



April 18, 2019

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.

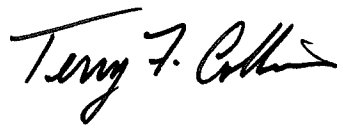
Rates established hereby reflect consideration duly given to data for the experience period set forth herein. Included in the enclosed materials are statistical data supporting and explaining rate levels varying by territory within the State according to loss experience within each territory. The filing indicates the need for effective statewide rate level changes of -6.4% for bodily injury, -12.7% for property damage and -17.2% for medical payments, for an overall average statewide rate level change of -9.9% for the stated coverages. For motorcycle risks, the Reinsurance Facility's continued use of the same relativities as those approved for use in the voluntary market and the above-described liability changes combine to result in a rate level decrease of 16.6% for ceded motorcycle risks other than "clean risks."

Information and statistical data required pursuant to G.S. 58-36-15(h) and information and statistical data described in 11 NCAC 10.1104 are contained in Section F to the extent 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, 2019 in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2019. No policy effective prior to October 1, 2019 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, 2019.

Sincerely,

A handwritten signature in black ink that reads "Terry F. Collins". The signature is written in a cursive style with a prominent flourish at the end.

Terry Collins  
Chief Operating Officer  
North Carolina Reinsurance Facility

Enclosures

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE CEDED INSURANCE  
REVISION OF RATES

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SECTION A  
SUMMARY OF REVISION

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CEDED LIABILITY COVERAGES

SUMMARY OF STATEWIDE RATE LEVEL INDICATIONS

<u>COVERAGE</u>	<u>TOTAL LIMITS PREMIUM WEIGHT(A)</u>	<u>INDICATED CHANGE</u>
Ceded Liability(B):		
Bodily Injury (C)	\$160,655	-6.4%
Property Damage(C)	179,277	-12.7%
Medical Payments	10,638	-17.2%
Ceded Total(D)	350,570	-9.9%

(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 basic limits change = -7.0%, higher limits change = +0.6%

PD basic limit change = -13.2%, higher limits change = +0.6%

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

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

<u>Terr. Code</u>	<u>30/60 B.I.</u>	<u>\$25,000 P.D.</u>	<u>30/60/25 Combined</u>	<u>\$500 Med. Pay.</u>
110	-12.2%	-15.4%	-14.1%	-21.0%
120	-8.2%	-13.2%	-10.8%	-20.1%
130	-7.3%	-13.2%	-10.2%	-19.0%
140	-6.4%	-12.3%	-9.2%	-19.0%
150	-4.6%	-13.0%	-9.3%	-16.9%
170	-4.9%	-11.4%	-8.6%	-15.8%
180	-10.0%	-14.4%	-12.5%	-14.5%
190	-6.0%	-14.1%	-10.8%	-16.8%
200	-7.1%	-13.4%	-10.5%	-19.7%
210	-4.4%	-9.1%	-6.8%	-18.1%
220	-10.2%	-15.0%	-12.4%	-14.9%
230	-2.8%	-12.4%	-6.8%	-13.3%
240	-0.9%	-11.7%	-5.8%	-20.3%
250	-6.9%	-14.0%	-10.7%	-14.6%
260	-6.1%	-13.3%	-10.0%	-18.2%
270	-6.0%	-13.1%	-10.3%	-15.7%
280	-7.9%	-13.8%	-11.1%	-18.4%
290	-3.1%	-11.9%	-8.1%	-18.6%
300	-5.6%	-12.5%	-9.9%	-14.0%
310	-3.4%	-12.3%	-8.9%	-21.1%
320	-6.3%	-12.1%	-9.5%	-19.2%
340	-7.9%	-13.7%	-11.1%	-18.7%
350	-5.3%	-11.3%	-8.8%	-16.8%
360	-3.0%	-11.1%	-7.4%	-11.3%
370	-7.9%	-12.6%	-10.4%	-14.2%
380	-4.0%	-13.2%	-9.0%	-15.3%
390	-7.5%	-14.5%	-11.7%	-15.3%
420	-9.4%	-14.4%	-11.9%	-15.9%
440	-4.1%	-11.4%	-8.2%	-14.8%
450	-0.9%	-10.5%	-5.9%	-14.1%
460	-6.2%	-12.4%	-9.7%	-15.9%
470	-5.2%	-11.1%	-8.3%	-15.3%
480	-6.3%	-12.2%	-9.7%	-16.4%
490	-5.5%	-11.1%	-8.9%	-19.1%
STATEWIDE	-6.4%	-12.7%	-9.9%	-17.2%

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	\$183	\$243	\$ 20
120	229	230	25
130	259	239	27
140	335	281	43
150	256	298	30
170	207	256	23
180	244	303	30
190	237	313	26
200	267	288	33
210	226	230	24
220	312	245	31
230	365	243	34
240	331	248	32
250	313	331	39
260	259	278	28
270	206	304	23
280	299	343	39
290	277	325	31
300	191	295	21
310	175	256	17
320	201	237	19
340	283	315	35
350	203	264	22
360	239	261	27
370	277	313	31
380	305	320	29
390	237	331	23
420	426	401	62
440	291	331	34
450	343	337	31
460	229	286	23
470	262	265	24
480	177	227	18
490	170	239	19



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

Liability and Medical Payments Rates

Page B-1 shows the liability and medical payments base rates by territory, given the filed rate level changes. These pages set forth the filed manual rates, for their respective sets of territories, for the classification carrying unity differential. The revised rates for the remaining classifications are determined by applying the appropriate classification rate differentials to the base rates by territory. This filing reflects revisions to classifications as filed by the North Carolina Reinsurance Facility in NCRI-131898725. The resulting off-balance calculations related to the changes in classification factors from that filing appear on page C-15.

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	[13%] <u>12%</u>
500-1249	[21%] <u>19%</u>
1250-1499	[30%] <u>28%</u>
1500-up	[39%] <u>36%</u>

SECTION C  
SUPPORTING EXPERIENCE

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2017

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

All Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$79,241,504	\$92,788,841	\$5,433,044
(2) Loss Development Factor (b)	1.090	1.041	1.075
(3) Developed Losses and ALAE (1)x(2)	86,373,239	96,593,183	5,840,522
(4) Unallocated Loss Adjustment Expense Factor (See page D-17)	0.116	0.103	0.116
(5) Unallocated Loss Adjustment Expense (3)x(4)	10,019,296	9,949,098	677,501
(6) General and Other Acquisition Expenses (c)	16,755,035	18,569,738	1,219,574
(7) Earned Exposures (a)	346,998	346,998	164,530
(8) Incurred Claims (a)	10,720	26,726	3,699
(9) Claim Development Factor (d)	1.000	1.019	1.061
(10) Developed Claims (9)x(10)	10,720	27,234	3,925
(11) Average Annual Change in Losses and ALAE (See page D-7)	2.9%	4.4%	1.0%
(12) Average Annual Change in Expenses (See page D-6)	2.5%	2.5%	2.5%
(13) Years of Trend - Losses and ALAE (e)	3.04	3.04	3.04
(14) Years of Trend - ULAE (f)	3.04	3.04	3.04
(15) Years of Trend - G & OA Expenses (g)	2.75	2.75	2.75
(16) Projected Losses and ALAE (e)	94,233,204	110,116,229	6,021,578
(17) Projected ULAE (f)	10,800,801	10,725,128	730,346
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	302.69	348.25	41.04
(19) Projected G & OA Expenses (g)	17,927,888	19,869,619	1,304,944
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	51.67	57.26	7.93
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	354.36	405.51	48.97
(22) Percentage Dividends (h)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-17)	0.877	0.877	0.877
(24) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (i)	1.0000	1.0000	1.0000
(25) Investment Income (j)	2.0%	2.0%	2.0%
(26) Installment Income (j)	1.2%	1.2%	1.2%
(27) Premium Required per exposure $[(21)/((23)+(25)+(26)-(22))]\times(24)$	389.83	446.11	53.87
(28) Distributional Adjustment Factor (k)	1.573	1.576	1.998
(29) Required 30/60/25 Base Class Premium $[(27)/(28)]$	247.83	283.06	26.96
(30) Selected Higher Limits Change (See Section E)	0.6%	0.6%	
(31) Required 30/60/25 Base Class Premium $[(29)\times(1.0+(30))]$	249.32	284.76	26.96
(32) Effective Total Limits Change (See pages C-7, C-8, C-9)	-6.4%	-12.7%	-17.2%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2017

- (a) Based on the statistical plan data reported by member companies.
- (b) 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 5.4% and 7.9%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See pages D-20 and D-21.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-14-16.
- (e) Projected losses and allocated loss adjustment expenses =  
(13)  
 $[(3) \times (1 + (11)) ]$ , where (13) = the number of years of projection from the average date of accident to 7/16/2020.
- (f) Projected unallocated loss adjustment expenses =  
(14)  
 $[(5) \times (1 + (12)) ]$ , where (14) = the number of years of projection from 7/1/2017 to 7/16/2020.
- (g) Projected general and other acquisition expenses =  
(15)  
 $[(6) \times (1 + (12)) ]$ , where (15) = the number of years of projection from 7/1/2017 to 4/1/2020.
- (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 12/31/2016

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

All Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$85,839,334	\$92,948,024	\$5,841,097
(2) Loss Development Factor (b)	1.024	1.005	1.026
(3) Developed Losses and ALAE (1)x(2)	87,899,478	93,412,764	5,992,966
(4) Unallocated Loss Adjustment Expense Factor (See page D-18)	0.136	0.111	0.136
(5) Unallocated Loss Adjustment Expense (3)x(4)	11,954,329	10,368,817	815,043
(6) General and Other Acquisition Expenses (c)	17,567,751	16,700,754	1,367,077
(7) Earned Exposures (a)	344,933	344,933	169,474
(8) Incurred Claims (a)	11,670	27,232	4,208
(9) Claim Development Factor (d)	1.004	1.003	1.015
(10) Developed Claims (9)x(10)	11,717	27,314	4,271
(11) Average Annual Change in Losses and ALAE (See page D-7)	0.5%	3.4%	-0.5%
(12) Average Annual Change in Expenses (See page D-6)	2.5%	2.5%	2.5%
(13) Years of Trend - Losses and ALAE (e)	4.04	4.04	4.04
(14) Years of Trend - ULAE (f)	4.04	4.04	4.04
(15) Years of Trend - G & OA Expenses (g)	3.75	3.75	3.75
(16) Projected Losses and ALAE (e)	89,657,468	106,957,615	5,873,107
(17) Projected ULAE (f)	13,209,534	11,457,543	900,623
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	298.22	343.30	39.97
(19) Projected G & OA Expenses (g)	19,271,823	18,320,727	1,499,683
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	55.87	53.11	8.85
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	354.09	396.41	48.82
(22) Percentage Dividends (h)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-18)	0.877	0.877	0.877
(24) Adjustment Factor for Increase in MVR and Salvage Title Fees and Sales Tax on Labor Costs (i)	1.0006	1.0040	1.0006
(25) Investment Income (j)	2.0%	2.0%	2.0%
(26) Installment Income (j)	1.2%	1.2%	1.2%
(27) Premium Required per exposure $[(21)/((23)+(25)+(26)-(22))]\times(24)$	389.77	437.84	53.74

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2016

- (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 8.3%, 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 =  
(13)  
 $[(3) \times (1 + (11)) ]$ , where (13) = the number of years of projection from the average date of accident to 7/16/2020.
- (f) Projected unallocated loss adjustment expenses =  
(14)  
 $[(5) \times (1 + (12)) ]$ , where (14) = the number of years of projection from 7/1/2016 to 7/16/2020.
- (g) Projected general and other acquisition expenses =  
(15)  
 $[(6) \times (1 + (12)) ]$ , where (15) = the number of years of projection from 7/1/2016 to 4/1/2020.
- (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 12/31/2015

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

All Carriers

	30/60 <u>Bodily Injury</u>	\$25,000 <u>Property Dam.</u>	Total Limits <u>Med. Pay.</u>
(1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a)	\$89,065,138	\$87,842,423	\$6,214,528
(2) Loss Development Factor (b)	1.006	1.001	1.006
(3) Developed Losses and ALAE (1)x(2)	89,599,529	87,930,265	6,251,815
(4) Unallocated Loss Adjustment Expense Factor (See page D-19)	0.134	0.111	0.134
(5) Unallocated Loss Adjustment Expense (3)x(4)	12,006,337	9,760,259	837,743
(6) General and Other Acquisition Expenses (c)	19,390,693	15,007,515	1,514,922
(7) Earned Exposures (a)	354,400	354,400	181,222
(8) Incurred Claims (a)	12,567	27,793	4,647
(9) Claim Development Factor (d)	1.001	1.001	1.003
(10) Developed Claims (9)x(10)	12,580	27,821	4,661
(11) Average Annual Change in Losses and ALAE (See page D-7)	1.4%	4.7%	1.0%
(12) Average Annual Change in Expenses (See page D-6)	2.5%	2.5%	2.5%
(13) Years of Trend - Losses and ALAE (e)	5.04	5.04	5.04
(14) Years of Trend - ULAE (f)	5.04	5.04	5.04
(15) Years of Trend - G & OA Expenses (g)	4.75	4.75	4.75
(16) Projected Losses and ALAE (e)	96,140,295	110,792,134	6,570,658
(17) Projected ULAE (f)	13,603,180	11,058,373	949,163
(18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$	309.66	343.82	41.50
(19) Projected G & OA Expenses (g)	21,795,139	16,868,447	1,702,773
(20) Projected Fixed Expenses per exposure $[(19)/(7)]$	61.50	47.60	9.40
(21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$	371.16	391.42	50.90
(22) Percentage Dividends (h)	0.00%	0.00%	0.00%
(23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-19)	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)	2.0%	2.0%	2.0%
(26) Installment Income (j)	1.2%	1.2%	1.2%
(27) Premium Required per exposure $[(21)/((23)+(25)+(26)-(22))]\times(24)$	409.34	440.37	56.14



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

STATEWIDE RATE REVIEW  
ACCIDENT YEAR ENDED 12/31/2015

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- (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.
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 $[(5) \times (1 + (12)) ]$ , where (14) = the number of years of projection from 7/1/2015 to 7/16/2020.
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(15)  
 $[(6) \times (1 + (12)) ]$ , where (15) = the number of years of projection from 7/1/2015 to 4/1/2020.
- (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

T E R R	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) 30/60 LOSS COST 3 YRS ENDED 12/31/2017	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) 30/60 BASE CLASS PRES.	(9) RATE FILED	(10) Percent Change
110	5,566	72.88	0.892	81.70	0.9	82.79	0.718	214	183	-12.2%
120	18,973	90.88	0.847	107.30	1.0	107.30	0.931	255	229	-8.2%
130	20,881	105.51	0.858	122.97	1.0	122.97	1.067	285	259	-7.3%
140	1,120	147.48	0.874	168.74	0.6	164.22	1.425	364	335	-6.4%
150	4,940	110.56	0.903	122.44	1.0	122.44	1.062	275	256	-4.6%
170	7,624	84.94	0.889	95.55	1.0	95.55	0.829	223	207	-4.9%
180	4,962	109.56	0.948	115.57	1.0	115.57	1.002	278	244	-10.0%
190	6,508	101.30	0.909	111.44	1.0	111.44	0.967	258	237	-6.0%
200	3,174	112.96	0.882	128.07	0.9	127.98	1.110	294	267	-7.1%
210	516	90.82	0.833	109.03	0.3	105.98	0.919	242	226	-4.4%
220	2,792	126.94	0.840	151.12	0.8	151.43	1.314	353	312	-10.2%
230	4,209	152.95	0.846	180.79	1.0	180.79	1.568	383	365	-2.8%
240	3,821	138.65	0.853	162.54	1.0	162.54	1.410	341	331	-0.9%
250	9,543	138.96	0.902	154.06	1.0	154.06	1.336	346	313	-6.9%
260	26,679	108.44	0.878	123.51	1.0	123.51	1.071	282	259	-6.1%
270	7,396	86.23	0.908	94.97	1.0	94.97	0.824	225	206	-6.0%
280	10,017	136.55	0.936	145.89	1.0	145.89	1.266	333	299	-7.9%
290	5,275	120.81	0.903	133.79	1.0	133.79	1.161	293	277	-3.1%
300	15,178	80.41	0.931	86.37	1.0	86.37	0.749	207	191	-5.6%
310	2,843	71.04	0.922	77.05	0.8	77.64	0.673	185	175	-3.4%
320	37,493	77.53	0.846	91.64	1.0	91.64	0.795	219	201	-6.3%
340	9,708	125.14	0.917	136.47	1.0	136.47	1.184	314	283	-7.9%
350	18,185	82.42	0.888	92.82	1.0	92.82	0.805	219	203	-5.3%
360	7,948	97.74	0.870	112.34	1.0	112.34	0.974	251	239	-3.0%
370	17,010	118.37	0.885	133.75	1.0	133.75	1.160	308	277	-7.9%
380	3,791	128.70	0.866	148.61	1.0	148.61	1.289	325	305	-4.0%
390	7,785	103.16	0.917	112.50	1.0	112.50	0.976	264	237	-7.5%
420	10,555	201.93	0.933	216.43	1.0	216.43	1.877	485	426	-9.4%
440	6,566	125.80	0.887	141.83	1.0	141.83	1.230	312	291	-4.1%
450	3,590	151.58	0.892	169.93	1.0	169.93	1.474	355	343	-0.9%
460	23,998	93.95	0.875	107.37	1.0	107.37	0.931	250	229	-6.2%
470	6,504	107.51	0.858	125.30	1.0	125.30	1.087	283	262	-5.2%
480	8,713	66.45	0.844	78.73	1.0	78.73	0.683	193	177	-6.3%
490	23,135	65.62	0.877	74.82	1.0	74.82	0.649	184	170	-5.5%
SW	346,998	101.92	0.884	115.28		115.28				-6.4%

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

TERRITORY	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) \$25,000 LOSS COST 3 YRS ENDED 12/31/2017	(3) DISTRIB. ADJUST. FACTOR	(4) BASE CLASS LOSS COST (2)/(3)	(5) CRED	(6) FORM. BASE CLASS LOSS COST	(7) INDEX (6) TO STATE	(8) \$25,000 BASE CLASS RATE PRES.	(9) FILED	(10) Percent Change
110	5,566	102.45	0.892	114.85	1.0	114.85	0.860	295	243	-15.4%
120	18,973	90.50	0.847	106.85	1.0	106.85	0.800	271	230	-13.2%
130	20,881	95.55	0.858	111.36	1.0	111.36	0.834	281	239	-13.2%
140	1,120	117.49	0.874	134.43	0.9	134.34	1.006	326	281	-12.3%
150	4,940	130.73	0.903	144.77	1.0	144.77	1.084	351	298	-13.0%
170	7,624	107.81	0.889	121.27	1.0	121.27	0.908	296	256	-11.4%
180	4,962	140.05	0.948	147.73	1.0	147.73	1.106	363	303	-14.4%
190	6,508	139.00	0.909	152.92	1.0	152.92	1.145	373	313	-14.1%
200	3,174	122.60	0.882	139.00	1.0	139.00	1.041	340	288	-13.4%
210	516	89.53	0.833	107.48	0.7	107.05	0.801	259	230	-9.1%
220	2,792	96.05	0.840	114.35	1.0	114.35	0.856	293	245	-15.0%
230	4,209	96.30	0.846	113.83	1.0	113.83	0.852	283	243	-12.4%
240	3,821	99.45	0.853	116.59	1.0	116.59	0.873	287	248	-11.7%
250	9,543	147.69	0.902	163.74	1.0	163.74	1.226	396	331	-14.0%
260	26,679	117.02	0.878	133.28	1.0	133.28	0.998	328	278	-13.3%
270	7,396	134.72	0.908	148.37	1.0	148.37	1.111	359	304	-13.1%
280	10,017	158.70	0.936	169.55	1.0	169.55	1.269	408	343	-13.8%
290	5,275	144.02	0.903	159.49	1.0	159.49	1.194	378	325	-11.9%
300	15,178	133.05	0.931	142.91	1.0	142.91	1.070	345	295	-12.5%
310	2,843	111.62	0.922	121.06	1.0	121.06	0.906	298	256	-12.3%
320	37,493	93.67	0.846	110.72	1.0	110.72	0.829	275	237	-12.1%
340	9,708	140.70	0.917	153.44	1.0	153.44	1.149	373	315	-13.7%
350	18,185	111.21	0.888	125.24	1.0	125.24	0.938	304	264	-11.3%
360	7,948	107.23	0.870	123.25	1.0	123.25	0.923	299	261	-11.1%
370	17,010	135.43	0.885	153.03	1.0	153.03	1.146	367	313	-12.6%
380	3,791	135.35	0.866	156.29	1.0	156.29	1.170	377	320	-13.2%
390	7,785	150.56	0.917	164.19	1.0	164.19	1.229	399	331	-14.5%
420	10,555	189.41	0.933	203.01	1.0	203.01	1.520	483	401	-14.4%
440	6,566	144.74	0.887	163.18	1.0	163.18	1.222	384	331	-11.4%
450	3,590	148.32	0.892	166.28	1.0	166.28	1.245	386	337	-10.5%
460	23,998	120.84	0.875	138.10	1.0	138.10	1.034	334	286	-12.4%
470	6,504	108.30	0.858	126.22	1.0	126.22	0.945	305	265	-11.1%
480	8,713	88.86	0.844	105.28	1.0	105.28	0.788	264	227	-12.2%
490	23,135	98.26	0.877	112.04	1.0	112.04	0.839	275	239	-11.1%
SW	346,998	118.33	0.886	133.56		133.56				-12.7%

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

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) LOSS COST 3 YRS ENDED 12/31/2017	(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	3,185	14.21	0.626	22.70	0.7	23.69	0.731	26	20	-21.0%
120	11,808	17.99	0.594	30.29	1.0	30.29	0.935	32	25	-20.1%
130	12,611	20.19	0.600	33.65	1.0	33.65	1.039	34	27	-19.0%
140	608	34.89	0.609	57.29	0.6	55.98	1.728	54	43	-19.0%
150	2,648	23.64	0.633	37.35	1.0	37.35	1.153	37	30	-16.9%
170	3,787	17.17	0.620	27.69	1.0	27.69	0.855	28	23	-15.8%
180	1,191	24.82	0.629	39.46	0.7	38.43	1.186	36	30	-14.5%
190	2,769	20.04	0.628	31.91	1.0	31.91	0.985	32	26	-16.8%
200	1,395	25.54	0.608	42.01	0.8	42.01	1.297	42	33	-19.7%
210	248	12.67	0.584	21.70	0.2	28.35	0.875	30	24	-18.1%
220	1,692	22.84	0.588	38.84	0.7	38.29	1.182	37	31	-14.9%
230	2,460	25.27	0.589	42.90	1.0	42.90	1.324	40	34	-13.3%
240	2,302	24.13	0.599	40.28	0.9	40.35	1.245	41	32	-20.3%
250	3,165	31.91	0.622	51.30	1.0	51.30	1.583	47	39	-14.6%
260	13,227	21.61	0.611	35.37	1.0	35.37	1.092	35	28	-18.2%
270	3,557	17.78	0.633	28.09	1.0	28.09	0.867	28	23	-15.7%
280	4,370	32.27	0.642	50.26	1.0	50.26	1.551	49	39	-18.4%
290	2,308	24.25	0.623	38.92	0.9	38.93	1.201	39	31	-18.6%
300	7,166	16.14	0.644	25.06	1.0	25.06	0.773	25	21	-14.0%
310	1,348	10.38	0.635	16.35	0.5	19.18	0.592	22	17	-21.1%
320	18,530	13.23	0.590	22.42	1.0	22.42	0.692	24	19	-19.2%
340	3,402	27.63	0.626	44.14	1.0	44.14	1.362	44	35	-18.7%
350	8,013	15.75	0.618	25.49	1.0	25.49	0.787	27	22	-16.8%
360	3,424	19.64	0.603	32.57	1.0	32.57	1.005	31	27	-11.3%
370	7,522	24.44	0.614	39.80	1.0	39.80	1.228	37	31	-14.2%
380	2,055	22.01	0.604	36.44	0.9	36.30	1.120	35	29	-15.3%
390	3,599	17.87	0.643	27.79	1.0	27.79	0.858	28	23	-15.3%
420	3,379	54.12	0.639	84.69	1.0	84.69	2.614	76	62	-15.9%
440	2,433	27.18	0.613	44.34	1.0	44.34	1.368	41	34	-14.8%
450	1,245	24.65	0.609	40.48	0.7	39.44	1.217	37	31	-14.1%
460	11,279	17.20	0.609	28.24	1.0	28.24	0.872	28	23	-15.9%
470	3,214	17.67	0.596	29.65	1.0	29.65	0.915	29	24	-15.3%
480	4,117	12.06	0.590	20.44	0.9	20.60	0.636	22	18	-16.4%
490	10,473	13.46	0.611	22.03	1.0	22.03	0.680	24	19	-19.1%
SW	164,530	19.85	0.613	32.37		32.40				-17.2%

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 12/31/2017.
- (2) Pure premium (losses divided by exposures) for the three years ended 12/31/2017. Losses are developed to ultimate.
- (3) Distributional adjustment factor = Present average rate for year ended 12/31/2017 divided by the current base class base rate. The average rate is for total market data calculated at other-than-clean risk rates. See pages C-11-13.
- (4) Base Class Loss Cost = Col.(2) / Col.(3)
- (5) Credibility is determined by each territory's three year number of developed claims underlying the pure premiums in Col.(2) using the credibility tables shown on page D-23.
- (6) Formula base class loss cost = [Col.(4) x Col.(5)] + [Statewide Col.(4)x{1-Col.(5)} x HAF] where HAF is the historical adjustment factor and is equal to the ratio of the current base class base rate to the statewide average base class base rate. See pages C-11-13.
- (7) Index to state = Col.(6) / Statewide Col.(6)
- (8) Present base rates currently in effect.
- (9) The revised base rate is calculated by the following formula: {[RBCP x VR x Col.(7)] + FE } x offset

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

VR = variable rat FE = flattened expense amount

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

	BI	PD	MP
(1) Projected general and other acquisition expenses per exposure (from page C-1, line (20))	51.67	57.26	7.93
(2) Required average premium per exposure (from page C-1, line (27))	389.83	446.11	53.87
(3) Fixed ratio = (1) / (2)	0.133	0.128	0.147
(4) Variable ratio 1 - (3)	0.867	0.872	0.853
(5) Required Base Class Premium (from page C-1, line (31))	249.32	284.76	26.96
(6) Flattened expenses (5) x (3)	33.16	36.45	3.96

- (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:

Offsets for all coverages for the changes in classification factors are calculated by-territory and are contained on page C-15.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
BODILY INJURY LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS  
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) 30/60 PRES. AVG. PREM(A)	(3) 30/60 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	5,566	190.95	214	0.892	0.803
120	18,973	215.96	255	0.847	0.957
130	20,881	244.41	285	0.858	1.069
140	1,120	318.19	364	0.874	1.366
150	4,940	248.36	275	0.903	1.032
170	7,624	198.34	223	0.889	0.837
180	4,962	263.58	278	0.948	1.043
190	6,508	234.49	258	0.909	0.968
200	3,174	259.29	294	0.882	1.103
210	516	201.53	242	0.833	0.908
220	2,792	296.37	353	0.840	1.324
230	4,209	324.03	383	0.846	1.437
240	3,821	290.87	341	0.853	1.279
250	9,543	312.09	346	0.902	1.298
260	26,679	247.66	282	0.878	1.058
270	7,396	204.25	225	0.908	0.844
280	10,017	311.54	333	0.936	1.249
290	5,275	264.53	293	0.903	1.099
300	15,178	192.82	207	0.931	0.777
310	2,843	170.66	185	0.922	0.694
320	37,493	185.28	219	0.846	0.822
340	9,708	287.96	314	0.917	1.178
350	18,185	194.44	219	0.888	0.822
360	7,948	218.48	251	0.870	0.942
370	17,010	272.72	308	0.885	1.156
380	3,791	281.61	325	0.866	1.219
390	7,785	242.21	264	0.917	0.991
420	10,555	452.63	485	0.933	1.820
440	6,566	276.83	312	0.887	1.171
450	3,590	316.55	355	0.892	1.332
460	23,998	218.69	250	0.875	0.938
470	6,504	242.85	283	0.858	1.062
480	8,713	162.89	193	0.844	0.724
490	23,135	161.45	184	0.877	0.690
SW	346,998	235.64	266.53	0.884	

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PROPERTY DAMAGE LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS  
AND HISTORICAL ADJUSTMENT FACTORS

T E R R I T O R Y	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(2) \$25000 PRES. AVG. PREM(A)	(3) \$25000 BASE CLASS RATE	(4) (2)/(3) DISTRIB. ADJUST. FACTOR	(5) (3)/SW(3) HISTORICAL ADJUST. FACTOR
110	5,566	263.23	295	0.892	0.904
120	18,973	229.51	271	0.847	0.831
130	20,881	240.98	281	0.858	0.861
140	1,120	284.97	326	0.874	0.999
150	4,940	317.00	351	0.903	1.076
170	7,624	263.27	296	0.889	0.907
180	4,962	344.17	363	0.948	1.113
190	6,508	339.02	373	0.909	1.144
200	3,174	299.85	340	0.882	1.042
210	516	215.69	259	0.833	0.794
220	2,792	246.00	293	0.840	0.898
230	4,209	239.43	283	0.846	0.868
240	3,821	244.81	287	0.853	0.880
250	9,543	357.19	396	0.902	1.214
260	26,679	288.06	328	0.878	1.006
270	7,396	325.90	359	0.908	1.101
280	10,017	381.70	408	0.936	1.251
290	5,275	341.27	378	0.903	1.159
300	15,178	321.36	345	0.931	1.058
310	2,843	274.90	298	0.922	0.914
320	37,493	232.66	275	0.846	0.843
340	9,708	342.07	373	0.917	1.144
350	18,185	269.90	304	0.888	0.932
360	7,948	260.26	299	0.870	0.917
370	17,010	324.97	367	0.885	1.125
380	3,791	326.67	377	0.866	1.156
390	7,785	366.07	399	0.917	1.223
420	10,555	450.77	483	0.933	1.481
440	6,566	340.72	384	0.887	1.177
450	3,590	344.19	386	0.892	1.183
460	23,998	292.18	334	0.875	1.024
470	6,504	261.73	305	0.858	0.935
480	8,713	222.81	264	0.844	0.809
490	23,135	241.30	275	0.877	0.843
SW	346,998	288.89	326.18	0.886	

(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 12/31/2017	(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	3,185	16.28	26	0.626	0.803
120	11,808	19.00	32	0.594	0.989
130	12,611	20.41	34	0.600	1.051
140	608	32.87	54	0.609	1.669
150	2,648	23.41	37	0.633	1.143
170	3,787	17.36	28	0.620	0.865
180	1,191	22.63	36	0.629	1.112
190	2,769	20.11	32	0.628	0.989
200	1,395	25.55	42	0.608	1.298
210	248	17.53	30	0.584	0.927
220	1,692	21.75	37	0.588	1.143
230	2,460	23.55	40	0.589	1.236
240	2,302	24.56	41	0.599	1.267
250	3,165	29.25	47	0.622	1.452
260	13,227	21.37	35	0.611	1.082
270	3,557	17.73	28	0.633	0.865
280	4,370	31.48	49	0.642	1.514
290	2,308	24.28	39	0.623	1.205
300	7,166	16.11	25	0.644	0.773
310	1,348	13.97	22	0.635	0.680
320	18,530	14.15	24	0.590	0.742
340	3,402	27.55	44	0.626	1.360
350	8,013	16.68	27	0.618	0.834
360	3,424	18.69	31	0.603	0.958
370	7,522	22.70	37	0.614	1.143
380	2,055	21.13	35	0.604	1.082
390	3,599	18.00	28	0.643	0.865
420	3,379	48.57	76	0.639	2.349
440	2,433	25.15	41	0.613	1.267
450	1,245	22.52	37	0.609	1.143
460	11,279	17.05	28	0.609	0.865
470	3,214	17.27	29	0.596	0.896
480	4,117	12.98	22	0.590	0.680
490	10,473	14.67	24	0.611	0.742
SW	164,530	19.83	32.36	0.613	

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



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

CALCULATION OF STATEWIDE DISTRIBUTIONAL ADJUSTMENT FACTORS

T E R R	BODILY INJURY LIABILITY				PROPERTY DAMAGE LIABILITY			MEDICAL PAYMENTS			
	(1) EARNED CAR YEARS YR. ENDED 12/31/2017	(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 12/31/2017	(9) \$500 PRES. AVG. PREM(A)	(10) \$500 BASE CLASS RATE	(11) (9)/(10) DISTRIB. ADJUST. FACTOR
110	5,566	335.49	214	1.568	462.48	295	1.568	3,185	28.86	26	1.110
120	18,973	390.52	255	1.531	415.03	271	1.531	11,808	34.34	32	1.073
130	20,881	443.07	285	1.555	436.85	281	1.555	12,611	36.86	34	1.084
140	1,120	581.81	364	1.598	521.08	326	1.598	608	60.34	54	1.117
150	4,940	441.73	275	1.606	563.81	351	1.606	2,648	41.78	37	1.129
170	7,624	355.63	223	1.595	472.05	296	1.595	3,787	31.18	28	1.114
180	4,962	476.21	278	1.713	621.81	363	1.713	1,191	37.91	36	1.053
190	6,508	424.69	258	1.646	613.99	373	1.646	2,769	35.13	32	1.098
200	3,174	467.38	294	1.590	540.51	340	1.590	1,395	45.27	42	1.078
210	516	400.47	242	1.655	428.60	259	1.655	248	34.38	30	1.146
220	2,792	556.44	353	1.576	461.86	293	1.576	1,692	40.59	37	1.097
230	4,209	597.87	383	1.561	441.77	283	1.561	2,460	42.10	40	1.053
240	3,821	530.48	341	1.556	446.47	287	1.556	2,302	44.36	41	1.082
250	9,543	551.76	346	1.595	631.50	396	1.595	3,165	51.45	47	1.095
260	26,679	437.51	282	1.551	508.88	328	1.551	13,227	36.78	35	1.051
270	7,396	357.99	225	1.591	571.19	359	1.591	3,557	30.49	28	1.089
280	10,017	514.81	333	1.546	630.76	408	1.546	4,370	50.41	49	1.029
290	5,275	453.86	293	1.549	585.53	378	1.549	2,308	39.04	39	1.001
300	15,178	335.48	207	1.621	559.14	345	1.621	7,166	27.68	25	1.107
310	2,843	310.36	185	1.678	499.94	298	1.678	1,348	24.68	22	1.122
320	37,493	341.07	219	1.557	428.29	275	1.557	18,530	25.47	24	1.061
340	9,708	502.19	314	1.599	596.55	373	1.599	3,402	47.91	44	1.089
350	18,185	354.98	219	1.621	492.76	304	1.621	8,013	29.48	27	1.092
360	7,948	401.92	251	1.601	478.78	299	1.601	3,424	33.36	31	1.076
370	17,010	479.97	308	1.558	571.91	367	1.558	7,522	38.78	37	1.048
380	3,791	508.02	325	1.563	589.30	377	1.563	2,055	37.97	35	1.085
390	7,785	417.05	264	1.580	630.31	399	1.580	3,599	30.79	28	1.100
420	10,555	743.20	485	1.532	740.14	483	1.532	3,379	78.03	76	1.027
440	6,566	480.48	312	1.540	591.35	384	1.540	2,433	41.88	41	1.021
450	3,590	555.20	355	1.564	603.69	386	1.564	1,245	36.44	37	0.985
460	23,998	397.22	250	1.589	530.69	334	1.589	11,279	30.13	28	1.076
470	6,504	450.49	283	1.592	485.51	305	1.592	3,214	31.61	29	1.090
480	8,713	302.95	193	1.570	414.39	264	1.570	4,117	23.86	22	1.085
490	23,135	288.68	184	1.569	431.45	275	1.569	10,473	25.34	24	1.056
SW	346,998	419.37	266.53	1.573	514.08	326.18	1.576	164,530	34.63	32.36	1.070

MED PAY AVG. ILF = 1.867  
MED PAY TOT [(DAF)x(AVG ILF)] = 1.998

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

# REVIEW OF NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE

## Premium Offsets to Maintain Constant Premium Volume (a)

### OTHER-THAN-CLEAN CEDED RISKS ONLY

Terr.	Offset
110	0.974
120	0.978
130	0.980
140	0.983
150	0.976
170	0.976
180	0.975
190	0.977
200	0.978
210	0.977
220	0.984
230	0.980
240	0.979
250	0.972
260	0.978
270	0.974
280	0.975
290	0.976
300	0.977
310	0.979
320	0.980
340	0.979
350	0.979
360	0.982
370	0.976
380	0.978
390	0.970
420	0.970
440	0.973
450	0.975
460	0.977
470	0.977
480	0.979
490	0.978

(a) Offsets have been applied to Bodily Injury, Property Damage, and Medical Payments base rates to reflect the revisions to classification plan factors to be effective October 1, 2019.

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 2017 Official Statistical Programs of ISO, the Automobile Statistical Plan - All Coverages and the 2017 Statistical Programs of ISS, and the Automobile Statistical Plan – All Coverages – Part IV, North Carolina and the 2017 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, 2017, 2016 and 2015. 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, 2017. However, the experience of the earlier two years was also considered and evaluated. For all coverages, indications for all three years were reviewed to make sure that there were no anomalies or abnormalities associated with the latest year.

#### 2. Private Passenger Losses

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

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

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

<u>Accident Year Ended</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>
12/31/2017 (reported as of 15 months)	1.090	1.041	1.075
12/31/2016 (reported as of 27 months)	1.024	1.005	1.026
12/31/2015 (reported as of 39 months)	1.006	1.001	1.006

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 12/31/2015 and 12/31/2016 to the year ended 12/31/2017 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, 2017 is July 1, 2017.

The changes proposed in this filing are applicable to all new and renewal policies written on or after October 1, 2019. The losses and loss adjustment expenses are projected to July 16, 2020. 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, 2020) to reflect expense incurred in writing policies throughout the 12 month period commencing with the anticipated effective date.

8. Expected Loss and Loss Adjustment Ratios

These quantities represent the portion of the present premium income available for losses, loss adjustment expenses, general expenses and other acquisition expenses. They are determined from special calls for North Carolina expense experience and reflect the 2017, 2016 and 2015 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. Offsets have been applied to reflect changes in classification plan differentials. The calculation of the flattened general and other acquisition expenses and application of any offset are described on page C-10. The offsets for the change in classification differentials are displayed on page C-15.



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)	5.0%	-2.0%	2.9%
Bodily Injury (T/L)	5.0%		
Property Damage	6.0%	-1.5%	4.4%
Medical Payments	1.5%	-0.5%	1.0%
<u>Expense Trend</u>			2.5%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2015 and 2016

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2017 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2015	1.110	0.886	0.983	1.029	1.014
	2016	1.040	0.899	0.935	1.029	1.005
	2017	1.000	1.000	1.000	1.029	1.029
Property Damage	2015	1.163	0.949	1.104	1.044	1.047
	2016	1.067	0.941	1.004	1.044	1.034
	2017	1.000	1.000	1.000	1.044	1.044
Medical Payments	2015	1.049	0.973	1.021	1.010	1.010
	2016	1.023	0.930	0.951	1.010	0.995
	2017	1.000	1.000	1.000	1.010	1.010

(a) 2015 Claim Cost Change = (2017 Claim Cost) / (2015 Claim Cost).  
2016 Claim Cost Change = (2017 Claim Cost) / (2016 Claim Cost).

(b) 2015 Claim Frequency Change = (2017 Claim Frequency) / (2015 Claim Frequency). 2016 Claim Frequency Change = (2017 Claim Frequency) / (2016 Claim Frequency).

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

(d) Annualized Trend for 2015 and 2016  

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

where m is the number of years of projection of the 2017 trend factor from 7/1/2017 to 7/16/2020 3.04, Col (4) represents the Current Cost Factor to 7/1/2017, and n represents the number of years of projection for a given prior year, 4.04 for 2016 and 5.04 for 2015.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2015 and 2016

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2015	\$ 6,782	1.40
	2016	7,233	1.38
	2017	7,525	1.24
Property Damage	2015	\$ 2,828	3.73
	2016	3,082	3.76
	2017	3,288	3.54
Medical Payments	2015	\$ 1,637	1.10
	2016	1,679	1.15
	2017	1,718	1.07

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

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF TREND FOR EXPENSES

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>All Items - Less Energy (B)</u>	<u>CCI (C)</u>	<u>Combined (D)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	1.85%	1.86%	2.85%	2.35%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	2.28%	1.84%	2.81%	2.44%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	2.49%	1.94%	2.77%	2.49%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	3.06%	2.24%	3.67%	3.16%
(5) Average Annual Index (E)				
Year Ended 3/31/2016	237.63	243.53	125.68	
Year Ended 9/30/2016	238.92	245.88	127.68	
Year Ended 3/31/2017	241.50	248.11	129.50	
Year Ended 9/30/2017	243.83	250.13	131.40	
Year Ended 3/31/2018	246.48	252.34	133.00	
Year Ended 9/30/2018	249.75	254.96	134.73	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2016	1.06	1.06	1.08	1.07
Year Ended 9/30/2016	1.06	1.05	1.06	1.06
Year Ended 3/31/2017	1.05	1.04	1.05	1.05
Year Ended 9/30/2017	1.04	1.03	1.03	1.03
Year Ended 3/31/2018	1.02	1.02	1.02	1.02
Year Ended 9/30/2018	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 Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					601,716,224
2005				599,911,132	601,141,186
2006			614,562,168	620,644,878	620,816,005
2007		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	683,645,062
2013	659,776,040	675,365,278	679,850,899	688,465,873	686,687,252
2014	654,759,462	685,511,442	699,316,996	703,227,016	
2015	696,388,761	744,161,515	764,655,824		
2016	746,254,527	803,385,854			
2017	720,842,437				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.010	1.000
2007		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	1.002
2013	1.024	1.007	1.013	0.997
2014	1.047	1.020	1.006	
2015	1.069	1.028		
2016	1.077			
Five Year Average	1.047	1.014	1.006	1.000
Three Year Average	1.064	1.018	1.007	0.999
		Five Year	Three Year	
39 to 63 months:		1.006	1.006	
27 to 63 months:		1.020	1.024	
15 to 63 months:		1.068	1.090	

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
2004					561,689,009
2005				574,496,556	574,527,902
2006			597,603,179	598,221,980	597,935,823
2007		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	672,828,719
2013	687,781,171	711,283,573	713,953,296	714,435,768	714,454,874
2014	742,337,687	763,487,631	765,503,500	766,476,520	
2015	825,271,105	856,359,697	859,583,993		
2016	905,529,154	943,611,862			
2017	933,429,513				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		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	1.000
2013	1.034	1.004	1.001	1.000
2014	1.028	1.003	1.001	
2015	1.038	1.004		
2016	1.042			
Five Year Average	1.034	1.004	1.001	1.000
Three Year Average	1.036	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:		1.039	1.041	

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
2004					92,163,988
2005				90,619,975	90,645,560
2006			93,479,636	94,013,888	94,087,739
2007		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	98,689,925
2013	92,538,232	95,842,790	97,860,162	97,858,080	98,046,357
2014	90,997,474	95,512,681	96,851,396	97,650,027	
2015	95,948,353	100,420,856	102,971,324		
2016	102,264,187	106,966,826			
2017	99,064,485				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.006	1.001
2007		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	0.998
2013	1.036	1.021	1.000	1.002
2014	1.050	1.014	1.008	
2015	1.047	1.025		
2016	1.046			
Five Year Average	1.043	1.017	1.005	1.001
Three Year Average	1.048	1.020	1.005	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.006	
27 to 63 months:		1.023	1.026	
15 to 63 months:		1.067	1.075	

Losses exclude unallocated loss adjustment expense.



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					102,458
2005				99,539	99,370
2006			98,850	98,756	98,575
2007		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	102,291
2013	102,357	100,878	100,801	101,164	101,039
2014	102,497	101,370	102,058	102,092	
2015	112,037	112,450	112,782		
2016	115,451	114,803			
2017	106,244				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.998
2006			0.999	0.998
2007		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	1.000
2013	0.986	0.999	1.004	0.999
2014	0.989	1.007	1.000	
2015	1.004	1.003		
2016	0.994			
Five Year Average	0.992	1.002	1.001	0.999
Three Year Average	0.996	1.003	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.002	1.004	
15 to 63 months:		0.994	1.000	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					243,683
2005				242,504	242,482
2006			243,069	243,136	243,117
2007		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	253,879
2013	248,714	252,721	253,124	253,217	253,223
2014	256,120	258,699	259,204	259,288	
2015	275,692	281,473	281,894		
2016	287,326	291,784			
2017	276,679				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.000	1.000
2007		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	1.000
2013	1.016	1.002	1.000	1.000
2014	1.010	1.002	1.000	
2015	1.021	1.001		
2016	1.016			
Five Year Average	1.014	1.002	1.000	1.000
Three Year Average	1.016	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:		1.016	1.019	

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
2004					59,780
2005				57,793	57,778
2006			57,554	57,675	57,672
2007		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	54,538
2013	50,822	52,516	53,018	53,189	53,214
2014	49,541	51,548	52,146	52,309	
2015	51,586	54,207	54,931		
2016	55,321	57,753			
2017	51,796				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.002	1.000
2007		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	1.000
2013	1.033	1.010	1.003	1.000
2014	1.041	1.012	1.003	
2015	1.051	1.013		
2016	1.044			
Five Year Average	1.040	1.010	1.002	1.002
Three Year Average	1.045	1.012	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.003	
27 to 63 months:		1.014	1.015	
15 to 63 months:		1.055	1.061	

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2017 EXPENSE PROVISIONS

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

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

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2016 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	13.6
Property Damage	11.1
General Administration	5.9
Other Acquisition Expenses	8.3

(a) For use with 12/31/2016 Liability data.

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	6.0
Other Acquisition Expenses	8.2

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

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

	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premiums Written at Manual Level	\$3,122,216,463	\$3,205,777,643	\$3,253,083,048	\$3,365,585,898	\$3,600,803,008
Premiums Earned at Manual Level	3,090,506,618	3,175,293,012	3,212,672,420	3,312,211,663	3,500,315,215
Premium Written (Collected Level)	2,618,262,987	2,674,847,788	2,735,376,008	2,851,350,771	3,037,776,077
Premium Earned (Collected Level)	2,608,151,046	2,653,139,661	2,707,520,204	2,813,929,743	2,955,529,011
Commission & Brokerage	238,832,311	240,892,091	245,314,492	245,179,088	266,994,166
Other Acquisition	248,961,554	253,828,414	264,889,775	274,019,010	275,867,134
General Expenses	189,745,844	188,363,924	192,172,669	195,627,255	187,271,113
Taxes, Licenses, and Fees	60,912,727	53,869,662	61,144,007	66,986,304	70,115,623
Bodily Injury Losses Incurred	981,374,641	1,017,941,328	1,098,266,379	1,181,756,874	1,352,777,153
BI Allocated Loss Adjustment	29,600,480	28,640,305	37,414,522	34,519,093	37,817,734
BI Unallocated Loss Adjustment	136,366,982	140,959,510	151,974,070	165,737,996	161,089,173
Property Damage Losses Incurred	715,390,908	792,420,497	892,841,006	966,482,907	1,063,337,165
PD Allocated Loss Adjustment	5,098,119	4,238,210	4,901,366	4,715,057	6,400,023
PD Unallocated Loss Adjustment	82,717,589	84,845,302	99,338,306	107,409,249	109,680,145

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.091	.090	.090	.086	.088
Other Acquisition to Earned Premium (c)	.081	.080	.082	.083	.079
General Expenses to Earned Premium (c)	.061	.059	.060	.059	.054
Taxes, Licenses, etc. to Written Premium (b)	.023	.020	.022	.023	.023
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.135	.115	.135	.107	.134
	.111	.136	.111	.116	.103

Notes:

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

(b) Ratios are to premiums at collected level.

(c) Ratios are to premiums at manual level.

Source: North Carolina Rate Bureau Expense Call

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

OTHER-THAN-CLEAN RISK CEDED BUSINESS ONLY

	(1) Earned Premiums at Other-Than-Clean Risk Rates	(2) Current Level To Actual Level Factor	(3) Expense Factor	(4) General and Other Acquisition Expenses
Year ending 12/31/2017				
BI	145,521,206	0.8657	13.3%	16,755,035
PD	178,385,190	0.7827	13.3%	18,569,738
MP	10,637,737	0.8620	13.3%	1,219,574
Year ending 12/31/2016				
BI	142,284,712	0.8695	14.2%	17,567,751
PD	173,980,681	0.6760	14.2%	16,700,754
MP	10,953,808	0.8789	14.2%	1,367,077
Year ending 12/31/2015				
BI	147,133,043	0.9281	14.2%	19,390,693
PD	178,766,454	0.5912	14.2%	15,007,515
MP	12,138,431	0.8789	14.2%	1,514,922

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>
.00	0 - 29	0.00	0 - 26
.10	30 - 119	.05	27 - 105
.20	120 - 269	.10	106 - 238
.30	270 - 479	.15	239 - 424
.40	480 - 749	.20	425 - 663
.50	750 - 1,079	.25	664 - 955
.60	1,080 - 1,469	.30	956 - 1,300
.70	1,470 - 1,919	.35	1,301 - 1,699
.80	1,920 - 2,429	.40	1,700 - 2,150
.90	2,430 - 2,999	.45	2,151 - 2,655
1.00	3,000 or more	.50	2,656 - 3,212
		.55	3,213 - 3,823
		.60	3,824 - 4,487
		.65	4,488 - 5,204
		.70	5,205 - 5,974
		.75	5,975 - 6,798
		.80	6,799 - 7,674
		.85	7,675 - 8,604
		.90	8,605 - 9,586
		.95	9,587 - 10,622
		1.00	10,623 or more

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

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

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

OTHER-THAN-CLEAN RISK CEDED LIABILITY

Year Ended	Bodily Injury	Property Damage	Medical Payments
12/31/2016	11,717	27,314	4,271
12/31/2017	10,720	27,234	3,925
Average	11,219	27,274	4,098

Claims are developed.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/ 2017		\$350,570,264
2. Mean Unearned Premium Reserve	0.300 x (1)	105,171,079
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		3.95%
50% of Company Operating Expense		2.70%
Total		18.57%
4. (2) x (3)		19,530,269
5. Net Subject to Investment (2) - (4)		85,640,810

B. Delayed Remission of Premium (Agents' Balances)

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

C. Loss Reserve

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

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

E. Average Rate of Return 3.24%

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

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

NORTH CAROLINA

PRIVATE PASSENGER INSTALLMENT PAYMENT INCOME

Year	Inst. Charges	Liability Written Premium	Phy. Dam. Written Premium	Total Premium	Inst. Charges as a % of Prem.
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%
2016	59,127	2,897,130	2,646,570	5,543,700	1.1%
2017	71,485	3,082,337	2,904,023	5,986,360	1.2%
Latest 5 years:	313,134	14,131,609	12,176,853	26,308,462	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 +0.6%, determined on page E-2, is applied to the basic limits Bodily Injury rates.

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

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

Page E-6 displays the calculation of the average increased limits factor for Medical Payments. 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	12/31/2015	12/31/2016	12/31/2017	3 Years Combined
(1) Basic limits losses (a)(b)	89,065,138	85,839,334	79,241,504	254,145,976
(2) Basic limits loss dev. factor (See page D-11)	1.006	1.024	1.090	
(3) Basic limits claim cost trend (See page D-6)	5.0%	5.0%	5.0%	
(4) Years of trend (See page C-2)	5.04	4.04	3.04	
(5) Basic limits trend factor $[1+(3)]^{(4)}$	1.279	1.218	1.160	
(6) Basic limits losses, trended and developed (1)x(2)x(5)	114,597,797	107,061,564	100,192,958	321,852,319
(7) Total limits losses (b)	98,765,466	94,552,051	85,664,800	278,982,317
(8) Total limits loss dev. factor (See page F-51)	1.006	1.032	1.129	
(9) Total limits claim cost trend (See page D-6)	5.0%	5.0%	5.0%	
(10) Years of trend (See page C-2)	5.04	4.04	3.04	
(11) Total limits trend factor $[1+(9)]^{(10)}$	1.279	1.218	1.160	
(12) Total limits losses, trended and developed (7)x(8)x(11)	127,078,957	118,849,659	112,190,049	358,118,665
(13) Indicated average ilf (12)/(6)	1.109	1.110	1.120	1.113
(14) Average increased limits factor (See page E-4)	1.107	1.108	1.104	1.106 (c)
(15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$				6.6%
(16) Indicated total limits change $\{(13)/(14)\}-1$				0.6%

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



NORTH CAROLINA  
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

Other than Clean Risk Ceded Business	12/31/2015	12/31/2016	12/31/2017	3 Years Combined
(1) Basic limits losses (a)(b)	87,842,423	92,948,024	92,788,841	273,579,288
(2) Basic limits loss dev. factor (See page D-12)	1.001	1.005	1.041	
(3) Basic limits losses, developed (1)x(2)	87,930,265	93,412,764	96,593,183	277,936,212
(4) Total limits losses (b)	88,787,441	93,839,427	93,765,768	276,392,636
(5) Total limits loss dev. factor (See page F-52)	1.002	1.005	1.041	
(6) Total limits losses, developed (4)x(5)	88,965,016	94,308,624	97,610,164	280,883,804
(7) Indicated average increased limits factor (6) / (3)	1.012	1.010	1.011	1.011
(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 $\{[(7)-1]/[(8)-1]\}-1$				120.0%
(10) Indicated total limits change $\{(7)/(8)\}-1$				0.6%

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

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

(c) Three Year Average

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

Year Ending 12/31/2017

Other-Than-Clean Risk Ceded Bodily Injury - 30/60 base

Limit Of Liability	(1) Written Premium	(2) Prior ILF	(3) 30/60 Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
30/60	68,542,329	1.00	68,542,329	1.00	68,542,329
50/100	28,437,007	1.18	24,099,158	1.18	28,437,006
100/200	260,046	1.39	187,083	1.39	260,045
100/300	21,032,212	1.40	15,023,009	1.40	21,032,213
250/500	1,720,611	1.66	1,036,513	1.66	1,720,612
300/300	798,662	1.62	493,001	1.62	798,662
All Other	10,246	1.104	9,281	1.104	10,246
	120,801,113	1.104	109,390,374	1.104	120,801,113

Year Ending 12/31/2016

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	64,612,219	1.00	64,612,219	1.00	64,612,219
50/100	28,578,110	1.18	24,218,737	1.18	28,578,110
100/200	224,547	1.39	161,545	1.39	224,548
100/300	21,174,037	1.40	15,124,312	1.40	21,174,037
250/500	1,637,203	1.66	986,267	1.66	1,637,203
300/300	653,002	1.62	403,088	1.62	653,003
All Other	5,210	1.108	4,702	1.108	5,210
	116,884,328	1.108	105,510,870	1.108	116,884,330

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	70,064,347	1.00	70,064,347	1.00	70,064,347
50/100	31,669,099	1.18	26,838,219	1.18	31,669,098
100/200	178,474	1.39	128,399	1.39	178,475
100/300	22,808,953	1.40	16,292,109	1.40	22,808,953
250/500	1,708,786	1.66	1,029,389	1.66	1,708,786
300/300	551,983	1.62	340,730	1.62	551,983
All Other	5,221	1.107	4,716	1.107	5,221
	126,986,863	1.107	114,697,909	1.107	126,986,863

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

Year Ending 12/31/2017

Other-Than-Clean Risk Ceded Property Damage - \$25,000 base

Limit Of Liability	(1) Written Premium	(2) Prior ILF	(3) \$25,000 Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
25,000	69,762,773	1.000	69,762,773	1.000	69,762,773
35,000	42,857	1.005	42,644	1.005	42,857
50,000	52,047,112	1.010	51,531,794	1.010	52,047,112
100,000	2,638,370	1.030	2,561,524	1.030	2,638,370
All Other	4,130	1.005	4,109	1.005	4,130
	124,495,242	1.005	123,902,844	1.005	124,495,242

Year Ending 12/31/2016

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	58,776,782	1.000	58,776,782	1.000	58,776,782
35,000	43,410	1.005	43,194	1.005	43,410
50,000	45,844,674	1.010	45,390,766	1.010	45,844,674
100,000	2,276,325	1.030	2,210,024	1.030	2,276,325
All Other	(175,474)	1.005	(174,601)	1.005	(175,474)
	106,765,717	1.005	106,246,165	1.005	106,765,717

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	52,204,610	1.000	52,204,610	1.000	52,204,610
35,000	38,741	1.005	38,548	1.005	38,741
50,000	39,645,631	1.010	39,253,100	1.010	39,645,631
100,000	1,806,188	1.030	1,753,581	1.030	1,806,188
All Other	563	1.005	560	1.005	563
	93,695,733	1.005	93,250,399	1.005	93,695,733

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

Year Ending 12/31/2017

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

Limit	(1) Written Premium	(2) Current ILF	(3) (1)/(2) B/L Premium
\$500	341,569	1.00	341,569
750	9,544	1.33	7,176
1,000	3,669,530	1.60	2,293,456
2,000	3,720,319	2.34	1,589,880
3,000	2,447	2.79	877
5,000	359,165	3.38	106,262
10,000	1,342	3.86	348
All Other	56,501	1.867	30,263
<b>Total</b>	<b>8,160,417</b>	<b>1.867</b>	<b>4,369,831</b>

Year Ending 12/31/2016

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

Limit	(1) Written Premium	(2) Current ILF	(3) (1)/(2) B/L Premium
\$500	348,267	1.00	348,267
750	9,315	1.33	7,004
1,000	3,888,222	1.60	2,430,139
2,000	3,885,597	2.34	1,660,512
3,000	3,192	2.79	1,144
5,000	428,467	3.38	126,765
10,000	376	3.86	97
All Other	28,381	1.872	15,161
<b>Total</b>	<b>8,591,817</b>	<b>1.872</b>	<b>4,589,089</b>

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	317,222	1.00	317,222
750	9,301	1.33	6,993
1,000	4,227,169	1.60	2,641,981
2,000	4,021,294	2.34	1,718,502
3,000	2,472	2.79	886
5,000	597,233	3.38	176,696
10,000	134	3.86	35
All Other	897	1.887	475
<b>Total</b>	<b>9,175,722</b>	<b>1.887</b>	<b>4,862,790</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-44-117
4. Trending factor development and application.	F-118-153
5. Changes in premium base resulting from rating exposure trends.	F-154
6. Limiting factor development and application.	F-155
7. Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees.	F-156-157
8. Percent rate change.	F-158
9. Final proposed rates.	F-159
10. Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense and unearned premium reserves.	F-160-187
11. Identification of applicable statistical plans and programs and a certification of compliance with them.	F-188-193
12. Investment earnings on capital and surplus.	F-194
13. Level of capital and surplus needed to support premium writings without endangering the solvency of member companies.	F-195
14. Additional supplemental information (as per 11 NCAC 10.1104)	F-196-208

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

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CEDED EARNED PREMIUM

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

<u>Coverage</u>	<u>12/31/2015</u>	<u>12/31/2016</u>	<u>12/31/2017</u>
Bodily Injury	\$136,554,177	\$ 123,716,557	\$ 125,977,708
Property Damage	105,686,728	117,610,940	139,622,088
Medical Payments	10,668,467	9,627,302	9,169,729

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

<u>Coverage</u>	<u>12/31/2015</u>	<u>12/31/2016</u>	<u>12/31/2017</u>
Bodily Injury	\$147,133,043	\$ 142,284,712	\$ 145,521,206
Property Damage	178,766,454	173,980,681	178,385,190
Medical Payments	12,138,431	10,953,808	10,637,737

- (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	
12/31/2015	91,070,091	98,765,466
12/31/2016	78,232,604	94,552,051
12/31/2017	46,442,819	85,664,800
	Property Damage	
12/31/2015	88,687,354	88,787,441
12/31/2016	93,670,827	93,839,427
12/31/2017	90,699,644	93,765,768
	Medical Payments	
12/31/2015	6,202,161	6,214,528
12/31/2016	5,782,051	5,841,097
12/31/2017	4,941,880	5,433,044

(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 13.4%, 13.6%, and 11.6% for year ended 12/31/2015, 12/31/2016 and 12/31/2017 respectively. For Property Damage, these factors for each year are 11.1%, 11.1% and 10.3% respectively. See page F-157.

NORTH CAROLINA  
ANTICIPATED LOSS AND LOSS ADJUSTMENT EXPENSE RATIOS  
CEDED

PRIVATE PASSENGER AUTO

<u>Coverage</u>	<u>12/31/2015</u>	<u>12/31/2016</u>	<u>12/31/2017</u>
Bodily Injury	.778	.758	.776
Property Damage	.761	.777	.782
Medical Payments	.785	.763	.760

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

EXCLUDED COMPANIES

(The marketshare for each company mentioned, based on the total 2017 statutory page 14 private passenger automobile written premium unless otherwise indicated, is found in parentheses after the company name.)

Two companies (comprising 0.93%) 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 2015-2017.

United Services Automobile Association (2.72%), USAA Casualty Insurance Company (2.19%), USAA General Indemnity (1.67%), and Peak Property Casualty Corporation (1.40%) have been deleted for all rate levels. Their data were inaccurately reported to their statistical agents. Additional companies (comprising 4.95%) have also been deleted for all rate levels. Their data were inaccurately reported to their statistical agents.

The increased limits review is contained in Section E.

See also prefiled testimony of J. Smollik.

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
ADJUSTMENTS TO PREMIUMS AND LOSSES

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

## PREMIUM AT PRESENT RATES CALCULATION

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

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

\* For Medical Payments only

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

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

Bodily Injury

(1)	Earned exposures	50
(2)	Bodily Injury territory 110 30/60 base rate	214
(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)	\$14,445

## TOP TEN AUTOMOBILE INSURANCE WRITERS

<u>COMPANY NAME</u>	<u>2017(a) WRITTEN PREMIUM</u>	<u>2017 WRITTEN PREMIUM MARKET SHARE</u>	<u>2017 (a) EARNED PREMIUM</u>	<u>2017 EARNED PREMIUM MARKET SHARE</u>
State Farm Mutual Automobile Insurance Company	915,685,980	15.3%	895,724,529	15.4%
North Carolina Farm Bureau Mutual Insurance Company	565,780,223	9.5%	552,382,524	9.5%
Government Employees Insurance Company	460,848,676	7.7%	439,724,157	7.5%
Allstate Property & Casualty Insurance Company	310,088,386	5.2%	305,102,163	5.2%
Nationwide General Insurance Company	267,700,995	4.5%	254,371,564	4.4%
Integon Indemnity Corporation	220,212,474	3.7%	182,072,672	3.1%
Nationwide Mutual Insurance Company	214,792,926	3.6%	214,966,950	3.7%
GEICO Indemnity Company	209,981,477	3.5%	200,443,567	3.4%
Nationwide Property & Casualty Insurance Company	207,894,742	3.5%	215,012,971	3.7%
Erie Insurance Exchange	206,042,589	3.4%	195,855,912	3.4%
TOTAL	3,579,028,468	59.9%	3,455,657,009	59.3%
Grand Total	5,977,980,269		5,829,596,055	

(a) Per the 2017 Annual Statement, Statutory Page 14.

liab & phy dmg combined

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 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	1,201,901,768	614,292,961	607,285,728	1,208,909,002
2	Allied lines	1,056,262,597	515,288,682	532,745,496	1,038,805,779
3	Farmowners multiple peril	551,385,950	255,213,073	267,195,539	539,403,483
4	Homeowners multiple peril	23,616,612,522	12,100,755,232	12,468,462,444	23,248,905,312
5	Commercial multiple peril	7,007,905,283	3,541,538,604	3,453,092,041	7,096,351,845
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	77,313,685	48,725,634	42,673,596	83,365,721
9	Inland marine	1,831,760,220	569,508,322	733,960,159	1,667,308,382
10	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	75,485,898	33,219,607	34,831,784	73,873,720
11.2	Medical professional liability - claims-made	21,236,261	8,663,398	9,235,835	20,663,824
12	Earthquake	178,544,933	79,091,643	82,422,029	175,214,548
13	Group accident and health	662,746,753	2,202,011	345,398	664,603,366
14	Credit accident and health (group and individual)	(2,973,806)	25,220,910	14,304,846	7,942,257
15	Other accident and health	765,678,058	1,757,349,708	1,908,349,031	614,678,734
16	Workers' compensation	2,891,369,685	832,038,501	841,388,532	2,882,019,653
17.1	Other liability - occurrence	3,985,132,397	1,761,158,960	1,894,321,745	3,851,969,615
17.2	Other liability - claims-made	837,951,933	398,377,476	457,103,578	779,225,832
17.3	Excess Workers' Compensation	22,797,472	13,606,820	11,836,594	24,567,698
18.1	Products liability - occurrence	300,047,047	148,400,499	145,169,068	303,278,476
18.2	Products liability - claims-made	5,961,355	3,059,785	2,773,508	6,247,631
19.1, 1	Private passenger auto liability	59,467,705,507	16,220,879,139	17,467,317,364	58,221,267,284
19.3, 1	Commercial auto liability	3,992,086,533	1,754,629,576	1,862,187,300	3,884,528,809
21	Auto physical damage	42,701,210,432	12,314,226,817	13,104,528,981	41,910,908,269
22	Aircraft (all perils)	28,668,470	7,783,212	11,672,367	24,779,315
23	Fidelity	38,193,626	23,024,376	19,916,174	41,301,829
24	Surety	466,400,246	297,520,993	304,105,105	459,816,131
26	Burglary and theft	9,755,775	4,812,411	4,944,051	9,624,137
27	Boiler and machinery	50,632,809	19,948,882	21,144,751	49,436,940
28	Credit	4,644,555	1,565,732	4,264,812	1,945,476
29	International	126,759	441	370	126,830
30	Warranty	3,855,564	12,448,763	10,963,641	5,340,686
31	Reinsurance - nonproportional assumed Property	148,115,497	35,115,389	34,701,172	148,529,713
32	Reinsurance - nonproportional assumed Liability	677,432,427	352,183,772	325,565,099	704,051,101
33	Reinsurance - nonproportional assumed Financial Lines	4,722,618	57,463	4,308,871	471,210
34	Aggregate write-ins for other lines of business	12,016,904	5,913,057	5,838,727	12,091,233
35	TOTALS	152,692,687,730	53,757,821,843	56,688,955,729	149,761,553,842



NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 UNDERWRITING AND INVESTMENT EXHIBIT  
PART 1 - PREMIUMS EARNED**

Line of Business		Net Premiums Written	Unearned Premiums Dec 31	Unearned Premiums Dec 31	Premiums Earned During Year
1	Fire	1,178,306,105	607,285,728	606,201,068	1,179,390,766
2	Allied lines	1,050,449,499	532,745,497	535,932,784	1,047,262,216
3	Farmowners multiple peril	505,116,065	267,195,539	258,943,923	513,367,683
4	Homeowners multiple peril	23,722,067,486	12,468,462,445	12,605,693,750	23,584,836,178
5	Commercial multiple peril	6,451,221,244	3,453,092,041	3,183,704,893	6,720,608,393
6	Mortgage guaranty	0	0	0	0
8	Ocean marine	72,599,222	42,673,596	41,821,992	73,450,826
9	Inland marine	1,725,973,553	733,960,159	748,732,832	1,711,200,880
10	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	81,923,608	34,831,784	40,432,548	76,322,844
11.2	Medical professional liability - claims-made	56,371,180	9,235,835	28,317,559	37,289,456
12	Earthquake	183,269,330	82,422,029	89,252,621	176,438,734
13	Group accident and health	715,888,856	345,398	4,877,022	711,357,232
14	Credit accident and health (group and individual)	(1,182,427)	14,304,846	7,489,062	5,633,356
15	Other accident and health	838,524,302	1,908,349,031	2,072,670,927	674,202,406
16	Workers' compensation	2,720,046,559	841,388,532	758,855,879	2,802,579,211
17.1	Other liability - occurrence	4,093,581,483	1,894,321,746	2,016,586,029	3,971,317,197
17.2	Other liability - claims-made	933,421,557	457,103,578	559,117,227	831,407,908
17.3	Excess Workers' Compensation	23,897,804	11,836,594	10,915,242	24,819,157
18.1	Products liability - occurrence	273,904,955	145,169,068	136,991,946	282,082,078
18.2	Products liability - claims-made	11,703,140	2,773,508	5,815,796	8,660,852
19.1, 19.2	Private passenger auto liability	62,986,035,332	17,467,317,363	18,277,714,552	62,175,638,142
19.3, 19.4	Commercial auto liability	3,982,805,847	1,862,187,300	1,845,313,447	3,999,679,696
21	Auto physical damage	44,918,738,696	13,104,528,980	13,848,065,523	44,175,202,153
22	Aircraft (all perils)	25,574,342	11,672,367	11,438,336	25,808,373
23	Fidelity	39,074,088	19,916,174	14,632,086	44,358,175
24	Surety	489,399,062	304,105,105	322,498,967	471,005,199
26	Burglary and theft	12,470,271	4,944,051	6,763,280	10,651,044
27	Boiler and machinery	48,882,791	21,144,751	21,054,341	48,973,199
28	Credit	37,648,300	4,264,812	20,831,198	21,081,915
29	International	173,378	370	232	173,516
30	Warranty	5,532,088	10,963,641	13,268,657	3,227,072
31	Reinsurance - nonproportional assumed Property	220,578,024	34,701,172	64,527,360	190,751,838
32	Reinsurance - nonproportional assumed Liability	577,279,041	325,565,099	274,731,409	628,112,729
33	Reinsurance - nonproportional assumed Financial Lines	19,995,582	4,308,871	21,344,593	2,959,861
34	Aggregate write-ins for other lines of business	12,664,005	5,838,727	5,814,175	12,688,556
35	<b>TOTALS</b>	<b>158,013,934,366</b>	<b>56,688,955,731</b>	<b>58,460,351,250</b>	<b>156,242,538,845</b>

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 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	310,187,526	593,557,682	316,248,588	587,496,619	374,556,473	309,435,937	652,617,153
2 Allied lines	1,376,120,439	690,156,172	1,306,942,487	759,334,126	221,070,198	190,914,388	789,489,935
3 Farmowners multiple peril	81,539,799	320,496,375	98,270,788	303,765,385	126,331,674	125,274,604	304,822,457
4 Homeowners multiple peril	10,344,059,004	10,081,673,628	7,049,940,322	13,375,792,310	4,750,985,970	4,388,265,259	13,738,513,022
5 Commercial multiple peril	1,977,864,910	2,917,815,613	1,438,285,734	3,457,394,789	4,892,989,457	4,719,742,926	3,630,641,320
6 Mortgage guaranty	0	0	0	0	0	0	0
8 Ocean marine	57,070,234	36,675,518	60,330,233	33,415,519	71,543,113	58,007,997	46,950,634
9 Inland marine	504,186,643	2,028,493,365	1,771,347,984	761,332,025	180,683,520	145,015,071	797,000,473
10 Financial guaranty	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	14,486,869	9,874,656	4,728,821	19,632,704	100,835,138	104,988,299	15,479,543
11.2 Medical professional liability - claims-made	206,395	8,998,165	3,201,955	6,002,605	41,117,733	26,067,831	21,052,509
12 Earthquake	355,445	2,847,126	1,438,153	1,764,417	3,960,390	4,336,577	1,388,231
13 Group accident and health	306,052,389	285,643,523	30,196,465	561,499,448	140,886,385	124,371,122	578,014,711
14 Credit accident and health (group and individual)	3,792,854	0	0	3,792,854	5,696,243	6,570,981	2,918,116
15 Other accident and health	403,189,601	30,363,250	31,391,928	402,160,923	560,446,771	503,269,317	459,338,376
16 Workers' compensation	877,505,120	2,250,356,343	1,598,273,299	1,529,588,167	10,600,576,389	10,670,896,814	1,459,267,745
17.1 Other liability - occurrence	1,046,156,852	1,748,275,477	1,116,711,032	1,677,721,299	6,552,183,874	6,293,886,905	1,936,018,267
17.2 Other liability - claims-made	113,896,811	260,993,553	171,998,712	202,891,652	887,763,710	797,532,678	293,122,685
17.3 Excess Workers' Compensation	10,840,357	33,406,002	28,511,464	15,734,894	319,554,085	317,348,076	17,940,902
18.1 Products liability - occurrence	108,728,159	178,518,762	124,185,376	163,061,545	1,379,300,377	1,378,591,219	163,770,702
18.2 Products liability - claims-made	0	1,746,385	385,272	1,361,113	9,560,364	13,015,254	(2,093,777)
19.1, 19.2 Private passenger auto liability	34,010,391,142	22,093,000,627	16,151,105,774	39,952,285,993	46,769,122,908	43,011,238,992	43,710,169,913
19.3, 19.4 Commercial auto liability	1,473,435,387	2,160,384,016	1,153,457,301	2,480,362,101	4,528,892,401	4,132,115,980	2,877,138,522
21 Auto physical damage	24,214,468,271	15,901,526,313	11,255,771,845	28,860,222,736	2,341,868,533	1,814,546,808	29,387,544,462
22 Aircraft (all perils)	20,973,295	1,767,970	11,850,051	10,891,213	24,327,943	24,380,548	10,838,608
23 Fidelity	3,776,508	6,631,973	3,056,403	7,352,079	47,254,357	44,407,500	10,198,936
24 Surety	11,398,987	(9,371,013)	(1,990,979)	4,018,953	133,219,477	70,137,423	67,101,010
26 Burglary and theft	2,127,336	688,552	248,533	2,567,354	1,669,013	3,116,292	1,120,076
27 Boiler and machinery	14,233,105	17,627,580	16,938,883	14,921,802	15,675,916	11,984,141	18,613,578
28 Credit	324,135	943,304	547,367	720,072	2,865,423	3,973,685	(388,190)
29 International	0	265,076	186,904	78,172	482,933	421,291	139,813
30 Warranty	0	10,097,728	5,883,123	4,214,605	1,615,138	1,344,848	4,484,895
31 Reinsurance - nonproportional assumed Property	XXX	46,511,238	22,382,769	24,128,468	95,867,300	415,444,350	(295,448,581)
32 Reinsurance - nonproportional assumed Liability	XXX	666,592,283	21,581,889	645,010,393	350,239,704	368,515,000	626,735,098
33 Reinsurance - nonproportional assumed Financial Lines	XXX	2,499,453	1,364,963	1,134,490	2,997,983	2,782,988	1,349,484
34 Aggregate write-ins for other lines of business	1,750	63,304	1,461	63,593	244,563	201,946	106,211
35 TOTALS	77,287,369,326	62,379,119,994	43,794,774,892	95,871,714,424	85,536,385,460	80,082,143,043	101,325,956,843

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 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	353,085,549	585,504,670	296,545,214	642,045,004	497,019,527	374,556,473	764,508,061
2	Allied lines	2,125,491,154	817,410,036	2,127,376,363	815,524,826	461,370,721	221,070,198	1,055,825,347
3	Farmowners multiple peril	82,297,486	463,899,530	148,444,269	397,752,747	183,281,654	126,331,674	454,702,728
4	Homeowners multiple peril	12,259,263,317	11,945,214,501	8,877,757,538	15,326,720,283	5,539,411,998	4,750,985,970	16,115,146,310
5	Commercial multiple peril	2,111,283,533	3,252,196,769	1,518,099,522	3,845,380,778	5,022,165,152	4,892,989,457	3,974,556,476
6	Mortgage guaranty	0	0	0	0	0	0	0
8	Ocean marine	64,944,786	39,888,992	63,437,808	41,395,969	69,342,890	71,543,114	39,195,745
9	Inland marine	409,308,785	2,421,592,989	2,001,527,655	829,374,116	204,431,272	180,683,520	853,121,868
10	Financial guaranty	0	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	17,360,705	1,952,791	(62,028)	19,375,524	129,649,867	100,835,138	48,190,253
11.2	Medical professional liability - claims-made	345,250	(91,334,439)	(47,687,428)	(43,301,761)	143,520,826	41,117,733	59,101,330
12	Earthquake	313,504	2,656,653	1,262,010	1,708,147	2,966,022	3,960,391	713,780
13	Group accident and health	303,902,911	236,191,979	34,128,562	505,966,328	179,226,020	140,886,385	544,305,963
14	Credit accident and health (group and individual)	3,118,279	0	0	3,118,279	4,484,470	5,696,243	1,906,506
15	Other accident and health	413,699,803	29,273,298	34,098,334	408,874,767	606,641,360	560,446,771	455,069,356
16	Workers' compensation	878,313,615	2,206,485,615	1,496,428,395	1,588,370,836	10,356,192,940	10,600,576,389	1,343,987,385
17.1	Other liability - occurrence	1,158,614,667	1,424,458,794	793,850,179	1,789,223,280	7,099,888,386	6,552,183,874	2,336,927,793
17.2	Other liability - claims-made	120,156,252	(98,157,625)	(31,437,166)	53,435,792	1,288,502,372	887,763,710	454,174,454
17.3	Excess Workers' Compensation	10,276,866	27,306,179	22,390,537	15,192,508	323,811,952	319,554,085	19,450,373
18.1	Products liability - occurrence	106,969,152	152,653,988	78,517,666	181,105,473	1,355,114,852	1,379,300,377	156,919,947
18.2	Products liability - claims-made	0	(29,093,510)	(14,620,947)	(14,472,563)	21,393,207	9,560,364	(2,639,720)
19.1, 19.2	Private passenger auto liability	35,109,100,938	23,165,236,549	17,386,923,315	40,887,414,172	49,149,634,931	46,769,122,917	43,267,926,183
19.3, 19.4	Commercial auto liability	1,581,437,489	2,346,214,001	1,213,152,853	2,714,498,636	4,880,736,854	4,528,892,401	3,066,343,091
21	Auto physical damage	24,834,765,146	16,499,357,830	12,202,565,290	29,131,557,689	2,478,958,260	2,341,868,534	29,268,647,418
22	Aircraft (all perils)	24,238,526	(16,662,580)	7,522,482	53,464	30,589,151	24,327,943	6,314,673
23	Fidelity	6,731,888	9,331,596	5,050,894	11,012,589	52,674,689	47,254,357	16,432,921
24	Surety	120,992,729	(773,847)	58,591,593	61,627,289	145,197,877	133,219,477	73,605,689
26	Burglary and theft	1,679,173	(1,050,828)	(242,102)	870,447	2,557,626	1,669,013	1,759,058
27	Boiler and machinery	13,448,645	29,460,596	22,100,169	20,809,072	18,136,104	15,675,916	23,269,258
28	Credit	8,972,950	1,088,442	5,166,421	4,894,971	10,743,780	2,865,423	12,773,328
29	International	0	(37,175)	(84,051)	46,876	361,284	482,933	(74,773)
30	Warranty	0	16,271,056	12,780,712	3,490,344	767,987	1,615,138	2,643,193
31	Reinsurance - nonproportional assumed Property	XXX	98,623,612	43,355,127	55,268,484	(149,469,463)	95,867,300	(190,068,276)
32	Reinsurance - nonproportional assumed Liability	XXX	174,724,045	15,813,169	158,910,875	1,313,352,206	350,239,704	1,122,023,375
33	Reinsurance - nonproportional assumed Financial Lines	XXX	4,802,382	3,239,829	1,562,553	6,424,044	2,997,983	4,988,614
34	Aggregate write-ins for other lines of business	821	41,020	171,039	(129,198)	225,697	244,563	(148,064)
35	TOTALS	82,120,113,913	65,714,727,914	48,376,163,227	99,458,678,599	91,429,306,515	85,536,385,470	105,351,599,642

<b>2017 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)</b>			
	<b>Liability (19.1)</b>	<b>Liability (19.2)</b>	<b>Physical Damage (21.1)</b>
Written Premium	8,379,235	2,991,447,107	2,808,586,222
Earned Premium	7,664,411	2,902,446,016	2,729,806,872
Dividends	0	10,262,666	9,529,523
Unearned Prem Reserves	2,561,093	903,859,364	830,011,712
Losses Paid	10,516,573	2,149,465,728	1,502,145,137
Losses Incurred	11,019,319	2,352,453,546	1,506,337,717
Losses Unpaid	5,944,870	1,749,739,531	119,826,012
D & CC Exp. Paid	181,560	35,371,629	3,318,132
D & CC Exp. Incurred	260,425	43,197,355	3,687,414
D & CC Exp. Unpaid	410,561	135,735,039	5,183,842
Commissions	1,544,337	258,993,955	239,241,977
Taxes	308,505	68,451,970	65,545,921

<b>2016 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a)</b>			
	<b>Liability (19.1)</b>	<b>Liability (19.2)</b>	<b>Physical Damage (21.1)</b>
Written Premium	6	2,784,812,111	2,543,124,685
Earned Premium	0	2,739,826,185	2,455,276,961
Dividends	0	9,159,705	8,031,384
Unearned Prem Reserves	6	818,514,730	757,787,991
Losses Paid	0	2,040,000,754	1,566,680,753
Losses Incurred	-3150	2,086,160,796	1,599,445,240
Losses Unpaid	0	1,579,702,464	116,679,893
D & CC Exp. Paid	0	34,176,682	3,410,028
D & CC Exp. Incurred	0	37,898,534	4,742,867
D & CC Exp. Unpaid	0	129,822,803	4,874,710

(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>
2015	2,011,157,788	2,749,427,412	183,781,609	338,037,928
2016	2,166,774,484	2,858,690,408	187,305,208	327,219,201
2017	2,440,745,363	3,000,873,180	188,806,944	334,544,133

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	10/1/2016 Implementation	10/1/2017 Implementation	10/1/2018 Implementation
Bodily Injury	.778	.762	.786
Property Damage	.782	.789	.797
Medical Payments	.759	.769	.756

## Bodily Injury

Accident Year	Total Limits <u>Paid Losses(a)</u>	Total Limits <u>Reserves(a)</u>	Total Limits <u>Loss Dev.(b)</u>	Total Limits <u>Dev. Losses</u>
12/31/2015	91,070,091	7,695,375	1.006	99,358,059
12/31/2016	78,232,604	16,319,447	1.032	97,577,717
12/31/2017	46,442,819	39,221,981	1.129	96,715,559

Accident Year	Unallocated <u>Loss Adj. Exp.(c)</u>	Loss Trend <u>Factors(d)</u>	LAE Trend <u>Factors(d)</u>	Trended Incurred <u>Losses and LAE</u>
12/31/2015	12,006,337	1.073	1.133	120,214,377
12/31/2016	11,954,329	1.020	1.105	112,738,805
12/31/2017	10,019,296	1.091	1.078	116,317,476

## Property Damage

Accident Year	Total Limits <u>Paid Losses(a)</u>	Total Limits <u>Reserves(a)</u>	Total Limits <u>Loss Dev.(b)</u>	Total Limits <u>Dev. Losses</u>
12/31/2015	88,687,354	100,087	1.002	88,965,016
12/31/2016	93,670,827	168,600	1.005	94,308,624
12/31/2017	90,699,644	3,066,124	1.041	97,610,064

Accident Year	Unallocated <u>Loss Adj. Exp.(c)</u>	Loss Trend <u>Factors(d)</u>	LAE Trend <u>Factors(d)</u>	Trended Incurred <u>Losses and LAE</u>
12/31/2015	9,760,259	1.260	1.133	123,154,294
12/31/2016	10,368,817	1.145	1.105	119,440,917
12/31/2017	9,949,098	1.140	1.078	122,000,715

## Medical Payments

Accident Year	Total Limits <u>Paid Losses(a)</u>	Total Limits <u>Reserves(a)</u>	Total Limits <u>Loss Dev.(b)</u>	Total Limits <u>Dev. Losses</u>
12/31/2015	6,202,161	12,367	1.006	6,251,815
12/31/2016	5,782,051	59,046	1.026	5,992,966
12/31/2017	4,941,880	491,164	1.075	5,840,522

Accident Year	Unallocated <u>Loss Adj. Exp.(c)</u>	Loss Trend <u>Factors(d)</u>	LAE Trend <u>Factors(d)</u>	Trended Incurred <u>Losses and LAE</u>
12/31/2015	837,743	1.051	1.133	7,519,820
12/31/2016	815,043	0.980	1.105	6,773,729
12/31/2017	677,501	1.031	1.078	6,751,924

- (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, 2015, 2016, and 2017.

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

See also pages C-7-9.



