



January 31, 2020

Honorable Mike Causey  
Commissioner of Insurance  
North Carolina Department of Insurance  
1201 Mail Service Center  
Raleigh, North Carolina 27611

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

Dear Commissioner Causey:

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, 2020.

Sincerely,

Raymond F. Evans, Jr., CPCU

General Manager

Enclosures

**NORTH CAROLINA RATE BUREAU  
2020 PRIVATE PASSENGER AUTOMOBILE INSURANCE  
EXPERIENCE REVIEW**

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**NORTH CAROLINA RATE BUREAU  
2020 PRIVATE PASSENGER AUTOMOBILE INSURANCE  
EXPERIENCE REVIEW**

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## **North Carolina Private Passenger Automobile**

### **Voluntary & Ceded Combined**

	<b>AY 2016</b>	<b>AY 2017</b>	<b>AY 2018</b>
<b><u>Bodily Injury</u></b>			
Exposures	7,571,774	7,672,680	7,815,168
Prem at Pres NCRB Rates	1,359,554,664	1,375,423,636	1,396,421,002
B/L Incurred Losses	777,213,227	738,986,619	675,239,816
T/L Incurred Losses	945,181,978	892,122,670	796,319,718
<b><u>Property Damage</u></b>			
Exposures	7,571,774	7,672,680	7,815,168
Prem at Pres NCRB Rates	1,676,498,371	1,697,734,177	1,724,520,086
B/L Incurred Losses	910,852,826	929,669,049	926,451,409
T/L Incurred Losses	922,724,293	943,678,781	940,618,582
<b><u>Medical Payments</u></b>			
Exposures	5,241,272	5,249,507	5,267,475
Prem at Pres NCRB Rates	179,999,237	179,135,932	178,583,537
Incurred Losses	104,656,888	98,322,476	90,451,430

## **North Carolina Private Passenger Automobile**

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

	<b>CY 2016</b>	<b>CY 2017</b>	<b>CY 2018</b>
<b><u>Comprehensive</u></b>			
Exposures	5,602,278	5,674,959	5,795,696
Prem at Pres NCRB Rates	797,967,830	803,148,004	814,106,838
Paid Losses <sup>1</sup>	390,032,341	402,604,575	437,033,597

### **Collision**

Exposures	5,185,118	5,258,587	5,370,419
Prem at Pres NCRB Rates	2,046,680,666	2,079,168,402	2,121,562,427
Paid Losses	917,650,251	923,248,005	995,007,594

### **Notes:**

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

## **North Carolina Private Passenger Automobile**

### **Voluntary & Ceded Combined**

	<b>AY 2016</b>	<b>AY 2017</b>	<b>AY 2018</b>
<b><u>Uninsured Motorists BI</u></b>			
Exposures	6,844,549	6,891,802	6,881,163
B/L Prem at Pres NCRB Rates	109,512,784	110,268,832	110,098,608
T/L Prem at Pres NCRB Rates	133,893,794	134,818,194	134,610,046
B/L Incurred Losses	45,161,627	46,567,600	46,711,160
T/L Incurred Losses	58,645,836	59,503,246	57,486,435

### **Uninsured Motorists PD**

Exposures	6,844,549	6,891,802	6,881,163
B/L Prem at Pres NCRB Rates	13,689,098	13,783,604	13,762,326
T/L Prem at Pres NCRB Rates	20,465,202	20,606,491	20,574,677
B/L Incurred Losses	15,470,458	16,121,757	16,402,333
T/L Incurred Losses	15,583,806	16,245,033	16,531,205

### **Underinsured Motorists BI**

Exposures	5,275,224	5,311,643	5,303,443
T/L Prem at Pres NCRB Rates	176,824,551	178,045,404	177,770,498
T/L Incurred Losses	91,846,490	78,924,761	52,280,680

### **Motorcycle Liability**

Exposures	263,998	276,201	285,227
T/L Prem at Pres NCRB Rates	46,393,798	48,240,223	50,381,099
T/L Incurred Losses	19,783,147	22,316,620	22,543,854

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.
12/31/89	11,554,992	32,652,862	21,097,870	0.548	-0.314	\$ (6,624,731)
12/31/90	4,423,094	26,845,160	22,422,066	0.197	0.037	829,616
12/31/91	1,271,154	21,820,454	20,549,300	0.062	0.172	3,534,480
12/31/92	1,928,913	21,696,593	19,767,680	0.098	0.136	2,688,404
12/31/93	18,640,617	67,247,004	48,606,387	0.384	-0.150	(7,290,958)
12/31/94	3,267,309	54,565,559	51,298,250	0.064	0.170	8,720,703
12/31/95	9,648,334	65,189,949	55,541,615	0.174	0.060	3,332,497
12/31/96	49,270,157	121,767,966	72,497,809	0.680	-0.446	(32,334,023)
12/31/97	8,337,582	74,959,385	66,621,803	0.125	0.109	7,261,777
12/31/98	36,582,228	109,433,029	72,850,801	0.502	-0.268	(19,524,015)
12/31/99	82,839,636	254,543,319	171,703,683	0.482	-0.248	(42,582,513)
12/31/00	26,900,286	219,752,475	192,852,189	0.139	0.095	18,320,958
12/31/01	12,205,306	195,182,807	182,977,501	0.067	0.167	30,557,243
12/31/02	19,987,319	207,651,735	187,664,416	0.107	0.127	23,833,381
12/31/03	71,165,906	270,447,922	199,282,016	0.357	-0.123	(24,511,688)
12/31/04	22,627,816	242,377,216	219,749,400	0.103	0.131	28,787,171
12/31/05	15,400,792	234,388,376	218,987,584	0.070	0.164	35,913,964
12/31/06	35,338,646	273,491,755	238,153,109	0.148	0.086	20,481,167
12/31/07	18,082,928	266,769,682	248,686,754	0.073	0.161	40,038,567
12/31/08	40,583,664	308,375,011	267,791,347	0.152	0.082	21,958,890
12/31/09	26,400,184	283,714,317	257,314,133	0.103	0.131	33,708,151
12/31/10	28,265,837	298,598,932	270,333,095	0.105	0.129	34,872,969
12/31/11	203,657,338	480,977,217	277,319,879	0.734	-0.500	(138,659,940)
12/31/12	62,581,368	321,750,613	259,169,245	0.241	-0.007	(1,814,185)
12/31/13	19,758,670	278,450,013	258,691,343	0.076	0.158	40,873,232
12/31/14	37,932,870	302,875,301	264,942,431	0.143	0.091	24,109,761
12/31/15	39,044,951	329,490,008	290,445,057	0.134	0.100	29,044,506
12/31/16	134,032,466	450,053,876	316,021,410	0.424	-0.190	(60,044,068)
12/31/17	51,830,150	378,122,357	326,292,207	0.159	0.075	24,471,916
12/31/18	125,761,358	479,842,006	354,080,648	0.355	-0.121	(42,843,758)

Average (4) = 0.234

- (a) Losses are for Full Coverage, \$50 Deductible and \$100 Deductible Comprehensive for 1989-1990.  
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 1997-2018.
- (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) <u>Year</u>	(2) <u>Incurred Losses</u>	(3) <u>Paid Losses</u>	(4) <u>(2)/(3) Factor</u>
2016	1,657,402,598	1,625,547,859	1.020
2017	1,556,421,576	1,553,104,763	1.002
2018	1,810,487,076	1,767,764,953	1.024

(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 12/31/2018  
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	362,489,248	1.00	362,489,248	1.00	362,489,248
50/100	324,084,739	1.18	274,648,084	1.18	324,084,739
100/200	8,734,411	1.39	6,283,749	1.39	8,734,411
100/300	465,143,729	1.40	332,245,521	1.40	465,143,729
250/500	148,222,022	1.66	89,290,375	1.66	148,222,023
300/300	37,169,291	1.62	22,944,007	1.62	37,169,291
500/1000	8,263,626	1.85	4,466,825	1.85	8,263,626
1000/1000	4,552,407	1.96	2,322,657	1.96	4,552,408
All Other	4,381,182	1.239	3,536,063	1.239	4,381,182
	1,363,040,655	1.241	1,098,226,529	1.241	1,363,040,657

Year Ending 12/31/2017  
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	334,558,006	1.00	334,558,006	1.00	334,558,006
50/100	317,357,241	1.18	268,946,814	1.18	317,357,241
100/200	8,552,149	1.39	6,152,625	1.39	8,552,149
100/300	456,975,510	1.40	326,411,079	1.40	456,975,511
250/500	140,317,110	1.66	84,528,380	1.66	140,317,111
300/300	38,872,664	1.62	23,995,472	1.62	38,872,665
500/1000	8,412,139	1.85	4,547,102	1.85	8,412,139
1000/1000	4,390,402	1.96	2,240,001	1.96	4,390,402
All Other	5,744,952	1.243	4,621,844	1.243	5,744,952
	1,315,180,173	1.245	1,056,001,323	1.245	1,315,180,176

Year Ending 12/31/2016  
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	310,042,020	1.00	310,042,020	1.00	310,042,020
50/100	305,275,680	1.18	258,708,203	1.18	305,275,680
100/200	8,111,084	1.39	5,835,312	1.39	8,111,084
100/300	439,001,163	1.40	313,572,259	1.40	439,001,163
250/500	130,028,084	1.66	78,330,171	1.66	130,028,084
300/300	37,085,446	1.62	22,892,251	1.62	37,085,447
500/1000	8,064,519	1.85	4,359,199	1.85	8,064,518
1000/1000	3,728,430	1.96	1,902,260	1.96	3,728,430
All Other	9,532,777	1.244	7,663,004	1.244	9,532,777
	1,250,869,203	1.247	1,003,304,679	1.247	1,250,869,203

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

Year Ending 12/31/2018

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	375,964,929	1.000	375,964,929	1.000	375,964,929
35,000	481,299	1.005	478,904	1.005	481,299
50,000	554,728,995	1.010	549,236,629	1.010	554,728,995
100,000	331,458,996	1.030	321,804,850	1.030	331,458,996
250,000	5,699,628	1.059	5,382,085	1.059	5,699,628
300,000	322,180	1.071	300,822	1.071	322,180
500,000	3,216,532	1.113	2,889,966	1.113	3,216,532
1,000,000	423,194	1.202	352,075	1.202	423,194
All Other	3,015,226	1.013	2,976,531	1.013	3,015,226
	1,275,310,979	1.013	1,259,386,791	1.013	1,275,310,979

Year Ending 12/31/2017

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	323,286,123	1.000	323,286,123	1.000	323,286,123
35,000	416,467	1.005	414,395	1.005	416,467
50,000	487,231,115	1.010	482,407,045	1.010	487,231,115
100,000	280,685,668	1.030	272,510,357	1.030	280,685,668
250,000	4,727,292	1.059	4,463,921	1.059	4,727,292
300,000	308,449	1.071	288,001	1.071	308,449
500,000	2,716,662	1.113	2,440,846	1.113	2,716,662
1,000,000	389,132	1.202	323,737	1.202	389,132
All Other	3,686,997	1.013	3,639,681	1.013	3,686,997
	1,103,447,905	1.013	1,089,774,106	1.013	1,103,447,905

Year Ending 12/31/2016

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	292,329,413	1.000	292,329,413	1.000	292,329,413
35,000	432,158	1.005	430,008	1.005	432,158
50,000	447,388,591	1.010	442,959,001	1.010	447,388,591
100,000	247,692,204	1.030	240,477,868	1.030	247,692,204
250,000	4,063,830	1.059	3,837,422	1.059	4,063,830
300,000	294,623	1.071	275,092	1.071	294,624
500,000	2,385,909	1.113	2,143,674	1.113	2,385,909
1,000,000	341,296	1.202	283,940	1.202	341,296
All Other	7,287,376	1.012	7,200,964	1.012	7,287,376
	1,002,215,400	1.012	989,937,382	1.012	1,002,215,401

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

Year Ending 12/31/2018  
Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1) Written Premium	(2) Current ILF	(3) (1)/(2) B/L Premium
\$500	2,848,920	1.00	2,848,920
750	102,436	1.33	77,020
1,000	41,407,424	1.60	25,879,640
2,000	52,809,689	2.34	22,568,243
3,000	558,004	2.79	200,001
5,000	33,426,326	3.38	9,889,446
10,000	9,709,251	3.86	2,515,350
All Other	8,025,424	2.202	3,644,607
Total	148,887,474	2.202	67,623,227

Year Ending 12/31/2017  
Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1) Written Premium	(2) Current ILF	(3) (1)/(2) B/L Premium
\$500	2,531,722	1.00	2,531,722
750	70,492	1.33	53,002
1,000	40,167,912	1.60	25,104,945
2,000	50,602,365	2.34	21,624,942
3,000	451,782	2.79	161,929
5,000	31,629,208	3.38	9,357,754
10,000	8,832,398	3.86	2,288,186
All Other	7,862,879	2.197	3,578,916
Total	142,148,758	2.197	64,701,396

Year Ending 12/31/2016  
Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1) Written Premium	(2) Current ILF	(3) (1)/(2) B/L Premium
\$500	2,190,257	1.00	2,190,257
750	60,193	1.33	45,258
1,000	39,607,702	1.60	24,754,814
2,000	48,849,335	2.34	20,875,784
3,000	425,107	2.79	152,368
5,000	30,540,562	3.38	9,035,669
10,000	8,343,752	3.86	2,161,594
All Other	7,723,338	2.196	3,517,003
Total	137,740,246	2.196	62,732,747

## North Carolina Dividends

Year	LIABILITY		Dividend as % of Vol+Ced Manual Earned Prem.
	Vol + Ced Manual Earned Prem.	Amount of Dividend	
2013	3,090,506,618	11,384,048	0.37%
2014	3,175,293,012	10,791,543	0.34%
2015	3,212,672,420	11,038,054	0.34%
2016	3,312,211,663	9,159,705	0.28%
2017	3,500,315,215	10,265,267	0.29%
2018	3,855,781,932	11,815,554	0.31%
		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.*
2014	1,772,566,198	514,204,735	7,836,312	0.34%
2015	1,935,774,421	565,355,305	8,120,288	0.32%
2016	2,155,596,177	643,666,211	8,031,384	0.29%
2017	2,324,310,874	736,769,450	9,532,087	0.31%
2018	2,412,912,959	765,853,691	11,422,852	0.36%
			6 year average:	0.33%

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

North Carolina Net Deviations

AUTO 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)
2013	2,001,919,347	-21.52%	1,571,106,304	(430,813,043)
2014	1,988,297,739	-22.09%	1,549,082,769	(439,214,970)
2015	2,015,691,242	-21.47%	1,582,922,332	(432,768,910)
2016	2,027,889,689	-20.67%	1,608,724,890	(419,164,799)
2017	2,209,579,381	-21.12%	1,742,916,216	(466,663,165)
2018	2,522,214,285	-22.39%	1,957,490,507	(564,723,778)

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)
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
2015	194,239,262	25.10%	242,993,316	48,754,054	339,189,856	339,189,856	0
2016	185,016,821	27.40%	235,711,429	50,694,608	368,103,876	368,103,876	0
2017	241,804,698	34.00%	324,018,295	82,213,597	485,720,843	485,720,843	0
2018	255,608,621	37.60%	351,717,462	96,108,841	499,639,639	499,639,639	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) Clean Risk Recoupment Factor	(16) Recoupment Amount (((1)+(7)+(9)) x (15))	(17) Overall Pct. Deviation ((14)+(16)) / (12)
2013	2,576,761,036	2,193,194,127	(383,566,909)	5.14%	134,873,969	-9.65%
2014	2,537,672,543	2,145,186,207	(392,486,336)	5.18%	133,871,981	-10.19%
2015	2,549,120,359	2,165,105,504	(384,014,856)	5.18%	134,569,895	-9.79%
2016	2,581,010,385	2,212,540,195	(368,470,190)	4.76%	125,269,158	-9.42%
2017	2,937,104,922	2,552,655,354	(384,449,568)	5.58%	168,477,973	-7.35%
2018	3,277,462,545	2,808,847,608	(468,614,937)	6.27%	211,522,926	-7.84%
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 Net Deviations

AUTO PHYSICAL DAMAGE

Year	(1)	(2)	(3)	(4)
	Std Phy Dam Premium at Rate Bureau Rates	Deviation % From RB Manual Rates	Std Phy Dam Anticipated Premium (1) x (2)	Std Phy Dam Amount of Deviation (3) - (1)
2013	1,409,829,785	-23.22%	1,082,467,309	(327,362,476)
2014	1,492,323,295	-25.24%	1,115,660,895	(376,662,400)
2015	1,683,935,476	-26.16%	1,243,417,955	(440,517,521)
2016	1,826,853,513	-27.61%	1,322,459,258	(504,394,255)
2017	2,320,070,863	-27.79%	1,675,323,170	(644,747,693)
2018	2,514,981,788	-27.30%	1,828,391,760	(686,590,028)
Year	(5)	(6)	(7)	(8)
	Non-Std Premium at Rate Bureau Rates	Deviation % From RB Manual Rates	Non-Std Phy Dam Anticipated Premium (5) x (6)	Non-Std Phy Dam Amount of Deviation (7) - (5)
2013	338,191,569	45.87%	493,320,042	155,128,473
2014	306,526,721	43.53%	439,957,803	133,431,082
2015	333,035,576	43.97%	479,471,319	146,435,743
2016	341,910,729	43.50%	490,641,896	148,731,167
2017	418,113,604	45.05%	606,473,783	188,360,179
2018	426,946,005	48.48%	633,929,428	206,983,423
Year	(9)	(10)	(11)	(12)
	Total Phy Dam Premium at Rate Bureau Rates (1) + (5)	Total Anticipated Premium (3) + (7)	Amount of Deviation (10) - (9)	Overall Pct. Deviation (11) / (9)
2013	1,748,021,354	1,575,787,351	(172,234,003)	-9.85%
2014	1,798,850,016	1,555,618,698	(243,231,318)	-13.52%
2015	2,016,971,052	1,722,889,274	(294,081,778)	-14.58%
2016	2,168,764,242	1,813,101,154	(355,663,088)	-16.40%
2017	2,738,184,467	2,281,796,953	(456,387,514)	-16.67%
2018	2,941,927,793	2,462,321,188	(479,606,605)	-16.30%
6 year average:				-14.55%

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>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Premium Written (Manual Level)	\$3,205,777,643	\$3,253,083,048	\$3,365,585,898	\$3,600,803,008	\$3,922,108,795
Premiums Earned (Manual Level)	3,175,293,012	3,212,672,420	3,312,211,663	3,500,315,215	3,855,781,932
Premium Written (Collected Level)	2,674,847,788	2,735,376,008	2,851,350,771	3,037,776,077	3,262,300,974
Premiums Earned (Collected Level)	2,653,139,661	2,707,520,204	2,813,929,743	2,955,529,011	3,217,853,934
Commission & Brokerage	240,892,091	245,314,492	245,179,088	266,994,166	279,070,654
Other Acquisition	253,828,414	264,889,775	274,019,010	275,867,134	298,181,181
General Expenses	188,363,924	192,172,669	195,627,255	187,271,113	210,005,326
Taxes, Licenses, and Fees	53,869,662	61,144,007	66,986,304	70,115,623	72,148,963
Bodily Injury Losses Incurred	1,017,941,328	1,098,266,379	1,181,756,874	1,352,777,153	1,260,084,744
BI Allocated Loss Adjustment	28,640,305	37,414,522	34,519,093	37,817,734	33,765,192
BI Unallocated Loss Adjustment	140,959,510	151,974,070	165,737,996	161,089,173	164,424,564
Property Damage Losses Incurred	792,420,497	892,841,006	966,482,907	1,063,337,165	1,074,631,773
PD Allocated Loss Adjustment	4,238,210	4,901,366	4,715,057	6,400,023	6,802,406
PD Unallocated Loss Adjustment	84,845,302	99,338,306	107,409,249	109,680,145	128,026,944

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.086	.086	.080	.083	.080
Other Acquisition to Earned Premium (b)	.096	.098	.097	.093	.093
General Expenses to Earned Premium (b)	.071	.071	.070	.063	.065
Taxes, Licenses, etc. to Written Premium (b)	.020	.022	.023	.023	.022
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.135	.107	.134	.111	.136
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
	.116	.103	.127	.118	.118

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>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Premium Written (Collected Level)	\$1,354,055,024	\$1,471,348,372	\$1,617,909,847	\$1,709,913,215	\$1,789,868,826
Premium Earned (Collected Level)	1,330,045,295	1,434,435,802	1,570,839,084	1,681,845,009	1,764,323,505
Commission & Brokerage	122,337,323	130,876,343	136,723,684	145,985,339	148,451,605
Other Acquisition	122,246,863	132,839,319	143,733,787	147,192,713	154,501,264
General Expenses	78,535,362	86,262,656	81,215,207	82,299,614	94,793,097
Taxes, Licenses, and Fees	27,577,587	33,897,602	38,056,382	40,356,359	39,583,525
Losses Incurred	820,039,011	874,349,014	1,062,037,861	989,833,513	1,159,646,108
All Loss Adjustment Expenses	110,233,480	120,667,736	133,822,425	128,379,416	144,706,111

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.090	.089	.085	.085	.083
Other Acquisition to Earned Premium (a)	.092	.093	.092	.088	.088
General Expenses to Earned Premium (a)	.059	.060	.052	.049	.054
Taxes, Licenses, etc. to Written Premium (a)	.020	.023	.024	.024	.022
All Loss Adjustment Expenses to Incurred Losses	.134	.138	.126	.130	.125

