



north carolina  
RATE BUREAU  
REINSURANCE FACILITY  
INSURANCE GUARANTY ASSOCIATION

January 28, 2016

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

<b>RECEIVED</b>	VERIFIED _____
	<b>PAID</b> _____
	APPROVED _____
JAN 28 2016	
Property & Casualty Division North Carolina Department of Insurance	

**RECEIVED**

JAN 28 2016

N.C. Dept of Insurance  
Property & Casualty

**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, 2016.

Sincerely,

Raymond F. Evans, Jr., CPCU

General Manager

RFE:dms  
Enclosures

**NORTH CAROLINA RATE BUREAU  
2016 PRIVATE PASSENGER AUTOMOBILE INSURANCE  
EXPERIENCE REVIEW**

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**NORTH CAROLINA RATE BUREAU  
2016 PRIVATE PASSENGER AUTOMOBILE INSURANCE  
EXPERIENCE REVIEW**

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## **North Carolina Private Passenger Automobile**

### **Voluntary & Ceded Combined**

	<b>AY 2012</b>	<b>AY 2013</b>	<b>AY 2014</b>
<b><u>Bodily Injury</u></b>			
Exposures	7,098,679	6,950,015	6,788,610
Prem at Pres NCRB Rates	1,153,614,169	1,120,209,200	1,087,815,324
B/L Incurred Losses	667,352,888	626,783,303	585,720,882
T/L Incurred Losses	812,258,951	757,794,763	690,909,899

### **Property Damage**

Exposures	7,098,679	6,950,015	6,788,610
Prem at Pres NCRB Rates	1,082,103,133	1,052,633,903	1,024,271,031
B/L Incurred Losses	662,921,377	667,687,686	666,214,819
T/L Incurred Losses	668,987,525	673,700,332	673,585,412

### **Medical Payments**

Exposures	5,070,277	4,953,574	4,821,659
Prem at Pres NCRB Rates	155,077,841	151,230,725	146,514,995
Incurred Losses	96,915,394	90,761,797	83,581,502

## **North Carolina Private Passenger Automobile**

### **Standard & Non-Standard Combined**

	<b>CY 2012</b>	<b>CY 2013</b>	<b>CY 2014</b>
<b><u>Comprehensive</u></b>			
Exposures	4,966,198	4,960,008	4,934,352
Prem at Pres NCRB Rates	590,925,608	583,686,340	572,929,742
Paid Losses <sup>1</sup>	318,132,863	316,571,955	325,186,953

### **Collision**

Exposures	4,574,238	4,569,631	4,550,607
Prem at Pres NCRB Rates	1,447,086,829	1,439,052,600	1,426,214,084
Paid Losses	627,711,051	651,710,789	686,128,207

### **Notes:**

1 Comprehensive losses include an adjustment for wind and water losses.

## **North Carolina Private Passenger Automobile**

### **Voluntary & Ceded Combined**

	<b>AY 2012</b>	<b>AY 2013</b>	<b>AY 2014</b>
<b><u>Uninsured Motorists BI</u></b>			
Exposures	6,396,922	6,214,458	6,030,810
B/L Prem at Pres NCRB Rates	89,556,908	87,002,412	84,431,340
T/L Prem at Pres NCRB Rates	107,123,569	104,068,068	100,992,611
B/L Incurred Losses	33,953,205	32,946,869	30,841,013
T/L Incurred Losses	42,642,310	42,237,154	37,369,298

### **Uninsured Motorists PD**

Exposures	6,396,922	6,214,458	6,030,810
B/L Prem at Pres NCRB Rates	12,793,844	12,428,916	12,061,620
T/L Prem at Pres NCRB Rates	20,662,058	20,072,709	19,479,516
B/L Incurred Losses	8,151,706	9,031,870	9,930,556
T/L Incurred Losses	8,465,946	9,052,417	10,225,094

### **Underinsured Motorists BI**

Exposures	4,926,951	4,786,416	4,644,969
T/L Prem at Pres NCRB Rates	155,663,461	151,223,512	146,754,464
T/L Incurred Losses	69,977,980	65,509,900	43,476,375

### **Motorcycle Liability**

Exposures	242,162	241,670	241,732
T/L Prem at Pres NCRB Rates	44,105,652	43,832,318	43,880,955
T/L Incurred Losses	18,177,437	18,963,814	19,239,421

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
COMPREHENSIVE COVERAGES  
DERIVATION OF WIND AND WATER ADJUSTMENT

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) Avg. (4)-(4) Variation From Avg. W&W Ratio	(6) (3) x (5) Wind and Water Adj.
12/31/85	5,463,414	20,781,442	15,318,028	0.357	-0.130	\$ (1,991,344)
12/31/86	2,809,049	18,781,759	15,972,710	0.176	0.051	814,608
12/31/87	1,484,233	19,918,610	18,434,377	0.081	0.146	2,691,419
12/31/88	5,074,247	25,070,383	19,996,136	0.254	-0.027	(539,896)
12/31/89	11,554,992	32,652,862	21,097,870	0.548	-0.321	(6,772,416)
12/31/90	4,423,094	26,845,160	22,422,066	0.197	0.030	672,662
12/31/91	1,271,154	21,820,454	20,549,300	0.062	0.165	3,390,635
12/31/92	1,928,913	21,696,593	19,767,680	0.098	0.129	2,550,031
12/31/93	18,640,617	67,247,004	48,606,387	0.384	-0.157	(7,631,203)
12/31/94	3,267,309	54,565,559	51,298,250	0.064	0.163	8,361,615
12/31/95	9,648,334	65,189,949	55,541,615	0.174	0.053	2,943,706
12/31/96	49,270,157	121,767,966	72,497,809	0.680	-0.453	(32,841,507)
12/31/97	8,337,582	74,959,385	66,621,803	0.125	0.102	6,795,424
12/31/98	36,582,228	109,433,029	72,850,801	0.502	-0.275	(20,033,970)
12/31/99	82,839,636	254,543,319	171,703,683	0.482	-0.255	(43,784,439)
12/31/00	26,900,286	219,752,475	192,852,189	0.139	0.088	16,970,993
12/31/01	12,205,306	195,182,807	182,977,501	0.067	0.160	29,276,400
12/31/02	19,987,319	207,651,735	187,664,416	0.107	0.120	22,519,730
12/31/03	71,165,906	270,447,922	199,282,016	0.357	-0.130	(25,906,662)
12/31/04	22,627,816	242,377,216	219,749,400	0.103	0.124	27,248,926
12/31/05	15,400,792	234,388,376	218,987,584	0.070	0.157	34,381,051
12/31/06	35,338,646	273,491,755	238,153,109	0.148	0.079	18,814,096
12/31/07	18,082,928	266,769,682	248,686,754	0.073	0.154	38,297,760
12/31/08	40,583,664	308,375,011	267,791,347	0.152	0.075	20,084,351
12/31/09	26,400,184	283,714,317	257,314,133	0.103	0.124	31,906,952
12/31/10	28,265,837	298,598,932	270,333,095	0.105	0.122	32,980,638
12/31/11	203,657,338	480,977,217	277,319,879	0.734	-0.507	(140,601,179)
12/31/12	62,581,368	321,750,613	259,169,245	0.241	-0.014	(3,628,369)
12/31/13	19,724,530	277,623,122	257,898,592	0.076	0.151	38,942,687
12/31/14	37,725,414	302,660,066	264,934,652	0.142	0.085	22,519,445

Average (4) = 0.227

- (a) Losses are for Full Coverage, \$50 Deductible and \$100 Deductible Comprehensive for 1985-1990.  
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 1997-2014.
- (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>
2012	1,099,567,561	1,108,920,143	0.992
2013	1,137,270,446	1,133,844,366	1.003
2014	1,249,840,873	1,247,398,732	1.002

(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 12/31/2014  
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	252,957,772	1.00	252,957,772	1.00	252,957,772
50/100	278,417,595	1.18	235,947,114	1.18	278,417,595
100/200	7,344,828	1.39	5,284,049	1.39	7,344,828
100/300	409,290,696	1.40	292,350,497	1.40	409,290,696
250/500	114,174,149	1.66	68,779,608	1.66	114,174,149
300/300	33,770,674	1.62	20,846,095	1.62	33,770,674
500/1000	7,467,947	1.85	4,036,728	1.85	7,467,947
1000/1000	3,193,432	1.96	1,629,302	1.96	3,193,432
All Other	9,851,531	1.255	7,849,825	1.255	9,851,530
	1,116,468,624	1.255	889,680,990	1.255	1,116,468,623

Year Ending 12/31/2013  
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	262,033,582	1.00	262,033,582	1.00	262,033,582
50/100	279,620,531	1.18	236,966,552	1.18	279,620,531
100/200	7,280,476	1.39	5,237,753	1.39	7,280,477
100/300	403,638,114	1.40	288,312,939	1.40	403,638,115
250/500	108,165,028	1.66	65,159,655	1.66	108,165,027
300/300	32,969,573	1.62	20,351,588	1.62	32,969,573
500/1000	7,045,328	1.85	3,808,285	1.85	7,045,327
1000/1000	2,834,027	1.96	1,445,932	1.96	2,834,027
All Other	10,154,891	1.249	8,130,417	1.249	10,154,891
	1,113,741,550	1.249	891,446,703	1.249	1,113,741,550

Year Ending 12/31/2012  
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	292,003,668	1.00	292,003,668	1.00	292,003,668
50/100	293,910,615	1.18	249,076,792	1.18	293,910,615
100/200	7,054,081	1.39	5,074,878	1.39	7,054,080
100/300	415,521,428	1.40	296,801,020	1.40	415,521,428
250/500	106,781,062	1.66	64,325,941	1.66	106,781,062
300/300	32,200,526	1.62	19,876,868	1.62	32,200,526
300/300	6,770,904	1.85	3,659,948	1.85	6,770,904
1000/1000	2,651,179	1.96	1,352,642	1.96	2,651,178
All Other	10,458,270	1.241	8,427,293	1.241	10,458,271
	1,167,351,733	1.241	940,599,050	1.241	1,167,351,732

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

Year Ending 12/31/2014

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

Limit Of Liability	(1) Written Premium	(2) Prior ILF	(3) \$25,000 Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
25,000	229,916,060	1.000	229,916,060	1.000	229,916,060
35,000	542,132	1.005	539,435	1.005	542,132
50,000	388,054,105	1.010	384,211,985	1.010	388,054,105
100,000	215,270,454	1.030	209,000,441	1.030	215,270,454
250,000	3,626,139	1.059	3,424,116	1.059	3,626,139
300,000	276,738	1.071	258,392	1.071	276,738
500,000	2,116,869	1.113	1,901,949	1.113	2,116,869
1,000,000	387,582	1.202	322,448	1.202	387,582
All Other	6,997,519	1.013	6,907,719	1.013	6,997,519
	847,187,598	1.013	836,482,545	1.013	847,187,598

Year Ending 12/31/2013

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

Limit Of Liability	(1) Written Premium	(2) Prior ILF	(3) \$25,000 Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
25,000	237,473,041	1.000	237,473,041	1.000	237,473,041
35,000	573,196	1.005	570,344	1.005	573,196
50,000	389,002,956	1.010	385,151,442	1.010	389,002,956
100,000	202,738,744	1.030	196,833,732	1.030	202,738,744
250,000	3,140,643	1.059	2,965,669	1.059	3,140,643
300,000	267,416	1.071	249,688	1.071	267,416
500,000	1,870,655	1.113	1,680,732	1.113	1,870,655
1,000,000	309,680	1.202	257,637	1.202	309,680
All Other	6,059,162	1.012	5,987,314	1.012	6,059,162
	841,435,493	1.012	831,169,599	1.012	841,435,493

Year Ending 12/31/2012

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

Limit Of Liability	(1) Written Premium	(2) Prior ILF	(3) \$25,000 Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
25,000	259,692,301	1.000	259,692,301	1.000	259,692,301
35,000	606,478	1.005	603,461	1.005	606,478
50,000	407,803,671	1.010	403,766,011	1.010	407,803,671
100,000	200,337,404	1.030	194,502,334	1.030	200,337,404
250,000	3,051,550	1.059	2,881,539	1.059	3,051,550
300,000	289,159	1.071	269,990	1.071	289,159
500,000	1,835,474	1.113	1,649,123	1.113	1,835,474
1,000,000	280,580	1.202	233,428	1.202	280,580
All Other	6,022,173	1.012	5,950,764	1.012	6,022,173
	879,918,790	1.012	869,548,951	1.012	879,918,790

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

Year Ending 12/31/2014

Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1)	(2)	(3)
	Written Premium	Current ILF	(1)/(2) B/L Premium
\$500	1,262,792	1.00	1,262,792
750	65,591	1.33	49,317
1,000	36,107,109	1.60	22,566,943
2,000	44,977,655	2.34	19,221,220
3,000	461,397	2.79	165,375
5,000	29,377,593	3.38	8,691,596
10,000	7,677,303	3.86	1,988,939
All Other	5,788,121	2.223	2,603,743
Total	125,717,561	2.223	56,549,925

Year Ending 12/31/2013

Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1)	(2)	(3)
	Written Premium	Current ILF	(1)/(2) B/L Premium
\$500	1,200,646	1.00	1,200,646
750	58,044	1.33	43,642
1,000	37,464,772	1.60	23,415,483
2,000	44,758,110	2.34	19,127,397
3,000	430,607	2.79	154,339
5,000	29,030,203	3.38	8,588,817
10,000	7,135,597	3.86	1,848,600
All Other	5,429,229	2.208	2,458,890
Total	125,507,208	2.208	56,837,814

Year Ending 12/31/2012

Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1)	(2)	(3)
	Written Premium	Current ILF	(1)/(2) B/L Premium
\$500	1,369,367	1.00	1,369,367
750	56,166	1.33	42,230
1,000	41,528,878	1.60	25,955,549
2,000	46,872,624	2.34	20,031,036
3,000	414,162	2.79	148,445
5,000	30,023,922	3.38	8,882,817
10,000	6,973,524	3.86	1,806,612
All Other	5,287,159	2.185	2,419,752
Total	132,525,802	2.185	60,655,808

North Carolina Dividends

LIABILITY			
Year	Vol + Ced Manual Earned Prem.	Amount of Dividend	Dividend as % of Vol+Ced Manual Earned Prem.
2009	3,106,196,199	9,596,307	0.31%
2010	2,998,205,806	11,792,896	0.39%
2011	3,002,962,874	6,348,722	0.21%
2012	3,037,577,749	9,203,570	0.30%
2013	3,089,907,988	11,384,048	0.37%
2014	3,174,775,219	10,791,543	0.34%
		6 year average:	0.32%

PHYSICAL DAMAGE				
Year	Standard Manual Earned Prem.	Non-Standard Manual Earned Prem.	Amount of Dividend	Dividend as % of Manual Earned Prem.*
2009	1,436,737,143	421,397,362	5,403,256	0.29%
2010	1,383,209,820	399,374,038	6,298,512	0.35%
2011	1,446,493,872	414,564,853	3,788,350	0.20%
2012	1,577,447,143	414,307,718	5,593,805	0.28%
2013	1,666,064,292	455,744,492	7,478,696	0.35%
2014	1,769,437,028	518,941,516	7,836,312	0.34%
			6 year average:	0.30%

\* 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)
2009	2,136,397,239	-20.51%	1,698,222,165	(438,175,074)
2010	2,044,466,216	-17.57%	1,685,253,502	(359,212,714)
2011	2,008,577,158	-19.59%	1,615,096,892	(393,480,266)
2012	2,026,052,770	-20.24%	1,615,979,689	(410,073,081)
2013	2,001,919,347	-21.50%	1,571,506,687	(430,412,660)
2014	1,988,297,739	-22.07%	1,549,480,428	(438,817,311)

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)
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
2011	214,507,701	23.20%	264,273,488	49,765,787	385,324,393	385,324,393	0
2012	210,894,239	26.90%	267,624,789	56,730,550	394,348,955	394,348,955	0
2013	193,631,697	24.40%	240,877,831	47,246,134	381,209,992	381,209,992	0
2014	190,729,121	24.50%	237,457,755	46,728,634	358,645,683	358,645,683	0

All Liability Business

Year	(12) Total Premium at Rate Bureau Rates (1) + (5) + (9)	(13) Total Anticipated Premium (3) + (7) + (10)	(14) Amount of Deviation (13) - (12)	(15) Overall Pct. Deviation (14) / (12)
2009	2,697,430,742	2,322,432,596	(374,998,146)	-13.90%
2010	2,609,801,408	2,306,798,841	(303,002,567)	-11.61%
2011	2,608,409,252	2,264,694,773	(343,714,479)	-13.18%
2012	2,631,295,964	2,277,953,433	(353,342,530)	-13.43%
2013	2,576,761,036	2,193,594,510	(383,166,526)	-14.87%
2014	2,537,672,543	2,145,583,866	(392,088,677)	-15.45%
			6 year average:	-13.74%

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) Std Phy Dam Premium at Rate Bureau Rates	(2) Deviation % From RB Manual Rates	(3) Std Phy Dam Anticipated Premium (1) x (2)	(4) Std Phy Dam Amount of Deviation (3) - (1)
2009	1,286,251,580	-21.32%	1,012,022,743	(274,228,837)
2010	1,240,605,531	-17.95%	1,017,916,838	(222,688,693)
2011	1,233,557,107	-21.03%	974,140,047	(259,417,060)
2012	1,358,876,068	-22.72%	1,050,139,425	(308,736,643)
2013	1,409,829,785	-23.11%	1,084,018,122	(325,811,663)
2014	1,492,323,295	-25.15%	1,117,003,986	(375,319,309)

Year	(5) Non-Std Premium at Rate Bureau Rates	(6) Deviation % From RB Manual Rates	(7) Non-Std Phy Dam Anticipated Premium (5) x (6)	(8) Non-Std Phy Dam Amount of Deviation (7) - (5)
2009	417,198,509	28.39%	535,641,166	118,442,657
2010	360,312,999	40.88%	507,608,953	147,295,954
2011	333,947,611	37.64%	459,645,492	125,697,881
2012	364,900,674	45.81%	532,061,673	167,160,999
2013	338,191,569	44.82%	489,769,030	151,577,461
2014	306,526,721	42.32%	436,248,829	129,722,108

Year	(9) Total Phy Dam Premium at Rate Bureau Rates (1) + (5)	(10) Total Anticipated Premium (3) + (7)	(11) Amount of Deviation (10) - (9)	(12) Overall Pct. Deviation (11) / (9)
2009	1,703,450,089	1,547,663,909	(155,786,180)	-9.15%
2010	1,600,918,530	1,525,525,791	(75,392,739)	-4.71%
2011	1,567,504,718	1,433,785,539	(133,719,179)	-8.53%
2012	1,723,776,742	1,582,201,098	(141,575,644)	-8.21%
2013	1,748,021,354	1,573,787,152	(174,234,202)	-9.97%
2014	1,798,850,016	1,553,252,815	(245,597,201)	-13.65%

6 year average: -9.04%

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>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Premium Written (Manual Level)	\$2,987,906,031	\$3,019,520,892	\$3,066,345,679	\$3,121,580,486	\$3,205,243,373
Premiums Earned (Manual Level)	2,998,205,806	3,002,962,874	3,037,577,749	3,089,907,988	3,174,775,219
Premium Written (Collected Level)	2,584,538,353	2,568,018,702	2,595,177,122	2,618,262,987	2,674,847,788
Premiums Earned (Collected Level)	2,589,522,952	2,565,670,169	2,584,430,475	2,608,151,046	2,653,139,661
Commission & Brokerage	247,180,200	240,084,571	239,994,763	238,832,311	240,892,091
Other Acquisition	243,548,237	239,176,547	242,720,127	248,961,554	253,828,414
General Expenses	166,954,066	181,961,495	182,867,007	189,745,844	188,363,924
Taxes, Licenses, and Fees	60,677,683	62,213,735	59,877,193	60,912,727	53,869,662
Bodily Injury Losses Incurred	1,051,127,011	1,056,986,888	1,087,381,536	981,374,641	1,017,941,328
BI Allocated Loss Adjustment	32,334,396	27,946,720	33,449,796	29,600,480	28,640,305
BI Unallocated Loss Adjustment	146,008,737	136,733,311	142,683,165	136,366,982	140,959,510
Property Damage Losses Incurred	637,393,930	630,731,120	686,767,176	715,390,908	792,420,497
PD Allocated Loss Adjustment	2,439,456	3,061,142	5,822,399	5,098,119	4,238,210
PD Unallocated Loss Adjustment	74,723,606	69,865,137	78,467,874	82,717,589	84,845,302

COMBINED RATIOS

Commission & Brokerage to Written Premium (a) (b)	.095		.090		.089		.087		.086	
Other Acquisition to Earned Premium (b)	.094		.093		.094		.095		.096	
General Expenses to Earned Premium (b)	.064		.071		.071		.073		.071	
Taxes, Licenses, etc. to Written Premium (b)	.023		.024		.023		.023		.020	
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.135	.117	.126	.110	.127	.113	.135	.115	.135	.107

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>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Premium Written (Collected Level)	\$1,137,808,434	\$1,154,889,508	\$1,244,234,572	\$1,309,156,267	\$1,353,336,753
Premium Earned (Collected Level)	1,124,817,491	1,146,910,922	1,225,022,738	1,289,017,197	1,329,355,898
Commission & Brokerage	109,929,926	104,839,014	113,115,492	117,487,797	122,218,851
Other Acquisition	111,850,414	107,102,015	114,358,406	119,325,182	122,215,872
General Expenses	61,129,668	67,428,267	73,244,892	78,304,752	78,464,407
Taxes, Licenses, and Fees	26,286,858	26,493,338	27,826,214	30,078,065	27,553,114
Losses Incurred	734,111,553	902,229,034	745,956,818	754,442,563	819,814,926
All Loss Adjustment Expenses	98,429,868	104,553,038	101,371,155	106,724,539	110,211,229

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.097	.091	.091	.090	.090
Other Acquisition to Earned Premium (a)	.099	.093	.093	.093	.092
General Expenses to Earned Premium (a)	.054	.059	.060	.061	.059
Taxes, Licenses, etc. to Written Premium (a)	.023	.023	.022	.023	.020
All Loss Adjustment Expenses to Incurred Losses	.134	.116	.136	.141	.134

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>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Premium Written (Collected Level)	\$547,573,712	\$583,108,476	\$613,270,943	\$680,596,105	\$761,289,128
Premium Earned (Collected Level)	549,724,962	570,042,654	592,858,231	661,181,325	737,877,603
Commission & Brokerage	47,825,318	51,601,026	53,730,379	57,457,594	60,167,344
Other Acquisition	35,888,899	41,153,673	47,778,741	55,912,893	65,530,561
General Expenses	34,331,745	39,337,257	40,485,033	44,695,699	48,047,369
Taxes, Licenses, and Fees	12,022,460	13,961,826	14,229,103	15,206,059	14,709,947
Losses Incurred	292,612,854	352,453,838	327,310,669	352,614,873	398,907,500
All Loss Adjustment Expenses	38,861,496	43,589,030	42,255,059	45,533,387	51,168,369

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.087	.088	.088	.084	.079
Other Acquisition to Earned Premium (a)	.065	.072	.081	.085	.089
General Expenses to Earned Premium (a)	.062	.069	.068	.068	.065
Taxes, Licenses, etc. to Written Premium (a)	.022	.024	.023	.022	.019
All Loss Adjustment Expenses to Incurred Losses	.133	.124	.129	.129	.128