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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2015	93,135	16,325,122	6,639,291	1,641,633	945	7,026	1.01	71.29
	2016	95,094	15,155,544	6,776,658	1,472,477	929	7,295	0.98	71.26
	2017	96,941	14,653,359	6,573,868	1,368,339	897	7,329	0.93	67.81
	Total	285,170	46,134,025	19,989,817	4,482,449	2,771	7,214	0.97	70.10
120	2015	340,440	54,491,797	29,825,780	8,000,300	4,001	7,455	1.18	87.61
	2016	344,752	54,572,534	32,462,201	6,092,209	4,335	7,488	1.26	94.16
	2017	346,346	54,407,006	27,979,446	5,443,352	3,946	7,091	1.14	80.78
	Total	1,031,538	163,471,337	90,267,427	19,535,861	12,282	7,350	1.19	87.51
130	2015	403,710	69,160,146	41,603,015	7,010,210	5,315	7,827	1.32	103.05
	2016	406,736	72,762,860	42,957,311	7,063,778	5,498	7,813	1.35	105.61
	2017	406,762	71,645,229	39,075,918	6,478,079	4,843	8,069	1.19	96.07
	Total	1,217,208	213,568,235	123,636,244	20,552,067	15,656	7,897	1.29	101.57
140	2015	24,919	4,370,044	3,733,580	423,751	482	7,746	1.93	149.83
	2016	24,404	4,778,986	3,811,287	385,092	422	9,031	1.73	156.17
	2017	23,999	5,194,745	2,894,287	166,092	341	8,488	1.42	120.60
	Total	73,322	14,343,775	10,439,154	974,935	1,245	8,385	1.70	142.37
150	2015	95,609	17,558,946	9,793,677	1,209,448	1,661	5,896	1.74	102.43
	2016	98,148	19,212,027	11,184,749	2,173,514	1,800	6,214	1.83	113.96
	2017	99,154	19,763,524	10,164,534	1,490,873	1,641	6,194	1.66	102.51
	Total	292,911	56,534,497	31,142,960	4,873,835	5,102	6,104	1.74	106.32

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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				
170	2015	168,731	28,799,723	12,819,601	2,625,137	1,665	7,699	0.99	75.98
	2016	172,317	27,861,404	15,155,480	3,991,138	1,831	8,277	1.06	87.95
	2017	174,784	26,537,664	14,127,750	3,073,786	1,773	7,968	1.01	80.83
	Total	515,832	83,198,791	42,102,831	9,690,061	5,269	7,991	1.02	81.62
180	2015	99,621	18,597,386	10,683,654	1,796,444	1,283	8,327	1.29	107.24
	2016	100,242	18,872,296	11,496,345	1,666,029	1,303	8,823	1.30	114.69
	2017	100,962	19,217,840	9,576,158	1,067,912	1,183	8,095	1.17	94.85
	Total	300,825	56,687,522	31,756,157	4,530,385	3,769	8,426	1.25	105.56
190	2015	166,172	32,687,878	16,729,905	3,931,882	2,221	7,533	1.34	100.68
	2016	172,144	32,462,482	16,359,532	4,825,887	2,039	8,023	1.18	95.03
	2017	176,746	32,646,896	17,058,815	3,668,363	2,104	8,108	1.19	96.52
	Total	515,062	97,797,256	50,148,252	12,426,132	6,364	7,880	1.24	97.36
200	2015	69,880	13,770,492	8,063,826	862,737	984	8,195	1.41	115.40
	2016	71,797	14,153,580	7,964,688	957,488	987	8,070	1.37	110.93
	2017	73,749	14,484,268	7,400,077	1,097,757	909	8,141	1.23	100.34
	Total	215,426	42,408,340	23,428,591	2,917,982	2,880	8,135	1.34	108.75
210	2015	18,056	3,485,494	1,519,492	259,205	140	10,854	0.78	84.15
	2016	18,862	3,462,656	1,545,854	941,635	156	9,909	0.83	81.96
	2017	19,575	3,405,249	1,852,223	634,625	147	12,600	0.75	94.62
	Total	56,493	10,353,399	4,917,569	1,835,465	443	11,101	0.78	87.05

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Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
220	2015	56,232	10,388,749	6,533,916	2,634,161	772	8,464	1.37	116.20
	2016	56,531	11,064,784	7,684,043	1,397,124	796	9,653	1.41	135.93
	2017	56,885	11,571,645	6,507,988	1,170,901	754	8,631	1.33	114.41
	Total	169,648	33,025,178	20,725,947	5,202,186	2,322	8,926	1.37	122.17
230	2015	84,190	17,283,043	12,556,651	1,511,304	1,297	9,681	1.54	149.15
	2016	83,283	18,689,323	12,880,552	2,260,381	1,417	9,090	1.70	154.66
	2017	82,539	19,566,086	11,392,019	1,405,706	1,243	9,165	1.51	138.02
	Total	250,012	55,538,452	36,829,222	5,177,391	3,957	9,307	1.58	147.31
240	2015	76,653	13,202,688	10,209,502	1,343,746	1,490	6,852	1.94	133.19
	2016	77,064	14,449,828	10,860,123	1,778,497	1,467	7,403	1.90	140.92
	2017	76,488	15,316,845	9,657,169	2,124,330	1,306	7,394	1.71	126.26
	Total	230,205	42,969,361	30,726,794	5,246,573	4,263	7,208	1.85	133.48
250	2015	238,013	51,552,644	32,517,112	4,665,209	4,894	6,644	2.06	136.62
	2016	240,649	52,210,036	32,805,477	4,970,334	4,561	7,193	1.90	136.32
	2017	242,085	53,327,941	31,051,829	3,873,864	4,118	7,541	1.70	128.27
	Total	720,747	157,090,621	96,374,418	13,509,407	13,573	7,100	1.88	133.71
260	2015	512,288	98,622,935	54,394,274	12,437,793	7,156	7,601	1.40	106.18
	2016	528,143	98,249,158	57,799,888	11,584,947	7,606	7,599	1.44	109.44
	2017	539,894	99,503,621	52,712,272	8,858,831	6,948	7,587	1.29	97.63
	Total	1,580,325	296,375,714	164,906,434	32,881,571	21,710	7,596	1.37	104.35

Notes:

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

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
270	2015	188,253	34,090,307	15,720,376	5,061,793	2,226	7,062	1.18	83.51
	2016	194,315	33,160,666	17,421,747	4,700,107	2,450	7,111	1.26	89.66
	2017	198,870	32,309,874	15,119,669	2,768,594	2,182	6,929	1.10	76.03
	Total	581,438	99,560,847	48,261,792	12,530,494	6,858	7,037	1.18	83.00
280	2015	155,448	29,186,478	21,112,706	2,868,262	3,073	6,870	1.98	135.82
	2016	159,312	32,648,705	22,056,071	3,169,585	3,116	7,078	1.96	138.45
	2017	161,814	35,164,759	19,497,836	2,425,294	2,861	6,815	1.77	120.50
	Total	476,574	96,999,942	62,666,613	8,463,141	9,050	6,924	1.90	131.49
290	2015	88,621	15,929,398	11,185,068	1,354,181	1,869	5,985	2.11	126.21
	2016	90,558	17,362,242	10,410,975	1,306,674	1,685	6,179	1.86	114.96
	2017	92,178	18,781,802	9,972,666	1,109,209	1,584	6,296	1.72	108.19
	Total	271,357	52,073,442	31,568,709	3,770,064	5,138	6,144	1.89	116.34
300	2015	354,055	64,234,736	28,002,362	7,685,950	4,163	6,726	1.18	79.09
	2016	366,043	62,013,187	28,615,889	5,853,919	4,252	6,730	1.16	78.18
	2017	375,663	61,734,881	28,107,249	5,358,862	3,903	7,201	1.04	74.82
	Total	1,095,761	187,982,804	84,725,500	18,898,731	12,318	6,878	1.12	77.32
310	2015	72,339	11,720,705	4,699,183	1,012,843	669	7,024	0.92	64.96
	2016	73,458	11,112,871	5,509,995	2,938,299	723	7,621	0.98	75.01
	2017	75,380	10,752,732	4,902,359	1,513,647	674	7,274	0.89	65.04
	Total	221,177	33,586,308	15,111,537	5,464,789	2,066	7,314	0.93	68.32

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				
320	2015	822,468	116,578,876	62,287,006	19,056,082	8,805	7,074	1.07	75.73
	2016	835,555	116,015,880	64,373,546	15,386,743	8,757	7,351	1.05	77.04
	2017	846,565	118,584,593	60,174,193	15,127,930	8,190	7,347	0.97	71.08
	Total	2,504,588	351,179,349	186,834,745	49,570,755	25,752	7,255	1.03	74.60
340	2015	165,613	30,013,723	19,900,333	2,155,745	3,206	6,207	1.94	120.16
	2016	167,211	32,233,625	21,492,981	2,865,572	3,352	6,412	2.00	128.54
	2017	167,772	34,313,348	18,913,861	1,463,673	2,855	6,625	1.70	112.74
	Total	500,596	96,560,696	60,307,175	6,484,990	9,413	6,407	1.88	120.47
350	2015	441,022	71,491,939	34,511,990	8,775,623	5,238	6,589	1.19	78.25
	2016	449,155	69,583,980	37,622,609	10,583,955	5,302	7,096	1.18	83.76
	2017	456,552	72,404,819	34,635,189	6,197,785	4,980	6,955	1.09	75.86
	Total	1,346,729	213,480,738	106,769,788	25,557,363	15,520	6,879	1.15	79.28
360	2015	161,833	24,540,459	15,082,878	2,564,393	2,303	6,549	1.42	93.20
	2016	164,432	25,711,835	16,134,273	2,986,501	2,246	7,184	1.37	98.12
	2017	165,538	27,173,503	15,021,732	2,957,094	2,086	7,201	1.26	90.74
	Total	491,803	77,425,797	46,238,883	8,507,988	6,635	6,969	1.35	94.02
370	2015	360,311	60,313,254	41,592,452	7,198,586	5,997	6,936	1.66	115.43
	2016	369,680	66,956,798	45,101,220	10,021,410	6,142	7,343	1.66	122.00
	2017	376,589	72,775,764	39,408,462	4,883,683	5,578	7,065	1.48	104.65
	Total	1,106,580	200,045,816	126,102,134	22,103,679	17,717	7,118	1.60	113.96

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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	2015	80,532	12,441,415	10,171,025	2,636,654	1,507	6,749	1.87	126.30
	2016	81,776	14,107,064	10,735,129	2,039,996	1,421	7,555	1.74	131.27
	2017	82,381	15,572,060	9,419,730	1,153,284	1,317	7,152	1.60	114.34
	Total	244,689	42,120,539	30,325,884	5,829,934	4,245	7,144	1.73	123.94
390	2015	229,535	48,069,162	24,783,631	6,366,201	3,544	6,993	1.54	107.97
	2016	234,550	46,014,663	23,418,240	5,231,942	3,366	6,957	1.44	99.84
	2017	240,137	46,049,483	21,774,567	4,650,565	3,091	7,045	1.29	90.68
	Total	704,222	140,133,308	69,976,438	16,248,708	10,001	6,997	1.42	99.37
420	2015	189,876	41,874,363	36,853,853	3,670,315	5,989	6,154	3.15	194.09
	2016	194,538	47,881,857	39,766,738	3,238,289	5,858	6,788	3.01	204.42
	2017	196,890	52,726,793	36,319,640	2,678,071	5,113	7,103	2.60	184.47
	Total	581,304	142,483,013	112,940,231	9,586,675	16,960	6,659	2.92	194.29
440	2015	135,260	26,861,818	15,626,190	2,271,696	2,464	6,342	1.82	115.53
	2016	140,450	27,698,626	17,361,003	1,565,485	2,605	6,664	1.85	123.61
	2017	145,125	29,193,410	17,838,607	2,175,667	2,531	7,048	1.74	122.92
	Total	420,835	83,753,854	50,825,800	6,012,848	7,600	6,688	1.81	120.77
450	2015	67,860	13,506,826	10,701,483	1,575,604	1,665	6,427	2.45	157.70
	2016	69,126	14,629,361	9,765,400	1,175,816	1,409	6,931	2.04	141.27
	2017	69,739	15,137,484	9,696,865	1,423,944	1,313	7,385	1.88	139.05
	Total	206,725	43,273,671	30,163,748	4,175,364	4,387	6,876	2.12	145.91

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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	2015	571,547	87,995,373	53,507,620	14,077,852	7,839	6,826	1.37	93.62
	2016	585,643	92,176,925	55,530,896	13,454,152	7,542	7,363	1.29	94.82
	2017	595,822	97,911,916	49,547,334	8,446,570	6,932	7,148	1.16	83.16
	Total	1,753,012	278,084,214	158,585,850	35,978,574	22,313	7,107	1.27	90.46
470	2015	141,072	20,832,432	14,936,125	2,848,629	2,250	6,638	1.59	105.88
	2016	142,622	23,197,556	15,246,671	3,043,195	2,157	7,068	1.51	106.90
	2017	143,776	25,406,393	14,054,405	1,980,825	1,956	7,185	1.36	97.75
	Total	427,470	69,436,381	44,237,201	7,872,649	6,363	6,952	1.49	103.49
480	2015	194,982	26,522,912	12,330,344	5,186,407	1,698	7,262	0.87	63.24
	2016	197,685	25,067,755	13,521,969	2,780,665	1,704	7,935	0.86	68.40
	2017	200,589	25,108,962	12,083,798	2,358,081	1,575	7,672	0.79	60.24
	Total	593,256	76,699,629	37,936,111	10,325,153	4,977	7,622	0.84	63.95
490	2015	495,408	69,138,105	32,348,324	10,284,884	4,264	7,586	0.86	65.30
	2016	507,371	66,174,988	33,434,788	10,567,824	4,141	8,074	0.82	65.90
	2017	517,013	67,028,624	30,226,365	9,392,236	3,909	7,733	0.76	58.46
	Total	1,519,792	202,341,717	96,009,477	30,244,944	12,314	7,797	0.81	63.17
Statewide	2015	7,363,684	1,255,639,368	722,976,225	157,004,660	103,075	7,014	1.40	98.18
	2016	7,513,646	1,281,706,082	759,264,328	154,470,659	103,375	7,345	1.38	101.05
	2017	7,625,302	1,319,373,118	694,738,880	119,987,824	94,783	7,330	1.24	91.11
	Total	22,502,632	3,856,718,568	2,176,979,433	431,463,143	301,233	7,227	1.34	96.74

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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	2015	93,135	10,463,596	9,069,006	51,155	2,873	3,157	3.08	97.37
	2016	95,094	11,346,558	9,767,354	139,134	2,933	3,330	3.08	102.71
	2017	96,941	12,297,057	9,916,210	143,179	2,835	3,498	2.92	102.29
	Total	285,170	34,107,211	28,752,570	333,468	8,641	3,327	3.03	100.83
120	2015	340,440	37,022,382	28,900,056	484,468	9,636	2,999	2.83	84.89
	2016	344,752	36,384,271	31,915,913	433,566	9,892	3,226	2.87	92.58
	2017	346,346	37,284,110	31,079,717	588,064	9,466	3,283	2.73	89.74
	Total	1,031,538	110,690,763	91,895,686	1,506,098	28,994	3,169	2.81	89.09
130	2015	403,710	45,950,407	35,996,288	706,009	11,661	3,087	2.89	89.16
	2016	406,736	45,798,712	39,617,492	646,566	12,103	3,273	2.98	97.40
	2017	406,762	47,378,030	38,864,214	772,313	11,392	3,412	2.80	95.55
	Total	1,217,208	139,127,149	114,477,994	2,124,888	35,156	3,256	2.89	94.05
140	2015	24,919	3,352,621	2,787,492	9,289	934	2,984	3.75	111.86
	2016	24,404	3,338,584	2,906,302	70,858	910	3,194	3.73	119.09
	2017	23,999	3,318,011	2,788,963	34,901	854	3,266	3.56	116.21
	Total	73,322	10,009,216	8,482,757	115,048	2,698	3,144	3.68	115.69
150	2015	95,609	12,375,147	11,749,174	93,657	3,940	2,982	4.12	122.89
	2016	98,148	13,691,171	12,901,428	205,093	4,075	3,166	4.15	131.45
	2017	99,154	15,123,020	13,029,922	202,273	3,855	3,380	3.89	131.41
	Total	292,911	41,189,338	37,680,524	501,023	11,870	3,174	4.05	128.64

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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	2015	168,731	20,553,631	16,667,487	141,928	5,714	2,917	3.39	98.78
	2016	172,317	21,778,620	18,899,212	184,428	5,848	3,232	3.39	109.68
	2017	174,784	22,794,073	19,149,774	374,532	5,304	3,610	3.03	109.56
	Total	515,832	65,126,324	54,716,473	700,888	16,866	3,244	3.27	106.07
180	2015	99,621	16,612,181	13,287,006	89,574	4,967	2,675	4.99	133.38
	2016	100,242	17,857,230	14,311,936	175,104	4,760	3,007	4.75	142.77
	2017	100,962	19,057,021	13,878,456	84,478	3,518	3,945	3.48	137.46
	Total	300,825	53,526,432	41,477,398	349,156	13,245	3,132	4.40	137.88
190	2015	166,172	23,502,241	21,564,830	185,456	6,675	3,231	4.02	129.77
	2016	172,144	24,997,296	24,227,207	392,153	6,923	3,500	4.02	140.74
	2017	176,746	27,219,058	24,649,577	559,621	6,733	3,661	3.81	139.46
	Total	515,062	75,718,595	70,441,614	1,137,230	20,331	3,465	3.95	136.76
200	2015	69,880	9,515,061	8,481,141	79,339	2,632	3,222	3.77	121.37
	2016	71,797	9,848,254	8,853,089	90,262	2,618	3,382	3.65	123.31
	2017	73,749	10,286,529	8,669,332	75,282	2,457	3,528	3.33	117.55
	Total	215,426	29,649,844	26,003,562	244,883	7,707	3,374	3.58	120.71
210	2015	18,056	1,861,813	1,449,464	21,235	476	3,045	2.64	80.28
	2016	18,862	1,887,030	1,545,094	28,693	473	3,267	2.51	81.92
	2017	19,575	1,971,594	1,973,261	0	525	3,759	2.68	100.81
	Total	56,493	5,720,437	4,967,819	49,928	1,474	3,370	2.61	87.94

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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	2015	56,232	6,316,274	4,648,437	24,056	1,417	3,280	2.52	82.67
	2016	56,531	6,371,400	5,741,891	109,114	1,528	3,758	2.70	101.57
	2017	56,885	6,268,006	5,639,914	174,110	1,448	3,895	2.55	99.15
	Total	169,648	18,955,680	16,030,242	307,280	4,393	3,649	2.59	94.49
230	2015	84,190	10,380,712	7,730,428	116,741	2,321	3,331	2.76	91.82
	2016	83,283	10,167,958	7,932,671	73,154	2,437	3,255	2.93	95.25
	2017	82,539	10,009,175	8,036,606	109,210	2,169	3,705	2.63	97.37
	Total	250,012	30,557,845	23,699,705	299,105	6,927	3,421	2.77	94.79
240	2015	76,653	9,049,755	7,146,903	46,542	2,519	2,837	3.29	93.24
	2016	77,064	8,900,920	7,655,472	64,190	2,558	2,993	3.32	99.34
	2017	76,488	8,841,675	7,730,027	83,149	2,218	3,485	2.90	101.06
	Total	230,205	26,792,350	22,532,402	193,881	7,295	3,089	3.17	97.88
250	2015	238,013	38,077,584	34,930,715	438,537	12,341	2,830	5.19	146.76
	2016	240,649	42,388,419	35,973,211	265,125	11,603	3,100	4.82	149.48
	2017	242,085	45,568,205	33,938,492	470,227	9,295	3,651	3.84	140.19
	Total	720,747	126,034,208	104,842,418	1,173,889	33,239	3,154	4.61	145.46
260	2015	512,288	64,524,700	56,476,239	719,607	18,309	3,085	3.57	110.24
	2016	528,143	68,660,645	63,090,597	701,835	19,313	3,267	3.66	119.46
	2017	539,894	73,875,510	62,435,653	695,350	17,884	3,491	3.31	115.64
	Total	1,580,325	207,060,855	182,002,489	2,116,792	55,506	3,279	3.51	115.17

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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	2015	188,253	26,298,158	23,655,948	450,888	7,815	3,027	4.15	125.66
	2016	194,315	28,127,802	27,167,674	546,538	8,397	3,235	4.32	139.81
	2017	198,870	30,710,442	26,272,409	380,418	7,769	3,382	3.91	132.11
	Total	581,438	85,136,402	77,096,031	1,377,844	23,981	3,215	4.12	132.60
280	2015	155,448	25,210,870	23,715,813	243,226	8,185	2,897	5.27	152.56
	2016	159,312	27,723,648	25,855,403	319,350	8,203	3,152	5.15	162.29
	2017	161,814	29,337,496	24,887,031	303,217	7,843	3,173	4.85	153.80
	Total	476,574	82,272,014	74,458,247	865,793	24,231	3,073	5.08	156.24
290	2015	88,621	12,960,759	11,919,414	162,226	3,950	3,018	4.46	134.50
	2016	90,558	14,164,007	13,068,866	35,723	4,052	3,225	4.47	144.31
	2017	92,178	15,081,879	13,464,292	102,911	3,852	3,495	4.18	146.07
	Total	271,357	42,206,645	38,452,572	300,860	11,854	3,244	4.37	141.70
300	2015	354,055	50,537,069	44,675,492	787,417	15,000	2,978	4.24	126.18
	2016	366,043	54,386,989	49,815,358	610,039	15,742	3,164	4.30	136.09
	2017	375,663	58,776,319	49,000,228	623,471	14,643	3,346	3.90	130.44
	Total	1,095,761	163,700,377	143,491,078	2,020,927	45,385	3,162	4.14	130.95
310	2015	72,339	8,523,382	7,493,090	38,481	2,609	2,872	3.61	103.58
	2016	73,458	9,334,004	8,369,451	51,474	2,799	2,990	3.81	113.94
	2017	75,380	10,173,516	8,430,009	103,528	2,760	3,054	3.66	111.83
	Total	221,177	28,030,902	24,292,550	193,483	8,168	2,974	3.69	109.83

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Notes:

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
320	2015	822,468	91,100,326	72,332,173	1,104,561	24,261	2,981	2.95	87.95
	2016	835,555	90,992,229	79,384,053	831,939	25,168	3,154	3.01	95.01
	2017	846,565	94,942,590	79,167,842	1,245,003	23,947	3,306	2.83	93.52
	Total	2,504,588	277,035,145	230,884,068	3,181,503	73,376	3,147	2.93	92.18
340	2015	165,613	24,301,789	21,893,035	165,258	7,699	2,844	4.65	132.19
	2016	167,211	25,755,595	24,158,962	300,029	7,956	3,037	4.76	144.48
	2017	167,772	27,140,067	23,283,330	354,651	7,426	3,135	4.43	138.78
	Total	500,596	77,197,451	69,335,327	819,938	23,081	3,004	4.61	138.51
350	2015	441,022	55,375,493	45,394,677	694,250	16,048	2,829	3.64	102.93
	2016	449,155	57,222,316	50,025,539	645,726	16,805	2,977	3.74	111.38
	2017	456,552	60,779,937	51,928,920	760,096	16,234	3,199	3.56	113.74
	Total	1,346,729	173,377,746	147,349,136	2,100,072	49,087	3,002	3.64	109.41
360	2015	161,833	19,866,749	16,348,121	139,702	5,737	2,850	3.55	101.02
	2016	164,432	20,024,061	17,486,306	206,129	5,911	2,958	3.59	106.34
	2017	165,538	20,867,706	18,058,143	229,783	5,746	3,143	3.47	109.09
	Total	491,803	60,758,516	51,892,570	575,614	17,394	2,983	3.54	105.51
370	2015	360,311	46,652,048	46,082,581	617,518	15,048	3,062	4.18	127.90
	2016	369,680	51,556,935	50,969,058	730,732	15,497	3,289	4.19	137.87
	2017	376,589	56,793,229	50,447,807	796,994	14,746	3,421	3.92	133.96
	Total	1,106,580	155,002,212	147,499,446	2,145,244	45,291	3,257	4.09	133.29

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Notes:

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurring Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
380	2015	80,532	9,499,471	10,719,436	238,460	3,229	3,320	4.01	133.11
	2016	81,776	10,721,986	11,344,279	141,867	3,291	3,447	4.02	138.72
	2017	82,381	11,811,659	10,555,270	133,441	3,026	3,488	3.67	128.13
	Total	244,689	32,033,116	32,618,985	513,768	9,546	3,417	3.90	133.31
390	2015	229,535	34,316,706	32,952,676	624,119	10,939	3,012	4.77	143.56
	2016	234,550	36,368,266	35,987,562	536,131	10,769	3,342	4.59	153.43
	2017	240,137	40,889,973	35,419,751	593,063	10,475	3,381	4.36	147.50
	Total	704,222	111,574,945	104,359,989	1,753,313	32,183	3,243	4.57	148.19
420	2015	189,876	33,140,784	34,592,179	294,452	11,570	2,990	6.09	182.18
	2016	194,538	36,573,399	37,380,971	284,582	11,780	3,173	6.06	192.15
	2017	196,890	40,161,143	36,415,324	362,266	10,912	3,337	5.54	184.95
	Total	581,304	109,875,326	108,388,474	941,300	34,262	3,164	5.89	186.46
440	2015	135,260	20,083,716	18,182,833	267,332	5,946	3,058	4.40	134.43
	2016	140,450	21,102,400	20,808,300	338,972	6,380	3,261	4.54	148.15
	2017	145,125	23,468,869	20,939,262	278,301	6,205	3,375	4.28	144.28
	Total	420,835	64,654,985	59,930,395	884,605	18,531	3,234	4.40	142.41
450	2015	67,860	9,766,309	9,664,582	111,245	3,212	3,009	4.73	142.42
	2016	69,126	10,430,350	10,266,757	74,371	3,208	3,200	4.64	148.52
	2017	69,739	11,165,155	10,249,037	107,855	3,065	3,344	4.39	146.96
	Total	206,725	31,361,814	30,180,376	293,471	9,485	3,182	4.59	145.99

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Notes:

- (1) Not under fleet plan.
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- (3) Claim frequency is per 100 cars.
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NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
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	2015	571,547	68,618,329	65,629,207	858,701	21,310	3,080	3.73	114.83
	2016	585,643	74,665,295	70,984,413	1,003,798	21,547	3,294	3.68	121.21
	2017	595,822	80,330,369	71,856,484	1,400,405	20,596	3,489	3.46	120.60
	Total	1,753,012	223,613,993	208,470,104	3,262,904	63,453	3,285	3.62	118.92
470	2015	141,072	16,254,123	14,581,837	92,071	4,814	3,029	3.41	103.36
	2016	142,622	17,294,089	15,294,608	172,828	4,692	3,260	3.29	107.24
	2017	143,776	18,181,407	15,684,961	207,394	4,647	3,375	3.23	109.09
	Total	427,470	51,729,619	45,561,406	472,293	14,153	3,219	3.31	106.58
480	2015	194,982	20,728,243	16,412,157	175,494	5,544	2,960	2.84	84.17
	2016	197,685	20,601,324	17,374,369	216,531	5,604	3,100	2.83	87.89
	2017	200,589	21,299,322	18,085,699	308,366	5,347	3,382	2.67	90.16
	Total	593,256	62,628,889	51,872,225	700,391	16,495	3,145	2.78	87.44
490	2015	495,408	56,803,222	44,918,280	386,656	15,340	2,928	3.10	90.67
	2016	507,371	58,163,974	50,621,917	983,063	16,056	3,153	3.16	99.77
	2017	517,013	61,505,367	51,385,603	657,621	15,438	3,329	2.99	99.39
	Total	1,519,792	176,472,563	146,925,800	2,027,340	46,834	3,137	3.08	96.67
Statewide	2015	7,363,684	939,595,651	822,048,197	10,659,650	274,671	2,993	3.73	111.64
	2016	7,513,646	988,625,737	901,702,715	11,609,097	281,831	3,199	3.75	120.01
	2017	7,625,302	1,054,707,519	897,311,520	13,315,473	264,630	3,391	3.47	117.68
	Total	22,502,632	2,982,928,907	2,621,062,432	35,584,220	821,132	3,192	3.65	116.48

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Notes:

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

Territory	Accident Year	Earned Car Years	Collected Earned Premium (2)	<u>Incurred Losses (5)</u>		Claims	Average Claim Cost (4)	Claim Freq. (3)	Pure Prem. (4)
				Basic Limits	Excess Limits				
110	2015	69,733	2,046,599	543,713	417,457	450	1,208	0.65	7.80
	2016	70,127	1,906,310	630,114	385,112	596	1,057	0.85	8.99
	2017	70,247	1,769,849	549,478	358,769	514	1,069	0.73	7.82
	Total	210,107	5,722,758	1,723,305	1,161,338	1,560	1,105	0.74	8.20
120	2015	276,186	6,687,473	3,168,738	1,590,680	3,150	1,006	1.14	11.47
	2016	276,059	7,131,596	3,391,046	1,754,673	3,439	986	1.25	12.28
	2017	273,535	6,792,689	2,898,397	1,556,715	2,699	1,074	0.99	10.60
	Total	825,780	20,611,758	9,458,181	4,902,068	9,288	1,018	1.12	11.45
130	2015	322,209	8,234,273	4,170,893	2,138,616	4,192	995	1.30	12.94
	2016	319,052	8,672,161	4,193,352	2,235,830	4,231	991	1.33	13.14
	2017	313,315	8,600,428	4,063,135	1,826,550	3,720	1,092	1.19	12.97
	Total	954,576	25,506,862	12,427,380	6,200,996	12,143	1,023	1.27	13.02
140	2015	18,862	510,593	423,537	244,204	546	776	2.89	22.45
	2016	17,797	532,295	462,403	143,510	396	1,168	2.23	25.98
	2017	16,940	550,039	357,913	178,298	311	1,151	1.84	21.13
	Total	53,599	1,592,927	1,243,853	566,012	1,253	993	2.34	23.21
150	2015	70,255	1,951,334	981,148	501,440	1,006	975	1.43	13.97
	2016	70,614	2,041,706	1,168,761	607,842	1,113	1,050	1.58	16.55
	2017	69,577	2,080,492	987,923	556,875	903	1,094	1.30	14.20
	Total	210,446	6,073,532	3,137,832	1,666,157	3,022	1,038	1.44	14.91

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
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NORTH CAROLINA  
AUTOMOBILE LIABILITY EXPERIENCE (1)  
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS  
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	2015	118,507	3,363,541	1,220,148	704,749	989	1,234	0.83	10.30
	2016	119,957	3,225,616	1,180,295	849,400	1,049	1,125	0.87	9.84
	2017	120,864	3,057,106	1,128,402	872,758	1,042	1,083	0.86	9.34
	Total	359,328	9,646,263	3,528,845	2,426,907	3,080	1,146	0.86	9.82
180	2015	49,554	1,556,163	622,019	494,055	576	1,080	1.16	12.55
	2016	49,666	1,488,513	617,233	681,729	621	994	1.25	12.43
	2017	49,877	1,565,262	574,343	584,228	574	1,001	1.15	11.52
	Total	149,097	4,609,938	1,813,595	1,760,012	1,771	1,024	1.19	12.16
190	2015	110,394	3,599,709	1,519,433	868,273	1,054	1,442	0.95	13.76
	2016	113,304	3,431,420	1,278,675	853,827	953	1,342	0.84	11.29
	2017	115,392	3,500,458	1,285,533	766,564	959	1,340	0.83	11.14
	Total	339,090	10,531,587	4,083,641	2,488,664	2,966	1,377	0.87	12.04
200	2015	46,114	1,462,037	733,799	555,693	672	1,092	1.46	15.91
	2016	46,868	1,565,728	688,610	438,492	658	1,047	1.40	14.69
	2017	47,507	1,612,690	635,022	420,304	559	1,136	1.18	13.37
	Total	140,489	4,640,455	2,057,431	1,414,489	1,889	1,089	1.34	14.64
210	2015	14,341	470,475	130,618	42,144	90	1,451	0.63	9.11
	2016	14,820	473,567	107,040	46,157	75	1,427	0.51	7.22
	2017	15,009	474,084	112,141	100,524	83	1,351	0.55	7.47
	Total	44,170	1,418,126	349,799	188,825	248	1,410	0.56	7.92

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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	2015	45,321	1,270,144	640,163	300,507	529	1,210	1.17	14.13
	2016	44,792	1,343,073	639,253	326,382	581	1,100	1.30	14.27
	2017	44,143	1,340,452	681,813	368,849	585	1,165	1.33	15.45
	Total	134,256	3,953,669	1,961,229	995,738	1,695	1,157	1.26	14.61
230	2015	66,312	1,985,345	1,028,870	605,012	1,141	902	1.72	15.52
	2016	63,765	2,021,511	1,000,993	604,016	1,163	861	1.82	15.70
	2017	60,658	1,961,584	1,001,891	420,966	1,031	972	1.70	16.52
	Total	190,735	5,968,440	3,031,754	1,629,994	3,335	909	1.75	15.90
240	2015	62,110	1,549,570	1,059,413	441,455	1,062	998	1.71	17.06
	2016	61,272	1,665,668	1,051,265	453,289	981	1,072	1.60	17.16
	2017	58,845	1,637,714	897,012	352,433	770	1,165	1.31	15.24
	Total	182,227	4,852,952	3,007,690	1,247,177	2,813	1,069	1.54	16.51
250	2015	127,449	4,843,535	1,713,843	2,244,629	2,324	737	1.82	13.45
	2016	128,278	4,833,081	1,871,483	1,943,343	2,317	808	1.81	14.59
	2017	127,693	5,093,261	1,806,214	2,231,344	2,091	864	1.64	14.14
	Total	383,420	14,769,877	5,391,540	6,419,316	6,732	801	1.76	14.06
260	2015	361,293	10,889,631	4,904,475	2,400,576	4,382	1,119	1.21	13.57
	2016	367,549	10,807,282	5,230,180	2,870,345	4,803	1,089	1.31	14.23
	2017	370,974	11,206,712	4,844,524	2,698,473	4,225	1,147	1.14	13.06
	Total	1,099,816	32,903,625	14,979,179	7,969,394	13,410	1,117	1.22	13.62

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	2015	135,707	4,067,304	1,392,708	898,604	1,069	1,303	0.79	10.26
	2016	138,903	3,864,491	1,487,097	973,135	1,171	1,270	0.84	10.71
	2017	141,331	3,805,464	1,461,106	927,414	1,065	1,372	0.75	10.34
	Total	415,941	11,737,259	4,340,911	2,799,153	3,305	1,313	0.79	10.44
280	2015	104,108	3,146,641	2,061,881	1,150,972	1,910	1,080	1.83	19.81
	2016	105,000	3,537,238	2,220,179	1,325,554	2,005	1,107	1.91	21.14
	2017	104,130	3,856,870	1,952,913	1,059,022	1,796	1,087	1.72	18.75
	Total	313,238	10,540,749	6,234,973	3,535,548	5,711	1,092	1.82	19.90
290	2015	56,794	1,532,806	915,287	504,104	896	1,022	1.58	16.12
	2016	57,325	1,717,030	854,104	478,198	922	926	1.61	14.90
	2017	57,315	1,820,049	797,512	469,589	819	974	1.43	13.91
	Total	171,434	5,069,885	2,566,903	1,451,891	2,637	973	1.54	14.97
300	2015	239,392	7,192,159	2,302,197	1,909,074	1,875	1,228	0.78	9.62
	2016	245,361	6,755,542	2,194,425	1,398,770	1,919	1,144	0.78	8.94
	2017	250,330	6,431,666	2,133,450	1,530,065	1,806	1,181	0.72	8.52
	Total	735,083	20,379,367	6,630,072	4,837,909	5,600	1,184	0.76	9.02
310	2015	50,080	1,311,483	309,851	254,743	266	1,165	0.53	6.19
	2016	50,478	1,291,367	316,539	222,810	279	1,135	0.55	6.27
	2017	51,443	1,232,492	262,315	162,549	236	1,112	0.46	5.10
	Total	152,001	3,835,342	888,705	640,102	781	1,138	0.51	5.85

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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	2015	595,154	12,468,143	5,113,982	2,530,036	4,762	1,074	0.80	8.59
	2016	600,204	12,361,929	5,337,159	2,601,664	4,859	1,098	0.81	8.89
	2017	602,236	11,731,308	5,196,015	2,195,743	4,256	1,221	0.71	8.63
	Total	1,797,594	36,561,380	15,647,156	7,327,443	13,877	1,128	0.77	8.70
340	2015	103,106	2,868,041	1,789,293	999,322	1,681	1,064	1.63	17.35
	2016	102,602	3,112,263	1,931,264	943,657	1,761	1,097	1.72	18.82
	2017	101,004	3,284,175	1,665,803	865,182	1,491	1,117	1.48	16.49
	Total	306,712	9,264,479	5,386,360	2,808,161	4,933	1,092	1.61	17.56
350	2015	306,069	7,708,488	3,080,857	1,570,123	2,507	1,229	0.82	10.07
	2016	309,286	7,383,030	3,478,533	1,618,931	2,901	1,199	0.94	11.25
	2017	312,665	7,267,853	3,037,238	1,341,823	2,474	1,228	0.79	9.71
	Total	928,020	22,359,371	9,596,628	4,530,877	7,882	1,218	0.85	10.34
360	2015	113,090	2,623,634	1,397,863	617,060	1,123	1,245	0.99	12.36
	2016	114,219	2,811,208	1,502,641	687,498	1,306	1,151	1.14	13.16
	2017	114,252	3,078,428	1,582,670	680,337	1,227	1,290	1.07	13.85
	Total	341,561	8,513,270	4,483,174	1,984,895	3,656	1,226	1.07	13.13
370	2015	261,141	6,744,438	3,840,841	2,112,400	3,097	1,240	1.19	14.71
	2016	264,447	7,202,168	4,355,958	2,054,400	3,301	1,320	1.25	16.47
	2017	265,281	7,989,973	4,130,605	2,157,441	3,224	1,281	1.22	15.57
	Total	790,869	21,936,579	12,327,404	6,324,241	9,622	1,281	1.22	15.59

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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	2015	61,758	1,332,805	932,279	386,394	818	1,140	1.32	15.10
	2016	62,380	1,488,532	965,122	353,485	815	1,184	1.31	15.47
	2017	61,801	1,622,752	963,049	350,644	745	1,293	1.21	15.58
	Total	185,939	4,444,089	2,860,450	1,090,523	2,378	1,203	1.28	15.38
390	2015	156,061	5,362,300	1,641,315	917,346	1,317	1,246	0.84	10.52
	2016	159,162	4,981,344	1,827,907	1,174,344	1,347	1,357	0.85	11.48
	2017	161,888	4,669,947	1,617,267	1,055,133	1,288	1,256	0.80	9.99
	Total	477,111	15,013,591	5,086,489	3,146,823	3,952	1,287	0.83	10.66
420	2015	105,853	3,720,511	3,721,429	1,887,184	3,400	1,095	3.21	35.16
	2016	105,688	4,436,546	3,696,515	1,816,811	3,279	1,127	3.10	34.98
	2017	104,167	4,879,542	3,363,784	2,019,868	3,139	1,072	3.01	32.29
	Total	315,708	13,036,599	10,781,728	5,723,863	9,818	1,098	3.11	34.15
440	2015	84,299	2,616,691	1,482,919	780,221	1,312	1,130	1.56	17.59
	2016	86,739	2,808,978	1,458,232	817,848	1,317	1,107	1.52	16.81
	2017	88,229	2,995,732	1,418,547	847,087	1,266	1,120	1.43	16.08
	Total	259,267	8,421,401	4,359,698	2,445,156	3,895	1,119	1.50	16.82
450	2015	41,744	1,195,569	658,571	351,114	645	1,021	1.55	15.78
	2016	41,392	1,211,708	675,267	288,440	600	1,125	1.45	16.31
	2017	41,164	1,229,644	668,735	317,087	574	1,165	1.39	16.25
	Total	124,300	3,636,921	2,002,573	956,641	1,819	1,101	1.46	16.11

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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				
460	2015	415,612	9,425,519	4,317,138	2,278,619	3,827	1,128	0.92	10.39
	2016	421,989	9,677,516	4,904,411	2,603,737	4,193	1,170	0.99	11.62
	2017	425,267	9,919,777	4,621,203	2,241,794	3,787	1,220	0.89	10.87
	Total	1,262,868	29,022,812	13,842,752	7,124,150	11,807	1,172	0.93	10.96
470	2015	106,451	2,197,395	1,296,324	550,541	1,174	1,104	1.10	12.18
	2016	106,923	2,359,228	1,312,924	587,524	1,238	1,061	1.16	12.28
	2017	106,711	2,524,486	1,170,091	548,957	1,045	1,120	0.98	10.97
	Total	320,085	7,081,109	3,779,339	1,687,022	3,457	1,093	1.08	11.81
480	2015	132,442	2,748,165	1,075,829	529,378	856	1,257	0.65	8.12
	2016	134,092	2,658,448	1,165,125	455,265	882	1,321	0.66	8.69
	2017	135,875	2,531,050	1,044,645	419,864	745	1,402	0.55	7.69
	Total	402,409	7,937,663	3,285,599	1,404,507	2,483	1,323	0.62	8.16
490	2015	328,318	7,642,965	2,652,350	1,596,735	1,977	1,342	0.60	8.08
	2016	334,737	7,447,587	3,053,478	1,592,557	1,976	1,545	0.59	9.12
	2017	340,284	7,613,649	2,462,946	1,687,855	1,826	1,349	0.54	7.24
	Total	1,003,339	22,704,201	8,168,774	4,877,147	5,779	1,414	0.58	8.14
Statewide	2015	5,155,819	136,325,479	62,843,724	35,373,460	56,675	1,109	1.10	12.19
	2016	5,204,847	138,245,680	66,247,583	36,188,575	59,047	1,122	1.13	12.73
	2017	5,219,949	139,727,677	61,373,635	34,171,104	52,875	1,161	1.01	11.76
	Total	15,580,615	414,298,836	190,464,942	105,733,139	168,597	1,130	1.08	12.22

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Notes:

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

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

2. CREDIBILITY FACTOR DEVELOPMENT AND APPLICATION

See attached exhibits, Section D and prefiled testimony of J. Smollik.

## Credibility Factor Determination

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

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

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

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

CREDIBILITY TABLES BASED  
UPON NUMBER OF CLAIMS

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

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

(A) Applied separately by coverage.

<u>Credibility</u>	<u>Determination of Territory Credibility (B)</u>	<u>Credibility</u>	<u>Determination of Trend Factor Credibility (C)</u>
0.00	0 - 29	0.05	27 - 105
0.10	30 - 119	0.10	106 - 238
0.20	120 - 269	0.15	239 - 424
0.30	270 - 479	0.20	425 - 663
0.40	480 - 749	0.25	664 - 955
0.50	750 - 1,079	0.30	956 - 1,300
0.60	1,080 - 1,469	0.35	1,301 - 1,699
0.70	1,470 - 1,919	0.40	1,700 - 2,150
0.80	1,920 - 2,429	0.45	2,151 - 2,655
0.90	2,430 - 2,999	0.50	2,656 - 3,212
1.00	3,000 or more	0.55	3,213 - 3,823
		0.60	3,824 - 4,487
		0.65	4,488 - 5,204
		0.70	5,205 - 5,974
		0.75	5,975 - 6,798
		0.80	6,799 - 7,674
		0.85	7,675 - 8,604
		0.90	8,605 - 9,586
		0.95	9,587 - 10,622
		1.00	10,623 or more

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

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



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

3. LOSS DEVELOPMENT FACTOR DERIVATION AND APPLICATION ON BOTH PAID AND INCURRED BASES AND IN BOTH NUMBERS AND DOLLARS OF CLAIMS
- 3(a) Loss development factor derivation is contained on the following pages F-45-104. In selecting the loss development factor, three and five year straight averages were considered, with the three year factor being selected as the best blend of responsiveness and stability for Bodily Injury, Property Damage and Medical Payments.

Development for all coverages is to 63 months.

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2013	6,926,726	6,926,726	4,946,245
2014	6,685,114	6,685,114	4,753,390
2015	7,363,684	7,363,684	5,155,819
2016	7,513,646	7,513,646	5,204,847
2017	7,625,302	7,625,302	5,219,949

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY AND CEDED COMBINED

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2013	1,204,953,772	1,057,908,548	158,794,910
2014	1,153,872,751	1,018,944,419	151,440,753
2015	1,312,858,208	1,150,295,616	166,342,222
2016	1,308,019,325	1,230,829,858	166,112,022
2017	1,327,988,630	1,329,670,735	165,455,997

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
2004					722,450,796
2005				693,635,041	715,195,536
2006			664,463,481	722,106,543	746,134,773
2007		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	818,380,821
2013	343,976,835	629,676,107	741,958,792	802,147,972	822,222,613
2014	350,283,706	635,633,437	754,106,554	818,161,363	
2015	371,906,369	696,285,403	826,095,618		
2016	415,447,012	749,120,877			
2017	399,486,270				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.031
2006			1.087	1.033
2007		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	1.024
2013	1.831	1.178	1.081	1.025
2014	1.815	1.186	1.085	
2015	1.872	1.186		
2016	1.803			
Five Year Average	1.809	1.181	1.079	1.025
Three Year Average	1.830	1.183	1.082	1.024
		Five Year	Three Year	
39 to 63 months:		1.106	1.108	
27 to 63 months:		1.306	1.311	
15 to 63 months:		2.363	2.399	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					565,065,245
2005				577,981,874	578,315,991
2006			600,968,249	601,806,030	601,921,399
2007		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	678,881,814
2013	679,039,402	716,144,299	719,966,299	720,721,078	720,920,507
2014	732,080,719	770,018,705	773,688,353	774,760,315	
2015	814,849,424	864,804,668	869,988,886		
2016	892,287,194	953,658,756			
2017	921,252,568				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.001	1.000
2007		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	1.000
2013	1.055	1.005	1.001	1.000
2014	1.052	1.005	1.001	
2015	1.061	1.006		
2016	1.069			
Five Year Average	1.057	1.006	1.001	1.000
Three Year Average	1.061	1.005	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.001	1.002	
27 to 63 months:		1.007	1.007	
15 to 63 months:		1.064	1.068	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Total Limits Paid Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					91,944,486
2005				90,202,275	90,360,865
2006			92,834,993	93,690,726	93,918,534
2007		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	98,600,055
2013	80,792,632	94,498,632	97,324,606	97,697,818	98,013,131
2014	79,535,738	94,001,141	96,171,307	97,457,536	
2015	83,348,544	98,802,256	102,267,705		
2016	90,070,332	104,996,655			
2017	87,104,169				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.009	1.002
2007		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	0.999
2013	1.170	1.030	1.004	1.003
2014	1.182	1.023	1.013	
2015	1.185	1.035		
2016	1.166			
Five Year Average	1.171	1.028	1.010	1.002
Three Year Average	1.178	1.029	1.009	1.002
		Five Year	Three Year	
39 to 63 months:		1.012	1.011	
27 to 63 months:		1.040	1.040	
15 to 63 months:		1.218	1.225	

Losses exclude unallocated loss adjustment expense.

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

See attached Exhibit (3)(d).

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

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

## Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					733,021,137
2005				726,341,510	724,279,324
2006			755,059,193	759,412,892	757,537,429
2007		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	829,247,603
2013	767,539,013	810,001,710	823,606,963	830,776,045	831,041,201
2014	766,619,149	824,010,768	843,963,491	854,080,792	
2015	810,170,619	893,472,461	927,185,682		
2016	873,185,589	964,085,454			
2017	842,233,368				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.997
2006			1.006	0.998
2007		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	1.000
2013	1.055	1.017	1.009	1.000
2014	1.075	1.024	1.012	
2015	1.103	1.038		
2016	1.104			
Five Year Average	1.077	1.021	1.005	0.999
Three Year Average	1.094	1.026	1.007	0.999
		Five Year	Three Year	
39 to 63 months:		1.004	1.006	
27 to 63 months:		1.025	1.032	
15 to 63 months:		1.104	1.129	

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
2004					565,293,901
2005				578,476,414	578,537,116
2006			601,871,788	602,497,738	602,092,739
2007		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	679,064,830
2013	694,412,102	717,673,256	720,693,872	721,060,440	721,050,475
2014	750,059,297	771,956,718	774,338,590	775,090,826	
2015	835,697,530	867,811,745	870,763,151		
2016	917,595,695	956,268,680			
2017	946,840,760				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	0.999
2007		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	1.000
2013	1.033	1.004	1.001	1.000
2014	1.029	1.003	1.001	
2015	1.038	1.003		
2016	1.042			
Five Year Average	1.034	1.004	1.001	1.000
Three Year Average	1.036	1.003	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.001	1.002	
27 to 63 months:		1.005	1.005	
15 to 63 months:		1.039	1.041	

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
2004					92,163,988
2005				90,619,975	90,645,560
2006			93,479,636	94,013,888	94,087,739
2007		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	98,689,925
2013	92,538,232	95,842,790	97,860,162	97,858,080	98,046,357
2014	90,997,474	95,512,681	96,851,396	97,650,027	
2015	95,948,353	100,420,856	102,971,324		
2016	102,264,187	106,966,826			
2017	99,064,485				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.006	1.001
2007		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	0.998
2013	1.036	1.021	1.000	1.002
2014	1.050	1.014	1.008	
2015	1.047	1.025		
2016	1.046			
Five Year Average	1.043	1.017	1.005	1.001
Three Year Average	1.048	1.020	1.005	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.006	
27 to 63 months:		1.023	1.026	
15 to 63 months:		1.067	1.075	

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
2004					601,716,224
2005				599,911,132	601,141,186
2006			614,562,168	620,644,878	620,816,005
2007		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	683,645,062
2013	659,776,040	675,365,278	679,850,899	688,465,873	686,687,252
2014	654,759,462	685,511,442	699,316,996	703,227,016	
2015	696,388,761	744,161,515	764,655,824		
2016	746,254,527	803,385,854			
2017	720,842,437				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.010	1.000
2007		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	1.002
2013	1.024	1.007	1.013	0.997
2014	1.047	1.020	1.006	
2015	1.069	1.028		
2016	1.077			
Five Year Average	1.047	1.014	1.006	1.000
Three Year Average	1.064	1.018	1.007	0.999
		Five Year	Three Year	
39 to 63 months:		1.006	1.006	
27 to 63 months:		1.020	1.024	
15 to 63 months:		1.068	1.090	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Excess Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					131,304,913
2005				126,430,378	123,138,138
2006			140,497,025	138,768,014	136,721,424
2007		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	145,602,541
2013	107,762,973	134,636,432	143,756,064	142,310,172	144,353,949
2014	111,859,687	138,499,326	144,646,495	150,853,776	
2015	113,781,858	149,310,946	162,529,858		
2016	126,931,062	160,699,600			
2017	121,390,931				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.974
2006			0.988	0.985
2007		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	0.990
2013	1.249	1.068	0.990	1.014
2014	1.238	1.044	1.043	
2015	1.312	1.089		
2016	1.266			
Five Year Average	1.255	1.053	1.004	0.994
Three Year Average	1.272	1.067	1.011	0.998
		Five Year	Three Year	
39 to 63 months:		0.998	1.009	
27 to 63 months:		1.051	1.077	
15 to 63 months:		1.319	1.370	

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
2004					561,689,009
2005				574,496,556	574,527,902
2006			597,603,179	598,221,980	597,935,823
2007		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	672,828,719
2013	687,781,171	711,283,573	713,953,296	714,435,768	714,454,874
2014	742,337,687	763,487,631	765,503,500	766,476,520	
2015	825,271,105	856,359,697	859,583,993		
2016	905,529,154	943,611,862			
2017	933,429,513				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		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	1.000
2013	1.034	1.004	1.001	1.000
2014	1.028	1.003	1.001	
2015	1.038	1.004		
2016	1.042			
Five Year Average	1.034	1.004	1.001	1.000
Three Year Average	1.036	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:		1.039	1.041	

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
2004					3,604,892
2005				3,979,858	4,009,214
2006			4,268,609	4,275,758	4,156,916
2007		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	6,236,111
2013	6,630,931	6,389,683	6,740,576	6,624,672	6,595,601
2014	7,721,610	8,469,087	8,835,090	8,614,306	
2015	10,426,425	11,452,048	11,179,158		
2016	12,066,541	12,656,818			
2017	13,411,247				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.007
2006			1.002	0.972
2007		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	0.961
2013	0.964	1.055	0.983	0.996
2014	1.097	1.043	0.975	
2015	1.098	0.976		
2016	1.049			
Five Year Average	1.070	1.026	1.008	1.010
Three Year Average	1.081	1.025	1.006	0.995
		Five Year	Three Year	
39 to 63 months:		1.018	1.001	
27 to 63 months:		1.044	1.026	
15 to 63 months:		1.117	1.109	

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
2004					101,973
2005				98,215	99,000
2006			94,861	97,382	98,183
2007		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	101,960
2013	68,366	91,489	97,237	100,109	100,763
2014	68,331	91,424	97,972	100,840	
2015	74,400	101,466	108,427		
2016	77,149	103,142			
2017	69,127				

## Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.008
2006			1.027	1.008
2007		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	1.006
2013	1.338	1.063	1.030	1.007
2014	1.338	1.072	1.029	
2015	1.364	1.069		
2016	1.337			
Five Year Average	1.337	1.067	1.028	1.007
Three Year Average	1.346	1.068	1.029	1.007
		Five Year	Three Year	
39 to 63 months:		1.035	1.036	
27 to 63 months:		1.104	1.106	
15 to 63 months:		1.476	1.489	

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
2004					243,658
2005				242,439	242,468
2006			242,938	243,076	243,100
2007		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	253,857
2013	244,827	252,401	253,025	253,176	253,212
2014	251,731	258,379	259,088	259,255	
2015	270,388	281,035	281,778		
2016	281,617	291,348			
2017	270,689				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		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	1.000
2013	1.031	1.002	1.001	1.000
2014	1.026	1.003	1.001	
2015	1.039	1.003		
2016	1.035			
Five Year Average	1.031	1.003	1.001	1.000
Three Year Average	1.033	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:		1.035	1.038	

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
2004					59,749
2005				57,695	57,738
2006			57,297	57,570	57,624
2007		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	54,517
2013	45,586	51,958	52,811	53,134	53,195
2014	44,694	50,964	51,887	52,252	
2015	46,244	53,501	54,722		
2016	50,137	57,023			
2017	46,897				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.005	1.001
2007		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	1.001
2013	1.140	1.016	1.006	1.001
2014	1.140	1.018	1.007	
2015	1.157	1.023		
2016	1.137			
Five Year Average	1.140	1.017	1.006	1.003
Three Year Average	1.145	1.019	1.006	1.001
		Five Year	Three Year	
39 to 63 months:		1.009	1.007	
27 to 63 months:		1.026	1.026	
15 to 63 months:		1.170	1.175	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					102,458
2005				99,539	99,370
2006			98,850	98,756	98,575
2007		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	102,291
2013	102,357	100,878	100,801	101,164	101,039
2014	102,497	101,370	102,058	102,092	
2015	112,037	112,450	112,782		
2016	115,451	114,803			
2017	106,244				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.998
2006			0.999	0.998
2007		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	1.000
2013	0.986	0.999	1.004	0.999
2014	0.989	1.007	1.000	
2015	1.004	1.003		
2016	0.994			
Five Year Average	0.992	1.002	1.001	0.999
Three Year Average	0.996	1.003	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.002	1.004	
15 to 63 months:		0.994	1.000	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					243,683
2005				242,504	242,482
2006			243,069	243,136	243,117
2007		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	253,879
2013	248,714	252,721	253,124	253,217	253,223
2014	256,120	258,699	259,204	259,288	
2015	275,692	281,473	281,894		
2016	287,326	291,784			
2017	276,679				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.000	1.000
2007		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	1.000
2013	1.016	1.002	1.000	1.000
2014	1.010	1.002	1.000	
2015	1.021	1.001		
2016	1.016			
Five Year Average	1.014	1.002	1.000	1.000
Three Year Average	1.016	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:		1.016	1.019	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					59,780
2005				57,793	57,778
2006			57,554	57,675	57,672
2007		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	54,538
2013	50,822	52,516	53,018	53,189	53,214
2014	49,541	51,548	52,146	52,309	
2015	51,586	54,207	54,931		
2016	55,321	57,753			
2017	51,796				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.002	1.000
2007		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	1.000
2013	1.033	1.010	1.003	1.000
2014	1.041	1.012	1.003	
2015	1.051	1.013		
2016	1.044			
Five Year Average	1.040	1.010	1.002	1.002
Three Year Average	1.045	1.012	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.003	
27 to 63 months:		1.014	1.015	
15 to 63 months:		1.055	1.061	

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
2004			
2005			
2006			3,989
2007		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	4,086
2015	37,637	10,984	4,355
2016	38,302	11,661	
2017	37,117		

## Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		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	0.411
2015	0.292	0.396
2016	0.304	
Five Year Average	0.291	0.393
Three Year Average	0.296	0.396
	Five Year	Three Year
27 to 39 months:	0.393	0.396
15 to 39 months:	0.114	0.117



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
2004			
2005			
2006			131
2007		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	116
2015	5,304	438	116
2016	5,709	436	
2017	5,990		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		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	0.363
2015	0.083	0.265
2016	0.076	
Five Year Average	0.084	0.332
Three Year Average	0.077	0.312
	Five Year	Three Year
27 to 39 months:	0.332	0.312
15 to 39 months:	0.028	0.024

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
2004			
2005			
2006			257
2007		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	259
2015	5,342	706	209
2016	5,184	730	
2017	4,899		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		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	0.443
2015	0.132	0.296
2016	0.141	
Five Year Average	0.129	0.363
Three Year Average	0.131	0.370
	Five Year	Three Year
27 to 39 months:	0.363	0.370
15 to 39 months:	0.047	0.048

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>
2013	5,483,040	5,483,040	4,146,080
2014	5,366,955	5,366,955	4,031,921
2015	5,618,037	5,618,037	4,188,289
2016	5,748,039	5,748,039	4,247,921
2017	5,838,869	5,838,869	4,273,460

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2013	1,443,686	1,443,686	800,165
2014	1,318,159	1,318,159	721,469
2015	1,745,647	1,745,647	967,530
2016	1,765,607	1,765,607	956,926
2017	1,786,433	1,786,433	946,489

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2013	838,984,888	781,271,828	127,987,885
2014	815,708,028	761,787,208	123,624,970
2015	865,474,988	807,188,741	128,488,703
2016	891,125,531	838,571,195	130,085,014
2017	910,831,376	871,398,813	131,018,539

CEDED ONLY

<u>YEAR</u>	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	<u>MEDICAL PAYMENTS</u>
2013	365,968,884	276,636,720	30,807,025
2014	338,164,723	257,157,211	27,815,783
2015	447,383,220	343,106,875	37,853,519
2016	416,893,794	392,258,663	36,027,008
2017	417,157,254	458,271,922	34,437,458

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
2004					439,003,708
2005				421,985,677	436,882,054
2006			406,942,817	445,892,756	464,170,222
2007		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	530,168,903
2013	203,716,690	381,749,155	457,905,236	501,068,442	515,459,390
2014	201,425,635	384,015,654	467,546,505	513,317,278	
2015	222,102,639	439,842,621	528,331,881		
2016	253,240,688	472,554,052			
2017	242,862,158				

## Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.035
2006			1.096	1.041
2007		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	1.027
2013	1.874	1.199	1.094	1.029
2014	1.906	1.218	1.098	
2015	1.980	1.201		
2016	1.866			
Five Year Average	1.883	1.202	1.089	1.028
Three Year Average	1.917	1.206	1.095	1.027
		Five Year	Three Year	
39 to 63 months:		1.119	1.125	
27 to 63 months:		1.345	1.357	
15 to 63 months:		2.533	2.601	

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
2004					351,321,987
2005				364,243,964	364,436,979
2006			383,026,279	383,536,329	383,622,954
2007		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	448,223,152
2013	438,158,312	459,098,139	461,159,853	461,463,508	461,602,987
2014	470,286,334	491,070,066	492,939,821	493,409,797	
2015	530,902,654	567,216,372	569,882,829		
2016	594,324,245	631,552,889			
2017	600,480,591				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.001	1.000
2007		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	1.000
2013	1.048	1.004	1.001	1.000
2014	1.044	1.004	1.001	
2015	1.068	1.005		
2016	1.063			
Five Year Average	1.053	1.004	1.001	1.000
Three Year Average	1.058	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:		1.058	1.063	

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
2004					64,545,211
2005				64,261,311	64,385,892
2006			66,085,684	66,802,518	66,966,581
2007		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	70,314,203
2013	55,278,644	65,668,763	68,168,671	68,396,077	68,634,166
2014	53,613,528	64,798,349	66,821,117	68,006,585	
2015	58,242,566	71,227,465	74,261,920		
2016	64,041,104	76,281,762			
2017	61,543,120				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.011	1.002
2007		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	0.998
2013	1.188	1.038	1.003	1.003
2014	1.209	1.031	1.018	
2015	1.223	1.043		
2016	1.191			
Five Year Average	1.196	1.033	1.012	1.002
Three Year Average	1.208	1.037	1.013	1.002
		Five Year	Three Year	
39 to 63 months:		1.014	1.015	
27 to 63 months:		1.047	1.053	
15 to 63 months:		1.252	1.272	

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
2004					446,449,066
2005				445,391,962	443,118,715
2006			470,469,677	473,097,893	471,762,122
2007		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	538,172,683
2013	492,639,636	512,126,110	517,262,150	521,225,499	521,007,451
2014	496,255,175	523,892,284	532,790,073	539,898,874	
2015	527,524,541	579,876,937	602,593,380		
2016	565,231,591	622,469,713			
2017	533,082,246				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.995
2006			1.006	0.997
2007		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	1.000
2013	1.040	1.010	1.008	1.000
2014	1.056	1.017	1.013	
2015	1.099	1.039		
2016	1.101			
Five Year Average	1.069	1.016	1.004	0.998
Three Year Average	1.085	1.022	1.007	0.999
		Five Year	Three Year	
39 to 63 months:		1.002	1.006	
27 to 63 months:		1.018	1.028	
15 to 63 months:		1.088	1.115	

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
2004					351,538,964
2005				364,586,869	364,598,096
2006			383,655,758	384,014,353	383,757,611
2007		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	448,365,012
2013	448,088,150	460,067,703	461,667,924	461,660,530	461,696,668
2014	481,898,462	492,189,385	493,279,024	493,633,078	
2015	545,175,341	569,161,072	570,407,460		
2016	611,407,973	633,330,751			
2017	615,397,083				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	0.999
2007		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	1.000
2013	1.027	1.003	1.000	1.000
2014	1.021	1.002	1.001	
2015	1.044	1.002		
2016	1.036			
Five Year Average	1.030	1.002	1.001	1.000
Three Year Average	1.034	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:		1.033	1.037	

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
2004					64,737,464
2005				64,627,162	64,651,948
2006			66,646,560	67,097,747	67,122,322
2007		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	70,340,497
2013	64,406,488	66,878,694	68,647,962	68,544,492	68,658,602
2014	62,742,036	66,093,425	67,399,529	68,134,669	
2015	68,698,002	72,648,773	74,892,738		
2016	74,097,958	78,021,900			
2017	71,550,964				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.007	1.000
2007		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	0.996
2013	1.038	1.026	0.998	1.002
2014	1.053	1.020	1.011	
2015	1.058	1.031		
2016	1.053			
Five Year Average	1.047	1.021	1.007	1.001
Three Year Average	1.055	1.026	1.007	1.000
		Five Year	Three Year	
39 to 63 months:		1.008	1.007	
27 to 63 months:		1.029	1.033	
15 to 63 months:		1.077	1.090	

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
2004					336,455,197
2005				342,689,688	343,440,134
2006			355,567,149	359,645,543	360,117,059
2007		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	415,289,651
2013	402,387,158	398,863,846	397,256,023	402,095,823	401,573,776
2014	402,046,730	406,550,025	411,007,675	412,907,580	
2015	434,597,278	458,789,363	470,289,382		
2016	461,704,692	492,705,151			
2017	435,055,596				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.011	1.001
2007		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	1.004
2013	0.991	0.996	1.012	0.999
2014	1.011	1.011	1.005	
2015	1.056	1.025		
2016	1.067			
Five Year Average	1.026	1.007	1.005	1.001
Three Year Average	1.045	1.011	1.006	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.007	
27 to 63 months:		1.013	1.018	
15 to 63 months:		1.039	1.064	

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
2004					348,896,508
2005				361,509,113	361,512,984
2006			380,333,884	380,673,583	380,520,356
2007		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	443,468,376
2013	443,118,931	455,423,581	456,838,530	457,016,041	457,020,027
2014	476,137,977	485,966,221	486,676,840	487,259,425	
2015	537,257,731	560,691,963	562,212,865		
2016	602,435,995	624,071,140			
2017	605,268,057				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		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	1.000
2013	1.028	1.003	1.000	1.000
2014	1.021	1.001	1.001	
2015	1.044	1.003		
2016	1.036			
Five Year Average	1.030	1.002	1.000	1.000
Three Year Average	1.034	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:		1.032	1.036	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					57,922
2005				56,635	57,105
2006			55,200	56,719	57,226
2007		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	59,860
2013	38,672	51,839	55,299	57,117	57,512
2014	37,644	51,281	55,149	56,927	
2015	42,002	59,648	63,928		
2016	45,081	61,303			
2017	39,588				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.008
2006			1.028	1.009
2007		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	1.006
2013	1.340	1.067	1.033	1.007
2014	1.362	1.075	1.032	
2015	1.420	1.072		
2016	1.360			
Five Year Average	1.361	1.069	1.030	1.007
Three Year Average	1.381	1.071	1.031	1.007
		Five Year	Three Year	
39 to 63 months:		1.037	1.038	
27 to 63 months:		1.109	1.112	
15 to 63 months:		1.509	1.536	

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
2004					145,953
2005				147,188	147,203
2006			150,745	150,802	150,821
2007		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	163,885
2013	157,226	161,306	161,685	161,775	161,796
2014	160,040	163,738	164,037	164,116	
2015	173,024	181,009	181,418		
2016	186,940	192,917			
2017	175,531				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.000	1.000
2007		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	1.000
2013	1.026	1.002	1.001	1.000
2014	1.023	1.002	1.000	
2015	1.046	1.002		
2016	1.032			
Five Year Average	1.029	1.002	1.001	1.000
Three Year Average	1.034	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:		1.032	1.037	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Medical Payments Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					37,928
2005				36,502	36,535
2006			36,477	36,676	36,718
2007		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	34,036
2013	27,915	32,158	32,792	33,036	33,075
2014	26,924	31,174	31,896	32,192	
2015	29,001	34,576	35,466		
2016	32,536	37,579			
2017	30,060				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.005	1.001
2007		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	1.001
2013	1.152	1.020	1.007	1.001
2014	1.158	1.023	1.009	
2015	1.192	1.026		
2016	1.155			
Five Year Average	1.160	1.021	1.007	1.004
Three Year Average	1.168	1.023	1.008	1.001
		Five Year	Three Year	
39 to 63 months:		1.011	1.009	
27 to 63 months:		1.032	1.032	
15 to 63 months:		1.197	1.205	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					58,230
2005				57,413	57,313
2006			57,628	57,544	57,446
2007		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	60,065
2013	60,720	57,953	57,648	57,770	57,674
2014	59,844	57,918	57,759	57,730	
2015	67,914	66,627	66,724		
2016	69,865	68,807			
2017	62,457				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.998
2006			0.999	0.998
2007		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	1.000
2013	0.954	0.995	1.002	0.998
2014	0.968	0.997	0.999	
2015	0.981	1.001		
2016	0.985			
Five Year Average	0.973	0.997	0.999	0.999
Three Year Average	0.978	0.998	1.000	0.999
		Five Year	Three Year	
39 to 63 months:		0.998	0.999	
27 to 63 months:		0.995	0.997	
15 to 63 months:		0.968	0.975	

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
2004					145,970
2005				147,227	147,213
2006			150,824	150,840	150,832
2007		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	163,901
2013	159,785	161,513	161,749	161,805	161,800
2014	162,932	163,935	164,113	164,139	
2015	176,748	181,321	181,504		
2016	190,890	193,204			
2017	179,348				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.000	1.000
2007		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	1.000
2013	1.011	1.001	1.000	1.000
2014	1.006	1.001	1.000	
2015	1.026	1.001		
2016	1.012			
Five Year Average	1.012	1.001	1.000	1.000
Three Year Average	1.015	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:		1.013	1.016	



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Medical Payments Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					37,945
2005				36,574	36,565
2006			36,677	36,765	36,758
2007		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	34,048
2013	31,572	32,615	32,955	33,078	33,091
2014	30,391	31,653	32,118	32,236	
2015	33,026	35,150	35,630		
2016	36,584	38,187			
2017	33,863				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.002	1.000
2007		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	1.000
2013	1.033	1.010	1.004	1.000
2014	1.042	1.015	1.004	
2015	1.064	1.014		
2016	1.044			
Five Year Average	1.043	1.010	1.003	1.003
Three Year Average	1.050	1.013	1.004	1.000
		Five Year	Three Year	
39 to 63 months:		1.006	1.004	
27 to 63 months:		1.016	1.017	
15 to 63 months:		1.060	1.068	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Bodily Injury Outstanding Claims as of		
	15 Months	27 Months	39 Months
2004			
2005			
2006			2,428
2007		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	2,610
2015	25,912	6,979	2,796
2016	24,784	7,504	
2017	22,869		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		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	0.393
2015	0.269	0.401
2016	0.303	
Five Year Average	0.289	0.395
Three Year Average	0.290	0.393
	Five Year	Three Year
27 to 39 months:	0.395	0.393
15 to 39 months:	0.114	0.114

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
2004			
2005			
2006			79
2007		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	76
2015	3,724	312	86
2016	3,950	287	
2017	3,817		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		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	0.386
2015	0.084	0.276
2016	0.073	
Five Year Average	0.085	0.337
Three Year Average	0.075	0.324
	Five Year	Three Year
27 to 39 months:	0.337	0.324
15 to 39 months:	0.029	0.024

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
2004			
2005			
2006			200
2007		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	222
2015	4,025	574	164
2016	4,048	608	
2017	3,803		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		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	0.463
2015	0.143	0.286
2016	0.150	
Five Year Average	0.143	0.364
Three Year Average	0.144	0.369
	Five Year	Three Year
27 to 39 months:	0.364	0.369
15 to 39 months:	0.052	0.053

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
2004					283,447,088
2005				271,649,364	278,313,482
2006			257,520,664	276,213,787	281,964,551
2007		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	288,211,918
2013	140,260,145	247,926,952	284,053,556	301,079,530	306,763,223
2014	148,858,071	251,617,783	286,560,049	304,844,085	
2015	149,803,730	256,442,782	297,763,737		
2016	162,206,324	276,566,825			
2017	156,624,112				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.025
2006			1.073	1.021
2007		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	1.017
2013	1.768	1.146	1.060	1.019
2014	1.690	1.139	1.064	
2015	1.712	1.161		
2016	1.705			
Five Year Average	1.701	1.148	1.061	1.019
Three Year Average	1.702	1.149	1.061	1.018
		Five Year	Three Year	
39 to 63 months:		1.081	1.080	
27 to 63 months:		1.241	1.241	
15 to 63 months:		2.111	2.112	

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
2004					213,743,258
2005				213,737,910	213,879,012
2006			217,941,970	218,269,701	218,298,445
2007		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	230,658,662
2013	240,881,090	257,046,160	258,806,446	259,257,570	259,317,520
2014	261,794,385	278,948,639	280,748,532	281,350,518	
2015	283,946,770	297,588,296	300,106,057		
2016	297,962,949	322,105,867			
2017	320,771,977				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.002	1.000
2007		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	1.000
2013	1.067	1.007	1.002	1.000
2014	1.066	1.006	1.002	
2015	1.048	1.008		
2016	1.081			
Five Year Average	1.063	1.008	1.002	1.001
Three Year Average	1.065	1.007	1.002	1.002
		Five Year	Three Year	
39 to 63 months:		1.003	1.004	
27 to 63 months:		1.011	1.011	
15 to 63 months:		1.075	1.077	

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
2004					27,399,275
2005				25,940,964	25,974,973
2006			26,749,309	26,888,208	26,951,953
2007		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	28,285,852
2013	25,513,988	28,829,869	29,155,935	29,301,741	29,378,965
2014	25,922,210	29,202,792	29,350,190	29,450,951	
2015	25,105,978	27,574,791	28,005,785		
2016	26,029,228	28,714,893			
2017	25,561,049				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.005	1.002
2007		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	1.001
2013	1.130	1.011	1.005	1.003
2014	1.127	1.005	1.003	
2015	1.098	1.016		
2016	1.103			
Five Year Average	1.114	1.014	1.003	1.002
Three Year Average	1.109	1.011	1.001	1.003
		Five Year	Three Year	
39 to 63 months:		1.005	1.004	
27 to 63 months:		1.019	1.015	
15 to 63 months:		1.135	1.126	

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
2004					286,572,071
2005				280,949,548	281,160,609
2006			284,589,516	286,314,999	285,775,307
2007		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	291,074,920
2013	274,899,377	297,875,600	306,344,813	309,550,546	310,033,750
2014	270,363,974	300,118,484	311,173,418	314,181,918	
2015	282,646,078	313,595,524	324,592,302		
2016	307,953,998	341,615,741			
2017	309,151,122				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.001
2006			1.006	0.998
2007		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	1.001
2013	1.084	1.028	1.010	1.002
2014	1.110	1.037	1.010	
2015	1.109	1.035		
2016	1.109			
Five Year Average	1.092	1.028	1.007	1.000
Three Year Average	1.109	1.033	1.008	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.009	
27 to 63 months:		1.035	1.042	
15 to 63 months:		1.130	1.156	

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
2004					213,754,937
2005				213,889,545	213,939,020
2006			218,216,030	218,483,385	218,335,128
2007		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	230,699,818
2013	246,323,952	257,605,553	259,025,948	259,399,910	259,353,807
2014	268,160,835	279,767,333	281,059,566	281,457,748	
2015	290,522,189	298,650,673	300,355,691		
2016	306,187,722	322,937,929			
2017	331,443,677				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	0.999
2007		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	1.000
2013	1.046	1.006	1.001	1.000
2014	1.043	1.005	1.001	
2015	1.028	1.006		
2016	1.055			
Five Year Average	1.042	1.007	1.001	1.001
Three Year Average	1.042	1.006	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.009	1.008	
15 to 63 months:		1.051	1.050	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					27,426,524
2005				25,992,813	25,993,612
2006			26,833,076	26,916,141	26,965,417
2007		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	28,349,428
2013	28,131,744	28,964,096	29,212,200	29,313,588	29,387,755
2014	28,255,438	29,419,256	29,451,867	29,515,358	
2015	27,250,351	27,772,083	28,078,586		
2016	28,166,229	28,944,926			
2017	27,513,521				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.003	1.002
2007		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	1.001
2013	1.030	1.009	1.003	1.003
2014	1.041	1.001	1.002	
2015	1.019	1.011		
2016	1.028			
Five Year Average	1.033	1.010	1.001	1.002
Three Year Average	1.029	1.007	0.999	1.003
		Five Year	Three Year	
39 to 63 months:		1.003	1.002	
27 to 63 months:		1.013	1.009	
15 to 63 months:		1.046	1.038	

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
2004					265,261,027
2005				257,221,444	257,701,052
2006			258,995,019	260,999,335	260,698,946
2007		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	268,355,411
2013	257,388,882	276,501,432	282,594,876	286,370,050	285,113,476
2014	252,712,732	278,961,417	288,309,321	290,319,436	
2015	261,791,483	285,372,152	294,366,442		
2016	284,549,835	310,680,703			
2017	285,786,841				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.002
2006			1.008	0.999
2007		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	0.999
2013	1.074	1.022	1.013	0.996
2014	1.104	1.034	1.007	
2015	1.090	1.032		
2016	1.092			
Five Year Average	1.080	1.024	1.007	0.998
Three Year Average	1.095	1.029	1.007	0.998
		Five Year	Three Year	
39 to 63 months:		1.005	1.005	
27 to 63 months:		1.029	1.034	
15 to 63 months:		1.111	1.132	

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
2004					212,792,501
2005				212,987,443	213,014,918
2006			217,269,295	217,548,397	217,415,467
2007		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	229,360,343
2013	244,662,240	255,859,992	257,114,766	257,419,727	257,434,847
2014	266,199,710	277,521,410	278,826,660	279,217,095	
2015	288,013,374	295,667,734	297,371,128		
2016	303,093,159	319,540,722			
2017	328,161,456				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	0.999
2007		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	1.000
2013	1.046	1.005	1.001	1.000
2014	1.043	1.005	1.001	
2015	1.027	1.006		
2016	1.054			
Five Year Average	1.041	1.007	1.001	1.001
Three Year Average	1.041	1.005	1.001	1.001
		Five Year	Three Year	
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.009	1.007	
15 to 63 months:		1.050	1.048	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Paid Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					44,051
2005				41,580	41,895
2006			39,661	40,663	40,957
2007		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	42,100
2013	29,694	39,650	41,938	42,992	43,251
2014	30,687	40,143	42,823	43,913	
2015	32,398	41,818	44,499		
2016	32,068	41,839			
2017	29,539				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.008
2006			1.025	1.007
2007		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	1.006
2013	1.335	1.058	1.025	1.006
2014	1.308	1.067	1.025	
2015	1.291	1.064		
2016	1.305			
Five Year Average	1.305	1.063	1.024	1.007
Three Year Average	1.301	1.063	1.025	1.007
		Five Year	Three Year	
39 to 63 months:		1.031	1.032	
27 to 63 months:		1.096	1.097	
15 to 63 months:		1.430	1.427	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Property Damage Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					97,705
2005				95,251	95,265
2006			92,193	92,274	92,279
2007		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	89,972
2013	87,601	91,095	91,340	91,401	91,416
2014	91,691	94,641	95,051	95,139	
2015	97,364	100,026	100,360		
2016	94,677	98,431			
2017	95,158				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		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	1.000
2013	1.040	1.003	1.001	1.000
2014	1.032	1.004	1.001	
2015	1.027	1.003		
2016	1.040			
Five Year Average	1.033	1.005	1.001	1.001
Three Year Average	1.033	1.003	1.001	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.003	
27 to 63 months:		1.007	1.006	
15 to 63 months:		1.040	1.039	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Paid Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2004					21,821
2005				21,193	21,203
2006			20,820	20,894	20,906
2007		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	20,481
2013	17,671	19,800	20,019	20,098	20,120
2014	17,770	19,790	19,991	20,060	
2015	17,243	18,925	19,256		
2016	17,601	19,444			
2017	16,837				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.004	1.001
2007		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	1.001
2013	1.120	1.011	1.004	1.001
2014	1.114	1.010	1.003	
2015	1.098	1.017		
2016	1.105			
Five Year Average	1.107	1.012	1.004	1.001
Three Year Average	1.106	1.013	1.004	1.002
		Five Year	Three Year	
39 to 63 months:		1.005	1.006	
27 to 63 months:		1.017	1.019	
15 to 63 months:		1.126	1.127	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					44,228
2005				42,126	42,057
2006			41,222	41,212	41,129
2007		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	42,226
2013	41,637	42,925	43,153	43,394	43,365
2014	42,653	43,452	44,299	44,362	
2015	44,123	45,823	46,058		
2016	45,586	45,996			
2017	43,787				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.998
2006			1.000	0.998
2007		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	1.000
2013	1.031	1.005	1.006	0.999
2014	1.019	1.019	1.001	
2015	1.039	1.005		
2016	1.009			
Five Year Average	1.019	1.009	1.003	1.000
Three Year Average	1.022	1.010	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.012	1.013	
15 to 63 months:		1.031	1.035	



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
2004					97,713
2005				95,277	95,269
2006			92,245	92,296	92,285
2007		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	89,978
2013	88,929	91,208	91,375	91,412	91,423
2014	93,188	94,764	95,091	95,149	
2015	98,944	100,152	100,390		
2016	96,436	98,580			
2017	97,331				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.001	1.000
2007		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	1.000
2013	1.026	1.002	1.000	1.000
2014	1.017	1.003	1.001	
2015	1.012	1.002		
2016	1.022			
Five Year Average	1.018	1.004	1.001	1.001
Three Year Average	1.017	1.002	1.001	1.002
		Five Year	Three Year	
39 to 63 months:		1.002	1.003	
27 to 63 months:		1.006	1.005	
15 to 63 months:		1.024	1.022	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Medical Payments Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2004					21,835
2005				21,219	21,213
2006			20,877	20,910	20,914
2007		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	20,490
2013	19,250	19,901	20,063	20,111	20,123
2014	19,150	19,895	20,028	20,073	
2015	18,560	19,057	19,301		
2016	18,737	19,566			
2017	17,933				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				1.000
2006			1.002	1.000
2007		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	1.001
2013	1.034	1.008	1.002	1.001
2014	1.039	1.007	1.002	
2015	1.027	1.013		
2016	1.044			
Five Year Average	1.036	1.009	1.002	1.001
Three Year Average	1.037	1.009	1.002	1.002
		Five Year	Three Year	
39 to 63 months:		1.003	1.004	
27 to 63 months:		1.012	1.013	
15 to 63 months:		1.048	1.050	

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
2004			
2005			
2006			1,561
2007		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	1,476
2015	11,725	4,005	1,559
2016	13,518	4,157	
2017	14,248		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		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	0.446
2015	0.342	0.389
2016	0.308	
Five Year Average	0.297	0.391
Three Year Average	0.309	0.402
	Five Year	Three Year
27 to 39 months:	0.391	0.402
15 to 39 months:	0.116	0.124

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Accident Year	Property Damage Outstanding Claims as of		
	15 Months	27 Months	39 Months
2004			
2005			
2006			52
2007		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	40
2015	1,580	126	30
2016	1,759	149	
2017	2,173		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		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	0.325
2015	0.080	0.238
2016	0.085	
Five Year Average	0.083	0.326
Three Year Average	0.082	0.291
	Five Year	Three Year
27 to 39 months:	0.326	0.291
15 to 39 months:	0.027	0.024

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
2004			
2005			
2006			57
2007		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	37
2015	1,317	132	45
2016	1,136	122	
2017	1,096		

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.
2005		
2006		
2007		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	0.352
2015	0.100	0.341
2016	0.107	
Five Year Average	0.092	0.361
Three Year Average	0.094	0.376
	Five Year	Three Year
27 to 39 months:	0.361	0.376
15 to 39 months:	0.033	0.035

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



# North Carolina Farm Bureau Insurance Group

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

November 16, 2018

Mrs. Karen Ott  
N.C. Rate Bureau  
2910 Sumner Drive  
Raleigh, NC 27616

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

Karen:

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

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

Roger Batdorff  
Senior Executive, Actuarial, Research & Reinsurance

RB/kb

November 30, 2018

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)

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

Dear Ms. Ott:

RE: Reserve Strengthening and Expense Cutting Activities

Your email dated November 15, 2018 requested two items required from the largest writers of liability and physical damage private passenger automobile insurance in North Carolina.

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

The second item concerned expenses. State Farm continues to review every aspect of our company's operation in an effort to further streamline workflow and processes and to invest in technological advances where appropriate while striving to improve the service provided to our customers. We believe that State Farm's recent expense levels are representative of what we expect for 2019, as we do not anticipate a material change.

Sincerely,



Steve Harr  
Actuary and Assistant Secretary-Treasurer

SH:kw





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

---

One GEICO Plaza ■ Washington, DC 20076-0001

November 28, 2018

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

Attention: Karen Ott

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

Dear Mr. Montano:

The criteria used by Government Employees Insurance Company and GEICO Indemnity Company in North Carolina for establishing case basis reserves for the accident year ended December 31, 2018 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



Scott Donoho  
Senior Actuary, FCAS, MAAA

December 3rd, 2018

Dear Karen,

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

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

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

Allstate reports there have been **no** material changes with regard to Allstate Property & Casualty Insurance Company reserving practices for private passenger automobile insurance in the state of North Carolina over the past five years.

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

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

Allstate Property & Casualty Insurance Company 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, FCAS, MAAA  
Scott.donoho@allstate.com  
312-399-6669



November 16, 2018

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

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

Dear Andy:

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 and Integon Indemnity Corporation, 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 Insurance Company or Integon Indemnity Corporation 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. Integon National Insurance Company, Integon Indemnity Corporation, and all the other Integon companies, remain expense competitive, and operate with an ongoing priority on spending controls.

Sincerely,

Art Lyon, CPCU  
Executive Consultant



January 4, 2019

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

Re: 2018 Reserve Strengthening and Expense Cutting

Dear Mr. Montano:

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

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

Nationwide is always seeking to improve expenses on behalf of our members. Specifically, we are currently in the midst of a large-scale system modernization that has reduced our expenses beginning in 2016 materially below the levels of prior years.

Please contact me if you have any questions.

Sincerely,

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



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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)

November 19, 2018

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

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

1. RESERVE STRENGTHENING

The Erie Insurance Group began implementing Colossus and the Soft Tissue Evaluation program in 1998-1999 in order to establish more accurate case reserves. We continued with these claims initiatives through 2018, and so the criteria used in North Carolina for establishing case basis reserves for the accident year ending December 31, 2017 has not changed materially from the criteria used over the latest five years.

A new claims administration software system for the Private Passenger Auto line of business was implemented in December, 2016. The software system is termed ERIE Claim Center (ECC).

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

The relative adequacy level of case reserves is examined during the quarterly reserve analysis. Relative case reserve adequacy levels appear to be 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 2017) is most representative of what to expect in the future. Please note that the adjusting and other loss adjustment expense ratio in the 2011 annual statement is unusually high; ERIE recorded the largest volume of catastrophe claims and greatest utilization of independent adjusters in company history in 2011.

Sincerely,

Kevin L. Russell, FCAS, MAAA

11/15/2018

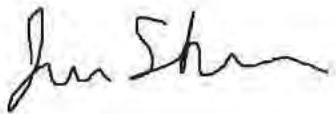
Jin Shao, FCAS, MAAA  
Progressive Premier Insurance Co of Illinois  
6300 Wilson Mills Road  
Mayfield Village, OH 44143

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

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto loss and defense and cost containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves 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 2018.

Sincerely,

A handwritten signature in black ink, appearing to read "Jin Shao". The signature is fluid and cursive, with a long horizontal stroke at the end.

Jin Shao, FCAS, MAAA  
Manager, Corporate Actuarial Department  
Progressive Premier Insurance Co of Illinois

11/15/2018

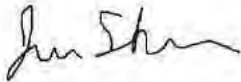
Jin Shao, FCAS, MAAA  
Progressive Southeastern Insurance Company  
6300 Wilson Mills Road  
Mayfield Village, OH 44143

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

Attention: Karen Ott

Progressive has not materially changed its process for setting North Carolina Private Passenger Auto loss and defense and cost containment (DCC) case basis reserves over the past five years. The process for setting North Carolina Adjusting and all Other Expense (AOE) reserves 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 2018.

Sincerely,



Jin Shao, FCAS, MAAA  
Manager, Corporate Actuarial Department  
Progressive Southeastern Insurance Company





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---

December 11, 2018

Karen Ott  
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. Ott:

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) 789-8402.

Alan Chow, FCAS  
Director, P&C Property 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 FACTORS

<u>Loss Trends</u>	<u>Cost</u>	<u>Frequency</u>	<u>Total</u>
Bodily Injury (B/L)	5.0%	-2.0%	2.9%
Bodily Injury (T/L)	5.0%		
Property Damage	6.0%	-1.5%	4.4%
Medical Payments	1.5%	-0.5%	1.0%
<u>Expense Trend</u>			2.5%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2015 and 2016

	(1) Calendar Year	(2) Claim Cost Change (a)	(3) Claim Frequency Change (b)	(4) Current Cost Factor (c)	(5) 2017 Trend Factor	(6) Annualized Trend (d)
Bodily Injury	2015	1.110	0.886	0.983	1.029	1.014
	2016	1.040	0.899	0.935	1.029	1.005
	2017	1.000	1.000	1.000	1.029	1.029
Property Damage	2015	1.163	0.949	1.104	1.044	1.047
	2016	1.067	0.941	1.004	1.044	1.034
	2017	1.000	1.000	1.000	1.044	1.044
Medical Payments	2015	1.049	0.973	1.021	1.010	1.010
	2016	1.023	0.930	0.951	1.010	0.995
	2017	1.000	1.000	1.000	1.010	1.010

(a) 2015 Claim Cost Change = (2017 Claim Cost) / (2015 Claim Cost).  
2016 Claim Cost Change = (2017 Claim Cost) / (2016 Claim Cost).