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>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Premium Written (Collected Level)	\$760,570,857	\$839,661,196	\$957,983,199	\$1,118,193,520	\$1,185,566,576
Premium Earned (Collected Level)	737,188,206	816,208,872	921,295,924	1,079,606,579	1,155,694,300
Commission & Brokerage	60,048,872	69,775,445	77,732,015	97,914,763	101,522,860
Other Acquisition	65,499,570	74,273,775	82,638,953	86,338,620	98,457,158
General Expenses	47,976,414	54,260,911	58,582,003	60,727,095	83,865,348
Taxes, Licenses, and Fees	14,685,474	18,187,764	27,955,322	26,258,091	26,432,060
Losses Incurred	398,683,415	453,766,514	556,084,763	528,605,495	605,807,600
All Loss Adjustment Expenses	51,146,118	59,449,707	68,544,540	68,200,747	76,498,899

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.079	.083	.081	.088	.086
Other Acquisition to Earned Premium (a)	.089	.091	.090	.080	.085
General Expenses to Earned Premium (a)	.065	.066	.064	.056	.073
Taxes, Licenses, etc. to Written Premium (a)	.019	.022	.029	.023	.022
All Loss Adjustment Expenses to Incurred Losses	.128	.131	.123	.129	.126

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>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Premiums Written at Manual Level	\$39,944,877	\$41,432,514	\$43,560,721	\$43,919,825	\$43,384,931
Premiums Earned at Manual Level	39,348,797	40,345,523	42,087,690	44,348,926	43,852,829
Premiums Written (Collected Lvl)	35,874,883	37,502,864	39,663,017	40,367,385	40,021,185
Premiums Earned (Collected Lvl)	35,866,428	36,917,703	38,398,817	40,544,165	40,358,700
Commission & Brokerage	2,804,396	2,837,910	3,021,504	3,103,937	2,934,608
Other Acquisition	3,783,652	3,829,897	4,383,598	4,725,431	4,173,112
General Expenses	3,012,328	3,250,704	3,702,191	3,382,332	3,306,831
Taxes, Licenses, and Fees	775,242	719,336	925,113	826,067	752,685
Losses Incurred	17,765,947	17,887,781	16,670,219	22,734,786	17,341,185
Allocated Loss Adjustment Exp.	581,885	308,934	228,166	277,840	360,788
Unallocated Loss Adjustment Exp.	2,159,281	2,514,390	2,319,734	3,225,477	1,903,197

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.078	.076	.076	.077	.073
Other Acquisition to Earned Premium (a)	.105	.104	.114	.117	.103
General Expenses to Earned Premium (a)	.084	.088	.096	.083	.082
Taxes, Licenses, etc. to Written Premium (a)	.022	.019	.023	.020	.019
Unallocated Loss Adjustment Expenses to Losses + Allocated	.118	.138	.137	.140	.108

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-15	237.8	244.1	
Nov-15	237.3	244.0	126.1
Dec-15	236.5	243.7	
Jan-16	236.9	244.5	
Feb-16	237.1	245.5	126.9
Mar-16	238.1	245.9	
Apr-16	239.3	246.5	
May-16	240.2	246.9	128.2
Jun-16	241.0	247.1	
Jul-16	240.6	247.0	
Aug-16	240.8	247.5	129.5
Sep-16	241.4	247.9	
Oct-16	241.7	248.4	
Nov-16	241.4	248.3	129.5
Dec-16	241.4	248.2	
Jan-17	242.8	249.1	
Feb-17	243.6	250.1	130.8
Mar-17	243.8	250.3	
Apr-17	244.5	250.7	
May-17	244.7	250.9	132.8
Jun-17	245.0	251.0	
Jul-17	244.8	251.0	
Aug-17	245.5	251.5	132.5
Sep-17	246.8	252.0	
Oct-17	246.7	252.6	
Nov-17	246.7	252.4	132.6
Dec-17	246.5	252.5	
Jan-18	247.9	253.6	
Feb-18	249.0	254.6	134.1
Mar-18	249.6	255.3	
Apr-18	250.5	255.8	
May-18	251.6	256.1	136.3
Jun-18	252.0	256.3	
Jul-18	252.0	256.5	
Aug-18	252.1	256.7	135.9
Sep-18	252.4	257.1	
Oct-18	252.9	257.7	
Nov-18	252.0	257.7	135.7
Dec-18	251.2	257.8	
Jan-19	251.7	258.9	
Feb-19	252.8	259.8	137.8
Mar-19	254.2	260.5	
Apr-19	255.5	260.9	
May-19	256.1	261.2	139.1
Jun-19	256.1	261.7	
Jul-19	256.6	262.1	
Aug-19	256.6	262.6	139.6
Sep-19	256.8	263.0	

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)	2.17%	1.93%	2.69%	2.37%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	2.19%	2.03%	2.62%	2.37%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	2.09%	2.17%	2.77%	2.45%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	2.60%	2.47%	3.85%	3.19%
(5) Average Annual Index (E)				
Year Ended 3/31/2017	241.50	248.11	129.50	
Year Ended 9/30/2017	243.83	250.13	131.40	
Year Ended 3/31/2018	246.48	252.34	133.00	
Year Ended 9/30/2018	249.75	254.96	134.73	
Year Ended 3/31/2019	252.12	257.58	136.43	
Year Ended 9/30/2019	254.38	260.33	138.05	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2017	1.06	1.06	1.08	1.07
Year Ended 9/30/2017	1.05	1.05	1.06	1.06
Year Ended 3/31/2018	1.04	1.04	1.05	1.05
Year Ended 9/30/2018	1.03	1.03	1.04	1.04
Year Ended 3/31/2019	1.02	1.02	1.02	1.02
Year Ended 9/30/2019	1.01	1.01	1.01	1.01

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

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

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

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

(E) Average year ended index for period shown.

NORTH CAROLINA  
EXTERNAL EXPENSE TREND SUMMARY  
AVERAGE ANNUAL RATES OF CHANGE  
DATA ENDED SEPTEMBER 2019

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	2.06%	2.15%	2.17%
36 points	2.10%	2.17%	2.19%
24 points	2.03%	2.07%	2.09%
12 points	2.53%	2.56%	2.60%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	1.84%	1.92%	1.93%
36 points	1.95%	2.01%	2.03%
24 points	2.10%	2.14%	2.17%
12 points	2.41%	2.44%	2.47%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.52%	2.65%	2.69%
12 points	2.50%	2.58%	2.62%
8 points	2.67%	2.73%	2.77%
4 points	3.71%	3.77%	3.85%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED SEPTEMBER 2019

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.99	0.99
36 points	0.99	0.99
24 points	0.95	0.95
12 points	0.91	0.91

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

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

COMPENSATION COST INDEX

	STRAIGHT LINE	EXPONENTIAL
16 points	0.99	0.99
12 points	0.98	0.98
8 points	0.96	0.96
4 points	0.96	0.96

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

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST		(6) <u>PAID LOSSES</u>	(7) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>			(8) <u>ACTUAL (6)/(7)</u>	(9) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
	<u>BODILY INJURY (30/60 LIMIT)</u>				<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Sep-13	\$696,701,673	99,276	\$7,018	\$6,581.92	\$697,802,740	259,642	\$2,688	\$2,920.50
Dec-13	688,773,357	98,402	7,000	6,666.06	704,589,023	260,405	2,706	2,946.50
Mar-14	667,330,624	96,013	6,950	6,751.27	705,534,642	261,716	2,696	2,972.74
Jun-14	668,441,987	96,356	6,937	6,837.57	716,802,956	267,974	2,675	2,999.20
Sep-14	668,104,746	96,011	6,959	6,924.98	726,468,277	270,195	2,689	3,025.90
Dec-14	677,501,412	97,200	6,970	7,013.50	747,696,281	277,300	2,696	3,052.84
Mar-15	697,056,357	100,165	6,959	7,103.16	771,644,062	281,867	2,738	3,080.02
Jun-15	704,059,123	101,811	6,915	7,193.96	788,343,594	284,042	2,775	3,107.43
Sep-15	710,045,595	103,695	6,847	7,285.92	809,166,822	289,048	2,799	3,135.10
Dec-15	714,139,362	105,300	6,782	7,379.05	826,756,305	292,372	2,828	3,163.01
Mar-16	725,405,911	105,960	6,846	7,473.38	856,600,895	296,572	2,888	3,191.17
Jun-16	741,137,649	107,756	6,878	7,568.91	887,184,071	303,653	2,922	3,219.58
Sep-16	761,371,373	108,001	7,050	7,665.66	911,644,593	304,790	2,991	3,248.24
Dec-16	778,934,885	107,693	7,233	7,763.65	937,693,884	304,271	3,082	3,277.15
Mar-17	800,127,094	108,932	7,345	7,862.90	957,174,130	303,905	3,150	3,306.33
Jun-17	803,807,124	108,878	7,383	7,963.41	971,987,427	303,118	3,207	3,335.76
Sep-17	805,720,885	108,507	7,426	8,065.21	983,364,286	303,208	3,243	3,365.46
Dec-17	807,856,861	107,357	7,525	8,168.30	990,048,405	301,098	3,288	3,395.42
Mar-18	805,947,993	105,706	7,624	8,272.72	986,136,692	301,502	3,271	3,425.65
Jun-18	811,273,731	103,551	7,835	8,378.47	983,240,409	298,272	3,296	3,456.14
Sep-18	810,249,263	102,268	7,923	8,485.57	973,946,527	295,548	3,295	3,486.91
Dec-18	808,072,641	101,397	7,969	8,594.04	981,219,405	298,157	3,291	3,517.95
Mar-19	810,281,806	100,734	8,044	8,703.90	1,008,370,208	302,008	3,339	3,549.27
Jun-19	819,772,110	100,740	8,138	8,815.16	1,026,848,428	304,263	3,375	3,580.87
						<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:						6-points	4.8%	2.2%
						9-points	5.4%	2.0%
						12-points	5.2%	3.6%
						15-points	5.5%	5.0%

(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-13	\$123,994,422	99,276	\$1,249	\$1,125.70	\$820,696,095	99,276	\$8,267	\$7,706.56
Dec-13	126,131,563	98,402	1,282	1,147.25	814,904,920	98,402	8,281	7,812.59
Mar-14	124,359,255	96,013	1,295	1,169.21	791,689,879	96,013	8,246	7,920.08
Jun-14	124,377,219	96,356	1,291	1,191.60	792,819,206	96,356	8,228	8,029.06
Sep-14	126,942,570	96,011	1,322	1,214.41	795,047,316	96,011	8,281	8,139.53
Dec-14	127,243,899	97,200	1,309	1,237.66	804,745,311	97,200	8,279	8,251.52
Mar-15	127,656,475	100,165	1,274	1,261.35	824,712,832	100,165	8,234	8,365.05
Jun-15	127,782,927	101,811	1,255	1,285.50	831,842,050	101,811	8,170	8,480.14
Sep-15	125,219,711	103,695	1,208	1,310.11	835,265,306	103,695	8,055	8,596.82
Dec-15	136,414,769	105,300	1,295	1,335.20	850,554,131	105,300	8,077	8,715.10
Mar-16	140,935,094	105,960	1,330	1,360.76	866,341,005	105,960	8,176	8,835.01
Jun-16	144,410,573	107,756	1,340	1,386.81	885,548,222	107,756	8,218	8,956.57
Sep-16	147,425,361	108,001	1,365	1,413.36	908,796,734	108,001	8,415	9,079.80
Dec-16	134,388,297	107,693	1,248	1,440.42	913,323,182	107,693	8,481	9,204.73
Mar-17	140,439,757	108,932	1,289	1,468.00	940,566,851	108,932	8,634	9,331.37
Jun-17	142,324,221	108,878	1,307	1,496.10	946,131,345	108,878	8,690	9,459.76
Sep-17	144,116,357	108,507	1,328	1,524.74	949,837,242	108,507	8,754	9,589.92
Dec-17	147,774,062	107,357	1,376	1,553.94	955,630,923	107,357	8,901	9,721.86
Mar-18	146,475,562	105,706	1,386	1,583.69	952,423,555	105,706	9,010	9,855.62
Jun-18	148,494,304	103,551	1,434	1,614.01	959,768,035	103,551	9,269	9,991.23
Sep-18	151,966,541	102,268	1,486	1,644.91	962,215,804	102,268	9,409	10,128.69
Dec-18	153,901,281	101,397	1,518	1,676.40	961,973,922	101,397	9,487	10,268.05
Mar-19	155,420,896	100,734	1,543	1,708.49	965,702,702	100,734	9,587	10,409.33
Jun-19	157,486,170	100,740	1,563	1,741.20	977,258,280	100,740	9,701	10,552.55
						<u>30/60 EXCESS</u>	<u>TOTAL LIMITS</u>	
(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT:					6-points	10.1%	5.6%	
					9-points	10.0%	6.1%	
					12-points	7.9%	5.6%	
					15-points	5.6%	5.5%	

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



NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
DETERMINATION OF AVERAGE ANNUAL CHANGE  
IN 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-13	\$98,277,332	59,209	\$1,660	\$1,652.21
Dec-13	96,970,702	58,897	1,646	1,656.57
Mar-14	95,094,732	57,995	1,640	1,660.93
Jun-14	94,240,741	57,751	1,632	1,665.31
Sep-14	94,024,779	57,600	1,632	1,669.70
Dec-14	94,343,918	57,896	1,630	1,674.10
Mar-15	96,162,843	59,444	1,618	1,678.52
Jun-15	96,719,818	59,340	1,630	1,682.94
Sep-15	97,207,169	59,546	1,632	1,687.38
Dec-15	98,399,455	60,118	1,637	1,691.83
Mar-16	100,335,388	60,348	1,663	1,696.29
Jun-16	102,649,344	62,149	1,652	1,700.76
Sep-16	105,474,057	63,373	1,664	1,705.24
Dec-16	107,524,657	64,022	1,679	1,709.74
Mar-17	109,423,420	64,804	1,689	1,714.24
Jun-17	111,620,075	65,104	1,714	1,718.76
Sep-17	111,050,480	64,775	1,714	1,723.29
Dec-17	108,829,469	63,350	1,718	1,727.84
Mar-18	106,636,574	62,438	1,708	1,732.39
Jun-18	102,599,908	61,055	1,680	1,736.96
Sep-18	99,572,341	59,012	1,687	1,741.54
Dec-18	98,031,480	57,639	1,701	1,746.13
Mar-19	96,749,765	55,909	1,730	1,750.73
Jun-19	97,191,279	55,415	1,754	1,755.35

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

MEDICAL  
PAYMENTS

6-points	2.7%
9-points	0.6%
12-points	1.1%
15-points	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 CLAIM FREQUENCIES (A)

ALL CARRIERS

(1)	(2)	(3)	(4)	(5)	(6)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (2)/(3)	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
			<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>	
Sep-13	7,243,480	99,276	1.3706	259,642	3.5845
Dec-13	7,255,693	98,402	1.3562	260,405	3.5890
Mar-14	7,260,802	96,013	1.3223	261,716	3.6045
Jun-14	7,271,158	96,356	1.3252	267,974	3.6854
Sep-14	7,289,619	96,011	1.3171	270,195	3.7066
Dec-14	7,326,504	97,200	1.3267	277,300	3.7849
Mar-15	7,366,273	100,165	1.3598	281,867	3.8265
Jun-15	7,409,622	101,811	1.3740	284,042	3.8334
Sep-15	7,455,681	103,695	1.3908	289,048	3.8769
Dec-15	7,500,649	105,300	1.4039	292,372	3.8980
Mar-16	7,542,423	105,960	1.4049	296,572	3.9321
Jun-16	7,586,090	107,756	1.4204	303,653	4.0028
Sep-16	7,627,580	108,001	1.4159	304,790	3.9959
Dec-16	7,671,704	107,693	1.4038	304,271	3.9661
Mar-17	7,716,197	108,932	1.4117	303,905	3.9385
Jun-17	7,786,458	108,878	1.3983	303,118	3.8929
Sep-17	7,851,726	108,507	1.3820	303,208	3.8617
Dec-17	7,914,467	107,357	1.3565	301,098	3.8044
Mar-18	7,962,800	105,706	1.3275	301,502	3.7864
Jun-18	7,981,112	103,551	1.2975	298,272	3.7372
Sep-18	7,999,500	102,268	1.2784	295,548	3.6946
Dec-18	8,015,349	101,397	1.2650	298,157	3.7198
Mar-19	8,049,195	100,734	1.2515	302,008	3.7520
Jun-19	8,065,299	100,740	1.2491	304,263	3.7725

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

	<u>B.I.</u>	<u>P.D.</u>
6-points	-4.7%	0.0%
9-points	-6.0%	-1.9%
12-points	-5.2%	-2.6%
15-points	-4.0%	-2.1%
24-points	-0.9%	0.5%

(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-13	5,125,442	59,209	1.1552
Dec-13	5,137,994	58,897	1.1463
Mar-14	5,151,887	57,995	1.1257
Jun-14	5,164,882	57,751	1.1181
Sep-14	5,173,457	57,600	1.1134
Dec-14	5,188,073	57,896	1.1159
Mar-15	5,201,656	59,444	1.1428
Jun-15	5,217,356	59,340	1.1374
Sep-15	5,236,046	59,546	1.1372
Dec-15	5,254,719	60,118	1.1441
Mar-16	5,272,178	60,348	1.1447
Jun-16	5,289,390	62,149	1.1750
Sep-16	5,302,879	63,373	1.1951
Dec-16	5,316,284	64,022	1.2043
Mar-17	5,328,303	64,804	1.2162
Jun-17	5,354,220	65,104	1.2159
Sep-17	5,379,300	64,775	1.2042
Dec-17	5,403,007	63,350	1.1725
Mar-18	5,416,914	62,438	1.1526
Jun-18	5,411,487	61,055	1.1282
Sep-18	5,402,323	59,012	1.0923
Dec-18	5,390,133	57,639	1.0693
Mar-19	5,390,934	55,909	1.0371
Jun-19	5,384,555	55,415	1.0291

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

6-points	-9.2%
9-points	-8.6%
12-points	-6.3%
15-points	-3.5%
24-points	-0.7%

MEDICAL  
PAYMENTS

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2019

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	4.9%	5.4%	5.5%
12 points	4.7%	5.1%	5.2%
9 points	4.9%	5.2%	5.4%
6 points	4.5%	4.7%	4.8%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-0.9%	-0.9%	-0.9%
15 points	-4.4%	-4.1%	-4.0%
12 points	-5.8%	-5.4%	-5.2%
9 points	-6.6%	-6.2%	-6.0%
6 points	-5.0%	-4.9%	-4.7%

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	4.4%	4.8%	5.0%
12 points	3.3%	3.5%	3.6%
9 points	2.0%	2.0%	2.0%
6 points	2.2%	2.2%	2.2%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	0.5%	0.5%	0.5%
15 points	-2.2%	-2.1%	-2.1%
12 points	-2.8%	-2.7%	-2.6%
9 points	-1.9%	-1.9%	-1.9%
6 points	0.0%	0.0%	0.0%

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	1.3%	1.4%	1.4%
12 points	1.0%	1.1%	1.1%
9 points	0.6%	0.6%	0.6%
6 points	2.6%	2.6%	2.7%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-0.6%	-0.6%	-0.7%
15 points	-3.7%	-3.5%	-3.5%
12 points	-7.0%	-6.4%	-6.3%
9 points	-9.9%	-8.9%	-8.6%
6 points	-10.2%	-9.6%	-9.2%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2019

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.0%	5.5%	5.6%
12 points	6.9%	7.6%	7.9%
9 points	8.7%	9.6%	10.0%
6 points	9.0%	9.6%	10.1%

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	4.9%	5.4%	5.5%
12 points	5.1%	5.5%	5.6%
9 points	5.6%	5.9%	6.1%
6 points	5.3%	5.4%	5.6%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2019

ALL CARRIERS

BODILY INJURY 30/60 BASIC

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

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.40	-0.41
15 points	-0.94	-0.93
12 points	-0.98	-0.98
9 points	-0.98	-0.98
6 points	-0.96	-0.97

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.95	0.94
12 points	0.92	0.91
9 points	0.92	0.92
6 points	0.90	0.90

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.27	0.28
15 points	-0.87	-0.87
12 points	-0.90	-0.90
9 points	-0.75	-0.75
6 points	0.00	0.00

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.81	0.81
12 points	0.65	0.65
9 points	0.32	0.31
6 points	0.76	0.76

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.24	-0.26
15 points	-0.71	-0.72
12 points	-0.94	-0.94
9 points	-1.00	-1.00
6 points	-0.99	-0.99

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2019

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.86	0.86
12 points	0.92	0.92
9 points	0.99	0.99
6 points	0.98	0.98

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	1.00
12 points	0.99	0.99
9 points	0.99	0.99
6 points	0.98	0.97