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>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Premiums Written at Manual Level	\$37,886,712	\$37,643,978	\$38,268,316	\$40,069,081	\$39,944,877
Premiums Earned at Manual Level	38,400,743	36,769,385	37,224,867	39,042,047	39,348,797
Premiums Written (Collected Level)	34,855,114	34,944,354	35,388,769	36,433,306	35,874,883
Premiums Earned (Collected Level)	35,074,943	34,436,356	34,958,994	35,879,108	35,866,428
Commission & Brokerage	2,984,211	3,051,549	2,871,956	2,861,105	2,804,396
Other Acquisition	3,547,084	3,442,654	3,427,876	3,722,640	3,783,652
General Expenses	3,403,440	3,091,566	3,029,845	3,215,871	3,012,328
Taxes, Licenses, and Fees	775,407	767,088	755,401	787,176	775,242
Losses Incurred	17,002,578	13,590,343	17,604,662	18,032,442	17,765,947
Allocated Loss Adjustment	695,867	137,379	469,193	870,736	581,885
Unallocated Loss Adjustment	2,508,375	1,726,434	2,319,990	2,472,560	2,159,281

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.086	.087	.081	.079	.078
Other Acquisition to Earned Premium (a)	.101	.100	.098	.104	.105
General Expenses to Earned Premium (a)	.097	.090	.087	.090	.084
Taxes, Licenses, etc. to Written Premium (a)	.022	.022	.021	.022	.022
Unallocated Loss Adjustment to Losses and Allocated	.142	.126	.128	.131	.118

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>ALL ITEMS - LESS ENERGY CPI INDEX</u>	<u>COMPENSATION COST INDEX</u>
Oct-11	226.4	226.8	
Nov-11	226.2	226.8	115.2
Dec-11	225.7	226.8	
Jan-12	226.7	227.4	
Feb-12	227.7	227.9	115.3
Mar-12	229.4	228.7	
Apr-12	230.1	229.3	
May-12	229.8	229.5	116.3
Jun-12	229.5	229.8	
Jul-12	229.1	229.8	
Aug-12	230.4	230.1	117.3
Sep-12	231.4	230.7	
Oct-12	231.3	231.2	
Nov-12	230.2	231.2	116.5
Dec-12	229.6	231.0	
Jan-13	230.3	231.7	
Feb-13	232.2	232.4	117.3
Mar-13	232.8	232.9	
Apr-13	232.5	233.1	
May-13	232.9	233.3	119.2
Jun-13	233.5	233.5	
Jul-13	233.6	233.6	
Aug-13	233.9	234.1	120.5
Sep-13	234.1	234.5	
Oct-13	233.5	234.9	
Nov-13	233.1	234.9	120.9
Dec-13	233.0	234.8	
Jan-14	233.9	235.2	
Feb-14	234.8	235.9	121.5
Mar-14	236.3	236.8	
Apr-14	237.1	237.4	
May-14	237.9	238.0	122.6
Jun-14	238.3	238.1	
Jul-14	238.3	238.2	
Aug-13	237.9	238.5	122.2
Sep-14	238.0	239.0	
Oct-14	237.4	239.6	
Nov-14	236.2	239.5	122.6
Dec-14	234.8	239.2	
Jan-15	233.7	239.7	
Feb-15	234.7	240.4	123.7
Mar-15	236.1	241.1	
Apr-15	236.6	241.8	
May-15	237.8	242.0	124.7
Jun-15	238.6	242.3	
Jul-15	238.7	242.4	
Aug-15	238.3	242.7	125.0
Sep-15	237.9	243.5	

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF TREND FOR EXPENSES

	<u>All Items (A)</u>	<u>All Items - Less Energy (B)</u>	<u>CCI (C)</u>	<u>Combined (D)</u>
(1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters)	1.29%	1.81%	2.34%	1.94%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	1.09%	1.82%	2.42%	1.94%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	0.78%	1.91%	1.89%	1.62%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	1.54%	1.98%	2.68%	2.22%
(5) Average Annual Index (E)				
Year Ended 3/31/2013	230.56	230.80	116.85	
Year Ended 9/30/2013	232.24	232.71	118.38	
Year Ended 3/31/2014	233.76	234.55	120.53	
Year Ended 9/30/2014	236.01	236.81	121.80	
Year Ended 3/31/2015	236.70	239.06	122.78	
Year Ended 9/30/2015	236.73	241.18	124.00	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2013	1.03	1.06	1.07	1.06
Year Ended 9/30/2013	1.02	1.05	1.06	1.05
Year Ended 3/31/2014	1.02	1.04	1.04	1.04
Year Ended 9/30/2014	1.01	1.03	1.03	1.03
Year Ended 3/31/2015	1.01	1.02	1.02	1.02
Year Ended 9/30/2015	1.00	1.01	1.01	1.01

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

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

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

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

(E) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE  
DATA ENDED SEPTEMBER 2015

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.25%	1.28%	1.29%
36 points	1.07%	1.09%	1.09%
24 points	0.77%	0.78%	0.78%
12 points	1.51%	1.52%	1.54%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.75%	1.79%	1.81%
36 points	1.78%	1.80%	1.82%
24 points	1.88%	1.89%	1.91%
12 points	1.95%	1.96%	1.98%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.22%	2.31%	2.34%
12 points	2.31%	2.39%	2.42%
8 points	1.85%	1.88%	1.89%
4 points	2.62%	2.65%	2.68%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED SEPTEMBER 2015

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.93	0.93
36 points	0.84	0.84
24 points	0.56	0.56
12 points	0.65	0.65

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

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

COMPENSATION COST INDEX

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

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

ALL CARRIERS

(1)	(2)	(3)	AVERAGE PAID CLAIM COST		(6)	(7)	AVERAGE PAID CLAIM COST	
			(4)	(5)			(8)	(9)
YEAR ENDED	PAID LOSSES	PAID CLAIMS	ACTUAL (2)/(3)	EXPONENTIAL CURVE OF BEST FIT (A)	PAID LOSSES	PAID CLAIMS	ACTUAL (6)/(7)	EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (30/60 LIMIT)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Sep-09	\$673,311,444	97,485	\$6,907	\$7,239.19	\$619,553,919	246,973	\$2,509	\$2,459.30
Dec-09	680,450,803	98,810	6,886	7,218.78	618,623,017	249,233	2,482	2,476.50
Mar-10	677,252,776	98,636	6,866	7,198.42	615,426,004	251,201	2,450	2,493.83
Jun-10	677,755,761	98,172	6,904	7,178.12	614,454,542	253,216	2,427	2,511.27
Sep-10	678,920,344	98,014	6,927	7,157.88	620,198,690	255,989	2,423	2,528.84
Dec-10	681,116,579	98,133	6,941	7,137.69	627,960,977	258,240	2,432	2,546.52
Mar-11	686,928,484	98,219	6,994	7,117.56	630,916,737	257,889	2,446	2,564.33
Jun-11	692,675,433	98,024	7,066	7,097.49	625,355,564	254,551	2,457	2,582.27
Sep-11	703,551,002	98,679	7,130	7,077.47	626,215,679	253,439	2,471	2,600.33
Dec-11	703,071,143	97,911	7,181	7,057.51	632,173,672	253,935	2,490	2,618.52
Mar-12	713,944,086	98,742	7,230	7,037.61	641,698,879	257,099	2,496	2,636.84
Jun-12	715,115,626	99,074	7,218	7,017.76	655,130,410	260,424	2,516	2,655.28
Sep-12	705,035,301	98,504	7,157	6,997.97	661,101,397	261,587	2,527	2,673.85
Dec-12	705,282,627	98,915	7,130	6,978.23	664,390,846	260,644	2,549	2,692.55
Mar-13	700,866,727	99,154	7,068	6,958.55	670,334,152	258,476	2,593	2,711.39
Jun-13	697,298,931	99,006	7,043	6,938.93	682,798,589	257,302	2,654	2,730.35
Sep-13	696,701,673	99,276	7,018	6,919.36	697,802,740	259,642	2,688	2,749.45
Dec-13	688,773,357	98,402	7,000	6,899.84	704,589,023	260,405	2,706	2,768.68
Mar-14	667,330,624	96,013	6,950	6,880.38	705,534,642	261,716	2,696	2,788.05
Jun-14	668,441,987	96,356	6,937	6,860.98	716,802,956	267,974	2,675	2,807.55
Sep-14	668,104,746	96,011	6,959	6,841.63	726,468,277	270,195	2,689	2,827.19
Dec-14	677,501,412	97,200	6,970	6,822.34	747,696,281	277,300	2,696	2,846.96
Mar-15	697,029,421	100,163	6,959	6,803.09	771,563,615	281,845	2,738	2,866.87
Jun-15	703,270,176	101,803	6,908	6,783.91	788,172,281	283,992	2,775	2,886.93

(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	-0.2%	2.5%
	9-points	-0.7%	1.5%
	12-points	-1.1%	2.8%
	15-points	-1.3%	3.1%

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

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (30/60 EXCESS)</u>					<u>BODILY INJURY (TOTAL LIMITS)</u>			
Sep-09	\$123,166,876	97,485	\$1,263	\$1,395.85	\$796,478,320	97,485	\$8,170	\$8,636.02
Dec-09	119,956,696	98,810	1,214	1,387.82	800,407,499	98,810	8,100	8,607.58
Mar-10	116,307,338	98,636	1,179	1,379.85	793,560,114	98,636	8,045	8,579.24
Jun-10	114,028,670	98,172	1,162	1,371.92	791,784,431	98,172	8,065	8,551.00
Sep-10	113,738,171	98,014	1,160	1,364.03	792,658,515	98,014	8,087	8,522.84
Dec-10	116,468,388	98,133	1,187	1,356.19	797,584,967	98,133	8,128	8,494.78
Mar-11	117,979,504	98,219	1,201	1,348.40	804,907,988	98,219	8,195	8,466.82
Jun-11	119,269,407	98,024	1,217	1,340.65	811,944,840	98,024	8,283	8,438.94
Sep-11	128,234,158	98,679	1,300	1,332.95	831,785,160	98,679	8,429	8,411.16
Dec-11	127,239,220	97,911	1,300	1,325.28	830,310,363	97,911	8,480	8,383.46
Mar-12	131,659,884	98,742	1,333	1,317.67	845,603,970	98,742	8,564	8,355.86
Jun-12	137,429,352	99,074	1,387	1,310.10	852,544,978	99,074	8,605	8,328.35
Sep-12	135,550,961	98,504	1,376	1,302.57	840,586,262	98,504	8,534	8,300.93
Dec-12	136,560,172	98,915	1,381	1,295.08	841,842,799	98,915	8,511	8,273.60
Mar-13	132,380,763	99,154	1,335	1,287.64	833,247,490	99,154	8,404	8,246.36
Jun-13	129,401,379	99,006	1,307	1,280.24	826,700,310	99,006	8,350	8,219.21
Sep-13	123,994,422	99,276	1,249	1,272.88	820,696,095	99,276	8,267	8,192.15
Dec-13	126,131,563	98,402	1,282	1,265.56	814,904,920	98,402	8,281	8,165.18
Mar-14	124,359,255	96,013	1,295	1,258.29	791,689,879	96,013	8,246	8,138.30
Jun-14	124,377,219	96,356	1,291	1,251.06	792,819,206	96,356	8,228	8,111.50
Sep-14	126,942,570	96,011	1,322	1,243.87	795,047,316	96,011	8,281	8,084.80
Dec-14	127,243,899	97,200	1,309	1,236.72	804,745,311	97,200	8,279	8,058.18
Mar-15	127,656,475	100,163	1,274	1,229.61	824,685,896	100,163	8,233	8,031.65
Jun-15	128,469,447	101,803	1,262	1,222.54	831,739,623	101,803	8,170	8,005.20

(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	-2.0%	-0.5%
9-points	-0.1%	-0.6%
12-points	-2.3%	-1.3%
15-points	-1.7%	-1.4%

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



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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
Sep-09	\$96,566,157	62,179	\$1,553	\$1,652.16
Dec-09	97,367,208	62,251	1,564	1,650.86
Mar-10	98,589,955	63,132	1,562	1,649.56
Jun-10	97,658,783	62,459	1,564	1,648.26
Sep-10	97,813,884	61,815	1,582	1,646.97
Dec-10	97,645,466	61,722	1,582	1,645.67
Mar-11	97,487,991	62,111	1,570	1,644.38
Jun-11	98,252,822	62,791	1,565	1,643.08
Sep-11	98,077,720	62,745	1,563	1,641.79
Dec-11	97,617,841	62,695	1,557	1,640.50
Mar-12	98,667,891	62,160	1,587	1,639.21
Jun-12	97,745,237	61,140	1,599	1,637.92
Sep-12	98,670,088	61,057	1,616	1,636.63
Dec-12	100,085,269	61,009	1,641	1,635.35
Mar-13	98,458,710	60,001	1,641	1,634.06
Jun-13	99,121,144	59,656	1,662	1,632.77
Sep-13	98,277,332	59,209	1,660	1,631.49
Dec-13	96,970,702	58,897	1,646	1,630.21
Mar-14	95,094,732	57,995	1,640	1,628.93
Jun-14	94,240,741	57,751	1,632	1,627.65
Sep-14	94,024,779	57,600	1,632	1,626.37
Dec-14	94,343,918	57,896	1,630	1,625.09
Mar-15	96,160,728	59,443	1,618	1,623.81
Jun-15	96,715,801	59,336	1,630	1,622.53

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

MEDICAL  
PAYMENTS

6-points	-0.7%
9-points	-1.2%
12-points	-0.3%
15-points	0.8%

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

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

ALL CARRIERS

(1)	(2)	(3)	(4)	(5)	(6)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ	PAID CLAIMS	PAID CLAIM FREQ
			(2)/(3)	CLAIMS	(5)/(3)
			<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
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
Sep-11	7,051,449	98,679	1.3994	253,439	3.5941
Dec-11	7,062,064	97,911	1.3864	253,935	3.5958
Mar-12	7,083,192	98,742	1.3940	257,099	3.6297
Jun-12	7,103,021	99,074	1.3948	260,424	3.6664
Sep-12	7,125,675	98,504	1.3824	261,587	3.6710
Dec-12	7,155,113	98,915	1.3824	260,644	3.6428
Mar-13	7,189,367	99,154	1.3792	258,476	3.5953
Jun-13	7,216,985	99,006	1.3718	257,302	3.5652
Sep-13	7,243,480	99,276	1.3706	259,642	3.5845
Dec-13	7,255,693	98,402	1.3562	260,405	3.5890
Mar-14	7,260,802	96,013	1.3223	261,716	3.6045
Jun-14	7,271,158	96,356	1.3252	267,974	3.6854
Sep-14	7,289,619	96,011	1.3171	270,195	3.7066
Dec-14	7,326,504	97,200	1.3267	277,300	3.7849
Mar-15	7,365,954	100,163	1.3598	281,845	3.8263
Jun-15	7,408,883	101,803	1.3741	283,992	3.8331

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

	<u>B.I.</u>	<u>P.D.</u>
6-points	3.2%	5.2%
9-points	-0.4%	4.2%
12-points	-1.1%	2.2%
15-points	-1.2%	1.5%
24-points	-1.0%	0.7%

(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-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
Sep-11	5,071,399	62,745	1.2372
Dec-11	5,073,060	62,695	1.2358
Mar-12	5,079,069	62,160	1.2238
Jun-12	5,084,376	61,140	1.2025
Sep-12	5,090,941	61,057	1.1993
Dec-12	5,098,445	61,009	1.1966
Mar-13	5,105,651	60,001	1.1752
Jun-13	5,112,132	59,656	1.1669
Sep-13	5,125,442	59,209	1.1552
Dec-13	5,137,994	58,897	1.1463
Mar-14	5,151,887	57,995	1.1257
Jun-14	5,164,882	57,751	1.1181
Sep-14	5,173,457	57,600	1.1134
Dec-14	5,188,073	57,896	1.1159
Mar-15	5,201,248	59,443	1.1429
Jun-15	5,215,987	59,336	1.1376

(5) RATE OF CHANGE IN PAID CLAIM FREQS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:	6-points	9-points	12-points	15-points	24-points	<u>MEDICAL PAYMENTS</u>
						1.4%
						-1.3%
						-2.4%
						-2.8%
						-1.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2015

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
15 points	-1.3%	-1.3%		-1.3%
12 points	-1.2%	-1.1%		-1.1%
9 points	-0.7%	-0.7%		-0.7%
6 points	-0.2%	-0.2%		-0.2%

FREQ	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
24 points	-1.0%	-1.0%		-1.0%
15 points	-1.3%	-1.2%		-1.2%
12 points	-1.2%	-1.1%		-1.1%
9 points	-0.4%	-0.4%		-0.4%
6 points	3.1%	3.2%		3.2%

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
15 points	2.9%	3.1%		3.1%
12 points	2.7%	2.8%		2.8%
9 points	1.5%	1.5%		1.5%
6 points	2.5%	2.5%		2.5%

FREQ	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
24 points	0.7%	0.7%		0.7%
15 points	1.4%	1.5%		1.5%
12 points	2.1%	2.2%		2.2%
9 points	4.0%	4.2%		4.2%
6 points	4.9%	5.0%		5.2%

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
15 points	0.8%	0.8%		0.8%
12 points	-0.3%	-0.3%		-0.3%
9 points	-1.2%	-1.2%		-1.2%
6 points	-0.7%	-0.7%		-0.7%

FREQ	STRAIGHT LINE			EXPONENTIAL
	END POINT	MID POINT		
24 points	-2.0%	-1.9%		-1.9%
15 points	-3.0%	-2.8%		-2.8%
12 points	-2.5%	-2.4%		-2.4%
9 points	-1.4%	-1.3%		-1.3%
6 points	1.4%	1.4%		1.4%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2015

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-1.8%	-1.7%	-1.7%
12 points	-2.4%	-2.3%	-2.3%
9 points	-0.1%	-0.1%	-0.1%
6 points	-2.1%	-2.0%	-2.0%

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-1.4%	-1.4%	-1.4%
12 points	-1.3%	-1.3%	-1.3%
9 points	-0.6%	-0.6%	-0.6%
6 points	-0.5%	-0.5%	-0.5%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2015

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.94	-0.95
12 points	-0.92	-0.92
9 points	-0.84	-0.84
6 points	-0.32	-0.32

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.84	-0.84
15 points	-0.70	-0.70
12 points	-0.55	-0.54
9 points	-0.17	-0.17
6 points	0.85	0.85

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.95	0.95
12 points	0.90	0.90
9 points	0.78	0.78
6 points	0.84	0.84

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.59	0.59
15 points	0.68	0.68
12 points	0.76	0.76
9 points	0.97	0.97
6 points	0.98	0.97

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.50	0.51
12 points	-0.33	-0.33
9 points	-0.91	-0.92
6 points	-0.71	-0.71

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.89	-0.89
15 points	-0.92	-0.91
12 points	-0.83	-0.83
9 points	-0.55	-0.55
6 points	0.60	0.60

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2015

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.60	-0.60
12 points	-0.67	-0.66
9 points	-0.05	-0.05
6 points	-0.56	-0.56

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.90	-0.91
12 points	-0.88	-0.88
9 points	-0.73	-0.73
6 points	-0.48	-0.48

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)	(2)	(3)	AVERAGE PAID CLAIM COST	
			(4)	(5)
YEAR	PAID	PAID	ACTUAL	EXPONENTIAL
<u>ENDED</u>	<u>LOSSES</u>	<u>CLAIMS</u>	<u>(2)/(3)</u>	<u>BEST FIT (A)</u>

FULL COVERAGE COMPREHENSIVE

Sep-09	\$8,942,018	20,597	\$434	\$474.21
Dec-09	9,035,887	20,664	437	471.56
Mar-10	9,551,182	22,211	430	468.92
Jun-10	9,971,897	23,746	420	466.29
Sep-10	10,307,327	24,817	415	463.68
Dec-10	10,444,132	25,333	412	461.08
Mar-11	10,098,486	24,631	410	458.50
Jun-11	10,332,959	23,947	431	455.93
Sep-11	10,320,642	23,838	433	453.38
Dec-11	10,109,786	23,674	427	450.84
Mar-12	10,054,965	23,068	436	448.32
Jun-12	9,582,789	21,906	437	445.81
Sep-12	9,436,953	20,875	452	443.31
Dec-12	9,343,130	20,190	463	440.83
Mar-13	9,063,766	19,759	459	438.36
Jun-13	8,779,796	19,698	446	435.91
Sep-13	8,718,789	19,781	441	433.46
Dec-13	8,719,372	19,580	445	431.04
Mar-14	8,952,562	19,931	449	428.62
Jun-14	9,455,748	21,233	445	426.22
Sep-14	9,296,050	21,052	442	423.84
Dec-14	9,235,817	21,363	432	421.46
Mar-15	9,126,152	21,138	432	419.10
Jun-15	8,778,055	20,396	430	416.76

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

6-points	-3.7%
9-points	-1.9%
12-points	-2.2%
15-points	-0.5%

(A) 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	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$50 DEDUCTIBLE COMPREHENSIVE				
Sep-09	\$925,481	2,470	\$375	\$431.55
Dec-09	910,819	2,454	371	424.91
Mar-10	988,447	2,674	370	418.37
Jun-10	1,040,896	2,793	373	411.93
Sep-10	1,201,395	2,934	409	405.59
Dec-10	1,269,873	3,153	403	399.35
Mar-11	1,237,227	3,027	409	393.20
Jun-11	1,282,003	2,992	428	387.15
Sep-11	1,156,735	2,950	392	381.19
Dec-11	1,135,679	2,888	393	375.32
Mar-12	1,085,662	2,756	394	369.55
Jun-12	976,099	2,614	373	363.86
Sep-12	944,005	2,449	385	358.26
Dec-12	935,666	2,387	392	352.75
Mar-13	890,666	2,355	378	347.32
Jun-13	890,554	2,359	378	341.97
Sep-13	847,541	2,404	353	336.71
Dec-13	839,381	2,339	359	331.53
Mar-14	944,632	2,432	388	326.42
Jun-14	916,363	2,529	362	321.40
Sep-14	879,686	2,453	359	316.45
Dec-14	854,310	2,486	344	311.58
Mar-15	762,059	2,463	309	306.79
Jun-15	804,027	2,402	335	302.07

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

6-points	-13.3%
9-points	-6.7%
12-points	-6.0%
15-points	-4.9%

(A) 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	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$100 DEDUCTIBLE COMPREHENSIVE				
Sep-09	\$7,812,466	17,207	\$454	\$511.48
Dec-09	7,865,287	17,000	463	506.35
Mar-10	7,949,341	18,002	442	501.27
Jun-10	8,128,536	18,563	438	496.24
Sep-10	8,219,562	18,895	435	491.26
Dec-10	8,236,406	19,286	427	486.33
Mar-11	8,072,790	18,603	434	481.45
Jun-11	8,168,341	18,160	450	476.62
Sep-11	8,381,487	18,343	457	471.84
Dec-11	8,530,338	18,470	462	467.11
Mar-12	8,400,051	17,748	473	462.42
Jun-12	7,889,781	16,807	469	457.78
Sep-12	7,543,205	15,734	479	453.19
Dec-12	7,113,624	14,962	475	448.64
Mar-13	7,091,834	14,680	483	444.14
Jun-13	7,056,260	14,724	479	439.69
Sep-13	6,787,338	14,494	468	435.28
Dec-13	6,572,215	14,307	459	430.91
Mar-14	6,526,310	14,762	442	426.59
Jun-14	6,747,852	15,694	430	422.31
Sep-14	6,794,908	15,771	431	418.07
Dec-14	6,865,584	15,991	429	413.88
Mar-15	6,951,402	15,753	441	409.73
Jun-15	6,873,402	15,101	455	405.62

