195	187	181	172							
41	228	224	217	211	202	194	186	178							
42	235	230	224	217	208	199	192	183							
43	241	237	230	223	214	205	198	189							
44	249	244	237	229	220	211	203	194							
45	255	250	243	236	226	216	209	199							
46	264	258	251	244	233	224	216	206							
47	272	267	259	251	241	231	223	212							
48	281	275	267	259	249	238	230	220							
49	289	284	275	267	256	245	237	226							
50	296	291	283	275	263	252	243	232							
51	305	300	291	282	271	259	250	238							
52	313	308	299	290	278	266	257	245							
53	322	315	306	297	285	272	263	251							
54	335	328	318	309	296	284	274	261							
55	351	343	334	324	310	297	287	274							
56	369	362	352	341	327	313	302	288							
57	390	382	371	360	345	330	319	305							

TERRITORY 350

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	420	412	400	388	372	356	344	328							
59	466	457	444	431	413	395	382	364							
60	516	506	492	477	458	437	423	403							
61	564	553	537	521	500	478	462	441							
62	608	596	579	562	539	515	498	475							
63	653	641	622	603	578	554	535	510							
64	697	684	664	644	618	591	571	544							
65	743	728	707	686	658	629	608	580							
66	810	795	771	748	717	686	663	633							
67	899	882	856	830	796	762	736	702							
68	988	970	941	913	876	838	809	772							
69	1077	1057	1026	995	954	914	883	842							
70	1167	1145	1111	1078	1034	989	956	911							
71	1256	1232	1196	1161	1113	1065	1029	981							
72	1345	1319	1281	1243	1192	1140	1102	1051							
73	1435	1408	1366	1325	1271	1216	1175	1120							
74	1524	1495	1452	1408	1350	1292	1248	1190							
75	1614	1583	1537	1490	1429	1367	1321	1260							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	226	217	203	189	175	166	152	143	1	175	161	152	124	1	60
2	300	290	272	254	235	221	203	189	2	198	184	171	143	2	74
3	327	313	295	277	258	240	221	207	3	231	212	198	166	3	92
4	383	369	346	323	300	281	258	244	4	249	231	217	180	4	101
5	420	406	378	350	327	304	286	263	5	267	249	231	189	5	120
6	438	424	396	369	346	323	300	277	6	281	258	240	198	6	129
7	461	443	415	387	360	337	313	290	7	290	272	254	207	7	143
8	479	466	433	401	378	350	327	304	8	304	281	263	217	8	171
10	498	479	447	415	387	364	337	313	10	327	300	281	231	10	198
11	512	493	461	429	401	373	346	323	11	341	313	295	244	11	217
12	530	512	479	447	415	387	360	337	12	350	323	304	249	12	240
13	549	526	493	461	429	401	369	346	13	364	337	313	258	13	258
14	562	544	507	470	443	410	383	355	14	387	355	332	277	14	286
15	572	553	516	479	447	420	387	360	15	406	378	350	290	15	309
16	576	558	521	484	452	424	392	364	16	424	392	364	300	16	341
17	590	567	530	493	461	429	396	373	17	438	406	378	313	17	360
18	604	581	544	507	475	443	410	383	18	461	429	401	327	18	392
19	613	590	553	516	479	447	415	387	19	484	447	420	346	19	415
20	632	609	567	526	493	461	424	396	20	498	461	429	355	20	443
21	645	622	581	539	507	470	438	406	21	521	479	447	369	21	502
22	655	632	590	549	512	479	443	415	22	549	507	475	392		
23	664	641	599	558	521	484	452	420	23	567	526	493	406		
24	682	655	613	572	535	498	461	429	24	595	549	512	424		
25	687	659	618	576	539	502	466	433	25	641	595	553	456		
26	696	673	627	581	544	507	470	438	26	696	645	604	498		
27	705	682	636	590	553	516	479	447							
28	710	687	641	595	558	521	479	447							
29	724	696	650	604	567	526	489	456							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 350**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	728	701	655	609	572	530	493	456							
31	738	710	664	618	576	539	498	466							
32	751	724	678	632	590	549	507	475							
33	761	733	687	641	599	558	516	479							
34	774	747	696	645	604	562	521	489							
35	784	756	705	655	613	572	530	493							
36	793	765	715	664	622	581	535	502							
37	807	779	728	678	632	590	549	512							
38	821	788	738	687	641	599	553	516							
39	825	793	742	692	645	599	558	521							
40	834	802	751	701	655	609	562	526							
41	844	816	761	705	664	618	572	535							
42	853	825	770	715	668	622	576	539							
43	867	834	779	724	678	632	585	544							
44	871	839	784	728	682	636	590	549							
45	885	853	798	742	696	645	599	558							
46	894	862	807	751	701	655	604	567							
47	904	871	816	761	710	659	613	572							
48	917	885	825	765	719	668	618	576							
49	927	894	834	774	724	678	627	585							
50	936	904	844	784	733	682	632	590							
51	945	913	853	793	742	692	641	599							
52	950	917	857	798	747	696	645	599							
53	963	927	867	807	756	701	650	609							
54	973	936	876	816	761	710	659	613							
55	987	954	890	825	774	719	668	622							
56	1005	968	904	839	788	733	678	632							
57	1023	987	922	857	802	747	692	645							
58	1056	1014	950	885	825	770	715	664							
59	1097	1056	987	917	857	798	742	692							
60	1143	1102	1028	954	894	834	770	719							
61	1176	1134	1060	987	922	857	798	742							
62	1203	1157	1083	1010	940	876	811	761							
63	1222	1180	1102	1023	959	894	825	770							
64	1249	1203	1125	1046	977	913	844	788							
65	1272	1226	1148	1070	1000	931	862	802							
66	1309	1263	1180	1097	1028	954	885	825							
67	1360	1314	1226	1139	1065	991	922	857							
68	1411	1360	1272	1185	1106	1033	954	890							
69	1461	1411	1318	1226	1148	1070	991	922							
70	1517	1461	1365	1268	1189	1106	1023	954							
71	1567	1507	1411	1314	1226	1143	1060	987							
72	1618	1558	1457	1355	1268	1180	1093	1019							
73	1669	1609	1503	1397	1309	1217	1129	1051							
74	1720	1660	1549	1438	1346	1254	1162	1083							
75	1770	1706	1595	1484	1388	1291	1199	1116							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 360

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	30	29	29	28	27	26	25	23	1	28	26	25	23	1	8
2	40	39	38	37	35	33	32	31	2	38	36	35	31	2	10
3	50	49	47	45	43	41	40	39	3	43	40	40	36	3	14
4	57	56	54	52	51	49	47	44	4	47	45	43	40	4	17
5	63	63	61	59	56	54	52	50	5	54	52	49	45	5	19
6	71	69	67	65	63	60	58	55	6	61	57	55	51	6	26
7	78	76	75	73	69	66	64	61	7	66	63	60	55	7	31
8	84	83	80	77	75	71	69	65	8	72	68	65	60	8	37
10	91	89	86	84	80	77	75	71	10	77	74	71	64	10	47
11	97	95	92	89	86	82	79	75	11	84	80	76	70	11	57
12	101	99	97	94	90	86	83	79	12	92	87	84	76	12	66
13	105	103	100	98	93	89	86	82	13	98	93	89	82	13	78
14	110	108	105	102	98	93	90	86	14	106	101	97	88	14	92
15	115	113	109	106	102	98	94	90	15	117	111	107	98	15	111
16	120	118	114	110	106	101	98	94	16	129	121	117	107	16	135
17	124	122	119	115	110	106	102	98	17	142	135	130	119	17	162
18	130	127	123	120	115	109	106	101	18	155	147	141	129	18	193
19	133	131	127	123	118	113	109	104	19	169	161	155	141	19	231
20	137	134	131	127	121	116	112	107	20	188	178	170	156	20	274
21	142	139	135	132	126	121	116	111	21	208	198	190	174	21	379
22	146	144	139	134	129	123	120	114	22	236	224	214	196		
23	151	148	144	139	133	128	123	118	23	263	250	240	220		
24	155	152	147	143	137	131	127	121	24	305	290	278	254		
25	159	156	152	147	141	135	131	124	25	375	356	341	313		
26	165	161	156	152	145	139	134	128	26	461	437	420	384		
27	169	166	161	156	150	144	139	132							
28	175	171	167	162	155	148	144	136							
29	180	178	172	167	160	153	148	141							
30	186	182	177	171	165	157	152	144							
31	191	188	182	177	169	162	156	149							
32	197	193	188	182	175	167	161	154							
33	203	199	193	188	179	172	167	158							
34	208	203	198	192	184	176	170	162							
35	213	209	202	196	189	180	174	166							
36	218	214	208	201	193	185	178	170							
37	226	222	215	209	201	191	185	177							
38	235	230	224	217	208	199	192	183							
39	243	238	231	224	214	205	199	190							
40	250	246	238	231	222	213	205	195							
41	259	254	247	239	229	220	212	202							
42	267	261	254	247	236	226	218	208							
43	274	270	261	253	243	233	224	214							
44	282	277	269	260	250	239	231	220							
45	290	284	276	268	257	246	237	226							
46	300	293	285	277	265	254	246	234							
47	309	304	294	285	274	262	253	241							
48	319	313	304	294	282	270	261	249							
49	328	322	313	304	291	279	269	257							
50	337	330	321	312	299	286	276	263							
51	347	340	330	320	307	294	284	270							
52	356	350	339	329	316	302	292	279							
53	365	358	348	338	324	309	299	285							
54	380	373	362	351	336	322	311	296							
55	398	390	379	368	352	338	326	311							
56	420	411	399	387	372	355	343	328							
57	443	434	421	408	392	375	362	346							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 360**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
58	477	468	454	441	422	405	391	373							
59	529	519	504	489	469	449	433	413							
60	586	575	558	542	520	497	480	458							
61	640	628	610	592	568	543	524	500							
62	691	677	658	638	612	585	566	539							
63	742	728	707	685	657	629	607	580							
64	792	777	754	731	702	672	649	618							
65	844	827	803	779	747	715	691	659							
66	920	903	876	849	814	779	753	719							
67	1021	1002	972	943	904	866	836	798							
68	1122	1101	1069	1037	995	951	919	877							
69	1224	1201	1166	1131	1084	1038	1003	956							
70	1326	1300	1262	1225	1174	1123	1086	1035							
71	1427	1399	1359	1318	1264	1210	1168	1114							
72	1528	1499	1455	1412	1353	1295	1252	1193							
73	1629	1599	1552	1505	1443	1381	1335	1272							
74	1731	1698	1649	1599	1534	1467	1418	1351							
75	1833	1798	1745	1693	1623	1553	1501	1432							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	232	222	208	194	180	170	156	147	1	180	166	156	128	1	61
2	307	298	279	260	241	227	208	194	2	203	189	175	147	2	76
3	336	322	303	284	265	246	227	213	3	237	218	203	170	3	95
4	393	378	355	331	307	289	265	251	4	255	237	222	184	4	104
5	430	416	388	359	336	312	293	270	5	274	255	237	194	5	123
6	449	435	407	378	355	331	307	284	6	289	265	246	203	6	132
7	473	454	426	397	369	345	322	298	7	298	279	260	213	7	147
8	492	478	445	412	388	359	336	312	8	312	289	270	222	8	175
10	511	492	459	426	397	374	345	322	10	336	307	289	237	10	203
11	525	506	473	440	412	383	355	331	11	350	322	303	251	11	222
12	544	525	492	459	426	397	369	345	12	359	331	312	255	12	246
13	563	539	506	473	440	412	378	355	13	374	345	322	265	13	265
14	577	558	520	482	454	421	393	364	14	397	364	341	284	14	293
15	587	568	530	492	459	430	397	369	15	416	388	359	298	15	317
16	591	572	534	497	464	435	402	374	16	435	402	374	307	16	350
17	605	582	544	506	473	440	407	383	17	449	416	388	322	17	369
18	620	596	558	520	487	454	421	393	18	473	440	412	336	18	402
19	629	605	568	530	492	459	426	397	19	497	459	430	355	19	426
20	648	624	582	539	506	473	435	407	20	511	473	440	364	20	454
21	662	639	596	553	520	482	449	416	21	534	492	459	378	21	516
22	672	648	605	563	525	492	454	426	22	563	520	487	402		
23	681	657	615	572	534	497	464	430	23	582	539	506	416		
24	700	672	629	587	549	511	473	440	24	610	563	525	435		
25	705	676	634	591	553	516	478	445	25	657	610	568	468		
26	714	691	643	596	558	520	482	449	26	714	662	620	511		
27	724	700	653	605	568	530	492	459							
28	728	705	657	610	572	534	492	459							
29	743	714	667	620	582	539	501	468							

TERRITORY 360

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	747	719	672	624	587	544	506	468							
31	757	728	681	634	591	553	511	478							
32	771	743	695	648	605	563	520	487							
33	780	752	705	657	615	572	530	492							
34	795	766	714	662	620	577	534	501							
35	804	776	724	672	629	587	544	506							
36	814	785	733	681	639	596	549	516							
37	828	799	747	695	648	605	563	525							
38	842	809	757	705	657	615	568	530							
39	847	814	762	710	662	615	572	534							
40	856	823	771	719	672	624	577	539							
41	866	837	780	724	681	634	587	549							
42	875	847	790	733	686	639	591	553							
43	889	856	799	743	695	648	601	558							
44	894	861	804	747	700	653	605	563							
45	908	875	818	762	714	662	615	572							
46	918	885	828	771	719	672	620	582							
47	927	894	837	780	728	676	629	587							
48	941	908	847	785	738	686	634	591							
49	951	918	856	795	743	695	643	601							
50	960	927	866	804	752	700	648	605							
51	970	937	875	814	762	710	657	615							
52	974	941	880	818	766	714	662	615							
53	989	951	889	828	776	719	667	624							
54	998	960	899	837	780	728	676	629							
55	1012	979	913	847	795	738	686	639							
56	1031	993	927	861	809	752	695	648							
57	1050	1012	946	880	823	766	710	662							
58	1083	1041	974	908	847	790	733	681							
59	1126	1083	1012	941	880	818	762	710							
60	1173	1130	1055	979	918	856	790	738							
61	1206	1164	1088	1012	946	880	818	762							
62	1235	1187	1112	1036	965	899	832	780							
63	1253	1211	1130	1050	984	918	847	790							
64	1282	1235	1154	1074	1003	937	866	809							
65	1305	1258	1178	1097	1026	955	885	823							
66	1343	1296	1211	1126	1055	979	908	847							
67	1395	1348	1258	1168	1093	1017	946	880							
68	1447	1395	1305	1216	1135	1060	979	913							
69	1499	1447	1353	1258	1178	1097	1017	946							
70	1556	1499	1400	1301	1220	1135	1050	979							
71	1608	1547	1447	1348	1258	1173	1088	1012							
72	1660	1599	1495	1391	1301	1211	1121	1045							
73	1712	1651	1542	1433	1343	1249	1159	1078							
74	1764	1703	1589	1476	1381	1287	1192	1112							
75	1816	1750	1637	1523	1424	1324	1230	1145							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 370**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	32	31	30	29	28	27	26	24	1	29	27	26	24	1	9
2	41	40	39	38	36	35	34	33	2	39	37	36	33	2	11
3	52	51	49	47	45	43	42	40	3	45	42	41	37	3	14
4	60	59	57	55	53	51	49	46	4	49	47	45	41	4	17
5	66	65	63	61	59	57	55	52	5	57	54	51	47	5	20
6	74	72	70	68	65	62	60	58	6	63	60	58	53	6	27
7	82	80	78	76	72	69	67	63	7	69	65	62	58	7	33
8	87	86	84	81	78	74	72	68	8	75	71	68	62	8	38
10	95	93	90	87	84	81	78	74	10	81	77	74	67	10	49
11	101	99	96	93	89	85	83	79	11	87	84	80	73	11	60
12	106	104	101	98	94	89	86	83	12	96	91	87	80	12	69
13	109	108	105	102	97	93	90	85	13	103	97	93	85	13	82
14	115	112	109	107	102	97	94	89	14	110	106	101	92	14	96
15	120	118	114	110	107	102	98	94	15	122	116	111	102	15	116
16	125	123	119	115	110	106	103	98	16	134	127	122	111	16	141
17	130	128	124	120	115	110	107	102	17	148	141	135	124	17	169
18	135	132	129	125	120	114	110	106	18	161	154	147	134	18	202
19	139	136	132	129	123	118	114	108	19	177	168	161	147	19	241
20	143	140	136	132	127	121	117	111	20	196	185	178	163	20	286
21	148	145	141	137	132	126	121	116	21	217	206	198	181	21	396
22	153	150	145	140	134	129	125	119	22	246	233	224	204		
23	157	155	150	145	139	133	129	123	23	275	261	251	229		
24	161	158	154	149	143	136	132	126	24	319	302	290	265		
25	166	163	158	154	147	141	136	130	25	392	372	356	326		
26	172	168	163	158	152	145	140	133	26	481	456	438	400		
27	177	173	168	163	156	150	145	138							
28	182	179	174	169	161	155	150	142							
29	188	185	180	174	167	159	155	147							
30	194	190	184	179	172	164	158	151							
31	200	196	190	184	177	169	163	156							
32	205	202	196	190	182	175	168	160							
33	212	207	202	196	187	180	174	165							
34	217	212	206	201	192	183	178	169							
35	222	218	211	204	197	188	181	173							
36	228	224	217	210	202	193	186	178							
37	236	231	225	218	209	200	193	184							
38	245	240	233	227	217	207	201	191							
39	253	249	241	233	224	214	207	198							
40	261	256	249	241	231	222	214	204							
41	270	265	257	250	239	229	221	211							
42	278	273	265	257	247	236	228	217							
43	286	281	273	264	253	243	234	224							
44	295	289	280	272	261	250	241	229							
45	302	297	288	279	268	256	248	236							
46	313	306	298	289	276	265	256	244							
47	323	317	307	298	286	274	264	252							
48	333	326	317	307	295	282	273	260							
49	343	336	326	317	303	291	280	268							
50	351	345	335	325	312	299	288	275							
51	362	355	345	334	321	307	297	282							
52	372	365	354	344	329	315	304	291							
53	381	373	363	352	338	323	312	298							
54	396	389	377	366	350	336	324	309							
55	416	407	396	384	368	352	340	324							
56	438	429	417	404	388	371	358	342							
57	462	453	440	426	409	392	378	361							

TERRITORY 370

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	1990-2007	Symbol	1989 & Prior
(a)									(b)					(c)	
58	498	489	474	460	441	422	408	389							
59	552	541	526	511	490	468	452	431							
60	612	600	583	565	542	518	501	478							
61	668	656	636	617	592	566	547	522							
62	721	707	686	666	638	611	590	563							
63	774	759	737	715	685	657	634	605							
64	827	811	787	763	732	701	677	645							
65	880	863	838	813	780	746	721	687							
66	960	942	914	886	850	813	786	750							
67	1066	1045	1015	984	944	903	873	832							
68	1171	1149	1116	1082	1038	993	959	915							
69	1277	1253	1216	1180	1131	1083	1046	997							
70	1383	1356	1317	1278	1225	1172	1133	1080							
71	1489	1460	1418	1376	1319	1262	1219	1163							
72	1595	1564	1519	1474	1412	1352	1307	1245							
73	1700	1668	1620	1571	1506	1441	1393	1328							
74	1807	1772	1720	1668	1600	1531	1479	1410							
75	1912	1876	1821	1766	1693	1620	1566	1494							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	1990-2007	Symbol	1989 & Prior
(a)									(b)					(c)	Prior
1	251	241	226	210	195	185	169	159	1	195	180	169	139	1	67
2	333	323	303	282	262	246	226	210	2	221	205	190	159	2	82
3	364	349	328	308	287	267	246	231	3	257	236	221	185	3	103
4	426	410	385	359	333	313	287	272	4	277	257	241	200	4	113
5	467	451	421	390	364	339	318	292	5	298	277	257	210	5	133
6	487	472	441	410	385	359	333	308	6	313	287	267	221	6	144
7	513	492	462	431	400	374	349	323	7	323	303	282	231	7	159
8	534	518	482	446	421	390	364	339	8	339	313	292	241	8	190
10	554	534	498	462	431	405	374	349	10	364	333	313	257	10	221
11	569	549	513	477	446	416	385	359	11	380	349	328	272	11	241
12	590	569	534	498	462	431	400	374	12	390	359	339	277	12	267
13	610	585	549	513	477	446	410	385	13	405	374	349	287	13	287
14	626	605	564	523	492	457	426	395	14	431	395	369	308	14	318
15	636	616	575	534	498	467	431	400	15	451	421	390	323	15	344
16	641	621	580	539	503	472	436	405	16	472	436	405	333	16	380
17	657	631	590	549	513	477	441	416	17	487	451	421	349	17	400
18	672	646	605	564	528	492	457	426	18	513	477	446	364	18	436
19	682	657	616	575	534	498	462	431	19	539	498	467	385	19	462
20	703	677	631	585	549	513	472	441	20	554	513	477	395	20	492
21	718	693	646	600	564	523	487	451	21	580	534	498	410	21	559
22	728	703	657	610	569	534	492	462	22	610	564	528	436		
23	739	713	667	621	580	539	503	467	23	631	585	549	451		
24	759	728	682	636	595	554	513	477	24	662	610	569	472		
25	764	734	687	641	600	559	518	482	25	713	662	616	508		
26	775	749	698	646	605	564	523	487	26	775	718	672	554		
27	785	759	708	657	616	575	534	498							
28	790	764	713	662	621	580	534	498							
29	805	775	723	672	631	585	544	508							