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)
FULL COVERAGE COMPREHENSIVE				
Sep-13	\$8,718,789	19,781	\$441	\$452.31
Dec-13	8,719,372	19,580	445	454.96
Mar-14	8,952,561	19,929	449	457.63
Jun-14	9,455,746	21,231	445	460.32
Sep-14	9,296,045	21,048	442	463.02
Dec-14	9,235,812	21,359	432	465.74
Mar-15	9,126,147	21,135	432	468.48
Jun-15	8,778,049	20,392	430	471.23
Sep-15	9,151,969	20,559	445	473.99
Dec-15	9,278,583	20,341	456	476.78
Mar-16	9,601,616	21,040	456	479.57
Jun-16	9,581,031	20,549	466	482.39
Sep-16	9,413,965	19,944	472	485.22
Dec-16	9,166,155	19,602	468	488.07
Mar-17	8,771,115	18,611	471	490.94
Jun-17	8,624,605	18,044	478	493.82
Sep-17	8,383,241	17,510	479	496.72
Dec-17	8,569,619	17,760	483	499.63
Mar-18	8,671,287	17,633	492	502.57
Jun-18	8,874,271	18,165	489	505.52
Sep-18	9,104,456	18,728	486	508.49
Dec-18	9,295,271	19,001	489	511.47
Mar-19	9,467,478	19,122	495	514.47
Jun-19	9,618,445	19,034	505	517.49

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

6-points	2.0%
9-points	2.2%
12-points	2.4%
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 COMPREHENSIVE CLAIM COSTS

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

(1)	(2)	(3)	AVERAGE PAID CLAIM COST	
YEAR ENDED	PAID LOSSES	PAID CLAIMS	(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)

\$50 DEDUCTIBLE COMPREHENSIVE

Sep-13	\$847,541	2,404	\$353	\$417.10
Dec-13	839,381	2,339	359	415.96
Mar-14	944,632	2,432	388	414.82
Jun-14	916,363	2,529	362	413.69
Sep-14	879,686	2,453	359	412.56
Dec-14	854,310	2,486	344	411.43
Mar-15	762,059	2,463	309	410.30
Jun-15	804,027	2,402	335	409.18
Sep-15	851,673	2,424	351	408.06
Dec-15	863,700	2,379	363	406.94
Mar-16	904,666	2,377	381	405.83
Jun-16	853,025	2,283	374	404.72
Sep-16	866,868	2,233	388	403.61
Dec-16	870,072	2,219	392	402.50
Mar-17	866,547	2,135	406	401.40
Jun-17	891,908	2,068	431	400.30
Sep-17	890,367	2,034	438	399.21
Dec-17	868,248	2,050	424	398.11
Mar-18	857,443	2,014	426	397.02
Jun-18	852,616	2,199	388	395.94
Sep-18	819,484	2,215	370	394.85
Dec-18	880,089	2,244	392	393.77
Mar-19	885,613	2,263	391	392.69
Jun-19	884,871	2,157	410	391.62

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

6-points	-1.3%
9-points	-5.4%
12-points	-1.1%
15-points	1.6%

(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-13	\$6,787,338	14,494	\$468	\$490.95
Dec-13	6,572,215	14,307	459	490.64
Mar-14	6,528,806	14,759	442	490.33
Jun-14	6,750,335	15,680	431	490.02
Sep-14	6,797,377	15,750	432	489.71
Dec-14	6,868,152	15,965	430	489.40
Mar-15	6,973,222	15,735	443	489.09
Jun-15	6,953,264	15,125	460	488.79
Sep-15	7,238,858	15,440	469	488.48
Dec-15	7,377,155	15,360	480	488.17
Mar-16	7,459,421	15,862	470	487.86
Jun-16	7,294,621	15,522	470	487.55
Sep-16	7,301,991	15,384	475	487.25
Dec-16	7,244,730	15,141	478	486.94
Mar-17	7,125,508	14,554	490	486.63
Jun-17	7,175,270	14,293	502	486.33
Sep-17	6,787,698	13,842	490	486.02
Dec-17	6,762,960	13,830	489	485.71
Mar-18	6,910,009	13,665	506	485.41
Jun-18	6,910,303	13,965	495	485.10
Sep-18	6,993,717	14,305	489	484.79
Dec-18	7,194,516	14,858	484	484.49
Mar-19	7,182,144	15,000	479	484.18
Jun-19	7,150,046	15,104	473	483.88

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

6-points	-5.0%
9-points	-2.4%
12-points	-0.3%
15-points	0.6%

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

\$250 DEDUCTIBLE COMPREHENSIVE

Sep-13	\$3,339,862	5,847	\$571	\$738.18
Dec-13	3,286,290	5,805	566	724.36
Mar-14	3,219,250	6,093	528	710.80
Jun-14	3,324,873	6,663	499	697.50
Sep-14	3,475,551	6,672	521	684.44
Dec-14	3,528,584	6,765	522	671.63
Mar-15	3,522,415	6,623	532	659.06
Jun-15	3,534,083	6,182	572	646.73
Sep-15	3,344,294	6,182	541	634.62
Dec-15	3,314,227	6,196	535	622.74
Mar-16	3,251,150	6,353	512	611.09
Jun-16	3,351,026	6,344	528	599.65
Sep-16	3,592,902	6,390	562	588.43
Dec-16	4,009,329	6,284	638	577.41
Mar-17	4,192,697	6,158	681	566.61
Jun-17	4,052,497	6,072	667	556.00
Sep-17	3,936,410	5,934	663	545.60
Dec-17	3,664,641	6,029	608	535.38
Mar-18	3,519,936	5,800	607	525.36
Jun-18	3,453,960	5,956	580	515.53
Sep-18	3,463,531	6,197	559	505.88
Dec-18	3,587,189	6,602	543	496.41
Mar-19	3,699,840	7,015	527	487.12
Jun-19	3,758,382	7,197	522	478.01

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

6-points	-11.5%
9-points	-12.4%
12-points	-7.3%
15-points	-0.7%

(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)
\$500 DEDUCTIBLE COMPREHENSIVE				
Sep-13	\$5,483,175	5,052	\$1,085	\$1,680.23
Dec-13	5,532,218	4,979	1,111	1,647.66
Mar-14	5,671,094	5,491	1,033	1,615.71
Jun-14	5,760,103	6,552	879	1,584.39
Sep-14	5,777,728	6,395	903	1,553.67
Dec-14	5,851,456	6,514	898	1,523.55
Mar-15	5,951,504	6,148	968	1,494.02
Jun-15	6,077,994	5,129	1,185	1,465.05
Sep-15	6,263,417	5,297	1,182	1,436.65
Dec-15	6,647,808	5,297	1,255	1,408.80
Mar-16	6,749,404	5,434	1,242	1,381.48
Jun-16	6,864,017	5,438	1,262	1,354.70
Sep-16	7,099,346	5,413	1,312	1,328.44
Dec-16	7,118,870	5,285	1,347	1,302.68
Mar-17	7,786,415	5,245	1,485	1,277.43
Jun-17	8,074,915	5,283	1,528	1,252.66
Sep-17	7,751,524	5,224	1,484	1,228.38
Dec-17	7,762,782	5,342	1,453	1,204.56
Mar-18	7,369,119	5,233	1,408	1,181.21
Jun-18	7,004,300	5,224	1,341	1,158.31
Sep-18	7,160,981	5,469	1,309	1,135.85
Dec-18	7,023,100	5,718	1,228	1,113.83
Mar-19	7,273,516	6,164	1,180	1,092.24
Jun-19	7,313,395	6,666	1,097	1,071.06

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

6-points	-17.6%
9-points	-14.9%
12-points	-7.5%
15-points	-2.2%

(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)
\$1,000 DEDUCTIBLE COMPREHENSIVE				
Sep-13	\$510,430	469	\$1,088	\$1,679.97
Dec-13	445,402	491	907	1,665.14
Mar-14	450,222	549	820	1,650.44
Jun-14	530,779	686	774	1,635.87
Sep-14	615,159	683	901	1,621.42
Dec-14	528,864	692	764	1,607.11
Mar-15	639,353	654	978	1,592.92
Jun-15	602,423	510	1,181	1,578.86
Sep-15	523,395	504	1,038	1,564.92
Dec-15	723,043	505	1,432	1,551.10
Mar-16	654,741	543	1,206	1,537.41
Jun-16	681,611	546	1,248	1,523.84
Sep-16	833,112	574	1,451	1,510.38
Dec-16	784,648	576	1,362	1,497.05
Mar-17	979,733	541	1,811	1,483.83
Jun-17	997,853	567	1,760	1,470.73
Sep-17	987,326	585	1,688	1,457.75
Dec-17	1,077,282	629	1,713	1,444.88
Mar-18	903,816	665	1,359	1,432.12
Jun-18	936,914	672	1,394	1,419.48
Sep-18	955,516	690	1,385	1,406.95
Dec-18	913,359	709	1,288	1,394.52
Mar-19	1,237,618	762	1,624	1,382.21
Jun-19	1,292,547	869	1,487	1,370.01

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

6-points	10.0%
9-points	-8.6%
12-points	-3.5%
15-points	2.2%

(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)

ALL DEDUCTIBLE COMPREHENSIVE

Sep-13	\$25,687,135	48,047	\$535	\$632.61
Dec-13	25,394,878	47,501	535	630.55
Mar-14	25,766,565	49,253	523	628.49
Jun-14	26,738,199	53,341	501	626.45
Sep-14	26,841,546	53,001	506	624.40
Dec-14	26,867,178	53,781	500	622.37
Mar-15	26,974,700	52,758	511	620.34
Jun-15	26,749,840	49,740	538	618.32
Sep-15	27,373,606	50,406	543	616.30
Dec-15	28,204,516	50,078	563	614.30
Mar-16	28,620,998	51,609	555	612.29
Jun-16	28,625,331	50,682	565	610.30
Sep-16	29,108,184	49,938	583	608.31
Dec-16	29,193,804	49,107	594	606.33
Mar-17	29,722,015	47,244	629	604.35
Jun-17	29,817,048	46,327	644	602.38
Sep-17	28,736,566	45,129	637	600.42
Dec-17	28,705,532	45,640	629	598.46
Mar-18	28,231,610	45,010	627	596.51
Jun-18	28,032,364	46,181	607	594.57
Sep-18	28,497,685	47,604	599	592.63
Dec-18	28,893,524	49,132	588	590.70
Mar-19	29,746,209	50,326	591	588.77
Jun-19	30,017,686	51,027	588	586.86

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

6-points	-4.7%
9-points	-5.0%
12-points	-1.3%
15-points	1.5%

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

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

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

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
FULL COVERAGE COMPREHENSIVE			
Sep-13	435,978	19,781	4.5372
Dec-13	434,725	19,580	4.5040
Mar-14	433,014	19,929	4.6024
Jun-14	431,009	21,231	4.9259
Sep-14	429,030	21,048	4.9060
Dec-14	427,286	21,359	4.9988
Mar-15	425,741	21,135	4.9643
Jun-15	424,112	20,392	4.8082
Sep-15	422,576	20,559	4.8652
Dec-15	421,664	20,341	4.8240
Mar-16	420,852	21,040	4.9994
Jun-16	417,665	20,549	4.9200
Sep-16	410,305	19,944	4.8608
Dec-16	400,677	19,602	4.8922
Mar-17	391,961	18,611	4.7482
Jun-17	386,912	18,044	4.6636
Sep-17	387,094	17,510	4.5234
Dec-17	389,879	17,760	4.5553
Mar-18	391,870	17,633	4.4997
Jun-18	392,866	18,165	4.6237
Sep-18	392,759	18,728	4.7683
Dec-18	391,537	19,001	4.8529
Mar-19	389,251	19,122	4.9125
Jun-19	387,273	19,034	4.9149

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

6-points	7.6%
9-points	4.4%
12-points	0.7%
15-points	-0.6%
24-points	0.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

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

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$50 DEDUCTIBLE COMPREHENSIVE			
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	52,448	2,529	4.8219
Sep-14	51,898	2,453	4.7266
Dec-14	51,347	2,486	4.8416
Mar-15	50,697	2,463	4.8583
Jun-15	49,773	2,402	4.8259
Sep-15	48,651	2,424	4.9824
Dec-15	47,516	2,379	5.0067
Mar-16	46,543	2,377	5.1071
Jun-16	45,847	2,283	4.9796
Sep-16	45,295	2,233	4.9299
Dec-16	44,784	2,219	4.9549
Mar-17	44,314	2,135	4.8179
Jun-17	43,889	2,068	4.7119
Sep-17	43,492	2,034	4.6767
Dec-17	43,077	2,050	4.7589
Mar-18	42,653	2,014	4.7218
Jun-18	42,237	2,199	5.2063
Sep-18	41,835	2,215	5.2946
Dec-18	41,457	2,244	5.4128
Mar-19	41,076	2,263	5.5093
Jun-19	40,689	2,157	5.3012

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

6-points	9.2%
9-points	9.3%
12-points	5.0%
15-points	2.4%
24-points	2.4%

(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)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$100 DEDUCTIBLE COMPREHENSIVE			
Sep-13	377,077	14,494	3.8438
Dec-13	376,077	14,307	3.8043
Mar-14	375,059	14,759	3.9351
Jun-14	373,876	15,680	4.1939
Sep-14	373,071	15,750	4.2217
Dec-14	372,735	15,965	4.2832
Mar-15	373,434	15,735	4.2136
Jun-15	375,259	15,125	4.0305
Sep-15	377,090	15,440	4.0945
Dec-15	378,589	15,360	4.0572
Mar-16	378,997	15,862	4.1853
Jun-16	376,324	15,522	4.1246
Sep-16	370,147	15,384	4.1562
Dec-16	363,922	15,141	4.1605
Mar-17	360,306	14,554	4.0393
Jun-17	360,495	14,293	3.9648
Sep-17	365,814	13,842	3.7839
Dec-17	372,466	13,830	3.7131
Mar-18	377,077	13,665	3.6239
Jun-18	380,062	13,965	3.6744
Sep-18	381,252	14,305	3.7521
Dec-18	380,793	14,858	3.9019
Mar-19	378,503	15,000	3.9630
Jun-19	376,790	15,104	4.0086

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

6-points	9.2%
9-points	2.1%
12-points	-2.0%
15-points	-2.5%
24-points	-1.2%

(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)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$250 DEDUCTIBLE COMPREHENSIVE			
Sep-13	220,135	5,847	2.6561
Dec-13	220,972	5,805	2.6270
Mar-14	222,040	6,093	2.7441
Jun-14	223,004	6,663	2.9878
Sep-14	223,973	6,672	2.9789
Dec-14	225,089	6,765	3.0055
Mar-15	226,374	6,623	2.9257
Jun-15	227,893	6,182	2.7127
Sep-15	229,458	6,182	2.6942
Dec-15	230,762	6,196	2.6850
Mar-16	231,536	6,353	2.7438
Jun-16	231,327	6,344	2.7424
Sep-16	229,771	6,390	2.7810
Dec-16	228,290	6,284	2.7526
Mar-17	228,105	6,158	2.6996
Jun-17	229,258	6,072	2.6485
Sep-17	232,659	5,934	2.5505
Dec-17	236,933	6,029	2.5446
Mar-18	240,166	5,800	2.4150
Jun-18	242,609	5,956	2.4550
Sep-18	243,751	6,197	2.5423
Dec-18	243,931	6,602	2.7065
Mar-19	243,490	7,015	2.8810
Jun-19	243,729	7,197	2.9529

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

6-points	19.4%
9-points	6.7%
12-points	1.0%
15-points	-0.1%
24-points	-1.1%

(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)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$500 DEDUCTIBLE COMPREHENSIVE			
Sep-13	413,513	5,052	1.2217
Dec-13	421,536	4,979	1.1812
Mar-14	429,907	5,491	1.2773
Jun-14	437,984	6,552	1.4959
Sep-14	445,930	6,395	1.4341
Dec-14	453,821	6,514	1.4354
Mar-15	462,305	6,148	1.3299
Jun-15	471,849	5,129	1.0870
Sep-15	481,871	5,297	1.0993
Dec-15	491,918	5,297	1.0768
Mar-16	501,234	5,434	1.0841
Jun-16	508,355	5,438	1.0697
Sep-16	512,851	5,413	1.0555
Dec-16	517,273	5,285	1.0217
Mar-17	523,618	5,245	1.0017
Jun-17	532,580	5,283	0.9920
Sep-17	545,591	5,224	0.9575
Dec-17	559,984	5,342	0.9540
Mar-18	572,279	5,233	0.9144
Jun-18	583,214	5,224	0.8957
Sep-18	591,984	5,469	0.9238
Dec-18	598,961	5,718	0.9547
Mar-19	604,520	6,164	1.0197
Jun-19	611,399	6,666	1.0903

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

6-points	16.0%
9-points	3.9%
12-points	-0.8%
15-points	-2.8%
24-points	-6.5%

(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)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$1,000 DEDUCTIBLE COMPREHENSIVE			
Sep-13	58,832	469	0.7972
Dec-13	60,116	491	0.8168
Mar-14	61,528	549	0.8923
Jun-14	63,043	686	1.0881
Sep-14	64,642	683	1.0566
Dec-14	66,238	692	1.0447
Mar-15	67,977	654	0.9621
Jun-15	69,673	510	0.7320
Sep-15	71,111	504	0.7088
Dec-15	72,416	505	0.6974
Mar-16	73,610	543	0.7377
Jun-16	74,833	546	0.7296
Sep-16	76,352	574	0.7518
Dec-16	78,292	576	0.7357
Mar-17	80,592	541	0.6713
Jun-17	83,484	567	0.6792
Sep-17	87,032	585	0.6722
Dec-17	90,829	629	0.6925
Mar-18	94,533	665	0.7035
Jun-18	98,011	672	0.6856
Sep-18	101,288	690	0.6812
Dec-18	104,417	709	0.6790
Mar-19	107,435	762	0.7093
Jun-19	110,743	869	0.7847

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

6-points	7.6%
9-points	4.5%
12-points	0.4%
15-points	-0.4%
24-points	-5.6%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

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

(1)	(2)	(3)	(4)
<u>YEAR ENDED</u>	<u>EARNED EXPOSURES</u>	<u>PAID CLAIMS</u>	PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
ALL DEDUCTIBLE COMPREHENSIVE			
Sep-13	1,559,643	48,047	3.0806
Dec-13	1,567,051	47,501	3.0312
Mar-14	1,574,597	49,253	3.1280
Jun-14	1,581,364	53,341	3.3731
Sep-14	1,588,544	53,001	3.3365
Dec-14	1,596,516	53,781	3.3686
Mar-15	1,606,528	52,758	3.2840
Jun-15	1,618,559	49,740	3.0731
Sep-15	1,630,757	50,406	3.0910
Dec-15	1,642,865	50,078	3.0482
Mar-16	1,652,772	51,609	3.1226
Jun-16	1,654,351	50,682	3.0636
Sep-16	1,644,721	49,938	3.0363
Dec-16	1,633,238	49,107	3.0067
Mar-17	1,628,896	47,244	2.9004
Jun-17	1,636,618	46,327	2.8307
Sep-17	1,661,682	45,129	2.7159
Dec-17	1,693,168	45,640	2.6955
Mar-18	1,718,578	45,010	2.6190
Jun-18	1,738,999	46,181	2.6556
Sep-18	1,752,869	47,604	2.7158
Dec-18	1,761,096	49,132	2.7899
Mar-19	1,764,275	50,326	2.8525
Jun-19	1,770,623	51,027	2.8819

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

6-points	8.6%
9-points	2.2%
12-points	-2.2%
15-points	-3.5%
24-points	-3.4%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2019

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

FULL COVERAGE COMPREHENSIVE

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	2.4%	2.6%	2.6%
12 points	2.3%	2.3%	2.4%
9 points	2.2%	2.2%	2.2%
6 points	2.0%	2.0%	2.0%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	0.0%	0.0%	0.0%
15 points	-0.6%	-0.6%	-0.6%
12 points	0.7%	0.7%	0.7%
9 points	4.1%	4.3%	4.4%
6 points	6.9%	7.3%	7.6%

\$50 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	1.5%	1.5%	1.6%
12 points	-1.1%	-1.1%	-1.1%
9 points	-6.0%	-5.6%	-5.4%
6 points	-1.4%	-1.4%	-1.3%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	2.2%	2.4%	2.4%
15 points	2.4%	2.5%	2.4%
12 points	4.6%	4.9%	5.0%
9 points	8.1%	9.0%	9.3%
6 points	8.1%	8.6%	9.2%

\$100 DEDUCTIBLE COMPREHENSIVE

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	0.6%	0.6%	0.6%
12 points	-0.3%	-0.3%	-0.3%
9 points	-2.5%	-2.4%	-2.4%
6 points	-5.3%	-5.1%	-5.0%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-1.2%	-1.2%	-1.2%
15 points	-2.6%	-2.5%	-2.5%
12 points	-2.2%	-2.1%	-2.0%
9 points	2.1%	2.1%	2.1%
6 points	8.3%	8.8%	9.2%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2019

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

\$250 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	-0.8%		-0.8%	-0.7%
12 points	-8.4%		-7.5%	-7.3%
9 points	-15.3%		-13.0%	-12.4%
6 points	-13.4%		-12.3%	-11.5%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-1.2%		-1.1%	-1.1%
15 points	0.0%		0.0%	-0.1%
12 points	1.1%		1.1%	1.0%
9 points	6.3%		6.8%	6.7%
6 points	16.0%		17.8%	19.4%

\$500 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	-2.1%		-2.0%	-2.2%
12 points	-8.4%		-7.5%	-7.5%
9 points	-18.9%		-15.6%	-14.9%
6 points	-21.8%		-19.2%	-17.6%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-8.6%		-6.9%	-6.5%
15 points	-3.0%		-2.8%	-2.8%
12 points	-0.8%		-0.8%	-0.8%
9 points	3.9%		4.1%	3.9%
6 points	13.9%		15.2%	16.0%