(b) 2015 Claim Frequency Change = (2017 Claim Frequency) / (2015 Claim Frequency). 2016 Claim Frequency Change = (2017 Claim Frequency) / (2016 Claim Frequency).

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

(d) Annualized Trend for 2015 and 2016  

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

where m is the number of years of projection of the 2017 trend factor from 7/1/2017 to 7/16/2020 3.04, Col (4) represents the Current Cost Factor to 7/1/2017, and n represents the number of years of projection for a given prior year, 4.04 for 2016 and 5.04 for 2015.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend  
for 2015 and 2016

Coverage	(1) Year Ended	(2) Paid Claim Cost (a)	(3) Claim Frequency (b)
Bodily Injury	2015	\$ 6,782	1.40
	2016	7,233	1.38
	2017	7,525	1.24
Property Damage	2015	\$ 2,828	3.73
	2016	3,082	3.76
	2017	3,288	3.54
Medical Payments	2015	\$ 1,637	1.10
	2016	1,679	1.15
	2017	1,718	1.07

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

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

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

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (TOTAL LIMITS)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Dec-14	432,531,791	41,021	10,544	10,750.91	435,649,201	142,598	3,055	3,316.34
Mar-15	442,121,735	41,697	10,603	10,849.28	443,491,349	143,488	3,091	3,363.77
Jun-15	450,533,045	42,124	10,695	10,948.54	450,916,232	144,155	3,128	3,411.88
Sep-15	453,817,557	42,846	10,592	11,048.71	464,568,759	146,230	3,177	3,460.68
Dec-15	465,396,417	43,535	10,690	11,149.80	476,261,853	147,867	3,221	3,510.17
Mar-16	471,316,924	43,924	10,730	11,251.82	493,125,813	151,016	3,265	3,560.38
Jun-16	471,364,046	44,211	10,662	11,354.76	506,022,129	151,952	3,330	3,611.30
Sep-16	475,770,367	44,065	10,797	11,458.65	510,696,612	152,384	3,351	3,662.95
Dec-16	464,924,596	43,628	10,657	11,563.49	518,054,025	152,109	3,406	3,715.34
Mar-17	475,772,547	43,589	10,915	11,669.29	526,563,342	151,577	3,474	3,768.48
Jun-17	475,754,737	42,936	11,081	11,776.06	533,429,617	152,209	3,505	3,822.37
Sep-17	476,311,481	42,444	11,222	11,883.80	539,840,463	151,243	3,569	3,877.04
Dec-17	478,568,610	41,761	11,460	11,992.53	542,661,207	149,637	3,627	3,932.49
Mar-18	473,788,017	40,904	11,583	12,102.25	539,428,438	147,460	3,658	3,988.74
Jun-18	477,542,051	40,929	11,668	12,212.98	536,066,516	144,830	3,701	4,045.79

(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	5.7%	5.4%
9-points	5.1%	5.7%
12-points	3.7%	5.8%
15-points	2.8%	5.8%

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

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

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQ (2)/(3)	(2) EARNED EXPOSURES	(5) PAID CLAIMS	(6) PAID CLAIM FREQ (5)/(3)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
Dec-14	4,465,868	41,021	0.9185	4,465,868	142,598	3.1931
Mar-15	4,504,860	41,697	0.9256	4,504,860	143,488	3.1852
Jun-15	4,544,932	42,124	0.9268	4,544,932	144,155	3.1718
Sep-15	4,585,381	42,846	0.9344	4,585,381	146,230	3.1890
Dec-15	4,622,039	43,535	0.9419	4,622,039	147,867	3.1992
Mar-16	4,633,827	43,924	0.9479	4,633,827	151,016	3.2590
Jun-16	4,641,299	44,211	0.9526	4,641,299	151,952	3.2739
Sep-16	4,648,503	44,065	0.9479	4,648,503	152,384	3.2781
Dec-16	4,660,778	43,628	0.9361	4,660,778	152,109	3.2636
Mar-17	4,671,469	43,589	0.9331	4,671,469	151,577	3.2447
Jun-17	4,678,230	42,936	0.9178	4,678,230	152,209	3.2536
Sep-17	4,678,177	42,444	0.9073	4,678,177	151,243	3.2329
Dec-17	4,667,130	41,761	0.8948	4,667,130	149,637	3.2062
Mar-18	4,651,394	40,904	0.8794	4,651,394	147,460	3.1702
Jun-18	4,638,479	40,929	0.8824	4,638,479	144,830	3.1224

(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	-4.7%	-3.1%
9-points	-4.2%	-2.2%
12-points	-2.8%	-0.7%
15-points	-1.4%	-0.1%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2018

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	2.7%	2.8%	2.8%
12 points	3.5%	3.7%	3.7%
9 points	4.7%	5.0%	5.1%
6 points	5.4%	5.6%	5.7%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-1.5%	-1.4%	-1.4%
12 points	-2.9%	-2.8%	-2.8%
9 points	-4.5%	-4.3%	-4.2%
6 points	-5.0%	-4.8%	-4.7%

NORTH CAROLINA PROPERTY DAMAGE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.1%	5.7%	5.8%
12 points	5.3%	5.7%	5.8%
9 points	5.3%	5.6%	5.7%
6 points	5.1%	5.3%	5.4%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-0.1%	-0.1%	-0.1%
12 points	-0.7%	-0.7%	-0.7%
9 points	-2.2%	-2.2%	-2.2%
6 points	-3.2%	-3.2%	-3.1%



NORTH CAROLINA  
 FAST TRACK TREND SUMMARY  
 CORRELATION COEFFICIENTS  
 DATA ENDED JUNE 2018

NORTH CAROLINA BODILY INJURY

	STRAIGHT LINE	EXPONENTIAL
COST		
15 points	0.90	0.91
12 points	0.94	0.94
9 points	0.97	0.97
6 points	0.99	0.99
FREQ		
15 points	-0.63	-0.64
12 points	-0.88	-0.88
9 points	-0.99	-0.99
6 points	-0.97	-0.97

NORTH CAROLINA PROPERTY DAMAGE

	STRAIGHT LINE	EXPONENTIAL
COST		
15 points	1.00	1.00
12 points	1.00	1.00
9 points	1.00	1.00
6 points	0.99	0.99
FREQ		
15 points	-0.04	-0.04
12 points	-0.44	-0.44
9 points	-0.92	-0.92
6 points	-0.94	-0.94

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-14	11,837,981,784	855,625	13,835	14,860.71	15,185,702,623	4,799,790	3,164	3,462.77
Mar-15	12,103,397,093	866,711	13,965	15,093.36	15,511,117,805	4,828,719	3,212	3,503.30
Jun-15	12,483,609,760	883,048	14,137	15,329.65	15,897,112,880	4,886,304	3,253	3,544.31
Sep-15	12,835,987,512	899,132	14,276	15,569.65	16,376,661,446	4,948,466	3,309	3,585.81
Dec-15	13,163,903,891	911,391	14,444	15,813.40	16,833,718,638	5,003,642	3,364	3,627.78
Mar-16	13,496,652,746	923,847	14,609	16,060.97	17,376,071,151	5,069,600	3,428	3,670.25
Jun-16	13,720,146,304	930,869	14,739	16,312.41	17,719,089,435	5,083,586	3,486	3,713.22
Sep-16	13,960,085,443	930,651	15,000	16,567.79	18,006,765,590	5,115,622	3,520	3,756.69
Dec-16	14,179,060,156	929,797	15,250	16,827.17	18,311,820,959	5,135,587	3,566	3,800.66
Mar-17	14,553,574,339	935,195	15,562	17,090.60	18,576,567,816	5,151,062	3,606	3,845.15
Jun-17	14,817,743,754	931,173	15,913	17,358.17	18,829,061,730	5,174,231	3,639	3,890.17
Sep-17	14,936,311,916	924,000	16,165	17,629.92	18,859,138,393	5,133,698	3,674	3,935.71
Dec-17	15,074,032,485	917,695	16,426	17,905.92	18,908,634,431	5,102,321	3,706	3,981.78
Mar-18	15,040,880,812	906,798	16,587	18,186.25	18,906,802,721	5,056,719	3,739	4,028.39
Jun-18	15,045,087,358	901,480	16,689	18,470.96	18,878,538,717	4,997,351	3,778	4,075.55

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

BODILY  
INJURY

PROPERTY  
DAMAGE

6-points	5.8%	3.8%
9-points	6.8%	4.1%
12-points	6.4%	4.8%
15-points	5.9%	5.3%

(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-14	96,358,434	855,625	0.8880	135,904,680	4,799,790	3.5317
Mar-15	96,997,300	866,711	0.8935	136,775,459	4,828,719	3.5304
Jun-15	97,674,059	883,048	0.9041	137,704,162	4,886,304	3.5484
Sep-15	98,377,904	899,132	0.9140	138,669,863	4,948,466	3.5685
Dec-15	99,072,994	911,391	0.9199	139,614,547	5,003,642	3.5839
Mar-16	99,650,660	923,847	0.9271	140,393,595	5,069,600	3.6110
Jun-16	100,132,039	930,869	0.9296	141,021,177	5,083,586	3.6048
Sep-16	100,559,746	930,651	0.9255	141,561,273	5,115,622	3.6137
Dec-16	100,940,897	929,797	0.9211	142,044,576	5,135,587	3.6155
Mar-17	101,258,535	935,195	0.9236	142,448,934	5,151,062	3.6161
Jun-17	101,580,548	931,173	0.9167	142,871,809	5,174,231	3.6216
Sep-17	101,806,957	924,000	0.9076	143,178,996	5,133,698	3.5855
Dec-17	101,910,214	917,695	0.9005	143,316,852	5,102,321	3.5602
Mar-18	101,900,039	906,798	0.8899	143,284,736	5,056,719	3.5291
Jun-18	101,841,562	901,480	0.8852	143,175,249	4,997,351	3.4904

(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%	-2.9%
9-points	-2.5%	-1.6%
12-points	-1.4%	-0.7%
15-points	-0.2%	0.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2018

MULTISTATE BODILY INJURY

COST	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
15 points	5.3%	5.8%		5.9%
12 points	5.7%	6.2%		6.4%
9 points	6.1%	6.6%		6.8%
6 points	5.4%	5.6%		5.8%

FREQ	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
15 points	-0.2%	-0.2%		-0.2%
12 points	-1.4%	-1.4%		-1.4%
9 points	-2.6%	-2.5%		-2.5%
6 points	-3.6%	-3.5%		-3.5%

MULTISTATE PROPERTY DAMAGE

COST	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
15 points	4.7%	5.1%		5.3%
12 points	4.4%	4.6%		4.8%
9 points	3.8%	4.0%		4.1%
6 points	3.6%	3.7%		3.8%

FREQ	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
15 points	0.0%	0.0%		0.0%
12 points	-0.7%	-0.7%		-0.7%
9 points	-1.6%	-1.6%		-1.6%
6 points	-3.0%	-3.0%		-2.9%

NORTH CAROLINA  
 FAST TRACK TREND SUMMARY  
 CORRELATION COEFFICIENTS  
 DATA ENDED JUNE 2018

MULTISTATE BODILY INJURY

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.11	-0.12
12 points	-0.78	-0.78
9 points	-0.97	-0.97
6 points	-1.00	-1.00

MULTISTATE PROPERTY DAMAGE

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	-0.01	-0.02
12 points	-0.55	-0.56
9 points	-0.84	-0.84
6 points	-0.97	-0.97

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (30/60 LIMIT)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Sep-12	\$705,035,301	98,504	\$7,157	\$6,216.17	\$661,101,397	261,587	\$2,527	\$2,538.66
Dec-12	705,282,627	98,915	7,130	6,297.89	664,390,846	260,644	2,549	2,581.33
Mar-13	700,866,727	99,154	7,068	6,380.67	670,334,152	258,476	2,593	2,624.72
Jun-13	697,298,931	99,006	7,043	6,464.55	682,798,589	257,302	2,654	2,668.85
Sep-13	696,701,673	99,276	7,018	6,549.53	697,802,740	259,642	2,688	2,713.71
Dec-13	688,773,357	98,402	7,000	6,635.62	704,589,023	260,405	2,706	2,759.33
Mar-14	667,330,624	96,013	6,950	6,722.85	705,534,642	261,716	2,696	2,805.72
Jun-14	668,441,987	96,356	6,937	6,811.22	716,802,956	267,974	2,675	2,852.88
Sep-14	668,104,746	96,011	6,959	6,900.76	726,468,277	270,195	2,689	2,900.84
Dec-14	677,501,412	97,200	6,970	6,991.47	747,696,281	277,300	2,696	2,949.60
Mar-15	697,056,357	100,165	6,959	7,083.37	771,644,062	281,867	2,738	2,999.19
Jun-15	704,059,123	101,811	6,915	7,176.49	788,343,594	284,042	2,775	3,049.61
Sep-15	710,045,595	103,695	6,847	7,270.82	809,166,822	289,048	2,799	3,100.87
Dec-15	714,139,362	105,300	6,782	7,366.40	826,756,305	292,372	2,828	3,153.00
Mar-16	725,405,911	105,960	6,846	7,463.23	856,600,895	296,572	2,888	3,206.00
Jun-16	741,137,649	107,756	6,878	7,561.34	887,184,071	303,653	2,922	3,259.90
Sep-16	761,371,373	108,001	7,050	7,660.73	911,644,593	304,790	2,991	3,314.70
Dec-16	778,934,885	107,693	7,233	7,761.44	937,693,884	304,271	3,082	3,370.42
Mar-17	800,127,094	108,932	7,345	7,863.46	957,174,130	303,905	3,150	3,427.08
Jun-17	803,807,124	108,878	7,383	7,966.83	971,987,427	303,118	3,207	3,484.69
Sep-17	805,720,885	108,507	7,426	8,071.55	983,364,286	303,208	3,243	3,543.27
Dec-17	807,856,861	107,357	7,525	8,177.66	990,048,405	301,098	3,288	3,602.83
Mar-18	805,947,993	105,706	7,624	8,285.15	986,136,692	301,502	3,271	3,663.39
Jun-18	811,273,731	103,551	7,835	8,394.06	983,240,409	298,272	3,296	3,724.98
(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	5.1%	3.5%
						9-points	5.8%	6.2%
						12-points	5.4%	6.9%
						15-points	3.7%	6.7%
						<b>Selected:</b>	<b>5.0%</b>	<b>6.0%</b>

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

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (30/60 EXCESS)</u>					<u>BODILY INJURY (TOTAL LIMITS)</u>			
Sep-12	\$135,550,961	98,504	\$1,376	\$1,193.06	\$840,586,262	98,504	\$8,534	\$7,410.55
Dec-12	136,560,172	98,915	1,381	1,203.93	841,842,799	98,915	8,511	7,503.19
Mar-13	132,380,763	99,154	1,335	1,214.89	833,247,490	99,154	8,404	7,596.98
Jun-13	129,401,379	99,006	1,307	1,225.96	826,700,310	99,006	8,350	7,691.95
Sep-13	123,994,422	99,276	1,249	1,237.12	820,696,095	99,276	8,267	7,788.10
Dec-13	126,131,563	98,402	1,282	1,248.39	814,904,920	98,402	8,281	7,885.46
Mar-14	124,359,255	96,013	1,295	1,259.76	791,689,879	96,013	8,246	7,984.03
Jun-14	124,377,219	96,356	1,291	1,271.23	792,819,206	96,356	8,228	8,083.84
Sep-14	126,942,570	96,011	1,322	1,282.81	795,047,316	96,011	8,281	8,184.89
Dec-14	127,243,899	97,200	1,309	1,294.49	804,745,311	97,200	8,279	8,287.21
Mar-15	127,656,475	100,165	1,274	1,306.28	824,712,832	100,165	8,234	8,390.80
Jun-15	127,782,927	101,811	1,255	1,318.17	831,842,050	101,811	8,170	8,495.69
Sep-15	125,219,711	103,695	1,208	1,330.18	835,265,306	103,695	8,055	8,601.90
Dec-15	136,414,769	105,300	1,295	1,342.29	850,554,131	105,300	8,077	8,709.43
Mar-16	140,935,094	105,960	1,330	1,354.52	866,341,005	105,960	8,176	8,818.30
Jun-16	144,410,573	107,756	1,340	1,366.85	885,548,222	107,756	8,218	8,928.53
Sep-16	147,425,361	108,001	1,365	1,379.30	908,796,734	108,001	8,415	9,040.15
Dec-16	134,388,297	107,693	1,248	1,391.86	913,323,182	107,693	8,481	9,153.16
Mar-17	140,439,757	108,932	1,289	1,404.54	940,566,851	108,932	8,634	9,267.58
Jun-17	142,324,221	108,878	1,307	1,417.33	946,131,345	108,878	8,690	9,383.43
Sep-17	144,116,357	108,507	1,328	1,430.24	949,837,242	108,507	8,754	9,500.73
Dec-17	147,774,062	107,357	1,376	1,443.26	955,630,923	107,357	8,901	9,619.49
Mar-18	146,475,562	105,706	1,386	1,456.41	952,423,555	105,706	9,010	9,739.74
Jun-18	148,494,304	103,551	1,434	1,469.67	959,768,035	103,551	9,269	9,861.50

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:	<u>30/60 EXCESS</u>		<u>TOTAL LIMITS</u>
		6-points	8.9%
	9-points	3.7%	5.5%
	12-points	3.7%	5.1%
	15-points	2.7%	3.6%
	<b>Selected:</b>		<b>5.0%</b>

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

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
Sep-12	\$98,670,088	61,057	\$1,616	\$1,599.33
Dec-12	100,085,269	61,009	1,641	1,606.10
Mar-13	98,458,710	60,001	1,641	1,612.90
Jun-13	99,121,144	59,656	1,662	1,619.72
Sep-13	98,277,332	59,209	1,660	1,626.58
Dec-13	96,970,702	58,897	1,646	1,633.46
Mar-14	95,094,732	57,995	1,640	1,640.37
Jun-14	94,240,741	57,751	1,632	1,647.31
Sep-14	94,024,779	57,600	1,632	1,654.28
Dec-14	94,343,918	57,896	1,630	1,661.28
Mar-15	96,162,843	59,444	1,618	1,668.31
Jun-15	96,719,818	59,340	1,630	1,675.37
Sep-15	97,207,169	59,546	1,632	1,682.46
Dec-15	98,399,455	60,118	1,637	1,689.58
Mar-16	100,335,388	60,348	1,663	1,696.73
Jun-16	102,649,344	62,149	1,652	1,703.91
Sep-16	105,474,057	63,373	1,664	1,711.12
Dec-16	107,524,657	64,022	1,679	1,718.37
Mar-17	109,423,420	64,804	1,689	1,725.64
Jun-17	111,620,075	65,104	1,714	1,732.94
Sep-17	111,050,480	64,775	1,714	1,740.27
Dec-17	108,829,469	63,350	1,718	1,747.64
Mar-18	106,636,574	62,438	1,708	1,755.03
Jun-18	102,599,908	61,055	1,680	1,762.46

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

MEDICAL  
PAYMENTS

6-points	-0.4%
9-points	1.4%
12-points	1.7%
15-points	1.7%

**Selected: 1.5%**

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



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

ALL CARRIERS

(1)	(2)	(3)	(4)	(5)	(6)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (2)/(3)	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
			<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
Sep-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	7,366,273	100,165	1.3598	281,867	3.8265
Jun-15	7,409,622	101,811	1.3740	284,042	3.8334
Sep-15	7,455,681	103,695	1.3908	289,048	3.8769
Dec-15	7,500,649	105,300	1.4039	292,372	3.8980
Mar-16	7,542,423	105,960	1.4049	296,572	3.9321
Jun-16	7,586,090	107,756	1.4204	303,653	4.0028
Sep-16	7,627,580	108,001	1.4159	304,790	3.9959
Dec-16	7,671,704	107,693	1.4038	304,271	3.9661
Mar-17	7,716,197	108,932	1.4117	303,905	3.9385
Jun-17	7,786,458	108,878	1.3983	303,118	3.8929
Sep-17	7,851,726	108,507	1.3820	303,208	3.8617
Dec-17	7,914,467	107,357	1.3565	301,098	3.8044
Mar-18	7,962,800	105,706	1.3275	301,502	3.7864
Jun-18	7,981,112	103,551	1.2975	298,272	3.7372

(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	-6.6%	-4.0%
9-points	-4.2%	-3.5%
12-points	-2.3%	-1.6%
15-points	-0.6%	-0.3%
24-points	0.1%	1.5%
<b>Selected:</b>	<b>-2.0%</b>	<b>-1.5%</b>

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

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

MEDICAL PAYMENTS

Sep-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	5,201,656	59,444	1.1428
Jun-15	5,217,356	59,340	1.1374
Sep-15	5,236,046	59,546	1.1372
Dec-15	5,254,719	60,118	1.1441
Mar-16	5,272,178	60,348	1.1447
Jun-16	5,289,390	62,149	1.1750
Sep-16	5,302,879	63,373	1.1951
Dec-16	5,316,284	64,022	1.2043
Mar-17	5,328,303	64,804	1.2162
Jun-17	5,354,220	65,104	1.2159
Sep-17	5,379,300	64,775	1.2042
Dec-17	5,403,007	63,350	1.1725
Mar-18	5,416,914	62,438	1.1526
Jun-18	5,411,487	61,055	1.1282

(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	-6.2%
9-points	-2.2%
12-points	0.5%
15-points	1.2%
24-points	0.3%
<b>Selected:</b>	<b>-0.5%</b>

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2018

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.5%	3.7%	3.7%
12 points	4.9%	5.2%	5.4%
9 points	5.3%	5.7%	5.8%
6 points	4.8%	5.0%	5.1%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	0.1%	0.1%	0.1%
15 points	-0.6%	-0.6%	-0.6%
12 points	-2.4%	-2.3%	-2.3%
9 points	-4.4%	-4.2%	-4.2%
6 points	-7.1%	-6.8%	-6.6%

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.8%	6.5%	6.7%
12 points	6.1%	6.6%	6.9%
9 points	5.7%	6.0%	6.2%
6 points	3.3%	3.4%	3.5%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	1.4%	1.5%	1.5%
15 points	-0.3%	-0.3%	-0.3%
12 points	-1.6%	-1.6%	-1.6%
9 points	-3.7%	-3.6%	-3.5%
6 points	-4.2%	-4.1%	-4.0%

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	1.6%	1.7%	1.7%
12 points	1.6%	1.7%	1.7%
9 points	1.3%	1.4%	1.4%
6 points	-0.4%	-0.4%	-0.4%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	0.3%	0.3%	0.3%
15 points	1.2%	1.2%	1.2%
12 points	0.5%	0.5%	0.5%
9 points	-2.2%	-2.2%	-2.2%
6 points	-6.7%	-6.4%	-6.2%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2018

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	2.6%	2.7%	2.7%
12 points	3.5%	3.6%	3.7%
9 points	3.5%	3.7%	3.7%
6 points	8.1%	8.5%	8.9%

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.3%	3.6%	3.6%
12 points	4.7%	5.0%	5.1%
9 points	5.1%	5.4%	5.5%
6 points	5.3%	5.5%	5.6%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2018

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.90	0.90
12 points	0.98	0.98
9 points	0.98	0.98
6 points	0.95	0.96

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.07	0.06
15 points	-0.23	-0.24
12 points	-0.76	-0.76
9 points	-0.93	-0.93
6 points	-0.99	-0.99

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.98	0.98
9 points	0.95	0.95
6 points	0.93	0.93

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.71	0.71
15 points	-0.16	-0.16
12 points	-0.68	-0.68
9 points	-0.99	-0.99
6 points	-0.99	-0.99

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.90	0.90
12 points	0.84	0.84
9 points	0.66	0.66
6 points	-0.20	-0.20

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.18	0.18
15 points	0.46	0.46
12 points	0.15	0.15
9 points	-0.59	-0.59
6 points	-0.97	-0.97

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2018

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.67	0.67
12 points	0.70	0.70
9 points	0.60	0.59
6 points	0.99	0.99

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.91	0.91
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.97	0.97

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF TREND FOR EXPENSES

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>All Items - Less Energy (B)</u>	<u>CCI (C)</u>	<u>Combined (D)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	1.85%	1.86%	2.85%	2.35%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	2.28%	1.84%	2.81%	2.44%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	2.49%	1.94%	2.77%	2.49%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	3.06%	2.24%	3.67%	3.16%
(5) Average Annual Index (E)				
Year Ended 3/31/2016	237.63	243.53	125.68	
Year Ended 9/30/2016	238.92	245.88	127.68	
Year Ended 3/31/2017	241.50	248.11	129.50	
Year Ended 9/30/2017	243.83	250.13	131.40	
Year Ended 3/31/2018	246.48	252.34	133.00	
Year Ended 9/30/2018	249.75	254.96	134.73	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2016	1.06	1.06	1.08	1.07
Year Ended 9/30/2016	1.06	1.05	1.06	1.06
Year Ended 3/31/2017	1.05	1.04	1.05	1.05
Year Ended 9/30/2017	1.04	1.03	1.03	1.03
Year Ended 3/31/2018	1.02	1.02	1.02	1.02
Year Ended 9/30/2018	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 2018

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.78%	1.84%	1.85%
36 points	2.18%	2.25%	2.28%
24 points	2.40%	2.46%	2.49%
12 points	2.97%	3.01%	3.06%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.78%	1.84%	1.86%
36 points	1.77%	1.83%	1.84%
24 points	1.88%	1.92%	1.94%
12 points	2.19%	2.22%	2.24%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.66%	2.80%	2.85%
12 points	2.67%	2.77%	2.81%
8 points	2.67%	2.73%	2.77%
4 points	3.54%	3.59%	3.67%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED SEPTEMBER 2018

ALL ITEMS CONSUMER PRICE INDEX

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

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

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

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.99	0.99
12 points	0.98	0.98
8 points	0.95	0.95
4 points	0.91	0.91

Countrywide External Expense Trend

	Consumer Price Index(a)	Compensation Cost Index(b)		Consumer Price Index(a)	Compensation Cost Index(b)
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		10/16	241.7	
11/13	233.1	120.9	11/16	241.4	129.5
12/13	233.0		12/16	241.4	
1/14	233.9		1/17	242.8	
2/14	234.8	121.5	2/17	243.6	130.8
3/14	236.3		3/17	243.8	
4/14	237.1		4/17	244.5	
5/14	237.9	122.6	5/17	244.7	132.8
6/14	238.3		6/17	245.0	
7/14	238.3		7/17	244.8	
8/14	237.9	122.2	8/17	245.5	132.5
9/14	238.0		9/17	246.8	
10/14	237.4		10/17	246.7	
11/14	236.2	122.6	11/17	246.7	132.6
12/14	234.8		12/17	246.5	
1/15	233.7		1/18	247.9	
2/15	234.7	123.7	2/18	249.0	134.1
3/15	236.1		3/18	249.6	
4/15	236.6		4/18	250.5	
5/15	237.8	124.7	5/18	251.6	136.3
6/15	238.6		6/18	252.0	
7/15	238.7		7/18	252.0	
8/15	238.3	125.0	8/18	252.1	135.9
9/15	237.9		9/18	252.4	
10/15	237.8				
11/15	237.3	126.1			
12/15	236.5				

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

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

The data collected under the North Carolina Rate Bureau Special Call for Expense Experience for the latest five years is shown on page F-157.

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

CPI GASOLINE INDEX  
ANNUAL PERCENT CHANGE

<u>Quarter</u>	<u>(1)</u> <u>Index</u>	<u>(2)</u> <u>Annual</u> <u>Percentage</u> <u>Change</u>
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%
2016:4	1.953	2.9%
2017:1	2.042	23.4%
2017:2	2.092	6.3%
2017:3	2.138	10.9%
2017:4	2.199	12.6%
2018:1	2.260	10.7%
2018:2	2.506	19.8%
2018:3	2.519	17.8%

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-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
Nov-16	2.116	2.414	2.707
Dec-16	2.201	2.491	2.791
Jan-17	2.277	2.567	2.868
Feb-17	2.207	2.504	2.803
Mar-17	2.205	2.503	2.804
Apr-17	2.308	2.606	2.904
May-17	2.246	2.550	2.850
Jun-17	2.182	2.495	2.790
Jul-17	2.128	2.445	2.733
Aug-17	2.221	2.536	2.829
Sep-17	2.642	2.937	3.238
Oct-17	2.411	2.730	3.027
Nov-17	2.405	2.729	3.015
Dec-17	2.338	2.664	2.950
Jan-18	2.426	2.753	3.041
Feb-18	2.475	2.799	3.089
Mar-18	2.458	2.785	3.077
Apr-18	2.623	2.938	3.228
May-18	2.746	3.043	3.337
Jun-18	2.709	3.009	3.302
Jul-18	2.676	2.976	3.273
Aug-18	2.686	2.986	3.277
Sep-18	2.678	2.980	3.277
Oct-18	2.711	3.023	3.316

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

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

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



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

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

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
1/12	225.7	2,935.1	-1.3%	326.2	354.3	-2.1%
2/12	217.7	2,940.6	-0.9%	343.5	354.0	-2.0%
3/12	252.5	2,944.0	-0.8%	344.3	353.3	-2.2%
4/12	248.3	2,944.1	-0.6%	346.1	352.7	-2.0%
5/12	259.9	2,951.3	-0.1%	354.0	352.8	-1.6%
6/12	259.0	2,953.8	0.1%	362.3	352.7	-1.3%
7/12	259.4	2,954.1	0.4%	353.5	352.2	-1.1%
8/12	263.6	2,958.3	0.7%	360.9	351.5	-1.3%
9/12	238.0	2,955.6	0.7%	341.1	349.9	-1.6%
10/12	252.9	2,957.8	0.9%	351.4	349.6	-1.5%
11/12	239.8	2,960.4	1.1%	344.2	348.7	-1.8%
12/12	237.6	2,954.4	0.8%	339.4	347.2	-2.2%
1/13	226.7	2,955.4	0.7%	332.8	347.8	-1.8%
2/13	214.5	2,952.2	0.4%	341.5	347.6	-1.8%
3/13	248.6	2,948.3	0.1%	345.9	347.8	-1.6%
4/13	250.1	2,950.1	0.2%	351.7	348.2	-1.3%
5/13	261.8	2,952.0	0.0%	357.6	348.5	-1.2%
6/13	258.0	2,951.0	-0.1%	359.5	348.3	-1.3%
7/13	262.8	2,954.4	0.0%	356.0	348.5	-1.1%
8/13	266.7	2,957.5	0.0%	360.6	348.5	-0.9%
9/13	241.0	2,960.5	0.2%	344.8	348.8	-0.3%
10/13	257.6	2,965.2	0.3%	347.9	348.5	-0.3%
11/13	238.5	2,963.9	0.1%	345.4	348.6	0.0%
12/13	239.5	2,965.8	0.4%	339.8	348.6	0.4%
1/14	226.4	2,965.5	0.3%	322.5	347.8	0.0%
2/14	215.2	2,966.2	0.5%	335.0	347.2	-0.1%
3/14	252.1	2,969.7	0.7%	340.4	346.8	-0.3%
4/14	257.9	2,977.5	0.9%	346.4	346.3	-0.5%
5/14	268.1	2,983.8	1.1%	354.7	346.1	-0.7%
6/14	264.9	2,990.7	1.3%	353.3	345.6	-0.8%
7/14	272.3	3,000.2	1.6%	356.1	345.6	-0.8%
8/14	271.0	3,004.5	1.6%	355.0	345.1	-1.0%
9/14	249.1	3,012.6	1.8%	345.8	345.2	-1.0%
10/14	267.2	3,022.2	1.9%	355.0	345.8	-0.8%
11/14	242.8	3,026.5	2.1%	347.2	345.9	-0.8%
12/14	253.6	3,040.6	2.5%	348.0	346.6	-0.6%
1/15	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%

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
5/15	273.9	3,076.8	3.1%	363.2	352.3	1.8%
6/15	273.7	3,085.6	3.2%	373.6	354.0	2.5%
7/15	281.8	3,095.1	3.2%	374.6	355.6	2.9%
8/15	275.6	3,099.7	3.2%	371.2	356.9	3.4%
9/15	258.0	3,108.6	3.2%	365.6	358.6	3.9%
10/15	271.7	3,113.1	3.0%	364.1	359.3	3.9%
11/15	251.4	3,121.7	3.1%	357.8	360.2	4.1%
12/15	262.4	3,130.5	3.0%	357.5	361.0	4.2%
1/16	236.5	3,131.1	2.7%	342.2	361.5	3.9%
2/16	229.0	3,140.3	2.8%	360.5	362.3	3.8%
3/16	269.7	3,149.6	2.8%	366.8	363.4	3.8%
4/16	268.4	3,152.1	2.6%	370.8	364.0	3.5%
5/16	275.3	3,153.5	2.5%	374.0	364.9	3.6%
6/16	277.5	3,157.3	2.3%	389.7	366.2	3.4%
7/16	281.4	3,156.9	2.0%	385.2	367.1	3.2%
8/16	279.4	3,160.7	2.0%	384.7	368.2	3.2%
9/16	261.8	3,164.5	1.8%	375.5	369.1	2.9%
10/16	271.7	3,164.5	1.7%	373.7	369.9	2.9%
11/16	258.6	3,171.7	1.6%	369.8	370.9	3.0%
12/16	260.0	3,169.3	1.2%	367.6	371.7	3.0%
1/17	244.6	3,177.4	1.5%	343.5	371.8	2.9%
2/17	226.9	3,175.3	1.1%	359.4	371.7	2.6%
3/17	267.4	3,173.0	0.7%	372.6	372.2	2.4%
4/17	272.9	3,177.5	0.8%	375.5	372.6	2.4%
5/17	284.0	3,186.2	1.0%	383.9	373.4	2.3%
6/17	280.5	3,189.2	1.0%	393.2	373.7	2.0%
7/17	287.3	3,195.1	1.2%	383.9	373.6	1.8%
8/17	283.2	3,198.9	1.2%	392.0	374.2	1.6%
9/17	262.7	3,199.8	1.1%	375.1	374.2	1.4%
10/17	278.9	3,207.0	1.3%	380.2	374.7	1.3%
11/17	257.7	3,206.1	1.1%	373.4	375.0	1.1%
12/17	266.5	3,212.6	1.4%	367.8	375.0	0.9%
1/18	245.7	3,213.7	1.1%	346.4	375.3	0.9%
2/18	226.7	3,213.5	1.2%	361.3	375.4	1.0%
3/18	268.5	3,214.6	1.3%	374.1	375.6	0.9%
4/18	272.5	3,214.2	1.2%	374.7	375.5	0.8%
5/18	286.2	3,216.4	0.9%	386.0	375.7	0.6%
6/18	280.9	3,216.8	0.9%	391.6	375.5	0.5%
7/18	288.1	3,217.6	0.7%	383.7	375.5	0.5%
8/18	286.6	3,221.0	0.7%	390.0	375.4	0.3%
9/18	260.6	3,218.9	0.6%	371.1	375.0	0.2%

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:
<u>Month</u>	<u>All Items</u>	<u>Med. Care</u>	<u>Phys. Serv.</u>	<u>Hospital&amp;Other Related Serv.</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
1/2014	0.4%	0.6%	0.1%	1.0%	0.2%	0.4%	1.0%	0.8%
2/2014	0.4%	0.7%	0.0%	1.4%	0.2%	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%	0.2%	0.2%	0.6%	0.4%
5/2014	0.3%	0.2%	0.3%	0.0%	0.1%	0.1%	-0.1%	0.1%
6/2014	0.2%	0.1%	-0.1%	0.0%	0.1%	0.2%	0.1%	-0.1%
7/2014	0.0%	0.1%	-0.1%	0.3%	0.2%	-0.2%	-0.1%	0.6%
8/2014	-0.2%	0.0%	0.4%	-0.3%	0.5%	0.1%	-0.5%	0.2%
9/2014	0.1%	0.2%	0.0%	0.3%	0.0%	-0.1%	-0.2%	0.2%
10/2014	-0.3%	0.1%	0.0%	0.3%	-0.2%	0.0%	-1.4%	-1.0%
11/2014	-0.5%	0.3%	0.3%	0.3%	0.6%	0.1%	-1.2%	-0.7%
12/2014	-0.6%	0.3%	0.2%	0.3%	-0.1%	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%	0.1%	-0.3%	-0.5%	-2.1%
3/2015	0.6%	0.3%	0.6%	0.4%	0.2%	0.1%	0.2%	-0.7%
4/2015	0.2%	0.6%	0.4%	1.3%	-0.1%	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%	0.4%	-0.1%	0.7%	-0.3%
7/2015	0.0%	0.1%	0.2%	0.0%	0.1%	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%	0.0%	0.0%	-1.5%	-0.6%
10/2015	0.0%	0.6%	-0.1%	1.8%	0.5%	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%	0.2%	0.1%	-0.5%	-0.4%
2/2016	0.1%	0.9%	0.3%	1.2%	-0.5%	0.4%	-0.7%	0.2%
3/2016	0.4%	0.1%	0.2%	-0.2%	0.3%	0.4%	0.4%	1.0%
4/2016	0.5%	0.3%	0.1%	0.2%	0.2%	0.1%	0.6%	1.3%
5/2016	0.4%	0.3%	0.9%	0.3%	0.1%	0.2%	1.1%	1.3%
6/2016	0.3%	0.2%	0.4%	-0.1%	0.2%	0.1%	1.2%	0.0%
7/2016	-0.2%	0.5%	0.6%	0.3%	0.3%	0.4%	0.1%	0.7%
8/2016	0.1%	0.9%	0.5%	1.2%	-0.2%	0.0%	-0.6%	0.6%
9/2016	0.2%	0.2%	0.0%	0.1%	0.4%	-0.4%	0.2%	-0.8%
10/2016	0.1%	0.0%	-0.2%	0.3%	0.3%	1.0%	-0.1%	-0.7%
11/2016	-0.2%	0.0%	0.7%	0.0%	0.1%	1.0%	-0.2%	0.8%
12/2016	0.0%	0.0%	0.1%	0.0%	0.4%	-0.4%	1.0%	1.5%
1/2017	0.6%	0.5%	0.1%	0.7%	0.0%	0.2%	1.3%	1.4%
2/2017	0.3%	0.6%	0.1%	1.2%	0.2%	0.1%	0.5%	1.1%
3/2017	0.1%	0.0%	-0.4%	0.2%	0.2%	0.4%	-0.1%	0.9%
4/2017	0.3%	-0.2%	-1.1%	0.7%	0.5%	0.4%	0.8%	0.2%
5/2017	0.1%	0.0%	-0.2%	-0.1%	-0.1%	0.0%	-0.1%	0.2%
6/2017	0.1%	0.2%	-0.4%	0.5%	0.5%	-0.4%	0.4%	0.1%
7/2017	-0.1%	0.4%	0.1%	0.3%	0.2%	0.1%	-0.1%	0.2%
8/2017	0.3%	0.2%	0.3%	0.0%	-0.1%	0.2%	0.2%	0.5%
9/2017	0.5%	-0.1%	0.0%	0.3%	0.4%	0.5%	0.5%	1.1%
10/2017	-0.1%	0.1%	0.0%	0.6%	0.2%	0.2%	0.1%	-0.4%
11/2017	0.0%	0.0%	-0.5%	0.1%	0.2%	0.0%	0.5%	0.0%
12/2017	-0.1%	0.1%	0.2%	0.1%	0.7%	0.1%	0.2%	0.5%
1/2018	0.5%	0.7%	0.4%	1.6%	-0.5%	0.7%	0.8%	1.6%
2/2018	0.5%	0.4%	0.4%	0.4%	0.8%	0.4%	0.7%	0.8%
3/2018	0.2%	0.2%	0.1%	0.3%	0.0%	0.1%	0.0%	1.3%
4/2018	0.4%	0.0%	0.1%	0.1%	0.6%	0.2%	0.5%	1.5%
5/2018	0.4%	0.2%	0.1%	0.1%	0.3%	0.3%	1.4%	1.3%
6/2018	0.2%	0.2%	-0.1%	0.5%	0.2%	0.0%	0.5%	0.8%
7/2018	0.0%	-0.2%	-0.2%	0.2%	0.2%	0.0%	0.2%	-0.1%
8/2018	0.1%	-0.2%	-0.1%	-0.3%	0.4%	0.6%	-0.8%	-0.6%
9/2018	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.1%	-0.7%
10/2018	0.2%	0.1%	-0.1%	0.1%	0.3%	0.7%	0.5%	0.2%

COMPONENTS OF THE CPI INDEX  
ANNUAL PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
<u>Month</u>	<u>All Items</u>	<u>Med. Care</u>	<u>Phys. Serv.</u>	<u>Hospital&amp;Other Related Serv.</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
1/2014	1.6%	2.1%	1.6%	4.4%	1.9%	2.5%	0.6%	-0.6%
2/2014	1.1%	2.3%	1.3%	4.4%	1.3%	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%	2.4%	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%	2.6%	2.7%	1.8%	2.4%
8/2014	1.7%	2.1%	1.5%	3.8%	2.7%	2.7%	1.4%	2.0%
9/2014	1.7%	2.0%	1.4%	3.5%	2.9%	1.8%	1.2%	2.5%
10/2014	1.7%	2.1%	1.3%	3.9%	2.5%	1.6%	0.5%	1.5%
11/2014	1.3%	2.5%	1.5%	4.3%	2.6%	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%	2.7%	1.9%	-5.8%	-1.9%
2/2015	0.0%	2.3%	1.2%	3.3%	2.6%	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%	1.6%	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%	2.1%	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%	1.8%	0.6%	-7.3%	-8.8%
9/2015	0.0%	2.5%	2.0%	3.3%	1.7%	0.7%	-8.4%	-9.5%
10/2015	0.2%	3.0%	1.9%	4.9%	2.4%	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%	2.6%	1.4%	-4.9%	-11.0%
2/2016	1.0%	3.5%	3.0%	4.9%	1.9%	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%	2.2%	2.2%	-4.0%	-5.6%
5/2016	1.0%	3.1%	3.0%	3.3%	1.9%	2.2%	-4.2%	-4.2%
6/2016	1.0%	3.5%	3.0%	4.1%	2.0%	2.4%	-3.7%	-3.9%
7/2016	0.8%	3.9%	3.4%	4.4%	2.0%	2.5%	-3.2%	-1.9%
8/2016	1.1%	4.9%	4.3%	5.8%	1.8%	2.8%	-2.8%	0.1%
9/2016	1.5%	4.9%	4.1%	5.6%	1.8%	2.4%	-1.2%	-0.1%
10/2016	1.6%	4.3%	4.0%	4.1%	2.0%	2.4%	-0.4%	0.5%
11/2016	1.7%	4.0%	3.6%	4.2%	2.0%	3.4%	0.3%	3.0%
12/2016	2.1%	4.1%	3.8%	4.3%	1.9%	2.9%	2.6%	5.7%
1/2017	2.5%	3.9%	3.8%	4.0%	1.7%	3.0%	4.4%	7.5%
2/2017	2.7%	3.5%	3.6%	4.1%	2.4%	2.7%	5.7%	8.4%
3/2017	2.4%	3.5%	3.0%	4.5%	2.2%	2.7%	5.2%	8.4%
4/2017	2.2%	3.0%	1.9%	5.1%	2.5%	2.9%	5.3%	7.2%
5/2017	1.9%	2.7%	0.8%	4.6%	2.3%	2.8%	4.0%	5.9%
6/2017	1.6%	2.7%	0.0%	5.3%	2.6%	2.2%	3.2%	6.1%
7/2017	1.7%	2.6%	-0.6%	5.3%	2.5%	1.9%	3.1%	5.6%
8/2017	1.9%	1.8%	-0.8%	4.1%	2.6%	2.1%	3.9%	5.6%
9/2017	2.2%	1.6%	-0.8%	4.3%	2.6%	3.1%	4.2%	7.6%
10/2017	2.0%	1.7%	-0.6%	4.5%	2.5%	2.3%	4.4%	8.0%
11/2017	2.2%	1.7%	-1.8%	4.7%	2.7%	1.3%	5.2%	7.0%
12/2017	2.1%	1.8%	-1.8%	4.7%	2.9%	1.9%	4.3%	5.9%
1/2018	2.1%	2.0%	-1.5%	5.6%	2.4%	2.4%	3.8%	6.1%
2/2018	2.2%	1.8%	-1.3%	4.7%	3.1%	2.7%	4.0%	5.9%
3/2018	2.4%	2.0%	-0.8%	4.9%	2.9%	2.4%	4.1%	6.4%
4/2018	2.5%	2.2%	0.3%	4.2%	2.9%	2.2%	3.8%	7.7%
5/2018	2.8%	2.4%	0.6%	4.5%	3.3%	2.5%	5.4%	8.9%
6/2018	2.9%	2.5%	0.9%	4.5%	3.1%	2.9%	5.5%	9.7%
7/2018	2.9%	1.9%	0.6%	4.3%	3.1%	2.9%	5.8%	9.3%
8/2018	2.7%	1.5%	0.3%	4.1%	3.6%	3.3%	4.7%	8.1%
9/2018	2.3%	1.7%	0.5%	3.7%	3.1%	2.7%	4.3%	6.3%
10/2018	2.5%	1.7%	0.4%	3.2%	3.2%	3.2%	4.8%	6.8%

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

	(1)	(2)		(1)	(2)
		Annual			Annual
		Percentage			Percentage
<u>Month</u>	<u>Index</u>	<u>Change</u>	<u>Month</u>	<u>Index</u>	<u>Change</u>
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%
9/2013	2.345	1.7%	9/2016	2.479	1.8%
10/2013	2.349	1.6%	10/2016	2.484	1.8%
11/2013	2.349	1.6%	11/2016	2.483	1.7%
12/2013	2.348	1.6%	12/2016	2.482	1.8%
1/2014	2.352	1.5%	1/2017	2.491	1.9%
2/2014	2.359	1.5%	2/2017	2.501	1.9%
3/2014	2.368	1.7%	3/2017	2.503	1.8%
4/2014	2.374	1.8%	4/2017	2.507	1.7%
5/2014	2.380	2.0%	5/2017	2.509	1.6%
6/2014	2.381	2.0%	6/2017	2.510	1.6%
7/2014	2.382	2.0%	7/2017	2.510	1.6%
8/2014	2.385	1.9%	8/2017	2.515	1.6%
9/2014	2.390	1.9%	9/2017	2.520	1.6%
10/2014	2.396	2.0%	10/2017	2.526	1.7%
11/2014	2.395	1.9%	11/2017	2.524	1.7%
12/2014	2.392	1.9%	12/2017	2.525	1.7%
1/2015	2.397	1.9%	1/2018	2.536	1.8%
2/2015	2.404	1.9%	2/2018	2.546	1.8%
3/2015	2.411	1.8%	3/2018	2.553	2.0%
4/2015	2.418	1.8%	4/2018	2.558	2.0%
5/2015	2.420	1.7%	5/2018	2.561	2.1%
			6/2018	2.563	2.1%
			7/2018	2.565	2.2%
			8/2018	2.567	2.1%
			9/2018	2.571	2.1%
			10/2018	2.577	2.0%

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>
12/2011	83%	17%
12/2012	83	17
12/2013	82	18
12/2014	82	18
12/2015	82	18
12/2016	82	18
12/2017	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-157. See also pre-filed testimony of J. Smollik.
- (c) Pages F-106-116 contain information on expenses for the top 10 writers.

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

	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
Premiums Written at Manual Level	\$3,122,216,463	\$3,205,777,643	\$3,253,083,048	\$3,365,585,898	\$3,600,803,008
Premiums Earned at Manual Level	3,090,506,618	3,175,293,012	3,212,672,420	3,312,211,663	3,500,315,215
Premium Written (Collected Level)	2,618,262,987	2,674,847,788	2,735,376,008	2,851,350,771	3,037,776,077
Premium Earned (Collected Level)	2,608,151,046	2,653,139,661	2,707,520,204	2,813,929,743	2,955,529,011
Commission & Brokerage	238,832,311	240,892,091	245,314,492	245,179,088	266,994,166
Other Acquisition	248,961,554	253,828,414	264,889,775	274,019,010	275,867,134
General Expenses	189,745,844	188,363,924	192,172,669	195,627,255	187,271,113
Taxes, Licenses, and Fees	60,912,727	53,869,662	61,144,007	66,986,304	70,115,623
Bodily Injury Losses Incurred	981,374,641	1,017,941,328	1,098,266,379	1,181,756,874	1,352,777,153
BI Allocated Loss Adjustment	29,600,480	28,640,305	37,414,522	34,519,093	37,817,734
BI Unallocated Loss Adjustment	136,366,982	140,959,510	151,974,070	165,737,996	161,089,173
Property Damage Losses Incurred	715,390,908	792,420,497	892,841,006	966,482,907	1,063,337,165
PD Allocated Loss Adjustment	5,098,119	4,238,210	4,901,366	4,715,057	6,400,023
PD Unallocated Loss Adjustment	82,717,589	84,845,302	99,338,306	107,409,249	109,680,145

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.091	.090	.090	.086	.088
Other Acquisition to Earned Premium (c)	.081	.080	.082	.083	.079
General Expenses to Earned Premium (c)	.061	.059	.060	.059	.054
Taxes, Licenses, etc. to Written Premium (b)	.023	.020	.022	.023	.023
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.135	.115	.135	.107	.134
	.111	.136	.111	.116	.103

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/ 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 (F) / (A-1) 2.01%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

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

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2013 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2013	\$2,648,082,027
2. Unearned Premium Reserve as of 12/31/2012	763,570,742
3. Unearned Premium Reserve as of 12/31/2013	773,567,638
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	768,569,190
5. Ratio (4) $\div$ (1)	0.290

Line A-3

Deduction for prepaid expenses:

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

Line B-2

Delayed remission of premium:

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

Based on the 2012 and 2013 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 18.2% of net written premiums. The 18.2% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2012 and 2013 industrywide data provided by the A.M. Best Company. The two factors combined amount to .186 (.182 x 1.021 = .186).

Line C-2

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

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2012 and 2013 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

1. Incurred Losses for Calendar Year 2012	\$1,793,125,759
2. Incurred Losses for Calendar Year 2013	1,714,747,887
3. Loss Reserves as of 12/31/2011	1,619,847,426
4. Loss Reserves as of 12/31/2012	1,654,308,363
5. Loss Reserves as of 12/31/2013	1,595,369,961
6. Mean Loss Reserve 2012: 1/2 [(3) + (4)]	1,637,077,895
7. Mean Loss Reserve 2013: 1/2 [(4) + (5)]	1,624,839,162
8. Ratio (6) ÷ (1)	0.913
9. Ratio (7) ÷ (2)	0.948
10. Loss Reserve: 1/2 [(8) + (9)]	0.931
11. Ratio of LAE Reserves to Loss Reserves (a)	0.184
12. Ratio of Incurred LAE to Incurred Losses (a)	0.205
13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))]	0.915

(a) Based on 2013 All-Industry Insurance Expense Exhibit (source: A.M. Best)



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

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

B. Delayed Remission of Premium (Agents' Balances)

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

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$194,509,703
2. Expected Incurred Losses and Loss Adjustment		148,605,413
0.764 x (1)		
3. Expected Mean Loss Reserves	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  
(F) / (A-1) 2.25%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

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

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2014 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2014	\$2,693,914,338
2. Unearned Premium Reserve as of 12/31/2013	773,567,638
3. Unearned Premium Reserve as of 12/31/2014	794,058,559
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	783,813,099
5. Ratio (4) $\div$ (1)	0.291

Line A-3

Deduction for prepaid expenses:

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

Line B-2

Delayed remission of premium:

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

Based on the 2013 and 2014 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 18.3% of net written premiums. The 18.3% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2013 and 2014 industrywide data provided by the A.M. Best Company. The two factors combined amount to .187 (.183 x 1.021 = .187).

Line C-2

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

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2013 and 2014 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

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

(a) Based on 2014 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/ 2015		\$201,380,321
2. Mean Unearned Premium Reserve	0.294 x (1)	59,205,814
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.83%
50% of Other Acquisition Expense		4.10%
50% of Company Operating Expense		2.95%
Total		18.88%
4. (2) x (3)		11,178,058
5. Net Subject to Investment (2) - (4)		48,027,756

B. Delayed Remission of Premium (Agents' Balances)

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

C. Loss Reserve

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

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

E. Average Rate of Return 3.06%

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

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

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

Line A-2

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

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

Line A-3

Deduction for prepaid expenses:

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

Line B-2

Delayed remission of premium:

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

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

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

Line C-2

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

Line C-3

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

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

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/ 2016		\$226,083,978
2. Mean Unearned Premium Reserve	0.294 x (1)	66,468,689
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		4.15%
50% of Company Operating Expense		2.95%
Total		19.02%
4. (2) x (3)		12,642,345
5. Net Subject to Investment (2) - (4)		53,826,344

B. Delayed Remission of Premium (Agents' Balances)

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

C. Loss Reserve

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

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

E. Average Rate of Return 3.05%

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

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

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

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2016 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from statutory page 14 of the Annual Statement.

1. Collected Earned Premium for Calendar Year ended 12/31/2016	\$2,858,690,408
2. Unearned Premium Reserve as of 12/31/2015	822,493,194
3. Unearned Premium Reserve as of 12/31/2016	860,183,929
4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$	841,338,562
5. Ratio (4) $\div$ (1)	0.294

Line A-3

Deduction for prepaid expenses:

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

Line B-2

Delayed remission of premium:

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

Based on the 2015 and 2016 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.7% of net written premiums. The 17.7% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on statutory Page 14 of the Annual Statement).



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ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.021 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.021 is based on 2015 and 2016 industrywide data provided by the A.M. Best Company. The two factors combined amount to .181 (.177 x 1.021 = .181).

Line C-2

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

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2015 and 2016 for Automobile Liability insurance. This ratio is based on North Carolina companies' statutory Page 14 annual statement data and has been adjusted to include loss adjustment expense reserves.

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

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES  
AND ON LOSS RESERVES

A. Unearned Premium Reserve

1. Direct Earned Premium for Accident Year Ended 12/31/ 2017		\$350,570,264
2. Mean Unearned Premium Reserve	0.300 x (1)	105,171,079
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		10.00%
Taxes, Licenses and Fees		1.92%
50% of Other Acquisition Expense		3.95%
50% of Company Operating Expense		2.70%
Total		18.57%
4. (2) x (3)		19,530,269
5. Net Subject to Investment (2) - (4)		85,640,810

B. Delayed Remission of Premium (Agents' Balances)

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

C. Loss Reserve

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

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

E. Average Rate of Return 3.24%

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

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

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
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ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

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

Line A-2

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

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

Line A-3

Deduction for prepaid expenses:

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

Line B-2

Delayed remission of premium:

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

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

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ESTIMATED INVESTMENT EARNINGS ON UNEARNED  
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

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

Line C-2

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

Line C-3

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

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

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

The data available to the Rate Bureau to estimate the requested length of time is the yearly paid and incurred total limits liability loss development data contained on pages F-46-48 and F-51-53. The combined BI, PD and Med Pay data on a paid and incurred basis is shown on pages F-178 and F-179. Page F-177 shows the liability incurred losses for immature accident years on an ultimate basis using the latest three-year average loss development factor.

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

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

The result of this analysis is shown below:

Period Month-to-Month	Percentage Paid in Period		Massachusetts Average Payment Date (months)
	(a)	(b)	
0-15	66.6%	67.6%	9.3
15-27	19.5%	19.4%	20.3
27-39	7.7%	7.2%	32.4
39-51	3.9%	3.9%	44.3
51-63	1.5%	1.3%	56.5
63-ult.	0.8%	0.6%	73.4
	(a)	(b)	
(1) Average Payment Date	15.8 months	15.5 months	
(2) Average Date of Accident	6.0 months	6.0 months	
(3) Average Length of Time between Occurrence and Payment [(1)-(2)]	9.8 months	9.5 months	

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

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

Based on this analysis the average length of time between occurrence and payment of a liability claim has decreased by 0.3 months over this period.

NORTH CAROLINA  
ULTIMATE INCURRED LOSSES  
LIABILITY

Accident Year	Losses (a)
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	1,607,002,358
2013	1,650,138,033
2014	1,726,821,645
2015	1,910,424,758
2016	2,067,867,379
2017	2,048,630,395

(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
2004					1,379,460,527
2005				1,361,819,190	1,383,872,392
2006			1,358,266,723	1,417,603,299	1,441,974,706
2007		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	1,595,862,690
2013	1,103,808,869	1,440,319,038	1,559,249,697	1,620,566,868	1,641,156,251
2014	1,161,900,163	1,499,653,283	1,623,966,214	1,690,379,214	
2015	1,270,104,337	1,659,892,327	1,798,352,209		
2016	1,397,804,538	1,807,776,288			
2017	1,407,843,007				

Ratio of Paid to Ultimate Incurred

Accident Year	0-15 Mo.	15-27 Mo.	27-39 Months	39-51 Months	51-63 Months
2004					0.992
2005				0.977	0.993
2006			0.934	0.975	0.992
2007		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	0.676	0.865	0.943	0.981	0.993
2013	0.669	0.873	0.945	0.982	0.995
2014	0.673	0.868	0.940	0.979	
2015	0.665	0.869	0.941		
2016	0.676	0.874			
2017	0.687				
Earliest Three Year Avg	0.666	0.861	0.938	0.977	0.992
Latest Three Year Avg	0.676	0.870	0.942	0.981	0.994

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

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
2004					1,390,479,026
2005				1,395,437,899	1,393,462,000
2006			1,450,410,617	1,455,924,518	1,453,717,907
2007		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	1,607,002,358
2013	1,554,489,347	1,623,517,756	1,642,160,997	1,649,694,565	1,650,138,033
2014	1,607,675,920	1,691,480,167	1,715,153,477	1,726,821,645	
2015	1,741,816,502	1,861,705,062	1,900,920,157		
2016	1,893,045,471	2,027,320,960			
2017	1,888,138,613				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2005				0.999
2006			1.004	0.998
2007		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	1.000
2013	1.044	1.011	1.005	1.000
2014	1.052	1.014	1.007	
2015	1.069	1.021		
2016	1.071			
Five Year Average	1.055	1.013	1.004	1.000
Three Year Average	1.064	1.015	1.005	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.005	
27 to 63 months:		1.017	1.020	
15 to 63 months:		1.073	1.085	

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 2017 WRITTEN PREMIUM

**2016 ASSETS**

	Net Admitted Assets
1 Bonds (Schedule D)	151,420,351,468
2 Stocks (Schedule D):	
2.1 Preferred stocks	2,924,355,531
2.2 Common stocks	176,196,203,754
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	2,080,717,045
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	3,049,611,337
4.2 Properties held for the production of income (less \$250 encumbrances)	193,923,436
4.3 Properties held for sale (less \$1,670,039 encumbrances)	31,739,876
5 Cash (\$-2,129,890,107, Schedule E-Part 1), cash equivalents (\$1,830,240,975, Schedule E-Part 2) and short-term investments (\$10,868,911,579, Schedule DA)	10,569,262,446
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	40,488,520
8 Other invested assets (Schedule BA)	27,843,640,343
9 Receivables for securities	108,465,784
10 Securities lending reinvested collateral assets (Schedule DL)	310,415,757
11 Aggregate write-ins for invested assets	74,615,138
12 Subtotals, cash and invested assets (Lines 1 to 11)	374,843,790,435
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,644,971,859
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	7,888,463,503
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$71,424,420 earned but unbilled premiums)	29,282,020,254
15.3 Accrued retrospective premiums	202,931,140
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	3,836,264,670
16.2 Funds held by or deposited with reinsured companies	99,438,222
16.3 Other amounts receivable under reinsurance contracts	152,156,844
17 Amounts receivable relating to uninsured plans	32,668
18.1 Current federal and foreign income tax recoverable and interest thereon	1,471,204,070
18.2 Net deferred tax asset	5,799,077,597
19 Guaranty funds receivable or on deposit	23,935,430
20 Electronic data processing equipment and software	1,130,063,425
21 Furniture and equipment, including health care delivery assets (\$0)	1
22 Net adjustment in assets and liabilities due to foreign exchange rates	0
23 Receivables from parent, subsidiaries and affiliates	3,384,587,798
24 Health care (\$0) and other amounts receivable	156,605
25 Aggregate write-ins for other than invested assets	6,115,470,099
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	435,874,564,623
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0
28 Total (Lines 26 and 27)	435,874,564,623

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 LIABILITIES, SURPLUS AND OTHER FUNDS**

1 Losses (Part 2A, Line 35, Column 8)	85,536,385,462
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,769,661,886
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	22,818,004,247
4 Commissions payable, contingent commissions and other similar charges	1,254,409,984
5 Other expenses (excluding taxes, licenses and fees)	10,484,954,193
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	881,566,445
7.1 Current federal and foreign income taxes (including \$153,739,640) on realized capital gains (losses)	687,176,262
7.2 Net deferred tax liability	9,133,547,331
8 Borrowed money \$256,500,000 and interest thereon \$1,063,243	257,563,243
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$27,016,728,423 and including warranty reserves of \$10,715,978 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	56,979,343,900
10 Advance premium	1,195,716,325
11 Dividends declared and unpaid:	
11.1 Stockholders	100,648,830
11.2 Policyholders	49,541,556
12 Ceded reinsurance premiums payable (net of ceding commissions)	7,734,315,660
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	269,385,096
14 Amounts withheld or retained by company for account of others	3,637,574,741
15 Remittances and items not allocated	349,824,369
16 Provision for reinsurance (including \$3,000 certified) (Schedule F, Part 8)	128,869,771
17 Net adjustments in assets and liabilities due to foreign exchange rates	111,413,922
18 Drafts outstanding	1,202,160,572
19 Payable to parent, subsidiaries and affiliates	1,645,661,028
20 Derivatives	61,404,288
21 Payable for securities	1,046,502,623
22 Payable for securities lending	891,758,175
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	6,883,468,780
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	215,110,858,700
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	215,110,858,700
29 Aggregate write-ins for special surplus funds	67,019,494,663
30 Common capital stock	182,084,776
31 Preferred capital stock	315,500,000
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	3,076,254,073
34 Gross paid in and contributed surplus	19,802,934,153
35 Unassigned funds (surplus)	130,338,938,250
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)	220,763,705,916
38 Totals (Page 2, Line 28, Col. 3)	435,874,564,613

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2016 STATEMENT OF INCOME**

<b>UNDERWRITING INCOME</b>	
1 Premiums earned (Part 1, Line 35, Column 4)	149,760,786,213
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	101,330,827,962
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,748,566,385
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	37,582,978,634
5 Aggregate write-ins for underwriting deductions	429,236,525
6 Total underwriting deductions (Lines 2 through 5)	157,091,609,501
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(7,330,823,287)
<b>INVESTMENT INCOME</b>	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	8,574,353,694
10 Net realized capital gains (losses) less capital gains tax of \$808,326,885 (Exhibit of Capital Gains (Losses))	677,561,183
11 Net investment gain (loss) (Lines 9 + 10)	9,251,914,877
<b>OTHER INCOME</b>	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$64,201,744 amount charged off \$480,490,614)	(416,288,871)
13 Finance and service charges not included in premiums	1,020,434,161
14 Aggregate write-ins for miscellaneous income	155,945,516
15 Total other income (Lines 12 through 14)	760,090,808
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	2,681,182,393
17 Dividends to policyholders	988,034,867
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)	1,693,147,526
19 Federal and foreign income taxes incurred	(637,201,049)
20 Net income (Line 18 minus Line 19) (to Line 22)	2,330,348,576
<b>CAPITAL AND SURPLUS ACCOUNT</b>	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	208,765,355,507
22 Net income (from Line 20)	2,330,348,576
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$3,247,077,168	11,309,778,616
25 Change in net unrealized foreign exchange capital gain (loss)	(21,535,666)
26 Change in net deferred income tax	1,385,846,189
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(438,329,476)
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(1,640,387)
29 Change in surplus notes	591,914
30 Surplus (contributed to) withdrawn from protected cells	
31 Cumulative effect of changes in accounting principles	(47,783,075)
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	875,768,366
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	(3,461,370,780)
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	66,676,124
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	11,998,350,402
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	220,763,705,916

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
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TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 ASSETS**

	Net Admitted Assets
1 Bonds (Schedule D)	159,434,587,741
2 Stocks (Schedule D):	
2.1 Preferred stocks	1,050,311,976
2.2 Common stocks	203,100,909,112
3 Mortgage loans on real estate (Schedule B):	
3.1 First liens	2,423,161,391
3.2 Other than first liens	0
4 Real estate (Schedule A):	
4.1 Properties occupied by the company (less \$0 encumbrances)	3,001,752,272
4.2 Properties held for the production of income (less \$250 encumbrances)	205,760,678
4.3 Properties held for sale (less \$1,590,043 encumbrances)	31,771,045
5 Cash (\$-2,316,587,569, Schedule E-Part 1), cash equivalents (\$4,609,178,540, Schedule E-Part 2) and short-term investments (\$8,112,878,356, Schedule DA)	10,405,469,321
6 Contract loans (including \$0 premium notes)	0
7 Derivatives (Schedule DB)	64,086,478
8 Other invested assets (Schedule BA)	25,481,860,623
9 Receivables for securities	308,500,564
10 Securities lending reinvested collateral assets (Schedule DL)	847,935,941
11 Aggregate write-ins for invested assets	40,711,240
12 Subtotals, cash and invested assets (Lines 1 to 11)	406,396,818,377
13 Title plants less \$0 charged off (for Title insurers only)	
14 Investment income due and accrued	1,629,042,440
15 Premiums and considerations:	
15.1 Uncollected premiums and agents' balances in the course of collection	8,331,763,300
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$76,949,215 earned but unbilled premiums)	31,477,119,025
15.3 Accrued retrospective premiums	199,135,146
16 Reinsurance:	
16.1 Amounts recoverable from reinsurers	4,465,366,858
16.2 Funds held by or deposited with reinsured companies	42,553,757
16.3 Other amounts receivable under reinsurance contracts	274,147,943
17 Amounts receivable relating to uninsured plans	22,302
18.1 Current federal and foreign income tax recoverable and interest thereon	2,240,951,004
18.2 Net deferred tax asset	3,768,848,966
19 Guaranty funds receivable or on deposit	32,890,661
20 Electronic data processing equipment and software	1,150,296,710
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	3,944,854,358
24 Health care (\$0) and other amounts receivable	205,858
25 Aggregate write-ins for other than invested assets	5,742,756,349
26 Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	469,696,773,049
27 From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0
28 Total (Lines 26 and 27)	469,696,773,049

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 LIABILITIES, SURPLUS AND OTHER FUNDS**

1 Losses (Part 2A, Line 35, Column 8)	91,429,306,509
2 Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,906,412,294
3 Loss adjustment expenses (Part 2A, Line 35, Column 9)	23,496,917,602
4 Commissions payable, contingent commissions and other similar charges	1,199,793,828
5 Other expenses (excluding taxes, licenses and fees)	11,044,638,313
6 Taxes, licenses and fees (excluding federal and foreign income taxes)	990,382,019
7.1 Current federal and foreign income taxes (including \$-2,169,129) on realized capital gains (losses)	499,624,196
7.2 Net deferred tax liability	8,976,991,057
8 Borrowed money \$1,206,105,339 and interest thereon \$4,270,526	1,210,375,866
9 Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$30,982,395,896 and including warranty reserves of \$10,750,847 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	58,753,227,975
10 Advance premium	1,151,966,034
11 Dividends declared and unpaid:	
11.1 Stockholders	100,824,119
11.2 Policyholders	48,715,352
12 Ceded reinsurance premiums payable (net of ceding commissions)	9,236,563,678
13 Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	412,710,163
14 Amounts withheld or retained by company for account of others	4,350,526,343
15 Remittances and items not allocated	144,334,142
16 Provision for reinsurance (including \$26,054 certified) (Schedule F, Part8)	123,526,578
17 Net adjustments in assets and liabilities due to foreign exchange rates	46,739,905
18 Drafts outstanding	1,194,815,939
19 Payable to parent, subsidiaries and affiliates	2,000,045,253
20 Derivatives	61,760,258
21 Payable for securities	653,119,320
22 Payable for securities lending	1,471,424,007
23 Liability for amounts held under uninsured plans	0
24 Capital notes \$0 and interest thereon \$0	0
25 Aggregate write-ins for liabilities	8,382,288,972
26 Total liabilities excluding protected cell liabilities (Lines 1 through 25)	228,887,029,721
27 Protected cell liabilities	
28 Total liabilities (Lines 26 and 27)	228,887,029,721
29 Aggregate write-ins for special surplus funds	78,097,230,219
30 Common capital stock	182,084,776
31 Preferred capital stock	315,500,000
32 Aggregate write-ins for other than special surplus funds	28,500,000
33 Surplus notes	3,060,845,988
34 Gross paid in and contributed surplus	20,484,381,226
35 Unassigned funds (surplus)	138,641,201,105
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)	240,809,743,315
38 Totals (Page 2, Line 28, Col. 3)	469,696,773,035

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
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TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**2017 STATEMENT OF INCOME**

<b>UNDERWRITING INCOME</b>	
1 Premiums earned (Part 1, Line 35, Column 4)	156,292,298,422
DEDUCTIONS:	
2 Losses incurred (Part 2, Line 35, Column 7)	105,160,936,161
3 Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,783,400,178
4 Other underwriting expenses incurred (Part 3, Line 25, Column 2)	38,031,082,532
5 Aggregate write-ins for underwriting deductions	889,644,441
6 Total underwriting deductions (Lines 2 through 5)	161,865,063,311
7 Net income of protected cells	
8 Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(5,572,764,894)
<b>INVESTMENT INCOME</b>	
9 Net investment income earned (Exhibit of Net Investment Income, Line 17)	10,014,178,996
10 Net realized capital gains (losses) less capital gains tax of \$989,679,201 (Exhibit of Capital Gains (Losses))	6,578,626,038
11 Net investment gain (loss) (Lines 9 + 10)	16,592,805,032
<b>OTHER INCOME</b>	
12 Net gain (loss) from agents' or premium balances charged off (amount recovered \$69,036,406 amount charged off \$558,357,954)	(489,321,549)
13 Finance and service charges not included in premiums	1,080,945,210
14 Aggregate write-ins for miscellaneous income	347,312,337
15 Total other income (Lines 12 through 14)	938,936,000
16 Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8+11+15)	11,958,976,138
17 Dividends to policyholders	1,084,935,187
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)	10,874,040,951
19 Federal and foreign income taxes incurred	(1,351,473,677)
20 Net income (Line 18 minus Line 19) (to Line 22)	12,225,514,629
<b>CAPITAL AND SURPLUS ACCOUNT</b>	
21 Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	220,762,381,518
22 Net income (from Line 20)	12,225,514,629
23 Net transfers (to) from Protected Cell accounts	
24 Change in net unrealized capital gains or (losses) less capital gains tax of \$-4,811,219,021	18,139,195,071
25 Change in net unrealized foreign exchange capital gain (loss)	356,397,817
26 Change in net deferred income tax	(7,488,211,025)
27 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	445,809,080
28 Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	5,343,193
29 Change in surplus notes	(15,408,086)
30 Surplus (contributed to) withdrawn from protected cells	0
31 Cumulative effect of changes in accounting principles	(24,438,907)
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	681,760,020
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	(3,202,479,685)
36 Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0
37 Aggregate write-ins for gains and losses in surplus	(1,076,120,308)
38 Change in surplus as regards policyholders for the year (Lines 22 through 37)	20,047,361,799
39 Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	240,809,743,316

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**PART II - 2016 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

**PRIVATE PASSENGER AUTO LIABILITY**

1 Premiums Written	59,467,706,000
2 Premiums Earned	58,221,267,000
3 Dividends to Policyholders	290,880,000
4 Incurred Loss	43,710,171,000
5 Defense and Cost Containment Expenses Incurred	2,475,760,000
6 Adjusting and Other Expenses Incurred	6,151,430,000
7 Unpaid Losses	46,769,124,000
8 Defense and Cost Containment Expenses Unpaid	7,470,440,000
9 Adjusting and Other Expenses Unpaid	5,446,028,000
10 Unearned Premium Reserves	17,467,320,000
11 Agents' Balances	12,165,131,000
12 Commission and Brokerage Expenses Incurred	4,645,846,000
13 Taxes, Licenses & Fees Incurred	1,352,165,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	5,023,481,000
15 General Expenses Incurred	2,734,075,000
16 Other Income Less Other Expenses	260,074,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(7,902,463,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	1,642,042,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	(6,260,420,000)
20 Investment Gain Attributable to Capital and Surplus	2,795,058,000
21 Total Profit or Loss	(3,465,363,000)

NORTH CAROLINA  
PRIVATE PASSENGER AUTO LIABILITY  
AGGREGATE ANNUAL STATEMENT DATA  
TOP 50 PRIVATE PASSENGER AUTO LIABILITY INSURERS BASED ON 2017 WRITTEN PREMIUM

**PART II - 2017 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

**PRIVATE PASSENGER AUTO LIABILITY**

1 Premiums Written	62,986,036,000
2 Premiums Earned	62,175,635,000
3 Dividends to Policyholders	332,405,000
4 Incurred Loss	43,239,922,000
5 Defense and Cost Containment Expenses Incurred	2,631,573,000
6 Adjusting and Other Expenses Incurred	5,817,936,000
7 Unpaid Losses	49,149,632,000
8 Defense and Cost Containment Expenses Unpaid	7,631,727,000
9 Adjusting and Other Expenses Unpaid	5,550,943,000
10 Unearned Premium Reserves	18,277,715,000
11 Agents' Balances	13,279,892,000
12 Commission and Brokerage Expenses Incurred	4,845,949,000
13 Taxes, Licenses & Fees Incurred	1,451,569,000
14 Other Acquisitions, Field Supervision, and Collection Expenses Incurred	4,992,363,000
15 General Expenses Incurred	2,724,801,000
16 Other Income Less Other Expenses	316,323,000
17 Pre-Tax Profit or Loss Excluding All Investment Gain	(3,544,557,000)
18 Investment Gain on Funds Attributable to Insurance Transactions	2,311,545,000
19 Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus	(1,233,016,000)
20 Investment Gain Attributable to Capital and Surplus	3,494,750,000
21 Total Profit or Loss	2,261,733,000



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 2017 Call for Personal Auto Bodily Injury and Property Damage Liability and No-Fault Statistics

ISO 2017 Call for Personal Auto Minimum Statistical Plan Liability and No-Fault Statistics

ISS Automobile Statistical Plans - All Coverages

ISS 2017 quarterly Automobile Liability Call

ISS Voluntary Automobile Excess Loss Call

Annual Statement for Calendar Year 2017

Insurance Expense Exhibit for Calendar Year 2017

RB Calls for 2017 North Carolina Automobile Expense Experience

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

NISS 2017 Quarterly Automobile Call

NISS 2017 Quarterly Automobile Excess Loss Call

NISS 2017 Calendar Year Annual Statement

NISS 2018 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-189-193 contain general descriptions of the editing procedures used to ensure data were collected in accordance with the applicable statistical plans.

## North Carolina Private Passenger Automobile Insurance Statistical Data

### ISO Editing Procedures

1. Upon receipt of the data from each reporting company, checks are made to ensure that each record (i.e., the data reported for each exposure) has valid and readable information. This includes a check that the appropriate alpha-numeric codes have been utilized.
2. The records are then checked to ensure that each of the fields has a valid code in it (e.g., company numbers must be entered as four-digit numerals).
3. Relationship edits which evaluate the interrelationship between codes are then performed. For example, if a record indicates North Carolina, Private Passenger, Bodily Injury, checks are made to ascertain that applicable interrelationships are maintained.
4. Distributional edits are performed to make sure that the reporting company has not erred in miscoding its data into a single class, territory, or other rating criteria due a systems problem or other error.
5. The resulting combined data from all the company records are reconciled with statutory Page 14 Annual Statement data for that company.
6. After all of the ISO data are aggregated, a consolidated review of the data is conducted to determine overall reasonableness and accuracy. In this procedure the data are compared with previous statewide and territory figures. Areas of concern are identified and results are verified by checking back to the source data.

ISO's edit procedure for Private Passenger Automobile data is in compliance with the requirements of the Statistical Data Monitoring System (SDMS) which is mandated for use in several states and was developed by the New York Insurance Department in conjunction with the Arthur Andersen Company. SDMS was developed to provide procedures for the companies that report, and stat agents that collect, data in order to put controls into the reporting system to generate valid results. ISO employs the procedures detailed by SDMS throughout the country.

## North Carolina Private Passenger Automobile Insurance Statistical Data

### ISS Editing Procedures

The following narrative sets forth a general description of the editing procedures utilized by ISS to review North Carolina statistical data. All North Carolina experience submitted to the ISS by affiliated companies undergoes standard procedures to ensure that the data is reported in accordance with the ISS's approved statistical plans.

ISS's review of the data takes place on two levels: analysis of individual company data and analysis of the aggregate data of all the companies combined. These two separate functions will be treated in that order.

#### Analysis of Company Data

Analysis of company data includes: completeness checks, editing for valid coding and checking the distribution of data among the various data elements.

#### 1. Completeness Checks (Balancing and Reconciliation):

Balancing and reconciliation procedures are used to determine completeness of reporting. Completeness means that the ISS has received and processed all of the data due to be filed with the ISS. First, totals of each company's processed data are compared to separate transmittal totals supplied by the company. This step ensures that ISS has processed completely the experience included in the company's submission of data and that no errors occur during this processing. As a second check for completeness, the reported statistical data is reconciled to statutory Page 14 totals from the company's Annual Statement. It is a useful procedure in determining completeness because the annual statement represents an independent source of information.

#### 2. Editing of Codes:

##### Format and Readability

Statistical data reported by affiliated companies must be filed in accordance with ISS's approved statistical plans. This includes the requirement that the data must conform to the specific formats and technical specifications in order for ISS to properly read and process these submissions. The initial edit is a test of each company's submission to ensure it has been reported using the proper record format and that it meets certain technical requirements for the line of insurance being reported. Key fields are tested to ensure that only numeric information has been reported in fields defined as numeric, and that the fields have been reported in the proper position in the record.

## Relational Edits

The data items of information filed with the insurance company's experience are reported by using codes defined under ISS's statistical plans. For example, the various types of Policy Forms written on Homeowners policies in North Carolina are defined in the Personal Lines Statistical Plan. Similarly, the various coverages written on private passenger automobile policies in North Carolina are defined in the Automobile Statistical Plan. Each definition for each data element has a unique code assigned to it which distinguishes it from other definitions. All data items applicable to North Carolina are defined in a similar manner in each of ISS's statistical plans and have codes assigned to properly identify each definition.

All records reported to ISS are subjected to validation of the reported codes. This validation, called editing, is performed to assure that companies are reporting properly defined ISS Statistical Plan codes for North Carolina experience.

The purpose of the edit is to validate the statistical codes reported in each record. This validation is called a Relation Edit. A relational edit verifies that a reported code is valid in combination with one or more related data items. Relational edit tests are accomplished primarily through the use of specific edit tables applicable to each line of insurance.

In most cases, the experience data in the record is used in conjunction with the related codes and compared to an establishment or discontinued date for the code being validated. This ensures that specific codes are not being utilized beyond the range of time during which they are valid.

An example of a relational edit involves territory coding. Many territory code numbers are available under each statistical plan for various states, with various effective dates. However, only codes defined for North Carolina for the specific line being processed are valid in combination with North Carolina reported experience. Further, if a new code is erected, that code will be considered valid only if the date reported in the statistical record is equal or subsequent to the establishment date of the code.

### 3. Distributional Analysis:

The validation of the codes is not by itself sufficient to assure the credibility of company data. Having assured the reporting of valid codes, the statistical agent must verify that valid entries are indeed reliable. Therefore, the data is also reviewed for reasonable distributions. The primary focus of this review is to establish that the statistical data reported by the company is a credible reflection of the company's experience.

The distribution of company experience by specific data elements such as state, territory, policy form, and construction, for example, for the current reporting period is compared to company profiles of prior periods. In addition, ratios relevant to the line of insurance such as average premium, average loss, volume, loss ratio and loss frequency are compared to industry averages. This historical comparison can highlight changes in the pattern of reporting.

The distributional analysis serves as an additional verification that systematic errors are not introduced during the production of data files submitted to ISS by our affiliated companies. Disproportionate amounts of premiums and/or losses in a particular class or territory, for example, can be detected using this technique.

### Validation of Aggregate Data

After the individual company has been reviewed, the data for all reporting companies is compiled to produce aggregate reports. The aggregate data represents the combined experience of many companies. This data is also subjected to similar review procedures. To ensure completeness, run to run control techniques are applied. This balances the totals of the aggregate runs to previously verified control totals. In this manner the aggregate data is monitored to ensure the inclusion of the appropriate company data.

The aggregate data is also reviewed for credibility through distributional analysis similar to that performed on the individual company data. Earned exposures (where applicable) and premiums and incurred losses and claims are used to calculate pure premiums, claim frequencies and claim costs for comparison to past averages. The analysis of the aggregate data centers on determining consistency over time by comparing several years of experience, by coverage and class, or territory, for example. Through the application of these techniques, ISS is able to provide reliable insurance statistical data in North Carolina.

## North Carolina Private Passenger Automobile Insurance Statistical Data

### NISS Editing Procedures

- a. Every report received is checked for completeness. Every submission must include (1) an affidavit; (2) a letter of transmittal setting forth company control totals for the data being sent; (3) the data being reported on tape, cartridge, diskette or form to be keyed.
- b. Individual company submissions are balanced to the company letter of transmittals to ensure that all data have been received and processed. After all four quarters of data have been received, the company reports are reconciled to the Annual Statement statutory Page 14 amounts. The NISS Financial Reconciliation identifies any amounts needed to reconcile any differences between the company reported data and Annual Statement amounts.
- c. Every company record submitted to NISS is verified through NISS edit software for its coding accuracy and conformance with NISS record layouts and instructions. NISS edits verify the accuracy of each code for each data element. Where possible, each data element is subjected to a relational edit whereby it will be checked for accuracy in conjunction with another field.
- d. Individual company submissions are also subjected to a series of reasonability tests to determine that the current submission is consistent with previous company submissions, known changes in this line of business and statewide trends. NISS compares current quarter data to the previous quarter. This comparison is performed and analyzed by grouping data.
- e. After all of the NISS data are combined, a review of this consolidated data is also performed. The aggregate data is compared on a year to year basis to again verify its reasonableness, similar to those checks employed on an individual company submission.

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

12. INVESTMENT EARNINGS ON CAPITAL AND SURPLUS

Not applicable.

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

13. LEVEL OF CAPITAL AND SURPLUS NEEDED TO SUPPORT PREMIUM WRITINGS  
WITHOUT ENDANGERING THE SOLVENCY OF MEMBER COMPANIES

Not applicable.



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

14. OTHER INFORMATION REQUIRED BY THE COMMISSIONER.

- (a) See pre-filed testimony of J. Smollik.
- (b) See the attached Exhibit (14)(b).
- (c) Not applicable.
- (d) The following changes in methodology from those used in the March 23, 2018 filing have been incorporated into this filing:
  - There are no methodology changes.

See also pre-filed testimony of J. Smollik.



## Automobile Committee

### Agenda

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**Date: December 13, 2018      Time: 8:30 AM (EDT)      In Person Meeting**

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**1. Welcome**

**2. Roll Call**

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

**4. Auto Rate Review**

The committee will be asked to make selections pertaining to the 2019 Auto Rate Review (**Exhibit 4**).

- Trend Selections
- Expense Selections
- Profit Selection
- Class Plan Review
- Reserve Strengthening Letters (**Exhibit 5**)

**5. Extended Non-Owner**

The Extended Non-Owned optional coverage rule (Rule 17) currently only provides for minimum Liability limits. A request has come in to add higher liability limits for extended non-owned liability coverage. **Exhibit 6** has been provided for your consideration with respect to updating the manual rule.

The Committee will be asked to determine next steps.

**6. Report of Staff and Counsel**

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

**7. Other Business**

**8. Adjournment**

AM:ko  
AC-18-12 Agenda  
12/6/18



MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU  
MEETING HELD DECEMBER 13, 2018  
INSURANCE INSTITUTE FOR HIGHWAY SAFETY, RUCKERSVILLE, VIRGINIA

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MEMBERS PRESENT

Allstate Insurance Company  
Government Employees Insurance Company  
Hartford Accident and Indemnity Company  
National General Insurance Corporation  
Liberty Mutual Insurance Company  
Nationwide 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  
John Bergan\*  
Art Lyon  
Madison Alperin\*  
Nick Hartmann  
Kevin McGee\*  
Steve Harr  
Drew Nonnweiler  
Alan Chow  
Robert Zarter

OTHERS PRESENT

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

REPRESENTED BY

George Zanjani  
Dave DeNicola\*  
Santee Perfetto\*  
Carly Seaman\*  
Jared Smollik  
Paul Anderson  
Mickey Spivey  
Brian Beverly  
Joanna Biliouris  
Keri Johnson  
Andy Montano  
Karen Ott  
Rebecca Williams

The meeting commenced at approximately 8:30 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. 2019 Automobile Rate Review

Attention was directed to the trend package prepared by Insurance Services Office (ISO) and previously distributed with the agenda regarding the 2019 automobile rate level review. Mr. DeNicola reviewed the exhibits in detail and the Committee reviewed and discussed the latest available trend data for losses and expenses, including internal and external trend data. Based

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

The Committee reviewed the data on contingencies and selected a contingency factor of 0%. The Committee also reviewed the data on policyholder dividends and deviations and agreed to include a factor of 0.3% for dividends and 5% for deviations on both liability and physical damage coverages.

Dr. Zanjani opened discussion regarding an array of potential underwriting profit provisions. Mr. Spivey provided a report on the cost of equity from Dr. Vander Weide, describing generally the analyses performed by Dr. Vander Weide, and reporting that the range for the cost of equity provided by Dr. Vander Weide was 9.0% to 14.1% on equity. Following review and discussion of the components of Dr. Zanjani's proforma model and the returns generated by a variety of different underwriting provisions, the Committee selected underwriting profit provisions of 11% for auto liability and 12.5% for auto physical damage.

Attention was then directed to individual company letters regarding reserve strengthening and expense savings initiatives in response to the regulations applicable to rate filings. Upon review and discussion with Mr. Hartmann, it was requested that Nationwide Mutual Insurance Company provide some clarification regarding their letter, to be submitted to the Rate Bureau at a later date. Following discussion, it was agreed that no further adjustments were necessary to the selections made by the Committee.

