



February 1, 2012

Honorable Wayne Goodwin
Commissioner of Insurance
North Carolina Department of Insurance
PO Box 26387
Raleigh, North Carolina 27611

Re: Review of Automobile Insurance Rates -
Private Passenger Cars and Motorcycles

Dear Commissioner Goodwin:

In accordance with Article 36 of Chapter 58 of the General Statutes of North Carolina, the North Carolina Rate Bureau hereby submits experience, data, statistics and information for automobile insurance – private passenger cars and motorcycles. This constitutes the rate review required by law to be submitted on or before February 1, 2012 and the review of the filed classification rates required every three years.

No automobile insurance rate changes or classification rate changes are proposed in this review.

Sincerely,

Raymond F. Evans, Jr., CPCU

General Manager

RFE:dms
Enclosures

**NORTH CAROLINA RATE BUREAU
2012 PRIVATE PASSENGER AUTOMOBILE INSURANCE
EXPERIENCE REVIEW**

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North Carolina Private Passenger Automobile

Voluntary & Ceded Combined

	AY 2010	AY 2009	AY 2008
<u>Bodily Injury</u>			
Exposures	6,877,946	6,868,405	6,855,296
Prem at Pres NCRB Rates	1,113,092,243	1,106,713,248	1,107,561,729
B/L Incurred Losses	628,220,748	657,215,187	625,137,238
T/L Incurred Losses	735,424,335	792,815,177	758,770,683
<u>Property Damage</u>			
Exposures	6,877,946	6,868,405	6,855,296
Prem at Pres NCRB Rates	1,024,981,081	1,019,282,174	1,021,168,502
B/L Incurred Losses	600,027,444	598,810,406	606,275,226
T/L Incurred Losses	604,676,438	603,439,928	611,075,658
<u>Medical Payments</u>			
Exposures	4,962,485	5,015,236	5,041,666
Prem at Pres NCRB Rates	153,201,362	154,811,288	158,398,424
Incurred Losses	94,582,986	98,037,328	92,348,291

North Carolina Private Passenger Automobile

Standard & Non-Standard Combined

	CY 2010	CY 2009	CY 2008
<u>Comprehensive</u>			
Exposures	4,854,741	4,859,656	4,850,649
Prem at Pres NCRB Rates	517,947,100	522,248,566	524,279,675
Paid Losses ¹	297,440,308	282,930,927	308,492,813
<u>Collision</u>			
Exposures	4,478,554	4,495,079	4,501,633
Prem at Pres NCRB Rates	1,234,067,796	1,239,900,871	1,247,931,714
Paid Losses	620,968,766	617,754,727	631,697,685

Notes:

1 Comprehensive losses exclude excess wind and water losses.

North Carolina Private Passenger Automobile

Voluntary & Ceded Combined

	AY 2010	AY 2009	AY 2008
<u>Uninsured Motorists BI</u>			
Exposures	6,877,946	6,868,405	6,512,531
B/L Prem at Pres NCRB Rates	96,291,244	96,157,670	91,175,434
T/L Prem at Pres NCRB Rates	113,901,605	113,743,622	107,850,173
B/L Incurred Losses	34,925,287	39,189,530	38,011,111
T/L Incurred Losses	42,425,130	49,539,294	47,908,135

Uninsured Motorists PD

Exposures	6,877,946	6,868,405	6,512,531
B/L Prem at Pres NCRB Rates	13,755,892	13,736,810	13,025,062
T/L Prem at Pres NCRB Rates	20,358,720	20,330,482	19,277,092
B/L Incurred Losses	9,333,568	9,163,620	10,320,060
T/L Incurred Losses	9,683,127	9,300,725	10,670,224

Underinsured Motorists BI

Exposures	5,050,672	5,043,666	4,782,338
T/L Prem at Pres NCRB Rates	156,478,570	156,261,649	148,165,292
T/L Incurred Losses	44,231,557	66,938,371	69,345,938

Motorcycle Liability

T/L Prem at Pres NCRB Rates	39,849,115	37,720,831	33,789,583
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NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
COMPREHENSIVE COVERAGES
DERIVATION OF EXCESS WIND AND WATER FACTOR

Year	(1) Wind & Water Paid Losses (a) (b)	(2) Total Paid Losses (a) (b)	(3) (2)-(1) [Total - Wind & Water]	(4) [Wind & Water] / [Total - Wind & Water]	(5) (4)-Avg. (4) Excess Wind & Water Ratio	(6) (3) x (5) Excess Wind & Water Losses
6/30/82	776,765	12,888,840	12,112,075	0.064	0.000	0
12/31/82	1,241,071	13,864,486	12,623,415	0.098	0.000	0
12/31/83	580,053	13,722,505	13,142,452	0.044	0.000	0
12/31/84	4,856,972	19,768,396	14,911,424	0.326	0.121	1,804,282
12/31/85	5,463,414	20,781,442	15,318,028	0.357	0.152	2,328,340
12/31/86	2,809,049	18,781,759	15,972,710	0.176	0.000	0
12/31/87	1,484,233	19,918,610	18,434,377	0.081	0.000	0
12/31/88	5,074,247	25,070,383	19,996,136	0.254	0.049	979,811
12/31/89	11,554,992	32,652,862	21,097,870	0.548	0.343	7,236,569
12/31/90	4,423,094	26,845,160	22,422,066	0.197	0.000	0
12/31/91	1,271,154	21,820,454	20,549,300	0.062	0.000	0
12/31/92	1,928,913	21,696,593	19,767,680	0.098	0.000	0
12/31/93	18,640,617	67,247,004	48,606,387	0.384	0.179	8,700,543
12/31/94	3,267,309	54,565,559	51,298,250	0.064	0.000	0
12/31/95	9,648,334	65,189,949	55,541,615	0.174	0.000	0
12/31/96	49,270,157	121,767,966	72,497,809	0.680	0.475	34,436,459
12/31/97	8,337,582	74,959,385	66,621,803	0.125	0.000	0
12/31/98	36,582,228	109,433,029	72,850,801	0.502	0.297	21,636,688
12/31/99	82,839,636	254,543,319	171,703,683	0.482	0.277	47,561,920
12/31/00	26,900,286	219,752,475	192,852,189	0.139	0.000	0
12/31/01	12,205,306	195,182,807	182,977,501	0.067	0.000	0
12/31/02	19,987,319	207,651,735	187,664,416	0.107	0.000	0
12/31/03	71,165,906	270,447,922	199,282,016	0.357	0.152	30,290,866
12/31/04	22,627,816	242,377,216	219,749,400	0.103	0.000	0
12/31/05	15,400,792	234,388,376	218,987,584	0.070	0.000	0
12/31/06	35,338,646	273,491,755	238,153,109	0.148	0.000	0
12/31/07	18,082,928	266,769,682	248,686,754	0.073	0.000	0
12/31/08	40,583,664	308,375,011	267,791,347	0.152	0.000	0
12/31/09	26,292,132	282,862,827	256,570,695	0.102	0.000	0
12/31/10	28,036,658	297,356,584	269,319,926	0.104	0.000	0

(7) Average (4) = 6.138 /30 = 0.205

(8) Average Excess Wind & Water Ratio = 2.045 /30 = 0.068

(9) Excess Wind & Water Factor = 1 + (8)/[1+(7)-(8)] = 1.060

- (a) Losses are for Full Coverage and \$50 Deductible Comprehensive for 6/1982.
Losses are for Full Coverage, \$50 Deductible and \$100 Deductible Comprehensive for 12/82-1990.
Losses are for Full Coverage, \$50, \$100 and \$250 Deductible Comprehensive for 1991-1992.
Losses are for Full Coverage, \$50, \$100, \$250 and \$500 Deductible Comprehensive for 1993-1996.
Losses are for Full Coverage, \$50, \$100, \$250, \$500 and \$1000 Deductible Comprehensive for 1997-2010.
- (b) Data prior to 1999 is for ISO reporting companies only. Data prior to 2004 excludes Non-Standard Business.

NORTH CAROLINA

DERIVATION OF INCURRED-TO-PAID FACTOR (A)

(1)	(2)	(3)	(4)
<u>Year</u>	<u>Incurred Losses</u>	<u>Paid Losses</u>	<u>Factor</u>
2008	1,087,861,639	1,083,058,511	1.004
2009	1,034,619,595	1,034,140,743	1.000
2010	1,057,311,440	1,062,390,139	0.995

(A) Source: Statutory Page 14 Private Passenger Auto Physical Damage (line 21.1)

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

Year Ending 12/31/2010
Voluntary and 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	297,768,062	1.00	297,768,062	1.00	297,768,062
50/100	301,487,015	1.18	255,497,470	1.18	301,487,015
100/200	6,741,138	1.39	4,849,740	1.39	6,741,139
100/300	424,020,972	1.40	302,872,123	1.40	424,020,972
250/500	84,273,061	1.66	50,766,904	1.66	84,273,061
300/300	55,351,071	1.62	34,167,328	1.62	55,351,071
1000/1000	3,242,304	1.96	1,654,237	1.96	3,242,305
All Other	13,313,548	1.238	10,754,078	1.238	13,313,549
	1,186,197,171	1.238	958,329,942	1.238	1,186,197,174

Year Ending 12/31/2009
Voluntary and 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	294,164,267	1.00	294,164,267	1.00	294,164,267
50/100	304,747,202	1.21	251,857,192	1.18	297,191,487
100/200	6,357,983	1.46	4,354,783	1.39	6,053,148
100/300	432,197,235	1.48	292,025,159	1.40	408,835,223
250/500	81,575,408	1.79	45,572,854	1.66	75,650,938
300/300	56,958,700	1.74	32,734,885	1.62	53,030,514
1000/1000	3,096,652	2.14	1,447,034	1.96	2,836,187
All Other	12,753,855	1.279	9,971,740	1.234	12,305,127
	1,191,851,302	1.279	932,127,914	1.234	1,150,066,891

Year Ending 12/31/2008
Voluntary and 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	291,302,381	1.00	291,302,381	1.00	291,302,381
50/100	293,944,030	1.15	255,603,504	1.18	301,612,135
100/200	6,610,783	1.33	4,970,514	1.39	6,909,014
100/300	418,874,328	1.35	310,277,280	1.40	434,388,192
250/500	74,388,272	1.57	47,381,065	1.66	78,652,568
300/300	53,577,461	1.54	34,790,559	1.62	56,360,706
1000/1000	2,361,473	1.83	1,290,422	1.96	2,529,227
All Other	12,189,233	1.207	10,098,785	1.239	12,512,395
	1,153,247,961	1.207	955,714,510	1.239	1,184,266,618

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

Year Ending 12/31/2010

Voluntary and Ceded Property Damage - \$25,000 base

	(1)	(2)	(3)	(4)	(5) (3)x(4)
Limit Of Liability	Written Premium	Prior ILF	\$25,000 Premium	Current ILF	T/L Premium
25,000	274,121,856	1.000	274,121,856	1.000	274,121,856
50,000	419,624,203	1.010	415,469,508	1.010	419,624,203
100,000	193,785,635	1.030	188,141,393	1.030	193,785,635
250,000	2,969,502	1.059	2,804,062	1.059	2,969,502
300,000	238,502	1.069	223,108	1.069	238,502
500,000	600,191	1.113	539,255	1.113	600,191
1,000,000	115,383	1.202	95,993	1.202	115,384
All Other	7,724,933	1.011	7,640,883	1.011	7,724,933
	899,180,205	1.011	889,036,058	1.011	899,180,206

Year Ending 12/31/2009

Voluntary and Ceded Property Damage - \$25,000 base

	(1)	(2)	(3)	(4)	(5) (3)x(4)
Limit Of Liability	Written Premium	Prior ILF	\$25,000 Premium	Current ILF	T/L Premium
25,000	286,693,476	1.000	286,693,476	1.000	286,693,476
50,000	433,704,209	1.006	431,117,504	1.010	435,428,679
100,000	189,130,028	1.018	185,785,882	1.030	191,359,458
250,000	2,936,660	1.035	2,837,353	1.059	3,004,757
300,000	220,057	1.041	211,390	1.069	225,976
500,000	592,796	1.068	555,052	1.113	617,773
1,000,000	129,490	1.121	115,513	1.202	138,847
All Other	8,064,621	1.007	8,008,561	1.011	8,096,655
	921,471,337	1.007	915,324,731	1.011	925,565,621

Year Ending 12/31/2008

Voluntary and Ceded Property Damage - \$25,000 base

	(1)	(2)	(3)	(4)	(5) (3)x(4)
Limit Of Liability	Written Premium	Prior ILF	\$25,000 Premium	Current ILF	T/L Premium
25,000	272,862,602	1.000	272,862,602	1.000	272,862,602
50,000	420,400,935	1.010	416,238,550	1.010	420,400,936
100,000	177,406,743	1.030	172,239,556	1.030	177,406,743
250,000	2,820,932	1.059	2,663,770	1.059	2,820,932
300,000	189,113	1.069	176,906	1.069	189,113
500,000	630,310	1.113	566,316	1.113	630,310
1,000,000	168,441	1.202	140,134	1.202	168,441
All Other	7,975,843	1.011	7,889,063	1.011	7,975,843
	882,454,919	1.011	872,776,897	1.011	882,454,920

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

Year Ending 12/31/2010

Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1)	(2)	(3)
	Written Premium	Current ILF	(1)/(2) B/L Premium
\$500	1,545,704	1.00	1,545,704
750	57,570	1.33	43,286
1,000	43,132,301	1.60	26,957,688
2,000	47,454,729	2.34	20,279,799
3,000	389,242	2.79	139,513
5,000	26,998,309	3.38	7,987,665
10,000	11,012,588	3.86	2,853,002
All Other	4,876,403	2.184	2,232,785
Total	135,466,846	2.184	62,039,442

Year Ending 12/31/2009

Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1)	(2)	(3)
	Written Premium	Current ILF	(1)/(2) B/L Premium
\$500	1,631,782	1.00	1,631,782
750	60,652	1.33	45,603
1,000	43,842,873	1.60	27,401,796
2,000	47,777,042	2.34	20,417,539
3,000	374,380	2.79	134,186
5,000	27,229,251	3.38	8,055,991
10,000	9,933,564	3.86	2,573,462
All Other	4,727,366	2.171	2,177,506
Total	135,576,910	2.171	62,437,865

Year Ending 12/31/2008

Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1)	(2)	(3)
	Written Premium	Current ILF	(1)/(2) B/L Premium
\$500	1,601,873	1.00	1,601,873
750	64,793	1.33	48,717
1,000	43,878,301	1.60	27,423,938
2,000	48,638,442	2.34	20,785,659
3,000	372,058	2.79	133,354
5,000	28,021,857	3.38	8,290,490
10,000	10,212,324	3.86	2,645,680
All Other	4,647,261	2.179	2,132,749
Total	137,436,909	2.179	63,062,460

North Carolina Dividends

LIABILITY			
Year	Vol + Ced Manual Earned Prem.	Amount of Dividend	Dividend as % of Vol+Ced Manual Earned Prem.
2005	2,547,452,137	4,912,765	0.19%
2006	2,474,652,930	5,009,679	0.20%
2007	2,717,387,135	27,779,531	1.02%
2008	2,801,685,252	5,195,164	0.19%
2009	3,090,283,321	9,596,307	0.31%
2010	2,983,641,785	11,792,896	0.40%
		6 year average:	0.38%

PHYSICAL DAMAGE				
Year	Standard Manual Earned Prem.	Non-Standard Manual Earned Prem.	Amount of Dividend	Dividend as % of Manual Earned Prem.*
2005	1,410,457,083	357,405,543	4,012,405	0.23%
2006	1,438,586,939	334,940,619	4,562,392	0.26%
2007	1,364,962,501	327,503,907	21,334,703	1.26%
2008	1,498,814,613	340,535,756	2,825,911	0.15%
2009	1,602,160,342	305,957,143	5,403,256	0.28%
2010	1,526,982,517	289,194,970	6,298,512	0.35%
			6 year average:	0.42%

* Manual Earned Premium Includes Standard and Non-Standard business.

North Carolina Deviations

LIABILITY

Voluntary Business

Year	(1) Premium at Rate Bureau Rates	(2) Deviation % From RB Manual Rates	(3) Anticipated Premium (1) x (2)	(4) Amount of Deviation (3) - (1)
2005	1,608,654,406	-10.79%	1,435,080,596	(173,573,810)
2006	1,681,686,063	-11.90%	1,481,565,422	(200,120,641)
2007	1,845,850,655	-13.39%	1,598,691,252	(247,159,403)
2008	1,932,947,008	-13.63%	1,669,486,331	(263,460,677)
2009	2,136,397,239	-19.93%	1,710,613,269	(425,783,970)
2010	2,044,466,216	-16.80%	1,700,995,892	(343,470,324)

Ceded Business

Year	(5) O/T Clean Ceded Premium at Rate Bureau Rates	(6) Deviation % From RB Manual Rates	(7) O/T Clean Ceded Anticipated Premium (5) x (6)	(8) O/T Clean Ceded Amount of Deviation (7) - (5)	(9) Clean Risk Ceded Premium at Rate Bureau Rates	(10) Clean Risk Ceded Anticipated Premium = Col (9)	(11) Clean Risk Ceded Amount of Deviation (10) - (9)
2005	213,091,627	47.40%	314,097,058	101,005,431	303,830,789	303,830,789	0
2006	226,954,916	38.50%	314,332,559	87,377,643	317,929,794	317,929,794	0
2007	235,950,602	32.40%	312,398,597	76,447,995	323,979,144	323,979,144	0
2008	224,329,928	31.10%	294,096,536	69,766,608	329,158,305	329,158,305	0
2009	221,673,431	28.50%	284,850,359	63,176,928	339,360,072	339,360,072	0
2010	205,146,523	27.40%	261,356,670	56,210,147	360,188,669	360,188,669	0

All Liability Business

Year	(11) Total Premium at Rate Bureau Rates (1) + (5) + (9)	(12) Total Anticipated Premium (3) + (7) + (10)	(13) Amount of Deviation (12) - (11)	(14) Overall Pct. Deviation (13) / (11)
2005	2,125,576,822	2,053,008,443	(72,568,379)	-3.41%
2006	2,226,570,773	2,113,827,775	(112,742,998)	-5.06%
2007	2,405,780,401	2,235,068,993	(170,711,408)	-7.10%
2008	2,486,435,241	2,292,741,172	(193,694,069)	-7.79%
2009	2,697,430,742	2,334,823,700	(362,607,042)	-13.44%
2010	2,609,801,408	2,322,541,231	(287,260,177)	-11.01%

6 year average: -7.97%

Note: This exhibit is based on statistical plan data and Rate Bureau expense call data and reflects the Rate Bureau's best estimate of the information presented.

North Carolina Deviations

PHYSICAL DAMAGE

Year	(1)	(2)	(3)	(4)
	Std Phy Dam Premium at Rate Bureau Rates	Deviation % From RB Manual Rates	Std Phy Dam Anticipated Premium (1) x (2)	Std Phy Dam Amount of Deviation (3) - (1)
2005	1,220,685,395	-8.73%	1,114,119,560	(106,565,835)
2006	1,206,197,717	-11.40%	1,068,691,177	(137,506,540)
2007	1,077,206,719	-13.20%	935,015,432	(142,191,287)
2008	1,097,305,875	-14.07%	942,914,938	(154,390,937)
2009	1,286,251,580	-17.40%	1,062,443,805	(223,807,775)
2010	1,240,605,531	-14.44%	1,061,462,092	(179,143,439)
Year	(5)	(6)	(7)	(8)
	Non-Std Premium at Rate Bureau Rates	Deviation % From RB Manual Rates	Non-Std Phy Dam Anticipated Premium (5) x (6)	Non-Std Phy Dam Amount of Deviation (7) - (5)
2005	343,640,180	26.05%	433,158,447	89,518,267
2006	417,481,782	37.68%	574,788,917	157,307,135
2007	403,434,848	37.08%	553,028,490	149,593,642
2008	383,587,173	27.63%	489,572,309	105,985,136
2009	417,198,509	25.96%	525,503,242	108,304,733
2010	360,312,999	31.38%	473,379,218	113,066,219
Year	(9)	(10)	(11)	(12)
	Total Phy Dam Premium at Rate Bureau Rates (1) + (5)	Total Anticipated Premium (3) + (7)	Amount of Deviation (10) - (9)	Overall Pct. Deviation (11) / (9)
2005	1,564,325,575	1,547,278,007	(17,047,568)	-1.09%
2006	1,623,679,499	1,643,480,094	19,800,595	1.22%
2007	1,480,641,567	1,488,043,922	7,402,355	0.50%
2008	1,480,893,048	1,432,487,247	(48,405,801)	-3.27%
2009	1,703,450,089	1,587,947,047	(115,503,042)	-6.78%
2010	1,600,918,530	1,534,841,310	(66,077,220)	-4.13%
			6 year average:	-2.26%

Note: This exhibit is based on statistical plan data and Rate Bureau expense call data and reflects the Rate Bureau's best estimate of the information presented.

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

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Premium Written (Manual Level)	\$2,564,464,994	\$2,764,624,568	\$2,788,420,515	\$3,130,902,662	\$2,967,807,066
Premiums Earned (Manual Level)	2,474,652,930	2,717,387,135	2,801,685,252	3,090,283,321	2,983,641,785
Premium Written (Collected Level)	2,341,625,605	2,487,073,360	2,498,650,343	2,644,046,967	2,585,365,234
Premiums Earned (Collected Level)	2,287,577,675	2,462,113,550	2,492,847,663	2,611,697,332	2,590,288,990
Commission & Brokerage	233,017,253	243,168,267	253,785,389	258,320,278	247,199,830
Other Acquisition	204,265,427	223,796,169	222,427,091	230,761,821	242,364,762
General Expenses	173,722,761	177,063,409	177,612,366	184,990,935	166,687,313
Taxes, Licenses, and Fees	49,233,543	53,983,053	54,212,831	58,919,118	60,700,979
Bodily Injury Losses Incurred	1,055,097,551	1,116,643,376	1,036,107,314	1,061,540,371	1,051,671,422
BI Allocated Loss Adjustment	25,699,872	35,862,166	37,633,735	41,065,996	32,330,868
BI Unallocated Loss Adjustment	137,537,025	154,374,424	142,025,125	150,081,556	143,380,792
Property Damage Losses Incurred	633,964,336	636,091,908	621,343,642	627,926,980	637,680,921
PD Allocated Loss Adjustment	5,525,868	3,490,502	5,938,396	5,644,490	2,400,615
PD Unallocated Loss Adjustment	70,911,522	74,851,315	72,479,619	71,395,890	73,516,935

COMBINED RATIOS

12 Commission & Brokerage to Written Premium (a)(b)	.100		.097		.103		.097		.095	
Other Acquisition to Earned Premium (b)	.089		.091		.089		.088		.094	
General Expenses to Earned Premium (b)	.076		.072		.071		.071		.064	
Taxes, Licenses, etc. to Written Premium (b)	.021		.022		.022		.022		.023	
Unallocated Loss Adjustment Expenses to Losses + Allocated	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>
	.127	.111	.134	.117	.132	.116	.136	.113	.132	.115

- Notes:
- (a) Since ceded business has a commission and brokerage provision set at 10%, the provision for voluntary business is found by solving the following expression for X:
.10 (percent ceded written premium) + X (percent voluntary written premium) = overall Commission and Brokerage provision.
- (b) Ratios are to premiums at collected level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF PHYSICAL DAMAGE EXPENSE EXPERIENCE - STANDARD BUSINESS

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Premium Written (Collected Level)	\$1,279,641,756	\$1,210,980,203	\$1,315,732,150	\$1,330,621,617	\$1,309,632,047
Premium Earned (Collected Level)	1,309,711,356	1,201,003,511	1,288,403,968	1,327,829,634	1,305,143,484
Commission & Brokerage	124,403,406	117,225,476	128,156,154	128,995,290	126,833,016
Other Acquisition	113,504,076	108,955,981	107,805,442	114,365,451	117,867,845
General Expenses	76,976,961	70,496,560	79,426,498	73,433,114	72,125,111
Taxes, Licenses, and Fees	26,102,123	25,935,056	27,936,186	29,536,105	29,428,061
Losses Incurred	727,654,440	742,548,257	818,930,430	814,649,842	818,463,039
All Loss Adjustment Expenses	104,234,881	100,714,645	102,842,089	104,652,163	108,396,479

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.097	.097	.097	.097	.097
Other Acquisition to Earned Premium (a)	.087	.091	.084	.086	.090
General Expenses to Earned Premium (a)	.059	.059	.062	.055	.055
Taxes, Licenses, etc. to Written Premium (a)	.020	.021	.021	.022	.022
All Loss Adjustment Expenses to Incurred Losses	.143	.136	.126	.128	.132

Notes:

(a) Ratios are to premiums at collected level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF PHYSICAL DAMAGE EXPENSE EXPERIENCE - NON-STANDARD BUSINESS

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Premium Written (Collected Level)	\$459,654,128	\$445,130,394	\$424,259,610	\$370,993,307	\$374,676,509
Premium Earned (Collected Level)	465,158,892	448,118,335	431,592,425	382,223,347	377,640,239
Commission & Brokerage	44,429,692	42,211,337	38,018,659	32,897,885	30,513,083
Other Acquisition	28,527,604	30,242,284	29,769,489	25,931,902	27,526,979
General Expenses	34,311,559	30,788,240	31,609,871	28,633,027	23,088,292
Taxes, Licenses, and Fees	9,520,530	9,851,135	9,723,410	8,606,711	8,896,509
Losses Incurred	240,417,784	240,818,736	235,050,804	193,818,748	209,052,484
All Loss Adjustment Expenses	29,055,977	32,901,495	39,880,006	26,429,669	26,057,056

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.097	.095	.090	.089	.081
Other Acquisition to Earned Premium (a)	.061	.067	.069	.068	.073
General Expenses to Earned Premium (a)	.074	.069	.073	.075	.061
Taxes, Licenses, etc. to Written Premium (a)	.021	.022	.023	.023	.024
All Loss Adjustment Expenses to Incurred Losses	.121	.137	.170	.136	.125

Notes:

(a) Ratios are to premiums at collected level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
MOTORCYCLE INSURANCE
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

<u>Item</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Premiums Written at Manual Level	\$27,224,030	\$31,616,263	\$32,396,171	\$35,629,168	\$37,113,089
Premiums Earned at Manual Level	26,135,507	29,435,255	31,409,692	34,976,516	37,725,055
Premiums Written (Collected Lvl)	26,419,484	30,523,384	31,110,319	33,787,396	34,081,491
Premiums Earned (Collected Lvl)	25,351,086	28,444,755	30,001,718	33,219,219	34,399,255
Commission & Brokerage	2,681,305	2,841,682	2,611,019	2,742,446	2,948,226
Other Acquisition	1,950,960	2,445,885	2,685,186	2,904,397	3,453,753
General Expenses	2,194,401	2,526,749	2,780,096	3,066,194	3,344,710
Taxes, Licenses, and Fees	520,658	667,218	714,874	793,010	767,766
Losses Incurred	13,462,683	18,406,834	20,452,113	16,600,379	16,227,703
All Loss Adjustment Expenses	2,435,410	2,311,282	2,732,224	2,476,721	3,175,832

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.101	.093	.084	.081	.087
Other Acquisition to Earned Premium (a)	.077	.086	.090	.087	.100
General Expenses to Earned Premium (a)	.087	.089	.093	.092	.097
Taxes, Licenses, etc. to Written Premium (a)	.020	.022	.023	.023	.023
All Loss Adjustment Expenses to Losses	.181	.126	.134	.149	.196

Notes:

(a) Ratios are to premiums at collected level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>ALL ITEMS CPI INDEX</u>	<u>COMPENSATION COST INDEX</u>
Oct-07	208.9	
Nov-07	210.2	105.7
Dec-07	210.0	
Jan-08	211.1	
Feb-08	211.7	107.4
Mar-08	213.5	
Apr-08	214.8	
May-08	216.6	107.9
Jun-08	218.8	
Jul-08	220.0	
Aug-08	219.1	108.3
Sep-08	218.8	
Oct-08	216.6	
Nov-08	212.4	108.2
Dec-08	210.2	
Jan-09	211.1	
Feb-09	212.2	109.1
Mar-09	212.7	
Apr-09	213.2	
May-09	213.9	109.7
Jun-09	215.7	
Jul-09	215.4	
Aug-09	215.8	110.2
Sep-09	216.0	
Oct-09	216.2	
Nov-09	216.3	110.0
Dec-09	215.9	
Jan-10	216.7	
Feb-10	216.7	111.3
Mar-10	217.6	
Apr-10	218.0	
May-10	218.2	112.2
Jun-10	218.0	
Jul-10	218.0	
Aug-10	218.3	112.2
Sep-10	218.4	
Oct-10	218.7	
Nov-10	218.8	112.2
Dec-10	219.2	
Jan-11	220.2	
Feb-11	221.3	113.7
Mar-11	223.5	
Apr-11	224.9	
May-11	226.0	114.8
Jun-11	225.7	
Jul-11	225.9	
Aug-11	226.5	114.9
Sep-11	226.9	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>CCI (B)</u>	<u>Combined (C)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	1.50%	2.05%	1.78%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	2.22%	2.16%	2.19%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	2.75%	2.41%	2.58%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	4.81%	3.29%	4.05%
(5) Average Annual Index (D)			
Year Ended 3/31/2009	215.28	108.38	
Year Ended 9/30/2009	213.77	109.30	
Year Ended 3/31/2010	215.78	110.30	
Year Ended 9/30/2010	217.36	111.43	
Year Ended 3/31/2011	219.22	112.58	
Year Ended 9/30/2011	223.13	113.90	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)			
Year Ended 3/31/2009	1.05	1.06	1.06
Year Ended 9/30/2009	1.06	1.05	1.06
Year Ended 3/31/2010	1.05	1.04	1.05
Year Ended 9/30/2010	1.04	1.03	1.04
Year Ended 3/31/2011	1.04	1.02	1.03
Year Ended 9/30/2011	1.02	1.01	1.02

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

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

(C) Weighted Average determined as .50 (All items) + .50 (CCI).