\$1,000 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	1.8%		1.9%	2.2%
12 points	-3.9%		-3.7%	-3.5%
9 points	-10.2%		-9.1%	-8.6%
6 points	9.3%		9.9%	10.0%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-7.4%		-6.1%	-5.6%
15 points	-0.3%		-0.3%	-0.4%
12 points	0.5%		0.5%	0.4%
9 points	4.4%		4.6%	4.5%
6 points	7.3%		7.7%	7.6%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2019

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

FULL COVERAGE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.96	0.96
12 points	0.94	0.94
9 points	0.88	0.88
6 points	0.68	0.68

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.01	-0.01
15 points	-0.20	-0.20
12 points	0.18	0.18
9 points	0.84	0.83
6 points	0.96	0.96

\$50 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.29	0.30
12 points	-0.19	-0.19
9 points	-0.67	-0.66
6 points	-0.14	-0.12

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.72	0.72
15 points	0.52	0.50
12 points	0.74	0.73
9 points	0.90	0.90
6 points	0.76	0.76

\$100 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.29	0.29
12 points	-0.11	-0.11
9 points	-0.77	-0.77
6 points	-0.99	-0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.43	-0.43
15 points	-0.59	-0.58
12 points	-0.40	-0.39
9 points	0.39	0.39
6 points	0.99	0.99



NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2019

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

\$250 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.09	-0.08
12 points	-0.72	-0.73
9 points	-0.98	-0.98
6 points	-0.98	-0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.33	-0.33
15 points	0.00	-0.02
12 points	0.16	0.15
9 points	0.66	0.65
6 points	0.98	0.98

\$500 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.25	-0.27
12 points	-0.69	-0.70
9 points	-0.99	-0.99
6 points	-0.99	-0.99

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.77	-0.79
15 points	-0.48	-0.49
12 points	-0.11	-0.13
9 points	0.45	0.44
6 points	0.92	0.92

\$1,000 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.16	0.19
12 points	-0.28	-0.27
9 points	-0.55	-0.53
6 points	0.56	0.55

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.64	-0.66
15 points	-0.08	-0.09
12 points	0.08	0.08
9 points	0.64	0.64
6 points	0.64	0.63

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

ALL CARRIERS

(1)	(2)	(3)	(4)	(5)
YEAR ENDED	PAID LOSSES	PAID CLAIMS	AVERAGE PAID CLAIM COST ACTUAL (2)/(3)	EXPONENTIAL CURVE OF BEST FIT (A)
\$50 DEDUCTIBLE COLLISION				
Sep-13	\$7,257,122	3,130	2,319	\$2,421.97
Dec-13	7,549,066	3,179	2,375	2,448.78
Mar-14	8,333,435	3,438	2,424	2,475.88
Jun-14	8,570,883	3,554	2,412	2,503.29
Sep-14	8,970,771	3,587	2,501	2,530.99
Dec-14	9,136,951	3,662	2,495	2,559.01
Mar-15	9,312,188	3,650	2,551	2,587.33
Jun-15	9,374,820	3,577	2,621	2,615.96
Sep-15	9,437,081	3,603	2,619	2,644.92
Dec-15	9,594,937	3,635	2,640	2,674.19
Mar-16	9,741,957	3,715	2,622	2,703.79
Jun-16	9,722,710	3,799	2,559	2,733.72
Sep-16	10,104,921	3,970	2,545	2,763.97
Dec-16	10,758,075	4,068	2,645	2,794.56
Mar-17	10,695,354	4,080	2,621	2,825.49
Jun-17	11,176,973	4,171	2,680	2,856.77
Sep-17	11,209,346	4,174	2,686	2,888.39
Dec-17	11,817,802	4,242	2,786	2,920.35
Mar-18	12,150,447	4,314	2,817	2,952.68
Jun-18	12,096,185	4,279	2,827	2,985.36
Sep-18	12,201,750	4,281	2,850	3,018.40
Dec-18	11,773,746	4,333	2,717	3,051.81
Mar-19	12,667,899	4,380	2,892	3,085.58
Jun-19	12,804,692	4,342	2,949	3,119.74

(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	3.8%
12-points	4.5%
15-points	3.6%

(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) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$100 DEDUCTIBLE COLLISION				
Sep-13	\$34,849,932	14,508	2,402	\$2,720.55
Dec-13	34,846,351	14,368	2,425	2,731.42
Mar-14	36,191,445	14,619	2,476	2,742.34
Jun-14	37,192,288	14,714	2,528	2,753.30
Sep-14	36,686,817	14,473	2,535	2,764.30
Dec-14	37,107,992	14,531	2,554	2,775.35
Mar-15	36,367,077	14,127	2,574	2,786.44
Jun-15	36,612,267	14,065	2,603	2,797.58
Sep-15	36,916,928	14,050	2,628	2,808.76
Dec-15	37,812,146	14,078	2,686	2,819.98
Mar-16	38,852,988	14,191	2,738	2,831.25
Jun-16	39,058,240	14,061	2,778	2,842.56
Sep-16	39,394,471	13,974	2,819	2,853.92
Dec-16	39,708,549	13,786	2,880	2,865.33
Mar-17	38,462,943	13,656	2,817	2,876.78
Jun-17	38,401,211	13,622	2,819	2,888.28
Sep-17	37,744,664	13,499	2,796	2,899.82
Dec-17	36,545,194	13,272	2,754	2,911.41
Mar-18	36,943,441	13,090	2,822	2,923.04
Jun-18	36,362,927	12,953	2,807	2,934.72
Sep-18	35,893,878	12,676	2,832	2,946.45
Dec-18	37,068,786	12,813	2,893	2,958.23
Mar-19	37,842,188	12,814	2,953	2,970.05
Jun-19	37,965,269	12,671	2,996	2,981.92

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

6-points	5.5%
9-points	3.5%
12-points	1.6%
15-points	1.9%

(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-13	\$5,915,660	2,253	2,626	\$2,883.80
Dec-13	6,160,775	2,245	2,744	2,896.94
Mar-14	6,116,046	2,260	2,706	2,910.13
Jun-14	6,072,350	2,206	2,753	2,923.38
Sep-14	6,069,680	2,229	2,723	2,936.70
Dec-14	6,036,138	2,169	2,783	2,950.07
Mar-15	5,941,278	2,152	2,761	2,963.51
Jun-15	6,196,512	2,148	2,885	2,977.00
Sep-15	5,875,595	2,086	2,817	2,990.56
Dec-15	5,837,653	2,080	2,807	3,004.18
Mar-16	6,006,768	2,066	2,907	3,017.86
Jun-16	5,856,257	2,054	2,851	3,031.61
Sep-16	6,275,845	2,084	3,011	3,045.41
Dec-16	6,400,530	2,119	3,021	3,059.28
Mar-17	6,253,468	2,092	2,989	3,073.22
Jun-17	6,371,697	2,101	3,033	3,087.21
Sep-17	6,188,155	2,084	2,969	3,101.27
Dec-17	6,361,445	2,097	3,034	3,115.40
Mar-18	6,282,552	2,084	3,015	3,129.58
Jun-18	6,124,144	2,091	2,929	3,143.84
Sep-18	6,335,809	2,105	3,010	3,158.15
Dec-18	6,486,464	2,130	3,045	3,172.54
Mar-19	6,899,668	2,158	3,197	3,186.99
Jun-19	6,860,232	2,129	3,222	3,201.50

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

6-points	7.2%
9-points	3.2%
12-points	1.8%
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)	(2)	(3)	(4)	(5)
<u>YEAR ENDED</u>	<u>PAID LOSSES</u>	<u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST <u>ACTUAL (2)/(3)</u>	EXPONENTIAL CURVE OF <u>BEST FIT (A)</u>
\$250 DEDUCTIBLE COLLISION				
Sep-13	\$222,435,897	81,664	2,724	\$2,953.62
Dec-13	221,107,173	80,332	2,752	2,969.00
Mar-14	224,543,436	81,207	2,765	2,984.46
Jun-14	224,621,872	81,631	2,752	3,000.00
Sep-14	224,442,792	81,028	2,770	3,015.63
Dec-14	226,885,118	81,730	2,776	3,031.33
Mar-15	223,952,177	80,321	2,788	3,047.12
Jun-15	227,585,030	80,298	2,834	3,062.99
Sep-15	231,417,011	81,461	2,841	3,078.94
Dec-15	239,236,182	82,712	2,892	3,094.98
Mar-16	249,306,277	84,121	2,964	3,111.10
Jun-16	254,291,099	85,216	2,984	3,127.30
Sep-16	262,311,564	85,442	3,070	3,143.59
Dec-16	261,151,220	83,815	3,116	3,159.96
Mar-17	254,678,870	81,912	3,109	3,176.41
Jun-17	251,993,858	80,960	3,113	3,192.96
Sep-17	241,296,256	78,320	3,081	3,209.59
Dec-17	238,329,210	77,531	3,074	3,226.30
Mar-18	238,126,207	77,352	3,078	3,243.10
Jun-18	235,015,176	75,935	3,095	3,259.99
Sep-18	235,951,254	75,192	3,138	3,276.97
Dec-18	239,777,084	75,306	3,184	3,294.04
Mar-19	242,521,982	74,502	3,255	3,311.19
Jun-19	243,452,331	73,254	3,323	3,328.44

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

6-points	6.5%
9-points	3.5%
12-points	2.1%
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 COLLISION CLAIM COSTS

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$500 DEDUCTIBLE COLLISION				
Sep-13	\$382,148,645	115,329	3,314	\$3,427.62
Dec-13	388,252,908	117,161	3,314	3,444.92
Mar-14	401,522,637	121,642	3,301	3,462.31
Jun-14	412,922,793	125,379	3,293	3,479.78
Sep-14	419,585,789	126,843	3,308	3,497.34
Dec-14	434,586,889	130,710	3,325	3,514.99
Mar-15	442,769,701	131,882	3,357	3,532.73
Jun-15	453,412,545	133,760	3,390	3,550.56
Sep-15	467,518,256	138,369	3,379	3,568.48
Dec-15	487,513,873	142,596	3,419	3,586.49
Mar-16	505,103,963	145,241	3,478	3,604.59
Jun-16	525,083,383	151,150	3,474	3,622.78
Sep-16	548,354,307	154,048	3,560	3,641.07
Dec-16	567,345,927	156,384	3,628	3,659.44
Mar-17	576,135,836	159,061	3,622	3,677.91
Jun-17	586,262,521	163,117	3,594	3,696.47
Sep-17	583,773,162	164,403	3,551	3,715.13
Dec-17	585,758,902	165,808	3,533	3,733.88
Mar-18	600,330,133	168,899	3,554	3,752.72
Jun-18	605,074,802	168,037	3,601	3,771.66
Sep-18	614,920,726	168,835	3,642	3,790.69
Dec-18	637,652,496	172,358	3,700	3,809.83
Mar-19	659,612,154	174,498	3,780	3,829.05
Jun-19	676,693,919	176,631	3,831	3,848.38

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

6-points	6.3%
9-points	3.8%
12-points	2.0%
15-points	2.3%

(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) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
\$1,000 DEDUCTIBLE COLLISION				
Sep-13	\$35,936,131	8,276	4,342	\$4,684.44
Dec-13	36,966,834	8,467	4,366	4,680.53
Mar-14	38,250,902	8,846	4,324	4,676.61
Jun-14	39,264,298	9,105	4,312	4,672.70
Sep-14	41,502,369	9,512	4,363	4,668.80
Dec-14	44,071,162	10,122	4,354	4,664.90
Mar-15	45,321,331	10,379	4,367	4,661.00
Jun-15	47,857,155	10,709	4,469	4,657.10
Sep-15	49,215,588	11,079	4,442	4,653.21
Dec-15	51,708,288	11,484	4,503	4,649.32
Mar-16	54,786,902	11,987	4,571	4,645.43
Jun-16	56,211,355	12,479	4,504	4,641.55
Sep-16	59,908,234	12,999	4,609	4,637.67
Dec-16	65,061,106	13,575	4,793	4,633.79
Mar-17	68,395,240	14,185	4,822	4,629.92
Jun-17	70,940,285	15,087	4,702	4,626.05
Sep-17	72,416,128	15,617	4,637	4,622.18
Dec-17	73,062,154	16,275	4,489	4,618.32
Mar-18	75,803,146	17,134	4,424	4,614.46
Jun-18	79,870,108	17,581	4,543	4,610.60
Sep-18	82,925,722	18,378	4,512	4,606.75
Dec-18	89,286,989	19,317	4,622	4,602.90
Mar-19	96,719,967	20,260	4,774	4,599.05
Jun-19	101,680,969	21,320	4,769	4,595.21

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

6-points	6.5%
9-points	1.5%
12-points	-0.3%
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 COLLISION CLAIM COSTS

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
ALL DEDUCTIBLE COLLISION				
Sep-13	\$688,543,387	225,160	\$3,058	\$3,257.27
Dec-13	694,883,107	225,752	3,078	3,277.55
Mar-14	714,957,901	232,012	3,082	3,297.95
Jun-14	728,644,484	236,589	3,080	3,318.48
Sep-14	737,258,218	237,672	3,102	3,339.13
Dec-14	757,824,250	242,924	3,120	3,359.92
Mar-15	763,663,752	242,511	3,149	3,380.83
Jun-15	781,038,329	244,557	3,194	3,401.87
Sep-15	800,380,459	250,648	3,193	3,423.05
Dec-15	831,703,079	256,585	3,241	3,444.35
Mar-16	863,798,855	261,321	3,306	3,465.79
Jun-16	890,223,044	268,759	3,312	3,487.36
Sep-16	926,349,342	272,517	3,399	3,509.07
Dec-16	950,425,407	273,747	3,472	3,530.91
Mar-17	954,621,711	274,986	3,472	3,552.89
Jun-17	965,146,545	279,058	3,459	3,575.00
Sep-17	952,627,711	278,097	3,426	3,597.26
Dec-17	951,874,707	279,225	3,409	3,619.65
Mar-18	969,635,926	282,873	3,428	3,642.18
Jun-18	974,543,342	280,876	3,470	3,664.85
Sep-18	988,229,139	281,467	3,511	3,687.66
Dec-18	1,022,045,565	286,257	3,570	3,710.61
Mar-19	1,056,263,858	288,612	3,660	3,733.71
Jun-19	1,079,457,412	290,347	3,718	3,756.95

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

6-points	6.9%
9-points	4.1%
12-points	2.5%
15-points	2.9%

(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) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$50 DEDUCTIBLE COLLISION			
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	3,577	9.5478
Sep-15	37,814	3,603	9.5282
Dec-15	38,075	3,635	9.5469
Mar-16	38,390	3,715	9.6770
Jun-16	38,916	3,799	9.7621
Sep-16	39,417	3,970	10.0718
Dec-16	40,002	4,068	10.1695
Mar-17	40,633	4,080	10.0411
Jun-17	41,170	4,171	10.1312
Sep-17	41,652	4,174	10.0211
Dec-17	41,976	4,242	10.1058
Mar-18	42,111	4,314	10.2444
Jun-18	42,193	4,279	10.1415
Sep-18	42,300	4,281	10.1206
Dec-18	42,496	4,333	10.1963
Mar-19	42,919	4,380	10.2054
Jun-19	43,573	4,342	9.9649

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

6-points	-1.3%
9-points	0.0%
12-points	0.1%
15-points	1.3%
24-points	0.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

(1) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$100 DEDUCTIBLE COLLISION			
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	260,687	14,065	5.3954
Sep-15	258,011	14,050	5.4455
Dec-15	254,618	14,078	5.5291
Mar-16	251,001	14,191	5.6538
Jun-16	247,751	14,061	5.6755
Sep-16	244,043	13,974	5.7260
Dec-16	241,285	13,786	5.7136
Mar-17	239,134	13,656	5.7106
Jun-17	237,097	13,622	5.7453
Sep-17	235,624	13,499	5.7290
Dec-17	234,134	13,272	5.6685
Mar-18	232,115	13,090	5.6394
Jun-18	229,664	12,953	5.6400
Sep-18	227,005	12,676	5.5840
Dec-18	224,049	12,813	5.7188
Mar-19	222,087	12,814	5.7698
Jun-19	220,451	12,671	5.7478

(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	0.2%
12-points	-0.1%
15-points	0.4%
24-points	1.5%

(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) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$200 DEDUCTIBLE COLLISION			
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	41,564	2,152	5.1776
Jun-15	40,943	2,148	5.2463
Sep-15	40,276	2,086	5.1793
Dec-15	39,628	2,080	5.2488
Mar-16	39,068	2,066	5.2882
Jun-16	38,663	2,054	5.3126
Sep-16	38,390	2,084	5.4285
Dec-16	38,189	2,119	5.5487
Mar-17	38,056	2,092	5.4972
Jun-17	37,947	2,101	5.5367
Sep-17	37,769	2,084	5.5178
Dec-17	37,527	2,097	5.5880
Mar-18	37,226	2,084	5.5982
Jun-18	36,891	2,091	5.6680
Sep-18	36,574	2,105	5.7555
Dec-18	36,284	2,130	5.8704
Mar-19	36,024	2,158	5.9904
Jun-19	35,823	2,129	5.9431

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

6-points	5.7%
9-points	4.5%
12-points	3.4%
15-points	3.6%
24-points	2.6%

(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) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$250 DEDUCTIBLE COLLISION			
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	1,583,369	80,321	5.0728
Jun-15	1,575,459	80,298	5.0968
Sep-15	1,573,794	81,461	5.1761
Dec-15	1,575,862	82,712	5.2487
Mar-16	1,581,190	84,121	5.3201
Jun-16	1,590,990	85,216	5.3562
Sep-16	1,591,620	85,442	5.3682
Dec-16	1,584,272	83,815	5.2904
Mar-17	1,567,027	81,912	5.2272
Jun-17	1,545,318	80,960	5.2391
Sep-17	1,525,069	78,320	5.1355
Dec-17	1,507,767	77,531	5.1421
Mar-18	1,494,330	77,352	5.1764
Jun-18	1,480,665	75,935	5.1284
Sep-18	1,466,906	75,192	5.1259
Dec-18	1,452,995	75,306	5.1828
Mar-19	1,441,172	74,502	5.1695
Jun-19	1,428,482	73,254	5.1281

(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	-0.4%
12-points	-1.2%
15-points	-1.2%
24-points	0.5%

(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) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$500 DEDUCTIBLE COLLISION			
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	2,687,261	131,882	4.9077
Jun-15	2,715,137	133,760	4.9265
Sep-15	2,744,435	138,369	5.0418
Dec-15	2,775,209	142,596	5.1382
Mar-16	2,801,210	145,241	5.1849
Jun-16	2,838,339	151,150	5.3253
Sep-16	2,873,589	154,048	5.3608
Dec-16	2,908,634	156,384	5.3765
Mar-17	2,950,034	159,061	5.3918
Jun-17	3,003,582	163,117	5.4307
Sep-17	3,057,774	164,403	5.3766
Dec-17	3,109,389	165,808	5.3325
Mar-18	3,154,297	168,899	5.3546
Jun-18	3,185,075	168,037	5.2758
Sep-18	3,213,307	168,835	5.2542
Dec-18	3,239,538	172,358	5.3205
Mar-19	3,270,990	174,498	5.3347
Jun-19	3,298,047	176,631	5.3556

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

6-points	0.5%
9-points	-0.7%
12-points	-0.5%
15-points	0.4%
24-points	2.6%

(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) <u>YEAR ENDED</u>	(2) <u>EARNED EXPOSURES</u>	(3) <u>PAID CLAIMS</u>	(4) PAID CLAIM FREQUENCY(A) <u>(2)/(3)</u>
\$1,000 DEDUCTIBLE COLLISION			
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	302,359	10,379	3.4327
Jun-15	308,960	10,709	3.4661
Sep-15	315,797	11,079	3.5083
Dec-15	322,595	11,484	3.5599
Mar-16	329,277	11,987	3.6404
Jun-16	337,207	12,479	3.7007
Sep-16	345,164	12,999	3.7660
Dec-16	353,800	13,575	3.8369
Mar-17	363,346	14,185	3.9040
Jun-17	374,329	15,087	4.0304
Sep-17	386,538	15,617	4.0402
Dec-17	399,656	16,275	4.0723
Mar-18	412,933	17,134	4.1493
Jun-18	425,723	17,581	4.1297
Sep-18	438,490	18,378	4.1912
Dec-18	450,897	19,317	4.2841
Mar-19	464,223	20,260	4.3643
Jun-19	478,073	21,320	4.4596

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

6-points	6.5%
9-points	5.1%
12-points	5.7%
15-points	6.2%
24-points	6.4%

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

ALL DEDUCTIBLE COLLISION

Sep-13	4,742,656	225,160	4.7476
Dec-13	4,764,810	225,752	4.7379
Mar-14	4,789,804	232,012	4.8439
Jun-14	4,816,930	236,589	4.9116
Sep-14	4,844,202	237,672	4.9063
Dec-14	4,879,547	242,924	4.9784
Mar-15	4,914,780	242,511	4.9343
Jun-15	4,938,650	244,557	4.9519
Sep-15	4,970,127	250,648	5.0431
Dec-15	5,005,987	256,585	5.1256
Mar-16	5,040,136	261,321	5.1848
Jun-16	5,091,866	268,759	5.2782
Sep-16	5,132,223	272,517	5.3099
Dec-16	5,166,182	273,747	5.2988
Mar-17	5,198,230	274,986	5.2900
Jun-17	5,239,443	279,058	5.3261
Sep-17	5,284,426	278,097	5.2626
Dec-17	5,330,449	279,225	5.2383
Mar-18	5,373,012	282,873	5.2647
Jun-18	5,400,211	280,876	5.2012
Sep-18	5,424,582	281,467	5.1887
Dec-18	5,446,259	286,257	5.2560
Mar-19	5,477,416	288,612	5.2691
Jun-19	5,504,450	290,347	5.2748