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 370**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
30	811	780	728	677	636	590	549	508							
31	821	790	739	687	641	600	554	518							
32	836	805	754	703	657	610	564	528							
33	846	816	764	713	667	621	575	534							
34	862	831	775	718	672	626	580	544							
35	872	841	785	728	682	636	590	549							
36	882	852	795	739	693	646	595	559							
37	898	867	811	754	703	657	610	569							
38	913	877	821	764	713	667	616	575							
39	918	882	826	770	718	667	621	580							
40	929	893	836	780	728	677	626	585							
41	939	908	846	785	739	687	636	595							
42	949	918	857	795	744	693	641	600							
43	964	929	867	805	754	703	652	605							
44	970	934	872	811	759	708	657	610							
45	985	949	887	826	775	718	667	621							
46	995	959	898	836	780	728	672	631							
47	1005	970	908	846	790	734	682	636							
48	1021	985	918	852	800	744	687	641							
49	1031	995	929	862	805	754	698	652							
50	1041	1005	939	872	816	759	703	657							
51	1052	1016	949	882	826	770	713	667							
52	1057	1021	954	887	831	775	718	667							
53	1072	1031	964	898	841	780	723	677							
54	1082	1041	975	908	846	790	734	682							
55	1098	1062	990	918	862	800	744	693							
56	1118	1077	1005	934	877	816	754	703							
57	1139	1098	1026	954	893	831	770	718							
58	1175	1129	1057	985	918	857	795	739							
59	1221	1175	1098	1021	954	887	826	770							
60	1272	1226	1144	1062	995	929	857	800							
61	1308	1262	1180	1098	1026	954	887	826							
62	1339	1288	1206	1123	1047	975	903	846							
63	1359	1313	1226	1139	1067	995	918	857							
64	1390	1339	1252	1165	1088	1016	939	877							
65	1416	1365	1277	1190	1113	1036	959	893							
66	1457	1406	1313	1221	1144	1062	985	918							
67	1513	1462	1365	1267	1185	1103	1026	954							
68	1570	1513	1416	1318	1231	1149	1062	990							
69	1626	1570	1467	1365	1277	1190	1103	1026							
70	1688	1626	1518	1411	1324	1231	1139	1062							
71	1744	1678	1570	1462	1365	1272	1180	1098							
72	1801	1734	1621	1508	1411	1313	1216	1134							
73	1857	1790	1672	1554	1457	1354	1257	1170							
74	1913	1847	1724	1601	1498	1395	1293	1206							
75	1970	1898	1775	1652	1544	1436	1334	1241							
<b>(a)</b> Refer to Personal Auto Manual Rule <b>12</b> . for rating Symbol 98 vehicles.															
<b>(b)</b> Refer to Personal Auto Manual Rule <b>12</b> . for rating Symbol 27 vehicles.															
<b>(c)</b> Refer to Rule <b>12</b> . to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.															

TERRITORY 380

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	1990-2007	Symbol	1989 & Prior
(a)									(b)					(c)	
1	42	40	39	38	37	35	34	32	1	38	35	34	32	1	11
2	54	53	52	50	48	45	44	43	2	52	49	48	43	2	14
3	68	67	64	62	59	57	55	53	3	59	55	54	49	3	19
4	78	77	74	72	69	67	64	60	4	64	62	59	54	4	23
5	87	86	83	81	77	74	72	68	5	74	71	67	62	5	26
6	97	95	92	89	86	82	79	76	6	83	78	76	69	6	35
7	107	105	102	100	95	91	88	83	7	91	86	82	76	7	43
8	115	113	110	106	102	97	95	89	8	98	93	89	82	8	50
10	125	122	118	115	110	106	102	97	10	106	101	97	88	10	64
11	132	130	126	122	117	112	108	103	11	115	110	105	96	11	78
12	139	136	132	129	123	117	113	108	12	126	120	115	105	12	91
13	144	141	137	134	127	122	118	112	13	135	127	122	112	13	107
14	151	147	144	140	134	127	123	117	14	145	139	132	121	14	126
15	158	155	150	145	140	134	129	123	15	160	152	146	134	15	152
16	164	161	156	151	145	139	135	129	16	176	166	160	146	16	185
17	170	168	163	158	151	145	140	134	17	194	185	178	163	17	222
18	178	174	169	164	158	150	145	139	18	212	202	193	176	18	265
19	183	179	174	169	161	155	150	142	19	232	221	212	193	19	316
20	188	184	179	174	166	159	154	146	20	257	243	233	214	20	375
21	194	190	185	180	173	165	159	152	21	285	271	260	238	21	519
22	200	197	190	184	176	169	164	156	22	323	306	294	268		
23	207	203	197	190	183	175	169	161	23	360	343	329	301		
24	212	208	202	195	188	179	174	165	24	418	397	381	348		
25	218	214	208	202	193	185	179	170	25	514	488	467	428		
26	226	221	214	208	199	190	184	175	26	631	599	575	525		
27	232	227	221	214	205	197	190	181							
28	239	234	228	222	212	203	197	186							
29	247	243	236	228	219	209	203	193							
30	255	249	242	234	226	215	208	198							
31	262	257	249	242	232	222	214	204							
32	270	265	257	249	239	229	221	210							
33	278	272	265	257	246	236	228	217							
34	285	278	271	263	252	241	233	222							
35	291	286	277	268	258	247	238	227							
36	299	294	285	276	265	253	244	233							
37	310	304	295	286	275	262	253	242							
38	321	315	306	297	285	272	263	251							
39	333	326	316	306	294	281	272	260							
40	343	336	326	316	304	291	281	267							
41	354	348	338	328	314	301	290	277							
42	365	358	348	338	324	310	299	285							
43	375	369	358	347	333	319	307	294							
44	387	379	368	357	343	328	316	301							
45	397	389	378	367	352	336	325	310							
46	411	402	391	379	363	348	336	320							
47	423	416	403	391	375	359	347	330							
48	437	428	416	403	387	370	358	341							
49	450	441	428	416	398	382	368	352							
50	461	452	440	427	410	392	378	360							
51	475	466	452	438	421	403	389	370							
52	488	479	465	451	432	413	399	382							
53	500	490	476	462	444	423	410	391							
54	520	510	495	480	460	441	426	406							
55	546	534	519	504	483	462	446	426							
56	575	563	547	530	509	486	470	449							
57	606	595	577	559	537	514	496	474							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 380**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	654	641	622	604	578	554	536	510							
59	725	711	690	670	643	615	593	566							
60	803	788	765	742	712	680	658	627							
61	877	861	835	810	777	743	718	685							
62	946	927	901	874	838	801	775	738							
63	1016	997	968	939	900	862	832	794							
64	1085	1065	1033	1002	961	920	888	847							
65	1155	1133	1100	1067	1023	979	946	902							
66	1260	1236	1200	1163	1115	1067	1032	984							
67	1399	1372	1332	1292	1239	1186	1145	1092							
68	1537	1508	1464	1420	1362	1303	1259	1201							
69	1676	1644	1596	1549	1484	1421	1373	1309							
70	1816	1780	1729	1677	1608	1538	1487	1418							
71	1954	1916	1861	1806	1731	1657	1600	1526							
72	2093	2053	1993	1934	1853	1774	1715	1634							
73	2231	2190	2126	2061	1977	1891	1828	1743							
74	2371	2326	2258	2190	2100	2010	1942	1851							
75	2510	2462	2390	2318	2223	2127	2055	1961							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	271	260	244	227	211	199	183	172	1	211	194	183	150	1	72
2	360	349	327	305	283	266	244	227	2	238	222	205	172	2	89
3	393	377	355	332	310	288	266	249	3	277	255	238	199	3	111
4	460	443	416	388	360	338	310	294	4	299	277	260	216	4	122
5	504	488	454	421	393	366	343	316	5	321	299	277	227	5	144
6	526	510	476	443	416	388	360	332	6	338	310	288	238	6	155
7	554	532	499	465	432	404	377	349	7	349	327	305	249	7	172
8	576	560	521	482	454	421	393	366	8	366	338	316	260	8	205
10	598	576	537	499	465	438	404	377	10	393	360	338	277	10	238
11	615	593	554	515	482	449	416	388	11	410	377	355	294	11	260
12	637	615	576	537	499	465	432	404	12	421	388	366	299	12	288
13	659	632	593	554	515	482	443	416	13	438	404	377	310	13	310
14	676	654	609	565	532	493	460	427	14	465	427	399	332	14	343
15	687	665	620	576	537	504	465	432	15	488	454	421	349	15	371
16	693	670	626	582	543	510	471	438	16	510	471	438	360	16	410
17	709	681	637	593	554	515	476	449	17	526	488	454	377	17	432
18	726	698	654	609	571	532	493	460	18	554	515	482	393	18	471
19	737	709	665	620	576	537	499	465	19	582	537	504	416	19	499
20	759	731	681	632	593	554	510	476	20	598	554	515	427	20	532
21	776	748	698	648	609	565	526	488	21	626	576	537	443	21	604
22	787	759	709	659	615	576	532	499	22	659	609	571	471		
23	798	770	720	670	626	582	543	504	23	681	632	593	488		
24	820	787	737	687	643	598	554	515	24	715	659	615	510		
25	825	792	742	693	648	604	560	521	25	770	715	665	548		
26	837	809	753	698	654	609	565	526	26	837	776	726	598		
27	848	820	765	709	665	620	576	537							
28	853	825	770	715	670	626	576	537							
29	870	837	781	726	681	632	587	548							

TERRITORY 380

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	875	842	787	731	687	637	593	548							
31	886	853	798	742	693	648	598	560							
32	903	870	814	759	709	659	609	571							
33	914	881	825	770	720	670	620	576							
34	931	897	837	776	726	676	626	587							
35	942	909	848	787	737	687	637	593							
36	953	920	859	798	748	698	643	604							
37	970	936	875	814	759	709	659	615							
38	986	947	886	825	770	720	665	620							
39	992	953	892	831	776	720	670	626							
40	1003	964	903	842	787	731	676	632							
41	1014	981	914	848	798	742	687	643							
42	1025	992	925	859	803	748	693	648							
43	1042	1003	936	870	814	759	704	654							
44	1047	1008	942	875	820	765	709	659							
45	1064	1025	958	892	837	776	720	670							
46	1075	1036	970	903	842	787	726	681							
47	1086	1047	981	914	853	792	737	687							
48	1102	1064	992	920	864	803	742	693							
49	1114	1075	1003	931	870	814	753	704							
50	1125	1086	1014	942	881	820	759	709							
51	1136	1097	1025	953	892	831	770	720							
52	1141	1102	1030	958	897	837	776	720							
53	1158	1114	1042	970	909	842	781	731							
54	1169	1125	1053	981	914	853	792	737							
55	1186	1147	1069	992	931	864	803	748							
56	1208	1163	1086	1008	947	881	814	759							
57	1230	1186	1108	1030	964	897	831	776							
58	1269	1219	1141	1064	992	925	859	798							
59	1319	1269	1186	1102	1030	958	892	831							
60	1374	1324	1235	1147	1075	1003	925	864							
61	1413	1363	1274	1186	1108	1030	958	892							
62	1446	1391	1302	1213	1130	1053	975	914							
63	1468	1418	1324	1230	1152	1075	992	925							
64	1501	1446	1352	1258	1174	1097	1014	947							
65	1529	1474	1379	1285	1202	1119	1036	964							
66	1573	1518	1418	1319	1235	1147	1064	992							
67	1634	1579	1474	1368	1280	1191	1108	1030							
68	1695	1634	1529	1424	1330	1241	1147	1069							
69	1756	1695	1584	1474	1379	1285	1191	1108							
70	1823	1756	1640	1524	1429	1330	1230	1147							
71	1884	1812	1695	1579	1474	1374	1274	1186							
72	1945	1873	1751	1629	1524	1418	1313	1224							
73	2005	1933	1806	1679	1573	1463	1357	1263							
74	2066	1994	1861	1728	1618	1507	1396	1302							
75	2127	2050	1917	1784	1668	1551	1440	1341							
<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 390**

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	1990- 2007	Symbol	1989 & Prior
(a)									(b)					(c)	
1	24	23	23	22	21	20	20	18	1	22	20	20	18	1	7
2	31	31	30	29	28	26	26	25	2	30	28	28	25	2	8
3	39	39	37	36	34	33	32	31	3	34	32	31	28	3	11
4	45	45	43	42	40	39	37	35	4	37	36	34	31	4	13
5	50	50	48	47	45	43	42	39	5	43	41	39	36	5	15
6	56	55	53	52	50	47	46	44	6	48	45	44	40	6	20
7	62	61	59	58	55	53	51	48	7	53	50	47	44	7	25
8	66	66	64	61	59	56	55	52	8	57	54	52	47	8	29
10	72	71	69	66	64	61	59	56	10	61	58	56	51	10	37
11	77	75	73	71	68	65	63	60	11	66	64	61	55	11	45
12	80	79	77	74	72	68	66	63	12	73	69	66	61	12	53
13	83	82	80	77	74	71	69	65	13	78	74	71	65	13	62
14	88	85	83	81	77	74	72	68	14	84	80	77	70	14	73
15	91	90	87	84	81	77	74	72	15	93	88	85	77	15	88
16	95	93	91	88	84	80	78	74	16	102	96	93	85	16	107
17	99	97	94	91	88	84	81	77	17	112	107	103	94	17	128
18	103	101	98	95	91	87	84	80	18	123	117	112	102	18	153
19	106	104	101	98	93	90	87	82	19	134	128	123	112	19	183
20	109	107	104	101	96	92	89	85	20	149	141	135	124	20	218
21	112	110	107	104	100	96	92	88	21	165	157	150	138	21	301
22	116	114	110	107	102	98	95	91	22	187	177	170	155		
23	120	118	114	110	106	101	98	93	23	209	199	191	174		
24	123	120	117	113	109	104	101	96	24	242	230	220	201		
25	126	124	120	117	112	107	104	99	25	298	283	271	248		
26	131	128	124	120	115	110	107	101	26	366	347	333	304		
27	134	131	128	124	119	114	110	105							
28	139	136	132	128	123	118	114	108							
29	143	141	137	132	127	121	118	112							
30	147	145	140	136	131	125	120	115							
31	152	149	145	140	134	128	124	118							
32	156	153	149	145	139	133	128	122							
33	161	158	153	149	142	137	132	126							
34	165	161	157	153	146	139	135	128							
35	169	166	161	155	150	143	138	131							
36	173	170	165	160	153	147	142	135							
37	180	176	171	166	159	152	147	140							
38	186	183	177	172	165	158	153	145							
39	193	189	183	177	170	163	158	150							
40	199	195	189	183	176	169	163	155							
41	205	201	196	190	182	174	168	161							
42	212	207	201	196	188	180	173	165							
43	218	214	207	201	193	185	178	170							
44	224	220	213	207	199	190	183	174							
45	230	226	219	212	204	195	188	180							
46	238	233	226	220	210	201	195	185							
47	245	241	234	226	218	208	201	191							
48	253	248	241	234	224	215	207	198							
49	261	256	248	241	231	221	213	204							
50	267	262	255	247	237	227	219	209							
51	275	270	262	254	244	234	226	215							
52	283	277	269	261	250	239	231	221							
53	290	284	276	268	257	245	237	226							
54	301	296	287	278	266	256	247	235							
55	316	310	301	292	280	268	258	247							
56	333	326	317	307	295	282	272	260							
57	351	345	334	324	311	298	288	274							

TERRITORY 390

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	1990-2007	Symbol	1989 & Prior
(a)									(b)				(c)	Prior	
58	379	372	361	350	335	321	310	296							
59	420	412	400	388	372	356	344	328							
60	465	456	443	430	412	394	381	364							
61	508	499	484	469	450	431	416	397							
62	548	537	522	507	485	464	449	428							
63	588	577	561	544	521	499	482	460							
64	629	617	599	580	557	533	515	491							
65	669	656	637	618	593	567	548	523							
66	730	716	695	674	646	618	598	570							
67	810	795	772	748	718	687	664	633							
68	891	874	848	823	789	755	729	696							
69	971	953	925	897	860	823	796	758							
70	1052	1031	1002	972	931	891	861	821							
71	1132	1110	1078	1046	1003	960	927	884							
72	1213	1189	1155	1121	1074	1028	994	947							
73	1293	1269	1232	1194	1145	1096	1059	1010							
74	1374	1348	1308	1269	1217	1164	1125	1072							
75	1454	1426	1385	1343	1288	1232	1191	1136							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	2009	2008	1990-2007	Symbol	1989 & Prior
(a)									(b)				(c)	Prior	
1	246	236	221	206	191	181	166	156	1	191	176	166	136	1	65
2	327	317	297	277	257	241	221	206	2	216	201	186	156	2	80
3	357	342	322	302	282	262	241	226	3	252	231	216	181	3	101
4	417	402	377	352	327	307	282	267	4	272	252	236	196	4	111
5	458	443	412	382	357	332	312	287	5	292	272	252	206	5	131
6	478	463	433	402	377	352	327	302	6	307	282	262	216	6	141
7	503	483	453	423	392	367	342	317	7	317	297	277	226	7	156
8	523	508	473	438	412	382	357	332	8	332	307	287	236	8	186
10	543	523	488	453	423	397	367	342	10	357	327	307	252	10	216
11	558	538	503	468	438	407	377	352	11	372	342	322	267	11	236
12	578	558	523	488	453	423	392	367	12	382	352	332	272	12	262
13	599	573	538	503	468	438	402	377	13	397	367	342	282	13	282
14	614	594	553	513	483	448	417	387	14	423	387	362	302	14	312
15	624	604	563	523	488	458	423	392	15	443	412	382	317	15	337
16	629	609	568	528	493	463	428	397	16	463	428	397	327	16	372
17	644	619	578	538	503	468	433	407	17	478	443	412	342	17	392
18	659	634	594	553	518	483	448	417	18	503	468	438	357	18	428
19	669	644	604	563	523	488	453	423	19	528	488	458	377	19	453
20	689	664	619	573	538	503	463	433	20	543	503	468	387	20	483
21	704	679	634	589	553	513	478	443	21	568	523	488	402	21	548
22	714	689	644	599	558	523	483	453	22	599	553	518	428		
23	724	699	654	609	568	528	493	458	23	619	573	538	443		
24	744	714	669	624	583	543	503	468	24	649	599	558	463		
25	749	719	674	629	589	548	508	473	25	699	649	604	498		
26	760	734	684	634	594	553	513	478	26	760	704	659	543		
27	770	744	694	644	604	563	523	488							
28	775	749	699	649	609	568	523	488							
29	790	760	709	659	619	573	533	498							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 390**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
30	795	765	714	664	624	578	538	498							
31	805	775	724	674	629	589	543	508							
32	820	790	739	689	644	599	553	518							
33	830	800	749	699	654	609	563	523							
34	845	815	760	704	659	614	568	533							
35	855	825	770	714	669	624	578	538							
36	865	835	780	724	679	634	583	548							
37	880	850	795	739	689	644	599	558							
38	895	860	805	749	699	654	604	563							
39	900	865	810	755	704	654	609	568							
40	910	875	820	765	714	664	614	573							
41	920	890	830	770	724	674	624	583							
42	931	900	840	780	729	679	629	589							
43	946	910	850	790	739	689	639	594							
44	951	915	855	795	744	694	644	599							
45	966	931	870	810	760	704	654	609							
46	976	941	880	820	765	714	659	619							
47	986	951	890	830	775	719	669	624							
48	1001	966	900	835	785	729	674	629							
49	1011	976	910	845	790	739	684	639							
50	1021	986	920	855	800	744	689	644							
51	1031	996	931	865	810	755	699	654							
52	1036	1001	936	870	815	760	704	654							
53	1051	1011	946	880	825	765	709	664							
54	1061	1021	956	890	830	775	719	669							
55	1076	1041	971	900	845	785	729	679							
56	1097	1056	986	915	860	800	739	689							
57	1117	1076	1006	936	875	815	755	704							
58	1152	1107	1036	966	900	840	780	724							
59	1197	1152	1076	1001	936	870	810	755							
60	1247	1202	1122	1041	976	910	840	785							
61	1283	1237	1157	1076	1006	936	870	810							
62	1313	1263	1182	1102	1026	956	885	830							
63	1333	1288	1202	1117	1046	976	900	840							
64	1363	1313	1227	1142	1066	996	920	860							
65	1388	1338	1252	1167	1092	1016	941	875							
66	1429	1378	1288	1197	1122	1041	966	900							
67	1484	1434	1338	1242	1162	1081	1006	936							
68	1539	1484	1388	1293	1207	1127	1041	971							
69	1595	1539	1439	1338	1252	1167	1081	1006							
70	1655	1595	1489	1383	1298	1207	1117	1041							
71	1710	1645	1539	1434	1338	1247	1157	1076							
72	1766	1700	1589	1479	1383	1288	1192	1112							
73	1821	1755	1640	1524	1429	1328	1232	1147							
74	1876	1811	1690	1569	1469	1368	1268	1182							
75	1932	1861	1740	1620	1514	1408	1308	1217							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 420