(D) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE
DATA ENDED SEPTEMBER 2011

CONSUMER PRICE INDEX

	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
48 points	1.45%	1.50%	1.50%	
36 points	2.13%	2.20%	2.22%	
24 points	2.65%	2.72%	2.75%	
12 points	4.59%	4.69%	4.81%	

COMPENSATION COST INDEX

	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
16 points	1.96%	2.03%	2.05%	
12 points	2.08%	2.14%	2.16%	
8 points	2.33%	2.38%	2.41%	
4 points	3.19%	3.23%	3.29%	

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED SEPTEMBER 2011

CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.82	0.82
36 points	0.93	0.93
24 points	0.94	0.94
12 points	0.96	0.96

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.99	0.99
12 points	0.98	0.98
8 points	0.97	0.97
4 points	0.94	0.94

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>ALL ITEMS - LESS ENERGY CPI INDEX</u>	<u>COMPENSATION COST INDEX</u>
Oct-07	210.7	
Nov-07	210.9	105.7
Dec-07	210.9	
Jan-08	211.8	
Feb-08	212.5	107.4
Mar-08	213.4	
Apr-08	213.9	
May-08	214.1	107.9
Jun-08	214.6	
Jul-08	215.3	
Aug-08	215.9	108.3
Sep-08	216.4	
Oct-08	216.7	
Nov-08	216.4	108.2
Dec-08	215.9	
Jan-09	216.6	
Feb-09	217.3	109.1
Mar-09	218.0	
Apr-09	218.4	
May-09	218.3	109.7
Jun-09	218.4	
Jul-09	218.4	
Aug-09	218.6	110.2
Sep-09	219.1	
Oct-09	219.6	
Nov-09	219.3	110.0
Dec-09	219.0	
Jan-10	219.3	
Feb-10	219.7	111.3
Mar-10	220.1	
Apr-10	220.3	
May-10	220.3	112.2
Jun-10	220.3	
Jul-10	220.3	
Aug-10	220.6	112.2
Sep-10	221.0	
Oct-10	221.2	
Nov-10	221.2	112.2
Dec-10	221.0	
Jan-11	221.7	
Feb-11	222.5	113.7
Mar-11	223.3	
Apr-11	223.8	
May-11	224.3	114.8
Jun-11	224.6	
Jul-11	225.0	
Aug-11	225.8	114.9
Sep-11	226.3	

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items - Less Energy (A)</u>	<u>CCI (B)</u>	<u>Combined (C)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	1.53%	2.05%	1.79%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	1.35%	2.16%	1.75%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	1.61%	2.41%	2.01%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	2.78%	3.29%	3.03%
(5) Average Annual Index (D)			
Year Ended 3/31/2009	215.92	108.38	
Year Ended 9/30/2009	217.68	109.30	
Year Ended 3/31/2010	219.02	110.30	
Year Ended 9/30/2010	219.98	111.43	
Year Ended 3/31/2011	221.14	112.58	
Year Ended 9/30/2011	223.39	113.90	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)			
Year Ended 3/31/2009	1.05	1.06	1.06
Year Ended 9/30/2009	1.04	1.05	1.05
Year Ended 3/31/2010	1.03	1.04	1.04
Year Ended 9/30/2010	1.03	1.03	1.03
Year Ended 3/31/2011	1.02	1.02	1.02
Year Ended 9/30/2011	1.01	1.01	1.01

- Notes: (A) All items less energy CPI index (urban). Source: Bureau of Labor Statistics.
 (B) Total Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service. Source: Bureau of Labor Statistics.
 (C) Weighted Average determined as .50 (All items) + .50 (CCI).
 (D) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE
DATA ENDED SEPTEMBER 2011

ALL ITEMS - LESS ENERGY CPI INDEX

	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
48 points	1.47%	1.51%	1.53%	
36 points	1.31%	1.34%	1.35%	
24 points	1.58%	1.60%	1.61%	
12 points	2.71%	2.74%	2.78%	

COMPENSATION COST INDEX

	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
16 points	1.96%	2.03%	2.05%	
12 points	2.08%	2.14%	2.16%	
8 points	2.33%	2.38%	2.41%	
4 points	3.19%	3.23%	3.29%	

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED SEPTEMBER 2011

ALL ITEMS - LESS ENERGY CPI INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.98	0.98
36 points	0.96	0.97
24 points	0.95	0.95
12 points	0.99	0.99

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.99	0.99
12 points	0.98	0.98
8 points	0.97	0.97
4 points	0.94	0.94

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

ALL CARRIERS

(1)	(2)	(3)	AVERAGE PAID CLAIM COST (A)		(6)	(7)	AVERAGE PAID CLAIM COST (A)	
			(4)	(5)			(8)	(9)
YEAR ENDED	PAID LOSSES (A)	PAID CLAIMS	ACTUAL (2)/(3)	EXPONENTIAL CURVE OF BEST FIT (B)	PAID LOSSES (A)	PAID CLAIMS	ACTUAL (6)/(7)	EXPONENTIAL CURVE OF BEST FIT (B)
<u>BODILY INJURY (30/60 LIMIT)</u>				<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>				
Sep-05	\$651,575,122	102,892	\$6,333	\$7,409.37	\$635,302,673	247,768	\$2,564	\$2,872.29
Dec-05	655,758,567	101,642	6,452	7,417.54	628,235,467	243,492	2,580	2,861.35
Mar-06	663,234,374	102,016	6,501	7,425.72	637,159,084	244,730	2,604	2,850.45
Jun-06	664,417,985	101,246	6,562	7,433.90	638,433,955	242,768	2,630	2,839.60
Sep-06	668,375,381	100,053	6,680	7,442.10	644,595,815	242,089	2,663	2,828.78
Dec-06	676,166,414	100,998	6,695	7,450.30	663,272,417	247,014	2,685	2,818.01
Mar-07	682,136,661	100,610	6,780	7,458.51	671,741,530	247,151	2,718	2,807.28
Jun-07	699,111,020	101,122	6,914	7,466.74	681,592,955	249,904	2,727	2,796.59
Sep-07	711,740,528	101,513	7,011	7,474.97	684,780,464	249,592	2,744	2,785.94
Dec-07	718,253,029	99,461	7,221	7,483.21	679,644,016	247,496	2,746	2,775.33
Mar-08	719,096,314	98,200	7,323	7,491.46	675,020,269	245,009	2,755	2,764.76
Jun-08	722,198,981	97,297	7,423	7,499.72	675,703,888	243,367	2,776	2,754.23
Sep-08	721,927,226	96,334	7,494	7,507.98	672,751,650	241,931	2,781	2,743.74
Dec-08	720,034,137	95,923	7,506	7,516.26	676,082,242	241,251	2,802	2,733.29
Mar-09	723,308,522	96,122	7,525	7,524.55	679,951,555	241,790	2,812	2,722.89
Jun-09	721,919,613	96,597	7,474	7,532.84	683,238,178	243,841	2,802	2,712.52
Sep-09	728,332,523	97,485	7,471	7,541.15	688,267,340	246,973	2,787	2,702.19
Dec-09	736,365,800	98,810	7,452	7,549.46	687,050,610	249,233	2,757	2,691.90
Mar-10	732,276,739	98,636	7,424	7,557.78	683,401,936	251,201	2,721	2,681.64
Jun-10	733,093,179	98,172	7,467	7,566.11	682,340,618	253,216	2,695	2,671.43
Sep-10	734,202,298	98,014	7,491	7,574.45	688,646,145	255,989	2,690	2,661.26
Dec-10	737,206,573	98,133	7,512	7,582.80	697,316,506	258,240	2,700	2,651.12
Mar-11	743,742,412	98,219	7,572	7,591.16	700,617,123	257,889	2,717	2,641.03
Jun-11	750,981,843	98,024	7,661	7,599.53	694,321,610	254,551	2,728	2,630.97

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:	BODILY INJURY		PROPERTY DAMAGE
	6-points	9-points	12-points
	2.3%	1.1%	0.5%
	0.4%	0.9%	-1.6%
			-1.5%
			-0.9%

(A) FACTORS OF 1.129 WERE APPLIED TO BODILY INJURY AND 1.116 TO PROPERTY DAMAGE PAID LOSSES TO INCLUDE ALL LOSS ADJUSTMENT.

(B) 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	AVERAGE PAID CLAIM COST (A)				AVERAGE PAID CLAIM COST (A)			
	(2) PAID LOSSES (A)	(3) PAID CLAIMS	(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)	(6) PAID LOSSES (A)	(7) PAID CLAIMS	(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (B)
	<u>BODILY INJURY (30/60 EXCESS)</u>				<u>BODILY INJURY (TOTAL LIMITS)</u>			
Sep-05	\$112,873,217	102,892	\$1,097	\$1,590.11	\$764,448,339	102,892	\$7,430	\$8,989.99
Dec-05	107,877,379	101,642	1,061	1,572.26	763,635,946	101,642	7,513	8,982.30
Mar-06	112,967,166	102,016	1,107	1,554.60	776,201,540	102,016	7,609	8,974.62
Jun-06	116,196,242	101,246	1,148	1,537.14	780,614,227	101,246	7,710	8,966.95
Sep-06	130,074,202	100,053	1,300	1,519.87	798,449,583	100,053	7,980	8,959.28
Dec-06	136,602,985	100,998	1,353	1,502.80	812,769,399	100,998	8,047	8,951.62
Mar-07	138,450,209	100,610	1,376	1,485.92	820,586,870	100,610	8,156	8,943.96
Jun-07	145,968,191	101,122	1,443	1,469.23	845,079,211	101,122	8,357	8,936.32
Sep-07	138,145,131	101,513	1,361	1,452.73	849,885,659	101,513	8,372	8,928.67
Dec-07	138,357,452	99,461	1,391	1,436.42	856,610,481	99,461	8,613	8,921.04
Mar-08	135,592,778	98,200	1,381	1,420.28	854,689,092	98,200	8,704	8,913.41
Jun-08	134,272,766	97,297	1,380	1,404.33	856,471,747	97,297	8,803	8,905.79
Sep-08	139,379,023	96,334	1,447	1,388.56	861,306,249	96,334	8,941	8,898.17
Dec-08	141,265,808	95,923	1,473	1,372.96	861,299,945	95,923	8,979	8,890.57
Mar-09	146,526,563	96,122	1,524	1,357.54	869,835,085	96,122	9,049	8,882.96
Jun-09	146,491,264	96,597	1,517	1,342.30	868,410,877	96,597	8,990	8,875.37
Sep-09	139,055,762	97,485	1,426	1,327.22	867,388,285	97,485	8,898	8,867.78
Dec-09	135,431,110	98,810	1,371	1,312.31	871,796,910	98,810	8,823	8,860.19
Mar-10	131,310,984	98,636	1,331	1,297.57	863,587,723	98,636	8,755	8,852.62
Jun-10	128,738,369	98,172	1,311	1,283.00	861,831,548	98,172	8,779	8,845.05
Sep-10	128,410,395	98,014	1,310	1,268.59	862,612,693	98,014	8,801	8,837.49
Dec-10	131,492,811	98,133	1,340	1,254.34	868,699,384	98,133	8,852	8,829.93
Mar-11	133,198,860	98,219	1,356	1,240.25	876,941,272	98,219	8,928	8,822.38
Jun-11	134,655,161	98,024	1,374	1,226.32	885,637,004	98,024	9,035	8,814.83

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:	30/60 EXCESS	TOTAL LIMITS
6-points	3.3%	2.5%
9-points	-4.0%	0.3%
12-points	-4.4%	-0.3%
15-points	-2.1%	0.4%

- (A) INCLUDES A FACTOR OF 1.129 TO INCLUDE ALL LOSS ADJUSTMENT.
(B) 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 (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
Sep-05	\$102,897,784	59,584	\$1,727	\$1,730.59
Dec-05	102,777,869	59,379	1,731	1,733.47
Mar-06	104,035,116	60,025	1,733	1,736.36
Jun-06	103,736,147	59,736	1,737	1,739.25
Sep-06	103,513,028	59,239	1,747	1,742.15
Dec-06	104,952,403	60,575	1,733	1,745.05
Mar-07	104,424,370	60,642	1,722	1,747.96
Jun-07	106,505,075	61,387	1,735	1,750.87
Sep-07	106,628,919	61,930	1,722	1,753.79
Dec-07	105,570,724	60,969	1,732	1,756.71
Mar-08	106,860,699	61,432	1,739	1,759.64
Jun-08	106,754,193	61,602	1,733	1,762.57
Sep-08	106,027,961	60,899	1,741	1,765.50
Dec-08	106,733,924	61,108	1,747	1,768.45
Mar-09	106,035,965	60,214	1,761	1,771.39
Jun-09	107,067,254	60,755	1,762	1,774.34
Sep-09	109,023,191	62,179	1,753	1,777.30
Dec-09	109,927,578	62,251	1,766	1,780.26
Mar-10	111,308,059	63,132	1,763	1,783.22
Jun-10	110,256,766	62,459	1,765	1,786.19
Sep-10	110,431,875	61,815	1,786	1,789.17
Dec-10	110,241,731	61,722	1,786	1,792.15
Mar-11	110,063,942	62,111	1,772	1,795.14
Jun-11	110,927,436	62,791	1,767	1,798.13

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

MEDICAL
PAYMENTS

6-points	0.3%
9-points	0.5%
12-points	0.7%
15-points	0.8%

(A) INCLUDES A FACTOR OF 1.129 TO INCLUDE ALL LOSS ADJUSTMENT.

(B) 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-05	6,386,223	102,892	1.6112	247,768	3.8797
Dec-05	6,430,216	101,642	1.5807	243,492	3.7867
Mar-06	6,459,527	102,016	1.5793	244,730	3.7887
Jun-06	6,514,265	101,246	1.5542	242,768	3.7267
Sep-06	6,563,911	100,053	1.5243	242,089	3.6882
Dec-06	6,617,915	100,998	1.5261	247,014	3.7325
Mar-07	6,665,866	100,610	1.5093	247,151	3.7077
Jun-07	6,700,103	101,122	1.5093	249,904	3.7299
Sep-07	6,733,194	101,513	1.5077	249,592	3.7069
Dec-07	6,762,946	99,461	1.4707	247,496	3.6596
Mar-08	6,793,563	98,200	1.4455	245,009	3.6065
Jun-08	6,829,721	97,297	1.4246	243,367	3.5634
Sep-08	6,868,145	96,334	1.4026	241,931	3.5225
Dec-08	6,898,289	95,923	1.3905	241,251	3.4973
Mar-09	6,922,114	96,122	1.3886	241,790	3.4930
Jun-09	6,938,252	96,597	1.3922	243,841	3.5144
Sep-09	6,950,021	97,485	1.4027	246,973	3.5536
Dec-09	6,964,245	98,810	1.4188	249,233	3.5788
Mar-10	6,978,967	98,636	1.4133	251,201	3.5994
Jun-10	6,992,434	98,172	1.4040	253,216	3.6213
Sep-10	7,004,835	98,014	1.3992	255,989	3.6545
Dec-10	7,016,669	98,133	1.3986	258,240	3.6804
Mar-11	7,025,249	98,219	1.3981	257,889	3.6709
Jun-11	7,040,070	98,024	1.3924	254,551	3.6157

(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	-1.0%	0.8%
9-points	-0.3%	1.9%
12-points	0.1%	1.9%
15-points	-0.9%	0.7%
24-points	-2.5%	-0.9%

(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-05	4,755,565	59,584	1.2529
Dec-05	4,782,499	59,379	1.2416
Mar-06	4,803,998	60,025	1.2495
Jun-06	4,838,249	59,736	1.2347
Sep-06	4,873,424	59,239	1.2156
Dec-06	4,912,612	60,575	1.2331
Mar-07	4,949,155	60,642	1.2253
Jun-07	4,975,256	61,387	1.2338
Sep-07	4,998,637	61,930	1.2389
Dec-07	5,017,698	60,969	1.2151
Mar-08	5,036,058	61,432	1.2198
Jun-08	5,057,392	61,602	1.2181
Sep-08	5,080,510	60,899	1.1987
Dec-08	5,099,040	61,108	1.1984
Mar-09	5,109,479	60,214	1.1785
Jun-09	5,110,449	60,755	1.1888
Sep-09	5,104,575	62,179	1.2181
Dec-09	5,098,030	62,251	1.2211
Mar-10	5,092,607	63,132	1.2397
Jun-10	5,088,603	62,459	1.2274
Sep-10	5,084,754	61,815	1.2157
Dec-10	5,078,848	61,722	1.2153
Mar-11	5,072,694	62,111	1.2244
Jun-11	5,071,433	62,791	1.2381

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:	MEDICAL PAYMENTS
6-points	-0.2%
9-points	1.0%
12-points	1.3%
15-points	0.6%
24-points	-0.3%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2011

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	0.9%	0.9%	0.9%
12 points	0.4%	0.4%	0.4%
9 points	1.1%	1.1%	1.1%
6 points	2.3%	2.3%	2.3%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-2.8%	-2.6%	-2.5%
15 points	-0.9%	-0.9%	-0.9%
12 points	0.1%	0.1%	0.1%
9 points	-0.3%	-0.3%	-0.3%
6 points	-1.0%	-1.0%	-1.0%

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-0.9%	-0.9%	-0.9%
12 points	-1.6%	-1.5%	-1.5%
9 points	-1.6%	-1.6%	-1.6%
6 points	0.5%	0.5%	0.5%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-1.0%	-1.0%	-0.9%
15 points	0.7%	0.7%	0.7%
12 points	1.8%	1.9%	1.9%
9 points	1.8%	1.9%	1.9%
6 points	0.8%	0.8%	0.8%

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	0.8%	0.8%	0.8%
12 points	0.7%	0.7%	0.7%
9 points	0.5%	0.5%	0.5%
6 points	0.3%	0.3%	0.3%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-0.3%	-0.3%	-0.3%
15 points	0.6%	0.6%	0.6%
12 points	1.3%	1.3%	1.3%
9 points	1.0%	1.0%	1.0%
6 points	-0.2%	-0.2%	-0.2%

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2011

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-2.2%	-2.1%	+2.1%
12 points	-4.9%	-4.6%	-4.4%
9 points	-4.4%	-4.2%	-4.0%
6 points	3.2%	3.2%	3.3%

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	0.4%	0.4%	0.4%
12 points	-0.3%	-0.3%	-0.3%
9 points	0.3%	0.3%	0.3%
6 points	2.4%	2.4%	2.5%

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2011

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.74	0.74
12 points	0.48	0.48
9 points	0.78	0.78
6 points	0.96	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.91	-0.91
15 points	-0.60	-0.60
12 points	0.08	0.08
9 points	-0.35	-0.34
6 points	-0.93	-0.93

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.64	-0.64
12 points	-0.83	-0.82
9 points	-0.74	-0.73
6 points	0.38	0.38

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.62	-0.61
15 points	0.46	0.46
12 points	0.90	0.90
9 points	0.84	0.84
6 points	0.42	0.42

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.89	0.89
12 points	0.78	0.79
9 points	0.58	0.59
6 points	0.21	0.21

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.37	-0.37
15 points	0.46	0.45
12 points	0.73	0.73
9 points	0.55	0.55
6 points	-0.09	-0.09

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2011

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.47	-0.48
12 points	-0.75	-0.75
9 points	-0.60	-0.60
6 points	0.81	0.80

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.33	0.34
12 points	-0.27	-0.27
9 points	0.18	0.18
6 points	0.96	0.96

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

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

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
FULL COVERAGE COMPREHENSIVE				
Sep-05	\$14,255,740	31,586	\$451	\$485.41
Dec-05	13,807,736	30,483	453	480.63
Mar-06	13,339,671	29,927	446	475.89
Jun-06	12,776,465	28,494	448	471.21
Sep-06	12,071,859	27,108	445	466.56
Dec-06	11,643,924	26,357	442	461.97
Mar-07	11,309,420	25,176	449	457.42
Jun-07	11,040,638	24,839	444	452.91
Sep-07	10,797,377	24,162	447	448.45
Dec-07	10,638,490	23,482	453	444.03
Mar-08	10,563,403	23,038	459	439.66
Jun-08	10,386,665	22,238	467	435.33
Sep-08	10,000,716	21,628	462	431.04
Dec-08	9,706,721	21,164	459	426.79
Mar-09	9,405,145	20,835	451	422.59
Jun-09	9,145,089	20,739	441	418.42
Sep-09	8,942,018	20,597	434	414.30
Dec-09	9,035,887	20,664	437	410.22
Mar-10	9,551,182	22,211	430	406.18
Jun-10	9,971,897	23,746	420	402.18
Sep-10	10,307,327	24,817	415	398.21
Dec-10	10,444,132	25,333	412	394.29
Mar-11	10,098,486	24,631	410	390.41
Jun-11	10,332,959	23,947	431	386.56

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

6-points	-0.8%
9-points	-2.7%
12-points	-3.9%
15-points	-3.4%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.

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

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

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

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2) / (3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
\$50 DEDUCTIBLE COMPREHENSIVE				
Sep-05	\$1,468,883	3,274	\$449	\$417.22
Dec-05	1,460,391	3,171	461	415.76
Mar-06	1,336,111	3,095	432	414.30
Jun-06	1,360,439	3,019	451	412.85
Sep-06	1,315,961	2,826	466	411.40
Dec-06	1,274,168	2,764	461	409.96
Mar-07	1,254,317	2,673	469	408.52
Jun-07	1,225,560	2,630	466	407.09
Sep-07	1,214,345	2,627	462	405.66
Dec-07	1,188,828	2,586	460	404.24
Mar-08	1,189,114	2,564	464	402.82
Jun-08	1,195,933	2,557	468	401.41
Sep-08	1,164,533	2,567	454	400.00
Dec-08	1,087,650	2,492	436	398.59
Mar-09	1,025,469	2,510	409	397.20
Jun-09	959,423	2,514	382	395.80
Sep-09	925,481	2,470	375	394.42
Dec-09	910,819	2,454	371	393.03
Mar-10	988,447	2,674	370	391.65
Jun-10	1,040,896	2,793	373	390.28
Sep-10	1,201,395	2,934	409	388.91
Dec-10	1,269,873	3,153	403	387.55
Mar-11	1,237,227	3,027	409	386.19
Jun-11	1,282,003	2,992	428	384.83

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

6-points	12.0%
9-points	6.8%
12-points	-1.4%
15-points	-4.4%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.

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

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

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

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
\$100 DEDUCTIBLE COMPREHENSIVE				
Sep-05	\$12,095,197	24,088	\$502	\$537.65
Dec-05	11,617,926	23,082	503	530.20
Mar-06	11,166,465	22,526	496	522.84
Jun-06	10,723,628	21,595	497	515.59
Sep-06	10,293,896	20,983	491	508.45
Dec-06	10,170,390	20,634	493	501.40
Mar-07	10,041,275	20,199	497	494.44
Jun-07	10,074,387	19,938	505	487.59
Sep-07	9,931,050	19,472	510	480.83
Dec-07	9,776,058	19,076	512	474.16
Mar-08	9,624,901	18,760	513	467.58
Jun-08	9,364,242	18,476	507	461.10
Sep-08	9,166,639	18,056	508	454.71
Dec-08	8,794,274	17,649	498	448.40
Mar-09	8,366,419	17,248	485	442.18
Jun-09	8,108,210	17,274	469	436.05
Sep-09	7,812,466	17,207	454	430.01
Dec-09	7,865,287	17,000	463	424.04
Mar-10	7,949,341	18,002	442	418.16
Jun-10	8,128,536	18,563	438	412.37
Sep-10	8,219,562	18,895	435	406.65
Dec-10	8,236,406	19,286	427	401.01
Mar-11	8,072,790	18,603	434	395.45
Jun-11	8,168,341	18,160	450	389.97

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

6-points	0.5%
9-points	-3.1%
12-points	-5.4%
15-points	-5.5%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.

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

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

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

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
\$250 DEDUCTIBLE COMPREHENSIVE				
Sep-05	\$4,586,237	6,724	\$682	\$663.27
Dec-05	4,532,688	6,487	699	656.93
Mar-06	4,407,320	6,461	682	650.65
Jun-06	4,349,838	6,316	689	644.43
Sep-06	4,332,082	6,167	702	638.27
Dec-06	4,307,635	6,191	696	632.17
Mar-07	4,223,641	6,100	692	626.13
Jun-07	4,413,198	6,158	717	620.14
Sep-07	4,238,043	6,124	692	614.21
Dec-07	4,403,318	6,125	719	608.34
Mar-08	4,469,984	6,167	725	602.53
Jun-08	4,208,553	6,207	678	596.77
Sep-08	4,188,678	6,289	666	591.06
Dec-08	3,977,889	6,230	639	585.41
Mar-09	3,863,990	6,100	633	579.82
Jun-09	3,703,415	6,169	600	574.28
Sep-09	3,562,351	6,248	570	568.79
Dec-09	3,553,350	6,174	576	563.35
Mar-10	3,457,152	6,263	552	557.96
Jun-10	3,477,709	6,275	554	552.63
Sep-10	3,665,825	6,261	586	547.35
Dec-10	3,595,826	6,320	569	542.12
Mar-11	3,693,837	6,429	575	536.93
Jun-11	4,009,552	6,481	619	531.80

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

6-points	7.8%
9-points	1.2%
12-points	-3.8%
15-points	-6.3%

- (A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.
(B) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

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

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
\$500 DEDUCTIBLE COMPREHENSIVE				
Sep-05	\$4,771,273	4,388	\$1,087	\$982.53
Dec-05	4,908,846	4,364	1,125	980.87
Mar-06	4,994,505	4,407	1,133	979.22
Jun-06	4,921,086	4,402	1,118	977.56
Sep-06	5,125,752	4,398	1,165	975.91
Dec-06	5,026,790	4,409	1,140	974.27
Mar-07	5,187,232	4,387	1,182	972.62
Jun-07	5,132,896	4,439	1,156	970.98
Sep-07	5,450,743	4,573	1,192	969.34
Dec-07	5,717,037	4,759	1,201	967.70
Mar-08	5,708,517	5,004	1,141	966.07
Jun-08	6,073,826	5,341	1,137	964.44
Sep-08	6,232,964	5,638	1,106	962.81
Dec-08	5,923,889	5,703	1,039	961.19
Mar-09	5,912,059	5,586	1,058	959.57
Jun-09	5,466,188	5,725	955	957.95
Sep-09	4,938,465	5,935	832	956.33
Dec-09	4,953,997	5,852	847	954.72
Mar-10	4,518,679	5,687	795	953.10
Jun-10	4,762,952	5,379	885	951.50
Sep-10	4,849,237	4,881	993	949.89
Dec-10	4,875,369	4,743	1,028	948.29
Mar-11	5,177,438	4,919	1,053	946.69
Jun-11	5,094,376	4,915	1,036	945.09

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

6-points	24.0%
9-points	11.6%
12-points	-0.7%
15-points	-5.0%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.

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

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

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

(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQUENCY (A) <u>(2) / (3)</u>
	FULL COVERAGE COMPREHENSIVE		
Sep-05	622,686	31,586	5.0725
Dec-05	610,129	30,483	4.9962
Mar-06	596,159	29,927	5.0200
Jun-06	581,285	28,494	4.9019
Sep-06	566,268	27,108	4.7871
Dec-06	551,858	26,357	4.7760
Mar-07	538,389	25,176	4.6762
Jun-07	526,033	24,839	4.7219
Sep-07	514,543	24,162	4.6958
Dec-07	504,294	23,482	4.6564
Mar-08	495,123	23,038	4.6530
Jun-08	487,122	22,238	4.5652
Sep-08	480,177	21,628	4.5042
Dec-08	473,458	21,164	4.4701
Mar-09	466,658	20,835	4.4647
Jun-09	459,784	20,739	4.5106
Sep-09	453,124	20,597	4.5456
Dec-09	447,841	20,664	4.6141
Mar-10	444,035	22,211	5.0021
Jun-10	441,833	23,746	5.3744
Sep-10	440,864	24,817	5.6292
Dec-10	439,949	25,333	5.7582
Mar-11	439,238	24,631	5.6077
Jun-11	438,837	23,947	5.4569

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

6-points	6.9%
9-points	13.9%
12-points	11.3%
15-points	7.5%
24-points	1.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

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

(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQUENCY (A) (2) / (3)
\$50 DEDUCTIBLE COMPREHENSIVE			
Sep-05	74,090	3,274	4.4189
Dec-05	73,004	3,171	4.3436
Mar-06	71,815	3,095	4.3097
Jun-06	70,630	3,019	4.2744
Sep-06	69,510	2,826	4.0656
Dec-06	68,467	2,764	4.0370
Mar-07	67,517	2,673	3.9590
Jun-07	66,699	2,630	3.9431
Sep-07	65,955	2,627	3.9830
Dec-07	65,293	2,586	3.9606
Mar-08	64,636	2,564	3.9668
Jun-08	63,971	2,557	3.9971
Sep-08	63,325	2,567	4.0537
Dec-08	62,632	2,492	3.9788
Mar-09	61,894	2,510	4.0553
Jun-09	61,123	2,514	4.1130
Sep-09	60,337	2,470	4.0937
Dec-09	59,589	2,454	4.1182
Mar-10	58,949	2,674	4.5361
Jun-10	58,464	2,793	4.7773
Sep-10	58,025	2,934	5.0564
Dec-10	57,677	3,153	5.4667
Mar-11	57,378	3,027	5.2755
Jun-11	57,101	2,992	5.2398

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

6-points	13.4%
9-points	17.4%
12-points	13.5%
15-points	10.3%
24-points	3.6%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

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

(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQUENCY (A) <u>(2) / (3)</u>
\$100 DEDUCTIBLE COMPREHENSIVE			
Sep-05	475,059	24,088	5.0705
Dec-05	467,347	23,082	4.9389
Mar-06	458,580	22,526	4.9121
Jun-06	449,591	21,595	4.8033
Sep-06	441,008	20,983	4.7580
Dec-06	433,733	20,634	4.7573
Mar-07	427,713	20,199	4.7226
Jun-07	422,456	19,938	4.7195
Sep-07	417,447	19,472	4.6645
Dec-07	412,585	19,076	4.6235
Mar-08	407,686	18,760	4.6016
Jun-08	403,012	18,476	4.5845
Sep-08	398,526	18,056	4.5307
Dec-08	393,729	17,649	4.4825
Mar-09	388,445	17,248	4.4403
Jun-09	383,065	17,274	4.5094
Sep-09	378,271	17,207	4.5489
Dec-09	375,099	17,000	4.5321
Mar-10	373,588	18,002	4.8187
Jun-10	373,736	18,563	4.9669
Sep-10	375,051	18,895	5.0380
Dec-10	376,362	19,286	5.1243
Mar-11	377,404	18,603	4.9292
Jun-11	378,410	18,160	4.7990

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

6-points	-0.3%
9-points	5.3%
12-points	4.8%
15-points	3.1%
24-points	0.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

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

(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQUENCY (A) <u>(2) / (3)</u>
	\$250 DEDUCTIBLE COMPREHENSIVE		
Sep-05	202,686	6,724	3.3174
Dec-05	201,328	6,487	3.2221
Mar-06	199,710	6,461	3.2352
Jun-06	198,136	6,316	3.1877
Sep-06	196,826	6,167	3.1332
Dec-06	196,235	6,191	3.1549
Mar-07	196,269	6,100	3.1080
Jun-07	196,471	6,158	3.1343
Sep-07	196,621	6,124	3.1146
Dec-07	196,497	6,125	3.1171
Mar-08	196,066	6,167	3.1454
Jun-08	195,686	6,207	3.1719
Sep-08	195,371	6,289	3.2190
Dec-08	194,809	6,230	3.1980
Mar-09	193,977	6,100	3.1447
Jun-09	192,938	6,169	3.1974
Sep-09	192,012	6,248	3.2540
Dec-09	191,860	6,174	3.2180
Mar-10	192,710	6,263	3.2500
Jun-10	194,529	6,275	3.2257
Sep-10	196,989	6,261	3.1784
Dec-10	199,472	6,320	3.1684
Mar-11	201,717	6,429	3.1871
Jun-11	203,966	6,481	3.1775

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

6-points	-1.7%
9-points	-0.9%
12-points	-0.2%
15-points	0.4%
24-points	0.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

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

(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQUENCY (A) <u>(2) / (3)</u>
\$500 DEDUCTIBLE COMPREHENSIVE			
Sep-05	237,679	4,388	1.8462
Dec-05	240,309	4,364	1.8160
Mar-06	242,886	4,407	1.8144
Jun-06	245,503	4,402	1.7931
Sep-06	248,550	4,398	1.7695
Dec-06	252,627	4,409	1.7453
Mar-07	257,779	4,387	1.7018
Jun-07	263,460	4,439	1.6849
Sep-07	269,161	4,573	1.6990
Dec-07	274,311	4,759	1.7349
Mar-08	278,834	5,004	1.7946
Jun-08	283,146	5,341	1.8863
Sep-08	287,365	5,638	1.9620
Dec-08	290,894	5,703	1.9605
Mar-09	293,509	5,586	1.9032
Jun-09	295,079	5,725	1.9402
Sep-09	296,204	5,935	2.0037
Dec-09	298,479	5,852	1.9606
Mar-10	302,781	5,687	1.8783
Jun-10	309,304	5,379	1.7391
Sep-10	317,632	4,881	1.5367
Dec-10	326,383	4,743	1.4532
Mar-11	334,669	4,919	1.4698
Jun-11	342,715	4,915	1.4341

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

6-points	-19.6%
9-points	-17.8%
12-points	-12.5%
15-points	-7.1%
24-points	-2.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2011

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

FULL COVERAGE COMPREHENSIVE

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	-3.7%	-3.5%	-3.4%
12 points	-4.2%	-4.0%	-3.9%
9 points	-2.9%	-2.8%	-2.7%
6 points	-0.8%	-0.8%	-0.8%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	1.8%	1.9%	1.8%
15 points	6.6%	7.5%	7.5%
12 points	9.3%	10.7%	11.3%
9 points	11.3%	13.0%	13.9%
6 points	6.2%	6.5%	6.9%

\$50 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	-5.0%	-4.6%	-4.4%
12 points	-1.6%	-1.5%	-1.4%
9 points	6.2%	6.7%	6.8%
6 points	10.5%	11.2%	12.0%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	3.5%	3.8%	3.6%
15 points	8.6%	10.3%	10.3%
12 points	10.9%	12.8%	13.5%
9 points	13.7%	16.2%	17.4%
6 points	11.4%	12.3%	13.4%

\$100 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	-6.3%	-5.7%	-5.5%
12 points	-6.1%	-5.7%	-5.4%
9 points	-3.3%	-3.2%	-3.1%
6 points	0.5%	0.5%	0.5%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	0.0%	0.0%	0.0%
15 points	2.9%	3.1%	3.1%
12 points	4.4%	4.7%	4.8%
9 points	4.9%	5.2%	5.3%
6 points	-0.3%	-0.3%	-0.3%

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2011

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

\$250 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-7.6%	-6.7%	-6.3%
12 points	-4.2%	-4.0%	-3.8%
9 points	1.3%	1.3%	1.2%
6 points	7.2%	7.6%	7.8%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	0.0%	0.0%	0.0%
15 points	0.4%	0.4%	0.4%
12 points	-0.2%	-0.2%	-0.2%
9 points	-0.9%	-0.9%	-0.9%
6 points	-1.8%	-1.7%	-1.7%

\$500 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-5.9%	-5.3%	-5.0%
12 points	-0.8%	-0.8%	-0.7%
9 points	9.9%	11.2%	11.6%
6 points	18.3%	20.7%	24.0%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-1.8%	-1.8%	-2.0%
15 points	-7.9%	-6.9%	-7.1%
12 points	-15.6%	-12.9%	-12.5%
9 points	-24.1%	-18.9%	-17.8%
6 points	-26.1%	-22.4%	-19.6%

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2011

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

FULL COVERAGE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.90	-0.89
12 points	-0.89	-0.88
9 points	-0.70	-0.70
6 points	-0.17	-0.17

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.42	0.40
15 points	0.83	0.83
12 points	0.91	0.91
9 points	0.89	0.90
6 points	0.62	0.63

\$50 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.60	-0.58
12 points	-0.20	-0.18
9 points	0.83	0.83
6 points	0.92	0.92

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.62	0.61
15 points	0.90	0.91
12 points	0.93	0.93
9 points	0.94	0.94
6 points	0.84	0.84

\$100 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.94	-0.93
12 points	-0.88	-0.88
9 points	-0.69	-0.69
6 points	0.14	0.13

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.01	-0.01
15 points	0.72	0.72
12 points	0.82	0.82
9 points	0.73	0.74
6 points	-0.05	-0.06

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2011

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

\$250 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.81	-0.80
12 points	-0.58	-0.57
9 points	0.24	0.23
6 points	0.82	0.83

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.03	0.03
15 points	0.33	0.33
12 points	-0.21	-0.20
9 points	-0.64	-0.64
6 points	-0.80	-0.80

\$500 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.49	-0.46
12 points	-0.07	-0.06
9 points	0.72	0.71
6 points	0.91	0.90

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.33	-0.37
15 points	-0.67	-0.68
12 points	-0.89	-0.89
9 points	-0.95	-0.95
6 points	-0.91	-0.92

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
\$50 DEDUCTIBLE COLLISION				
Sep-05	\$2,961,852	1,283	2,309	\$2,448.23
Dec-05	2,928,030	1,291	2,268	2,432.32
Mar-06	2,910,402	1,262	2,306	2,416.52
Jun-06	2,699,750	1,183	2,282	2,400.82
Sep-06	2,621,338	1,145	2,289	2,385.22
Dec-06	2,603,402	1,130	2,304	2,369.72
Mar-07	2,580,712	1,148	2,248	2,354.33
Jun-07	2,753,436	1,208	2,279	2,339.03
Sep-07	2,893,943	1,262	2,293	2,323.83
Dec-07	3,018,203	1,351	2,234	2,308.73
Mar-08	3,436,160	1,451	2,368	2,293.73
Jun-08	3,469,317	1,535	2,260	2,278.83
Sep-08	3,664,948	1,629	2,250	2,264.02
Dec-08	3,905,538	1,699	2,299	2,249.31
Mar-09	4,299,929	1,828	2,352	2,234.70
Jun-09	4,636,513	1,948	2,380	2,220.18
Sep-09	4,882,481	2,076	2,352	2,205.75
Dec-09	5,178,892	2,173	2,383	2,191.42
Mar-10	5,170,315	2,250	2,298	2,177.18
Jun-10	5,076,725	2,296	2,211	2,163.03
Sep-10	5,203,356	2,366	2,199	2,148.98
Dec-10	5,346,131	2,457	2,176	2,135.02
Mar-11	5,354,642	2,531	2,116	2,121.15
Jun-11	5,941,785	2,630	2,259	2,107.36

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

6-points	-2.6%
9-points	-4.9%
12-points	-2.6%
15-points	-1.5%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.