(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	-0.3%
12-points	-0.5%
15-points	0.1%
24-points	1.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2019

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	3.4%	3.6%	3.6%
12 points	4.1%	4.4%	4.5%
9 points	3.6%	3.8%	3.8%
6 points	2.9%	2.9%	2.9%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	0.8%	0.8%	0.8%
15 points	1.2%	1.3%	1.3%
12 points	0.1%	0.1%	0.1%
9 points	0.0%	0.0%	0.0%
6 points	-1.3%	-1.3%	-1.3%

\$100 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	1.9%	1.9%	1.9%
12 points	1.6%	1.6%	1.6%
9 points	3.3%	3.4%	3.5%
6 points	5.2%	5.4%	5.5%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	1.4%	1.5%	1.5%
15 points	0.4%	0.4%	0.4%
12 points	-0.1%	-0.1%	-0.1%
9 points	0.2%	0.2%	0.2%
6 points	2.1%	2.1%	2.2%

\$200 DEDUCTIBLE COLLISION

STRAIGHT LINE			
COST	END POINT	MID POINT	EXPONENTIAL
15 points	2.5%	2.6%	2.6%
12 points	1.8%	1.9%	1.8%
9 points	3.1%	3.2%	3.2%
6 points	6.7%	7.0%	7.2%

STRAIGHT LINE			
FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	2.4%	2.6%	2.6%
15 points	3.3%	3.5%	3.6%
12 points	3.3%	3.4%	3.4%
9 points	4.2%	4.4%	4.5%
6 points	5.3%	5.5%	5.7%



NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2019

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

	STRAIGHT LINE			
COST	END POINT		MID POINT	EXPONENTIAL
15 points	2.6%		2.7%	2.7%
12 points	2.0%		2.1%	2.1%
9 points	3.4%		3.5%	3.5%
6 points	6.1%		6.3%	6.5%

	STRAIGHT LINE			
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	0.5%		0.5%	0.5%
15 points	-1.2%		-1.2%	-1.2%
12 points	-1.3%		-1.2%	-1.2%
9 points	-0.4%		-0.4%	-0.4%
6 points	-0.1%		-0.1%	-0.1%

\$500 DEDUCTIBLE COLLISION

	STRAIGHT LINE			
COST	END POINT		MID POINT	EXPONENTIAL
15 points	2.2%		2.3%	2.3%
12 points	2.0%		2.0%	2.0%
9 points	3.6%		3.8%	3.8%
6 points	5.9%		6.1%	6.3%

	STRAIGHT LINE			
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	2.3%		2.5%	2.6%
15 points	0.4%		0.4%	0.4%
12 points	-0.6%		-0.5%	-0.5%
9 points	-0.7%		-0.7%	-0.7%
6 points	0.5%		0.5%	0.5%

\$1,000 DEDUCTIBLE COLLISION

	STRAIGHT LINE			
COST	END POINT		MID POINT	EXPONENTIAL
15 points	0.5%		0.5%	0.5%
12 points	-0.3%		-0.3%	-0.3%
9 points	1.5%		1.5%	1.5%
6 points	6.0%		6.3%	6.5%

	STRAIGHT LINE			
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	5.3%		6.2%	6.4%
15 points	5.4%		6.0%	6.2%
12 points	5.1%		5.5%	5.7%
9 points	4.8%		5.0%	5.1%
6 points	6.1%		6.3%	6.5%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2019

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.88	0.88
12 points	0.90	0.90
9 points	0.78	0.78
6 points	0.49	0.48

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.56	0.56
15 points	0.68	0.68
12 points	0.10	0.10
9 points	-0.03	-0.03
6 points	-0.61	-0.61

\$100 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.76	0.77
12 points	0.60	0.60
9 points	0.85	0.85
6 points	0.95	0.95

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.86	0.86
15 points	0.35	0.35
12 points	-0.07	-0.07
9 points	0.13	0.13
6 points	0.78	0.78

\$200 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.79	0.79
12 points	0.60	0.59
9 points	0.68	0.68
6 points	0.87	0.87

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.95	0.95
15 points	0.97	0.97
12 points	0.94	0.94
9 points	0.96	0.96
6 points	0.96	0.96

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2019

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.88	0.88
12 points	0.75	0.75
9 points	0.85	0.85
6 points	0.98	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.40	0.41
15 points	-0.80	-0.80
12 points	-0.76	-0.76
9 points	-0.38	-0.38
6 points	-0.12	-0.12

\$500 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.84	0.85
12 points	0.71	0.71
9 points	0.89	0.89
6 points	0.99	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.88	0.88
15 points	0.30	0.31
12 points	-0.55	-0.54
9 points	-0.48	-0.48
6 points	0.31	0.32

\$1,000 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.19	0.19
12 points	-0.11	-0.11
9 points	0.38	0.37
6 points	0.95	0.95

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	1.00	1.00
15 points	0.99	0.99
12 points	0.98	0.98
9 points	0.96	0.97
6 points	0.96	0.96

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
UNINSURED MOTORISTS BODILY INJURY  
CLAIM COST TREND

(1) Accident <u>Year Ended</u>	(2) Basic Limit <u>Losses (A)(B)</u>	(3) Incurred <u>Claims</u>	(4) UMBI Claim Cost <u>(2) / (3)</u>
12/31/2007	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	40,083,803	5,127	7,818.18
12/31/2014	39,061,362	5,047	7,739.52
12/31/2015	45,082,118	5,559	8,109.75
12/31/2016	51,861,718	6,172	8,402.74
12/31/2017	51,395,611	5,803	8,856.73
12/31/2018	53,861,728	5,606	9,607.87

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

4 points	5.8%
6 points	4.3%
9 points	2.9%
12 points	1.6%

(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 <u>Year Ended</u>	(2) Basic Limit <u>Losses (A)(B)</u>	(3) Incurred <u>Claims</u>	(4) UMPD Claim Cost <u>(2) / (3)</u>
12/31/2007	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	9,924,306	7,033	1,411.11
12/31/2014	10,128,492	6,863	1,475.81
12/31/2015	12,185,957	7,786	1,565.11
12/31/2016	14,703,863	9,348	1,572.94
12/31/2017	14,829,535	9,621	1,541.37
12/31/2018	14,500,807	9,798	1,479.98

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

4 points	-1.9%
6 points	1.1%
9 points	3.1%
12 points	1.9%

(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) <u>Accident Year Ended</u>	(2) <u>Total Limit Losses (A)</u>	(3) <u>Incurred Claims</u>	(4) <u>UIM Claim Cost (2) / (3)</u>
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	84,097,450	1,645	51,123.07
12/31/2014	73,425,324	1,560	47,067.52
12/31/2015	83,345,016	1,680	49,610.13
12/31/2016	90,387,971	1,967	45,952.20
12/31/2017	90,269,622	2,029	44,489.71
12/31/2018	84,733,011	2,027	41,802.18

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

4 points	-5.3%
6 points	-3.5%
9 points	-1.9%
12 points	-1.4%

(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

<u>(1)</u> <u>Accident</u> <u>Year Ended</u>	<u>(2)</u> <u>Exposures(A)</u>	<u>(3)</u> <u>Incurred</u> <u>Claims(A)</u>	<u>(4)</u> <u>UM Claim Freq</u> <u>(3) / (2)*100</u>
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	6,238,914	5,127	0.0822
12/31/2014	6,046,751	5,047	0.0835
12/31/2015	6,100,909	5,559	0.0911
12/31/2016	6,294,050	6,172	0.0981
12/31/2017	6,309,772	5,803	0.0920
12/31/2018	6,282,458	5,606	0.0892

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

4 points	-1.3%
6 points	2.2%
9 points	0.9%
12 points	-0.6%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
UNINSURED MOTORISTS PROPERTY DAMAGE  
CLAIM FREQUENCY TREND

<u>(1)</u> <u>Accident</u> <u>Year Ended</u>	<u>(2)</u> <u>Exposures(A)</u>	<u>(3)</u> <u>Incurred</u> <u>Claims(A)</u>	<u>(4)</u> <u>UM Claim Freq</u> <u>(3) / (2)*100</u>
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	6,238,914	7,033	0.1127
12/31/2014	6,046,751	6,863	0.1135
12/31/2015	6,100,909	7,786	0.1276
12/31/2016	6,294,050	9,348	0.1485
12/31/2017	6,309,772	9,621	0.1525
12/31/2018	6,282,458	9,798	0.1560

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

4 points	6.5%
6 points	7.9%
9 points	5.1%
12 points	2.0%

(A) Voluntary and ceded business combined.



NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
 UNDERINSURED MOTORISTS  
 CLAIM FREQUENCY TREND

(1) <u>Accident Year Ended</u>	(2) <u>Incurred Claims(A)</u>	(3) <u>Exposures</u>	(4) <u>UIM Claim Freq (2)/(3)*100</u>
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	1,645	4,839,404	0.0340
12/31/2014	1,560	4,618,201	0.0338
12/31/2015	1,680	4,526,521	0.0371
12/31/2016	1,967	4,850,954	0.0405
12/31/2017	2,029	4,863,072	0.0417
12/31/2018	2,027	4,842,021	0.0419

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

4 points	4.0%
6 points	5.2%
9 points	3.4%
12 points	1.8%

(A) Voluntary and ceded business combined.

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

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST		(6) <u>PAID LOSSES</u>	(7) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>			(8) <u>ACTUAL (6)/(7)</u>	(9) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
<u>BODILY INJURY (TOTAL LIMITS)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Dec-15	465,396,417	43,535	10,690	11,087.28	476,261,853	147,867	3,221	3,507.44
Mar-16	471,316,924	43,924	10,730	11,224.14	493,125,813	151,016	3,265	3,553.74
Jun-16	471,364,046	44,211	10,662	11,362.68	506,022,129	151,952	3,330	3,600.66
Sep-16	475,770,367	44,065	10,797	11,502.93	510,696,612	152,384	3,351	3,648.19
Dec-16	464,924,596	43,628	10,657	11,644.92	518,054,025	152,109	3,406	3,696.36
Mar-17	475,772,547	43,589	10,915	11,788.66	526,563,342	151,577	3,474	3,745.15
Jun-17	475,754,737	42,936	11,081	11,934.17	533,429,617	152,209	3,505	3,794.60
Sep-17	476,311,481	42,444	11,222	12,081.48	539,840,463	151,243	3,569	3,844.69
Dec-17	478,568,610	41,761	11,460	12,230.61	542,661,207	149,637	3,627	3,895.45
Mar-18	473,788,017	40,904	11,583	12,381.58	539,428,438	147,460	3,658	3,946.88
Jun-18	477,542,051	40,929	11,668	12,534.41	536,066,516	144,830	3,701	3,998.98
Sep-18	477,040,831	40,512	11,775	12,689.12	530,134,826	141,891	3,736	4,051.77
Dec-18	476,444,362	40,220	11,846	12,845.75	533,052,104	141,266	3,773	4,105.26
Mar-19	479,819,485	39,781	12,062	13,004.31	542,463,503	140,998	3,847	4,159.46
Jun-19	480,194,882	39,195	12,251	13,164.83	546,568,020	140,510	3,890	4,214.37

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

	<u>BODILY INJURY</u>	<u>PROPERTY DAMAGE</u>
6-points	4.5%	5.1%
9-points	4.8%	5.1%
12-points	5.0%	5.4%
15-points	4.3%	5.5%

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

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

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
			<u>COMPREHENSIVE</u>		<u>COLLISION</u>			
Dec-15	224,510,970	194,472	1,154	1,369.57	533,485,564	172,805	3,087	3,278.87
Mar-16	233,547,338	201,235	1,161	1,386.52	551,493,579	176,161	3,131	3,315.95
Jun-16	239,043,312	201,472	1,186	1,403.68	565,594,542	178,567	3,167	3,353.44
Sep-16	249,011,235	202,433	1,230	1,421.06	586,026,851	181,538	3,228	3,391.36
Dec-16	303,829,105	210,948	1,440	1,438.65	597,368,782	183,324	3,259	3,429.71
Mar-17	299,445,594	207,078	1,446	1,456.46	598,634,676	182,893	3,273	3,468.50
Jun-17	290,152,710	202,772	1,431	1,474.48	607,115,016	185,134	3,279	3,507.72
Sep-17	296,194,435	201,823	1,468	1,492.73	596,737,139	183,311	3,255	3,547.38
Dec-17	252,111,370	194,557	1,296	1,511.21	597,343,265	182,122	3,280	3,587.50
Mar-18	254,909,346	192,540	1,324	1,529.92	606,994,543	182,435	3,327	3,628.07
Jun-18	257,638,564	196,243	1,313	1,548.85	605,444,124	180,364	3,357	3,669.09
Sep-18	271,893,289	199,789	1,361	1,568.03	615,822,308	179,113	3,438	3,710.58
Dec-18	318,477,846	210,494	1,513	1,587.43	633,385,638	180,384	3,511	3,752.54
Mar-19	328,051,948	213,551	1,536	1,607.08	652,167,655	180,173	3,620	3,794.98
Jun-19	360,571,398	219,510	1,643	1,626.98	664,678,389	180,721	3,678	3,837.89

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

	<u>COMP</u>	<u>COLL</u>
6-points	20.8%	8.9%
9-points	7.1%	6.5%
12-points	5.0%	4.6%
15-points	7.7%	4.4%

(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 CLAIM FREQUENCIES (A)  
**FASTTRACK - NC DATA**

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQ (2)/(3)	(2) EARNED EXPOSURES	(5) PAID CLAIMS	(6) PAID CLAIM FREQ (5)/(3)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
Dec-15	4,622,039	43,535	0.9419	4,622,039	147,867	3.1992
Mar-16	4,633,827	43,924	0.9479	4,633,827	151,016	3.2590
Jun-16	4,641,299	44,211	0.9526	4,641,299	151,952	3.2739
Sep-16	4,648,503	44,065	0.9479	4,648,503	152,384	3.2781
Dec-16	4,660,778	43,628	0.9361	4,660,778	152,109	3.2636
Mar-17	4,671,469	43,589	0.9331	4,671,469	151,577	3.2447
Jun-17	4,678,230	42,936	0.9178	4,678,230	152,209	3.2536
Sep-17	4,678,177	42,444	0.9073	4,678,177	151,243	3.2329
Dec-17	4,667,130	41,761	0.8948	4,667,130	149,637	3.2062
Mar-18	4,651,394	40,904	0.8794	4,651,394	147,460	3.1702
Jun-18	4,638,479	40,929	0.8824	4,638,479	144,830	3.1224
Sep-18	4,620,164	40,512	0.8769	4,620,164	141,891	3.0711
Dec-18	4,601,483	40,220	0.8741	4,601,483	141,266	3.0700
Mar-19	4,582,134	39,781	0.8682	4,582,134	140,998	3.0771
Jun-19	4,571,734	39,195	0.8573	4,571,734	140,510	3.0735

(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	-2.0%	-2.2%
9-points	-3.0%	-3.2%
12-points	-3.5%	-2.8%
15-points	-3.2%	-2.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (2)/(3)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
	<u>COMPREHENSIVE</u>			<u>COLLISION</u>		
Dec-15	3,513,007	194,472	5.5358	3,263,709	172,805	5.2947
Mar-16	3,529,361	201,235	5.7017	3,281,098	176,161	5.3690
Jun-16	3,543,452	201,472	5.6858	3,296,839	178,567	5.4163
Sep-16	3,556,316	202,433	5.6922	3,311,630	181,538	5.4818
Dec-16	3,571,190	210,948	5.9069	3,328,162	183,324	5.5083
Mar-17	3,583,662	207,078	5.7784	3,341,812	182,893	5.4729
Jun-17	3,593,113	202,772	5.6434	3,351,552	185,134	5.5238
Sep-17	3,598,375	201,823	5.6087	3,356,686	183,311	5.4611
Dec-17	3,597,275	194,557	5.4085	3,355,430	182,122	5.4277
Mar-18	3,592,742	192,540	5.3591	3,350,882	182,435	5.4444
Jun-18	3,589,262	196,243	5.4675	3,347,752	180,364	5.3876
Sep-18	3,587,412	199,789	5.5692	3,346,456	179,113	5.3523
Dec-18	3,590,144	210,494	5.8631	3,349,932	180,384	5.3847
Mar-19	3,593,818	213,551	5.9422	3,354,948	180,173	5.3704
Jun-19	3,604,615	219,510	6.0897	3,366,884	180,721	5.3676

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

	<u>COMP</u>	<u>COLL</u>
6-points	11.3%	-0.8%
9-points	4.6%	-1.3%
12-points	1.0%	-1.1%
15-points	0.8%	-0.2%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2019

NORTH CAROLINA BODILY INJURY

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	3.9%	4.3%	4.3%
12 points	4.6%	4.9%	5.0%
9 points	4.5%	4.7%	4.8%
6 points	4.3%	4.4%	4.5%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-3.4%	-3.2%	-3.2%
12 points	-3.8%	-3.6%	-3.5%
9 points	-3.1%	-3.0%	-3.0%
6 points	-2.1%	-2.0%	-2.0%

NORTH CAROLINA PROPERTY DAMAGE

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	4.9%	5.4%	5.5%
12 points	4.9%	5.2%	5.4%
9 points	4.7%	5.0%	5.1%
6 points	4.8%	5.0%	5.1%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-2.1%	-2.0%	-2.0%
12 points	-3.0%	-2.8%	-2.8%
9 points	-3.4%	-3.3%	-3.2%
6 points	-2.3%	-2.3%	-2.2%

NORTH CAROLINA COMPREHENSIVE

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	6.5%	7.5%	7.7%
12 points	4.7%	5.0%	5.0%
9 points	6.6%	7.2%	7.1%
6 points	17.0%	19.1%	20.8%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	0.8%	0.8%	0.8%
12 points	1.1%	1.1%	1.0%
9 points	4.4%	4.6%	4.6%
6 points	10.1%	10.7%	11.3%

NORTH CAROLINA COLLISION

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	4.0%	4.3%	4.4%
12 points	4.3%	4.6%	4.6%
9 points	6.0%	6.4%	6.5%
6 points	8.1%	8.6%	8.9%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-0.2%	-0.2%	-0.2%
12 points	-1.1%	-1.1%	-1.1%
9 points	-1.3%	-1.3%	-1.3%
6 points	-0.9%	-0.9%	-0.8%

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2019

NORTH CAROLINA BODILY INJURY

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

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.97	-0.97
12 points	-0.98	-0.98
9 points	-0.96	-0.96
6 points	-0.91	-0.91

NORTH CAROLINA PROPERTY DAMAGE

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

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.87	-0.87
12 points	-0.96	-0.96
9 points	-0.95	-0.95
6 points	-0.81	-0.81

NORTH CAROLINA COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.77	0.77
12 points	0.55	0.54
9 points	0.59	0.57
6 points	0.96	0.96

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	0.26	0.25
12 points	0.25	0.24
9 points	0.71	0.70
6 points	0.99	0.99

NORTH CAROLINA COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.94	0.95
12 points	0.91	0.92
9 points	0.96	0.96
6 points	0.99	0.99

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.17	-0.16
12 points	-0.90	-0.90
9 points	-0.88	-0.88
6 points	-0.67	-0.67

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

**FASTTRACK - COUNTRYWIDE DATA**

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST		(6) PAID LOSSES	(7) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)			(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>BODILY INJURY (TOTAL LIMITS)</u>			<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>					
Dec-15	13,041,811,446	904,127	14,425	15,765.42	16,734,335,417	4,977,452	3,362	3,632.74
Mar-16	13,372,641,505	916,588	14,590	15,970.59	17,275,441,943	5,043,540	3,425	3,671.86
Jun-16	13,594,031,928	923,536	14,720	16,178.44	17,615,868,973	5,057,287	3,483	3,711.41
Sep-16	13,829,389,922	923,272	14,979	16,388.99	17,903,550,201	5,089,426	3,518	3,751.39
Dec-16	14,042,764,765	922,358	15,225	16,602.28	18,206,958,307	5,109,452	3,563	3,791.79
Mar-17	14,411,039,855	927,544	15,537	16,818.35	18,469,033,125	5,124,849	3,604	3,832.63
Jun-17	14,670,520,311	923,569	15,885	17,037.23	18,722,032,430	5,148,051	3,637	3,873.91
Sep-17	14,783,533,726	916,214	16,135	17,258.96	18,751,528,474	5,107,535	3,671	3,915.64
Dec-17	14,921,467,170	909,886	16,399	17,483.58	18,801,179,702	5,076,372	3,704	3,957.81
Mar-18	14,886,680,621	899,075	16,558	17,711.11	18,800,361,962	5,030,849	3,737	4,000.44
Jun-18	14,890,410,572	893,616	16,663	17,941.61	18,769,916,613	4,971,563	3,775	4,043.53
Sep-18	14,938,312,096	891,970	16,748	18,175.11	18,784,523,408	4,916,031	3,821	4,087.08
Dec-18	15,007,977,851	888,724	16,887	18,411.65	18,873,861,491	4,872,147	3,874	4,131.10
Mar-19	15,157,833,160	885,028	17,127	18,651.27	18,910,270,101	4,808,048	3,933	4,175.59
Jun-19	15,396,484,241	881,917	17,458	18,894.00	18,838,957,943	4,744,909	3,970	4,220.57