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	33	32	31	30	29	28	27	25	1	30	28	27	25	1	9
2	43	42	41	40	38	36	35	34	2	41	39	38	34	2	11
3	54	53	51	49	47	45	44	42	3	47	44	43	39	3	15
4	62	61	59	57	55	53	51	48	4	51	49	47	43	4	18
5	69	68	66	64	61	59	57	54	5	59	56	53	49	5	21
6	77	75	73	71	68	65	63	60	6	66	62	60	55	6	28
7	85	83	81	79	75	72	70	66	7	72	68	65	60	7	34
8	91	90	87	84	81	77	75	71	8	78	74	71	65	8	40
10	99	97	94	91	87	84	81	77	10	84	80	77	70	10	51
11	105	103	100	97	93	89	86	82	11	91	87	83	76	11	62
12	110	108	105	102	98	93	90	86	12	100	95	91	83	12	72
13	114	112	109	106	101	97	94	89	13	107	101	97	89	13	85
14	120	117	114	111	106	101	98	93	14	115	110	105	96	14	100
15	125	123	119	115	111	106	102	98	15	127	121	116	106	15	121
16	130	128	124	120	115	110	107	102	16	140	132	127	116	16	147
17	135	133	129	125	120	115	111	106	17	154	147	141	129	17	176
18	141	138	134	130	125	119	115	110	18	168	160	153	140	18	210
19	145	142	138	134	128	123	119	113	19	184	175	168	153	19	251
20	149	146	142	138	132	126	122	116	20	204	193	185	170	20	298
21	154	151	147	143	137	131	126	121	21	226	215	206	189	21	412
22	159	156	151	146	140	134	130	124	22	256	243	233	213		
23	164	161	156	151	145	139	134	128	23	286	272	261	239		
24	168	165	160	155	149	142	138	131	24	332	315	302	276		
25	173	170	165	160	153	147	142	135	25	408	387	371	340		
26	179	175	170	165	158	151	146	139	26	501	475	456	417		
27	184	180	175	170	163	156	151	144							
28	190	186	181	176	168	161	156	148							
29	196	193	187	181	174	166	161	153							
30	202	198	192	186	179	171	165	157							
31	208	204	198	192	184	176	170	162							
32	214	210	204	198	190	182	175	167							
33	221	216	210	204	195	187	181	172							
34	226	221	215	209	200	191	185	176							
35	231	227	220	213	205	196	189	180							
36	237	233	226	219	210	201	194	185							
37	246	241	234	227	218	208	201	192							
38	255	250	243	236	226	216	209	199							
39	264	259	251	243	233	223	216	206							
40	272	267	259	251	241	231	223	212							
41	281	276	268	260	249	239	230	220							
42	290	284	276	268	257	246	237	226							
43	298	293	284	275	264	253	244	233							
44	307	301	292	283	272	260	251	239							
45	315	309	300	291	279	267	258	246							
46	326	319	310	301	288	276	267	254							
47	336	330	320	310	298	285	275	262							
48	347	340	330	320	307	294	284	271							
49	357	350	340	330	316	303	292	279							
50	366	359	349	339	325	311	300	286							
51	377	370	359	348	334	320	309	294							
52	387	380	369	358	343	328	317	303							
53	397	389	378	367	352	336	325	310							
54	413	405	393	381	365	350	338	322							
55	433	424	412	400	383	367	354	338							
56	456	447	434	421	404	386	373	356							
57	481	472	458	444	426	408	394	376							



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 420**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
58	519	509	494	479	459	440	425	405							
59	575	564	548	532	510	488	471	449							
60	637	625	607	589	565	540	522	498							
61	696	683	663	643	617	590	570	544							
62	751	736	715	694	665	636	615	586							
63	806	791	768	745	714	684	660	630							
64	861	845	820	795	763	730	705	672							
65	917	899	873	847	812	777	751	716							
66	1000	981	952	923	885	847	819	781							
67	1110	1089	1057	1025	983	941	909	867							
68	1220	1197	1162	1127	1081	1034	999	953							
69	1330	1305	1267	1229	1178	1128	1090	1039							
70	1441	1413	1372	1331	1276	1221	1180	1125							
71	1551	1521	1477	1433	1374	1315	1270	1211							
72	1661	1629	1582	1535	1471	1408	1361	1297							
73	1771	1738	1687	1636	1569	1501	1451	1383							
74	1882	1846	1792	1738	1667	1595	1541	1469							
75	1992	1954	1897	1840	1764	1688	1631	1556							

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	322	309	290	270	250	237	217	204	1	250	230	217	178	1	86
2	428	415	388	362	336	316	290	270	2	283	263	243	204	2	105
3	467	447	421	395	368	342	316	296	3	329	303	283	237	3	132
4	546	526	494	461	428	401	368	349	4	355	329	309	257	4	145
5	599	579	540	500	467	434	408	375	5	382	355	329	270	5	171
6	625	605	566	526	494	461	428	395	6	401	368	342	283	6	184
7	658	632	592	553	513	480	447	415	7	415	388	362	296	7	204
8	684	665	619	572	540	500	467	434	8	434	401	375	309	8	243
10	711	684	638	592	553	520	480	447	10	467	428	401	329	10	283
11	730	704	658	612	572	533	494	461	11	487	447	421	349	11	309
12	757	730	684	638	592	553	513	480	12	500	461	434	355	12	342
13	783	750	704	658	612	572	526	494	13	520	480	447	368	13	368
14	803	776	724	671	632	586	546	507	14	553	507	474	395	14	408
15	816	790	737	684	638	599	553	513	15	579	540	500	415	15	441
16	823	796	744	691	645	605	559	520	16	605	559	520	428	16	487
17	842	809	757	704	658	612	566	533	17	625	579	540	447	17	513
18	862	829	776	724	678	632	586	546	18	658	612	572	467	18	559
19	875	842	790	737	684	638	592	553	19	691	638	599	494	19	592
20	901	869	809	750	704	658	605	566	20	711	658	612	507	20	632
21	921	888	829	770	724	671	625	579	21	744	684	638	526	21	717
22	934	901	842	783	730	684	632	592	22	783	724	678	559		
23	948	915	855	796	744	691	645	599	23	809	750	704	579		
24	974	934	875	816	763	711	658	612	24	849	783	730	605		
25	980	941	882	823	770	717	665	619	25	915	849	790	651		
26	994	961	895	829	776	724	671	625	26	994	921	862	711		
27	1007	974	908	842	790	737	684	638							
28	1013	980	915	849	796	744	684	638							
29	1033	994	928	862	809	750	697	651							

TERRITORY 420

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	1040	1000	934	869	816	757	704	651							
31	1053	1013	948	882	823	770	711	665							
32	1073	1033	967	901	842	783	724	678							
33	1086	1046	980	915	855	796	737	684							
34	1105	1066	994	921	862	803	744	697							
35	1119	1079	1007	934	875	816	757	704							
36	1132	1092	1020	948	888	829	763	717							
37	1152	1112	1040	967	901	842	783	730							
38	1171	1125	1053	980	915	855	790	737							
39	1178	1132	1059	987	921	855	796	744							
40	1191	1145	1073	1000	934	869	803	750							
41	1204	1165	1086	1007	948	882	816	763							
42	1217	1178	1099	1020	954	888	823	770							
43	1237	1191	1112	1033	967	901	836	776							
44	1244	1198	1119	1040	974	908	842	783							
45	1263	1217	1138	1059	994	921	855	796							
46	1277	1230	1152	1073	1000	934	862	809							
47	1290	1244	1165	1086	1013	941	875	816							
48	1309	1263	1178	1092	1026	954	882	823							
49	1323	1277	1191	1105	1033	967	895	836							
50	1336	1290	1204	1119	1046	974	901	842							
51	1349	1303	1217	1132	1059	987	915	855							
52	1355	1309	1224	1138	1066	994	921	855							
53	1375	1323	1237	1152	1079	1000	928	869							
54	1388	1336	1250	1165	1086	1013	941	875							
55	1408	1362	1270	1178	1105	1026	954	888							
56	1434	1382	1290	1198	1125	1046	967	901							
57	1461	1408	1316	1224	1145	1066	987	921							
58	1507	1448	1355	1263	1178	1099	1020	948							
59	1566	1507	1408	1309	1224	1138	1059	987							
60	1632	1573	1467	1362	1277	1191	1099	1026							
61	1678	1619	1513	1408	1316	1224	1138	1059							
62	1717	1652	1546	1441	1342	1250	1158	1086							
63	1744	1684	1573	1461	1369	1277	1178	1099							
64	1783	1717	1606	1494	1395	1303	1204	1125							
65	1816	1750	1638	1527	1428	1329	1230	1145							
66	1869	1803	1684	1566	1467	1362	1263	1178							
67	1941	1875	1750	1625	1520	1415	1316	1224							
68	2013	1941	1816	1691	1579	1474	1362	1270							
69	2086	2013	1882	1750	1638	1527	1415	1316							
70	2165	2086	1948	1810	1698	1579	1461	1362							
71	2237	2152	2013	1875	1750	1632	1513	1408							
72	2310	2224	2079	1935	1810	1684	1559	1454							
73	2382	2296	2145	1994	1869	1737	1612	1500							
74	2454	2369	2211	2053	1921	1790	1658	1546							
75	2527	2435	2277	2119	1981	1842	1711	1592							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 440**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	30	29	28	27	26	25	25	23	1	27	25	25	23	1	8
2	39	38	37	36	35	33	32	31	2	37	35	35	31	2	10
3	49	48	46	45	43	41	40	38	3	43	40	39	35	3	14
4	56	56	54	52	50	48	46	44	4	46	45	43	39	4	16
5	63	62	60	58	56	54	52	49	5	54	51	48	45	5	19
6	70	68	66	65	62	59	57	55	6	60	56	55	50	6	25
7	77	76	74	72	68	66	64	60	7	66	62	59	55	7	31
8	83	82	79	76	74	70	68	65	8	71	67	65	59	8	36
10	90	88	86	83	79	76	74	70	10	76	73	70	64	10	46
11	96	94	91	88	85	81	78	75	11	83	79	76	69	11	56
12	100	98	96	93	89	85	82	78	12	91	86	83	76	12	66
13	104	102	99	96	92	88	86	81	13	97	92	88	81	13	77
14	109	106	104	101	96	92	89	85	14	105	100	96	87	14	91
15	114	112	108	105	101	96	93	89	15	116	110	106	96	15	110
16	118	116	113	109	105	100	97	93	16	127	120	116	106	16	134
17	123	121	117	114	109	105	101	96	17	140	134	128	117	17	160
18	128	126	122	118	114	108	105	100	18	153	146	139	127	18	191
19	132	129	126	122	116	112	108	103	19	167	159	153	139	19	228
20	136	133	129	126	120	115	111	106	20	186	176	168	155	20	271
21	140	137	134	130	125	119	115	110	21	206	196	187	172	21	375
22	145	142	137	133	127	122	118	113	22	233	221	212	194		
23	149	147	142	137	132	126	122	116	23	260	248	238	217		
24	153	150	146	141	136	129	126	119	24	302	287	275	251		
25	157	155	150	146	139	134	129	123	25	371	352	338	309		
26	163	159	155	150	144	137	133	126	26	456	432	415	379		
27	167	164	159	155	148	142	137	131							
28	173	169	165	160	153	147	142	135							
29	178	176	170	165	158	151	147	139							
30	184	180	175	169	163	156	150	143							
31	189	186	180	175	167	160	155	147							
32	195	191	186	180	173	166	159	152							
33	201	197	191	186	177	170	165	157							
34	206	201	196	190	182	174	168	160							
35	210	207	200	194	187	178	172	164							
36	216	212	206	199	191	183	177	168							
37	224	219	213	207	198	189	183	175							
38	232	228	221	215	206	197	190	181							
39	240	236	228	221	212	203	197	187							
40	248	243	236	228	219	210	203	193							
41	256	251	244	237	227	217	209	200							
42	264	258	251	244	234	224	216	206							
43	271	267	258	250	240	230	222	212							
44	279	274	266	258	248	237	228	217							
45	287	281	273	265	254	243	235	224							
46	297	290	282	274	262	251	243	231							
47	306	300	291	282	271	259	250	238							
48	316	309	300	291	279	268	258	247							
49	325	319	309	300	288	276	266	254							
50	333	327	318	308	296	283	273	260							
51	343	337	327	317	304	291	281	268							
52	352	346	336	326	312	298	288	276							
53	361	354	344	334	320	306	296	282							
54	376	369	358	347	332	319	308	293							
55	394	386	375	364	349	334	322	308							
56	415	407	395	383	368	351	339	324							
57	438	430	417	404	388	371	359	342							

TERRITORY 440

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	472	463	450	436	418	400	387	369							
59	523	513	499	484	464	444	429	409							
60	580	569	552	536	514	491	475	453							
61	633	622	603	585	561	537	519	495							
62	683	670	651	632	605	579	560	533							
63	733	720	699	678	650	622	601	573							
64	784	769	746	723	694	664	642	612							
65	834	818	794	771	739	707	683	652							
66	910	893	866	840	805	771	745	711							
67	1010	991	962	933	895	856	827	789							
68	1110	1089	1057	1026	984	941	909	867							
69	1210	1188	1153	1118	1072	1026	992	945							
70	1311	1286	1249	1211	1161	1111	1074	1024							
71	1411	1384	1344	1304	1250	1197	1156	1102							
72	1512	1482	1440	1397	1339	1281	1239	1180							
73	1612	1582	1535	1489	1428	1366	1320	1259							
74	1713	1680	1631	1582	1517	1451	1402	1337							
75	1813	1778	1726	1674	1605	1536	1484	1416							
<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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	272	261	245	228	211	200	183	172	1	211	195	183	150	1	72
2	361	350	328	306	284	267	245	228	2	239	222	206	172	2	89
3	395	378	356	334	311	289	267	250	3	278	256	239	200	3	111
4	461	445	417	389	361	339	311	295	4	300	278	261	217	4	122
5	506	489	456	423	395	367	345	317	5	322	300	278	228	5	145
6	528	512	478	445	417	389	361	334	6	339	311	289	239	6	156
7	556	534	500	467	434	406	378	350	7	350	328	306	250	7	172
8	578	562	523	484	456	423	395	367	8	367	339	317	261	8	206
10	600	578	539	500	467	439	406	378	10	395	361	339	278	10	239
11	617	595	556	517	484	450	417	389	11	411	378	356	295	11	261
12	639	617	578	539	500	467	434	406	12	423	389	367	300	12	289
13	662	634	595	556	517	484	445	417	13	439	406	378	311	13	311
14	678	656	612	567	534	495	461	428	14	467	428	400	334	14	345
15	689	667	623	578	539	506	467	434	15	489	456	423	350	15	373
16	695	673	628	584	545	512	473	439	16	512	473	439	361	16	411
17	712	684	639	595	556	517	478	450	17	528	489	456	378	17	434
18	728	701	656	612	573	534	495	461	18	556	517	484	395	18	473
19	739	712	667	623	578	539	500	467	19	584	539	506	417	19	500
20	762	734	684	634	595	556	512	478	20	600	556	517	428	20	534
21	778	751	701	651	612	567	528	489	21	628	578	539	445	21	606
22	790	762	712	662	617	578	534	500	22	662	612	573	473		
23	801	773	723	673	628	584	545	506	23	684	634	595	489		
24	823	790	739	689	645	600	556	517	24	717	662	617	512		
25	828	795	745	695	651	606	562	523	25	773	717	667	550		
26	840	812	756	701	656	612	567	528	26	840	778	728	600		
27	851	823	767	712	667	623	578	539							
28	856	828	773	717	673	628	578	539							
29	873	840	784	728	684	634	589	550							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 440**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
30	878	845	790	734	689	639	595	550							
31	890	856	801	745	695	651	600	562							
32	906	873	817	762	712	662	612	573							
33	917	884	828	773	723	673	623	578							
34	934	901	840	778	728	678	628	589							
35	945	912	851	790	739	689	639	595							
36	956	923	862	801	751	701	645	606							
37	973	940	878	817	762	712	662	617							
38	990	951	890	828	773	723	667	623							
39	995	956	895	834	778	723	673	628							
40	1006	967	906	845	790	734	678	634							
41	1017	984	917	851	801	745	689	645							
42	1029	995	929	862	806	751	695	651							
43	1045	1006	940	873	817	762	706	656							
44	1051	1012	945	878	823	767	712	662							
45	1068	1029	962	895	840	778	723	673							
46	1079	1040	973	906	845	790	728	684							
47	1090	1051	984	917	856	795	739	689							
48	1106	1068	995	923	867	806	745	695							
49	1118	1079	1006	934	873	817	756	706							
50	1129	1090	1017	945	884	823	762	712							
51	1140	1101	1029	956	895	834	773	723							
52	1145	1106	1034	962	901	840	778	723							
53	1162	1118	1045	973	912	845	784	734							
54	1173	1129	1056	984	917	856	795	739							
55	1190	1151	1073	995	934	867	806	751							
56	1212	1168	1090	1012	951	884	817	762							
57	1234	1190	1112	1034	967	901	834	778							
58	1273	1223	1145	1068	995	929	862	801							
59	1323	1273	1190	1106	1034	962	895	834							
60	1379	1329	1240	1151	1079	1006	929	867							
61	1418	1368	1279	1190	1112	1034	962	895							
62	1451	1396	1307	1218	1134	1056	979	917							
63	1473	1423	1329	1234	1156	1079	995	929							
64	1507	1451	1357	1262	1179	1101	1017	951							
65	1535	1479	1384	1290	1207	1123	1040	967							
66	1579	1523	1423	1323	1240	1151	1068	995							
67	1640	1585	1479	1373	1284	1195	1112	1034							
68	1701	1640	1535	1429	1334	1245	1151	1073							
69	1763	1701	1590	1479	1384	1290	1195	1112							
70	1829	1763	1646	1529	1434	1334	1234	1151							
71	1890	1818	1701	1585	1479	1379	1279	1190							
72	1952	1879	1757	1635	1529	1423	1318	1229							
73	2013	1940	1813	1685	1579	1468	1362	1268							
74	2074	2002	1868	1735	1624	1512	1401	1307							
75	2135	2057	1924	1790	1674	1557	1446	1346							
<b>(a)</b> Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.															
<b>(b)</b> Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.															
<b>(c)</b> Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.															

