



February 2, 2006

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Automobile and Motorcycle
Insurance Rates - North Carolina

On February 1, 2005 and subsequently amended on July 29, 2005, the Rate Bureau filed with the Commissioner of Insurance rate level changes for non-fleet private passenger automobiles and motorcycles. The Rate Bureau's filing set forth (1) average rate level changes for non-fleet private passenger automobiles of +17.9% for liability coverages and -1.4% for physical damage coverages, averaging +9.6%; and (2) average rate level changes for motorcycle liability coverages of -1.5%.

Following a public hearing and lengthy negotiations, the Rate Bureau and the Commissioner of Insurance have agreed to settle the 2005 private passenger auto insurance rate filing. Enclosed herewith is a copy of the signed Settlement Agreement and Consent Order dated February 1, 2006 in connection with the settlement with exhibits which set forth the revised base rates for non-fleet private passenger automobile liability and physical damage coverages, revised bodily injury increased limits factors and the revised relativities for motorcycle liability coverages. Also enclosed are the approved model year and symbol relativities. These revised rates and relativities are approved by the Commissioner of Insurance, and therefore no portion of the premiums written using these new rates is required to be placed in escrow.

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

These changes are applicable to all new and renewal policies effective on or after May 15, 2006. No policy effective prior to May 15, 2006 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to May 15, 2006.

NOTICE REQUIREMENTS

Also be advised that G. S. 58-36-45 provides as follows:

"Whenever an insurer changes the coverage other than at the request of the insured or changes the premium rate, it shall give the insured written notice of such coverage change or premium rate change at least 15 days in advance of the effective date of such change or changes with a copy of such notice to the agent. This section shall apply to all policies and coverages subject to the provisions of this Article..."

In the past, some insurers have given notice of premium rate changes by providing to an insured and agent, at least 15 days in advance of the effective date, a renewal policy, renewal certificate, billing or endorsement showing revised rates, together with a written notice substantially as follows:

NOTICE OF RATE CHANGE - NORTH CAROLINA

The premium for this policy reflects changes in rates applicable to North Carolina placed into effect under the provisions of Article 36, Chapter 58 of the North Carolina General Statutes.

The form of this notice has varied at the option of the insurer (printed notice, stamp, stick-on label, etc.). Companies should consult legal counsel with respect to the appropriateness of their own procedures under this statute.

Reprinted Personal Auto Manual pages will be distributed, in the usual fashion, as soon as possible. In the interim, notice of the revised rates and rules should be sent as soon as possible to your agents to make them aware of the new rates and rules.

The following is a list of attachments:

| | |
|------------|--|
| A-1 to A-5 | Settlement Agreement and Consent Order |
| A-6 | Revised Voluntary Liability Rate Page |

- A-7 Revised Physical Damage Base Rates
- A-8 Revised Uninsured Motorists Rates
- A-9 Revised Combined Uninsured/Underinsured
Motorists Rates
- A-10 Revised Increased Limits Factors
- A-11 Revised Motorcycle Liability Relativities
- A-12 to A-13 Model Year and Symbol Relativities

Please see to it that this circular letter is brought to the attention of all interested personnel in your Company.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dp

Enclosures

A-06-2

NORTH CAROLINA DEPARTMENT OF INSURANCE

RALEIGH, NORTH CAROLINA

| | | |
|--------------------------------|---|-------------------------|
| IN THE MATTER OF THE FILING |) | BEFORE THE COMMISSIONER |
| DATED FEBRUARY 1, 2005 BY THE |) | OF INSURANCE |
| NORTH CAROLINA RATE BUREAU FOR |) | |
| REVISED AUTOMOBILE INSURANCE |) | |
| RATES - PRIVATE PASSENGER CARS |) | Docket No. 1235 |
| AND MOTORCYCLES |) | |

* * * * *

SETTLEMENT AGREEMENT AND CONSENT ORDER

* * * * *

It appearing to the Commissioner of Insurance ("Commissioner") that the North Carolina Rate Bureau ("Rate Bureau") and the North Carolina Department of Insurance ("Department") have, after consultation with their respective legal, actuarial and economic advisors and subject to approval by the Commissioner and to the conditions hereinafter set forth, entered into a settlement of all matters and things in dispute in connection with the Rate Bureau's filing for private passenger automobile insurance rates dated February 1, 2005 (the "2005 Filing"); and it appearing to the Commissioner that such settlement is fair and reasonable and should be approved;