(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	4.1%	5.1%
9-points	4.3%	4.6%
12-points	5.3%	4.4%
15-points	5.7%	4.6%

(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

**FASTTRACK - COUNTRYWIDE DATA**

(1) <u>YEAR ENDED</u>	(2) <u>PAID LOSSES</u>	(3) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST		(6) <u>PAID LOSSES</u>	(7) <u>PAID CLAIMS</u>	AVERAGE PAID CLAIM COST	
			(4) <u>ACTUAL (2)/(3)</u>	(5) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>			(8) <u>ACTUAL (6)/(7)</u>	(9) <u>EXPONENTIAL CURVE OF BEST FIT (A)</u>
<u>COMPREHENSIVE</u>			<u>COLLISION</u>					
Dec-15	8,643,757,230	6,885,611	1,255	1,555.29	22,407,763,110	6,514,890	3,439	3,626.13
Mar-16	9,102,848,275	7,065,038	1,288	1,555.01	22,765,497,639	6,546,248	3,478	3,652.08
Jun-16	10,015,100,349	7,228,272	1,386	1,554.72	23,308,166,072	6,591,519	3,536	3,678.22
Sep-16	10,768,232,990	7,270,403	1,481	1,554.44	23,977,557,588	6,673,869	3,593	3,704.54
Dec-16	11,083,314,049	7,289,539	1,520	1,554.16	24,371,735,715	6,734,896	3,619	3,731.06
Mar-17	11,252,026,899	7,295,820	1,542	1,553.88	24,660,088,541	6,781,418	3,636	3,757.76
Jun-17	11,198,163,992	7,271,299	1,540	1,553.60	24,730,761,564	6,837,834	3,617	3,784.66
Sep-17	12,039,446,230	7,310,031	1,647	1,553.31	24,448,510,042	6,803,209	3,594	3,811.74
Dec-17	12,149,467,086	7,334,251	1,657	1,553.03	24,576,197,486	6,796,923	3,616	3,839.02
Mar-18	11,978,125,094	7,242,834	1,654	1,552.75	24,798,291,591	6,793,993	3,650	3,866.50
Jun-18	11,352,471,869	7,153,577	1,587	1,552.47	24,942,775,122	6,758,118	3,691	3,894.17
Sep-18	10,534,769,405	7,111,069	1,481	1,552.19	25,226,598,627	6,726,566	3,750	3,922.04
Dec-18	10,749,058,405	7,172,261	1,499	1,551.91	25,392,757,861	6,702,930	3,788	3,950.11
Mar-19	10,930,531,140	7,234,441	1,511	1,551.62	25,634,709,895	6,654,067	3,852	3,978.39
Jun-19	11,247,222,268	7,249,307	1,551	1,551.34	25,765,805,560	6,594,653	3,907	4,006.86

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

	<u>COMP</u>	<u>COLL</u>
6-points	-5.1%	5.6%
9-points	-3.5%	4.3%
12-points	-0.1%	2.9%
15-points	4.6%	3.0%

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

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

**FASTTRACK - COUNTRYWIDE DATA**

(1)	(2)	(3)	(4)	(2)	(5)	(6)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (2)/(3)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
Dec-15	98,001,227	904,127	0.9226	138,542,780	4,977,452	3.5927
Mar-16	98,583,999	916,588	0.9298	139,326,934	5,043,540	3.6199
Jun-16	99,071,270	923,536	0.9322	139,960,408	5,057,287	3.6134
Sep-16	99,497,151	923,272	0.9279	140,498,678	5,089,426	3.6224
Dec-16	99,872,367	922,358	0.9235	140,976,046	5,109,452	3.6243
Mar-17	100,183,610	927,544	0.9258	141,374,009	5,124,849	3.6250
Jun-17	100,494,474	923,569	0.9190	141,785,735	5,148,051	3.6309
Sep-17	100,713,964	916,214	0.9097	142,086,003	5,107,535	3.5947
Dec-17	100,814,398	909,886	0.9025	142,221,036	5,076,372	3.5694
Mar-18	100,801,064	899,075	0.8919	142,185,761	5,030,849	3.5382
Jun-18	100,741,757	893,616	0.8870	142,075,444	4,971,563	3.4992
Sep-18	100,730,171	891,970	0.8855	142,026,556	4,916,031	3.4613
Dec-18	100,765,963	888,724	0.8820	142,031,626	4,872,147	3.4303
Mar-19	100,762,839	885,028	0.8783	141,973,664	4,808,048	3.3866
Jun-19	100,879,191	881,917	0.8742	142,098,069	4,744,909	3.3392

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

	<u>B.I.</u>	<u>P.D.</u>
6-points	-1.5%	-4.4%
9-points	-2.4%	-4.0%
12-points	-2.4%	-3.1%
15-points	-2.0%	-2.2%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

**FASTTRACK - COUNTRYWIDE DATA**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (2)/(3)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (5)/(3)
	<u>COMPREHENSIVE</u>			<u>COLLISION</u>		
Dec-15	114,629,454	6,885,611	6.0068	108,751,019	6,514,890	5.9906
Mar-16	115,417,547	7,065,038	6.1213	109,502,525	6,546,248	5.9782
Jun-16	116,079,563	7,228,272	6.2270	110,125,076	6,591,519	5.9855
Sep-16	116,692,152	7,270,403	6.2304	110,659,224	6,673,869	6.0310
Dec-16	117,216,723	7,289,539	6.2189	111,152,180	6,734,896	6.0592
Mar-17	117,697,243	7,295,820	6.1988	111,564,445	6,781,418	6.0785
Jun-17	118,136,204	7,271,299	6.1550	111,956,996	6,837,834	6.1076
Sep-17	118,439,076	7,310,031	6.1720	112,246,845	6,803,209	6.0609
Dec-17	118,629,098	7,334,251	6.1825	112,396,016	6,796,923	6.0473
Mar-18	118,648,472	7,242,834	6.1044	112,416,687	6,793,993	6.0436
Jun-18	118,632,975	7,153,577	6.0300	112,385,447	6,758,118	6.0133
Sep-18	118,661,771	7,111,069	5.9927	112,406,904	6,726,566	5.9841
Dec-18	118,743,713	7,172,261	6.0401	112,484,354	6,702,930	5.9590
Mar-19	118,783,911	7,234,441	6.0904	112,526,524	6,654,067	5.9133
Jun-19	118,983,583	7,249,307	6.0927	112,718,701	6,594,653	5.8505

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

	<u>COMP</u>	<u>COLL</u>
6-points	0.3%	-2.4%
9-points	-1.0%	-1.9%
12-points	-1.2%	-1.1%
15-points	-0.5%	-0.5%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2019

MULTISTATE BODILY INJURY

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	5.0%		5.5%	5.7%
12 points	4.8%		5.1%	5.3%
9 points	4.0%		4.2%	4.3%
6 points	4.0%		4.1%	4.1%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
15 points	-2.1%		-2.0%	-2.0%
12 points	-2.5%		-2.4%	-2.4%
9 points	-2.5%		-2.4%	-2.4%
6 points	-1.5%		-1.5%	-1.5%

MULTISTATE PROPERTY DAMAGE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	4.1%		4.5%	4.6%
12 points	4.1%		4.3%	4.4%
9 points	4.3%		4.5%	4.6%
6 points	4.9%		5.0%	5.1%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
15 points	-2.2%		-2.1%	-2.2%
12 points	-3.2%		-3.1%	-3.1%
9 points	-4.3%		-4.1%	-4.0%
6 points	-4.7%		-4.5%	-4.4%

MULTISTATE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	4.0%		4.3%	4.6%
12 points	-0.1%		-0.1%	-0.1%
9 points	-3.8%		-3.6%	-3.5%
6 points	-5.5%		-5.4%	-5.1%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
15 points	-0.5%		-0.5%	-0.5%
12 points	-1.2%		-1.2%	-1.2%
9 points	-1.0%		-1.0%	-1.0%
6 points	0.3%		0.3%	0.3%

MULTISTATE COLLISION

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	2.8%		3.0%	3.0%
12 points	2.8%		2.9%	2.9%
9 points	4.1%		4.3%	4.3%
6 points	5.3%		5.5%	5.6%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
15 points	-0.5%		-0.5%	-0.5%
12 points	-1.2%		-1.1%	-1.1%
9 points	-1.9%		-1.9%	-1.9%
6 points	-2.5%		-2.5%	-2.4%

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2019

MULTISTATE BODILY INJURY

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.99	0.99
12 points	0.99	0.98
9 points	0.99	0.99
6 points	0.96	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.96	-0.96
12 points	-0.98	-0.98
9 points	-0.97	-0.97
6 points	-0.99	-0.99

MULTISTATE PROPERTY DAMAGE

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.88	-0.88
12 points	-0.96	-0.96
9 points	-1.00	-1.00
6 points	-1.00	-1.00

MULTISTATE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.60	0.61
12 points	-0.02	-0.02
9 points	-0.56	-0.56
6 points	-0.60	-0.59

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.43	-0.43
12 points	-0.82	-0.81
9 points	-0.61	-0.61
6 points	0.21	0.21

MULTISTATE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.94	0.95
12 points	0.90	0.90
9 points	0.97	0.97
6 points	1.00	1.00

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.47	-0.47
12 points	-0.83	-0.83
9 points	-0.97	-0.97
6 points	-0.98	-0.98

CPI GASOLINE INDEX  
ANNUAL PERCENT CHANGE

<u>Quarter</u>	<u>(1)</u> <u>Index</u>	<u>(2)</u> <u>Annual</u> <u>Percentage</u> <u>Change</u>
2009:4	2.235	12.4%
2010:1	2.328	43.0%
2010:2	2.415	21.6%
2010:3	2.337	5.6%
2010:4	2.464	10.2%
2011:1	2.795	20.1%
2011:2	3.266	35.2%
2011:3	3.110	33.1%
2011:4	2.897	17.6%
2012:1	3.085	10.4%
2012:2	3.210	-1.7%
2012:3	3.141	1.0%
2012:4	3.022	4.3%
2013:1	3.071	-0.5%
2013:2	3.101	-3.4%
2013:3	3.085	-1.8%
2013:4	2.846	-5.8%
2014:1	2.936	-4.4%
2014:2	3.170	2.2%
2014:3	3.028	-1.9%
2014:4	2.501	-12.1%
2015:1	1.985	-32.4%
2015:2	2.326	-26.6%
2015:3	2.272	-25.0%
2015:4	1.898	-24.1%
2016:1	1.655	-16.6%
2016:2	1.968	-15.4%
2016:3	1.928	-15.1%
2016:4	1.953	2.9%
2017:1	2.042	23.4%
2017:2	2.092	6.3%
2017:3	2.138	10.9%
2017:4	2.199	12.6%
2018:1	2.260	10.7%
2018:2	2.506	19.8%
2018:3	2.519	17.8%
2018:4	2.338	6.3%
2019:1	2.111	-6.6%
2019:2	2.484	-0.9%
2019:3	2.364	-6.2%

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-16	1.871	2.145	2.421
Feb-16	1.710	1.990	2.266
Mar-16	1.887	2.152	2.428
Apr-16	2.017	2.280	2.554
May-16	2.178	2.448	2.726
Jun-16	2.235	2.501	2.791
Jul-16	2.095	2.374	2.673
Aug-16	2.050	2.342	2.633
Sep-16	2.150	2.431	2.732
Oct-16	2.199	2.484	2.774
Nov-16	2.116	2.414	2.707
Dec-16	2.201	2.491	2.791
Jan-17	2.277	2.567	2.868
Feb-17	2.207	2.504	2.803
Mar-17	2.205	2.503	2.804
Apr-17	2.308	2.606	2.904
May-17	2.246	2.550	2.850
Jun-17	2.182	2.495	2.790
Jul-17	2.128	2.445	2.733
Aug-17	2.221	2.536	2.829
Sep-17	2.642	2.937	3.238
Oct-17	2.411	2.730	3.027
Nov-17	2.405	2.729	3.015
Dec-17	2.338	2.664	2.950
Jan-18	2.426	2.753	3.041
Feb-18	2.475	2.799	3.089
Mar-18	2.458	2.785	3.077
Apr-18	2.623	2.938	3.228
May-18	2.746	3.043	3.337
Jun-18	2.709	3.009	3.302
Jul-18	2.676	2.976	3.273
Aug-18	2.686	2.986	3.277
Sep-18	2.678	2.980	3.277
Oct-18	2.711	3.023	3.316
Nov-18	2.483	2.812	3.111
Dec-18	2.196	2.539	2.838
Jan-19	2.101	2.441	2.739
Feb-19	2.185	2.510	2.814
Mar-19	2.418	2.731	3.032
Apr-19	2.645	2.959	3.252
May-19	2.619	2.944	3.243
Jun-19	2.457	2.793	3.095
Jul-19	2.551	2.876	3.175
Aug-19	2.403	2.749	3.046
Sep-19	2.392	2.734	3.033
Oct-19	2.382	2.730	3.030

\* 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	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	12,011.0	4.6%	11,580.2	4.4%
Sep	2015	11,844.4	6.2%	11,637.8	4.8%
Oct	2015	11,887.4	-0.1%	11,636.6	4.2%
Nov	2015	11,666.8	3.3%	11,668.1	4.5%
Dec	2015	11,553.4	1.6%	11,683.3	4.2%



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

		Average Daily Gasoline Sales for <u>North Carolina</u>	% change from month <u>one year prior</u>	Year Ending Average Daily Gasoline Sales for <u>North Carolina</u>	% change from one <u>year prior</u>
Jan	2016	10,819.9	2.0%	11,700.9	4.0%
Feb	2016	11,710.8	8.2%	11,775.1	4.3%
Mar	2016	12,061.1	6.4%	11,835.2	4.6%
Apr	2016	12,190.1	3.2%	11,867.0	4.4%
May	2016	12,151.1	0.2%	11,868.8	4.0%
Jun	2016	12,603.9	2.6%	11,895.5	3.6%
Jul	2016	12,462.7	1.8%	11,913.6	3.3%
Aug	2016	12,654.5	5.4%	11,967.2	3.3%
Sep	2016	11,953.1	0.9%	11,976.2	2.9%
Oct	2016	12,280.2	3.3%	12,009.0	3.2%
Nov	2016	12,275.1	5.2%	12,059.7	3.4%
Dec	2016	11,863.9	2.7%	12,085.5	3.4%
Jan	2017	10,955.7	1.3%	12,096.9	3.4%
Feb	2017	11,746.9	0.3%	12,099.9	2.8%
Mar	2017	12,206.7	1.2%	12,112.0	2.3%
Apr	2017	12,409.7	1.8%	12,130.3	2.2%
May	2017	12,456.2	2.5%	12,155.7	2.4%
Jun	2017	12,780.4	1.4%	12,170.4	2.3%
Jul	2017	12,630.1	1.3%	12,184.4	2.3%
Aug	2017	13,057.6	3.2%	12,218.0	2.1%
Sep	2017	12,233.0	2.3%	12,241.3	2.2%
Oct	2017	12,697.2	3.4%	12,276.0	2.2%
Nov	2017	12,492.1	1.8%	12,294.1	1.9%
Dec	2017	11,998.3	1.1%	12,305.3	1.8%
Jan	2018	10,996.2	0.4%	12,308.7	1.8%
Feb	2018	11,689.5	-0.5%	12,303.9	1.7%
Mar	2018	12,362.0	1.3%	12,316.9	1.7%
Apr	2018	12,274.5	-1.1%	12,305.6	1.4%
May	2018	12,786.2	2.6%	12,333.1	1.5%
Jun	2018	12,964.4	1.4%	12,348.4	1.5%
Jul	2018	12,337.4	-2.3%	12,324.0	1.1%
Aug	2018	12,753.5	-2.3%	12,298.7	0.7%
Sep	2018	11,983.9	-2.0%	12,277.9	0.3%
Oct	2018	12,273.8	-3.3%	12,242.7	-0.3%
Nov	2018	12,119.2	-3.0%	12,211.6	-0.7%
Dec	2018	11,632.5	-3.0%	12,181.1	-1.0%
Jan	2019	11,240.2	2.2%	12,201.4	-0.9%
Feb	2019	11,457.1	-2.0%	12,182.1	-1.0%
Mar	2019	11,826.8	-4.3%	12,137.5	-1.5%
Apr	2019	12,038.2	-1.9%	12,117.8	-1.5%
May	2019	12,653.2	-1.0%	12,106.7	-1.8%
Jun	2019	12,242.9	-5.6%	12,046.6	-2.4%
Jul	2019	12,356.7	0.2%	12,048.2	-2.2%
Aug	2019	12,580.0	-1.4%	12,033.7	-2.2%
Sep	2019	12,193.5	1.7%	12,051.2	-1.8%

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

	Miles Driven (billions of miles)	Year ending Miles Driven (billions of miles)	% Change from Year Prior	Average Gasoline Consumption* (million gallons/day)	Year ending Avg. Gasoline Consumption* (million gallons/day)	% Change from Year Prior
1/13	226.7	2,955.4	0.7%	332.8	347.8	-1.8%
2/13	214.5	2,952.2	0.4%	341.5	347.6	-1.8%
3/13	248.6	2,948.3	0.1%	345.9	347.8	-1.6%
4/13	250.1	2,950.1	0.2%	351.7	348.2	-1.3%
5/13	261.8	2,952.0	0.0%	357.6	348.5	-1.2%
6/13	258.0	2,951.0	-0.1%	359.5	348.3	-1.3%
7/13	262.8	2,954.4	0.0%	356.0	348.5	-1.1%
8/13	266.7	2,957.5	0.0%	360.6	348.5	-0.9%
9/13	241.0	2,960.5	0.2%	344.8	348.8	-0.3%
10/13	257.6	2,965.2	0.3%	347.9	348.5	-0.3%
11/13	238.5	2,963.9	0.1%	345.4	348.6	0.0%
12/13	239.5	2,965.8	0.4%	339.8	348.6	0.4%
1/14	226.4	2,965.5	0.3%	322.5	347.8	0.0%
2/14	215.2	2,966.2	0.5%	335.0	347.2	-0.1%
3/14	252.1	2,969.7	0.7%	340.4	346.8	-0.3%
4/14	257.9	2,977.5	0.9%	346.4	346.3	-0.5%
5/14	268.1	2,983.8	1.1%	354.7	346.1	-0.7%
6/14	264.9	2,990.7	1.3%	353.3	345.6	-0.8%
7/14	272.3	3,000.2	1.6%	356.1	345.6	-0.8%
8/14	271.0	3,004.5	1.6%	355.0	345.1	-1.0%
9/14	249.1	3,012.6	1.8%	345.8	345.2	-1.0%
10/14	267.2	3,022.2	1.9%	355.0	345.8	-0.8%
11/14	242.8	3,026.5	2.1%	347.2	345.9	-0.8%
12/14	253.6	3,040.6	2.5%	348.0	346.6	-0.6%
1/15	235.9	3,050.1	2.9%	336.5	347.8	0.0%
2/15	219.8	3,054.7	3.0%	350.7	349.1	0.5%
3/15	260.4	3,063.0	3.1%	353.3	350.2	1.0%
4/15	265.9	3,071.0	3.1%	364.0	351.6	1.5%
5/15	273.9	3,076.8	3.1%	363.2	352.3	1.8%
6/15	273.7	3,085.6	3.2%	373.6	354.0	2.5%
7/15	281.8	3,095.1	3.2%	374.6	355.6	2.9%
8/15	275.6	3,099.7	3.2%	371.2	356.9	3.4%
9/15	258.0	3,108.6	3.2%	365.6	358.6	3.9%
10/15	271.7	3,113.1	3.0%	364.1	359.3	3.9%
11/15	251.4	3,121.7	3.1%	357.8	360.2	4.1%
12/15	262.4	3,130.5	3.0%	357.5	361.0	4.2%
1/16	236.5	3,131.1	2.7%	342.2	361.5	3.9%
2/16	229.0	3,140.3	2.8%	360.5	362.3	3.8%
3/16	269.7	3,149.6	2.8%	366.8	363.4	3.8%
4/16	268.4	3,152.1	2.6%	370.8	364.0	3.5%