TERRITORY 450

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	31	30	29	28	27	26	25	24	1	28	26	25	24	1	8
2	40	39	39	38	36	34	33	32	2	39	37	36	32	2	10
3	51	50	48	46	44	42	41	39	3	44	41	40	37	3	14
4	58	57	55	54	52	50	48	45	4	48	46	44	40	4	17
5	65	64	62	60	57	55	54	51	5	55	53	50	46	5	20
6	72	71	69	67	64	61	59	56	6	62	58	56	52	6	26
7	80	78	76	74	71	68	66	62	7	68	64	61	56	7	32
8	86	85	82	79	76	72	71	67	8	73	70	67	61	8	38
10	93	91	88	86	82	79	76	72	10	79	75	72	66	10	48
11	99	97	94	91	87	84	81	77	11	86	82	78	71	11	58
12	103	102	99	96	92	87	85	81	12	94	89	86	78	12	68
13	107	105	102	100	95	91	88	84	13	101	95	91	84	13	80
14	113	110	107	104	100	95	92	87	14	108	103	99	90	14	94
15	118	116	112	108	104	100	96	92	15	119	114	109	100	15	114
16	122	120	117	113	108	103	101	96	16	132	124	119	109	16	138
17	127	125	121	118	113	108	104	100	17	145	138	133	121	17	165
18	133	130	126	122	118	112	108	103	18	158	150	144	132	18	197
19	136	133	130	126	120	116	112	106	19	173	165	158	144	19	236
20	140	137	133	130	124	118	115	109	20	192	181	174	160	20	280
21	145	142	138	134	129	123	118	114	21	212	202	194	178	21	387
22	149	147	142	137	132	126	122	117	22	241	228	219	200		
23	154	151	147	142	136	131	126	120	23	269	256	245	225		
24	158	155	150	146	140	133	130	123	24	312	296	284	259		
25	163	160	155	150	144	138	133	127	25	384	364	349	320		
26	168	165	160	155	149	142	137	131	26	471	447	429	392		
27	173	169	165	160	153	147	142	135							
28	179	175	170	165	158	151	147	139							
29	184	181	176	170	164	156	151	144							
30	190	186	180	175	168	161	155	148							
31	196	192	186	180	173	165	160	152							
32	201	197	192	186	179	171	165	157							
33	208	203	197	192	183	176	170	162							
34	212	208	202	196	188	180	174	165							
35	217	213	207	200	193	184	178	169							
36	223	219	212	206	197	189	182	174							
37	231	227	220	213	205	196	189	180							
38	240	235	228	222	212	203	196	187							
39	248	243	236	228	219	210	203	194							
40	256	251	243	236	227	217	210	199							
41	264	259	252	244	234	225	216	207							
42	273	267	259	252	242	231	223	212							
43	280	275	267	259	248	238	229	219							
44	289	283	274	266	256	244	236	225							
45	296	290	282	274	262	251	243	231							
46	306	300	291	283	271	259	251	239							
47	316	310	301	291	280	268	259	246							
48	326	320	310	301	289	276	267	255							
49	336	329	320	310	297	285	274	262							
50	344	337	328	319	306	292	282	269							
51	354	348	337	327	314	301	290	276							
52	364	357	347	337	322	308	298	285							
53	373	366	355	345	331	316	306	291							
54	388	381	369	358	343	329	318	303							
55	407	399	387	376	360	345	333	318							
56	429	420	408	396	380	363	351	335							
57	452	444	431	417	400	384	370	353							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 450**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	488	478	464	450	431	414	400	381							
59	541	530	515	500	479	459	443	422							
60	599	588	571	554	531	508	491	468							
61	654	642	623	604	580	555	536	511							
62	706	692	672	652	625	598	578	551							
63	758	744	722	700	671	643	620	592							
64	809	794	771	747	717	686	663	632							
65	862	845	821	796	763	730	706	673							
66	940	922	895	868	832	796	770	734							
67	1043	1024	994	964	924	885	854	815							
68	1147	1125	1092	1059	1016	972	939	896							
69	1250	1227	1191	1155	1107	1060	1025	977							
70	1355	1328	1290	1251	1199	1148	1109	1058							
71	1458	1430	1388	1347	1292	1236	1194	1138							
72	1561	1531	1487	1443	1383	1324	1279	1219							
73	1665	1634	1586	1538	1475	1411	1364	1300							
74	1769	1735	1684	1634	1567	1499	1449	1381							
75	1872	1837	1783	1730	1658	1587	1533	1463							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	282	271	253	236	219	207	190	179	1	219	202	190	156	1	75
2	374	363	340	317	294	276	253	236	2	248	230	213	179	2	92
3	409	392	369	346	323	300	276	259	3	288	265	248	207	3	115
4	478	461	432	403	374	351	323	305	4	311	288	271	225	4	127
5	524	507	472	438	409	380	357	328	5	334	311	288	236	5	150
6	547	530	495	461	432	403	374	346	6	351	323	300	248	6	161
7	576	553	518	484	449	420	392	363	7	363	340	317	259	7	179
8	599	582	541	501	472	438	409	380	8	380	351	328	271	8	213
10	622	599	559	518	484	455	420	392	10	409	374	351	288	10	248
11	639	616	576	536	501	467	432	403	11	426	392	369	305	11	271
12	662	639	599	559	518	484	449	420	12	438	403	380	311	12	300
13	685	657	616	576	536	501	461	432	13	455	420	392	323	13	323
14	703	680	634	588	553	513	478	444	14	484	444	415	346	14	357
15	714	691	645	599	559	524	484	449	15	507	472	438	363	15	386
16	720	697	651	605	564	530	490	455	16	530	490	455	374	16	426
17	737	708	662	616	576	536	495	467	17	547	507	472	392	17	449
18	755	726	680	634	593	553	513	478	18	576	536	501	409	18	490
19	766	737	691	645	599	559	518	484	19	605	559	524	432	19	518
20	789	760	708	657	616	576	530	495	20	622	576	536	444	20	553
21	806	778	726	674	634	588	547	507	21	651	599	559	461	21	628
22	818	789	737	685	639	599	553	518	22	685	634	593	490		
23	829	801	749	697	651	605	564	524	23	708	657	616	507		
24	852	818	766	714	668	622	576	536	24	743	685	639	530		
25	858	824	772	720	674	628	582	541	25	801	743	691	570		
26	870	841	783	726	680	634	588	547	26	870	806	755	622		
27	881	852	795	737	691	645	599	559							
28	887	858	801	743	697	651	599	559							
29	904	870	812	755	708	657	611	570							

TERRITORY 450

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	910	876	818	760	714	662	616	570							
31	922	887	829	772	720	674	622	582							
32	939	904	847	789	737	685	634	593							
33	950	916	858	801	749	697	645	599							
34	968	933	870	806	755	703	651	611							
35	979	945	881	818	766	714	662	616							
36	991	956	893	829	778	726	668	628							
37	1008	973	910	847	789	737	685	639							
38	1025	985	922	858	801	749	691	645							
39	1031	991	927	864	806	749	697	651							
40	1043	1002	939	876	818	760	703	657							
41	1054	1020	950	881	829	772	714	668							
42	1066	1031	962	893	835	778	720	674							
43	1083	1043	973	904	847	789	732	680							
44	1089	1048	979	910	852	795	737	685							
45	1106	1066	996	927	870	806	749	697							
46	1117	1077	1008	939	876	818	755	708							
47	1129	1089	1020	950	887	824	766	714							
48	1146	1106	1031	956	899	835	772	720							
49	1158	1117	1043	968	904	847	783	732							
50	1169	1129	1054	979	916	852	789	737							
51	1181	1140	1066	991	927	864	801	749							
52	1187	1146	1071	996	933	870	806	749							
53	1204	1158	1083	1008	945	876	812	760							
54	1215	1169	1094	1020	950	887	824	766							
55	1233	1192	1112	1031	968	899	835	778							
56	1256	1210	1129	1048	985	916	847	789							
57	1279	1233	1152	1071	1002	933	864	806							
58	1319	1267	1187	1106	1031	962	893	829							
59	1371	1319	1233	1146	1071	996	927	864							
60	1428	1377	1284	1192	1117	1043	962	899							
61	1469	1417	1325	1233	1152	1071	996	927							
62	1503	1446	1354	1261	1175	1094	1014	950							
63	1526	1475	1377	1279	1198	1117	1031	962							
64	1561	1503	1405	1308	1221	1140	1054	985							
65	1590	1532	1434	1336	1250	1164	1077	1002							
66	1636	1578	1475	1371	1284	1192	1106	1031							
67	1699	1642	1532	1423	1331	1238	1152	1071							
68	1763	1699	1590	1480	1382	1290	1192	1112							
69	1826	1763	1647	1532	1434	1336	1238	1152							
70	1895	1826	1705	1584	1486	1382	1279	1192							
71	1958	1884	1763	1642	1532	1428	1325	1233							
72	2022	1947	1820	1693	1584	1475	1365	1273							
73	2085	2010	1878	1745	1636	1521	1411	1313							
74	2148	2074	1935	1797	1682	1567	1452	1354							
75	2212	2131	1993	1855	1734	1613	1498	1394							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 460**

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	29	28	28	27	26	25	24	22	1	27	25	24	22	1	8
2	38	37	36	36	34	32	31	30	2	36	35	34	30	2	10
3	48	47	45	44	42	40	39	37	3	42	39	38	35	3	13
4	55	54	53	51	49	47	45	43	4	45	44	42	38	4	16
5	61	61	59	57	54	53	51	48	5	53	50	47	44	5	19
6	69	67	65	63	61	58	56	53	6	59	55	53	49	6	25
7	76	74	72	70	67	64	62	59	7	64	61	58	53	7	30
8	81	80	77	75	72	69	67	63	8	69	66	63	58	8	36
10	88	86	84	81	77	75	72	69	10	75	71	69	62	10	45
11	93	92	89	86	83	79	77	73	11	81	77	74	68	11	55
12	98	96	93	91	87	83	80	77	12	89	85	81	74	12	64
13	101	100	97	94	90	86	84	79	13	95	90	86	79	13	76
14	107	104	101	99	94	90	87	83	14	102	98	93	85	14	89
15	111	109	106	102	99	94	91	87	15	113	108	103	94	15	108
16	116	114	110	107	102	98	95	91	16	125	117	113	103	16	131
17	120	118	115	111	107	102	99	94	17	137	131	125	115	17	157
18	125	123	119	116	111	106	102	98	18	150	142	136	125	18	187
19	129	126	123	119	114	109	106	101	19	164	156	150	136	19	223
20	133	130	126	123	117	112	109	103	20	182	172	165	151	20	265
21	137	134	131	127	122	117	112	108	21	201	191	183	168	21	367
22	142	139	134	130	125	119	116	110	22	228	216	207	190		
23	146	143	139	134	129	124	119	114	23	255	242	232	213		
24	150	147	142	138	133	126	123	117	24	295	280	269	246		
25	154	151	147	142	136	131	126	120	25	363	344	330	303		
26	159	156	151	147	141	134	130	124	26	446	423	406	371		
27	164	160	156	151	145	139	134	128							
28	169	166	161	157	150	143	139	132							
29	174	172	166	161	155	148	143	136							
30	180	176	171	166	159	152	147	140							
31	185	182	176	171	164	157	151	144							
32	190	187	182	176	169	162	156	149							
33	197	192	187	182	174	166	161	153							
34	201	197	191	186	178	170	165	157							
35	206	202	196	190	182	174	168	160							
36	211	207	201	195	187	179	173	165							
37	219	214	208	202	194	185	179	171							
38	227	223	216	210	201	192	186	177							
39	235	231	223	216	207	198	192	183							
40	242	238	231	223	214	206	198	189							
41	250	246	239	231	222	213	205	196							
42	258	253	246	239	229	219	211	201							
43	265	261	253	245	235	225	217	207							
44	273	268	260	252	242	231	223	213							
45	280	275	267	259	248	238	230	219							
46	290	284	276	268	256	246	238	226							
47	299	294	285	276	265	254	245	233							
48	309	303	294	285	273	262	253	241							
49	318	312	303	294	281	270	260	248							
50	326	320	311	302	289	277	267	255							
51	336	329	320	310	297	285	275	262							
52	344	338	328	319	305	292	282	270							
53	353	346	336	327	313	299	289	276							
54	368	360	350	339	325	312	301	287							
55	385	377	367	356	341	327	315	301							
56	406	398	386	375	360	344	332	317							
57	428	420	408	395	379	363	351	335							

TERRITORY 460

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	462	453	440	426	409	392	378	360							
59	512	502	488	473	454	434	419	400							
60	567	556	540	524	503	481	465	443							
61	619	608	590	572	549	525	507	484							
62	668	655	636	618	592	566	547	522							
63	717	704	684	663	635	609	587	561							
64	766	752	730	708	679	650	627	598							
65	816	800	777	754	723	692	668	637							
66	890	873	847	821	788	754	729	695							
67	988	969	941	912	875	837	809	772							
68	1086	1065	1034	1003	962	920	889	848							
69	1184	1161	1128	1094	1048	1004	970	925							
70	1282	1258	1221	1185	1136	1087	1050	1001							
71	1380	1354	1315	1275	1223	1170	1130	1078							
72	1478	1450	1408	1366	1309	1253	1211	1154							
73	1576	1547	1501	1456	1396	1336	1291	1231							
74	1675	1643	1595	1547	1484	1420	1371	1307							
75	1773	1739	1688	1638	1570	1502	1452	1385							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	245	235	220	205	190	180	165	155	1	190	175	165	135	1	65
2	325	315	295	275	255	240	220	205	2	215	200	185	155	2	80
3	355	340	320	300	280	260	240	225	3	250	230	215	180	3	100
4	415	400	375	350	325	305	280	265	4	270	250	235	195	4	110
5	455	440	410	380	355	330	310	285	5	290	270	250	205	5	130
6	475	460	430	400	375	350	325	300	6	305	280	260	215	6	140
7	500	480	450	420	390	365	340	315	7	315	295	275	225	7	155
8	520	505	470	435	410	380	355	330	8	330	305	285	235	8	185
10	540	520	485	450	420	395	365	340	10	355	325	305	250	10	215
11	555	535	500	465	435	405	375	350	11	370	340	320	265	11	235
12	575	555	520	485	450	420	390	365	12	380	350	330	270	12	260
13	595	570	535	500	465	435	400	375	13	395	365	340	280	13	280
14	610	590	550	510	480	445	415	385	14	420	385	360	300	14	310
15	620	600	560	520	485	455	420	390	15	440	410	380	315	15	335
16	625	605	565	525	490	460	425	395	16	460	425	395	325	16	370
17	640	615	575	535	500	465	430	405	17	475	440	410	340	17	390
18	655	630	590	550	515	480	445	415	18	500	465	435	355	18	425
19	665	640	600	560	520	485	450	420	19	525	485	455	375	19	450
20	685	660	615	570	535	500	460	430	20	540	500	465	385	20	480
21	700	675	630	585	550	510	475	440	21	565	520	485	400	21	545
22	710	685	640	595	555	520	480	450	22	595	550	515	425		
23	720	695	650	605	565	525	490	455	23	615	570	535	440		
24	740	710	665	620	580	540	500	465	24	645	595	555	460		
25	745	715	670	625	585	545	505	470	25	695	645	600	495		
26	755	730	680	630	590	550	510	475	26	755	700	655	540		
27	765	740	690	640	600	560	520	485							
28	770	745	695	645	605	565	520	485							
29	785	755	705	655	615	570	530	495							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 460**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
30	790	760	710	660	620	575	535	495							
31	800	770	720	670	625	585	540	505							
32	815	785	735	685	640	595	550	515							
33	825	795	745	695	650	605	560	520							
34	840	810	755	700	655	610	565	530							
35	850	820	765	710	665	620	575	535							
36	860	830	775	720	675	630	580	545							
37	875	845	790	735	685	640	595	555							
38	890	855	800	745	695	650	600	560							
39	895	860	805	750	700	650	605	565							
40	905	870	815	760	710	660	610	570							
41	915	885	825	765	720	670	620	580							
42	925	895	835	775	725	675	625	585							
43	940	905	845	785	735	685	635	590							
44	945	910	850	790	740	690	640	595							
45	960	925	865	805	755	700	650	605							
46	970	935	875	815	760	710	655	615							
47	980	945	885	825	770	715	665	620							
48	995	960	895	830	780	725	670	625							
49	1005	970	905	840	785	735	680	635							
50	1015	980	915	850	795	740	685	640							
51	1025	990	925	860	805	750	695	650							
52	1030	995	930	865	810	755	700	650							
53	1045	1005	940	875	820	760	705	660							
54	1055	1015	950	885	825	770	715	665							
55	1070	1035	965	895	840	780	725	675							
56	1090	1050	980	910	855	795	735	685							
57	1110	1070	1000	930	870	810	750	700							
58	1145	1100	1030	960	895	835	775	720							
59	1190	1145	1070	995	930	865	805	750							
60	1240	1195	1115	1035	970	905	835	780							
61	1275	1230	1150	1070	1000	930	865	805							
62	1305	1255	1175	1095	1020	950	880	825							
63	1325	1280	1195	1110	1040	970	895	835							
64	1355	1305	1220	1135	1060	990	915	855							
65	1380	1330	1245	1160	1085	1010	935	870							
66	1420	1370	1280	1190	1115	1035	960	895							
67	1475	1425	1330	1235	1155	1075	1000	930							
68	1530	1475	1380	1285	1200	1120	1035	965							
69	1585	1530	1430	1330	1245	1160	1075	1000							
70	1645	1585	1480	1375	1290	1200	1110	1035							
71	1700	1635	1530	1425	1330	1240	1150	1070							
72	1755	1690	1580	1470	1375	1280	1185	1105							
73	1810	1745	1630	1515	1420	1320	1225	1140							
74	1865	1800	1680	1560	1460	1360	1260	1175							
75	1920	1850	1730	1610	1505	1400	1300	1210							
<p><b>(a)</b> Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.</p> <p><b>(b)</b> Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.</p> <p><b>(c)</b> 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	42	41	40	38	37	36	35	32	1	38	36	35	32	1	12
2	55	54	52	51	49	46	45	44	2	52	50	49	44	2	14
3	69	68	65	63	60	58	56	54	3	60	56	55	50	3	19
4	79	78	76	73	70	68	65	61	4	65	63	60	55	4	23
5	88	87	84	82	78	76	73	69	5	76	72	68	63	5	27
6	99	96	93	91	87	83	81	77	6	84	79	77	70	6	36
7	109	106	104	101	96	92	90	84	7	92	87	83	77	7	44
8	116	115	111	108	104	99	96	91	8	100	95	91	83	8	51
10	127	124	120	116	111	108	104	99	10	108	102	99	90	10	65
11	134	132	128	124	119	114	110	105	11	116	111	106	97	11	79
12	141	138	134	131	125	119	115	110	12	128	122	116	106	12	92
13	146	143	140	136	129	124	120	114	13	137	129	124	114	13	109
14	154	150	146	142	136	129	125	119	14	147	141	134	123	14	128
15	160	157	152	147	142	136	131	125	15	163	155	148	136	15	155
16	166	164	159	154	147	141	137	131	16	179	169	163	148	16	188
17	173	170	165	160	154	147	142	136	17	197	188	180	165	17	225
18	180	177	172	166	160	152	147	141	18	215	205	196	179	18	269
19	186	182	177	172	164	157	152	145	19	236	224	215	196	19	321
20	191	187	182	177	169	161	156	148	20	261	247	237	218	20	381
21	197	193	188	183	175	168	161	155	21	289	275	264	242	21	527
22	204	200	193	187	179	172	166	159	22	328	311	298	273		
23	210	206	200	193	186	178	172	164	23	366	348	334	306		
24	215	211	205	198	191	182	177	168	24	425	403	387	353		
25	221	218	211	205	196	188	182	173	25	522	495	475	435		
26	229	224	218	211	202	193	187	178	26	641	608	584	534		
27	236	230	224	218	209	200	193	184							
28	243	238	232	225	215	206	200	189							
29	251	247	239	232	223	212	206	196							
30	259	253	246	238	229	219	211	201							
31	266	261	253	246	236	225	218	207							
32	274	269	261	253	243	233	224	214							
33	283	276	269	261	250	239	232	220							
34	289	283	275	268	256	244	237	225							
35	296	291	282	273	262	251	242	230							
36	303	298	289	280	269	257	248	237							
37	315	308	300	291	279	266	257	246							
38	326	320	311	302	289	276	268	255							
39	338	332	321	311	298	285	276	264							
40	348	342	332	321	308	296	285	271							
41	360	353	343	333	319	306	294	282							
42	371	364	353	343	329	315	303	289							
43	381	375	364	352	338	324	312	298							
44	393	385	374	362	348	333	321	306							
45	403	396	384	372	357	342	330	315							
46	417	408	397	385	369	353	342	325							
47	430	422	410	397	381	365	352	335							
48	444	435	422	410	393	376	364	347							
49	457	448	435	422	404	388	374	357							
50	468	460	447	434	416	398	384	366							
51	483	474	460	445	428	410	396	376							
52	495	486	472	458	439	420	406	388							
53	508	498	484	470	451	430	416	397							
54	529	518	503	488	467	448	433	412							
55	554	543	527	512	490	470	453	433							
56	584	572	556	539	517	494	477	456							
57	616	604	586	568	545	522	504	481							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 470**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
58	664	652	632	613	588	563	544	518							
59	736	722	701	681	653	625	603	575							
60	815	800	777	754	723	691	668	637							
61	891	874	849	823	790	755	730	696							
62	961	942	915	888	851	814	787	750							
63	1032	1012	983	954	914	876	845	806							
64	1102	1082	1050	1018	977	934	902	860							
65	1174	1151	1117	1084	1039	995	961	916							
66	1280	1256	1219	1181	1133	1084	1048	1000							
67	1421	1394	1353	1312	1258	1204	1164	1110							
68	1562	1532	1487	1443	1384	1324	1279	1220							
69	1702	1670	1622	1573	1508	1444	1395	1330							
70	1844	1809	1756	1704	1633	1563	1510	1440							
71	1985	1947	1891	1834	1759	1683	1626	1550							
72	2126	2085	2025	1965	1883	1802	1742	1660							
73	2267	2225	2159	2094	2008	1921	1857	1770							
74	2409	2363	2294	2225	2134	2042	1972	1880							
75	2550	2501	2428	2355	2258	2161	2088	1992							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	<b>Prior</b>
1	261	250	234	218	202	192	176	165	1	202	186	176	144	1	69
2	346	335	314	293	271	255	234	218	2	229	213	197	165	2	85
3	378	362	340	319	298	277	255	239	3	266	245	229	192	3	106
4	442	426	399	372	346	325	298	282	4	287	266	250	207	4	117
5	484	468	436	404	378	351	330	303	5	309	287	266	218	5	138
6	505	489	458	426	399	372	346	319	6	325	298	277	229	6	149
7	532	511	479	447	415	388	362	335	7	335	314	293	239	7	165
8	553	537	500	463	436	404	378	351	8	351	325	303	250	8	197
10	575	553	516	479	447	420	388	362	10	378	346	325	266	10	229
11	591	569	532	495	463	431	399	372	11	394	362	340	282	11	250
12	612	591	553	516	479	447	415	388	12	404	372	351	287	12	277
13	633	606	569	532	495	463	426	399	13	420	388	362	298	13	298
14	649	628	585	543	511	473	442	410	14	447	410	383	319	14	330
15	660	638	596	553	516	484	447	415	15	468	436	404	335	15	356
16	665	644	601	559	521	489	452	420	16	489	452	420	346	16	394
17	681	654	612	569	532	495	458	431	17	505	468	436	362	17	415
18	697	670	628	585	548	511	473	442	18	532	495	463	378	18	452
19	708	681	638	596	553	516	479	447	19	559	516	484	399	19	479
20	729	702	654	606	569	532	489	458	20	575	532	495	410	20	511
21	745	718	670	622	585	543	505	468	21	601	553	516	426	21	580
22	755	729	681	633	591	553	511	479	22	633	585	548	452		
23	766	739	692	644	601	559	521	484	23	654	606	569	468		
24	787	755	708	660	617	575	532	495	24	686	633	591	489		
25	793	761	713	665	622	580	537	500	25	739	686	638	527		
26	803	777	724	670	628	585	543	505	26	803	745	697	575		
27	814	787	734	681	638	596	553	516							
28	819	793	739	686	644	601	553	516							
29	835	803	750	697	654	606	564	527							

