

November 9, 2011

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: 2012 Model Year and Symbol Relativities

Please find attached revised physical damage base rates that are being modified as a result of updating the model year and symbol relativities. In addition, please find enclosed revised model year and symbol relativities which have been revised to reflect a shift in the model year/symbol base from 2010 to 2012.

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

This revision becomes effective with respect to all new and renewal policies written to become effective on or after April 1, 2012.

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

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

A-11-6

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
PROPOSED PHYSICAL DAMAGE BASE RATES (A)

Terr Code	FULL COVERAGE COMPREHENSIVE	\$100 DEDUCTIBLE COLLISION
11	\$ 63	\$ 386
13	88	403
14	77	401
15	74	379
16	74	379
17	74	393
18	77	376
24	101	388
25	83	415
26	120	422
31	99	376
32	85	370
33	141	394
40	92	479
41	98	488
43	90	382
47	93	384
51	77	386
52	89	431

(A) MODEL YEAR 2012, SYMBOL 11

NORTH CAROLINA  
 MODEL YEAR AND SYMBOL RELATIVITIES - PHYSICAL DAMAGE COVERAGES  
 COLLISION

Model Year

Symbol	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	2005	2004	2003-1990
1	0.49	0.47	0.44	0.41									
2	0.65	0.63	0.59	0.55									
3	0.71	0.68	0.64	0.60	1	0.50	0.47	0.44	0.41	0.38	0.35	0.33	0.27
4	0.83	0.80	0.75	0.70	2	0.57	0.53	0.49	0.46	0.43	0.40	0.37	0.31
5	0.91	0.88	0.82	0.76	3	0.66	0.62	0.57	0.53	0.50	0.46	0.43	0.36
6	0.95	0.92	0.86	0.80	4	0.71	0.66	0.62	0.57	0.54	0.50	0.47	0.39
7	1.00	0.96	0.90	0.84	5	0.77	0.71	0.66	0.62	0.58	0.54	0.50	0.41
8	1.04	1.01	0.94	0.87	6	0.80	0.75	0.69	0.64	0.61	0.56	0.52	0.43
10	1.08	1.04	0.97	0.90	7	0.84	0.78	0.72	0.67	0.63	0.59	0.55	0.45
11	1.11	1.07	1.00	0.93	8	0.87	0.81	0.75	0.70	0.66	0.61	0.57	0.47
12	1.15	1.11	1.04	0.97	10	0.93	0.87	0.80	0.75	0.71	0.65	0.61	0.50
13	1.19	1.14	1.07	1.00	11	0.97	0.91	0.84	0.78	0.74	0.68	0.64	0.53
14	1.22	1.18	1.10	1.02	12	1.00	0.93	0.86	0.81	0.76	0.70	0.66	0.54
15	1.24	1.20	1.12	1.04	13	1.04	0.97	0.90	0.84	0.79	0.73	0.68	0.56
16	1.25	1.21	1.13	1.05	14	1.10	1.03	0.95	0.89	0.84	0.77	0.72	0.60
17	1.28	1.23	1.15	1.07	15	1.17	1.09	1.01	0.94	0.88	0.82	0.76	0.63