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
5/16	275.3	3,153.5	2.5%	374.0	364.9	3.6%
6/16	277.5	3,157.3	2.3%	389.7	366.2	3.4%
7/16	281.4	3,156.9	2.0%	385.2	367.1	3.2%
8/16	279.4	3,160.7	2.0%	384.7	368.2	3.2%
9/16	261.8	3,164.5	1.8%	375.5	369.1	2.9%
10/16	271.7	3,164.5	1.7%	373.7	369.9	2.9%
11/16	258.6	3,171.7	1.6%	369.8	370.9	3.0%
12/16	260.0	3,169.3	1.2%	367.6	371.7	3.0%
1/17	244.6	3,177.4	1.5%	343.5	371.8	2.9%
2/17	226.9	3,175.3	1.1%	359.4	371.7	2.6%
3/17	267.4	3,173.0	0.7%	372.6	372.2	2.4%
4/17	272.9	3,177.5	0.8%	375.5	372.6	2.4%
5/17	284.0	3,186.2	1.0%	383.9	373.4	2.3%
6/17	280.5	3,189.2	1.0%	393.2	373.7	2.0%
7/17	287.3	3,195.1	1.2%	383.9	373.6	1.8%
8/17	283.2	3,198.9	1.2%	392.0	374.2	1.6%
9/17	262.7	3,199.8	1.1%	375.1	374.2	1.4%
10/17	278.9	3,207.0	1.3%	380.2	374.7	1.3%
11/17	257.7	3,206.1	1.1%	373.4	375.0	1.1%
12/17	266.5	3,212.6	1.4%	367.8	375.0	0.9%
1/18	243.5	3,211.5	1.1%	346.4	375.3	0.9%
2/18	225.1	3,209.7	1.1%	361.3	375.4	1.0%
3/18	269.2	3,211.5	1.2%	374.1	375.6	0.9%
4/18	272.4	3,211.0	1.1%	374.7	375.5	0.8%
5/18	283.4	3,210.4	0.8%	386.0	375.7	0.6%
6/18	280.6	3,210.5	0.7%	391.6	375.5	0.5%
7/18	289.4	3,212.6	0.5%	383.7	375.5	0.5%
8/18	286.0	3,215.4	0.5%	390.0	375.4	0.3%
9/18	263.2	3,215.9	0.5%	371.4	375.1	0.2%
10/18	282.2	3,219.2	0.4%	378.3	374.9	0.0%
11/18	258.6	3,220.1	0.4%	372.9	374.9	0.0%
12/18	269.7	3,223.3	0.3%	363.8	374.5	-0.1%
1/19	247.1	3,226.9	0.5%	342.2	374.2	-0.3%
2/19	224.1	3,225.9	0.5%	350.1	373.2	-0.6%
3/19	270.2	3,226.9	0.5%	358.2	371.9	-1.0%
4/19	279.1	3,233.6	0.7%	368.5	371.4	-1.1%
5/19	286.4	3,236.6	0.8%	377.4	370.7	-1.3%
6/19	279.7	3,235.7	0.8%	377.5	369.5	-1.6%
7/19	294.3	3,240.6	0.9%	379.9	369.2	-1.7%
8/19	288.1	3,242.7	0.8%	387.1	368.9	-1.7%
9/19	267.7	3,247.2	1.0%	366.0	368.5	-1.7%

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

\* All Sales/Deliveries by Prime Suppliers

COMPONENTS OF THE CPI INDEX  
MONTHLY PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
<u>Month</u>	<u>All Items</u>	<u>Med. Care</u>	<u>Phys. Serv.</u>	<u>Hospital&amp;Other Related Serv.</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
1/2015	-0.5%	0.3%	0.3%	0.6%	0.0%	0.2%	-2.8%	-0.6%
2/2015	0.4%	0.4%	-0.4%	0.6%	0.1%	-0.3%	-0.5%	-2.1%
3/2015	0.6%	0.3%	0.6%	0.4%	0.2%	0.1%	0.2%	-0.7%
4/2015	0.2%	0.6%	0.4%	1.3%	-0.1%	0.3%	-0.3%	-0.6%
5/2015	0.5%	0.1%	0.0%	0.2%	0.3%	0.2%	1.3%	-0.1%
6/2015	0.4%	-0.2%	0.4%	-0.9%	0.4%	-0.1%	0.7%	-0.3%
7/2015	0.0%	0.1%	0.2%	0.0%	0.1%	0.2%	-0.5%	-1.3%
8/2015	-0.1%	-0.1%	-0.3%	-0.2%	0.3%	-0.3%	-1.0%	-1.5%
9/2015	-0.2%	0.2%	0.2%	0.3%	0.0%	0.0%	-1.5%	-0.6%
10/2015	0.0%	0.6%	-0.1%	1.8%	0.5%	0.9%	-0.8%	-1.3%
11/2015	-0.2%	0.3%	1.1%	-0.1%	0.1%	0.1%	-1.0%	-1.7%
12/2015	-0.3%	-0.1%	-0.1%	-0.1%	0.4%	0.0%	-1.2%	-1.0%
1/2016	0.2%	0.7%	0.2%	0.9%	0.2%	0.1%	-0.5%	-0.4%
2/2016	0.1%	0.9%	0.3%	1.2%	-0.5%	0.4%	-0.7%	0.2%
3/2016	0.4%	0.1%	0.2%	-0.2%	0.3%	0.4%	0.4%	1.0%
4/2016	0.5%	0.3%	0.1%	0.2%	0.2%	0.1%	0.6%	1.3%
5/2016	0.4%	0.3%	0.9%	0.3%	0.1%	0.2%	1.1%	1.3%
6/2016	0.3%	0.2%	0.4%	-0.1%	0.2%	0.1%	1.2%	0.0%
7/2016	-0.2%	0.5%	0.6%	0.3%	0.3%	0.4%	0.1%	0.7%
8/2016	0.1%	0.9%	0.5%	1.2%	-0.2%	0.0%	-0.6%	0.6%
9/2016	0.2%	0.2%	0.0%	0.1%	0.4%	-0.4%	0.2%	-0.8%
10/2016	0.1%	0.0%	-0.2%	0.3%	0.3%	1.0%	-0.1%	-0.7%
11/2016	-0.2%	0.0%	0.7%	0.0%	0.1%	1.0%	-0.2%	0.8%
12/2016	0.0%	0.0%	0.1%	0.0%	0.4%	-0.4%	1.0%	1.5%
1/2017	0.6%	0.5%	0.1%	0.7%	0.0%	0.2%	1.3%	1.4%
2/2017	0.3%	0.6%	0.1%	1.2%	0.2%	0.1%	0.5%	1.1%
3/2017	0.1%	0.0%	-0.4%	0.2%	0.2%	0.4%	-0.1%	0.9%
4/2017	0.3%	-0.2%	-1.1%	0.7%	0.5%	0.4%	0.8%	0.2%
5/2017	0.1%	0.0%	-0.2%	-0.1%	-0.1%	0.0%	-0.1%	0.2%
6/2017	0.1%	0.2%	-0.4%	0.5%	0.5%	-0.4%	0.4%	0.1%
7/2017	-0.1%	0.4%	0.1%	0.3%	0.2%	0.1%	-0.1%	0.2%
8/2017	0.3%	0.2%	0.3%	0.0%	-0.2%	0.2%	0.2%	0.5%
9/2017	0.5%	-0.1%	0.0%	0.3%	0.4%	0.5%	0.5%	1.1%
10/2017	-0.1%	0.1%	0.0%	0.6%	0.3%	0.2%	0.1%	-0.4%
11/2017	0.0%	0.0%	-0.5%	0.1%	0.3%	0.0%	0.5%	0.0%
12/2017	-0.1%	0.1%	0.2%	0.1%	0.6%	0.1%	0.2%	0.5%
1/2018	0.5%	0.7%	0.4%	1.6%	-0.4%	0.7%	0.8%	1.6%
2/2018	0.5%	0.4%	0.4%	0.4%	0.8%	0.4%	0.7%	0.8%
3/2018	0.2%	0.2%	0.1%	0.3%	0.1%	0.1%	0.0%	1.3%
4/2018	0.4%	0.0%	0.1%	0.1%	0.6%	0.2%	0.5%	1.5%
5/2018	0.4%	0.2%	0.1%	0.1%	0.3%	0.3%	1.4%	1.3%
6/2018	0.2%	0.2%	-0.1%	0.5%	0.2%	0.0%	0.5%	0.8%
7/2018	0.0%	-0.2%	-0.2%	0.2%	0.2%	0.0%	0.0%	-0.2%
8/2018	0.1%	-0.2%	-0.1%	-0.3%	0.4%	0.6%	-0.4%	-0.6%
9/2018	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.1%	-0.1%
10/2018	0.2%	0.1%	-0.1%	0.1%	0.2%	0.7%	0.5%	0.3%
11/2018	-0.3%	0.3%	-0.2%	0.4%	0.4%	0.0%	-1.1%	0.3%
12/2018	-0.3%	0.1%	0.0%	0.2%	0.4%	0.1%	-0.6%	0.3%
1/2019	0.2%	0.6%	0.6%	0.4%	0.4%	0.1%	-0.9%	-0.5%
2/2019	0.4%	0.2%	0.3%	0.1%	-0.3%	0.4%	0.1%	-0.1%
3/2019	0.6%	0.2%	-0.5%	0.1%	0.6%	0.0%	0.8%	0.7%
4/2019	0.5%	0.2%	0.3%	-0.4%	-0.1%	1.0%	0.6%	-0.7%
5/2019	0.2%	0.3%	0.1%	0.2%	0.3%	0.1%	-0.2%	-1.1%
6/2019	0.0%	0.1%	0.1%	-0.2%	0.2%	0.8%	-0.7%	-1.3%
7/2019	0.2%	0.4%	0.1%	0.4%	0.0%	0.1%	0.3%	-0.3%
8/2019	0.0%	0.6%	0.0%	0.9%	0.7%	0.5%	-0.8%	0.2%
9/2019	0.1%	0.1%	0.4%	0.0%	0.3%	0.6%	-0.6%	-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 Serv.</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
1/2015	-0.1%	2.6%	1.7%	4.1%	2.7%	1.9%	-5.8%	-1.9%
2/2015	0.0%	2.3%	1.2%	3.3%	2.6%	0.6%	-7.1%	-3.8%
3/2015	-0.1%	2.5%	1.7%	3.1%	2.0%	0.5%	-7.5%	-4.1%
4/2015	-0.2%	2.9%	1.9%	4.3%	1.6%	0.7%	-8.4%	-5.0%
5/2015	0.0%	2.8%	1.6%	4.5%	1.8%	0.8%	-7.0%	-5.2%
6/2015	0.1%	2.5%	2.1%	3.5%	2.1%	0.5%	-6.5%	-5.4%
7/2015	0.2%	2.5%	2.5%	3.2%	2.0%	1.0%	-6.8%	-7.3%
8/2015	0.2%	2.5%	1.8%	3.3%	1.8%	0.6%	-7.3%	-8.8%
9/2015	0.0%	2.5%	2.0%	3.3%	1.7%	0.7%	-8.4%	-9.5%
10/2015	0.2%	3.0%	1.9%	4.9%	2.4%	1.7%	-7.9%	-9.8%
11/2015	0.5%	2.9%	2.7%	4.4%	2.1%	1.7%	-7.7%	-10.6%
12/2015	0.7%	2.6%	2.4%	4.0%	2.5%	1.5%	-7.1%	-11.2%
1/2016	1.4%	3.0%	2.3%	4.3%	2.6%	1.4%	-4.9%	-11.0%
2/2016	1.0%	3.5%	3.0%	4.9%	1.9%	2.1%	-5.1%	-8.9%
3/2016	0.9%	3.3%	2.5%	4.3%	2.3%	2.4%	-4.9%	-7.4%
4/2016	1.1%	3.0%	2.1%	3.1%	2.2%	2.2%	-4.0%	-5.6%
5/2016	1.0%	3.1%	3.0%	3.3%	1.9%	2.2%	-4.2%	-4.2%
6/2016	1.0%	3.5%	3.0%	4.1%	2.0%	2.4%	-3.7%	-3.9%
7/2016	0.8%	3.9%	3.4%	4.4%	2.0%	2.5%	-3.2%	-1.9%
8/2016	1.1%	4.9%	4.3%	5.8%	1.8%	2.8%	-2.8%	0.1%
9/2016	1.5%	4.9%	4.1%	5.6%	1.8%	2.4%	-1.2%	-0.1%
10/2016	1.6%	4.3%	4.0%	4.1%	2.0%	2.4%	-0.4%	0.5%
11/2016	1.7%	4.0%	3.6%	4.2%	2.0%	3.4%	0.3%	3.0%
12/2016	2.1%	4.1%	3.8%	4.3%	1.9%	2.9%	2.6%	5.7%
1/2017	2.5%	3.9%	3.8%	4.0%	1.7%	3.0%	4.4%	7.5%
2/2017	2.7%	3.5%	3.6%	4.1%	2.4%	2.7%	5.7%	8.4%
3/2017	2.4%	3.5%	3.0%	4.5%	2.2%	2.7%	5.2%	8.4%
4/2017	2.2%	3.0%	1.9%	5.1%	2.5%	2.9%	5.3%	7.2%
5/2017	1.9%	2.7%	0.8%	4.6%	2.3%	2.8%	4.0%	5.9%
6/2017	1.6%	2.7%	0.0%	5.3%	2.7%	2.2%	3.2%	6.1%
7/2017	1.7%	2.6%	-0.6%	5.3%	2.6%	1.9%	3.1%	5.6%
8/2017	1.9%	1.8%	-0.8%	4.1%	2.6%	2.1%	3.9%	5.6%
9/2017	2.2%	1.6%	-0.8%	4.3%	2.5%	3.1%	4.2%	7.6%
10/2017	2.0%	1.7%	-0.6%	4.5%	2.5%	2.3%	4.4%	8.0%
11/2017	2.2%	1.7%	-1.8%	4.7%	2.7%	1.3%	5.2%	7.0%
12/2017	2.1%	1.8%	-1.8%	4.7%	2.9%	1.9%	4.3%	5.9%
1/2018	2.1%	2.0%	-1.5%	5.6%	2.5%	2.4%	3.8%	6.1%
2/2018	2.2%	1.8%	-1.3%	4.7%	3.1%	2.7%	4.0%	5.9%
3/2018	2.4%	2.0%	-0.8%	4.9%	3.0%	2.4%	4.1%	6.4%
4/2018	2.5%	2.2%	0.3%	4.2%	3.1%	2.2%	3.8%	7.7%
5/2018	2.8%	2.4%	0.6%	4.5%	3.5%	2.5%	5.4%	8.9%
6/2018	2.9%	2.5%	0.9%	4.5%	3.2%	2.9%	5.5%	9.7%
7/2018	2.9%	1.9%	0.6%	4.3%	3.2%	2.9%	5.6%	9.2%
8/2018	2.7%	1.5%	0.3%	4.1%	3.7%	3.3%	5.0%	7.9%
9/2018	2.3%	1.7%	0.5%	3.7%	3.3%	2.7%	4.5%	6.7%
10/2018	2.5%	1.7%	0.4%	3.2%	3.2%	3.2%	5.0%	7.4%
11/2018	2.2%	2.0%	0.8%	3.5%	3.4%	3.2%	3.3%	7.8%
12/2018	1.9%	2.0%	0.6%	3.6%	3.2%	3.2%	2.4%	7.5%
1/2019	1.6%	1.9%	0.8%	2.4%	4.0%	2.5%	0.6%	5.4%
2/2019	1.5%	1.7%	0.7%	2.1%	2.8%	2.6%	-0.1%	4.4%
3/2019	1.9%	1.7%	0.1%	1.9%	3.4%	2.4%	0.8%	3.7%
4/2019	2.0%	1.9%	0.3%	1.4%	2.7%	3.2%	0.9%	1.5%
5/2019	1.8%	2.1%	0.3%	1.5%	2.7%	3.0%	-0.7%	-0.9%
6/2019	1.6%	2.0%	0.4%	0.8%	2.7%	3.9%	-1.9%	-3.0%
7/2019	1.8%	2.6%	0.7%	1.0%	2.6%	4.0%	-1.6%	-3.1%
8/2019	1.7%	3.5%	0.7%	2.2%	2.9%	3.9%	-2.0%	-2.4%
9/2019	1.7%	3.5%	0.9%	2.1%	3.2%	4.5%	-2.7%	-2.8%

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

	(1)	(2)		(1)	(2)
		Annual			Annual
		Percentage			Percentage
<u>Month</u>	<u>Index</u>	<u>Change</u>	<u>Month</u>	<u>Index</u>	<u>Change</u>
6/2013	2.335	1.6%	8/2016	2.475	2.0%
7/2013	2.336	1.7%	9/2016	2.479	1.8%
8/2013	2.341	1.7%	10/2016	2.484	1.8%
9/2013	2.345	1.7%	11/2016	2.483	1.7%
10/2013	2.349	1.6%	12/2016	2.482	1.8%
11/2013	2.349	1.6%	1/2017	2.491	1.9%
12/2013	2.348	1.6%	2/2017	2.501	1.9%
1/2014	2.352	1.5%	3/2017	2.503	1.8%
2/2014	2.359	1.5%	4/2017	2.507	1.7%
3/2014	2.368	1.7%	5/2017	2.509	1.6%
4/2014	2.374	1.8%	6/2017	2.510	1.6%
5/2014	2.380	2.0%	7/2017	2.510	1.6%
6/2014	2.381	2.0%	8/2017	2.515	1.6%
7/2014	2.382	2.0%	9/2017	2.520	1.6%
8/2014	2.385	1.9%	10/2017	2.526	1.7%
9/2014	2.390	1.9%	11/2017	2.524	1.7%
10/2014	2.396	2.0%	12/2017	2.525	1.7%
11/2014	2.395	1.9%	1/2018	2.536	1.8%
12/2014	2.392	1.9%	2/2018	2.546	1.8%
1/2015	2.397	1.9%	3/2018	2.553	2.0%
2/2015	2.404	1.9%	4/2018	2.558	2.0%
3/2015	2.411	1.8%	5/2018	2.561	2.1%
4/2015	2.418	1.8%	6/2018	2.563	2.1%
5/2015	2.420	1.7%	7/2018	2.565	2.2%
6/2015	2.423	1.8%	8/2018	2.567	2.1%
7/2015	2.424	1.8%	9/2018	2.571	2.1%
8/2015	2.427	1.8%	10/2018	2.577	2.0%
9/2015	2.435	1.9%	11/2018	2.577	2.1%
10/2015	2.441	1.9%	12/2018	2.578	2.1%
11/2015	2.440	1.9%	1/2019	2.589	2.1%
12/2015	2.437	1.9%	2/2019	2.598	2.1%
1/2016	2.445	2.0%	3/2019	2.605	2.0%
2/2016	2.455	2.1%	4/2019	2.609	2.0%
3/2016	2.459	2.0%	5/2019	2.612	2.0%
4/2016	2.465	2.0%	6/2019	2.617	2.1%
5/2016	2.469	2.0%	7/2019	2.621	2.1%
6/2016	2.471	2.0%	8/2019	2.626	2.3%
7/2016	2.470	1.9%	9/2019	2.630	2.3%

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
FOR 2020 BASE  
CALCULATION OF MODEL YEAR RELATIVITY  
BEFORE OCTOBER 1, 2020

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2020	0.051	1.000	0.051	1.000
2019	0.069	0.970	0.069	0.930
2018	0.073	0.930	0.075	0.870
2017	0.078	0.890	0.082	0.810
2016	0.072	0.860	0.076	0.750
2015	0.071	0.820	0.076	0.700
2014	0.062	0.780	0.066	0.660
2013	0.054	0.740	0.058	0.610
2012	0.046	0.710	0.049	0.570
2011 & PRIOR	0.424	0.650	0.398	0.470
(1) Average		0.772		0.651

AFTER OCTOBER 1, 2020 (INTRODUCTION OF 2021 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2021	0.048	1.030	0.049	1.070
2020	0.058	1.000	0.058	1.000
2019	0.062	0.970	0.063	0.930
2018	0.067	0.930	0.069	0.870
2017	0.076	0.890	0.079	0.810
2016	0.077	0.860	0.080	0.750
2015	0.082	0.820	0.087	0.700
2014	0.071	0.780	0.076	0.660
2013	0.068	0.740	0.072	0.610
2012	0.055	0.710	0.058	0.570
2011 & PRIOR	0.336	0.650	0.309	0.470
(2) Average		0.794		0.686

AFTER OCTOBER 1, 2021 (INTRODUCTION OF 2022 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2022	0.052	1.050	0.053	1.110
2021	0.060	1.030	0.060	1.070
2020	0.061	1.000	0.062	1.000
2019	0.064	0.970	0.066	0.930
2018	0.069	0.930	0.071	0.870
2017	0.077	0.890	0.079	0.810
2016	0.080	0.860	0.083	0.750
2015	0.081	0.820	0.085	0.700
2014	0.070	0.780	0.074	0.660
2013	0.066	0.740	0.069	0.610
2012	0.052	0.710	0.055	0.570
2011 & PRIOR	0.268	0.650	0.243	0.470
(3) Average		0.822		0.730

(4) Number of months from effective date to 10/1/2021: 12

(5) Average relativity based on an effective date of 10/1/2020:

Comp:  $(0.794 \times 4) + 0.822 \times (12 - 4) / 12 = 0.794$

Coll:  $(0.686 \times 4) + 0.73 \times (12 - 4) / 12 = 0.686$

(6) Model year trend factor:

Comp:  $(5) / 0.772 = 1.028$  Coll:  $(5) / 0.651 = 1.054$

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CALCULATION OF SYMBOL TREND FACTORS

A. Average Symbol Relativity of Experience Period:

Year ended	Comp	Coll
06/30/2018	2.076	1.488

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

Year ended	Comp	Coll
09/30/2020	2.212	1.528
12/31/2020	2.227	1.532
03/31/2021	2.242	1.536
06/30/2021	2.255	1.541
09/30/2021	2.271	1.545
12/31/2021	2.286	1.549
03/31/2022	2.299	1.553
06/30/2022	2.319	1.559
09/30/2022	2.331	1.562
12/31/2022	2.341	1.565