TERRITORY 470

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
30	841	809	755	702	660	612	569	527							
31	851	819	766	713	665	622	575	537							
32	867	835	782	729	681	633	585	548							
33	878	846	793	739	692	644	596	553							
34	894	862	803	745	697	649	601	564							
35	904	872	814	755	708	660	612	569							
36	915	883	825	766	718	670	617	580							
37	931	899	841	782	729	681	633	591							
38	947	910	851	793	739	692	638	596							
39	952	915	857	798	745	692	644	601							
40	963	926	867	809	755	702	649	606							
41	974	942	878	814	766	713	660	617							
42	984	952	888	825	771	718	665	622							
43	1000	963	899	835	782	729	676	628							
44	1005	968	904	841	787	734	681	633							
45	1021	984	920	857	803	745	692	644							
46	1032	995	931	867	809	755	697	654							
47	1043	1005	942	878	819	761	708	660							
48	1059	1021	952	883	830	771	713	665							
49	1069	1032	963	894	835	782	724	676							
50	1080	1043	974	904	846	787	729	681							
51	1091	1053	984	915	857	798	739	692							
52	1096	1059	990	920	862	803	745	692							
53	1112	1069	1000	931	872	809	750	702							
54	1123	1080	1011	942	878	819	761	708							
55	1138	1101	1027	952	894	830	771	718							
56	1160	1117	1043	968	910	846	782	729							
57	1181	1138	1064	990	926	862	798	745							
58	1218	1170	1096	1021	952	888	825	766							
59	1266	1218	1138	1059	990	920	857	798							
60	1319	1271	1186	1101	1032	963	888	830							
61	1357	1309	1224	1138	1064	990	920	857							
62	1389	1335	1250	1165	1085	1011	936	878							
63	1410	1362	1271	1181	1107	1032	952	888							
64	1442	1389	1298	1208	1128	1053	974	910							
65	1468	1415	1325	1234	1154	1075	995	926							
66	1511	1458	1362	1266	1186	1101	1021	952							
67	1569	1516	1415	1314	1229	1144	1064	990							
68	1628	1569	1468	1367	1277	1192	1101	1027							
69	1686	1628	1522	1415	1325	1234	1144	1064							
70	1750	1686	1575	1463	1373	1277	1181	1101							
71	1809	1740	1628	1516	1415	1319	1224	1138							
72	1867	1798	1681	1564	1463	1362	1261	1176							
73	1926	1857	1734	1612	1511	1404	1303	1213							
74	1984	1915	1788	1660	1553	1447	1341	1250							
75	2043	1968	1841	1713	1601	1490	1383	1287							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 480**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	42	41	40	38	37	36	35	32	1	38	36	35	32	1	12
2	55	54	52	51	49	46	45	44	2	52	50	49	44	2	14
3	69	68	65	63	60	58	56	54	3	60	56	55	50	3	19
4	79	78	76	73	70	68	65	61	4	65	63	60	55	4	23
5	88	87	84	82	78	76	73	69	5	76	72	68	63	5	27
6	99	96	93	91	87	83	81	77	6	84	79	77	70	6	36
7	109	106	104	101	96	92	90	84	7	92	87	83	77	7	44
8	116	115	111	108	104	99	96	91	8	100	95	91	83	8	51
10	127	124	120	116	111	108	104	99	10	108	102	99	90	10	65
11	134	132	128	124	119	114	110	105	11	116	111	106	97	11	79
12	141	138	134	131	125	119	115	110	12	128	122	116	106	12	92
13	146	143	140	136	129	124	120	114	13	137	129	124	114	13	109
14	154	150	146	142	136	129	125	119	14	147	141	134	123	14	128
15	160	157	152	147	142	136	131	125	15	163	155	148	136	15	155
16	166	164	159	154	147	141	137	131	16	179	169	163	148	16	188
17	173	170	165	160	154	147	142	136	17	197	188	180	165	17	225
18	180	177	172	166	160	152	147	141	18	215	205	196	179	18	269
19	186	182	177	172	164	157	152	145	19	236	224	215	196	19	321
20	191	187	182	177	169	161	156	148	20	261	247	237	218	20	381
21	197	193	188	183	175	168	161	155	21	289	275	264	242	21	527
22	204	200	193	187	179	172	166	159	22	328	311	298	273		
23	210	206	200	193	186	178	172	164	23	366	348	334	306		
24	215	211	205	198	191	182	177	168	24	425	403	387	353		
25	221	218	211	205	196	188	182	173	25	522	495	475	435		
26	229	224	218	211	202	193	187	178	26	641	608	584	534		
27	236	230	224	218	209	200	193	184							
28	243	238	232	225	215	206	200	189							
29	251	247	239	232	223	212	206	196							
30	259	253	246	238	229	219	211	201							
31	266	261	253	246	236	225	218	207							
32	274	269	261	253	243	233	224	214							
33	283	276	269	261	250	239	232	220							
34	289	283	275	268	256	244	237	225							
35	296	291	282	273	262	251	242	230							
36	303	298	289	280	269	257	248	237							
37	315	308	300	291	279	266	257	246							
38	326	320	311	302	289	276	268	255							
39	338	332	321	311	298	285	276	264							
40	348	342	332	321	308	296	285	271							
41	360	353	343	333	319	306	294	282							
42	371	364	353	343	329	315	303	289							
43	381	375	364	352	338	324	312	298							
44	393	385	374	362	348	333	321	306							
45	403	396	384	372	357	342	330	315							
46	417	408	397	385	369	353	342	325							
47	430	422	410	397	381	365	352	335							
48	444	435	422	410	393	376	364	347							
49	457	448	435	422	404	388	374	357							
50	468	460	447	434	416	398	384	366							
51	483	474	460	445	428	410	396	376							
52	495	486	472	458	439	420	406	388							
53	508	498	484	470	451	430	416	397							
54	529	518	503	488	467	448	433	412							
55	554	543	527	512	490	470	453	433							
56	584	572	556	539	517	494	477	456							
57	616	604	586	568	545	522	504	481							

TERRITORY 480

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
58	664	652	632	613	588	563	544	518							
59	736	722	701	681	653	625	603	575							
60	815	800	777	754	723	691	668	637							
61	891	874	849	823	790	755	730	696							
62	961	942	915	888	851	814	787	750							
63	1032	1012	983	954	914	876	845	806							
64	1102	1082	1050	1018	977	934	902	860							
65	1174	1151	1117	1084	1039	995	961	916							
66	1280	1256	1219	1181	1133	1084	1048	1000							
67	1421	1394	1353	1312	1258	1204	1164	1110							
68	1562	1532	1487	1443	1384	1324	1279	1220							
69	1702	1670	1622	1573	1508	1444	1395	1330							
70	1844	1809	1756	1704	1633	1563	1510	1440							
71	1985	1947	1891	1834	1759	1683	1626	1550							
72	2126	2085	2025	1965	1883	1802	1742	1660							
73	2267	2225	2159	2094	2008	1921	1857	1770							
74	2409	2363	2294	2225	2134	2042	1972	1880							
75	2550	2501	2428	2355	2258	2161	2088	1992							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	261	251	235	219	203	192	176	165	1	203	187	176	144	1	69
2	346	336	314	293	272	256	235	219	2	229	213	197	165	2	85
3	378	362	341	320	298	277	256	240	3	267	245	229	192	3	107
4	442	426	400	373	346	325	298	282	4	288	267	251	208	4	117
5	485	469	437	405	378	352	330	304	5	309	288	267	219	5	139
6	506	490	458	426	400	373	346	320	6	325	298	277	229	6	149
7	533	512	480	448	416	389	362	336	7	336	314	293	240	7	165
8	554	538	501	464	437	405	378	352	8	352	325	304	251	8	197
10	576	554	517	480	448	421	389	362	10	378	346	325	267	10	229
11	592	570	533	496	464	432	400	373	11	394	362	341	282	11	251
12	613	592	554	517	480	448	416	389	12	405	373	352	288	12	277
13	634	608	570	533	496	464	426	400	13	421	389	362	298	13	298
14	650	629	586	544	512	474	442	410	14	448	410	384	320	14	330
15	661	640	597	554	517	485	448	416	15	469	437	405	336	15	357
16	666	645	602	560	522	490	453	421	16	490	453	421	346	16	394
17	682	656	613	570	533	496	458	432	17	506	469	437	362	17	416
18	698	672	629	586	549	512	474	442	18	533	496	464	378	18	453
19	709	682	640	597	554	517	480	448	19	560	517	485	400	19	480
20	730	704	656	608	570	533	490	458	20	576	533	496	410	20	512
21	746	720	672	624	586	544	506	469	21	602	554	517	426	21	581
22	757	730	682	634	592	554	512	480	22	634	586	549	453		
23	768	741	693	645	602	560	522	485	23	656	608	570	469		
24	789	757	709	661	618	576	533	496	24	688	634	592	490		
25	794	762	714	666	624	581	538	501	25	741	688	640	528		
26	805	778	725	672	629	586	544	506	26	805	746	698	576		
27	815	789	736	682	640	597	554	517							
28	821	794	741	688	645	602	554	517							
29	837	805	752	698	656	608	565	528							



**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 480**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990- 2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
30	842	810	757	704	661	613	570	528							
31	853	821	768	714	666	624	576	538							
32	869	837	784	730	682	634	586	549							
33	879	847	794	741	693	645	597	554							
34	895	863	805	746	698	650	602	565							
35	906	874	815	757	709	661	613	570							
36	917	885	826	768	720	672	618	581							
37	933	901	842	784	730	682	634	592							
38	949	911	853	794	741	693	640	597							
39	954	917	858	800	746	693	645	602							
40	965	927	869	810	757	704	650	608							
41	975	943	879	815	768	714	661	618							
42	986	954	890	826	773	720	666	624							
43	1002	965	901	837	784	730	677	629							
44	1007	970	906	842	789	736	682	634							
45	1023	986	922	858	805	746	693	645							
46	1034	997	933	869	810	757	698	656							
47	1045	1007	943	879	821	762	709	661							
48	1061	1023	954	885	831	773	714	666							
49	1071	1034	965	895	837	784	725	677							
50	1082	1045	975	906	847	789	730	682							
51	1093	1055	986	917	858	800	741	693							
52	1098	1061	991	922	863	805	746	693							
53	1114	1071	1002	933	874	810	752	704							
54	1125	1082	1013	943	879	821	762	709							
55	1141	1103	1029	954	895	831	773	720							
56	1162	1119	1045	970	911	847	784	730							
57	1183	1141	1066	991	927	863	800	746							
58	1221	1173	1098	1023	954	890	826	768							
59	1269	1221	1141	1061	991	922	858	800							
60	1322	1274	1189	1103	1034	965	890	831							
61	1359	1311	1226	1141	1066	991	922	858							
62	1391	1338	1253	1167	1087	1013	938	879							
63	1412	1364	1274	1183	1109	1034	954	890							
64	1444	1391	1301	1210	1130	1055	975	911							
65	1471	1418	1327	1237	1157	1077	997	927							
66	1514	1460	1364	1269	1189	1103	1023	954							
67	1572	1519	1418	1317	1231	1146	1066	991							
68	1631	1572	1471	1370	1279	1194	1103	1029							
69	1690	1631	1524	1418	1327	1237	1146	1066							
70	1754	1690	1578	1466	1375	1279	1183	1103							
71	1812	1743	1631	1519	1418	1322	1226	1141							
72	1871	1802	1684	1567	1466	1364	1263	1178							
73	1929	1860	1738	1615	1514	1407	1306	1215							
74	1988	1919	1791	1663	1556	1450	1343	1253							
75	2047	1972	1844	1716	1604	1492	1386	1290							

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990- 2007	Symbol (c)	1989 & Prior
1	26	26	25	24	23	22	22	20	1	24	22	22	20	1	7
2	34	34	33	32	30	29	28	27	2	33	31	30	27	2	9
3	43	42	41	39	38	36	35	34	3	38	35	34	31	3	12
4	50	49	47	46	44	42	41	38	4	41	39	38	34	4	14
5	55	54	53	51	49	47	46	43	5	47	45	42	39	5	17
6	62	60	58	57	54	52	50	48	6	53	50	48	44	6	22
7	68	66	65	63	60	58	56	53	7	58	54	52	48	7	27
8	73	72	70	67	65	62	60	57	8	62	59	57	52	8	32
10	79	78	75	73	70	67	65	62	10	67	64	62	56	10	41
11	84	82	80	78	74	71	69	66	11	73	70	66	61	11	50
12	88	86	84	82	78	74	72	69	12	80	76	73	66	12	58
13	91	90	87	85	81	78	75	71	13	86	81	78	71	13	68
14	96	94	91	89	85	81	78	74	14	92	88	84	77	14	80
15	100	98	95	92	89	85	82	78	15	102	97	93	85	15	97
16	104	102	99	96	92	88	86	82	16	112	106	102	93	16	118
17	108	106	103	100	96	92	89	85	17	123	118	113	103	17	141
18	113	110	107	104	100	95	92	88	18	134	128	122	112	18	168
19	116	114	110	107	102	98	95	90	19	147	140	134	122	19	201
20	119	117	114	110	106	101	98	93	20	163	154	148	136	20	238
21	123	121	118	114	110	105	101	97	21	181	172	165	151	21	330
22	127	125	121	117	112	107	104	99	22	205	194	186	170		
23	131	129	125	121	116	111	107	102	23	229	218	209	191		
24	134	132	128	124	119	114	110	105	24	266	252	242	221		
25	138	136	132	128	122	118	114	108	25	326	310	297	272		
26	143	140	136	132	126	121	117	111	26	401	380	365	334		
27	147	144	140	136	130	125	121	115							
28	152	149	145	141	134	129	125	118							
29	157	154	150	145	139	133	129	122							
30	162	158	154	149	143	137	132	126							
31	166	163	158	154	147	141	136	130							
32	171	168	163	158	152	146	140	134							
33	177	173	168	163	156	150	145	138							
34	181	177	172	167	160	153	148	141							
35	185	182	176	170	164	157	151	144							
36	190	186	181	175	168	161	155	148							
37	197	193	187	182	174	166	161	154							
38	204	200	194	189	181	173	167	159							
39	211	207	201	194	186	178	173	165							
40	218	214	207	201	193	185	178	170							
41	225	221	214	208	199	191	184	176							
42	232	227	221	214	206	197	190	181							
43	238	234	227	220	211	202	195	186							
44	246	241	234	226	218	208	201	191							
45	252	247	240	233	223	214	206	197							
46	261	255	248	241	230	221	214	203							
47	269	264	256	248	238	228	220	210							
48	278	272	264	256	246	235	227	217							
49	286	280	272	264	253	242	234	223							
50	293	287	279	271	260	249	240	229							
51	302	296	287	278	267	256	247	235							
52	310	304	295	286	274	262	254	242							
53	318	311	302	294	282	269	260	248							
54	330	324	314	305	292	280	270	258							
55	346	339	330	320	306	294	283	270							
56	365	358	347	337	323	309	298	285							
57	385	378	366	355	341	326	315	301							

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 490**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
58	415	407	395	383	367	352	340	324							
59	460	451	438	426	408	390	377	359							
60	510	500	486	471	452	432	418	398							
61	557	546	530	514	494	472	456	435							
62	601	589	572	555	532	509	492	469							
63	645	633	614	596	571	547	528	504							
64	689	676	656	636	610	584	564	538							
65	734	719	698	678	650	622	601	573							
66	800	785	762	738	708	678	655	625							
67	888	871	846	820	786	753	727	694							
68	976	958	930	902	865	827	799	762							
69	1064	1044	1014	983	942	902	872	831							
70	1153	1130	1098	1065	1021	977	944	900							
71	1241	1217	1182	1146	1099	1052	1016	969							
72	1329	1303	1266	1228	1177	1126	1089	1038							
73	1417	1390	1350	1309	1255	1201	1161	1106							
74	1506	1477	1434	1390	1334	1276	1233	1175							
75	1594	1563	1518	1472	1411	1350	1305	1245							
<b>(a)</b> Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.															
<b>(b)</b> Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.															
<b>(c)</b> Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.															

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Symbol</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>1990-2007</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>									<b>(b)</b>					<b>(c)</b>	
1	242	232	217	203	188	178	163	153	1	188	173	163	133	1	64
2	321	311	291	272	252	237	217	203	2	212	198	183	153	2	79
3	351	336	316	296	277	257	237	222	3	247	227	212	178	3	99
4	410	395	371	346	321	301	277	262	4	267	247	232	193	4	109
5	450	435	405	375	351	326	306	282	5	287	267	247	203	5	128
6	469	454	425	395	371	346	321	296	6	301	277	257	212	6	138
7	494	474	445	415	385	361	336	311	7	311	291	272	222	7	153
8	514	499	464	430	405	375	351	326	8	326	301	282	232	8	183
10	534	514	479	445	415	390	361	336	10	351	321	301	247	10	212
11	548	529	494	459	430	400	371	346	11	366	336	316	262	11	232
12	568	548	514	479	445	415	385	361	12	375	346	326	267	12	257
13	588	563	529	494	459	430	395	371	13	390	361	336	277	13	277
14	603	583	543	504	474	440	410	380	14	415	380	356	296	14	306
15	613	593	553	514	479	450	415	385	15	435	405	375	311	15	331
16	618	598	558	519	484	454	420	390	16	454	420	390	321	16	366
17	632	608	568	529	494	459	425	400	17	469	435	405	336	17	385
18	647	622	583	543	509	474	440	410	18	494	459	430	351	18	420
19	657	632	593	553	514	479	445	415	19	519	479	450	371	19	445
20	677	652	608	563	529	494	454	425	20	534	494	459	380	20	474
21	692	667	622	578	543	504	469	435	21	558	514	479	395	21	538
22	701	677	632	588	548	514	474	445	22	588	543	509	420		
23	711	687	642	598	558	519	484	450	23	608	563	529	435		
24	731	701	657	613	573	534	494	459	24	637	588	548	454		
25	736	706	662	618	578	538	499	464	25	687	637	593	489		
26	746	721	672	622	583	543	504	469	26	746	692	647	534		
27	756	731	682	632	593	553	514	479							
28	761	736	687	637	598	558	514	479							
29	776	746	697	647	608	563	524	489							