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

## 2. Extended Non-Owned Liability Coverage

Mr. Montano stated that the current Extended Non-Owned Liability coverage only provides for minimum limits when there is no primary coverage in effect on the auto. Attention was then directed to an exhibit prepared by ISO and previously distributed with the agenda with respect to a proposed manual change which will offer options for increased limits on these autos. Ms. Seaman reviewed the exhibit in detail, indicating that the proposed rule is more in line with ISO's countrywide plan and contains two separate percentage charges based upon whether there is primary insurance on the auto. Ms. Seaman indicated that the next step would be to fill in the percentages based upon the trends selected.

Following discussion, there was a consensus to move forward with completing the rate tables in the proposed rule based on the rate review selections made by the Committee and to review those rates at a future meeting.

## 3. Report of Counsel

Mr. Spivey reported that the Department of Insurance (Department) has formed a task force to consider ways to modernize the Rate Bureau statutes. Mr. Spivey further stated that some of the task force's proposals are 1) to increase the Inexperienced Operator surcharge period from three years to eight years; 2) to increase the Safe Driver Insurance Plan surcharge period from three years to five years for convictions assessed four points or more, except for speeding offenses; 3) to remove the separate statistical data reporting requirements for enhanced endorsements; and 4) to require that investment income from capital and surplus be considered in ratemaking.

Mr. Montano stated that the committee will be provided information to perform a review of the class plan factors and the rental and towing rates at its next meeting in January 2019. Mr. Montano also reported that the Department has followed up with respect to clarifying the Safe Driver Insurance Plan rule with respect to its application to permitted drivers and that the Rate Bureau will further discuss the topic with the Department in the near future.

4. Adjournment

There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano

Director, Personal Lines

AM:ko  
AC-18-12  
1/18/19



## Automobile Committee Agenda

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Date: January 9, 2019

Time: 10:00 AM (EDT)

Web/Teleconference

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1. **Welcome**
2. **Roll Call**
3. **Antitrust, Conflict of Interest, Code of Ethics and Standards of Conduct Statements (Exhibits 1, 2, 3)**
4. **2018 Automobile Rate Review (Exhibit 4)**

The Committee will review the updated indications based on trend selections made at the last meeting. This review will include deductible relativities, towing and labor charges, and extended transportation analysis.
5. **2018 Class Plan Review**

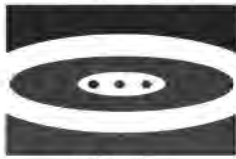
ISO will present Rule 4 class plan changes as required to be reviewed by the Bureau every 3 years. For this year's review, in lieu of including only one-way exhibits, ISO has prepared a GLM analysis to supplement the review. The variables to be considered will include:

  - Use
  - Inexperienced Operator
  - Years Licensed
  - SDIP Program
  - Multi-car Discount
6. **Extended Non-Owned Liability Coverage Manual Rule and Rate**

The Committee previously reviewed the proposed rule changes to manual Rule 17 for higher liability limit options for extended non-owned liability coverage. ISO will provide the rate tables associated with the higher liability limit options.
7. **Report of Staff and Counsel**

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

AM:ko  
AC-19-1 Agenda  
1/3/19



MINUTES OF THE AUTOMOBILE COMMITTEE OF THE NORTH CAROLINA RATE BUREAU  
WEB/TELECONFERENCE HELD JANUARY 9, 2019

MEMBERS PRESENT

Allstate Insurance Company  
Government Employees Insurance Company  
Hartford Accident and Indemnity Company  
National General Insurance Corporation

Liberty Mutual Insurance Company  
Nationwide Mutual Insurance Company  
North Carolina Farm Bureau Mutual Insurance Company  
Progressive Casualty Insurance Company  
State Farm Mutual Automobile Insurance Company  
Travelers Indemnity Company  
United Services Automobile Association

OTHERS PRESENT

Consultant  
Insurance Services Office

Milliman  
Young Moore and Henderson, P.A.  
Staff

REPRESENTED BY

Scott Donoho  
Monica Grillo  
John Bergan  
Rick Carter  
Art Lyon  
Mark Ford  
Nick Hartmann  
Roger Batdorff  
Kevin McGee  
Steve Harr  
Drew Nonnweiler  
Alan Chow

REPRESENTED BY

George Zanjani  
Dave DeNicola  
Jared Smollik  
Daniel Traverso  
Paul Anderson  
Mickey Spivey  
Joanna Biliouris  
Ray Evans  
Keri Johnson  
Andy Montano  
Rebecca Williams

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

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

1. 2019 Automobile Rate Review and Class Plan Review

Attention was directed to the exhibits prepared by Insurance Services Office (ISO) and previously distributed with the agenda regarding the 2019 automobile rate level review. Mr. DeNicola reviewed the exhibits in detail, which included preliminary indications for each of the three most recent years based on the latest loss and expense experience, the selected trends, and the profit selections. He noted that all years are fully credible and that there is not much fluctuation between the latest three years. There was a consensus that, after considering the

latest three years of experience, it was appropriate to rely on the latest year of experience except for the UM, UIM, and Motorcycle coverages, for which three years of experience would continue to be used.

Mr. DeNicola then described the physical damage deductible analysis and noted that ISO had included proposed revised relativities for the purpose of initiating discussion. Following discussion, the consensus was to go with the proposed relativities, with several exceptions, and those different selections were made subject to ISO checking the marginal premium effects.

In addition, the Committee requested that ISO provide deductible loss ratios for the next rate review in 2020.

Mr. De Nicola then presented ISO's analysis of the Extended Transportation Coverage (rental reimbursement) and Towing and Labor rates. He noted that these rates have not been reviewed in many years and thanked the members for their prompt responses to the request for towing and labor data. Following discussion, the consensus was to select the proposed selections set forth by ISO in the exhibits.

Attention was then directed to an exhibit prepared by Insurance Services Office (ISO) and previously distributed regarding a review of the various factors in the class plan. Staff noted that the classification plan factors are required by statute to be reviewed at least every three years. Mr. DeNicola reviewed the exhibits in detail, noting that they included the traditional one-way analysis plus a GLM analysis of the use surcharge factors, the multi car discount factors, the inexperienced operator surcharges, and the Safe Driver Insurance Plan surcharge factors. After discussion, the Committee made selections for all of these classification plan factors.

Ms. Williams then summarized the consensus agreements on the various items in the rate level and class plan reviews. A motion was then made, seconded and passed to recommend that the Governing Committee adopt and file the rate level indications as presented, including the changes as discussed to the physical damage deductible relativities, extended transportation coverage and towing and labor rates, and classification plan factors.

## 2. Extended Non-Owned Liability Coverage Manual Rule and Rate

Mr. Montano advised that ISO had prepared proposed rates for the Extended Non-Owned Liability Coverage and noted that the manual rule changes had been reviewed in a previous meeting. Attention was then directed to an exhibit prepared by ISO regarding the rate tables to be added. Mr. DeNicola reviewed the exhibit in detail and described the analysis used to determine the proposed rates.

Following discussion, a motion was seconded and passed to adopt the manual and rate changes as presented.

## 3. Report of Counsel and Staff

Mr. Spivey reported that the Committee recommendations would be presented at the next Governing Committee meeting and that the rate filing or review will be made by February 1, 2019. He also noted that the selections made by the Committee will impact the North Carolina Reinsurance Facility's rates and will be used in the review of the other-than-clean rates. Mr. Spivey further reported that a homeowners rate filing was made in December 2018 and the Rate Bureau is currently working on a mobile home review with a goal to file later in January of this year. He also noted that the legislature will be convening later in January.

Mr. Montano advised that 1) the Insurance Data Call (IDC) annual data call circular will be released shortly; 2) the Rate Bureau will begin working on a Dwelling rate review in the near future; and 3) the Property Flood Subcommittee continues to work on developing a private flood program.



4. Adjournment

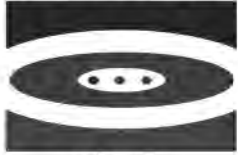
There being no further business, the meeting was adjourned.

Respectfully submitted,

Andy Montano

Director, Personal Lines

AM:ko  
AC-19-1  
1/18/19



February 15, 2019

**IMPORTANT  
MEETING NOTICE**

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

Re: Board Teleconference  
February 20, 2019

As previously announced, the meeting of the NCRF Board of Governors will be held by teleconference at 10:00 a.m. on Wednesday, February 20, 2019.

The following constitutes the agenda:

1. Johnson Lambert Audit Report for the Fiscal Year Ended September 30, 2018

The Board will receive a presentation by a representative from Johnson Lambert on the audit of the Special-Purpose Financial Statements and the 2018 audit report. The following related exhibits are to be presented to the Audit Committee for their approval on February 19, 2019, and are attached:

1. Audited financial statements prepared by Johnson Lambert for the fiscal year ending September 30, 2018 (Exhibit 1).
2. Internal control letter from Johnson Lambert to the Audit Committee and the Board of Governors (Exhibit 2).
3. 2018 letter from Johnson Lambert to the Audit Committee and Board of Governors that includes the required communications and management's representation letter (Exhibit 3).

2. Standard Practice Manual Revisions

Any proposed SPM revisions approved by the Audit Committee will be sent under separate cover prior to the meeting.

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

3. Minutes

Executive Session minutes from December 5, 2018 will be distributed at the next in-person meeting.

The minutes of the meeting held on September 26, 2018, October 11, 2018, and December 5, 2018 are attached. (Exhibits 4, 5 and 6).

It will be in order for the Board to approve or amend these at the meeting.

4. Reports of Staff and Counsel

Staff and Counsel will provide updates and report on developments.

5. 2019 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 2018 are attached. (Exhibit 7)

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

6. Commercial Auto Update

An update on commercial auto revisions and audit findings on loss recoupment will be shared with the Board.

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

8. Next meeting

The next scheduled “**in-person**” meeting is on Wednesday, April 10, 2019.

The Annual Meeting will be held on **Wednesday, October 9, 2019** at the Grandover Resort and Conference Center in Greensboro.

Sincerely,

Terry F. Collins

Chief Operating Officer

North Carolina Reinsurance Facility

TFC/lad

Attachments

BG-19-4



April 4, 2019

**IMPORTANT  
MEETING NOTICE**CIRCULAR LETTER TO THE BOARD OF GOVERNORSRe: Board Teleconference  
April 10, 2019

As previously announced, the next meeting of the NCRF Board of Governors will be held by teleconference on Wednesday, April 10, 2019 at 10:00 a.m.

The following constitutes the agenda:

1. Minutes

The minutes of the teleconference held on February 20, 2019 will be distributed at a later date.

2. Reports of Staff and Counsel

Staff and Counsel will report on developments and status.

3. Commercial Auto

Staff will present commercial auto two recommendations by the Rating Committee. (Exhibit 1)

- a) October 2019 Rate Review
- b) Optional Class Plan Timeline Revision
- c) Informational update on loss recoupment

The Board of Governors will be called upon to accept or amend as necessary.

4. Private Passenger Auto Clean Risk Rate Filing

Staff will present rate review recommendations for "Clean Risk" and "Other Than Clean". (Exhibit 2)

The Board of Governors will be called upon to accept or amend as necessary.

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

6. Next meeting

The next scheduled meeting is **in-person** on Wednesday, June 5, 2019.

Sincerely,

Terry F. Collins

Chief Operating Officer

North Carolina Reinsurance Facility

TFC: lad

Attachments

BG-19-5

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

**NOTICE TO MANUALHOLDERS**

**PERSONAL AUTO MANUAL – NORTH CAROLINA  
NOTICE 2019-001**

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**CAUTION**

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

---

**INSTRUCTIONS TO MANUALHOLDERS**

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

---

**EFFECTIVE DATE**

These changes are to become effective in accordance with the following Rule of Application:

These changes are applicable to policies issued, renewed, or amended on or after January 1, 2019.

---

**CHANGE(S)**

During the 2018 session of the General Assembly, the Legislature enacted House Bill 382, which requires companies to obtain records of convictions for moving traffic violations prior to the sale of a new automobile insurance policy. Enclosed is the revision to the Safe Driver Insurance Plan Rule 5.B.1.a. of the Personal Auto Policy Program Manual which becomes effective January 1, 2019.

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**REVISED PAGE(S)**

NC-GR-4 thru NC-GR-7

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**PAGE CHECKLIST**

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

---

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

Circular Reference(s):

- RF-18-13 (08/22/18) NCRF Circular Letter
  - A-18-3 (08/02/2018) NCRB Circular Letter
- 

**CONTACT INFORMATION**

If you have any questions, please contact:

**Customer Support**

**Verisk Analytics**

**545 Washington Boulevard**

**Jersey City, NJ 07310-1686**

**800-888-4476**

[info@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 **1-19**.  
NO MULTISTATE APPLIES.

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

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	NUMBER	DATE		NUMBER	DATE
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Rule Numbers and Subjects	First Reprint	Eff.	NC-GR-22	11th	11-09
		7-1-82	NC-GR-23, NC-GR-24	25th	10-17
			NC-GR-25	22nd	10-17
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Index-c	10th	4-11	NC-GR-27	8th	2-10
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**NORTH CAROLINA  
PERSONAL AUTO MANUAL  
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- 2. PERSONAL AUTO POLICY – ELIGIBILITY**
- 3. PREMIUM DETERMINATION**
- 4. CLASSIFICATIONS**
- 5. SAFE DRIVER INSURANCE PLAN (SDIP)**
- 6. MODEL YEAR FOR FIRE, THEFT, COMBINED ADDITIONAL COVERAGE, COMPREHENSIVE AND COLLISION COVERAGES**
- 7. MINIMUM PREMIUM RULE**
- 8. POLICY PERIOD**
- 9. CHANGES**
- 10. CANCELLATION**
- 11. WHOLE DOLLAR PREMIUM**
- 12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE SHEETS**
- 13. SUSPENSION**
- 14. MISCELLANEOUS COVERAGES**
- 15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS**
- 16. NAMED NON-OWNER POLICY**
- 17. EXTENDED NON-OWNED LIABILITY COVERAGE**
- 18. INCREASED LIMITS**
- 19. MISCELLANEOUS TYPES**
- 20. FINANCED AUTOS**
- 21. STATE RATE, TERRITORY SHEETS**
- 22. INSTALLMENT PAYMENTS**
- 23. EXCESS INDEMNITY POLICY**





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**PRIMARY CLASSIFICATION CODES\***

**No Inexperienced Operators**

<b>Vehicle Use</b>	<b>Single Car Risk or Multi-Car Risk With No Discount</b>	<b>Multi-Car Discount</b>
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**

<b>Years of Driving Experience</b>	<b>Vehicle Use</b>	<b>Principal Operator</b>		<b>Occasional Operator</b>	
		<b>Single Car Risk or Multi-Car Risk With No Discount</b>	<b>Multi-Car Discount</b>	<b>Single Car Risk or Multi-Car Risk With No Discount</b>	<b>Multi-Car Discount</b>
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.

2. If there are two or more autos in the same household as the applicant, the inexperienced operator rates shall be applied separately to the number of autos equal to the number of inexperienced operators. Inexperienced operator rates shall not be used in rating such autos in excess of the number of inexperienced operators.

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

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The inexperienced operator surcharge(s) shall be applied to the auto(s) which the inexperienced operator principally operates. In the case of an occasional operator, the surcharge shall be applied to the auto most frequently operated by the inexperienced operator.

**G. Airbag Discount**

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

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

**H. Optional Rating Characteristics**

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

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

5. Any other rating characteristic or combination of characteristics if filed by a company and approved by the Commissioner.

**I. Optional Enhanced Endorsements**

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

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

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

**A. Eligibility**

The Plan shall be applied in rating all eligible autos.

An auto is eligible for rating under this Plan if it is owned by an individual or owned jointly by two or more individuals resident in the same household provided such auto is:

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

**Exception**

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

**B. Definitions**

1. Driving Record Points
  - a. Convictions

Records of convictions for moving traffic violations to be considered under this Plan shall be obtained at least annually from the Division of Motor Vehicles (or other governmental entity responsible for maintaining such records) for the applicant and any currently resident operator. For a policy of new business, records of such convictions shall be obtained prior to the sale of the policy.

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

If the records required by this rule for a policy of new business are not available at the time of sale of the policy, or if the applicant for the policy has provided incorrect or incomplete data necessary to access such records, the insurer shall obtain such records and perform an underwriting review within a reasonable period following the binding of coverage.

Points shall be assigned for convictions during the experience period for moving traffic violations of the applicant or any currently resident operator, based on date of conviction, as follows:

- (1) Twelve points shall be assigned for a conviction for:
  - (a) Manslaughter (or negligent homicide) resulting from the operation of a motor vehicle;
  - (b) Prearranged highway racing or knowingly lending a motor vehicle to be used in a prearranged highway race; or
  - (c) Failing to stop and render aid when involved in an accident resulting in bodily injury or death (hit-and-run driving);
  - (d) Impaired driving, including driving a vehicle while under the influence of an impairing substance; driving a vehicle with an alcohol concentration of 0.08 or more; and driving a commercial vehicle with an alcohol concentration of 0.04 or more; and

**Note**

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

- (e) Transportation for the purpose of sale of illegal intoxicating liquors by motor vehicle.
- (2) Ten points shall be assigned for a conviction for:
  - (a) Highway racing or knowingly lending a motor vehicle to be used in a highway race; or
  - (b) Speeding to elude arrest.

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

- (5) 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.

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

**Exceptions**

This **WAIVER** does **NOT** apply to convictions of speeding in a school zone in excess of posted school zone speed.

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

**Exception**

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

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

**b. Accidents**

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

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

**ACCIDENTS RESULTING IN BODILY INJURY OR DEATH**

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

**Exception**

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

**ACCIDENTS RESULTING IN PROPERTY DAMAGE ONLY**

**For accidents that occur prior to March 1, 2016**

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

**For accidents that occur on or after March 1, 2016 and prior to October 1, 2017**

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,085 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,850 but less than \$3,085.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$1,850 or less.

**For accidents that occur on or after October 1, 2017**

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,850 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$2,300 but less than \$3,850.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$2,300 or less.

**Exception**

No points are assigned for accidents occurring under the following circumstances:

- (a) Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or

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


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- (b) The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
- (c) Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
- (d) Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
- (e) Accidents involving damage by contact with animals or fowl; or
- (f) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects.
- (g) Accidents occurring as a result of the operation of a firefighting, rescue squad, or law enforcement vehicle in response to an emergency if the operator of the vehicle at the time of the accident was a paid or volunteer member of any fire department, rescue squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to the emergency and the emergency ceases to exist.

**Notes**

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

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

**C. Driving Record Sub-Classification**

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

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

**D. Driving Record Surcharge Premium**

**1. Single Car Risks**

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

**2. Multi-Car Risks**

- a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
- b. Select the auto with the highest Total Base Premium for all coverages combined.  
TOTAL BASE PREMIUM is the sum of the base premiums for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive (or Fire, Theft and Combined Additional Coverage) and Collision coverages that apply to the auto.
- c. For each coverage applicable to the auto with the highest Total Base Premium for all coverages combined.  
Multiply the base premium for each coverage by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.

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

- (1) Determine the number of eligible autos insured for each coverage.
- (2) The Driving Record Surcharge Premium for each coverage of each auto equals the SDIP Surcharge for that coverage divided by the number of eligible autos insured for that coverage.
- (3) If the above calculation results in a fractional dollar amount for each auto then:  
determine the remainder dollar amount and add it to the Driving Record Surcharge Premium for one of the insured autos and disregard the fractional dollar amounts.

**Note**

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

- (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.

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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.

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**PRO RATA TABLE**

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

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**PRO RATA TABLE**

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



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**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

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**THREE MONTH SHORT RATE TABLE**

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

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**SIX MONTH SHORT RATE TABLE**

<b>Days Policy in Force</b>	<b>Per Cent of 6 Mos. Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of 6 Mos. Premium</b>	<b>Days Policy in Force</b>	<b>Per Cent of 6 Mos. Premium</b>
1	6%	50 - 51	38%	112 - 114	70%
2	7	52	39	115 - 116	71
3	8	53 - 54	40	117 - 118	72
4	9	55 - 56	41	119 - 120	73
5	10	57 - 58	42	121 - 123	74
6	11	59 - 60	43	124 - 125	75
7	12	61 - 62	44	126 - 127	76
8	13	63	45	128 - 130	77
9	14	64 - 65	46	131 - 132	78
10	15	66 - 67	47	133 - 134	79
11	16	68 - 69	48	135 - 136	80
12	17	70 - 71	49	137 - 139	81
13 - 14	18	72 - 73	50	140 - 141	82
15 - 16	19	74	51	142 - 143	83
17 - 18	20	75 - 76	52	144 - 145	84
19 - 20	21	77 - 78	53	146 - 148	85
21	22	79 - 80	54	149 - 150	86
22 - 23	23	81 - 82	55	151 - 152	87
24 - 25	24	83	56	153 - 155	88
26 - 27	25	84 - 85	57	156 - 157	89
28 - 29	26	86 - 87	58	158 - 159	90
30 - 31	27	88 - 89	59	160 - 161	91
32	28	90 - 91	60	162 - 164	92
33 - 34	29	92 - 93	61	165 - 166	93
35 - 36	30	94 - 95	62	167 - 168	94
37 - 38	31	96 - 98	63	169 - 171	95
39 - 40	32	99 - 100	64	172 - 173	96
41	33	101 - 102	65	174 - 175	97
42 - 43	34	103 - 104	66	176 - 177	98
44 - 45	35	105 - 107	67	178 - 180	99
46 - 47	36	108 - 109	68	181 - 184	100
48 - 49	37	110 - 111	69		

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## 11. WHOLE DOLLAR PREMIUM

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

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

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

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

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

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

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### A. Other Than Collision

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

Develop the Comprehensive Base Rates for Symbol 98 vehicles by:

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

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

Develop the Comprehensive Base Rates for Symbol 27 vehicles by:

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

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

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

Apply the factor 3.19 to the Symbol 7 Base Rate.

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

Increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

### B. Collision

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

Develop the Collision Base Rates for Symbol 98 vehicles by:

- a. Increasing the Symbol 70 relativity factor of 2.96 by +.10 for each \$10,000 or fraction of \$10,000 above \$150,000 of original Cost, and,
- b. Applying this factor to the Symbol 11 Rate on the state rate pages for the applicable model year.

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

Develop the Collision Base Rates for Symbol 27 vehicles by:

- a. Increasing the Symbol 26 relativity factor of 2.29 by +.10 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Rate on the state rate pages for the applicable model year.

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

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

Apply the factor 2.29 to the Symbol 7 Base Rate.

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

Increase the Symbol 7 Base Rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

### C. Original Cost means:

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specially built autos.
3. Original Cost New in U.S. for imported autos.

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**13. SUSPENSION**


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- A. Under any policy providing just Physical Damage Coverage, only Collision may be suspended.
- B. Liability Coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days.
  - 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
  - 2. The reinstatement endorsement shall not extend the policy beyond its original expiration date.

**LIABILITY AND COLLISION COVERAGES ONLY**

- 3. Pro rata premium credit for the period of suspension shall be granted upon reinstatement subject to a minimum retention by the company of sixty days premium calculated on a short rate basis. The minimum premium retention by the company shall not apply to suspensions under Section F. of this rule.
- 4. If the policy expires during the period of suspension, the named insured shall be entitled to a pro rata return premium in accordance with the foregoing provisions of this rule.
- 5. If a policy written for less than one year is suspended but subsequently reinstated and extended for the remainder of such year, or any part thereof, or if such policy expires during the suspension period, pro rata premium credit shall be granted for the period of suspension in accordance with the foregoing provisions of the Policy Period Rule for extension of a short term policy.

- D. If collision or liability coverages are suspended on **all** owned autos, coverage for which separate premiums apply – including Uninsured Motorists Coverage, Underinsured Motorists Coverage, auto death indemnity, total disability, and specific disability benefits coverage, medical payments coverage, non-owned auto or extended liability coverage provided under the use of other autos provisions – may be continued in force without premium adjustment for these coverages.
- E. If liability or collision 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	\$ 13	\$ 32
50/100	14	35
100/200	16	40
100/300	17	42
300/300	20	49
250/500	21	52
500/500	22	54
500/1,000	24	59
1,000/1,000	25	62

**P.D. UM Coverage**

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

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

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

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

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

**b. Additional Persons**

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

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

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

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

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

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

Policy Term	Factor
One Year	3.50
Three Years	5.50

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

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

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

**Exceptions**

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

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

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

**2. Rates**

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

	B.I. UM/UIM Coverage	
	Single Vehicle* Policy	Multi-Vehicle* Policy
\$ 50/100	\$ 24	\$ 60
100/200	43	107
100/300	53	131
300/300	73	180
250/500	86	213
500/500	120	296
500/1,000	135	333
1,000/1,000	152	376

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

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

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

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

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

**C. Notice**

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

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

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

**D. Deductible Insurance**

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

2. Collision Deductibles for Which No Premiums Are Shown

- \$ 25 Deduct. (071) – Charge 150% of the \$50 Deduct. Collision Premium
- \$ 50 Deduct. (072) – Charge 102% of the \$100 Deduct. Collision Premium
- \$ 200 Deduct. (073) – Charge 97% of the \$100 Deduct. Collision Premium
- \$ 250 Deduct. (076) – Charge 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**

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

Limit Per Disablement	Rate – Per Car, Per Year
\$ 25	\$2
50	4
100	6
None (subject to coverage provisions)	13

- Attach applicable endorsement.

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

**1. Coverage**

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

- Radios and stereos;
- Tape decks;
- Compact disk players or recorders;
- Citizens band radios;
- Telephones;
- Two-way mobile radios;
- Scanning monitor receivers;
- Television monitor receivers;
- Video cassette players or recorders;
- Audio cassette players or recorders;

**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**

- 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.
- Annual rates per person insured:

- 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	0.13	0.30
500 – 1249	0.21	0.30
1250 – 1499	0.30	0.30
1500 – up	0.39	0.30

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

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

Engine Size Cubic Centimeters (cc)	Bodily Injury and Property Damage
0 – 499	0.13
500 – 1249	0.21
1250 – 1499	0.30
1500 – up	0.39

**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	\$157	\$185	\$220	\$254	\$188	\$190	\$194	\$20	\$27	\$32	\$47	\$68
120	183	216	256	296	168	170	173	24	32	38	56	81
130	205	242	287	332	179	181	184	27	36	43	63	91
140	270	319	378	437	203	205	209	40	53	64	94	135
150	206	243	288	334	224	226	231	28	37	45	66	95
170	160	189	224	259	190	192	196	21	28	34	49	71
180	209	247	293	339	252	255	260	26	35	42	61	88
190	197	232	276	319	239	241	246	25	33	40	59	85
200	228	269	319	369	221	223	228	33	44	53	77	112
210	188	222	263	305	167	169	172	27	36	43	63	91
220	269	317	377	436	179	181	184	30	40	48	70	101
230	296	349	414	480	179	181	184	32	43	51	75	108
240	277	327	388	449	177	179	182	30	40	48	70	101
250	256	302	358	415	272	275	280	35	47	56	82	118
260	208	245	291	337	209	211	215	27	36	43	63	91
270	156	184	218	253	230	232	237	21	28	34	49	71
280	248	293	347	402	264	267	272	37	49	59	87	125
290	232	274	325	376	242	244	249	32	43	51	75	108
300	156	184	218	253	222	224	229	19	25	30	44	64
310	129	152	181	209	190	192	196	17	23	27	40	57
320	160	189	224	259	173	175	178	19	25	30	44	64
340	232	274	325	376	234	236	241	34	45	54	80	115
350	163	192	228	264	194	196	200	20	27	32	47	68
360	186	219	260	301	187	189	193	24	32	38	56	81
370	221	261	309	358	234	236	241	28	37	45	66	95
380	230	271	322	373	235	237	242	27	36	43	63	91
390	191	225	267	309	258	261	266	21	28	34	49	71
420	363	428	508	588	313	316	322	59	78	94	138	199
440	225	266	315	365	247	249	254	32	43	51	75	108
450	269	317	377	436	244	246	251	29	39	46	68	98
460	187	221	262	303	212	214	218	22	29	35	51	74
470	215	254	301	348	193	195	199	22	29	35	51	74
480	142	168	199	230	167	169	172	17	23	27	40	57
490	137	162	192	222	174	176	179	18	24	29	42	61

\* Including "clean risks" ceded to the North Carolina Reinsurance Facility.  
See Premium Determination Rule for the definition of "clean risks".

CEDED BUSINESS\*

Terr.	BODILY INJURY				PROPERTY DAMAGE			MEDICAL PAYMENTS				
	LIMIT				LIMIT			LIMIT				
	30/60	50/100	100/300	250/500	\$25,000	\$50,000	\$100,000	\$500	\$750	\$1,000	\$2,000	\$5,000
110	\$214	\$253	\$300	\$355	\$295	\$298	\$304	\$26	\$35	\$42	\$61	\$88
120	255	301	357	423	271	274	279	32	43	51	75	108
130	285	336	399	473	281	284	289	34	45	54	80	115
140	364	430	510	604	326	329	336	54	72	86	126	183
150	275	325	385	457	351	355	362	37	49	59	87	125
170	223	263	312	370	296	299	305	28	37	45	66	95
180	278	328	389	461	363	367	374	36	48	58	84	122
190	258	304	361	428	373	377	384	32	43	51	75	108
200	294	347	412	488	340	343	350	42	56	67	98	142
210	242	286	339	402	259	262	267	30	40	48	70	101
220	353	417	494	586	293	296	302	37	49	59	87	125
230	383	452	536	636	283	286	291	40	53	64	94	135
240	341	402	477	566	287	290	296	41	55	66	96	139
250	346	408	484	574	396	400	408	47	63	75	110	159
260	282	333	395	468	328	331	338	35	47	56	82	118
270	225	266	315	374	359	363	370	28	37	45	66	95
280	333	393	466	553	408	412	420	49	65	78	115	166
290	293	346	410	486	378	382	389	39	52	62	91	132
300	207	244	290	344	345	348	355	25	33	40	59	85
310	185	218	259	307	298	301	307	22	29	35	51	74
320	219	258	307	364	275	278	283	24	32	38	56	81
340	314	371	440	521	373	377	384	44	59	70	103	149
350	219	258	307	364	304	307	313	27	36	43	63	91
360	251	296	351	417	299	302	308	31	41	50	73	105
370	308	363	431	511	367	371	378	37	49	59	87	125
380	325	384	455	540	377	381	388	35	47	56	82	118
390	264	312	370	438	399	403	411	28	37	45	66	95
420	485	572	679	805	483	488	497	76	101	122	178	257
440	312	368	437	518	384	388	396	41	55	66	96	139
450	355	419	497	589	386	390	398	37	49	59	87	125
460	250	295	350	415	334	337	344	28	37	45	66	95
470	283	334	396	470	305	308	314	29	39	46	68	98
480	193	228	270	320	264	267	272	22	29	35	51	74
490	184	217	258	305	275	278	283	24	32	38	56	81

\* 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>2020</b>	<b>2019</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>1990- 2009</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	30	29	1	34	31	1	11
2	54	53	51	50	48	45	44	43	40	38	2	48	43	2	14
3	68	66	64	61	59	56	55	53	50	48	3	54	49	3	19
4	78	76	74	71	69	66	64	60	58	55	4	59	54	4	23
5	86	85	83	80	76	74	71	68	64	61	5	66	61	5	26
6	96	94	91	89	85	81	79	75	71	68	6	75	69	6	35
7	106	104	101	99	94	90	88	83	79	75	7	81	75	7	43
8	114	113	109	105	101	96	94	89	85	80	8	89	81	8	50
10	124	121	118	114	109	105	101	96	91	88	10	96	88	10	64
11	131	129	125	121	116	111	108	103	98	93	11	104	95	11	78
12	138	135	131	128	123	116	113	108	103	98	12	114	104	12	90
13	143	140	136	133	126	121	118	111	106	101	13	121	111	13	106
14	150	146	143	139	133	126	123	116	111	105	14	131	120	14	125
15	156	154	149	144	139	133	128	123	116	110	15	145	133	15	151
16	163	160	155	150	144	138	134	128	121	115	16	159	145	16	184
17	169	166	161	156	150	144	139	133	126	119	17	176	161	17	220
18	176	173	168	163	156	149	144	138	131	124	18	191	175	18	263
19	181	178	173	168	160	154	149	141	135	128	19	210	191	19	314
20	186	183	178	173	165	158	153	145	139	131	20	231	213	20	373
21	193	189	184	179	171	164	158	151	144	136	21	258	236	21	515
22	199	195	189	183	175	168	163	155	148	140	22	291	266		
23	205	201	195	189	181	174	168	160	153	144	23	326	299		
24	210	206	200	194	186	178	173	164	156	148	24	378	345		
25	216	213	206	200	191	184	178	169	161	153	25	464	425		
26	224	219	213	206	198	189	183	174	166	158	26	570	521		
27	230	225	219	213	204	195	189	180	171	163					
28	238	233	226	220	210	201	195	185	176	168					
29	245	241	234	226	218	208	201	191	183	173					
30	253	248	240	233	224	214	206	196	188	178					
31	260	255	248	240	230	220	213	203	193	184					
32	268	263	255	248	238	228	219	209	199	189					
33	276	270	263	255	244	234	226	215	205	194					
34	283	276	269	261	250	239	231	220	210	199					
35	289	284	275	266	256	245	236	225	215	204					
36	296	291	283	274	263	251	243	231	220	209					
37	308	301	293	284	273	260	251	240	229	216					
38	319	313	304	295	283	270	261	249	238	225					
39	330	324	314	304	291	279	270	258	245	233					
40	340	334	324	314	301	289	279	265	253	240					
41	351	345	335	325	311	299	288	275	261	248					
42	363	355	345	335	321	308	296	283	269	255					
43	373	366	355	344	330	316	305	291	278	263					
44	384	376	365	354	340	325	314	299	285	270					
45	394	386	375	364	349	334	323	308	293	278					
46	408	399	388	376	360	345	334	318	303	286					
47	420	413	400	388	373	356	344	328	313	296					
48	434	425	413	400	384	368	355	339	321	305					
49	446	438	425	413	395	379	365	349	331	315					
50	458	449	436	424	406	389	375	358	340	323					
51	471	463	449	435	418	400	386	368	350	333					
52	484	475	461	448	429	410	396	379	360	341					
53	496	486	473	459	440	420	406	388	369	350					
54	516	506	491	476	456	438	423	403	384	364					
55	541	530	515	500	479	459	443	423	401	381					
56	570	559	543	526	505	483	466	445	424	401					
57	601	590	573	555	533	510	493	470	446	424					

TERRITORY 110

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	649	636	618	599	574	550	531	506	481	458					
59	719	705	685	665	638	610	589	561	534	508					
60	796	781	759	736	706	675	653	623	591	561					
61	870	854	829	804	771	738	713	680	646	614					
62	939	920	894	868	831	795	769	733	698	661					
63	1008	989	960	931	893	855	825	788	749	710					
64	1076	1056	1025	994	954	913	881	840	800	759					
65	1146	1124	1091	1059	1015	971	939	895	851	808					
66	1250	1226	1190	1154	1106	1059	1024	976	929	880					
67	1388	1361	1321	1281	1229	1176	1136	1084	1030	978					
68	1525	1496	1453	1409	1351	1293	1249	1191	1133	1075					
69	1663	1631	1584	1536	1473	1410	1363	1299	1235	1173					
70	1801	1766	1715	1664	1595	1526	1475	1406	1338	1269					
71	1939	1901	1846	1791	1718	1644	1588	1514	1440	1366					
72	2076	2036	1978	1919	1839	1760	1701	1621	1543	1464					
73	2214	2173	2109	2045	1961	1876	1814	1729	1645	1560					
74	2353	2308	2240	2173	2084	1994	1926	1836	1748	1658					
75	2490	2443	2371	2300	2205	2110	2039	1945	1850	1755					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	242	232	217	202	187	177	163	153	143	133	1	163	133	1	64
2	320	311	291	271	251	237	217	202	192	177	2	182	153	2	79
3	350	335	316	296	276	256	237	222	207	192	3	212	177	3	99
4	409	394	370	345	320	301	276	261	247	227	4	232	192	4	108
5	449	434	404	375	350	325	306	281	266	247	5	247	202	5	128
6	468	454	424	394	370	345	320	296	281	256	6	256	212	6	138
7	493	473	444	414	385	360	335	311	291	271	7	271	222	7	153
8	513	498	463	429	404	375	350	325	306	281	8	281	232	8	182
10	532	513	478	444	414	389	360	335	316	291	10	301	247	10	212
11	547	528	493	458	429	399	370	345	325	301	11	316	261	11	232
12	567	547	513	478	444	414	385	360	340	311	12	325	266	12	256
13	587	562	528	493	458	429	394	370	350	320	13	335	276	13	276
14	601	582	542	503	473	439	409	380	360	330	14	355	296	14	306
15	611	592	552	513	478	449	414	385	365	335	15	375	311	15	330
16	616	597	557	518	483	454	419	389	370	340	16	389	320	16	365
17	631	606	567	528	493	458	424	399	375	345	17	404	335	17	385
18	646	621	582	542	508	473	439	409	385	355	18	429	350	18	419
19	656	631	592	552	513	478	444	414	389	360	19	449	370	19	444
20	675	651	606	562	528	493	454	424	399	370	20	458	380	20	473
21	690	666	621	577	542	503	468	434	409	380	21	478	394	21	537
22	700	675	631	587	547	513	473	444	414	385	22	508	419		
23	710	685	641	597	557	518	483	449	424	389	23	528	434		
24	730	700	656	611	572	532	493	458	434	399	24	547	454		
25	735	705	661	616	577	537	498	463	434	404	25	592	488		
26	744	720	670	621	582	542	503	468	444	409	26	646	532		
27	754	730	680	631	592	552	513	478	449	414					
28	759	735	685	636	597	557	513	478	454	419					
29	774	744	695	646	606	562	523	488	458	424					

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**NORTH CAROLINA (32)**

**TERRITORY 110**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
30	779	749	700	651	611	567	528	488	463	429					
31	789	759	710	661	616	577	532	498	468	434					
32	804	774	725	675	631	587	542	508	478	444					
33	813	784	735	685	641	597	552	513	483	449					
34	828	799	744	690	646	601	557	523	493	454					
35	838	809	754	700	656	611	567	528	498	458					
36	848	818	764	710	666	621	572	537	503	468					
37	863	833	779	725	675	631	587	547	513	473					
38	878	843	789	735	685	641	592	552	523	483					
39	882	848	794	740	690	641	597	557	523	483					
40	892	858	804	749	700	651	601	562	532	488					
41	902	873	813	754	710	661	611	572	537	498					
42	912	882	823	764	715	666	616	577	542	503					
43	927	892	833	774	725	675	626	582	552	508					
44	932	897	838	779	730	680	631	587	552	513					
45	947	912	853	794	744	690	641	597	562	523					
46	956	922	863	804	749	700	646	606	572	528					
47	966	932	873	813	759	705	656	611	577	532					
48	981	947	882	818	769	715	661	616	582	537					
49	991	956	892	828	774	725	670	626	587	542					
50	1001	966	902	838	784	730	675	631	597	552					
51	1011	976	912	848	794	740	685	641	601	557					
52	1016	981	917	853	799	744	690	641	606	557					
53	1030	991	927	863	809	749	695	651	611	567					
54	1040	1001	937	873	813	759	705	656	616	572					
55	1055	1021	951	882	828	769	715	666	626	582					
56	1075	1035	966	897	843	784	725	675	636	592					
57	1094	1055	986	917	858	799	740	690	651	601					
58	1129	1085	1016	947	882	823	764	710	670	621					
59	1173	1129	1055	981	917	853	794	740	695	646					
60	1223	1178	1099	1021	956	892	823	769	725	670					
61	1257	1213	1134	1055	986	917	853	794	749	690					
62	1287	1237	1159	1080	1006	937	868	813	764	705					
63	1306	1262	1178	1094	1025	956	882	823	779	720					
64	1336	1287	1203	1119	1045	976	902	843	794	735					
65	1361	1311	1228	1144	1070	996	922	858	809	749					
66	1400	1351	1262	1173	1099	1021	947	882	833	769					
67	1454	1405	1311	1218	1139	1060	986	917	868	799					
68	1509	1454	1361	1267	1183	1104	1021	951	897	828					
69	1563	1509	1410	1311	1228	1144	1060	986	932	858					
70	1622	1563	1459	1356	1272	1183	1094	1021	961	892					
71	1676	1612	1509	1405	1311	1223	1134	1055	996	922					
72	1730	1666	1558	1449	1356	1262	1168	1090	1030	951					
73	1785	1721	1607	1494	1400	1302	1208	1124	1060	981					
74	1839	1775	1656	1538	1440	1341	1242	1159	1094	1011					
75	1893	1824	1706	1587	1484	1380	1282	1193	1124	1040					

- (a)** Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b)** Refer to Personal Auto Manual Rule **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	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	1990-2009	Symbol	1989 & Prior
(a)											(b)			(c)	
1	81	79	76	74	71	69	66	62	59	57	1	66	62	1	22
2	106	103	101	98	93	89	86	84	79	74	2	93	84	2	27
3	133	130	125	121	116	111	108	103	98	93	3	106	96	3	37
4	153	150	145	140	135	130	125	118	113	108	4	116	106	4	44
5	170	167	162	157	150	145	140	133	125	121	5	130	121	5	52
6	189	185	180	175	167	160	155	148	140	133	6	148	135	6	69
7	209	204	199	194	185	177	172	162	155	148	7	160	148	7	84
8	224	221	214	207	199	189	185	175	167	157	8	175	160	8	98
10	244	239	231	224	214	207	199	189	180	172	10	189	172	10	125
11	258	253	246	239	229	219	212	202	192	182	11	204	187	11	153
12	271	266	258	251	241	229	221	212	202	192	12	224	204	12	177
13	280	276	268	261	248	239	231	219	209	199	13	239	219	13	209
14	295	288	280	273	261	248	241	229	219	207	14	258	236	14	246
15	308	303	293	283	273	261	251	241	229	216	15	285	261	15	298
16	320	315	305	295	283	271	263	251	239	226	16	312	285	16	362
17	332	327	317	308	295	283	273	261	248	234	17	347	317	17	433
18	347	339	330	320	308	293	283	271	258	244	18	376	344	18	517
19	357	349	339	330	315	303	293	278	266	251	19	413	376	19	617
20	367	359	349	339	325	310	300	285	273	258	20	455	418	20	733
21	379	371	362	352	337	322	310	298	283	268	21	507	465	21	1014
22	391	384	371	359	344	330	320	305	290	276	22	573	524		
23	403	396	384	371	357	342	330	315	300	283	23	642	588		
24	413	406	394	381	367	349	339	322	308	290	24	743	679		
25	426	418	406	394	376	362	349	332	317	300	25	913	836		
26	440	431	418	406	389	371	359	342	327	310	26	1122	1026		
27	453	443	431	418	401	384	371	354	337	320					
28	467	458	445	433	413	396	384	364	347	330					
29	482	475	460	445	428	408	396	376	359	339					
30	497	487	472	458	440	421	406	386	369	349					
31	512	502	487	472	453	433	418	399	379	362					
32	526	517	502	487	467	448	431	411	391	371					
33	544	531	517	502	480	460	445	423	403	381					
34	556	544	529	514	492	470	455	433	413	391					
35	568	558	541	524	504	482	465	443	423	401					
36	583	573	556	539	517	494	477	455	433	411					
37	605	593	576	558	536	512	494	472	450	426					
38	627	615	598	581	556	531	514	490	467	443					
39	649	637	617	598	573	549	531	507	482	458					
40	669	657	637	617	593	568	549	522	497	472					
41	691	679	659	640	613	588	566	541	514	487					
42	713	699	679	659	632	605	583	556	529	502					
43	733	721	699	677	649	622	600	573	546	517					
44	755	740	718	696	669	640	617	588	561	531					
45	775	760	738	716	686	657	635	605	576	546					
46	802	785	763	740	708	679	657	625	595	563					
47	827	812	787	763	733	701	677	645	615	583					
48	854	836	812	787	755	723	699	667	632	600					
49	878	861	836	812	777	745	718	686	652	620					
50	900	883	859	834	800	765	738	704	669	635					
51	927	910	883	856	822	787	760	723	689	654					
52	952	935	908	881	844	807	780	745	708	672					
53	977	957	930	903	866	827	800	763	726	689					
54	1016	996	967	937	898	861	831	792	755	716					
55	1065	1043	1014	984	942	903	871	831	790	750					
56	1122	1100	1068	1036	994	950	918	876	834	790					
57	1183	1161	1127	1092	1048	1004	969	925	878	834					

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**NORTH CAROLINA (32)**

**TERRITORY 120**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	1277	1252	1215	1178	1129	1082	1046	996	947	900					
59	1415	1387	1348	1309	1255	1200	1159	1105	1050	999					
60	1567	1538	1493	1449	1390	1328	1284	1225	1164	1105					
61	1712	1680	1631	1582	1518	1451	1402	1338	1272	1208					
62	1847	1811	1759	1707	1636	1565	1513	1442	1373	1301					
63	1983	1946	1889	1833	1756	1683	1624	1550	1474	1397					
64	2118	2079	2017	1956	1877	1796	1734	1653	1574	1493					
65	2256	2212	2148	2084	1998	1911	1847	1761	1675	1589					
66	2460	2413	2342	2271	2177	2084	2015	1921	1828	1732					
67	2731	2679	2600	2522	2418	2315	2236	2133	2027	1924					
68	3001	2945	2859	2772	2659	2544	2458	2344	2229	2116					
69	3272	3210	3117	3023	2898	2775	2681	2556	2430	2307					
70	3545	3476	3375	3274	3139	3004	2903	2768	2632	2497					
71	3815	3742	3633	3525	3380	3235	3124	2979	2834	2689					
72	4086	4007	3892	3776	3619	3464	3348	3191	3036	2881					
73	4357	4275	4150	4025	3860	3692	3569	3402	3237	3070					
74	4630	4541	4408	4275	4101	3924	3791	3614	3439	3262					
75	4900	4807	4667	4526	4339	4152	4012	3828	3641	3454					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	275	264	247	230	213	202	185	174	163	151	1	185	151	1	73
2	365	353	331	309	286	269	247	230	219	202	2	208	174	2	90
3	398	381	359	337	314	292	269	252	236	219	3	241	202	3	112
4	466	449	421	393	365	342	314	297	281	258	4	264	219	4	123
5	511	494	460	426	398	370	348	320	303	281	5	281	230	5	146
6	533	516	482	449	421	393	365	337	320	292	6	292	241	6	157
7	561	539	505	471	438	410	381	353	331	309	7	309	252	7	174
8	583	567	527	488	460	426	398	370	348	320	8	320	264	8	208
10	606	583	544	505	471	443	410	381	359	331	10	342	281	10	241
11	623	600	561	522	488	454	421	393	370	342	11	359	297	11	264
12	645	623	583	544	505	471	438	410	387	353	12	370	303	12	292
13	668	640	600	561	522	488	449	421	398	365	13	381	314	13	314
14	684	662	617	572	539	499	466	432	410	376	14	404	337	14	348
15	696	673	628	583	544	511	471	438	415	381	15	426	353	15	376
16	701	679	634	589	550	516	477	443	421	387	16	443	365	16	415
17	718	690	645	600	561	522	482	454	426	393	17	460	381	17	438
18	735	707	662	617	578	539	499	466	438	404	18	488	398	18	477
19	746	718	673	628	583	544	505	471	443	410	19	511	421	19	505
20	769	741	690	640	600	561	516	482	454	421	20	522	432	20	539
21	785	757	707	656	617	572	533	494	466	432	21	544	449	21	611
22	797	769	718	668	623	583	539	505	471	438	22	578	477		
23	808	780	729	679	634	589	550	511	482	443	23	600	494		
24	830	797	746	696	651	606	561	522	494	454	24	623	516		
25	836	802	752	701	656	611	567	527	494	460	25	673	555		
26	847	819	763	707	662	617	572	533	505	466	26	735	606		
27	858	830	774	718	673	628	583	544	511	471					
28	864	836	780	724	679	634	583	544	516	477					
29	881	847	791	735	690	640	595	555	522	482					

TERRITORY 120

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	886	853	797	741	696	645	600	555	527	488					
31	898	864	808	752	701	656	606	567	533	494					
32	914	881	825	769	718	668	617	578	544	505					
33	926	892	836	780	729	679	628	583	550	511					
34	942	909	847	785	735	684	634	595	561	516					
35	954	920	858	797	746	696	645	600	567	522					
36	965	931	870	808	757	707	651	611	572	533					
37	982	948	886	825	769	718	668	623	583	539					
38	999	959	898	836	780	729	673	628	595	550					
39	1004	965	903	842	785	729	679	634	595	550					
40	1015	976	914	853	797	741	684	640	606	555					
41	1027	993	926	858	808	752	696	651	611	567					
42	1038	1004	937	870	813	757	701	656	617	572					
43	1055	1015	948	881	825	769	712	662	628	578					
44	1060	1021	954	886	830	774	718	668	628	583					
45	1077	1038	971	903	847	785	729	679	640	595					
46	1088	1049	982	914	853	797	735	690	651	600					
47	1100	1060	993	926	864	802	746	696	656	606					
48	1116	1077	1004	931	875	813	752	701	662	611					
49	1128	1088	1015	942	881	825	763	712	668	617					
50	1139	1100	1027	954	892	830	769	718	679	628					
51	1150	1111	1038	965	903	842	780	729	684	634					
52	1156	1116	1043	971	909	847	785	729	690	634					
53	1172	1128	1055	982	920	853	791	741	696	645					
54	1184	1139	1066	993	926	864	802	746	701	651					
55	1201	1161	1083	1004	942	875	813	757	712	662					
56	1223	1178	1100	1021	959	892	825	769	724	673					
57	1245	1201	1122	1043	976	909	842	785	741	684					
58	1285	1234	1156	1077	1004	937	870	808	763	707					
59	1335	1285	1201	1116	1043	971	903	842	791	735					
60	1391	1341	1251	1161	1088	1015	937	875	825	763					
61	1431	1380	1290	1201	1122	1043	971	903	853	785					
62	1464	1408	1318	1229	1144	1066	987	926	870	802					
63	1487	1436	1341	1245	1167	1088	1004	937	886	819					
64	1520	1464	1369	1273	1189	1111	1027	959	903	836					
65	1548	1492	1397	1302	1217	1133	1049	976	920	853					
66	1593	1537	1436	1335	1251	1161	1077	1004	948	875					
67	1655	1599	1492	1386	1296	1206	1122	1043	987	909					
68	1717	1655	1548	1442	1346	1257	1161	1083	1021	942					
69	1778	1717	1604	1492	1397	1302	1206	1122	1060	976					
70	1846	1778	1661	1543	1447	1346	1245	1161	1094	1015					
71	1907	1834	1717	1599	1492	1391	1290	1201	1133	1049					
72	1969	1896	1773	1649	1543	1436	1330	1240	1172	1083					
73	2031	1958	1829	1700	1593	1481	1374	1279	1206	1116					
74	2093	2020	1885	1750	1638	1526	1414	1318	1245	1150					
75	2154	2076	1941	1806	1689	1571	1459	1358	1279	1184					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 130**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	61	60	58	56	54	52	50	47	45	43	1	50	47	1	17
2	80	78	76	74	71	67	65	63	60	56	2	71	63	2	20
3	100	99	95	91	87	84	82	78	74	71	3	80	73	3	28
4	115	113	110	106	102	99	95	89	86	82	4	87	80	4	33
5	128	126	123	119	113	110	106	100	95	91	5	99	91	5	39
6	143	140	136	132	126	121	117	112	106	100	6	112	102	6	52
7	158	154	151	147	140	134	130	123	117	112	7	121	112	7	63
8	169	167	162	156	151	143	140	132	126	119	8	132	121	8	74
10	184	180	175	169	162	156	151	143	136	130	10	143	130	10	95
11	195	192	186	180	173	166	160	153	145	138	11	154	141	11	115
12	205	201	195	190	182	173	167	160	153	145	12	169	154	12	134
13	212	208	203	197	188	180	175	166	158	151	13	180	166	13	158
14	223	218	212	206	197	188	182	173	166	156	14	195	179	14	186
15	233	229	221	214	206	197	190	182	173	164	15	216	197	15	225
16	242	238	231	223	214	205	199	190	180	171	16	236	216	16	273
17	251	247	240	233	223	214	206	197	188	177	17	262	240	17	327
18	262	257	249	242	233	221	214	205	195	184	18	285	260	18	391
19	270	264	257	249	238	229	221	210	201	190	19	312	285	19	467
20	277	272	264	257	246	234	227	216	206	195	20	344	316	20	554
21	286	281	273	266	255	244	234	225	214	203	21	383	352	21	766
22	296	290	281	272	260	249	242	231	219	208	22	433	396		
23	305	299	290	281	270	259	249	238	227	214	23	485	445		
24	312	307	298	288	277	264	257	244	233	219	24	562	513		
25	322	316	307	298	285	273	264	251	240	227	25	690	632		
26	333	326	316	307	294	281	272	259	247	234	26	848	776		
27	342	335	326	316	303	290	281	268	255	242					
28	353	346	337	327	312	299	290	275	262	249					
29	365	359	348	337	324	309	299	285	272	257					
30	376	368	357	346	333	318	307	292	279	264					
31	387	379	368	357	342	327	316	301	286	273					
32	398	391	379	368	353	339	326	311	296	281					
33	411	402	391	379	363	348	337	320	305	288					
34	420	411	400	389	372	355	344	327	312	296					
35	430	422	409	396	381	365	352	335	320	303					
36	441	433	420	407	391	374	361	344	327	311					
37	458	448	435	422	405	387	374	357	340	322					
38	474	465	452	439	420	402	389	370	353	335					
39	491	482	467	452	433	415	402	383	365	346					
40	506	497	482	467	448	430	415	394	376	357					
41	523	513	498	484	463	445	428	409	389	368					
42	539	528	513	498	478	458	441	420	400	379					
43	554	545	528	512	491	471	454	433	413	391					
44	571	560	543	526	506	484	467	445	424	402					
45	586	575	558	541	519	497	480	458	435	413					
46	606	593	577	560	536	513	497	472	450	426					
47	625	614	595	577	554	530	512	487	465	441					
48	645	632	614	595	571	547	528	504	478	454					
49	664	651	632	614	588	564	543	519	493	469					
50	681	668	649	631	605	578	558	532	506	480					
51	701	688	668	647	621	595	575	547	521	495					
52	720	707	686	666	638	610	590	564	536	508					
53	738	724	703	683	655	625	605	577	549	521					
54	768	753	731	709	679	651	629	599	571	541					
55	805	789	766	744	712	683	658	629	597	567					
56	848	831	807	783	751	718	694	662	631	597					
57	895	878	852	826	792	759	733	699	664	631					

TERRITORY 130

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	965	947	919	891	854	818	791	753	716	681					
59	1070	1049	1019	990	949	908	876	835	794	755					
60	1185	1163	1129	1096	1051	1004	971	926	880	835					
61	1295	1270	1233	1196	1148	1097	1060	1012	962	913					
62	1397	1369	1330	1291	1237	1183	1144	1090	1038	984					
63	1499	1471	1428	1386	1328	1272	1228	1172	1114	1056					
64	1601	1572	1525	1479	1419	1358	1311	1250	1190	1129					
65	1706	1672	1624	1575	1510	1445	1397	1332	1267	1202					
66	1860	1825	1771	1717	1646	1575	1523	1453	1382	1309					
67	2065	2026	1966	1907	1828	1750	1691	1613	1533	1455					
68	2269	2226	2161	2096	2011	1923	1858	1773	1685	1600					
69	2474	2427	2357	2286	2191	2098	2027	1933	1838	1745					
70	2680	2628	2552	2476	2373	2271	2195	2093	1990	1888					
71	2885	2829	2747	2665	2556	2446	2362	2252	2143	2033					
72	3089	3030	2943	2855	2736	2619	2531	2412	2295	2178					
73	3294	3233	3138	3043	2918	2792	2699	2572	2448	2321					
74	3501	3434	3333	3233	3101	2967	2866	2732	2600	2466					
75	3705	3634	3528	3422	3281	3140	3034	2894	2753	2611					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	270	259	242	226	209	198	182	171	160	149	1	182	149	1	72
2	358	347	325	303	281	264	242	226	215	198	2	204	171	2	88
3	391	374	352	330	308	286	264	248	231	215	3	237	198	3	110
4	457	440	413	385	358	336	308	292	275	253	4	259	215	4	121
5	501	484	451	418	391	363	341	314	297	275	5	275	226	5	143
6	523	506	473	440	413	385	358	330	314	286	6	286	237	6	154
7	550	528	495	462	429	402	374	347	325	303	7	303	248	7	171
8	572	556	517	479	451	418	391	363	341	314	8	314	259	8	204
10	594	572	534	495	462	435	402	374	352	325	10	336	275	10	237
11	611	589	550	512	479	446	413	385	363	336	11	352	292	11	259
12	633	611	572	534	495	462	429	402	380	347	12	363	297	12	286
13	655	627	589	550	512	479	440	413	391	358	13	374	308	13	308
14	671	649	605	561	528	490	457	424	402	369	14	396	330	14	341
15	682	660	616	572	534	501	462	429	407	374	15	418	347	15	369
16	688	666	622	578	539	506	468	435	413	380	16	435	358	16	407
17	704	677	633	589	550	512	473	446	418	385	17	451	374	17	429
18	721	693	649	605	567	528	490	457	429	396	18	479	391	18	468
19	732	704	660	616	572	534	495	462	435	402	19	501	413	19	495
20	754	726	677	627	589	550	506	473	446	413	20	512	424	20	528
21	770	743	693	644	605	561	523	484	457	424	21	534	440	21	600
22	781	754	704	655	611	572	528	495	462	429	22	567	468		
23	792	765	715	666	622	578	539	501	473	435	23	589	484		
24	814	781	732	682	638	594	550	512	484	446	24	611	506		
25	820	787	737	688	644	600	556	517	484	451	25	660	545		
26	831	803	748	693	649	605	561	523	495	457	26	721	594		
27	842	814	759	704	660	616	572	534	501	462					
28	847	820	765	710	666	622	572	534	506	468					
29	864	831	776	721	677	627	583	545	512	473					

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**TERRITORY 130**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	869	836	781	726	682	633	589	545	517	479					
31	880	847	792	737	688	644	594	556	523	484					
32	897	864	809	754	704	655	605	567	534	495					
33	908	875	820	765	715	666	616	572	539	501					
34	924	891	831	770	721	671	622	583	550	506					
35	935	902	842	781	732	682	633	589	556	512					
36	946	913	853	792	743	693	638	600	561	523					
37	963	930	869	809	754	704	655	611	572	528					
38	979	941	880	820	765	715	660	616	583	539					
39	985	946	886	825	770	715	666	622	583	539					
40	996	957	897	836	781	726	671	627	594	545					
41	1007	974	908	842	792	737	682	638	600	556					
42	1018	985	919	853	798	743	688	644	605	561					
43	1034	996	930	864	809	754	699	649	616	567					
44	1040	1001	935	869	814	759	704	655	616	572					
45	1056	1018	952	886	831	770	715	666	627	583					
46	1067	1029	963	897	836	781	721	677	638	589					
47	1078	1040	974	908	847	787	732	682	644	594					
48	1095	1056	985	913	858	798	737	688	649	600					
49	1106	1067	996	924	864	809	748	699	655	605					
50	1117	1078	1007	935	875	814	754	704	666	616					
51	1128	1089	1018	946	886	825	765	715	671	622					
52	1133	1095	1023	952	891	831	770	715	677	622					
53	1150	1106	1034	963	902	836	776	726	682	633					
54	1161	1117	1045	974	908	847	787	732	688	638					
55	1177	1139	1062	985	924	858	798	743	699	649					
56	1199	1155	1078	1001	941	875	809	754	710	660					
57	1221	1177	1100	1023	957	891	825	770	726	671					
58	1260	1210	1133	1056	985	919	853	792	748	693					
59	1309	1260	1177	1095	1023	952	886	825	776	721					
60	1364	1315	1227	1139	1067	996	919	858	809	748					
61	1403	1353	1265	1177	1100	1023	952	886	836	770					
62	1436	1381	1293	1205	1122	1045	968	908	853	787					
63	1458	1408	1315	1221	1144	1067	985	919	869	803					
64	1491	1436	1342	1249	1166	1089	1007	941	886	820					
65	1518	1463	1370	1276	1194	1111	1029	957	902	836					
66	1562	1507	1408	1309	1227	1139	1056	985	930	858					
67	1623	1568	1463	1359	1271	1183	1100	1023	968	891					
68	1683	1623	1518	1414	1320	1232	1139	1062	1001	924					
69	1744	1683	1573	1463	1370	1276	1183	1100	1040	957					
70	1810	1744	1628	1513	1419	1320	1221	1139	1073	996					
71	1870	1799	1683	1568	1463	1364	1265	1177	1111	1029					
72	1931	1859	1738	1617	1513	1408	1304	1216	1150	1062					
73	1991	1920	1793	1667	1562	1452	1348	1254	1183	1095					
74	2052	1980	1848	1716	1606	1496	1386	1293	1221	1128					
75	2112	2035	1903	1771	1656	1540	1430	1331	1254	1161					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	50	49	47	46	44	43	41	38	37	35	1	41	38	1	14
2	66	64	63	61	58	55	54	52	49	46	2	58	52	2	17
3	83	81	78	75	72	69	67	64	61	58	3	66	60	3	23
4	95	93	90	87	84	81	78	73	70	67	4	72	66	4	28
5	106	104	101	98	93	90	87	83	78	75	5	81	75	5	32
6	118	115	112	109	104	99	96	92	87	83	6	92	84	6	43
7	130	127	124	121	115	110	107	101	96	92	7	99	92	7	52
8	139	138	133	129	124	118	115	109	104	98	8	109	99	8	61
10	151	148	144	139	133	129	124	118	112	107	10	118	107	10	78
11	161	158	153	148	142	136	132	125	119	113	11	127	116	11	95
12	168	165	161	156	150	142	138	132	125	119	12	139	127	12	110
13	174	171	167	162	155	148	144	136	130	124	13	148	136	13	130
14	184	179	174	170	162	155	150	142	136	129	14	161	147	14	153
15	191	188	182	176	170	162	156	150	142	135	15	177	162	15	185
16	199	196	190	184	176	168	164	156	148	141	16	194	177	16	225
17	207	203	197	191	184	176	170	162	155	145	17	216	197	17	269
18	216	211	205	199	191	182	176	168	161	151	18	234	214	18	321
19	222	217	211	205	196	188	182	173	165	156	19	257	234	19	384
20	228	223	217	211	202	193	187	177	170	161	20	283	260	20	456
21	236	231	225	219	210	200	193	185	176	167	21	315	289	21	630
22	243	239	231	223	214	205	199	190	181	171	22	356	326		
23	251	246	239	231	222	213	205	196	187	176	23	399	366		
24	257	252	245	237	228	217	211	200	191	181	24	462	422		
25	265	260	252	245	234	225	217	207	197	187	25	568	520		
26	274	268	260	252	242	231	223	213	203	193	26	698	638		
27	282	275	268	260	249	239	231	220	210	199					
28	291	285	277	269	257	246	239	226	216	205					
29	300	295	286	277	266	254	246	234	223	211					
30	309	303	294	285	274	262	252	240	230	217					
31	318	312	303	294	282	269	260	248	236	225					
32	327	321	312	303	291	278	268	256	243	231					
33	338	330	321	312	298	286	277	263	251	237					
34	346	338	329	320	306	292	283	269	257	243					
35	353	347	337	326	314	300	289	275	263	249					
36	363	356	346	335	321	308	297	283	269	256					
37	376	369	358	347	334	318	308	294	280	265					
38	390	383	372	361	346	330	320	304	291	275					
39	404	396	384	372	356	341	330	315	300	285					
40	416	409	396	384	369	353	341	324	309	294					
41	430	422	410	398	381	366	352	337	320	303					
42	444	435	422	410	393	376	363	346	329	312					
43	456	448	435	421	404	387	373	356	340	321					
44	470	461	447	433	416	398	384	366	349	330					
45	482	473	459	445	427	409	395	376	358	340					
46	499	488	474	461	441	422	409	389	370	350					
47	514	505	490	474	456	436	421	401	383	363					
48	531	520	505	490	470	450	435	415	393	373					
49	546	536	520	505	483	464	447	427	405	386					
50	560	549	534	519	497	476	459	438	416	395					
51	577	566	549	532	511	490	473	450	428	407					
52	592	581	565	548	525	502	485	464	441	418					
53	607	595	578	562	539	514	497	474	451	428					
54	632	620	601	583	558	536	517	493	470	445					
55	662	649	630	612	586	562	542	517	491	467					
56	698	684	664	644	618	591	571	545	519	491					
57	736	722	701	679	652	624	603	575	546	519					

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**NORTH CAROLINA (32)**

**TERRITORY 140**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	794	779	756	733	702	673	650	620	589	560					
59	880	863	838	814	780	747	721	687	653	621					
60	975	956	929	901	864	826	799	762	724	687					
61	1065	1045	1014	984	944	903	872	832	791	751					
62	1149	1126	1094	1062	1017	973	941	897	854	809					
63	1233	1210	1175	1140	1092	1047	1010	964	916	869					
64	1317	1293	1255	1216	1167	1117	1079	1028	979	929					
65	1403	1375	1336	1296	1242	1189	1149	1095	1042	988					
66	1530	1501	1457	1412	1354	1296	1253	1195	1137	1077					
67	1698	1666	1617	1568	1504	1440	1391	1327	1261	1196					
68	1867	1831	1778	1724	1654	1582	1528	1458	1386	1316					
69	2035	1997	1939	1880	1802	1726	1668	1590	1512	1435					
70	2205	2162	2099	2036	1952	1868	1805	1721	1637	1553					
71	2373	2327	2260	2192	2102	2012	1943	1853	1763	1672					
72	2541	2492	2420	2349	2251	2154	2082	1984	1888	1792					
73	2710	2659	2581	2503	2401	2297	2220	2116	2013	1909					
74	2879	2824	2742	2659	2551	2440	2358	2248	2139	2029					
75	3048	2990	2902	2815	2699	2583	2495	2381	2264	2148					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	309	297	278	259	240	227	208	196	183	170	1	208	170	1	82
2	410	398	372	347	322	303	278	259	246	227	2	233	196	2	101
3	448	429	404	379	353	328	303	284	265	246	3	271	227	3	126
4	524	505	473	442	410	385	353	334	316	290	4	297	246	4	139
5	574	555	517	480	448	416	391	360	341	316	5	316	259	5	164
6	599	581	543	505	473	442	410	379	360	328	6	328	271	6	177
7	631	606	568	530	492	461	429	398	372	347	7	347	284	7	196
8	656	637	593	549	517	480	448	416	391	360	8	360	297	8	233
10	681	656	612	568	530	498	461	429	404	372	10	385	316	10	271
11	700	675	631	587	549	511	473	442	416	385	11	404	334	11	297
12	726	700	656	612	568	530	492	461	435	398	12	416	341	12	328
13	751	719	675	631	587	549	505	473	448	410	13	429	353	13	353
14	770	745	694	644	606	562	524	486	461	423	14	454	379	14	391
15	782	757	707	656	612	574	530	492	467	429	15	480	398	15	423
16	789	764	713	663	618	581	536	498	473	435	16	498	410	16	467
17	808	776	726	675	631	587	543	511	480	442	17	517	429	17	492
18	827	795	745	694	650	606	562	524	492	454	18	549	448	18	536
19	839	808	757	707	656	612	568	530	498	461	19	574	473	19	568
20	864	833	776	719	675	631	581	543	511	473	20	587	486	20	606
21	883	852	795	738	694	644	599	555	524	486	21	612	505	21	688
22	896	864	808	751	700	656	606	568	530	492	22	650	536		
23	909	877	820	764	713	663	618	574	543	498	23	675	555		
24	934	896	839	782	732	681	631	587	555	511	24	700	581		
25	940	902	846	789	738	688	637	593	555	517	25	757	625		
26	953	921	858	795	745	694	644	599	568	524	26	827	681		
27	965	934	871	808	757	707	656	612	574	530					
28	972	940	877	814	764	713	656	612	581	536					
29	991	953	890	827	776	719	669	625	587	543					



TERRITORY 140

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	997	959	896	833	782	726	675	625	593	549					
31	1010	972	909	846	789	738	681	637	599	555					
32	1029	991	928	864	808	751	694	650	612	568					
33	1041	1003	940	877	820	764	707	656	618	574					
34	1060	1022	953	883	827	770	713	669	631	581					
35	1073	1035	965	896	839	782	726	675	637	587					
36	1085	1047	978	909	852	795	732	688	644	599					
37	1104	1066	997	928	864	808	751	700	656	606					
38	1123	1079	1010	940	877	820	757	707	669	618					
39	1129	1085	1016	947	883	820	764	713	669	618					
40	1142	1098	1029	959	896	833	770	719	681	625					
41	1155	1117	1041	965	909	846	782	732	688	637					
42	1167	1129	1054	978	915	852	789	738	694	644					
43	1186	1142	1066	991	928	864	801	745	707	650					
44	1193	1148	1073	997	934	871	808	751	707	656					
45	1212	1167	1092	1016	953	883	820	764	719	669					
46	1224	1180	1104	1029	959	896	827	776	732	675					
47	1237	1193	1117	1041	972	902	839	782	738	681					
48	1256	1212	1129	1047	984	915	846	789	745	688					
49	1268	1224	1142	1060	991	928	858	801	751	694					
50	1281	1237	1155	1073	1003	934	864	808	764	707					
51	1294	1249	1167	1085	1016	947	877	820	770	713					
52	1300	1256	1174	1092	1022	953	883	820	776	713					
53	1319	1268	1186	1104	1035	959	890	833	782	726					
54	1331	1281	1199	1117	1041	972	902	839	789	732					
55	1350	1306	1218	1129	1060	984	915	852	801	745					
56	1376	1325	1237	1148	1079	1003	928	864	814	757					
57	1401	1350	1262	1174	1098	1022	947	883	833	770					
58	1445	1388	1300	1212	1129	1054	978	909	858	795					
59	1502	1445	1350	1256	1174	1092	1016	947	890	827					
60	1565	1508	1407	1306	1224	1142	1054	984	928	858					
61	1609	1552	1451	1350	1262	1174	1092	1016	959	883					
62	1647	1584	1483	1382	1287	1199	1111	1041	978	902					
63	1672	1615	1508	1401	1312	1224	1129	1054	997	921					
64	1710	1647	1540	1432	1338	1249	1155	1079	1016	940					
65	1742	1678	1571	1464	1369	1275	1180	1098	1035	959					
66	1792	1729	1615	1502	1407	1306	1212	1129	1066	984					
67	1861	1798	1678	1559	1458	1357	1262	1174	1111	1022					
68	1931	1861	1742	1622	1514	1413	1306	1218	1148	1060					
69	2000	1931	1805	1678	1571	1464	1357	1262	1193	1098					
70	2076	2000	1868	1735	1628	1514	1401	1306	1230	1142					
71	2145	2063	1931	1798	1678	1565	1451	1350	1275	1180					
72	2215	2133	1994	1855	1735	1615	1495	1395	1319	1218					
73	2284	2202	2057	1912	1792	1666	1546	1439	1357	1256					
74	2354	2272	2120	1969	1843	1716	1590	1483	1401	1294					
75	2423	2335	2183	2032	1899	1767	1641	1527	1439	1331					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 150**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	44	43	41	40	39	37	36	33	32	31	1	36	33	1	12
2	57	56	55	53	51	48	47	45	43	40	2	51	45	2	15
3	72	70	68	65	63	60	59	56	53	51	3	57	52	3	20
4	82	81	78	76	73	70	68	64	61	59	4	63	57	4	24
5	92	90	88	85	81	78	76	72	68	65	5	70	65	5	28
6	102	100	97	94	90	86	84	80	76	72	6	80	73	6	37
7	113	110	108	105	100	96	93	88	84	80	7	86	80	7	45
8	121	120	116	112	108	102	100	94	90	85	8	94	86	8	53
10	132	129	125	121	116	112	108	102	97	93	10	102	93	10	68
11	140	137	133	129	124	118	114	109	104	98	11	110	101	11	82
12	146	144	140	136	130	124	120	114	109	104	12	121	110	12	96
13	152	149	145	141	134	129	125	118	113	108	13	129	118	13	113
14	160	156	152	148	141	134	130	124	118	112	14	140	128	14	133
15	166	164	158	153	148	141	136	130	124	117	15	154	141	15	161
16	173	170	165	160	153	146	142	136	129	122	16	169	154	16	196
17	180	177	172	166	160	153	148	141	134	126	17	188	172	17	234
18	188	184	178	173	166	158	153	146	140	132	18	203	186	18	279
19	193	189	184	178	170	164	158	150	144	136	19	223	203	19	334
20	198	194	189	184	176	168	162	154	148	140	20	246	226	20	396
21	205	201	196	190	182	174	168	161	153	145	21	274	251	21	548
22	211	207	201	194	186	178	173	165	157	149	22	310	283		
23	218	214	207	201	193	185	178	170	162	153	23	347	318		
24	223	219	213	206	198	189	184	174	166	157	24	402	367		
25	230	226	219	213	203	196	189	180	172	162	25	493	452		
26	238	233	226	219	210	201	194	185	177	168	26	606	555		
27	245	239	233	226	217	207	201	192	182	173					
28	253	247	241	234	223	214	207	197	188	178					
29	261	257	249	241	231	221	214	203	194	184					
30	269	263	255	247	238	227	219	209	200	189					
31	277	271	263	255	245	234	226	215	205	196					
32	285	279	271	263	253	242	233	222	211	201					
33	294	287	279	271	259	249	241	229	218	206					
34	301	294	286	278	266	254	246	234	223	211					
35	307	302	293	283	273	261	251	239	229	217					
36	315	310	301	291	279	267	258	246	234	222					
37	327	321	311	302	290	277	267	255	243	230					
38	339	333	323	314	301	287	278	265	253	239					
39	351	344	334	323	310	297	287	274	261	247					
40	362	355	344	334	321	307	297	282	269	255					
41	374	367	356	346	331	318	306	293	278	263					
42	386	378	367	356	342	327	315	301	286	271					
43	396	390	378	366	351	336	325	310	295	279					
44	408	400	388	376	362	346	334	318	303	287					
45	419	411	399	387	371	355	343	327	311	295					
46	434	424	412	400	383	367	355	338	322	305					
47	447	439	426	412	396	379	366	348	333	315					
48	462	452	439	426	408	391	378	360	342	325					
49	475	466	452	439	420	403	388	371	352	335					
50	487	477	464	451	432	414	399	380	362	343					
51	501	492	477	463	444	426	411	391	372	354					
52	515	505	491	476	456	436	422	403	383	363					
53	528	517	503	488	468	447	432	412	392	372					
54	549	539	523	507	485	466	450	428	408	387					
55	576	564	548	532	509	488	471	450	427	406					
56	606	595	577	560	537	513	496	473	451	427					
57	640	628	609	591	567	543	524	500	475	451					

TERRITORY 150

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	690	677	657	637	610	585	565	539	512	487					
59	765	750	729	708	678	649	626	597	568	540					
60	847	831	807	783	751	718	694	662	629	597					
61	926	908	882	855	821	785	758	724	688	653					
62	999	979	951	923	884	846	818	779	742	704					
63	1072	1052	1021	991	950	910	878	838	797	755					
64	1145	1124	1091	1057	1015	971	938	894	851	807					
65	1220	1196	1161	1127	1080	1033	999	952	906	859					
66	1330	1305	1266	1228	1177	1127	1089	1039	988	936					
67	1476	1448	1406	1363	1307	1252	1209	1153	1096	1040					
68	1623	1592	1545	1499	1438	1375	1329	1267	1205	1144					
69	1769	1736	1685	1635	1567	1500	1450	1382	1314	1248					
70	1917	1879	1825	1770	1697	1624	1569	1496	1423	1350					
71	2063	2023	1964	1906	1827	1749	1689	1611	1532	1454					
72	2209	2167	2104	2042	1956	1873	1810	1725	1641	1557					
73	2355	2312	2244	2176	2087	1996	1930	1839	1750	1660					
74	2503	2455	2383	2312	2217	2121	2050	1954	1859	1764					
75	2649	2599	2523	2447	2346	2245	2169	2069	1968	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.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	265	254	238	221	205	194	178	167	157	146	1	178	146	1	70
2	351	340	319	297	275	259	238	221	211	194	2	200	167	2	86
3	383	367	346	324	302	281	259	243	227	211	3	232	194	3	108
4	448	432	405	378	351	329	302	286	270	248	4	254	211	4	119
5	491	475	443	410	383	356	335	308	292	270	5	270	221	5	140
6	513	497	464	432	405	378	351	324	308	281	6	281	232	6	151
7	540	518	486	454	421	394	367	340	319	297	7	297	243	7	167
8	562	545	508	470	443	410	383	356	335	308	8	308	254	8	200
10	583	562	524	486	454	427	394	367	346	319	10	329	270	10	232
11	599	578	540	502	470	437	405	378	356	329	11	346	286	11	254
12	621	599	562	524	486	454	421	394	373	340	12	356	292	12	281
13	643	616	578	540	502	470	432	405	383	351	13	367	302	13	302
14	659	637	594	551	518	481	448	416	394	362	14	389	324	14	335
15	670	648	605	562	524	491	454	421	400	367	15	410	340	15	362
16	675	653	610	567	529	497	459	427	405	373	16	427	351	16	400
17	691	664	621	578	540	502	464	437	410	378	17	443	367	17	421
18	707	680	637	594	556	518	481	448	421	389	18	470	383	18	459
19	718	691	648	605	562	524	486	454	427	394	19	491	405	19	486
20	740	713	664	616	578	540	497	464	437	405	20	502	416	20	518
21	756	729	680	632	594	551	513	475	448	416	21	524	432	21	589
22	767	740	691	643	599	562	518	486	454	421	22	556	459		
23	778	751	702	653	610	567	529	491	464	427	23	578	475		
24	799	767	718	670	626	583	540	502	475	437	24	599	497		
25	805	772	724	675	632	589	545	508	475	443	25	648	535		
26	815	788	734	680	637	594	551	513	486	448	26	707	583		
27	826	799	745	691	648	605	562	524	491	454					
28	832	805	751	697	653	610	562	524	497	459					
29	848	815	761	707	664	616	572	535	502	464					

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**NORTH CAROLINA (32)**

**TERRITORY 150**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	853	821	767	713	670	621	578	535	508	470					
31	864	832	778	724	675	632	583	545	513	475					
32	880	848	794	740	691	643	594	556	524	486					
33	891	859	805	751	702	653	605	562	529	491					
34	907	875	815	756	707	659	610	572	540	497					
35	918	886	826	767	718	670	621	578	545	502					
36	929	896	837	778	729	680	626	589	551	513					
37	945	913	853	794	740	691	643	599	562	518					
38	961	923	864	805	751	702	648	605	572	529					
39	967	929	869	810	756	702	653	610	572	529					
40	977	940	880	821	767	713	659	616	583	535					
41	988	956	891	826	778	724	670	626	589	545					
42	999	967	902	837	783	729	675	632	594	551					
43	1015	977	913	848	794	740	686	637	605	556					
44	1021	983	918	853	799	745	691	643	605	562					
45	1037	999	934	869	815	756	702	653	616	572					
46	1048	1010	945	880	821	767	707	664	626	578					
47	1058	1021	956	891	832	772	718	670	632	583					
48	1075	1037	967	896	842	783	724	675	637	589					
49	1085	1048	977	907	848	794	734	686	643	594					
50	1096	1058	988	918	859	799	740	691	653	605					
51	1107	1069	999	929	869	810	751	702	659	610					
52	1112	1075	1004	934	875	815	756	702	664	610					
53	1129	1085	1015	945	886	821	761	713	670	621					
54	1139	1096	1026	956	891	832	772	718	675	626					
55	1156	1118	1042	967	907	842	783	729	686	637					
56	1177	1134	1058	983	923	859	794	740	697	648					
57	1199	1156	1080	1004	940	875	810	756	713	659					
58	1237	1188	1112	1037	967	902	837	778	734	680					
59	1285	1237	1156	1075	1004	934	869	810	761	707					
60	1339	1291	1204	1118	1048	977	902	842	794	734					
61	1377	1328	1242	1156	1080	1004	934	869	821	756					
62	1409	1355	1269	1183	1102	1026	950	891	837	772					
63	1431	1382	1291	1199	1123	1048	967	902	853	788					
64	1463	1409	1318	1226	1145	1069	988	923	869	805					
65	1490	1436	1345	1253	1172	1091	1010	940	886	821					
66	1534	1480	1382	1285	1204	1118	1037	967	913	842					
67	1593	1539	1436	1334	1247	1161	1080	1004	950	875					
68	1652	1593	1490	1388	1296	1210	1118	1042	983	907					
69	1712	1652	1544	1436	1345	1253	1161	1080	1021	940					
70	1777	1712	1598	1485	1393	1296	1199	1118	1053	977					
71	1836	1766	1652	1539	1436	1339	1242	1156	1091	1010					
72	1895	1825	1706	1588	1485	1382	1280	1193	1129	1042					
73	1955	1885	1760	1636	1534	1426	1323	1231	1161	1075					
74	2014	1944	1814	1685	1577	1469	1361	1269	1199	1107					
75	2074	1998	1868	1739	1625	1512	1404	1307	1231	1139					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 170

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	36	35	33	32	31	30	29	27	26	25	1	29	27	1	10
2	46	45	44	43	41	39	38	37	35	32	2	41	37	2	12
3	58	57	55	53	51	49	48	45	43	41	3	46	42	3	16
4	67	66	64	62	59	57	55	52	50	48	4	51	46	4	19
5	75	73	71	69	66	64	62	58	55	53	5	57	53	5	23
6	83	81	79	77	73	70	68	65	62	58	6	65	59	6	30
7	92	90	87	85	81	78	76	71	68	65	7	70	65	7	37
8	98	97	94	91	87	83	81	77	73	69	8	77	70	8	43
10	107	105	102	98	94	91	87	83	79	76	10	83	76	10	55
11	113	111	108	105	100	96	93	89	84	80	11	90	82	11	67
12	119	117	113	110	106	100	97	93	89	84	12	98	90	12	78
13	123	121	118	114	109	105	102	96	92	87	13	105	96	13	92
14	130	126	123	120	114	109	106	100	96	91	14	113	104	14	108
15	135	133	129	124	120	114	110	106	100	95	15	125	114	15	131
16	140	138	134	130	124	119	116	110	105	99	16	137	125	16	159
17	146	144	139	135	130	124	120	114	109	103	17	152	139	17	190
18	152	149	145	140	135	129	124	119	113	107	18	165	151	18	227
19	157	153	149	145	138	133	129	122	117	110	19	181	165	19	271
20	161	158	153	149	143	136	132	125	120	113	20	200	184	20	322
21	166	163	159	154	148	141	136	131	124	118	21	222	204	21	445
22	172	168	163	158	151	145	140	134	127	121	22	252	230		
23	177	174	168	163	157	150	145	138	132	124	23	282	258		
24	181	178	173	167	161	153	149	141	135	127	24	326	298		
25	187	184	178	173	165	159	153	146	139	132	25	401	367		
26	193	189	184	178	171	163	158	150	144	136	26	492	450		
27	199	194	189	184	176	168	163	156	148	140					
28	205	201	195	190	181	174	168	160	152	145					
29	212	208	202	195	188	179	174	165	158	149					
30	218	214	207	201	193	185	178	170	162	153					
31	225	220	214	207	199	190	184	175	166	159					
32	231	227	220	214	205	197	189	180	172	163					
33	239	233	227	220	211	202	195	186	177	167					
34	244	239	232	226	216	206	200	190	181	172					
35	249	245	238	230	221	212	204	194	186	176					
36	256	252	244	237	227	217	210	200	190	180					
37	266	260	253	245	235	225	217	207	198	187					
38	275	270	262	255	244	233	226	215	205	194					
39	285	280	271	262	252	241	233	222	212	201					
40	294	288	280	271	260	249	241	229	218	207					
41	303	298	289	281	269	258	248	238	226	214					
42	313	307	298	289	278	266	256	244	232	220					
43	322	316	307	297	285	273	264	252	240	227					
44	332	325	315	306	294	281	271	258	246	233					
45	340	334	324	314	301	288	279	266	253	240					
46	352	345	335	325	311	298	288	274	261	247					
47	363	356	346	335	322	308	297	283	270	256					
48	375	367	356	346	332	318	307	293	278	264					
49	386	378	367	356	341	327	315	301	286	272					
50	395	388	377	366	351	336	324	309	294	279					
51	407	400	388	376	361	346	334	318	302	287					
52	418	410	399	387	370	354	342	327	311	295					
53	429	420	408	396	380	363	351	335	319	302					
54	446	437	424	411	394	378	365	348	332	314					
55	468	458	445	432	414	396	382	365	347	329					
56	492	483	469	455	436	417	403	384	366	347					
57	519	510	495	480	460	441	426	406	386	366					

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**NORTH CAROLINA (32)**

**TERRITORY 170**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	561	550	534	517	496	475	459	437	416	395					
59	621	609	592	575	551	527	509	485	461	438					
60	688	675	656	636	610	583	564	538	511	485					
61	752	738	716	694	666	637	616	588	558	530					
62	811	795	772	750	718	687	664	633	603	571					
63	870	854	829	805	771	739	713	680	647	613					
64	930	913	886	859	824	788	761	726	691	656					
65	990	971	943	915	877	839	811	773	735	698					
66	1080	1059	1028	997	956	915	885	843	802	760					
67	1199	1176	1142	1107	1062	1016	982	936	890	845					
68	1318	1293	1255	1217	1167	1117	1079	1029	978	929					
69	1436	1409	1368	1327	1272	1218	1177	1122	1067	1013					
70	1556	1526	1482	1437	1378	1319	1274	1215	1156	1096					
71	1675	1643	1595	1548	1484	1420	1372	1308	1244	1180					
72	1794	1759	1709	1658	1589	1521	1470	1401	1333	1265					
73	1913	1877	1822	1767	1695	1621	1567	1494	1421	1348					
74	2033	1994	1935	1877	1800	1723	1664	1587	1510	1432					
75	2151	2110	2049	1987	1905	1823	1761	1680	1598	1516					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	240	230	215	200	186	176	161	152	142	132	1	161	132	1	64
2	318	308	289	269	249	235	215	200	191	176	2	181	152	2	78
3	347	333	313	293	274	254	235	220	205	191	3	210	176	3	98
4	406	391	367	342	318	298	274	259	245	225	4	230	191	4	108
5	445	430	401	372	347	323	303	279	264	245	5	245	200	5	127
6	465	450	421	391	367	342	318	293	279	254	6	254	210	6	137
7	489	469	440	411	381	357	333	308	289	269	7	269	220	7	152
8	509	494	460	425	401	372	347	323	303	279	8	279	230	8	181
10	528	509	474	440	411	386	357	333	313	289	10	298	245	10	210
11	543	523	489	455	425	396	367	342	323	298	11	313	259	11	230
12	562	543	509	474	440	411	381	357	337	308	12	323	264	12	254
13	582	557	523	489	455	425	391	367	347	318	13	333	274	13	274
14	597	577	538	499	469	435	406	377	357	328	14	352	293	14	303
15	606	587	548	509	474	445	411	381	362	333	15	372	308	15	328
16	611	592	553	513	479	450	416	386	367	337	16	386	318	16	362
17	626	601	562	523	489	455	421	396	372	342	17	401	333	17	381
18	641	616	577	538	504	469	435	406	381	352	18	425	347	18	416
19	650	626	587	548	509	474	440	411	386	357	19	445	367	19	440
20	670	645	601	557	523	489	450	421	396	367	20	455	377	20	469
21	685	660	616	572	538	499	465	430	406	377	21	474	391	21	533
22	694	670	626	582	543	509	469	440	411	381	22	504	416		
23	704	680	636	592	553	513	479	445	421	386	23	523	430		
24	724	694	650	606	567	528	489	455	430	396	24	543	450		
25	729	699	655	611	572	533	494	460	430	401	25	587	484		
26	738	714	665	616	577	538	499	465	440	406	26	641	528		
27	748	724	675	626	587	548	509	474	445	411					
28	753	729	680	631	592	553	509	474	450	416					
29	768	738	689	641	601	557	518	484	455	421					