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

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
\$100 DEDUCTIBLE COLLISION				
Sep-05	\$39,861,833	17,107	2,330	\$2,462.85
Dec-05	39,175,816	16,847	2,325	2,450.42
Mar-06	38,932,366	16,728	2,327	2,438.05
Jun-06	38,516,916	16,328	2,359	2,425.74
Sep-06	38,578,012	16,167	2,386	2,413.49
Dec-06	39,273,410	16,299	2,410	2,401.30
Mar-07	39,101,029	16,255	2,405	2,389.18
Jun-07	39,482,313	16,511	2,391	2,377.12
Sep-07	38,644,770	16,391	2,358	2,365.11
Dec-07	37,287,932	16,055	2,323	2,353.17
Mar-08	37,196,996	15,814	2,352	2,341.29
Jun-08	37,112,621	15,546	2,387	2,329.47
Sep-08	36,938,977	15,559	2,374	2,317.71
Dec-08	37,396,168	15,750	2,374	2,306.01
Mar-09	37,281,652	15,682	2,377	2,294.36
Jun-09	36,743,153	15,735	2,335	2,282.78
Sep-09	37,199,731	15,772	2,359	2,271.25
Dec-09	37,023,166	15,620	2,370	2,259.79
Mar-10	36,542,727	15,823	2,309	2,248.38
Jun-10	36,500,126	15,823	2,307	2,237.03
Sep-10	36,223,069	15,903	2,278	2,225.73
Dec-10	36,072,182	15,925	2,265	2,214.49
Mar-11	35,465,412	15,644	2,267	2,203.31
Jun-11	34,955,727	15,380	2,273	2,192.19

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

6-points	-1.6%
9-points	-2.2%
12-points	-2.0%
15-points	-1.3%

- (A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.
(B) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
\$200 DEDUCTIBLE COLLISION				
Sep-05	\$6,426,171	2,463	2,609	\$2,898.14
Dec-05	6,416,636	2,448	2,621	2,870.76
Mar-06	6,771,920	2,551	2,655	2,843.63
Jun-06	6,878,747	2,473	2,782	2,816.76
Sep-06	6,815,533	2,475	2,754	2,790.15
Dec-06	6,970,039	2,489	2,800	2,763.79
Mar-07	7,068,138	2,419	2,922	2,737.67
Jun-07	6,757,494	2,418	2,795	2,711.81
Sep-07	6,861,074	2,342	2,930	2,686.18
Dec-07	6,448,990	2,292	2,814	2,660.80
Mar-08	6,058,284	2,252	2,690	2,635.66
Jun-08	6,048,469	2,267	2,668	2,610.76
Sep-08	6,156,384	2,328	2,644	2,586.09
Dec-08	6,450,788	2,398	2,690	2,561.66
Mar-09	6,725,132	2,441	2,755	2,537.45
Jun-09	6,656,738	2,465	2,701	2,513.48
Sep-09	6,657,519	2,478	2,687	2,489.73
Dec-09	6,532,251	2,443	2,674	2,466.20
Mar-10	6,177,751	2,462	2,509	2,442.90
Jun-10	6,234,332	2,424	2,572	2,419.82
Sep-10	6,327,219	2,490	2,541	2,396.96
Dec-10	6,145,648	2,481	2,477	2,374.31
Mar-11	6,167,649	2,483	2,484	2,351.87
Jun-11	6,112,533	2,476	2,469	2,329.65

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

6-points	-2.4%
9-points	-4.8%
12-points	-3.7%
15-points	-3.2%

- (A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.
(B) USING THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
\$250 DEDUCTIBLE COLLISION				
Sep-05	\$247,143,879	93,999	2,629	\$2,854.06
Dec-05	245,482,182	93,138	2,636	2,831.63
Mar-06	244,103,523	91,358	2,672	2,809.37
Jun-06	242,255,582	90,225	2,685	2,787.29
Sep-06	242,099,774	89,548	2,704	2,765.38
Dec-06	244,726,279	90,193	2,713	2,743.64
Mar-07	243,896,437	90,339	2,700	2,722.08
Jun-07	246,076,705	91,064	2,702	2,700.68
Sep-07	243,986,955	91,058	2,679	2,679.45
Dec-07	241,444,823	90,128	2,679	2,658.39
Mar-08	241,701,779	89,600	2,698	2,637.49
Jun-08	240,609,895	88,828	2,709	2,616.76
Sep-08	239,964,646	88,660	2,707	2,596.19
Dec-08	240,483,769	88,670	2,712	2,575.79
Mar-09	239,884,475	88,735	2,703	2,555.54
Jun-09	236,989,197	88,422	2,680	2,535.45
Sep-09	232,914,859	88,160	2,642	2,515.52
Dec-09	229,448,045	88,001	2,607	2,495.75
Mar-10	228,387,334	88,734	2,574	2,476.13
Jun-10	226,152,058	88,993	2,541	2,456.67
Sep-10	226,757,439	89,406	2,536	2,437.36
Dec-10	227,371,092	89,607	2,537	2,418.20
Mar-11	224,352,282	88,711	2,529	2,399.20
Jun-11	220,500,601	87,448	2,522	2,380.34

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

6-points	-1.3%
9-points	-2.9%
12-points	-3.1%
15-points	-2.4%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.

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

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
\$500 DEDUCTIBLE COLLISION				
Sep-05	\$259,876,589	78,608	3,306	\$3,655.48
Dec-05	263,044,633	79,159	3,323	3,614.94
Mar-06	266,503,925	79,462	3,354	3,574.86
Jun-06	271,376,760	80,404	3,375	3,535.22
Sep-06	278,124,509	81,668	3,406	3,496.02
Dec-06	291,014,660	84,461	3,446	3,457.25
Mar-07	298,468,742	86,658	3,444	3,418.92
Jun-07	307,179,953	88,765	3,461	3,381.01
Sep-07	308,444,226	89,790	3,435	3,343.52
Dec-07	306,542,795	89,893	3,410	3,306.44
Mar-08	310,351,324	90,721	3,421	3,269.78
Jun-08	312,641,242	91,631	3,412	3,233.52
Sep-08	316,289,052	93,256	3,392	3,197.67
Dec-08	322,319,676	94,760	3,401	3,162.21
Mar-09	327,197,291	96,587	3,388	3,127.14
Jun-09	326,994,720	98,062	3,335	3,092.47
Sep-09	325,620,135	99,352	3,277	3,058.18
Dec-09	323,853,827	100,779	3,214	3,024.27
Mar-10	326,260,483	103,107	3,164	2,990.73
Jun-10	322,734,521	103,940	3,105	2,957.57
Sep-10	326,667,192	105,278	3,103	2,924.78
Dec-10	330,578,109	106,516	3,104	2,892.34
Mar-11	326,671,358	106,514	3,067	2,860.27
Jun-11	326,140,816	106,344	3,067	2,828.56

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

6-points	-2.2%
9-points	-4.1%
12-points	-4.4%
15-points	-3.7%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.

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

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES (A)	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST (A)	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (B)
\$1,000 DEDUCTIBLE COLLISION				
Sep-05	\$17,472,734	3,823	4,570	\$5,085.62
Dec-05	17,763,480	3,895	4,561	5,016.63
Mar-06	18,068,985	3,952	4,572	4,948.58
Jun-06	19,033,039	3,944	4,826	4,881.45
Sep-06	19,586,153	4,095	4,783	4,815.24
Dec-06	20,586,509	4,284	4,805	4,749.92
Mar-07	21,543,428	4,487	4,801	4,685.48
Jun-07	21,407,928	4,610	4,644	4,621.92
Sep-07	22,210,194	4,673	4,753	4,559.23
Dec-07	22,422,302	4,694	4,777	4,497.38
Mar-08	23,041,842	4,788	4,812	4,436.37
Jun-08	24,020,471	4,969	4,834	4,376.19
Sep-08	24,261,424	5,095	4,762	4,316.83
Dec-08	24,715,940	5,260	4,699	4,258.27
Mar-09	24,856,729	5,358	4,639	4,200.51
Jun-09	25,295,594	5,554	4,554	4,143.53
Sep-09	24,812,980	5,689	4,362	4,087.32
Dec-09	25,795,791	5,993	4,304	4,031.87
Mar-10	25,763,740	6,288	4,097	3,977.18
Jun-10	26,108,434	6,396	4,082	3,923.23
Sep-10	28,033,185	6,689	4,191	3,870.01
Dec-10	28,490,253	6,815	4,181	3,817.51
Mar-11	29,842,153	7,032	4,244	3,765.73
Jun-11	29,079,204	7,062	4,118	3,714.65

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

6-points	1.6%
9-points	-3.4%
12-points	-5.3%
15-points	-5.2%

(A) INCLUDES A FACTOR OF 1.000 TO INCLUDE ALL LOSS ADJUSTMENT.

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

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

ALL CARRIERS

(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQUENCY (A) <u>(2)/(3)</u>
\$50 DEDUCTIBLE COLLISION			
Sep-05	16,173	1,283	7.9330
Dec-05	16,134	1,291	8.0017
Mar-06	16,161	1,262	7.8089
Jun-06	16,220	1,183	7.2935
Sep-06	16,345	1,145	7.0052
Dec-06	16,492	1,130	6.8518
Mar-07	16,681	1,148	6.8821
Jun-07	17,035	1,208	7.0913
Sep-07	17,528	1,262	7.1999
Dec-07	18,124	1,351	7.4542
Mar-08	18,799	1,451	7.7185
Jun-08	19,490	1,535	7.8758
Sep-08	20,169	1,629	8.0768
Dec-08	20,806	1,699	8.1659
Mar-09	21,380	1,828	8.5500
Jun-09	21,925	1,948	8.8848
Sep-09	22,486	2,076	9.2324
Dec-09	22,988	2,173	9.4528
Mar-10	23,450	2,250	9.5949
Jun-10	23,871	2,296	9.6184
Sep-10	24,250	2,366	9.7567
Dec-10	24,721	2,457	9.9389
Mar-11	25,274	2,531	10.0142
Jun-11	26,013	2,630	10.1103

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

6-points	4.7%
9-points	6.0%
12-points	8.7%
15-points	9.6%
24-points	6.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQUENCY (A) <u>(2) / (3)</u>
\$100 DEDUCTIBLE COLLISION			
Sep-05	374,016	17,107	4.5739
Dec-05	368,822	16,847	4.5678
Mar-06	363,565	16,728	4.6011
Jun-06	358,640	16,328	4.5528
Sep-06	353,852	16,167	4.5689
Dec-06	349,661	16,299	4.6614
Mar-07	346,248	16,255	4.6946
Jun-07	343,408	16,511	4.8080
Sep-07	341,095	16,391	4.8054
Dec-07	338,856	16,055	4.7380
Mar-08	336,471	15,814	4.7000
Jun-08	334,287	15,546	4.6505
Sep-08	332,236	15,559	4.6831
Dec-08	330,087	15,750	4.7715
Mar-09	327,564	15,682	4.7875
Jun-09	324,408	15,735	4.8504
Sep-09	320,935	15,772	4.9144
Dec-09	317,337	15,620	4.9222
Mar-10	313,876	15,823	5.0412
Jun-10	310,584	15,823	5.0946
Sep-10	307,729	15,903	5.1679
Dec-10	304,801	15,925	5.2247
Mar-11	301,631	15,644	5.1865
Jun-11	298,827	15,380	5.1468

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

6-points	1.9%
9-points	3.7%
12-points	4.1%
15-points	3.6%
24-points	2.4%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQUENCY (A) <u>(2) / (3)</u>
\$200 DEDUCTIBLE COLLISION			
Sep-05	59,368	2,463	4.1487
Dec-05	58,803	2,448	4.1631
Mar-06	58,220	2,551	4.3817
Jun-06	57,662	2,473	4.2888
Sep-06	57,124	2,475	4.3327
Dec-06	56,606	2,489	4.3971
Mar-07	56,087	2,419	4.3129
Jun-07	55,649	2,418	4.3451
Sep-07	55,291	2,342	4.2358
Dec-07	54,951	2,292	4.1710
Mar-08	54,634	2,252	4.1220
Jun-08	54,285	2,267	4.1761
Sep-08	53,880	2,328	4.3207
Dec-08	53,447	2,398	4.4867
Mar-09	52,967	2,441	4.6085
Jun-09	52,458	2,465	4.6990
Sep-09	51,905	2,478	4.7741
Dec-09	51,350	2,443	4.7575
Mar-10	50,776	2,462	4.8487
Jun-10	50,196	2,424	4.8291
Sep-10	49,592	2,490	5.0210
Dec-10	48,977	2,481	5.0656
Mar-11	48,388	2,483	5.1314
Jun-11	47,830	2,476	5.1767

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

6-points	6.1%
9-points	5.2%
12-points	6.1%
15-points	7.0%
24-points	3.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

(1)	(2)	(3)	(4)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQUENCY (A) <u>(2)/(3)</u>
\$250 DEDUCTIBLE COLLISION			
Sep-05	1,861,937	93,999	5.0485
Dec-05	1,854,840	93,138	5.0213
Mar-06	1,844,260	91,358	4.9536
Jun-06	1,845,111	90,225	4.8899
Sep-06	1,835,833	89,548	4.8778
Dec-06	1,829,329	90,193	4.9304
Mar-07	1,825,382	90,339	4.9490
Jun-07	1,813,111	91,064	5.0225
Sep-07	1,812,187	91,058	5.0248
Dec-07	1,810,591	90,128	4.9778
Mar-08	1,808,013	89,600	4.9557
Jun-08	1,806,748	88,828	4.9165
Sep-08	1,805,653	88,660	4.9101
Dec-08	1,803,254	88,670	4.9172
Mar-09	1,797,223	88,735	4.9373
Jun-09	1,787,630	88,422	4.9463
Sep-09	1,775,580	88,160	4.9651
Dec-09	1,762,428	88,001	4.9932
Mar-10	1,749,961	88,734	5.0706
Jun-10	1,737,532	88,993	5.1218
Sep-10	1,728,959	89,406	5.1711
Dec-10	1,720,154	89,607	5.2092
Mar-11	1,709,636	88,711	5.1889
Jun-11	1,701,468	87,448	5.1396

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

6-points	1.3%
9-points	2.6%
12-points	2.4%
15-points	1.7%
24-points	0.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

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

\$500 DEDUCTIBLE COLLISION

Sep-05	1,737,927	78,608	4.5231
Dec-05	1,765,802	79,159	4.4829
Mar-06	1,792,611	79,462	4.4328
Jun-06	1,827,567	80,404	4.3995
Sep-06	1,860,990	81,668	4.3884
Dec-06	1,896,015	84,461	4.4547
Mar-07	1,930,510	86,658	4.4889
Jun-07	1,961,345	88,765	4.5257
Sep-07	1,993,042	89,790	4.5052
Dec-07	2,024,330	89,893	4.4406
Mar-08	2,055,065	90,721	4.4145
Jun-08	2,086,943	91,631	4.3907
Sep-08	2,117,159	93,256	4.4048
Dec-08	2,142,501	94,760	4.4229
Mar-09	2,162,679	96,587	4.4661
Jun-09	2,177,125	98,062	4.5042
Sep-09	2,188,057	99,352	4.5406
Dec-09	2,198,373	100,779	4.5843
Mar-10	2,208,863	103,107	4.6679
Jun-10	2,219,719	103,940	4.6826
Sep-10	2,235,044	105,278	4.7103
Dec-10	2,251,151	106,516	4.7316
Mar-11	2,265,243	106,514	4.7021
Jun-11	2,281,866	106,344	4.6604

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

6-points	0.1%
9-points	2.1%
12-points	2.7%
15-points	2.4%
24-points	1.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

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

\$1,000 DEDUCTIBLE COLLISION

Sep-05	128,544	3,823	2.9741
Dec-05	133,379	3,895	2.9202
Mar-06	138,310	3,952	2.8573
Jun-06	143,946	3,944	2.7399
Sep-06	149,651	4,095	2.7364
Dec-06	155,430	4,284	2.7562
Mar-07	161,055	4,487	2.7860
Jun-07	165,993	4,610	2.7772
Sep-07	170,703	4,673	2.7375
Dec-07	175,160	4,694	2.6798
Mar-08	179,494	4,788	2.6675
Jun-08	183,935	4,969	2.7015
Sep-08	188,382	5,095	2.7046
Dec-08	192,676	5,260	2.7300
Mar-09	196,914	5,358	2.7210
Jun-09	200,970	5,554	2.7636
Sep-09	204,900	5,689	2.7765
Dec-09	209,059	5,993	2.8667
Mar-10	213,251	6,288	2.9486
Jun-10	217,363	6,396	2.9425
Sep-10	221,596	6,689	3.0186
Dec-10	225,517	6,815	3.0219
Mar-11	228,953	7,032	3.0714
Jun-11	232,420	7,062	3.0385

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

6-points	3.3%
9-points	5.6%
12-points	5.3%
15-points	4.6%
24-points	1.2%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2011

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-1.5%	-1.5%	-1.5%
12 points	-2.7%	-2.6%	-2.6%
9 points	-5.3%	-5.0%	-4.9%
6 points	-2.6%	-2.6%	-2.6%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	5.5%	6.6%	6.7%
15 points	7.8%	9.1%	9.6%
12 points	7.4%	8.2%	8.7%
9 points	5.5%	5.8%	6.0%
6 points	4.5%	4.6%	4.7%

\$100 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-1.4%	-1.3%	-1.3%
12 points	-2.1%	-2.0%	-2.0%
9 points	-2.3%	-2.2%	-2.2%
6 points	-1.6%	-1.6%	-1.6%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	2.2%	2.4%	2.4%
15 points	3.3%	3.5%	3.6%
12 points	3.8%	4.0%	4.1%
9 points	3.5%	3.6%	3.7%
6 points	1.9%	1.9%	1.9%

\$200 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-3.4%	-3.2%	-3.2%
12 points	-4.0%	-3.8%	-3.7%
9 points	-5.2%	-4.9%	-4.8%
6 points	-2.4%	-2.4%	-2.4%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	3.4%	3.8%	3.8%
15 points	6.0%	6.7%	7.0%
12 points	5.5%	5.9%	6.1%
9 points	4.9%	5.1%	5.2%
6 points	5.7%	5.9%	6.1%

NORTH CAROLINA
TREND SUMMARY
DATA ENDED JUNE 2011

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	-2.6%	-2.4%	-2.4%
12 points	-3.3%	-3.2%	-3.1%
9 points	-3.1%	-3.0%	-2.9%
6 points	-1.3%	-1.3%	-1.3%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	0.7%	0.7%	0.7%
15 points	1.6%	1.7%	1.7%
12 points	2.3%	2.4%	2.4%
9 points	2.5%	2.6%	2.6%
6 points	1.3%	1.3%	1.3%

\$500 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	-4.1%	-3.8%	-3.7%
12 points	-4.8%	-4.5%	-4.4%
9 points	-4.4%	-4.2%	-4.1%
6 points	-2.2%	-2.2%	-2.2%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	1.0%	1.0%	1.0%
15 points	2.2%	2.3%	2.4%
12 points	2.6%	2.7%	2.7%
9 points	2.0%	2.1%	2.1%
6 points	0.1%	0.1%	0.1%

\$1,000 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	-5.9%	-5.4%	-5.2%
12 points	-6.0%	-5.5%	-5.3%
9 points	-3.7%	-3.5%	-3.4%
6 points	1.6%	1.6%	1.6%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	1.2%	1.2%	1.2%
15 points	4.2%	4.5%	4.6%
12 points	4.8%	5.2%	5.3%
9 points	5.1%	5.4%	5.6%
6 points	3.1%	3.2%	3.3%

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2011

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.46	-0.46
12 points	-0.61	-0.62
9 points	-0.81	-0.81
6 points	-0.42	-0.42

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.88	0.87
15 points	0.98	0.98
12 points	0.97	0.96
9 points	0.97	0.97
6 points	0.99	0.98

\$100 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.78	-0.78
12 points	-0.92	-0.92
9 points	-0.87	-0.87
6 points	-0.85	-0.85

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.93	0.93
15 points	0.96	0.96
12 points	0.96	0.97
9 points	0.92	0.92
6 points	0.69	0.70

\$200 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.87	-0.87
12 points	-0.87	-0.87
9 points	-0.91	-0.91
6 points	-0.70	-0.70

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.88	0.88
15 points	0.98	0.98
12 points	0.98	0.98
9 points	0.97	0.97
6 points	0.96	0.96

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2011

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.93	-0.93
12 points	-0.96	-0.96
9 points	-0.93	-0.93
6 points	-0.87	-0.88

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.62	0.62
15 points	0.87	0.87
12 points	0.94	0.94
9 points	0.90	0.90
6 points	0.62	0.62

\$500 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.96	-0.96
12 points	-0.97	-0.97
9 points	-0.94	-0.94
6 points	-0.90	-0.90

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.74	0.74
15 points	0.93	0.93
12 points	0.93	0.93
9 points	0.82	0.82
6 points	0.08	0.08

\$1,000 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.92	-0.92
12 points	-0.88	-0.88
9 points	-0.68	-0.67
6 points	0.49	0.49

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.47	0.46
15 points	0.97	0.97
12 points	0.97	0.97
9 points	0.95	0.95
6 points	0.88	0.88

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS BODILY INJURY
CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Basic Limit <u>Losses (A) (B)</u>	(3) Incurred <u>Claims</u>	(4) UMBI Claim Cost <u>(2) / (3)</u>
12/31/1999	37,047,075	5,999	6,175.54
12/31/2000	37,378,179	6,133	6,094.60
12/31/2001	39,408,380	6,066	6,496.60
12/31/2002	42,427,099	6,479	6,548.40
12/31/2003	44,208,559	6,557	6,742.19
12/31/2004	42,008,457	6,019	6,979.31
12/31/2005	44,029,491	6,068	7,256.01
12/31/2006	46,814,896	6,451	7,257.00
12/31/2007	48,958,078	6,360	7,697.81
12/31/2008	46,198,755	6,108	7,563.65
12/31/2009	47,795,602	6,383	7,487.95
12/31/2010	47,832,395	5,930	8,066.17

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	1.3%
6 points	1.7%
9 points	2.3%
12 points	2.5%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

(B) 25/50 limit.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
UNINSURED MOTORISTS PROPERTY DAMAGE
CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Basic Limit <u>Losses (A) (B)</u>	(3) Incurred <u>Claims</u>	(4) UMPD Claim Cost <u>(2) / (3)</u>
12/31/1999	12,455,790	9,972	1,249.08
12/31/2000	12,784,625	9,996	1,278.97
12/31/2001	12,300,019	9,614	1,279.39
12/31/2002	12,977,723	9,468	1,370.69
12/31/2003	13,473,674	9,527	1,414.26
12/31/2004	12,447,771	9,189	1,354.64
12/31/2005	12,894,151	9,120	1,413.83
12/31/2006	12,763,359	8,865	1,439.75
12/31/2007	12,110,709	8,599	1,408.39
12/31/2008	11,786,335	8,090	1,456.90
12/31/2009	10,296,302	7,859	1,310.13
12/31/2010	10,692,509	7,594	1,408.02

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	-1.1%
6 points	-0.8%
9 points	0.0%
12 points	0.9%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

(B) \$15,000 limit.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
 UNDERINSURED MOTORISTS
 CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Total Limit <u>Losses (A)</u>	(3) Incurred <u>Claims</u>	(4) UIM Claim Cost <u>(2) / (3)</u>
12/31/2000	55,377,602	1,326	41,762.90
12/31/2001	56,931,338	1,221	46,626.81
12/31/2002	60,752,864	1,293	46,985.97
12/31/2003	61,202,116	1,261	48,534.59
12/31/2004	73,996,769	1,478	50,065.47
12/31/2005	69,609,023	1,301	53,504.25
12/31/2006	81,246,822	1,578	51,487.21
12/31/2007	87,957,125	1,644	53,501.90
12/31/2008	80,990,393	1,545	52,420.97
12/31/2009	89,076,995	1,689	52,739.49
12/31/2010	91,404,544	1,625	56,248.95

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	1.6%
8 points	1.5%
11 points	2.3%

(A) Includes all loss adjustment expense and loss development for voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
 UNINSURED MOTORISTS BODILY INJURY
 CLAIM FREQUENCY TREND

(1) Accident Year Ended	(2) Exposures (A)	(3) Incurred Claims (A)	(4) UM Claim Freq (3) / (2)
12/31/1999	5,253,680	5,999	0.1142
12/31/2000	5,381,629	6,133	0.1140
12/31/2001	5,495,729	6,066	0.1104
12/31/2002	5,646,981	6,479	0.1147
12/31/2003	5,753,498	6,557	0.1140
12/31/2004	5,919,084	6,019	0.1017
12/31/2005	6,074,771	6,068	0.0999
12/31/2006	6,259,907	6,451	0.1031
12/31/2007	6,401,697	6,360	0.0993
12/31/2008	6,512,531	6,108	0.0938
12/31/2009	6,868,405	6,383	0.0929
12/31/2010	6,877,946	5,930	0.0862

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	-4.2%
6 points	-3.1%
9 points	-3.2%
12 points	-2.5%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
 UNINSURED MOTORISTS PROPERTY DAMAGE
 CLAIM FREQUENCY TREND

(1) Accident <u>Year Ended</u>	(2) <u>Exposures (A)</u>	(3) Incurred <u>Claims (A)</u>	(4) UM Claim Freq <u>(3) / (2)</u>
12/31/1999	5,253,680	9,972	0.1898
12/31/2000	5,381,629	9,996	0.1857
12/31/2001	5,495,729	9,614	0.1749
12/31/2002	5,646,981	9,468	0.1677
12/31/2003	5,753,498	9,527	0.1656
12/31/2004	5,919,084	9,189	0.1552
12/31/2005	6,074,771	9,120	0.1501
12/31/2006	6,259,907	8,865	0.1416
12/31/2007	6,401,697	8,599	0.1343
12/31/2008	6,512,531	8,090	0.1242
12/31/2009	6,868,405	7,859	0.1144
12/31/2010	6,877,946	7,594	0.1104

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	-6.5%
6 points	-6.2%
9 points	-5.4%
12 points	-4.9%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE
 UNDERINSURED MOTORISTS
 CLAIM FREQUENCY TREND

(1) Accident Year Ended	(2) Incurred Claims(A)	(3) Exposures	(4) UIM Claim Freq (2)/(3)*100
12/31/2000	1,326	3,346,995	0.0396
12/31/2001	1,221	3,417,955	0.0357
12/31/2002	1,293	3,512,024	0.0368
12/31/2003	1,261	3,605,614	0.0350
12/31/2004	1,478	3,844,061	0.0384
12/31/2005	1,301	4,009,773	0.0324
12/31/2006	1,578	4,308,499	0.0366
12/31/2007	1,644	4,704,810	0.0349
12/31/2008	1,545	4,782,338	0.0323
12/31/2009	1,689	5,043,666	0.0335
12/31/2010	1,625	5,050,672	0.0322

Annual Rates of Change based on the Exponential Curve of Best Fit:

4 points	-2.0%
8 points	-1.6%
11 points	-1.6%

(A) Voluntary and ceded business combined.