TERRITORY 490

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	2009	2008	1990-2007	Symbol (c)	1989 & Prior
30	781	751	701	652	613	568	529	489							
31	790	761	711	662	618	578	534	499							
32	805	776	726	677	632	588	543	509							
33	815	785	736	687	642	598	553	514							
34	830	800	746	692	647	603	558	524							
35	840	810	756	701	657	613	568	529							
36	850	820	766	711	667	622	573	538							
37	865	835	781	726	677	632	588	548							
38	879	845	790	736	687	642	593	553							
39	884	850	795	741	692	642	598	558							
40	894	860	805	751	701	652	603	563							
41	904	874	815	756	711	662	613	573							
42	914	884	825	766	716	667	618	578							
43	929	894	835	776	726	677	627	583							
44	934	899	840	781	731	682	632	588							
45	948	914	855	795	746	692	642	598							
46	958	924	865	805	751	701	647	608							
47	968	934	874	815	761	706	657	613							
48	983	948	884	820	771	716	662	618							
49	993	958	894	830	776	726	672	627							
50	1003	968	904	840	785	731	677	632							
51	1013	978	914	850	795	741	687	642							
52	1018	983	919	855	800	746	692	642							
53	1032	993	929	865	810	751	697	652							
54	1042	1003	939	874	815	761	706	657							
55	1057	1023	953	884	830	771	716	667							
56	1077	1037	968	899	845	785	726	677							
57	1097	1057	988	919	860	800	741	692							
58	1131	1087	1018	948	884	825	766	711							
59	1176	1131	1057	983	919	855	795	741							
60	1225	1181	1102	1023	958	894	825	771							
61	1260	1215	1136	1057	988	919	855	795							
62	1289	1240	1161	1082	1008	939	869	815							
63	1309	1265	1181	1097	1028	958	884	825							
64	1339	1289	1205	1121	1047	978	904	845							
65	1363	1314	1230	1146	1072	998	924	860							
66	1403	1354	1265	1176	1102	1023	948	884							
67	1457	1408	1314	1220	1141	1062	988	919							
68	1512	1457	1363	1270	1186	1107	1023	953							
69	1566	1512	1413	1314	1230	1146	1062	988							
70	1625	1566	1462	1359	1275	1186	1097	1023							
71	1680	1615	1512	1408	1314	1225	1136	1057							
72	1734	1670	1561	1452	1359	1265	1171	1092							
73	1788	1724	1610	1497	1403	1304	1210	1126							
74	1843	1778	1660	1541	1442	1344	1245	1161							
75	1897	1828	1709	1591	1487	1383	1284	1195							
<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>															

ZIP CODES 27006 – 27228

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27006	ADVANCE	350	27101	WINSTON SALEM	350
27007	ARARAT	320	27102	WINSTON SALEM	350
27009	BELEWS CREEK	350	27103	WINSTON SALEM	350
27010	BETHANIA	350	27104	WINSTON SALEM	350
27011	BOONVILLE	320	27105	WINSTON SALEM	350
27012	CLEMMONS	350	27106	WINSTON SALEM	350
27013	CLEVELAND	370	27107	WINSTON SALEM	360
27014	COOLEEMEE	350	27108	WINSTON SALEM	350
27016	DANBURY	320	27109	WINSTON SALEM	350
27017	DOBSON	320	27110	WINSTON SALEM	360
27018	EAST BEND	320	27111	WINSTON SALEM	350
27019	GERMANTON	350	27113	WINSTON SALEM	350
27020	HAMPTONVILLE	320	27114	WINSTON SALEM	350
27021	KING	350	27115	WINSTON SALEM	350
27022	LAWSONVILLE	320	27116	WINSTON SALEM	350
27023	LEWISVILLE	350	27117	WINSTON SALEM	360
27024	LOWGAP	320	27120	WINSTON SALEM	350
27025	MADISON	320	27127	WINSTON SALEM	360
27027	MAYODAN	320	27130	WINSTON SALEM	350
27028	MOCKSVILLE	350	27150	WINSTON SALEM	350
27030	MOUNT AIRY	320	27152	WINSTON SALEM	350
27031	WHITE PLAINS	320	27155	WINSTON SALEM	350
27040	PFAFFTOWN	350	27157	WINSTON SALEM	350
27041	PILOT MOUNTAIN	320	27198	WINSTON SALEM	350
27042	PINE HALL	320	27199	WINSTON SALEM	350
27043	PINNACLE	320	27201	ALAMANCE	320
27045	RURAL HALL	350	27202	ALTAMAHAW	320
27046	SANDY RIDGE	320	27203	ASHEBORO	320
27047	SILOAM	320	27204	ASHEBORO	320
27048	STONEVILLE	320	27205	ASHEBORO	320
27049	TOAST	320	27207	BEAR CREEK	320
27050	TOBACCOVILLE	350	27208	BENNETT	320
27051	WALKERTOWN	350	27209	BISCOE	320
27052	WALNUT COVE	320	27212	BLANCH	120
27053	WESTFIELD	320	27213	BONLEE	320
27054	WOODLEAF	370	27214	BROWNS SUMMIT	320
27055	YADKINVILLE	320	27215	BURLINGTON	320
27094	RURAL HALL	350	27216	BURLINGTON	320
27098	RURAL HALL	350	27217	BURLINGTON	320
27099	RURAL HALL	350	27228	BYNUM	320

Table #1(T) ZIP Codes 27006 – 27228

ZIP CODES 27229 – 27376

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27229	CANDOR	320	27301	MC LEANSVILLE	320
27230	CEDAR FALLS	320	27302	MEBANE	320
27231	CEDAR GROVE	320	27305	MILTON	120
27233	CLIMAX	320	27306	MOUNT GILEAD	320
27235	COLFAX	350	27310	OAK RIDGE	350
27237	CUMNOCK	260	27311	PELHAM	120
27239	DENTON	320	27312	PITTSBORO	320
27242	EAGLE SPRINGS	320	27313	PLEASANT GARDEN	320
27243	EFLAND	320	27314	PROSPECT HILL	120
27244	ELON	320	27315	PROVIDENCE	120
27247	ETHER	320	27316	RAMSEUR	320
27248	FRANKLINVILLE	320	27317	RANDLEMAN	320
27249	GIBSONVILLE	320	27320	REIDSVILLE	320
27252	GOLDSTON	320	27323	REIDSVILLE	320
27253	GRAHAM	320	27325	ROBBINS	320
27256	GULF	320	27326	RUFFIN	120
27258	HAW RIVER	320	27330	SANFORD	260
27259	HIGHFALLS	320	27331	SANFORD	260
27260	HIGH POINT	340	27332	SANFORD	260
27261	HIGH POINT	340	27340	SAXAPAHAW	320
27262	HIGH POINT	340	27341	SEAGROVE	320
27263	HIGH POINT	340	27342	SEDALIA	320
27264	HIGH POINT	340	27343	SEMORA	120
27265	HIGH POINT	350	27344	SILER CITY	320
27268	HIGH POINT	340	27349	SNOW CAMP	320
27278	HILLSBOROUGH	320	27350	SOPHIA	320
27281	JACKSON SPRINGS	320	27351	SOUTHMONT	360
27282	JAMESTOWN	350	27355	STALEY	320
27283	JULIAN	320	27356	STAR	320
27284	KERNERSVILLE	350	27357	STOKESDALE	320
27285	KERNERSVILLE	350	27358	SUMMERFIELD	350
27288	EDEN	320	27359	SWEPSONVILLE	320
27289	EDEN	320	27360	THOMASVILLE	360
27291	LEASBURG	120	27361	THOMASVILLE	360
27292	LEXINGTON	360	27370	TRINITY	320
27293	LEXINGTON	360	27371	TROY	320
27294	LEXINGTON	360	27373	WALLBURG	360
27295	LEXINGTON	360	27374	WELCOME	360
27298	LIBERTY	320	27375	WENTWORTH	320
27299	LINWOOD	370	27376	WEST END	320

Table #2(T) ZIP Codes 27229 – 27376

ZIP CODES 27377 – 27556

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27377	WHITSETT	320	27511	CARY	300
27379	YANCEYVILLE	120	27512	CARY	300
27401	GREENSBORO	340	27513	CARY	300
27402	GREENSBORO	340	27514	CHAPEL HILL	310
27403	GREENSBORO	340	27515	CHAPEL HILL	310
27404	GREENSBORO	350	27516	CHAPEL HILL	310
27405	GREENSBORO	340	27517	CHAPEL HILL	310
27406	GREENSBORO	340	27518	CARY	300
27407	GREENSBORO	340	27519	CARY	300
27408	GREENSBORO	350	27520	CLAYTON	260
27409	GREENSBORO	350	27521	COATS	260
27410	GREENSBORO	350	27522	CREEDMOOR	290
27411	GREENSBORO	340	27523	APEX	300
27412	GREENSBORO	340	27524	FOUR OAKS	260
27413	GREENSBORO	340	27525	FRANKLINTON	120
27415	GREENSBORO	340	27526	FUQUAY VARINA	260
27416	GREENSBORO	340	27527	CLAYTON	260
27417	GREENSBORO	340	27528	CLAYTON	260
27419	GREENSBORO	350	27529	GARNER	260
27420	GREENSBORO	340	27530	GOLDSBORO	260
27425	GREENSBORO	350	27531	GOLDSBORO	260
27427	GREENSBORO	340	27532	GOLDSBORO	260
27429	GREENSBORO	350	27533	GOLDSBORO	260
27435	GREENSBORO	340	27534	GOLDSBORO	260
27438	GREENSBORO	350	27536	HENDERSON	120
27455	GREENSBORO	350	27537	HENDERSON	120
27495	GREENSBORO	340	27539	APEX	300
27497	GREENSBORO	340	27540	HOLLY SPRINGS	300
27498	GREENSBORO	340	27541	HURDLE MILLS	120
27499	GREENSBORO	340	27542	KENLY	130
27501	ANGIER	260	27543	KIPLING	260
27502	APEX	300	27544	KITTRELL	120
27503	BAHAMA	320	27545	KNIGHTDALE	280
27504	BENSON	260	27546	LILLINGTON	260
27505	BROADWAY	260	27549	LOUISBURG	120
27506	BUIES CREEK	260	27551	MACON	120
27507	BULLOCK	120	27552	MAMERS	260
27508	BUNN	120	27553	MANSON	120
27509	BUTNER	290	27555	MICRO	260
27510	CARRBORO	310	27556	MIDDLEBURG	120

Table #3(T) ZIP Codes 27377 – 27556

ZIP CODES 27557 – 27706

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27557	MIDDLESEX	130	27611	RALEIGH	280
27559	MONCURE	320	27612	RALEIGH	270
27560	MORRISVILLE	300	27613	RALEIGH	270
27562	NEW HILL	320	27614	RALEIGH	270
27563	NORLINA	120	27615	RALEIGH	270
27565	OXFORD	120	27616	RALEIGH	280
27568	PINE LEVEL	260	27617	RALEIGH	270
27569	PRINCETON	260	27619	RALEIGH	280
27570	RIDGEWAY	120	27620	RALEIGH	280
27571	ROLESVILLE	270	27621	RALEIGH	300
27572	ROUGEMONT	120	27622	RALEIGH	270
27573	ROXBORO	120	27623	RALEIGH	300
27574	ROXBORO	120	27624	RALEIGH	270
27576	SELMA	260	27625	RALEIGH	280
27577	SMITHFIELD	260	27626	RALEIGH	280
27581	STEM	290	27627	RALEIGH	300
27582	STOVALL	120	27628	RALEIGH	300
27583	TIMBERLAKE	120	27629	RALEIGH	280
27584	TOWNSVILLE	120	27634	RALEIGH	280
27586	VAUGHAN	120	27635	RALEIGH	280
27587	WAKE FOREST	270	27636	RALEIGH	300
27588	WAKE FOREST	270	27640	RALEIGH	280
27589	WARRENTON	120	27650	RALEIGH	300
27591	WENDELL	260	27656	RALEIGH	270
27592	WILLOW SPRING	260	27658	RALEIGH	280
27593	WILSONS MILLS	260	27661	RALEIGH	280
27594	WISE	120	27668	RALEIGH	280
27596	YOUNGSVILLE	120	27675	RALEIGH	270
27597	ZEBULON	260	27676	RALEIGH	270
27599	CHAPEL HILL	310	27690	RALEIGH	270
27601	RALEIGH	280	27695	RALEIGH	300
27602	RALEIGH	280	27697	RALEIGH	280
27603	RALEIGH	260	27698	RALEIGH	280
27604	RALEIGH	280	27699	RALEIGH	280
27605	RALEIGH	300	27701	DURHAM	290
27606	RALEIGH	300	27702	DURHAM	290
27607	RALEIGH	300	27703	DURHAM	290
27608	RALEIGH	300	27704	DURHAM	290
27609	RALEIGH	280	27705	DURHAM	300
27610	RALEIGH	280	27706	DURHAM	290

Table #4(T) ZIP Codes 27557 – 27706



ZIP CODES 27707 – 27874

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27707	DURHAM	300	27831	GARYSBURG	120
27708	DURHAM	300	27832	GASTON	120
27709	DURHAM	300	27833	GREENVILLE	150
27710	DURHAM	300	27834	GREENVILLE	150
27711	DURHAM	300	27835	GREENVILLE	150
27712	DURHAM	320	27836	GREENVILLE	150
27713	DURHAM	300	27837	GRIMESLAND	130
27715	DURHAM	300	27839	HALIFAX	120
27717	DURHAM	300	27840	HAMILTON	120
27722	DURHAM	320	27841	HASELL	120
27801	ROCKY MOUNT	130	27842	HENRICO	120
27802	ROCKY MOUNT	130	27843	HOBGOOD	120
27803	ROCKY MOUNT	130	27844	HOLLISTER	120
27804	ROCKY MOUNT	130	27845	JACKSON	120
27805	AULANDER	120	27846	JAMESVILLE	120
27806	AURORA	130	27847	KELFORD	120
27807	BAILEY	130	27849	LEWISTON WOODVILLE	120
27808	BATH	120	27850	LITTLETON	120
27809	BATTLEBORO	130	27851	LUCAMA	130
27810	BELHAVEN	120	27852	MACCLESFIELD	130
27811	BELLARTHUR	150	27853	MARGARETTSVILLE	120
27812	BETHEL	130	27855	MURFREESBORO	120
27813	BLACK CREEK	140	27856	NASHVILLE	130
27814	BLOUNTS CREEK	130	27857	OAK CITY	120
27815	ROCKY MOUNT	130	27858	GREENVILLE	150
27816	CASTALIA	120	27860	PANTEGO	120
27817	CHOCOWINITY	130	27861	PARMELE	130
27818	COMO	120	27862	PENDLETON	120
27819	CONETOE	130	27863	PIKEVILLE	260
27820	CONWAY	120	27864	PINETOPS	130
27821	EDWARD	130	27865	PINETOWN	120
27822	ELM CITY	130	27866	PLEASANT HILL	120
27823	ENFIELD	120	27867	POTECASI	120
27824	ENGELHARD	120	27868	RED OAK	130
27825	EVERETTS	130	27869	RICH SQUARE	120
27826	FAIRFIELD	120	27870	ROANOKE RAPIDS	120
27827	FALKLAND	150	27871	ROBERSONVILLE	130
27828	FARMVILLE	130	27872	ROXBEL	120
27829	FOUNTAIN	130	27873	SARATOGA	130
27830	FREMONT	130	27874	SCOTLAND NECK	120

Table #5(T) ZIP Codes 27707 – 27874

ZIP CODES 27875 – 27981

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27875	SCRANTON	120	27929	CURRITUCK	110
27876	SEABOARD	120	27930	DURANTS NECK	120
27877	SEVERN	120	27932	EDENTON	120
27878	SHARPSBURG	130	27935	EURE	120
27879	SIMPSON	130	27936	FRISCO	110
27880	SIMS	130	27937	GATES	120
27881	SPEED	120	27938	GATESVILLE	120
27882	SPRING HOPE	130	27939	GRANDY	110
27883	STANTONSBURG	130	27941	HARBINGER	110
27884	STOKES	130	27942	HARRELLSVILLE	120
27885	SWANQUARTER	120	27943	HATTERAS	110
27886	TARBORO	130	27944	HERTFORD	120
27887	TILLERY	120	27946	HOBBSVILLE	120
27888	WALSTONBURG	130	27947	JARVISBURG	110
27889	WASHINGTON	130	27948	KILL DEVIL HILLS	110
27890	WELDON	120	27949	KITTY HAWK	110
27891	WHITAKERS	120	27950	KNOTTS ISLAND	110
27892	WILLIAMSTON	130	27953	MANNS HARBOR	110
27893	WILSON	140	27954	MANTEO	110
27894	WILSON	140	27956	MAPLE	110
27895	WILSON	140	27957	MERRY HILL	120
27896	WILSON	130	27958	MOYOCK	110
27897	WOODLAND	120	27959	NAGS HEAD	110
27906	ELIZABETH CITY	110	27960	OCRACOKE	110
27907	ELIZABETH CITY	110	27962	PLYMOUTH	120
27909	ELIZABETH CITY	110	27964	POINT HARBOR	110
27910	AHOSKIE	120	27965	POPLAR BRANCH	110
27915	AVON	110	27966	POWELLS POINT	110
27916	AYDLETT	110	27967	POWELLSVILLE	120
27917	BARCO	110	27968	RODANTHE	110
27919	BELVIDERE	120	27969	RODUKO	120
27920	BUXTON	110	27970	ROPER	120
27921	CAMDEN	110	27972	SALVO	110
27922	COFIELD	120	27973	SHAWBORO	110
27923	COINJOCK	110	27974	SHILOH	110
27924	COLERAIN	120	27976	SOUTH MILLS	110
27925	COLUMBIA	120	27978	STUMPY POINT	110
27926	CORAPEAKE	120	27979	SUNBURY	120
27927	COROLLA	110	27980	TYNER	120
27928	CRESWELL	120	27981	WANCHESE	110

Table #6(T) ZIP Codes 27875 – 27981

ZIP CODES 27982 – 28120

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27982	WAVES	110	28070	HUNTERSVILLE	460
27983	WINDSOR	120	28071	GOLD HILL	370
27985	WINFALL	120	28072	GRANITE QUARRY	370
27986	WINTON	120	28073	GROVER	470
28001	ALBEMARLE	320	28074	HARRIS	480
28002	ALBEMARLE	320	28075	HARRISBURG	370
28006	ALEXIS	460	28076	HENRIETTA	470
28007	ANSONVILLE	240	28077	HIGH SHOALS	450
28009	BADIN	320	28078	HUNTERSVILLE	460
28010	BARIUM SPRINGS	460	28079	INDIAN TRAIL	370
28012	BELMONT	440	28080	IRON STATION	470
28016	BESSEMER CITY	450	28081	KANNAPOLIS	370
28017	BOILING SPRINGS	470	28082	KANNAPOLIS	370
28018	BOSTIC	480	28083	KANNAPOLIS	370
28019	CAROLEEN	480	28086	KINGS MOUNTAIN	470
28020	CASAR	470	28088	LANDIS	370
28021	CHERRYVILLE	470	28089	LATTIMORE	470
28023	CHINA GROVE	370	28090	LAWNDALE	470
28024	CLIFFSIDE	470	28091	LILESVILLE	240
28025	CONCORD	370	28092	LINCOLNTON	470
28026	CONCORD	370	28093	LINCOLNTON	470
28027	CONCORD	370	28097	LOCUST	320
28031	CORNELIUS	460	28098	LOWELL	440
28032	CRAMERTON	440	28101	MC ADENVILLE	440
28033	CROUSE	470	28102	MC FARLAN	240
28034	DALLAS	450	28103	MARSHVILLE	380
28035	DAVIDSON	460	28104	MATTHEWS	370
28036	DAVIDSON	460	28105	MATTHEWS	370
28037	DENVER	460	28106	MATTHEWS	370
28038	EARL	470	28107	MIDLAND	370
28039	EAST SPENCER	370	28108	MINERAL SPRINGS	380
28040	ELLENBORO	480	28109	MISENHEIMER	320
28041	FAITH	370	28110	MONROE	380
28042	FALLSTON	470	28111	MONROE	380
28043	FOREST CITY	480	28112	MONROE	380
28052	GASTONIA	450	28114	MOORESBORO	470
28053	GASTONIA	450	28115	MOORESVILLE	460
28054	GASTONIA	450	28117	MOORESVILLE	460
28055	GASTONIA	450	28119	MORVEN	240
28056	GASTONIA	440	28120	MOUNT HOLLY	440

Table #7(T) ZIP Codes 27982 – 28120

## ZIP CODES 28123 – 28256

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28123	MOUNT MOURNE	460	28208	CHARLOTTE	420
28124	MOUNT PLEASANT	320	28209	CHARLOTTE	390
28125	MOUNT ULLA	370	28210	CHARLOTTE	390
28126	NEWELL	420	28211	CHARLOTTE	390
28127	NEW LONDON	320	28212	CHARLOTTE	420
28128	NORWOOD	320	28213	CHARLOTTE	420
28129	OAKBORO	320	28214	CHARLOTTE	440
28130	PAW CREEK	440	28215	CHARLOTTE	420
28133	PEACHLAND	380	28216	CHARLOTTE	420
28134	PINEVILLE	440	28217	CHARLOTTE	420
28135	POLKTON	380	28218	CHARLOTTE	420
28136	POLKVILLE	470	28219	CHARLOTTE	420
28137	RICHFIELD	320	28220	CHARLOTTE	390
28138	ROCKWELL	370	28221	CHARLOTTE	460
28139	RUTHERFORDTON	480	28222	CHARLOTTE	390
28144	SALISBURY	370	28223	CHARLOTTE	420
28145	SALISBURY	370	28224	CHARLOTTE	420
28146	SALISBURY	370	28226	CHARLOTTE	390
28147	SALISBURY	370	28227	CHARLOTTE	370
28150	SHELBY	470	28228	CHARLOTTE	420
28151	SHELBY	470	28229	CHARLOTTE	420
28152	SHELBY	470	28230	CHARLOTTE	390
28159	SPENCER	370	28231	CHARLOTTE	390
28160	SPINDALE	480	28232	CHARLOTTE	390
28163	STANFIELD	320	28233	CHARLOTTE	390
28164	STANLEY	460	28234	CHARLOTTE	390
28166	TROUTMAN	460	28235	CHARLOTTE	390
28167	UNION MILLS	480	28236	CHARLOTTE	390
28168	VALE	470	28237	CHARLOTTE	390
28169	WACO	470	28241	CHARLOTTE	440
28170	WADESBORO	240	28242	CHARLOTTE	390
28173	WAXHAW	390	28243	CHARLOTTE	420
28174	WINGATE	380	28244	CHARLOTTE	390
28201	CHARLOTTE	390	28246	CHARLOTTE	390
28202	CHARLOTTE	390	28247	CHARLOTTE	390
28203	CHARLOTTE	390	28250	CHARLOTTE	390
28204	CHARLOTTE	390	28253	CHARLOTTE	460
28205	CHARLOTTE	420	28254	CHARLOTTE	420
28206	CHARLOTTE	420	28255	CHARLOTTE	390
28207	CHARLOTTE	390	28256	CHARLOTTE	420