TERRITORY 170

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	773	743	694	645	606	562	523	484	460	425					
31	782	753	704	655	611	572	528	494	465	430					
32	797	768	719	670	626	582	538	504	474	440					
33	807	778	729	680	636	592	548	509	479	445					
34	822	792	738	685	641	597	553	518	489	450					
35	831	802	748	694	650	606	562	523	494	455					
36	841	812	758	704	660	616	567	533	499	465					
37	856	826	773	719	670	626	582	543	509	469					
38	870	836	782	729	680	636	587	548	518	479					
39	875	841	787	734	685	636	592	553	518	479					
40	885	851	797	743	694	645	597	557	528	484					
41	895	866	807	748	704	655	606	567	533	494					
42	905	875	817	758	709	660	611	572	538	499					
43	919	885	826	768	719	670	621	577	548	504					
44	924	890	831	773	724	675	626	582	548	509					
45	939	905	846	787	738	685	636	592	557	518					
46	949	914	856	797	743	694	641	601	567	523					
47	958	924	866	807	753	699	650	606	572	528					
48	973	939	875	812	763	709	655	611	577	533					
49	983	949	885	822	768	719	665	621	582	538					
50	993	958	895	831	778	724	670	626	592	548					
51	1002	968	905	841	787	734	680	636	597	553					
52	1007	973	910	846	792	738	685	636	601	553					
53	1022	983	919	856	802	743	689	645	606	562					
54	1032	993	929	866	807	753	699	650	611	567					
55	1046	1012	944	875	822	763	709	660	621	577					
56	1066	1027	958	890	836	778	719	670	631	587					
57	1086	1046	978	910	851	792	734	685	645	597					
58	1120	1076	1007	939	875	817	758	704	665	616					
59	1164	1120	1046	973	910	846	787	734	689	641					
60	1213	1169	1090	1012	949	885	817	763	719	665					
61	1247	1203	1125	1046	978	910	846	787	743	685					
62	1276	1227	1149	1071	998	929	861	807	758	699					
63	1296	1252	1169	1086	1017	949	875	817	773	714					
64	1325	1276	1193	1110	1037	968	895	836	787	729					
65	1350	1301	1218	1134	1061	988	914	851	802	743					
66	1389	1340	1252	1164	1090	1012	939	875	826	763					
67	1443	1394	1301	1208	1130	1051	978	910	861	792					
68	1496	1443	1350	1257	1174	1095	1012	944	890	822					
69	1550	1496	1399	1301	1218	1134	1051	978	924	851					
70	1609	1550	1447	1345	1262	1174	1086	1012	954	885					
71	1663	1599	1496	1394	1301	1213	1125	1046	988	914					
72	1716	1653	1545	1438	1345	1252	1159	1081	1022	944					
73	1770	1707	1594	1482	1389	1291	1198	1115	1051	973					
74	1824	1760	1643	1526	1428	1330	1232	1149	1086	1002					
75	1878	1809	1692	1575	1472	1369	1271	1183	1115	1032					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 180**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	39	37	36	35	34	33	32	29	28	27	1	32	29	1	11
2	50	49	48	47	44	42	41	40	37	35	2	44	40	2	13
3	63	62	60	57	55	53	51	49	47	44	3	50	46	3	18
4	73	71	69	67	64	62	60	56	54	51	4	55	50	4	21
5	81	80	77	75	71	69	67	63	60	57	5	62	57	5	25
6	90	88	85	83	80	76	74	70	67	63	6	70	64	6	33
7	99	97	95	92	88	84	82	77	74	70	7	76	70	7	40
8	106	105	102	98	95	90	88	83	80	75	8	83	76	8	47
10	116	113	110	106	102	98	95	90	85	82	10	90	82	10	60
11	123	121	117	113	109	104	101	96	91	87	11	97	89	11	73
12	129	126	123	119	115	109	105	101	96	91	12	106	97	12	84
13	133	131	128	124	118	113	110	104	99	95	13	113	104	13	99
14	140	137	133	130	124	118	115	109	104	98	14	123	112	14	117
15	146	144	139	135	130	124	119	115	109	103	15	136	124	15	142
16	152	150	145	140	135	129	125	119	113	108	16	149	136	16	172
17	158	156	151	146	140	135	130	124	118	111	17	165	151	17	206
18	165	161	157	152	146	139	135	129	123	116	18	179	164	18	246
19	170	166	161	157	150	144	139	132	126	119	19	197	179	19	294
20	174	171	166	161	154	147	143	136	130	123	20	216	199	20	349
21	180	177	172	167	160	153	147	142	135	128	21	241	221	21	482
22	186	183	177	171	164	157	152	145	138	131	22	273	249		
23	192	188	183	177	170	163	157	150	143	135	23	305	280		
24	197	193	187	181	174	166	161	153	146	138	24	353	323		
25	202	199	193	187	179	172	166	158	151	143	25	434	398		
26	209	205	199	193	185	177	171	163	156	147	26	534	488		
27	215	211	205	199	191	183	177	168	160	152					
28	222	218	212	206	197	188	183	173	165	157					
29	229	226	219	212	204	194	188	179	171	161					
30	236	232	225	218	209	200	193	184	176	166					
31	243	239	232	225	215	206	199	190	180	172					
32	250	246	239	232	222	213	205	195	186	177					
33	259	253	246	239	228	219	212	201	192	181					
34	264	259	252	245	234	223	216	206	197	186					
35	270	266	257	249	240	229	221	211	201	191					
36	277	273	264	256	246	235	227	216	206	195					
37	288	282	274	266	255	243	235	225	214	202					
38	298	293	284	276	264	253	245	233	222	211					
39	309	303	294	284	273	261	253	241	229	218					
40	318	312	303	294	282	270	261	248	236	225					
41	329	323	314	304	291	280	269	257	245	232					
42	339	332	323	314	301	288	277	264	252	239					
43	349	343	332	322	309	296	285	273	260	246					
44	359	352	342	331	318	304	294	280	267	253					
45	369	362	351	340	326	312	302	288	274	260					
46	381	373	363	352	337	323	312	297	283	268					
47	393	386	374	363	349	333	322	307	293	277					
48	406	398	386	374	359	344	332	317	301	285					
49	418	410	398	386	370	355	342	326	310	295					
50	428	420	408	397	380	364	351	335	318	302					
51	441	433	420	407	391	374	362	344	328	311					
52	453	445	432	419	401	384	371	355	337	319					
53	464	455	442	429	412	393	380	363	345	328					
54	483	474	460	446	427	410	395	377	359	340					
55	507	496	482	468	448	429	414	395	376	357					
56	534	523	508	493	473	452	436	417	397	376					
57	563	552	536	519	498	477	461	440	418	397					



TERRITORY 180

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	607	596	578	560	537	515	497	474	450	428					
59	673	660	641	622	597	571	551	525	500	475					
60	745	731	710	689	661	632	611	583	553	525					
61	814	799	776	752	722	690	667	636	605	574					
62	879	861	837	812	778	744	720	686	653	619					
63	943	925	899	872	835	800	772	737	701	665					
64	1007	989	959	930	893	854	825	786	749	710					
65	1073	1052	1021	991	950	909	879	838	797	756					
66	1170	1148	1114	1080	1035	991	958	914	869	824					
67	1299	1274	1237	1199	1150	1101	1064	1014	964	915					
68	1427	1400	1360	1319	1265	1210	1169	1115	1060	1006					
69	1556	1527	1482	1438	1378	1320	1275	1216	1156	1097					
70	1686	1653	1605	1557	1493	1429	1381	1316	1252	1188					
71	1815	1780	1728	1677	1608	1539	1486	1417	1348	1279					
72	1943	1906	1851	1796	1721	1647	1592	1517	1444	1370					
73	2072	2033	1974	1914	1836	1756	1698	1618	1540	1460					
74	2202	2160	2097	2033	1950	1866	1803	1719	1636	1551					
75	2331	2286	2219	2153	2064	1975	1908	1821	1732	1643					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	323	310	290	271	251	238	218	205	191	178	1	218	178	1	86
2	429	416	389	363	337	317	290	271	257	238	2	244	205	2	106
3	469	449	422	396	370	343	317	297	277	257	3	284	238	3	132
4	548	528	495	462	429	403	370	350	330	304	4	310	257	4	145
5	601	581	541	502	469	436	409	376	356	330	5	330	271	5	172
6	627	607	568	528	495	462	429	396	376	343	6	343	284	6	185
7	660	634	594	554	515	482	449	416	389	363	7	363	297	7	205
8	686	667	620	574	541	502	469	436	409	376	8	376	310	8	244
10	713	686	640	594	554	521	482	449	422	389	10	403	330	10	284
11	733	706	660	614	574	535	495	462	436	403	11	422	350	11	310
12	759	733	686	640	594	554	515	482	455	416	12	436	356	12	343
13	785	752	706	660	614	574	528	495	469	429	13	449	370	13	370
14	805	779	726	673	634	587	548	508	482	442	14	475	396	14	409
15	818	792	739	686	640	601	554	515	488	449	15	502	416	15	442
16	825	799	746	693	647	607	561	521	495	455	16	521	429	16	488
17	845	812	759	706	660	614	568	535	502	462	17	541	449	17	515
18	865	832	779	726	680	634	587	548	515	475	18	574	469	18	561
19	878	845	792	739	686	640	594	554	521	482	19	601	495	19	594
20	904	871	812	752	706	660	607	568	535	495	20	614	508	20	634
21	924	891	832	772	726	673	627	581	548	508	21	640	528	21	719
22	937	904	845	785	733	686	634	594	554	515	22	680	561		
23	950	917	858	799	746	693	647	601	568	521	23	706	581		
24	977	937	878	818	766	713	660	614	581	535	24	733	607		
25	983	944	884	825	772	719	667	620	581	541	25	792	653		
26	997	964	898	832	779	726	673	627	594	548	26	865	713		
27	1010	977	911	845	792	739	686	640	601	554					
28	1016	983	917	851	799	746	686	640	607	561					
29	1036	997	931	865	812	752	700	653	614	568					

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**NORTH CAROLINA (32)**

**TERRITORY 180**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	1043	1003	937	871	818	759	706	653	620	574					
31	1056	1016	950	884	825	772	713	667	627	581					
32	1076	1036	970	904	845	785	726	680	640	594					
33	1089	1049	983	917	858	799	739	686	647	601					
34	1109	1069	997	924	865	805	746	700	660	607					
35	1122	1082	1010	937	878	818	759	706	667	614					
36	1135	1096	1023	950	891	832	766	719	673	627					
37	1155	1115	1043	970	904	845	785	733	686	634					
38	1175	1129	1056	983	917	858	792	739	700	647					
39	1181	1135	1063	990	924	858	799	746	700	647					
40	1195	1148	1076	1003	937	871	805	752	713	653					
41	1208	1168	1089	1010	950	884	818	766	719	667					
42	1221	1181	1102	1023	957	891	825	772	726	673					
43	1241	1195	1115	1036	970	904	838	779	739	680					
44	1247	1201	1122	1043	977	911	845	785	739	686					
45	1267	1221	1142	1063	997	924	858	799	752	700					
46	1280	1234	1155	1076	1003	937	865	812	766	706					
47	1294	1247	1168	1089	1016	944	878	818	772	713					
48	1313	1267	1181	1096	1030	957	884	825	779	719					
49	1327	1280	1195	1109	1036	970	898	838	785	726					
50	1340	1294	1208	1122	1049	977	904	845	799	739					
51	1353	1307	1221	1135	1063	990	917	858	805	746					
52	1360	1313	1228	1142	1069	997	924	858	812	746					
53	1379	1327	1241	1155	1082	1003	931	871	818	759					
54	1393	1340	1254	1168	1089	1016	944	878	825	766					
55	1412	1366	1274	1181	1109	1030	957	891	838	779					
56	1439	1386	1294	1201	1129	1049	970	904	851	792					
57	1465	1412	1320	1228	1148	1069	990	924	871	805					
58	1511	1452	1360	1267	1181	1102	1023	950	898	832					
59	1571	1511	1412	1313	1228	1142	1063	990	931	865					
60	1637	1577	1472	1366	1280	1195	1102	1030	970	898					
61	1683	1624	1518	1412	1320	1228	1142	1063	1003	924					
62	1723	1657	1551	1445	1346	1254	1162	1089	1023	944					
63	1749	1690	1577	1465	1373	1280	1181	1102	1043	964					
64	1789	1723	1610	1498	1399	1307	1208	1129	1063	983					
65	1822	1756	1643	1531	1432	1333	1234	1148	1082	1003					
66	1874	1808	1690	1571	1472	1366	1267	1181	1115	1030					
67	1947	1881	1756	1630	1525	1419	1320	1228	1162	1069					
68	2020	1947	1822	1696	1584	1478	1366	1274	1201	1109					
69	2092	2020	1888	1756	1643	1531	1419	1320	1247	1148					
70	2171	2092	1954	1815	1703	1584	1465	1366	1287	1195					
71	2244	2158	2020	1881	1756	1637	1518	1412	1333	1234					
72	2317	2231	2086	1940	1815	1690	1564	1459	1379	1274					
73	2389	2303	2152	2000	1874	1742	1617	1505	1419	1313					
74	2462	2376	2218	2059	1927	1795	1663	1551	1465	1353					
75	2534	2442	2284	2125	1987	1848	1716	1597	1505	1393					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 190

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	26	25	24	23	23	22	21	20	19	18	1	21	20	1	7
2	34	33	32	31	30	28	27	27	25	23	2	30	27	2	9
3	42	41	40	38	37	35	34	33	31	30	3	34	30	3	12
4	48	48	46	44	43	41	40	37	36	34	4	37	34	4	14
5	54	53	51	50	48	46	44	42	40	38	5	41	38	5	16
6	60	59	57	55	53	51	49	47	44	42	6	47	43	6	22
7	66	65	63	62	59	56	55	51	49	47	7	51	47	7	27
8	71	70	68	66	63	60	59	55	53	50	8	55	51	8	31
10	77	76	73	71	68	66	63	60	57	55	10	60	55	10	40
11	82	80	78	76	73	69	67	64	61	58	11	65	59	11	48
12	86	84	82	80	76	73	70	67	64	61	12	71	65	12	56
13	89	87	85	83	79	76	73	69	66	63	13	76	69	13	66
14	94	91	89	87	83	79	76	73	69	66	14	82	75	14	78
15	98	96	93	90	87	83	80	76	73	69	15	90	83	15	94
16	101	100	97	94	90	86	83	80	76	72	16	99	90	16	115
17	105	104	101	98	94	90	87	83	79	74	17	110	101	17	137
18	110	108	105	101	98	93	90	86	82	77	18	119	109	18	164
19	113	111	108	105	100	96	93	88	84	80	19	131	119	19	196
20	116	114	111	108	103	98	95	90	87	82	20	144	133	20	232
21	120	118	115	112	107	102	98	94	90	85	21	161	147	21	321
22	124	122	118	114	109	105	101	97	92	87	22	182	166		
23	128	126	122	118	113	108	105	100	95	90	23	204	186		
24	131	129	125	121	116	111	108	102	98	92	24	236	215		
25	135	133	129	125	119	115	111	105	101	95	25	289	265		
26	140	137	133	129	123	118	114	108	104	98	26	356	325		
27	144	140	137	133	127	122	118	112	107	101					
28	148	145	141	137	131	126	122	115	110	105					
29	153	151	146	141	136	129	126	119	114	108					
30	158	154	150	145	140	133	129	122	117	111					
31	162	159	154	150	144	137	133	126	120	115					
32	167	164	159	154	148	142	137	130	124	118					
33	172	168	164	159	152	146	141	134	128	121					
34	176	172	168	163	156	149	144	137	131	124					
35	180	177	172	166	160	153	147	140	134	127					
36	185	182	176	171	164	157	151	144	137	130					
37	192	188	183	177	170	162	157	150	143	135					
38	199	195	190	184	176	168	163	155	148	140					
39	206	202	196	190	182	174	168	161	153	145					
40	212	208	202	196	188	180	174	165	158	150					
41	219	215	209	203	194	186	179	172	163	154					
42	226	222	215	209	200	192	185	176	168	159					
43	232	229	222	215	206	197	190	182	173	164					
44	239	235	228	221	212	203	196	186	178	168					
45	246	241	234	227	218	208	201	192	183	173					
46	254	249	242	235	225	215	208	198	189	179					
47	262	257	250	242	232	222	215	204	195	185					
48	271	265	257	250	239	229	222	211	200	190					
49	278	273	265	257	246	236	228	218	207	197					
50	285	280	272	264	254	243	234	223	212	201					
51	294	289	280	271	261	250	241	229	218	207					
52	302	296	288	279	268	256	247	236	225	213					
53	310	303	295	286	275	262	254	242	230	218					
54	322	316	307	297	285	273	264	251	239	227					
55	338	331	321	312	299	286	276	264	250	238					
56	356	349	339	328	315	301	291	278	264	250					
57	375	368	357	346	332	318	307	293	278	264					

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**TERRITORY 190**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	405	397	385	374	358	343	332	316	300	285					
59	449	440	427	415	398	381	367	350	333	317					
60	497	488	473	459	441	421	407	388	369	350					
61	543	533	517	502	481	460	445	424	403	383					
62	586	574	558	541	519	496	480	457	435	413					
63	629	617	599	581	557	534	515	491	467	443					
64	672	659	640	620	595	569	550	524	499	473					
65	715	701	681	661	633	606	586	558	531	504					
66	780	765	743	720	690	661	639	609	580	549					
67	866	849	824	800	767	734	709	676	643	610					
68	952	934	906	879	843	807	779	743	707	671					
69	1037	1018	988	959	919	880	850	810	771	732					
70	1124	1102	1070	1038	995	952	920	878	835	792					
71	1210	1186	1152	1118	1072	1026	991	945	899	853					
72	1296	1271	1234	1197	1147	1098	1062	1012	963	913					
73	1381	1356	1316	1276	1224	1171	1132	1079	1026	973					
74	1468	1440	1398	1356	1300	1244	1202	1146	1090	1034					
75	1554	1524	1480	1435	1376	1317	1272	1214	1154	1095					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	245	235	220	205	190	180	165	155	145	135	1	165	135	1	65
2	325	315	295	275	255	240	220	205	195	180	2	185	155	2	80
3	355	340	320	300	280	260	240	225	210	195	3	215	180	3	100
4	415	400	375	350	325	305	280	265	250	230	4	235	195	4	110
5	455	440	410	380	355	330	310	285	270	250	5	250	205	5	130
6	475	460	430	400	375	350	325	300	285	260	6	260	215	6	140
7	500	480	450	420	390	365	340	315	295	275	7	275	225	7	155
8	520	505	470	435	410	380	355	330	310	285	8	285	235	8	185
10	540	520	485	450	420	395	365	340	320	295	10	305	250	10	215
11	555	535	500	465	435	405	375	350	330	305	11	320	265	11	235
12	575	555	520	485	450	420	390	365	345	315	12	330	270	12	260
13	595	570	535	500	465	435	400	375	355	325	13	340	280	13	280
14	610	590	550	510	480	445	415	385	365	335	14	360	300	14	310
15	620	600	560	520	485	455	420	390	370	340	15	380	315	15	335
16	625	605	565	525	490	460	425	395	375	345	16	395	325	16	370
17	640	615	575	535	500	465	430	405	380	350	17	410	340	17	390
18	655	630	590	550	515	480	445	415	390	360	18	435	355	18	425
19	665	640	600	560	520	485	450	420	395	365	19	455	375	19	450
20	685	660	615	570	535	500	460	430	405	375	20	465	385	20	480
21	700	675	630	585	550	510	475	440	415	385	21	485	400	21	545
22	710	685	640	595	555	520	480	450	420	390	22	515	425		
23	720	695	650	605	565	525	490	455	430	395	23	535	440		
24	740	710	665	620	580	540	500	465	440	405	24	555	460		
25	745	715	670	625	585	545	505	470	440	410	25	600	495		
26	755	730	680	630	590	550	510	475	450	415	26	655	540		
27	765	740	690	640	600	560	520	485	455	420					
28	770	745	695	645	605	565	520	485	460	425					
29	785	755	705	655	615	570	530	495	465	430					

TERRITORY 190

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	790	760	710	660	620	575	535	495	470	435					
31	800	770	720	670	625	585	540	505	475	440					
32	815	785	735	685	640	595	550	515	485	450					
33	825	795	745	695	650	605	560	520	490	455					
34	840	810	755	700	655	610	565	530	500	460					
35	850	820	765	710	665	620	575	535	505	465					
36	860	830	775	720	675	630	580	545	510	475					
37	875	845	790	735	685	640	595	555	520	480					
38	890	855	800	745	695	650	600	560	530	490					
39	895	860	805	750	700	650	605	565	530	490					
40	905	870	815	760	710	660	610	570	540	495					
41	915	885	825	765	720	670	620	580	545	505					
42	925	895	835	775	725	675	625	585	550	510					
43	940	905	845	785	735	685	635	590	560	515					
44	945	910	850	790	740	690	640	595	560	520					
45	960	925	865	805	755	700	650	605	570	530					
46	970	935	875	815	760	710	655	615	580	535					
47	980	945	885	825	770	715	665	620	585	540					
48	995	960	895	830	780	725	670	625	590	545					
49	1005	970	905	840	785	735	680	635	595	550					
50	1015	980	915	850	795	740	685	640	605	560					
51	1025	990	925	860	805	750	695	650	610	565					
52	1030	995	930	865	810	755	700	650	615	565					
53	1045	1005	940	875	820	760	705	660	620	575					
54	1055	1015	950	885	825	770	715	665	625	580					
55	1070	1035	965	895	840	780	725	675	635	590					
56	1090	1050	980	910	855	795	735	685	645	600					
57	1110	1070	1000	930	870	810	750	700	660	610					
58	1145	1100	1030	960	895	835	775	720	680	630					
59	1190	1145	1070	995	930	865	805	750	705	655					
60	1240	1195	1115	1035	970	905	835	780	735	680					
61	1275	1230	1150	1070	1000	930	865	805	760	700					
62	1305	1255	1175	1095	1020	950	880	825	775	715					
63	1325	1280	1195	1110	1040	970	895	835	790	730					
64	1355	1305	1220	1135	1060	990	915	855	805	745					
65	1380	1330	1245	1160	1085	1010	935	870	820	760					
66	1420	1370	1280	1190	1115	1035	960	895	845	780					
67	1475	1425	1330	1235	1155	1075	1000	930	880	810					
68	1530	1475	1380	1285	1200	1120	1035	965	910	840					
69	1585	1530	1430	1330	1245	1160	1075	1000	945	870					
70	1645	1585	1480	1375	1290	1200	1110	1035	975	905					
71	1700	1635	1530	1425	1330	1240	1150	1070	1010	935					
72	1755	1690	1580	1470	1375	1280	1185	1105	1045	965					
73	1810	1745	1630	1515	1420	1320	1225	1140	1075	995					
74	1865	1800	1680	1560	1460	1360	1260	1175	1110	1025					
75	1920	1850	1730	1610	1505	1400	1300	1210	1140	1055					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 200**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</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	29	27	1	32	30	1	11
2	51	50	49	48	45	43	42	40	38	36	2	45	40	2	13
3	64	63	61	58	56	54	52	50	48	45	3	51	46	3	18
4	74	73	70	68	65	63	61	57	55	52	4	56	51	4	21
5	82	81	79	76	73	70	68	64	61	58	5	63	58	5	25
6	92	89	87	84	81	77	75	71	68	64	6	71	65	6	33
7	101	99	96	94	89	86	83	79	75	71	7	77	71	7	40
8	108	107	104	100	96	92	89	84	81	76	8	84	77	8	48
10	118	115	112	108	104	100	96	92	87	83	10	92	83	10	61
11	125	123	119	115	111	106	102	98	93	88	11	99	90	11	74
12	131	129	125	121	117	111	107	102	98	93	12	108	99	12	86
13	136	133	130	126	120	115	112	106	101	96	13	115	106	13	101
14	143	139	136	132	126	120	117	111	106	100	14	125	114	14	119
15	149	146	142	137	132	126	121	117	111	105	15	138	126	15	144
16	155	152	148	143	137	131	127	121	115	109	16	151	138	16	175
17	161	158	154	149	143	137	132	126	120	113	17	168	154	17	209
18	168	164	159	155	149	142	137	131	125	118	18	182	167	18	250
19	173	169	164	159	152	146	142	134	129	121	19	200	182	19	299
20	177	174	169	164	157	150	145	138	132	125	20	220	202	20	355
21	183	180	175	170	163	156	150	144	137	130	21	245	225	21	490
22	189	186	180	174	167	159	155	148	140	133	22	277	253		
23	195	192	186	180	173	165	159	152	145	137	23	311	284		
24	200	196	190	184	177	169	164	156	149	140	24	359	328		
25	206	202	196	190	182	175	169	161	154	145	25	441	405		
26	213	208	202	196	188	180	174	165	158	150	26	543	496		
27	219	214	208	202	194	186	180	171	163	155					
28	226	221	215	209	200	192	186	176	168	159					
29	233	230	223	215	207	198	192	182	174	164					
30	240	236	228	221	213	203	196	187	179	169					
31	248	243	236	228	219	209	202	193	183	175					
32	255	250	243	236	226	217	208	199	189	180					
33	263	257	250	243	232	223	215	205	195	184					
34	269	263	256	249	238	227	220	209	200	189					
35	275	270	262	253	244	233	225	214	205	194					
36	282	277	269	261	250	239	231	220	209	199					
37	293	287	278	270	259	248	239	228	218	206					
38	303	298	289	281	269	257	249	237	226	214					
39	314	308	299	289	277	265	257	245	233	221					
40	324	318	308	299	287	275	265	252	240	228					
41	334	328	319	309	296	284	274	262	249	236					
42	345	338	328	319	306	293	282	269	256	243					
43	355	349	338	327	314	301	290	277	264	250					
44	365	358	347	337	324	309	299	284	271	257					
45	375	368	357	346	332	318	307	293	278	264					
46	388	380	369	358	343	328	318	302	288	273					
47	400	393	381	369	355	339	327	312	298	282					
48	413	405	393	381	365	350	338	322	306	290					
49	425	417	405	393	376	361	347	332	315	300					
50	436	427	415	403	387	370	357	340	324	307					
51	449	440	427	414	397	381	368	350	333	317					
52	461	452	439	426	408	390	377	361	343	325					
53	472	463	450	437	419	400	387	369	351	333					
54	491	482	468	453	434	417	402	383	365	346					
55	515	505	490	476	456	437	421	402	382	363					
56	543	532	516	501	481	459	444	424	403	382					
57	572	562	545	528	507	486	469	447	425	403					

TERRITORY 200

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	618	606	588	570	546	524	506	482	458	436					
59	684	671	652	633	607	581	560	534	508	483					
60	758	744	722	701	672	643	621	593	563	534					
61	828	813	789	765	734	702	678	647	615	584					
62	894	876	851	826	791	757	732	697	664	630					
63	959	941	914	887	850	814	785	750	713	676					
64	1025	1006	976	946	908	869	839	800	762	722					
65	1091	1070	1039	1008	966	925	894	852	810	769					
66	1190	1167	1133	1098	1053	1008	975	929	884	838					
67	1321	1296	1258	1220	1170	1120	1082	1032	981	931					
68	1452	1424	1383	1341	1286	1230	1189	1134	1078	1023					
69	1583	1553	1508	1463	1402	1342	1297	1236	1176	1116					
70	1715	1681	1633	1584	1518	1453	1404	1339	1273	1208					
71	1846	1810	1758	1705	1635	1565	1511	1441	1371	1301					
72	1977	1939	1883	1827	1750	1676	1620	1543	1468	1393					
73	2107	2068	2008	1947	1867	1786	1727	1646	1566	1485					
74	2240	2197	2132	2068	1984	1898	1834	1748	1664	1578					
75	2370	2325	2257	2190	2099	2009	1941	1852	1761	1671					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	265	254	238	221	205	194	178	167	157	146	1	178	146	1	70
2	351	340	319	297	275	259	238	221	211	194	2	200	167	2	86
3	383	367	346	324	302	281	259	243	227	211	3	232	194	3	108
4	448	432	405	378	351	329	302	286	270	248	4	254	211	4	119
5	491	475	443	410	383	356	335	308	292	270	5	270	221	5	140
6	513	497	464	432	405	378	351	324	308	281	6	281	232	6	151
7	540	518	486	454	421	394	367	340	319	297	7	297	243	7	167
8	562	545	508	470	443	410	383	356	335	308	8	308	254	8	200
10	583	562	524	486	454	427	394	367	346	319	10	329	270	10	232
11	599	578	540	502	470	437	405	378	356	329	11	346	286	11	254
12	621	599	562	524	486	454	421	394	373	340	12	356	292	12	281
13	643	616	578	540	502	470	432	405	383	351	13	367	302	13	302
14	659	637	594	551	518	481	448	416	394	362	14	389	324	14	335
15	670	648	605	562	524	491	454	421	400	367	15	410	340	15	362
16	675	653	610	567	529	497	459	427	405	373	16	427	351	16	400
17	691	664	621	578	540	502	464	437	410	378	17	443	367	17	421
18	707	680	637	594	556	518	481	448	421	389	18	470	383	18	459
19	718	691	648	605	562	524	486	454	427	394	19	491	405	19	486
20	740	713	664	616	578	540	497	464	437	405	20	502	416	20	518
21	756	729	680	632	594	551	513	475	448	416	21	524	432	21	589
22	767	740	691	643	599	562	518	486	454	421	22	556	459		
23	778	751	702	653	610	567	529	491	464	427	23	578	475		
24	799	767	718	670	626	583	540	502	475	437	24	599	497		
25	805	772	724	675	632	589	545	508	475	443	25	648	535		
26	815	788	734	680	637	594	551	513	486	448	26	707	583		
27	826	799	745	691	648	605	562	524	491	454					
28	832	805	751	697	653	610	562	524	497	459					
29	848	815	761	707	664	616	572	535	502	464					

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

**TERRITORY 200**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	853	821	767	713	670	621	578	535	508	470					
31	864	832	778	724	675	632	583	545	513	475					
32	880	848	794	740	691	643	594	556	524	486					
33	891	859	805	751	702	653	605	562	529	491					
34	907	875	815	756	707	659	610	572	540	497					
35	918	886	826	767	718	670	621	578	545	502					
36	929	896	837	778	729	680	626	589	551	513					
37	945	913	853	794	740	691	643	599	562	518					
38	961	923	864	805	751	702	648	605	572	529					
39	967	929	869	810	756	702	653	610	572	529					
40	977	940	880	821	767	713	659	616	583	535					
41	988	956	891	826	778	724	670	626	589	545					
42	999	967	902	837	783	729	675	632	594	551					
43	1015	977	913	848	794	740	686	637	605	556					
44	1021	983	918	853	799	745	691	643	605	562					
45	1037	999	934	869	815	756	702	653	616	572					
46	1048	1010	945	880	821	767	707	664	626	578					
47	1058	1021	956	891	832	772	718	670	632	583					
48	1075	1037	967	896	842	783	724	675	637	589					
49	1085	1048	977	907	848	794	734	686	643	594					
50	1096	1058	988	918	859	799	740	691	653	605					
51	1107	1069	999	929	869	810	751	702	659	610					
52	1112	1075	1004	934	875	815	756	702	664	610					
53	1129	1085	1015	945	886	821	761	713	670	621					
54	1139	1096	1026	956	891	832	772	718	675	626					
55	1156	1118	1042	967	907	842	783	729	686	637					
56	1177	1134	1058	983	923	859	794	740	697	648					
57	1199	1156	1080	1004	940	875	810	756	713	659					
58	1237	1188	1112	1037	967	902	837	778	734	680					
59	1285	1237	1156	1075	1004	934	869	810	761	707					
60	1339	1291	1204	1118	1048	977	902	842	794	734					
61	1377	1328	1242	1156	1080	1004	934	869	821	756					
62	1409	1355	1269	1183	1102	1026	950	891	837	772					
63	1431	1382	1291	1199	1123	1048	967	902	853	788					
64	1463	1409	1318	1226	1145	1069	988	923	869	805					
65	1490	1436	1345	1253	1172	1091	1010	940	886	821					
66	1534	1480	1382	1285	1204	1118	1037	967	913	842					
67	1593	1539	1436	1334	1247	1161	1080	1004	950	875					
68	1652	1593	1490	1388	1296	1210	1118	1042	983	907					
69	1712	1652	1544	1436	1345	1253	1161	1080	1021	940					
70	1777	1712	1598	1485	1393	1296	1199	1118	1053	977					
71	1836	1766	1652	1539	1436	1339	1242	1156	1091	1010					
72	1895	1825	1706	1588	1485	1382	1280	1193	1129	1042					
73	1955	1885	1760	1636	1534	1426	1323	1231	1161	1075					
74	2014	1944	1814	1685	1577	1469	1361	1269	1199	1107					
75	2074	1998	1868	1739	1625	1512	1404	1307	1231	1139					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	34	33	32	31	30	29	28	26	25	24	1	28	26	1	9
2	44	43	42	41	39	37	36	35	33	31	2	39	35	2	11
3	56	55	53	50	48	46	45	43	41	39	3	44	40	3	15
4	64	63	61	59	57	55	53	49	47	45	4	48	44	4	19
5	71	70	68	66	63	61	59	56	53	50	5	55	50	5	22
6	79	77	75	73	70	67	65	62	59	56	6	62	57	6	29
7	88	85	83	81	77	74	72	68	65	62	7	67	62	7	35
8	94	93	90	87	83	79	77	73	70	66	8	73	67	8	41
10	102	100	97	94	90	87	83	79	75	72	10	79	72	10	53
11	108	106	103	100	96	92	89	84	80	76	11	85	78	11	64
12	113	111	108	105	101	96	93	89	84	80	12	94	85	12	74
13	117	115	112	109	104	100	97	92	88	83	13	100	92	13	88
14	124	121	117	114	109	104	101	96	92	87	14	108	99	14	103
15	129	127	123	118	114	109	105	101	96	91	15	119	109	15	125
16	134	132	128	124	118	113	110	105	100	95	16	131	119	16	151
17	139	137	133	129	124	118	114	109	104	98	17	145	133	17	181
18	145	142	138	134	129	123	118	113	108	102	18	158	144	18	216
19	149	146	142	138	132	127	123	116	111	105	19	173	158	19	259
20	153	150	146	142	136	130	126	119	114	108	20	191	175	20	307
21	159	156	151	147	141	135	130	125	118	112	21	212	195	21	424
22	164	161	156	150	144	138	134	128	122	115	22	240	219		
23	169	166	161	156	149	143	138	132	126	118	23	269	246		
24	173	170	165	160	153	146	142	135	129	122	24	311	284		
25	178	175	170	165	158	151	146	139	133	126	25	382	350		
26	184	180	175	170	163	156	150	143	137	130	26	470	430		
27	190	185	180	175	168	161	156	148	141	134					
28	196	192	186	181	173	166	161	152	145	138					
29	202	199	193	186	179	171	166	158	150	142					
30	208	204	198	192	184	176	170	162	155	146					
31	214	210	204	198	190	181	175	167	159	151					
32	220	216	210	204	196	187	180	172	164	156					
33	228	222	216	210	201	193	186	177	169	160					
34	233	228	221	215	206	197	191	181	173	164					
35	238	234	227	219	211	202	195	185	177	168					
36	244	240	233	226	216	207	200	191	181	172					
37	253	248	241	234	225	214	207	198	188	178					
38	263	258	250	243	233	222	215	205	196	185					
39	272	267	259	250	240	230	222	212	202	192					
40	280	275	267	259	248	238	230	218	208	198					
41	289	284	276	268	256	246	237	227	215	204					
42	299	293	284	276	265	253	244	233	221	210					
43	307	302	293	283	272	261	251	240	229	216					
44	316	310	301	291	280	268	259	246	235	222					
45	324	318	309	300	287	275	266	253	241	229					
46	336	329	319	310	297	284	275	262	249	236					
47	346	340	330	319	307	294	283	270	258	244					
48	357	350	340	330	316	303	293	279	265	251					
49	368	361	350	340	325	312	301	287	273	260					
50	377	370	359	349	335	320	309	295	280	266					
51	388	381	370	358	344	330	318	303	288	274					
52	399	391	380	369	353	338	327	312	297	281					
53	409	401	389	378	363	346	335	319	304	288					
54	425	417	405	392	376	361	348	332	316	300					
55	446	437	424	412	394	378	365	348	331	314					
56	470	460	447	434	416	398	384	367	349	331					
57	495	486	472	457	439	420	406	387	368	349					

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**NORTH CAROLINA (32)**

**TERRITORY 210**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	535	524	509	493	473	453	438	417	397	377					
59	592	581	564	548	525	503	485	462	440	418					
60	656	644	625	607	582	556	538	513	487	462					
61	717	703	683	662	636	608	587	560	533	506					
62	774	758	736	715	685	655	633	604	575	545					
63	830	815	791	767	735	705	680	649	617	585					
64	887	870	845	819	786	752	726	692	659	625					
65	945	926	899	872	836	800	774	737	701	665					
66	1030	1010	981	951	912	872	844	804	765	725					
67	1143	1122	1089	1056	1012	969	936	893	849	805					
68	1257	1233	1197	1161	1113	1065	1029	982	933	886					
69	1370	1344	1305	1266	1213	1162	1123	1070	1018	966					
70	1484	1455	1413	1371	1314	1258	1215	1159	1102	1045					
71	1598	1567	1521	1476	1415	1354	1308	1247	1187	1126					
72	1711	1678	1629	1581	1515	1450	1402	1336	1271	1206					
73	1824	1790	1738	1685	1616	1546	1495	1424	1355	1285					
74	1938	1901	1846	1790	1717	1643	1587	1513	1440	1366					
75	2052	2013	1954	1895	1817	1739	1680	1603	1524	1446					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	205	196	184	171	159	150	138	130	121	113	1	138	113	1	54
2	272	263	247	230	213	201	184	171	163	150	2	155	130	2	67
3	297	284	268	251	234	217	201	188	176	163	3	180	150	3	84
4	347	334	314	293	272	255	234	222	209	192	4	196	163	4	92
5	380	368	343	318	297	276	259	238	226	209	5	209	171	5	109
6	397	385	359	334	314	293	272	251	238	217	6	217	180	6	117
7	418	401	376	351	326	305	284	263	247	230	7	230	188	7	130
8	435	422	393	364	343	318	297	276	259	238	8	238	196	8	155
10	451	435	405	376	351	330	305	284	268	247	10	255	209	10	180
11	464	447	418	389	364	339	314	293	276	255	11	268	222	11	196
12	481	464	435	405	376	351	326	305	288	263	12	276	226	12	217
13	497	477	447	418	389	364	334	314	297	272	13	284	234	13	234
14	510	493	460	426	401	372	347	322	305	280	14	301	251	14	259
15	518	502	468	435	405	380	351	326	309	284	15	318	263	15	280
16	523	506	472	439	410	385	355	330	314	288	16	330	272	16	309
17	535	514	481	447	418	389	359	339	318	293	17	343	284	17	326
18	548	527	493	460	431	401	372	347	326	301	18	364	297	18	355
19	556	535	502	468	435	405	376	351	330	305	19	380	314	19	376
20	573	552	514	477	447	418	385	359	339	314	20	389	322	20	401
21	585	564	527	489	460	426	397	368	347	322	21	405	334	21	456
22	594	573	535	497	464	435	401	376	351	326	22	431	355		
23	602	581	543	506	472	439	410	380	359	330	23	447	368		
24	619	594	556	518	485	451	418	389	368	339	24	464	385		
25	623	598	560	523	489	456	422	393	368	343	25	502	414		
26	631	610	568	527	493	460	426	397	376	347	26	548	451		
27	640	619	577	535	502	468	435	405	380	351					
28	644	623	581	539	506	472	435	405	385	355					
29	656	631	589	548	514	477	443	414	389	359					

TERRITORY 210

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010 1990- 2009	Symbol (c)	1989 & Prior
30	660	635	594	552	518	481	447	414	393	364				
31	669	644	602	560	523	489	451	422	397	368				
32	681	656	614	573	535	497	460	431	405	376				
33	690	665	623	581	543	506	468	435	410	380				
34	702	677	631	585	548	510	472	443	418	385				
35	711	686	640	594	556	518	481	447	422	389				
36	719	694	648	602	564	527	485	456	426	397				
37	732	706	660	614	573	535	497	464	435	401				
38	744	715	669	623	581	543	502	468	443	410				
39	748	719	673	627	585	543	506	472	443	410				
40	757	727	681	635	594	552	510	477	451	414				
41	765	740	690	640	602	560	518	485	456	422				
42	773	748	698	648	606	564	523	489	460	426				
43	786	757	706	656	614	573	531	493	468	431				
44	790	761	711	660	619	577	535	497	468	435				
45	803	773	723	673	631	585	543	506	477	443				
46	811	782	732	681	635	594	548	514	485	447				
47	819	790	740	690	644	598	556	518	489	451				
48	832	803	748	694	652	606	560	523	493	456				
49	840	811	757	702	656	614	568	531	497	460				
50	849	819	765	711	665	619	573	535	506	468				
51	857	828	773	719	673	627	581	543	510	472				
52	861	832	777	723	677	631	585	543	514	472				
53	874	840	786	732	686	635	589	552	518	481				
54	882	849	794	740	690	644	598	556	523	485				
55	895	865	807	748	702	652	606	564	531	493				
56	911	878	819	761	715	665	614	573	539	502				
57	928	895	836	777	727	677	627	585	552	510				
58	957	920	861	803	748	698	648	602	568	527				
59	995	957	895	832	777	723	673	627	589	548				
60	1037	999	932	865	811	757	698	652	614	568				
61	1066	1028	961	895	836	777	723	673	635	585				
62	1091	1049	982	915	853	794	736	690	648	598				
63	1108	1070	999	928	869	811	748	698	660	610				
64	1133	1091	1020	949	886	828	765	715	673	623				
65	1154	1112	1041	970	907	844	782	727	686	635				
66	1187	1145	1070	995	932	865	803	748	706	652				
67	1233	1191	1112	1032	966	899	836	777	736	677				
68	1279	1233	1154	1074	1003	936	865	807	761	702				
69	1325	1279	1195	1112	1041	970	899	836	790	727				
70	1375	1325	1237	1150	1078	1003	928	865	815	757				
71	1421	1367	1279	1191	1112	1037	961	895	844	782				
72	1467	1413	1321	1229	1150	1070	991	924	874	807				
73	1513	1459	1363	1267	1187	1104	1024	953	899	832				
74	1559	1505	1404	1304	1221	1137	1053	982	928	857				
75	1605	1547	1446	1346	1258	1170	1087	1012	953	882				

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
- (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 220**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	72	70	68	66	64	61	59	55	53	50	1	59	55	1	20
2	94	92	90	88	83	79	77	74	70	66	2	83	74	2	24
3	118	116	112	107	103	99	96	92	88	83	3	94	85	3	33
4	136	134	129	125	120	116	112	105	101	96	4	103	94	4	39
5	151	149	145	140	134	129	125	118	112	107	5	116	107	5	46
6	169	164	160	155	149	142	138	131	125	118	6	131	120	6	61
7	186	182	177	173	164	158	153	145	138	131	7	142	131	7	74
8	199	197	191	184	177	169	164	155	149	140	8	155	142	8	88
10	217	212	206	199	191	184	177	169	160	153	10	169	153	10	112
11	230	226	219	212	204	195	188	180	171	162	11	182	166	11	136
12	241	237	230	223	215	204	197	188	180	171	12	199	182	12	158
13	250	245	239	232	221	212	206	195	186	177	13	212	195	13	186
14	263	256	250	243	232	221	215	204	195	184	14	230	210	14	219
15	274	269	261	252	243	232	223	215	204	193	15	254	232	15	265
16	285	280	272	263	252	241	234	223	212	201	16	278	254	16	322
17	296	291	283	274	263	252	243	232	221	208	17	309	283	17	385
18	309	302	293	285	274	261	252	241	230	217	18	335	307	18	460
19	318	311	302	293	280	269	261	247	237	223	19	368	335	19	550
20	326	320	311	302	289	276	267	254	243	230	20	405	372	20	653
21	337	331	322	313	300	287	276	265	252	239	21	451	414	21	902
22	348	342	331	320	307	293	285	272	258	245	22	510	466	22	
23	359	353	342	331	318	304	293	280	267	252	23	572	523	23	
24	368	361	350	339	326	311	302	287	274	258	24	661	604	24	
25	379	372	361	350	335	322	311	296	283	267	25	812	745	25	
26	392	383	372	361	346	331	320	304	291	276	26	999	913	26	
27	403	394	383	372	357	342	331	315	300	285					
28	416	407	396	385	368	353	342	324	309	293					
29	429	423	410	396	381	364	353	335	320	302					
30	442	434	420	407	392	374	361	344	329	311					
31	456	447	434	420	403	385	372	355	337	322					
32	469	460	447	434	416	399	383	366	348	331					
33	484	473	460	447	427	410	396	377	359	339					
34	495	484	471	458	438	418	405	385	368	348					
35	506	497	482	466	449	429	414	394	377	357					
36	519	510	495	480	460	440	425	405	385	366					
37	539	528	512	497	477	456	440	420	401	379					
38	558	548	532	517	495	473	458	436	416	394					
39	578	567	550	532	510	488	473	451	429	407					
40	596	585	567	550	528	506	488	464	442	420					
41	615	604	587	569	545	523	504	482	458	434					
42	635	622	604	587	563	539	519	495	471	447					
43	653	642	622	602	578	554	534	510	486	460					
44	672	659	639	620	596	569	550	523	499	473					
45	690	677	657	637	611	585	565	539	512	486					
46	714	699	679	659	631	604	585	556	530	502					
47	736	723	701	679	653	624	602	574	548	519					
48	760	745	723	701	672	644	622	593	563	534					
49	782	767	745	723	692	664	639	611	580	552					
50	802	786	764	742	712	681	657	626	596	565					
51	826	810	786	762	731	701	677	644	613	583					
52	848	832	808	784	751	718	694	664	631	598					
53	869	852	828	804	771	736	712	679	646	613					
54	904	887	861	834	799	767	740	705	672	637					
55	948	929	902	876	839	804	775	740	703	668					
56	999	979	950	922	885	845	817	780	742	703					
57	1053	1034	1003	972	933	894	863	823	782	742					

TERRITORY 220

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	1137	1115	1082	1049	1005	964	931	887	843	802					
59	1259	1235	1200	1165	1117	1069	1031	983	935	889					
60	1395	1369	1329	1290	1237	1183	1143	1091	1036	983					
61	1524	1496	1452	1408	1351	1292	1248	1191	1132	1075					
62	1645	1612	1566	1520	1456	1393	1347	1283	1222	1159					
63	1765	1732	1682	1632	1564	1498	1445	1380	1312	1244					
64	1886	1851	1796	1741	1671	1599	1544	1472	1402	1329					
65	2008	1969	1912	1855	1778	1702	1645	1568	1491	1415					
66	2190	2148	2085	2021	1938	1855	1794	1710	1627	1542					
67	2431	2385	2315	2245	2153	2061	1991	1899	1805	1713					
68	2672	2621	2545	2468	2367	2264	2188	2087	1984	1883					
69	2913	2858	2775	2692	2580	2470	2387	2275	2164	2054					
70	3156	3094	3005	2915	2794	2674	2584	2464	2343	2223					
71	3397	3331	3235	3138	3009	2880	2781	2652	2523	2394					
72	3638	3568	3465	3362	3221	3084	2981	2840	2702	2564					
73	3878	3806	3695	3583	3436	3287	3178	3029	2882	2733					
74	4122	4043	3924	3806	3651	3493	3375	3217	3062	2904					
75	4362	4279	4154	4030	3863	3697	3572	3408	3241	3075					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	289	277	259	241	224	212	194	183	171	159	1	194	159	1	77
2	383	371	348	324	300	283	259	241	230	212	2	218	183	2	94
3	418	401	377	353	330	306	283	265	247	230	3	253	212	3	118
4	489	471	442	412	383	359	330	312	295	271	4	277	230	4	130
5	536	518	483	448	418	389	365	336	318	295	5	295	241	5	153
6	560	542	507	471	442	412	383	353	336	306	6	306	253	6	165
7	589	565	530	495	459	430	401	371	348	324	7	324	265	7	183
8	613	595	554	512	483	448	418	389	365	336	8	336	277	8	218
10	636	613	571	530	495	465	430	401	377	348	10	359	295	10	253
11	654	630	589	548	512	477	442	412	389	359	11	377	312	11	277
12	677	654	613	571	530	495	459	430	406	371	12	389	318	12	306
13	701	671	630	589	548	512	471	442	418	383	13	401	330	13	330
14	719	695	648	601	565	524	489	454	430	395	14	424	353	14	365
15	730	707	660	613	571	536	495	459	436	401	15	448	371	15	395
16	736	713	666	618	577	542	501	465	442	406	16	465	383	16	436
17	754	724	677	630	589	548	507	477	448	412	17	483	401	17	459
18	772	742	695	648	607	565	524	489	459	424	18	512	418	18	501
19	783	754	707	660	613	571	530	495	465	430	19	536	442	19	530
20	807	777	724	671	630	589	542	507	477	442	20	548	454	20	565
21	825	795	742	689	648	601	560	518	489	454	21	571	471	21	642
22	836	807	754	701	654	613	565	530	495	459	22	607	501		
23	848	819	766	713	666	618	577	536	507	465	23	630	518		
24	872	836	783	730	683	636	589	548	518	477	24	654	542		
25	878	842	789	736	689	642	595	554	518	483	25	707	583		
26	889	860	801	742	695	648	601	560	530	489	26	772	636		
27	901	872	813	754	707	660	613	571	536	495					
28	907	878	819	760	713	666	613	571	542	501					
29	925	889	830	772	724	671	624	583	548	507					

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**NORTH CAROLINA (32)**

**TERRITORY 220**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	931	895	836	777	730	677	630	583	554	512					
31	942	907	848	789	736	689	636	595	560	518					
32	960	925	866	807	754	701	648	607	571	530					
33	972	937	878	819	766	713	660	613	577	536					
34	990	954	889	825	772	719	666	624	589	542					
35	1001	966	901	836	783	730	677	630	595	548					
36	1013	978	913	848	795	742	683	642	601	560					
37	1031	995	931	866	807	754	701	654	613	565					
38	1048	1007	942	878	819	766	707	660	624	577					
39	1054	1013	948	884	825	766	713	666	624	577					
40	1066	1025	960	895	836	777	719	671	636	583					
41	1078	1043	972	901	848	789	730	683	642	595					
42	1090	1054	984	913	854	795	736	689	648	601					
43	1107	1066	995	925	866	807	748	695	660	607					
44	1113	1072	1001	931	872	813	754	701	660	613					
45	1131	1090	1019	948	889	825	766	713	671	624					
46	1143	1101	1031	960	895	836	772	724	683	630					
47	1154	1113	1043	972	907	842	783	730	689	636					
48	1172	1131	1054	978	919	854	789	736	695	642					
49	1184	1143	1066	990	925	866	801	748	701	648					
50	1196	1154	1078	1001	937	872	807	754	713	660					
51	1207	1166	1090	1013	948	884	819	766	719	666					
52	1213	1172	1096	1019	954	889	825	766	724	666					
53	1231	1184	1107	1031	966	895	830	777	730	677					
54	1243	1196	1119	1043	972	907	842	783	736	683					
55	1260	1219	1137	1054	990	919	854	795	748	695					
56	1284	1237	1154	1072	1007	937	866	807	760	707					
57	1308	1260	1178	1096	1025	954	884	825	777	719					
58	1349	1296	1213	1131	1054	984	913	848	801	742					
59	1402	1349	1260	1172	1096	1019	948	884	830	772					
60	1461	1408	1313	1219	1143	1066	984	919	866	801					
61	1502	1449	1355	1260	1178	1096	1019	948	895	825					
62	1537	1478	1384	1290	1202	1119	1037	972	913	842					
63	1561	1508	1408	1308	1225	1143	1054	984	931	860					
64	1596	1537	1437	1337	1249	1166	1078	1007	948	878					
65	1626	1567	1467	1366	1278	1190	1101	1025	966	895					
66	1673	1614	1508	1402	1313	1219	1131	1054	995	919					
67	1738	1679	1567	1455	1361	1266	1178	1096	1037	954					
68	1802	1738	1626	1514	1414	1319	1219	1137	1072	990					
69	1867	1802	1685	1567	1467	1366	1266	1178	1113	1025					
70	1938	1867	1743	1620	1520	1414	1308	1219	1149	1066					
71	2003	1926	1802	1679	1567	1461	1355	1260	1190	1101					
72	2067	1991	1861	1732	1620	1508	1396	1302	1231	1137					
73	2132	2056	1920	1785	1673	1555	1443	1343	1266	1172					
74	2197	2120	1979	1838	1720	1602	1484	1384	1308	1207					
75	2262	2179	2038	1897	1773	1649	1531	1425	1343	1243					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	49	48	46	45	43	42	40	37	36	34	1	40	37	1	13
2	64	63	61	60	57	54	52	51	48	45	2	57	51	2	16
3	80	79	76	73	70	67	66	63	60	57	3	64	58	3	22
4	92	91	88	85	82	79	76	72	69	66	4	70	64	4	27
5	103	101	98	95	91	88	85	80	76	73	5	79	73	5	31
6	115	112	109	106	101	97	94	89	85	80	6	89	82	6	42
7	127	124	121	118	112	107	104	98	94	89	7	97	89	7	51
8	136	134	130	125	121	115	112	106	101	95	8	106	97	8	60
10	148	145	140	136	130	125	121	115	109	104	10	115	104	10	76
11	156	153	149	145	139	133	128	122	116	110	11	124	113	11	92
12	164	161	156	152	146	139	134	128	122	116	12	136	124	12	107
13	170	167	162	158	150	145	140	133	127	121	13	145	133	13	127
14	179	174	170	165	158	150	146	139	133	125	14	156	143	14	149
15	186	183	177	171	165	158	152	146	139	131	15	173	158	15	180
16	194	191	185	179	171	164	159	152	145	137	16	189	173	16	219
17	201	198	192	186	179	171	165	158	150	142	17	210	192	17	262
18	210	206	200	194	186	177	171	164	156	148	18	228	209	18	313
19	216	212	206	200	191	183	177	168	161	152	19	250	228	19	374
20	222	218	212	206	197	188	182	173	165	156	20	276	253	20	444
21	229	225	219	213	204	195	188	180	171	162	21	307	282	21	614
22	237	232	225	218	209	200	194	185	176	167	22	347	317		
23	244	240	232	225	216	207	200	191	182	171	23	389	356		
24	250	246	238	231	222	212	206	195	186	176	24	450	411		
25	258	253	246	238	228	219	212	201	192	182	25	553	507		
26	267	261	253	246	235	225	218	207	198	188	26	679	621		
27	274	268	261	253	243	232	225	215	204	194					
28	283	277	270	262	250	240	232	221	210	200					
29	292	288	279	270	259	247	240	228	218	206					
30	301	295	286	277	267	255	246	234	224	212					
31	310	304	295	286	274	262	253	241	229	219					
32	319	313	304	295	283	271	261	249	237	225					
33	329	322	313	304	291	279	270	256	244	231					
34	337	329	320	311	298	285	276	262	250	237					
35	344	338	328	317	305	292	282	268	256	243					
36	353	347	337	326	313	299	289	276	262	249					
37	367	359	349	338	325	310	299	286	273	258					
38	380	373	362	352	337	322	311	297	283	268					
39	393	386	374	362	347	332	322	307	292	277					
40	405	398	386	374	359	344	332	316	301	286					
41	419	411	399	387	371	356	343	328	311	295					
42	432	423	411	399	383	367	353	337	320	304					
43	444	437	423	410	393	377	364	347	331	313					
44	457	448	435	422	405	387	374	356	340	322					
45	469	460	447	434	416	398	384	367	349	331					
46	486	475	462	448	429	411	398	378	361	341					
47	501	492	477	462	444	425	410	390	373	353					
48	517	507	492	477	457	438	423	404	383	364					
49	532	522	507	492	471	451	435	416	395	375					
50	545	535	520	505	484	463	447	426	405	384					
51	562	551	535	519	498	477	460	438	417	396					
52	577	566	550	533	511	489	472	451	429	407					
53	592	580	563	547	524	501	484	462	440	417					
54	615	603	586	568	544	522	504	480	457	434					
55	645	632	614	596	571	547	527	504	478	454					
56	679	666	647	627	602	575	556	530	505	478					
57	717	703	682	662	635	608	587	560	532	505					

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**NORTH CAROLINA (32)**

**TERRITORY 230**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	773	758	736	714	684	656	633	603	574	545					
59	857	840	817	793	760	727	702	669	636	605					
60	949	931	904	878	842	805	778	742	705	669					
61	1037	1018	988	958	919	879	849	811	770	732					
62	1119	1097	1065	1034	991	948	916	873	831	788					
63	1201	1179	1144	1110	1064	1019	983	939	893	846					
64	1283	1259	1222	1185	1137	1088	1050	1001	954	904					
65	1366	1340	1301	1262	1210	1158	1119	1067	1015	963					
66	1490	1462	1418	1375	1319	1262	1220	1164	1107	1049					
67	1654	1623	1575	1527	1465	1402	1354	1292	1228	1165					
68	1818	1784	1731	1679	1611	1541	1489	1420	1350	1281					
69	1982	1944	1888	1831	1755	1681	1624	1548	1472	1398					
70	2147	2105	2044	1983	1901	1819	1758	1676	1594	1512					
71	2311	2266	2201	2135	2047	1959	1892	1804	1716	1629					
72	2475	2427	2357	2287	2192	2098	2028	1933	1839	1745					
73	2639	2590	2514	2438	2338	2236	2162	2061	1961	1860					
74	2804	2751	2670	2590	2484	2377	2296	2189	2083	1976					
75	2968	2911	2827	2742	2628	2515	2430	2318	2205	2092					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	282	271	253	236	219	207	190	179	167	156	1	190	156	1	75
2	374	363	340	317	294	276	253	236	225	207	2	213	179	2	92
3	409	392	369	346	323	300	276	259	242	225	3	248	207	3	115
4	478	461	432	403	374	351	323	305	288	265	4	271	225	4	127
5	524	507	472	438	409	380	357	328	311	288	5	288	236	5	150
6	547	530	495	461	432	403	374	346	328	300	6	300	248	6	161
7	576	553	518	484	449	420	392	363	340	317	7	317	259	7	179
8	599	582	541	501	472	438	409	380	357	328	8	328	271	8	213
10	622	599	559	518	484	455	420	392	369	340	10	351	288	10	248
11	639	616	576	536	501	467	432	403	380	351	11	369	305	11	271
12	662	639	599	559	518	484	449	420	397	363	12	380	311	12	300
13	685	657	616	576	536	501	461	432	409	374	13	392	323	13	323
14	703	680	634	588	553	513	478	444	420	386	14	415	346	14	357
15	714	691	645	599	559	524	484	449	426	392	15	438	363	15	386
16	720	697	651	605	564	530	490	455	432	397	16	455	374	16	426
17	737	708	662	616	576	536	495	467	438	403	17	472	392	17	449
18	755	726	680	634	593	553	513	478	449	415	18	501	409	18	490
19	766	737	691	645	599	559	518	484	455	420	19	524	432	19	518
20	789	760	708	657	616	576	530	495	467	432	20	536	444	20	553
21	806	778	726	674	634	588	547	507	478	444	21	559	461	21	628
22	818	789	737	685	639	599	553	518	484	449	22	593	490		
23	829	801	749	697	651	605	564	524	495	455	23	616	507		
24	852	818	766	714	668	622	576	536	507	467	24	639	530		
25	858	824	772	720	674	628	582	541	507	472	25	691	570		
26	870	841	783	726	680	634	588	547	518	478	26	755	622		
27	881	852	795	737	691	645	599	559	524	484					
28	887	858	801	743	697	651	599	559	530	490					
29	904	870	812	755	708	657	611	570	536	495					



TERRITORY 230

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	910	876	818	760	714	662	616	570	541	501					
31	922	887	829	772	720	674	622	582	547	507					
32	939	904	847	789	737	685	634	593	559	518					
33	950	916	858	801	749	697	645	599	564	524					
34	968	933	870	806	755	703	651	611	576	530					
35	979	945	881	818	766	714	662	616	582	536					
36	991	956	893	829	778	726	668	628	588	547					
37	1008	973	910	847	789	737	685	639	599	553					
38	1025	985	922	858	801	749	691	645	611	564					
39	1031	991	927	864	806	749	697	651	611	564					
40	1043	1002	939	876	818	760	703	657	622	570					
41	1054	1020	950	881	829	772	714	668	628	582					
42	1066	1031	962	893	835	778	720	674	634	588					
43	1083	1043	973	904	847	789	732	680	645	593					
44	1089	1048	979	910	852	795	737	685	645	599					
45	1106	1066	996	927	870	806	749	697	657	611					
46	1117	1077	1008	939	876	818	755	708	668	616					
47	1129	1089	1020	950	887	824	766	714	674	622					
48	1146	1106	1031	956	899	835	772	720	680	628					
49	1158	1117	1043	968	904	847	783	732	685	634					
50	1169	1129	1054	979	916	852	789	737	697	645					
51	1181	1140	1066	991	927	864	801	749	703	651					
52	1187	1146	1071	996	933	870	806	749	708	651					
53	1204	1158	1083	1008	945	876	812	760	714	662					
54	1215	1169	1094	1020	950	887	824	766	720	668					
55	1233	1192	1112	1031	968	899	835	778	732	680					
56	1256	1210	1129	1048	985	916	847	789	743	691					
57	1279	1233	1152	1071	1002	933	864	806	760	703					
58	1319	1267	1187	1106	1031	962	893	829	783	726					
59	1371	1319	1233	1146	1071	996	927	864	812	755					
60	1428	1377	1284	1192	1117	1043	962	899	847	783					
61	1469	1417	1325	1233	1152	1071	996	927	876	806					
62	1503	1446	1354	1261	1175	1094	1014	950	893	824					
63	1526	1475	1377	1279	1198	1117	1031	962	910	841					
64	1561	1503	1405	1308	1221	1140	1054	985	927	858					
65	1590	1532	1434	1336	1250	1164	1077	1002	945	876					
66	1636	1578	1475	1371	1284	1192	1106	1031	973	899					
67	1699	1642	1532	1423	1331	1238	1152	1071	1014	933					
68	1763	1699	1590	1480	1382	1290	1192	1112	1048	968					
69	1826	1763	1647	1532	1434	1336	1238	1152	1089	1002					
70	1895	1826	1705	1584	1486	1382	1279	1192	1123	1043					
71	1958	1884	1763	1642	1532	1428	1325	1233	1164	1077					
72	2022	1947	1820	1693	1584	1475	1365	1273	1204	1112					
73	2085	2010	1878	1745	1636	1521	1411	1313	1238	1146					
74	2148	2074	1935	1797	1682	1567	1452	1354	1279	1181					
75	2212	2131	1993	1855	1734	1613	1498	1394	1313	1215					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 240**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	52	51	49	48	46	45	43	40	38	37	1	43	40	1	14
2	68	67	65	64	60	57	56	54	51	48	2	60	54	2	17
3	86	84	81	78	75	72	70	67	64	60	3	68	62	3	24
4	99	97	94	91	87	84	81	76	73	70	4	75	68	4	29
5	110	108	105	102	97	94	91	86	81	78	5	84	78	5	33
6	122	119	116	113	108	103	100	95	91	86	6	95	87	6	45
7	135	132	129	126	119	114	111	105	100	95	7	103	95	7	54
8	145	143	138	134	129	122	119	113	108	102	8	113	103	8	64
10	157	154	149	145	138	134	129	122	116	111	10	122	111	10	81
11	167	164	159	154	148	142	137	130	124	118	11	132	121	11	99
12	175	172	167	162	156	148	143	137	130	124	12	145	132	12	114
13	181	178	173	169	161	154	149	142	135	129	13	154	142	13	135
14	191	186	181	176	169	161	156	148	142	134	14	167	153	14	159
15	199	196	189	183	176	169	162	156	148	140	15	184	169	15	192
16	207	204	197	191	183	175	170	162	154	146	16	202	184	16	234
17	215	211	205	199	191	183	176	169	161	151	17	224	205	17	280
18	224	219	213	207	199	189	183	175	167	157	18	243	223	18	334
19	231	226	219	213	204	196	189	180	172	162	19	267	243	19	399
20	237	232	226	219	210	200	194	184	176	167	20	294	270	20	474
21	245	240	234	227	218	208	200	192	183	173	21	328	301	21	655
22	253	248	240	232	223	213	207	197	188	178	22	370	339		
23	261	256	248	240	231	221	213	204	194	183	23	415	380		
24	267	262	254	246	237	226	219	208	199	188	24	480	439		
25	275	270	262	254	243	234	226	215	205	194	25	590	541		
26	285	278	270	262	251	240	232	221	211	200	26	725	663		
27	293	286	278	270	259	248	240	229	218	207					
28	302	296	288	280	267	256	248	235	224	213					
29	312	307	297	288	277	264	256	243	232	219					
30	321	315	305	296	285	272	262	250	239	226					
31	331	324	315	305	293	280	270	258	245	234					
32	340	334	324	315	302	289	278	266	253	240					
33	351	343	334	324	310	297	288	273	261	246					
34	359	351	342	332	318	304	294	280	267	253					
35	367	361	350	339	326	312	301	286	273	259					
36	377	370	359	348	334	320	308	294	280	266					
37	391	383	372	361	347	331	320	305	291	275					
38	405	398	386	375	359	343	332	316	302	286					
39	420	412	399	386	370	355	343	328	312	296					
40	432	425	412	399	383	367	355	337	321	305					
41	447	439	426	413	396	380	366	350	332	315					
42	461	452	439	426	409	391	377	359	342	324					
43	474	466	452	437	420	402	388	370	353	334					
44	488	479	464	450	432	413	399	380	363	343					
45	501	491	477	463	444	425	410	391	372	353					
46	518	507	493	479	458	439	425	404	385	364					
47	534	525	509	493	474	453	437	417	398	377					
48	552	541	525	509	488	467	452	431	409	388					
49	568	557	541	525	502	482	464	444	421	401					
50	582	571	555	539	517	494	477	455	432	410					
51	599	588	571	553	531	509	491	467	445	423					
52	615	604	587	569	545	522	504	482	458	434					
53	631	619	601	584	560	534	517	493	469	445					
54	657	644	625	606	580	557	537	512	488	463					
55	688	674	655	636	609	584	563	537	510	485					
56	725	711	690	669	642	614	593	566	539	510					
57	765	750	728	706	677	649	626	598	568	539					

TERRITORY 240

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	825	809	785	762	730	700	676	644	612	582					
59	914	897	871	846	811	776	749	714	679	646					
60	1013	994	965	937	898	859	830	792	752	714					
61	1107	1086	1054	1022	981	938	906	865	822	781					
62	1194	1170	1137	1103	1057	1011	978	932	887	841					
63	1282	1258	1221	1185	1135	1088	1049	1002	952	903					
64	1369	1344	1304	1264	1213	1161	1121	1068	1018	965					
65	1458	1429	1388	1347	1291	1235	1194	1138	1083	1027					
66	1590	1560	1514	1468	1407	1347	1302	1242	1181	1119					
67	1765	1732	1681	1630	1563	1496	1445	1379	1310	1243					
68	1940	1903	1848	1792	1719	1644	1588	1515	1441	1367					
69	2115	2075	2015	1954	1873	1794	1733	1652	1571	1491					
70	2291	2247	2181	2116	2029	1941	1876	1789	1701	1614					
71	2466	2418	2348	2278	2185	2091	2019	1925	1832	1738					
72	2641	2590	2515	2441	2339	2239	2164	2062	1962	1862					
73	2816	2763	2682	2601	2495	2387	2307	2199	2092	1984					
74	2992	2935	2849	2763	2651	2536	2450	2336	2223	2108					
75	3167	3107	3016	2926	2805	2684	2593	2474	2353	2232					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	265	254	238	221	205	194	178	167	157	146	1	178	146	1	70
2	351	340	319	297	275	259	238	221	211	194	2	200	167	2	86
3	383	367	346	324	302	281	259	243	227	211	3	232	194	3	108
4	448	432	405	378	351	329	302	286	270	248	4	254	211	4	119
5	491	475	443	410	383	356	335	308	292	270	5	270	221	5	140
6	513	497	464	432	405	378	351	324	308	281	6	281	232	6	151
7	540	518	486	454	421	394	367	340	319	297	7	297	243	7	167
8	562	545	508	470	443	410	383	356	335	308	8	308	254	8	200
10	583	562	524	486	454	427	394	367	346	319	10	329	270	10	232
11	599	578	540	502	470	437	405	378	356	329	11	346	286	11	254
12	621	599	562	524	486	454	421	394	373	340	12	356	292	12	281
13	643	616	578	540	502	470	432	405	383	351	13	367	302	13	302
14	659	637	594	551	518	481	448	416	394	362	14	389	324	14	335
15	670	648	605	562	524	491	454	421	400	367	15	410	340	15	362
16	675	653	610	567	529	497	459	427	405	373	16	427	351	16	400
17	691	664	621	578	540	502	464	437	410	378	17	443	367	17	421
18	707	680	637	594	556	518	481	448	421	389	18	470	383	18	459
19	718	691	648	605	562	524	486	454	427	394	19	491	405	19	486
20	740	713	664	616	578	540	497	464	437	405	20	502	416	20	518
21	756	729	680	632	594	551	513	475	448	416	21	524	432	21	589
22	767	740	691	643	599	562	518	486	454	421	22	556	459		
23	778	751	702	653	610	567	529	491	464	427	23	578	475		
24	799	767	718	670	626	583	540	502	475	437	24	599	497		
25	805	772	724	675	632	589	545	508	475	443	25	648	535		
26	815	788	734	680	637	594	551	513	486	448	26	707	583		
27	826	799	745	691	648	605	562	524	491	454					
28	832	805	751	697	653	610	562	524	497	459					
29	848	815	761	707	664	616	572	535	502	464					

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**NORTH CAROLINA (32)**

**TERRITORY 240**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	853	821	767	713	670	621	578	535	508	470					
31	864	832	778	724	675	632	583	545	513	475					
32	880	848	794	740	691	643	594	556	524	486					
33	891	859	805	751	702	653	605	562	529	491					
34	907	875	815	756	707	659	610	572	540	497					
35	918	886	826	767	718	670	621	578	545	502					
36	929	896	837	778	729	680	626	589	551	513					
37	945	913	853	794	740	691	643	599	562	518					
38	961	923	864	805	751	702	648	605	572	529					
39	967	929	869	810	756	702	653	610	572	529					
40	977	940	880	821	767	713	659	616	583	535					
41	988	956	891	826	778	724	670	626	589	545					
42	999	967	902	837	783	729	675	632	594	551					
43	1015	977	913	848	794	740	686	637	605	556					
44	1021	983	918	853	799	745	691	643	605	562					
45	1037	999	934	869	815	756	702	653	616	572					
46	1048	1010	945	880	821	767	707	664	626	578					
47	1058	1021	956	891	832	772	718	670	632	583					
48	1075	1037	967	896	842	783	724	675	637	589					
49	1085	1048	977	907	848	794	734	686	643	594					
50	1096	1058	988	918	859	799	740	691	653	605					
51	1107	1069	999	929	869	810	751	702	659	610					
52	1112	1075	1004	934	875	815	756	702	664	610					
53	1129	1085	1015	945	886	821	761	713	670	621					
54	1139	1096	1026	956	891	832	772	718	675	626					
55	1156	1118	1042	967	907	842	783	729	686	637					
56	1177	1134	1058	983	923	859	794	740	697	648					
57	1199	1156	1080	1004	940	875	810	756	713	659					
58	1237	1188	1112	1037	967	902	837	778	734	680					
59	1285	1237	1156	1075	1004	934	869	810	761	707					
60	1339	1291	1204	1118	1048	977	902	842	794	734					
61	1377	1328	1242	1156	1080	1004	934	869	821	756					
62	1409	1355	1269	1183	1102	1026	950	891	837	772					
63	1431	1382	1291	1199	1123	1048	967	902	853	788					
64	1463	1409	1318	1226	1145	1069	988	923	869	805					
65	1490	1436	1345	1253	1172	1091	1010	940	886	821					
66	1534	1480	1382	1285	1204	1118	1037	967	913	842					
67	1593	1539	1436	1334	1247	1161	1080	1004	950	875					
68	1652	1593	1490	1388	1296	1210	1118	1042	983	907					
69	1712	1652	1544	1436	1345	1253	1161	1080	1021	940					
70	1777	1712	1598	1485	1393	1296	1199	1118	1053	977					
71	1836	1766	1652	1539	1436	1339	1242	1156	1091	1010					
72	1895	1825	1706	1588	1485	1382	1280	1193	1129	1042					
73	1955	1885	1760	1636	1534	1426	1323	1231	1161	1075					
74	2014	1944	1814	1685	1577	1469	1361	1269	1199	1107					
75	2074	1998	1868	1739	1625	1512	1404	1307	1231	1139					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	38	36	35	34	33	32	31	29	27	26	1	31	29	1	10
2	49	48	47	46	43	41	40	39	36	34	2	43	39	2	13
3	62	60	58	56	54	51	50	48	46	43	3	49	44	3	17
4	71	70	67	65	63	60	58	55	52	50	4	54	49	4	21
5	79	78	75	73	70	67	65	62	58	56	5	60	56	5	24
6	88	86	83	81	78	74	72	68	65	62	6	68	63	6	32
7	97	95	92	90	86	82	80	75	72	68	7	74	68	7	39
8	104	103	99	96	92	88	86	81	78	73	8	81	74	8	46
10	113	111	107	104	99	96	92	88	83	80	10	88	80	10	58
11	120	117	114	111	106	101	98	93	89	84	11	95	87	11	71
12	125	123	120	116	112	106	103	98	93	89	12	104	95	12	82
13	130	128	124	121	115	111	107	101	97	92	13	111	101	13	97
14	137	133	130	127	121	115	112	106	101	96	14	120	109	14	114
15	143	140	136	131	127	121	116	112	106	100	15	132	121	15	138
16	148	146	141	137	131	125	122	116	111	105	16	145	132	16	168
17	154	152	147	143	137	131	127	121	115	108	17	161	147	17	201
18	161	157	153	148	143	136	131	125	120	113	18	174	160	18	239
19	165	162	157	153	146	140	136	129	123	116	19	192	174	19	286
20	170	166	162	157	150	144	139	132	127	120	20	211	194	20	340
21	176	172	168	163	156	149	144	138	131	124	21	235	215	21	470
22	181	178	172	166	160	153	148	141	135	128	22	266	243		
23	187	184	178	172	165	158	153	146	139	131	23	298	272		
24	192	188	182	177	170	162	157	149	143	135	24	344	315		
25	197	194	188	182	174	168	162	154	147	139	25	423	388		
26	204	200	194	188	180	172	166	158	152	144	26	520	475		
27	210	205	200	194	186	178	172	164	156	148					
28	217	212	206	201	192	184	178	169	161	153					
29	223	220	213	206	198	189	184	174	166	157					
30	230	226	219	212	204	195	188	179	171	162					
31	237	233	226	219	210	201	194	185	176	168					
32	244	239	233	226	217	207	200	190	181	172					
33	252	246	239	233	222	213	206	196	187	177					
34	258	252	245	238	228	218	211	201	192	181					
35	263	259	251	243	234	223	215	205	196	186					
36	270	266	258	250	239	229	221	211	201	190					
37	280	275	267	259	249	237	229	219	209	197					
38	291	285	277	269	258	246	238	227	217	205					
39	301	295	286	277	266	254	246	235	223	212					
40	310	304	295	286	275	263	254	242	230	219					
41	320	315	306	296	284	272	262	251	238	226					
42	331	324	315	306	293	280	270	258	245	233					
43	340	334	324	314	301	288	278	266	253	239					
44	350	343	333	323	310	296	286	272	260	246					
45	359	352	342	332	318	304	294	280	267	253					
46	372	364	353	343	328	315	304	290	276	261					
47	383	376	365	353	340	325	314	299	285	270					
48	396	388	376	365	350	335	324	309	293	278					
49	407	399	388	376	360	345	333	318	302	287					
50	417	409	398	386	371	355	342	326	310	294					
51	430	422	409	397	381	365	352	335	319	303					
52	441	433	421	408	391	374	361	345	328	311					
53	453	443	431	418	401	383	371	353	336	319					
54	471	462	448	434	416	399	385	367	350	332					
55	494	483	470	456	437	418	404	385	366	348					
56	520	510	495	480	461	440	425	406	386	366					
57	548	538	522	506	486	465	449	429	407	386					

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

**TERRITORY 250**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	592	580	563	546	523	502	485	462	439	417					
59	656	643	625	606	581	556	537	512	487	463					
60	726	713	692	671	644	616	595	568	539	512					
61	793	779	756	733	703	673	650	620	589	560					
62	856	839	815	791	758	725	701	668	636	603					
63	919	902	876	849	814	780	752	718	683	648					
64	982	963	935	906	870	832	804	766	730	692					
65	1045	1025	995	966	926	886	856	816	776	736					
66	1140	1118	1085	1052	1009	966	934	890	847	803					
67	1265	1241	1205	1169	1121	1073	1036	988	939	891					
68	1391	1365	1325	1285	1232	1179	1139	1086	1033	980					
69	1516	1488	1444	1401	1343	1286	1243	1184	1126	1069					
70	1643	1611	1564	1517	1455	1392	1345	1283	1220	1157					
71	1768	1734	1684	1634	1566	1499	1448	1381	1313	1246					
72	1894	1857	1803	1750	1677	1605	1552	1479	1407	1335					
73	2019	1981	1923	1865	1789	1711	1654	1577	1500	1423					
74	2145	2104	2043	1981	1900	1818	1757	1675	1594	1512					
75	2271	2228	2163	2098	2011	1924	1859	1774	1687	1601					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	347	333	312	290	269	255	234	219	205	191	1	234	191	1	92
2	460	446	418	389	361	340	312	290	276	255	2	262	219	2	113
3	503	481	453	425	396	368	340	319	297	276	3	304	255	3	142
4	588	566	531	496	460	432	396	375	354	326	4	333	276	4	156
5	644	623	581	538	503	467	439	404	382	354	5	354	290	5	184
6	673	651	609	566	531	496	460	425	404	368	6	368	304	6	198
7	708	680	637	595	552	517	481	446	418	389	7	389	319	7	219
8	736	715	666	616	581	538	503	467	439	404	8	404	333	8	262
10	765	736	687	637	595	559	517	481	453	418	10	432	354	10	304
11	786	758	708	658	616	573	531	496	467	432	11	453	375	11	333
12	814	786	736	687	637	595	552	517	489	446	12	467	382	12	368
13	843	807	758	708	658	616	566	531	503	460	13	481	396	13	396
14	864	835	779	722	680	630	588	545	517	474	14	510	425	14	439
15	878	850	793	736	687	644	595	552	524	481	15	538	446	15	474
16	885	857	800	743	694	651	602	559	531	489	16	559	460	16	524
17	906	871	814	758	708	658	609	573	538	496	17	581	481	17	552
18	927	892	835	779	729	680	630	588	552	510	18	616	503	18	602
19	942	906	850	793	736	687	637	595	559	517	19	644	531	19	637
20	970	935	871	807	758	708	651	609	573	531	20	658	545	20	680
21	991	956	892	828	779	722	673	623	588	545	21	687	566	21	772
22	1005	970	906	843	786	736	680	637	595	552	22	729	602		
23	1020	984	920	857	800	743	694	644	609	559	23	758	623		
24	1048	1005	942	878	821	765	708	658	623	573	24	786	651		
25	1055	1012	949	885	828	772	715	666	623	581	25	850	701		
26	1069	1034	963	892	835	779	722	673	637	588	26	927	765		
27	1083	1048	977	906	850	793	736	687	644	595					
28	1090	1055	984	913	857	800	736	687	651	602					
29	1112	1069	998	927	871	807	750	701	658	609					

TERRITORY 250

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	1119	1076	1005	935	878	814	758	701	666	616					
31	1133	1090	1020	949	885	828	765	715	673	623					
32	1154	1112	1041	970	906	843	779	729	687	637					
33	1168	1126	1055	984	920	857	793	736	694	644					
34	1189	1147	1069	991	927	864	800	750	708	651					
35	1204	1161	1083	1005	942	878	814	758	715	658					
36	1218	1175	1097	1020	956	892	821	772	722	673					
37	1239	1197	1119	1041	970	906	843	786	736	680					
38	1260	1211	1133	1055	984	920	850	793	750	694					
39	1267	1218	1140	1062	991	920	857	800	750	694					
40	1281	1232	1154	1076	1005	935	864	807	765	701					
41	1296	1253	1168	1083	1020	949	878	821	772	715					
42	1310	1267	1182	1097	1027	956	885	828	779	722					
43	1331	1281	1197	1112	1041	970	899	835	793	729					
44	1338	1289	1204	1119	1048	977	906	843	793	736					
45	1359	1310	1225	1140	1069	991	920	857	807	750					
46	1374	1324	1239	1154	1076	1005	927	871	821	758					
47	1388	1338	1253	1168	1090	1012	942	878	828	765					
48	1409	1359	1267	1175	1104	1027	949	885	835	772					
49	1423	1374	1281	1189	1112	1041	963	899	843	779					
50	1437	1388	1296	1204	1126	1048	970	906	857	793					
51	1451	1402	1310	1218	1140	1062	984	920	864	800					
52	1458	1409	1317	1225	1147	1069	991	920	871	800					
53	1480	1423	1331	1239	1161	1076	998	935	878	814					
54	1494	1437	1345	1253	1168	1090	1012	942	885	821					
55	1515	1466	1366	1267	1189	1104	1027	956	899	835					
56	1543	1487	1388	1289	1211	1126	1041	970	913	850					
57	1572	1515	1416	1317	1232	1147	1062	991	935	864					
58	1621	1558	1458	1359	1267	1182	1097	1020	963	892					
59	1685	1621	1515	1409	1317	1225	1140	1062	998	927					
60	1756	1692	1579	1466	1374	1281	1182	1104	1041	963					
61	1805	1742	1628	1515	1416	1317	1225	1140	1076	991					
62	1848	1777	1664	1551	1444	1345	1246	1168	1097	1012					
63	1876	1812	1692	1572	1473	1374	1267	1182	1119	1034					
64	1919	1848	1728	1607	1501	1402	1296	1211	1140	1055					
65	1954	1883	1763	1643	1536	1430	1324	1232	1161	1076					
66	2011	1940	1812	1685	1579	1466	1359	1267	1197	1104					
67	2089	2018	1883	1749	1635	1522	1416	1317	1246	1147					
68	2166	2089	1954	1820	1699	1586	1466	1366	1289	1189					
69	2244	2166	2025	1883	1763	1643	1522	1416	1338	1232					
70	2329	2244	2096	1947	1827	1699	1572	1466	1381	1281					
71	2407	2315	2166	2018	1883	1756	1628	1515	1430	1324					
72	2485	2393	2237	2082	1947	1812	1678	1565	1480	1366					
73	2563	2471	2308	2145	2011	1869	1735	1614	1522	1409					
74	2641	2549	2379	2209	2067	1926	1784	1664	1572	1451					
75	2719	2620	2450	2280	2131	1982	1841	1713	1614	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.