18	1.31	1.26	1.18	1.10	16	1.21	1.13	1.04	0.97	0.92	0.85	0.79	0.65
19	1.33	1.28	1.20	1.12	17	1.25	1.17	1.08	1.01	0.95	0.88	0.82	0.68
20	1.37	1.32	1.23	1.14	18	1.32	1.23	1.14	1.06	1.00	0.93	0.87	0.71
21	1.40	1.35	1.26	1.17	19	1.38	1.29	1.19	1.11	1.05	0.97	0.91	0.75
22	1.42	1.37	1.28	1.19	20	1.43	1.33	1.23	1.15	1.08	1.00	0.93	0.77
23	1.44	1.39	1.30	1.21	21	1.49	1.39	1.28	1.20	1.13	1.04	0.97	0.80
24	1.48	1.42	1.33	1.24	22	1.57	1.46	1.35	1.26	1.19	1.10	1.03	0.85
25	1.49	1.43	1.34	1.25	23	1.63	1.51	1.40	1.31	1.23	1.14	1.07	0.88
26	1.51	1.46	1.36	1.26	24	1.70	1.58	1.46	1.37	1.29	1.19	1.11	0.92
27	1.53	1.48	1.38	1.28	25	1.84	1.71	1.58	1.48	1.39	1.29	1.20	0.99
28	1.54	1.49	1.39	1.29	26	1.99	1.85	1.72	1.60	1.51	1.40	1.31	1.08
29	1.57	1.51	1.41	1.31									
30	1.58	1.52	1.42	1.32									
31	1.60	1.54	1.44	1.34									
32	1.63	1.57	1.47	1.37									
33	1.65	1.59	1.49	1.39									
34	1.68	1.62	1.51	1.40									
35	1.70	1.64	1.53	1.42									
36	1.72	1.66	1.55	1.44									
37	1.75	1.69	1.58	1.47									
38	1.78	1.71	1.60	1.49									
39	1.79	1.72	1.61	1.50									
40	1.81	1.74	1.63	1.52									
41	1.83	1.77	1.65	1.53									
42	1.85	1.79	1.67	1.55									
43	1.88	1.81	1.69	1.57									
44	1.89	1.82	1.70	1.58									
45	1.92	1.85	1.73	1.61									
46	1.94	1.87	1.75	1.63									
47	1.96	1.89	1.77	1.65									
48	1.99	1.92	1.79	1.66									
49	2.01	1.94	1.81	1.68									
50	2.03	1.96	1.83	1.70									
51	2.05	1.98	1.85	1.72									
52	2.06	1.99	1.86	1.73									
53	2.09	2.01	1.88	1.75									
54	2.11	2.03	1.90	1.77									
55	2.14	2.07	1.93	1.79									
56	2.18	2.10	1.96	1.82									
57	2.22	2.14	2.00	1.86									
58	2.29	2.20	2.06	1.92									
59	2.38	2.29	2.14	1.99									
60	2.48	2.39	2.23	2.07									
61	2.55	2.46	2.30	2.14									
62	2.61	2.51	2.35	2.19									
63	2.65	2.56	2.39	2.22									
64	2.71	2.61	2.44	2.27									
65	2.76	2.66	2.49	2.32									
66	2.84	2.74	2.56	2.38									
67	2.95	2.85	2.66	2.47									
68	3.06	2.95	2.76	2.57									
69	3.17	3.06	2.86	2.66									
70	3.29	3.17	2.96	2.75									
71	3.40	3.27	3.06	2.85									
72	3.51	3.38	3.16	2.94									
73	3.62	3.49	3.26	3.03									
74	3.73	3.60	3.36	3.12									
75	3.84	3.70	3.46	3.22									