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

6-points	2.5%
9-points	-3.6%
12-points	-4.0%
15-points	-2.7%

(A) 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	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$250 DEDUCTIBLE COMPREHENSIVE				
Sep-09	\$3,562,351	6,248	\$570	\$647.34
Dec-09	3,553,350	6,174	576	638.78
Mar-10	3,457,152	6,263	552	630.34
Jun-10	3,477,709	6,275	554	622.01
Sep-10	3,665,825	6,261	586	613.79
Dec-10	3,595,826	6,320	569	605.68
Mar-11	3,693,837	6,429	575	597.67
Jun-11	4,009,552	6,481	619	589.77
Sep-11	4,092,325	6,798	602	581.98
Dec-11	4,302,747	7,007	614	574.29
Mar-12	4,208,537	6,789	620	566.70
Jun-12	3,887,950	6,512	597	559.21
Sep-12	3,642,361	6,030	604	551.82
Dec-12	3,375,636	5,783	584	544.53
Mar-13	3,445,148	5,732	601	537.33
Jun-13	3,445,985	5,800	594	530.23
Sep-13	3,339,862	5,847	571	523.22
Dec-13	3,286,290	5,805	566	516.31
Mar-14	3,217,823	6,095	528	509.48
Jun-14	3,323,454	6,671	498	502.75
Sep-14	3,474,140	6,686	520	496.10
Dec-14	3,527,175	6,780	520	489.55
Mar-15	3,514,370	6,633	530	483.08
Jun-15	3,480,407	6,177	563	476.69

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

6-points	6.0%
9-points	-4.1%
12-points	-5.2%
15-points	-5.0%

(A) 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	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$500 DEDUCTIBLE COMPREHENSIVE				
Sep-09	\$4,938,465	5,935	\$832	\$1,326.32
Dec-09	4,953,997	5,852	847	1,300.00
Mar-10	4,518,679	5,687	795	1,274.20
Jun-10	4,762,952	5,379	885	1,248.92
Sep-10	4,849,237	4,881	993	1,224.13
Dec-10	4,875,369	4,743	1,028	1,199.84
Mar-11	5,177,438	4,919	1,053	1,176.04
Jun-11	5,094,376	4,915	1,036	1,152.70
Sep-11	5,652,233	5,403	1,046	1,129.83
Dec-11	5,913,802	5,743	1,030	1,107.41
Mar-12	6,039,390	5,787	1,044	1,085.43
Jun-12	6,383,038	5,767	1,107	1,063.89
Sep-12	6,154,668	5,262	1,170	1,042.78
Dec-12	6,016,584	5,078	1,185	1,022.09
Mar-13	5,786,363	4,870	1,188	1,001.81
Jun-13	5,613,190	4,892	1,147	981.93
Sep-13	5,483,175	5,052	1,085	962.45
Dec-13	5,532,218	4,979	1,111	943.35
Mar-14	5,648,925	5,498	1,027	924.63
Jun-14	5,736,959	6,559	875	906.28
Sep-14	5,754,589	6,404	899	888.30
Dec-14	5,828,324	6,524	893	870.67
Mar-15	5,934,690	6,149	965	853.39
Jun-15	5,994,464	5,098	1,176	836.46

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

6-points	11.7%
9-points	-5.3%
12-points	-7.7%
15-points	-4.1%

(A) 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) (2)/(3)
FULL COVERAGE COMPREHENSIVE			
Sep-09	453,118	20,597	4.5456
Dec-09	447,830	20,664	4.6143
Mar-10	444,002	22,211	5.0025
Jun-10	441,761	23,746	5.3753
Sep-10	440,745	24,817	5.6307
Dec-10	439,773	25,333	5.7605
Mar-11	439,002	24,631	5.6107
Jun-11	438,634	23,947	5.4594
Sep-11	438,549	23,838	5.4357
Dec-11	438,949	23,674	5.3933
Mar-12	439,362	23,068	5.2503
Jun-12	439,294	21,906	4.9866
Sep-12	438,831	20,875	4.7570
Dec-12	438,110	20,190	4.6084
Mar-13	437,377	19,759	4.5176
Jun-13	436,784	19,698	4.5098
Sep-13	435,980	19,781	4.5371
Dec-13	434,729	19,580	4.5040
Mar-14	433,023	19,931	4.6028
Jun-14	431,026	21,233	4.9262
Sep-14	429,058	21,052	4.9066
Dec-14	427,330	21,363	4.9992
Mar-15	425,817	21,138	4.9641
Jun-15	424,071	20,396	4.8096

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

6-points	3.0%
9-points	5.5%
12-points	3.1%
15-points	-1.1%
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) <u>(2) / (3)</u>
\$50 DEDUCTIBLE COMPREHENSIVE			
Sep-09	60,337	2,470	4.0937
Dec-09	59,589	2,454	4.1182
Mar-10	58,947	2,674	4.5363
Jun-10	58,457	2,793	4.7779
Sep-10	58,012	2,934	5.0576
Dec-10	57,656	3,153	5.4686
Mar-11	57,348	3,027	5.2783
Jun-11	57,055	2,992	5.2441
Sep-11	56,836	2,950	5.1904
Dec-11	56,627	2,888	5.1000
Mar-12	56,411	2,756	4.8856
Jun-12	56,114	2,614	4.6584
Sep-12	55,753	2,449	4.3926
Dec-12	55,370	2,387	4.3110
Mar-13	54,974	2,355	4.2838
Jun-13	54,563	2,359	4.3234
Sep-13	54,108	2,404	4.4430
Dec-13	53,625	2,339	4.3618
Mar-14	53,049	2,432	4.5844
Jun-14	52,450	2,529	4.8217
Sep-14	51,901	2,453	4.7263
Dec-14	51,351	2,486	4.8412
Mar-15	50,706	2,463	4.8574
Jun-15	49,795	2,402	4.8238

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

6-points	3.5%
9-points	6.5%
12-points	5.3%
15-points	0.8%
24-points	-0.2%

(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-09	378,268	17,207	4.5489
Dec-09	375,093	17,000	4.5322
Mar-10	373,572	18,002	4.8189
Jun-10	373,697	18,563	4.9674
Sep-10	374,983	18,895	5.0389
Dec-10	376,256	19,286	5.1258
Mar-11	377,239	18,603	4.9314
Jun-11	378,160	18,160	4.8022
Sep-11	378,746	18,343	4.8431
Dec-11	379,257	18,470	4.8700
Mar-12	379,735	17,748	4.6738
Jun-12	379,694	16,807	4.4265
Sep-12	379,518	15,734	4.1458
Dec-12	379,150	14,962	3.9462
Mar-13	378,473	14,680	3.8787
Jun-13	377,892	14,724	3.8964
Sep-13	377,082	14,494	3.8437
Dec-13	376,083	14,307	3.8042
Mar-14	375,068	14,762	3.9358
Jun-14	373,893	15,694	4.1975
Sep-14	373,095	15,771	4.2271
Dec-14	372,773	15,991	4.2897
Mar-15	373,534	15,753	4.2173
Jun-15	375,479	15,101	4.0218

(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	4.9%
12-points	2.4%
15-points	-2.6%
24-points	-4.0%

(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-09	192,005	6,248	3.2541
Dec-09	191,853	6,174	3.2181
Mar-10	192,701	6,263	3.2501
Jun-10	194,515	6,275	3.2260
Sep-10	196,970	6,261	3.1787
Dec-10	199,444	6,320	3.1688
Mar-11	201,667	6,429	3.1879
Jun-11	203,845	6,481	3.1794
Sep-11	205,915	6,798	3.3014
Dec-11	208,111	7,007	3.3670
Mar-12	210,589	6,789	3.2238
Jun-12	212,961	6,512	3.0578
Sep-12	215,349	6,030	2.8001
Dec-12	217,248	5,783	2.6619
Mar-13	218,368	5,732	2.6249
Jun-13	219,346	5,800	2.6442
Sep-13	220,136	5,847	2.6561
Dec-13	220,973	5,805	2.6270
Mar-14	222,043	6,095	2.7450
Jun-14	223,011	6,671	2.9913
Sep-14	223,986	6,686	2.9850
Dec-14	225,122	6,780	3.0117
Mar-15	226,473	6,633	2.9288
Jun-15	228,158	6,177	2.7073

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

6-points	-1.4%
9-points	5.1%
12-points	3.5%
15-points	-2.1%
24-points	-3.2%

(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)
\$500 DEDUCTIBLE COMPREHENSIVE			
Sep-09	296,204	5,935	2.0037
Dec-09	298,478	5,852	1.9606
Mar-10	302,778	5,687	1.8783
Jun-10	309,297	5,379	1.7391
Sep-10	317,619	4,881	1.5367
Dec-10	326,356	4,743	1.4533
Mar-11	334,598	4,919	1.4701
Jun-11	342,500	4,915	1.4350
Sep-11	349,728	5,403	1.5449
Dec-11	357,187	5,743	1.6078
Mar-12	365,130	5,787	1.5849
Jun-12	373,179	5,767	1.5454
Sep-12	381,692	5,262	1.3786
Dec-12	390,065	5,078	1.3018
Mar-13	397,751	4,870	1.2244
Jun-13	405,572	4,892	1.2062
Sep-13	413,516	5,052	1.2217
Dec-13	421,541	4,979	1.1811
Mar-14	429,918	5,498	1.2788
Jun-14	438,006	6,559	1.4975
Sep-14	445,965	6,404	1.4360
Dec-14	453,892	6,524	1.4373
Mar-15	462,491	6,149	1.3295
Jun-15	472,345	5,098	1.0793

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

6-points	-12.9%
9-points	2.1%
12-points	0.3%
15-points	-5.0%
24-points	-6.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2015

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

FULL COVERAGE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	-0.5%	-0.5%	-0.5%
12 points	-2.3%	-2.2%	-2.2%
9 points	-1.9%	-1.9%	-1.9%
6 points	-3.8%	-3.8%	-3.7%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-2.0%	-1.9%	-1.8%
15 points	-1.2%	-1.2%	-1.1%
12 points	3.0%	3.1%	3.1%
9 points	5.0%	5.3%	5.5%
6 points	2.9%	2.9%	3.0%

\$50 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	-5.3%	-4.9%	-4.9%
12 points	-6.6%	-6.1%	-6.0%
9 points	-7.3%	-6.8%	-6.7%
6 points	-15.8%	-14.4%	-13.3%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-0.3%	-0.3%	-0.2%
15 points	0.7%	0.7%	0.8%
12 points	4.8%	5.2%	5.3%
9 points	5.9%	6.3%	6.5%
6 points	3.3%	3.4%	3.5%

\$100 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	-2.8%	-2.7%	-2.7%
12 points	-4.3%	-4.0%	-4.0%
9 points	-3.8%	-3.7%	-3.6%
6 points	2.5%	2.5%	2.5%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-4.7%	-4.1%	-4.0%
15 points	-3.0%	-2.8%	-2.6%
12 points	2.3%	2.4%	2.4%
9 points	4.5%	4.8%	4.9%
6 points	1.5%	1.5%	1.6%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2015

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

\$250 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE			EXPONENTIAL
	END POINT		MID POINT	
15 points	-5.7%		-5.1%	-5.0%
12 points	-5.8%		-5.4%	-5.2%
9 points	-4.4%		-4.2%	-4.1%
6 points	5.7%		5.9%	6.0%

FREQ	STRAIGHT LINE			EXPONENTIAL
	END POINT		MID POINT	
24 points	-3.6%		-3.3%	-3.2%
15 points	-2.4%		-2.3%	-2.1%
12 points	3.3%		3.5%	3.5%
9 points	4.7%		5.0%	5.1%
6 points	-1.4%		-1.4%	-1.4%

\$500 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE			EXPONENTIAL
	END POINT		MID POINT	
15 points	-4.2%		-3.9%	-4.1%
12 points	-8.8%		-7.8%	-7.7%
9 points	-5.6%		-5.2%	-5.3%
6 points	11.0%		11.9%	11.7%

FREQ	STRAIGHT LINE			EXPONENTIAL
	END POINT		MID POINT	
24 points	-9.1%		-7.2%	-6.8%
15 points	-5.6%		-5.1%	-5.0%
12 points	0.6%		0.6%	0.3%
9 points	2.4%		2.5%	2.1%
6 points	-13.9%		-12.8%	-12.9%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2015

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

FULL COVERAGE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.22	-0.22
12 points	-0.87	-0.87
9 points	-0.80	-0.80
6 points	-0.96	-0.96

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.41	-0.40
15 points	-0.23	-0.22
12 points	0.67	0.67
9 points	0.82	0.82
6 points	0.46	0.46

\$50 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.82	-0.81
12 points	-0.81	-0.81
9 points	-0.71	-0.71
6 points	-0.87	-0.86

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.06	-0.03
15 points	0.14	0.15
12 points	0.91	0.91
9 points	0.91	0.91
6 points	0.73	0.73

\$100 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.72	-0.72
12 points	-0.80	-0.80
9 points	-0.63	-0.62
6 points	0.51	0.51

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.74	-0.74
15 points	-0.42	-0.41
12 points	0.50	0.50
9 points	0.71	0.71
6 points	0.21	0.22

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2015

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

\$250 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.83	-0.82
12 points	-0.74	-0.73
9 points	-0.51	-0.50
6 points	0.68	0.68

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.69	-0.68
15 points	-0.32	-0.30
12 points	0.56	0.56
9 points	0.58	0.58
6 points	-0.14	-0.14

\$500 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.42	-0.43
12 points	-0.61	-0.60
9 points	-0.32	-0.33
6 points	0.47	0.46

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.78	-0.78
15 points	-0.49	-0.48
12 points	0.05	0.02
9 points	0.16	0.13
6 points	-0.53	-0.54

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$50 DEDUCTIBLE COLLISION				
Sep-09	\$4,882,481	2,076	2,352	\$2,023.22
Dec-09	5,178,892	2,173	2,383	2,053.06
Mar-10	5,170,315	2,250	2,298	2,083.35
Jun-10	5,076,725	2,296	2,211	2,114.07
Sep-10	5,203,356	2,366	2,199	2,145.25
Dec-10	5,346,131	2,457	2,176	2,176.89
Mar-11	5,354,642	2,531	2,116	2,209.00
Jun-11	5,941,785	2,630	2,259	2,241.58
Sep-11	6,003,632	2,701	2,223	2,274.64
Dec-11	5,932,588	2,699	2,198	2,308.19
Mar-12	6,039,393	2,765	2,184	2,342.23
Jun-12	6,038,250	2,816	2,144	2,376.78
Sep-12	6,220,776	2,822	2,204	2,411.83
Dec-12	6,505,594	2,930	2,220	2,447.41
Mar-13	6,643,816	2,869	2,316	2,483.50
Jun-13	6,941,056	2,981	2,328	2,520.13
Sep-13	7,257,122	3,130	2,319	2,557.30
Dec-13	7,549,066	3,179	2,375	2,595.02
Mar-14	8,333,435	3,438	2,424	2,633.29
Jun-14	8,570,883	3,554	2,412	2,672.13
Sep-14	8,970,771	3,587	2,501	2,711.54
Dec-14	9,136,951	3,662	2,495	2,751.54
Mar-15	9,312,188	3,650	2,551	2,792.12
Jun-15	9,546,539	3,638	2,624	2,833.30

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

6-points	6.6%
9-points	6.1%
12-points	6.0%
15-points	5.6%

(A) 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	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$100 DEDUCTIBLE COLLISION				
Sep-09	\$37,199,731	15,772	2,359	\$2,206.56
Dec-09	37,023,166	15,620	2,370	2,227.94
Mar-10	36,542,727	15,823	2,309	2,249.53
Jun-10	36,500,126	15,823	2,307	2,271.32
Sep-10	36,223,069	15,903	2,278	2,293.33
Dec-10	36,072,182	15,925	2,265	2,315.55
Mar-11	35,465,412	15,644	2,267	2,337.98
Jun-11	34,955,727	15,380	2,273	2,360.63
Sep-11	34,497,215	15,126	2,281	2,383.50
Dec-11	34,942,978	15,303	2,283	2,406.60
Mar-12	35,181,977	15,268	2,304	2,429.91
Jun-12	35,552,759	15,333	2,319	2,453.46
Sep-12	36,394,974	15,409	2,362	2,477.23
Dec-12	35,603,255	15,002	2,373	2,501.23
Mar-13	35,136,176	14,706	2,389	2,525.46
Jun-13	34,573,086	14,525	2,380	2,549.93
Sep-13	34,849,932	14,508	2,402	2,574.64
Dec-13	34,846,351	14,368	2,425	2,599.58
Mar-14	36,191,445	14,619	2,476	2,624.77
Jun-14	37,192,288	14,714	2,528	2,650.20
Sep-14	36,686,817	14,473	2,535	2,675.87
Dec-14	37,107,992	14,531	2,554	2,701.80
Mar-15	36,367,077	14,127	2,574	2,727.98
Jun-15	36,609,329	14,063	2,603	2,754.41

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

6-points	3.6%
9-points	4.7%
12-points	3.9%
15-points	3.8%

(A) 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	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2) / (3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$200 DEDUCTIBLE COLLISION				
Sep-09	\$6,657,519	2,478	2,687	\$2,477.13
Dec-09	6,532,251	2,443	2,674	2,496.08
Mar-10	6,177,751	2,462	2,509	2,515.17
Jun-10	6,234,332	2,424	2,572	2,534.41
Sep-10	6,327,219	2,490	2,541	2,553.79
Dec-10	6,145,648	2,481	2,477	2,573.33
Mar-11	6,167,649	2,483	2,484	2,593.01
Jun-11	6,112,533	2,476	2,469	2,612.84
Sep-11	5,966,989	2,402	2,484	2,632.83
Dec-11	5,858,860	2,387	2,454	2,652.97
Mar-12	5,840,811	2,313	2,525	2,673.26
Jun-12	6,236,639	2,334	2,672	2,693.71
Sep-12	6,044,199	2,290	2,639	2,714.31
Dec-12	6,020,924	2,301	2,617	2,735.07
Mar-13	6,094,653	2,265	2,691	2,755.99
Jun-13	5,770,646	2,275	2,537	2,777.08
Sep-13	5,915,660	2,253	2,626	2,798.32
Dec-13	6,160,775	2,245	2,744	2,819.72
Mar-14	6,116,046	2,260	2,706	2,841.29
Jun-14	6,072,350	2,206	2,753	2,863.02
Sep-14	6,069,680	2,229	2,723	2,884.92
Dec-14	6,036,138	2,169	2,783	2,906.99
Mar-15	5,941,278	2,152	2,761	2,929.22
Jun-15	6,196,512	2,148	2,885	2,951.63

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

6-points	4.1%
9-points	4.8%
12-points	3.1%
15-points	3.3%

(A) 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	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$250 DEDUCTIBLE COLLISION				
Sep-09	\$232,914,859	88,160	2,642	\$2,514.81
Dec-09	229,448,045	88,001	2,607	2,532.57
Mar-10	228,387,334	88,734	2,574	2,550.46
Jun-10	226,152,058	88,993	2,541	2,568.48
Sep-10	226,757,439	89,406	2,536	2,586.62
Dec-10	227,371,092	89,607	2,537	2,604.89
Mar-11	224,352,282	88,711	2,529	2,623.30
Jun-11	220,500,601	87,448	2,522	2,641.83
Sep-11	220,924,505	87,110	2,536	2,660.49
Dec-11	220,678,608	87,164	2,532	2,679.28
Mar-12	216,938,448	85,830	2,528	2,698.21
Jun-12	222,162,768	86,357	2,573	2,717.27
Sep-12	221,007,768	85,283	2,591	2,736.46
Dec-12	218,561,040	83,784	2,609	2,755.79
Mar-13	221,733,122	82,959	2,673	2,775.26
Jun-13	220,641,872	81,735	2,699	2,794.87
Sep-13	222,435,897	81,664	2,724	2,814.61
Dec-13	221,107,173	80,332	2,752	2,834.49
Mar-14	224,543,436	81,207	2,765	2,854.51
Jun-14	224,621,872	81,631	2,752	2,874.68
Sep-14	224,442,792	81,028	2,770	2,894.99
Dec-14	226,885,118	81,730	2,776	2,915.44
Mar-15	223,950,131	80,320	2,788	2,936.03
Jun-15	227,487,496	80,259	2,834	2,956.77

(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	1.9%
12-points	2.9%
15-points	3.3%

(A) 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	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$500 DEDUCTIBLE COLLISION				
Sep-09	\$325,620,135	99,352	3,277	\$3,086.62
Dec-09	323,853,827	100,779	3,214	3,103.47
Mar-10	326,260,483	103,107	3,164	3,120.42
Jun-10	322,734,521	103,940	3,105	3,137.45
Sep-10	326,667,192	105,278	3,103	3,154.58
Dec-10	330,578,109	106,516	3,104	3,171.80
Mar-11	326,671,358	106,514	3,067	3,189.12
Jun-11	326,140,816	106,344	3,067	3,206.53
Sep-11	330,500,753	107,227	3,082	3,224.04
Dec-11	335,344,810	108,108	3,102	3,241.64
Mar-12	333,126,390	107,663	3,094	3,259.33
Jun-12	343,205,679	109,764	3,127	3,277.13
Sep-12	347,678,748	110,617	3,143	3,295.02
Dec-12	349,264,647	110,897	3,149	3,313.01
Mar-13	365,751,656	112,408	3,254	3,331.10
Jun-13	372,445,279	113,074	3,294	3,349.28
Sep-13	382,148,645	115,329	3,314	3,367.57
Dec-13	388,252,908	117,161	3,314	3,385.95
Mar-14	401,522,637	121,642	3,301	3,404.44
Jun-14	412,922,793	125,379	3,293	3,423.02
Sep-14	419,585,789	126,843	3,308	3,441.71
Dec-14	434,586,889	130,710	3,325	3,460.50
Mar-15	442,723,210	131,868	3,357	3,479.39
Jun-15	453,241,054	133,706	3,390	3,498.39