PRIVATE PASSENGER AUTOMOBILE - BI TOTAL LIMITS

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	NO. OF CLAIMS ARISING	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME		PCT. CHANGE FROM SAME		PURE PREMIUM	PCT. CHANGE FROM SAME		PCT. CHANGE FROM SAME
						QTR PRIOR YEAR	AVERAGE LOSS	QTR PRIOR YEAR	QTR PRIOR YEAR		QTR PRIOR YEAR		
3/2006	994,786	10,740	16,026	88,380,298	1.08		8,229		88.84			1.61	
6/2006	1,007,103	10,491	16,067	86,311,104	1.04		8,227		85.70			1.60	
9/2006	1,015,974	10,121	15,523	100,964,750	1.00		9,976		99.38			1.53	
12/2006	1,024,210	11,704	17,924	98,891,174	1.14		8,449		96.55			1.75	
3/2007	1,032,484	10,616	16,027	94,068,281	1.03	-4.6	8,861	7.7	91.11	2.6		1.55	-3.7
6/2007	1,045,885	11,125	15,995	104,460,191	1.06	1.9	9,390	14.1	99.88	16.5		1.53	-4.4
9/2007	1,054,845	10,768	15,157	100,255,341	1.02	2.0	9,310	-6.7	95.04	-4.4		1.44	-5.9
12/2007	1,061,729	10,938	16,882	107,835,785	1.03	-9.6	9,859	16.7	101.57	5.2		1.59	-9.1
3/2008	1,066,948	10,580	15,383	94,346,035	0.99	-3.9	8,917	0.6	88.43	-2.9		1.44	-7.1
6/2008	1,077,716	10,719	15,457	102,061,091	0.99	-6.6	9,522	1.4	94.70	-5.2		1.43	-6.5
9/2008	1,082,185	10,584	14,651	107,220,503	0.98	-3.9	10,130	8.8	99.08	4.3		1.35	-6.3
12/2008	1,082,429	10,905	17,122	106,956,034	1.01	-1.9	9,808	-0.5	98.81	-2.7		1.58	-0.6
3/2009	1,078,165	10,493	15,388	100,602,116	0.97	-2.0	9,588	7.5	93.31	5.5		1.43	-0.7
6/2009	1,080,456	10,864	16,420	105,474,903	1.01	2.0	9,709	2.0	97.62	3.1		1.52	6.3
9/2009	1,078,347	10,627	15,683	104,200,627	0.99	1.0	9,805	-3.2	96.63	-2.5		1.45	7.4
12/2009	1,073,983	11,033	17,272	104,967,512	1.03	2.0	9,514	-3.0	97.74	-1.1		1.61	1.9
3/2010	1,071,835	10,417	15,503	97,686,798	0.97	0.0	9,378	-2.2	91.14	-2.3		1.45	1.4
6/2010	1,073,923	10,420	16,571	100,228,121	0.97	-4.0	9,619	-0.9	93.33	-4.4		1.54	1.3
9/2010	1,069,268	10,547	16,426	102,614,285	0.99	0.0	9,729	-0.8	95.97	-0.7		1.54	6.2
12/2010	1,064,574	11,136	17,210	112,789,505	1.05	1.9	10,128	6.5	105.95	8.4		1.62	0.6
3/2011	1,061,080	10,610	15,303	103,889,320	1.00	3.1	9,792	4.4	97.91	7.4		1.44	-0.7
6/2011	1,018,377	10,482	15,121	106,370,424	1.03	6.2	10,148	5.5	104.45	11.9		1.48	-3.9
4 QTRS ENDING													
12/2006	4,042,073	43,056	65,540	374,547,326	1.07		8,699		92.66			1.62	
3/2007	4,079,771	42,932	65,541	380,235,309	1.05		8,857		93.20			1.61	
6/2007	4,118,553	43,566	65,469	398,384,396	1.06		9,144		96.73			1.59	
9/2007	4,157,424	44,213	65,103	397,674,987	1.06		8,995		95.65			1.57	
12/2007	4,194,943	43,447	64,061	406,619,598	1.04	-2.8	9,359	7.6	96.93	4.6		1.53	-5.6
3/2008	4,229,407	43,411	63,417	406,897,352	1.03	-1.9	9,373	5.8	96.21	3.2		1.50	-6.8
6/2008	4,261,238	43,005	62,879	404,498,252	1.01	-4.7	9,406	2.9	94.93	-1.9		1.48	-6.9
9/2008	4,288,578	42,821	62,373	411,463,414	1.00	-5.7	9,609	6.8	95.94	0.3		1.45	-7.6
12/2008	4,309,278	42,788	62,613	410,583,663	0.99	-4.8	9,596	2.5	95.28	-1.7		1.45	-5.2
3/2009	4,320,495	42,701	62,618	416,839,744	0.99	-3.9	9,762	4.2	96.48	0.3		1.45	-3.3
6/2009	4,323,235	42,846	63,581	420,253,556	0.99	-2.0	9,808	4.3	97.21	2.4		1.47	-0.7
9/2009	4,319,397	42,889	64,613	417,233,680	0.99	-1.0	9,728	1.2	96.60	0.7		1.50	3.4
12/2009	4,310,951	43,017	64,763	415,245,158	1.00	1.0	9,653	0.6	96.32	1.1		1.50	3.4
3/2010	4,304,621	42,941	64,878	412,329,840	1.00	1.0	9,602	-1.6	95.79	-0.7		1.51	4.1
6/2010	4,298,088	42,497	65,029	407,083,058	0.99	0.0	9,579	-2.3	94.71	-2.6		1.51	2.7
9/2010	4,289,009	42,417	65,772	405,496,716	0.99	0.0	9,560	-1.7	94.54	-2.1		1.53	2.0
12/2010	4,279,600	42,520	65,710	413,318,709	0.99	-1.0	9,721	0.7	96.58	0.3		1.54	2.7
3/2011	4,268,845	42,713	65,510	419,521,231	1.00	0.0	9,822	2.3	98.28	2.6		1.53	1.3
6/2011	4,213,299	42,775	64,060	425,663,534	1.02	3.0	9,951	3.9	101.03	6.7		1.52	0.7
ANNUAL RATE OF CHANGE(19 PT.)					-1.5		2.2		0.8			-0.9	
ANNUAL RATE OF CHANGE(12 PT.)					0.4		0.5		0.9			2.3	
ANNUAL RATE OF CHANGE(9 PT.)					0.8		0.6		1.3			1.7	
ANNUAL RATE OF CHANGE(6 PT.)					1.5		3.1		4.7			0.9	

PRIVATE PASSENGER AUTOMOBILE - PROPERTY DAMAGE

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME		PCT. CHANGE FROM SAME		PURE PREMIUM	PCT. CHANGE FROM SAME QTR PRIOR YEAR
					QTR PRIOR YEAR	AVERAGE LOSS	QTR PRIOR YEAR	PURE PREMIUM		
3/2006	994,786	33,732	87,812,258	3.39		2,603		88.27		
6/2006	1,007,103	31,398	82,342,447	3.12		2,623		81.76		
9/2006	1,015,974	32,254	84,577,203	3.17		2,622		83.25		
12/2006	1,024,210	34,837	90,751,386	3.40		2,605		88.61		
3/2007	1,032,484	34,907	94,621,717	3.38	-0.3	2,711	4.1	91.64		3.8
6/2007	1,045,885	34,211	88,769,872	3.27	4.8	2,595	-1.1	84.88		3.8
9/2007	1,054,845	33,532	89,407,740	3.18	0.3	2,666	1.7	84.76		1.8
12/2007	1,061,729	34,141	92,184,721	3.22	-5.3	2,700	3.6	86.83		-2.0
3/2008	1,066,948	34,288	93,288,428	3.21	-5.0	2,721	0.4	87.43		-4.6
6/2008	1,077,716	33,652	90,961,074	3.12	-4.6	2,703	4.2	84.40		-0.6
9/2008	1,082,185	32,718	88,295,551	3.02	-5.0	2,699	1.2	81.59		-3.7
12/2008	1,082,429	33,537	93,163,887	3.10	-3.7	2,778	2.9	86.07		-0.9
3/2009	1,078,165	34,499	95,839,603	3.20	-0.3	2,778	2.1	88.89		1.7
6/2009	1,080,456	34,287	92,235,981	3.17	1.6	2,690	-0.5	85.37		1.1
9/2009	1,078,347	33,423	89,551,276	3.10	2.6	2,679	-0.7	83.04		1.8
12/2009	1,073,983	33,004	90,044,855	3.07	-1.0	2,728	-1.8	83.84		-2.6
3/2010	1,071,835	33,980	93,983,026	3.17	-0.9	2,766	-0.4	87.68		-1.4
6/2010	1,073,923	34,426	91,748,334	3.21	1.3	2,665	-0.9	85.43		0.1
9/2010	1,069,268	34,653	92,653,937	3.24	4.5	2,674	-0.2	86.65		4.3
12/2010	1,064,574	34,260	94,374,700	3.22	4.9	2,755	1.0	88.65		5.7
3/2011	1,061,080	34,354	94,285,051	3.24	2.2	2,745	-0.8	88.86		1.3
6/2011	1,018,377	30,484	82,591,783	2.99	-6.9	2,709	1.7	81.10		-5.1
4 QTRS ENDING										
12/2006	4,042,073	132,221	345,483,294	3.27		2,613		85.47		
3/2007	4,079,771	133,396	352,292,753	3.27		2,641		86.35		
6/2007	4,118,553	136,209	358,720,178	3.31		2,634		87.10		
9/2007	4,157,424	137,487	363,550,715	3.31		2,644		87.45		
12/2007	4,194,943	136,791	364,984,050	3.26	-0.3	2,668	2.1	87.01		1.8
3/2008	4,229,407	136,172	363,650,761	3.22	-1.5	2,671	1.1	85.98		-0.4
6/2008	4,261,238	135,613	365,841,963	3.18	-3.9	2,698	2.4	85.85		-1.4
9/2008	4,288,578	134,799	364,729,774	3.14	-5.1	2,706	2.3	85.05		-2.7
12/2008	4,309,278	134,195	365,708,940	3.11	-4.6	2,725	2.1	84.87		-2.5
3/2009	4,320,495	134,406	368,260,115	3.11	-3.4	2,740	2.6	85.24		-0.9
6/2009	4,323,235	135,041	369,535,022	3.12	-1.9	2,736	1.4	85.48		-0.4
9/2009	4,319,397	135,746	370,790,747	3.14	0.0	2,732	1.0	85.84		0.9
12/2009	4,310,951	135,213	367,671,715	3.14	1.0	2,719	-0.2	85.29		0.5
3/2010	4,304,621	134,694	365,815,138	3.13	0.6	2,716	-0.9	84.98		-0.3
6/2010	4,298,088	134,833	365,327,491	3.14	0.6	2,709	-1.0	85.00		-0.6
9/2010	4,289,009	136,063	368,430,152	3.17	1.0	2,708	-0.9	85.90		0.1
12/2010	4,279,600	137,319	372,759,997	3.21	2.2	2,715	-0.1	87.10		2.1
3/2011	4,268,845	137,693	373,062,022	3.23	3.2	2,709	-0.3	87.39		2.8
6/2011	4,213,299	133,751	363,905,471	3.17	1.0	2,721	0.4	86.37		1.6
ANNUAL RATE OF CHANGE(19 PT.)				-0.8		0.8		-0.1		
ANNUAL RATE OF CHANGE(12 PT.)				1.0		-0.2		0.8		
ANNUAL RATE OF CHANGE(9 PT.)				1.4		-0.4		1.0		
ANNUAL RATE OF CHANGE(6 PT.)				1.9		0.1		2.1		

PRIVATE PASSENGER AUTOMOBILE - ALL COMPREHENSIVE COMBINED

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME		PURE PREMIUM	PCT. CHANGE FROM SAME	
					QTR PRIOR YEAR	AVERAGE LOSS		QTR PRIOR YEAR	QTR PRIOR YEAR
3/2006	780,329	44,551	39,026,139	5.71		876	50.01		
6/2006	788,444	51,168	45,066,996	6.49		881	57.16		
9/2006	797,160	50,084	43,592,772	6.28		870	54.69		
12/2006	805,440	46,808	47,953,278	5.81		1,024	59.54		
3/2007	811,938	43,986	41,287,357	5.42	-5.1	939	50.85	1.7	
6/2007	822,714	49,884	42,682,365	6.06	-6.6	856	51.88	-9.2	
9/2007	831,358	48,887	41,191,398	5.88	-6.4	843	49.55	-9.4	
12/2007	838,070	46,879	50,209,591	5.59	-3.8	1,071	59.91	0.6	
3/2008	842,887	46,815	45,537,507	5.55	2.4	973	54.03	6.3	
6/2008	850,944	53,588	52,604,009	6.30	4.0	982	61.82	19.2	
9/2008	855,256	51,917	51,774,502	6.07	3.2	997	60.54	22.2	
12/2008	856,057	47,020	55,402,109	5.49	-1.8	1,178	64.72	8.0	
3/2009	850,484	45,495	45,204,736	5.35	-3.6	994	53.15	-1.6	
6/2009	849,065	51,076	43,584,667	6.02	-4.4	853	51.33	-17.0	
9/2009	847,397	50,430	44,371,814	5.95	-2.0	880	52.36	-13.5	
12/2009	843,198	51,120	53,577,608	6.06	10.4	1,048	63.54	-1.8	
3/2010	838,901	55,846	47,742,708	6.66	24.5	855	56.91	7.1	
6/2010	837,744	60,950	47,132,647	7.28	20.9	773	56.26	9.6	
9/2010	831,542	55,524	41,939,447	6.68	12.3	755	50.44	-3.7	
12/2010	829,871	50,944	58,677,531	6.14	1.3	1,152	70.71	11.3	
3/2011	827,715	49,139	41,366,446	5.94	-10.8	842	49.98	-12.2	
6/2011	796,991	87,883	135,636,013	11.03	51.5	1,543	170.19	202.5	
4 QTRS ENDING									
12/2006	3,171,373	192,611	175,639,185	6.07		912	55.38		
3/2007	3,202,982	192,046	177,900,403	6.00		926	55.54		
6/2007	3,237,252	190,762	175,515,772	5.89		920	54.22		
9/2007	3,271,450	189,565	173,114,398	5.79		913	52.92		
12/2007	3,304,080	189,636	175,370,711	5.74	-5.4	925	53.08	-4.2	
3/2008	3,335,029	192,465	179,620,861	5.77	-3.8	933	53.86	-3.0	
6/2008	3,363,259	196,169	189,542,505	5.83	-1.0	966	56.36	3.9	
9/2008	3,387,157	199,199	200,125,609	5.88	1.6	1,005	59.08	11.6	
12/2008	3,405,144	199,340	205,318,127	5.85	1.9	1,030	60.30	13.6	
3/2009	3,412,741	198,020	204,985,356	5.80	0.5	1,035	60.06	11.5	
6/2009	3,410,862	195,508	195,966,014	5.73	-1.7	1,002	57.45	1.9	
9/2009	3,403,003	194,021	188,563,326	5.70	-3.1	972	55.41	-6.2	
12/2009	3,390,144	198,121	186,738,825	5.84	-0.2	943	55.08	-8.7	
3/2010	3,378,561	208,472	189,276,797	6.17	6.4	908	56.02	-6.7	
6/2010	3,367,240	218,346	192,824,777	6.48	13.1	883	57.26	-0.3	
9/2010	3,351,385	223,440	190,392,410	6.67	17.0	852	56.81	2.5	
12/2010	3,338,058	223,264	195,492,333	6.69	14.6	876	58.56	6.3	
3/2011	3,326,872	216,557	189,116,071	6.51	5.5	873	56.85	1.5	
6/2011	3,286,119	243,490	277,619,437	7.41	14.4	1,140	84.48	47.5	
ANNUAL RATE OF CHANGE(19 PT.)				3.6		0.2	3.7		
ANNUAL RATE OF CHANGE(12 PT.)				8.3		-3.3	4.7		
ANNUAL RATE OF CHANGE(9 PT.)				12.6		-0.1	12.4		
ANNUAL RATE OF CHANGE(6 PT.)				11.2		13.8	26.6		

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME		PCT. CHANGE FROM SAME		PCT. CHANGE FROM SAME	
					QTR PRIOR YEAR	AVERAGE LOSS	QTR PRIOR YEAR	PURE PREMIUM	QTR PRIOR YEAR	
3/2006	719,456	34,667	102,735,309	4.82		2,963		142.80		
6/2006	727,016	32,818	92,293,855	4.51		2,812		126.95		
9/2006	735,147	34,047	97,181,194	4.63		2,854		132.19		
12/2006	743,141	34,840	105,606,900	4.69		3,031		142.11		
3/2007	749,396	37,329	109,972,638	4.98	3.3	2,946	-0.6	146.75		2.8
6/2007	759,888	36,197	101,580,529	4.76	5.5	2,806	-0.2	133.68		5.3
9/2007	768,375	36,289	100,475,622	4.72	1.9	2,769	-3.0	130.76		-1.1
12/2007	774,877	36,306	106,390,495	4.69	0.0	2,930	-3.3	137.30		-3.4
3/2008	779,725	37,879	114,401,779	4.86	-2.4	3,020	2.5	146.72		-0.0
6/2008	787,505	36,835	103,695,295	4.68	-1.7	2,815	0.3	131.68		-1.5
9/2008	791,435	37,171	103,197,898	4.70	-0.4	2,776	0.3	130.39		-0.3
12/2008	791,737	36,794	112,469,914	4.65	-0.9	3,057	4.3	142.05		3.5
3/2009	785,847	39,192	118,521,321	4.99	2.7	3,024	0.1	150.82		2.8
6/2009	783,968	36,982	99,691,541	4.72	0.9	2,696	-4.2	127.16		-3.4
9/2009	782,023	37,059	99,267,673	4.74	0.9	2,679	-3.5	126.94		-2.6
12/2009	777,546	36,017	106,102,253	4.63	-0.4	2,946	-3.6	136.46		-3.9
3/2010	773,141	40,328	116,791,284	5.22	4.6	2,896	-4.2	151.06		0.2
6/2010	772,253	37,064	97,554,173	4.80	1.7	2,632	-2.4	126.32		-0.7
9/2010	766,906	38,359	101,168,163	5.00	5.5	2,637	-1.6	131.92		3.9
12/2010	765,527	37,159	108,946,874	4.85	4.8	2,932	-0.5	142.32		4.3
3/2011	763,575	39,660	111,702,056	5.19	-0.6	2,816	-2.8	146.29		-3.2
6/2011	734,865	34,056	88,949,727	4.63	-3.5	2,612	-0.8	121.04		-4.2
4 QTRS ENDING										
12/2006	2,924,760	136,372	397,817,258	4.66		2,917		136.02		
3/2007	2,954,700	139,034	405,054,587	4.71		2,913		137.09		
6/2007	2,987,572	142,413	414,341,261	4.77		2,909		138.69		
9/2007	3,020,800	144,655	417,635,689	4.79		2,887		138.25		
12/2007	3,052,536	146,121	418,419,284	4.79	2.8	2,864	-1.8	137.07		0.8
3/2008	3,082,865	146,671	422,848,425	4.76	1.1	2,883	-1.0	137.16		0.1
6/2008	3,110,482	147,309	424,963,191	4.74	-0.6	2,885	-0.8	136.62		-1.5
9/2008	3,133,542	148,191	427,685,467	4.73	-1.3	2,886	-0.0	136.49		-1.3
12/2008	3,150,402	148,679	433,764,886	4.72	-1.5	2,917	1.9	137.69		0.5
3/2009	3,156,524	149,992	437,884,428	4.75	-0.2	2,919	1.2	138.72		1.1
6/2009	3,152,987	150,139	433,880,674	4.76	0.4	2,890	0.2	137.61		0.7
9/2009	3,143,575	150,027	429,950,449	4.77	0.8	2,866	-0.7	136.77		0.2
12/2009	3,129,394	149,250	423,582,788	4.77	1.1	2,838	-2.7	135.36		-1.7
3/2010	3,116,678	150,386	421,852,751	4.83	1.7	2,805	-3.9	135.35		-2.4
6/2010	3,104,963	150,468	419,715,383	4.85	1.9	2,789	-3.5	135.18		-1.8
9/2010	3,089,846	151,768	421,615,873	4.91	2.9	2,778	-3.1	136.45		-0.2
12/2010	3,077,827	152,910	424,460,494	4.97	4.2	2,776	-2.2	137.91		1.9
3/2011	3,068,261	152,242	419,371,266	4.96	2.7	2,755	-1.8	136.68		1.0
6/2011	3,030,873	149,234	410,766,820	4.92	1.4	2,753	-1.3	135.53		0.3
ANNUAL RATE OF CHANGE(19 PT.)				1.1		-1.3		-0.2		
ANNUAL RATE OF CHANGE(12 PT.)				2.0		-2.3		-0.4		
ANNUAL RATE OF CHANGE(9 PT.)				2.3		-2.4		-0.1		
ANNUAL RATE OF CHANGE(6 PT.)				2.0		-1.5		0.6		

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2011

NORTH CAROLINA BODILY INJURY

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	1.1%	1.1%	1.1%
12 points	0.5%	0.5%	0.5%
9 points	0.6%	0.7%	0.6%
6 points	3.0%	3.1%	3.1%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-0.6%	-0.6%	-0.6%
12 points	0.4%	0.4%	0.4%
9 points	0.8%	0.8%	0.8%
6 points	1.5%	1.5%	1.5%

NORTH CAROLINA PROPERTY DAMAGE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	0.3%	0.3%	0.3%
12 points	-0.2%	-0.2%	-0.2%
9 points	-0.4%	-0.4%	-0.4%
6 points	0.1%	0.1%	0.1%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-0.1%	-0.1%	-0.1%
12 points	1.0%	1.0%	1.0%
9 points	1.4%	1.4%	1.4%
6 points	1.8%	1.8%	1.9%

NORTH CAROLINA COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	-0.8%	-0.8%	-1.1%
12 points	-3.2%	-3.0%	-3.3%
9 points	0.5%	0.5%	-0.1%
6 points	13.1%	14.3%	13.8%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	5.2%	5.8%	5.7%
12 points	7.3%	8.2%	8.3%
9 points	10.6%	12.1%	12.6%
6 points	10.1%	10.8%	11.2%

NORTH CAROLINA COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	-1.6%	-1.6%	-1.6%
12 points	-2.4%	-2.3%	-2.3%
9 points	-2.5%	-2.4%	-2.4%
6 points	-1.5%	-1.5%	-1.5%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	1.3%	1.3%	1.3%
12 points	1.9%	2.0%	2.0%
9 points	2.3%	2.3%	2.3%
6 points	1.9%	2.0%	2.0%

NORTH CAROLINA
 FAST TRACK TREND SUMMARY
 CORRELATION COEFFICIENTS
 DATA ENDED JUNE 2011

NORTH CAROLINA BODILY INJURY

	STRAIGHT LINE	EXPONENTIAL
COST		
15 points	0.72	0.72
12 points	0.39	0.39
9 points	0.33	0.33
6 points	0.90	0.90
FREQ		
15 points	-0.43	-0.42
12 points	0.43	0.43
9 points	0.55	0.55
6 points	0.59	0.59

NORTH CAROLINA PROPERTY DAMAGE

	STRAIGHT LINE	EXPONENTIAL
COST		
15 points	0.45	0.45
12 points	-0.40	-0.40
9 points	-0.66	-0.66
6 points	0.33	0.33
FREQ		
15 points	-0.05	-0.05
12 points	0.78	0.79
9 points	0.79	0.79
6 points	0.70	0.70

NORTH CAROLINA COMPREHENSIVE

	STRAIGHT LINE	EXPONENTIAL
COST		
15 points	-0.11	-0.15
12 points	-0.31	-0.34
9 points	0.03	-0.01
6 points	0.57	0.56
FREQ		
15 points	0.80	0.81
12 points	0.87	0.87
9 points	0.93	0.94
6 points	0.81	0.82

NORTH CAROLINA COLLISION

	STRAIGHT LINE	EXPONENTIAL
COST		
15 points	-0.86	-0.87
12 points	-0.96	-0.96
9 points	-0.96	-0.97
6 points	-0.98	-0.98
FREQ		
15 points	0.84	0.84
12 points	0.94	0.94
9 points	0.93	0.93
6 points	0.79	0.79

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	NO. OF CLAIMS ARISING	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME		PCT. CHANGE FROM SAME		PCT. CHANGE FROM SAME		PCT. CHANGE FROM SAME	
						QTR PRIOR	AVERAGE LOSS	QTR PRIOR	PURE PREMIUM	QTR PRIOR	CLAIM FREQ.	QTR PRIOR	CLAIM FREQ.
3/2006	20,250,992	208,506	302,793	2,113,140,424	1.03		10,135		104.35			1.50	
6/2006	20,529,468	207,906	300,844	2,146,655,945	1.01		10,325		104.56			1.47	
9/2006	20,671,619	203,438	293,321	2,143,887,778	0.98		10,538		103.71			1.42	
12/2006	20,691,410	209,847	312,342	2,264,714,152	1.01		10,792		109.45			1.51	
3/2007	20,691,798	204,161	294,661	2,164,214,069	0.99	-3.9	10,601	4.6	104.59	0.2		1.42	-5.3
6/2007	20,938,062	203,411	290,563	2,218,960,719	0.97	-4.0	10,909	5.7	105.98	1.4		1.39	-5.4
9/2007	21,032,912	198,449	288,250	2,215,516,362	0.94	-4.1	11,164	5.9	105.34	1.6		1.37	-3.5
12/2007	21,073,900	203,239	301,528	2,330,502,510	0.96	-5.0	11,467	6.3	110.59	1.0		1.43	-5.3
3/2008	21,106,926	198,011	281,595	2,215,290,539	0.94	-5.1	11,188	5.5	104.96	0.4		1.33	-6.3
6/2008	21,305,385	201,130	272,212	2,303,711,737	0.94	-3.1	11,454	5.0	108.13	2.0		1.28	-7.9
9/2008	21,393,685	193,875	262,042	2,296,382,745	0.91	-3.2	11,845	6.1	107.34	1.9		1.22	-10.9
12/2008	21,338,204	196,113	280,392	2,402,923,743	0.92	-4.2	12,253	6.9	112.61	1.8		1.31	-8.4
3/2009	21,254,324	192,975	271,537	2,218,910,813	0.91	-3.2	11,498	2.8	104.40	-0.5		1.28	-3.8
6/2009	21,419,466	194,220	281,468	2,341,715,880	0.91	-3.2	12,057	5.3	109.33	1.1		1.31	2.3
9/2009	21,428,674	191,792	276,791	2,315,513,079	0.90	-1.1	12,073	1.9	108.06	0.7		1.29	5.7
12/2009	21,318,681	195,992	287,979	2,366,630,035	0.92	0.0	12,075	-1.5	111.01	-1.4		1.35	3.1
3/2010	21,218,275	188,350	269,279	2,250,301,007	0.89	-2.2	11,947	3.9	106.05	1.6		1.27	-0.8
6/2010	21,366,318	192,230	280,618	2,343,019,394	0.90	-1.1	12,189	1.1	109.66	0.3		1.31	0.0
9/2010	21,381,957	192,040	285,643	2,400,798,875	0.90	0.0	12,502	3.6	112.28	3.9		1.34	3.9
12/2010	21,343,052	198,196	299,309	2,511,701,215	0.93	1.1	12,673	5.0	117.68	6.0		1.40	3.7
3/2011	21,280,910	196,929	278,834	2,441,012,116	0.93	4.5	12,395	3.7	114.70	8.2		1.31	3.1
6/2011	21,409,533	194,841	276,004	2,463,515,139	0.91	1.1	12,644	3.7	115.07	4.9		1.29	-1.5
4 QTRS ENDING													
12/2006	82,143,489	829,697	1209300	8,668,398,299	1.01		10,448		105.53			1.47	
3/2007	82,584,295	825,352	1201168	8,719,471,944	1.00		10,565		105.58			1.45	
6/2007	82,992,889	820,857	1190887	8,791,776,718	0.99		10,710		105.93			1.43	
9/2007	83,354,182	815,868	1185816	8,863,405,302	0.98		10,864		106.33			1.42	
12/2007	83,736,672	809,260	1175002	8,929,193,660	0.97	-4.0	11,034	5.6	106.63	1.0		1.40	-4.8
3/2008	84,151,800	803,110	1161936	8,980,270,130	0.95	-5.0	11,182	5.8	106.72	1.1		1.38	-4.8
6/2008	84,519,123	800,829	1143585	9,065,021,148	0.95	-4.0	11,320	5.7	107.25	1.2		1.35	-5.6
9/2008	84,879,896	796,255	1117377	9,145,887,531	0.94	-4.1	11,486	5.7	107.75	1.3		1.32	-7.0
12/2008	85,144,200	789,129	1096241	9,218,308,764	0.93	-4.1	11,682	5.9	108.27	1.5		1.29	-7.9
3/2009	85,291,598	784,093	1086183	9,221,929,038	0.92	-3.2	11,761	5.2	108.12	1.3		1.27	-8.0
6/2009	85,405,679	777,183	1095439	9,259,933,181	0.91	-4.2	11,915	5.3	108.42	1.1		1.28	-5.2
9/2009	85,440,668	775,100	1110188	9,279,063,515	0.91	-3.2	11,971	4.2	108.60	0.8		1.30	-1.5
12/2009	85,421,145	774,979	1117775	9,242,769,807	0.91	-2.2	11,926	2.1	108.20	-0.1		1.31	1.6
3/2010	85,385,096	770,354	1115517	9,274,160,001	0.90	-2.2	12,039	2.4	108.62	0.5		1.31	3.1
6/2010	85,331,948	768,364	1114667	9,275,463,515	0.90	-1.1	12,072	1.3	108.70	0.3		1.31	2.3
9/2010	85,285,231	768,612	1123519	9,360,749,311	0.90	-1.1	12,179	1.7	109.76	1.1		1.32	1.5
12/2010	85,309,602	770,816	1134849	9,505,820,491	0.90	-1.1	12,332	3.4	111.43	3.0		1.33	1.5
3/2011	85,372,237	779,395	1144404	9,696,531,600	0.91	1.1	12,441	3.3	113.58	4.6		1.34	2.3
6/2011	85,415,452	782,006	1139790	9,817,027,345	0.92	2.2	12,554	4.0	114.93	5.7		1.33	1.5
ANNUAL RATE OF CHANGE(19 PT.)					-2.5		4.0		1.5			-2.2	
ANNUAL RATE OF CHANGE(12 PT.)					-1.0		2.9		2.0			1.3	
ANNUAL RATE OF CHANGE(9 PT.)					0.1		2.7		3.0			1.9	
ANNUAL RATE OF CHANGE(6 PT.)					1.6		3.6		5.0			1.7	

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME		PURE PREMIUM	PCT. CHANGE FROM SAME	
					QTR PRIOR YEAR	AVERAGE LOSS		QTR PRIOR YEAR	QTR PRIOR YEAR
3/2006	28,484,504	1079040	2,888,347,027	3.79		2,677	101.40		
6/2006	28,909,989	1020744	2,724,096,056	3.53		2,669	94.23		
9/2006	29,108,042	1013369	2,723,869,139	3.48		2,688	93.58		
12/2006	29,110,395	1040279	2,838,263,233	3.57		2,728	97.50		
3/2007	29,122,517	1096600	3,006,772,286	3.77	-0.5	2,742	103.25	1.8	
6/2007	29,508,060	1063186	2,890,819,409	3.60	2.0	2,719	97.97	4.0	
9/2007	29,642,198	1045918	2,875,435,503	3.53	1.4	2,749	97.00	3.7	
12/2007	29,643,859	1072940	2,966,111,625	3.62	1.4	2,764	100.06	2.6	
3/2008	29,738,533	1109930	3,115,276,981	3.73	-1.1	2,807	104.76	1.5	
6/2008	30,076,320	1056886	2,929,290,452	3.51	-2.5	2,772	97.40	-0.6	
9/2008	30,190,077	1023361	2,854,057,236	3.39	-4.0	2,789	94.54	-2.5	
12/2008	30,091,191	1013743	2,866,685,340	3.37	-6.9	2,828	95.27	-4.8	
3/2009	29,988,037	1104764	3,101,741,113	3.68	-1.3	2,808	103.43	-1.3	
6/2009	30,231,997	1053200	2,920,625,580	3.48	-0.9	2,773	96.61	-0.8	
9/2009	30,229,359	1045826	2,889,787,520	3.46	2.1	2,763	95.60	1.1	
12/2009	30,023,210	1041986	2,933,007,781	3.47	3.0	2,815	97.69	2.5	
3/2010	29,892,451	1080275	3,020,265,907	3.61	-1.9	2,796	101.04	-2.3	
6/2010	30,126,147	1039995	2,880,816,396	3.45	-0.9	2,770	95.63	-1.0	
9/2010	30,139,333	1050892	2,968,050,472	3.49	0.9	2,824	98.48	3.0	
12/2010	30,020,984	1046657	2,985,415,985	3.49	0.6	2,852	99.44	1.8	
3/2011	29,933,649	1090805	3,134,842,931	3.64	0.8	2,874	104.73	3.7	
6/2011	30,091,190	1002308	2,890,214,310	3.33	-3.5	2,884	96.05	0.4	
4 QTRS ENDING									
12/2006	115612930	4153432	11,174,575,455	3.59		2,690	96.66		
3/2007	116250943	4170992	11,293,000,714	3.59		2,708	97.14		
6/2007	116849014	4213434	11,459,724,067	3.61		2,720	98.07		
9/2007	117383170	4245983	11,611,290,431	3.62		2,735	98.92		
12/2007	117916634	4278644	11,739,138,823	3.63	1.1	2,744	99.55	3.0	
3/2008	118532650	4291974	11,847,643,518	3.62	0.8	2,760	99.95	2.9	
6/2008	119100910	4285674	11,886,114,561	3.60	-0.3	2,773	99.80	1.8	
9/2008	119648789	4263117	11,864,736,294	3.56	-1.7	2,783	99.16	0.2	
12/2008	120096121	4203920	11,765,310,009	3.50	-3.6	2,799	97.97	-1.6	
3/2009	120345625	4198754	11,751,774,141	3.49	-3.6	2,799	97.65	-2.3	
6/2009	120501302	4195068	11,743,109,269	3.48	-3.3	2,799	97.45	-2.4	
9/2009	120540584	4217533	11,778,839,553	3.50	-1.7	2,793	97.72	-1.5	
12/2009	120472603	4245776	11,845,161,994	3.52	0.6	2,790	98.32	0.4	
3/2010	120377017	4221287	11,763,686,788	3.51	0.6	2,787	97.72	0.1	
6/2010	120271167	4208082	11,723,877,604	3.50	0.6	2,786	97.48	0.0	
9/2010	120181141	4213148	11,802,140,556	3.51	0.3	2,801	98.20	0.5	
12/2010	120178915	4217819	11,854,548,760	3.51	-0.3	2,811	98.64	0.3	
3/2011	120220113	4228349	11,969,125,784	3.52	0.3	2,831	99.56	1.9	
6/2011	120185156	4190662	11,978,523,698	3.49	-0.3	2,858	99.67	2.2	
ANNUAL RATE OF CHANGE(19 PT.)				-0.8		1.0	0.1		
ANNUAL RATE OF CHANGE(12 PT.)				-0.1		0.6	0.4		
ANNUAL RATE OF CHANGE(9 PT.)				0.2		1.0	1.1		
ANNUAL RATE OF CHANGE(6 PT.)				-0.1		2.0	1.9		

QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE		PCT. CHANGE		PURE PREMIUM	PCT. CHANGE FROM SAME QTR PRIOR YEAR
					FROM SAME QTR PRIOR YEAR	AVERAGE LOSS	FROM SAME QTR PRIOR YEAR			
3/2006	23,152,196	1408276	1,464,558,930	6.08		1,040		63.26		
6/2006	23,440,564	1652655	1,781,010,860	7.05		1,078		75.98		
9/2006	23,621,832	1497956	1,572,311,170	6.34		1,050		66.56		
12/2006	23,710,736	1372617	1,656,670,559	5.79		1,207		69.87		
3/2007	23,784,843	1305529	1,365,526,683	5.49	-9.7	1,046	0.6	57.41	-9.2	
6/2007	24,069,533	1515001	1,521,372,261	6.29	-10.8	1,004	-6.9	63.21	-16.8	
9/2007	24,219,175	1513282	1,619,382,870	6.25	-1.4	1,070	1.9	66.86	0.5	
12/2007	24,288,631	1363635	1,622,610,163	5.61	-3.1	1,190	-1.4	66.81	-4.4	
3/2008	24,356,789	1335725	1,480,539,599	5.48	-0.2	1,108	5.9	60.79	5.9	
6/2008	24,555,792	1674910	2,041,606,773	6.82	8.4	1,219	21.4	83.14	31.5	
9/2008	24,628,421	1565899	1,885,363,729	6.36	1.8	1,204	12.5	76.55	14.5	
12/2008	24,584,712	1338280	1,802,080,991	5.44	-3.0	1,347	13.2	73.30	9.7	
3/2009	24,493,886	1336236	1,433,271,235	5.46	-0.4	1,073	-3.2	58.52	-3.7	
6/2009	24,557,993	1584424	1,765,375,564	6.45	-5.4	1,114	-8.6	71.89	-13.5	
9/2009	24,507,522	1605312	1,815,475,275	6.55	3.0	1,131	-6.1	74.08	-3.2	
12/2009	24,396,771	1462015	1,686,713,265	5.99	10.1	1,154	-14.3	69.14	-5.7	
3/2010	24,275,786	1396139	1,324,954,744	5.75	5.3	949	-11.6	54.58	-6.7	
6/2010	24,349,007	1730969	1,726,005,651	7.11	10.2	997	-10.5	70.89	-1.4	
9/2010	24,339,052	1701169	1,754,632,071	6.99	6.7	1,031	-8.8	72.09	-2.7	
12/2010	24,284,464	1491792	1,828,229,909	6.14	2.5	1,226	6.2	75.28	8.9	
3/2011	24,239,458	1377929	1,314,718,195	5.68	-1.2	954	0.5	54.24	-0.6	
6/2011	24,312,948	1943708	2,624,619,999	7.99	12.4	1,350	35.4	107.95	52.3	
4 QTRS ENDING										
12/2006	93,925,328	5931504	6,474,551,519	6.32		1,092		68.93		
3/2007	94,557,975	5828757	6,375,519,272	6.16		1,094		67.42		
6/2007	95,186,944	5691103	6,115,880,673	5.98		1,075		64.25		
9/2007	95,784,287	5706429	6,162,952,373	5.96		1,080		64.34		
12/2007	96,362,182	5697447	6,128,891,977	5.91	-6.5	1,076	-1.5	63.60	-7.7	
3/2008	96,934,128	5727643	6,243,904,893	5.91	-4.1	1,090	-0.4	64.41	-4.5	
6/2008	97,420,387	5887552	6,764,139,405	6.04	1.0	1,149	6.9	69.43	8.1	
9/2008	97,829,633	5940169	7,030,120,264	6.07	1.8	1,183	9.5	71.86	11.7	
12/2008	98,125,714	5914814	7,209,591,092	6.03	2.0	1,219	13.3	73.47	15.5	
3/2009	98,262,811	5915325	7,162,322,728	6.02	1.9	1,211	11.1	72.89	13.2	
6/2009	98,265,012	5824839	6,886,091,519	5.93	-1.8	1,182	2.9	70.08	0.9	
9/2009	98,144,113	5864252	6,816,203,065	5.98	-1.5	1,162	-1.8	69.45	-3.4	
12/2009	97,956,172	5987987	6,700,835,339	6.11	1.3	1,119	-8.2	68.41	-6.9	
3/2010	97,738,072	6047890	6,592,518,848	6.19	2.8	1,090	-10.0	67.45	-7.5	
6/2010	97,529,086	6194435	6,553,148,935	6.35	7.1	1,058	-10.5	67.19	-4.1	
9/2010	97,360,616	6290292	6,492,305,731	6.46	8.0	1,032	-11.2	66.68	-4.0	
12/2010	97,248,309	6320069	6,633,822,375	6.50	6.4	1,050	-6.2	68.22	-0.3	
3/2011	97,211,981	6301859	6,623,585,826	6.48	4.7	1,051	-3.6	68.14	1.0	
6/2011	97,175,922	6514598	7,522,200,174	6.70	5.5	1,155	9.2	77.41	15.2	
ANNUAL RATE OF CHANGE(19 PT.)				1.8		-0.3		1.5		
ANNUAL RATE OF CHANGE(12 PT.)				4.1		-4.9		-1.0		
ANNUAL RATE OF CHANGE(9 PT.)				6.2		-3.8		2.2		
ANNUAL RATE OF CHANGE(6 PT.)				5.4		3.3		9.0		

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QTR YEAR	EARNED CAR YEARS	NO. OF PAID CLAIMS	PAID LOSSES	PAID CLAIM FREQ.	PCT. CHANGE FROM SAME		PURE PREMIUM	PCT. CHANGE FROM SAME QTR PRIOR YEAR	
					QTR PRIOR YEAR	AVERAGE LOSS			
3/2006	22,023,626	1309218	4,109,910,196	5.94		3,139	186.61		
6/2006	22,352,958	1209766	3,520,058,530	5.41		2,910	157.48		
9/2006	22,547,370	1223708	3,596,648,881	5.43		2,939	159.52		
12/2006	22,594,421	1245802	3,845,233,746	5.51		3,087	170.19		
3/2007	22,654,974	1388582	4,363,205,110	6.13	3.2	3,142	192.59	3.2	
6/2007	22,980,267	1284812	3,722,165,001	5.59	3.3	2,897	161.97	2.9	
9/2007	23,144,573	1277943	3,773,391,632	5.52	1.7	2,953	163.04	2.2	
12/2007	23,161,524	1312451	4,052,370,580	5.67	2.9	3,088	174.96	2.8	
3/2008	23,205,608	1421455	4,594,604,862	6.13	0.0	3,232	196.00	2.8	
6/2008	23,436,397	1287097	3,700,031,185	5.49	-1.8	2,875	157.88	-2.5	
9/2008	23,522,409	1251224	3,617,786,977	5.32	-3.6	2,891	153.80	-5.7	
12/2008	23,418,039	1255834	3,925,220,160	5.36	-5.5	3,126	167.62	-4.2	
3/2009	23,293,591	1400125	4,406,803,395	6.01	-2.0	3,147	189.19	-4.4	
6/2009	23,401,054	1248885	3,481,804,570	5.34	-2.7	2,788	148.79	-5.8	
9/2009	23,409,751	1241120	3,529,751,268	5.30	-0.4	2,844	150.78	-2.0	
12/2009	23,208,260	1236716	3,787,200,479	5.33	-0.6	3,062	163.18	-2.6	
3/2010	23,074,619	1362135	4,146,765,567	5.90	-1.8	3,044	179.71	-5.0	
6/2010	23,189,220	1226440	3,425,957,075	5.29	-0.9	2,793	147.74	-0.7	
9/2010	23,190,183	1253489	3,649,066,504	5.41	2.1	2,911	157.35	4.4	
12/2010	23,090,361	1244512	3,816,609,389	5.39	1.1	3,067	165.29	1.3	
3/2011	23,023,885	1382271	4,270,333,384	6.00	1.7	3,089	185.47	3.2	
6/2011	23,133,549	1211988	3,462,946,595	5.24	-0.9	2,857	149.69	1.3	
4 QTRS ENDING									
12/2006	89,518,375	4988494	15,071,851,353	5.57		3,021	168.37		
3/2007	90,149,723	5067858	15,325,146,267	5.62		3,024	170.00		
6/2007	90,777,032	5142904	15,527,252,738	5.67		3,019	171.05		
9/2007	91,374,235	5197139	15,703,995,489	5.69		3,022	171.86		
12/2007	91,941,338	5263788	15,911,132,323	5.73	2.9	3,023	173.06	2.8	
3/2008	92,491,972	5296661	16,142,532,075	5.73	2.0	3,048	174.53	2.7	
6/2008	92,948,102	5298946	16,120,398,259	5.70	0.5	3,042	173.43	1.4	
9/2008	93,325,938	5272227	15,964,793,604	5.65	-0.7	3,028	171.06	-0.5	
12/2008	93,582,453	5215610	15,837,643,184	5.57	-2.8	3,037	169.24	-2.2	
3/2009	93,670,436	5194280	15,649,841,717	5.55	-3.1	3,013	167.07	-4.3	
6/2009	93,635,093	5156068	15,431,615,102	5.51	-3.3	2,993	164.81	-5.0	
9/2009	93,522,435	5145964	15,343,579,393	5.50	-2.7	2,982	164.06	-4.1	
12/2009	93,312,656	5126846	15,205,559,712	5.49	-1.4	2,966	162.95	-3.7	
3/2010	93,093,684	5088856	14,945,521,884	5.47	-1.4	2,937	160.54	-3.9	
6/2010	92,881,850	5066411	14,889,674,389	5.45	-1.1	2,939	160.31	-2.7	
9/2010	92,662,282	5078780	15,008,989,625	5.48	-0.4	2,955	161.98	-1.3	
12/2010	92,544,383	5086576	15,038,398,535	5.50	0.2	2,956	162.50	-0.3	
3/2011	92,493,649	5106712	15,161,966,352	5.52	0.9	2,969	163.92	2.1	
6/2011	92,437,978	5092260	15,198,955,872	5.51	1.1	2,985	164.42	2.6	
ANNUAL RATE OF CHANGE(19 PT.)				-0.9		-0.7	-1.6		
ANNUAL RATE OF CHANGE(12 PT.)				-0.7		-0.9	-1.5		
ANNUAL RATE OF CHANGE(9 PT.)				0.1		-0.2	-0.1		
ANNUAL RATE OF CHANGE(6 PT.)				0.9		1.3	2.2		

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED JUNE 2011

MULTISTATE BODILY INJURY

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	3.2%	3.4%	3.4%
12 points	2.7%	2.8%	2.9%
9 points	2.6%	2.7%	2.7%
6 points	3.5%	3.6%	3.6%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-1.8%	-1.7%	-1.7%
12 points	-1.0%	-1.0%	-1.0%
9 points	0.1%	0.1%	0.1%
6 points	1.6%	1.6%	1.6%

MULTISTATE PROPERTY DAMAGE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	0.7%	0.7%	0.7%
12 points	0.6%	0.6%	0.6%
9 points	1.0%	1.0%	1.0%
6 points	2.0%	2.0%	2.0%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-0.9%	-0.9%	-0.9%
12 points	-0.1%	-0.1%	-0.1%
9 points	0.2%	0.2%	0.2%
6 points	-0.1%	-0.1%	-0.1%

MULTISTATE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	-2.1%	-2.0%	-2.0%
12 points	-5.4%	-5.0%	-4.9%
9 points	-4.0%	-3.8%	-3.8%
6 points	3.4%	3.4%	3.3%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	3.1%	3.3%	3.3%
12 points	3.9%	4.1%	4.1%
9 points	5.6%	6.0%	6.2%
6 points	5.1%	5.3%	5.4%

MULTISTATE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	-0.9%	-0.9%	-0.9%
12 points	-0.9%	-0.9%	-0.9%
9 points	-0.2%	-0.2%	-0.2%
6 points	1.3%	1.3%	1.3%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-1.3%	-1.3%	-1.3%
12 points	-0.7%	-0.7%	-0.7%
9 points	0.1%	0.1%	0.1%
6 points	0.9%	0.9%	0.9%

NORTH CAROLINA
FAST TRACK TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED JUNE 2011

MULTISTATE BODILY INJURY

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.82	-0.82
12 points	-0.62	-0.62
9 points	0.13	0.13
6 points	0.83	0.83

MULTISTATE PROPERTY DAMAGE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.84	0.84
12 points	0.69	0.69
9 points	0.77	0.77
6 points	0.96	0.96

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.70	-0.70
12 points	-0.19	-0.19
9 points	0.27	0.27
6 points	-0.21	-0.21

MULTISTATE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.40	-0.40
12 points	-0.75	-0.75
9 points	-0.52	-0.52
6 points	0.39	0.38

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	0.90	0.90
12 points	0.91	0.91
9 points	0.98	0.98
6 points	0.94	0.94

MULTISTATE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.81	-0.81
12 points	-0.70	-0.70
9 points	-0.17	-0.17
6 points	0.97	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.83	-0.83
12 points	-0.63	-0.63
9 points	0.18	0.18
6 points	0.87	0.87

CPI GASOLINE INDEX
ANNUAL PERCENT CHANGE

<u>Quarter</u>	(1) <u>Index</u>	(2) <u>Annual Percentage Change</u>
2000:4	1.305	18.8%
2001:1	1.253	4.4%
2001:2	1.400	6.7%
2001:3	1.256	-5.2%
2001:4	1.049	-19.6%
2002:1	1.006	-19.7%
2002:2	1.204	-14.0%
2002:3	1.208	-3.8%
2002:4	1.223	16.5%
2003:1	1.376	36.7%
2003:2	1.333	10.8%
2003:3	1.383	14.5%
2003:4	1.313	7.4%
2004:1	1.428	3.8%
2004:2	1.659	24.5%
2004:3	1.621	17.2%
2004:4	1.679	27.9%
2005:1	1.647	15.3%
2005:2	1.883	13.5%
2005:3	2.189	35.1%
2005:4	2.069	23.3%
2006:1	2.000	21.4%
2006:2	2.438	29.5%
2006:3	2.423	10.7%
2006:4	1.937	-6.4%
2007:1	2.022	1.1%
2007:2	2.555	4.8%
2007:3	2.423	0.0%
2007:4	2.519	30.0%
2008:1	2.646	30.8%
2008:2	3.189	24.8%
2008:3	3.275	35.1%
2008:4	1.989	-21.0%
2009:1	1.628	-38.5%
2009:2	1.987	-37.7%
2009:3	2.212	-32.4%
2009:4	2.235	12.4%
2010:1	2.328	43.0%
2010:2	2.415	21.6%
2010:3	2.337	5.6%
2010:4	2.464	10.2%
2011:1	2.795	20.1%
2011:2	3.266	35.2%
2011:3	3.110	33.1%

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-07	\$ 2.201	\$ 2.305	\$ 2.413
Feb-07	2.205	2.307	2.408
Mar-07	2.496	2.595	2.701
Apr-07	2.786	2.893	3.005
May-07	3.020	3.134	3.242
Jun-07	2.967	3.082	3.190
Jul-07	2.892	3.007	3.119
Aug-07	2.712	2.831	2.947
Sep-07	2.748	2.861	2.981
Oct-07	2.784	2.900	3.013
Nov-07	3.056	3.171	3.286
Dec-07	2.998	3.119	3.232
Jan-08	3.055	3.173	3.286
Feb-08	3.032	3.149	3.263
Mar-08	3.239	3.356	3.470
Apr-08	3.438	3.559	3.679
May-08	3.742	3.866	3.987
Jun-08	3.976	4.104	4.225
Jul-08	3.995	4.124	4.248
Aug-08	3.725	3.855	3.980
Sep-08	3.773	3.896	4.012
Oct-08	3.152	3.259	3.377
Nov-08	2.125	2.253	2.375
Dec-08	1.669	1.798	1.922
Jan-09	1.750	1.876	2.002
Feb-09	1.899	2.026	2.154
Mar-09	1.935	2.062	2.189
Apr-09	2.025	2.153	2.278
May-09	2.213	2.341	2.468
Jun-09	2.560	2.686	2.818
Jul-09	2.475	2.601	2.733
Aug-09	2.536	2.663	2.794
Sep-09	2.439	2.561	2.694
Oct-09	2.462	2.588	2.720
Nov-09	2.614	2.742	2.874
Dec-09	2.579	2.708	2.842
Jan-10	2.695	2.822	2.957
Feb-10	2.624	2.754	2.882
Mar-10	2.751	2.882	3.009
Apr-10	2.800	2.928	3.057
May-10	2.791	2.922	3.056
Jun-10	2.628	2.761	2.897
Jul-10	2.605	2.739	2.875
Aug-10	2.623	2.760	2.897
Sep-10	2.607	2.747	2.881
Oct-10	2.724	2.861	2.997
Nov-10	2.782	2.922	3.059
Dec-10	2.948	3.087	3.226
Jan-11	3.051	3.190	3.329
Feb-11	3.161	3.299	3.437
Mar-11	3.513	3.649	3.790
Apr-11	3.711	3.848	3.990
May-11	3.816	3.954	4.093
Jun-11	3.570	3.707	3.850
Jul-11	3.594	3.731	3.873
Aug-11	3.606	3.747	3.888
Sep-11	3.529	3.675	3.819
Oct-11	3.375	3.521	3.668

* 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 year prior
Jan	2004	10,668.6	-0.7%	11,711.9	0.4%
Feb	2004	11,061.1	0.0%	11,711.7	0.6%
Mar	2004	12,018.0	6.5%	11,772.8	1.2%
Apr	2004	12,201.6	4.1%	11,813.3	1.6%
May	2004	12,091.3	0.1%	11,814.6	1.5%
Jun	2004	12,036.3	0.6%	11,820.9	1.4%
Jul	2004	12,274.3	-0.1%	11,819.9	1.3%
Aug	2004	12,106.1	-2.2%	11,796.7	1.1%
Sep	2004	11,781.5	-0.9%	11,788.1	0.7%
Oct	2004	11,718.1	-2.5%	11,763.2	0.4%
Nov	2004	11,664.9	1.8%	11,780.6	0.7%
Dec	2004	11,779.6	0.3%	11,783.5	0.6%
Jan	2005	10,521.8	-1.4%	11,771.2	0.5%
Feb	2005	11,291.0	2.1%	11,790.4	0.7%
Mar	2005	11,512.3	-4.2%	11,748.2	-0.2%
Apr	2005	11,529.0	-5.5%	11,692.2	-1.0%
May	2005	11,729.7	-3.0%	11,662.1	-1.3%
Jun	2005	11,953.9	-0.7%	11,655.2	-1.4%
Jul	2005	11,968.4	-2.5%	11,629.7	-1.6%
Aug	2005	12,392.4	2.4%	11,653.6	-1.2%
Sep	2005	10,965.7	-6.9%	11,585.6	-1.7%
Oct	2005	11,237.0	-4.1%	11,545.5	-1.9%
Nov	2005	11,577.1	-0.8%	11,538.2	-2.1%
Dec	2005	11,582.7	-1.7%	11,521.8	-2.2%
Jan	2006	10,608.9	0.8%	11,529.0	-2.1%
Feb	2006	11,456.9	1.5%	11,542.8	-2.1%
Mar	2006	11,532.8	0.2%	11,544.5	-1.7%
Apr	2006	11,690.9	1.4%	11,558.0	-1.1%
May	2006	11,705.3	-0.2%	11,556.0	-0.9%
Jun	2006	11,971.8	0.1%	11,557.5	-0.8%
Jul	2006	11,699.9	-2.2%	11,535.1	-0.8%
Aug	2006	12,180.3	-1.7%	11,517.4	-1.2%
Sep	2006	11,559.5	5.4%	11,566.9	-0.2%
Oct	2006	11,681.3	4.0%	11,604.0	0.5%
Nov	2006	11,643.2	0.6%	11,609.5	0.6%
Dec	2006	11,582.2	0.0%	11,609.4	0.8%
Jan	2007	11,207.6	5.6%	11,659.3	1.1%
Feb	2007	11,484.0	0.2%	11,661.6	1.0%
Mar	2007	11,971.4	3.8%	11,698.1	1.3%
Apr	2007	11,496.7	-1.7%	11,681.9	1.1%
May	2007	11,746.1	0.3%	11,685.3	1.1%
Jun	2007	11,798.8	-1.4%	11,670.9	1.0%
Jul	2007	11,569.9	-1.1%	11,660.1	1.1%
Aug	2007	11,881.2	-2.5%	11,635.2	1.0%
Sep	2007	11,526.4	-0.3%	11,632.4	0.6%
Oct	2007	11,681.8	0.0%	11,632.4	0.2%
Nov	2007	11,466.6	-1.5%	11,617.7	0.1%
Dec	2007	11,025.5	-4.8%	11,571.3	-0.3%

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 2008	10,703.5	-4.5%	11,529.3	-1.1%
Feb 2008	11,270.9	-1.9%	11,511.6	-1.3%
Mar 2008	11,062.6	-7.6%	11,435.8	-2.2%
Apr 2008	11,253.3	-2.1%	11,415.6	-2.3%
May 2008	11,257.0	-4.2%	11,374.8	-2.7%
Jun 2008	11,147.4	-5.5%	11,320.5	-3.0%
Jul 2008	11,080.0	-4.2%	11,279.7	-3.3%
Aug 2008	11,178.4	-5.9%	11,221.1	-3.6%
Sep 2008	9,985.5	-13.4%	11,092.7	-4.6%
Oct 2008	11,571.7	-0.9%	11,083.5	-4.7%
Nov 2008	10,893.7	-5.0%	11,035.8	-5.0%
Dec 2008	11,080.6	0.5%	11,040.4	-4.6%
Jan 2009	10,342.5	-3.4%	11,010.3	-4.5%
Feb 2009	11,296.3	0.2%	11,012.4	-4.3%
Mar 2009	11,024.8	-0.3%	11,009.3	-3.7%
Apr 2009	11,623.0	3.3%	11,040.1	-3.3%
May 2009	11,366.9	1.0%	11,049.2	-2.9%
Jun 2009	11,861.1	6.4%	11,108.7	-1.9%
Jul 2009	11,567.5	4.4%	11,149.3	-1.2%
Aug 2009	11,503.2	2.9%	11,176.4	-0.4%
Sep 2009	11,236.0	12.5%	11,280.6	1.7%
Oct 2009	11,014.5	-4.8%	11,234.2	1.4%
Nov 2009	10,754.7	-1.3%	11,222.6	1.7%
Dec 2009	10,947.4	-1.2%	11,211.5	1.5%
Jan 2010	9,982.5	-3.5%	11,181.5	1.6%
Feb 2010	10,718.4	-5.1%	11,133.3	1.1%
Mar 2010	11,125.0	0.9%	11,141.7	1.2%
Apr 2010	11,561.2	-0.5%	11,136.5	0.9%
May 2010	11,719.8	3.1%	11,165.9	1.1%
Jun 2010	11,720.3	-1.2%	11,154.2	0.4%
Jul 2010	11,858.9	2.5%	11,178.5	0.3%
Aug 2010	11,813.8	2.7%	11,204.4	0.3%
Sep 2010	11,615.8	3.4%	11,236.0	-0.4%
Oct 2010	11,420.2	3.7%	11,269.8	0.3%
Nov 2010	11,371.1	5.7%	11,321.2	0.9%
Dec 2010	11,317.4	3.4%	11,352.0	1.3%
Jan 2011	10,215.5	2.3%	11,371.5	1.7%
Feb 2011	11,069.1	3.3%	11,400.7	2.4%
Mar 2011	10,883.8	-2.2%	11,380.6	2.1%
Apr 2011	11,142.4	-3.6%	11,345.7	1.9%
May 2011	11,266.1	-3.9%	11,307.9	1.3%
Jun 2011	11,411.1	-2.6%	11,282.1	1.1%
Jul 2011	11,021.5	-7.1%	11,212.3	0.3%
Aug 2011	11,427.5	-3.3%	11,180.1	-0.2%
Sep 2011	11,184.8	-3.7%	11,144.2	-0.8%

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

	Miles Driven (billions of miles)	Year ending Miles Driven (billions of miles)	% Change from Year Prior	Average Gasoline Consumption* (million gallons/day)	Year ending Avg. Gasoline Consumption* (million gallons/day)	% Change from Year Prior
1/05	224.2	2,964.6	2.4%	350.4	372.5	0.5%
2/05	220.1	2,971.2	2.3%	369.8	373.8	0.7%
3/05	253.6	2,972.7	1.8%	378.0	374.5	0.6%
4/05	250.9	2,971.9	1.3%	380.8	375.0	0.5%
5/05	262.1	2,976.9	1.4%	388.2	376.2	0.9%
6/05	264.0	2,983.1	1.4%	395.3	377.2	1.1%
7/05	267.4	2,984.3	1.3%	390.7	377.6	1.3%
8/05	265.3	2,986.7	1.3%	399.1	378.9	1.8%
9/05	241.6	2,985.4	1.0%	368.9	378.3	1.6%
10/05	252.1	2,983.8	0.9%	368.9	378.1	1.9%
11/05	243.5	2,988.7	1.0%	373.8	378.6	1.9%
12/05	244.9	2,989.7	0.9%	377.1	378.4	1.7%
1/06	232.9	2,998.4	1.1%	349.5	378.3	1.6%
2/06	220.8	2,999.1	0.9%	370.8	378.4	1.2%
3/06	256.6	3,002.1	1.0%	375.2	378.2	1.0%
4/06	250.4	3,001.6	1.0%	379.2	378.1	0.8%
5/06	264.2	3,003.7	0.9%	381.5	377.5	0.4%
6/06	263.2	3,002.9	0.7%	391.0	377.1	0.0%
7/06	262.8	2,998.3	0.5%	384.6	376.6	-0.3%
8/06	266.5	2,999.5	0.4%	392.5	376.1	-0.7%
9/06	246.4	3,004.3	0.6%	377.4	376.8	-0.4%
10/06	258.1	3,010.3	0.9%	378.4	377.6	-0.1%
11/06	245.8	3,012.6	0.8%	377.1	377.9	-0.2%
12/06	246.3	3,014.0	0.8%	373.9	377.6	-0.2%
1/07	233.7	3,014.8	0.5%	359.1	378.4	0.0%
2/07	218.7	3,012.7	0.5%	372.6	378.5	0.0%
3/07	259.3	3,015.4	0.4%	376.3	378.6	0.1%
4/07	252.4	3,017.4	0.5%	374.1	378.2	0.0%
5/07	267.2	3,020.4	0.6%	385.2	378.5	0.3%
6/07	265.3	3,022.5	0.7%	390.0	378.4	0.3%
7/07	267.0	3,026.7	0.9%	381.3	378.2	0.4%
8/07	271.5	3,031.7	1.1%	391.7	378.1	0.5%
9/07	246.2	3,031.5	0.9%	375.4	377.9	0.3%
10/07	261.6	3,035.0	0.8%	380.4	378.1	0.1%
11/07	246.0	3,035.2	0.8%	370.6	377.6	-0.1%
12/07	240.9	3,029.8	0.5%	362.6	376.6	-0.3%
1/08	229.5	3,025.6	0.4%	352.2	376.0	-0.6%
2/08	217.6	3,024.5	0.4%	364.6	375.4	-0.8%
3/08	248.2	3,013.4	-0.1%	364.8	374.4	-1.1%
4/08	248.1	3,009.1	-0.3%	371.6	374.2	-1.1%

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

* All Sales/Deliveries by Prime Suppliers

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

	Miles Driven (billions of miles)	Year ending Miles Driven (billions of miles)	% Change from Year Prior	Average Gasoline Consumption* (million gallons/day)	Year ending Avg. Gasoline Consumption* (million gallons/day)	% Change from Year Prior
5/08	257.1	2,999.0	-0.7%	369.0	372.9	-1.5%
6/08	251.8	2,985.5	-1.2%	367.3	371.0	-2.0%
7/08	257.6	2,976.1	-1.7%	363.0	369.4	-2.3%
8/08	257.1	2,961.7	-2.3%	367.1	367.4	-2.8%
9/08	234.9	2,950.4	-2.7%	350.4	365.3	-3.3%
10/08	252.1	2,940.9	-3.1%	367.4	364.2	-3.7%
11/08	233.2	2,928.1	-3.5%	356.4	363.0	-3.8%
12/08	238.6	2,925.8	-3.4%	361.6	363.0	-3.6%
1/09	226.4	2,922.7	-3.4%	342.1	362.1	-3.7%
2/09	219.2	2,924.3	-3.3%	355.3	361.3	-3.7%
3/09	249.1	2,925.2	-2.9%	355.9	360.6	-3.7%
4/09	252.9	2,930.0	-2.6%	366.2	360.1	-3.8%
5/09	260.4	2,933.3	-2.2%	369.8	360.2	-3.4%
6/09	260.5	2,942.0	-1.5%	377.8	361.1	-2.7%
7/09	267.8	2,952.2	-0.8%	375.5	362.1	-2.0%
8/09	263.0	2,958.1	-0.1%	371.4	362.5	-1.3%
9/09	244.1	2,967.3	0.6%	365.3	363.7	-0.4%
10/09	254.6	2,969.8	1.0%	360.3	363.1	-0.3%
11/09	239.2	2,975.8	1.6%	352.9	362.8	-0.1%
12/09	242.0	2,979.2	1.8%	360.6	362.8	-0.1%
1/10	223.0	2,975.8	1.8%	335.3	362.2	0.0%
2/10	212.8	2,969.4	1.5%	351.8	361.9	0.2%
3/10	253.9	2,974.2	1.7%	362.7	362.5	0.5%
4/10	256.6	2,977.9	1.6%	371.5	362.9	0.8%
5/10	259.0	2,976.5	1.5%	372.0	363.1	0.8%
6/10	262.9	2,978.9	1.3%	379.9	363.3	0.6%
7/10	268.5	2,979.6	0.9%	380.7	363.7	0.4%
8/10	267.6	2,984.2	0.9%	379.1	364.3	0.5%
9/10	247.9	2,988.0	0.7%	369.4	364.7	0.3%
10/10	260.0	2,993.4	0.8%	362.1	364.8	0.5%
11/10	243.1	2,997.3	0.7%	357.9	365.3	0.7%
12/10	244.6	2,999.9	0.7%	359.6	365.2	0.7%
1/11	224.2	3,001.1	0.9%	333.3	365.0	0.8%
2/11	214.1	3,002.4	1.1%	347.3	364.6	0.8%
3/11	250.9	2,999.4	0.8%	352.6	363.8	0.4%
4/11	250.9	2,993.7	0.5%	353.2	362.3	-0.2%
5/11	254.4	2,989.1	0.4%	353.2	360.7	-0.7%
6/11	259.4	2,985.6	0.2%	363.3	359.3	-1.1%
7/11	261.7	2,978.8	0.0%	359.2	357.5	-1.7%
8/11	262.7	2,973.9	-0.3%	370.1	356.8	-2.1%
9/11	244.2	2,970.2	-0.6%	359.4	355.9	-2.4%