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**NORTH CAROLINA (32)**

**TERRITORY 260**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	42	41	39	38	37	36	34	32	30	29	1	34	32	1	11
2	55	53	52	51	48	46	44	43	41	38	2	48	43	2	14
3	69	67	65	62	60	57	56	53	51	48	3	55	50	3	19
4	79	77	75	72	70	67	65	61	58	56	4	60	55	4	23
5	88	86	84	81	77	75	72	69	65	62	5	67	62	5	27
6	98	95	93	90	86	83	80	76	72	69	6	76	70	6	36
7	108	105	103	100	95	91	89	84	80	76	7	83	76	7	43
8	116	114	110	107	103	98	95	90	86	81	8	90	83	8	51
10	126	123	119	116	110	107	103	98	93	89	10	98	89	10	65
11	133	131	127	123	118	113	109	104	99	94	11	105	97	11	79
12	140	137	133	130	124	118	114	109	104	99	12	116	105	12	91
13	145	142	138	135	128	123	119	113	108	103	13	123	113	13	108
14	152	149	145	141	135	128	124	118	113	107	14	133	122	14	127
15	159	156	151	146	141	135	130	124	118	112	15	147	135	15	154
16	165	163	157	152	146	140	136	130	123	117	16	161	147	16	187
17	171	169	164	159	152	146	141	135	128	121	17	179	164	17	224
18	179	175	170	165	159	151	146	140	133	126	18	194	178	18	267
19	184	180	175	170	163	156	151	144	137	130	19	213	194	19	319
20	189	185	180	175	168	160	155	147	141	133	20	235	216	20	378
21	196	192	187	182	174	166	160	154	146	138	21	262	240	21	523
22	202	198	192	185	178	170	165	157	150	142	22	296	271		
23	208	204	198	192	184	177	170	163	155	146	23	331	304		
24	213	210	203	197	189	180	175	166	159	150	24	384	351		
25	220	216	210	203	194	187	180	171	164	155	25	471	432		
26	227	222	216	210	201	192	185	177	169	160	26	579	530		
27	234	229	222	216	207	198	192	183	174	165					
28	241	236	230	224	213	204	198	188	179	170					
29	249	245	237	230	221	211	204	194	185	175					
30	257	251	244	236	227	217	210	199	191	180					
31	264	259	251	244	234	224	216	206	196	187					
32	272	267	259	251	241	231	222	212	202	192					
33	281	274	267	259	248	237	230	218	208	197					
34	287	281	273	265	254	243	235	224	213	202					
35	293	288	279	271	260	249	240	229	218	207					
36	301	296	287	278	267	255	246	235	224	212					
37	312	306	297	288	277	264	255	244	232	220					
38	324	318	309	300	287	274	265	253	241	229					
39	335	329	319	309	296	283	274	262	249	236					
40	345	339	329	319	306	293	283	269	257	244					
41	357	351	340	330	316	304	292	279	265	251					
42	368	361	351	340	326	312	301	287	273	259					
43	378	372	361	349	335	321	310	296	282	267					
44	390	382	371	359	345	330	319	304	290	274					
45	400	392	381	370	354	339	328	312	297	282					
46	414	405	394	382	366	351	339	323	307	291					
47	427	419	406	394	378	362	349	333	318	301					
48	441	432	419	406	390	373	361	344	326	310					
49	453	445	432	419	401	385	371	354	337	320					
50	465	456	443	431	413	395	381	363	345	328					
51	479	470	456	442	424	406	392	373	356	338					
52	491	483	469	455	436	417	403	385	366	347					
53	504	494	480	466	447	427	413	394	375	356					
54	525	514	499	484	464	445	429	409	390	370					
55	550	538	523	508	486	466	450	429	408	387					
56	579	568	551	535	513	490	474	452	431	408					
57	611	599	582	564	541	518	500	478	453	431					



TERRITORY 260

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	659	646	627	608	583	559	540	514	489	465					
59	730	716	696	676	648	620	598	570	542	516					
60	809	794	771	748	718	686	663	632	601	570					
61	884	867	842	817	784	749	724	691	657	624					
62	954	935	908	881	845	808	781	744	709	672					
63	1024	1005	975	946	907	869	838	800	761	721					
64	1093	1073	1041	1010	969	927	895	853	813	771					
65	1165	1142	1109	1076	1031	987	954	909	865	820					
66	1270	1246	1209	1172	1124	1076	1040	992	944	894					
67	1410	1383	1342	1302	1248	1195	1154	1101	1046	993					
68	1549	1520	1476	1431	1373	1313	1269	1210	1151	1092					
69	1689	1657	1609	1561	1496	1433	1384	1320	1255	1191					
70	1830	1795	1742	1690	1621	1551	1499	1429	1359	1289					
71	1970	1932	1876	1820	1745	1670	1613	1538	1463	1388					
72	2109	2069	2009	1949	1868	1788	1728	1647	1567	1487					
73	2249	2207	2142	2078	1993	1906	1843	1756	1671	1585					
74	2390	2344	2276	2207	2117	2026	1957	1866	1775	1684					
75	2530	2482	2409	2337	2240	2144	2071	1976	1880	1783					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	270	259	242	226	209	198	182	171	160	149	1	182	149	1	72
2	358	347	325	303	281	264	242	226	215	198	2	204	171	2	88
3	391	375	353	331	309	287	264	248	231	215	3	237	198	3	110
4	457	441	413	386	358	336	309	292	276	253	4	259	215	4	121
5	501	485	452	419	391	364	342	314	298	276	5	276	226	5	143
6	523	507	474	441	413	386	358	331	314	287	6	287	237	6	154
7	551	529	496	463	430	402	375	347	325	303	7	303	248	7	171
8	573	557	518	479	452	419	391	364	342	314	8	314	259	8	204
10	595	573	534	496	463	435	402	375	353	325	10	336	276	10	237
11	612	590	551	512	479	446	413	386	364	336	11	353	292	11	259
12	634	612	573	534	496	463	430	402	380	347	12	364	298	12	287
13	656	628	590	551	512	479	441	413	391	358	13	375	309	13	309
14	672	650	606	562	529	490	457	424	402	369	14	397	331	14	342
15	683	661	617	573	534	501	463	430	408	375	15	419	347	15	369
16	689	667	623	579	540	507	468	435	413	380	16	435	358	16	408
17	705	678	634	590	551	512	474	446	419	386	17	452	375	17	430
18	722	694	650	606	568	529	490	457	430	397	18	479	391	18	468
19	733	705	661	617	573	534	496	463	435	402	19	501	413	19	496
20	755	727	678	628	590	551	507	474	446	413	20	512	424	20	529
21	771	744	694	645	606	562	523	485	457	424	21	534	441	21	601
22	782	755	705	656	612	573	529	496	463	430	22	568	468		
23	793	766	716	667	623	579	540	501	474	435	23	590	485		
24	815	782	733	683	639	595	551	512	485	446	24	612	507		
25	821	788	738	689	645	601	557	518	485	452	25	661	545		
26	832	804	749	694	650	606	562	523	496	457	26	722	595		
27	843	815	760	705	661	617	573	534	501	463					
28	849	821	766	711	667	623	573	534	507	468					
29	865	832	777	722	678	628	584	545	512	474					

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**NORTH CAROLINA (32)**

**TERRITORY 260**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	871	838	782	727	683	634	590	545	518	479					
31	882	849	793	738	689	645	595	557	523	485					
32	898	865	810	755	705	656	606	568	534	496					
33	909	876	821	766	716	667	617	573	540	501					
34	926	893	832	771	722	672	623	584	551	507					
35	937	904	843	782	733	683	634	590	557	512					
36	948	915	854	793	744	694	639	601	562	523					
37	964	931	871	810	755	705	656	612	573	529					
38	981	942	882	821	766	716	661	617	584	540					
39	986	948	887	827	771	716	667	623	584	540					
40	997	959	898	838	782	727	672	628	595	545					
41	1008	975	909	843	793	738	683	639	601	557					
42	1019	986	920	854	799	744	689	645	606	562					
43	1036	997	931	865	810	755	700	650	617	568					
44	1041	1003	937	871	815	760	705	656	617	573					
45	1058	1019	953	887	832	771	716	667	628	584					
46	1069	1030	964	898	838	782	722	678	639	590					
47	1080	1041	975	909	849	788	733	683	645	595					
48	1096	1058	986	915	860	799	738	689	650	601					
49	1108	1069	997	926	865	810	749	700	656	606					
50	1119	1080	1008	937	876	815	755	705	667	617					
51	1130	1091	1019	948	887	827	766	716	672	623					
52	1135	1096	1025	953	893	832	771	716	678	623					
53	1152	1108	1036	964	904	838	777	727	683	634					
54	1163	1119	1047	975	909	849	788	733	689	639					
55	1179	1141	1063	986	926	860	799	744	700	650					
56	1201	1157	1080	1003	942	876	810	755	711	661					
57	1223	1179	1102	1025	959	893	827	771	727	672					
58	1262	1212	1135	1058	986	920	854	793	749	694					
59	1311	1262	1179	1096	1025	953	887	827	777	722					
60	1366	1317	1229	1141	1069	997	920	860	810	749					
61	1405	1355	1267	1179	1102	1025	953	887	838	771					
62	1438	1383	1295	1207	1124	1047	970	909	854	788					
63	1460	1411	1317	1223	1146	1069	986	920	871	804					
64	1493	1438	1344	1251	1168	1091	1008	942	887	821					
65	1521	1466	1372	1278	1196	1113	1030	959	904	838					
66	1565	1510	1411	1311	1229	1141	1058	986	931	860					
67	1625	1570	1466	1361	1273	1185	1102	1025	970	893					
68	1686	1625	1521	1416	1322	1234	1141	1063	1003	926					
69	1747	1686	1576	1466	1372	1278	1185	1102	1041	959					
70	1813	1747	1631	1515	1422	1322	1223	1141	1074	997					
71	1873	1802	1686	1570	1466	1366	1267	1179	1113	1030					
72	1934	1862	1741	1620	1515	1411	1306	1218	1152	1063					
73	1995	1923	1796	1670	1565	1455	1350	1256	1185	1096					
74	2055	1984	1851	1719	1609	1499	1389	1295	1223	1130					
75	2116	2039	1906	1774	1659	1543	1433	1333	1256	1163					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	27	27	26	25	24	23	22	21	20	19	1	22	21	1	7
2	36	35	34	33	32	30	29	28	27	25	2	32	28	2	9
3	45	44	42	41	39	37	37	35	33	32	3	36	32	3	12
4	51	51	49	47	46	44	42	40	38	37	4	39	36	4	15
5	57	56	55	53	51	49	47	45	42	41	5	44	41	5	17
6	64	62	61	59	56	54	52	50	47	45	6	50	46	6	23
7	71	69	67	66	62	60	58	55	52	50	7	54	50	7	28
8	76	75	72	70	67	64	62	59	56	53	8	59	54	8	33
10	82	81	78	76	72	70	67	64	61	58	10	64	58	10	42
11	87	85	83	81	77	74	71	68	65	61	11	69	63	11	51
12	91	90	87	85	81	77	75	71	68	65	12	76	69	12	60
13	95	93	90	88	84	81	78	74	71	67	13	81	74	13	71
14	100	97	95	92	88	84	81	77	74	70	14	87	80	14	83
15	104	102	99	95	92	88	85	81	77	73	15	96	88	15	100
16	108	106	103	100	95	91	89	85	81	76	16	105	96	16	122
17	112	110	107	104	100	95	92	88	84	79	17	117	107	17	146
18	117	115	111	108	104	99	95	91	87	82	18	127	116	18	174
19	120	118	115	111	106	102	99	94	90	85	19	139	127	19	208
20	124	121	118	115	110	105	101	96	92	87	20	154	141	20	247
21	128	125	122	119	114	109	105	100	95	90	21	171	157	21	342
22	132	129	125	121	116	111	108	103	98	93	22	193	177		
23	136	134	129	125	120	115	111	106	101	95	23	217	198		
24	139	137	133	129	124	118	115	109	104	98	24	251	229		
25	144	141	137	133	127	122	118	112	107	101	25	308	282		
26	149	145	141	137	131	125	121	115	110	105	26	378	346		
27	153	149	145	141	135	129	125	120	114	108					
28	158	154	150	146	139	134	129	123	117	111					
29	163	160	155	150	144	138	134	127	121	115					
30	168	164	159	154	149	142	137	130	125	118					
31	173	169	164	159	153	146	141	134	128	122					
32	178	174	169	164	158	151	145	139	132	125					
33	183	179	174	169	162	155	150	143	136	129					
34	188	183	178	173	166	159	154	146	139	132					
35	192	188	183	177	170	163	157	149	143	135					
36	197	193	188	182	174	167	161	154	146	139					
37	204	200	194	188	181	173	167	159	152	144					
38	212	208	202	196	188	179	173	165	158	149					
39	219	215	208	202	193	185	179	171	163	154					
40	226	222	215	208	200	192	185	176	168	159					
41	233	229	222	216	207	198	191	183	173	164					
42	241	236	229	222	213	204	197	188	178	169					
43	247	243	236	228	219	210	203	193	184	174					
44	255	250	242	235	226	216	208	198	189	179					
45	261	256	249	242	232	222	214	204	194	184					
46	271	265	257	250	239	229	222	211	201	190					
47	279	274	266	257	247	237	228	217	208	197					
48	288	282	274	266	255	244	236	225	213	203					
49	296	291	282	274	262	251	242	232	220	209					
50	304	298	290	281	270	258	249	237	226	214					
51	313	307	298	289	277	266	256	244	232	221					
52	321	315	306	297	285	272	263	251	239	227					
53	330	323	314	305	292	279	270	257	245	232					
54	343	336	326	316	303	291	281	267	255	242					
55	359	352	342	332	318	305	294	281	266	253					
56	378	371	360	349	335	320	310	295	281	266					
57	399	392	380	369	354	339	327	312	296	281					

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**NORTH CAROLINA (32)**

**TERRITORY 270**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	431	422	410	398	381	365	353	336	320	304					
59	477	468	455	442	423	405	391	373	354	337					
60	529	519	504	489	469	448	433	413	393	373					
61	578	567	550	534	512	490	473	452	429	408					
62	623	611	593	576	552	528	510	486	463	439					
63	669	657	637	618	593	568	548	523	497	471					
64	715	701	681	660	633	606	585	558	531	504					
65	761	746	725	703	674	645	623	594	565	536					
66	830	814	790	766	735	703	680	648	617	584					
67	921	904	877	851	816	781	754	720	684	649					
68	1013	994	964	935	897	858	829	791	752	714					
69	1104	1083	1052	1020	978	936	905	862	820	779					
70	1196	1173	1139	1105	1059	1013	979	934	888	842					
71	1287	1262	1226	1189	1140	1091	1054	1005	956	907					
72	1379	1352	1313	1274	1221	1169	1130	1077	1024	972					
73	1470	1443	1400	1358	1302	1246	1204	1148	1092	1036					
74	1562	1532	1487	1443	1384	1324	1279	1219	1160	1101					
75	1653	1622	1575	1527	1464	1401	1354	1291	1228	1165					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	249	239	224	208	193	183	168	157	147	137	1	168	137	1	66
2	330	320	300	279	259	244	224	208	198	183	2	188	157	2	81
3	361	345	325	305	284	264	244	229	213	198	3	218	183	3	102
4	422	406	381	356	330	310	284	269	254	234	4	239	198	4	112
5	462	447	417	386	361	335	315	290	274	254	5	254	208	5	132
6	483	467	437	406	381	356	330	305	290	264	6	264	218	6	142
7	508	488	457	427	396	371	345	320	300	279	7	279	229	7	157
8	528	513	478	442	417	386	361	335	315	290	8	290	239	8	188
10	549	528	493	457	427	401	371	345	325	300	10	310	254	10	218
11	564	544	508	472	442	411	381	356	335	310	11	325	269	11	239
12	584	564	528	493	457	427	396	371	351	320	12	335	274	12	264
13	605	579	544	508	472	442	406	381	361	330	13	345	284	13	284
14	620	599	559	518	488	452	422	391	371	340	14	366	305	14	315
15	630	610	569	528	493	462	427	396	376	345	15	386	320	15	340
16	635	615	574	533	498	467	432	401	381	351	16	401	330	16	376
17	650	625	584	544	508	472	437	411	386	356	17	417	345	17	396
18	665	640	599	559	523	488	452	422	396	366	18	442	361	18	432
19	676	650	610	569	528	493	457	427	401	371	19	462	381	19	457
20	696	671	625	579	544	508	467	437	411	381	20	472	391	20	488
21	711	686	640	594	559	518	483	447	422	391	21	493	406	21	554
22	721	696	650	605	564	528	488	457	427	396	22	523	432		
23	732	706	660	615	574	533	498	462	437	401	23	544	447		
24	752	721	676	630	589	549	508	472	447	411	24	564	467		
25	757	726	681	635	594	554	513	478	447	417	25	610	503		
26	767	742	691	640	599	559	518	483	457	422	26	665	549		
27	777	752	701	650	610	569	528	493	462	427					
28	782	757	706	655	615	574	528	493	467	432					
29	798	767	716	665	625	579	538	503	472	437					

TERRITORY 270

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	803	772	721	671	630	584	544	503	478	442					
31	813	782	732	681	635	594	549	513	483	447					
32	828	798	747	696	650	605	559	523	493	457					
33	838	808	757	706	660	615	569	528	498	462					
34	853	823	767	711	665	620	574	538	508	467					
35	864	833	777	721	676	630	584	544	513	472					
36	874	843	787	732	686	640	589	554	518	483					
37	889	859	803	747	696	650	605	564	528	488					
38	904	869	813	757	706	660	610	569	538	498					
39	909	874	818	762	711	660	615	574	538	498					
40	919	884	828	772	721	671	620	579	549	503					
41	930	899	838	777	732	681	630	589	554	513					
42	940	909	848	787	737	686	635	594	559	518					
43	955	919	859	798	747	696	645	599	569	523					
44	960	925	864	803	752	701	650	605	569	528					
45	975	940	879	818	767	711	660	615	579	538					
46	986	950	889	828	772	721	665	625	589	544					
47	996	960	899	838	782	726	676	630	594	549					
48	1011	975	909	843	792	737	681	635	599	554					
49	1021	986	919	853	798	747	691	645	605	559					
50	1031	996	930	864	808	752	696	650	615	569					
51	1041	1006	940	874	818	762	706	660	620	574					
52	1046	1011	945	879	823	767	711	660	625	574					
53	1062	1021	955	889	833	772	716	671	630	584					
54	1072	1031	965	899	838	782	726	676	635	589					
55	1087	1052	980	909	853	792	737	686	645	599					
56	1107	1067	996	925	869	808	747	696	655	610					
57	1128	1087	1016	945	884	823	762	711	671	620					
58	1163	1118	1046	975	909	848	787	732	691	640					
59	1209	1163	1087	1011	945	879	818	762	716	665					
60	1260	1214	1133	1052	986	919	848	792	747	691					
61	1295	1250	1168	1087	1016	945	879	818	772	711					
62	1326	1275	1194	1113	1036	965	894	838	787	726					
63	1346	1300	1214	1128	1057	986	909	848	803	742					
64	1377	1326	1240	1153	1077	1006	930	869	818	757					
65	1402	1351	1265	1179	1102	1026	950	884	833	772					
66	1443	1392	1300	1209	1133	1052	975	909	859	792					
67	1499	1448	1351	1255	1173	1092	1016	945	894	823					
68	1554	1499	1402	1306	1219	1138	1052	980	925	853					
69	1610	1554	1453	1351	1265	1179	1092	1016	960	884					
70	1671	1610	1504	1397	1311	1219	1128	1052	991	919					
71	1727	1661	1554	1448	1351	1260	1168	1087	1026	950					
72	1783	1717	1605	1494	1397	1300	1204	1123	1062	980					
73	1839	1773	1656	1539	1443	1341	1245	1158	1092	1011					
74	1895	1829	1707	1585	1483	1382	1280	1194	1128	1041					
75	1951	1880	1758	1636	1529	1422	1321	1229	1158	1072					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 280**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</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	23	22	1	26	24	1	9
2	42	41	40	39	37	35	34	33	31	29	2	37	33	2	11
3	52	51	49	48	46	44	43	41	39	37	3	42	38	3	15
4	60	59	57	55	53	51	49	47	45	43	4	46	42	4	17
5	67	66	64	62	59	57	55	52	49	48	5	51	48	5	20
6	75	73	71	69	66	63	61	58	55	52	6	58	53	6	27
7	82	81	79	77	73	70	68	64	61	58	7	63	58	7	33
8	88	87	84	81	79	75	73	69	66	62	8	69	63	8	39
10	96	94	91	88	84	81	79	75	71	68	10	75	68	10	49
11	102	100	97	94	90	86	83	80	76	72	11	81	74	11	60
12	107	105	102	99	95	90	87	83	80	76	12	88	81	12	70
13	111	109	106	103	98	94	91	86	82	79	13	94	86	13	82
14	116	113	111	108	103	98	95	90	86	81	14	102	93	14	97
15	121	119	115	112	108	103	99	95	90	85	15	113	103	15	117
16	126	124	120	116	112	107	104	99	94	89	16	123	113	16	143
17	131	129	125	121	116	112	108	103	98	92	17	137	125	17	171
18	137	134	130	126	121	115	112	107	102	96	18	148	136	18	204
19	141	138	134	130	124	119	115	110	105	99	19	163	148	19	243
20	145	142	138	134	128	122	118	113	108	102	20	179	165	20	289
21	149	146	143	139	133	127	122	117	112	106	21	200	183	21	400
22	154	151	146	142	136	130	126	120	114	109	22	226	207		
23	159	156	151	146	141	135	130	124	118	112	23	253	232		
24	163	160	155	150	145	138	134	127	121	114	24	293	268		
25	168	165	160	155	148	143	138	131	125	118	25	360	330		
26	174	170	165	160	153	146	142	135	129	122	26	442	404		
27	178	175	170	165	158	151	146	140	133	126					
28	184	180	176	171	163	156	151	144	137	130					
29	190	187	181	176	169	161	156	148	142	134					
30	196	192	186	180	174	166	160	152	146	138					
31	202	198	192	186	178	171	165	157	149	143					
32	208	204	198	192	184	177	170	162	154	146					
33	214	210	204	198	189	181	176	167	159	150					
34	219	214	209	203	194	185	179	171	163	154					
35	224	220	213	207	199	190	183	175	167	158					
36	230	226	219	212	204	195	188	179	171	162					
37	239	234	227	220	211	202	195	186	178	168					
38	247	243	236	229	219	210	203	193	184	175					
39	256	251	243	236	226	216	210	200	190	180					
40	264	259	251	243	234	224	216	206	196	186					
41	273	268	260	252	242	232	223	213	203	192					
42	281	275	268	260	249	239	230	219	209	198					
43	289	284	275	267	256	245	237	226	215	204					
44	298	292	283	275	264	252	243	232	221	210					
45	306	300	291	282	271	259	250	239	227	215					
46	316	309	301	292	279	268	259	246	235	222					
47	326	320	310	301	289	276	267	254	243	230					
48	337	330	320	310	298	285	275	263	249	237					
49	346	340	330	320	307	294	283	271	257	244					
50	355	348	339	329	315	302	291	277	264	250					
51	366	359	348	338	324	310	300	285	272	258					
52	375	369	358	347	333	318	307	294	279	265					
53	385	377	367	356	341	326	315	301	286	272					
54	401	393	381	370	354	340	328	312	298	282					
55	420	411	400	388	372	356	343	328	311	296					
56	442	434	421	408	392	374	362	345	329	311					
57	467	458	444	431	413	396	382	365	346	329					

TERRITORY 280

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	503	494	479	465	445	427	412	393	373	355					
59	558	547	532	516	495	473	457	436	414	394					
60	618	606	589	571	548	524	506	483	459	436					
61	675	663	643	624	598	572	553	528	501	476					
62	728	714	694	673	645	617	597	568	541	513					
63	782	767	745	723	693	663	640	611	581	551					
64	835	820	795	771	740	708	684	652	621	589					
65	889	872	847	822	788	754	728	695	661	627					
66	970	952	923	895	858	822	794	758	721	683					
67	1077	1056	1025	994	954	913	882	841	799	759					
68	1183	1161	1127	1093	1049	1003	969	924	879	834					
69	1290	1266	1229	1192	1143	1094	1057	1008	958	910					
70	1398	1371	1331	1291	1238	1184	1145	1091	1038	985					
71	1504	1475	1433	1390	1333	1276	1232	1175	1117	1060					
72	1611	1580	1535	1489	1427	1366	1320	1258	1197	1136					
73	1718	1686	1636	1587	1522	1456	1407	1342	1277	1211					
74	1826	1791	1738	1686	1617	1547	1495	1425	1356	1286					
75	1932	1895	1840	1785	1711	1637	1582	1509	1436	1362					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	302	290	271	253	234	222	204	191	179	167	1	204	167	1	80
2	401	389	364	339	315	296	271	253	241	222	2	228	191	2	99
3	438	420	395	370	346	321	296	278	259	241	3	265	222	3	123
4	512	494	463	432	401	376	346	327	309	284	4	290	241	4	136
5	561	543	506	469	438	407	383	352	333	309	5	309	253	5	160
6	586	568	531	494	463	432	401	370	352	321	6	321	265	6	173
7	617	592	555	518	481	450	420	389	364	339	7	339	278	7	191
8	642	623	580	537	506	469	438	407	383	352	8	352	290	8	228
10	666	642	598	555	518	487	450	420	395	364	10	376	309	10	265
11	685	660	617	574	537	500	463	432	407	376	11	395	327	11	290
12	710	685	642	598	555	518	481	450	426	389	12	407	333	12	321
13	734	703	660	617	574	537	494	463	438	401	13	420	346	13	346
14	753	728	679	629	592	549	512	475	450	413	14	444	370	14	383
15	765	740	691	642	598	561	518	481	457	420	15	469	389	15	413
16	771	747	697	648	605	568	524	487	463	426	16	487	401	16	457
17	790	759	710	660	617	574	531	500	469	432	17	506	420	17	481
18	808	777	728	679	636	592	549	512	481	444	18	537	438	18	524
19	821	790	740	691	642	598	555	518	487	450	19	561	463	19	555
20	845	814	759	703	660	617	568	531	500	463	20	574	475	20	592
21	864	833	777	722	679	629	586	543	512	475	21	598	494	21	673
22	876	845	790	734	685	642	592	555	518	481	22	636	524		
23	888	858	802	747	697	648	605	561	531	487	23	660	543		
24	913	876	821	765	716	666	617	574	543	500	24	685	568		
25	919	882	827	771	722	673	623	580	543	506	25	740	611		
26	932	901	839	777	728	679	629	586	555	512	26	808	666		
27	944	913	851	790	740	691	642	598	561	518					
28	950	919	858	796	747	697	642	598	568	524					
29	969	932	870	808	759	703	654	611	574	531					

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

**TERRITORY 280**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
30	975	938	876	814	765	710	660	611	580	537					
31	987	950	888	827	771	722	666	623	586	543					
32	1006	969	907	845	790	734	679	636	598	555					
33	1018	981	919	858	802	747	691	642	605	561					
34	1037	1000	932	864	808	753	697	654	617	568					
35	1049	1012	944	876	821	765	710	660	623	574					
36	1061	1024	956	888	833	777	716	673	629	586					
37	1080	1043	975	907	845	790	734	685	642	592					
38	1098	1055	987	919	858	802	740	691	654	605					
39	1104	1061	993	926	864	802	747	697	654	605					
40	1117	1074	1006	938	876	814	753	703	666	611					
41	1129	1092	1018	944	888	827	765	716	673	623					
42	1141	1104	1030	956	895	833	771	722	679	629					
43	1160	1117	1043	969	907	845	784	728	691	636					
44	1166	1123	1049	975	913	851	790	734	691	642					
45	1185	1141	1067	993	932	864	802	747	703	654					
46	1197	1154	1080	1006	938	876	808	759	716	660					
47	1209	1166	1092	1018	950	882	821	765	722	666					
48	1228	1185	1104	1024	963	895	827	771	728	673					
49	1240	1197	1117	1037	969	907	839	784	734	679					
50	1253	1209	1129	1049	981	913	845	790	747	691					
51	1265	1222	1141	1061	993	926	858	802	753	697					
52	1271	1228	1148	1067	1000	932	864	802	759	697					
53	1290	1240	1160	1080	1012	938	870	814	765	710					
54	1302	1253	1172	1092	1018	950	882	821	771	716					
55	1320	1277	1191	1104	1037	963	895	833	784	728					
56	1345	1296	1209	1123	1055	981	907	845	796	740					
57	1370	1320	1234	1148	1074	1000	926	864	814	753					
58	1413	1357	1271	1185	1104	1030	956	888	839	777					
59	1468	1413	1320	1228	1148	1067	993	926	870	808					
60	1530	1475	1376	1277	1197	1117	1030	963	907	839					
61	1573	1518	1419	1320	1234	1148	1067	993	938	864					
62	1610	1549	1450	1351	1259	1172	1086	1018	956	882					
63	1635	1580	1475	1370	1283	1197	1104	1030	975	901					
64	1672	1610	1505	1401	1308	1222	1129	1055	993	919					
65	1703	1641	1536	1431	1339	1246	1154	1074	1012	938					
66	1752	1691	1580	1468	1376	1277	1185	1104	1043	963					
67	1820	1758	1641	1524	1425	1327	1234	1148	1086	1000					
68	1888	1820	1703	1586	1481	1382	1277	1191	1123	1037					
69	1956	1888	1765	1641	1536	1431	1327	1234	1166	1074					
70	2030	1956	1826	1697	1592	1481	1370	1277	1203	1117					
71	2098	2018	1888	1758	1641	1530	1419	1320	1246	1154					
72	2166	2085	1950	1814	1697	1580	1462	1364	1290	1191					
73	2234	2153	2011	1870	1752	1629	1512	1407	1327	1228					
74	2301	2221	2073	1925	1802	1678	1555	1450	1370	1265					
75	2369	2283	2135	1987	1857	1728	1604	1493	1407	1302					

- (a)** Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b)** Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c)** Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



TERRITORY 290

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	39	38	37	36	35	33	32	30	29	27	1	32	30	1	11
2	51	50	49	48	45	43	42	40	38	36	2	45	40	2	13
3	64	63	61	58	56	54	52	50	48	45	3	51	46	3	18
4	74	73	70	68	65	63	61	57	55	52	4	56	51	4	21
5	82	81	79	76	73	70	68	64	61	58	5	63	58	5	25
6	92	89	87	84	81	77	75	71	68	64	6	71	65	6	33
7	101	99	96	94	89	86	83	79	75	71	7	77	71	7	40
8	108	107	104	100	96	92	89	84	81	76	8	84	77	8	48
10	118	115	112	108	104	100	96	92	87	83	10	92	83	10	61
11	125	123	119	115	111	106	102	98	93	88	11	99	90	11	74
12	131	129	125	121	117	111	107	102	98	93	12	108	99	12	86
13	136	133	130	126	120	115	112	106	101	96	13	115	106	13	101
14	143	139	136	132	126	120	117	111	106	100	14	125	114	14	119
15	149	146	142	137	132	126	121	117	111	105	15	138	126	15	144
16	155	152	148	143	137	131	127	121	115	109	16	151	138	16	175
17	161	158	154	149	143	137	132	126	120	113	17	168	154	17	209
18	168	164	159	155	149	142	137	131	125	118	18	182	167	18	250
19	173	169	164	159	152	146	142	134	129	121	19	200	182	19	299
20	177	174	169	164	157	150	145	138	132	125	20	220	202	20	355
21	183	180	175	170	163	156	150	144	137	130	21	245	225	21	490
22	189	186	180	174	167	159	155	148	140	133	22	277	253		
23	195	192	186	180	173	165	159	152	145	137	23	311	284		
24	200	196	190	184	177	169	164	156	149	140	24	359	328		
25	206	202	196	190	182	175	169	161	154	145	25	441	405		
26	213	208	202	196	188	180	174	165	158	150	26	543	496		
27	219	214	208	202	194	186	180	171	163	155					
28	226	221	215	209	200	192	186	176	168	159					
29	233	230	223	215	207	198	192	182	174	164					
30	240	236	228	221	213	203	196	187	179	169					
31	248	243	236	228	219	209	202	193	183	175					
32	255	250	243	236	226	217	208	199	189	180					
33	263	257	250	243	232	223	215	205	195	184					
34	269	263	256	249	238	227	220	209	200	189					
35	275	270	262	253	244	233	225	214	205	194					
36	282	277	269	261	250	239	231	220	209	199					
37	293	287	278	270	259	248	239	228	218	206					
38	303	298	289	281	269	257	249	237	226	214					
39	314	308	299	289	277	265	257	245	233	221					
40	324	318	308	299	287	275	265	252	240	228					
41	334	328	319	309	296	284	274	262	249	236					
42	345	338	328	319	306	293	282	269	256	243					
43	355	349	338	327	314	301	290	277	264	250					
44	365	358	347	337	324	309	299	284	271	257					
45	375	368	357	346	332	318	307	293	278	264					
46	388	380	369	358	343	328	318	302	288	273					
47	400	393	381	369	355	339	327	312	298	282					
48	413	405	393	381	365	350	338	322	306	290					
49	425	417	405	393	376	361	347	332	315	300					
50	436	427	415	403	387	370	357	340	324	307					
51	449	440	427	414	397	381	368	350	333	317					
52	461	452	439	426	408	390	377	361	343	325					
53	472	463	450	437	419	400	387	369	351	333					
54	491	482	468	453	434	417	402	383	365	346					
55	515	505	490	476	456	437	421	402	382	363					
56	543	532	516	501	481	459	444	424	403	382					
57	572	562	545	528	507	486	469	447	425	403					

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**NORTH CAROLINA (32)**

**TERRITORY 290**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	618	606	588	570	546	524	506	482	458	436					
59	684	671	652	633	607	581	560	534	508	483					
60	758	744	722	701	672	643	621	593	563	534					
61	828	813	789	765	734	702	678	647	615	584					
62	894	876	851	826	791	757	732	697	664	630					
63	959	941	914	887	850	814	785	750	713	676					
64	1025	1006	976	946	908	869	839	800	762	722					
65	1091	1070	1039	1008	966	925	894	852	810	769					
66	1190	1167	1133	1098	1053	1008	975	929	884	838					
67	1321	1296	1258	1220	1170	1120	1082	1032	981	931					
68	1452	1424	1383	1341	1286	1230	1189	1134	1078	1023					
69	1583	1553	1508	1463	1402	1342	1297	1236	1176	1116					
70	1715	1681	1633	1584	1518	1453	1404	1339	1273	1208					
71	1846	1810	1758	1705	1635	1565	1511	1441	1371	1301					
72	1977	1939	1883	1827	1750	1676	1620	1543	1468	1393					
73	2107	2068	2008	1947	1867	1786	1727	1646	1566	1485					
74	2240	2197	2132	2068	1984	1898	1834	1748	1664	1578					
75	2370	2325	2257	2190	2099	2009	1941	1852	1761	1671					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	322	309	290	270	250	237	217	204	191	178	1	217	178	1	86
2	428	415	388	362	336	316	290	270	257	237	2	243	204	2	105
3	467	447	421	395	368	342	316	296	276	257	3	283	237	3	132
4	546	526	494	461	428	401	368	349	329	303	4	309	257	4	145
5	599	579	540	500	467	434	408	375	355	329	5	329	270	5	171
6	625	605	566	526	494	461	428	395	375	342	6	342	283	6	184
7	658	632	592	553	513	480	447	415	388	362	7	362	296	7	204
8	684	665	619	572	540	500	467	434	408	375	8	375	309	8	243
10	711	684	638	592	553	520	480	447	421	388	10	401	329	10	283
11	730	704	658	612	572	533	494	461	434	401	11	421	349	11	309
12	757	730	684	638	592	553	513	480	454	415	12	434	355	12	342
13	783	750	704	658	612	572	526	494	467	428	13	447	368	13	368
14	803	776	724	671	632	586	546	507	480	441	14	474	395	14	408
15	816	790	737	684	638	599	553	513	487	447	15	500	415	15	441
16	823	796	744	691	645	605	559	520	494	454	16	520	428	16	487
17	842	809	757	704	658	612	566	533	500	461	17	540	447	17	513
18	862	829	776	724	678	632	586	546	513	474	18	572	467	18	559
19	875	842	790	737	684	638	592	553	520	480	19	599	494	19	592
20	901	869	809	750	704	658	605	566	533	494	20	612	507	20	632
21	921	888	829	770	724	671	625	579	546	507	21	638	526	21	717
22	934	901	842	783	730	684	632	592	553	513	22	678	559		
23	948	915	855	796	744	691	645	599	566	520	23	704	579		
24	974	934	875	816	763	711	658	612	579	533	24	730	605		
25	980	941	882	823	770	717	665	619	579	540	25	790	651		
26	994	961	895	829	776	724	671	625	592	546	26	862	711		
27	1007	974	908	842	790	737	684	638	599	553					
28	1013	980	915	849	796	744	684	638	605	559					
29	1033	994	928	862	809	750	697	651	612	566					

TERRITORY 290

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	1040	1000	934	869	816	757	704	651	619	572					
31	1053	1013	948	882	823	770	711	665	625	579					
32	1073	1033	967	901	842	783	724	678	638	592					
33	1086	1046	980	915	855	796	737	684	645	599					
34	1105	1066	994	921	862	803	744	697	658	605					
35	1119	1079	1007	934	875	816	757	704	665	612					
36	1132	1092	1020	948	888	829	763	717	671	625					
37	1152	1112	1040	967	901	842	783	730	684	632					
38	1171	1125	1053	980	915	855	790	737	697	645					
39	1178	1132	1059	987	921	855	796	744	697	645					
40	1191	1145	1073	1000	934	869	803	750	711	651					
41	1204	1165	1086	1007	948	882	816	763	717	665					
42	1217	1178	1099	1020	954	888	823	770	724	671					
43	1237	1191	1112	1033	967	901	836	776	737	678					
44	1244	1198	1119	1040	974	908	842	783	737	684					
45	1263	1217	1138	1059	994	921	855	796	750	697					
46	1277	1230	1152	1073	1000	934	862	809	763	704					
47	1290	1244	1165	1086	1013	941	875	816	770	711					
48	1309	1263	1178	1092	1026	954	882	823	776	717					
49	1323	1277	1191	1105	1033	967	895	836	783	724					
50	1336	1290	1204	1119	1046	974	901	842	796	737					
51	1349	1303	1217	1132	1059	987	915	855	803	744					
52	1355	1309	1224	1138	1066	994	921	855	809	744					
53	1375	1323	1237	1152	1079	1000	928	869	816	757					
54	1388	1336	1250	1165	1086	1013	941	875	823	763					
55	1408	1362	1270	1178	1105	1026	954	888	836	776					
56	1434	1382	1290	1198	1125	1046	967	901	849	790					
57	1461	1408	1316	1224	1145	1066	987	921	869	803					
58	1507	1448	1355	1263	1178	1099	1020	948	895	829					
59	1566	1507	1408	1309	1224	1138	1059	987	928	862					
60	1632	1573	1467	1362	1277	1191	1099	1026	967	895					
61	1678	1619	1513	1408	1316	1224	1138	1059	1000	921					
62	1717	1652	1546	1441	1342	1250	1158	1086	1020	941					
63	1744	1684	1573	1461	1369	1277	1178	1099	1040	961					
64	1783	1717	1606	1494	1395	1303	1204	1125	1059	980					
65	1816	1750	1638	1527	1428	1329	1230	1145	1079	1000					
66	1869	1803	1684	1566	1467	1362	1263	1178	1112	1026					
67	1941	1875	1750	1625	1520	1415	1316	1224	1158	1066					
68	2013	1941	1816	1691	1579	1474	1362	1270	1198	1105					
69	2086	2013	1882	1750	1638	1527	1415	1316	1244	1145					
70	2165	2086	1948	1810	1698	1579	1461	1362	1283	1191					
71	2237	2152	2013	1875	1750	1632	1513	1408	1329	1230					
72	2310	2224	2079	1935	1810	1684	1559	1454	1375	1270					
73	2382	2296	2145	1994	1869	1737	1612	1500	1415	1309					
74	2454	2369	2211	2053	1921	1790	1658	1546	1461	1349					
75	2527	2435	2277	2119	1981	1842	1711	1592	1500	1388					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 300**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	26	25	24	24	23	22	21	20	19	18	1	21	20	1	7
2	34	33	32	32	30	28	28	27	25	24	2	30	27	2	9
3	43	42	40	39	37	36	35	33	32	30	3	34	31	3	12
4	49	48	47	45	43	42	40	38	36	35	4	37	34	4	14
5	55	54	52	51	48	47	45	43	40	39	5	42	39	5	17
6	61	59	58	56	54	51	50	47	45	43	6	47	43	6	22
7	67	66	64	62	59	57	55	52	50	47	7	51	47	7	27
8	72	71	69	66	64	61	59	56	54	51	8	56	51	8	32
10	78	77	74	72	69	66	64	61	58	55	10	61	55	10	40
11	83	81	79	77	73	70	68	65	62	58	11	66	60	11	49
12	87	85	83	81	77	73	71	68	65	62	12	72	66	12	57
13	90	88	86	84	80	77	74	70	67	64	13	77	70	13	67
14	95	92	90	88	84	80	77	73	70	66	14	83	76	14	79
15	99	97	94	91	88	84	81	77	73	70	15	92	84	15	96
16	103	101	98	95	91	87	85	81	77	73	16	100	92	16	116
17	107	105	102	99	95	91	88	84	80	75	17	111	102	17	139
18	111	109	106	103	99	94	91	87	83	78	18	121	111	18	166
19	115	112	109	106	101	97	94	89	85	81	19	133	121	19	198
20	118	115	112	109	104	100	96	92	88	83	20	146	134	20	235
21	122	119	116	113	108	103	100	96	91	86	21	163	149	21	325
22	126	123	119	115	111	106	103	98	93	88	22	184	168		
23	130	127	123	119	115	110	106	101	96	91	23	206	189		
24	133	130	126	122	118	112	109	103	99	93	24	239	218		
25	137	134	130	126	121	116	112	107	102	96	25	293	269		
26	141	138	134	130	125	119	115	110	105	100	26	360	329		
27	145	142	138	134	129	123	119	114	108	103					
28	150	147	143	139	133	127	123	117	111	106					
29	155	152	148	143	137	131	127	121	115	109					
30	160	156	152	147	141	135	130	124	119	112					
31	164	161	156	152	145	139	134	128	122	116					
32	169	166	161	156	150	144	138	132	126	119					
33	175	171	166	161	154	148	143	136	130	122					
34	179	175	170	165	158	151	146	139	133	126					
35	182	179	174	168	162	155	149	142	136	129					
36	187	184	179	173	166	159	153	146	139	132					
37	194	190	185	179	172	164	159	152	145	137					
38	201	198	192	186	179	171	165	157	150	142					
39	209	205	198	192	184	176	171	163	155	147					
40	215	211	205	198	190	182	176	167	160	152					
41	222	218	212	205	197	189	182	174	165	156					
42	229	224	218	212	203	194	187	179	170	161					
43	235	231	224	217	209	200	193	184	175	166					
44	243	238	231	224	215	205	198	189	180	171					
45	249	244	237	230	220	211	204	194	185	175					
46	258	252	245	238	228	218	211	201	191	181					
47	265	261	253	245	235	225	217	207	198	187					
48	274	269	261	253	243	232	224	214	203	193					
49	282	277	269	261	250	239	231	220	209	199					
50	289	284	276	268	257	246	237	226	215	204					
51	298	292	284	275	264	253	244	232	221	210					
52	306	300	292	283	271	259	250	239	228	216					
53	314	307	299	290	278	265	257	245	233	221					
54	326	320	310	301	288	277	267	254	243	230					
55	342	335	325	316	303	290	280	267	254	241					
56	360	353	343	333	319	305	295	281	268	254					
57	380	373	362	351	337	322	311	297	282	268					

TERRITORY 300

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	410	402	390	378	363	348	336	320	304	289					
59	454	446	433	420	403	386	372	355	337	321					
60	503	494	480	465	446	427	412	393	374	355					
61	550	540	524	508	487	466	450	430	408	388					
62	593	581	565	548	525	502	486	463	441	418					
63	637	625	607	589	564	540	521	498	473	449					
64	680	668	648	628	603	577	557	531	506	480					
65	724	710	690	669	641	614	593	566	538	510					
66	790	775	752	729	699	669	647	617	587	556					
67	877	860	835	810	777	743	718	685	651	618					
68	964	946	918	890	854	817	789	753	716	679					
69	1051	1031	1001	971	931	891	861	821	781	741					
70	1138	1116	1084	1051	1008	965	932	889	845	802					
71	1225	1202	1167	1132	1085	1039	1003	957	910	863					
72	1312	1287	1250	1213	1162	1112	1075	1025	975	925					
73	1399	1373	1333	1292	1240	1186	1146	1093	1040	986					
74	1487	1458	1416	1373	1317	1260	1217	1161	1104	1048					
75	1574	1544	1499	1454	1394	1334	1288	1229	1169	1109					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	240	230	215	200	186	176	161	152	142	132	1	161	132	1	64
2	318	308	289	269	249	235	215	200	191	176	2	181	152	2	78
3	347	333	313	293	274	254	235	220	205	191	3	210	176	3	98
4	406	391	367	342	318	298	274	259	245	225	4	230	191	4	108
5	445	430	401	372	347	323	303	279	264	245	5	245	200	5	127
6	465	450	421	391	367	342	318	293	279	254	6	254	210	6	137
7	489	469	440	411	381	357	333	308	289	269	7	269	220	7	152
8	509	494	460	425	401	372	347	323	303	279	8	279	230	8	181
10	528	509	474	440	411	386	357	333	313	289	10	298	245	10	210
11	543	523	489	455	425	396	367	342	323	298	11	313	259	11	230
12	562	543	509	474	440	411	381	357	337	308	12	323	264	12	254
13	582	557	523	489	455	425	391	367	347	318	13	333	274	13	274
14	597	577	538	499	469	435	406	377	357	328	14	352	293	14	303
15	606	587	548	509	474	445	411	381	362	333	15	372	308	15	328
16	611	592	553	513	479	450	416	386	367	337	16	386	318	16	362
17	626	601	562	523	489	455	421	396	372	342	17	401	333	17	381
18	641	616	577	538	504	469	435	406	381	352	18	425	347	18	416
19	650	626	587	548	509	474	440	411	386	357	19	445	367	19	440
20	670	645	601	557	523	489	450	421	396	367	20	455	377	20	469
21	685	660	616	572	538	499	465	430	406	377	21	474	391	21	533
22	694	670	626	582	543	509	469	440	411	381	22	504	416		
23	704	680	636	592	553	513	479	445	421	386	23	523	430		
24	724	694	650	606	567	528	489	455	430	396	24	543	450		
25	729	699	655	611	572	533	494	460	430	401	25	587	484		
26	738	714	665	616	577	538	499	465	440	406	26	641	528		
27	748	724	675	626	587	548	509	474	445	411					
28	753	729	680	631	592	553	509	474	450	416					
29	768	738	689	641	601	557	518	484	455	421					

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**NORTH CAROLINA (32)**

**TERRITORY 300**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	773	743	694	645	606	562	523	484	460	425					
31	782	753	704	655	611	572	528	494	465	430					
32	797	768	719	670	626	582	538	504	474	440					
33	807	778	729	680	636	592	548	509	479	445					
34	822	792	738	685	641	597	553	518	489	450					
35	831	802	748	694	650	606	562	523	494	455					
36	841	812	758	704	660	616	567	533	499	465					
37	856	826	773	719	670	626	582	543	509	469					
38	870	836	782	729	680	636	587	548	518	479					
39	875	841	787	734	685	636	592	553	518	479					
40	885	851	797	743	694	645	597	557	528	484					
41	895	866	807	748	704	655	606	567	533	494					
42	905	875	817	758	709	660	611	572	538	499					
43	919	885	826	768	719	670	621	577	548	504					
44	924	890	831	773	724	675	626	582	548	509					
45	939	905	846	787	738	685	636	592	557	518					
46	949	914	856	797	743	694	641	601	567	523					
47	958	924	866	807	753	699	650	606	572	528					
48	973	939	875	812	763	709	655	611	577	533					
49	983	949	885	822	768	719	665	621	582	538					
50	993	958	895	831	778	724	670	626	592	548					
51	1002	968	905	841	787	734	680	636	597	553					
52	1007	973	910	846	792	738	685	636	601	553					
53	1022	983	919	856	802	743	689	645	606	562					
54	1032	993	929	866	807	753	699	650	611	567					
55	1046	1012	944	875	822	763	709	660	621	577					
56	1066	1027	958	890	836	778	719	670	631	587					
57	1086	1046	978	910	851	792	734	685	645	597					
58	1120	1076	1007	939	875	817	758	704	665	616					
59	1164	1120	1046	973	910	846	787	734	689	641					
60	1213	1169	1090	1012	949	885	817	763	719	665					
61	1247	1203	1125	1046	978	910	846	787	743	685					
62	1276	1227	1149	1071	998	929	861	807	758	699					
63	1296	1252	1169	1086	1017	949	875	817	773	714					
64	1325	1276	1193	1110	1037	968	895	836	787	729					
65	1350	1301	1218	1134	1061	988	914	851	802	743					
66	1389	1340	1252	1164	1090	1012	939	875	826	763					
67	1443	1394	1301	1208	1130	1051	978	910	861	792					
68	1496	1443	1350	1257	1174	1095	1012	944	890	822					
69	1550	1496	1399	1301	1218	1134	1051	978	924	851					
70	1609	1550	1447	1345	1262	1174	1086	1012	954	885					
71	1663	1599	1496	1394	1301	1213	1125	1046	988	914					
72	1716	1653	1545	1438	1345	1252	1159	1081	1022	944					
73	1770	1707	1594	1482	1389	1291	1198	1115	1051	973					
74	1824	1760	1643	1526	1428	1330	1232	1149	1086	1002					
75	1878	1809	1692	1575	1472	1369	1271	1183	1115	1032					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	33	32	31	30	29	28	27	25	24	23	1	27	25	1	9
2	43	42	41	40	38	36	35	34	32	30	2	38	34	2	11
3	54	53	51	49	47	45	44	42	40	38	3	43	39	3	15
4	62	61	59	57	55	53	51	48	46	44	4	47	43	4	18
5	69	68	66	64	61	59	57	54	51	49	5	53	49	5	21
6	77	75	73	71	68	65	63	60	57	54	6	60	55	6	28
7	85	83	81	79	75	72	70	66	63	60	7	65	60	7	34
8	91	90	87	84	81	77	75	71	68	64	8	71	65	8	40
10	99	97	94	91	87	84	81	77	73	70	10	77	70	10	51
11	105	103	100	97	93	89	86	82	78	74	11	83	76	11	62
12	110	108	105	102	98	93	90	86	82	78	12	91	83	12	72
13	114	112	109	106	101	97	94	89	85	81	13	97	89	13	85
14	120	117	114	111	106	101	98	93	89	84	14	105	96	14	100
15	125	123	119	115	111	106	102	98	93	88	15	116	106	15	121
16	130	128	124	120	115	110	107	102	97	92	16	127	116	16	147
17	135	133	129	125	120	115	111	106	101	95	17	141	129	17	176
18	141	138	134	130	125	119	115	110	105	99	18	153	140	18	210
19	145	142	138	134	128	123	119	113	108	102	19	168	153	19	251
20	149	146	142	138	132	126	122	116	111	105	20	185	170	20	298
21	154	151	147	143	137	131	126	121	115	109	21	206	189	21	412
22	159	156	151	146	140	134	130	124	118	112	22	233	213		
23	164	161	156	151	145	139	134	128	122	115	23	261	239		
24	168	165	160	155	149	142	138	131	125	118	24	302	276		
25	173	170	165	160	153	147	142	135	129	122	25	371	340		
26	179	175	170	165	158	151	146	139	133	126	26	456	417		
27	184	180	175	170	163	156	151	144	137	130					
28	190	186	181	176	168	161	156	148	141	134					
29	196	193	187	181	174	166	161	153	146	138					
30	202	198	192	186	179	171	165	157	150	142					
31	208	204	198	192	184	176	170	162	154	147					
32	214	210	204	198	190	182	175	167	159	151					
33	221	216	210	204	195	187	181	172	164	155					
34	226	221	215	209	200	191	185	176	168	159					
35	231	227	220	213	205	196	189	180	172	163					
36	237	233	226	219	210	201	194	185	176	167					
37	246	241	234	227	218	208	201	192	183	173					
38	255	250	243	236	226	216	209	199	190	180					
39	264	259	251	243	233	223	216	206	196	186					
40	272	267	259	251	241	231	223	212	202	192					
41	281	276	268	260	249	239	230	220	209	198					
42	290	284	276	268	257	246	237	226	215	204					
43	298	293	284	275	264	253	244	233	222	210					
44	307	301	292	283	272	260	251	239	228	216					
45	315	309	300	291	279	267	258	246	234	222					
46	326	319	310	301	288	276	267	254	242	229					
47	336	330	320	310	298	285	275	262	250	237					
48	347	340	330	320	307	294	284	271	257	244					
49	357	350	340	330	316	303	292	279	265	252					
50	366	359	349	339	325	311	300	286	272	258					
51	377	370	359	348	334	320	309	294	280	266					
52	387	380	369	358	343	328	317	303	288	273					
53	397	389	378	367	352	336	325	310	295	280					
54	413	405	393	381	365	350	338	322	307	291					
55	433	424	412	400	383	367	354	338	321	305					
56	456	447	434	421	404	386	373	356	339	321					
57	481	472	458	444	426	408	394	376	357	339					

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**NORTH CAROLINA (32)**

**TERRITORY 310**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</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	385	366					
59	575	564	548	532	510	488	471	449	427	406					
60	637	625	607	589	565	540	522	498	473	449					
61	696	683	663	643	617	590	570	544	517	491					
62	751	736	715	694	665	636	615	586	558	529					
63	806	791	768	745	714	684	660	630	599	568					
64	861	845	820	795	763	730	705	672	640	607					
65	917	899	873	847	812	777	751	716	681	646					
66	1000	981	952	923	885	847	819	781	743	704					
67	1110	1089	1057	1025	983	941	909	867	824	782					
68	1220	1197	1162	1127	1081	1034	999	953	906	860					
69	1330	1305	1267	1229	1178	1128	1090	1039	988	938					
70	1441	1413	1372	1331	1276	1221	1180	1125	1070	1015					
71	1551	1521	1477	1433	1374	1315	1270	1211	1152	1093					
72	1661	1629	1582	1535	1471	1408	1361	1297	1234	1171					
73	1771	1738	1687	1636	1569	1501	1451	1383	1316	1248					
74	1882	1846	1792	1738	1667	1595	1541	1469	1398	1326					
75	1992	1954	1897	1840	1764	1688	1631	1556	1480	1404					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	230	221	207	193	179	169	155	146	136	127	1	155	127	1	61
2	306	296	277	259	240	226	207	193	183	169	2	174	146	2	75
3	334	320	301	282	263	244	226	212	197	183	3	202	169	3	94
4	390	376	353	329	306	287	263	249	235	216	4	221	183	4	103
5	428	414	385	357	334	310	291	268	254	235	5	235	193	5	122
6	447	432	404	376	353	329	306	282	268	244	6	244	202	6	132
7	470	451	423	395	367	343	320	296	277	259	7	259	212	7	146
8	489	475	442	409	385	357	334	310	291	268	8	268	221	8	174
10	508	489	456	423	395	371	343	320	301	277	10	287	235	10	202
11	522	503	470	437	409	381	353	329	310	287	11	301	249	11	221
12	541	522	489	456	423	395	367	343	324	296	12	310	254	12	244
13	559	536	503	470	437	409	376	353	334	306	13	320	263	13	263
14	573	555	517	479	451	418	390	362	343	315	14	338	282	14	291
15	583	564	526	489	456	428	395	367	348	320	15	357	296	15	315
16	588	569	531	494	461	432	400	371	353	324	16	371	306	16	348
17	602	578	541	503	470	437	404	381	357	329	17	385	320	17	367
18	616	592	555	517	484	451	418	390	367	338	18	409	334	18	400
19	625	602	564	526	489	456	423	395	371	343	19	428	353	19	423
20	644	620	578	536	503	470	432	404	381	353	20	437	362	20	451
21	658	635	592	550	517	479	447	414	390	362	21	456	376	21	512
22	667	644	602	559	522	489	451	423	395	367	22	484	400		
23	677	653	611	569	531	494	461	428	404	371	23	503	414		
24	696	667	625	583	545	508	470	437	414	381	24	522	432		
25	700	672	630	588	550	512	475	442	414	385	25	564	465		
26	710	686	639	592	555	517	479	447	423	390	26	616	508		
27	719	696	649	602	564	526	489	456	428	395					
28	724	700	653	606	569	531	489	456	432	400					
29	738	710	663	616	578	536	498	465	437	404					



TERRITORY 310

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	743	714	667	620	583	541	503	465	442	409					
31	752	724	677	630	588	550	508	475	447	414					
32	766	738	691	644	602	559	517	484	456	423					
33	776	747	700	653	611	569	526	489	461	428					
34	790	761	710	658	616	573	531	498	470	432					
35	799	771	719	667	625	583	541	503	475	437					
36	808	780	729	677	635	592	545	512	479	447					
37	823	794	743	691	644	602	559	522	489	451					
38	837	804	752	700	653	611	564	526	498	461					
39	841	808	757	705	658	611	569	531	498	461					
40	851	818	766	714	667	620	573	536	508	465					
41	860	832	776	719	677	630	583	545	512	475					
42	870	841	785	729	682	635	588	550	517	479					
43	884	851	794	738	691	644	597	555	526	484					
44	888	855	799	743	696	649	602	559	526	489					
45	902	870	813	757	710	658	611	569	536	498					
46	912	879	823	766	714	667	616	578	545	503					
47	921	888	832	776	724	672	625	583	550	508					
48	935	902	841	780	733	682	630	588	555	512					
49	945	912	851	790	738	691	639	597	559	517					
50	954	921	860	799	747	696	644	602	569	526					
51	964	931	870	808	757	705	653	611	573	531					
52	968	935	874	813	761	710	658	611	578	531					
53	982	945	884	823	771	714	663	620	583	541					
54	992	954	893	832	776	724	672	625	588	545					
55	1006	973	907	841	790	733	682	635	597	555					
56	1025	987	921	855	804	747	691	644	606	564					
57	1043	1006	940	874	818	761	705	658	620	573					
58	1076	1034	968	902	841	785	729	677	639	592					
59	1119	1076	1006	935	874	813	757	705	663	616					
60	1166	1123	1048	973	912	851	785	733	691	639					
61	1199	1156	1081	1006	940	874	813	757	714	658					
62	1227	1180	1105	1029	959	893	827	776	729	672					
63	1246	1203	1123	1043	978	912	841	785	743	686					
64	1274	1227	1147	1067	996	931	860	804	757	700					
65	1297	1250	1170	1090	1020	949	879	818	771	714					
66	1335	1288	1203	1119	1048	973	902	841	794	733					
67	1387	1340	1250	1161	1086	1011	940	874	827	761					
68	1438	1387	1297	1208	1128	1053	973	907	855	790					
69	1490	1438	1344	1250	1170	1090	1011	940	888	818					
70	1546	1490	1391	1293	1213	1128	1043	973	917	851					
71	1598	1537	1438	1340	1250	1166	1081	1006	949	879					
72	1650	1589	1485	1382	1293	1203	1114	1039	982	907					
73	1701	1640	1532	1424	1335	1241	1152	1072	1011	935					
74	1753	1692	1579	1466	1372	1278	1184	1105	1043	964					
75	1805	1739	1626	1513	1415	1316	1222	1137	1072	992					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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

**TERRITORY 320**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	48	47	45	44	42	41	39	37	35	34	1	39	37	1	13
2	63	61	60	58	55	53	51	50	47	44	2	55	50	2	16
3	79	77	74	72	69	66	64	61	58	55	3	63	57	3	22
4	91	89	86	83	80	77	74	70	67	64	4	69	63	4	26
5	101	99	96	93	89	86	83	79	74	72	5	77	72	5	31
6	112	110	107	104	99	95	92	88	83	79	6	88	80	6	41
7	124	121	118	115	110	105	102	96	92	88	7	95	88	7	50
8	133	131	127	123	118	112	110	104	99	93	8	104	95	8	58
10	145	142	137	133	127	123	118	112	107	102	10	112	102	10	74
11	153	150	146	142	136	130	126	120	114	108	11	121	111	11	91
12	161	158	153	149	143	136	131	126	120	114	12	133	121	12	105
13	166	164	159	155	147	142	137	130	124	118	13	142	130	13	124
14	175	171	166	162	155	147	143	136	130	123	14	153	140	14	146
15	183	180	174	168	162	155	149	143	136	128	15	169	155	15	177
16	190	187	181	175	168	161	156	149	142	134	16	185	169	16	215
17	197	194	188	183	175	168	162	155	147	139	17	206	188	17	257
18	206	201	196	190	183	174	168	161	153	145	18	223	204	18	307
19	212	207	201	196	187	180	174	165	158	149	19	245	223	19	366
20	218	213	207	201	193	184	178	169	162	153	20	270	248	20	435
21	225	220	215	209	200	191	184	177	168	159	21	301	276	21	602
22	232	228	220	213	204	196	190	181	172	164	22	340	311		
23	239	235	228	220	212	203	196	187	178	168	23	381	349		
24	245	241	234	226	218	207	201	191	183	172	24	441	403		
25	253	248	241	234	223	215	207	197	188	178	25	542	496		
26	261	256	248	241	231	220	213	203	194	184	26	666	609		
27	269	263	256	248	238	228	220	210	200	190					
28	277	272	264	257	245	235	228	216	206	196					
29	286	282	273	264	254	242	235	223	213	201					
30	295	289	280	272	261	250	241	229	219	207					
31	304	298	289	280	269	257	248	237	225	215					
32	312	307	298	289	277	266	256	244	232	220					
33	323	315	307	298	285	273	264	251	239	226					
34	330	323	314	305	292	279	270	257	245	232					
35	337	331	321	311	299	286	276	263	251	238					
36	346	340	330	320	307	293	283	270	257	244					
37	359	352	342	331	318	304	293	280	267	253					
38	372	365	355	345	330	315	305	291	277	263					
39	385	378	366	355	340	326	315	301	286	272					
40	397	390	378	366	352	337	326	310	295	280					
41	410	403	391	380	364	349	336	321	305	289					
42	423	415	403	391	375	359	346	330	314	298					
43	435	428	415	402	385	369	356	340	324	307					
44	448	439	426	413	397	380	366	349	333	315					
45	460	451	438	425	407	390	377	359	342	324					
46	476	466	453	439	420	403	390	371	353	334					
47	491	482	467	453	435	416	402	383	365	346					
48	507	496	482	467	448	429	415	396	375	356					
49	521	511	496	482	461	442	426	407	387	368					
50	534	524	510	495	475	454	438	418	397	377					
51	550	540	524	508	488	467	451	429	409	388					
52	565	555	539	523	501	479	463	442	420	399					
53	580	568	552	536	514	491	475	453	431	409					
54	603	591	574	556	533	511	493	470	448	425					
55	632	619	602	584	559	536	517	493	469	445					
56	666	653	634	615	590	564	545	520	495	469					
57	702	689	669	648	622	596	575	549	521	495					

TERRITORY 320

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	758	743	721	699	670	642	621	591	562	534					
59	840	823	800	777	745	712	688	656	623	593					
60	930	913	886	860	825	788	762	727	691	656					
61	1016	997	968	939	901	861	832	794	755	717					
62	1096	1075	1044	1013	971	929	898	856	815	772					
63	1177	1155	1121	1088	1042	999	964	920	875	829					
64	1257	1234	1197	1161	1114	1066	1029	981	934	886					
65	1339	1313	1275	1237	1186	1134	1096	1045	994	943					
66	1460	1432	1390	1348	1292	1237	1196	1140	1085	1028					
67	1621	1590	1543	1497	1435	1374	1327	1266	1203	1142					
68	1781	1748	1697	1645	1578	1510	1459	1391	1323	1256					
69	1942	1905	1850	1794	1720	1647	1591	1517	1442	1369					
70	2104	2063	2003	1943	1863	1783	1723	1643	1562	1482					
71	2264	2221	2156	2092	2006	1920	1854	1768	1682	1596					
72	2425	2378	2310	2241	2148	2056	1987	1894	1802	1710					
73	2586	2537	2463	2389	2291	2191	2118	2019	1921	1822					
74	2748	2695	2616	2537	2434	2329	2250	2145	2041	1936					
75	2908	2853	2770	2686	2575	2464	2381	2272	2161	2050					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	245	235	220	205	190	180	165	155	145	135	1	165	135	1	65
2	325	315	295	275	255	240	220	205	195	180	2	185	155	2	80
3	355	340	320	300	280	260	240	225	210	195	3	215	180	3	100
4	415	400	375	350	325	305	280	265	250	230	4	235	195	4	110
5	455	440	410	380	355	330	310	285	270	250	5	250	205	5	130
6	475	460	430	400	375	350	325	300	285	260	6	260	215	6	140
7	500	480	450	420	390	365	340	315	295	275	7	275	225	7	155
8	520	505	470	435	410	380	355	330	310	285	8	285	235	8	185
10	540	520	485	450	420	395	365	340	320	295	10	305	250	10	215
11	555	535	500	465	435	405	375	350	330	305	11	320	265	11	235
12	575	555	520	485	450	420	390	365	345	315	12	330	270	12	260
13	595	570	535	500	465	435	400	375	355	325	13	340	280	13	280
14	610	590	550	510	480	445	415	385	365	335	14	360	300	14	310
15	620	600	560	520	485	455	420	390	370	340	15	380	315	15	335
16	625	605	565	525	490	460	425	395	375	345	16	395	325	16	370
17	640	615	575	535	500	465	430	405	380	350	17	410	340	17	390
18	655	630	590	550	515	480	445	415	390	360	18	435	355	18	425
19	665	640	600	560	520	485	450	420	395	365	19	455	375	19	450
20	685	660	615	570	535	500	460	430	405	375	20	465	385	20	480
21	700	675	630	585	550	510	475	440	415	385	21	485	400	21	545
22	710	685	640	595	555	520	480	450	420	390	22	515	425		
23	720	695	650	605	565	525	490	455	430	395	23	535	440		
24	740	710	665	620	580	540	500	465	440	405	24	555	460		
25	745	715	670	625	585	545	505	470	440	410	25	600	495		
26	755	730	680	630	590	550	510	475	450	415	26	655	540		
27	765	740	690	640	600	560	520	485	455	420					
28	770	745	695	645	605	565	520	485	460	425					
29	785	755	705	655	615	570	530	495	465	430					

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**NORTH CAROLINA (32)**

**TERRITORY 320**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	790	760	710	660	620	575	535	495	470	435					
31	800	770	720	670	625	585	540	505	475	440					
32	815	785	735	685	640	595	550	515	485	450					
33	825	795	745	695	650	605	560	520	490	455					
34	840	810	755	700	655	610	565	530	500	460					
35	850	820	765	710	665	620	575	535	505	465					
36	860	830	775	720	675	630	580	545	510	475					
37	875	845	790	735	685	640	595	555	520	480					
38	890	855	800	745	695	650	600	560	530	490					
39	895	860	805	750	700	650	605	565	530	490					
40	905	870	815	760	710	660	610	570	540	495					
41	915	885	825	765	720	670	620	580	545	505					
42	925	895	835	775	725	675	625	585	550	510					
43	940	905	845	785	735	685	635	590	560	515					
44	945	910	850	790	740	690	640	595	560	520					
45	960	925	865	805	755	700	650	605	570	530					
46	970	935	875	815	760	710	655	615	580	535					
47	980	945	885	825	770	715	665	620	585	540					
48	995	960	895	830	780	725	670	625	590	545					
49	1005	970	905	840	785	735	680	635	595	550					
50	1015	980	915	850	795	740	685	640	605	560					
51	1025	990	925	860	805	750	695	650	610	565					
52	1030	995	930	865	810	755	700	650	615	565					
53	1045	1005	940	875	820	760	705	660	620	575					
54	1055	1015	950	885	825	770	715	665	625	580					
55	1070	1035	965	895	840	780	725	675	635	590					
56	1090	1050	980	910	855	795	735	685	645	600					
57	1110	1070	1000	930	870	810	750	700	660	610					
58	1145	1100	1030	960	895	835	775	720	680	630					
59	1190	1145	1070	995	930	865	805	750	705	655					
60	1240	1195	1115	1035	970	905	835	780	735	680					
61	1275	1230	1150	1070	1000	930	865	805	760	700					
62	1305	1255	1175	1095	1020	950	880	825	775	715					
63	1325	1280	1195	1110	1040	970	895	835	790	730					
64	1355	1305	1220	1135	1060	990	915	855	805	745					
65	1380	1330	1245	1160	1085	1010	935	870	820	760					
66	1420	1370	1280	1190	1115	1035	960	895	845	780					
67	1475	1425	1330	1235	1155	1075	1000	930	880	810					
68	1530	1475	1380	1285	1200	1120	1035	965	910	840					
69	1585	1530	1430	1330	1245	1160	1075	1000	945	870					
70	1645	1585	1480	1375	1290	1200	1110	1035	975	905					
71	1700	1635	1530	1425	1330	1240	1150	1070	1010	935					
72	1755	1690	1580	1470	1375	1280	1185	1105	1045	965					
73	1810	1745	1630	1515	1420	1320	1225	1140	1075	995					
74	1865	1800	1680	1560	1460	1360	1260	1175	1110	1025					
75	1920	1850	1730	1610	1505	1400	1300	1210	1140	1055					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	35	34	33	32	31	30	29	27	25	24	1	29	27	1	10
2	46	45	43	42	40	38	37	36	34	32	2	40	36	2	12
3	57	56	54	52	50	48	47	45	42	40	3	46	41	3	16
4	66	65	63	60	58	56	54	51	49	47	4	50	46	4	19
5	73	72	70	68	65	63	60	57	54	52	5	56	52	5	22
6	82	80	77	75	72	69	67	64	60	57	6	64	58	6	30
7	90	88	86	84	80	76	74	70	67	64	7	69	64	7	36
8	96	95	92	89	86	82	80	75	72	68	8	75	69	8	42
10	105	103	100	96	92	89	86	82	77	74	10	82	74	10	54
11	111	109	106	103	99	94	91	87	83	78	11	88	81	11	66
12	117	114	111	108	104	99	95	91	87	83	12	96	88	12	76
13	121	119	116	112	107	103	100	94	90	86	13	103	94	13	90
14	127	124	121	118	112	107	104	99	94	89	14	111	102	14	106
15	133	130	126	122	118	112	108	104	99	93	15	123	112	15	128
16	138	136	131	127	122	117	113	108	103	98	16	135	123	16	156
17	143	141	137	133	127	122	118	112	107	101	17	149	137	17	187
18	149	146	142	138	133	126	122	117	111	105	18	162	148	18	223
19	154	151	146	142	136	130	126	120	114	108	19	178	162	19	266
20	158	155	151	146	140	134	129	123	118	111	20	196	180	20	316
21	163	160	156	152	145	139	134	128	122	116	21	218	200	21	437
22	169	165	160	155	148	142	138	131	125	119	22	247	226		
23	174	171	165	160	154	147	142	136	129	122	23	277	253		
24	178	175	170	164	158	151	146	139	133	125	24	320	293		
25	183	180	175	170	162	156	151	143	137	129	25	393	360		
26	190	186	180	175	167	160	155	147	141	134	26	483	442		
27	195	191	186	180	173	165	160	153	145	138					
28	201	197	192	187	178	171	165	157	149	142					
29	208	205	198	192	184	176	171	162	155	146					
30	214	210	204	197	190	181	175	166	159	151					
31	220	216	210	204	195	187	180	172	163	156					
32	227	223	216	210	201	193	186	177	169	160					
33	234	229	223	216	207	198	192	182	174	164					
34	240	234	228	222	212	202	196	187	178	169					
35	245	241	233	226	217	208	200	191	182	173					
36	251	247	240	232	223	213	206	196	187	177					
37	261	255	248	241	231	220	213	204	194	183					
38	270	265	258	250	240	229	222	211	201	191					
39	280	275	266	258	247	236	229	218	208	197					
40	288	283	275	266	255	245	236	225	214	204					
41	298	293	284	276	264	253	244	233	222	210					
42	307	301	293	284	272	261	251	240	228	216					
43	316	311	301	292	280	268	259	247	235	223					
44	325	319	310	300	288	276	266	253	242	229					
45	334	328	318	308	296	283	273	261	248	235					
46	346	338	329	319	305	293	283	269	257	243					
47	356	350	339	329	316	302	292	278	265	251					
48	368	360	350	339	325	312	301	287	272	259					
49	378	371	360	350	335	321	310	296	281	267					
50	388	381	370	359	345	330	318	303	288	273					
51	400	392	381	369	354	339	328	312	297	282					
52	410	403	391	379	364	348	336	321	305	289					
53	421	412	401	389	373	356	345	329	313	297					
54	438	429	417	404	387	371	358	341	325	308					
55	459	449	437	424	406	389	375	358	340	323					
56	483	474	460	446	428	409	395	377	359	340					
57	510	500	485	471	452	432	418	399	378	359					

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**NORTH CAROLINA (32)**

**TERRITORY 340**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	550	540	524	508	487	466	451	429	408	388					
59	610	598	581	564	541	517	499	476	453	430					
60	675	663	643	624	599	572	553	528	501	476					
61	738	724	703	682	654	625	604	577	548	520					
62	796	780	758	736	705	674	652	621	591	561					
63	854	838	814	790	757	725	700	668	635	602					
64	913	896	869	843	809	774	747	712	678	643					
65	972	953	925	898	861	824	796	759	722	685					
66	1060	1040	1009	978	938	898	868	828	788	746					
67	1177	1154	1120	1087	1042	997	964	919	873	829					
68	1293	1269	1232	1195	1146	1096	1059	1010	960	912					
69	1410	1383	1343	1303	1249	1196	1155	1101	1047	994					
70	1527	1498	1454	1411	1353	1294	1251	1193	1134	1076					
71	1644	1612	1566	1519	1456	1394	1346	1284	1221	1159					
72	1761	1727	1677	1627	1559	1492	1443	1375	1308	1241					
73	1877	1842	1788	1734	1663	1591	1538	1466	1395	1323					
74	1995	1957	1900	1842	1767	1691	1633	1557	1482	1406					
75	2112	2071	2011	1950	1870	1789	1729	1649	1569	1488					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	292	280	262	244	226	215	197	185	173	161	1	197	161	1	77
2	387	375	352	328	304	286	262	244	232	215	2	221	185	2	95
3	423	405	381	358	334	310	286	268	250	232	3	256	215	3	119
4	495	477	447	417	387	364	334	316	298	274	4	280	232	4	131
5	542	524	489	453	423	393	370	340	322	298	5	298	244	5	155
6	566	548	513	477	447	417	387	358	340	310	6	310	256	6	167
7	596	572	536	501	465	435	405	375	352	328	7	328	268	7	185
8	620	602	560	519	489	453	423	393	370	340	8	340	280	8	221
10	644	620	578	536	501	471	435	405	381	352	10	364	298	10	256
11	662	638	596	554	519	483	447	417	393	364	11	381	316	11	280
12	685	662	620	578	536	501	465	435	411	375	12	393	322	12	310
13	709	679	638	596	554	519	477	447	423	387	13	405	334	13	334
14	727	703	656	608	572	530	495	459	435	399	14	429	358	14	370
15	739	715	668	620	578	542	501	465	441	405	15	453	375	15	399
16	745	721	673	626	584	548	507	471	447	411	16	471	387	16	441
17	763	733	685	638	596	554	513	483	453	417	17	489	405	17	465
18	781	751	703	656	614	572	530	495	465	429	18	519	423	18	507
19	793	763	715	668	620	578	536	501	471	435	19	542	447	19	536
20	817	787	733	679	638	596	548	513	483	447	20	554	459	20	572
21	834	805	751	697	656	608	566	524	495	459	21	578	477	21	650
22	846	817	763	709	662	620	572	536	501	465	22	614	507		
23	858	828	775	721	673	626	584	542	513	471	23	638	524		
24	882	846	793	739	691	644	596	554	524	483	24	662	548		
25	888	852	799	745	697	650	602	560	524	489	25	715	590		
26	900	870	811	751	703	656	608	566	536	495	26	781	644		
27	912	882	822	763	715	668	620	578	542	501					
28	918	888	828	769	721	673	620	578	548	507					
29	936	900	840	781	733	679	632	590	554	513					

TERRITORY 340

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	942	906	846	787	739	685	638	590	560	519					
31	954	918	858	799	745	697	644	602	566	524					
32	971	936	876	817	763	709	656	614	578	536					
33	983	948	888	828	775	721	668	620	584	542					
34	1001	966	900	834	781	727	673	632	596	548					
35	1013	977	912	846	793	739	685	638	602	554					
36	1025	989	924	858	805	751	691	650	608	566					
37	1043	1007	942	876	817	763	709	662	620	572					
38	1061	1019	954	888	828	775	715	668	632	584					
39	1067	1025	960	894	834	775	721	673	632	584					
40	1079	1037	971	906	846	787	727	679	644	590					
41	1091	1055	983	912	858	799	739	691	650	602					
42	1103	1067	995	924	864	805	745	697	656	608					
43	1120	1079	1007	936	876	817	757	703	668	614					
44	1126	1085	1013	942	882	822	763	709	668	620					
45	1144	1103	1031	960	900	834	775	721	679	632					
46	1156	1115	1043	971	906	846	781	733	691	638					
47	1168	1126	1055	983	918	852	793	739	697	644					
48	1186	1144	1067	989	930	864	799	745	703	650					
49	1198	1156	1079	1001	936	876	811	757	709	656					
50	1210	1168	1091	1013	948	882	817	763	721	668					
51	1222	1180	1103	1025	960	894	828	775	727	673					
52	1228	1186	1109	1031	966	900	834	775	733	673					
53	1246	1198	1120	1043	977	906	840	787	739	685					
54	1258	1210	1132	1055	983	918	852	793	745	691					
55	1275	1234	1150	1067	1001	930	864	805	757	703					
56	1299	1252	1168	1085	1019	948	876	817	769	715					
57	1323	1275	1192	1109	1037	966	894	834	787	727					
58	1365	1311	1228	1144	1067	995	924	858	811	751					
59	1418	1365	1275	1186	1109	1031	960	894	840	781					
60	1478	1424	1329	1234	1156	1079	995	930	876	811					
61	1520	1466	1371	1275	1192	1109	1031	960	906	834					
62	1556	1496	1401	1305	1216	1132	1049	983	924	852					
63	1579	1526	1424	1323	1240	1156	1067	995	942	870					
64	1615	1556	1454	1353	1264	1180	1091	1019	960	888					
65	1645	1585	1484	1383	1293	1204	1115	1037	977	906					
66	1693	1633	1526	1418	1329	1234	1144	1067	1007	930					
67	1758	1699	1585	1472	1377	1281	1192	1109	1049	966					
68	1824	1758	1645	1532	1430	1335	1234	1150	1085	1001					
69	1889	1824	1705	1585	1484	1383	1281	1192	1126	1037					
70	1961	1889	1764	1639	1538	1430	1323	1234	1162	1079					
71	2026	1949	1824	1699	1585	1478	1371	1275	1204	1115					
72	2092	2014	1883	1752	1639	1526	1413	1317	1246	1150					
73	2158	2080	1943	1806	1693	1573	1460	1359	1281	1186					
74	2223	2146	2003	1860	1740	1621	1502	1401	1323	1222					
75	2289	2205	2062	1919	1794	1669	1550	1442	1359	1258					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 350**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	29	28	27	26	26	25	24	22	21	20	1	24	22	1	8
2	38	37	36	35	33	32	31	30	28	26	2	33	30	2	10
3	48	47	45	43	41	40	39	37	35	33	3	38	34	3	13
4	55	54	52	50	48	47	45	42	40	39	4	41	38	4	16
5	61	60	58	56	54	52	50	48	45	43	5	47	43	5	18
6	68	66	64	62	60	57	55	53	50	48	6	53	48	6	25
7	75	73	71	70	66	63	62	58	55	53	7	57	53	7	30
8	80	79	77	74	71	68	66	62	60	56	8	62	57	8	35
10	87	85	83	80	77	74	71	68	64	62	10	68	62	10	45
11	92	91	88	85	82	78	76	72	69	65	11	73	67	11	55
12	97	95	92	90	86	82	79	76	72	69	12	80	73	12	63
13	100	99	96	93	89	85	83	78	75	71	13	85	78	13	75
14	106	103	100	98	93	89	86	82	78	74	14	92	84	14	88
15	110	108	105	101	98	93	90	86	82	77	15	102	93	15	106
16	114	113	109	106	101	97	94	90	85	81	16	112	102	16	129
17	119	117	114	110	106	101	98	93	89	84	17	124	114	17	155
18	124	121	118	114	110	105	101	97	92	87	18	135	123	18	185
19	128	125	121	118	113	108	105	99	95	90	19	148	135	19	221
20	131	128	125	121	116	111	107	102	98	92	20	163	150	20	262
21	136	133	129	126	121	115	111	106	101	96	21	181	166	21	363
22	140	137	133	128	123	118	114	109	104	99	22	205	187		
23	144	142	137	133	128	122	118	113	107	101	23	230	210		
24	148	145	141	136	131	125	121	115	110	104	24	266	243		
25	152	150	145	141	135	129	125	119	114	107	25	326	299		
26	158	154	150	145	139	133	128	122	117	111	26	401	367		
27	162	158	154	150	143	137	133	127	121	114					
28	167	164	159	155	148	142	137	130	124	118					
29	172	170	165	159	153	146	142	135	128	121					
30	178	174	169	164	158	150	145	138	132	125					
31	183	180	174	169	162	155	150	143	136	129					
32	188	185	180	174	167	160	154	147	140	133					
33	194	190	185	180	172	165	159	151	144	136					
34	199	194	189	184	176	168	163	155	148	140					
35	203	200	194	187	180	172	166	158	151	143					
36	209	205	199	193	185	177	171	163	155	147					
37	216	212	206	200	192	183	177	169	161	152					
38	224	220	214	208	199	190	184	175	167	158					
39	232	228	221	214	205	196	190	181	172	164					
40	239	235	228	221	212	203	196	187	178	169					
41	247	243	236	229	219	210	202	194	184	174					
42	255	250	243	236	226	216	209	199	189	180					
43	262	258	250	242	232	223	215	205	195	185					
44	270	265	257	249	239	229	221	210	201	190					
45	277	272	264	256	246	235	227	216	206	195					
46	287	281	273	265	253	243	235	224	213	202					
47	296	290	282	273	262	251	242	231	220	209					
48	305	299	290	282	270	259	250	238	226	215					
49	314	308	299	290	278	267	257	246	233	222					
50	322	316	307	298	286	274	264	252	239	227					
51	332	326	316	306	294	282	272	259	246	234					
52	341	334	325	315	302	289	279	267	253	240					
53	349	342	333	323	310	296	286	273	260	246					
54	363	356	346	335	321	308	297	283	270	256					
55	381	373	363	352	337	323	312	297	282	268					
56	401	393	382	370	356	340	328	313	298	282					
57	423	415	403	391	375	359	347	331	314	298					



**TERRITORY 350**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	457	448	435	422	404	387	374	356	339	322					
59	506	496	482	468	449	429	414	395	376	357					
60	561	550	534	518	497	475	459	438	416	395					
61	612	601	583	566	543	519	502	479	455	432					
62	661	648	629	611	585	560	541	516	491	466					
63	709	696	676	656	628	602	581	554	527	500					
64	758	744	722	700	671	642	620	591	563	534					
65	807	791	768	745	715	684	661	630	599	568					
66	880	863	838	812	779	745	721	687	654	620					
67	977	958	930	902	865	828	800	763	725	688					
68	1074	1053	1023	992	951	910	879	839	797	757					
69	1170	1148	1115	1082	1037	993	959	914	869	825					
70	1268	1243	1207	1171	1123	1074	1038	990	942	893					
71	1365	1338	1300	1261	1209	1157	1118	1066	1014	962					
72	1462	1434	1392	1351	1294	1239	1198	1141	1086	1030					
73	1558	1529	1485	1440	1381	1321	1277	1217	1158	1098					
74	1656	1624	1577	1529	1467	1404	1356	1293	1230	1167					
75	1753	1720	1669	1619	1552	1485	1435	1369	1302	1236					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	232	222	208	194	180	170	156	147	137	128	1	156	128	1	61
2	307	298	279	260	241	227	208	194	184	170	2	175	147	2	76
3	336	322	303	284	265	246	227	213	199	184	3	203	170	3	95
4	393	378	355	331	307	289	265	251	237	218	4	222	184	4	104
5	430	416	388	359	336	312	293	270	255	237	5	237	194	5	123
6	449	435	407	378	355	331	307	284	270	246	6	246	203	6	132
7	473	454	426	397	369	345	322	298	279	260	7	260	213	7	147
8	492	478	445	412	388	359	336	312	293	270	8	270	222	8	175
10	511	492	459	426	397	374	345	322	303	279	10	289	237	10	203
11	525	506	473	440	412	383	355	331	312	289	11	303	251	11	222
12	544	525	492	459	426	397	369	345	326	298	12	312	255	12	246
13	563	539	506	473	440	412	378	355	336	307	13	322	265	13	265
14	577	558	520	482	454	421	393	364	345	317	14	341	284	14	293
15	587	568	530	492	459	430	397	369	350	322	15	359	298	15	317
16	591	572	534	497	464	435	402	374	355	326	16	374	307	16	350
17	605	582	544	506	473	440	407	383	359	331	17	388	322	17	369
18	620	596	558	520	487	454	421	393	369	341	18	412	336	18	402
19	629	605	568	530	492	459	426	397	374	345	19	430	355	19	426
20	648	624	582	539	506	473	435	407	383	355	20	440	364	20	454
21	662	639	596	553	520	482	449	416	393	364	21	459	378	21	516
22	672	648	605	563	525	492	454	426	397	369	22	487	402		
23	681	657	615	572	534	497	464	430	407	374	23	506	416		
24	700	672	629	587	549	511	473	440	416	383	24	525	435		
25	705	676	634	591	553	516	478	445	416	388	25	568	468		
26	714	691	643	596	558	520	482	449	426	393	26	620	511		
27	724	700	653	605	568	530	492	459	430	397					
28	728	705	657	610	572	534	492	459	435	402					
29	743	714	667	620	582	539	501	468	440	407					

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**NORTH CAROLINA (32)**

**TERRITORY 350**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
30	747	719	672	624	587	544	506	468	445	412					
31	757	728	681	634	591	553	511	478	449	416					
32	771	743	695	648	605	563	520	487	459	426					
33	780	752	705	657	615	572	530	492	464	430					
34	795	766	714	662	620	577	534	501	473	435					
35	804	776	724	672	629	587	544	506	478	440					
36	814	785	733	681	639	596	549	516	482	449					
37	828	799	747	695	648	605	563	525	492	454					
38	842	809	757	705	657	615	568	530	501	464					
39	847	814	762	710	662	615	572	534	501	464					
40	856	823	771	719	672	624	577	539	511	468					
41	866	837	780	724	681	634	587	549	516	478					
42	875	847	790	733	686	639	591	553	520	482					
43	889	856	799	743	695	648	601	558	530	487					
44	894	861	804	747	700	653	605	563	530	492					
45	908	875	818	762	714	662	615	572	539	501					
46	918	885	828	771	719	672	620	582	549	506					
47	927	894	837	780	728	676	629	587	553	511					
48	941	908	847	785	738	686	634	591	558	516					
49	951	918	856	795	743	695	643	601	563	520					
50	960	927	866	804	752	700	648	605	572	530					
51	970	937	875	814	762	710	657	615	577	534					
52	974	941	880	818	766	714	662	615	582	534					
53	989	951	889	828	776	719	667	624	587	544					
54	998	960	899	837	780	728	676	629	591	549					
55	1012	979	913	847	795	738	686	639	601	558					
56	1031	993	927	861	809	752	695	648	610	568					
57	1050	1012	946	880	823	766	710	662	624	577					
58	1083	1041	974	908	847	790	733	681	643	596					
59	1126	1083	1012	941	880	818	762	710	667	620					
60	1173	1130	1055	979	918	856	790	738	695	643					
61	1206	1164	1088	1012	946	880	818	762	719	662					
62	1235	1187	1112	1036	965	899	832	780	733	676					
63	1253	1211	1130	1050	984	918	847	790	747	691					
64	1282	1235	1154	1074	1003	937	866	809	762	705					
65	1305	1258	1178	1097	1026	955	885	823	776	719					
66	1343	1296	1211	1126	1055	979	908	847	799	738					
67	1395	1348	1258	1168	1093	1017	946	880	832	766					
68	1447	1395	1305	1216	1135	1060	979	913	861	795					
69	1499	1447	1353	1258	1178	1097	1017	946	894	823					
70	1556	1499	1400	1301	1220	1135	1050	979	922	856					
71	1608	1547	1447	1348	1258	1173	1088	1012	955	885					
72	1660	1599	1495	1391	1301	1211	1121	1045	989	913					
73	1712	1651	1542	1433	1343	1249	1159	1078	1017	941					
74	1764	1703	1589	1476	1381	1287	1192	1112	1050	970					
75	1816	1750	1637	1523	1424	1324	1230	1145	1078	998					