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

6-points	2.3%
9-points	1.1%
12-points	2.2%
15-points	2.6%

(A) 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 <u>ENDED</u>	(2) PAID <u>LOSSES</u>	(3) PAID <u>CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) ACTUAL <u>(2) / (3)</u>	(5) EXPONENTIAL CURVE OF <u>BEST FIT (A)</u>
\$1,000 DEDUCTIBLE COLLISION				
Sep-09	\$24,812,980	5,689	4,362	\$4,197.01
Dec-09	25,795,791	5,993	4,304	4,208.87
Mar-10	25,763,740	6,288	4,097	4,220.77
Jun-10	26,108,434	6,396	4,082	4,232.71
Sep-10	28,033,185	6,689	4,191	4,244.68
Dec-10	28,490,253	6,815	4,181	4,256.68
Mar-11	29,842,153	7,032	4,244	4,268.72
Jun-11	29,079,204	7,062	4,118	4,280.79
Sep-11	29,394,741	7,111	4,134	4,292.89
Dec-11	30,317,006	7,255	4,179	4,305.03
Mar-12	30,363,889	7,203	4,215	4,317.20
Jun-12	32,312,879	7,448	4,338	4,329.41
Sep-12	32,124,661	7,539	4,261	4,341.65
Dec-12	32,028,683	7,536	4,250	4,353.93
Mar-13	33,525,917	7,750	4,326	4,366.24
Jun-13	34,455,414	7,993	4,311	4,378.59
Sep-13	35,936,131	8,276	4,342	4,390.97
Dec-13	36,966,834	8,467	4,366	4,403.39
Mar-14	38,250,902	8,846	4,324	4,415.84
Jun-14	39,264,298	9,105	4,312	4,428.32
Sep-14	41,502,369	9,512	4,363	4,440.84
Dec-14	44,071,162	10,122	4,354	4,453.40
Mar-15	45,256,646	10,370	4,364	4,465.99
Jun-15	47,612,866	10,683	4,457	4,478.62

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

6-points	2.1%
9-points	1.0%
12-points	1.1%
15-points	1.2%

(A) 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-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
Sep-11	26,855	2,701	10.0577
Dec-11	27,692	2,699	9.7465
Mar-12	28,531	2,765	9.6912
Jun-12	29,296	2,816	9.6122
Sep-12	30,001	2,822	9.4064
Dec-12	30,693	2,930	9.5462
Mar-13	31,370	2,869	9.1457
Jun-13	32,100	2,981	9.2866
Sep-13	32,850	3,130	9.5282
Dec-13	33,575	3,179	9.4684
Mar-14	34,276	3,438	10.0303
Jun-14	34,940	3,554	10.1717
Sep-14	35,636	3,587	10.0657
Dec-14	36,367	3,662	10.0696
Mar-15	37,014	3,650	9.8611
Jun-15	37,464	3,638	9.7107

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

6-points	-2.9%
9-points	2.8%
12-points	2.8%
15-points	1.4%
24-points	0.4%

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

\$100 DEDUCTIBLE COLLISION

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
Sep-11	295,970	15,126	5.1107
Dec-11	293,224	15,303	5.2189
Mar-12	291,086	15,268	5.2452
Jun-12	288,829	15,333	5.3087
Sep-12	286,448	15,409	5.3793
Dec-12	284,021	15,002	5.2820
Mar-13	281,551	14,706	5.2232
Jun-13	279,153	14,525	5.2032
Sep-13	276,921	14,508	5.2390
Dec-13	274,708	14,368	5.2303
Mar-14	272,410	14,619	5.3665
Jun-14	270,097	14,714	5.4477
Sep-14	267,723	14,473	5.4060
Dec-14	265,427	14,531	5.4746
Mar-15	263,213	14,127	5.3671
Jun-15	261,272	14,063	5.3825

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

6-points	-0.2%
9-points	2.1%
12-points	1.1%
15-points	1.0%
24-points	1.4%

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

\$200 DEDUCTIBLE COLLISION

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
Sep-11	47,307	2,402	5.0775
Dec-11	46,824	2,387	5.0978
Mar-12	46,402	2,313	4.9847
Jun-12	45,977	2,334	5.0765
Sep-12	45,572	2,290	5.0250
Dec-12	45,148	2,301	5.0966
Mar-13	44,726	2,265	5.0642
Jun-13	44,319	2,275	5.1332
Sep-13	43,943	2,253	5.1271
Dec-13	43,575	2,245	5.1520
Mar-14	43,198	2,260	5.2317
Jun-14	42,833	2,206	5.1502
Sep-14	42,438	2,229	5.2524
Dec-14	42,044	2,169	5.1589
Mar-15	41,563	2,152	5.1777
Jun-15	40,942	2,148	5.2464

(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	0.8%
12-points	1.3%
15-points	1.1%
24-points	1.3%

(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-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
Sep-11	1,691,356	87,110	5.1503
Dec-11	1,681,455	87,164	5.1838
Mar-12	1,676,306	85,830	5.1202
Jun-12	1,670,769	86,357	5.1687
Sep-12	1,665,495	85,283	5.1206
Dec-12	1,659,375	83,784	5.0491
Mar-13	1,652,038	82,959	5.0216
Jun-13	1,643,256	81,735	4.9740
Sep-13	1,634,513	81,664	4.9962
Dec-13	1,624,770	80,332	4.9442
Mar-14	1,615,221	81,207	5.0276
Jun-14	1,606,151	81,631	5.0824
Sep-14	1,597,197	81,028	5.0731
Dec-14	1,590,415	81,730	5.1389
Mar-15	1,583,315	80,320	5.0729
Jun-15	1,578,891	80,259	5.0833

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

6-points	0.7%
9-points	1.5%
12-points	0.4%
15-points	-0.3%
24-points	-0.2%

(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-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
Sep-11	2,294,769	107,227	4.6727
Dec-11	2,307,434	108,108	4.6852
Mar-12	2,327,618	107,663	4.6255
Jun-12	2,349,980	109,764	4.6708
Sep-12	2,375,652	110,617	4.6563
Dec-12	2,403,329	110,897	4.6143
Mar-13	2,431,305	112,408	4.6234
Jun-13	2,458,812	113,074	4.5987
Sep-13	2,488,753	115,329	4.6340
Dec-13	2,517,663	117,161	4.6536
Mar-14	2,548,598	121,642	4.7729
Jun-14	2,580,775	125,379	4.8582
Sep-14	2,612,799	126,843	4.8547
Dec-14	2,650,017	130,710	4.9324
Mar-15	2,686,882	131,868	4.9078
Jun-15	2,723,743	133,706	4.9089

(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	3.9%
12-points	2.9%
15-points	1.9%
24-points	0.9%

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

\$1,000 DEDUCTIBLE COLLISION

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
Sep-11	235,300	7,111	3.0221
Dec-11	237,861	7,255	3.0501
Mar-12	240,922	7,203	2.9898
Jun-12	244,257	7,448	3.0492
Sep-12	248,274	7,539	3.0366
Dec-12	252,642	7,536	2.9829
Mar-13	256,983	7,750	3.0158
Jun-13	261,205	7,993	3.0600
Sep-13	265,676	8,276	3.1151
Dec-13	270,519	8,467	3.1299
Mar-14	276,101	8,846	3.2039
Jun-14	282,134	9,105	3.2272
Sep-14	288,409	9,512	3.2981
Dec-14	295,277	10,122	3.4280
Mar-15	302,328	10,370	3.4300
Jun-15	309,433	10,683	3.4524

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

6-points	7.0%
9-points	6.8%
12-points	5.9%
15-points	4.4%
24-points	2.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2015

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.0%	5.5%	5.6%
12 points	5.4%	5.9%	6.0%
9 points	5.6%	6.0%	6.1%
6 points	6.2%	6.4%	6.6%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	0.4%	0.4%	0.4%
15 points	1.4%	1.4%	1.4%
12 points	2.6%	2.7%	2.8%
9 points	2.6%	2.7%	2.8%
6 points	-2.9%	-2.9%	-2.9%

\$100 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.5%	3.8%	3.8%
12 points	3.7%	3.9%	3.9%
9 points	4.4%	4.6%	4.7%
6 points	3.5%	3.6%	3.6%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	1.3%	1.4%	1.4%
15 points	1.0%	1.0%	1.0%
12 points	1.1%	1.1%	1.1%
9 points	2.0%	2.0%	2.1%
6 points	-0.2%	-0.2%	-0.2%

\$200 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.0%	3.2%	3.3%
12 points	2.9%	3.1%	3.1%
9 points	4.4%	4.7%	4.8%
6 points	3.9%	4.0%	4.1%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	1.2%	1.3%	1.3%
15 points	1.1%	1.1%	1.1%
12 points	1.2%	1.2%	1.3%
9 points	0.8%	0.8%	0.8%
6 points	0.1%	0.1%	0.1%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2015

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.1%	3.2%	3.3%
12 points	2.7%	2.8%	2.9%
9 points	1.9%	1.9%	1.9%
6 points	1.9%	1.9%	1.9%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-0.2%	-0.2%	-0.2%
15 points	-0.4%	-0.4%	-0.3%
12 points	0.4%	0.4%	0.4%
9 points	1.4%	1.5%	1.5%
6 points	0.7%	0.7%	0.7%

\$500 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	2.4%	2.6%	2.6%
12 points	2.1%	2.2%	2.2%
9 points	1.1%	1.1%	1.1%
6 points	2.2%	2.2%	2.3%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	0.9%	0.9%	0.9%
15 points	1.9%	2.0%	1.9%
12 points	2.7%	2.8%	2.9%
9 points	3.6%	3.8%	3.9%
6 points	2.1%	2.1%	2.2%

\$1,000 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	1.2%	1.2%	1.2%
12 points	1.1%	1.1%	1.1%
9 points	1.0%	1.0%	1.0%
6 points	2.1%	2.1%	2.1%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	2.6%	2.8%	2.8%
15 points	4.0%	4.3%	4.4%
12 points	5.3%	5.7%	5.9%
9 points	6.1%	6.6%	6.8%
6 points	6.5%	6.8%	7.0%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2015

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.97
12 points	0.98	0.98
9 points	0.97	0.98
6 points	0.95	0.95

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.24	0.24
15 points	0.50	0.49
12 points	0.70	0.70
9 points	0.57	0.58
6 points	-0.80	-0.80

\$100 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.98	0.98
9 points	0.98	0.98
6 points	0.97	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.87	0.87
15 points	0.64	0.64
12 points	0.58	0.58
9 points	0.75	0.76
6 points	-0.11	-0.11

\$200 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.85	0.85
12 points	0.81	0.81
9 points	0.88	0.88
6 points	0.83	0.83

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.82	0.81
15 points	0.83	0.83
12 points	0.82	0.82
9 points	0.59	0.59
6 points	0.07	0.07

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2015

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.97	0.97
12 points	0.95	0.94
9 points	0.94	0.94
6 points	0.86	0.86

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.20	-0.20
15 points	-0.29	-0.28
12 points	0.32	0.32
9 points	0.81	0.81
6 points	0.47	0.48

\$500 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.93	0.93
12 points	0.87	0.86
9 points	0.77	0.77
6 points	0.93	0.93

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.68	0.68
15 points	0.83	0.83
12 points	0.91	0.91
9 points	0.94	0.94
6 points	0.84	0.84

\$1,000 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.83	0.83
12 points	0.82	0.82
9 points	0.69	0.69
6 points	0.85	0.85

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.88	0.89
15 points	0.92	0.92
12 points	0.97	0.97
9 points	0.98	0.98
6 points	0.95	0.95

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
UNINSURED MOTORISTS BODILY INJURY  
CLAIM COST TREND

(1) Accident Year Ended	(2) Basic Limit Losses (A) (B)	(3) Incurred Claims	(4) UMBI Claim Cost (2) / (3)
12/31/2003	45,579,148	6,399	7,122.85
12/31/2004	42,778,272	6,000	7,129.71
12/31/2005	44,547,774	6,030	7,387.69
12/31/2006	47,836,857	6,322	7,566.73
12/31/2007	49,254,345	6,152	8,006.23
12/31/2008	43,869,258	5,691	7,708.53
12/31/2009	45,292,472	6,120	7,400.73
12/31/2010	42,265,450	5,688	7,430.63
12/31/2011	40,275,644	5,322	7,567.76
12/31/2012	41,691,758	5,501	7,578.94
12/31/2013	40,726,049	5,022	8,109.53
12/31/2014	39,100,381	4,747	8,236.86

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

4 points	3.3%
6 points	2.3%
9 points	0.6%
12 points	0.9%

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

(B) 30/60 limit.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
UNINSURED MOTORISTS PROPERTY DAMAGE  
CLAIM COST TREND

(1) Accident Year Ended	(2) Basic Limit Losses (A)(B)	(3) Incurred Claims	(4) UMPD Claim Cost (2) / (3)
12/31/2003	13,082,115	9,346	1,399.76
12/31/2004	11,770,124	9,004	1,307.21
12/31/2005	12,272,584	8,982	1,366.35
12/31/2006	11,956,645	8,591	1,391.76
12/31/2007	11,181,655	8,294	1,348.16
12/31/2008	10,419,619	7,581	1,374.44
12/31/2009	9,079,850	7,310	1,242.11
12/31/2010	8,608,289	7,005	1,228.88
12/31/2011	8,907,834	6,838	1,302.70
12/31/2012	8,936,756	7,246	1,233.34
12/31/2013	9,738,207	6,970	1,397.16
12/31/2014	10,157,648	6,847	1,483.52

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

4 points	5.3%
6 points	3.5%
9 points	0.3%
12 points	-0.1%

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

(B) \$25,000 limit.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
 UNDERINSURED MOTORISTS  
 CLAIM COST TREND

(1) Accident Year Ended	(2) Total Limit Losses (A)	(3) Incurred Claims	(4) UIM Claim Cost (2) / (3)
12/31/2003	56,505,687	1,211	46,660.35
12/31/2004	70,217,763	1,420	49,449.13
12/31/2005	65,680,685	1,254	52,376.94
12/31/2006	77,354,916	1,528	50,624.95
12/31/2007	84,263,823	1,584	53,196.86
12/31/2008	72,663,277	1,478	49,163.25
12/31/2009	81,994,812	1,681	48,777.40
12/31/2010	78,995,166	1,598	49,433.77
12/31/2011	82,032,981	1,625	50,481.83
12/31/2012	73,963,910	1,536	48,153.59
12/31/2013	77,963,439	1,512	51,563.12
12/31/2014	72,912,336	1,372	53,143.10

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

4 points	2.3%
6 points	1.5%
9 points	0.2%
12 points	0.3%

(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 <u>Year Ended</u>	(2) <u>Exposures (A)</u>	(3) Incurred <u>Claims (A)</u>	(4) UM Claim Freq <u>(3) / (2)</u>
12/31/2003	5,521,775	6,399	0.1159
12/31/2004	5,684,371	6,000	0.1056
12/31/2005	5,825,678	6,030	0.1035
12/31/2006	5,992,062	6,322	0.1055
12/31/2007	6,108,993	6,152	0.1007
12/31/2008	6,013,381	5,691	0.0946
12/31/2009	6,321,674	6,120	0.0968
12/31/2010	6,258,119	5,688	0.0909
12/31/2011	6,253,049	5,322	0.0851
12/31/2012	6,396,922	5,501	0.0860
12/31/2013	6,214,458	5,022	0.0808
12/31/2014	6,030,810	4,747	0.0787

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

4 points	-2.9%
6 points	-3.9%
9 points	-3.5%
12 points	-3.2%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
 UNINSURED MOTORISTS PROPERTY DAMAGE  
 CLAIM FREQUENCY TREND

(1) Accident Year Ended	(2) Exposures (A)	(3) Incurred Claims (A)	(4) UM Claim Freq (3) / (2)
12/31/2003	5,521,775	9,346	0.1693
12/31/2004	5,684,371	9,004	0.1584
12/31/2005	5,825,678	8,982	0.1542
12/31/2006	5,992,062	8,591	0.1434
12/31/2007	6,108,993	8,294	0.1358
12/31/2008	6,013,381	7,581	0.1261
12/31/2009	6,321,674	7,310	0.1156
12/31/2010	6,258,119	7,005	0.1119
12/31/2011	6,253,049	6,838	0.1094
12/31/2012	6,396,922	7,246	0.1133
12/31/2013	6,214,458	6,970	0.1122
12/31/2014	6,030,810	6,847	0.1135

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

4 points	1.0%
6 points	-0.1%
9 points	-2.9%
12 points	-4.0%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
 UNDERINSURED MOTORISTS  
 CLAIM FREQUENCY TREND

(1) Accident <u>Year Ended</u>	(2) Incurred <u>Claims(A)</u>	(3) <u>Exposures</u>	(4) UIM Claim Freq <u>(2)/(3)*100</u>
12/31/2003	1,211	3,460,409	0.0350
12/31/2004	1,420	3,691,621	0.0385
12/31/2005	1,254	3,845,345	0.0326
12/31/2006	1,528	4,124,137	0.0371
12/31/2007	1,584	4,478,381	0.0354
12/31/2008	1,478	4,396,521	0.0336
12/31/2009	1,681	4,614,618	0.0364
12/31/2010	1,598	4,644,504	0.0344
12/31/2011	1,625	4,779,500	0.0340
12/31/2012	1,536	4,926,951	0.0312
12/31/2013	1,512	4,786,416	0.0316
12/31/2014	1,372	4,644,969	0.0295

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

4 points	-4.0%
6 points	-3.9%
9 points	-2.4%
12 points	-1.5%

(A) Voluntary and ceded business combined.

**FAST TRACK MONITORING SYSTEM  
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

32 - NORTH CAROLINA

**LIABILITY -- BI TOTAL LIMITS LOSSES**

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Number of Arising Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year	Arising Claim Frequency	Pct. Change From Same Quarter Prior Year
10	1ST	1,076,452	98,432,429	10,516	15,700	9,360	*****	0.98	*****	91.44	*****	1.46	*****
10	2ND	1,078,716	100,816,832	10,517	16,799	9,586	*****	0.97	*****	93.46	*****	1.56	*****
10	3RD	1,074,376	103,326,188	10,664	16,589	9,689	*****	0.99	*****	96.17	*****	1.54	*****
10	4TH	1,069,899	113,656,303	11,273	17,553	10,082	*****	1.05	*****	106.23	*****	1.64	*****
11	1ST	1,066,546	104,937,145	10,747	15,489	9,764	4.3	1.01	3.1	98.39	7.6	1.45	-0.7
11	2ND	1,064,962	109,667,018	10,975	16,124	9,992	4.2	1.03	6.2	102.98	10.2	1.51	-3.2
11	3RD	1,060,002	119,849,831	11,147	16,543	10,752	11.0	1.05	6.1	113.07	17.6	1.56	1.3
11	4TH	1,058,326	111,639,981	10,755	18,122	10,380	3.0	1.02	-2.9	105.49	-0.7	1.71	4.3
12	1ST	1,057,548	110,390,095	10,595	16,729	10,419	6.7	1.00	-1.0	104.38	6.1	1.58	9.0
12	2ND	1,060,682	112,894,532	10,674	16,767	10,577	5.9	1.01	-1.9	106.44	3.4	1.58	4.6
12	3RD	1,059,935	110,435,158	10,790	16,715	10,235	-4.8	1.02	-2.9	104.19	-7.9	1.58	1.3
12	4TH	1,060,846	110,571,013	10,921	17,817	10,125	-2.5	1.03	1.0	104.23	-1.2	1.68	-1.8
13	1ST	1,059,948	104,215,687	10,809	16,235	9,642	-7.5	1.02	2.0	98.32	-5.8	1.53	-3.2
13	2ND	1,067,022	105,530,945	10,563	17,282	9,991	-5.5	0.99	-2.0	98.90	-7.1	1.62	2.5
13	3RD	1,068,001	105,480,655	10,555	16,627	9,993	-2.4	0.99	-2.9	98.76	-5.2	1.56	-1.3
13	4TH	1,078,194	108,051,330	10,356	16,088	10,434	3.1	0.96	-6.8	100.22	-3.8	1.49	-11.3
14	1ST	1,076,883	94,765,599	9,916	14,761	9,557	-0.9	0.92	-9.8	88.00	-10.5	1.37	-10.5
14	2ND	1,084,637	106,406,059	10,267	15,699	10,364	3.7	0.95	-4.0	98.10	-0.8	1.45	-10.5
14	3RD	1,088,636	105,306,532	10,023	14,593	10,506	5.1	0.92	-7.1	96.73	-2.1	1.34	-14.1
14	4TH	1,093,309	115,126,030	10,426	16,600	11,042	5.8	0.95	-1.0	105.30	5.1	1.52	2.0
15	1ST	1,117,956	104,885,342	10,602	14,480	9,893	3.5	0.95	3.3	93.82	6.6	1.30	-5.1
15	2ND	1,127,091	116,269,415	10,724	15,904	10,842	4.6	0.95	0.0	103.16	5.2	1.41	-2.8
<b>Prior 4 Quarters Ending:</b>													
10	4TH	4,299,443	416,231,752	42,970	66,641	9,687	*****	1.00	*****	96.81	*****	1.55	*****
11	1ST	4,289,537	422,736,468	43,201	66,430	9,785	*****	1.01	*****	98.55	*****	1.55	*****
11	2ND	4,275,783	431,586,654	43,659	65,755	9,885	*****	1.02	*****	100.94	*****	1.54	*****
11	3RD	4,261,409	448,110,297	44,142	65,709	10,152	*****	1.04	*****	105.16	*****	1.54	*****
11	4TH	4,249,836	446,093,975	43,624	66,278	10,226	5.6	1.03	3.0	104.97	8.4	1.56	0.6
12	1ST	4,240,838	451,546,925	43,472	67,518	10,387	6.2	1.03	2.0	106.48	8.0	1.59	2.6
12	2ND	4,236,558	454,774,439	43,171	68,161	10,534	6.6	1.02	0.0	107.35	6.4	1.61	4.5
12	3RD	4,236,491	445,359,766	42,814	68,333	10,402	2.5	1.01	-2.9	105.12	0.0	1.61	4.5
12	4TH	4,239,011	444,290,798	42,980	68,028	10,337	1.1	1.01	-1.9	104.81	-0.2	1.60	2.6
13	1ST	4,241,411	438,116,390	43,194	67,534	10,143	-2.3	1.02	-1.0	103.29	-3.0	1.59	0.0
13	2ND	4,247,751	430,752,803	43,083	68,049	9,998	-5.1	1.01	-1.0	101.41	-5.5	1.60	-0.6
13	3RD	4,255,817	425,798,300	42,848	67,961	9,937	-4.5	1.01	0.0	100.05	-4.8	1.60	-0.6
13	4TH	4,273,165	423,278,617	42,283	66,232	10,011	-3.2	0.99	-2.0	99.06	-5.5	1.55	-3.1
14	1ST	4,290,100	413,828,529	41,390	64,758	9,998	-1.4	0.96	-5.9	96.46	-6.6	1.51	-5.0
14	2ND	4,307,715	414,703,643	41,094	63,175	10,092	0.9	0.95	-5.9	96.27	-5.1	1.47	-8.1
14	3RD	4,328,350	414,529,520	40,562	61,141	10,220	2.8	0.94	-6.9	95.77	-4.3	1.41	-11.9
14	4TH	4,343,465	421,604,220	40,632	61,653	10,376	3.6	0.94	-5.1	97.07	-2.0	1.42	-8.4
15	1ST	4,384,538	431,723,963	41,318	61,372	10,449	4.5	0.94	-2.1	98.47	2.1	1.40	-7.3
15	2ND	4,426,992	441,587,319	41,775	61,577	10,571	4.7	0.94	-1.1	99.75	3.6	1.39	-5.4

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**FAST TRACK MONITORING SYSTEM  
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