NOW, THEREFORE, IT IS ORDERED AND AGREED as follows:

1. The 2005 Filing is approved subject to the modifications set forth in Paragraphs 2 and 3, below.

2. The approved rate level change for each coverage, relative to the Rate Bureau manual rate levels currently in force,

is as follows:

CARS

| | |
|------------------------|--------|
| Liability | |
| Bodily Injury | 7.8%* |
| Property Damage | 2.1% |
| Medical Payments | 2.7% |
| Uninsured Motorists | 3.0% |
| Underinsured Motorists | 10.6% |
| Liability Total | 5.1% |
| Physical Damage | |
| Comprehensive | -6.5% |
| Collision | -14.5% |
| Physical Damage Total | -12.0% |
| Grand Total | -2.5% |

MOTORCYCLES

| | |
|-----------|-------|
| Liability | -6.5% |
|-----------|-------|

*Bodily injury change is +6.1% for Basic Limits and +1.6% for Total Limits effect of bodily injury increased limits factor changes.

The base rates approved as a result of these approved changes are set forth on the attached Exhibit A.

The approved rates shall be implemented in accordance with the following Rule of Application:

This rate change is applicable to all policies effective on or after May 15, 2006. No policy effective prior to May 15, 2006 shall be endorsed or canceled and rewritten to take advantage of or to avoid the application of this rate change except

at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to May 15, 2006.

3. The approved bodily injury increased limits factors are as follows:

| <u>Policy Limit</u> | <u>Approved Increased Limits Factor</u> |
|---------------------|---|
| 30/60 | 1.00 |
| 50/100 | 1.15 |
| 100/100 | 1.27 |
| 100/200 | 1.33 |
| 100/300 | 1.35 |
| 300/300 | 1.54 |
| 250/500 | 1.57 |
| 500/1000 | 1.73 |
| 1000/1000 | 1.83 |
| 1000/2000 | 1.88 |

4. Subject to the provisions of Paragraph 5 below, the rates for the coverages coming within the scope of this Settlement Agreement and Consent Order shall remain in force until October 1, 2006 and thereafter until revised as provided by law, and neither the Rate Bureau nor the Commissioner nor the Department shall undertake to effect a change in such rates having an effective date prior to October 1, 2006; provided, however, that nothing in this section shall prevent a change in such rates prior to October 1, 2006 if agreed to by the Rate Bureau and the Commissioner.

5. Notwithstanding any other provision of this Settlement

Agreement and Consent Order, in the event of legislative or judicial action subsequent to the date of this Settlement Agreement and Consent Order which changes the statutory ratemaking methodology, rate level need or loss or expense exposure of insurers, either the Rate Bureau or the Commissioner shall have the right to take such action as is within its or his statutory authority to effect a change in rates prior to October 1, 2006 for the sole purpose of adjusting rates to reflect such change in methodology, loss or expense exposure. Further, either the Rate Bureau or the Commissioner shall have the right to take such action as is within its or his statutory authority to adjust rate relativities, classifications and rules in the event of legislative or judicial action subsequent to the date of this Settlement Agreement and Consent Order making such adjustment appropriate.

6. This Settlement Agreement and Consent Order shall not be construed to condone, validate, accept or agree to the Bureau's, the Department's, or the Commissioner's theories, methodologies or calculations pertaining to the setting of insurance rates for private passenger cars and motorcycles.

This 1st day of February, 2006.

James E Long
Commissioner of Insurance

WE CONSENT:

NORTH CAROLINA RATE BUREAU

BY: Raymond [Signature]

NORTH CAROLINA DEPARTMENT OF INSURANCE

BY: [Signature]

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

APPROVED BASE RATES - VOLUNTARY LIABILITY

| <u>Terr Code</u> | <u>\$30,000/60,000 Bodily Injury</u> | <u>\$25,000 Property Damage</u> | <u>\$500 Medical Payments</u> |
|----------------------|--|-------------------------------------|-----------------------------------|
| 11 | \$124 | \$158 | \$13 |
| 13 | 190 | 194 | 20 |
| 14 | 179 | 191 | 18 |
| 15 | 199 | 189 | 20 |
| 16 | 164 | 190 | 17 |
| 17 | 204 | 186 | 21 |
| 18 | 153 | 169 | 16 |
| 24 | 146 | 149 | 15 |
| 25 | 177 | 174 | 18 |
| 26 | 233 | 161 | 24 |
| 31 | 183 | 170 | 19 |
| 32 | 148 | 157 | 15 |
| 33 | 184 | 141 | 19 |
| 40 | 226 | 191 | 23 |
| 41 | 193 | 180 | 20 |
| 43 | 169 | 146 | 17 |
| 47 | 180 | 149 | 18 |
| 51 | 149 | 178 | 15 |
| 52 | 196 | 201 | 20 |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