Table #8(T) ZIP Codes 28123 – 28256

ZIP CODES 28258 – 28363

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28258	CHARLOTTE	420	28315	ABERDEEN	320
28260	CHARLOTTE	420	28318	AUTRYVILLE	130
28262	CHARLOTTE	420	28319	BARNESVILLE	230
28263	CHARLOTTE	390	28320	BLADENBORO	220
28265	CHARLOTTE	420	28323	BUNNLEVEL	250
28266	CHARLOTTE	420	28325	CALYPSO	130
28269	CHARLOTTE	460	28326	CAMERON	260
28270	CHARLOTTE	390	28327	CARTHAGE	320
28271	CHARLOTTE	390	28328	CLINTON	130
28272	CHARLOTTE	420	28329	CLINTON	130
28273	CHARLOTTE	440	28330	CORDOVA	240
28274	CHARLOTTE	390	28331	CUMBERLAND	250
28275	CHARLOTTE	420	28332	DUBLIN	220
28277	CHARLOTTE	390	28333	DUDLEY	260
28278	CHARLOTTE	440	28334	DUNN	260
28280	CHARLOTTE	390	28335	DUNN	260
28281	CHARLOTTE	390	28337	ELIZABETHTOWN	220
28282	CHARLOTTE	390	28338	ELLERBE	320
28284	CHARLOTTE	390	28339	ERWIN	260
28285	CHARLOTTE	390	28340	FAIRMONT	230
28287	CHARLOTTE	390	28341	FAISON	130
28288	CHARLOTTE	390	28342	FALCON	260
28289	CHARLOTTE	420	28343	GIBSON	240
28290	CHARLOTTE	420	28344	GODWIN	260
28296	CHARLOTTE	420	28345	HAMLET	240
28297	CHARLOTTE	420	28347	HOFFMAN	240
28299	CHARLOTTE	420	28348	HOPE MILLS	250
28301	FAYETTEVILLE	250	28349	KENANSVILLE	130
28302	FAYETTEVILLE	250	28350	LAKEVIEW	320
28303	FAYETTEVILLE	250	28351	LAUREL HILL	240
28304	FAYETTEVILLE	250	28352	LAURINBURG	240
28305	FAYETTEVILLE	250	28353	LAURINBURG	240
28306	FAYETTEVILLE	250	28355	LEMON SPRINGS	260
28307	FORT BRAGG	250	28356	LINDEN	260
28308	POPE ARMY AIRFIELD	250	28357	LUMBER BRIDGE	230
28309	FAYETTEVILLE	250	28358	LUMBERTON	230
28310	FORT BRAGG	250	28359	LUMBERTON	230
28311	FAYETTEVILLE	250	28360	LUMBERTON	230
28312	FAYETTEVILLE	260	28362	MARIETTA	230
28314	FAYETTEVILLE	250	28363	MARSTON	240

Table #9(T) ZIP Codes 28258 – 28363

ZIP CODES 28364 – 28459

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28364	MAXTON	240	28408	WILMINGTON	190
28365	MOUNT OLIVE	130	28409	WILMINGTON	190
28366	NEWTON GROVE	130	28410	WILMINGTON	190
28367	NORMAN	320	28411	WILMINGTON	190
28368	OLIVIA	260	28412	WILMINGTON	190
28369	ORRUM	230	28420	ASH	130
28370	PINEHURST	320	28421	ATKINSON	130
28371	PARKTON	230	28422	BOLIVIA	200
28372	PEMBROKE	230	28423	BOLTON	130
28373	PINEBLUFF	320	28424	BRUNSWICK	220
28374	PINEHURST	320	28425	BURGAW	130
28375	PROCTORVILLE	230	28428	CAROLINA BEACH	190
28376	RAEFORD	250	28429	CASTLE HAYNE	200
28377	RED SPRINGS	230	28430	CERRO GORDO	220
28378	REX	230	28431	CHADBOURN	220
28379	ROCKINGHAM	240	28432	CLARENDON	220
28380	ROCKINGHAM	240	28433	CLARKTON	220
28382	ROSEBORO	130	28434	COUNCIL	220
28383	ROWLAND	230	28435	CURRIE	130
28384	SAINT PAULS	230	28436	DELCO	130
28385	SALEMBURG	130	28438	EVERGREEN	220
28386	SHANNON	230	28439	FAIR BLUFF	220
28387	SOUTHERN PINES	320	28441	GARLAND	130
28388	SOUTHERN PINES	320	28442	HALLSBORO	220
28390	SPRING LAKE	250	28443	HAMPSTEAD	190
28391	STEDMAN	260	28444	HARRELLS	130
28392	TAR HEEL	220	28445	HOLLY RIDGE	170
28393	TURKEY	130	28447	IVANHOE	130
28394	VASS	320	28448	KELLY	130
28395	WADE	260	28449	KURE BEACH	190
28396	WAGRAM	240	28450	LAKE WACCAMAW	130
28398	WARSAW	130	28451	LELAND	200
28399	WHITE OAK	220	28452	LONGWOOD	130
28401	WILMINGTON	200	28453	MAGNOLIA	130
28402	WILMINGTON	200	28454	MAPLE HILL	130
28403	WILMINGTON	190	28455	NAKINA	220
28404	WILMINGTON	190	28456	RIEGELWOOD	130
28405	WILMINGTON	190	28457	ROCKY POINT	130
28406	WILMINGTON	190	28458	ROSE HILL	130
28407	WILMINGTON	190	28459	SHALLOTTE	200

Table #10(T) ZIP Codes 28364 – 28459

ZIP CODES 28460 – 28584

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28460	SNEADS FERRY	170	28531	HARKERS ISLAND	170
28461	SOUTHPORT	190	28532	HAVELOCK	170
28462	SUPPLY	200	28533	CHERRY POINT	170
28463	TABOR CITY	220	28537	HOBUCKEN	130
28464	TEACHEY	130	28538	HOOKERTON	130
28465	OAK ISLAND	190	28539	HUBERT	170
28466	WALLACE	130	28540	JACKSONVILLE	180
28467	CALABASH	210	28541	JACKSONVILLE	180
28468	SUNSET BEACH	210	28542	CAMP LEJEUNE	180
28469	OCEAN ISLE BEACH	210	28543	TARAWA TERRACE	180
28470	SHALLOTTE	200	28544	MIDWAY PARK	180
28472	WHITEVILLE	220	28545	MCCUTCHEON FIELD	180
28478	WILLARD	130	28546	JACKSONVILLE	180
28479	WINNABOW	200	28547	CAMP LEJEUNE	180
28480	WRIGHTSVILLE BEACH	190	28551	LA GRANGE	260
28501	KINSTON	130	28552	LOWLAND	130
28502	KINSTON	130	28553	MARSHALLBERG	170
28503	KINSTON	130	28554	MAURY	130
28504	KINSTON	260	28555	MAYSVILLE	170
28508	ALBERTSON	130	28556	MERRITT	170
28509	ALLIANCE	130	28557	MOREHEAD CITY	170
28510	ARAPAHOE	170	28560	NEW BERN	170
28511	ATLANTIC	170	28561	NEW BERN	170
28512	ATLANTIC BEACH	170	28562	NEW BERN	170
28513	AYDEN	150	28563	NEW BERN	170
28515	BAYBORO	130	28564	NEW BERN	170
28516	BEAUFORT	170	28570	NEWPORT	170
28518	BEULAVILLE	130	28571	ORIENTAL	170
28519	BRIDGETON	170	28572	PINK HILL	130
28520	CEDAR ISLAND	110	28573	POLLOCKSVILLE	130
28521	CHINQUAPIN	130	28574	RICHLANDS	180
28522	COMFORT	130	28575	SALTER PATH	170
28523	COVE CITY	130	28577	SEALEVEL	170
28524	DAVIS	170	28578	SEVEN SPRINGS	130
28525	DEEP RUN	130	28579	SMYRNA	170
28526	DOVER	130	28580	SNOW HILL	130
28527	ERNUL	130	28581	STACY	170
28528	GLOUCESTER	170	28582	STELLA	170
28529	GRANTSBORO	170	28583	STONEWALL	130
28530	GRIFTON	130	28584	SWANSBORO	170

Table #11(T) ZIP Codes 28460 – 28584

ZIP CODES 28585 – 28680

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28585	TRENTON	130	28638	HUDSON	460
28586	VANCEBORO	150	28640	JEFFERSON	480
28587	VANDEMERE	130	28641	JONAS RIDGE	480
28589	WILLISTON	170	28642	JONESVILLE	320
28590	WINTERVILLE	150	28643	LANSING	480
28594	EMERALD ISLE	170	28644	LAUREL SPRINGS	320
28601	HICKORY	460	28645	LENOIR	460
28602	HICKORY	460	28646	LINVILLE	480
28603	HICKORY	460	28647	LINVILLE FALLS	480
28604	BANNER ELK	480	28649	MC GRADY	320
28605	BLOWING ROCK	480	28650	MAIDEN	460
28606	BOOMER	320	28651	MILLERS CREEK	320
28607	BOONE	480	28652	MINNEAPOLIS	480
28608	BOONE	480	28653	MONTEZUMA	480
28609	CATAWBA	460	28654	MORAVIAN FALLS	320
28610	CLAREMONT	460	28655	MORGANTON	460
28611	COLLETTSVILLE	480	28656	NORTH WILKESBORO	320
28612	CONNELLY SPRINGS	460	28657	NEWLAND	480
28613	CONOVER	460	28658	NEWTON	460
28615	CRESTON	480	28659	NORTH WILKESBORO	320
28616	CROSSNORE	480	28660	OLIN	320
28617	CRUMPLER	480	28661	PATTERSON	460
28618	DEEP GAP	480	28662	PINEOLA	480
28619	DREXEL	460	28663	PINEY CREEK	480
28621	ELKIN	320	28664	PLUMTREE	480
28622	ELK PARK	480	28665	PURLEAR	320
28623	ENNICE	320	28666	ICARD	460
28624	FERGUSON	320	28667	RHODHISS	460
28625	STATESVILLE	460	28668	ROARING GAP	320
28626	FLEETWOOD	480	28669	ROARING RIVER	320
28627	GLADE VALLEY	320	28670	RONDA	320
28628	GLEN ALPINE	460	28671	RUTHERFORD COLLEGE	460
28629	GLENDALE SPRINGS	480	28672	SCOTTVILLE	320
28630	GRANITE FALLS	460	28673	SHERRILLS FORD	460
28631	GRASSY CREEK	480	28675	SPARTA	320
28633	LENOIR	460	28676	STATE ROAD	320
28634	HARMONY	320	28677	STATESVILLE	460
28635	HAYS	320	28678	STONY POINT	460
28636	HIDDENITE	320	28679	SUGAR GROVE	480
28637	HILDEBRAN	460	28680	MORGANTON	460

Table #12(T) ZIP Codes 28585 – 28680



ZIP CODES 28681 – 28768

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28681	TAYLORSVILLE	460	28727	EDNEYVILLE	490
28682	TERRELL	460	28728	ENKA	490
28683	THURMOND	320	28729	ETOWAH	490
28684	TODD	480	28730	FAIRVIEW	490
28685	TRAPHILL	320	28731	FLAT ROCK	490
28687	STATESVILLE	460	28732	FLETCHER	490
28688	TURNERSBURG	320	28733	FONTANA DAM	490
28689	UNION GROVE	320	28734	FRANKLIN	490
28690	VALDESE	460	28735	GERTON	490
28691	VALLE CRUCIS	480	28736	GLENVILLE	490
28692	VILAS	480	28737	GLENWOOD	480
28693	WARRENSVILLE	480	28738	HAZELWOOD	490
28694	WEST JEFFERSON	480	28739	HENDERSONVILLE	490
28697	WILKESBORO	320	28740	GREEN MOUNTAIN	480
28698	ZIONVILLE	480	28741	HIGHLANDS	490
28699	SCOTTS	460	28742	HORSE SHOE	490
28701	ALEXANDER	490	28743	HOT SPRINGS	490
28702	ALMOND	490	28744	FRANKLIN	490
28704	ARDEN	490	28745	LAKE JUNALUSKA	490
28705	BAKERSVILLE	480	28746	LAKE LURE	480
28707	BALSAM	490	28747	LAKE TOXAWAY	490
28708	BALSAM GROVE	490	28748	LEICESTER	490
28709	BARNARDSVILLE	490	28749	LITTLE SWITZERLAND	480
28710	BAT CAVE	490	28750	LYNN	480
28711	BLACK MOUNTAIN	490	28751	MAGGIE VALLEY	490
28712	BREVARD	490	28752	MARION	480
28713	BRYSON CITY	490	28753	MARSHALL	490
28714	BURNSVILLE	480	28754	MARS HILL	490
28715	CANDLER	490	28755	MICAVILLE	480
28716	CANTON	490	28756	MILL SPRING	480
28717	CASHIERS	490	28757	MONTREAT	490
28718	CEDAR MOUNTAIN	490	28758	MOUNTAIN HOME	490
28719	CHEROKEE	490	28759	MILLS RIVER	490
28720	CHIMNEY ROCK	480	28760	NAPLES	490
28721	CLYDE	490	28761	NEBO	480
28722	COLUMBUS	480	28762	OLD FORT	490
28723	CULLOWHEE	490	28763	OTTO	490
28724	DANA	490	28765	PENLAND	480
28725	DILLSBORO	490	28766	PENROSE	490
28726	EAST FLAT ROCK	490	28768	PISGAH FOREST	490

Table #13(T) ZIP Codes 28681 – 28768

ZIP CODES 28770 – 28909

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28770	RIDGECREST	490	28792	HENDERSONVILLE	490
28771	ROBBINSVILLE	490	28793	HENDERSONVILLE	490
28772	ROSMAN	490	28801	ASHEVILLE	490
28773	SALUDA	480	28802	ASHEVILLE	490
28774	SAPPHIRE	490	28803	ASHEVILLE	490
28775	SCALY MOUNTAIN	490	28804	ASHEVILLE	490
28776	SKYLAND	490	28805	ASHEVILLE	490
28777	SPRUCE PINE	480	28806	ASHEVILLE	490
28778	SWANNANOA	490	28810	ASHEVILLE	490
28779	SYLVA	490	28813	ASHEVILLE	490
28781	TOPTON	490	28814	ASHEVILLE	490
28782	TRYON	480	28815	ASHEVILLE	490
28783	TUCKASEGEE	490	28816	ASHEVILLE	490
28784	TUXEDO	490	28901	ANDREWS	490
28785	WAYNESVILLE	490	28902	BRASSTOWN	490
28786	WAYNESVILLE	490	28903	CULBERSON	490
28787	WEAVERVILLE	490	28904	HAYESVILLE	490
28788	WEBSTER	490	28905	MARBLE	490
28789	WHITTIER	490	28906	MURPHY	490
28790	ZIRCONIA	490	28909	WARNE	490
28791	HENDERSONVILLE	490			

Table #14(T) ZIP Codes 28770 – 28909

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
110	27906	27921	27943	27956	27968	27982
	27907	27923	27947	27958	27972	28520
	27909	27927	27948	27959	27973	
	27915	27929	27949	27960	27974	
	27916	27936	27950	27964	27976	
	27917	27939	27953	27965	27978	
	27920	27941	27954	27966	27981	
	120	27212	27551	27808	27846	27876
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
	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						
<b>170</b> (Cont'd)	28584	28594					
	28589						
<b>180</b>	28540	28543	28546				
	28541	28544	28547				
	28542	28545	28574				
<b>190</b>	28403	28407	28411	28449			
	28404	28408	28412	28461			
	28405	28409	28428	28465			
	28406	28410	28443	28480			
<b>200</b>	28401	28429	28462				
	28402	28451	28470				
	28422	28459	28479				
<b>210</b>	28467	28469					
	28468						
<b>220</b>	28320	28424	28434	28463			
	28332	28430	28438	28472			
	28337	28431	28439				
	28392	28432	28442				
	28399	28433	28455				
<b>230</b>	28319	28359	28371	28378			
	28340	28360	28372	28383			
	28357	28362	28375	28384			
	28358	28369	28377	28386			
<b>240</b>	28007	28330	28352	28380			
	28091	28343	28353	28396			
	28102	28345	28363				
	28119	28347	28364				
	28170	28351	28379				
<b>250</b>	28301	28306	28311	28376			
	28302	28307	28314	28390			
	28303	28308	28323				
	28304	28309	28331				
	28305	28310	28348				
<b>260</b>	27237	27521	27533	27577	28333	28391	
	27330	27524	27534	27591	28334	28395	
	27331	27526	27543	27592	28335	28504	
	27332	27527	27546	27593	28339	28551	
	27501	27528	27552	27597	28342		
	27504	27529	27555	27603	28344		
	27505	27530	27568	27863	28355		
	27506	27531	27569	28312	28356		
	27520	27532	27576	28326	28368		
	<b>270</b>	27571	27613	27622	27676		
		27587	27614	27624	27690		
27588		27615	27656				
27612		27617	27675				
<b>280</b>	27545	27601	27602	27604			

Table #16(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>280</b> <b>(Cont'd)</b>	27609	27620	27635	27697		
	27610	27625	27640	27698		
	27611	27626	27658	27699		
	27616	27629	27661			
	27619	27634	27668			
<b>290</b>	27509	27701	27704			
	27522	27702	27706			
	27581	27703				
<b>300</b>	27502	27523	27607	27636	27709	
	27511	27539	27608	27650	27710	
	27512	27540	27621	27695	27711	
	27513	27560	27623	27705	27713	
	27518	27605	27627	27707	27715	
	27519	27606	27628	27708	27717	
<b>310</b>	27510	27516				
	27514	27517				
	27515	27599				
<b>320</b>	27007	27202	27249	27341	28109	28634
	27011	27203	27252	27342	28124	28635
	27016	27204	27253	27344	28127	28636
	27017	27205	27256	27349	28128	28642
	27018	27207	27258	27350	28129	28644
	27020	27208	27259	27355	28137	28649
	27022	27209	27278	27356	28163	28651
	27024	27213	27281	27357	28315	28654
	27025	27214	27283	27359	28327	28656
	27027	27215	27288	27370	28338	28659
	27030	27216	27289	27371	28350	28660
	27031	27217	27298	27375	28367	28665
	27041	27228	27301	27376	28370	28668
	27042	27229	27302	27377	28373	28669
	27043	27230	27306	27503	28374	28670
	27046	27231	27312	27559	28387	28672
	27047	27233	27313	27562	28388	28675
	27048	27239	27316	27712	28394	28676
	27049	27242	27317	27722	28606	28683
	27052	27243	27320	28001	28621	28685
	27053	27244	27323	28002	28623	28688
27055	27247	27325	28009	28624	28689	
27201	27248	27340	28097	28627	28697	
<b>340</b>	27260	27268	27406	27415	27435	
	27261	27401	27407	27416	27495	
	27262	27402	27411	27417	27497	
	27263	27403	27412	27420	27498	
	27264	27405	27413	27427	27499	
<b>350</b>	27006	27023	27098	27106	27116	27198
	27009	27028	27099	27108	27120	27199
	27010	27040	27101	27109	27130	27235
	27012	27045	27102	27111	27150	27265
	27014	27050	27103	27113	27152	27282
	27019	27051	27104	27114	27155	27284
	27021	27094	27105	27115	27157	27285