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

COMPONENTS OF THE CPI INDEX
MONTHLY PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
Month	All Items	Med. Care	Phys. Serv.	Hospital & Other Related Services	Income	Auto Bodywork	All Items	Metal/MFR
7/2006	0.3%	0.3%	0.1%	0.4%	0.4%	0.4%	0.4%	1.4%
8/2006	0.2%	0.2%	0.1%	0.4%	0.2%	0.3%	0.7%	-0.3%
9/2006	-0.5%	0.2%	0.0%	0.2%	0.0%	0.4%	-1.5%	0.4%
10/2006	-0.5%	0.3%	0.2%	0.5%	0.7%	0.0%	-1.9%	-0.2%
11/2006	-0.1%	0.2%	0.2%	0.7%	0.2%	0.4%	1.5%	-0.7%
12/2006	0.1%	0.0%	0.2%	-0.1%	0.7%	0.3%	0.6%	0.3%
1/2007	0.3%	1.0%	1.2%	1.1%	-0.1%	0.7%	-1.0%	-0.4%
2/2007	0.5%	0.9%	1.3%	1.2%	0.1%	0.4%	1.7%	0.8%
3/2007	0.9%	0.2%	0.1%	0.5%	0.9%	0.1%	1.5%	2.1%
4/2007	0.6%	0.3%	0.0%	0.4%	0.3%	0.1%	1.2%	2.3%
5/2007	0.6%	0.2%	0.1%	0.4%	0.3%	-0.1%	1.1%	0.5%
6/2007	0.2%	0.1%	0.1%	0.2%	0.4%	0.0%	0.3%	-0.2%
7/2007	0.0%	0.6%	0.4%	0.9%	0.1%	0.1%	0.7%	0.4%
8/2007	-0.2%	0.4%	0.2%	0.3%	0.2%	0.2%	-1.5%	-0.6%
9/2007	0.3%	0.2%	0.0%	0.6%	0.3%	0.3%	0.6%	-0.5%
10/2007	0.2%	0.5%	0.4%	1.2%	0.2%	0.9%	0.7%	0.3%
11/2007	0.6%	0.4%	0.0%	1.0%	0.2%	0.3%	2.5%	-0.4%
12/2007	-0.1%	0.2%	0.2%	0.1%	0.3%	0.3%	-0.2%	-0.1%
1/2008	0.5%	0.8%	0.6%	1.5%	0.0%	0.2%	1.3%	1.8%
2/2008	0.3%	0.5%	-0.1%	0.9%	0.3%	-0.2%	0.9%	2.2%
3/2008	0.9%	0.2%	0.2%	0.2%	0.7%	0.1%	2.8%	3.1%
4/2008	0.6%	0.1%	0.0%	0.2%	0.2%	0.0%	1.6%	4.6%
5/2008	0.8%	0.1%	0.7%	0.2%	0.0%	0.3%	3.0%	2.7%
6/2008	1.0%	0.1%	0.1%	0.1%	0.3%	0.4%	2.0%	1.6%
7/2008	0.5%	0.1%	0.1%	0.4%	0.1%	0.2%	2.5%	2.2%
8/2008	-0.4%	0.1%	0.5%	0.4%	0.6%	0.9%	-3.2%	-0.4%
9/2008	-0.1%	0.2%	0.3%	0.4%	-0.1%	0.8%	-1.1%	-3.1%
10/2008	-1.0%	0.2%	0.1%	0.6%	0.0%	0.9%	-5.3%	-6.5%
11/2008	-1.9%	0.2%	0.2%	0.4%	0.0%	0.2%	-5.2%	-6.3%
12/2008	-1.0%	0.1%	0.2%	0.1%	0.0%	0.2%	-3.3%	-3.2%
1/2009	0.4%	0.7%	0.5%	1.4%	0.2%	0.4%	0.2%	-1.4%
2/2009	0.5%	0.7%	0.3%	1.3%	0.2%	-0.3%	-1.1%	-1.7%
3/2009	0.2%	0.2%	0.4%	0.5%	-0.3%	0.4%	-0.7%	-1.2%
4/2009	0.2%	0.3%	0.0%	0.7%	0.1%	0.5%	0.6%	-1.0%
5/2009	0.3%	0.2%	0.7%	-0.1%	0.1%	0.2%	1.0%	0.3%
6/2009	0.9%	0.0%	0.1%	0.1%	-0.1%	0.1%	1.9%	0.7%
7/2009	-0.2%	0.2%	0.2%	0.7%	0.6%	0.2%	-0.9%	1.0%
8/2009	0.2%	0.2%	0.1%	0.3%	0.3%	-0.1%	1.4%	3.1%
9/2009	0.1%	0.3%	0.1%	0.5%	-0.1%	0.5%	-0.5%	1.6%
10/2009	0.1%	0.2%	0.1%	0.4%	0.3%	-0.2%	0.6%	0.6%
11/2009	0.1%	0.3%	0.0%	1.1%	0.8%	0.5%	1.3%	-0.2%
12/2009	-0.2%	0.0%	0.1%	0.1%	0.3%	0.1%	0.4%	1.6%
1/2010	0.3%	0.8%	1.3%	1.1%	0.6%	0.1%	2.1%	2.3%
2/2010	0.0%	0.8%	0.6%	1.7%	-0.2%	0.0%	-0.5%	0.1%
3/2010	0.4%	0.3%	0.0%	0.9%	0.3%	0.1%	1.3%	2.1%
4/2010	0.2%	0.1%	0.2%	0.2%	0.6%	0.6%	0.6%	2.6%
5/2010	0.1%	0.0%	0.0%	0.1%	0.3%	0.7%	0.2%	-0.1%
6/2010	-0.1%	0.1%	0.4%	0.2%	0.1%	0.3%	-0.7%	-1.3%
7/2010	0.0%	-0.1%	0.5%	-0.3%	0.5%	-0.1%	0.3%	-1.2%
8/2010	0.1%	0.1%	0.1%	0.3%	0.3%	0.1%	0.4%	0.7%
9/2010	0.1%	0.6%	0.3%	1.5%	0.1%	0.0%	0.0%	0.8%
10/2010	0.1%	0.2%	-0.1%	0.7%	0.5%	0.3%	0.9%	1.1%
11/2010	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.6%	0.9%
12/2010	0.2%	0.1%	0.1%	0.2%	-0.1%	0.3%	1.1%	1.2%
1/2011	0.5%	0.5%	0.5%	0.8%	0.1%	0.4%	1.3%	2.0%
2/2011	0.5%	0.8%	1.0%	1.2%	0.7%	0.1%	1.7%	1.9%
3/2011	1.0%	0.2%	0.1%	0.2%	0.0%	0.0%	1.8%	0.9%
4/2011	0.6%	0.3%	0.0%	0.4%	0.3%	0.3%	2.0%	1.6%
5/2011	0.5%	0.1%	0.0%	0.4%	0.3%	0.1%	0.5%	-0.4%
6/2011	-0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	-0.1%	0.0%
7/2011	0.1%	0.2%	0.2%	0.3%	0.3%	0.1%	0.3%	0.5%
8/2011	0.3%	0.1%	0.2%	0.3%	-0.4%	0.2%	-0.7%	-0.1%
9/2011	0.2%	0.2%	0.0%	0.2%	0.5%	0.2%	0.4%	-0.5%
10/2011	-0.2%	0.5%	0.4%	0.7%	0.5%	0.3%	-1.3%	-1.7%

COMPONENTS OF THE CPI INDEX
ANNUAL PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
Month	All Items	Med. Care	Phys. Serv.	Hospital & Other Related Services	Income	Auto Bodywork	All Items	Metal/MPR
7/2006	4.1%	4.0%	1.3%	6.4%	4.5%	4.6%	6.7%	19.1%
8/2006	3.8%	4.3%	1.4%	7.2%	4.6%	4.5%	6.5%	18.1%
9/2006	2.1%	4.2%	1.2%	7.3%	4.1%	3.8%	2.0%	16.5%
10/2006	1.3%	4.0%	1.4%	6.9%	4.3%	3.6%	-2.4%	15.7%
11/2006	2.0%	3.7%	1.5%	6.3%	4.4%	3.7%	0.5%	12.7%
12/2006	2.5%	3.6%	1.7%	6.1%	4.8%	3.4%	1.6%	11.9%
1/2007	2.1%	4.3%	3.2%	6.3%	3.9%	3.9%	-0.2%	10.1%
2/2007	2.4%	4.3%	4.1%	6.0%	3.8%	3.5%	3.1%	9.5%
3/2007	2.8%	4.0%	3.6%	5.8%	4.4%	3.4%	4.4%	11.1%
4/2007	2.6%	4.0%	3.7%	5.9%	3.8%	3.9%	4.3%	10.5%
5/2007	2.7%	4.0%	3.6%	6.0%	4.5%	3.4%	4.5%	6.6%
6/2007	2.7%	4.0%	3.8%	5.8%	4.1%	3.1%	4.6%	5.9%
7/2007	2.4%	4.3%	4.0%	6.4%	3.9%	2.8%	5.0%	4.9%
8/2007	2.0%	4.5%	4.1%	6.4%	3.7%	2.8%	2.7%	4.5%
9/2007	2.8%	4.6%	4.1%	6.8%	4.1%	2.6%	4.9%	3.6%
10/2007	3.5%	4.8%	4.3%	7.6%	3.7%	3.5%	7.7%	4.1%
11/2007	4.3%	5.0%	4.1%	7.9%	3.6%	3.5%	8.7%	4.5%
12/2007	4.1%	5.2%	4.1%	8.1%	3.4%	3.5%	7.9%	4.1%
1/2008	4.3%	4.9%	3.5%	8.5%	3.5%	3.0%	10.4%	6.4%
2/2008	4.0%	4.5%	2.1%	8.2%	3.8%	2.4%	9.5%	7.8%
3/2008	4.0%	4.6%	2.1%	7.9%	3.6%	2.3%	11.0%	8.8%
4/2008	3.9%	4.3%	2.1%	7.7%	3.5%	2.2%	11.4%	11.4%
5/2008	4.2%	4.1%	2.8%	7.5%	3.1%	2.6%	13.4%	13.8%
6/2008	5.0%	4.0%	2.8%	7.4%	3.1%	2.9%	15.4%	15.8%
7/2008	5.6%	3.5%	2.4%	6.8%	3.0%	3.1%	17.4%	17.9%
8/2008	5.4%	3.3%	2.7%	6.9%	3.5%	3.7%	15.4%	18.1%
9/2008	4.9%	3.2%	3.0%	6.6%	3.1%	4.2%	13.5%	15.0%
10/2008	3.7%	2.8%	2.7%	6.0%	2.9%	4.2%	6.7%	7.2%
11/2008	1.1%	2.7%	2.9%	5.4%	2.6%	4.1%	-1.2%	0.8%
12/2008	0.1%	2.6%	2.9%	5.4%	2.4%	3.9%	-4.3%	-2.3%
1/2009	0.0%	2.6%	2.8%	5.3%	2.5%	4.1%	-5.4%	-5.3%
2/2009	0.2%	2.8%	3.2%	5.8%	2.4%	4.0%	-7.3%	-8.9%
3/2009	-0.4%	2.8%	3.4%	6.1%	1.3%	4.4%	-10.5%	-12.6%
4/2009	-0.7%	3.0%	3.3%	6.5%	1.1%	4.9%	-11.4%	-17.3%
5/2009	-1.3%	3.2%	3.3%	6.2%	1.2%	4.8%	-13.1%	-19.2%
6/2009	-1.4%	3.2%	3.3%	6.2%	0.7%	4.5%	-13.2%	-19.9%
7/2009	-2.1%	3.2%	3.4%	6.5%	1.2%	4.4%	-16.1%	-20.8%
8/2009	-1.5%	3.3%	3.1%	6.5%	0.9%	3.4%	-12.1%	-18.1%
9/2009	-1.3%	3.5%	2.9%	6.6%	0.9%	3.1%	-11.6%	-14.1%
10/2009	-0.2%	3.5%	2.8%	6.4%	1.1%	2.1%	-6.0%	-7.6%
11/2009	1.8%	3.5%	2.7%	7.1%	2.0%	2.4%	0.3%	-1.5%
12/2009	2.7%	3.4%	2.5%	7.1%	2.2%	2.3%	4.2%	3.3%
1/2010	2.6%	3.5%	3.3%	6.8%	2.7%	2.0%	6.3%	7.2%
2/2010	2.1%	3.6%	3.5%	7.2%	2.2%	2.3%	6.9%	9.2%
3/2010	2.3%	3.7%	3.2%	7.6%	2.8%	1.9%	9.0%	12.8%
4/2010	2.2%	3.6%	3.4%	7.1%	3.4%	2.0%	9.0%	16.9%
5/2010	2.0%	3.4%	2.7%	7.3%	3.5%	2.5%	8.2%	16.4%
6/2010	1.1%	3.5%	3.0%	7.4%	3.8%	2.7%	5.4%	14.1%
7/2010	1.2%	3.2%	3.3%	6.3%	3.7%	2.5%	6.7%	11.7%
8/2010	1.1%	3.2%	3.3%	6.3%	3.6%	2.7%	5.7%	9.2%
9/2010	1.1%	3.4%	3.5%	7.3%	3.8%	2.2%	6.2%	8.4%
10/2010	1.2%	3.4%	3.2%	7.5%	4.0%	2.7%	6.5%	8.8%
11/2010	1.1%	3.2%	3.4%	6.6%	3.3%	2.3%	5.8%	9.9%
12/2010	1.5%	3.3%	3.4%	6.7%	2.9%	2.5%	6.5%	9.6%
1/2011	1.6%	2.9%	2.6%	6.3%	2.4%	2.8%	5.9%	9.6%
2/2011	2.1%	2.9%	3.0%	5.8%	3.3%	2.9%	8.2%	11.7%
3/2011	2.7%	2.7%	3.2%	5.1%	3.0%	2.8%	8.7%	10.1%
4/2011	3.2%	2.9%	3.0%	5.4%	2.7%	2.5%	10.1%	9.0%
5/2011	3.6%	3.0%	3.0%	5.6%	2.7%	1.9%	10.4%	8.7%
6/2011	3.6%	2.9%	2.7%	5.5%	2.6%	1.6%	11.1%	10.1%
7/2011	3.6%	3.2%	2.4%	6.2%	2.5%	1.8%	11.1%	12.0%
8/2011	3.8%	3.2%	2.5%	6.2%	1.8%	1.9%	9.9%	11.0%
9/2011	3.9%	2.8%	2.2%	4.9%	2.2%	2.0%	10.3%	9.6%
10/2011	3.5%	3.1%	2.7%	4.9%	2.2%	2.1%	7.9%	6.7%

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

	(1)	(2)		(1)	(2)
<u>Month</u>	<u>Index</u>	<u>Annual Percentage Change</u>	<u>Month</u>	<u>Index</u>	<u>Annual Percentage Change</u>
1/2005	1.964	2.3%	7/2008	2.153	3.0%
2/2005	1.973	2.4%	8/2008	2.159	3.1%
3/2005	1.983	2.4%	9/2008	2.164	3.0%
4/2005	1.986	2.3%	10/2008	2.167	2.8%
5/2005	1.986	2.2%	11/2008	2.164	2.6%
6/2005	1.985	2.1%	12/2008	2.159	2.4%
7/2005	1.987	2.2%	1/2009	2.166	2.2%
8/2005	1.989	2.2%	2/2009	2.173	2.2%
9/2005	1.992	2.0%	3/2009	2.180	2.2%
10/2005	2.001	2.1%	4/2009	2.184	2.1%
11/2005	2.002	2.1%	5/2009	2.183	2.0%
12/2005	2.001	2.2%	6/2009	2.184	1.8%
1/2006	2.008	2.2%	7/2009	2.184	1.4%
2/2006	2.016	2.2%	8/2009	2.186	1.3%
3/2006	2.026	2.2%	9/2009	2.191	1.2%
4/2006	2.030	2.2%	10/2009	2.196	1.4%
5/2006	2.033	2.4%	11/2009	2.193	1.3%
6/2006	2.036	2.6%	12/2009	2.190	1.4%
7/2006	2.039	2.6%	1/2010	2.193	1.2%
8/2006	2.044	2.8%	2/2010	2.197	1.1%
9/2006	2.049	2.9%	3/2010	2.201	1.0%
10/2006	2.056	2.7%	4/2010	2.203	0.9%
11/2006	2.053	2.5%	5/2010	2.203	0.9%
12/2006	2.051	2.5%	6/2010	2.203	0.9%
1/2007	2.060	2.6%	7/2010	2.203	0.9%
2/2007	2.071	2.7%	8/2010	2.206	0.9%
3/2007	2.079	2.6%	9/2010	2.210	0.9%
4/2007	2.082	2.6%	10/2010	2.212	0.7%
5/2007	2.084	2.5%	11/2010	2.212	0.9%
6/2007	2.086	2.5%	12/2010	2.210	0.9%
7/2007	2.090	2.5%	1/2011	2.217	1.1%
8/2007	2.094	2.4%	2/2011	2.225	1.3%
9/2007	2.100	2.5%	3/2011	2.233	1.4%
10/2007	2.107	2.5%	4/2011	2.238	1.6%
11/2007	2.109	2.7%	5/2011	2.243	1.8%
12/2007	2.109	2.8%	6/2011	2.246	2.0%
1/2008	2.118	2.8%	7/2011	2.250	2.1%
2/2008	2.125	2.6%	8/2011	2.258	2.3%
3/2008	2.134	2.7%	9/2011	2.263	2.4%
4/2008	2.139	2.7%	10/2011	2.268	2.5%
5/2008	2.141	2.7%			
6/2008	2.146	2.9%			

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
FOR 2012 BASE
CALCULATION OF MODEL YEAR RELATIVITY
BEFORE OCTOBER 1, 2012

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2012	0.041	1.000	0.043	1.000
2011	0.045	0.970	0.047	0.930
2010	0.070	0.930	0.074	0.870
2009	0.085	0.890	0.090	0.810
2008	0.084	0.860	0.089	0.750
2007	0.086	0.820	0.091	0.700
2006	0.085	0.780	0.090	0.660
2005	0.078	0.740	0.082	0.610
2004	0.072	0.710	0.075	0.570
2003 & PRIOR	0.354	0.650	0.319	0.470
(1) Average		0.773		0.657

AFTER OCTOBER 1, 2012 (INTRODUCTION OF 2013 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2013	0.063	1.030	0.066	1.070
2012	0.063	1.000	0.067	1.000
2011	0.057	0.970	0.060	0.930
2010	0.052	0.930	0.056	0.870
2009	0.050	0.890	0.053	0.810
2008	0.075	0.860	0.079	0.750
2007	0.085	0.820	0.090	0.700
2006	0.079	0.780	0.083	0.660
2005	0.076	0.740	0.079	0.610
2004	0.071	0.710	0.073	0.570
2003 & PRIOR	0.329	0.650	0.294	0.470
(2) Average		0.792		0.690

AFTER OCTOBER 1, 2013 (INTRODUCTION OF 2014 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2014	0.067	1.050	0.071	1.110
2013	0.072	1.030	0.077	1.070
2012	0.065	1.000	0.069	1.000
2011	0.058	0.970	0.062	0.930
2010	0.053	0.930	0.057	0.870
2009	0.049	0.890	0.052	0.810
2008	0.072	0.860	0.077	0.750
2007	0.080	0.820	0.085	0.700
2006	0.073	0.780	0.076	0.660
2005	0.069	0.740	0.071	0.610
2004	0.063	0.710	0.063	0.570
2003 & PRIOR	0.279	0.650	0.240	0.470
(3) Average		0.820		0.739

(4) Number of months from effective date to 10/1/2013: 12

(5) Average relativity based on an effective date of 10/1/2012:

Comp: $(0.792 \times 4) + 0.82 \times (12 - 4) / 12 = 0.792$

Coll: $(0.69 \times 4) + 0.739 \times (12 - 4) / 12 = 0.690$

(6) Model year trend factor:

Comp: $(5) / 0.773 = 1.025$

Coll: $(5) / 0.657 = 1.050$

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SYMBOL TREND

COMPREHENSIVE (a)

Year Ended	Full Coverage		\$50 Deductible		\$100 Deductible		\$250 Deductible		\$500 Deductible		\$1000 Deductible	
	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR
12/31/03	1,519,590	1.026	280,898	1.092	988,122	1.139	426,628	1.200	376,079	1.283	39,061	1.486
12/31/04	1,566,869	1.022	274,753	1.090	1,009,604	1.147	442,607	1.211	413,905	1.296	46,333	1.491
12/31/05	1,495,388	1.070	259,596	1.129	1,019,037	1.176	461,472	1.236	472,593	1.315	57,074	1.501
12/31/06	1,468,818	1.083	245,816	1.139	1,026,616	1.186	476,005	1.245	540,403	1.325	68,275	1.497
12/31/07	1,423,711	1.096	239,525	1.151	1,003,425	1.198	483,112	1.258	588,543	1.336	77,921	1.507
12/31/08	1,369,675	1.105	232,022	1.159	957,628	1.205	476,711	1.264	599,396	1.335	84,148	1.500
12/31/09	1,359,883	1.106	225,684	1.158	956,091	1.201	481,599	1.258	633,640	1.327	91,354	1.488
12/31/10	1,379,409	1.112	221,124	1.163	976,334	1.202	500,991	1.257	692,454	1.324	100,730	1.482

Average Annual Rate of Change:

8 points *	1.3%	1.0%	0.8%	0.7%	0.5%	0.0%
4 points *	0.4%	0.3%	0.1%	-0.1%	-0.3%	-0.6%
2 year	0.3%	0.2%	-0.1%	-0.3%	-0.4%	-0.6%
1 year	0.5%	0.4%	0.1%	-0.1%	-0.2%	-0.4%

Correlation Coefficients:

8 points *	0.93	0.93	0.91	0.89	0.79	-0.12
4 points *	0.96	0.91	0.36	-0.36	-0.96	-0.99

* Based on exponential curve of best fit.

(a) Standard business only.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SYMBOL TREND

COLLISION(a)

Year Ended	\$50 Deductible		\$100 Deductible		\$200 Deductible		\$250 Deductible		\$500 Deductible		\$1000 Deductible	
	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR	WRITTEN EXPOSURES	SYMBOL FACTOR
12/31/03	14,126	0.736	367,076	0.743	63,806	0.815	1,582,949	0.819	1,276,931	0.892	91,597	0.964
12/31/04	14,645	0.723	362,284	0.731	59,510	0.817	1,583,688	0.815	1,348,774	0.892	104,735	0.966
12/31/05	14,048	0.765	330,906	0.755	56,053	0.828	1,547,065	0.826	1,434,510	0.899	121,910	0.971
12/31/06	14,608	0.773	311,622	0.753	52,789	0.826	1,517,916	0.823	1,522,965	0.898	137,714	0.965
12/31/07	16,021	0.788	296,629	0.754	51,098	0.825	1,461,882	0.820	1,578,818	0.895	150,451	0.961
12/31/08	17,481	0.794	278,888	0.750	49,189	0.818	1,380,106	0.812	1,578,826	0.886	158,402	0.950
12/31/09	19,024	0.791	266,812	0.743	46,571	0.809	1,352,733	0.799	1,619,403	0.869	169,014	0.934
12/31/10	21,166	0.791	259,309	0.740	44,646	0.807	1,354,806	0.791	1,711,003	0.858	183,088	0.923

Average Annual Rate of Change:

8 points *	1.3%	0.0%	-0.2%	-0.5%	-0.5%	-0.6%
4 points *	0.1%	-0.7%	-0.8%	-1.2%	-1.4%	-1.4%
2 year	-0.2%	-0.7%	-0.7%	-1.3%	-1.6%	-1.4%
1 year	0.0%	-0.4%	-0.2%	-1.0%	-1.3%	-1.2%

Correlation Coefficients:

8 points *	0.89	0.09	-0.48	-0.77	-0.78	-0.87
4 points *	0.32	-0.99	-0.98	-1.00	-0.99	-1.00

* Based on exponential curve of best fit.

(a) Standard business only.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1997					515,054,841
1998				499,079,295	500,235,007
1999			506,104,335	511,660,823	514,137,414
2000		494,966,053	505,863,721	512,898,543	515,188,246
2001	468,576,304	486,718,769	497,255,745	504,797,761	506,516,812
2002	502,055,673	533,149,260	548,869,443	557,723,529	557,289,176
2003	515,817,257	559,094,357	578,617,400	585,187,725	587,822,056
2004	539,624,419	573,780,470	593,251,141	599,505,070	601,716,224
2005	534,184,208	576,962,347	593,487,306	599,911,132	601,141,186
2006	555,212,150	599,243,013	614,562,168	620,644,878	620,816,005
2007	566,258,904	615,386,763	626,175,066	629,464,168	
2008	572,281,295	606,038,122	616,157,149		
2009	636,778,268	666,202,319			
2010	639,377,892				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				1.002
1999			1.011	1.005
2000		1.022	1.014	1.004
2001	1.039	1.022	1.015	1.003
2002	1.062	1.029	1.016	0.999
2003	1.084	1.035	1.011	1.005
2004	1.063	1.034	1.011	1.004
2005	1.080	1.029	1.011	1.002
2006	1.079	1.026	1.010	1.000
2007	1.087	1.018	1.005	
2008	1.059	1.017		
2009	1.046			
Five Year Average	1.070	1.025	1.010	1.002
Three Year Average	1.064	1.020	1.009	1.002
		Five Year	Three Year	
39 to 63 months:		1.012	1.011	
27 to 63 months:		1.037	1.031	
15 to 63 months:		1.110	1.097	

(a) Losses are on a 30/60 level for 2002-2010.
 Losses are on a 25/50 level for 1997-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Basic Limits(a) Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1997					441,578,911
1998				452,975,900	453,159,687
1999			485,252,017	485,572,450	485,440,645
2000		510,105,451	508,023,076	508,052,039	508,060,163
2001	494,139,577	501,761,686	502,671,629	503,203,863	502,958,797
2002	521,387,936	529,534,675	531,145,335	532,186,698	531,950,120
2003	537,475,817	547,204,102	549,683,599	549,242,647	549,478,260
2004	540,779,130	552,344,575	560,950,492	561,763,330	561,689,009
2005	560,372,482	572,679,307	574,152,924	574,496,556	574,527,902
2006	585,759,190	596,268,288	597,603,179	598,221,980	597,935,823
2007	591,554,570	602,565,320	603,840,287	604,144,875	
2008	587,942,423	602,297,429	603,066,452		
2009	600,163,831	609,446,256			
2010	613,312,535				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				1.000
1999			1.001	1.000
2000		0.996	1.000	1.000
2001	1.015	1.002	1.001	1.000
2002	1.016	1.003	1.002	1.000
2003	1.018	1.005	0.999	1.000
2004	1.021	1.016	1.001	1.000
2005	1.022	1.003	1.001	1.000
2006	1.018	1.002	1.001	1.000
2007	1.019	1.002	1.001	
2008	1.024	1.001		
2009	1.015			

Five Year Average	1.020	1.005	1.001	1.000
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Three Year Average	1.019	1.002	1.001	1.000
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	Five Year	Three Year
39 to 63 months:	1.001	1.001
27 to 63 months:	1.006	1.003
15 to 63 months:	1.026	1.022

(a) Losses are on a \$25,000 level for 2002-2010.
Losses are on a \$15,000 level for 1997-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Bodily Injury Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1997					36,519,975
1998				33,882,419	33,680,968
1999			33,190,330	33,444,514	33,492,209
2000		32,637,501	33,073,301	33,677,305	33,379,655
2001	31,401,868	33,755,318	35,021,950	35,507,827	35,426,244
2002	32,704,663	37,596,181	39,565,990	39,583,086	39,653,863
2003	35,307,464	39,489,354	40,993,396	41,853,946	41,929,146
2004	34,894,192	37,454,484	39,846,551	40,160,252	40,566,220
2005	35,135,790	39,433,924	41,021,443	41,261,672	41,475,383
2006	37,169,628	41,698,996	43,084,563	44,235,981	43,770,648
2007	37,248,189	43,276,060	44,599,011	44,878,639	
2008	36,382,688	40,775,758	41,624,706		
2009	39,667,935	42,955,932			
2010	37,986,964				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				0.994
1999			1.008	1.001
2000		1.013	1.018	0.991
2001	1.075	1.038	1.014	0.998
2002	1.150	1.052	1.000	1.002
2003	1.118	1.038	1.021	1.002
2004	1.073	1.064	1.008	1.010
2005	1.122	1.040	1.006	1.005
2006	1.122	1.033	1.027	0.989
2007	1.162	1.031	1.006	
2008	1.121	1.021		
2009	1.083			
Five Year Average	1.122	1.038	1.014	1.002
Three Year Average	1.122	1.028	1.013	1.001
		Five Year	Three Year	
39 to 63 months:		1.016	1.014	
27 to 63 months:		1.055	1.042	
15 to 63 months:		1.184	1.169	

(a) Losses are on a 30/60 level for 2002-2010.
Losses are on a 25/50 level for 1997-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1997					10,566,331
1998				10,864,638	10,831,683
1999			11,252,921	11,143,920	11,257,504
2000		11,758,667	11,563,960	11,413,456	11,324,557
2001	11,522,357	11,260,876	11,051,061	10,921,388	10,833,455
2002	12,734,308	11,995,876	11,782,745	11,588,557	11,589,837
2003	12,929,486	12,177,961	11,919,457	11,701,679	11,632,875
2004	11,802,989	11,227,531	11,105,182	10,978,101	10,878,304
2005	12,302,623	11,786,546	11,641,063	11,622,425	11,494,322
2006	11,776,886	11,310,158	11,337,219	11,225,071	11,144,751
2007	11,055,689	10,741,024	10,613,436	10,549,255	
2008	10,888,944	10,459,558	10,364,127		
2009	9,889,498	9,679,313			
2010	9,788,949				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				0.997
1999			0.990	1.010
2000		0.983	0.987	0.992
2001	0.977	0.981	0.988	0.992
2002	0.942	0.982	0.984	1.000
2003	0.942	0.979	0.982	0.994
2004	0.951	0.989	0.989	0.991
2005	0.958	0.988	0.998	0.989
2006	0.960	1.002	0.990	0.993
2007	0.972	0.988	0.994	
2008	0.961	0.991		
2009	0.979			
Five Year Average	0.966	0.992	0.991	0.993
Three Year Average	0.971	0.994	0.994	0.991
		Five Year	Three Year	
39 to 63 months:		0.984	0.985	
27 to 63 months:		0.976	0.979	
15 to 63 months:		0.943	0.951	

(a) Losses are on a \$25,000 level for 2002-2010.
Losses are on a \$15,000 level for 1997-2001.

Losses exclude unallocated loss adjustment expense.

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
1997					609,373,618
1998				594,262,071	595,538,970
1999			607,315,095	616,343,115	618,962,876
2000		584,171,819	607,343,649	619,331,394	621,691,752
2001	540,606,810	590,573,084	615,270,128	627,427,574	627,806,583
2002	568,917,216	626,297,432	650,597,403	662,372,926	660,826,093
2003	590,218,744	662,896,265	695,233,004	702,075,913	703,757,654
2004	629,424,611	687,246,213	726,032,756	732,986,233	733,021,137
2005	622,795,154	693,338,754	719,404,608	726,341,510	724,279,324
2006	655,183,999	729,866,505	755,059,193	759,412,892	757,537,429
2007	672,298,246	754,301,249	769,117,018	771,660,808	
2008	679,520,052	736,955,645	752,606,768		
2009	743,063,871	805,971,456			
2010	749,121,544				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				1.002
1999			1.015	1.004
2000		1.040	1.020	1.004
2001	1.092	1.042	1.020	1.001
2002	1.101	1.039	1.018	0.998
2003	1.123	1.049	1.010	1.002
2004	1.092	1.056	1.010	1.000
2005	1.113	1.038	1.010	0.997
2006	1.114	1.035	1.006	0.998
2007	1.122	1.020	1.003	
2008	1.085	1.021		
2009	1.085			
Five Year Average	1.104	1.034	1.008	0.999
Three Year Average	1.097	1.025	1.006	0.998
		Five Year	Three Year	
39 to 63 months:		1.007	1.004	
27 to 63 months:		1.041	1.029	
15 to 63 months:		1.149	1.129	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1997					450,139,184
1998				463,408,859	463,353,715
1999			496,620,194	496,760,747	496,603,613
2000		522,380,676	520,124,759	520,292,907	520,234,996
2001	509,607,662	516,507,961	517,508,923	517,801,842	517,592,358
2002	523,908,951	532,151,212	533,775,479	534,777,466	534,427,287
2003	542,796,004	551,748,287	553,314,103	552,864,078	553,073,231
2004	545,709,696	555,915,798	564,500,217	565,402,098	565,293,901
2005	564,664,269	576,768,472	578,211,594	578,476,414	578,537,116
2006	589,948,039	600,531,291	601,871,788	602,497,738	602,092,739
2007	595,457,699	607,098,069	608,515,719	608,672,244	
2008	592,717,548	607,585,089	608,059,698		
2009	604,856,887	614,178,970			
2010	618,016,628				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				1.000
1999			1.000	1.000
2000		0.996	1.000	1.000
2001	1.014	1.002	1.001	1.000
2002	1.016	1.003	1.002	0.999
2003	1.016	1.003	0.999	1.000
2004	1.019	1.015	1.002	1.000
2005	1.021	1.003	1.000	1.000
2006	1.018	1.002	1.001	0.999
2007	1.020	1.002	1.000	
2008	1.025	1.001		
2009	1.015			
Five Year Average	1.020	1.005	1.000	1.000
Three Year Average	1.020	1.002	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.005	1.002	
15 to 63 months:		1.025	1.022	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Medical Payments Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1997					81,862,986
1998				77,964,001	78,054,472
1999			79,055,962	79,796,175	80,738,717
2000		78,803,485	80,270,062	80,892,530	80,916,479
2001	77,445,610	82,072,374	83,604,663	84,189,088	84,208,944
2002	84,407,330	89,375,713	90,811,468	91,440,492	91,468,157
2003	85,399,350	91,379,102	91,931,978	92,675,518	92,750,269
2004	85,271,787	89,295,154	91,165,945	92,022,820	92,163,988
2005	84,730,224	89,100,195	90,335,758	90,619,975	90,645,560
2006	91,005,311	92,605,615	93,479,636	94,013,888	94,087,739
2007	91,227,312	92,076,899	93,238,755	93,617,508	
2008	89,217,082	91,595,353	92,528,555		
2009	97,861,611	99,396,195			
2010	95,856,365				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				1.001
1999			1.009	1.012
2000		1.019	1.008	1.000
2001	1.060	1.019	1.007	1.000
2002	1.059	1.016	1.007	1.000
2003	1.070	1.006	1.008	1.001
2004	1.047	1.021	1.009	1.002
2005	1.052	1.014	1.003	1.000
2006	1.018	1.009	1.006	1.001
2007	1.009	1.013	1.004	
2008	1.027	1.010		
2009	1.016			
Five Year Average	1.024	1.013	1.006	1.001
Three Year Average	1.017	1.011	1.004	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.005	
27 to 63 months:		1.020	1.016	
15 to 63 months:		1.044	1.033	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1997					45,597,964
1998				40,165,311	39,676,840
1999			40,895,619	41,968,526	42,065,404
2000		39,823,570	40,854,460	42,011,925	41,324,158
2001	38,089,800	42,975,232	45,262,195	46,148,079	46,341,896
2002	38,918,375	47,611,602	50,400,213	50,208,191	50,666,563
2003	42,683,852	48,534,844	50,786,129	52,305,914	52,299,269
2004	44,012,059	48,971,187	51,836,511	52,026,941	52,216,497
2005	43,302,325	49,506,298	51,967,884	54,437,931	54,865,515
2006	46,363,207	54,796,894	57,328,982	59,078,135	58,814,554
2007	47,970,814	59,325,668	60,988,628	60,985,940	
2008	47,175,079	53,174,493	54,809,833		
2009	50,684,137	57,343,726			
2010	47,356,986				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				0.988
1999			1.026	1.002
2000		1.026	1.028	0.984
2001	1.128	1.053	1.020	1.004
2002	1.223	1.059	0.996	1.009
2003	1.137	1.046	1.030	1.000
2004	1.113	1.059	1.004	1.004
2005	1.143	1.050	1.048	1.008
2006	1.182	1.046	1.031	0.996
2007	1.237	1.028	1.000	
2008	1.127	1.031		
2009	1.131			

Five Year Average	1.164	1.043	1.023	1.003
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Three Year Average	1.165	1.035	1.026	1.003
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	Five Year	Three Year
39 to 63 months:	1.026	1.029
27 to 63 months:	1.070	1.065
15 to 63 months:	1.245	1.241