APPROVED PHYSICAL DAMAGE BASE RATES (A)

| <u>Terr Code</u> | <u>FULL COVERAGE COMPREHENSIVE</u> | <u>\$100 DEDUCTIBLE COLLISION</u> |
|----------------------|--|---------------------------------------|
| 11 | \$40 | \$196 |
| 13 | 61 | 221 |
| 14 | 53 | 218 |
| 15 | 50 | 214 |
| 16 | 51 | 201 |
| 17 | 45 | 198 |
| 18 | 45 | 195 |
| 24 | 59 | 210 |
| 25 | 47 | 212 |
| 26 | 74 | 223 |
| 31 | 56 | 192 |
| 32 | 51 | 198 |
| 33 | 80 | 205 |
| 40 | 58 | 241 |
| 41 | 52 | 262 |
| 43 | 48 | 187 |
| 47 | 52 | 205 |
| 51 | 42 | 193 |
| 52 | 51 | 216 |

(A) MODEL YEAR 2006, SYMBOL 2

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage ONLY

1. a. Basic Limits

Basic Limits of Uninsured Motorists Coverage are \$30,000/60,000 Bodily Injury and \$25,000 Property Damage. Property Damage Uninsured Motorists Coverage is subject to an exclusion of the first \$100 of damage.

Rate - Single Car Policy \$17
 Multi-Car Policy \$40

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

1. b. Increased Limits

Increased limits of Uninsured Motorists coverage may be afforded. Property Damage limits may not exceed the Property Damage limit afforded by the policy.

Uninsured Motorists Coverage is available at the following limits with rates per policy shown:

| | B.I. Limits | | P.D. Limits | |
|-------------|-------------------|------------------|-------------------|------------------|
| | Single Car Policy | Multi-Car Policy | Single Car Policy | Multi-Car Policy |
| \$ 30/60 | \$ 15 | \$ 35 | \$ 25 | \$ 5 |
| 50/100 | 16 | 38 | 50 | 7 |
| 100/200 | [17] <u>18</u> | [40] <u>42</u> | 100 | 9 |
| 100/300 | [18] <u>19</u> | [42] <u>45</u> | 250 | 14 |
| 300/300 | [20] <u>22</u> | [47] <u>52</u> | 500 | 19 |
| 250/500 | [21] <u>24</u> | [50] <u>57</u> | 750 | 24 |
| 500/500 | [22] <u>25</u> | [52] <u>59</u> | 1,000 | 26 |
| 500/1,000 | [23] <u>27</u> | [54] <u>64</u> | | |
| 1,000/1,000 | [24] <u>28</u> | [57] <u>66</u> | | |

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

14. MISCELLANEOUS COVERAGES (Cont'd)

B.1. Combined Uninsured/Underinsured Motorists Coverage

1. b. Rates

Combined Uninsured/Underinsured Motorists coverage is available at the following limits with rates per policy shown:

| | B.I. Limits | | P.D. Limits | | |
|-------------|----------------------|---------------------|----------------------|---------------------|------|
| | Single Car Policy | Multi-Car Policy | Single Car Policy | Multi-Car Policy | |
| \$ 50/100 | \$ [19] <u>20</u> | \$ [45] <u>47</u> | \$ 25 | \$ 2 | \$ 5 |
| 100/200 | [32] <u>34</u> | [75] <u>80</u> | 50 | 3 | 7 |
| 100/300 | [38] <u>41</u> | [89] <u>97</u> | 100 | 4 | 9 |
| 300/300 | [50] <u>55</u> | [118] <u>130</u> | 250 | 6 | 14 |
| 250/500 | [59] <u>65</u> | [140] <u>154</u> | 500 | 8 | 19 |
| 500/500 | [81] <u>88</u> | [191] <u>208</u> | 750 | 10 | 24 |
| 500/1,000 | [92] <u>99</u> | [217] <u>234</u> | 1,000 | 11 | 26 |
| 1,000/1,000 | [104] <u>111</u> | [246] <u>262</u> | | | |

18. INCREASED LIMITS

A. The tables in Sections B. and C. below contain the factors to be applied to the appropriate basic limits rates for Bodily Injury or Property Damage Liability.