32 - NORTH CAROLINA

**LIABILITY -- PROPERTY DAMAGE**

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year
10	1ST	1,076,452	94,605,615	34,180	2,768	*****	3.18	*****	87.89	*****
10	2ND	1,078,716	92,346,076	34,633	2,666	*****	3.21	*****	85.61	*****
10	3RD	1,074,376	93,430,578	34,851	2,681	*****	3.24	*****	86.96	*****
10	4TH	1,069,899	95,218,080	34,517	2,759	*****	3.23	*****	89.00	*****
11	1ST	1,066,546	95,233,521	34,687	2,746	-0.8	3.25	2.2	89.29	1.6
11	2ND	1,064,962	87,302,446	32,357	2,698	1.2	3.04	-5.3	81.98	-4.2
11	3RD	1,060,002	90,926,689	33,048	2,751	2.6	3.12	-3.7	85.78	-1.4
11	4TH	1,058,326	98,294,873	34,365	2,860	3.7	3.25	0.6	92.88	4.4
12	1ST	1,057,548	98,545,894	34,733	2,837	3.3	3.28	0.9	93.18	4.4
12	2ND	1,060,682	93,778,598	34,240	2,739	1.5	3.23	6.3	88.41	7.8
12	3RD	1,059,935	93,294,013	33,584	2,778	1.0	3.17	1.6	88.02	2.6
12	4TH	1,060,846	100,961,412	34,806	2,901	1.4	3.28	0.9	95.17	2.5
13	1ST	1,059,948	101,209,270	34,433	2,939	3.6	3.25	-0.9	95.49	2.5
13	2ND	1,067,022	100,242,534	34,593	2,898	5.8	3.24	0.3	93.95	6.3
13	3RD	1,068,001	102,097,258	34,443	2,964	6.7	3.22	1.6	95.60	8.6
13	4TH	1,078,194	102,078,028	33,637	3,035	4.6	3.12	-4.9	94.68	-0.5
14	1ST	1,076,883	102,084,629	33,819	3,019	2.7	3.14	-3.4	94.80	-0.7
14	2ND	1,084,637	105,480,500	35,133	3,002	3.6	3.24	0.0	97.25	3.5
14	3RD	1,088,636	105,129,415	34,572	3,041	2.6	3.18	-1.2	96.57	1.0
14	4TH	1,093,309	111,683,810	35,790	3,121	2.8	3.27	4.8	102.15	7.9
15	1ST	1,117,956	109,833,479	34,738	3,162	4.7	3.11	-1.0	98.24	3.6
15	2ND	1,127,091	113,253,080	35,948	3,150	4.9	3.19	-1.5	100.48	3.3
<b>Prior 4 Quarters Ending:</b>										
10	4TH	4,299,443	375,600,349	138,181	2,718	*****	3.21	*****	87.36	*****
11	1ST	4,289,537	376,228,255	138,688	2,713	*****	3.23	*****	87.71	*****
11	2ND	4,275,783	371,184,625	136,412	2,721	*****	3.19	*****	86.81	*****
11	3RD	4,261,409	368,680,736	134,609	2,739	*****	3.16	*****	86.52	*****
11	4TH	4,249,836	371,757,529	134,457	2,765	1.7	3.16	-1.6	87.48	0.1
12	1ST	4,240,838	375,069,902	134,503	2,789	2.8	3.17	-1.9	88.44	0.8
12	2ND	4,236,558	381,546,054	136,386	2,798	2.8	3.22	0.9	90.06	3.7
12	3RD	4,236,491	383,913,378	136,922	2,804	2.4	3.23	2.2	90.62	4.7
12	4TH	4,239,011	386,579,917	137,363	2,814	1.8	3.24	2.5	91.20	4.3
13	1ST	4,241,411	389,243,293	137,063	2,840	1.8	3.23	1.9	91.77	3.8
13	2ND	4,247,751	395,707,229	137,416	2,880	2.9	3.24	0.6	93.16	3.4
13	3RD	4,255,817	404,510,474	138,275	2,925	4.3	3.25	0.6	95.05	4.9
13	4TH	4,273,165	405,627,090	137,106	2,958	5.1	3.21	-0.9	94.92	4.1
14	1ST	4,290,100	406,502,449	136,492	2,978	4.9	3.18	-1.5	94.75	3.2
14	2ND	4,307,715	411,740,415	137,032	3,005	4.3	3.18	-1.9	95.58	2.6
14	3RD	4,328,350	414,772,572	137,161	3,024	3.4	3.17	-2.5	95.83	0.8
14	4TH	4,343,465	424,378,354	139,314	3,046	3.0	3.21	0.0	97.71	2.9
15	1ST	4,384,538	432,127,204	140,233	3,081	3.5	3.20	0.6	98.56	4.0
15	2ND	4,426,992	439,899,784	141,048	3,119	3.8	3.19	0.3	99.37	4.0

**FAST TRACK MONITORING SYSTEM  
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

32 - NORTH CAROLINA

**PHYSICAL DAMAGE -- COMPREHENSIVE**

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year
10	1ST	841,512	47,997,409	56,103	856	*****	6.67	*****	57.04	*****
10	2ND	840,396	47,331,783	61,207	773	*****	7.28	*****	56.32	*****
10	3RD	834,372	42,171,930	55,785	756	*****	6.69	*****	50.54	*****
10	4TH	832,818	59,035,032	51,256	1,152	*****	6.15	*****	70.89	*****
11	1ST	830,751	41,597,638	49,409	842	-1.6	5.95	-10.8	50.07	-12.2
11	2ND	829,551	142,346,675	92,414	1,540	99.2	11.14	53.0	171.59	204.7
11	3RD	827,922	77,971,921	64,515	1,209	59.9	7.79	16.4	94.18	86.3
11	4TH	828,188	57,939,586	52,666	1,100	-4.5	6.36	3.4	69.96	-1.3
12	1ST	828,279	43,320,224	44,413	975	15.8	5.36	-9.9	52.30	4.5
12	2ND	830,174	44,842,094	47,571	943	-38.8	5.73	-48.6	54.02	-68.5
12	3RD	830,981	60,990,501	55,084	1,107	-8.4	6.63	-14.9	73.40	-22.1
12	4TH	831,298	59,762,395	45,521	1,313	19.4	5.48	-13.8	71.89	2.8
13	1ST	829,248	42,155,105	41,240	1,022	4.8	4.97	-7.3	50.84	-2.8
13	2ND	834,209	39,360,535	45,595	863	-8.5	5.47	-4.5	47.18	-12.7
13	3RD	836,977	43,470,910	47,809	909	-17.9	5.71	-13.9	51.94	-29.2
13	4TH	848,319	57,694,347	44,614	1,293	-1.5	5.26	-4.0	68.01	-5.4
14	1ST	848,243	48,419,931	45,887	1,055	3.2	5.41	8.9	57.08	12.3
14	2ND	854,724	56,341,732	56,460	998	15.6	6.61	20.8	65.92	39.7
14	3RD	859,940	46,646,140	47,368	985	8.4	5.51	-3.5	54.24	4.4
14	4TH	864,914	57,627,996	45,596	1,264	-2.2	5.27	0.2	66.63	-2.0
15	1ST	869,451	49,084,192	44,176	1,111	5.3	5.08	-6.1	56.45	-1.1
15	2ND	876,633	56,772,288	52,596	1,079	8.1	6.00	-9.2	64.76	-1.8
<b>Prior 4 Quarters Ending:</b>										
10	4TH	3,349,098	196,536,154	224,351	876	*****	6.70	*****	58.68	*****
11	1ST	3,338,337	190,136,383	217,657	874	*****	6.52	*****	56.96	*****
11	2ND	3,327,492	285,151,275	248,864	1,146	*****	7.48	*****	85.70	*****
11	3RD	3,321,042	320,951,266	257,594	1,246	*****	7.76	*****	96.64	*****
11	4TH	3,316,412	319,855,820	259,004	1,235	41.0	7.81	16.6	96.45	64.4
12	1ST	3,313,940	321,578,406	254,008	1,266	44.9	7.66	17.5	97.04	70.4
12	2ND	3,314,563	224,073,825	209,165	1,071	-6.5	6.31	-15.6	67.60	-21.1
12	3RD	3,317,822	207,092,405	199,734	1,037	-16.8	6.02	-22.4	62.42	-35.4
12	4TH	3,320,732	208,915,214	192,589	1,085	-12.1	5.80	-25.7	62.91	-34.8
13	1ST	3,321,701	207,750,095	189,416	1,097	-13.3	5.70	-25.6	62.54	-35.6
13	2ND	3,325,736	202,268,536	187,440	1,079	0.7	5.64	-10.6	60.82	-10.0
13	3RD	3,331,732	184,748,945	180,165	1,025	-1.2	5.41	-10.1	55.45	-11.2
13	4TH	3,348,753	182,680,897	179,258	1,019	-6.1	5.35	-7.8	54.55	-13.3
14	1ST	3,367,748	188,945,723	183,905	1,027	-6.4	5.46	-4.2	56.10	-10.3
14	2ND	3,388,263	205,926,920	194,770	1,057	-2.0	5.75	2.0	60.78	-0.1
14	3RD	3,411,226	209,102,150	194,329	1,076	5.0	5.70	5.4	61.30	10.6
14	4TH	3,427,821	209,035,799	195,311	1,070	5.0	5.70	6.5	60.98	11.8
15	1ST	3,449,029	209,700,060	193,600	1,083	5.5	5.61	2.7	60.80	8.4
15	2ND	3,470,938	210,130,616	189,736	1,107	4.7	5.47	-4.9	60.54	-0.4

**FAST TRACK MONITORING SYSTEM  
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

32 - NORTH CAROLINA

**PHYSICAL DAMAGE -- COLLISION**

68

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year
10	1ST	775,510	117,256,629	40,468	2,898	*****	5.22	*****	151.20	*****
10	2ND	774,660	97,893,885	37,200	2,632	*****	4.80	*****	126.37	*****
10	3RD	769,473	101,585,931	38,508	2,638	*****	5.00	*****	132.02	*****
10	4TH	768,193	109,434,709	37,297	2,934	*****	4.86	*****	142.46	*****
11	1ST	766,322	112,330,474	39,880	2,817	-2.8	5.20	-0.4	146.58	-3.1
11	2ND	765,271	93,748,605	35,964	2,607	-0.9	4.70	-2.1	122.50	-3.1
11	3RD	763,969	102,477,084	37,788	2,712	2.8	4.95	-1.0	134.14	1.6
11	4TH	764,530	110,051,997	38,106	2,888	-1.6	4.98	2.5	143.95	1.0
12	1ST	765,230	107,972,983	38,569	2,799	-0.6	5.04	-3.1	141.10	-3.7
12	2ND	767,367	103,619,666	37,853	2,737	5.0	4.93	4.9	135.03	10.2
12	3RD	768,154	104,859,880	37,987	2,760	1.8	4.95	0.0	136.51	1.8
12	4TH	768,695	109,484,968	38,130	2,871	-0.6	4.96	-0.4	142.43	-1.1
13	1ST	766,950	117,847,951	39,281	3,000	7.2	5.12	1.6	153.66	8.9
13	2ND	771,833	104,575,720	38,658	2,705	-1.2	5.01	1.6	135.49	0.3
13	3RD	774,865	111,246,980	39,871	2,790	1.1	5.15	4.0	143.57	5.2
13	4TH	785,506	112,224,408	37,582	2,986	4.0	4.78	-3.6	142.87	0.3
14	1ST	785,717	132,030,150	42,669	3,094	3.1	5.43	6.1	168.04	9.4
14	2ND	792,301	113,437,572	40,942	2,771	2.4	5.17	3.2	143.17	5.7
14	3RD	797,693	117,745,056	41,304	2,851	2.2	5.18	0.6	147.61	2.8
14	4TH	802,705	123,887,603	41,199	3,007	0.7	5.13	7.3	154.34	8.0
15	1ST	806,885	134,381,958	43,161	3,114	0.6	5.35	-1.5	166.54	-0.9
15	2ND	814,139	123,460,334	42,220	2,924	5.5	5.19	0.4	151.65	5.9
<b>Prior 4 Quarters Ending:</b>										
10	4TH	3,087,836	426,171,154	153,473	2,777	*****	4.97	*****	138.02	*****
11	1ST	3,078,648	421,244,999	152,885	2,755	*****	4.97	*****	136.83	*****
11	2ND	3,069,259	417,099,719	151,649	2,750	*****	4.94	*****	135.90	*****
11	3RD	3,063,755	417,990,872	150,929	2,769	*****	4.93	*****	136.43	*****
11	4TH	3,060,092	418,608,160	151,738	2,759	-0.6	4.96	-0.2	136.80	-0.9
12	1ST	3,059,000	414,250,669	150,427	2,754	0.0	4.92	-1.0	135.42	-1.0
12	2ND	3,061,096	424,121,730	152,316	2,784	1.2	4.98	0.8	138.55	1.9
12	3RD	3,065,281	426,504,526	152,515	2,796	1.0	4.98	1.0	139.14	2.0
12	4TH	3,069,446	425,937,497	152,539	2,792	1.2	4.97	0.2	138.77	1.4
13	1ST	3,071,166	435,812,465	153,251	2,844	3.3	4.99	1.4	141.90	4.8
13	2ND	3,075,632	436,768,519	154,056	2,835	1.8	5.01	0.6	142.01	2.5
13	3RD	3,082,343	443,155,619	155,940	2,842	1.6	5.06	1.6	143.77	3.3
13	4TH	3,099,154	446,895,059	155,392	2,869	2.8	5.01	0.8	143.88	3.7
14	1ST	3,117,921	460,077,258	158,780	2,898	1.9	5.09	2.0	147.56	4.0
14	2ND	3,138,389	468,939,110	161,064	2,912	2.7	5.13	2.4	149.42	5.2
14	3RD	3,161,217	475,437,186	162,497	2,926	3.0	5.14	1.6	150.40	4.6
14	4TH	3,178,416	487,100,381	166,114	2,932	2.2	5.23	4.4	153.25	6.5
15	1ST	3,199,584	489,452,189	166,606	2,938	1.4	5.21	2.4	152.97	3.7
15	2ND	3,221,422	499,474,951	167,884	2,975	2.2	5.21	1.6	155.05	3.8

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2015

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	0.0%	0.0%	0.0%
12 points	0.8%	0.8%	0.8%
9 points	3.0%	3.1%	3.2%
6 points	4.4%	4.5%	4.7%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-3.3%	-3.1%	-3.1%
12 points	-3.8%	-3.6%	-3.5%
9 points	-4.4%	-4.2%	-4.1%
6 points	-1.6%	-1.6%	-1.6%

NORTH CAROLINA PROPERTY DAMAGE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.3%	3.6%	3.6%
12 points	3.7%	3.9%	4.0%
9 points	3.5%	3.7%	3.7%
6 points	3.5%	3.6%	3.6%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-0.1%	-0.1%	-0.1%
12 points	-0.7%	-0.7%	-0.7%
9 points	-0.8%	-0.7%	-0.7%
6 points	0.5%	0.5%	0.5%

NORTH CAROLINA COMPREHENSIVE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-2.9%	-2.8%	-2.6%
12 points	0.8%	0.9%	0.9%
9 points	2.7%	2.8%	2.8%
6 points	4.9%	5.0%	5.2%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-9.5%	-8.1%	-7.2%
12 points	-1.6%	-1.6%	-1.5%
9 points	1.0%	1.0%	1.0%
6 points	-0.8%	-0.8%	-0.7%

NORTH CAROLINA COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	2.1%	2.2%	2.2%
12 points	2.2%	2.2%	2.3%
9 points	2.2%	2.3%	2.3%
6 points	1.8%	1.8%	1.8%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	1.7%	1.7%	1.7%
12 points	2.0%	2.0%	2.0%
9 points	2.2%	2.3%	2.3%
6 points	2.0%	2.1%	2.1%



NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2015

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.02	0.02
12 points	0.36	0.36
9 points	0.94	0.95
6 points	1.00	1.00

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.93	-0.93
12 points	-0.93	-0.93
9 points	-0.91	-0.91
6 points	-0.68	-0.68

NORTH CAROLINA PROPERTY DAMAGE

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

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.17	-0.17
12 points	-0.75	-0.75
9 points	-0.63	-0.63
6 points	0.44	0.44

NORTH CAROLINA COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.48	-0.47
12 points	0.27	0.27
9 points	0.65	0.65
6 points	0.94	0.94

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.71	-0.72
12 points	-0.43	-0.42
9 points	0.27	0.28
6 points	-0.16	-0.16

NORTH CAROLINA COLLISION

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

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	0.95	0.95
12 points	0.96	0.96
9 points	0.94	0.94
6 points	0.90	0.90

**FAST TRACK MONITORING SYSTEM  
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

COUNTRYWIDE

**LIABILITY -- BI TOTAL LIMITS LOSSES**

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Number of Arising Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year	Arising Claim Frequency	Pct. Change From Same Quarter Prior Year
10	1ST	22,102,801	2,353,560,609	195,085	279,440	12,064	*****	0.88	*****	106.48	*****	1.26	*****
10	2ND	22,263,917	2,443,470,104	199,226	290,875	12,265	*****	0.89	*****	109.75	*****	1.31	*****
10	3RD	22,295,586	2,511,277,292	199,160	296,990	12,609	*****	0.89	*****	112.64	*****	1.33	*****
10	4TH	22,265,743	2,632,279,198	206,160	312,212	12,768	*****	0.93	*****	118.22	*****	1.40	*****
11	1ST	22,250,507	2,567,830,923	205,580	291,157	12,491	3.5	0.92	4.5	115.41	8.4	1.31	4.0
11	2ND	22,591,784	2,596,906,544	204,941	291,460	12,671	3.3	0.91	2.2	114.95	4.7	1.29	-1.5
11	3RD	22,708,808	2,626,178,746	204,629	303,196	12,834	1.8	0.90	1.1	115.65	2.7	1.34	0.8
11	4TH	22,690,051	2,636,110,180	206,664	324,030	12,756	-0.1	0.91	-2.2	116.18	-1.7	1.43	2.1
12	1ST	22,730,477	2,579,207,405	208,088	312,097	12,395	-0.8	0.92	0.0	113.47	-1.7	1.37	4.6
12	2ND	22,947,350	2,703,288,820	209,409	316,186	12,909	1.9	0.91	0.0	117.80	2.5	1.38	7.0
12	3RD	23,071,105	2,702,327,716	207,159	309,889	13,045	1.6	0.90	0.0	117.13	1.3	1.34	0.0
12	4TH	23,113,977	2,858,761,010	215,404	329,169	13,272	4.0	0.93	2.2	123.68	6.5	1.42	-0.7
13	1ST	23,117,308	2,705,001,879	207,745	307,498	13,021	5.1	0.90	-2.2	117.01	3.1	1.33	-2.9
13	2ND	23,378,041	2,863,234,287	215,018	321,105	13,316	3.2	0.92	1.1	122.48	4.0	1.37	-0.7
13	3RD	23,506,180	2,872,873,821	211,979	321,333	13,553	3.9	0.90	0.0	122.22	4.3	1.37	2.2
13	4TH	23,558,953	2,959,746,531	216,342	332,277	13,681	3.1	0.92	-1.1	125.63	1.6	1.41	-0.7
14	1ST	23,556,787	2,736,182,053	208,064	313,004	13,151	1.0	0.88	-2.2	116.15	-0.7	1.33	0.0
14	2ND	23,840,643	2,907,801,140	213,829	323,332	13,599	2.1	0.90	-2.2	121.97	-0.4	1.36	-0.7
14	3RD	23,996,054	2,952,620,034	213,337	315,671	13,840	2.1	0.89	-1.1	123.05	0.7	1.32	-3.6
14	4TH	23,971,509	3,125,549,863	222,737	338,255	14,032	2.6	0.93	1.1	130.39	3.8	1.41	0.0
15	1ST	23,869,638	2,991,005,895	218,178	319,237	13,709	4.2	0.91	3.4	125.31	7.9	1.34	0.8
15	2ND	24,072,386	3,282,087,536	228,137	329,351	14,386	5.8	0.95	5.6	136.34	11.8	1.37	0.7
<b>Prior 4 Quarters Ending:</b>													
10	4TH	88,928,047	9,940,587,203	799,631	1,179,517	12,431	*****	0.90	*****	111.78	*****	1.33	*****
11	1ST	89,075,753	10,154,857,517	810,126	1,191,234	12,535	*****	0.91	*****	114.00	*****	1.34	*****
11	2ND	89,403,620	10,308,293,957	815,841	1,191,819	12,635	*****	0.91	*****	115.30	*****	1.33	*****
11	3RD	89,816,842	10,423,195,411	821,310	1,198,025	12,691	*****	0.91	*****	116.05	*****	1.33	*****
11	4TH	90,241,150	10,427,026,393	821,814	1,209,843	12,688	2.1	0.91	1.1	115.55	3.4	1.34	0.8
12	1ST	90,721,120	10,438,402,875	824,322	1,230,783	12,663	1.0	0.91	0.0	115.06	0.9	1.36	1.5
12	2ND	91,076,686	10,544,785,151	828,790	1,255,509	12,723	0.7	0.91	0.0	115.78	0.4	1.38	3.8
12	3RD	91,438,983	10,620,934,121	831,320	1,262,202	12,776	0.7	0.91	0.0	116.15	0.1	1.38	3.8
12	4TH	91,862,909	10,843,584,951	840,060	1,267,341	12,908	1.7	0.91	0.0	118.04	2.2	1.38	3.0
13	1ST	92,249,740	10,969,379,425	839,717	1,262,742	13,063	3.2	0.91	0.0	118.91	3.3	1.37	0.7
13	2ND	92,680,431	11,129,324,892	845,326	1,267,661	13,166	3.5	0.91	0.0	120.08	3.7	1.37	-0.7
13	3RD	93,115,506	11,299,870,997	850,146	1,279,105	13,292	4.0	0.91	0.0	121.35	4.5	1.37	-0.7
13	4TH	93,560,482	11,400,856,518	851,084	1,282,213	13,396	3.8	0.91	0.0	121.86	3.2	1.37	-0.7
14	1ST	93,999,961	11,432,036,692	851,403	1,287,719	13,427	2.8	0.91	0.0	121.62	2.3	1.37	0.0
14	2ND	94,462,563	11,476,603,545	850,214	1,289,946	13,498	2.5	0.90	-1.1	121.49	1.2	1.37	0.0
14	3RD	94,952,437	11,556,349,758	851,572	1,284,284	13,671	2.1	0.90	-1.1	121.71	0.3	1.35	-1.5
14	4TH	95,364,993	11,722,153,090	857,967	1,290,262	13,663	2.0	0.90	-1.1	122.92	0.9	1.35	-1.5
15	1ST	95,677,844	11,976,976,932	868,081	1,296,495	13,797	2.8	0.91	0.0	125.18	2.9	1.36	-0.7
15	2ND	95,909,587	12,351,263,328	882,389	1,302,514	13,998	3.7	0.92	2.2	128.78	6.0	1.36	-0.7