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1997					10,651,143
1998				11,012,708	10,944,152
1999			11,423,295	11,369,299	11,482,883
2000		12,006,427	11,819,962	11,638,277	11,537,925
2001	11,822,624	11,591,092	11,354,463	11,189,105	11,098,552
2002	12,833,292	12,129,687	11,933,562	11,679,374	11,680,654
2003	12,994,158	12,324,915	12,034,219	11,810,327	11,741,523
2004	12,196,649	11,581,589	11,458,158	11,331,060	11,231,280
2005	12,810,536	12,700,498	12,487,733	12,657,940	12,335,727
2006	11,779,484	11,312,727	11,515,084	11,386,140	11,322,228
2007	11,103,261	10,816,391	10,800,718	10,737,959	
2008	11,025,214	10,897,324	10,813,982		
2009	10,010,944	9,818,418			
2010	10,178,001				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				0.994
1999			0.995	1.010
2000		0.984	0.985	0.991
2001	0.980	0.980	0.985	0.992
2002	0.945	0.984	0.979	1.000
2003	0.948	0.976	0.981	0.994
2004	0.950	0.989	0.989	0.991
2005	0.991	0.983	1.014	0.975
2006	0.960	1.018	0.989	0.994
2007	0.974	0.999	0.994	
2008	0.988	0.992		
2009	0.981			
Five Year Average	0.979	0.996	0.993	0.991
Three Year Average	0.981	1.003	0.999	0.987
		Five Year	Three Year	
39 to 63 months:		0.984	0.986	
27 to 63 months:		0.980	0.989	
15 to 63 months:		0.959	0.970	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Underinsured Motorists Bodily Injury Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
1997					40,453,064
1998				40,879,625	42,204,871
1999			40,993,481	44,827,131	45,514,430
2000		36,995,866	44,712,621	47,905,237	48,554,944
2001	24,421,662	37,415,497	46,420,538	51,011,821	51,502,208
2002	23,147,591	39,559,551	49,215,193	52,127,755	52,109,200
2003	24,095,268	44,137,295	49,768,667	53,408,780	53,363,889
2004	33,532,085	53,425,768	61,714,574	65,610,846	65,346,366
2005	32,329,148	51,262,138	58,093,259	60,282,146	60,466,842
2006	37,987,530	60,187,588	67,430,403	71,284,126	71,417,146
2007	44,032,591	65,373,281	73,384,226	75,656,933	
2008	36,616,633	57,532,597	68,124,862		
2009	43,173,905	65,662,357			
2010	43,445,967				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				1.032
1999			1.094	1.015
2000		1.209	1.071	1.014
2001	1.532	1.241	1.099	1.010
2002	1.709	1.244	1.059	1.000
2003	1.832	1.128	1.073	0.999
2004	1.593	1.155	1.063	0.996
2005	1.586	1.133	1.038	1.003
2006	1.584	1.120	1.057	1.002
2007	1.485	1.123	1.031	
2008	1.571	1.184		
2009	1.521			
Five Year Average	1.549	1.143	1.052	1.000
Three Year Average	1.526	1.142	1.042	1.000
		Five Year	Three Year	
39 to 63 months:		1.052	1.042	
27 to 63 months:		1.202	1.190	
15 to 63 months:		1.862	1.816	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1997					93,082
1998				90,465	89,985
1999			93,145	92,547	92,151
2000		92,101	91,137	90,663	90,349
2001	92,965	89,243	88,410	88,149	87,694
2002	96,845	93,413	92,563	92,015	91,069
2003	98,407	94,411	93,472	92,709	92,449
2004	98,867	95,352	94,812	94,245	93,924
2005	96,834	93,155	92,093	91,301	90,958
2006	96,429	92,275	91,098	90,582	90,273
2007	92,115	88,209	87,104	86,501	
2008	88,995	84,974	83,845		
2009	96,514	92,087			
2010	96,388				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				0.995
1999			0.994	0.996
2000		0.990	0.995	0.997
2001	0.960	0.991	0.997	0.995
2002	0.965	0.991	0.994	0.990
2003	0.959	0.990	0.992	0.997
2004	0.964	0.994	0.994	0.997
2005	0.962	0.989	0.991	0.996
2006	0.957	0.987	0.994	0.997
2007	0.958	0.987	0.993	
2008	0.955	0.987		
2009	0.954			
Five Year Average	0.957	0.989	0.993	0.995
Three Year Average	0.956	0.987	0.993	0.997
		Five Year	Three Year	
39 to 63 months:		0.988	0.990	
27 to 63 months:		0.977	0.977	
15 to 63 months:		0.935	0.934	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1997					215,600
1998				216,617	216,601
1999			223,277	223,319	223,301
2000		225,602	223,938	223,917	223,876
2001	221,341	222,619	222,858	222,923	222,788
2002	225,129	226,768	227,050	227,280	227,151
2003	235,482	236,947	237,345	236,866	236,927
2004	239,528	241,668	244,848	245,055	245,032
2005	242,482	245,096	245,287	245,326	245,305
2006	243,912	245,958	246,139	246,193	246,171
2007	242,917	244,857	245,013	245,034	
2008	235,760	239,536	239,739		
2009	247,723	249,607			
2010	257,238				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				1.000
1999			1.000	1.000
2000		0.993	1.000	1.000
2001	1.006	1.001	1.000	0.999
2002	1.007	1.001	1.001	0.999
2003	1.006	1.002	0.998	1.000
2004	1.009	1.013	1.001	1.000
2005	1.011	1.001	1.000	1.000
2006	1.008	1.001	1.000	1.000
2007	1.008	1.001	1.000	
2008	1.016	1.001		
2009	1.008			
Five Year Average	1.010	1.003	1.000	1.000
Three Year Average	1.011	1.001	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.003	1.001	
15 to 63 months:		1.013	1.012	

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
1997					66,475
1998				61,932	61,904
1999			61,170	61,296	61,270
2000		60,351	60,685	60,899	60,840
2001	58,107	59,050	59,472	59,598	59,579
2002	60,999	61,948	62,273	62,406	62,393
2003	59,036	60,027	60,458	60,586	60,594
2004	56,892	57,641	58,405	58,675	58,674
2005	56,522	57,491	57,770	57,839	57,803
2006	59,284	59,258	59,555	59,638	59,623
2007	55,922	56,051	56,356	56,414	
2008	52,900	53,510	53,748		
2009	58,260	58,357			
2010	56,829				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				1.000
1999			1.002	1.000
2000		1.006	1.004	0.999
2001	1.016	1.007	1.002	1.000
2002	1.016	1.005	1.002	1.000
2003	1.017	1.007	1.002	1.000
2004	1.013	1.013	1.005	1.000
2005	1.017	1.005	1.001	0.999
2006	1.000	1.005	1.001	1.000
2007	1.002	1.005	1.001	
2008	1.012	1.004		
2009	1.002			
Five Year Average	1.007	1.006	1.002	1.000
Three Year Average	1.005	1.005	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.002	1.001	
27 to 63 months:		1.008	1.006	
15 to 63 months:		1.015	1.011	

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1997					6,508
1998				6,261	6,245
1999			6,033	6,040	6,016
2000		6,100	6,127	6,114	6,082
2001	6,123	6,048	6,072	6,028	5,989
2002	6,506	6,480	6,498	6,426	6,113
2003	6,583	6,533	6,544	6,484	6,366
2004	6,254	6,110	6,207	6,173	6,162
2005	6,348	6,284	6,264	6,234	6,206
2006	6,300	6,193	6,128	6,122	6,054
2007	5,887	5,797	5,739	5,686	
2008	5,474	5,445	5,410		
2009	6,042	5,945			
2010	5,765				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				0.997
1999			1.001	0.996
2000		1.004	0.998	0.995
2001	0.988	1.004	0.993	0.994
2002	0.996	1.003	0.989	0.951
2003	0.992	1.002	0.991	0.982
2004	0.977	1.016	0.995	0.998
2005	0.990	0.997	0.995	0.996
2006	0.983	0.990	0.999	0.989
2007	0.985	0.990	0.991	
2008	0.995	0.994		
2009	0.984			
Five Year Average	0.987	0.997	0.994	0.983
Three Year Average	0.988	0.991	0.995	0.994
		Five Year	Three Year	
39 to 63 months:		0.977	0.989	
27 to 63 months:		0.974	0.980	
15 to 63 months:		0.961	0.968	

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Property Damage Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1997					9,364
1998				9,616	9,645
1999			9,954	10,039	10,063
2000		9,910	9,992	10,061	10,067
2001	9,343	9,517	9,627	9,684	9,673
2002	9,342	9,463	9,493	9,481	9,383
2003	9,339	9,354	9,314	9,205	9,187
2004	9,078	9,071	9,150	9,123	9,129
2005	9,203	9,224	9,189	9,192	9,182
2006	8,781	8,712	8,715	8,704	8,710
2007	7,838	7,899	7,962	7,959	
2008	7,012	7,119	7,143		
2009	7,079	7,235			
2010	6,988				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				1.003
1999			1.009	1.002
2000		1.008	1.007	1.001
2001	1.019	1.012	1.006	0.999
2002	1.013	1.003	0.999	0.990
2003	1.002	0.996	0.988	0.998
2004	0.999	1.009	0.997	1.001
2005	1.002	0.996	1.000	0.999
2006	0.992	1.000	0.999	1.001
2007	1.008	1.008	1.000	
2008	1.015	1.003		
2009	1.022			
Five Year Average	1.008	1.003	0.997	0.998
Three Year Average	1.015	1.004	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		0.995	1.000	
27 to 63 months:		0.998	1.004	
15 to 63 months:		1.006	1.019	

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Underinsured Motorists Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
1997					1,203
1998				1,282	1,187
1999			1,357	1,446	1,366
2000		1,188	1,322	1,368	1,325
2001	708	1,063	1,243	1,332	1,245
2002	696	1,087	1,311	1,308	1,266
2003	721	1,107	1,260	1,317	1,230
2004	943	1,356	1,503	1,517	1,462
2005	837	1,203	1,359	1,381	1,326
2006	957	1,410	1,549	1,550	1,484
2007	1,125	1,462	1,581	1,571	
2008	972	1,381	1,493		
2009	1,100	1,495			
2010	1,110				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
1998				0.926
1999			1.066	0.945
2000		1.113	1.035	0.969
2001	1.501	1.169	1.072	0.935
2002	1.562	1.206	0.998	0.968
2003	1.535	1.138	1.045	0.934
2004	1.438	1.108	1.009	0.964
2005	1.437	1.130	1.016	0.960
2006	1.473	1.099	1.001	0.957
2007	1.300	1.081	0.994	
2008	1.421	1.081		
2009	1.359			
Five Year Average	1.398	1.100	1.013	0.957
Three Year Average	1.360	1.087	1.004	0.960
		Five Year	Three Year	
39 to 63 months:		0.969	0.964	
27 to 63 months:		1.066	1.048	
15 to 63 months:		1.490	1.425	

NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE -- REVIEW OF MULTICAR DISCOUNT

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Premium at single rates	Premium at base rates	Losses	Average exp factor	Average use factor	Average multi factor	Average SDIP factor	Loss ratio
<u>Liability Coverages</u>								
Single	2,079,841,754	1,694,589,460	1,299,273,844	0.067	0.030	0.000	0.131	0.6247
Multi	6,246,200,112	5,528,318,539	2,415,459,585	0.060	0.018	-0.350	0.051	0.3867
<u>Comprehensive Coverages</u>								
Single	386,020,814	316,196,462	227,610,551	0.006	0.123	0.000	0.101	0.5896
Multi	1,290,435,660	1,124,232,312	660,960,634	0.008	0.089	-0.100	0.056	0.5122
<u>Collision Coverages</u>								
Single	1,139,330,555	954,062,634	611,946,818	0.029	0.062	0.000	0.102	0.5371
Multi	3,502,442,190	3,070,090,609	1,257,686,351	0.037	0.044	-0.300	0.059	0.3591

Liability data includes voluntary and ceded business.

Physical Damage data includes standard and non-standard business.

NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE -- REVIEW OF INEXPERIENCED OPERATOR SURCHARGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Premium at experienced rates	Premium at base rates	Losses	Average exp factor	Average use factor	Average multi factor	Average SDIP factor	Loss ratio
<u>Liability Coverages</u>								
No inexp	5,743,994,740	6,981,518,104	3,345,066,536	0.000	0.020	-0.269	0.069	0.5824
Prin <1	46,992,699	56,568,067	124,586,667	3.250	0.029	-0.261	0.060	2.6512
Occ <1	30,590,751	36,007,422	59,794,046	1.900	0.029	-0.249	0.070	1.9546
Prin <2	39,729,527	49,154,483	71,309,466	1.750	0.030	-0.282	0.060	1.7949
Occ <2	20,851,716	25,178,723	24,770,468	0.800	0.028	-0.273	0.073	1.1879
Prin <3	51,232,622	57,525,771	74,335,246	1.350	0.031	-0.252	0.110	1.4509
Occ <3	14,872,717	16,955,429	14,871,000	0.400	0.035	-0.268	0.110	0.9999
<u>Comprehensive Coverages</u>								
No inexp	1,518,655,712	1,408,973,477	864,105,998	0.000	0.096	-0.077	0.066	0.5690
Prin <1	6,267,730	5,803,478	5,244,437	0.500	0.118	-0.085	0.055	0.8367
Occ <1	5,760,015	5,228,083	3,947,176	0.250	0.121	-0.078	0.062	0.6853
Prin <2	6,407,959	5,925,046	4,611,382	0.500	0.124	-0.087	0.050	0.7196
Occ <2	4,254,612	3,873,991	2,387,259	0.000	0.118	-0.082	0.066	0.5611
Prin <3	8,026,072	7,113,864	6,082,014	0.500	0.129	-0.080	0.087	0.7578
Occ <3	3,932,928	3,510,834	2,192,919	0.000	0.118	-0.083	0.089	0.5576
<u>Collision Coverages</u>								
No inexp	3,506,004,715	3,944,602,588	1,771,572,516	0.000	0.048	-0.229	0.069	0.5053
Prin <1	12,166,283	13,751,401	24,156,436	3.100	0.061	-0.247	0.070	1.9855
Occ <1	12,998,011	14,417,968	18,473,564	1.950	0.061	-0.228	0.068	1.4213
Prin <2	12,024,609	13,827,237	17,059,262	1.900	0.063	-0.256	0.061	1.4187
Occ <2	9,105,743	10,202,852	8,881,266	1.000	0.060	-0.242	0.074	0.9753
Prin <3	16,853,800	18,013,027	22,225,180	1.650	0.065	-0.233	0.100	1.3187
Occ <3	8,582,113	9,338,171	7,264,945	0.650	0.060	-0.244	0.101	0.8465

Liability data includes voluntary and ceded business.

Physical Damage data includes standard and non-standard business.

NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE -- REVIEW OF USE SURCHARGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Premium at pleasure rates	Premium at base rates	Losses	Average exp factor	Average use factor	Average multi factor	Average SDIP factor	Loss ratio
<u>Liability Coverages</u>								
Pleasure	2,829,949,347	3,506,445,176	1,634,416,502	0.046	0.000	-0.291	0.051	0.5775
Work < 10	2,457,656,809	2,607,351,191	1,550,665,054	0.090	0.050	-0.242	0.094	0.6310
Work > 10	758,328,664	863,185,831	444,474,686	0.051	0.050	-0.254	0.080	0.5861
Business	96,614,152	116,014,114	50,922,087	0.018	0.050	-0.258	0.071	0.5271
Farm	95,236,185	129,911,687	34,255,100	0.028	-0.200	-0.320	0.025	0.3597
<u>Comprehensive Coverages</u>								
Pleasure	686,767,357	705,047,996	391,929,960	0.006	0.000	-0.082	0.054	0.5707
Work < 10	510,877,966	502,322,588	340,582,387	0.011	0.200	-0.071	0.083	0.6667
Work > 10	178,222,764	177,935,724	127,400,231	0.006	0.200	-0.073	0.074	0.7148
Business	24,917,432	25,063,850	15,353,860	0.002	0.200	-0.073	0.070	0.6162
Farm	28,195,014	30,058,616	13,304,747	0.004	-0.200	-0.091	0.026	0.4719
<u>Collision Coverages</u>								
Pleasure	1,589,501,376	1,895,153,131	815,434,948	0.027	0.000	-0.246	0.057	0.5130
Work < 10	1,353,689,402	1,462,248,086	748,968,391	0.050	0.100	-0.211	0.085	0.5533
Work > 10	470,861,666	529,889,254	258,899,811	0.031	0.100	-0.218	0.076	0.5498
Business	64,252,562	73,964,854	30,573,088	0.013	0.100	-0.217	0.072	0.4758
Farm	48,409,921	62,897,919	15,756,931	0.012	-0.200	-0.271	0.029	0.3255

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Liability data includes voluntary and ceded business.

Physical Damage data includes standard and non-standard business.

NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE

REVIEW OF SAFE DRIVER INSURANCE PLAN SURCHARGES

Liability and Physical Damage data combined*

	(1)	(2)	(3)	(4)
	Premium at 0-point rates (Class Premium)	Premium at base rates	Losses	Loss ratio (3)/(1)
0	2,712,447,514	2,476,498,860	1,610,582,445	0.594
1	106,373,127	95,394,096	90,619,143	0.852
2	109,211,969	98,182,067	103,048,134	0.944
3	158,123,694	141,853,178	146,629,230	0.927
4	49,105,839	43,814,035	54,365,527	1.107
5	19,118,980	16,881,174	24,700,994	1.292
6	15,081,659	13,219,997	23,085,469	1.531
7	6,026,146	5,306,255	10,234,838	1.698
8	5,106,851	4,517,931	8,601,142	1.684
9	2,526,598	2,220,759	5,257,123	2.081
10	1,388,575	1,233,376	2,103,565	1.515
11	765,346	678,809	1,359,084	1.776
12	28,534,540	25,818,577	30,830,214	1.080
NE	42,491,403	39,229,444	27,414,305	0.645
Tot	3,256,302,241	2,964,848,558	2,138,831,213	0.657

Notes:

Premium at 0 point level: statewide premium at present rates, adjusted to a 0 SDIP point level

Premium at base rates: statewide premium at present rates, adjusted to unity class (pleasure use, single car, no inexperienced operators, 0 SDIP points).

Losses: incurred undeveloped losses for liability and paid losses for physical damage.

Loss ratio: losses divided by premium at 0 point level.

* Single car risks only. Liability data includes voluntary and ceded business.
Physical Damage data includes standard and non-standard business.

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

Full Coverage Comp - 2008						
	Trend	1.010				
(1)	Lower bound d	0	0	0	0	
(2)	Upper bound D	50	100	250	500	1000
(3)	Trend factor	1.051	1.051	1.051	1.051	1.051
(4)	Trended ground up losses due to claims below D after trend	3821	238448	950794	5256894	8194658
(5)	Total trended ground up losses	28019993	28019993	28019993	28019993	28019993
(6)	Total claims	31011	31011	31011	31011	31011
(7)	Claims greater than D after trend	30922	27973	24487	11891	7717
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	1549921	3035748	7072544	11202394	15911858
(9)	Loss elimination ratio (adjusted for deductible) ((8)-[(1)*[(6)-(7)]]) / ((5)-[(1)*[(6)])])	0.055	0.108	0.252	0.4	0.568
(10)	Indicated Loss Relativities [1.000-(9)]	0.945	0.892	0.748	0.600	0.432

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

Full Coverage Comp - 2008

Reported	Ground up	Trended ends		Reported Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above				Claims Above							
		Ground up	Ground up					50	250	500	1000	50	100	250	500	1000			
3	25	3	25	3	26	10	189	189	199	0	0	0	0	0	0	0	0	0	0
26	50	26	50	27	53	89	3936	3936	4137	15	0	0	0	10	0	0	0	0	0
51	75	51	75	54	79	1133	69234	69234	72765	16115	0	0	0	1133	0	0	0	0	0
76	100	76	100	80	105	2258	197599	197599	207677	94777	0	0	0	2258	452	0	0	0	0
101	150	101	150	106	158	228	29786	29786	31305	19905	0	0	0	228	228	0	0	0	0
151	200	151	200	159	210	788	141016	141016	148208	108808	0	0	0	788	788	0	0	0	0
201	250	201	250	211	263	2691	627144	627144	659128	524578	4375	0	0	2691	2691	673	0	0	0
251	300	251	300	264	315	4083	1128298	1128298	1185841	981691	165091	0	0	4083	4083	4083	0	0	0
301	350	301	350	316	368	4073	1321276	1321276	1388661	1185011	370411	0	0	4073	4073	4073	0	0	0
351	400	351	400	369	420	2371	884507	884507	929617	811067	336867	0	0	2371	2371	2371	0	0	0
401	500	401	500	421	526	1856	823345	823345	865336	772536	401336	5980	0	1856	1856	1856	460	0	0
501	600	501	600	527	631	1167	638808	638808	671387	613037	379637	87887	0	1167	1167	1167	1167	0	0
601	700	601	700	632	736	884	573538	573538	602788	558588	381788	160788	0	884	884	884	884	0	0
701	800	701	800	737	841	741	555078	555078	583387	546337	398137	212887	0	741	741	741	741	0	0
801	900	801	900	842	946	639	541878	541878	569514	537564	409764	250014	0	639	639	639	639	0	0
901	950	901	950	947	998	283	261553	261553	274892	260742	204142	133392	0	283	283	283	283	0	0
951	1000	951	1000	1000	1051	242	236144	236144	248187	236087	187687	127187	6171	242	242	242	242	242	242
1001	1500	1001	1500	1052	1577	2253	2787092	2787092	2929234	2816584	2365984	1802734	676234	2253	2253	2253	2253	2253	2253
1501	9999999	1501	1E+07	1578	10509999	5222	15839895	15839895	16647730	16386630	15342230	1.4E+07	11425730	5222	5222	5222	5222	5222	5222
						31011	26660316		28019993	26470072	20947449	1.7E+07	12108135	30922	27973	24487	11891	7717	

Ground up losses due to claims below 3821 950794 5256894 8194858

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

Full Coverage Comp - 2009						
	Trend	1.010				
(1)	Lower bound d	0	0	0	0	
(2)	Upper bound D	50	100	250	500	1000
(3)	Trend factor	1.041	1.041	1.041	1.041	1.041
(4)	Trended ground up losses due to claims below D after trend	3204	314285	950091	5278453	8016681
(5)	Total trended ground up losses	25087261	25087261	25087261	25087261	25087261
(6)	Total claims	30321	30321	30321	30321	30321
(7)	Claims greater than D after trend	30248	26525	23370	10563	6662
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	1515604	2966785	6792591	10559953	14678681
(9)	Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-\{(1)*\{(6)-(7)\}\}}{\{(5)-\{(1)*\{(6)\}\}}$	0.060	0.118	0.271	0.421	0.585
(10)	Indicated Loss Relativities [1.000-(9)]	0.940	0.882	0.729	0.579	0.415

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

Full Coverage Comp - 2009

Reported		Ground up		Trended ends		Reported	Converted	Trended	Losses Above					Claims Above					
				Ground up	Claims	Losses	Ground-Up	Converted	50	100	250	500	1000	50	100	250	500	1000	
3	25	3	25	3	26	7	137	137	0	0	0	0	0	0	0	0	0	0	0
26	50	26	50	27	52	72	3234	3234	6	0	0	0	0	6	0	0	0	0	0
51	75	51	75	53	78	1464	95127	95127	25827	0	0	0	0	1464	0	0	0	0	0
76	100	76	100	79	104	2682	245443	245443	121406	858	0	0	0	2682	429	0	0	0	0
101	150	101	150	105	156	238	31332	31332	20717	8817	0	0	0	238	238	0	0	0	0
151	200	151	200	157	208	729	131478	131478	100419	63969	0	0	0	729	729	0	0	0	0
201	250	201	250	209	260	2188	511006	511006	422557	313157	2145	0	0	2188	2188	429	0	0	0
251	300	251	300	261	312	4550	1246874	1246874	1070496	842996	160496	0	0	4550	4550	4550	0	0	0
301	350	301	350	313	364	4057	1316415	1316415	1167538	964688	356138	0	0	4057	4057	4057	0	0	0
351	400	351	400	365	416	2307	859607	859607	779501	664151	318101	0	0	2307	2307	2307	0	0	0
401	500	401	500	417	521	1835	811842	811842	753378	661628	386378	3896	0	1835	1835	1835	371	0	0
501	600	501	600	522	625	1101	603782	603782	573487	518437	353287	78037	0	1101	1101	1101	1101	0	0
601	700	601	700	626	729	856	555842	555842	578632	535832	493032	364632	150632	856	856	856	856	0	0
701	800	701	800	730	833	708	530677	530677	552435	517035	481635	375435	198435	708	708	708	708	0	0
801	900	801	900	834	937	557	472026	472026	491379	463529	435679	352129	212879	557	557	557	557	0	0
901	950	901	950	938	989	258	238442	238442	248218	235318	222418	183718	119218	258	258	258	258	0	0
951	1000	951	1000	990	1041	253	246679	246679	256793	244143	231493	193543	130293	4162	253	253	253	253	203
1001	1500	1001	1500	1042	1562	1932	2372484	2372484	2469756	2373156	2276556	1986756	1503756	537756	1932	1932	1932	1932	1932
1501	9999999	1501	1E+07	1563	10409999	4527	13826765	13826765	14393662	14167312	13940962	13261912	1.2E+07	9866662	4527	4527	4527	4527	4527
						30321	24099192		25087261	23571657	22120476	18294670	1.5E+07	10408580	30248	26525	23370	10563	6662

Ground up losses due to claims below 3204 314285 950091 5278453 8016681

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

	Full Coverage Comp - 2010					
	Trend	1.010				
(1)	Lower bound d	0	0	0	0	
(2)	Upper bound D	50	100	250	500	1000
(3)	Trend factor	1.031	1.031	1.031	1.031	1.031
(4)	Trended ground up losses due to claims below D after trend	3548	481254	1139925	6104872	8835432
(5)	Total trended ground up losses	26228980	26228980	26228980	26228980	26228980
(6)	Total claims	34667	34667	34667	34667	34667
(7)	Claims greater than D after trend	34585	28918	25596	10692	6817
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	1732798	3373054	7538925	11450872	15652432
(9)	Loss elimination ratio (adjusted for deductible) {(8)-[(1)*[(6)-(7)]]}/[(5)-[(1)*(6)]]	0.066	0.129	0.287	0.437	0.597
(10)	Indicated Loss Relativities [1.000-(9)]	0.934	0.871	0.713	0.563	0.403

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

Full Coverage Comp - 2010

Reported	Ground up		Trended ends		Reported Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above					Claims Above										
			Ground up	Ground up					50	100	250	500	1000	50	100	250	500	1000						
3	25	3	25	3	26	7	125	125	129	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	50	26	50	27	52	81	3613	3613	3725	6	0	0	0	0	0	6	0	0	0	0	0	0	0	0
51	75	51	75	53	77	2133	143124	143124	147561	40911	0	0	0	0	0	2133	0	0	0	0	0	0	0	0
76	100	76	100	78	103	4009	367275	367275	378661	178211	722	0	0	0	0	4009	481	0	0	0	0	0	0	0
101	150	101	150	104	155	227	29514	29514	30429	19079	7729	0	0	0	0	227	227	0	0	0	0	0	0	0
151	200	151	200	156	206	753	135916	135916	140129	102479	64829	0	0	0	0	753	753	0	0	0	0	0	0	0
201	250	201	250	207	258	2207	511324	511324	527175	416825	306475	1384	0	0	0	2207	2207	346	0	0	0	0	0	0
251	300	251	300	259	309	5797	1595749	1595749	1645217	1355367	1065517	195967	0	0	0	5797	5797	5797	0	0	0	0	0	0
301	350	301	350	310	361	4552	1476182	1476182	1521944	1294344	1066744	383944	0	0	0	4552	4552	4552	0	0	0	0	0	0
351	400	351	400	362	412	2684	997556	997556	1028480	894280	760080	357480	0	0	0	2684	2684	2684	0	0	0	0	0	0
401	500	401	500	413	516	1806	799389	799389	824170	733870	643570	372670	2248	0	0	1806	1806	1806	281	0	0	0	0	0
501	600	501	600	517	619	1060	581366	581366	599388	546388	493388	334388	69388	0	0	1060	1060	1060	1060	0	0	0	0	0
601	700	601	700	620	722	909	589243	589243	607510	562060	516610	380260	153010	0	0	909	909	909	909	0	0	0	0	0
701	800	701	800	723	825	706	529500	529500	545915	510615	475315	369415	192915	0	0	706	706	706	706	0	0	0	0	0
801	900	801	900	826	928	581	493077	493077	508362	479312	450262	363112	217862	0	0	581	581	581	581	0	0	0	0	0
901	950	901	950	929	979	235	217649	217649	224396	212646	200896	165646	106896	0	0	235	235	235	235	0	0	0	0	0
951	1000	951	1000	980	1031	263	256761	256761	264721	251571	238421	198971	133221	2480	0	263	263	263	263	160	0	0	0	0
1001	1500	1001	1500	1032	1547	1949	2403356	2403356	2477860	2380410	2282960	1990610	1503360	528860	0	1949	1949	1949	1949	1949	0	0	0	0
1501	9999999	1501	1E+07	1548	10309999	4708	14309610	14309610	14753208	14517808	14282408	13576208	1.2E+07	10045208	0	4708	4708	4708	4708	4708	0	0	0	0
						34667	25440329		26228980	24496182	22855926	18690055	1.5E+07	10576548	34585	28918	25596	10692	6817					

Ground up losses due to claims below 3548 481254 1139925 6104872 8835432

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Comp - 2008				
	Trend	1.010		
(1)	Lower bound d (Base Deductible)	100	100	100
(2)	Upper bound D	250	500	1000
(3)	Trend factor	1.051	1.051	1.051
(4)	Trended ground up losses due to claims below D after trend	1050859	4455179	6796095
(5)	Total trended ground up losses	24707567	24707587	24707587
(6)	Total claims	24972	24972	24972
(7)	Claims greater than D after trend	19443	9742	6449
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	3967309	8351979	12600195
(9)	Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-\{(1)*[(6)-(7)]\}}{\{(5)-\{(1)*[(6)]\}}$	0.154	0.307	0.484
(10)	Indicated Loss Relativities [1.000-(9)]	0.846	0.693	0.516

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Comp - 2008

Reported	Ground up		Trended ends Ground up		Reported Claims	Reported Losses	Converted		Losses Above			Claims Above			
							Ground-Up Losses	Trended Ground-Up Losses	250	500	1000	250	500	1000	
3	25	103	125	108	131	18	293	2093	2200	0	0	0	0	0	0
26	50	126	150	132	158	174	7822	25222	26508	0	0	0	0	0	0
51	75	151	175	159	184	2410	145951	386951	406686	0	0	0	0	0	0
76	100	176	200	185	210	1932	168261	361461	379896	0	0	0	0	0	0
101	150	201	250	211	263	1327	172464	305164	320727	2158	0	0	332	0	0
151	200	251	300	264	315	2420	427614	669614	703764	98764	0	0	2420	0	0
201	250	301	350	316	368	3990	912856	1311856	1378761	381261	0	0	3990	0	0
251	300	351	400	369	420	1726	471464	644064	676911	245411	0	0	1726	0	0
301	350	401	450	421	473	944	305516	399916	420312	184312	0	0	944	0	0
351	400	451	500	474	526	578	215912	273712	287671	143171	3757	0	578	289	0
401	500	501	600	527	631	886	398849	487449	512309	290809	69309	0	886	886	0
501	600	601	700	632	736	763	418837	495137	520389	329639	138889	0	763	763	0
601	700	701	800	737	841	639	414644	478544	502950	343200	183450	0	639	639	0
701	800	801	900	842	946	492	368270	417470	438761	315761	192761	0	492	492	0
801	900	901	1000	947	1051	440	374419	418419	439758	329758	219758	5508	440	440	216
901	950	1001	1050	1052	1104	210	194182	215182	226156	173656	121156	16156	210	210	210
951	1000	1051	1100	1105	1156	185	180341	198841	208982	162732	116482	23982	185	185	185
1001	1500	1101	1600	1157	1682	1598	1984886	2144686	2254065	1854565	1455065	656065	1598	1598	1598
1501	9999999	1601	10000099	1683	10510104	4240	13848865	14272865	15000781	13940781	12880781	10760781	4240	4240	4240
						24972	21011446		24707587	18795978	15381408	11462492	19443	9742	6449

Ground up losses due to claims below 1050859 4455179 6796095

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Comp - 2009				
	Trend	1.010		
(1)	Lower bound d (Base Deductible)	100	100	100
(2)	Upper bound D	250	500	1000
(3)	Trend factor	1.041	1.041	1.041
(4)	Trended ground up losses due to claims below D after trend	1245356	4637614	6834484
(5)	Total trended ground up losses	23194917	23194917	23194917
(6)	Total claims	25182	25182	25182
(7)	Claims greater than D after trend	18648	8990	5878
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	4042556	8233614	12124684
(9)	Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-[(1)*[(6)-(7)]]\}}{\{(5)-[(1)*(6)]\}}$	0.164	0.320	0.493
(10)	Indicated Loss Relativities [1.000-(9)]	0.836	0.680	0.507