Refer to company for limits not displayed in these tables.

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

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

| Total Limits | Factor |
|--------------|--------------------|
| \$ 30/60 | 1.00 |
| 50/100 | [1.14] <u>1.15</u> |
| 100/100 | [1.25] <u>1.27</u> |
| 100/200 | [1.30] <u>1.33</u> |
| 100/300 | [1.32] <u>1.35</u> |
| 300/300 | [1.50] <u>1.54</u> |
| 250/500 | [1.52] <u>1.57</u> |
| 500/1,000 | [1.67] <u>1.73</u> |
| 1,000/1,000 | [1.76] <u>1.83</u> |
| 1,000/2,000 | [1.81] <u>1.88</u> |

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

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

| Limit | Factor | Limit | Factor |
|---------|--------|-----------|--------|
| 25,000 | 1.000 | 250,000 | 1.059 |
| 35,000 | 1.005 | 500,000 | 1.113 |
| 50,000 | 1.010 | 750,000 | 1.153 |
| 100,000 | 1.030 | 1,000,000 | 1.202 |

19. MISCELLANEOUS TYPES

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

Liability Coverages Only

With respect to voluntary risks and "clean risks" ceded to the North Carolina Reinsurance Facility the following provisions apply:

1. Such vehicles with engine size of 324 cubic centimeters or less shall be rated at [20]18% of the applicable voluntary private passenger rate. (Class Code - Motorcycles 951000; Others 960000)
2. Such vehicles with engine size of 325 cubic centimeters or more shall be rated at [36]32% of the applicable voluntary private passenger rate. (Class Code - Motorcycles 952000; Others 961000)

With respect to other than "clean risks" ceded to the North Carolina Reinsurance Facility the following provisions apply:

3. Such vehicles with engine size of 324 cubic centimeters or less shall be rated at 18% of the applicable ceded private passenger rate. (Class Code - Motorcycles 951000; Others 960000)
4. Such vehicles with engine size of 325 cubic centimeters or more shall be rated at 32% of the applicable ceded private passenger rate. (Class Code - Motorcycles 952000; Others 961000)