1989  
 Symbol & Prior

1	0.13
2	0.16
3	0.20
4	0.22
5	0.26
6	0.28
7	0.31
8	0.37
10	0.43
11	0.47
12	0.52
13	0.56
14	0.62
15	0.67
16	0.74
17	0.78
18	0.85
19	0.90
20	0.96
21	1.09

NORTH CAROLINA  
 MODEL YEAR AND SYMBOL RELATIVITIES - PHYSICAL DAMAGE COVERAGES  
 COMPREHENSIVE

Model Year

Symbol	2014	2013	2012	2011	Symbol	2010	2009	2008	2007	2006	2005	2004	2003-1990
1	0.33	0.32	0.31	0.30									
2	0.43	0.42	0.41	0.40									
3	0.54	0.53	0.51	0.49	1	0.35	0.34	0.33	0.31	0.30	0.28	0.27	0.25
4	0.62	0.61	0.59	0.57	2	0.49	0.47	0.46	0.43	0.41	0.39	0.38	0.34
5	0.69	0.68	0.66	0.64	3	0.56	0.53	0.52	0.49	0.47	0.44	0.43	0.39
6	0.77	0.75	0.73	0.71	4	0.61	0.59	0.57	0.54	0.51	0.49	0.47	0.43
7	0.85	0.83	0.81	0.79	5	0.70	0.67	0.65	0.62	0.59	0.56	0.53	0.49
8	0.91	0.90	0.87	0.84	6	0.78	0.75	0.72	0.69	0.66	0.62	0.60	0.55
10	0.99	0.97	0.94	0.91	7	0.86	0.82	0.79	0.75	0.72	0.68	0.65	0.60
11	1.05	1.03	1.00	0.97	8	0.93	0.89	0.86	0.82	0.78	0.74	0.71	0.65
12	1.10	1.08	1.05	1.02	10	1.00	0.96	0.93	0.89	0.84	0.80	0.77	0.70
13	1.14	1.12	1.09	1.06	11	1.09	1.04	1.01	0.96	0.91	0.87	0.83	0.76
14	1.20	1.17	1.14	1.11	12	1.19	1.14	1.10	1.05	1.00	0.95	0.91	0.83
15	1.25	1.23	1.19	1.15	13	1.27	1.22	1.18	1.12	1.07	1.01	0.97	0.89
16	1.30	1.28	1.24	1.20	14	1.38	1.32	1.27	1.21	1.15	1.10	1.05	0.96
17	1.35	1.33	1.29	1.25	15	1.52	1.45	1.40	1.34	1.27	1.21	1.16	1.06
18	1.41	1.38	1.34	1.30	16	1.66	1.59	1.54	1.47	1.40	1.32	1.27	1.16
19	1.45	1.42	1.38	1.34	17	1.84	1.76	1.70	1.62	1.54	1.47	1.41	1.29
20	1.49	1.46	1.42	1.38	18	2.01	1.92	1.86	1.77	1.68	1.60	1.53	1.40
21	1.54	1.51	1.47	1.43	19	2.19	2.10	2.03	1.94	1.84	1.75	1.68	1.53
22	1.59	1.56	1.51	1.46	20	2.43	2.32	2.24	2.14	2.04	1.93	1.85	1.70
23	1.64	1.61	1.56	1.51	21	2.70	2.58	2.49	2.38	2.26	2.15	2.06	1.89
24	1.68	1.65	1.60	1.55	22	3.05	2.92	2.82	2.69	2.56	2.43	2.33	2.13
25	1.73	1.70	1.65	1.60	23	3.41	3.27	3.16	3.01	2.86	2.72	2.61	2.39
26	1.79	1.75	1.70	1.65	24	3.95	3.78	3.66	3.49	3.32	3.15	3.02	2.76
27	1.84	1.80	1.75	1.70	25	4.86	4.65	4.50	4.29	4.08	3.87	3.71	3.40
28	1.90	1.86	1.81	1.76	26	5.97	5.71	5.52	5.26	5.01	4.75	4.56	4.17
29	1.96	1.93	1.87	1.81									
30	2.02	1.98	1.92	1.86									
31	2.08	2.04	1.98	1.92									
32	2.14	2.10	2.04	1.98									
33	2.21	2.16	2.10	2.04									
34	2.26	2.21	2.15	2.09									
35	2.31	2.27	2.20	2.13									
36	2.37	2.33	2.26	2.19									
37	2.46	2.41	2.34	2.27									
38	2.55	2.50	2.43	2.36									
39	2.64	2.59	2.51	2.43									
40	2.72	2.67	2.59	2.51									
41	2.81	2.76	2.68	2.60									
42	2.90	2.84	2.76	2.68									
43	2.98	2.93	2.84	2.75									
44	3.07	3.01	2.92	2.83									
45	3.15	3.09	3.00	2.91									
46	3.26	3.19	3.10	3.01									
47	3.36	3.30	3.20	3.10									
48	3.47	3.40	3.30	3.20									
49	3.57	3.50	3.40	3.30									
50	3.66	3.59	3.49	3.39									
51	3.77	3.70	3.59	3.48									
52	3.87	3.80	3.69	3.58									
53	3.97	3.89	3.78	3.67									
54	4.13	4.05	3.93	3.81									
55	4.33	4.24	4.12	4.00									
56	4.56	4.47	4.34	4.21									
57	4.81	4.72	4.58	4.44									
58	5.19	5.09	4.94	4.79									
59	5.75	5.64	5.48	5.32									
60	6.37	6.25	6.07	5.89									
61	6.96	6.83	6.63	6.43									
62	7.51	7.36	7.15	6.94									
63	8.06	7.91	7.68	7.45									
64	8.61	8.45	8.20	7.95									
65	9.17	8.99	8.73	8.47									
66	10.00	9.81	9.52	9.23									
67	11.10	10.89	10.57	10.25									
68	12.20	11.97	11.62	11.27									
69	13.30	13.05	12.67	12.29									
70	14.41	14.13	13.72	13.31									
71	15.51	15.21	14.77	14.33									
72	16.61	16.29	15.82	15.35									
73	17.71	17.38	16.87	16.36									
74	18.82	18.46	17.92	17.38									
75	19.92	19.54	18.97	18.40									

1989  
 Symbol & Prior

1	0.09
2	0.11
3	0.15
4	0.18
5	0.21
6	0.28
7	0.34
8	0.40
10	0.51
11	0.62
12	0.72
13	0.85
14	1.00
15	1.21
16	1.47
17	1.76
18	2.10
19	2.51
20	2.98
21	4.12