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Comp - 2009

Reported						Reported Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above			Claims Above		
	Ground up		Trended ends Ground up		250					500	1000	250	500	1000	
	25	103	125	130											
3	25	103	125	107	130	19	347	2247	2339	0	0	0	0	0	0
26	50	126	150	131	156	169	7461	24361	25360	0	0	0	0	0	0
51	75	151	175	157	182	2947	192391	487091	507062	0	0	0	0	0	0
76	100	176	200	183	208	2376	214737	452337	470883	0	0	0	0	0	0
101	150	201	250	209	260	1273	164210	291510	303462	1250	0	0	250	0	0
151	200	251	300	261	312	2421	428049	670149	697625	92375	0	0	2421	0	0
201	250	301	350	313	364	3127	712254	1024954	1066977	285227	0	0	3127	0	0
251	300	351	400	365	416	2554	678392	933792	972077	333577	0	0	2554	0	0
301	350	401	450	417	468	929	300406	393306	409432	177182	0	0	929	0	0
351	400	451	500	469	521	632	237064	300264	312575	154575	2678	0	632	255	0
401	500	501	600	522	625	888	396956	485756	505672	283672	61672	0	888	888	0
501	600	601	700	626	729	698	383160	452960	471531	297031	122531	0	698	698	0
601	700	701	800	730	833	537	348826	402526	419030	284780	150530	0	537	537	0
701	800	801	900	834	937	476	356614	404214	420787	301787	182787	0	476	476	0
801	900	901	1000	938	1041	428	363691	406491	423157	316157	209157	3485	428	428	170
901	950	1001	1050	1042	1093	164	151766	168166	175061	134061	93061	11061	164	164	164
951	1000	1051	1100	1094	1145	198	193060	212860	221587	172087	122587	23587	198	198	198
1001	1500	1101	1600	1146	1666	1505	1859612	2010112	2092527	1716277	1340027	587527	1505	1505	1505
1501	9999999	1601	10000099	1667	1E+07	3841	12774183	13158283	13697773	12737523	11777273	9856773	3841	3841	3841
						25182	19763179		23194917	17287561	14062303	10482433	18648	8990	5878

Ground up losses due to 1245356 4637614 6834484
claims below

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Comp - 2010				
	Trend	1.010		
(1)	Lower bound d (Base Deductible)	100	100	100
(2)	Upper bound D	250	500	1000
(3)	Trend factor	1.031	1.031	1.031
(4)	Trended ground up losses due to claims below D after trend	1727182	5565516	7905908
(5)	Total trended ground up losses	25943968	25943968	25943968
(6)	Total claims	29846	29846	29846
(7)	Claims greater than D after trend	20768	9825	6509
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	4842382	9495516	13764008
(9)	Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-\{(1)\}\{(6)-(7)\}}{\{(5)-\{(1)\}\{(6)\}}}$	0.171	0.326	0.498
(10)	Indicated Loss Relativities [1.000-(9)]	0.829	0.674	0.502

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Comp - 2010

Reported	Trended ends					Reported Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above			Claims Above			
	Ground up		Ground up		Ground up					250	500	1000	250	500	1000	
3	25	103	125	106	129	23	384	2684	2767	0	0	0	0	0	0	
26	50	126	150	130	155	151	6567	21667	22339	0	0	0	0	0	0	
51	75	151	175	156	180	3980	268767	666767	687437	0	0	0	0	0	0	
76	100	176	200	181	206	3638	328944	692744	714219	0	0	0	0	0	0	
101	150	201	250	207	258	1525	197768	350268	361126	956	0	0	239	0	0	
151	200	251	300	259	309	2717	478524	750224	773481	94231	0	0	2717	0	0	
201	250	301	350	310	361	3078	692730	1000530	1031546	262046	0	0	3078	0	0	
251	300	351	400	362	412	3501	949565	1299665	1339955	464705	0	0	3501	0	0	
301	350	401	450	413	464	989	319476	416376	431346	184096	0	0	989	0	0	
351	400	451	500	465	516	610	228358	289358	298328	145828	1528	0	610	191	0	
401	500	501	600	517	619	968	433542	530342	546783	304783	62783	0	968	968	0	
501	600	601	700	620	722	750	411933	486933	502028	314528	127028	0	750	750	0	
601	700	701	800	723	825	603	391208	451508	465505	314755	164005	0	603	603	0	
701	800	801	900	826	928	519	388929	440829	454495	324745	194995	0	519	519	0	
801	900	901	1000	929	1031	410	348419	389419	401491	298991	196491	1938	410	410	125	
901	950	1001	1050	1032	1083	201	185801	205901	212284	162034	111784	11284	201	201	201	
951	1000	1051	1100	1084	1134	197	192194	211894	218463	169213	119963	21463	197	197	197	
1001	1500	1101	1600	1135	1650	1587	1963018	2121718	2187491	1790741	1393991	600491	1587	1587	1587	
1501	9999999	1601	10000099	1651	1E+07	4399	14393159	14833059	15292884	14193134	13093384	10893884	4399	4399	4399	
						29846	22179286		25943968	19024786	15465952	11529060	20768	9825	6509	

Ground up losses due to claims below 1727182 5565516 7905908

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$50 Deductible Collision - 2008					
	Trend	0.980			
(1)	Lower bound d	50	50	50	50
(2)	Upper bound D	100	200	250	500
(3)	Trend factor	0.903	0.903	0.903	0.903
(4)	Trended ground up losses due to claims below D after trend	584	2511	4121	44159
(5)	Total trended ground up losses	1593694	1593694	1593694	1593694
(6)	Total claims	771	771	771	771
(7)	Claims greater than D after trend	764	751	744	643
(8)	Total trended losses eliminated (4)+(7)*((2)-{1})	38784	115161	152921	333509
(9)	Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-\{(1)*\{(6)-\{(7)\}\}\}}{\{(5)-\{(1)*\{(6)\}\}}$	0.025	0.073	0.097	0.21
(10)	Indicated Loss Relativities [1.000-(9)]	0.975	0.927	0.903	0.790
(11)	Indicated \$50 Ded. Loss Relativity (\$100 Ded.Base) [1.000/{(10)]	1.026			

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$50 Deductible Collision - 2008

Reported	Ground up	Trended ends Ground up	Reported Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above					Claims Above								
							100	200	250	500	1000	100	200	250	500	1000				
3	25	53	75	48	68	2	42	142	128	0	0	0	0	0	0	0	0	0	0	0
26	50	76	100	69	90	3	108	258	233	0	0	0	0	0	0	0	0	0	0	0
51	75	101	125	91	113	5	351	601	543	20	0	0	0	0	3	0	0	0	0	0
76	100	126	150	114	135	3	277	427	386	86	0	0	0	0	3	0	0	0	0	0
101	150	151	200	136	181	5	658	908	820	320	0	0	0	0	5	0	0	0	0	0
151	200	201	250	182	226	4	716	916	827	427	26	0	0	0	4	2	0	0	0	0
201	250	251	300	227	271	10	2254	2754	2487	1487	487	53	0	0	10	10	5	0	0	0
251	300	301	350	272	316	8	2263	2663	2405	1605	805	405	0	0	8	8	8	0	0	0
301	350	351	400	317	361	20	6617	7617	6878	4878	2878	1878	0	0	20	20	20	0	0	0
351	400	401	450	362	406	22	8280	9380	8470	6270	4070	2970	0	0	22	22	22	0	0	0
401	500	451	550	407	497	45	20211	22461	20282	15782	11282	9032	0	0	45	45	45	0	0	0
501	600	551	650	498	587	56	31079	33879	30593	24993	19393	16593	2393	0	56	56	56	55	0	0
601	700	651	750	588	677	46	30073	32373	29233	24633	20033	17733	6233	0	46	46	46	46	0	0
701	800	751	850	678	768	46	34433	36733	33170	28570	23970	21670	10170	0	46	46	46	46	0	0
801	900	851	950	768	858	39	33322	35272	31851	27951	24051	22101	12351	0	39	39	39	39	0	0
901	950	951	1000	859	903	17	15768	16618	15006	13306	11606	10756	6506	0	17	17	17	17	0	0
951	1000	1001	1050	904	948	21	20388	21438	19359	17259	15159	14109	8859	0	21	21	21	21	0	0
1001	1500	1051	1550	949	1400	125	153958	160208	144668	132168	119668	113418	82168	22200	125	125	125	125	111	0
1501	9999999	1551	1000049	1401	9030044	294	1365538	1380238	1246355	1216955	1187555	1172855	1099355	952355	294	294	294	294	294	294
						771	1726336		1593694	1516710	1440983	1403573	1228035	974555	764	751	744	643	405	0

Ground up losses due to claims below 584 2511 4121 44159 214139

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$50 Deductible Collision - 2009					
	Trend	0.98			
(1)	Lower bound d	50	50	50	50
(2)	Upper bound D	100	200	250	500
(3)	Trend factor	0.922	0.922	0.922	0.922
(4)	Trended ground up losses due to claims below D after trend	612	4447	7187	50079
(5)	Total trended ground up losses	2124107	2124107	2124107	2124107
(6)	Total claims	971	971	971	971
(7)	Claims greater than D after trend	963	939	927	819
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	48762	145297	192587	418629
(9)	Loss elimination ratio (adjusted for deductible) $\frac{\{(6)-\{(1)*[(6)-(7)]\}}{\{(5)-\{(1)*[(6)]\}}$	0.023	0.069	0.092	0.198
(10)	Indicated Loss Relativities [1.000-(9)]	0.977	0.931	0.908	0.802
(11)	Indicated \$50 Ded. Loss Relativity (\$100 Ded Base) [1.000/(10)]	1.024			

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$50 Deductible Collision - 2009

Reported	Ground up		Trended ends		Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above					Claims Above						
	Reported	Ground up	Ground up	Ground up					100	200	250	500	1000	100	200	250	500	1000		
3	25	53	75	49	69	2	39	139	128	0	0	0	0	0	0	0	0	0	0	0
26	50	76	100	70	92	5	179	429	396	0	0	0	0	0	0	0	0	0	0	0
51	75	101	125	93	115	3	179	329	303	15	0	0	0	0	2	0	0	0	0	0
76	100	126	150	116	138	5	454	704	649	149	0	0	0	0	5	0	0	0	0	0
101	150	151	200	139	184	13	1718	2368	2183	883	0	0	0	0	13	0	0	0	0	0
151	200	201	250	185	231	13	2309	2959	2728	1428	140	0	0	0	13	9	0	0	0	0
201	250	251	300	231	277	8	1897	2297	2118	1318	518	68	0	0	8	8	5	0	0	0
251	300	301	350	278	323	13	3641	4291	3956	2656	1356	706	0	0	13	13	13	0	0	0
301	350	351	400	324	369	19	6155	7105	6551	4651	2751	1801	0	0	19	19	19	0	0	0
351	400	401	450	370	415	17	6283	7133	6577	4877	3177	2327	0	0	17	17	17	0	0	0
401	500	451	550	416	507	59	26343	29293	27008	21108	15208	12258	18	0	59	59	59	5	0	0
501	600	551	650	508	599	46	25177	27477	25334	20734	16134	13834	2334	0	46	46	46	46	0	0
601	700	651	750	600	692	55	35986	38736	35715	30215	24715	21965	8215	0	55	55	55	55	0	0
701	800	751	850	692	784	44	32818	35018	32287	27887	23487	21287	10287	0	44	44	44	44	0	0
801	900	851	950	785	876	35	29937	31687	29215	25715	22215	20465	11715	0	35	35	35	35	0	0
901	950	951	1000	877	922	18	16630	17530	16163	14363	12563	11663	7163	0	18	18	18	18	0	0
951	1000	1001	1050	923	988	17	16593	17443	16082	14382	12682	11832	7582	0	17	17	17	17	0	0
1001	1500	1051	1550	969	1429	165	206227	214477	197748	181248	164748	156498	115248	33033	165	165	165	165	154	154
1501	9999999	1551	10000049	1430	9220045	434	1842688	1864388	1718966	1675566	1632166	1610466	1501966	1284966	434	434	434	434	434	434
						971	2255253		2124107	2027195	1931860	1885170	1664528	1317999	963	939	927	819	588	

Ground up losses due to claims below

612 4447 7187 50079 218108

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$50 Deductible Collision - 2010					
	Trend	0.98			
(1)	Lower bound d	50	50	50	50
(2)	Upper bound D	100	200	250	500
(3)	Trend factor	0.940	0.94	0.94	0.94
(4)	Trended ground up losses due to claims below D after trend	650	5154	7787	62301
(5)	Total trended ground up losses	2759503	2759503	2759503	2759503
(6)	Total claims	1222	1222	1222	1222
(7)	Claims greater than D after trend	1214	1186	1174	1037
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	61350	183054	242587	528951
(9)	Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-\{(1)*[(6)-(7)]\}}{\{(5)-\{(1)*(6)\}}}$	0.023	0.067	0.089	0.193
(10)	Indicated Loss Relativities [1.000-(9)]	0.977	0.933	0.911	0.807
(11)	Indicated \$50 Ded. Loss Relativity (\$100 Ded.Base) [1.000/(10)]	1.024			

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$50 Deductible Collision - 2010

Reported	Ground up	Trended ends		Reported Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above					Claims Above							
		Ground up	Claims					100	200	250	500	1000	100	200	250	500	1000			
3	25	53	75	50	71	2	47	147	138	0	0	0	0	0	0	0	0	0	0	0
26	50	76	100	71	94	5	211	461	433	0	0	0	0	0	0	0	0	0	0	0
51	75	101	125	95	118	5	298	548	515	36	0	0	0	0	4	0	0	0	0	0
76	100	126	150	118	141	4	364	564	530	130	0	0	0	0	4	0	0	0	0	0
101	150	151	200	142	188	17	2307	3157	2968	1268	0	0	0	0	17	0	0	0	0	0
151	200	201	250	189	235	11	1907	2457	2310	1210	140	0	0	0	11	8	0	0	0	0
201	250	251	300	236	282	12	2614	3214	3021	1821	621	128	0	0	12	12	8	0	0	0
251	300	301	350	283	329	18	5060	5960	5602	3802	2002	1102	0	0	18	18	18	0	0	0
301	350	351	400	330	376	23	7521	8671	8151	5851	3551	2401	0	0	23	23	23	0	0	0
351	400	401	450	377	423	33	12456	14106	13260	9960	6660	5010	0	0	33	33	33	0	0	0
401	500	451	550	424	517	67	30134	33484	31475	24775	18075	14725	102	0	67	67	67	12	0	0
501	600	551	650	518	611	64	34965	38165	35875	29475	23075	19875	3875	0	64	64	64	64	0	0
601	700	651	750	612	705	60	38667	41667	39167	33167	27167	24167	9167	0	60	60	60	60	0	0
701	800	751	850	706	799	57	42762	45612	42875	37175	31475	28625	14375	0	57	57	57	57	0	0
801	900	851	950	800	893	56	47841	50641	47603	42003	36403	33603	19603	0	56	56	56	56	0	0
901	950	951	1000	894	940	28	25983	27383	25740	22940	20140	18740	11740	0	28	28	28	28	0	0
951	1000	1001	1050	941	987	24	23445	24645	23166	20766	18366	17166	11166	0	24	24	24	24	0	0
1001	1500	1051	1550	988	1457	194	237861	247561	232707	213307	193907	184207	135707	43187	194	194	194	194	189	0
1501	9999999	1551	10000049	1458	9400046	542	2360099	2387199	2243967	2189767	2135567	2108467	1972967	1701967	542	542	542	542	542	542
						1222	2874542		2759503	2637453	2517149	2458216	2178702	1745154	1214	1186	1174	1037	731	0

Ground up losses due to claims below

650 5154 7787 62301 283349

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Collision - 2008				
	Trend	0.980		
(1)	Lower bound d	100	100	100
(2)	Upper bound D	200	250	500
(3)	Trend factor	0.903	0.903	0.903
(4)	Trended ground up losses due to claims below D after trend	12105	22984	236718
(5)	Total trended ground up losses	11095961	11095961	11095961
(6)	Total claims	5087	5087	5087
(7)	Claims greater than D after trend	5008	4960	4425
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	512905	766984	2006718
(9)	Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-\{(1)*\{(6)-(7)\}\}}{\{(5)-\{(1)*\{(6)\}\}}$	0.048	0.071	0.183
(10)	Indicated Loss Relativities [1.000-(9)]	0.952	0.929	0.817

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Collision - 2008

Reported	Ground up		Trended ends		Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above				Claims Above					
	25	103	125	93					113	9	137	1037	936	200	250	500	1000	200
3	25	103	125	93	113	9	137	1037	936	0	0	0	0	0	0	0	0	0
26	50	126	150	114	135	13	507	1807	1632	0	0	0	0	0	0	0	0	0
51	75	151	175	136	158	20	1273	3273	2956	0	0	0	0	0	0	0	0	0
76	100	176	200	159	181	20	1810	3810	3440	0	0	0	0	0	0	0	0	0
101	150	201	250	182	226	42	5175	9375	8466	325	0	0	0	25	0	0	0	0
151	200	251	300	227	271	44	7809	12209	11025	2225	221	0	0	44	21	0	0	0
201	250	301	350	272	316	62	14192	20392	18414	6014	2914	0	0	62	62	0	0	0
251	300	351	400	317	361	73	20368	27668	24984	10384	6734	0	0	73	73	0	0	0
301	350	401	450	362	406	133	43529	56829	51317	24717	18067	0	0	133	133	0	0	0
351	400	451	500	407	452	97	36499	46199	41718	22318	17468	0	0	97	97	0	0	0
401	500	501	600	452	542	280	127128	155128	140081	84081	70081	2751	0	280	280	131	0	0
501	600	601	700	543	632	276	151677	179277	161887	106687	92887	23887	0	276	276	276	0	0
601	700	701	800	633	722	265	172083	198583	179320	126320	113070	46820	0	265	265	265	0	0
701	800	801	900	723	813	230	172627	195627	176651	130651	119151	61651	0	230	230	230	0	0
801	900	901	1000	814	903	222	189088	211288	190793	146393	135293	79793	0	222	222	222	0	0
901	950	1001	1050	904	948	103	95330	105630	95384	74784	69634	43884	0	103	103	103	0	0
951	1000	1051	1100	949	993	118	114576	126376	114118	90518	84618	55118	0	118	118	118	0	0
1001	1500	1101	1600	994	1445	825	1023129	1105629	998383	833383	792133	585883	181115	825	825	825	814	0
1501	9999999	1601	10000099	1446	9030089	2255	9602248	9827748	8874456	8423456	8310706	7746956	6619456	2255	2255	2255	2255	0
						5087	11779185		11095961	10082256	9832977	8646743	6800571	5008	4960	4425	3069	0

Ground up losses due to claims below 12105 22984 236718 1226390

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Collision - 2009					
	Trend	0.980			
(1)	Lower bound d	100	100	100	100
(2)	Upper bound D	200	250	500	1000
(3)	Trend factor	0.922	0.922	0.922	0.922
(4)	Trended ground up losses due to claims below D after trend	11194	19180	209373	1183959
(5)	Total trended ground up losses	11418997	11418997	11418997	11418997
(6)	Total claims	5127	5127	5127	5127
(7)	Claims greater than D after trend	5054	5019	4541	3216
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	516594	772030	2025773	4078359
(9)	Loss elimination ratio (adjusted for deductible) {(8)-[(1)*(6)-(7)]}/{(5)-[(1)*(6)]}	0.047	0.07	0.18	0.356
(10)	Indicated Loss Relativities [1.000-(9)]	0.953	0.93	0.82	0.644

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Collision - 2009

Reported	Ground up		Trended ends		Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above				Claims Above					
	Reported	Ground up	Ground up	Ground up					200	250	500	1000	200	250	500	1000		
3	25	103	125	95	115	8	153	953	879	0	0	0	0	0	0	0	0	0
26	50	126	150	116	138	15	598	2098	1934	0	0	0	0	0	0	0	0	0
51	75	151	175	139	161	22	1315	3515	3241	0	0	0	0	0	0	0	0	0
76	100	176	200	162	184	18	1593	3393	3128	0	0	0	0	0	0	0	0	0
101	150	201	250	185	231	31	3991	7091	6538	326	0	0	0	21	0	0	0	0
151	200	251	300	231	277	33	5883	9183	8467	1867	257	0	0	33	19	0	0	0
201	250	301	350	278	323	68	15090	21890	20183	6583	3183	0	0	68	68	0	0	0
251	300	351	400	324	369	79	21999	29899	27567	11767	7817	0	0	79	79	0	0	0
301	350	401	450	370	415	108	35163	45963	42378	20778	15378	0	0	108	108	0	0	0
351	400	451	500	416	461	93	34966	44266	40813	22213	17563	0	0	93	93	0	0	0
401	500	501	600	462	553	267	121217	147917	136379	82979	69629	4134	0	267	267	156	0	0
501	600	601	700	554	645	254	139875	165275	152384	101584	88884	25384	0	254	254	254	0	0
601	700	701	800	646	738	281	182590	210690	194256	138056	124006	53756	0	281	281	281	0	0
701	800	801	900	739	830	252	188994	214194	197487	147087	134487	71487	0	252	252	252	0	0
801	900	901	1000	831	922	215	182359	203859	187958	144958	134208	80458	0	215	215	215	0	0
901	950	1001	1050	923	968	101	93288	103388	95324	75124	70074	44824	0	101	101	101	0	0
951	1000	1051	1100	969	1014	96	93711	103311	95253	76053	71253	47253	210	96	96	96	30	0
1001	1500	1101	1600	1015	1475	811	1001716	1082816	998356	836156	795606	592856	187356	811	811	811	811	0
1501	9999999	1601	10000099	1476	9220091	2375	9747828	9985328	9206472	8731472	8612722	8018972	6831472	2375	2375	2375	2375	0
						5127	11872329		11418997	10397003	10145067	8939124	7019038	5054	5019	4541	3218	0

Ground up losses due to claims below 11194 19180 209373 1183959

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Collision - 2010					
	Trend	0.980			
(1)	Lower bound d	100	100	100	100
(2)	Upper bound D	200	250	500	1000
(3)	Trend factor	0.94	0.94	0.94	0.94
(4)	Trended ground up losses due to claims below D after trend	12130	25877	200303	1211275
(5)	Total trended ground up losses	12373249	12373249	12373249	12373249
(6)	Total claims	5381	5381	5381	5381
(7)	Claims greater than D after trend	5306	5244	4810	3436
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	542730	812477	2124303	4303675
(9)	Loss elimination ratio (adjusted for deductible) {(8)-[(1)*[(6)-(7)]]} / {(5)-[(1)*[(6)]]}	0.045	0.067	0.175	0.347
(10)	Indicated Loss Relativities [1.000-(9)]	0.955	0.933	0.825	0.653

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$100 Deductible Collision - 2010

Reported	Ground up		Trended ends		Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above				Claims Above				
	Reported	Ground up	Ground up	Ground up					200	250	500	1000	200	250	500	1000	
3	25	103	125	97	118	6	88	688	647	0	0	0	0	0	0	0	0
26	50	126	150	118	141	14	577	1977	1858	0	0	0	0	0	0	0	0
51	75	151	175	142	165	18	1178	2978	2799	0	0	0	0	0	0	0	0
76	100	176	200	165	188	22	1949	4149	3900	0	0	0	0	0	0	0	0
101	150	201	250	189	235	62	7788	13988	13149	823	0	0	0	47	0	0	0
151	200	251	300	236	282	50	8653	13653	12834	2834	560	0	0	50	35	0	0
201	250	301	350	283	329	54	12285	17685	16624	5824	3124	0	0	54	54	0	0
251	300	351	400	330	376	63	17728	24028	22586	9986	6836	0	0	63	63	0	0
301	350	401	450	377	423	85	27540	36040	33878	16878	12628	0	0	85	85	0	0
351	400	451	500	424	470	117	44082	55782	52435	29035	23185	0	0	117	117	0	0
401	500	501	600	471	564	256	116129	141729	133225	82025	69225	5632	0	256	256	176	0
501	600	601	700	565	658	284	156961	185361	174239	117439	103239	32239	0	284	284	284	0
601	700	701	800	659	752	313	203676	234976	220877	158277	142627	64377	0	313	313	313	0
701	800	801	900	753	846	251	187241	212341	199601	149401	136851	74101	0	251	251	251	0
801	900	901	1000	847	940	224	190624	213024	200243	155443	144243	88243	0	224	224	224	0
901	950	1001	1050	941	987	101	93503	103603	97387	77187	72137	46887	0	101	101	101	0
951	1000	1051	1100	988	1034	94	91840	101240	95166	76366	71666	48166	1173	94	94	94	69
1001	1500	1101	1600	1035	1504	818	1013422	1095222	1029509	865909	825009	620509	211509	818	818	818	818
1501	9999999	1601	10000099	1505	9400093	2549	10449666	10704566	10062292	9552492	9425042	8787792	7513292	2549	2549	2549	2549
						5381	12624930		12373249	11299919	11036372	9767946	7725974	5306	5244	4810	3436

Ground up losses due to claims below 12130 25877 200303 1211275

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$250 Deductible Collision - 2008			
	Trend	0.98	
(1)	Lower bound d	250	250
(2)	Upper bound D	500	1000
(3)	Trend factor	0.903	0.903
(4)	Trended ground up losses due to claims below D after trend	659799	4658401
(5)	Total trended ground up losses	59483850	59483850
(6)	Total claims	22634	22634
(7)	Claims greater than D after trend	20966	15572
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	5901299	16337401
(9)	Loss elimination ratio (adjusted for deductible) $\frac{(8)-[(1)*[(6)-(7)]]}{(5)-[(1)*(6)]}$	0.102	0.271
(10)	Indicated Loss Relativities [1.000-(9)]	0.898	0.729

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$250 Deductible Collision - 2008

Reported	Ground up		Trended ends		Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above		Claims Above	
	25	50	275	248					500	1000	500	1000
3	25	253	275	248	56	808	14808	13372	0	0	0	0
26	50	276	300	249	271	45	1722	12972	11714	0	0	0
51	75	301	325	272	293	91	5924	28674	25893	0	0	0
76	100	326	350	294	316	97	8684	32934	29739	0	0	0
101	150	351	400	317	361	241	30873	91123	82284	0	0	0
151	200	401	450	362	406	317	56120	135370	122239	0	0	0
201	250	451	500	407	452	355	80369	169119	152714	0	0	0
251	300	501	550	452	497	443	122341	233091	210481	0	0	0
301	350	551	600	498	542	514	167374	295874	267174	10311	0	491
351	400	601	650	543	587	521	195613	325863	294254	33754	0	521
401	500	651	750	588	677	1013	457447	710697	641759	135259	0	1013
501	600	751	850	678	768	1005	552430	803680	725723	223223	0	1005
601	700	851	950	768	858	946	612831	849331	766946	293946	0	946
701	800	951	1050	859	948	938	703254	937754	846792	377792	0	938
801	900	1051	1150	949	1038	837	711126	920376	831100	412600	6783	837
901	950	1151	1200	1039	1084	392	363177	461177	416443	220443	24443	392
951	1000	1201	1250	1085	1129	366	356829	448329	404841	221841	38841	366
1001	1500	1251	1750	1130	1580	3233	4000510	4808760	4342310	2725810	1109310	3233
1501	9999999	1751	10000249	1581	9030225	11224	51787657	54593657	49298072	43686072	38074072	11224
						22634	60215089		59483850	48341051	39253449	20966

Ground up losses due to claims below 659799 4658401

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$250 Deductible Collision - 2009			
	Trend	0.98	
(1)	Lower bound d	250	250
(2)	Upper bound D	500	1000
(3)	Trend factor	0.922	0.922
(4)	Trended ground up losses due to claims below D after trend	600233	4380355
(5)	Total trended ground up losses	58995991	58995991
(6)	Total claims	22371	22371
(7)	Claims greater than D after trend	20858	15798
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	5814733	16228855
(9)	Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-\{(1)*\{(6)-(7)\}\}}{\{(5)-\{(1)*\{(6)\}\}}$	0.102	0.273
(10)	Indicated Loss Relativities [1.000-(9)]	0.898	0.727

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$250 Deductible Collision - 2009

Reported	Ground up		Trended ends		Claims	Reported Losses	Converted Ground-Up Losses	Trended Converted Ground-Up Losses	Losses Above		Claims Above		
	Reported	Ground up	Ground up	Ground up					500	1000	500	1000	
3	25	253	275	233	254	41	593	10843	9997	0	0	0	0
26	50	276	300	254	277	73	2952	21202	19548	0	0	0	0
51	75	301	325	278	300	79	5244	24994	23044	0	0	0	0
76	100	326	350	301	323	101	9039	34289	31614	0	0	0	0
101	150	351	400	324	369	222	28627	84127	77565	0	0	0	0
151	200	401	450	370	415	296	52259	126259	116411	0	0	0	0
201	250	451	500	416	461	367	83131	174881	161240	0	0	0	0
251	300	501	550	462	507	395	108981	207731	191528	214	0	61	0
301	350	551	600	508	553	424	137873	243873	224851	12851	0	424	0
351	400	601	650	554	599	508	191387	318387	293553	39553	0	508	0
401	500	651	750	600	692	1009	454531	706781	651652	147152	0	1009	0
501	600	751	850	692	784	942	519406	754906	696023	225023	0	942	0
601	700	851	950	785	876	918	595785	825265	760894	301894	0	918	0
701	800	951	1050	877	968	904	677549	903549	833072	381072	0	904	0
801	900	1051	1150	969	1060	862	732876	948376	874403	443403	17040	862	568
901	950	1151	1200	1061	1106	357	330162	419412	386698	208198	29698	357	357
951	1000	1201	1250	1107	1153	362	353388	443888	409265	228265	47265	362	362
1001	1500	1251	1750	1153	1614	3186	3942892	4739392	4369719	2778719	1183719	3186	3186
1501	9999999	1751	10000249	1614	9220230	11325	50167572	52998822	48864914	43202414	37539914	11325	11325
						22371	58394227		58995991	47966758	38817636	20858	15798

Ground up losses due to claims below 600233 4380355

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$250 Deductible Collision - 2010			
	Trend	0.98	
(1)	Lower bound d	250	250
(2)	Upper bound D	500	1000
(3)	Trend factor	0.94	0.94
(4)	Trended ground up losses due to claims below D after trend	617281	4637952
(5)	Total trended ground up losses	68714025	68714025
(6)	Total claims	25081	25081
(7)	Claims greater than D after trend	23541	18133
(8)	Total trended losses eliminated (4)+(7)*[(2)-(1)]	6502531	18237702
(9)	Loss elimination ratio (adjusted for deductible) $\frac{\{(8)-[(1)*[(6)-(7)]]\}}{\{(5)-[(1)*[(6)]]\}}$	0.098	0.264
(10)	Indicated Loss Relativities [1.000-(9)]	0.902	0.736

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE - REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE EXPERIENCE

\$250 Deductible Collision - 2010										Trended				
Reported	Trended ends					Reported Claims	Reported Losses	Converted Ground-Up Losses	Converted Ground-Up Losses	Trended Ground-Up Losses	Losses Above		Claims Above	
	Ground up	Ground up	Ground up	Ground up	Ground up						500	1000	500	1000
3	25	253	275	238	259	27	414	7164	6734	0	0	0	0	
26	50	276	300	259	282	51	1975	14725	13842	0	0	0	0	
51	75	301	325	283	306	112	7448	35448	33321	0	0	0	0	
76	100	326	350	306	329	95	8562	32312	30373	0	0	0	0	
101	150	351	400	330	376	275	36040	104790	98503	0	0	0	0	
151	200	401	450	377	423	326	57683	139183	130832	0	0	0	0	
201	250	451	500	424	470	393	89651	187901	176627	0	0	0	0	
251	300	501	550	471	517	414	114425	217925	204850	1301	0	153	0	
301	350	551	600	518	564	523	170663	301413	283328	21828	0	523	0	
351	400	601	650	565	611	556	209379	348379	327476	49476	0	556	0	
401	500	651	750	612	705	1107	497101	773851	727420	173920	0	1107	0	
501	600	751	850	706	799	1034	570204	828704	778982	261982	0	1034	0	
601	700	851	950	800	893	999	650023	899773	845787	346287	0	999	0	
701	800	951	1050	894	987	913	684470	912720	857957	401457	0	913	0	
801	900	1051	1150	988	1081	957	813619	1052869	989697	511197	33777	957	834	
901	950	1151	1200	1082	1128	458	424018	538518	506207	277207	48207	458	458	
951	1000	1201	1250	1129	1175	411	400826	503576	473361	267861	62361	411	411	
1001	1500	1251	1750	1176	1645	3593	4445418	5343668	5023048	3226548	1430048	3593	3593	
1501	9999999	1751	10000249	1646	9400234	12837	57647856	60857106	57205680	50787180	44368680	12837	12837	
						25081	66829775		68714025	56326244	45943073	23541	18133	

Ground up losses due to
claims below 617281 4637952

NORTH CAROLINA

REVIEW OF PHYSICAL DAMAGE DEDUCTIBLE RELATIVITIES

The previous pages 113-142 display a review of the physical damage deductible experience based on ISO only North Carolina size of loss distributions for calendar accident years ended December 31, 2008, 2009, and 2010.