NORTH CAROLINA
 SYMBOL RELATIVITIES - PHYSICAL DAMAGE COVERAGES
 COMPREHENSIVE

Model Year

| ymbol | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997-1990 |
|-------|-------|-------|-------|-------|-------|------|------|------|------|------|-----------|
| 1 | 0.76 | 0.72 | 0.68 | 0.65 | 0.61 | 0.58 | 0.54 | 0.50 | 0.46 | 0.42 | 0.39 |
| 2 | 1.05 | 1.00 | 0.95 | 0.90 | 0.85 | 0.80 | 0.75 | 0.69 | 0.64 | 0.59 | 0.54 |
| 3 | 1.19 | 1.13 | 1.07 | 1.02 | 0.96 | 0.90 | 0.85 | 0.78 | 0.72 | 0.67 | 0.61 |
| 4 | 1.31 | 1.25 | 1.19 | 1.13 | 1.06 | 1.00 | 0.94 | 0.86 | 0.80 | 0.74 | 0.68 |
| 5 | 1.48 | 1.41 | 1.34 | 1.27 | 1.20 | 1.13 | 1.06 | 0.97 | 0.90 | 0.83 | 0.76 |
| 6 | 1.67 | 1.59 | 1.51 | 1.43 | 1.35 | 1.27 | 1.19 | 1.10 | 1.02 | 0.94 | 0.86 |
| 7 | 1.83 | 1.74 | 1.65 | 1.57 | 1.48 | 1.39 | 1.31 | 1.20 | 1.11 | 1.03 | 0.94 |
| 8 | 1.98 | 1.89 | 1.80 | 1.70 | 1.61 | 1.51 | 1.42 | 1.30 | 1.21 | 1.12 | 1.02 |
| 10 | 2.14 | 2.04 | 1.94 | 1.84 | 1.73 | 1.63 | 1.53 | 1.41 | 1.31 | 1.20 | 1.10 |
| 11 | 2.32 | 2.21 | 2.10 | 1.99 | 1.88 | 1.77 | 1.66 | 1.52 | 1.41 | 1.30 | 1.19 |
| 12 | 2.53 | 2.41 | 2.29 | 2.17 | 2.05 | 1.93 | 1.81 | 1.66 | 1.54 | 1.42 | 1.30 |
| 13 | 2.72 | 2.59 | 2.46 | 2.33 | 2.20 | 2.07 | 1.94 | 1.79 | 1.66 | 1.53 | 1.40 |
| 14 | 2.94 | 2.80 | 2.66 | 2.52 | 2.38 | 2.24 | 2.10 | 1.93 | 1.79 | 1.65 | 1.51 |
| 15 | 3.23 | 3.08 | 2.93 | 2.77 | 2.62 | 2.46 | 2.31 | 2.13 | 1.97 | 1.82 | 1.66 |
| 16 | 3.56 | 3.39 | 3.22 | 3.05 | 2.88 | 2.71 | 2.54 | 2.34 | 2.17 | 2.00 | 1.83 |
| 17 | 3.93 | 3.74 | 3.55 | 3.37 | 3.18 | 2.99 | 2.81 | 2.58 | 2.39 | 2.21 | 2.02 |
| 18 | 4.29 | 4.09 | 3.89 | 3.68 | 3.48 | 3.27 | 3.07 | 2.82 | 2.62 | 2.41 | 2.21 |
| 19 | 4.68 | 4.46 | 4.24 | 4.01 | 3.79 | 3.57 | 3.35 | 3.08 | 2.85 | 2.63 | 2.41 |
| 20 | 5.19 | 4.94 | 4.69 | 4.45 | 4.20 | 3.95 | 3.71 | 3.41 | 3.16 | 2.91 | 2.67 |
| 21 | 5.76 | 5.49 | 5.22 | 4.94 | 4.67 | 4.39 | 4.12 | 3.79 | 3.51 | 3.24 | 2.96 |
| 22 | 6.50 | 6.19 | 5.88 | 5.57 | 5.26 | 4.95 | 4.64 | 4.27 | 3.96 | 3.65 | 3.34 |
| 23 | 7.28 | 6.93 | 6.58 | 6.24 | 5.89 | 5.54 | 5.20 | 4.78 | 4.44 | 4.09 | 3.74 |
| 24 | 8.43 | 8.03 | 7.63 | 7.23 | 6.83 | 6.42 | 6.02 | 5.54 | 5.14 | 4.74 | 4.34 |
| 25 | 10.37 | 9.88 | 9.39 | 8.89 | 8.40 | 7.90 | 7.41 | 6.82 | 6.32 | 5.83 | 5.34 |
| 26 | 12.74 | 12.13 | 11.52 | 10.92 | 10.31 | 9.70 | 9.10 | 8.37 | 7.76 | 7.16 | 6.55 |

Symbol 1989 & Prior

| | |
|----|------|
| 1 | 0.15 |
| 2 | 0.17 |
| 3 | 0.24 |
| 4 | 0.29 |
| 5 | 0.34 |
| 6 | 0.44 |
| 7 | 0.54 |
| 8 | 0.64 |
| 10 | 0.81 |
| 11 | 0.98 |
| 12 | 1.15 |
| 13 | 1.35 |
| 14 | 1.59 |
| 15 | 1.92 |
| 16 | 2.33 |
| 17 | 2.80 |
| 18 | 3.34 |
| 19 | 3.99 |
| 20 | 4.73 |
| 21 | 6.55 |