- (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule 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	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	1990-2009	Symbol	1989 & Prior
(a)											(b)			(c)	
1	33	32	31	30	29	28	27	25	24	23	1	27	25	1	9
2	43	42	41	40	38	36	35	34	32	30	2	38	34	2	11
3	54	53	51	49	47	45	44	42	40	38	3	43	39	3	15
4	62	61	59	57	55	53	51	48	46	44	4	47	43	4	18
5	69	68	66	64	61	59	57	54	51	49	5	53	49	5	21
6	77	75	73	71	68	65	63	60	57	54	6	60	55	6	28
7	85	83	81	79	75	72	70	66	63	60	7	65	60	7	34
8	91	90	87	84	81	77	75	71	68	64	8	71	65	8	40
10	99	97	94	91	87	84	81	77	73	70	10	77	70	10	51
11	105	103	100	97	93	89	86	82	78	74	11	83	76	11	62
12	110	108	105	102	98	93	90	86	82	78	12	91	83	12	72
13	114	112	109	106	101	97	94	89	85	81	13	97	89	13	85
14	120	117	114	111	106	101	98	93	89	84	14	105	96	14	100
15	125	123	119	115	111	106	102	98	93	88	15	116	106	15	121
16	130	128	124	120	115	110	107	102	97	92	16	127	116	16	147
17	135	133	129	125	120	115	111	106	101	95	17	141	129	17	176
18	141	138	134	130	125	119	115	110	105	99	18	153	140	18	210
19	145	142	138	134	128	123	119	113	108	102	19	168	153	19	251
20	149	146	142	138	132	126	122	116	111	105	20	185	170	20	298
21	154	151	147	143	137	131	126	121	115	109	21	206	189	21	412
22	159	156	151	146	140	134	130	124	118	112	22	233	213		
23	164	161	156	151	145	139	134	128	122	115	23	261	239		
24	168	165	160	155	149	142	138	131	125	118	24	302	276		
25	173	170	165	160	153	147	142	135	129	122	25	371	340		
26	179	175	170	165	158	151	146	139	133	126	26	456	417		
27	184	180	175	170	163	156	151	144	137	130					
28	190	186	181	176	168	161	156	148	141	134					
29	196	193	187	181	174	166	161	153	146	138					
30	202	198	192	186	179	171	165	157	150	142					
31	208	204	198	192	184	176	170	162	154	147					
32	214	210	204	198	190	182	175	167	159	151					
33	221	216	210	204	195	187	181	172	164	155					
34	226	221	215	209	200	191	185	176	168	159					
35	231	227	220	213	205	196	189	180	172	163					
36	237	233	226	219	210	201	194	185	176	167					
37	246	241	234	227	218	208	201	192	183	173					
38	255	250	243	236	226	216	209	199	190	180					
39	264	259	251	243	233	223	216	206	196	186					
40	272	267	259	251	241	231	223	212	202	192					
41	281	276	268	260	249	239	230	220	209	198					
42	290	284	276	268	257	246	237	226	215	204					
43	298	293	284	275	264	253	244	233	222	210					
44	307	301	292	283	272	260	251	239	228	216					
45	315	309	300	291	279	267	258	246	234	222					
46	326	319	310	301	288	276	267	254	242	229					
47	336	330	320	310	298	285	275	262	250	237					
48	347	340	330	320	307	294	284	271	257	244					
49	357	350	340	330	316	303	292	279	265	252					
50	366	359	349	339	325	311	300	286	272	258					
51	377	370	359	348	334	320	309	294	280	266					
52	387	380	369	358	343	328	317	303	288	273					
53	397	389	378	367	352	336	325	310	295	280					
54	413	405	393	381	365	350	338	322	307	291					
55	433	424	412	400	383	367	354	338	321	305					
56	456	447	434	421	404	386	373	356	339	321					
57	481	472	458	444	426	408	394	376	357	339					

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

**TERRITORY 360**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</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	385	366					
59	575	564	548	532	510	488	471	449	427	406					
60	637	625	607	589	565	540	522	498	473	449					
61	696	683	663	643	617	590	570	544	517	491					
62	751	736	715	694	665	636	615	586	558	529					
63	806	791	768	745	714	684	660	630	599	568					
64	861	845	820	795	763	730	705	672	640	607					
65	917	899	873	847	812	777	751	716	681	646					
66	1000	981	952	923	885	847	819	781	743	704					
67	1110	1089	1057	1025	983	941	909	867	824	782					
68	1220	1197	1162	1127	1081	1034	999	953	906	860					
69	1330	1305	1267	1229	1178	1128	1090	1039	988	938					
70	1441	1413	1372	1331	1276	1221	1180	1125	1070	1015					
71	1551	1521	1477	1433	1374	1315	1270	1211	1152	1093					
72	1661	1629	1582	1535	1471	1408	1361	1297	1234	1171					
73	1771	1738	1687	1636	1569	1501	1451	1383	1316	1248					
74	1882	1846	1792	1738	1667	1595	1541	1469	1398	1326					
75	1992	1954	1897	1840	1764	1688	1631	1556	1480	1404					
<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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	245	235	220	205	190	180	165	155	145	135	1	165	135	1	65
2	326	316	296	276	256	240	220	205	195	180	2	185	155	2	80
3	356	341	321	301	281	261	240	225	210	195	3	215	180	3	100
4	416	401	376	351	326	306	281	266	251	230	4	235	195	4	110
5	456	441	411	381	356	331	311	286	271	251	5	251	205	5	130
6	476	461	431	401	376	351	326	301	286	261	6	261	215	6	140
7	501	481	451	421	391	366	341	316	296	276	7	276	225	7	155
8	521	506	471	436	411	381	356	331	311	286	8	286	235	8	185
10	541	521	486	451	421	396	366	341	321	296	10	306	251	10	215
11	556	536	501	466	436	406	376	351	331	306	11	321	266	11	235
12	576	556	521	486	451	421	391	366	346	316	12	331	271	12	261
13	596	571	536	501	466	436	401	376	356	326	13	341	281	13	281
14	611	591	551	511	481	446	416	386	366	336	14	361	301	14	311
15	621	601	561	521	486	456	421	391	371	341	15	381	316	15	336
16	626	606	566	526	491	461	426	396	376	346	16	396	326	16	371
17	641	616	576	536	501	466	431	406	381	351	17	411	341	17	391
18	656	631	591	551	516	481	446	416	391	361	18	436	356	18	426
19	666	641	601	561	521	486	451	421	396	366	19	456	376	19	451
20	686	661	616	571	536	501	461	431	406	376	20	466	386	20	481
21	701	676	631	586	551	511	476	441	416	386	21	486	401	21	546
22	711	686	641	596	556	521	481	451	421	391	22	516	426		
23	721	696	651	606	566	526	491	456	431	396	23	536	441		
24	741	711	666	621	581	541	501	466	441	406	24	556	461		
25	746	716	671	626	586	546	506	471	441	411	25	601	496		
26	757	731	681	631	591	551	511	476	451	416	26	656	541		
27	767	741	691	641	601	561	521	486	456	421					
28	772	746	696	646	606	566	521	486	461	426					
29	787	757	706	656	616	571	531	496	466	431					

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COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	792	762	711	661	621	576	536	496	471	436					
31	802	772	721	671	626	586	541	506	476	441					
32	817	787	736	686	641	596	551	516	486	451					
33	827	797	746	696	651	606	561	521	491	456					
34	842	812	757	701	656	611	566	531	501	461					
35	852	822	767	711	666	621	576	536	506	466					
36	862	832	777	721	676	631	581	546	511	476					
37	877	847	792	736	686	641	596	556	521	481					
38	892	857	802	746	696	651	601	561	531	491					
39	897	862	807	752	701	651	606	566	531	491					
40	907	872	817	762	711	661	611	571	541	496					
41	917	887	827	767	721	671	621	581	546	506					
42	927	897	837	777	726	676	626	586	551	511					
43	942	907	847	787	736	686	636	591	561	516					
44	947	912	852	792	741	691	641	596	561	521					
45	962	927	867	807	757	701	651	606	571	531					
46	972	937	877	817	762	711	656	616	581	536					
47	982	947	887	827	772	716	666	621	586	541					
48	997	962	897	832	782	726	671	626	591	546					
49	1007	972	907	842	787	736	681	636	596	551					
50	1017	982	917	852	797	741	686	641	606	561					
51	1027	992	927	862	807	752	696	651	611	566					
52	1032	997	932	867	812	757	701	651	616	566					
53	1047	1007	942	877	822	762	706	661	621	576					
54	1057	1017	952	887	827	772	716	666	626	581					
55	1072	1037	967	897	842	782	726	676	636	591					
56	1092	1052	982	912	857	797	736	686	646	601					
57	1112	1072	1002	932	872	812	752	701	661	611					
58	1147	1102	1032	962	897	837	777	721	681	631					
59	1192	1147	1072	997	932	867	807	752	706	656					
60	1242	1197	1117	1037	972	907	837	782	736	681					
61	1278	1232	1152	1072	1002	932	867	807	762	701					
62	1308	1258	1177	1097	1022	952	882	827	777	716					
63	1328	1283	1197	1112	1042	972	897	837	792	731					
64	1358	1308	1222	1137	1062	992	917	857	807	746					
65	1383	1333	1247	1162	1087	1012	937	872	822	762					
66	1423	1373	1283	1192	1117	1037	962	897	847	782					
67	1478	1428	1333	1237	1157	1077	1002	932	882	812					
68	1533	1478	1383	1288	1202	1122	1037	967	912	842					
69	1588	1533	1433	1333	1247	1162	1077	1002	947	872					
70	1648	1588	1483	1378	1293	1202	1112	1037	977	907					
71	1703	1638	1533	1428	1333	1242	1152	1072	1012	937					
72	1759	1693	1583	1473	1378	1283	1187	1107	1047	967					
73	1814	1748	1633	1518	1423	1323	1227	1142	1077	997					
74	1869	1804	1683	1563	1463	1363	1263	1177	1112	1027					
75	1924	1854	1733	1613	1508	1403	1303	1212	1142	1057					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 370**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</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	23	22	1	26	24	1	9
2	41	40	39	38	36	35	34	33	31	29	2	36	33	2	11
3	52	51	49	47	45	43	42	40	38	36	3	41	37	3	14
4	60	59	57	55	53	51	49	46	44	42	4	45	41	4	17
5	66	65	63	61	59	57	55	52	49	47	5	51	47	5	20
6	74	72	70	68	65	62	60	58	55	52	6	58	53	6	27
7	82	80	78	76	72	69	67	63	60	58	7	62	58	7	33
8	87	86	84	81	78	74	72	68	65	61	8	68	62	8	38
10	95	93	90	87	84	81	78	74	70	67	10	74	67	10	49
11	101	99	96	93	89	85	83	79	75	71	11	80	73	11	60
12	106	104	101	98	94	89	86	83	79	75	12	87	80	12	69
13	109	108	105	102	97	93	90	85	82	78	13	93	85	13	82
14	115	112	109	107	102	97	94	89	85	81	14	101	92	14	96
15	120	118	114	110	107	102	98	94	89	84	15	111	102	15	116
16	125	123	119	115	110	106	103	98	93	88	16	122	111	16	141
17	130	128	124	120	115	110	107	102	97	91	17	135	124	17	169
18	135	132	129	125	120	114	110	106	101	95	18	147	134	18	202
19	139	136	132	129	123	118	114	108	104	98	19	161	147	19	241
20	143	140	136	132	127	121	117	111	107	101	20	178	163	20	286
21	148	145	141	137	132	126	121	116	110	105	21	198	181	21	396
22	153	150	145	140	134	129	125	119	113	108	22	224	204		
23	157	155	150	145	139	133	129	123	117	110	23	251	229		
24	161	158	154	149	143	136	132	126	120	113	24	290	265		
25	166	163	158	154	147	141	136	130	124	117	25	356	326		
26	172	168	163	158	152	145	140	133	128	121	26	438	400		
27	177	173	168	163	156	150	145	138	132	125					
28	182	179	174	169	161	155	150	142	135	129					
29	188	185	180	174	167	159	155	147	140	132					
30	194	190	184	179	172	164	158	151	144	136					
31	200	196	190	184	177	169	163	156	148	141					
32	205	202	196	190	182	175	168	160	153	145					
33	212	207	202	196	187	180	174	165	157	149					
34	217	212	206	201	192	183	178	169	161	153					
35	222	218	211	204	197	188	181	173	165	156					
36	228	224	217	210	202	193	186	178	169	160					
37	236	231	225	218	209	200	193	184	176	166					
38	245	240	233	227	217	207	201	191	182	173					
39	253	249	241	233	224	214	207	198	188	179					
40	261	256	249	241	231	222	214	204	194	184					
41	270	265	257	250	239	229	221	211	201	190					
42	278	273	265	257	247	236	228	217	206	196					
43	286	281	273	264	253	243	234	224	213	202					
44	295	289	280	272	261	250	241	229	219	207					
45	302	297	288	279	268	256	248	236	225	213					
46	313	306	298	289	276	265	256	244	232	220					
47	323	317	307	298	286	274	264	252	240	228					
48	333	326	317	307	295	282	273	260	247	234					
49	343	336	326	317	303	291	280	268	254	242					
50	351	345	335	325	312	299	288	275	261	248					
51	362	355	345	334	321	307	297	282	269	255					
52	372	365	354	344	329	315	304	291	276	262					
53	381	373	363	352	338	323	312	298	283	269					
54	396	389	377	366	350	336	324	309	295	279					
55	416	407	396	384	368	352	340	324	308	293					
56	438	429	417	404	388	371	358	342	325	308					
57	462	453	440	426	409	392	378	361	343	325					

TERRITORY 370

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	498	489	474	460	441	422	408	389	370	351					
59	552	541	526	511	490	468	452	431	410	390					
60	612	600	583	565	542	518	501	478	454	431					
61	668	656	636	617	592	566	547	522	496	471					
62	721	707	686	666	638	611	590	563	536	508					
63	774	759	737	715	685	657	634	605	575	545					
64	827	811	787	763	732	701	677	645	614	583					
65	880	863	838	813	780	746	721	687	654	620					
66	960	942	914	886	850	813	786	750	713	676					
67	1066	1045	1015	984	944	903	873	832	791	751					
68	1171	1149	1116	1082	1038	993	959	915	870	826					
69	1277	1253	1216	1180	1131	1083	1046	997	948	900					
70	1383	1356	1317	1278	1225	1172	1133	1080	1027	974					
71	1489	1460	1418	1376	1319	1262	1219	1163	1106	1049					
72	1595	1564	1519	1474	1412	1352	1307	1245	1185	1124					
73	1700	1668	1620	1571	1506	1441	1393	1328	1263	1198					
74	1807	1772	1720	1668	1600	1531	1479	1410	1342	1273					
75	1912	1876	1821	1766	1693	1620	1566	1494	1421	1348					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	271	260	243	227	210	199	182	171	160	149	1	182	149	1	72
2	359	348	326	304	282	265	243	227	216	199	2	205	171	2	88
3	393	376	354	332	310	288	265	249	232	216	3	238	199	3	111
4	459	442	415	387	359	337	310	293	277	254	4	260	216	4	122
5	503	487	453	420	393	365	343	315	299	277	5	277	227	5	144
6	525	509	476	442	415	387	359	332	315	288	6	288	238	6	155
7	553	531	498	465	431	404	376	348	326	304	7	304	249	7	171
8	575	559	520	481	453	420	393	365	343	315	8	315	260	8	205
10	597	575	536	498	465	437	404	376	354	326	10	337	277	10	238
11	614	592	553	514	481	448	415	387	365	337	11	354	293	11	260
12	636	614	575	536	498	465	431	404	382	348	12	365	299	12	288
13	658	630	592	553	514	481	442	415	393	359	13	376	310	13	310
14	675	653	608	564	531	492	459	426	404	371	14	398	332	14	343
15	686	664	619	575	536	503	465	431	409	376	15	420	348	15	371
16	691	669	625	581	542	509	470	437	415	382	16	437	359	16	409
17	708	680	636	592	553	514	476	448	420	387	17	453	376	17	431
18	724	697	653	608	570	531	492	459	431	398	18	481	393	18	470
19	735	708	664	619	575	536	498	465	437	404	19	503	415	19	498
20	758	730	680	630	592	553	509	476	448	415	20	514	426	20	531
21	774	747	697	647	608	564	525	487	459	426	21	536	442	21	603
22	785	758	708	658	614	575	531	498	465	431	22	570	470		
23	796	769	719	669	625	581	542	503	476	437	23	592	487		
24	818	785	735	686	641	597	553	514	487	448	24	614	509		
25	824	791	741	691	647	603	559	520	487	453	25	664	547		
26	835	807	752	697	653	608	564	525	498	459	26	724	597		
27	846	818	763	708	664	619	575	536	503	465					
28	852	824	769	713	669	625	575	536	509	470					
29	868	835	780	724	680	630	586	547	514	476					

**PERSONAL AUTO MANUAL  
RATE PAGES**

**NORTH CAROLINA (32)**

**TERRITORY 370**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
30	874	841	785	730	686	636	592	547	520	481					
31	885	852	796	741	691	647	597	559	525	487					
32	901	868	813	758	708	658	608	570	536	498					
33	912	879	824	769	719	669	619	575	542	503					
34	929	896	835	774	724	675	625	586	553	509					
35	940	907	846	785	735	686	636	592	559	514					
36	951	918	857	796	747	697	641	603	564	525					
37	968	935	874	813	758	708	658	614	575	531					
38	984	946	885	824	769	719	664	619	586	542					
39	990	951	890	830	774	719	669	625	586	542					
40	1001	962	901	841	785	730	675	630	597	547					
41	1012	979	912	846	796	741	686	641	603	559					
42	1023	990	924	857	802	747	691	647	608	564					
43	1040	1001	935	868	813	758	702	653	619	570					
44	1045	1006	940	874	818	763	708	658	619	575					
45	1062	1023	957	890	835	774	719	669	630	586					
46	1073	1034	968	901	841	785	724	680	641	592					
47	1084	1045	979	912	852	791	735	686	647	597					
48	1100	1062	990	918	863	802	741	691	653	603					
49	1112	1073	1001	929	868	813	752	702	658	608					
50	1123	1084	1012	940	879	818	758	708	669	619					
51	1134	1095	1023	951	890	830	769	719	675	625					
52	1139	1100	1029	957	896	835	774	719	680	625					
53	1156	1112	1040	968	907	841	780	730	686	636					
54	1167	1123	1051	979	912	852	791	735	691	641					
55	1183	1145	1067	990	929	863	802	747	702	653					
56	1206	1161	1084	1006	946	879	813	758	713	664					
57	1228	1183	1106	1029	962	896	830	774	730	675					
58	1266	1217	1139	1062	990	924	857	796	752	697					
59	1316	1266	1183	1100	1029	957	890	830	780	724					
60	1371	1322	1233	1145	1073	1001	924	863	813	752					
61	1410	1360	1272	1183	1106	1029	957	890	841	774					
62	1443	1388	1300	1211	1128	1051	973	912	857	791					
63	1465	1416	1322	1228	1150	1073	990	924	874	807					
64	1499	1443	1349	1255	1172	1095	1012	946	890	824					
65	1526	1471	1377	1283	1200	1117	1034	962	907	841					
66	1571	1515	1416	1316	1233	1145	1062	990	935	863					
67	1631	1576	1471	1366	1277	1189	1106	1029	973	896					
68	1692	1631	1526	1421	1327	1239	1145	1067	1006	929					
69	1753	1692	1582	1471	1377	1283	1189	1106	1045	962					
70	1819	1753	1637	1521	1427	1327	1228	1145	1078	1001					
71	1880	1808	1692	1576	1471	1371	1272	1183	1117	1034					
72	1941	1869	1747	1626	1521	1416	1311	1222	1156	1067					
73	2002	1930	1803	1676	1571	1460	1355	1261	1189	1100					
74	2063	1991	1858	1725	1615	1504	1394	1300	1228	1134					
75	2124	2046	1913	1781	1665	1548	1438	1338	1261	1167					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.



TERRITORY 380

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	42	41	40	38	37	36	35	32	31	29	1	35	32	1	12
2	55	54	52	51	49	46	45	44	41	38	2	49	44	2	14
3	69	68	65	63	60	58	56	54	51	49	3	55	50	3	19
4	79	78	76	73	70	68	65	61	59	56	4	60	55	4	23
5	88	87	84	82	78	76	73	69	65	63	5	68	63	5	27
6	99	96	93	91	87	83	81	77	73	69	6	77	70	6	36
7	109	106	104	101	96	92	90	84	81	77	7	83	77	7	44
8	116	115	111	108	104	99	96	91	87	82	8	91	83	8	51
10	127	124	120	116	111	108	104	99	93	90	10	99	90	10	65
11	134	132	128	124	119	114	110	105	100	95	11	106	97	11	79
12	141	138	134	131	125	119	115	110	105	100	12	116	106	12	92
13	146	143	140	136	129	124	120	114	109	104	13	124	114	13	109
14	154	150	146	142	136	129	125	119	114	108	14	134	123	14	128
15	160	157	152	147	142	136	131	125	119	113	15	148	136	15	155
16	166	164	159	154	147	141	137	131	124	118	16	163	148	16	188
17	173	170	165	160	154	147	142	136	129	122	17	180	165	17	225
18	180	177	172	166	160	152	147	141	134	127	18	196	179	18	269
19	186	182	177	172	164	157	152	145	138	131	19	215	196	19	321
20	191	187	182	177	169	161	156	148	142	134	20	237	218	20	381
21	197	193	188	183	175	168	161	155	147	140	21	264	242	21	527
22	204	200	193	187	179	172	166	159	151	143	22	298	273		
23	210	206	200	193	186	178	172	164	156	147	23	334	306		
24	215	211	205	198	191	182	177	168	160	151	24	387	353		
25	221	218	211	205	196	188	182	173	165	156	25	475	435		
26	229	224	218	211	202	193	187	178	170	161	26	584	534		
27	236	230	224	218	209	200	193	184	175	166					
28	243	238	232	225	215	206	200	189	180	172					
29	251	247	239	232	223	212	206	196	187	177					
30	259	253	246	238	229	219	211	201	192	182					
31	266	261	253	246	236	225	218	207	197	188					
32	274	269	261	253	243	233	224	214	204	193					
33	283	276	269	261	250	239	232	220	210	198					
34	289	283	275	268	256	244	237	225	215	204					
35	296	291	282	273	262	251	242	230	220	209					
36	303	298	289	280	269	257	248	237	225	214					
37	315	308	300	291	279	266	257	246	234	221					
38	326	320	311	302	289	276	268	255	243	230					
39	338	332	321	311	298	285	276	264	251	238					
40	348	342	332	321	308	296	285	271	259	246					
41	360	353	343	333	319	306	294	282	268	253					
42	371	364	353	343	329	315	303	289	275	261					
43	381	375	364	352	338	324	312	298	284	269					
44	393	385	374	362	348	333	321	306	292	276					
45	403	396	384	372	357	342	330	315	300	284					
46	417	408	397	385	369	353	342	325	310	293					
47	430	422	410	397	381	365	352	335	320	303					
48	444	435	422	410	393	376	364	347	329	312					
49	457	448	435	422	404	388	374	357	339	323					
50	468	460	447	434	416	398	384	366	348	330					
51	483	474	460	445	428	410	396	376	358	340					
52	495	486	472	458	439	420	406	388	369	349					
53	508	498	484	470	451	430	416	397	378	358					
54	529	518	503	488	467	448	433	412	393	372					
55	554	543	527	512	490	470	453	433	411	390					
56	584	572	556	539	517	494	477	456	434	411					
57	616	604	586	568	545	522	504	481	457	434					

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

**TERRITORY 380**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	664	652	632	613	588	563	544	518	493	468					
59	736	722	701	681	653	625	603	575	547	520					
60	815	800	777	754	723	691	668	637	605	575					
61	891	874	849	823	790	755	730	696	662	628					
62	961	942	915	888	851	814	787	750	714	677					
63	1032	1012	983	954	914	876	845	806	767	727					
64	1102	1082	1050	1018	977	934	902	860	819	777					
65	1174	1151	1117	1084	1039	995	961	916	872	827					
66	1280	1256	1219	1181	1133	1084	1048	1000	951	901					
67	1421	1394	1353	1312	1258	1204	1164	1110	1055	1001					
68	1562	1532	1487	1443	1384	1324	1279	1220	1160	1101					
69	1702	1670	1622	1573	1508	1444	1395	1330	1265	1201					
70	1844	1809	1756	1704	1633	1563	1510	1440	1370	1299					
71	1985	1947	1891	1834	1759	1683	1626	1550	1475	1399					
72	2126	2085	2025	1965	1883	1802	1742	1660	1580	1499					
73	2267	2225	2159	2094	2008	1921	1857	1770	1684	1597					
74	2409	2363	2294	2225	2134	2042	1972	1880	1789	1697					
75	2550	2501	2428	2355	2258	2161	2088	1992	1894	1797					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	288	276	258	241	223	211	194	182	170	158	1	194	158	1	76
2	382	370	346	323	299	282	258	241	229	211	2	217	182	2	94
3	417	399	376	352	329	305	282	264	247	229	3	252	211	3	117
4	487	470	440	411	382	358	329	311	294	270	4	276	229	4	129
5	534	517	481	446	417	387	364	335	317	294	5	294	241	5	153
6	558	540	505	470	440	411	382	352	335	305	6	305	252	6	164
7	587	564	528	493	458	429	399	370	346	323	7	323	264	7	182
8	610	593	552	511	481	446	417	387	364	335	8	335	276	8	217
10	634	610	569	528	493	464	429	399	376	346	10	358	294	10	252
11	652	628	587	546	511	475	440	411	387	358	11	376	311	11	276
12	675	652	610	569	528	493	458	429	405	370	12	387	317	12	305
13	699	669	628	587	546	511	470	440	417	382	13	399	329	13	329
14	716	693	646	599	564	522	487	452	429	393	14	423	352	14	364
15	728	704	657	610	569	534	493	458	434	399	15	446	370	15	393
16	734	710	663	616	575	540	499	464	440	405	16	464	382	16	434
17	751	722	675	628	587	546	505	475	446	411	17	481	399	17	458
18	769	740	693	646	605	564	522	487	458	423	18	511	417	18	499
19	781	751	704	657	610	569	528	493	464	429	19	534	440	19	528
20	804	775	722	669	628	587	540	505	475	440	20	546	452	20	564
21	822	792	740	687	646	599	558	517	487	452	21	569	470	21	640
22	834	804	751	699	652	610	564	528	493	458	22	605	499		
23	845	816	763	710	663	616	575	534	505	464	23	628	517		
24	869	834	781	728	681	634	587	546	517	475	24	652	540		
25	875	839	787	734	687	640	593	552	517	481	25	704	581		
26	886	857	798	740	693	646	599	558	528	487	26	769	634		
27	898	869	810	751	704	657	610	569	534	493					
28	904	875	816	757	710	663	610	569	540	499					
29	922	886	828	769	722	669	622	581	546	505					

TERRITORY 380

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	927	892	834	775	728	675	628	581	552	511					
31	939	904	845	787	734	687	634	593	558	517					
32	957	922	863	804	751	699	646	605	569	528					
33	969	933	875	816	763	710	657	610	575	534					
34	986	951	886	822	769	716	663	622	587	540					
35	998	963	898	834	781	728	675	628	593	546					
36	1010	974	910	845	792	740	681	640	599	558					
37	1027	992	927	863	804	751	699	652	610	564					
38	1045	1004	939	875	816	763	704	657	622	575					
39	1051	1010	945	881	822	763	710	663	622	575					
40	1062	1021	957	892	834	775	716	669	634	581					
41	1074	1039	969	898	845	787	728	681	640	593					
42	1086	1051	980	910	851	792	734	687	646	599					
43	1104	1062	992	922	863	804	745	693	657	605					
44	1109	1068	998	927	869	810	751	699	657	610					
45	1127	1086	1016	945	886	822	763	710	669	622					
46	1139	1098	1027	957	892	834	769	722	681	628					
47	1151	1109	1039	969	904	839	781	728	687	634					
48	1168	1127	1051	974	916	851	787	734	693	640					
49	1180	1139	1062	986	922	863	798	745	699	646					
50	1192	1151	1074	998	933	869	804	751	710	657					
51	1203	1162	1086	1010	945	881	816	763	716	663					
52	1209	1168	1092	1016	951	886	822	763	722	663					
53	1227	1180	1104	1027	963	892	828	775	728	675					
54	1239	1192	1115	1039	969	904	839	781	734	681					
55	1256	1215	1133	1051	986	916	851	792	745	693					
56	1280	1233	1151	1068	1004	933	863	804	757	704					
57	1303	1256	1174	1092	1021	951	881	822	775	716					
58	1344	1291	1209	1127	1051	980	910	845	798	740					
59	1397	1344	1256	1168	1092	1016	945	881	828	769					
60	1456	1403	1309	1215	1139	1062	980	916	863	798					
61	1497	1444	1350	1256	1174	1092	1016	945	892	822					
62	1532	1473	1379	1286	1197	1115	1033	969	910	839					
63	1556	1503	1403	1303	1221	1139	1051	980	927	857					
64	1591	1532	1432	1332	1244	1162	1074	1004	945	875					
65	1620	1561	1462	1362	1274	1186	1098	1021	963	892					
66	1667	1608	1503	1397	1309	1215	1127	1051	992	916					
67	1732	1673	1561	1450	1356	1262	1174	1092	1033	951					
68	1796	1732	1620	1509	1409	1315	1215	1133	1068	986					
69	1861	1796	1679	1561	1462	1362	1262	1174	1109	1021					
70	1931	1861	1738	1614	1514	1409	1303	1215	1145	1062					
71	1996	1919	1796	1673	1561	1456	1350	1256	1186	1098					
72	2060	1984	1855	1726	1614	1503	1391	1297	1227	1133					
73	2125	2049	1914	1779	1667	1550	1438	1338	1262	1168					
74	2190	2113	1972	1831	1714	1597	1479	1379	1303	1203					
75	2254	2172	2031	1890	1767	1644	1526	1421	1338	1239					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 390**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	24	24	23	22	21	21	20	19	18	17	1	20	19	1	7
2	32	31	30	30	28	27	26	25	24	22	2	28	25	2	8
3	40	39	38	36	35	33	33	31	30	28	3	32	29	3	11
4	46	45	44	42	41	39	38	36	34	33	4	35	32	4	13
5	51	50	49	47	45	44	42	40	38	36	5	39	36	5	16
6	57	56	54	53	50	48	47	44	42	40	6	44	41	6	21
7	63	61	60	58	56	53	52	49	47	44	7	48	44	7	25
8	67	67	64	62	60	57	56	53	50	47	8	53	48	8	30
10	73	72	70	67	64	62	60	57	54	52	10	57	52	10	38
11	78	76	74	72	69	66	64	61	58	55	11	61	56	11	46
12	81	80	78	75	73	69	67	64	61	58	12	67	61	12	53
13	84	83	81	78	75	72	70	66	63	60	13	72	66	13	63
14	89	87	84	82	78	75	73	69	66	62	14	78	71	14	74
15	93	91	88	85	82	78	75	73	69	65	15	86	78	15	90
16	96	95	92	89	85	81	79	75	72	68	16	94	86	16	109
17	100	98	95	93	89	85	82	78	75	70	17	104	95	17	130
18	104	102	99	96	93	88	85	81	78	73	18	113	104	18	155
19	107	105	102	99	95	91	88	84	80	75	19	124	113	19	186
20	110	108	105	102	98	93	90	86	82	78	20	137	126	20	221
21	114	112	109	106	101	97	93	90	85	81	21	152	140	21	305
22	118	115	112	108	104	99	96	92	87	83	22	172	158		
23	121	119	115	112	107	103	99	95	90	85	23	193	177		
24	124	122	118	115	110	105	102	97	93	87	24	223	204		
25	128	126	122	118	113	109	105	100	95	90	25	275	252		
26	132	130	126	122	117	112	108	103	98	93	26	337	309		
27	136	133	130	126	121	115	112	107	101	96					
28	141	138	134	130	124	119	115	110	104	99					
29	145	143	138	134	129	123	119	113	108	102					
30	149	147	142	138	132	127	122	116	111	105					
31	154	151	147	142	136	130	126	120	114	109					
32	158	155	151	147	141	135	130	124	118	112					
33	164	160	155	151	144	138	134	127	121	115					
34	167	164	159	155	148	141	137	130	124	118					
35	171	168	163	158	152	145	140	133	127	121					
36	175	172	167	162	155	149	144	137	130	124					
37	182	178	173	168	161	154	149	142	135	128					
38	189	185	180	175	167	160	155	147	141	133					
39	195	192	186	180	172	165	160	152	145	138					
40	201	198	192	186	178	171	165	157	149	142					
41	208	204	198	192	184	177	170	163	155	147					
42	215	210	204	198	190	182	175	167	159	151					
43	221	217	210	204	195	187	181	172	164	155					
44	227	223	216	209	201	192	186	177	169	160					
45	233	229	222	215	206	198	191	182	173	164					
46	241	236	229	223	213	204	198	188	179	169					
47	249	244	237	229	221	211	204	194	185	175					
48	257	252	244	237	227	218	210	201	190	181					
49	264	259	252	244	234	224	216	206	196	186					
50	271	266	258	251	241	230	222	212	201	191					
51	279	274	266	258	247	237	229	218	207	197					
52	286	281	273	265	254	243	235	224	213	202					
53	294	288	280	272	260	249	241	229	218	207					
54	306	300	291	282	270	259	250	238	227	215					
55	320	314	305	296	283	272	262	250	238	226					
56	337	331	321	312	299	286	276	263	251	238					
57	356	349	339	329	315	302	292	278	264	251					

TERRITORY 390

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	384	377	366	354	340	326	315	300	285	271					
59	426	417	406	394	377	361	349	332	316	300					
60	471	463	449	436	418	400	386	369	350	332					
61	515	505	491	476	457	437	422	403	383	363					
62	556	545	529	514	492	471	455	434	413	391					
63	596	585	568	551	528	506	488	466	443	420					
64	637	625	607	588	565	540	522	497	474	449					
65	679	665	646	627	601	575	556	530	504	478					
66	740	726	704	683	655	627	606	578	550	521					
67	821	806	782	759	727	696	673	642	610	579					
68	903	886	860	834	800	765	739	705	670	636					
69	984	966	938	909	872	835	807	769	731	694					
70	1066	1046	1015	985	944	904	873	833	792	751					
71	1148	1126	1093	1060	1017	973	940	896	852	809					
72	1229	1205	1171	1136	1089	1042	1007	960	913	867					
73	1311	1286	1248	1211	1161	1111	1074	1023	974	924					
74	1393	1366	1326	1286	1234	1180	1140	1087	1035	981					
75	1474	1446	1404	1362	1305	1249	1207	1151	1095	1039					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	259	249	233	217	201	190	175	164	153	143	1	175	143	1	69
2	344	333	312	291	270	254	233	217	206	190	2	196	164	2	85
3	376	360	339	317	296	275	254	238	222	206	3	227	190	3	106
4	439	423	397	370	344	323	296	280	265	243	4	249	206	4	116
5	481	466	434	402	376	349	328	302	286	265	5	265	217	5	138
6	503	487	455	423	397	370	344	317	302	275	6	275	227	6	148
7	529	508	476	444	413	386	360	333	312	291	7	291	238	7	164
8	550	534	497	460	434	402	376	349	328	302	8	302	249	8	196
10	571	550	513	476	444	418	386	360	339	312	10	323	265	10	227
11	587	566	529	492	460	428	397	370	349	323	11	339	280	11	249
12	608	587	550	513	476	444	413	386	365	333	12	349	286	12	275
13	630	603	566	529	492	460	423	397	376	344	13	360	296	13	296
14	645	624	582	540	508	471	439	407	386	354	14	381	317	14	328
15	656	635	592	550	513	481	444	413	391	360	15	402	333	15	354
16	661	640	598	555	518	487	450	418	397	365	16	418	344	16	391
17	677	651	608	566	529	492	455	428	402	370	17	434	360	17	413
18	693	667	624	582	545	508	471	439	413	381	18	460	376	18	450
19	704	677	635	592	550	513	476	444	418	386	19	481	397	19	476
20	725	698	651	603	566	529	487	455	428	397	20	492	407	20	508
21	741	714	667	619	582	540	503	466	439	407	21	513	423	21	577
22	751	725	677	630	587	550	508	476	444	413	22	545	450		
23	762	735	688	640	598	555	518	481	455	418	23	566	466		
24	783	751	704	656	614	571	529	492	466	428	24	587	487		
25	788	756	709	661	619	577	534	497	466	434	25	635	524		
26	799	772	719	667	624	582	540	503	476	439	26	693	571		
27	809	783	730	677	635	592	550	513	481	444					
28	815	788	735	682	640	598	550	513	487	450					
29	831	799	746	693	651	603	561	524	492	455					

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**TERRITORY 390**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	836	804	751	698	656	608	566	524	497	460					
31	846	815	762	709	661	619	571	534	503	466					
32	862	831	778	725	677	630	582	545	513	476					
33	873	841	788	735	688	640	592	550	518	481					
34	889	857	799	741	693	645	598	561	529	487					
35	899	868	809	751	704	656	608	566	534	492					
36	910	878	820	762	714	667	614	577	540	503					
37	926	894	836	778	725	677	630	587	550	508					
38	942	905	846	788	735	688	635	592	561	518					
39	947	910	852	794	741	688	640	598	561	518					
40	957	920	862	804	751	698	645	603	571	524					
41	968	936	873	809	762	709	656	614	577	534					
42	979	947	883	820	767	714	661	619	582	540					
43	995	957	894	831	778	725	672	624	592	545					
44	1000	963	899	836	783	730	677	630	592	550					
45	1016	979	915	852	799	741	688	640	603	561					
46	1026	989	926	862	804	751	693	651	614	566					
47	1037	1000	936	873	815	756	704	656	619	571					
48	1053	1016	947	878	825	767	709	661	624	577					
49	1063	1026	957	889	831	778	719	672	630	582					
50	1074	1037	968	899	841	783	725	677	640	592					
51	1084	1047	979	910	852	794	735	688	645	598					
52	1090	1053	984	915	857	799	741	688	651	598					
53	1106	1063	995	926	868	804	746	698	656	608					
54	1116	1074	1005	936	873	815	756	704	661	614					
55	1132	1095	1021	947	889	825	767	714	672	624					
56	1153	1111	1037	963	905	841	778	725	682	635					
57	1174	1132	1058	984	920	857	794	741	698	645					
58	1211	1164	1090	1016	947	883	820	762	719	667					
59	1259	1211	1132	1053	984	915	852	794	746	693					
60	1312	1264	1180	1095	1026	957	883	825	778	719					
61	1349	1301	1217	1132	1058	984	915	852	804	741					
62	1381	1328	1243	1159	1079	1005	931	873	820	756					
63	1402	1354	1264	1174	1100	1026	947	883	836	772					
64	1434	1381	1291	1201	1121	1047	968	905	852	788					
65	1460	1407	1317	1227	1148	1069	989	920	868	804					
66	1502	1449	1354	1259	1180	1095	1016	947	894	825					
67	1561	1508	1407	1307	1222	1137	1058	984	931	857					
68	1619	1561	1460	1360	1270	1185	1095	1021	963	889					
69	1677	1619	1513	1407	1317	1227	1137	1058	1000	920					
70	1740	1677	1566	1455	1365	1270	1174	1095	1032	957					
71	1799	1730	1619	1508	1407	1312	1217	1132	1069	989					
72	1857	1788	1672	1555	1455	1354	1254	1169	1106	1021					
73	1915	1846	1725	1603	1502	1397	1296	1206	1137	1053					
74	1973	1904	1777	1650	1545	1439	1333	1243	1174	1084					
75	2031	1957	1830	1703	1592	1481	1375	1280	1206	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 420

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	34	33	32	31	30	29	28	26	25	24	1	28	26	1	9
2	44	43	42	41	39	37	36	35	33	31	2	39	35	2	11
3	56	55	53	50	48	46	45	43	41	39	3	44	40	3	15
4	64	63	61	59	57	55	53	49	47	45	4	48	44	4	19
5	71	70	68	66	63	61	59	56	53	50	5	55	50	5	22
6	79	77	75	73	70	67	65	62	59	56	6	62	57	6	29
7	88	85	83	81	77	74	72	68	65	62	7	67	62	7	35
8	94	93	90	87	83	79	77	73	70	66	8	73	67	8	41
10	102	100	97	94	90	87	83	79	75	72	10	79	72	10	53
11	108	106	103	100	96	92	89	84	80	76	11	85	78	11	64
12	113	111	108	105	101	96	93	89	84	80	12	94	85	12	74
13	117	115	112	109	104	100	97	92	88	83	13	100	92	13	88
14	124	121	117	114	109	104	101	96	92	87	14	108	99	14	103
15	129	127	123	118	114	109	105	101	96	91	15	119	109	15	125
16	134	132	128	124	118	113	110	105	100	95	16	131	119	16	151
17	139	137	133	129	124	118	114	109	104	98	17	145	133	17	181
18	145	142	138	134	129	123	118	113	108	102	18	158	144	18	216
19	149	146	142	138	132	127	123	116	111	105	19	173	158	19	259
20	153	150	146	142	136	130	126	119	114	108	20	191	175	20	307
21	159	156	151	147	141	135	130	125	118	112	21	212	195	21	424
22	164	161	156	150	144	138	134	128	122	115	22	240	219		
23	169	166	161	156	149	143	138	132	126	118	23	269	246		
24	173	170	165	160	153	146	142	135	129	122	24	311	284		
25	178	175	170	165	158	151	146	139	133	126	25	382	350		
26	184	180	175	170	163	156	150	143	137	130	26	470	430		
27	190	185	180	175	168	161	156	148	141	134					
28	196	192	186	181	173	166	161	152	145	138					
29	202	199	193	186	179	171	166	158	150	142					
30	208	204	198	192	184	176	170	162	155	146					
31	214	210	204	198	190	181	175	167	159	151					
32	220	216	210	204	196	187	180	172	164	156					
33	228	222	216	210	201	193	186	177	169	160					
34	233	228	221	215	206	197	191	181	173	164					
35	238	234	227	219	211	202	195	185	177	168					
36	244	240	233	226	216	207	200	191	181	172					
37	253	248	241	234	225	214	207	198	188	178					
38	263	258	250	243	233	222	215	205	196	185					
39	272	267	259	250	240	230	222	212	202	192					
40	280	275	267	259	248	238	230	218	208	198					
41	289	284	276	268	256	246	237	227	215	204					
42	299	293	284	276	265	253	244	233	221	210					
43	307	302	293	283	272	261	251	240	229	216					
44	316	310	301	291	280	268	259	246	235	222					
45	324	318	309	300	287	275	266	253	241	229					
46	336	329	319	310	297	284	275	262	249	236					
47	346	340	330	319	307	294	283	270	258	244					
48	357	350	340	330	316	303	293	279	265	251					
49	368	361	350	340	325	312	301	287	273	260					
50	377	370	359	349	335	320	309	295	280	266					
51	388	381	370	358	344	330	318	303	288	274					
52	399	391	380	369	353	338	327	312	297	281					
53	409	401	389	378	363	346	335	319	304	288					
54	425	417	405	392	376	361	348	332	316	300					
55	446	437	424	412	394	378	365	348	331	314					
56	470	460	447	434	416	398	384	367	349	331					
57	495	486	472	457	439	420	406	387	368	349					

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**NORTH CAROLINA (32)**

**TERRITORY 420**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	535	524	509	493	473	453	438	417	397	377					
59	592	581	564	548	525	503	485	462	440	418					
60	656	644	625	607	582	556	538	513	487	462					
61	717	703	683	662	636	608	587	560	533	506					
62	774	758	736	715	685	655	633	604	575	545					
63	830	815	791	767	735	705	680	649	617	585					
64	887	870	845	819	786	752	726	692	659	625					
65	945	926	899	872	836	800	774	737	701	665					
66	1030	1010	981	951	912	872	844	804	765	725					
67	1143	1122	1089	1056	1012	969	936	893	849	805					
68	1257	1233	1197	1161	1113	1065	1029	982	933	886					
69	1370	1344	1305	1266	1213	1162	1123	1070	1018	966					
70	1484	1455	1413	1371	1314	1258	1215	1159	1102	1045					
71	1598	1567	1521	1476	1415	1354	1308	1247	1187	1126					
72	1711	1678	1629	1581	1515	1450	1402	1336	1271	1206					
73	1824	1790	1738	1685	1616	1546	1495	1424	1355	1285					
74	1938	1901	1846	1790	1717	1643	1587	1513	1440	1366					
75	2052	2013	1954	1895	1817	1739	1680	1603	1524	1446					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	354	339	318	296	274	260	238	224	209	195	1	238	195	1	94
2	469	455	426	397	368	347	318	296	282	260	2	267	224	2	116
3	513	491	462	433	404	375	347	325	303	282	3	310	260	3	144
4	599	578	542	505	469	440	404	383	361	332	4	339	282	4	159
5	657	635	592	549	513	477	448	412	390	361	5	361	296	5	188
6	686	664	621	578	542	505	469	433	412	375	6	375	310	6	202
7	722	693	650	606	563	527	491	455	426	397	7	397	325	7	224
8	751	729	679	628	592	549	513	477	448	412	8	412	339	8	267
10	780	751	700	650	606	570	527	491	462	426	10	440	361	10	310
11	801	773	722	671	628	585	542	505	477	440	11	462	383	11	339
12	830	801	751	700	650	606	563	527	498	455	12	477	390	12	375
13	859	823	773	722	671	628	578	542	513	469	13	491	404	13	404
14	881	852	794	736	693	643	599	556	527	484	14	520	433	14	448
15	895	866	809	751	700	657	606	563	534	491	15	549	455	15	484
16	903	874	816	758	708	664	614	570	542	498	16	570	469	16	534
17	924	888	830	773	722	671	621	585	549	505	17	592	491	17	563
18	946	910	852	794	744	693	643	599	563	520	18	628	513	18	614
19	960	924	866	809	751	700	650	606	570	527	19	657	542	19	650
20	989	953	888	823	773	722	664	621	585	542	20	671	556	20	693
21	1011	975	910	845	794	736	686	635	599	556	21	700	578	21	787
22	1025	989	924	859	801	751	693	650	606	563	22	744	614		
23	1040	1004	939	874	816	758	708	657	621	570	23	773	635		
24	1069	1025	960	895	838	780	722	671	635	585	24	801	664		
25	1076	1032	967	903	845	787	729	679	635	592	25	866	715		
26	1090	1054	982	910	852	794	736	686	650	599	26	946	780		
27	1105	1069	996	924	866	809	751	700	657	606					
28	1112	1076	1004	931	874	816	751	700	664	614					
29	1134	1090	1018	946	888	823	765	715	671	621					



TERRITORY 420

COLLISION DEDUCTIBLE AMOUNT \$100 (074)														
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010 1990- 2009	Symbol (c)	1989 & Prior
30	1141	1097	1025	953	895	830	773	715	679	628				
31	1155	1112	1040	967	903	845	780	729	686	635				
32	1177	1134	1061	989	924	859	794	744	700	650				
33	1191	1148	1076	1004	939	874	809	751	708	657				
34	1213	1170	1090	1011	946	881	816	765	722	664				
35	1227	1184	1105	1025	960	895	830	773	729	671				
36	1242	1199	1119	1040	975	910	838	787	736	686				
37	1264	1220	1141	1061	989	924	859	801	751	693				
38	1285	1235	1155	1076	1004	939	866	809	765	708				
39	1292	1242	1162	1083	1011	939	874	816	765	708				
40	1307	1256	1177	1097	1025	953	881	823	780	715				
41	1321	1278	1191	1105	1040	967	895	838	787	729				
42	1336	1292	1206	1119	1047	975	903	845	794	736				
43	1357	1307	1220	1134	1061	989	917	852	809	744				
44	1365	1314	1227	1141	1069	996	924	859	809	751				
45	1386	1336	1249	1162	1090	1011	939	874	823	765				
46	1401	1350	1264	1177	1097	1025	946	888	838	773				
47	1415	1365	1278	1191	1112	1032	960	895	845	780				
48	1437	1386	1292	1199	1126	1047	967	903	852	787				
49	1451	1401	1307	1213	1134	1061	982	917	859	794				
50	1466	1415	1321	1227	1148	1069	989	924	874	809				
51	1480	1430	1336	1242	1162	1083	1004	939	881	816				
52	1487	1437	1343	1249	1170	1090	1011	939	888	816				
53	1509	1451	1357	1264	1184	1097	1018	953	895	830				
54	1523	1466	1372	1278	1191	1112	1032	960	903	838				
55	1545	1495	1393	1292	1213	1126	1047	975	917	852				
56	1574	1516	1415	1314	1235	1148	1061	989	931	866				
57	1603	1545	1444	1343	1256	1170	1083	1011	953	881				
58	1653	1588	1487	1386	1292	1206	1119	1040	982	910				
59	1718	1653	1545	1437	1343	1249	1162	1083	1018	946				
60	1791	1726	1610	1495	1401	1307	1206	1126	1061	982				
61	1841	1776	1661	1545	1444	1343	1249	1162	1097	1011				
62	1884	1812	1697	1581	1473	1372	1271	1191	1119	1032				
63	1913	1848	1726	1603	1502	1401	1292	1206	1141	1054				
64	1957	1884	1762	1639	1531	1430	1321	1235	1162	1076				
65	1993	1921	1798	1675	1567	1458	1350	1256	1184	1097				
66	2050	1978	1848	1718	1610	1495	1386	1292	1220	1126				
67	2130	2058	1921	1783	1668	1552	1444	1343	1271	1170				
68	2209	2130	1993	1856	1733	1617	1495	1393	1314	1213				
69	2289	2209	2065	1921	1798	1675	1552	1444	1365	1256				
70	2375	2289	2137	1986	1863	1733	1603	1495	1408	1307				
71	2455	2361	2209	2058	1921	1791	1661	1545	1458	1350				
72	2534	2440	2282	2123	1986	1848	1711	1596	1509	1393				
73	2614	2520	2354	2188	2050	1906	1769	1646	1552	1437				
74	2693	2599	2426	2253	2108	1964	1819	1697	1603	1480				
75	2772	2671	2498	2325	2173	2022	1877	1747	1646	1523				

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 440**

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	29	28	27	26	25	24	23	22	21	20	1	23	22	1	8
2	37	37	36	35	33	31	30	30	28	26	2	33	30	2	10
3	47	46	44	43	41	39	38	37	35	33	3	37	34	3	13
4	54	53	51	50	48	46	44	42	40	38	4	41	37	4	16
5	60	59	57	56	53	51	50	47	44	43	5	46	43	5	18
6	67	65	64	62	59	57	55	52	50	47	6	52	48	6	24
7	74	72	70	69	65	63	61	57	55	52	7	57	52	7	30
8	79	78	76	73	70	67	65	62	59	56	8	62	57	8	35
10	86	84	82	79	76	73	70	67	64	61	10	67	61	10	44
11	91	90	87	84	81	77	75	71	68	64	11	72	66	11	54
12	96	94	91	89	85	81	78	75	71	68	12	79	72	12	63
13	99	97	95	92	88	84	82	77	74	70	13	84	77	13	74
14	104	102	99	97	92	88	85	81	77	73	14	91	84	14	87
15	109	107	104	100	97	92	89	85	81	77	15	101	92	15	105
16	113	111	108	104	100	96	93	89	84	80	16	110	101	16	128
17	117	116	112	109	104	100	97	92	88	83	17	123	112	17	153
18	123	120	117	113	109	104	100	96	91	86	18	133	122	18	183
19	126	124	120	117	111	107	104	98	94	89	19	146	133	19	218
20	130	127	124	120	115	110	106	101	97	91	20	161	148	20	259
21	134	131	128	124	119	114	110	105	100	95	21	179	164	21	358
22	138	136	131	127	122	117	113	108	103	97	22	203	185		
23	143	140	136	131	126	121	117	111	106	100	23	227	208		
24	146	144	139	135	130	124	120	114	109	103	24	263	240		
25	151	148	144	139	133	128	124	117	112	106	25	323	296		
26	156	152	148	144	137	131	127	121	116	110	26	397	363		
27	160	157	152	148	142	136	131	125	119	113					
28	165	162	157	153	146	140	136	129	123	117					
29	171	168	163	157	151	144	140	133	127	120					
30	176	172	167	162	156	149	144	137	131	124					
31	181	177	172	167	160	153	148	141	134	128					
32	186	183	177	172	165	158	152	145	138	131					
33	192	188	183	177	170	163	157	150	143	135					
34	197	192	187	182	174	166	161	153	146	138					
35	201	197	191	185	178	171	164	157	150	142					
36	206	203	197	191	183	175	169	161	153	145					
37	214	210	204	197	190	181	175	167	159	151					
38	222	218	211	205	197	188	182	173	165	157					
39	230	225	218	211	203	194	188	179	171	162					
40	237	232	225	218	210	201	194	184	176	167					
41	244	240	233	226	217	208	200	191	182	172					
42	252	247	240	233	224	214	206	197	187	177					
43	259	255	247	239	230	220	212	203	193	183					
44	267	262	254	246	237	226	218	208	198	188					
45	274	269	261	253	243	232	224	214	204	193					
46	284	278	270	262	251	240	232	221	211	199					
47	292	287	278	270	259	248	239	228	218	206					
48	302	296	287	278	267	256	247	236	224	212					
49	311	305	296	287	275	264	254	243	231	219					
50	318	312	304	295	283	271	261	249	237	224					
51	328	322	312	303	291	278	269	256	244	231					
52	337	331	321	311	298	285	276	264	251	238					
53	345	338	329	319	306	292	283	270	257	244					
54	359	352	342	331	318	305	294	280	267	253					
55	377	369	358	348	333	319	308	294	279	265					
56	397	389	378	366	351	336	325	310	295	279					
57	418	411	398	386	371	355	343	327	311	295					

TERRITORY 440

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	452	443	430	417	399	383	370	352	335	318					
59	500	491	477	463	444	425	410	391	371	353					
60	554	544	528	512	492	470	454	433	412	391					
61	606	594	577	559	537	513	496	473	450	427					
62	653	640	622	604	579	553	535	510	485	460					
63	701	688	668	648	621	595	574	548	521	494					
64	749	735	713	692	664	635	613	585	557	528					
65	798	782	760	737	706	676	653	623	592	562					
66	870	853	828	803	770	737	713	679	646	612					
67	966	947	920	892	855	819	791	754	717	680					
68	1061	1041	1011	980	940	900	869	829	788	748					
69	1157	1135	1102	1069	1025	981	948	904	860	816					
70	1254	1229	1194	1158	1110	1062	1027	979	931	883					
71	1349	1323	1285	1247	1195	1144	1105	1054	1002	951					
72	1445	1417	1376	1335	1280	1225	1184	1128	1074	1019					
73	1541	1512	1468	1423	1365	1306	1262	1203	1145	1086					
74	1637	1606	1559	1512	1450	1388	1341	1278	1216	1154					
75	1733	1700	1650	1601	1535	1469	1419	1354	1288	1221					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	283	272	254	237	220	208	191	179	168	156	1	191	156	1	75
2	376	364	341	318	295	277	254	237	225	208	2	214	179	2	92
3	410	393	370	347	324	301	277	260	243	225	3	249	208	3	116
4	480	462	434	405	376	353	324	306	289	266	4	272	225	4	127
5	526	509	474	439	410	381	358	329	312	289	5	289	237	5	150
6	549	532	497	462	434	405	376	347	329	301	6	301	249	6	162
7	578	555	520	486	451	422	393	364	341	318	7	318	260	7	179
8	601	584	543	503	474	439	410	381	358	329	8	329	272	8	214
10	624	601	561	520	486	457	422	393	370	341	10	353	289	10	249
11	642	618	578	538	503	468	434	405	381	353	11	370	306	11	272
12	665	642	601	561	520	486	451	422	399	364	12	381	312	12	301
13	688	659	618	578	538	503	462	434	410	376	13	393	324	13	324
14	705	682	636	590	555	514	480	445	422	387	14	416	347	14	358
15	717	694	647	601	561	526	486	451	428	393	15	439	364	15	387
16	723	699	653	607	566	532	491	457	434	399	16	457	376	16	428
17	740	711	665	618	578	538	497	468	439	405	17	474	393	17	451
18	757	728	682	636	595	555	514	480	451	416	18	503	410	18	491
19	769	740	694	647	601	561	520	486	457	422	19	526	434	19	520
20	792	763	711	659	618	578	532	497	468	434	20	538	445	20	555
21	809	780	728	676	636	590	549	509	480	445	21	561	462	21	630
22	821	792	740	688	642	601	555	520	486	451	22	595	491		
23	832	803	751	699	653	607	566	526	497	457	23	618	509		
24	855	821	769	717	670	624	578	538	509	468	24	642	532		
25	861	827	775	723	676	630	584	543	509	474	25	694	572		
26	873	844	786	728	682	636	590	549	520	480	26	757	624		
27	884	855	798	740	694	647	601	561	526	486					
28	890	861	803	746	699	653	601	561	532	491					
29	907	873	815	757	711	659	613	572	538	497					

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**NORTH CAROLINA (32)**

**TERRITORY 440**

<b>COLLISION DEDUCTIBLE AMOUNT \$100 (074)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</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	543	503					
31	925	890	832	775	723	676	624	584	549	509					
32	942	907	850	792	740	688	636	595	561	520					
33	954	919	861	803	751	699	647	601	566	526					
34	971	936	873	809	757	705	653	613	578	532					
35	983	948	884	821	769	717	665	618	584	538					
36	994	959	896	832	780	728	670	630	590	549					
37	1012	977	913	850	792	740	688	642	601	555					
38	1029	988	925	861	803	751	694	647	613	566					
39	1035	994	931	867	809	751	699	653	613	566					
40	1046	1006	942	879	821	763	705	659	624	572					
41	1058	1023	954	884	832	775	717	670	630	584					
42	1069	1035	965	896	838	780	723	676	636	590					
43	1087	1046	977	907	850	792	734	682	647	595					
44	1092	1052	983	913	855	798	740	688	647	601					
45	1110	1069	1000	931	873	809	751	699	659	613					
46	1121	1081	1012	942	879	821	757	711	670	618					
47	1133	1092	1023	954	890	827	769	717	676	624					
48	1150	1110	1035	959	902	838	775	723	682	630					
49	1162	1121	1046	971	907	850	786	734	688	636					
50	1173	1133	1058	983	919	855	792	740	699	647					
51	1185	1144	1069	994	931	867	803	751	705	653					
52	1191	1150	1075	1000	936	873	809	751	711	653					
53	1208	1162	1087	1012	948	879	815	763	717	665					
54	1220	1173	1098	1023	954	890	827	769	723	670					
55	1237	1196	1116	1035	971	902	838	780	734	682					
56	1260	1214	1133	1052	988	919	850	792	746	694					
57	1283	1237	1156	1075	1006	936	867	809	763	705					
58	1324	1272	1191	1110	1035	965	896	832	786	728					
59	1376	1324	1237	1150	1075	1000	931	867	815	757					
60	1433	1381	1289	1196	1121	1046	965	902	850	786					
61	1474	1422	1329	1237	1156	1075	1000	931	879	809					
62	1509	1451	1358	1266	1179	1098	1017	954	896	827					
63	1532	1480	1381	1283	1202	1121	1035	965	913	844					
64	1566	1509	1410	1312	1225	1144	1058	988	931	861					
65	1595	1537	1439	1341	1254	1168	1081	1006	948	879					
66	1642	1584	1480	1376	1289	1196	1110	1035	977	902					
67	1705	1647	1537	1428	1335	1243	1156	1075	1017	936					
68	1769	1705	1595	1485	1387	1295	1196	1116	1052	971					
69	1832	1769	1653	1537	1439	1341	1243	1156	1092	1006					
70	1902	1832	1711	1590	1491	1387	1283	1196	1127	1046					
71	1965	1890	1769	1647	1537	1433	1329	1237	1168	1081					
72	2029	1954	1826	1699	1590	1480	1370	1277	1208	1116					
73	2092	2017	1884	1751	1642	1526	1416	1318	1243	1150					
74	2156	2081	1942	1803	1688	1572	1457	1358	1283	1185					
75	2220	2139	2000	1861	1740	1618	1503	1399	1318	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 450

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	30	29	28	27	26	25	24	23	22	21	1	24	23	1	8
2	39	38	37	36	34	32	32	31	29	27	2	34	31	2	10
3	49	48	46	44	42	41	40	38	36	34	3	39	35	3	14
4	56	55	53	51	50	48	46	43	41	40	4	42	39	4	16
5	62	61	59	58	55	53	51	49	46	44	5	48	44	5	19
6	69	68	66	64	61	59	57	54	51	49	6	54	50	6	25
7	77	75	73	71	68	65	63	59	57	54	7	59	54	7	31
8	82	81	78	76	73	69	68	64	61	58	8	64	59	8	36
10	89	87	85	82	78	76	73	69	66	63	10	69	63	10	46
11	95	93	90	87	84	80	77	74	70	67	11	75	68	11	56
12	99	97	95	92	88	84	81	77	74	70	12	82	75	12	65
13	103	101	98	95	91	87	85	80	77	73	13	87	80	13	77
14	108	105	103	100	95	91	88	84	80	76	14	95	86	14	90
15	113	111	107	104	100	95	92	88	84	79	15	104	95	15	109
16	117	115	112	108	104	99	96	92	87	83	16	114	104	16	132
17	122	120	116	113	108	104	100	95	91	86	17	127	116	17	158
18	127	124	121	117	113	107	104	99	95	89	18	138	126	18	189
19	131	128	124	121	115	111	107	102	97	92	19	151	138	19	226
20	134	131	128	124	119	113	110	104	100	95	20	167	153	20	268
21	139	136	132	129	123	118	113	109	104	98	21	185	170	21	371
22	143	140	136	131	126	121	117	112	106	101	22	210	192		
23	148	145	140	136	131	125	121	115	110	104	23	235	215		
24	151	149	144	140	134	128	124	118	113	106	24	272	248		
25	156	153	149	144	138	132	128	122	116	110	25	334	306		
26	161	158	153	149	142	136	131	125	120	113	26	410	375		
27	166	162	158	153	147	140	136	130	123	117					
28	171	167	163	158	151	145	140	133	127	121					
29	176	174	168	163	157	149	145	138	131	124					
30	182	178	173	167	161	154	149	141	135	128					
31	187	184	178	173	166	158	153	146	139	132					
32	193	189	184	178	171	164	158	150	143	136					
33	199	194	189	184	176	168	163	155	148	140					
34	203	199	194	188	180	172	167	158	151	143					
35	208	204	198	192	185	176	170	162	155	147					
36	213	210	203	197	189	181	175	167	158	150					
37	221	217	211	204	196	187	181	173	165	156					
38	230	225	219	212	203	194	188	179	171	162					
39	238	233	226	219	210	201	194	185	176	167					
40	245	240	233	226	217	208	201	191	182	173					
41	253	248	241	234	224	215	207	198	188	178					
42	261	256	248	241	231	221	213	203	194	184					
43	268	264	256	248	238	228	220	210	200	189					
44	276	271	263	255	245	234	226	215	205	194					
45	284	278	270	262	251	240	232	221	211	200					
46	293	287	279	271	259	248	240	229	218	206					
47	302	297	288	279	268	257	248	236	225	213					
48	312	306	297	288	276	265	256	244	231	220					
49	321	315	306	297	284	273	263	251	239	227					
50	329	323	314	305	293	280	270	257	245	232					
51	339	333	323	313	301	288	278	265	252	239					
52	348	342	332	322	309	295	285	273	259	246					
53	357	350	340	330	317	302	293	279	266	252					
54	372	365	354	343	329	315	304	290	276	262					
55	390	382	371	360	345	330	319	304	289	275					
56	410	402	391	379	364	347	336	320	305	289					
57	433	425	412	400	383	367	355	338	321	305					

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**NORTH CAROLINA (32)**

**TERRITORY 450**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
58	467	458	445	431	413	396	383	365	347	329					
59	518	508	493	479	459	439	424	404	384	365					
60	573	563	546	530	509	486	470	448	426	404					
61	626	615	597	579	555	531	513	490	465	442					
62	676	662	644	625	599	572	554	527	502	476					
63	725	712	691	671	643	616	594	567	539	511					
64	775	761	738	716	687	657	635	605	576	546					
65	825	809	786	762	731	699	676	644	613	581					
66	900	883	857	831	797	762	737	703	669	634					
67	999	980	951	923	885	847	818	780	742	704					
68	1098	1077	1046	1014	973	931	899	858	815	774					
69	1197	1175	1140	1106	1060	1015	981	935	889	844					
70	1297	1272	1235	1198	1148	1099	1062	1013	963	914					
71	1396	1369	1329	1290	1237	1184	1143	1090	1037	984					
72	1495	1466	1424	1382	1324	1267	1225	1167	1111	1054					
73	1594	1564	1518	1472	1412	1351	1306	1245	1184	1123					
74	1694	1661	1613	1564	1500	1436	1387	1322	1258	1193					
75	1793	1759	1707	1656	1588	1519	1468	1400	1332	1264					

**(a)** Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
**(b)** Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>2009</b>	<b>(c)</b>	<b>Prior</b>
1	296	284	266	248	230	217	199	187	175	163	1	199	163	1	79
2	393	381	356	332	308	290	266	248	236	217	2	223	187	2	97
3	429	411	387	362	338	314	290	272	254	236	3	260	217	3	121
4	501	483	453	423	393	368	338	320	302	278	4	284	236	4	133
5	550	532	495	459	429	399	374	344	326	302	5	302	248	5	157
6	574	556	519	483	453	423	393	362	344	314	6	314	260	6	169
7	604	580	544	507	471	441	411	381	356	332	7	332	272	7	187
8	628	610	568	525	495	459	429	399	374	344	8	344	284	8	223
10	652	628	586	544	507	477	441	411	387	356	10	368	302	10	260
11	670	646	604	562	525	489	453	423	399	368	11	387	320	11	284
12	695	670	628	586	544	507	471	441	417	381	12	399	326	12	314
13	719	689	646	604	562	525	483	453	429	393	13	411	338	13	338
14	737	713	664	616	580	538	501	465	441	405	14	435	362	14	374
15	749	725	676	628	586	550	507	471	447	411	15	459	381	15	405
16	755	731	683	634	592	556	513	477	453	417	16	477	393	16	447
17	773	743	695	646	604	562	519	489	459	423	17	495	411	17	471
18	791	761	713	664	622	580	538	501	471	435	18	525	429	18	513
19	803	773	725	676	628	586	544	507	477	441	19	550	453	19	544
20	827	797	743	689	646	604	556	519	489	453	20	562	465	20	580
21	846	815	761	707	664	616	574	532	501	465	21	586	483	21	658
22	858	827	773	719	670	628	580	544	507	471	22	622	513		
23	870	840	785	731	683	634	592	550	519	477	23	646	532		
24	894	858	803	749	701	652	604	562	532	489	24	670	556		
25	900	864	809	755	707	658	610	568	532	495	25	725	598		
26	912	882	821	761	713	664	616	574	544	501	26	791	652		
27	924	894	834	773	725	676	628	586	550	507					
28	930	900	840	779	731	683	628	586	556	513					
29	948	912	852	791	743	689	640	598	562	519					

TERRITORY 450

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	954	918	858	797	749	695	646	598	568	525					
31	966	930	870	809	755	707	652	610	574	532					
32	985	948	888	827	773	719	664	622	586	544					
33	997	960	900	840	785	731	676	628	592	550					
34	1015	978	912	846	791	737	683	640	604	556					
35	1027	991	924	858	803	749	695	646	610	562					
36	1039	1003	936	870	815	761	701	658	616	574					
37	1057	1021	954	888	827	773	719	670	628	580					
38	1075	1033	966	900	840	785	725	676	640	592					
39	1081	1039	972	906	846	785	731	683	640	592					
40	1093	1051	985	918	858	797	737	689	652	598					
41	1105	1069	997	924	870	809	749	701	658	610					
42	1117	1081	1009	936	876	815	755	707	664	616					
43	1136	1093	1021	948	888	827	767	713	676	622					
44	1142	1099	1027	954	894	834	773	719	676	628					
45	1160	1117	1045	972	912	846	785	731	689	640					
46	1172	1129	1057	985	918	858	791	743	701	646					
47	1184	1142	1069	997	930	864	803	749	707	652					
48	1202	1160	1081	1003	942	876	809	755	713	658					
49	1214	1172	1093	1015	948	888	821	767	719	664					
50	1226	1184	1105	1027	960	894	827	773	731	676					
51	1238	1196	1117	1039	972	906	840	785	737	683					
52	1244	1202	1123	1045	978	912	846	785	743	683					
53	1262	1214	1136	1057	991	918	852	797	749	695					
54	1274	1226	1148	1069	997	930	864	803	755	701					
55	1293	1250	1166	1081	1015	942	876	815	767	713					
56	1317	1268	1184	1099	1033	960	888	827	779	725					
57	1341	1293	1208	1123	1051	978	906	846	797	737					
58	1383	1329	1244	1160	1081	1009	936	870	821	761					
59	1438	1383	1293	1202	1123	1045	972	906	852	791					
60	1498	1444	1347	1250	1172	1093	1009	942	888	821					
61	1540	1486	1389	1293	1208	1123	1045	972	918	846					
62	1576	1516	1419	1323	1232	1148	1063	997	936	864					
63	1601	1546	1444	1341	1256	1172	1081	1009	954	882					
64	1637	1576	1474	1371	1280	1196	1105	1033	972	900					
65	1667	1607	1504	1401	1311	1220	1129	1051	991	918					
66	1715	1655	1546	1438	1347	1250	1160	1081	1021	942					
67	1782	1721	1607	1492	1395	1299	1208	1123	1063	978					
68	1848	1782	1667	1552	1450	1353	1250	1166	1099	1015					
69	1915	1848	1727	1607	1504	1401	1299	1208	1142	1051					
70	1987	1915	1788	1661	1558	1450	1341	1250	1178	1093					
71	2054	1975	1848	1721	1607	1498	1389	1293	1220	1129					
72	2120	2042	1909	1776	1661	1546	1431	1335	1262	1166					
73	2186	2108	1969	1830	1715	1595	1480	1377	1299	1202					
74	2253	2174	2029	1884	1764	1643	1522	1419	1341	1238					
75	2319	2235	2090	1945	1818	1691	1570	1462	1377	1274					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

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**NORTH CAROLINA (32)**

**TERRITORY 460**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	29	28	28	27	26	25	24	22	21	20	1	24	22	1	8
2	38	37	36	36	34	32	31	30	28	27	2	34	30	2	10
3	48	47	45	44	42	40	39	37	36	34	3	38	35	3	13
4	55	54	53	51	49	47	45	43	41	39	4	42	38	4	16
5	61	61	59	57	54	53	51	48	45	44	5	47	44	5	19
6	69	67	65	63	61	58	56	53	51	48	6	53	49	6	25
7	76	74	72	70	67	64	62	59	56	53	7	58	53	7	30
8	81	80	77	75	72	69	67	63	61	57	8	63	58	8	36
10	88	86	84	81	77	75	72	69	65	62	10	69	62	10	45
11	93	92	89	86	83	79	77	73	69	66	11	74	68	11	55
12	98	96	93	91	87	83	80	77	73	69	12	81	74	12	64
13	101	100	97	94	90	86	84	79	76	72	13	86	79	13	76
14	107	104	101	99	94	90	87	83	79	75	14	93	85	14	89
15	111	109	106	102	99	94	91	87	83	78	15	103	94	15	108
16	116	114	110	107	102	98	95	91	86	82	16	113	103	16	131
17	120	118	115	111	107	102	99	94	90	85	17	125	115	17	157
18	125	123	119	116	111	106	102	98	93	88	18	136	125	18	187
19	129	126	123	119	114	109	106	101	96	91	19	150	136	19	223
20	133	130	126	123	117	112	109	103	99	93	20	165	151	20	265
21	137	134	131	127	122	117	112	108	102	97	21	183	168	21	367
22	142	139	134	130	125	119	116	110	105	100	22	207	190		
23	146	143	139	134	129	124	119	114	109	102	23	232	213		
24	150	147	142	138	133	126	123	117	111	105	24	269	246		
25	154	151	147	142	136	131	126	120	115	109	25	330	303		
26	159	156	151	147	141	134	130	124	118	112	26	406	371		
27	164	160	156	151	145	139	134	128	122	116					
28	169	166	161	157	150	143	139	132	125	119					
29	174	172	166	161	155	148	143	136	130	123					
30	180	176	171	166	159	152	147	140	134	126					
31	185	182	176	171	164	157	151	144	137	131					
32	190	187	182	176	169	162	156	149	142	134					
33	197	192	187	182	174	166	161	153	146	138					
34	201	197	191	186	178	170	165	157	150	142					
35	206	202	196	190	182	174	168	160	153	145					
36	211	207	201	195	187	179	173	165	157	149					
37	219	214	208	202	194	185	179	171	163	154					
38	227	223	216	210	201	192	186	177	169	160					
39	235	231	223	216	207	198	192	183	174	166					
40	242	238	231	223	214	206	198	189	180	171					
41	250	246	239	231	222	213	205	196	186	176					
42	258	253	246	239	229	219	211	201	191	182					
43	265	261	253	245	235	225	217	207	198	187					
44	273	268	260	252	242	231	223	213	203	192					
45	280	275	267	259	248	238	230	219	208	198					
46	290	284	276	268	256	246	238	226	215	204					
47	299	294	285	276	265	254	245	233	223	211					
48	309	303	294	285	273	262	253	241	229	217					
49	318	312	303	294	281	270	260	248	236	224					
50	326	320	311	302	289	277	267	255	242	230					
51	336	329	320	310	297	285	275	262	249	237					
52	344	338	328	319	305	292	282	270	256	243					
53	353	346	336	327	313	299	289	276	263	249					
54	368	360	350	339	325	312	301	287	273	259					
55	385	377	367	356	341	327	315	301	286	271					
56	406	398	386	375	360	344	332	317	302	286					
57	428	420	408	395	379	363	351	335	318	302					



TERRITORY 460

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	462	453	440	426	409	392	378	360	343	326					
59	512	502	488	473	454	434	419	400	380	361					
60	567	556	540	524	503	481	465	443	421	400					
61	619	608	590	572	549	525	507	484	460	437					
62	668	655	636	618	592	566	547	522	497	471					
63	717	704	684	663	635	609	587	561	533	506					
64	766	752	730	708	679	650	627	598	570	540					
65	816	800	777	754	723	692	668	637	606	575					
66	890	873	847	821	788	754	729	695	661	627					
67	988	969	941	912	875	837	809	772	733	696					
68	1086	1065	1034	1003	962	920	889	848	806	765					
69	1184	1161	1128	1094	1048	1004	970	925	879	835					
70	1282	1258	1221	1185	1136	1087	1050	1001	952	903					
71	1380	1354	1315	1275	1223	1170	1130	1078	1025	973					
72	1478	1450	1408	1366	1309	1253	1211	1154	1098	1042					
73	1576	1547	1501	1456	1396	1336	1291	1231	1171	1111					
74	1675	1643	1595	1547	1484	1420	1371	1307	1244	1180					
75	1773	1739	1688	1638	1570	1502	1452	1385	1317	1250					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	260	250	234	218	202	191	175	165	154	143	1	175	143	1	69
2	345	335	313	292	271	255	234	218	207	191	2	196	165	2	85
3	377	361	340	319	297	276	255	239	223	207	3	228	191	3	106
4	441	425	398	372	345	324	297	281	266	244	4	250	207	4	117
5	483	467	435	404	377	350	329	303	287	266	5	266	218	5	138
6	504	489	457	425	398	372	345	319	303	276	6	276	228	6	149
7	531	510	478	446	414	388	361	335	313	292	7	292	239	7	165
8	552	536	499	462	435	404	377	350	329	303	8	303	250	8	196
10	573	552	515	478	446	419	388	361	340	313	10	324	266	10	228
11	589	568	531	494	462	430	398	372	350	324	11	340	281	11	250
12	611	589	552	515	478	446	414	388	366	335	12	350	287	12	276
13	632	605	568	531	494	462	425	398	377	345	13	361	297	13	297
14	648	627	584	542	510	473	441	409	388	356	14	382	319	14	329
15	658	637	595	552	515	483	446	414	393	361	15	404	335	15	356
16	664	643	600	558	520	489	451	419	398	366	16	419	345	16	393
17	680	653	611	568	531	494	457	430	404	372	17	435	361	17	414
18	696	669	627	584	547	510	473	441	414	382	18	462	377	18	451
19	706	680	637	595	552	515	478	446	419	388	19	483	398	19	478
20	727	701	653	605	568	531	489	457	430	398	20	494	409	20	510
21	743	717	669	621	584	542	504	467	441	409	21	515	425	21	579
22	754	727	680	632	589	552	510	478	446	414	22	547	451		
23	765	738	690	643	600	558	520	483	457	419	23	568	467		
24	786	754	706	658	616	573	531	494	467	430	24	589	489		
25	791	759	712	664	621	579	536	499	467	435	25	637	526		
26	802	775	722	669	627	584	542	504	478	441	26	696	573		
27	812	786	733	680	637	595	552	515	483	446					
28	818	791	738	685	643	600	552	515	489	451					
29	834	802	749	696	653	605	563	526	494	457					

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**NORTH CAROLINA (32)**

**TERRITORY 460**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	839	807	754	701	658	611	568	526	499	462					
31	850	818	765	712	664	621	573	536	504	467					
32	866	834	781	727	680	632	584	547	515	478					
33	876	844	791	738	690	643	595	552	520	483					
34	892	860	802	743	696	648	600	563	531	489					
35	903	871	812	754	706	658	611	568	536	494					
36	913	881	823	765	717	669	616	579	542	504					
37	929	897	839	781	727	680	632	589	552	510					
38	945	908	850	791	738	690	637	595	563	520					
39	950	913	855	797	743	690	643	600	563	520					
40	961	924	866	807	754	701	648	605	573	526					
41	972	940	876	812	765	712	658	616	579	536					
42	982	950	887	823	770	717	664	621	584	542					
43	998	961	897	834	781	727	674	627	595	547					
44	1004	966	903	839	786	733	680	632	595	552					
45	1020	982	919	855	802	743	690	643	605	563					
46	1030	993	929	866	807	754	696	653	616	568					
47	1041	1004	940	876	818	759	706	658	621	573					
48	1057	1020	950	881	828	770	712	664	627	579					
49	1067	1030	961	892	834	781	722	674	632	584					
50	1078	1041	972	903	844	786	727	680	643	595					
51	1089	1051	982	913	855	797	738	690	648	600					
52	1094	1057	988	919	860	802	743	690	653	600					
53	1110	1067	998	929	871	807	749	701	658	611					
54	1120	1078	1009	940	876	818	759	706	664	616					
55	1136	1099	1025	950	892	828	770	717	674	627					
56	1158	1115	1041	966	908	844	781	727	685	637					
57	1179	1136	1062	988	924	860	797	743	701	648					
58	1216	1168	1094	1020	950	887	823	765	722	669					
59	1264	1216	1136	1057	988	919	855	797	749	696					
60	1317	1269	1184	1099	1030	961	887	828	781	722					
61	1354	1306	1221	1136	1062	988	919	855	807	743					
62	1386	1333	1248	1163	1083	1009	935	876	823	759					
63	1407	1359	1269	1179	1104	1030	950	887	839	775					
64	1439	1386	1296	1205	1126	1051	972	908	855	791					
65	1466	1412	1322	1232	1152	1073	993	924	871	807					
66	1508	1455	1359	1264	1184	1099	1020	950	897	828					
67	1566	1513	1412	1312	1227	1142	1062	988	935	860					
68	1625	1566	1466	1365	1274	1189	1099	1025	966	892					
69	1683	1625	1519	1412	1322	1232	1142	1062	1004	924					
70	1747	1683	1572	1460	1370	1274	1179	1099	1035	961					
71	1805	1736	1625	1513	1412	1317	1221	1136	1073	993					
72	1864	1795	1678	1561	1460	1359	1258	1174	1110	1025					
73	1922	1853	1731	1609	1508	1402	1301	1211	1142	1057					
74	1981	1912	1784	1657	1551	1444	1338	1248	1179	1089					
75	2039	1965	1837	1710	1598	1487	1381	1285	1211	1120					

- (a) Refer to Personal Auto Manual Rule **12**. for rating Symbol 98 vehicles.
- (b) Refer to Personal Auto Manual Rule **12**. for rating Symbol 27 vehicles.
- (c) Refer to Rule **12**. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 470

FULL COVERAGE COMPREHENSIVE (001)															
Symbol	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol	2010	1990-2009	Symbol	1989 & Prior
(a)											(b)			(c)	
1	43	41	40	39	37	36	35	32	31	30	1	35	32	1	12
2	55	54	53	52	49	46	45	44	41	39	2	49	44	2	14
3	70	68	66	63	61	58	57	54	52	49	3	55	50	3	19
4	80	79	76	74	71	68	66	62	59	57	4	61	55	4	23
5	89	88	85	83	79	76	74	70	66	63	5	68	63	5	27
6	99	97	94	92	88	84	81	77	74	70	6	77	71	6	36
7	110	107	104	102	97	93	90	85	81	77	7	84	77	7	44
8	117	116	112	108	104	99	97	92	88	83	8	92	84	8	52
10	128	125	121	117	112	108	104	99	94	90	10	99	90	10	66
11	135	133	129	125	120	115	111	106	101	95	11	107	98	11	80
12	142	139	135	132	126	120	116	111	106	101	12	117	107	12	93
13	147	144	141	137	130	125	121	115	110	104	13	125	115	13	110
14	155	151	147	143	137	130	126	120	115	108	14	135	124	14	129
15	161	159	154	148	143	137	132	126	120	114	15	150	137	15	156
16	168	165	160	155	148	142	138	132	125	119	16	164	150	16	190
17	174	172	166	161	155	148	143	137	130	123	17	182	166	17	227
18	182	178	173	168	161	154	148	142	135	128	18	197	181	18	271
19	187	183	178	173	165	159	154	146	139	132	19	217	197	19	324
20	192	188	183	178	170	163	157	150	143	135	20	239	219	20	384
21	199	195	190	184	177	169	163	156	148	141	21	266	244	21	531
22	205	201	195	188	181	173	168	160	152	144	22	301	275		
23	212	208	201	195	187	179	173	165	157	148	23	337	308		
24	217	213	206	200	192	183	178	169	161	152	24	390	356		
25	223	219	213	206	197	190	183	174	166	157	25	479	439		
26	231	226	219	213	204	195	188	179	172	163	26	588	538		
27	237	232	226	219	210	201	195	186	177	168					
28	245	240	233	227	217	208	201	191	182	173					
29	253	249	241	233	224	214	208	197	188	178					
30	261	255	248	240	231	221	213	203	194	183					
31	268	263	255	248	237	227	219	209	199	190					
32	276	271	263	255	245	235	226	215	205	195					
33	285	279	271	263	252	241	233	222	212	200					
34	292	285	277	270	258	246	239	227	217	205					
35	298	293	284	275	264	253	244	232	222	210					
36	306	301	292	283	271	259	250	239	227	215					
37	317	311	302	293	281	268	259	248	236	223					
38	329	323	313	304	292	279	270	257	245	232					
39	341	334	324	313	301	288	279	266	253	240					
40	351	344	334	324	311	298	288	273	261	248					
41	362	356	346	335	321	308	297	284	270	255					
42	374	366	356	346	332	317	306	292	277	263					
43	384	378	366	355	341	326	315	301	286	271					
44	396	388	377	365	351	335	324	308	294	279					
45	406	399	387	375	360	344	333	317	302	286					
46	421	412	400	388	372	356	344	328	312	295					
47	433	426	413	400	384	368	355	338	323	306					
48	448	439	426	413	396	379	366	350	332	315					
49	461	452	439	426	408	391	377	360	342	325					
50	472	463	450	437	419	401	387	369	351	333					
51	486	477	463	449	431	413	399	379	361	343					
52	499	490	476	462	442	423	409	391	372	352					
53	512	502	488	473	454	433	419	400	381	361					
54	533	522	507	491	471	452	436	415	396	375					
55	559	547	531	516	494	473	457	436	414	393					
56	588	577	560	543	521	498	481	459	437	414					
57	620	609	591	573	550	526	508	485	461	437					

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

**TERRITORY 470**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	670	657	637	618	592	568	548	522	497	472					
59	742	728	707	686	658	630	608	579	551	524					
60	822	806	783	760	729	697	673	642	610	579					
61	898	881	855	829	796	761	735	702	667	633					
62	969	949	922	895	858	820	793	756	720	682					
63	1040	1020	991	961	921	882	851	813	773	733					
64	1111	1090	1058	1026	984	942	909	867	826	783					
65	1183	1160	1126	1093	1047	1002	969	924	878	833					
66	1290	1265	1228	1191	1142	1093	1057	1007	958	908					
67	1432	1405	1364	1322	1268	1214	1173	1118	1063	1009					
68	1574	1544	1499	1454	1394	1334	1289	1229	1169	1109					
69	1716	1683	1634	1585	1520	1455	1406	1340	1275	1210					
70	1859	1823	1770	1717	1646	1575	1522	1451	1380	1309					
71	2001	1962	1905	1849	1772	1696	1638	1562	1486	1410					
72	2143	2101	2041	1980	1898	1816	1756	1673	1592	1511					
73	2285	2242	2176	2110	2024	1936	1872	1784	1698	1610					
74	2428	2381	2312	2242	2150	2058	1988	1895	1803	1711					
75	2570	2521	2447	2374	2276	2178	2104	2007	1909	1811					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	259	249	233	217	201	190	175	164	153	143	1	175	143	1	69
2	344	333	312	291	270	254	233	217	206	190	2	196	164	2	85
3	376	360	339	317	296	275	254	238	222	206	3	227	190	3	106
4	439	423	397	370	344	323	296	280	265	243	4	249	206	4	116
5	481	466	434	402	376	349	328	302	286	265	5	265	217	5	138
6	503	487	455	423	397	370	344	317	302	275	6	275	227	6	148
7	529	508	476	444	413	386	360	333	312	291	7	291	238	7	164
8	550	534	497	460	434	402	376	349	328	302	8	302	249	8	196
10	571	550	513	476	444	418	386	360	339	312	10	323	265	10	227
11	587	566	529	492	460	428	397	370	349	323	11	339	280	11	249
12	608	587	550	513	476	444	413	386	365	333	12	349	286	12	275
13	630	603	566	529	492	460	423	397	376	344	13	360	296	13	296
14	645	624	582	540	508	471	439	407	386	354	14	381	317	14	328
15	656	635	592	550	513	481	444	413	391	360	15	402	333	15	354
16	661	640	598	555	518	487	450	418	397	365	16	418	344	16	391
17	677	651	608	566	529	492	455	428	402	370	17	434	360	17	413
18	693	667	624	582	545	508	471	439	413	381	18	460	376	18	450
19	704	677	635	592	550	513	476	444	418	386	19	481	397	19	476
20	725	698	651	603	566	529	487	455	428	397	20	492	407	20	508
21	741	714	667	619	582	540	503	466	439	407	21	513	423	21	577
22	751	725	677	630	587	550	508	476	444	413	22	545	450		
23	762	735	688	640	598	555	518	481	455	418	23	566	466		
24	783	751	704	656	614	571	529	492	466	428	24	587	487		
25	788	756	709	661	619	577	534	497	466	434	25	635	524		
26	799	772	719	667	624	582	540	503	476	439	26	693	571		
27	809	783	730	677	635	592	550	513	481	444					
28	815	788	735	682	640	598	550	513	487	450					
29	831	799	746	693	651	603	561	524	492	455					

TERRITORY 470

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	836	804	751	698	656	608	566	524	497	460					
31	846	815	762	709	661	619	571	534	503	466					
32	862	831	778	725	677	630	582	545	513	476					
33	873	841	788	735	688	640	592	550	518	481					
34	889	857	799	741	693	645	598	561	529	487					
35	899	868	809	751	704	656	608	566	534	492					
36	910	878	820	762	714	667	614	577	540	503					
37	926	894	836	778	725	677	630	587	550	508					
38	942	905	846	788	735	688	635	592	561	518					
39	947	910	852	794	741	688	640	598	561	518					
40	957	920	862	804	751	698	645	603	571	524					
41	968	936	873	809	762	709	656	614	577	534					
42	979	947	883	820	767	714	661	619	582	540					
43	995	957	894	831	778	725	672	624	592	545					
44	1000	963	899	836	783	730	677	630	592	550					
45	1016	979	915	852	799	741	688	640	603	561					
46	1026	989	926	862	804	751	693	651	614	566					
47	1037	1000	936	873	815	756	704	656	619	571					
48	1053	1016	947	878	825	767	709	661	624	577					
49	1063	1026	957	889	831	778	719	672	630	582					
50	1074	1037	968	899	841	783	725	677	640	592					
51	1084	1047	979	910	852	794	735	688	645	598					
52	1090	1053	984	915	857	799	741	688	651	598					
53	1106	1063	995	926	868	804	746	698	656	608					
54	1116	1074	1005	936	873	815	756	704	661	614					
55	1132	1095	1021	947	889	825	767	714	672	624					
56	1153	1111	1037	963	905	841	778	725	682	635					
57	1174	1132	1058	984	920	857	794	741	698	645					
58	1211	1164	1090	1016	947	883	820	762	719	667					
59	1259	1211	1132	1053	984	915	852	794	746	693					
60	1312	1264	1180	1095	1026	957	883	825	778	719					
61	1349	1301	1217	1132	1058	984	915	852	804	741					
62	1381	1328	1243	1159	1079	1005	931	873	820	756					
63	1402	1354	1264	1174	1100	1026	947	883	836	772					
64	1434	1381	1291	1201	1121	1047	968	905	852	788					
65	1460	1407	1317	1227	1148	1069	989	920	868	804					
66	1502	1449	1354	1259	1180	1095	1016	947	894	825					
67	1561	1508	1407	1307	1222	1137	1058	984	931	857					
68	1619	1561	1460	1360	1270	1185	1095	1021	963	889					
69	1677	1619	1513	1407	1317	1227	1137	1058	1000	920					
70	1740	1677	1566	1455	1365	1270	1174	1095	1032	957					
71	1799	1730	1619	1508	1407	1312	1217	1132	1069	989					
72	1857	1788	1672	1555	1455	1354	1254	1169	1106	1021					
73	1915	1846	1725	1603	1502	1397	1296	1206	1137	1053					
74	1973	1904	1777	1650	1545	1439	1333	1243	1174	1084					
75	2031	1957	1830	1703	1592	1481	1375	1280	1206	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.