C. Proposed Projection Date: 7/16/2021

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
06/30/2021	2.255	1.541

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

Year ended	Comp	Coll
09/30/2021	2.271	1.545

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

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

$$\text{COMP } ( 2.47 / 3 ) \quad 2.255 \quad + \quad ( 0.53 / 3 ) \quad 2.271 \quad = \quad 2.258$$

$$\text{COLL: } ( 2.47 / 3 ) \quad 1.541 \quad + \quad ( 0.53 / 3 ) \quad 1.545 \quad = \quad 1.542$$

H. Symbol Trend Factors: (G)/(A) Year-Ended Comp: 2.258 / 2.076 = 1.088  
12/31/2018 Coll: 1.542 / 1.488 = 1.036

I. Annualized Trends: (H)^(1 / 3.04 ) Year-Ended Comp: 2.8%  
12/31/2018 Coll: 1.2%



NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2005					724,279,324
2006				759,412,892	757,537,429
2007			769,117,018	771,660,808	770,562,365
2008		736,955,645	752,606,768	754,898,979	751,043,783
2009	743,063,871	805,971,456	822,808,711	824,559,586	822,482,993
2010	749,121,544	811,793,162	821,767,319	822,060,565	821,124,171
2011	769,451,348	809,237,586	819,356,952	822,867,717	821,035,146
2012	782,355,728	819,333,294	828,252,158	829,183,979	829,247,603
2013	767,539,013	810,001,710	823,606,963	830,776,045	831,041,201
2014	766,619,149	824,010,768	843,963,491	854,080,792	855,347,231
2015	810,170,619	893,472,461	927,185,682	934,047,917	
2016	873,185,589	964,085,454	994,763,384		
2017	842,233,368	937,896,036			
2018	826,188,078				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006				0.998
2007			1.003	0.999
2008		1.021	1.003	0.995
2009	1.085	1.021	1.002	0.997
2010	1.084	1.012	1.000	0.999
2011	1.052	1.013	1.004	0.998
2012	1.047	1.011	1.001	1.000
2013	1.055	1.017	1.009	1.000
2014	1.075	1.024	1.012	1.001
2015	1.103	1.038	1.007	
2016	1.104	1.032		
2017	1.114			
Five Year Average	1.090	1.024	1.007	1.000
Three Year Average	1.107	1.031	1.009	1.000
		Five Year	Three Year	
39 to 63 months:		1.007	1.009	
27 to 63 months:		1.031	1.040	
15 to 63 months:		1.124	1.151	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2005					578,537,116
2006				602,497,738	602,092,739
2007			608,515,719	608,672,244	608,562,434
2008		607,585,089	608,059,698	608,308,805	608,233,572
2009	604,856,887	614,178,970	615,294,078	615,667,679	615,821,799
2010	618,016,628	629,572,991	631,101,652	631,458,376	631,388,802
2011	625,138,655	638,695,426	640,592,815	641,067,759	642,042,165
2012	655,991,128	674,387,749	678,278,339	679,160,845	679,064,830
2013	694,412,102	717,673,256	720,693,872	721,060,440	721,050,475
2014	750,059,297	771,956,718	774,338,590	775,090,826	774,804,431
2015	835,697,530	867,811,745	870,763,151	871,849,406	
2016	917,595,695	956,268,680	960,603,932		
2017	946,840,760	981,256,188			
2018	971,332,877				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006				0.999
2007			1.000	1.000
2008		1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.019	1.002	1.001	1.000
2011	1.022	1.003	1.001	1.002
2012	1.028	1.006	1.001	1.000
2013	1.033	1.004	1.001	1.000
2014	1.029	1.003	1.001	1.000
2015	1.038	1.003	1.001	
2016	1.042	1.005		
2017	1.036			
Five Year Average	1.036	1.004	1.001	1.000
Three Year Average	1.039	1.004	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.005	
15 to 63 months:		1.041	1.044	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Total Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2005					90,645,560
2006				94,013,888	94,087,739
2007			93,238,755	93,617,508	93,731,836
2008		91,595,353	92,528,555	93,071,581	93,094,942
2009	97,861,611	99,396,195	100,919,154	101,171,878	101,257,049
2010	95,856,365	97,322,444	98,714,615	99,127,621	99,286,154
2011	93,143,438	96,316,801	97,215,011	97,814,666	98,115,360
2012	93,244,145	96,618,132	98,306,929	98,910,915	98,689,925
2013	92,538,232	95,842,790	97,860,162	97,858,080	98,046,357
2014	90,997,474	95,512,681	96,851,396	97,650,027	97,727,825
2015	95,948,353	100,420,856	102,971,324	103,648,834	
2016	102,264,187	106,966,826	108,894,516		
2017	99,064,485	102,156,647			
2018	93,139,589				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006				1.001
2007			1.004	1.001
2008		1.010	1.006	1.000
2009	1.016	1.015	1.003	1.001
2010	1.015	1.014	1.004	1.002
2011	1.034	1.009	1.006	1.003
2012	1.036	1.017	1.006	0.998
2013	1.036	1.021	1.000	1.002
2014	1.050	1.014	1.008	1.001
2015	1.047	1.025	1.007	
2016	1.046	1.018		
2017	1.031			
Five Year Average	1.042	1.019	1.005	1.001
Three Year Average	1.041	1.019	1.005	1.000
		Five Year	Three Year	
39 to 63 months:		1.006	1.005	
27 to 63 months:		1.025	1.024	
15 to 63 months:		1.068	1.066	

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
2007			56,447,738	56,566,944	56,500,565
2008		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	43,315,810
2012	40,489,188	41,520,729	43,130,211	42,949,643	42,838,388
2013	37,619,826	42,529,675	42,790,601	44,064,436	42,856,707
2014	37,440,221	39,852,172	41,440,067	41,057,268	40,880,373
2015	43,114,850	49,545,130	49,788,808	50,449,098	
2016	50,187,250	54,598,670	55,357,415		
2017	59,216,888	62,694,056			
2018	59,970,070				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007			1.002	0.999
2008		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	1.003
2012	1.025	1.039	0.996	0.997
2013	1.131	1.006	1.030	0.973
2014	1.064	1.040	0.991	0.996
2015	1.149	1.005	1.013	
2016	1.088	1.014		
2017	1.059			
Five Year Average	1.098	1.021	1.008	0.993
Three Year Average	1.099	1.020	1.011	0.989
		Five Year	Three Year	
39 to 63 months:		1.001	1.000	
27 to 63 months:		1.022	1.020	
15 to 63 months:		1.122	1.121	

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
2007			10,063,604	10,009,408	9,948,682
2008		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	9,130,110
2012	9,174,333	8,836,530	8,710,242	8,745,025	8,529,582
2013	9,910,271	9,388,283	9,233,329	9,131,699	9,075,803
2014	10,165,600	9,893,426	9,686,580	9,504,738	9,431,891
2015	12,671,513	12,313,034	12,017,963	11,908,159	
2016	14,773,364	14,167,281	13,857,930		
2017	17,220,241	16,486,598			
2018	16,872,864				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007			0.995	0.994
2008		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	1.001
2012	0.963	0.986	1.004	0.975
2013	0.947	0.983	0.989	0.994
2014	0.973	0.979	0.981	0.992
2015	0.972	0.976	0.991	
2016	0.959	0.978		
2017	0.957			
Five Year Average	0.962	0.980	0.997	0.991
Three Year Average	0.963	0.978	0.987	0.987
		Five Year	Three Year	
39 to 63 months:		0.988	0.974	
27 to 63 months:		0.968	0.953	
15 to 63 months:		0.931	0.918	

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
2007			69,501,239	70,911,206	70,244,626
2008		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	78,667,941
2012	49,392,980	64,491,829	70,101,556	75,074,826	74,933,697
2013	48,516,657	65,916,109	77,927,626	80,971,235	79,597,833
2014	43,693,017	61,021,239	68,443,875	73,531,964	72,293,014
2015	49,509,530	67,578,350	78,698,144	85,580,844	
2016	53,314,671	72,657,073	84,270,802		
2017	51,881,053	78,772,635			
2018	51,585,012				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007			1.020	0.991
2008		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	0.988
2012	1.306	1.087	1.071	0.998
2013	1.359	1.182	1.039	0.983
2014	1.397	1.122	1.074	0.983
2015	1.365	1.165	1.087	
2016	1.363	1.160		
2017	1.518			
Five Year Average	1.400	1.143	1.061	0.989
Three Year Average	1.415	1.149	1.067	0.988
		Five Year	Three Year	
39 to 63 months:		1.049	1.054	
27 to 63 months:		1.199	1.211	
15 to 63 months:		1.679	1.714	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2005					601,141,186
2006				620,644,878	620,816,005
2007			626,175,066	629,464,168	630,359,444
2008		606,038,122	616,157,149	617,857,848	617,481,470
2009	636,778,268	666,202,319	675,496,873	677,961,158	678,378,046
2010	639,377,892	670,309,948	674,985,532	677,413,856	677,391,262
2011	654,278,886	671,130,623	676,256,932	679,413,783	679,001,826
2012	663,780,028	675,959,052	681,148,421	682,100,471	683,645,062
2013	659,776,040	675,365,278	679,850,899	688,465,873	686,687,252
2014	654,759,462	685,511,442	699,316,996	703,227,016	707,826,806
2015	696,388,761	744,161,515	764,655,824	767,752,936	
2016	746,254,527	803,385,854	820,194,385		
2017	720,842,437	779,117,099			
2018	703,666,187				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006				1.000
2007			1.005	1.001
2008		1.017	1.003	0.999
2009	1.046	1.014	1.004	1.001
2010	1.048	1.007	1.004	1.000
2011	1.026	1.008	1.005	0.999
2012	1.018	1.008	1.001	1.002
2013	1.024	1.007	1.013	0.997
2014	1.047	1.020	1.006	1.007
2015	1.069	1.028	1.004	
2016	1.077	1.021		
2017	1.081			
Five Year Average	1.060	1.017	1.006	1.001
Three Year Average	1.076	1.023	1.008	1.002
		Five Year	Three Year	
39 to 63 months:		1.007	1.010	
27 to 63 months:		1.024	1.033	
15 to 63 months:		1.085	1.112	

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Basic Limits Incurred Losses as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2005					574,527,902
2006				598,221,980	597,935,823
2007			603,840,287	604,144,875	604,051,595
2008		602,297,429	603,066,452	603,284,796	603,225,683
2009	600,163,831	609,446,256	610,523,213	610,899,239	611,030,537
2010	613,312,535	625,276,689	626,714,405	627,058,274	626,732,185
2011	620,421,933	633,888,047	635,716,024	636,104,411	636,935,467
2012	650,831,743	668,507,250	672,154,949	672,672,573	672,828,719
2013	687,781,171	711,283,573	713,953,296	714,435,768	714,454,874
2014	742,337,687	763,487,631	765,503,500	766,476,520	766,429,387
2015	825,271,105	856,359,697	859,583,993	860,538,054	
2016	905,529,154	943,611,862	947,762,013		
2017	933,429,513	966,862,089			
2018	956,716,106				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006				1.000
2007			1.001	1.000
2008		1.001	1.000	1.000
2009	1.015	1.002	1.001	1.000
2010	1.020	1.002	1.001	0.999
2011	1.022	1.003	1.001	1.001
2012	1.027	1.005	1.001	1.000
2013	1.034	1.004	1.001	1.000
2014	1.028	1.003	1.001	1.000
2015	1.038	1.004	1.001	
2016	1.042	1.004		
2017	1.036			
Five Year Average	1.036	1.004	1.001	1.000
Three Year Average	1.039	1.004	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.005	
15 to 63 months:		1.041	1.044	

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
2007			42,036,340	42,357,497	42,329,394
2008		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	34,696,103
2012	33,462,492	33,713,284	34,551,106	34,514,725	34,418,519
2013	31,183,302	33,275,890	32,971,225	33,695,834	33,010,126
2014	30,948,844	31,151,202	32,217,243	31,814,626	31,952,970
2015	35,450,475	38,170,333	38,376,371	38,649,936	
2016	42,059,845	43,766,184	43,967,090		
2017	47,442,452	49,486,229			
2018	49,076,795				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007			1.008	0.999
2008		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	1.004
2012	1.007	1.025	0.999	0.997
2013	1.067	0.991	1.022	0.980
2014	1.007	1.034	0.988	1.004
2015	1.077	1.005	1.007	
2016	1.041	1.005		
2017	1.043			
Five Year Average	1.047	1.012	1.003	0.996
Three Year Average	1.054	1.015	1.006	0.994
		Five Year	Three Year	
39 to 63 months:		0.999	1.000	
27 to 63 months:		1.011	1.015	
15 to 63 months:		1.059	1.070	

(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
2007			9,876,322	9,820,704	9,758,377
2008		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	8,472,947
2012	8,892,102	8,515,853	8,390,011	8,324,069	8,209,351
2013	9,894,719	9,367,736	9,219,627	9,117,997	9,062,101
2014	10,267,177	9,861,175	9,620,272	9,433,861	9,361,014
2015	12,557,032	12,111,090	11,826,946	11,709,690	
2016	14,713,589	14,112,082	13,802,573		
2017	17,081,106	16,363,322			
2018	16,743,992				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007			0.994	0.994
2008		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	0.997
2012	0.958	0.985	0.992	0.986
2013	0.947	0.984	0.989	0.994
2014	0.960	0.976	0.981	0.992
2015	0.964	0.977	0.990	
2016	0.959	0.978		
2017	0.958			
Five Year Average	0.958	0.980	0.990	0.992
Three Year Average	0.960	0.977	0.987	0.991
		Five Year	Three Year	
39 to 63 months:		0.982	0.978	
27 to 63 months:		0.962	0.956	
15 to 63 months:		0.922	0.918	

(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  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Bodily Injury Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2005					99,370
2006				98,756	98,575
2007			96,769	96,531	96,427
2008		95,308	94,987	94,889	94,709
2009	104,108	101,985	101,909	101,763	101,663
2010	103,423	101,382	101,167	101,204	101,074
2011	101,059	98,822	98,815	98,791	98,767
2012	103,514	101,955	102,282	102,323	102,291
2013	102,357	100,878	100,801	101,164	101,039
2014	102,497	101,370	102,058	102,092	101,936
2015	112,037	112,450	112,782	112,844	
2016	115,451	114,803	114,710		
2017	106,244	104,863			
2018	99,714				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006				0.998
2007			0.998	0.999
2008		0.997	0.999	0.998
2009	0.980	0.999	0.999	0.999
2010	0.980	0.998	1.000	0.999
2011	0.978	1.000	1.000	1.000
2012	0.985	1.003	1.000	1.000
2013	0.986	0.999	1.004	0.999
2014	0.989	1.007	1.000	0.998
2015	1.004	1.003	1.001	
2016	0.994	0.999		
2017	0.987			
Five Year Average	0.992	1.002	1.001	0.999
Three Year Average	0.995	1.003	1.002	0.999
		Five Year	Three Year	
39 to 63 months:		1.000	1.001	
27 to 63 months:		1.002	1.004	
15 to 63 months:		0.994	0.999	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Accident Year	Property Damage Incurred Claims as of				
	15 Months	27 Months	39 Months	51 Months	63 Months
2005					242,482
2006				243,136	243,117
2007			241,846	241,869	241,865
2008		235,636	235,819	235,861	235,854
2009	241,069	242,920	243,130	243,171	243,185
2010	247,599	250,117	250,319	250,372	250,314
2011	244,106	245,749	246,014	246,049	246,577
2012	250,561	252,645	253,677	253,891	253,879
2013	248,714	252,721	253,124	253,217	253,223
2014	256,120	258,699	259,204	259,288	259,219
2015	275,692	281,473	281,894	281,974	
2016	287,326	291,784	292,458		
2017	276,679	281,213			
2018	269,105				

Accident Year	Claim Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006				1.000
2007			1.000	1.000
2008		1.001	1.000	1.000
2009	1.008	1.001	1.000	1.000
2010	1.010	1.001	1.000	1.000
2011	1.007	1.001	1.000	1.002
2012	1.008	1.004	1.001	1.000
2013	1.016	1.002	1.000	1.000
2014	1.010	1.002	1.000	1.000
2015	1.021	1.001	1.000	
2016	1.016	1.002		
2017	1.016			
Five Year Average	1.016	1.002	1.000	1.000
Three Year Average	1.018	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:		1.018	1.020	

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
2005					57,778
2006				57,675	57,672
2007			55,297	55,395	55,407
2008		53,602	53,951	54,057	54,046
2009	56,157	57,291	57,760	57,830	57,831
2010	54,593	55,893	56,290	56,370	56,968
2011	52,665	54,248	54,595	54,702	54,761
2012	52,323	54,022	54,398	54,527	54,538
2013	50,822	52,516	53,018	53,189	53,214
2014	49,541	51,548	52,146	52,309	52,320
2015	51,586	54,207	54,931	55,131	
2016	55,321	57,753	58,333		
2017	51,796	53,642			
2018	47,759				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2006				1.000
2007			1.002	1.000
2008		1.007	1.002	1.000
2009	1.020	1.008	1.001	1.000
2010	1.024	1.007	1.001	1.011
2011	1.030	1.006	1.002	1.001
2012	1.032	1.007	1.002	1.000
2013	1.033	1.010	1.003	1.000
2014	1.041	1.012	1.003	1.000
2015	1.051	1.013	1.004	
2016	1.044	1.010		
2017	1.036			
Five Year Average	1.041	1.010	1.003	1.002
Three Year Average	1.044	1.012	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.005	1.003	
27 to 63 months:		1.015	1.015	
15 to 63 months:		1.057	1.060	

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
2007			6,214	6,191	6,160
2008		5,650	5,639	5,619	5,613
2009	6,199	6,186	6,204	6,201	6,181
2010	5,796	5,814	5,820	5,792	5,829
2011	5,613	5,654	5,648	5,651	5,676
2012	5,543	5,529	5,600	5,627	5,636
2013	4,986	5,097	5,100	5,128	5,115
2014	4,810	4,906	4,970	4,967	4,960
2015	5,550	5,757	5,738	5,750	
2016	6,335	6,402	6,394		
2017	6,652	6,588			
2018	6,397				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007			0.996	0.995
2008		0.998	0.996	0.999
2009	0.998	1.003	1.000	0.997
2010	1.003	1.001	0.995	1.006
2011	1.007	0.999	1.001	1.004
2012	0.997	1.013	1.005	1.002
2013	1.022	1.001	1.005	0.997
2014	1.020	1.013	0.999	0.999
2015	1.037	0.997	1.002	
2016	1.011	0.999		
2017	0.990			
Five Year Average	1.016	1.005	1.002	1.002
Three Year Average	1.013	1.003	1.002	0.999
		Five Year	Three Year	
39 to 63 months:		1.004	1.001	
27 to 63 months:		1.009	1.004	
15 to 63 months:		1.025	1.017	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Uninsured Motorists Property Damage Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2007			8,290	8,286	8,278
2008		7,695	7,714	7,687	7,700
2009	7,323	7,463	7,443	7,478	7,476
2010	7,062	7,140	7,150	7,133	7,161
2011	6,949	7,020	7,005	7,037	7,070
2012	7,113	7,230	7,386	7,450	7,499
2013	6,815	7,015	7,043	7,062	7,074
2014	6,680	6,879	6,901	6,915	6,920
2015	7,788	8,062	8,072	8,096	
2016	9,341	9,586	9,627		
2017	10,709	11,082			
2018	10,698				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007			1.000	0.999
2008		1.002	0.996	1.002
2009	1.019	0.997	1.005	1.000
2010	1.011	1.001	0.998	1.004
2011	1.010	0.998	1.005	1.005
2012	1.016	1.022	1.009	1.007
2013	1.029	1.004	1.003	1.002
2014	1.030	1.003	1.002	1.001
2015	1.035	1.001	1.003	
2016	1.026	1.004		
2017	1.035			
Five Year Average	1.031	1.007	1.004	1.004
Three Year Average	1.032	1.003	1.003	1.003
		Five Year	Three Year	
39 to 63 months:		1.008	1.006	
27 to 63 months:		1.015	1.009	
15 to 63 months:		1.046	1.041	

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
2007			1,669	1,666	1,616
2008		1,588	1,712	1,736	1,677
2009	1,193	1,680	1,885	1,907	1,850
2010	1,203	1,661	1,829	1,897	1,831
2011	1,323	1,735	1,907	1,959	1,884
2012	1,290	1,678	1,803	1,831	1,788
2013	1,209	1,612	1,834	1,909	1,816
2014	1,150	1,572	1,757	1,851	1,769
2015	1,336	1,718	1,935	2,004	
2016	1,579	1,946	2,232		
2017	1,512	2,096			
2018	1,518				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2007			0.998	0.970
2008		1.078	1.014	0.966
2009	1.408	1.122	1.012	0.970
2010	1.381	1.101	1.037	0.965
2011	1.311	1.099	1.027	0.962
2012	1.301	1.074	1.016	0.977
2013	1.333	1.138	1.041	0.951
2014	1.367	1.118	1.054	0.956
2015	1.286	1.126	1.036	
2016	1.232	1.147		
2017	1.386			
Five Year Average	1.321	1.121	1.035	0.962
Three Year Average	1.301	1.130	1.044	0.961
		Five Year	Three Year	
39 to 63 months:		0.996	1.003	
27 to 63 months:		1.117	1.133	
15 to 63 months:		1.476	1.474	