Table #17(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>350</b> <b>(Cont'd)</b>	27310	27409	27429			
	27358	27410	27438			
	27404	27419	27455			
	27408	27425				
<b>360</b>	27107	27292	27351	27374		
	27110	27293	27360			
	27117	27294	27361			
	27127	27295	27373			
<b>370</b>	27013	28027	28079	28105	28145	
	27054	28039	28081	28106	28146	
	27299	28041	28082	28107	28147	
	28023	28071	28083	28125	28159	
	28025	28072	28088	28138	28227	
	28026	28075	28104	28144		
<b>380</b>	28103	28111	28135			
	28108	28112	28174			
	28110	28133				
<b>390</b>	28173	28210	28232	28244	28271	28285
	28201	28211	28233	28246	28274	28287
	28202	28220	28234	28247	28277	28288
	28203	28222	28235	28250	28280	
	28204	28226	28236	28255	28281	
	28207	28230	28237	28263	28282	
	28209	28231	28242	28270	28284	
<b>420</b>	28126	28215	28224	28258	28275	
	28205	28216	28228	28260	28289	
	28206	28217	28229	28262	28290	
	28208	28218	28243	28265	28296	
	28212	28219	28254	28266	28297	
	28213	28223	28256	28272	28299	
<b>440</b>	28012	28101	28214			
	28032	28120	28241			
	28056	28130	28273			
	28098	28134	28278			
<b>450</b>	28016	28053	28077			
	28034	28054				
	28052	28055				
<b>460</b>	28006	28115	28601	28625	28655	28678
	28010	28117	28602	28628	28658	28680
	28031	28123	28603	28630	28661	28681
	28035	28164	28609	28633	28666	28682
	28036	28166	28610	28637	28667	28687
	28037	28221	28612	28638	28671	28690
	28070	28253	28613	28645	28673	28699
	28078	28269	28619	28650	28677	
<b>470</b>	28017	28033	28076	28090		
	28020	28038	28080	28092		
	28021	28042	28086	28093		
	28024	28073	28089	28114		

Table #18(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code							
Territory	ZIP Codes						
<b>470</b> <b>(Cont'd)</b>	28136	28152					
	28150	28168					
	28151	28169					
<b>480</b>	28018	28607	28631	28663	28714	28756	
	28019	28608	28640	28664	28720	28761	
	28040	28611	28641	28679	28722	28765	
	28043	28615	28643	28684	28737	28773	
	28074	28616	28646	28691	28740	28777	
	28139	28617	28647	28692	28746	28782	
	28160	28618	28652	28693	28749		
	28167	28622	28653	28694	28750		
	28604	28626	28657	28698	28752		
	28605	28629	28662	28705	28755		
	<b>490</b>	28701	28721	28738	28760	28784	28806
		28702	28723	28739	28762	28785	28810
		28704	28724	28741	28763	28786	28813
28707		28725	28742	28766	28787	28814	
28708		28726	28743	28768	28788	28815	
28709		28727	28744	28770	28789	28816	
28710		28728	28745	28771	28790	28901	
28711		28729	28747	28772	28791	28902	
28712		28730	28748	28774	28792	28903	
28713		28731	28751	28775	28793	28904	
28715		28732	28753	28776	28801	28905	
28716		28733	28754	28778	28802	28906	
28717		28734	28757	28779	28803	28909	
28718		28735	28758	28781	28804		
28719		28736	28759	28783	28805		

Table #19(T) Territory Definitions





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

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

March 2017

- 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-5?
- A. Yes. This is the 2017 filing (the "Filing") submitted by the Facility to the Honorable Mike Causey, Commissioner of Insurance, with respect to revised non-fleet private passenger motor vehicle insurance rates in North Carolina for other-than-clean ceded business. By that I mean

that the rates promulgated in this filing are for use with risks ceded to the Facility who are not clean risks, as clean risks are defined in N.C.G.S. 58-37-35(l).

Q. Do you know how the expense data underlying the Filing was compiled?

A. Yes. The underwriting expense provisions included in the Filing were derived on the basis of a special call for expense experience that is issued on an annual basis by the North Carolina Rate Bureau ("Bureau") to all member companies of the Bureau and the Facility. The responses received from that special call were compiled, checked by the Bureau and the Facility and furnished to Insurance Services Office ("ISO") for incorporation into the Filing. The expense data were checked, reconciled and edited by the Bureau and the Facility before they were sent to ISO for use in the Filing.

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

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

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

A. Yes.

Q. How was that information obtained by the Facility?

A. Information from the Annual Statements and the Insurance Expense Exhibits was obtained 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, 2017.

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**

**2017 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 Insurance Services Office ("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 thirteen 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 North Carolina and other states. 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 2017 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 2017 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 filing. My staff compiled the ratemaking data to be reviewed by the Automobile Committee in preparation of the Filing. Under my supervision, my staff put together the vast majority of the data and information contained in Exhibit RF-1.

Finally, I have reviewed the filed rates to 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, 2013, December 31, 2014, and December 31, 2015. 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, 2015 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, 2015. 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, 2015 consist of all losses caused by accidents which occurred during the one year period ended December 31, 2015. If an accident occurred December 29, 2014 and resulted in either a loss being paid or a reserve being established after January 1, 2015, that loss would be a part of the accident year losses for the period ended December 31, 2014. The test for breaking losses down into accident years is the date the accident occurred.

Q. Does the Filing contain an exhibit which shows the criteria for determining the credibility to be assigned to a single year's data?

A. Yes. The credibility table at the top of page D-23 of the Filing shows the number of claims which are necessary for assigning full credibility to a single year's data. It also shows the number of claims that would be necessary for assigning partial credibility. These are the

criteria which are currently used by ISO on a countrywide basis. These credibility standards are based on a formula described in the paper "On the Credibility of the Pure Premium" by Mayerson, Jones and Bowers. This paper was published in the Proceedings of the Casualty Actuarial Society for 1968, Volume LV. The full standard of 4,000 claims is based on the criterion that the observed (actual) pure premium should be within 5% of the expected pure premium with a probability of 95%. In simpler terms, we are using a P (probability) value of 95%, and a k (tolerance) value of plus or minus 5%.

The chart shows that if the average number of claims is 4,000 or greater, 100% credibility should be assigned to the latest year's data, with zero weight being assigned to data for the earlier years. The average number of claims is the annual average for the two latest accident years. If the average number of claims for a particular coverage over a two year period were 3,700, that would mean 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-23 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-23.
- A. In some states the number of claims is so small that full credibility should not be assigned to the calculated trends. That is clearly not the case in North Carolina. The trend credibility table shows that 10,623 claims are necessary for full credibility for trends. The number of claims in North Carolina far exceeds that standard. Therefore it is appropriate for the bodily injury, property damage and medical payments coverages to give the trend calculations full credibility. This does not mean that the past trends will necessarily continue into the future. That is something 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. Page D-24 shows the average number of claims for the accident years ended December 31, 2014 and December 31, 2015. It shows that, for bodily injury and property damage coverages, the average number of claims was in excess of the 4,000 which is the standard for assigning full credibility to the latest year. For medical payments, the average number of claims was less than the full credibility standard, with the latest year 80% credible based on that standard. However, in noting the minimal variation between the latest two years of experience, the Committee concluded that it is appropriate to assign 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, 2015.
- 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. The reference to "30/60" is a common way of labeling the policy limits and means \$30,000 per person and \$60,000 per accident. These are the minimum bodily injury liability policy limits which are needed to comply with the financial responsibility laws in North Carolina. Here we are calculating the indicated average rate that is needed for this "basic limits" coverage. We assume that losses are "capped" at these basic limits. This means that the indicated average rate we get from the calculation is the actuarially sound average rate assuming everyone in North Carolina purchased basic limits coverage. We follow a separate procedure to determine what the additional premium should be for those people who buy higher limits, and the results of that procedure are incorporated at the end of the calculation on page C-1 in order to get the total limits premium. This use of "basic limits" losses for the purpose of determining the statewide indicated average rate is the proper procedure to be followed. The use of basic limits data is widely accepted. To illustrate how it works, assume that a person bought a policy with 100/300 bodily injury policy limits and had an accident which caused his insurance company to make a payment to a claimant of \$75,000. The losses which are shown on line 1 would include only \$30,000 as opposed to the \$75,000 total loss.
- Q. Referring to line 1 on page C-1 under the bodily injury column, what are "reported incurred losses and allocated loss adjustment expense"?
- A. The reported incurred losses on line 1 are the losses resulting from accidents which occurred during the one year period ending December 31, 2015. 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, 2015. When they are reported to us they are evaluated as of March 31, 2016. As of March 31, 2016, 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, 2015. Accordingly, under this example, we would make an adjustment by increasing the losses as they are initially reported to us by 1%.

Q. What causes losses to change or develop as you have described?

A. The losses which are paid as of the date of the initial reporting, of course, do not change. As to the reserve portion of the losses, however, changes would typically result from the fact that the ultimate loss payments are more or less than estimated at the time of the initial report. Another factor would be the late reporting of claims. For example, if an accident occurred on December 28 of any given year and for some reason was not timely reported to the company, it might very well be that the losses as initially reported would not include any provision for that particular claim. By the time of the next year's evaluation, however, the

claim would have worked its way into the system and the total loss would include either the paid amount or the reserved amount for that particular claim. This would cause an upward development in the losses as initially reported.

Q. Will you please refer to page D-11 of RF-1 and explain how the loss development factor for bodily injury in the Filing was calculated?

A. Yes. In the top section of that page the combined voluntary and ceded losses evaluated as of 15, 27, 39, 51 and 63 months for the accident years for which data are available are shown. The first entry for the accident year ended December 31, 2011 is \$654,278,886. 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, 2011. The evaluation was made as of March 31, 2012 -- 15 months after the beginning of the accident year. Twelve months later (March 31, 2013), the losses caused by accidents which occurred during the year ended December 31, 2011 had grown to \$671,130,623. This is the evaluation as of 27 months after the beginning of the accident year. This increase from roughly \$654 million to \$671 million represents a growth in losses, or a positive development, of 2.6% (1.026) 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 2012 to 2014 and over the latest five years. The average development for the three years was 1.030 or 3.0%, and the average development for the latest five years was 1.033 or 3.3%. The Automobile Committee decided to use the factors based on the three year averages for bodily injury, property damage, and medical payments. I believe that these factors provide the best balance of stability and responsiveness.

Q. Does page D-11 also show development figures for periods later than 27 months?

A. Yes. Studies have shown that for the bodily injury liability coverage virtually all losses have been paid by the time of the evaluation at 63 months after the beginning of an accident year. For that reason we also calculate loss development factors for the periods from 27 months to 39 months, 39 months to 51 months and 51 months to 63 months. For example, by the time of the 39 month evaluation the losses for the accident year ended December 31, 2011 had grown to \$676,256,932. This represents a change of 0.8% in the losses for the same accident year evaluated as of 27 months. The average development over the period 27 months to 39 months for the three most recent years for which the data are available was 1.008 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, 2015 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	1.003
27 to 39	1.008
15 to 27	1.030

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 1.041 or 4.1% total development. Since losses have historically increased or developed by 4.1% 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, 2015 will do likewise. Accordingly, the developed losses shown in the Filing for the accident year ended December 31, 2015 include a 4.1% 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 \$8,163,251 represents.

A. These are the unallocated loss adjustment expenses associated with accidents that occurred in the accident year ended December 31, 2015. 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 0.134 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 \$13,174,675 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, 2015. 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 8.2% for other acquisition expenses, for a total of 14.1% 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, 2015, you get the total fixed expenses that are attributable to the basic limits coverage. This is shown on page D-21.

Q. Would you please explain line 7 on page C-1?

A. The figure 254,614 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 2015. An earned exposure represents one car insured for one year. Thus, the 254,614 represents the number of cars that were provided with coverage during the year 2015 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, 2017.

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, 2017 through September 30, 2018. In order to do that, it is

necessary to project the amount of losses which will be covered under policies issued during that period. Since we know that losses change because of such things as changes in accident frequency and changes in injury and damage costs, it would not be appropriate to assume that the losses covered under 2017 and 2018 policies will be the same as the losses which are shown on line 3 for the accident year ended December 31, 2015. The purpose of line 11 is to trend the losses which are shown on line 3 to the anticipated level for 2017 and 2018 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 1.020 or +2.0% 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 1.020 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-131 through F-139.

Fast Track data were also provided. This is data from the so-called Fast Track Monitoring System, a program administered under the auspices of the National Association of Insurance Commissioners ("NAIC"). This program was developed in the 1970's in response to a concern that, at that time, internal trend data were not produced currently enough to indicate the most up-to-date trends in accident frequency or severity. Fast Track data are collected, as the name implies, on a more expedited basis from among a number of the larger automobile insurance writers. 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 a source to confirm patterns observed in internal trend data. It should be noted that the Fast Track data displayed in this filing are the same Fast Track data supplied directly to the Commissioners by ISS, including data reported to ISO, NISS and ISS. The Fast Track data and trend calculations are included in the Filing at pages F-123 through F-130.

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 2016.

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) and statistics with respect to gasoline prices and miles driven.

Q. Is there any one mathematical procedure which can be used to determine the average annual change in pure premium?

A. No, there is not. The determination of an average annual change based on trend curves will give an accurate calculation as to what the past trend has been. However, the trend numbers calculated in that fashion should 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)	-1.0%	+3.0%	+2.0%
Bodily Injury (T/L)	-0.5%	-	-
Property Damage	+4.0%	+3.5%	+ 7.6%
Medical Payments	+0.5%	+1.5%	+2.0%

Q. Do you have an opinion with respect to the reasonableness of these trends?

A. Yes, based on my own review of the data, I do. I believe that the Automobile Committee and the Reinsurance Facility have been reasonable in their trend selections. By that I mean that they selected trends that were within my range of reasonableness.

For the bodily injury coverage, the Rate Bureau has selected a claim cost trend of -1.0 for basic limits and -0.5% for 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.

For bodily injury claim frequency, the Rate Bureau selected +3.0%. 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 longest term fit was slightly negative, while the most recent data showed increasing claim frequencies as evidenced by the positive shorter term fits. The +3.0% selection reflects an expectation that the recent increases in claim frequency will continue during the prospective period.

For the property damage coverage, the Rate Bureau selected a cost trend of +4.0% and a frequency trend of +3.5%. The +4.0% selection for cost falls 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 +1.5%. This selection was made to reflect the recent increases in medical payments claim frequencies, while giving consideration to the more stable longer-term trend.

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 Automobile Committee examined the fits of the data over various time periods for the last 4 years. Based on an analysis of this data, a selected factor of 2.0% is reasonable as the various fits examined showed annual rates of change in the range from 1.97% over the long term to 2.91% over the shorter term.

Q. How do you apply the average annual change in expenses set forth in line 12?

A. The procedures on how the average annual change in expenses is applied are described in footnotes (f) and (g) on page C-2. The expenses set forth on lines 5 and 6 are multiplied by the prospective trend factor to adjust the expenses for the projected future changes in expenses. The general and other acquisition expenses are trended to six months past the effective date and the unallocated loss adjustment expense is trended to the average date of loss for policies which will be written at the filed rates.

Q. Will you explain line 16 on page C-1 entitled "Projected Losses and ALAE"?

A. The projected losses and allocated loss adjustment expenses of \$64,696,810 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, 2015. 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, 2015. In order to adjust these losses to the future level expected to prevail under the filed rates, you have to adjust them by the trend factor. The proposed effective date for purposes of the calculations in the Filing is October 1, 2017. This means that policies will be written, assuming annual revisions, anywhere on average from October 1, 2017 through September 30, 2018. A policy written on the last day of that interval, September 30, 2018, assuming it is an annual policy, will expire on September 30, 2019. The period during which accidents will occur under these policies will be anywhere from October 1, 2017 through September 30, 2019. If you were to assume that all of the policies were annual policies, the average date of accident underlying the filed rates would be the mid-point of that two-year period or October 1, 2018. If we were only talking about annual policies we would trend from the average date of accident underlying our base experience period, July 1, 2015, to October 1, 2018 - 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, 2018 would expire on March 31, 2019. The period during which accidents will occur on these policies will be from October 1, 2017 through March 31, 2019. Thus, the average date of accident underlying the filed rates for 6 month policies would be the midpoint of that 18 month period, July 1, 2018.

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, 2018. Therefore, in order to adjust the base losses from July 1, 2015 level to July 16, 2018 level, it is necessary to apply the annual trend factors for a total period of 3.04 years.

Q. Will you explain the projected ULAE in line 17 on page C-1 of the Filing?



- A. These are the unallocated loss adjustment expenses in line 5 projected by the average annual change in expenses in line 12 to the average date of expense for policies issued under the filed rates. These loss adjustment expenses have to be adjusted for the same 3.04 year period since loss adjustment expenses occur at approximately the same time that losses occur.
- Q. Will you explain line 18 entitled "Projected Losses and LAE per exposure"?
- A. 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, 2018, 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 2.2% of the premium dollar, and there is a 0% margin for contingencies. These items add up to 12.2%. These items are what are known as variable expenses. They vary in direct proportion with the premium dollar. You know that out of every dollar of premium you write, 12.2 cents will have to go to pay for these expenses and you are left with only 87.8 cents to pay for losses, loss adjustment expenses and general and other acquisition expenses. The permissible loss and fixed expense ratio shows the percentage of the premium dollar you will have available to pay for trended losses, trended loss adjustment expenses and trended general and other acquisition expenses.
- Q. What is the source of the percentages on page D-17 with respect to commissions and brokerage; taxes, licenses, and fees; and contingencies?
- A. The provisions for commissions and brokerage and for taxes, licenses and fees were calculated from the 2016 North Carolina expense call for 2015 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 12/31/2015 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 2.1% of premium, as shown on

page D-25 of the Filing. That 2.1% is added to the permissible loss, LAE and G & OA expense ratio shown on line 23. In addition, the installment income figure of 1.2% of premium is added to the permissible loss, LAE and G & OA expense ratio shown on line 23. The installment income provision of 1.2% is developed on page D-26. By dividing the projected loss and expense ratio on line 21 by the total of the permissible loss, LAE and G & OA expense ratio on line 23 plus 2.1% and 1.2%, 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 1.458 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 145.8% 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, 2017 rate filing. 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 inadequate.

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, 2015.

As shown on page A-1, the result of these calculations is that the indicated average rates will generate rate level changes of +11.3% for bodily injury, +15.0% for property damage and +8.9% 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 13.2% 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 13.2% 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 13.2% 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 filed 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. The Reinsurance Facility has elected to adopt the motorcycle engine size relativities that are to become effective for Rate Bureau business. The resulting change in the other-than-clean ceded motorcycle rates is then determined by comparing the revised engine size relativities to the current, and applying the filed change in the other-than-clean ceded automobile liability rates to this ratio. Thus, for motorcycles having engine sizes up to 499 cubic centimeters, the decrease in relativity from 0.15 to 0.11, in conjunction with the filed increase in other-than-clean ceded automobile rates, represents a decrease in motorcycle rates of 17.0%:  $[(0.11 / 0.15) \times 1.132] = 0.830$  or -17.0%. The resulting changes for the other engine size categories, determined in the same manner, are shown on page G-2. If the relativities proposed in the Rate Bureau filing are not fully implemented, the resulting changes to the other-than-clean motorcycle liability rates can be calculated by the following formula:

$$[(\text{New Relativity} / \text{Current Relativity}) \times 1.132] - 1.000$$

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, 2015. 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, 2014 and December 31, 2015. In this case, the mean unearned premium reserve is 29.4% of the direct earned premium. You must then deduct prepaid expenses since these prepaid dollars would not be available to earn investment income.

For commission and brokerage expense, 100% of the expense provision as set forth on page F-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 1.83% of premium is a pre-paid expense and is not available for investment.

Line A-5 shows the amount of unearned premium reserves that were available for investment.

Part B calculates the impact on funds available for investment of delayed remission associated with deferred payment of premium and the lag in transfer of funds to the companies. The average agent's balances for all companies writing private passenger liability insurance in North Carolina is 18.0% of premiums. The explanation of this 18.0% is shown in the explanatory notes.

Part C shows the calculations of the expected mean loss reserves held by the companies. Line C-2 entitled Expected Incurred Losses and Loss Adjustment is based upon the expense provisions utilized in the Filing. The derivation of the expected mean loss reserve in line C-3 is shown on page F-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 2.13% pre-tax as a percent of direct earned premium.

Q. Were these State X pages prepared by you or under your direct supervision and are they correct to the best of your knowledge and belief?

A. Yes.

Q. Does this filing propose any changes to the factors for higher limits of liability insurance?

A. No. However, the effect of the higher limits experience is fully reflected in the basic limits rates for bodily injury and property damage.

- Q. Are there any changes in this filing to the classification factors?
- A. No.
- Q. Does the Filing include a revision of the 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

2017 PRIVATE PASSENGER NONFLEET AUTOMOBILE INSURANCE  
RATE FILING  
BY THE NORTH CAROLINA REINSURANCE FACILITY  
March, 2017

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 2017 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, 2017?**

**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, 2017, 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, 2017 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, 2017 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, 2017 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%, which coincidentally is the same as it was last year when we did this analysis.**

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, 2017, based on the information available when we made the calculations.**

Q. Does that conclude your pre-filed testimony?

A. **Yes.**