NORTH CAROLINA
 SYMBOL RELATIVITIES - PHYSICAL DAMAGE COVERAGES
 COLLISION

Model Year

| symbol | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997-1990 |
|--------|------|------|------|------|------|------|------|------|------|------|-----------|
| 1 | 0.92 | 0.88 | 0.84 | 0.79 | 0.75 | 0.70 | 0.63 | 0.58 | 0.53 | 0.48 | 0.43 |
| 2 | 1.05 | 1.00 | 0.95 | 0.90 | 0.85 | 0.79 | 0.72 | 0.66 | 0.60 | 0.54 | 0.49 |
| 3 | 1.22 | 1.16 | 1.10 | 1.04 | 0.99 | 0.92 | 0.84 | 0.77 | 0.70 | 0.63 | 0.57 |
| 4 | 1.32 | 1.26 | 1.20 | 1.13 | 1.07 | 1.00 | 0.91 | 0.83 | 0.76 | 0.68 | 0.62 |
| 5 | 1.41 | 1.34 | 1.27 | 1.21 | 1.14 | 1.06 | 0.96 | 0.88 | 0.80 | 0.72 | 0.66 |
| 6 | 1.48 | 1.41 | 1.34 | 1.27 | 1.20 | 1.11 | 1.02 | 0.93 | 0.85 | 0.76 | 0.69 |
| 7 | 1.54 | 1.47 | 1.40 | 1.32 | 1.25 | 1.16 | 1.06 | 0.97 | 0.88 | 0.79 | 0.72 |
| 8 | 1.61 | 1.53 | 1.45 | 1.38 | 1.30 | 1.21 | 1.10 | 1.01 | 0.92 | 0.83 | 0.75 |
| 10 | 1.71 | 1.63 | 1.55 | 1.47 | 1.39 | 1.29 | 1.17 | 1.08 | 0.98 | 0.88 | 0.80 |
| 11 | 1.80 | 1.71 | 1.62 | 1.54 | 1.45 | 1.35 | 1.23 | 1.13 | 1.03 | 0.92 | 0.84 |
| 12 | 1.85 | 1.76 | 1.67 | 1.58 | 1.50 | 1.39 | 1.27 | 1.16 | 1.06 | 0.95 | 0.86 |
| 13 | 1.92 | 1.83 | 1.74 | 1.65 | 1.56 | 1.45 | 1.32 | 1.21 | 1.10 | 0.99 | 0.90 |
| 14 | 2.05 | 1.95 | 1.85 | 1.76 | 1.66 | 1.54 | 1.40 | 1.29 | 1.17 | 1.05 | 0.96 |
| 15 | 2.15 | 2.05 | 1.95 | 1.85 | 1.74 | 1.62 | 1.48 | 1.35 | 1.23 | 1.11 | 1.00 |
| 16 | 2.24 | 2.13 | 2.02 | 1.92 | 1.81 | 1.68 | 1.53 | 1.41 | 1.28 | 1.15 | 1.04 |
| 17 | 2.32 | 2.21 | 2.10 | 1.99 | 1.88 | 1.75 | 1.59 | 1.46 | 1.33 | 1.19 | 1.08 |
| 18 | 2.45 | 2.33 | 2.21 | 2.10 | 1.98 | 1.84 | 1.68 | 1.54 | 1.40 | 1.26 | 1.14 |
| 19 | 2.55 | 2.43 | 2.31 | 2.19 | 2.07 | 1.92 | 1.75 | 1.60 | 1.46 | 1.31 | 1.19 |
| 20 | 2.64 | 2.51 | 2.38 | 2.26 | 2.13 | 1.98 | 1.81 | 1.66 | 1.51 | 1.36 | 1.23 |
| 21 | 2.74 | 2.61 | 2.48 | 2.35 | 2.22 | 2.06 | 1.88 | 1.72 | 1.57 | 1.41 | 1.28 |
| 22 | 2.89 | 2.75 | 2.61 | 2.48 | 2.34 | 2.17 | 1.98 | 1.82 | 1.65 | 1.49 | 1.35 |
| 23 | 3.00 | 2.86 | 2.72 | 2.57 | 2.43 | 2.26 | 2.06 | 1.89 | 1.72 | 1.54 | 1.40 |
| 24 | 3.14 | 2.99 | 2.84 | 2.69 | 2.54 | 2.36 | 2.15 | 1.97 | 1.79 | 1.61 | 1.47 |
| 25 | 3.39 | 3.23 | 3.07 | 2.91 | 2.75 | 2.55 | 2.33 | 2.13 | 1.94 | 1.74 | 1.58 |
| 26 | 3.68 | 3.50 | 3.33 | 3.15 | 2.98 | 2.77 | 2.52 | 2.31 | 2.10 | 1.89 | 1.72 |

| Symbol | 1989 & Prior |
|--------|--------------|
| 1 | 0.21 |
| 2 | 0.25 |
| 3 | 0.31 |
| 4 | 0.35 |
| 5 | 0.41 |
| 6 | 0.45 |
| 7 | 0.49 |
| 8 | 0.59 |
| 10 | 0.68 |
| 11 | 0.74 |
| 12 | 0.82 |
| 13 | 0.88 |
| 14 | 0.98 |
| 15 | 1.06 |
| 16 | 1.17 |
| 17 | 1.24 |
| 18 | 1.35 |
| 19 | 1.43 |
| 20 | 1.51 |
| 21 | 1.72 |