**FAST TRACK MONITORING SYSTEM  
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

COUNTRYWIDE

**LIABILITY -- PROPERTY DAMAGE**

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year
10	1ST	31,523,622	3,119,659,316	1,107,229	2,818	*****	3.51	*****	98.96	*****
10	2ND	31,803,864	2,978,229,436	1,066,644	2,792	*****	3.35	*****	93.64	*****
10	3RD	31,850,945	3,073,116,231	1,085,958	2,830	*****	3.41	*****	96.48	*****
10	4TH	31,778,087	3,092,742,721	1,086,618	2,846	*****	3.42	*****	97.32	*****
11	1ST	31,752,009	3,257,579,282	1,136,497	2,861	1.5	3.59	2.3	102.59	3.7
11	2ND	32,250,746	3,031,658,831	1,057,348	2,867	2.7	3.28	-2.1	94.00	0.4
11	3RD	32,393,945	3,123,568,842	1,095,190	2,852	0.8	3.38	-0.9	96.42	-0.1
11	4TH	32,269,916	3,297,090,296	1,132,676	2,911	2.3	3.51	2.6	102.17	5.0
12	1ST	32,290,631	3,425,693,276	1,158,141	2,958	3.4	3.59	0.0	106.09	3.4
12	2ND	32,606,538	3,243,080,213	1,119,102	2,898	1.1	3.43	4.6	99.46	5.8
12	3RD	32,759,967	3,271,411,350	1,143,216	2,862	0.4	3.49	3.3	99.86	3.6
12	4TH	32,731,774	3,355,718,566	1,123,977	2,986	2.6	3.43	-2.3	102.52	0.3
13	1ST	32,721,007	3,469,253,451	1,144,470	3,031	2.5	3.50	-2.5	106.03	-0.1
13	2ND	33,114,281	3,441,649,815	1,143,660	3,009	3.8	3.45	0.6	103.93	4.5
13	3RD	33,284,941	3,514,191,718	1,155,169	3,042	6.3	3.47	-0.6	105.58	5.7
13	4TH	33,265,006	3,599,415,510	1,157,066	3,111	4.2	3.48	1.5	108.20	5.5
14	1ST	33,235,994	3,694,396,014	1,193,557	3,095	2.1	3.59	2.6	111.16	4.8
14	2ND	33,655,972	3,681,795,550	1,177,003	3,128	4.0	3.50	1.4	109.40	5.3
14	3RD	33,861,709	3,745,072,544	1,178,689	3,177	4.4	3.48	0.3	110.60	4.8
14	4TH	33,773,328	3,849,836,953	1,194,269	3,224	3.6	3.54	1.7	113.99	5.4
15	1ST	33,704,290	3,982,927,488	1,211,309	3,288	6.2	3.59	0.0	118.17	6.3
15	2ND	34,062,575	4,009,267,643	1,216,098	3,297	5.4	3.57	2.0	117.70	7.6
<b>Prior 4 Quarters Ending:</b>										
10	4TH	126,956,518	12,263,747,704	4,346,449	2,822	*****	3.42	*****	96.60	*****
11	1ST	127,184,905	12,401,667,670	4,377,717	2,833	*****	3.44	*****	97.51	*****
11	2ND	127,631,787	12,455,097,065	4,368,421	2,851	*****	3.42	*****	97.59	*****
11	3RD	128,174,787	12,505,549,676	4,377,653	2,857	*****	3.42	*****	97.57	*****
11	4TH	128,666,616	12,709,897,251	4,423,711	2,873	1.8	3.44	0.6	98.78	2.3
12	1ST	129,205,238	12,878,011,245	4,443,355	2,898	2.3	3.44	0.0	99.67	2.2
12	2ND	129,561,030	13,089,432,627	4,505,109	2,905	1.9	3.48	1.8	101.03	3.5
12	3RD	129,927,052	13,237,275,135	4,553,135	2,907	1.8	3.50	2.3	101.88	4.4
12	4TH	130,388,910	13,295,903,405	4,544,436	2,926	1.8	3.49	1.5	101.97	3.2
13	1ST	130,819,286	13,339,463,580	4,530,765	2,944	1.6	3.46	0.6	101.97	2.3
13	2ND	131,327,029	13,538,033,182	4,555,323	2,972	2.3	3.47	-0.3	103.09	2.0
13	3RD	131,852,003	13,780,813,550	4,567,276	3,017	3.8	3.46	-1.1	104.52	2.6
13	4TH	132,385,235	14,024,510,494	4,600,365	3,049	4.2	3.47	-0.6	105.94	3.9
14	1ST	132,900,222	14,249,653,057	4,649,452	3,065	4.1	3.50	1.2	107.22	5.1
14	2ND	133,441,913	14,489,798,792	4,682,795	3,094	4.1	3.51	1.2	108.59	5.3
14	3RD	134,018,681	14,720,679,618	4,706,315	3,128	3.7	3.51	1.4	109.84	5.1
14	4TH	134,527,003	14,971,101,061	4,743,518	3,156	3.5	3.53	1.7	111.29	5.1
15	1ST	134,995,299	15,259,632,535	4,761,270	3,205	4.6	3.53	0.9	113.04	5.4
15	2ND	135,401,902	15,587,104,628	4,800,365	3,247	4.9	3.55	1.1	115.12	6.0

**FAST TRACK MONITORING SYSTEM  
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

COUNTRYWIDE

**PHYSICAL DAMAGE -- COMPREHENSIVE**

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year
10	1ST	25,948,453	1,429,428,834	1,507,410	948	*****	5.81	*****	55.09	*****
10	2ND	26,030,968	1,841,382,863	1,865,296	987	*****	7.17	*****	70.74	*****
10	3RD	26,026,646	1,883,436,929	1,845,052	1,021	*****	7.09	*****	72.37	*****
10	4TH	26,016,070	1,967,752,319	1,623,927	1,212	*****	6.24	*****	75.64	*****
11	1ST	26,026,788	1,426,034,961	1,506,052	947	-0.1	5.79	-0.3	54.79	-0.5
11	2ND	26,319,578	2,777,873,540	2,109,966	1,317	33.4	8.02	11.9	105.54	49.2
11	3RD	26,422,792	2,629,256,236	2,059,896	1,276	25.0	7.80	10.0	99.51	37.5
11	4TH	26,422,513	2,001,164,414	1,681,589	1,190	-1.8	6.36	1.9	75.74	0.1
12	1ST	26,490,669	1,617,218,737	1,525,411	1,060	11.9	5.76	-0.5	61.05	11.4
12	2ND	26,689,263	2,379,546,324	1,883,907	1,263	-4.1	7.06	-12.0	89.16	-15.5
12	3RD	26,852,562	2,171,628,408	1,814,761	1,197	-6.2	6.76	-13.3	80.87	-18.7
12	4TH	26,938,710	3,270,213,096	1,610,290	2,031	70.7	5.98	-6.0	121.39	60.3
13	1ST	27,001,995	1,560,566,801	1,475,549	1,058	-0.2	5.46	-5.2	57.79	-5.3
13	2ND	27,274,939	2,289,901,852	1,825,273	1,255	-0.6	6.69	-5.2	83.96	-5.8
13	3RD	27,444,343	2,033,507,810	1,750,744	1,162	-2.9	6.38	-5.6	74.10	-8.4
13	4TH	27,587,201	1,946,480,610	1,533,734	1,269	-37.5	5.56	-7.0	70.56	-41.9
14	1ST	27,654,076	1,547,707,863	1,479,467	1,046	-1.1	5.35	-2.0	55.97	-3.1
14	2ND	27,924,412	2,622,211,049	1,977,333	1,326	5.7	7.08	5.8	93.90	11.8
14	3RD	28,141,535	2,380,103,354	1,832,787	1,299	11.8	6.51	2.0	84.58	14.1
14	4TH	28,270,778	2,243,374,942	1,609,755	1,394	9.9	5.69	2.3	79.35	12.5
15	1ST	28,484,438	1,652,156,786	1,497,556	1,103	5.4	5.26	-1.7	58.00	3.6
15	2ND	28,822,094	2,342,017,347	1,893,987	1,237	-6.7	6.57	-7.2	81.26	-13.5
<b>Prior 4 Quarters Ending:</b>										
10	4TH	104,022,137	7,122,000,945	6,841,685	1,041	*****	6.58	*****	68.47	*****
11	1ST	104,100,472	7,118,607,072	6,840,327	1,041	*****	6.57	*****	68.38	*****
11	2ND	104,389,082	8,055,097,749	7,084,997	1,137	*****	6.79	*****	77.16	*****
11	3RD	104,785,228	8,800,917,056	7,299,841	1,206	*****	6.97	*****	83.99	*****
11	4TH	105,191,671	8,834,329,151	7,357,503	1,201	15.4	6.99	6.2	83.98	22.7
12	1ST	105,655,552	9,025,512,927	7,376,862	1,223	17.5	6.98	6.2	85.42	24.9
12	2ND	106,025,237	8,627,185,711	7,150,803	1,206	6.1	6.74	-0.7	81.37	5.5
12	3RD	106,455,007	8,169,557,883	6,905,688	1,183	-1.9	6.49	-6.9	76.74	-8.6
12	4TH	106,971,204	9,438,606,565	6,834,369	1,381	15.0	6.39	-8.6	88.24	5.1
13	1ST	107,482,530	9,381,954,629	6,784,507	1,383	13.1	6.31	-9.6	87.29	2.2
13	2ND	108,068,206	9,292,310,157	6,725,873	1,382	14.6	6.22	-7.7	85.99	5.7
13	3RD	108,659,987	9,154,189,559	6,661,856	1,374	16.1	6.13	-5.5	84.25	9.8
13	4TH	109,308,478	7,830,457,073	6,585,300	1,189	-13.9	6.02	-5.8	71.64	-18.8
14	1ST	109,960,559	7,817,598,135	6,589,218	1,186	-14.2	5.99	-5.1	71.09	-18.6
14	2ND	110,610,032	8,149,907,332	6,741,278	1,209	-12.5	6.09	-2.1	73.68	-14.3
14	3RD	111,307,224	8,496,502,876	6,823,321	1,245	-9.4	6.13	0.0	76.33	-9.4
14	4TH	111,990,801	8,793,397,208	6,899,342	1,275	7.2	6.16	2.3	78.52	9.6
15	1ST	112,821,163	8,897,846,131	6,917,431	1,286	8.4	6.13	2.3	78.87	10.9
15	2ND	113,718,845	8,617,652,429	6,834,085	1,261	4.3	6.01	-1.3	75.78	2.9

**FAST TRACK MONITORING SYSTEM  
PRIVATE PASSENGER AUTOMOBILE -- CLAIM COST AND FREQUENCY DATA**

COUNTRYWIDE

**PHYSICAL DAMAGE -- COLLISION**

YR	QTR	Earned Car Years	Paid Losses	Number of Paid Claims	Average Loss	Pct. Change From Same Quarter Prior Year	Paid Claim Frequency	Pct. Change From Same Quarter Prior Year	Pure Premium	Pct. Change From Same Quarter Prior Year
10	1ST	24,585,112	4,495,853,322	1,480,418	3,037	*****	6.02	*****	182.87	*****
10	2ND	24,723,449	3,695,620,301	1,328,923	2,781	*****	5.38	*****	149.48	*****
10	3RD	24,737,311	3,941,905,702	1,359,988	2,898	*****	5.50	*****	159.35	*****
10	4TH	24,660,690	4,136,876,374	1,354,298	3,055	*****	5.49	*****	167.75	*****
11	1ST	24,636,524	4,657,069,132	1,510,391	3,083	1.5	6.13	1.8	189.03	3.4
11	2ND	24,983,524	3,786,188,028	1,331,767	2,843	2.2	5.33	-0.9	151.55	1.4
11	3RD	25,109,984	4,128,759,200	1,377,573	2,997	3.4	5.49	-0.2	164.43	3.2
11	4TH	25,044,278	4,506,946,623	1,418,387	3,178	4.0	5.66	3.1	179.96	7.3
12	1ST	25,091,206	4,565,626,540	1,459,588	3,128	1.5	5.82	-5.1	181.96	-3.7
12	2ND	25,351,989	4,078,661,078	1,381,799	2,952	3.8	5.45	2.3	160.88	6.2
12	3RD	25,518,494	4,258,429,463	1,405,306	3,030	1.1	5.51	0.4	166.88	1.5
12	4TH	25,529,620	4,434,966,426	1,405,684	3,155	-0.7	5.51	-2.7	173.72	-3.5
13	1ST	25,552,339	5,038,029,447	1,510,050	3,336	6.6	5.91	1.5	197.17	8.4
13	2ND	25,880,924	4,387,261,476	1,439,390	3,048	3.3	5.56	2.0	169.52	5.4
13	3RD	26,066,317	4,580,595,751	1,469,975	3,116	2.8	5.64	2.4	175.73	5.3
13	4TH	26,132,629	4,866,981,876	1,484,003	3,280	4.0	5.68	3.1	186.24	7.2
14	1ST	26,160,203	5,594,464,055	1,675,225	3,340	0.1	6.40	8.3	213.85	8.5
14	2ND	26,535,689	4,668,106,564	1,528,939	3,053	0.2	5.76	3.6	175.92	3.8
14	3RD	26,727,326	4,927,315,492	1,540,663	3,198	2.6	5.76	2.1	184.35	4.9
14	4TH	26,703,950	5,264,764,804	1,555,243	3,385	3.2	5.82	2.5	197.15	5.9
15	1ST	26,696,689	5,977,374,125	1,691,241	3,534	5.8	6.34	-0.9	223.90	4.7
15	2ND	27,011,155	5,191,707,445	1,587,196	3,271	7.1	5.88	2.1	192.21	9.3
<b>Prior 4 Quarters Ending:</b>										
10	4TH	98,706,562	16,270,255,699	5,523,627	2,946	*****	5.60	*****	164.83	*****
11	1ST	98,757,974	16,431,471,509	5,553,600	2,959	*****	5.62	*****	166.38	*****
11	2ND	99,018,049	16,522,019,236	5,556,444	2,973	*****	5.61	*****	166.86	*****
11	3RD	99,390,722	16,708,872,734	5,574,029	2,998	*****	5.61	*****	168.11	*****
11	4TH	99,774,310	17,078,942,983	5,638,118	3,029	2.8	5.65	0.9	171.18	3.9
12	1ST	100,228,992	16,987,500,391	5,587,315	3,040	2.7	5.57	-0.9	169.49	1.9
12	2ND	100,597,457	17,279,993,441	5,637,347	3,065	3.1	5.60	-0.2	171.77	2.9
12	3RD	101,005,967	17,409,663,704	5,665,080	3,073	2.5	5.61	0.0	172.36	2.5
12	4TH	101,491,309	17,337,685,507	5,652,377	3,067	1.3	5.57	-1.4	170.83	-0.2
13	1ST	101,952,442	17,810,088,414	5,702,839	3,123	2.7	5.59	0.4	174.69	3.1
13	2ND	102,481,377	18,118,688,812	5,760,430	3,145	2.6	5.62	0.4	176.80	2.9
13	3RD	103,029,200	18,440,855,100	5,825,099	3,166	3.0	5.65	0.7	178.99	3.8
13	4TH	103,632,209	18,872,868,550	5,903,418	3,197	4.2	5.70	2.3	182.11	6.6
14	1ST	104,240,073	19,429,303,158	6,068,593	3,202	2.5	5.82	4.1	186.39	6.7
14	2ND	104,894,838	19,710,148,246	6,158,142	3,201	1.8	5.87	4.4	187.90	6.3
14	3RD	105,555,847	20,056,867,987	6,228,830	3,220	1.7	5.90	4.4	190.01	6.2
14	4TH	106,127,168	20,454,650,915	6,300,070	3,247	1.6	5.94	4.2	192.74	5.8
15	1ST	106,663,654	20,837,560,985	6,316,086	3,299	3.0	5.92	1.7	195.36	4.8
15	2ND	107,139,120	21,361,161,866	6,374,343	3,351	4.7	5.95	1.4	199.38	6.1

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2015

MULTISTATE BODILY INJURY

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	2.7%	2.9%	2.9%
12 points	2.8%	3.0%	3.0%
9 points	2.6%	2.7%	2.8%
6 points	3.2%	3.2%	3.3%

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

MULTISTATE PROPERTY DAMAGE

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	3.3%	3.5%	3.5%
12 points	3.8%	4.0%	4.1%
9 points	4.0%	4.2%	4.3%
6 points	4.5%	4.6%	4.7%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	0.7%	0.7%	0.7%
12 points	0.7%	0.7%	0.7%
9 points	1.2%	1.3%	1.3%
6 points	1.1%	1.1%	1.1%

MULTISTATE COMPREHENSIVE

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	0.3%	0.3%	0.4%
12 points	-2.2%	-2.1%	-2.0%
9 points	-2.8%	-2.7%	-2.5%
6 points	5.6%	5.8%	6.1%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-4.4%	-4.1%	-3.9%
12 points	-2.2%	-2.1%	-2.1%
9 points	-0.5%	-0.5%	-0.5%
6 points	0.5%	0.5%	0.5%

MULTISTATE COLLISION

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	2.6%	2.7%	2.7%
12 points	2.7%	2.8%	2.9%
9 points	2.7%	2.8%	2.8%
6 points	3.7%	3.7%	3.8%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	2.0%	2.1%	2.1%
12 points	2.7%	2.8%	2.8%
9 points	3.0%	3.1%	3.1%
6 points	1.6%	1.6%	1.6%

NORTH CAROLINA  
 FAST TRACK TREND SUMMARY  
 CORRELATION COEFFICIENTS  
 DATA ENDED JUNE 2015

MULTISTATE BODILY INJURY

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.26	-0.26
12 points	-0.26	-0.26
9 points	-0.09	-0.09
6 points	0.61	0.61

MULTISTATE PROPERTY DAMAGE

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	0.85	0.85
12 points	0.76	0.76
9 points	0.98	0.98
6 points	0.97	0.97

MULTISTATE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.06	0.07
12 points	-0.30	-0.28
9 points	-0.33	-0.31
6 points	0.87	0.87

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.86	-0.86
12 points	-0.76	-0.76
9 points	-0.26	-0.26
6 points	0.17	0.17

MULTISTATE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.98	0.98
12 points	0.97	0.97
9 points	0.94	0.95
6 points	0.95	0.95

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	0.91	0.91
12 points	0.96	0.96
9 points	0.95	0.95
6 points	0.93	0.93

CPI GASOLINE INDEX  
ANNUAL PERCENT CHANGE

<u>Quarter</u>	(1) <u>Index</u>	(2) <u>Annual Percentage Change</u>
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%
2011:4	2.897	17.6%
2012:1	3.085	10.4%
2012:2	3.210	-1.7%
2012:3	3.141	1.0%
2012:4	3.022	4.3%
2013:1	3.071	-0.5%
2013:2	3.101	-3.4%
2013:3	3.085	-1.8%
2013:4	2.846	-5.8%
2014:1	2.936	-4.4%
2014:2	3.170	2.2%
2014:3	3.028	-1.9%
2014:4	2.501	-12.1%
2015:1	1.985	-32.4%
2015:2	2.326	-26.6%
2015:3	2.272	-25.0%



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-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
Nov-11	3.333	3.476	3.626
Dec-11	3.237	3.384	3.530
Jan-12	3.400	3.543	3.687
Feb-12	3.624	3.765	3.909
Mar-12	3.786	3.926	4.072
Apr-12	3.856	4.000	4.146
May-12	3.568	3.722	3.869
Jun-12	3.316	3.475	3.627
Jul-12	3.301	3.451	3.611
Aug-12	3.628	3.788	3.947
Sep-12	3.777	3.942	4.099
Oct-12	3.625	3.790	3.962
Nov-12	3.328	3.503	3.684
Dec-12	3.270	3.438	3.613
Jan-13	3.366	3.531	3.704
Feb-13	3.647	3.815	3.994
Mar-13	3.682	3.863	4.049
Apr-13	3.482	3.667	3.854
May-13	3.420	3.611	3.805
Jun-13	3.430	3.624	3.820
Jul-13	3.467	3.663	3.859
Aug-13	3.466	3.662	3.862
Sep-13	3.412	3.618	3.815
Oct-13	3.266	3.466	3.660
Nov-13	3.233	3.431	3.629
Dec-13	3.296	3.493	3.695
Jan-14	3.314	3.517	3.730
Feb-14	3.312	3.519	3.734
Mar-14	3.439	3.641	3.861
Apr-14	3.621	3.826	4.041
May-14	3.625	3.837	4.058
Jun-14	3.576	3.788	4.009
Jul-14	3.508	3.725	3.946
Aug-14	3.364	3.588	3.807
Sep-14	3.304	3.524	3.748
Oct-14	3.108	3.338	3.561
Nov-14	2.832	3.056	3.286
Dec-14	2.519	2.749	2.981
Jan-15	2.115	2.345	2.583
Feb-15	2.150	2.367	2.602
Mar-15	2.328	2.538	2.783
Apr-15	2.359	2.583	2.821
May-15	2.539	2.756	2.995
Jun-15	2.647	2.855	3.096
Jul-15	2.593	2.815	3.055
Aug-15	2.385	2.630	2.883
Sep-15	2.151	2.402	2.674
Oct-15	2.119	2.368	2.643

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

Monthly Gasoline Sales (in thousands of gallons/day)

Source: U.S. Energy Information Administration

Total Gasoline - All Sales/Deliveries by Prime Suppliers

	Average Daily Gasoline Sales for <u>North Carolina</u>	% change from month one year prior	Year Ending Average Daily Gasoline Sales for <u>North Carolina</u>	% change from one year prior
Jan 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	11,195.7	-3.6%	11,145.1	-0.8%
Oct 2011	11,197.0	-2.0%	11,126.5	-1.3%
Nov 2011	11,207.4	-1.4%	11,112.9	-1.8%
Dec 2011	11,180.8	-1.2%	11,101.5	-2.2%

Monthly Gasoline Sales (in thousands of gallons/day)

Source: U.S. Energy Information Administration

Total Gasoline - All Sales/Deliveries by Prime Suppliers

	Average Daily Gasoline Sales for <u>North Carolina</u>	% change from month one year prior	Year Ending Average Daily Gasoline Sales for <u>North Carolina</u>	% change from one year prior
Jan 2012	9,913.7	-3.0%	11,076.3	-2.6%
Feb 2012	10,767.2	-2.7%	11,051.2	-3.1%
Mar 2012	10,829.7	-0.5%	11,046.7	-2.9%
Apr 2012	10,960.1	-1.6%	11,031.5	-2.8%
May 2012	11,251.0	-0.1%	11,030.2	-2.5%
Jun 2012	11,288.2	-1.1%	11,020.0	-2.3%
Jul 2012	10,857.4	-1.5%	11,006.3	-1.8%
Aug 2012	11,305.5	-1.1%	10,996.1	-1.6%
Sep 2012	10,946.4	-2.2%	10,975.4	-1.5%
Oct 2012	11,474.5	2.5%	10,998.5	-1.2%
Nov 2012	11,148.8	-0.5%	10,993.6	-1.1%
Dec 2012	10,632.8	-4.9%	10,947.9	-1.4%
Jan 2013	10,420.4	5.1%	10,990.2	-0.8%
Feb 2013	10,813.1	0.4%	10,994.0	-0.5%
Mar 2013	11,100.5	2.5%	11,016.6	-0.3%
Apr 2013	11,018.6	0.5%	11,021.4	-0.1%
May 2013	11,359.6	1.0%	11,030.5	0.0%
Jun 2013	10,953.6	-3.0%	11,002.6	-0.2%
Jul 2013	10,912.9	0.5%	11,007.2	0.0%
Aug 2013	11,301.4	0.0%	11,006.9	0.1%
Sep 2013	11,089.4	1.3%	11,018.8	0.4%
Oct 2013	11,147.5	-2.8%	10,991.6	-0.1%
Nov 2013	11,215.2	0.6%	10,997.1	0.0%
Dec 2013	10,821.9	1.8%	11,012.8	0.6%
Jan 2014	10,186.9	-2.2%	10,993.4	0.0%
Feb 2014	10,375.8	-4.0%	10,956.9	-0.3%
Mar 2014	11,011.4	-0.8%	10,949.5	-0.6%
Apr 2014	11,179.0	1.5%	10,962.9	-0.5%
May 2014	11,634.7	2.4%	10,985.8	-0.4%
Jun 2014	11,435.0	4.4%	11,025.9	0.2%
Jul 2014	11,551.4	5.9%	11,079.1	0.7%
Aug 2014	11,481.9	1.6%	11,094.2	0.8%
Sep 2014	11,154.1	0.6%	11,099.6	0.7%
Oct 2014	11,900.8	6.8%	11,162.3	1.6%
Nov 2014	11,288.8	0.7%	11,168.5	1.6%
Dec 2014	11,371.8	5.1%	11,214.3	1.8%
Jan 2015	10,608.7	4.1%	11,249.5	2.3%
Feb 2015	10,820.5	4.3%	11,286.5	3.0%
Mar 2015	11,339.7	3.0%	11,313.9	3.3%
Apr 2015	11,808.3	5.6%	11,366.3	3.7%
May 2015	12,129.0	4.2%	11,407.5	3.8%
Jun 2015	12,284.0	7.4%	11,478.3	4.1%
Jul 2015	12,246.1	6.0%	11,536.1	4.1%
Aug 2015	12,011.2	4.6%	11,580.3	4.4%