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**NORTH CAROLINA (32)**

**TERRITORY 480**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990- 2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>			<b>(c)</b>	
1	43	42	40	39	38	36	35	33	31	30	1	35	33	1	12
2	56	55	53	52	49	47	46	44	42	39	2	49	44	2	14
3	70	69	66	64	61	59	57	55	52	49	3	56	51	3	20
4	81	79	77	74	72	69	66	62	60	57	4	61	56	4	23
5	90	88	86	83	79	77	74	70	66	64	5	69	64	5	27
6	100	98	95	92	88	85	82	78	74	70	6	78	72	6	36
7	111	108	105	103	98	94	91	86	82	78	7	85	78	7	44
8	118	117	113	109	105	100	98	92	88	83	8	92	85	8	52
10	129	126	122	118	113	109	105	100	95	91	10	100	91	10	66
11	137	134	130	126	121	116	112	107	101	96	11	108	99	11	81
12	143	140	137	133	127	121	117	112	107	101	12	118	108	12	94
13	148	146	142	138	131	126	122	116	111	105	13	126	116	13	111
14	156	152	148	144	138	131	127	121	116	109	14	137	125	14	130
15	163	160	155	150	144	138	133	127	121	114	15	151	138	15	157
16	169	166	161	156	150	143	139	133	126	120	16	165	151	16	191
17	176	173	168	163	156	150	144	138	131	124	17	183	168	17	229
18	183	179	174	169	163	155	150	143	137	129	18	199	182	18	273
19	189	185	179	174	166	160	155	147	140	133	19	218	199	19	326
20	194	190	185	179	172	164	159	151	144	137	20	241	221	20	387
21	200	196	191	186	178	170	164	157	150	142	21	268	246	21	536
22	207	203	196	190	182	174	169	161	153	146	22	303	277		
23	213	209	203	196	189	181	174	166	159	150	23	339	311		
24	218	215	208	202	194	185	179	170	163	153	24	393	359		
25	225	221	215	208	199	191	185	176	168	159	25	482	442		
26	233	228	221	215	205	196	190	181	173	164	26	593	542		
27	239	234	228	221	212	203	196	187	178	169					
28	247	242	235	229	218	209	203	192	183	174					
29	255	251	243	235	226	216	209	199	190	179					
30	263	257	250	242	233	222	215	204	195	185					
31	270	265	257	250	239	229	221	211	200	191					
32	278	273	265	257	247	237	228	217	207	196					
33	287	281	273	265	254	243	235	224	213	202					
34	294	287	280	272	260	248	241	229	218	207					
35	300	295	286	277	267	255	246	234	224	212					
36	308	303	294	285	273	261	252	241	229	217					
37	320	313	304	295	283	270	261	250	238	225					
38	332	325	316	307	294	281	272	259	247	234					
39	343	337	326	316	303	290	281	268	255	242					
40	354	347	337	326	313	300	290	276	263	250					
41	365	359	348	338	324	311	299	286	272	257					
42	377	369	359	348	334	320	308	294	280	265					
43	387	381	369	358	343	329	317	303	289	273					
44	399	391	380	368	354	338	326	311	296	281					
45	410	402	390	378	363	347	335	320	304	289					
46	424	415	403	391	374	359	347	330	315	298					
47	437	429	416	403	387	371	358	341	325	308					
48	451	442	429	416	399	382	369	352	334	317					
49	464	455	442	429	411	394	380	363	345	328					
50	476	467	454	441	423	404	390	372	354	335					
51	490	481	467	452	434	416	402	382	364	346					
52	503	494	480	465	446	426	412	394	374	355					
53	516	506	491	477	458	437	423	403	384	364					
54	537	527	511	495	475	455	439	419	399	378					
55	563	551	536	520	498	477	460	439	417	397					
56	593	581	564	547	525	502	485	463	441	417					
57	625	614	595	577	554	530	512	489	464	441					

TERRITORY 480

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
58	675	662	642	623	597	572	553	527	501	476					
59	748	733	712	692	663	634	612	584	555	528					
60	828	813	789	766	735	702	679	647	615	584					
61	905	888	862	836	802	767	741	707	672	638					
62	976	957	930	902	865	827	800	762	725	688					
63	1048	1028	998	969	928	889	858	819	779	738					
64	1119	1099	1066	1034	992	949	917	874	832	789					
65	1192	1169	1135	1101	1056	1010	976	931	885	840					
66	1300	1275	1238	1200	1151	1101	1065	1015	966	915					
67	1443	1416	1374	1333	1278	1223	1182	1127	1071	1017					
68	1586	1556	1511	1465	1405	1344	1299	1239	1178	1118					
69	1729	1697	1647	1598	1531	1466	1417	1351	1284	1219					
70	1873	1837	1784	1730	1659	1587	1534	1463	1391	1320					
71	2016	1977	1920	1863	1786	1710	1651	1574	1498	1421					
72	2159	2118	2057	1996	1912	1830	1769	1686	1604	1522					
73	2302	2259	2193	2127	2040	1951	1886	1798	1711	1622					
74	2447	2400	2330	2259	2167	2074	2003	1910	1817	1724					
75	2590	2540	2466	2392	2293	2194	2120	2023	1924	1825					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	259	249	233	217	201	190	175	164	153	143	1	175	143	1	69
2	344	333	312	291	270	254	233	217	206	190	2	196	164	2	85
3	376	360	339	317	296	275	254	238	222	206	3	227	190	3	106
4	439	423	397	370	344	323	296	280	265	243	4	249	206	4	116
5	481	466	434	402	376	349	328	302	286	265	5	265	217	5	138
6	503	487	455	423	397	370	344	317	302	275	6	275	227	6	148
7	529	508	476	444	413	386	360	333	312	291	7	291	238	7	164
8	550	534	497	460	434	402	376	349	328	302	8	302	249	8	196
10	571	550	513	476	444	418	386	360	339	312	10	323	265	10	227
11	587	566	529	492	460	428	397	370	349	323	11	339	280	11	249
12	608	587	550	513	476	444	413	386	365	333	12	349	286	12	275
13	630	603	566	529	492	460	423	397	376	344	13	360	296	13	296
14	645	624	582	540	508	471	439	407	386	354	14	381	317	14	328
15	656	635	592	550	513	481	444	413	391	360	15	402	333	15	354
16	661	640	598	555	518	487	450	418	397	365	16	418	344	16	391
17	677	651	608	566	529	492	455	428	402	370	17	434	360	17	413
18	693	667	624	582	545	508	471	439	413	381	18	460	376	18	450
19	704	677	635	592	550	513	476	444	418	386	19	481	397	19	476
20	725	698	651	603	566	529	487	455	428	397	20	492	407	20	508
21	741	714	667	619	582	540	503	466	439	407	21	513	423	21	577
22	751	725	677	630	587	550	508	476	444	413	22	545	450		
23	762	735	688	640	598	555	518	481	455	418	23	566	466		
24	783	751	704	656	614	571	529	492	466	428	24	587	487		
25	788	756	709	661	619	577	534	497	466	434	25	635	524		
26	799	772	719	667	624	582	540	503	476	439	26	693	571		
27	809	783	730	677	635	592	550	513	481	444					
28	815	788	735	682	640	598	550	513	487	450					
29	831	799	746	693	651	603	561	524	492	455					

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

**TERRITORY 480**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	836	804	751	698	656	608	566	524	497	460					
31	846	815	762	709	661	619	571	534	503	466					
32	862	831	778	725	677	630	582	545	513	476					
33	873	841	788	735	688	640	592	550	518	481					
34	889	857	799	741	693	645	598	561	529	487					
35	899	868	809	751	704	656	608	566	534	492					
36	910	878	820	762	714	667	614	577	540	503					
37	926	894	836	778	725	677	630	587	550	508					
38	942	905	846	788	735	688	635	592	561	518					
39	947	910	852	794	741	688	640	598	561	518					
40	957	920	862	804	751	698	645	603	571	524					
41	968	936	873	809	762	709	656	614	577	534					
42	979	947	883	820	767	714	661	619	582	540					
43	995	957	894	831	778	725	672	624	592	545					
44	1000	963	899	836	783	730	677	630	592	550					
45	1016	979	915	852	799	741	688	640	603	561					
46	1026	989	926	862	804	751	693	651	614	566					
47	1037	1000	936	873	815	756	704	656	619	571					
48	1053	1016	947	878	825	767	709	661	624	577					
49	1063	1026	957	889	831	778	719	672	630	582					
50	1074	1037	968	899	841	783	725	677	640	592					
51	1084	1047	979	910	852	794	735	688	645	598					
52	1090	1053	984	915	857	799	741	688	651	598					
53	1106	1063	995	926	868	804	746	698	656	608					
54	1116	1074	1005	936	873	815	756	704	661	614					
55	1132	1095	1021	947	889	825	767	714	672	624					
56	1153	1111	1037	963	905	841	778	725	682	635					
57	1174	1132	1058	984	920	857	794	741	698	645					
58	1211	1164	1090	1016	947	883	820	762	719	667					
59	1259	1211	1132	1053	984	915	852	794	746	693					
60	1312	1264	1180	1095	1026	957	883	825	778	719					
61	1349	1301	1217	1132	1058	984	915	852	804	741					
62	1381	1328	1243	1159	1079	1005	931	873	820	756					
63	1402	1354	1264	1174	1100	1026	947	883	836	772					
64	1434	1381	1291	1201	1121	1047	968	905	852	788					
65	1460	1407	1317	1227	1148	1069	989	920	868	804					
66	1502	1449	1354	1259	1180	1095	1016	947	894	825					
67	1561	1508	1407	1307	1222	1137	1058	984	931	857					
68	1619	1561	1460	1360	1270	1185	1095	1021	963	889					
69	1677	1619	1513	1407	1317	1227	1137	1058	1000	920					
70	1740	1677	1566	1455	1365	1270	1174	1095	1032	957					
71	1799	1730	1619	1508	1407	1312	1217	1132	1069	989					
72	1857	1788	1672	1555	1455	1354	1254	1169	1106	1021					
73	1915	1846	1725	1603	1502	1397	1296	1206	1137	1053					
74	1973	1904	1777	1650	1545	1439	1333	1243	1174	1084					
75	2031	1957	1830	1703	1592	1481	1375	1280	1206	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 490

FULL COVERAGE COMPREHENSIVE (001)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
1	27	27	26	25	24	23	22	21	20	19	1	22	21	1	7
2	36	35	34	33	32	30	29	28	27	25	2	32	28	2	9
3	45	44	42	41	39	37	37	35	33	32	3	36	32	3	12
4	51	51	49	47	46	44	42	40	38	37	4	39	36	4	15
5	57	56	55	53	51	49	47	45	42	41	5	44	41	5	17
6	64	62	61	59	56	54	52	50	47	45	6	50	46	6	23
7	71	69	67	66	62	60	58	55	52	50	7	54	50	7	28
8	76	75	72	70	67	64	62	59	56	53	8	59	54	8	33
10	82	81	78	76	72	70	67	64	61	58	10	64	58	10	42
11	87	85	83	81	77	74	71	68	65	61	11	69	63	11	51
12	91	90	87	85	81	77	75	71	68	65	12	76	69	12	60
13	95	93	90	88	84	81	78	74	71	67	13	81	74	13	71
14	100	97	95	92	88	84	81	77	74	70	14	87	80	14	83
15	104	102	99	95	92	88	85	81	77	73	15	96	88	15	100
16	108	106	103	100	95	91	89	85	81	76	16	105	96	16	122
17	112	110	107	104	100	95	92	88	84	79	17	117	107	17	146
18	117	115	111	108	104	99	95	91	87	82	18	127	116	18	174
19	120	118	115	111	106	102	99	94	90	85	19	139	127	19	208
20	124	121	118	115	110	105	101	96	92	87	20	154	141	20	247
21	128	125	122	119	114	109	105	100	95	90	21	171	157	21	342
22	132	129	125	121	116	111	108	103	98	93	22	193	177		
23	136	134	129	125	120	115	111	106	101	95	23	217	198		
24	139	137	133	129	124	118	115	109	104	98	24	251	229		
25	144	141	137	133	127	122	118	112	107	101	25	308	282		
26	149	145	141	137	131	125	121	115	110	105	26	378	346		
27	153	149	145	141	135	129	125	120	114	108					
28	158	154	150	146	139	134	129	123	117	111					
29	163	160	155	150	144	138	134	127	121	115					
30	168	164	159	154	149	142	137	130	125	118					
31	173	169	164	159	153	146	141	134	128	122					
32	178	174	169	164	158	151	145	139	132	125					
33	183	179	174	169	162	155	150	143	136	129					
34	188	183	178	173	166	159	154	146	139	132					
35	192	188	183	177	170	163	157	149	143	135					
36	197	193	188	182	174	167	161	154	146	139					
37	204	200	194	188	181	173	167	159	152	144					
38	212	208	202	196	188	179	173	165	158	149					
39	219	215	208	202	193	185	179	171	163	154					
40	226	222	215	208	200	192	185	176	168	159					
41	233	229	222	216	207	198	191	183	173	164					
42	241	236	229	222	213	204	197	188	178	169					
43	247	243	236	228	219	210	203	193	184	174					
44	255	250	242	235	226	216	208	198	189	179					
45	261	256	249	242	232	222	214	204	194	184					
46	271	265	257	250	239	229	222	211	201	190					
47	279	274	266	257	247	237	228	217	208	197					
48	288	282	274	266	255	244	236	225	213	203					
49	296	291	282	274	262	251	242	232	220	209					
50	304	298	290	281	270	258	249	237	226	214					
51	313	307	298	289	277	266	256	244	232	221					
52	321	315	306	297	285	272	263	251	239	227					
53	330	323	314	305	292	279	270	257	245	232					
54	343	336	326	316	303	291	281	267	255	242					
55	359	352	342	332	318	305	294	281	266	253					
56	378	371	360	349	335	320	310	295	281	266					
57	399	392	380	369	354	339	327	312	296	281					

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**NORTH CAROLINA (32)**

**TERRITORY 490**

<b>FULL COVERAGE COMPREHENSIVE (001)</b>															
<b>Symbol</b>	<b>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
58	431	422	410	398	381	365	353	336	320	304					
59	477	468	455	442	423	405	391	373	354	337					
60	529	519	504	489	469	448	433	413	393	373					
61	578	567	550	534	512	490	473	452	429	408					
62	623	611	593	576	552	528	510	486	463	439					
63	669	657	637	618	593	568	548	523	497	471					
64	715	701	681	660	633	606	585	558	531	504					
65	761	746	725	703	674	645	623	594	565	536					
66	830	814	790	766	735	703	680	648	617	584					
67	921	904	877	851	816	781	754	720	684	649					
68	1013	994	964	935	897	858	829	791	752	714					
69	1104	1083	1052	1020	978	936	905	862	820	779					
70	1196	1173	1139	1105	1059	1013	979	934	888	842					
71	1287	1262	1226	1189	1140	1091	1054	1005	956	907					
72	1379	1352	1313	1274	1221	1169	1130	1077	1024	972					
73	1470	1443	1400	1358	1302	1246	1204	1148	1092	1036					
74	1562	1532	1487	1443	1384	1324	1279	1219	1160	1101					
75	1653	1622	1575	1527	1464	1401	1354	1291	1228	1165					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 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>2020</b>	<b>2019</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>1990-2009</b>	<b>Symbol</b>	<b>1989 &amp; Prior</b>
<b>(a)</b>											<b>(b)</b>		<b>(c)</b>		
1	250	240	224	209	194	184	168	158	148	138	1	168	138	1	66
2	332	321	301	281	260	245	224	209	199	184	2	189	158	2	82
3	362	347	326	306	286	265	245	230	214	199	3	219	184	3	102
4	423	408	383	357	332	311	286	270	255	235	4	240	199	4	112
5	464	449	418	388	362	337	316	291	275	255	5	255	209	5	133
6	485	469	439	408	383	357	332	306	291	265	6	265	219	6	143
7	510	490	459	428	398	372	347	321	301	281	7	281	230	7	158
8	530	515	479	444	418	388	362	337	316	291	8	291	240	8	189
10	551	530	495	459	428	403	372	347	326	301	10	311	255	10	219
11	566	546	510	474	444	413	383	357	337	311	11	326	270	11	240
12	587	566	530	495	459	428	398	372	352	321	12	337	275	12	265
13	607	581	546	510	474	444	408	383	362	332	13	347	286	13	286
14	622	602	561	520	490	454	423	393	372	342	14	367	306	14	316
15	632	612	571	530	495	464	428	398	377	347	15	388	321	15	342
16	638	617	576	536	500	469	434	403	383	352	16	403	332	16	377
17	653	627	587	546	510	474	439	413	388	357	17	418	347	17	398
18	668	643	602	561	525	490	454	423	398	367	18	444	362	18	434
19	678	653	612	571	530	495	459	428	403	372	19	464	383	19	459
20	699	673	627	581	546	510	469	439	413	383	20	474	393	20	490
21	714	689	643	597	561	520	485	449	423	393	21	495	408	21	556
22	724	699	653	607	566	530	490	459	428	398	22	525	434		
23	734	709	663	617	576	536	500	464	439	403	23	546	449		
24	755	724	678	632	592	551	510	474	449	413	24	566	469		
25	760	729	683	638	597	556	515	479	449	418	25	612	505		
26	770	745	694	643	602	561	520	485	459	423	26	668	551		
27	780	755	704	653	612	571	530	495	464	428					
28	785	760	709	658	617	576	530	495	469	434					
29	801	770	719	668	627	581	541	505	474	439					

**TERRITORY 490**

COLLISION DEDUCTIBLE AMOUNT \$100 (074)															
Symbol (a)	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Symbol (b)	2010	1990- 2009	Symbol (c)	1989 & Prior
30	806	775	724	673	632	587	546	505	479	444					
31	816	785	734	683	638	597	551	515	485	449					
32	831	801	750	699	653	607	561	525	495	459					
33	842	811	760	709	663	617	571	530	500	464					
34	857	826	770	714	668	622	576	541	510	469					
35	867	836	780	724	678	632	587	546	515	474					
36	877	847	791	734	689	643	592	556	520	485					
37	893	862	806	750	699	653	607	566	530	490					
38	908	872	816	760	709	663	612	571	541	500					
39	913	877	821	765	714	663	617	576	541	500					
40	923	887	831	775	724	673	622	581	551	505					
41	933	903	842	780	734	683	632	592	556	515					
42	944	913	852	791	740	689	638	597	561	520					
43	959	923	862	801	750	699	648	602	571	525					
44	964	928	867	806	755	704	653	607	571	530					
45	979	944	882	821	770	714	663	617	581	541					
46	989	954	893	831	775	724	668	627	592	546					
47	1000	964	903	842	785	729	678	632	597	551					
48	1015	979	913	847	796	740	683	638	602	556					
49	1025	989	923	857	801	750	694	648	607	561					
50	1035	1000	933	867	811	755	699	653	617	571					
51	1046	1010	944	877	821	765	709	663	622	576					
52	1051	1015	949	882	826	770	714	663	627	576					
53	1066	1025	959	893	836	775	719	673	632	587					
54	1076	1035	969	903	842	785	729	678	638	592					
55	1091	1056	984	913	857	796	740	689	648	602					
56	1112	1071	1000	928	872	811	750	699	658	612					
57	1132	1091	1020	949	887	826	765	714	673	622					
58	1168	1122	1051	979	913	852	791	734	694	643					
59	1214	1168	1091	1015	949	882	821	765	719	668					
60	1265	1219	1137	1056	989	923	852	796	750	694					
61	1301	1255	1173	1091	1020	949	882	821	775	714					
62	1331	1280	1199	1117	1040	969	898	842	791	729					
63	1352	1306	1219	1132	1061	989	913	852	806	745					
64	1382	1331	1244	1158	1081	1010	933	872	821	760					
65	1408	1357	1270	1183	1107	1030	954	887	836	775					
66	1448	1397	1306	1214	1137	1056	979	913	862	796					
67	1505	1454	1357	1260	1178	1097	1020	949	898	826					
68	1561	1505	1408	1311	1224	1142	1056	984	928	857					
69	1617	1561	1459	1357	1270	1183	1097	1020	964	887					
70	1678	1617	1510	1403	1316	1224	1132	1056	995	923					
71	1734	1668	1561	1454	1357	1265	1173	1091	1030	954					
72	1790	1724	1612	1499	1403	1306	1209	1127	1066	984					
73	1846	1780	1663	1545	1448	1346	1250	1163	1097	1015					
74	1902	1836	1714	1591	1489	1387	1285	1199	1132	1046					
75	1958	1887	1765	1642	1535	1428	1326	1234	1163	1076					

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 98 vehicles.  
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.  
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

ZIP CODES 27006 – 27228

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27006	ADVANCE	350	27101	WINSTON SALEM	350
27007	ARARAT	320	27102	WINSTON SALEM	350
27009	BELEWS CREEK	350	27103	WINSTON SALEM	350
27010	BETHANIA	350	27104	WINSTON SALEM	350
27011	BOONVILLE	320	27105	WINSTON SALEM	350
27012	CLEMMONS	350	27106	WINSTON SALEM	350
27013	CLEVELAND	370	27107	WINSTON SALEM	360
27014	COOLEEMEE	350	27108	WINSTON SALEM	350
27016	DANBURY	320	27109	WINSTON SALEM	350
27017	DOBSON	320	27110	WINSTON SALEM	360
27018	EAST BEND	320	27111	WINSTON SALEM	350
27019	GERMANTON	350	27113	WINSTON SALEM	350
27020	HAMPTONVILLE	320	27114	WINSTON SALEM	350
27021	KING	350	27115	WINSTON SALEM	350
27022	LAWSONVILLE	320	27116	WINSTON SALEM	350
27023	LEWISVILLE	350	27117	WINSTON SALEM	360
27024	LOWGAP	320	27120	WINSTON SALEM	350
27025	MADISON	320	27127	WINSTON SALEM	360
27027	MAYODAN	320	27130	WINSTON SALEM	350
27028	MOCKSVILLE	350	27150	WINSTON SALEM	350
27030	MOUNT AIRY	320	27152	WINSTON SALEM	350
27031	WHITE PLAINS	320	27155	WINSTON SALEM	350
27040	PFAFFTOWN	350	27157	WINSTON SALEM	350
27041	PILOT MOUNTAIN	320	27198	WINSTON SALEM	350
27042	PINE HALL	320	27199	WINSTON SALEM	350
27043	PINNACLE	320	27201	ALAMANCE	320
27045	RURAL HALL	350	27202	ALTAMAHAW	320
27046	SANDY RIDGE	320	27203	ASHEBORO	320
27047	SILOAM	320	27204	ASHEBORO	320
27048	STONEVILLE	320	27205	ASHEBORO	320
27049	TOAST	320	27207	BEAR CREEK	320
27050	TOBACCOVILLE	350	27208	BENNETT	320
27051	WALKERTOWN	350	27209	BISCOE	320
27052	WALNUT COVE	320	27212	BLANCH	120
27053	WESTFIELD	320	27213	BONLEE	320
27054	WOODLEAF	370	27214	BROWNS SUMMIT	320
27055	YADKINVILLE	320	27215	BURLINGTON	320
27094	RURAL HALL	350	27216	BURLINGTON	320
27098	RURAL HALL	350	27217	BURLINGTON	320
27099	RURAL HALL	350	27228	BYNUM	320

Table #1(T) ZIP Codes 27006 – 27228

ZIP CODES 27229 – 27376

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27229	CANDOR	320	27301	MC LEANSVILLE	320
27230	CEDAR FALLS	320	27302	MEBANE	320
27231	CEDAR GROVE	320	27305	MILTON	120
27233	CLIMAX	320	27306	MOUNT GILEAD	320
27235	COLFAX	350	27310	OAK RIDGE	350
27237	CUMNOCK	260	27311	PELHAM	120
27239	DENTON	320	27312	PITTSBORO	320
27242	EAGLE SPRINGS	320	27313	PLEASANT GARDEN	320
27243	EFLAND	320	27314	PROSPECT HILL	120
27244	ELON	320	27315	PROVIDENCE	120
27247	ETHER	320	27316	RAMSEUR	320
27248	FRANKLINVILLE	320	27317	RANDLEMAN	320
27249	GIBSONVILLE	320	27320	REIDSVILLE	320
27252	GOLDSTON	320	27323	REIDSVILLE	320
27253	GRAHAM	320	27325	ROBBINS	320
27256	GULF	320	27326	RUFFIN	120
27258	HAW RIVER	320	27330	SANFORD	260
27259	HIGHFALLS	320	27331	SANFORD	260
27260	HIGH POINT	340	27332	SANFORD	260
27261	HIGH POINT	340	27340	SAXAPAHAW	320
27262	HIGH POINT	340	27341	SEAGROVE	320
27263	HIGH POINT	340	27342	SEDALIA	320
27264	HIGH POINT	340	27343	SEMORA	120
27265	HIGH POINT	350	27344	SILER CITY	320
27268	HIGH POINT	340	27349	SNOW CAMP	320
27278	HILLSBOROUGH	320	27350	SOPHIA	320
27281	JACKSON SPRINGS	320	27351	SOUTHMONT	360
27282	JAMESTOWN	350	27355	STALEY	320
27283	JULIAN	320	27356	STAR	320
27284	KERNERSVILLE	350	27357	STOKESDALE	320
27285	KERNERSVILLE	350	27358	SUMMERFIELD	350
27288	EDEN	320	27359	SWEPSONVILLE	320
27289	EDEN	320	27360	THOMASVILLE	360
27291	LEASBURG	120	27361	THOMASVILLE	360
27292	LEXINGTON	360	27370	TRINITY	320
27293	LEXINGTON	360	27371	TROY	320
27294	LEXINGTON	360	27373	WALLBURG	360
27295	LEXINGTON	360	27374	WELCOME	360
27298	LIBERTY	320	27375	WENTWORTH	320
27299	LINWOOD	370	27376	WEST END	320

Table #2(T) ZIP Codes 27229 – 27376

ZIP CODES 27377 – 27556

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27377	WHITSETT	320	27511	CARY	300
27379	YANCEYVILLE	120	27512	CARY	300
27401	GREENSBORO	340	27513	CARY	300
27402	GREENSBORO	340	27514	CHAPEL HILL	310
27403	GREENSBORO	340	27515	CHAPEL HILL	310
27404	GREENSBORO	350	27516	CHAPEL HILL	310
27405	GREENSBORO	340	27517	CHAPEL HILL	310
27406	GREENSBORO	340	27518	CARY	300
27407	GREENSBORO	340	27519	CARY	300
27408	GREENSBORO	350	27520	CLAYTON	260
27409	GREENSBORO	350	27521	COATS	260
27410	GREENSBORO	350	27522	CREEDMOOR	290
27411	GREENSBORO	340	27523	APEX	300
27412	GREENSBORO	340	27524	FOUR OAKS	260
27413	GREENSBORO	340	27525	FRANKLINTON	120
27415	GREENSBORO	340	27526	FUQUAY VARINA	260
27416	GREENSBORO	340	27527	CLAYTON	260
27417	GREENSBORO	340	27528	CLAYTON	260
27419	GREENSBORO	350	27529	GARNER	260
27420	GREENSBORO	340	27530	GOLDSBORO	260
27425	GREENSBORO	350	27531	GOLDSBORO	260
27427	GREENSBORO	340	27532	GOLDSBORO	260
27429	GREENSBORO	350	27533	GOLDSBORO	260
27435	GREENSBORO	340	27534	GOLDSBORO	260
27438	GREENSBORO	350	27536	HENDERSON	120
27455	GREENSBORO	350	27537	HENDERSON	120
27495	GREENSBORO	340	27539	APEX	300
27497	GREENSBORO	340	27540	HOLLY SPRINGS	300
27498	GREENSBORO	340	27541	HURDLE MILLS	120
27499	GREENSBORO	340	27542	KENLY	130
27501	ANGIER	260	27543	KIPLING	260
27502	APEX	300	27544	KITTRELL	120
27503	BAHAMA	320	27545	KNIGHTDALE	280
27504	BENSON	260	27546	LILLINGTON	260
27505	BROADWAY	260	27549	LOUISBURG	120
27506	BUIES CREEK	260	27551	MACON	120
27507	BULLOCK	120	27552	MAMERS	260
27508	BUNN	120	27553	MANSON	120
27509	BUTNER	290	27555	MICRO	260
27510	CARRBORO	310	27556	MIDDLEBURG	120

Table #3(T) ZIP Codes 27377 – 27556

ZIP CODES 27557 – 27706

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27557	MIDDLESEX	130	27611	RALEIGH	280
27559	MONCURE	320	27612	RALEIGH	270
27560	MORRISVILLE	300	27613	RALEIGH	270
27562	NEW HILL	320	27614	RALEIGH	270
27563	NORLINA	120	27615	RALEIGH	270
27565	OXFORD	120	27616	RALEIGH	280
27568	PINE LEVEL	260	27617	RALEIGH	270
27569	PRINCETON	260	27619	RALEIGH	280
27570	RIDGEWAY	120	27620	RALEIGH	280
27571	ROLESVILLE	270	27621	RALEIGH	300
27572	ROUGEMONT	120	27622	RALEIGH	270
27573	ROXBORO	120	27623	RALEIGH	300
27574	ROXBORO	120	27624	RALEIGH	270
27576	SELMA	260	27625	RALEIGH	280
27577	SMITHFIELD	260	27626	RALEIGH	280
27581	STEM	290	27627	RALEIGH	300
27582	STOVALL	120	27628	RALEIGH	300
27583	TIMBERLAKE	120	27629	RALEIGH	280
27584	TOWNSVILLE	120	27634	RALEIGH	280
27586	VAUGHAN	120	27635	RALEIGH	280
27587	WAKE FOREST	270	27636	RALEIGH	300
27588	WAKE FOREST	270	27640	RALEIGH	280
27589	WARRENTON	120	27650	RALEIGH	300
27591	WENDELL	260	27656	RALEIGH	270
27592	WILLOW SPRING	260	27658	RALEIGH	280
27593	WILSONS MILLS	260	27661	RALEIGH	280
27594	WISE	120	27668	RALEIGH	280
27596	YOUNGSVILLE	120	27675	RALEIGH	270
27597	ZEBULON	260	27676	RALEIGH	270
27599	CHAPEL HILL	310	27690	RALEIGH	270
27601	RALEIGH	280	27695	RALEIGH	300
27602	RALEIGH	280	27697	RALEIGH	280
27603	RALEIGH	260	27698	RALEIGH	280
27604	RALEIGH	280	27699	RALEIGH	280
27605	RALEIGH	300	27701	DURHAM	290
27606	RALEIGH	300	27702	DURHAM	290
27607	RALEIGH	300	27703	DURHAM	290
27608	RALEIGH	300	27704	DURHAM	290
27609	RALEIGH	280	27705	DURHAM	300
27610	RALEIGH	280	27706	DURHAM	290

Table #4(T) ZIP Codes 27557 – 27706

ZIP CODES 27707 – 27874

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27707	DURHAM	300	27831	GARYSBURG	120
27708	DURHAM	300	27832	GASTON	120
27709	DURHAM	300	27833	GREENVILLE	150
27710	DURHAM	300	27834	GREENVILLE	150
27711	DURHAM	300	27835	GREENVILLE	150
27712	DURHAM	320	27836	GREENVILLE	150
27713	DURHAM	300	27837	GRIMESLAND	130
27715	DURHAM	300	27839	HALIFAX	120
27717	DURHAM	300	27840	HAMILTON	120
27722	DURHAM	320	27841	HASELL	120
27801	ROCKY MOUNT	130	27842	HENRICO	120
27802	ROCKY MOUNT	130	27843	HOBGOOD	120
27803	ROCKY MOUNT	130	27844	HOLLISTER	120
27804	ROCKY MOUNT	130	27845	JACKSON	120
27805	AULANDER	120	27846	JAMESVILLE	120
27806	AURORA	130	27847	KELFORD	120
27807	BAILEY	130	27849	LEWISTON WOODVILLE	120
27808	BATH	120	27850	LITTLETON	120
27809	BATTLEBORO	130	27851	LUCAMA	130
27810	BELHAVEN	120	27852	MACCLESFIELD	130
27811	BELLARTHUR	150	27853	MARGARETTSVILLE	120
27812	BETHEL	130	27855	MURFREESBORO	120
27813	BLACK CREEK	140	27856	NASHVILLE	130
27814	BLOUNTS CREEK	130	27857	OAK CITY	120
27815	ROCKY MOUNT	130	27858	GREENVILLE	150
27816	CASTALIA	120	27860	PANTEGO	120
27817	CHOCOWINITY	130	27861	PARMELE	130
27818	COMO	120	27862	PENDLETON	120
27819	CONETOE	130	27863	PIKEVILLE	260
27820	CONWAY	120	27864	PINETOPS	130
27821	EDWARD	130	27865	PINETOWN	120
27822	ELM CITY	130	27866	PLEASANT HILL	120
27823	ENFIELD	120	27867	POTECASI	120
27824	ENGELHARD	120	27868	RED OAK	130
27825	EVERETTS	130	27869	RICH SQUARE	120
27826	FAIRFIELD	120	27870	ROANOKE RAPIDS	120
27827	FALKLAND	150	27871	ROBERSONVILLE	130
27828	FARMVILLE	130	27872	ROXBEL	120
27829	FOUNTAIN	130	27873	SARATOGA	130
27830	FREMONT	130	27874	SCOTLAND NECK	120

Table #5(T) ZIP Codes 27707 – 27874



ZIP CODES 27875 – 27981

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27875	SCRANTON	120	27929	CURRITUCK	110
27876	SEABOARD	120	27930	DURANTS NECK	120
27877	SEVERN	120	27932	EDENTON	120
27878	SHARPSBURG	130	27935	EURE	120
27879	SIMPSON	130	27936	FRISCO	110
27880	SIMS	130	27937	GATES	120
27881	SPEED	120	27938	GATESVILLE	120
27882	SPRING HOPE	130	27939	GRANDY	110
27883	STANTONSBURG	130	27941	HARBINGER	110
27884	STOKES	130	27942	HARRELLSVILLE	120
27885	SWANQUARTER	120	27943	HATTERAS	110
27886	TARBORO	130	27944	HERTFORD	120
27887	TILLERY	120	27946	HOBBSVILLE	120
27888	WALSTONBURG	130	27947	JARVISBURG	110
27889	WASHINGTON	130	27948	KILL DEVIL HILLS	110
27890	WELDON	120	27949	KITTY HAWK	110
27891	WHITAKERS	120	27950	KNOTTS ISLAND	110
27892	WILLIAMSTON	130	27953	MANNS HARBOR	110
27893	WILSON	140	27954	MANTEO	110
27894	WILSON	140	27956	MAPLE	110
27895	WILSON	140	27957	MERRY HILL	120
27896	WILSON	130	27958	MOYOCK	110
27897	WOODLAND	120	27959	NAGS HEAD	110
27906	ELIZABETH CITY	110	27960	OCRACOKE	110
27907	ELIZABETH CITY	110	27962	PLYMOUTH	120
27909	ELIZABETH CITY	110	27964	POINT HARBOR	110
27910	AHOSKIE	120	27965	POPLAR BRANCH	110
27915	AVON	110	27966	POWELLS POINT	110
27916	AYDLETT	110	27967	POWELLSVILLE	120
27917	BARCO	110	27968	RODANTHE	110
27919	BELVIDERE	120	27969	RODUKO	120
27920	BUXTON	110	27970	ROPER	120
27921	CAMDEN	110	27972	SALVO	110
27922	COFIELD	120	27973	SHAWBORO	110
27923	COINJOCK	110	27974	SHILOH	110
27924	COLERAIN	120	27976	SOUTH MILLS	110
27925	COLUMBIA	120	27978	STUMPY POINT	110
27926	CORAPEAKE	120	27979	SUNBURY	120
27927	COROLLA	110	27980	TYNER	120
27928	CRESWELL	120	27981	WANCHESE	110

Table #6(T) ZIP Codes 27875 – 27981

ZIP CODES 27982 – 28120

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27982	WAVES	110	28070	HUNTERSVILLE	460
27983	WINDSOR	120	28071	GOLD HILL	370
27985	WINFALL	120	28072	GRANITE QUARRY	370
27986	WINTON	120	28073	GROVER	470
28001	ALBEMARLE	320	28074	HARRIS	480
28002	ALBEMARLE	320	28075	HARRISBURG	370
28006	ALEXIS	460	28076	HENRIETTA	470
28007	ANSONVILLE	240	28077	HIGH SHOALS	450
28009	BADIN	320	28078	HUNTERSVILLE	460
28010	BARIUM SPRINGS	460	28079	INDIAN TRAIL	370
28012	BELMONT	440	28080	IRON STATION	470
28016	BESSEMER CITY	450	28081	KANNAPOLIS	370
28017	BOILING SPRINGS	470	28082	KANNAPOLIS	370
28018	BOSTIC	480	28083	KANNAPOLIS	370
28019	CAROLEEN	480	28086	KINGS MOUNTAIN	470
28020	CASAR	470	28088	LANDIS	370
28021	CHERRYVILLE	470	28089	LATTIMORE	470
28023	CHINA GROVE	370	28090	LAWNDALE	470
28024	CLIFFSIDE	470	28091	LILESVILLE	240
28025	CONCORD	370	28092	LINCOLNTON	470
28026	CONCORD	370	28093	LINCOLNTON	470
28027	CONCORD	370	28097	LOCUST	320
28031	CORNELIUS	460	28098	LOWELL	440
28032	CRAMERTON	440	28101	MC ADENVILLE	440
28033	CROUSE	470	28102	MC FARLAN	240
28034	DALLAS	450	28103	MARSHVILLE	380
28035	DAVIDSON	460	28104	MATTHEWS	370
28036	DAVIDSON	460	28105	MATTHEWS	370
28037	DENVER	460	28106	MATTHEWS	370
28038	EARL	470	28107	MIDLAND	370
28039	EAST SPENCER	370	28108	MINERAL SPRINGS	380
28040	ELLENBORO	480	28109	MISENHEIMER	320
28041	FAITH	370	28110	MONROE	380
28042	FALLSTON	470	28111	MONROE	380
28043	FOREST CITY	480	28112	MONROE	380
28052	GASTONIA	450	28114	MOORESBORO	470
28053	GASTONIA	450	28115	MOORESVILLE	460
28054	GASTONIA	450	28117	MOORESVILLE	460
28055	GASTONIA	450	28119	MORVEN	240
28056	GASTONIA	440	28120	MOUNT HOLLY	440

Table #7(T) ZIP Codes 27982 – 28120

ZIP CODES 28123 – 28256

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28123	MOUNT MOURNE	460	28208	CHARLOTTE	420
28124	MOUNT PLEASANT	320	28209	CHARLOTTE	390
28125	MOUNT ULLA	370	28210	CHARLOTTE	390
28126	NEWELL	420	28211	CHARLOTTE	390
28127	NEW LONDON	320	28212	CHARLOTTE	420
28128	NORWOOD	320	28213	CHARLOTTE	420
28129	OAKBORO	320	28214	CHARLOTTE	440
28130	PAW CREEK	440	28215	CHARLOTTE	420
28133	PEACHLAND	380	28216	CHARLOTTE	420
28134	PINEVILLE	440	28217	CHARLOTTE	420
28135	POLKTON	380	28218	CHARLOTTE	420
28136	POLKVILLE	470	28219	CHARLOTTE	420
28137	RICHFIELD	320	28220	CHARLOTTE	390
28138	ROCKWELL	370	28221	CHARLOTTE	460
28139	RUTHERFORDTON	480	28222	CHARLOTTE	390
28144	SALISBURY	370	28223	CHARLOTTE	420
28145	SALISBURY	370	28224	CHARLOTTE	420
28146	SALISBURY	370	28226	CHARLOTTE	390
28147	SALISBURY	370	28227	CHARLOTTE	370
28150	SHELBY	470	28228	CHARLOTTE	420
28151	SHELBY	470	28229	CHARLOTTE	420
28152	SHELBY	470	28230	CHARLOTTE	390
28159	SPENCER	370	28231	CHARLOTTE	390
28160	SPINDALE	480	28232	CHARLOTTE	390
28163	STANFIELD	320	28233	CHARLOTTE	390
28164	STANLEY	460	28234	CHARLOTTE	390
28166	TROUTMAN	460	28235	CHARLOTTE	390
28167	UNION MILLS	480	28236	CHARLOTTE	390
28168	VALE	470	28237	CHARLOTTE	390
28169	WACO	470	28241	CHARLOTTE	440
28170	WADESBORO	240	28242	CHARLOTTE	390
28173	WAXHAW	390	28243	CHARLOTTE	420
28174	WINGATE	380	28244	CHARLOTTE	390
28201	CHARLOTTE	390	28246	CHARLOTTE	390
28202	CHARLOTTE	390	28247	CHARLOTTE	390
28203	CHARLOTTE	390	28250	CHARLOTTE	390
28204	CHARLOTTE	390	28253	CHARLOTTE	460
28205	CHARLOTTE	420	28254	CHARLOTTE	420
28206	CHARLOTTE	420	28255	CHARLOTTE	390
28207	CHARLOTTE	390	28256	CHARLOTTE	420

Table #8(T) ZIP Codes 28123 – 28256

ZIP CODES 28258 – 28363

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28258	CHARLOTTE	420	28315	ABERDEEN	320
28260	CHARLOTTE	420	28318	AUTRYVILLE	130
28262	CHARLOTTE	420	28319	BARNESVILLE	230
28263	CHARLOTTE	390	28320	BLADENBORO	220
28265	CHARLOTTE	420	28323	BUNNLEVEL	250
28266	CHARLOTTE	420	28325	CALYPSO	130
28269	CHARLOTTE	460	28326	CAMERON	260
28270	CHARLOTTE	390	28327	CARTHAGE	320
28271	CHARLOTTE	390	28328	CLINTON	130
28272	CHARLOTTE	420	28329	CLINTON	130
28273	CHARLOTTE	440	28330	CORDOVA	240
28274	CHARLOTTE	390	28331	CUMBERLAND	250
28275	CHARLOTTE	420	28332	DUBLIN	220
28277	CHARLOTTE	390	28333	DUDLEY	260
28278	CHARLOTTE	440	28334	DUNN	260
28280	CHARLOTTE	390	28335	DUNN	260
28281	CHARLOTTE	390	28337	ELIZABETHTOWN	220
28282	CHARLOTTE	390	28338	ELLERBE	320
28284	CHARLOTTE	390	28339	ERWIN	260
28285	CHARLOTTE	390	28340	FAIRMONT	230
28287	CHARLOTTE	390	28341	FAISON	130
28288	CHARLOTTE	390	28342	FALCON	260
28289	CHARLOTTE	420	28343	GIBSON	240
28290	CHARLOTTE	420	28344	GODWIN	260
28296	CHARLOTTE	420	28345	HAMLET	240
28297	CHARLOTTE	420	28347	HOFFMAN	240
28299	CHARLOTTE	420	28348	HOPE MILLS	250
28301	FAYETTEVILLE	250	28349	KENANSVILLE	130
28302	FAYETTEVILLE	250	28350	LAKEVIEW	320
28303	FAYETTEVILLE	250	28351	LAUREL HILL	240
28304	FAYETTEVILLE	250	28352	LAURINBURG	240
28305	FAYETTEVILLE	250	28353	LAURINBURG	240
28306	FAYETTEVILLE	250	28355	LEMON SPRINGS	260
28307	FORT BRAGG	250	28356	LINDEN	260
28308	POPE ARMY AIRFIELD	250	28357	LUMBER BRIDGE	230
28309	FAYETTEVILLE	250	28358	LUMBERTON	230
28310	FORT BRAGG	250	28359	LUMBERTON	230
28311	FAYETTEVILLE	250	28360	LUMBERTON	230
28312	FAYETTEVILLE	260	28362	MARIETTA	230
28314	FAYETTEVILLE	250	28363	MARSTON	240

Table #9(T) ZIP Codes 28258 – 28363

ZIP CODES 28364 – 28459

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28364	MAXTON	240	28408	WILMINGTON	190
28365	MOUNT OLIVE	130	28409	WILMINGTON	190
28366	NEWTON GROVE	130	28410	WILMINGTON	190
28367	NORMAN	320	28411	WILMINGTON	190
28368	OLIVIA	260	28412	WILMINGTON	190
28369	ORRUM	230	28420	ASH	130
28370	PINEHURST	320	28421	ATKINSON	130
28371	PARKTON	230	28422	BOLIVIA	200
28372	PEMBROKE	230	28423	BOLTON	130
28373	PINEBLUFF	320	28424	BRUNSWICK	220
28374	PINEHURST	320	28425	BURGAW	130
28375	PROCTORVILLE	230	28428	CAROLINA BEACH	190
28376	RAEFORD	250	28429	CASTLE HAYNE	200
28377	RED SPRINGS	230	28430	CERRO GORDO	220
28378	REX	230	28431	CHADBOURN	220
28379	ROCKINGHAM	240	28432	CLARENDON	220
28380	ROCKINGHAM	240	28433	CLARKTON	220
28382	ROSEBORO	130	28434	COUNCIL	220
28383	ROWLAND	230	28435	CURRIE	130
28384	SAINT PAULS	230	28436	DELCO	130
28385	SALEMBURG	130	28438	EVERGREEN	220
28386	SHANNON	230	28439	FAIR BLUFF	220
28387	SOUTHERN PINES	320	28441	GARLAND	130
28388	SOUTHERN PINES	320	28442	HALLSBORO	220
28390	SPRING LAKE	250	28443	HAMPSTEAD	190
28391	STEDMAN	260	28444	HARRELLS	130
28392	TAR HEEL	220	28445	HOLLY RIDGE	170
28393	TURKEY	130	28447	IVANHOE	130
28394	VASS	320	28448	KELLY	130
28395	WADE	260	28449	KURE BEACH	190
28396	WAGRAM	240	28450	LAKE WACCAMAW	130
28398	WARSAW	130	28451	LELAND	200
28399	WHITE OAK	220	28452	LONGWOOD	130
28401	WILMINGTON	200	28453	MAGNOLIA	130
28402	WILMINGTON	200	28454	MAPLE HILL	130
28403	WILMINGTON	190	28455	NAKINA	220
28404	WILMINGTON	190	28456	RIEGELWOOD	130
28405	WILMINGTON	190	28457	ROCKY POINT	130
28406	WILMINGTON	190	28458	ROSE HILL	130
28407	WILMINGTON	190	28459	SHALLOTTE	200

Table #10(T) ZIP Codes 28364 – 28459

ZIP CODES 28460 – 28584

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28460	SNEADS FERRY	170	28531	HARKERS ISLAND	170
28461	SOUTHPORT	190	28532	HAVELOCK	170
28462	SUPPLY	200	28533	CHERRY POINT	170
28463	TABOR CITY	220	28537	HOBUCKEN	130
28464	TEACHEY	130	28538	HOOKERTON	130
28465	OAK ISLAND	190	28539	HUBERT	170
28466	WALLACE	130	28540	JACKSONVILLE	180
28467	CALABASH	210	28541	JACKSONVILLE	180
28468	SUNSET BEACH	210	28542	CAMP LEJEUNE	180
28469	OCEAN ISLE BEACH	210	28543	TARAWA TERRACE	180
28470	SHALLOTTE	200	28544	MIDWAY PARK	180
28472	WHITEVILLE	220	28545	MCCUTCHEON FIELD	180
28478	WILLARD	130	28546	JACKSONVILLE	180
28479	WINNABOW	200	28547	CAMP LEJEUNE	180
28480	WRIGHTSVILLE BEACH	190	28551	LA GRANGE	260
28501	KINSTON	130	28552	LOWLAND	130
28502	KINSTON	130	28553	MARSHALLBERG	170
28503	KINSTON	130	28554	MAURY	130
28504	KINSTON	260	28555	MAYSVILLE	170
28508	ALBERTSON	130	28556	MERRITT	170
28509	ALLIANCE	130	28557	MOREHEAD CITY	170
28510	ARAPAHOE	170	28560	NEW BERN	170
28511	ATLANTIC	170	28561	NEW BERN	170
28512	ATLANTIC BEACH	170	28562	NEW BERN	170
28513	AYDEN	150	28563	NEW BERN	170
28515	BAYBORO	130	28564	NEW BERN	170
28516	BEAUFORT	170	28570	NEWPORT	170
28518	BEULAVILLE	130	28571	ORIENTAL	170
28519	BRIDGETON	170	28572	PINK HILL	130
28520	CEDAR ISLAND	110	28573	POLLOCKSVILLE	130
28521	CHINQUAPIN	130	28574	RICHLANDS	180
28522	COMFORT	130	28575	SALTER PATH	170
28523	COVE CITY	130	28577	SEALEVEL	170
28524	DAVIS	170	28578	SEVEN SPRINGS	130
28525	DEEP RUN	130	28579	SMYRNA	170
28526	DOVER	130	28580	SNOW HILL	130
28527	ERNUL	130	28581	STACY	170
28528	GLOUCESTER	170	28582	STELLA	170
28529	GRANTSBORO	170	28583	STONEWALL	130
28530	GRIFTON	130	28584	SWANSBORO	170

Table #11(T) ZIP Codes 28460 – 28584

## ZIP CODES 28585 – 28680

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28585	TRENTON	130	28638	HUDSON	460
28586	VANCEBORO	150	28640	JEFFERSON	480
28587	VANDEMERE	130	28641	JONAS RIDGE	480
28589	WILLISTON	170	28642	JONESVILLE	320
28590	WINTERVILLE	150	28643	LANSING	480
28594	EMERALD ISLE	170	28644	LAUREL SPRINGS	320
28601	HICKORY	460	28645	LENOIR	460
28602	HICKORY	460	28646	LINVILLE	480
28603	HICKORY	460	28647	LINVILLE FALLS	480
28604	BANNER ELK	480	28649	MC GRADY	320
28605	BLOWING ROCK	480	28650	MAIDEN	460
28606	BOOMER	320	28651	MILLERS CREEK	320
28607	BOONE	480	28652	MINNEAPOLIS	480
28608	BOONE	480	28653	MONTEZUMA	480
28609	CATAWBA	460	28654	MORAVIAN FALLS	320
28610	CLAREMONT	460	28655	MORGANTON	460
28611	COLLETTSVILLE	480	28656	NORTH WILKESBORO	320
28612	CONNELLY SPRINGS	460	28657	NEWLAND	480
28613	CONOVER	460	28658	NEWTON	460
28615	CRESTON	480	28659	NORTH WILKESBORO	320
28616	CROSSNORE	480	28660	OLIN	320
28617	CRUMPLER	480	28661	PATTERSON	460
28618	DEEP GAP	480	28662	PINEOLA	480
28619	DREXEL	460	28663	PINEY CREEK	480
28621	ELKIN	320	28664	PLUMTREE	480
28622	ELK PARK	480	28665	PURLEAR	320
28623	ENNICE	320	28666	ICARD	460
28624	FERGUSON	320	28667	RHODHISS	460
28625	STATESVILLE	460	28668	ROARING GAP	320
28626	FLEETWOOD	480	28669	ROARING RIVER	320
28627	GLADE VALLEY	320	28670	RONDA	320
28628	GLEN ALPINE	460	28671	RUTHERFORD COLLEGE	460
28629	GLENDALE SPRINGS	480	28672	SCOTTVILLE	320
28630	GRANITE FALLS	460	28673	SHERRILLS FORD	460
28631	GRASSY CREEK	480	28675	SPARTA	320
28633	LENOIR	460	28676	STATE ROAD	320
28634	HARMONY	320	28677	STATESVILLE	460
28635	HAYS	320	28678	STONY POINT	460
28636	HIDDENITE	320	28679	SUGAR GROVE	480
28637	HILDEBRAN	460	28680	MORGANTON	460

Table #12(T) ZIP Codes 28585 – 28680

ZIP CODES 28681 – 28768

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28681	TAYLORSVILLE	460	28727	EDNEYVILLE	490
28682	TERRELL	460	28728	ENKA	490
28683	THURMOND	320	28729	ETOWAH	490
28684	TODD	480	28730	FAIRVIEW	490
28685	TRAPHILL	320	28731	FLAT ROCK	490
28687	STATESVILLE	460	28732	FLETCHER	490
28688	TURNERSBURG	320	28733	FONTANA DAM	490
28689	UNION GROVE	320	28734	FRANKLIN	490
28690	VALDESE	460	28735	GERTON	490
28691	VALLE CRUCIS	480	28736	GLENVILLE	490
28692	VILAS	480	28737	GLENWOOD	480
28693	WARRENSVILLE	480	28738	HAZELWOOD	490
28694	WEST JEFFERSON	480	28739	HENDERSONVILLE	490
28697	WILKESBORO	320	28740	GREEN MOUNTAIN	480
28698	ZIONVILLE	480	28741	HIGHLANDS	490
28699	SCOTTS	460	28742	HORSE SHOE	490
28701	ALEXANDER	490	28743	HOT SPRINGS	490
28702	ALMOND	490	28744	FRANKLIN	490
28704	ARDEN	490	28745	LAKE JUNALUSKA	490
28705	BAKERSVILLE	480	28746	LAKE LURE	480
28707	BALSAM	490	28747	LAKE TOXAWAY	490
28708	BALSAM GROVE	490	28748	LEICESTER	490
28709	BARNARDSVILLE	490	28749	LITTLE SWITZERLAND	480
28710	BAT CAVE	490	28750	LYNN	480
28711	BLACK MOUNTAIN	490	28751	MAGGIE VALLEY	490
28712	BREVARD	490	28752	MARION	480
28713	BRYSON CITY	490	28753	MARSHALL	490
28714	BURNSVILLE	480	28754	MARS HILL	490
28715	CANDLER	490	28755	MICAVILLE	480
28716	CANTON	490	28756	MILL SPRING	480
28717	CASHIERS	490	28757	MONTREAT	490
28718	CEDAR MOUNTAIN	490	28758	MOUNTAIN HOME	490
28719	CHEROKEE	490	28759	MILLS RIVER	490
28720	CHIMNEY ROCK	480	28760	NAPLES	490
28721	CLYDE	490	28761	NEBO	480
28722	COLUMBUS	480	28762	OLD FORT	490
28723	CULLOWHEE	490	28763	OTTO	490
28724	DANA	490	28765	PENLAND	480
28725	DILLSBORO	490	28766	PENROSE	490
28726	EAST FLAT ROCK	490	28768	PISGAH FOREST	490

Table #13(T) ZIP Codes 28681 – 28768



ZIP CODES 28770 – 28909

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28770	RIDGECREST	490	28792	HENDERSONVILLE	490
28771	ROBBINSVILLE	490	28793	HENDERSONVILLE	490
28772	ROSMAN	490	28801	ASHEVILLE	490
28773	SALUDA	480	28802	ASHEVILLE	490
28774	SAPPHIRE	490	28803	ASHEVILLE	490
28775	SCALY MOUNTAIN	490	28804	ASHEVILLE	490
28776	SKYLAND	490	28805	ASHEVILLE	490
28777	SPRUCE PINE	480	28806	ASHEVILLE	490
28778	SWANNANOA	490	28810	ASHEVILLE	490
28779	SYLVA	490	28813	ASHEVILLE	490
28781	TOPTON	490	28814	ASHEVILLE	490
28782	TRYON	480	28815	ASHEVILLE	490
28783	TUCKASEGEE	490	28816	ASHEVILLE	490
28784	TUXEDO	490	28901	ANDREWS	490
28785	WAYNESVILLE	490	28902	BRASSTOWN	490
28786	WAYNESVILLE	490	28903	CULBERSON	490
28787	WEAVERVILLE	490	28904	HAYESVILLE	490
28788	WEBSTER	490	28905	MARBLE	490
28789	WHITTIER	490	28906	MURPHY	490
28790	ZIRCONIA	490	28909	WARNE	490
28791	HENDERSONVILLE	490			

Table #14(T) ZIP Codes 28770 – 28909

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>110</b>	27906	27921	27943	27956	27968	27982
	27907	27923	27947	27958	27972	28520
	27909	27927	27948	27959	27973	
	27915	27929	27949	27960	27974	
	27916	27936	27950	27964	27976	
	27917	27939	27953	27965	27978	
	27920	27941	27954	27966	27981	
<b>120</b>	27212	27551	27808	27846	27876	27935
	27291	27553	27810	27847	27877	27937
	27305	27556	27816	27849	27881	27938
	27311	27563	27818	27850	27885	27942
	27314	27565	27820	27853	27887	27944
	27315	27570	27823	27855	27890	27946
	27326	27572	27824	27857	27891	27957
	27343	27573	27826	27860	27897	27962
	27379	27574	27831	27862	27910	27967
	27507	27582	27832	27865	27919	27969
	27508	27583	27839	27866	27922	27970
	27525	27584	27840	27867	27924	27979
	27536	27586	27841	27869	27925	27980
	27537	27589	27842	27870	27926	27983
	27541	27594	27843	27872	27928	27985
	27544	27596	27844	27874	27930	27986
	27549	27805	27845	27875	27932	
<b>130</b>	27542	27828	27884	28398	28458	28530
	27557	27829	27886	28420	28464	28537
	27801	27830	27888	28421	28466	28538
	27802	27837	27889	28423	28478	28552
	27803	27851	27892	28425	28501	28554
	27804	27852	27896	28435	28502	28572
	27806	27856	28318	28436	28503	28573
	27807	27861	28325	28441	28508	28578
	27809	27864	28328	28444	28509	28580
	27812	27868	28329	28447	28515	28583
	27814	27871	28341	28448	28518	28585
	27815	27873	28349	28450	28521	28587
	27817	27878	28365	28452	28522	
	27819	27879	28366	28453	28523	
	27821	27880	28382	28454	28525	
	27822	27882	28385	28456	28526	
	27825	27883	28393	28457	28527	
	<b>140</b>	27813	27894			
27893		27895				
<b>150</b>	27811	27835	28586			
	27827	27836	28590			
	27833	27858				
	27834	28513				
<b>170</b>	28445	28519	28533	28560	28571	
	28460	28524	28539	28561	28575	
	28510	28528	28553	28562	28577	
	28511	28529	28555	28563	28579	
	28512	28531	28556	28564	28581	
	28516	28532	28557	28570	28582	

Table #15(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code							
Territory	ZIP Codes						
<b>170</b> (Cont'd)	28584	28594					
	28589						
<b>180</b>	28540	28543	28546				
	28541	28544	28547				
	28542	28545	28574				
<b>190</b>	28403	28407	28411	28449			
	28404	28408	28412	28461			
	28405	28409	28428	28465			
	28406	28410	28443	28480			
<b>200</b>	28401	28429	28462				
	28402	28451	28470				
	28422	28459	28479				
<b>210</b>	28467	28469					
	28468						
<b>220</b>	28320	28424	28434	28463			
	28332	28430	28438	28472			
	28337	28431	28439				
	28392	28432	28442				
	28399	28433	28455				
<b>230</b>	28319	28359	28371	28378			
	28340	28360	28372	28383			
	28357	28362	28375	28384			
	28358	28369	28377	28386			
<b>240</b>	28007	28330	28352	28380			
	28091	28343	28353	28396			
	28102	28345	28363				
	28119	28347	28364				
	28170	28351	28379				
<b>250</b>	28301	28306	28311	28376			
	28302	28307	28314	28390			
	28303	28308	28323				
	28304	28309	28331				
	28305	28310	28348				
<b>260</b>	27237	27521	27533	27577	28333	28391	
	27330	27524	27534	27591	28334	28395	
	27331	27526	27543	27592	28335	28504	
	27332	27527	27546	27593	28339	28551	
	27501	27528	27552	27597	28342		
	27504	27529	27555	27603	28344		
	27505	27530	27568	27863	28355		
	27506	27531	27569	28312	28356		
	27520	27532	27576	28326	28368		
	<b>270</b>	27571	27613	27622	27676		
		27587	27614	27624	27690		
27588		27615	27656				
27612		27617	27675				
<b>280</b>	27545	27601	27602	27604			

Table #16(T) Territory Definitions

Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>280</b> (Cont'd)	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> (Cont'd)	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

April 2019

- Q. Would you state your full name and address?
- A. Raymond F. Evans, Jr. My business address is 2910 Sumner Blvd, Raleigh, North Carolina 27616.
- Q. Are you employed by the North Carolina Reinsurance Facility ("Facility")?
- A. Yes.
- Q. In what capacity?
- A. I am the General Manager.
- Q. How long have you been employed by the Facility?
- A. Since September, 2000.
- Q. What is the Facility's function with respect to rates for private passenger automobile insurance?
- A. The Facility promulgates rules and rates for private passenger non-fleet automobile liability insurance written in North Carolina that is ceded to the Facility.
- Q. Would you summarize your educational background?
- A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I am also a Chartered Property and Casualty Underwriter.
- Q. What was your work experience after graduation and prior to beginning work for the Facility?
- A. From March 1966 to August 2000, I worked in various capacities with the State Automobile Insurance Companies.
- Q. Can you identify Exhibits RF-1 through RF-5?
- A. Yes. This is the 2019 filing (the "Filing") submitted by the Facility to the Honorable Mike Causey, Commissioner of Insurance, with respect to revised non-fleet private passenger motor vehicle insurance rates in North Carolina for other-than-clean ceded business. By that I mean that the rates promulgated in this filing are for use



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

Q. Do you know how the expense data underlying the Filing was compiled?

A. Yes. The underwriting expense provisions included in the Filing were derived on the basis of a special call for expense experience that is issued on an annual basis by the North Carolina Rate Bureau ("Bureau") to all member companies of the Bureau and the Facility. The responses received from that special call were compiled, checked by the Bureau and the Facility and furnished to Insurance Services Office ("ISO") for incorporation into the Filing. The expense data were checked, reconciled and edited by the Bureau and the Facility before they were sent to ISO for use in the Filing.

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

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

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

A. Yes.

Q. How was that information obtained by the Facility?

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

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

A. Yes.

Q. 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, 2019.

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**

**2019 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 overseeing the operations of ISO's personal lines actuarial and analytic products. For personal automobile and personal property insurance, my responsibilities include the management of ISO's total ratemaking operation. We are generally responsible for doing everything that pertains to ratemaking for personal lines coverages, including reviewing experience, making filings, analysis of classification plans, etc. ISO is involved in ratemaking for the personal automobile and personal property coverages in general in all 50 states plus the District of Columbia and Puerto Rico. My responsibilities also include the management of personal lines predictive modeling products, vehicle data products, financial analysis products, and ISO's Actuarial Service products.
- Q. What is your employment background?
- A. I have been employed by ISO for over fifteen 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. In 2018, I was promoted to Vice President of Personal Lines Actuarial and Analytic Products, which includes oversight of the Personal Auto Actuarial Products Division for which I was formerly directly responsible.
- 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, as well as a Master of Business Administration from 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 2019 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 2019 private passenger automobile rate filing for the other-than-clean risks ceded to the Reinsurance Facility in several respects.

First, ISO is one of three statistical organizations that collect rate-related statistical data from the companies writing automobile insurance in North Carolina. The Independent Statistical Service ("ISS") and the National Independent Statistical Service ("NISS") are the other statistical organizations that collect such data. The three statistical organizations subject the data that are reported to them to a series of verification edits and then consolidate the data. The data which ISS and NISS collect are sent to ISO and consolidated with the ISO-collected data in the proper format so that they can be reviewed to determine whether rates are adequate or inadequate. ISO then produces the hard-copy exhibits of the combined data in a format and detail necessary for ratemaking.

Second, ISO provides consulting actuarial services directly to the Reinsurance Facility. I oversaw this aspect of the Reinsurance Facility's private passenger automobile insurance rate filing. My staff compiled the ratemaking data to be reviewed by the Automobile Committee in preparation of the Filing. Under my supervision, my staff put together the vast majority of the data and information contained in Exhibit RF-1.

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

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

A. The ratemaking experience reflected in Exhibit RF-1 is, in general, the data which has been supplied by the individual insurance companies to the statistical organizations and consolidated into the appropriate format and detail for ratemaking as described above. The supporting data for the rate level changes for bodily injury liability, property damage liability and medical payments coverages are the data from the other-than-clean risks reinsured by the Facility. These data are contained in Section C. Three years of exposure, loss and expense experience are displayed for each of the coverages in Section C. The three years are the years ended December 31, 2015, December 31, 2016, and December 31, 2017. It should be noted that the most recent compilation of data includes a greater volume of data than the 2018 data compilation and experience review. This is due to the fact that a large writer's data have been included in the compilation used for this year's review, while decisions had been made in the past not to include that data due to data reporting issues which have been resolved for this review.

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, 2017 for bodily injury liability, property damage liability and medical payments 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, 2017 for all coverages. In last year's review, the weighting procedure did not justify assigning 100% credibility weighting to the experience for the most recent year for the medical payments coverage. The current 100% weighting for the most recent year of experience represents a change in the year weights used for medical payments, but not a change in the 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, 2017 consist of all losses caused by accidents which occurred during the one-year period ended December 31, 2017. If an accident occurred December 29, 2016 and resulted in either a loss being paid or a reserve being established after January 1, 2017, that loss would be a part of the accident year losses for the period ended December 31, 2016. 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, 2016 and December 31, 2017. It shows that, for bodily injury, property damage and medical payments coverages, the average number of claims was in excess of the 4,000 which is the standard for assigning full credibility to the latest year. Accordingly, for the purpose of calculating the statewide rate indication, it is actuarially sound and reasonable to give 100% credibility weight to the data for the accident year ended December 31, 2017 for bodily injury, property damage and medical payments coverages.
- 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, 2017. 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, 2017. When they are reported to us they are evaluated as of March 31, 2018. As of March 31, 2018, 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, 2017. 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, 2013 is \$659,766,040. 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, 2013. The evaluation was made as of March 31, 2014 -- 15 months after the beginning of the accident year. Twelve months later (March 31, 2015), the losses caused by accidents which occurred during the year ended December 31, 2013 had grown to \$675,365,278. This is the evaluation as of 27 months after the beginning of the accident year. This increase from roughly \$660 million to \$675 million represents a growth in losses, or a positive development, of 2.4% (1.024) 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 2014 to 2016 and over the latest five years. The average development for the three years was 1.064 or 6.4%, and the average development for the latest five years was 1.047 or 4.7%. The Automobile Committee decided to use the factors based on the three year averages for bodily injury, property damage, and medical payments. I believe that these factors provide the best balance of stability and responsiveness.
- Q. Does page D-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, 2013 had grown to \$679,850,899. This represents a change of 0.7% in the losses for the same accident year evaluated as of 27 months. The average development over the period 27 months to 39 months for the three most recent years for which the data are available was 1.018 or 1.8%.
- 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, 2017 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	0.999
39 to 51	1.007
27 to 39	1.018
15 to 27	1.064

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 1.090 or 9.0% total development. Since losses have historically increased or developed by 9.0% 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, 2017 will do likewise. Accordingly, the developed losses shown in the Filing for the accident year ended December 31, 2017 include a 9.0% upward adjustment for loss development.

Q. Is this the same loss development procedure that has been employed in previous automobile insurance rate filings in North Carolina?

A. Yes, except in rare situations where one-time adjustments have been made, this is the usual loss development procedure for automobile insurance rate filings in North Carolina.

Q. Please refer to line 5 of page C-1. With reference to the column headed "Bodily Injury," please tell us what the figure \$10,019,296 represents.

A. These are the unallocated loss adjustment expenses associated with accidents that occurred in the accident year ended December 31, 2017. 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 0.116 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 \$16,755,035 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, 2017. 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 5.4% for general expenses and 7.9% for other acquisition expenses, for a total of 13.3% 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, 2017, 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 346,998 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 2017. An earned exposure represents one car insured for one year. Thus, the 346,998 represents the number of cars that were provided with coverage during the year 2017 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, 2019.

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, 2019 through September 30, 2020. 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 2019 and 2020 policies will be the same as the losses which are shown on line 3 for the accident year ended December 31, 2017. The purpose of line 11 is to trend the losses which are shown on line 3 to the anticipated level for 2019 and 2020 policies. Line 11 shows what is generally referred to as the trend factor. It is the anticipated annualized rate of change in losses. For the bodily injury liability coverage, the annual factor is 1.029 or +2.9% per year. These are referred to as "pure premium" trends. In order to apply that annual trend to policies to be written under the new rates, the trend is applied over a period of 3.04 years, as shown in line 13 on page C-1. Mathematically this is done by raising the factor of 1.029 to the 3.04 power. This gives you the total amount of the trend projection.

Q. How were these trends determined?

A. They were selected by the Automobile Committee based on its review and discussion of a variety of information. Much of the information they reviewed was provided by ISO. The primary data for this analysis are what we refer to as "internal" trend data. These are the cost and frequency data for all companies writing private passenger non-fleet automobile insurance in North Carolina, for which trend lines were determined for several different time intervals both on a linear and on an exponential basis in order to determine what the actual changes for both cost and frequency have been in the recent past. This information is included in the filing at pages F-129 through F-137.

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-121 through F-128.

Q. Are the Fast Track data included in the Filing more current data than the internal trend data of the aggregate industry considered by the Automobile Committee?

A. No. The Fast Track data and the internal trend data were both through 2nd quarter 2018.

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)	+5.0%	-2.0%	+2.9%
Bodily Injury (T/L)	+5.0%	-	-
Property Damage	+6.0%	-1.5%	+ 4.4%
Medical Payments	+1.5%	-0.5%	+1.0%

Q. Do you have an opinion with respect to the reasonableness of these trends?

A. Yes, based on my own review of the data, I do. I believe that the Automobile Committee and the Reinsurance Facility have been reasonable in their trend selections. By that I mean that they selected trends that were within my range of reasonableness.

For bodily injury coverage, the Rate Bureau has selected a claim cost trend of +5.0% for basic limits and +5.0% for total limits, based on selecting a value that fits within the range of values of the annual change in costs at both basic and total limits as measured by the 15-point, 12-point, 9-point and 6-point fits.

For bodily injury claim frequency, the Rate Bureau selected -2.0%. 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 positive, while the most recent data showed steadily decreasing claim frequencies, as evidenced by the negative shorter-term fits. The -2.0% selection reflects an expectation that the recent decreases in claim frequency will continue during the prospective period.

For property damage coverage, the Rate Bureau selected a cost trend of +6.0% and a frequency trend of -1.5%. The +6.0% selection for cost falls within the range of the longer-term and shorter-term fitted annual rates of change. The selection of the -1.5% frequency change reflects the negative fitted changes over both the medium-term and short-term trend periods.

For medical payments coverage, the Rate Bureau selected a cost trend of +1.5%. This selection for claim cost falls within the narrow range of the medium- and longer-term fits. For medical payments frequency, the Rate Bureau selected a value of -0.5%. This selection was made to reflect the recent decreases in medical payments claim frequencies, while giving consideration to the more stable longer-term trends.

The underlying claim cost and frequency data for bodily injury, property damage and medical payments coverages is found on pages F-129-F-133.

Q. In making your evaluation of the 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 2.5% represents the expected change in general expenses, other acquisition expenses and unallocated loss adjustment expenses. These expenses are treated as fixed expenses and do not vary in direct relationship to the actual premium dollars. These expenses represent salaries, overhead, rents and expenses that should vary according to general economic trends and not as a direct function of how premium increases or decreases. For example, commissions are calculated as a percent of premium. If the premium rate goes up, the dollars of commission go up. On the other hand, the salary paid to an employee in the Home Office, which is a part of general expenses and other acquisition expenses, is not tied to premium. Just because premium may go up 10% does not mean that the employee's salary will go up 10%. The salary will be influenced by general economic trends and not what the premium level is doing. That is why general expenses and other acquisition expenses are treated differently from those expenses that vary as a function of premium in this filing.

Q. Would you explain how the 2.5% factor in line 12 was determined?

A. The average annual change in expenses is based on analysis of the latest average annual change in the All Items CPI, the All-Items-Less Energy CPI and the Compensation Cost

Index. The data are shown on pages D-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 2.5% is reasonable as the various fits examined showed annual rates of change in the range from 2.35% over the long term to 3.16% 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 \$94,233,204 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, 2017. 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, 2017. 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, 2019. This means that policies will be written, assuming annual revisions, anywhere on average from October 1, 2019 through September 30, 2020. A policy written on the last day of that interval, September 30, 2020, assuming it is an annual policy, will expire on September 30, 2021. The period during which accidents will occur under these policies will be anywhere from October 1, 2019 through September 30, 2021. 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, 2020. If we were only talking about annual policies we would trend from the average date of accident underlying our base experience period, July 1, 2017, to October 1, 2020 - 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, 2020 would expire on March 31, 2021. The period during which accidents will occur on these policies will be from October 1, 2019 through March 31, 2021. 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, 2020.

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, 2020. Therefore, in order to adjust the base losses from July 1, 2017 level to July 16, 2020 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, 2020, 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 2.3% of the premium dollar, and there is a 0% margin for contingencies. These items add up to 12.3%. These items are what are known as variable expenses. They vary in direct proportion with the premium dollar. You know that out of every dollar of premium you write, 12.3 cents will have to go to pay for these expenses and you are left with only 87.7 cents to pay for losses, loss adjustment expenses and general and other acquisition expenses. The permissible loss and fixed expense ratio shows the percentage of the premium dollar you will have available to pay for trended losses, trended loss adjustment expenses and trended general and other acquisition expenses.
- Q. What is the source of the percentages on page D-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 2018 North Carolina expense call for 2017 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. These changes became effective on March 1, 2016. Since the effective date of these changes occurred during the experience years shown in the filing, all years have been adjusted by varying amounts of the full effect, as appropriate. These factors are applied multiplicatively to each coverage.
- 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 2.0% of premium, as shown on page D-25 of the Filing. That 2.0% 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 2.0% 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 1.573 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 157.3% of the otherwise applicable base rate. This factor contemplates the revisions to the classification plan factors to be effective October 1, 2019.

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 selected Higher Limits change based on an analysis of the Reinsurance Facility's other-than-clean risk experience on a total limits basis.

Q. Could you explain what is shown on line 31 on page C-1?

A. Line 31 takes the selected higher limits change and applies it to the basic limits base class premium. The Rate Bureau did not file changes to the increased limits factors as part of its February 1, 2019 rate review. Typically, when the higher limits indication has not been

affected through a change to the increased limits factors, it is incorporated into the basic limits change, and that is what is done here. The failure to apply the change in this manner would result in this case in the overall rate level being slightly inadequate.

Q. What does line 32 "Effective Total Limits Change" represent?

A. The effective total limits change represents the overall change resulting from the distribution of the statewide required premium from line 31 to the territories after accounting for the rounding of the resulting territory base rates to whole dollar values as determined on pages C-7 - C-9.

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, 2017.

As shown on page A-1, the result of these calculations is that the indicated average rates will generate rate level changes of -6.4% for bodily injury, -12.7% for property damage and -17.2% 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 is the effect on motorcycle rates of a 9.7% decrease in ceded automobile liability insurance rates for the bodily injury and property damage coverages?
- A. If the motorcycle rate relativities are not adjusted, a 9.7% decrease 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. Motorcycle data is not collected in sufficient detail to review the other than clean only experience. As a result, no experience-based changes in the motorcycle rates are being proposed in the Filing.
- Q. You indicated that the Filing proposes changes in automobile insurance rates of an average decrease of 9.7% for the bodily injury and property damage liability coverages combined and that the result would be a similar change in motorcycle rates. Please explain how the relativities for the motorcycle rates were determined for the liability coverages and how this impacts the motorcycle liability insurance rates.
- A. The liability relativities for motorcycles are shown on page B-3 of the Filing. The Reinsurance Facility has elected to adopt the motorcycle engine size relativities that are effective for Rate Bureau business. Therefore, the approved changes to the Rate Bureau motorcycle relativities will have a corresponding effect on the other-than-clean ceded motorcycle rates, in addition to the filed change in the other-than-clean ceded automobile liability rates. The approved changes to the Rate Bureau motorcycle relativities correspond to a decrease of 6.8% on motorcycle rates, so the total effect of this motorcycle relativities change and the 9.7% decrease in ceded automobile liability insurance rates is a 16.6% decrease in ceded motorcycle liability insurance rates for other-than-clean ceded risks.
- Q. Mr. Smollik, please turn to pages F-173 through F-175 of Exhibit RF-1. What do those pages represent?
- A. Pages F-173 through F-175 are what are commonly known as "State X" calculations. They are calculations of the estimated investment earnings on unearned premium reserves and loss and loss expense reserves. The sources for the data on these pages are shown on pages F-174 through F-175. Each line is explained, and the appropriate data source is cited.
- Q. Would you explain the calculation?

A. Section A on page F-173 is the determination of the average unearned premium reserve for the ceded liability coverages for the State of North Carolina. Line 1 gives the direct earned premium for the accident year ended December 31, 2017. 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, 2016 and December 31, 2017. In this case, the mean unearned premium reserve is 30.0% of the direct earned premium. You must then deduct prepaid expenses since these prepaid dollars would not be available to earn investment income.

For commission and brokerage expense, 100% of the expense provision as set forth on page F-173 is considered pre-paid. For other acquisition expense and company operating expense, one-half is considered pre-paid.

G.S. 105-228.5 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 1.92% of premium is a pre-paid expense and is not available for investment.

Line A-5 shows the amount of unearned premium reserves that were available for investment.

Part B calculates the impact on funds available for investment of delayed remission associated with deferred payment of premium and the lag in transfer of funds to the companies. The average agents' balances for all companies writing private passenger liability insurance in North Carolina is 18.8% of premiums. The explanation of this 18.8% is shown in the explanatory notes.

Part C shows the calculations of the expected mean loss reserves held by the companies. Line C-2 entitled Expected Incurred Losses and Loss Adjustment is based upon the expense provisions utilized in the Filing. The derivation of the expected mean loss reserve in line C-3 is shown on page F-173 of the Filing.

Part D adds up the unearned premium reserves subject to investment and the loss reserves subject to investment and backs out the amount that is not invested due to delayed remissions. This gives you the total amount of unearned premium reserves and loss and loss expense reserves available for investment.

Once you have determined how much is available for investment, you then apply the average investment return to determine total investment earnings. Line E shows an average yield of 3.24%. 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 2.02% pre-tax as a percent of direct earned premium.

- Q. Were these State X pages prepared by you or under your direct supervision and are they correct to the best of your knowledge and belief?
- A. Yes.
- Q. Does this filing propose any changes to the factors for higher limits of liability insurance?
- A. No. However, the effect of the higher limits experience is fully reflected in the basic limits rates for bodily injury and property damage.
- Q. Are there any changes in this filing to the classification factors?
- A. Yes. This filing adopts the changes in the factors for the inexperienced operator classes, the farm use discount and the SDIP surcharges, as contained in the recently approved Rate Bureau filing. In doing so, the base rates for bodily injury, property damage and medical payments have been adjusted such that the changes in classification factors are implemented on an overall revenue neutral basis. These adjustment (or offset) factors are shown on page C-15.
- 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.

Q. Does this conclude your prefiled testimony?

A. Yes.

PRE-FILED TESTIMONY  
OF  
ALYSSA A. IRVING

2019 PRIVATE PASSENGER NONFLEET AUTOMOBILE INSURANCE  
RATE FILING  
BY THE NORTH CAROLINA REINSURANCE FACILITY  
April, 2019

Q. Please state your name and business address for the record.

A. **Alyssa Irving**  
**Wellington Management Company LLP**  
**280 Congress Street**  
**Boston, MA 02110**

Q. By whom are you employed?

A. **Wellington Management Company LLP**

Q. In what capacity?

A. **My formal title is Senior Managing Director, Partner, and Fixed Income Portfolio Manager. I am a Fixed Income Portfolio Manager on the Financial Reserves Portfolio Management Team.**

Q. What are your duties in your roles at Wellington Management Company LLP?

A. **As a fixed income portfolio manager I am responsible for managing U.S. Broad Market portfolios for clients, such as insurance companies, with customized risk and return objectives, often related to accounting and/or regulatory constraints.**



Q. Is it correct that Wellington Management Company LLP is an investment manager handling investable assets of the North Carolina Reinsurance Facility (the Facility)?

A. **Yes.**

Q. As investment manager for the Facility, does Wellington Management Company LLP have discretionary investment authority over the Facility's funds?

A. **Yes, as permitted by the Investment Management Agreement between North Carolina Reinsurance Facility and Wellington Management Company LLP.**

Q. What is your role personally with respect to the Facility's investment account?

A. **I am the lead Portfolio Manager responsible for managing the Facility's investment portfolio according to the investment guidelines set forth in the Investment Management Agreement. I am responsible for all buy and sell decisions executed in the portfolio.**

Q. How long have you been employed by Wellington Management Company LLP?

A. **I joined Wellington Management Company LLP in 2006.**

Q. How long have you been employed by Wellington Management Company LLP in the division or department which specializes in fixed-income investments?

A. **I have been involved in our fixed income business since joining the firm in 2006.**

Q. How long has Wellington Management Company LLP managed the Facility's investment portfolio?

A. **Wellington was engaged by the Facility on October 1, 2009.**

Q. How long have you personally been the portfolio manager for that account?

**A. I have been a member of Financial Reserves portfolio management team since 2012, most recently assuming the lead Portfolio Manager role for the NCRF portfolio in December 2015.**

**Q. In connection with the Facility's 2019 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, 2019?**

**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, 2019, 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, 2019 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, 2019 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, 2019 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 3.24%.**

Q. Do you have an opinion as to whether the 3.24% 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, 2019, based on the information available when we made the calculations.**

Q. Does that conclude your pre-filed testimony?

A. **Yes.**