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
1/09	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	243.1	2,998.4	0.6%	359.6	365.2	0.7%
1/11	221.3	2,996.7	0.7%	333.3	365.0	0.8%
2/11	212.2	2,996.1	0.9%	347.3	364.6	0.8%
3/11	249.1	2,991.3	0.6%	352.6	363.8	0.4%
4/11	248.2	2,982.9	0.2%	353.2	362.3	-0.2%
5/11	252.7	2,976.6	0.0%	353.2	360.7	-0.7%
6/11	256.5	2,970.2	-0.3%	363.3	359.3	-1.1%
7/11	259.1	2,960.8	-0.6%	359.2	357.5	-1.7%
8/11	259.4	2,952.6	-1.1%	370.1	356.8	-2.1%
9/11	240.7	2,945.4	-1.4%	359.6	356.0	-2.4%
10/11	250.7	2,936.1	-1.9%	355.4	355.4	-2.6%
11/11	237.2	2,930.2	-2.2%	355.1	355.2	-2.8%
12/11	243.6	2,930.7	-2.3%	356.7	354.9	-2.8%
1/12	225.7	2,935.1	-2.1%	326.2	354.3	-2.9%
2/12	217.7	2,940.6	-1.9%	343.5	354.0	-2.9%
3/12	252.5	2,944.0	-1.6%	344.3	353.3	-2.9%
4/12	248.3	2,944.1	-1.3%	346.1	352.7	-2.6%

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
5/12	259.9	2,951.3	-0.8%	354.0	352.8	-2.2%
6/12	259.0	2,953.8	-0.6%	362.3	352.7	-1.8%
7/12	259.4	2,954.1	-0.2%	353.5	352.2	-1.5%
8/12	263.6	2,958.3	0.2%	360.9	351.5	-1.5%
9/12	238.0	2,955.6	0.3%	341.1	349.9	-1.7%
10/12	252.9	2,957.8	0.7%	351.4	349.6	-1.6%
11/12	239.8	2,960.4	1.0%	344.2	348.7	-1.8%
12/12	237.6	2,954.4	0.8%	339.4	347.2	-2.2%
1/13	226.7	2,955.4	0.7%	332.8	347.8	-1.8%
2/13	214.5	2,952.2	0.4%	341.5	347.6	-1.8%
3/13	248.6	2,948.3	0.1%	345.9	347.8	-1.6%
4/13	250.1	2,950.1	0.2%	351.7	348.2	-1.3%
5/13	261.8	2,952.0	0.0%	357.6	348.5	-1.2%
6/13	258.0	2,951.0	-0.1%	359.5	348.3	-1.3%
7/13	262.8	2,954.4	0.0%	356.0	348.5	-1.1%
8/13	266.7	2,957.5	0.0%	360.6	348.5	-0.9%
9/13	241.0	2,960.5	0.2%	344.8	348.8	-0.3%
10/13	257.6	2,965.2	0.3%	347.9	348.5	-0.3%
11/13	238.5	2,963.9	0.1%	345.4	348.6	0.0%
12/13	239.5	2,965.8	0.4%	339.8	348.6	0.4%
1/14	226.4	2,965.5	0.3%	322.5	347.8	0.0%
2/14	215.2	2,966.2	0.5%	335.0	347.2	-0.1%
3/14	252.1	2,969.7	0.7%	340.4	346.8	-0.3%
4/14	257.9	2,977.5	0.9%	346.4	346.3	-0.5%
5/14	268.1	2,983.8	1.1%	354.7	346.1	-0.7%
6/14	264.9	2,990.7	1.3%	353.3	345.6	-0.8%
7/14	272.3	3,000.2	1.6%	356.1	345.6	-0.8%
8/14	271.0	3,004.5	1.6%	355.0	345.1	-1.0%
9/14	249.1	3,012.6	1.8%	345.8	345.2	-1.0%
10/14	267.2	3,022.2	1.9%	355.0	345.8	-0.8%
11/14	242.8	3,026.5	2.1%	347.2	345.9	-0.8%
12/14	253.6	3,040.6	2.5%	348.0	346.6	-0.6%
1/15	236.9	3,051.1	2.9%	336.5	347.8	0.0%
2/15	220.8	3,056.7	3.1%	350.7	349.1	0.5%
3/15	261.4	3,066.0	3.2%	353.3	350.2	1.0%
4/15	267.2	3,075.3	3.3%	364.0	351.6	1.5%
5/15	275.1	3,082.3	3.3%	363.2	352.3	1.8%
6/15	275.1	3,092.5	3.4%	373.6	354.0	2.5%
7/15	283.7	3,103.9	3.5%	374.6	355.6	2.9%
8/15	277.3	3,110.2	3.5%	371.2	356.9	3.4%
9/15	259.9	3,121.0	3.6%	365.5	358.6	3.9%

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

COMPONENTS OF THE CPI INDEX  
MONTHLY PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
Month	All Items	Med. Care	Phys. Serv.	Hospital & Other Related Services	Income	Auto Bodywork	All Items	Metal/MPR
1/2011	0.5%	0.5%	0.5%	0.8%	0.2%	0.4%	1.6%	2.3%
2/2011	0.5%	0.8%	1.0%	1.2%	0.3%	0.1%	1.6%	2.0%
3/2011	1.0%	0.2%	0.1%	0.2%	0.3%	0.0%	1.7%	0.7%
4/2011	0.6%	0.3%	0.0%	0.4%	0.2%	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%	0.7%	0.1%	0.3%	0.7%
8/2011	0.3%	0.1%	0.2%	0.3%	-0.3%	0.2%	-0.7%	-0.4%
9/2011	0.2%	0.2%	0.0%	0.2%	0.1%	0.2%	0.2%	-0.4%
10/2011	-0.2%	0.5%	0.4%	0.7%	0.5%	0.3%	-1.3%	-1.9%
11/2011	-0.1%	0.4%	0.0%	0.7%	0.1%	0.1%	0.1%	-0.6%
12/2011	-0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	-0.8%	-0.1%
1/2012	0.4%	0.6%	0.2%	0.8%	0.3%	0.2%	0.5%	0.6%
2/2012	0.4%	0.6%	0.0%	0.8%	-0.2%	0.2%	0.4%	0.7%
3/2012	0.8%	0.3%	0.1%	0.0%	0.3%	0.3%	1.3%	0.0%
4/2012	0.3%	0.2%	0.1%	0.4%	0.3%	0.1%	-0.2%	-0.4%
5/2012	-0.1%	0.3%	0.3%	0.3%	-0.3%	0.2%	-0.9%	-0.7%
6/2012	-0.1%	0.4%	0.7%	0.6%	0.5%	0.3%	-1.0%	-1.9%
7/2012	-0.2%	0.3%	0.4%	0.3%	0.2%	0.1%	0.2%	-1.3%
8/2012	0.6%	0.1%	0.2%	-0.5%	-0.3%	0.0%	1.3%	0.0%
9/2012	0.4%	0.2%	0.4%	0.5%	0.2%	0.4%	0.8%	0.9%
10/2012	0.0%	0.1%	-0.1%	0.3%	0.1%	0.1%	-0.4%	-0.7%
11/2012	-0.5%	0.1%	0.0%	0.7%	0.6%	0.2%	-0.8%	0.0%
12/2012	-0.3%	0.0%	-0.1%	0.3%	0.2%	0.4%	-0.1%	0.6%
1/2013	0.3%	0.5%	0.4%	0.6%	0.0%	0.1%	0.5%	-0.3%
2/2013	0.8%	0.6%	0.3%	1.4%	0.8%	0.2%	0.9%	-0.1%
3/2013	0.3%	0.2%	0.1%	0.2%	0.1%	0.2%	-0.1%	-0.1%
4/2013	-0.1%	-0.1%	0.3%	-0.7%	-0.2%	0.3%	-0.2%	-0.6%
5/2013	0.2%	-0.2%	0.0%	-0.2%	0.1%	0.1%	0.3%	-1.2%
6/2013	0.2%	0.3%	0.5%	0.4%	0.3%	0.0%	0.1%	-0.3%
7/2013	0.0%	0.1%	-0.1%	0.2%	-0.4%	0.3%	0.0%	-0.2%
8/2013	0.1%	0.5%	0.0%	1.4%	0.7%	0.1%	-0.1%	0.6%
9/2013	0.1%	0.3%	0.1%	0.6%	-0.1%	0.8%	-0.1%	-0.3%
10/2013	-0.3%	0.0%	0.1%	-0.1%	0.2%	0.1%	-0.7%	0.0%
11/2013	-0.2%	-0.1%	0.1%	-0.1%	0.5%	-0.1%	-0.6%	0.4%
12/2013	0.0%	-0.2%	0.3%	0.1%	-0.3%	0.1%	0.3%	0.4%
1/2014	0.4%	0.6%	0.1%	1.0%	0.5%	0.4%	1.0%	0.8%
2/2014	0.4%	0.7%	0.0%	1.4%	-0.1%	0.9%	0.9%	-0.2%
3/2014	0.6%	0.1%	0.1%	0.5%	0.8%	0.2%	0.6%	-0.4%
4/2014	0.3%	0.2%	0.3%	0.2%	0.1%	0.2%	0.6%	0.4%
5/2014	0.3%	0.2%	0.3%	0.0%	0.2%	0.1%	-0.1%	0.1%
6/2014	0.2%	0.1%	-0.1%	0.0%	0.2%	0.2%	0.1%	-0.1%
7/2014	0.0%	0.1%	-0.1%	0.3%	0.1%	-0.2%	-0.1%	0.6%
8/2014	-0.2%	0.0%	0.4%	-0.3%	0.6%	0.1%	-0.5%	0.2%
9/2014	0.1%	0.2%	0.0%	0.3%	-0.3%	-0.1%	-0.2%	0.2%
10/2014	-0.3%	0.1%	0.0%	0.3%	0.4%	0.0%	-1.4%	-1.0%
11/2014	-0.5%	0.3%	0.3%	0.3%	0.2%	0.1%	-1.2%	-0.7%
12/2014	-0.6%	0.3%	0.2%	0.3%	0.0%	0.3%	-1.8%	-0.4%
1/2015	-0.5%	0.3%	0.3%	0.6%	0.0%	0.2%	-2.8%	-0.6%
2/2015	0.4%	0.4%	-0.4%	0.6%	0.3%	-0.3%	-0.5%	-2.1%
3/2015	0.6%	0.3%	0.6%	0.4%	0.0%	0.1%	0.2%	-0.7%
4/2015	0.2%	0.6%	0.4%	1.3%	-0.2%	0.3%	-0.3%	-0.6%
5/2015	0.5%	0.1%	0.0%	0.2%	0.3%	0.2%	1.3%	-0.1%
6/2015	0.4%	-0.2%	0.4%	-0.9%	0.3%	-0.1%	0.7%	-0.3%
7/2015	0.0%	0.1%	0.2%	0.0%	0.2%	0.2%	-0.4%	-1.4%
8/2015	-0.1%	-0.1%	-0.3%	-0.2%	0.3%	-0.3%	-0.9%	-1.5%
9/2015	-0.2%	0.2%	0.2%	0.3%	-0.3%	0.0%	-1.6%	-0.6%

COMPONENTS OF THE CPI INDEX  
ANNUAL PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
<u>Month</u>	<u>All Items</u>	<u>Med. Care</u>	<u>Phys. Serv.</u>	<u>Hospital &amp; Other Related Services</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
1/2011	1.6%	3.2%	3.4%	6.6%	2.5%	2.3%	5.9%	9.6%
2/2011	2.1%	3.3%	3.4%	6.7%	3.4%	2.5%	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%	2.7%	1.6%	11.1%	10.1%
7/2011	3.6%	3.2%	2.4%	6.2%	3.2%	1.8%	11.1%	12.2%
8/2011	3.8%	3.2%	2.5%	6.2%	2.3%	1.9%	9.9%	10.9%
9/2011	3.9%	2.8%	2.2%	4.9%	2.3%	2.0%	10.2%	9.6%
10/2011	3.5%	3.1%	2.7%	4.9%	2.3%	2.1%	7.8%	6.4%
11/2011	3.4%	3.4%	2.6%	5.5%	2.4%	2.0%	7.3%	4.9%
12/2011	3.0%	3.5%	2.7%	5.3%	2.4%	1.8%	5.3%	3.5%
1/2012	2.9%	3.6%	2.4%	5.3%	2.6%	1.5%	4.2%	1.7%
2/2012	2.9%	3.4%	1.3%	4.9%	2.1%	1.6%	3.0%	0.4%
3/2012	2.7%	3.5%	1.3%	4.8%	2.0%	1.9%	2.5%	-0.2%
4/2012	2.3%	3.4%	1.4%	4.8%	2.1%	1.8%	0.3%	-2.1%
5/2012	1.7%	3.6%	1.6%	4.7%	1.4%	1.8%	-1.1%	-2.5%
6/2012	1.7%	4.0%	2.2%	5.3%	1.8%	2.1%	-2.0%	-4.3%
7/2012	1.4%	4.1%	2.4%	5.3%	1.4%	2.2%	-2.2%	-6.3%
8/2012	1.7%	4.1%	2.5%	4.4%	1.3%	1.9%	-0.2%	-5.8%
9/2012	2.0%	4.1%	2.9%	4.7%	1.4%	2.1%	0.3%	-4.6%
10/2012	2.2%	3.7%	2.4%	4.2%	1.0%	1.9%	1.2%	-3.4%
11/2012	1.8%	3.4%	2.3%	4.2%	1.4%	2.0%	0.2%	-2.9%
12/2012	1.7%	3.2%	2.0%	4.6%	1.6%	2.3%	0.9%	-2.2%
1/2013	1.6%	3.1%	2.2%	4.4%	1.3%	2.2%	0.9%	-3.1%
2/2013	2.0%	3.1%	2.5%	5.0%	2.3%	2.2%	1.3%	-3.9%
3/2013	1.5%	3.1%	2.5%	5.2%	2.2%	2.1%	-0.1%	-4.0%
4/2013	1.1%	2.7%	2.7%	4.0%	1.7%	2.3%	-0.1%	-4.2%
5/2013	1.4%	2.2%	2.4%	3.6%	2.2%	2.3%	1.1%	-4.6%
6/2013	1.8%	2.1%	2.2%	3.4%	2.0%	2.0%	2.3%	-3.1%
7/2013	2.0%	1.9%	1.7%	3.2%	1.4%	2.2%	2.1%	-2.0%
8/2013	1.5%	2.3%	1.5%	5.2%	2.4%	2.2%	0.7%	-1.5%
9/2013	1.2%	2.4%	1.2%	5.4%	2.2%	2.7%	-0.2%	-2.7%
10/2013	1.0%	2.3%	1.4%	4.9%	2.3%	2.7%	-0.5%	-2.0%
11/2013	1.2%	2.2%	1.5%	4.1%	2.3%	2.4%	-0.3%	-1.6%
12/2013	1.5%	2.0%	1.9%	3.9%	1.7%	2.1%	0.1%	-1.7%
1/2014	1.6%	2.1%	1.6%	4.4%	2.2%	2.5%	0.6%	-0.6%
2/2014	1.1%	2.3%	1.3%	4.4%	1.2%	3.1%	0.7%	-0.7%
3/2014	1.5%	2.2%	1.4%	4.7%	2.0%	3.2%	1.5%	-0.9%
4/2014	2.0%	2.4%	1.4%	5.5%	2.3%	3.1%	2.4%	0.0%
5/2014	2.1%	2.8%	1.7%	5.8%	2.4%	3.1%	1.9%	1.4%
6/2014	2.1%	2.6%	1.1%	5.4%	2.3%	3.3%	2.0%	1.6%
7/2014	2.0%	2.6%	1.1%	5.5%	2.9%	2.7%	1.8%	2.4%
8/2014	1.7%	2.1%	1.5%	3.8%	2.8%	2.7%	1.4%	2.0%
9/2014	1.7%	2.0%	1.4%	3.5%	2.6%	1.8%	1.2%	2.5%
10/2014	1.7%	2.1%	1.3%	3.9%	2.8%	1.6%	0.5%	1.5%
11/2014	1.3%	2.5%	1.5%	4.3%	2.5%	1.9%	0.0%	0.3%
12/2014	0.8%	3.0%	1.5%	4.5%	2.8%	2.1%	-2.1%	-0.5%
1/2015	-0.1%	2.6%	1.7%	4.1%	2.4%	1.9%	-5.8%	-1.9%
2/2015	0.0%	2.3%	1.2%	3.3%	2.8%	0.6%	-7.1%	-3.8%
3/2015	-0.1%	2.5%	1.7%	3.1%	2.0%	0.5%	-7.5%	-4.1%
4/2015	-0.2%	2.9%	1.9%	4.3%	1.7%	0.7%	-8.4%	-5.0%
5/2015	0.0%	2.8%	1.6%	4.5%	1.8%	0.8%	-7.0%	-5.2%
6/2015	0.1%	2.5%	2.1%	3.5%	1.9%	0.5%	-6.5%	-5.4%
7/2015	0.2%	2.5%	2.5%	3.2%	2.0%	1.0%	-6.7%	-7.3%
8/2015	0.2%	2.5%	1.8%	3.3%	1.7%	0.6%	-7.1%	-8.9%
9/2015	0.0%	2.5%	2.0%	3.3%	1.7%	0.7%	-8.4%	-9.6%

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

	(1)	(2)		(1)	(2)
Month	Index	Annual Percentage Change	Month	Index	Annual Percentage Change
9/2009	2.191	1.2%	9/2012	2.307	1.9%
10/2009	2.196	1.4%	10/2012	2.312	1.9%
11/2009	2.193	1.3%	11/2012	2.312	1.9%
12/2009	2.190	1.4%	12/2012	2.310	1.9%
1/2010	2.193	1.2%	1/2013	2.317	1.9%
2/2010	2.197	1.1%	2/2013	2.324	1.9%
3/2010	2.201	1.0%	3/2013	2.329	1.8%
4/2010	2.203	0.9%	4/2013	2.331	1.7%
5/2010	2.203	0.9%	5/2013	2.333	1.6%
6/2010	2.203	0.9%	6/2013	2.335	1.6%
7/2010	2.203	0.9%	7/2013	2.336	1.7%
8/2010	2.206	0.9%	8/2013	2.341	1.7%
9/2010	2.210	0.9%	9/2013	2.345	1.7%
10/2010	2.212	0.7%	10/2013	2.349	1.6%
11/2010	2.212	0.9%	11/2013	2.349	1.6%
12/2010	2.210	0.9%	12/2013	2.348	1.6%
1/2011	2.217	1.1%	1/2014	2.352	1.5%
2/2011	2.225	1.3%	2/2014	2.359	1.5%
3/2011	2.233	1.4%	3/2014	2.368	1.7%
4/2011	2.238	1.6%	4/2014	2.374	1.8%
5/2011	2.243	1.8%	5/2014	2.380	2.0%
6/2011	2.246	2.0%	6/2014	2.381	2.0%
7/2011	2.250	2.1%	7/2014	2.382	2.0%
8/2011	2.258	2.3%	8/2014	2.385	1.9%
9/2011	2.263	2.4%	9/2014	2.390	1.9%
10/2011	2.268	2.5%	10/2014	2.396	2.0%
11/2011	2.268	2.5%	11/2014	2.395	1.9%
12/2011	2.268	2.6%	12/2014	2.392	1.9%
1/2012	2.274	2.6%	1/2015	2.397	1.9%
2/2012	2.279	2.4%	2/2015	2.404	1.9%
3/2012	2.287	2.4%	3/2015	2.411	1.8%
4/2012	2.293	2.4%	4/2015	2.418	1.8%
5/2012	2.295	2.3%	5/2015	2.420	1.7%
6/2012	2.298	2.3%	6/2015	2.423	1.8%
7/2012	2.298	2.1%	7/2015	2.424	1.8%
8/2012	2.301	1.9%	8/2015	2.427	1.8%
			9/2015	2.435	1.9%



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
FOR 2014 BASE  
CALCULATION OF MODEL YEAR RELATIVITY  
BEFORE OCTOBER 1, 2014

Automobile Model Year	Comprehensive		Collision	
	Exposure Distribution	Model Year Relativity	Exposure Distribution	Model Year Relativity
2014	0.052	1.000	0.054	1.000
2013	0.071	0.970	0.074	0.930
2012	0.065	0.930	0.069	0.870
2011	0.060	0.890	0.064	0.810
2010	0.056	0.860	0.059	0.750
2009	0.044	0.820	0.047	0.700
2008	0.067	0.780	0.072	0.660
2007	0.075	0.740	0.080	0.610
2006	0.070	0.710	0.074	0.570
2005 & PRIOR	0.440	0.650	0.407	0.470
(1) Average		0.762		0.642

AFTER OCTOBER 1, 2015 (INTRODUCTION OF 2016 MODEL)

Automobile Model Year	Comprehensive		Collision	
	Exposure Distribution	Model Year Relativity	Exposure Distribution	Model Year Relativity
2016	0.051	1.050	0.052	1.110
2015	0.072	1.030	0.075	1.070
2014	0.075	1.000	0.079	1.000
2013	0.074	0.970	0.079	0.930
2012	0.067	0.930	0.071	0.870
2011	0.060	0.890	0.064	0.810
2010	0.055	0.860	0.059	0.750
2009	0.043	0.820	0.045	0.700
2008	0.061	0.780	0.064	0.660
2007	0.067	0.740	0.069	0.610
2006	0.061	0.710	0.062	0.570
2005 & PRIOR	0.314	0.650	0.281	0.470
(2) Average		0.817		0.732

AFTER OCTOBER 1, 2016 (INTRODUCTION OF 2017 MODEL)

Automobile Model Year	Comprehensive		Collision	
	Exposure Distribution	Model Year Relativity	Exposure Distribution	Model Year Relativity
2017	0.049	1.070	0.051	1.150
2016	0.070	1.050	0.073	1.110
2015	0.075	1.030	0.079	1.070
2014	0.076	1.000	0.080	1.000
2013	0.075	0.970	0.080	0.930
2012	0.066	0.930	0.070	0.870
2011	0.061	0.890	0.064	0.810
2010	0.053	0.860	0.056	0.750
2009	0.041	0.820	0.042	0.700
2008	0.057	0.780	0.059	0.660
2007	0.061	0.740	0.063	0.610
2006	0.055	0.710	0.055	0.570
2005 & PRIOR	0.261	0.650	0.228	0.470
(3) Average		0.845		0.779

(4) Number of months from effective date to 10/1/2016: 0

(5) Average relativity based on an effective date of 10/1/2016:

Comp:  $(0.817 \times (4) + 0.845 \times (12 - (4))) / 12 = 0.845$

Coll:  $(0.732 \times (4) + 0.779 \times (12 - (4))) / 12 = 0.779$

(6) Model year trend factor:

Comp:  $(5) / 0.762 = 1.109$

Coll:  $(5) / 0.642 = 1.213$

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CALCULATION OF SYMBOL TREND FACTORS

A. Average Symbol Relativity of Experience Period:

Year ended	Comp	Coll
06/30/2014	1.876	1.421

B. Summary of Average Symbol Relativities by year-ended quarter for determining symbol trend for the prospective effective date.

Year ended	Comp	Coll
09/30/2016	1.995	1.463
12/31/2016	2.007	1.467
03/31/2017	2.017	1.470
06/30/2017	2.035	1.476
09/30/2017	2.048	1.480
12/31/2017	2.060	1.484
03/31/2018	2.074	1.488
06/30/2018	2.090	1.493
09/30/2018	2.105	1.498
12/31/2018	2.119	1.502

C. Proposed Projection Date: 7/16/2017

D. Number of months to next year ended quarter (in B above): 2.47

E. Average Symbol Relativity as of prior year ended quarter:

Year ended	Comp	Coll
06/30/2017	2.035	1.476

F. Average Symbol Relativity as of next year ended quarter:

Year ended	Comp	Coll
09/30/2017	2.048	1.480

G. Average Symbol Relativity as of Projection Date (Date in C above):

$$(D/3)(E) + ((3-D)/3)(F) = \text{Av. Sym. Rel.}$$

$$\text{COMP: } (2.47 / 3) \cdot 2.035 + (0.53 / 3) \cdot 2.048 = 2.037$$

$$\text{COLL: } (2.47 / 3) \cdot 1.476 + (0.53 / 3) \cdot 1.480 = 1.477$$

H. Symbol Year-Ended Comp: 2.037 / 1.876 = 1.086  
Trend 12/31/2014 Coll: 1.477 / 1.421 = 1.039

Factors:  
(G)/(A)

I. Annualized Year-Ended  
Trends: (H)^(1 / 3.04) 12/31/2014 Comp: 2.8%  
Coll: 1.3%

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					506,516,812
2002				557,723,529	557,289,176
2003			578,617,400	585,187,725	587,822,056
2004		573,780,470	593,251,141	599,803,805	601,716,224
2005	534,184,208	576,962,347	593,727,721	599,911,132	601,141,186
2006	555,212,150	598,416,234	614,562,168	620,644,878	620,816,005
2007	566,258,904	615,386,763	626,175,066	629,464,168	630,359,444
2008	572,281,295	606,038,122	616,157,149	617,857,848	617,481,470
2009	636,778,268	666,202,319	675,496,873	677,961,158	678,378,046
2010	639,377,892	670,309,948	674,985,532	677,413,856	677,391,262
2011	654,278,886	671,130,623	676,256,932	679,413,783	
2012	663,780,028	675,959,052	681,148,421		
2013	659,776,040	675,365,278			
2014	654,759,462				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			1.011	1.005
2004		1.034	1.011	1.003
2005	1.080	1.029	1.010	1.002
2006	1.078	1.027	1.010	1.000
2007	1.087	1.018	1.005	1.001
2008	1.059	1.017	1.003	0.999
2009	1.046	1.014	1.004	1.001
2010	1.048	1.007	1.004	1.000
2011	1.026	1.008	1.005	
2012	1.018	1.008		
2013	1.024			
Five Year Average	1.032	1.011	1.004	1.000
Three Year Average	1.023	1.008	1.004	1.000
		Five Year	Three Year	
39 to 63 months:		1.004	1.004	
27 to 63 months:		1.015	1.012	
15 to 63 months:		1.047	1.035	

(a) Losses are on a 30/60 level for 2002-2014.  
Losses are on a 25/50 level for 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	Property Damage Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					502,958,797
2002				532,186,698	531,950,120
2003			549,683,599	549,242,647	549,478,260
2004		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	604,051,595
2008	587,942,423	602,297,429	603,066,452	603,284,796	603,225,683
2009	600,163,831	609,446,256	610,523,213	610,899,239	611,030,537
2010	613,312,535	625,276,689	626,714,405	627,058,274	626,732,185
2011	620,421,933	633,888,047	635,716,024	636,104,411	
2012	650,831,743	668,507,250	672,154,949		
2013	687,781,171	711,283,573			
2014	742,337,687				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			0.999	1.000
2004		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	1.000
2008	1.024	1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.020	1.002	1.001	0.999
2011	1.022	1.003	1.001	
2012	1.027	1.005		
2013	1.034			
Five Year Average	1.024	1.003	1.001	1.000
Three Year Average	1.028	1.003	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.004	1.004	
15 to 63 months:		1.028	1.032	

(a) Losses are on a \$25,000 level for 2002-2014.  
Losses are on a \$15,000 level for 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
2003			39,672,354	40,604,941	40,732,448
2004		36,179,490	38,637,152	38,918,129	39,331,965
2005	33,574,616	37,978,036	39,479,664	39,757,540	39,715,690
2006	35,121,927	40,093,058	41,331,165	42,341,333	41,876,741
2007	35,048,496	40,518,511	42,036,340	42,357,497	42,329,394
2008	31,123,709	34,679,457	35,314,601	35,156,235	35,012,875
2009	34,948,577	37,369,920	37,963,896	38,083,171	37,977,566
2010	33,128,529	34,513,310	35,048,748	34,996,530	34,900,303
2011	33,335,832	34,525,752	34,640,963	34,554,529	
2012	33,462,492	33,712,984	34,549,305		
2013	32,747,411	35,125,825			
2014	33,646,592				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003			1.024	1.003
2004		1.068	1.007	1.011
2005	1.131	1.040	1.007	0.999
2006	1.142	1.031	1.024	0.989
2007	1.156	1.037	1.008	0.999
2008	1.114	1.018	0.996	0.996
2009	1.069	1.016	1.003	0.997
2010	1.042	1.016	0.999	0.997
2011	1.036	1.003	0.998	
2012	1.007	1.025		
2013	1.073			
Five Year Average	1.045	1.016	1.001	0.996
Three Year Average	1.039	1.015	1.000	0.997
		Five Year	Three Year	
39 to 63 months:		0.997	0.997	
27 to 63 months:		1.013	1.012	
15 to 63 months:		1.059	1.051	

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

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Basic Limits(a) Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2003			11,396,614	11,180,605	11,115,480
2004		10,758,942	10,645,593	10,518,988	10,418,061
2005	11,655,927	11,145,615	11,010,331	11,001,211	10,875,951
2006	11,044,224	10,589,161	10,645,817	10,538,603	10,459,168
2007	10,232,926	9,990,117	9,876,322	9,820,704	9,758,377
2008	10,058,060	9,615,746	9,532,457	9,530,747	9,473,651
2009	8,953,293	8,726,638	8,590,737	8,463,128	8,385,448
2010	8,797,980	8,384,004	8,111,207	7,990,523	7,930,584
2011	9,193,468	8,689,126	8,535,821	8,497,548	
2012	8,892,102	8,515,453	8,389,611		
2013	10,381,376	9,842,239			
2014	11,105,390				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003			0.981	0.994
2004		0.989	0.988	0.990
2005	0.956	0.988	0.999	0.989
2006	0.959	1.005	0.990	0.992
2007	0.976	0.989	0.994	0.994
2008	0.956	0.991	1.000	0.994
2009	0.975	0.984	0.985	0.991
2010	0.953	0.967	0.985	0.992
2011	0.945	0.982	0.996	
2012	0.958	0.985		
2013	0.948			
Five Year Average	0.956	0.982	0.992	0.993
Three Year Average	0.950	0.978	0.989	0.992

	Five Year	Three Year
39 to 63 months:	0.985	0.981
27 to 63 months:	0.967	0.959
15 to 63 months:	0.924	0.911

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

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2001					627,806,583
2002				662,372,926	660,826,093
2003			695,233,004	702,075,913	703,757,654
2004		687,246,213	726,032,756	733,414,047	733,021,137
2005	622,795,154	693,338,754	719,752,602	726,341,510	724,279,324
2006	655,183,999	729,044,805	755,059,193	759,412,892	757,537,429
2007	672,298,246	754,301,249	769,117,018	771,660,808	770,562,365
2008	679,520,052	736,955,645	752,606,768	754,898,979	751,043,783
2009	743,063,871	805,971,456	822,808,711	824,559,586	822,482,993
2010	749,121,544	811,793,162	821,767,319	822,060,565	821,124,171
2011	769,451,348	809,237,586	819,356,952	822,867,717	
2012	782,355,728	819,333,294	828,252,158		
2013	767,539,013	810,001,710			
2014	766,619,149				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.998
2003			1.010	1.002
2004		1.056	1.010	0.999
2005	1.113	1.038	1.009	0.997
2006	1.113	1.036	1.006	0.998
2007	1.122	1.020	1.003	0.999
2008	1.085	1.021	1.003	0.995
2009	1.085	1.021	1.002	0.997
2010	1.084	1.012	1.000	0.999
2011	1.052	1.013	1.004	
2012	1.047	1.011		
2013	1.055			
Five Year Average	1.065	1.016	1.002	0.998
Three Year Average	1.051	1.012	1.002	0.997
		Five Year	Three Year	
39 to 63 months:		1.000	0.999	
27 to 63 months:		1.016	1.011	
15 to 63 months:		1.082	1.063	

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
2001					517,592,358
2002				534,777,466	534,427,287
2003			553,314,103	552,864,078	553,073,231
2004		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	608,562,434
2008	592,717,548	607,585,089	608,059,698	608,308,805	608,233,572
2009	604,856,887	614,178,970	615,294,078	615,667,679	615,821,799
2010	618,016,628	629,572,991	631,101,652	631,458,376	631,388,802
2011	625,138,655	638,695,426	640,592,815	641,067,759	
2012	655,991,128	674,387,749	678,278,339		
2013	694,412,102	717,673,256			
2014	750,059,297				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			0.999	1.000
2004		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	1.000
2008	1.025	1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.019	1.002	1.001	1.000
2011	1.022	1.003	1.001	
2012	1.028	1.006		
2013	1.033			
Five Year Average	1.023	1.003	1.001	1.000
Three Year Average	1.028	1.004	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.004	1.005	
15 to 63 months:		1.027	1.033	

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
2001					84,208,944
2002				91,440,492	91,468,157
2003			91,931,978	92,675,518	92,750,269
2004		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	93,731,836
2008	89,217,082	91,595,353	92,528,555	93,071,581	93,094,942
2009	97,861,611	99,396,195	100,919,154	101,171,878	101,257,049
2010	95,856,365	97,322,444	98,714,615	99,127,621	99,286,154
2011	93,143,438	96,316,801	97,215,011	97,814,666	
2012	93,244,145	96,618,132	98,306,929		
2013	92,538,232	95,842,790			
2014	90,997,474				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.008	1.001
2004		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	1.001
2008	1.027	1.010	1.006	1.000
2009	1.016	1.015	1.003	1.001
2010	1.015	1.014	1.004	1.002
2011	1.034	1.009	1.006	
2012	1.036	1.017		
2013	1.036			
Five Year Average	1.027	1.013	1.005	1.001
Three Year Average	1.035	1.013	1.004	1.001
		Five Year	Three Year	
39 to 63 months:		1.006	1.005	
27 to 63 months:		1.019	1.018	
15 to 63 months:		1.047	1.054	

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 Total Limits Incurred Losses as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2003			49,126,000	50,758,522	50,779,184
2004		46,129,941	49,303,984	49,563,690	49,716,114
2005	41,361,151	47,302,410	49,574,799	51,462,999	51,523,022
2006	43,555,506	52,487,912	54,414,755	55,559,544	54,573,136
2007	44,914,621	54,835,104	56,447,738	56,566,944	56,500,565
2008	38,089,204	43,739,711	45,188,593	44,820,473	44,572,390
2009	41,598,240	46,430,291	47,596,661	48,074,928	47,913,020
2010	38,794,256	42,305,218	42,618,169	42,891,595	42,707,631
2011	39,297,897	42,214,858	42,733,420	43,201,151	
2012	40,489,188	41,520,429	43,128,410		
2013	39,187,035	44,346,210			
2014	40,137,969				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003			1.033	1.000
2004		1.069	1.005	1.003
2005	1.144	1.048	1.038	1.001
2006	1.205	1.037	1.021	0.982
2007	1.221	1.029	1.002	0.999
2008	1.148	1.033	0.992	0.994
2009	1.116	1.025	1.010	0.997
2010	1.091	1.007	1.006	0.996
2011	1.074	1.012	1.011	
2012	1.025	1.039		
2013	1.132			
Five Year Average	1.088	1.023	1.004	0.994
Three Year Average	1.077	1.019	1.009	0.996
		Five Year	Three Year	
39 to 63 months:		0.998	1.005	
27 to 63 months:		1.021	1.024	
15 to 63 months:		1.111	1.103	

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
2003			11,511,376	11,289,253	11,224,128
2004		11,113,000	10,998,569	10,871,947	10,771,037
2005	12,163,840	12,059,567	11,857,001	12,036,726	11,717,356
2006	11,046,793	10,591,730	10,823,682	10,699,672	10,636,645
2007	10,280,498	10,065,484	10,063,604	10,009,408	9,948,682
2008	10,175,750	9,976,888	9,916,835	9,921,650	9,952,367
2009	9,071,992	8,862,996	8,757,194	8,630,307	8,551,905
2010	9,185,077	8,771,415	8,492,821	8,372,137	8,312,198
2011	9,202,891	9,077,069	8,952,159	9,122,412	
2012	9,174,333	8,836,130	8,709,842		
2013	10,396,928	9,862,786			
2014	11,403,382				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003			0.981	0.994
2004		0.990	0.988	0.991
2005	0.991	0.983	1.015	0.973
2006	0.959	1.022	0.989	0.994
2007	0.979	1.000	0.995	0.994
2008	0.980	0.994	1.000	1.003
2009	0.977	0.988	0.986	0.991
2010	0.955	0.968	0.986	0.993
2011	0.986	0.986	1.019	
2012	0.963	0.986		
2013	0.949			
Five Year Average	0.966	0.984	0.997	0.995
Three Year Average	0.966	0.980	0.997	0.996
		Five Year	Three Year	
39 to 63 months:		0.992	0.993	
27 to 63 months:		0.976	0.973	
15 to 63 months:		0.943	0.940	

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
2003			44,816,467	47,672,972	47,704,817
2004		49,920,965	57,359,522	61,370,882	60,939,103
2005	29,794,494	46,968,025	53,527,507	55,885,597	55,694,339
2006	36,386,159	56,358,725	63,536,503	67,208,011	67,299,495
2007	41,320,073	62,614,313	69,501,239	70,911,206	70,244,626
2008	38,680,862	57,471,072	66,471,314	66,685,860	66,212,828
2009	44,832,659	65,865,356	74,013,465	77,507,901	77,428,375
2010	44,504,567	64,908,685	72,849,253	76,038,277	75,505,050
2011	49,802,607	70,547,071	77,018,627	79,651,542	
2012	49,392,980	64,467,729	70,077,456		
2013	48,989,025	67,136,372			
2014	45,630,688				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003			1.064	1.001
2004		1.149	1.070	0.993
2005	1.576	1.140	1.044	0.997
2006	1.549	1.127	1.058	1.001
2007	1.515	1.110	1.020	0.991
2008	1.486	1.157	1.003	0.993
2009	1.469	1.124	1.047	0.999
2010	1.458	1.122	1.044	0.993
2011	1.417	1.092	1.034	
2012	1.305	1.087		
2013	1.370			
Five Year Average	1.404	1.116	1.030	0.995
Three Year Average	1.364	1.100	1.042	0.995

	Five Year	Three Year
39 to 63 months:	1.025	1.037
27 to 63 months:	1.144	1.141
15 to 63 months:	1.606	1.556

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
2001					87,694
2002				92,015	91,069
2003			93,472	92,709	92,449
2004		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	86,267
2008	88,995	84,974	83,845	83,337	83,121
2009	96,514	92,087	91,170	90,716	90,481
2010	96,388	91,970	91,135	90,792	90,643
2011	93,975	89,559	88,810	88,512	
2012	95,794	91,843	91,434		
2013	93,703	88,871			
2014	91,789				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.990
2003			0.992	0.997
2004		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	0.997
2008	0.955	0.987	0.994	0.997
2009	0.954	0.990	0.995	0.997
2010	0.954	0.991	0.996	0.998
2011	0.953	0.992	0.997	
2012	0.959	0.996		
2013	0.948			
Five Year Average	0.954	0.991	0.995	0.997
Three Year Average	0.953	0.993	0.996	0.997
		Five Year	Three Year	
39 to 63 months:		0.992	0.993	
27 to 63 months:		0.983	0.986	
15 to 63 months:		0.938	0.940	

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
2001					222,788
2002				227,280	227,151
2003			237,345	236,866	236,927
2004		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	245,030
2008	235,760	239,536	239,739	239,790	239,785
2009	247,723	249,607	249,828	249,880	249,897
2010	257,238	259,900	260,111	260,154	260,087
2011	254,442	256,111	256,383	256,438	
2012	258,088	260,221	261,265		
2013	252,222	256,451			
2014	249,789				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				0.999
2003			0.998	1.000
2004		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	1.000
2008	1.016	1.001	1.000	1.000
2009	1.008	1.001	1.000	1.000
2010	1.010	1.001	1.000	1.000
2011	1.007	1.001	1.000	
2012	1.008	1.004		
2013	1.017			
Five Year Average	1.010	1.002	1.000	1.000
Three Year Average	1.011	1.002	1.000	1.000
		Five Year	Three Year	
39 to 63 months:		1.000	1.000	
27 to 63 months:		1.002	1.002	
15 to 63 months:		1.012	1.013	

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
2001					59,579
2002				62,406	62,393
2003			60,458	60,586	60,594
2004		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	56,409
2008	52,900	53,510	53,748	53,814	53,794
2009	58,260	58,357	58,711	58,761	58,747
2010	56,829	57,125	57,418	57,440	58,032
2011	55,215	55,786	55,996	56,080	
2012	53,808	54,535	54,769		
2013	51,694	52,031			
2014	46,653				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2002				1.000
2003			1.002	1.000
2004		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	1.000
2008	1.012	1.004	1.001	1.000
2009	1.002	1.006	1.001	1.000
2010	1.005	1.005	1.000	1.010
2011	1.010	1.004	1.002	
2012	1.014	1.004		
2013	1.007			
Five Year Average	1.008	1.005	1.001	1.002
Three Year Average	1.010	1.004	1.001	1.003
		Five Year	Three Year	
39 to 63 months:		1.003	1.004	
27 to 63 months:		1.008	1.008	
15 to 63 months:		1.016	1.018	

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
2003			6,393	6,335	6,220
2004		5,986	6,084	6,051	6,041
2005	6,193	6,131	6,113	6,088	6,063
2006	6,105	6,019	5,949	5,938	5,884
2007	5,626	5,527	5,493	5,443	5,410
2008	5,018	4,961	4,917	4,883	4,855
2009	5,618	5,495	5,471	5,456	5,438
2010	5,290	5,181	5,144	5,108	5,144
2011	5,156	5,068	5,039	5,027	
2012	5,006	4,895	4,944		
2013	4,790	4,707			
2014	4,580				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003			0.991	0.982
2004		1.016	0.995	0.998
2005	0.990	0.997	0.996	0.996
2006	0.986	0.988	0.998	0.991
2007	0.982	0.994	0.991	0.994
2008	0.989	0.991	0.993	0.994
2009	0.978	0.996	0.997	0.997
2010	0.979	0.993	0.993	1.007
2011	0.983	0.994	0.998	
2012	0.978	1.010		
2013	0.983			
Five Year Average	0.980	0.997	0.994	0.997
Three Year Average	0.981	0.999	0.996	0.999
		Five Year	Three Year	
39 to 63 months:		0.991	0.995	
27 to 63 months:		0.988	0.994	
15 to 63 months:		0.968	0.975	



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Uninsured Motorists Property Damage Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2003			9,059	8,953	8,938
2004		8,815	8,898	8,871	8,874
2005	8,937	8,958	8,934	8,943	8,934
2006	8,472	8,413	8,420	8,413	8,419
2007	7,506	7,573	7,636	7,633	7,634
2008	6,612	6,703	6,727	6,703	6,716
2009	6,573	6,717	6,705	6,741	6,740
2010	6,437	6,532	6,546	6,537	6,569
2011	6,479	6,556	6,546	6,578	
2012	6,568	6,688	6,839		
2013	6,397	6,547			
2014	6,144				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003			0.988	0.998
2004		1.009	0.997	1.000
2005	1.002	0.997	1.001	0.999
2006	0.993	1.001	0.999	1.001
2007	1.009	1.008	1.000	1.000
2008	1.014	1.004	0.996	1.002
2009	1.022	0.998	1.005	1.000
2010	1.015	1.002	0.999	1.005
2011	1.012	0.998	1.005	
2012	1.018	1.023		
2013	1.023			

Five Year Average	1.018	1.005	1.001	1.002
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Three Year Average	1.018	1.008	1.003	1.002
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Five Year

Three Year

39 to 63 months:	1.003	1.005
27 to 63 months:	1.008	1.013
15 to 63 months:	1.026	1.031

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
2003			1,187	1,238	1,150
2004		1,285	1,418	1,430	1,378
2005	795	1,144	1,291	1,310	1,253
2006	915	1,350	1,484	1,479	1,412
2007	1,074	1,413	1,512	1,501	1,443
2008	1,054	1,465	1,569	1,575	1,512
2009	1,132	1,538	1,678	1,682	1,616
2010	1,163	1,565	1,692	1,738	1,667
2011	1,274	1,601	1,728	1,715	
2012	1,256	1,572	1,646		
2013	1,246	1,550			
2014	1,307				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2003			1.043	0.929
2004		1.104	1.008	0.964
2005	1.439	1.128	1.015	0.956
2006	1.475	1.099	0.997	0.955
2007	1.316	1.070	0.993	0.961
2008	1.390	1.071	1.004	0.960
2009	1.359	1.091	1.002	0.961
2010	1.346	1.081	1.027	0.959
2011	1.257	1.079	0.992	
2012	1.252	1.047		
2013	1.244			
Five Year Average	1.292	1.074	1.004	0.959
Three Year Average	1.251	1.069	1.007	0.960

Five Year

Three Year

39 to 63 months:	0.963	0.967
27 to 63 months:	1.034	1.034
15 to 63 months:	1.336	1.294