



January 31, 2022

Honorable Mike Causey  
Commissioner of Insurance  
North Carolina Department of Insurance  
1201 Mail Service Center  
Raleigh, NC 27699-1201

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, 2022.

Sincerely,

Joanna Biliouris

A handwritten signature in blue ink that reads "Joanna Biliouris".

Chief Operating Officer  
NC Rate Bureau

JB:ko  
Attachments

**NORTH CAROLINA RATE BUREAU  
2022 PRIVATE PASSENGER AUTOMOBILE INSURANCE  
EXPERIENCE REVIEW**

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**NORTH CAROLINA RATE BUREAU  
2022 PRIVATE PASSENGER AUTOMOBILE INSURANCE  
EXPERIENCE REVIEW**

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## **North Carolina Private Passenger Automobile**

### **Voluntary & Ceded Combined**

	<b>AY 2018</b>	<b>AY 2019</b>	<b>AY 2020</b>
<b><u>Bodily Injury</u></b>			
Exposures	7,011,717	7,194,458	7,478,700
Prem at Pres NCRB Rates	1,259,153,394	1,287,024,694	1,334,319,169
B/L Incurred Losses	678,075,974	706,561,738	528,064,855
T/L Incurred Losses	835,226,097	874,856,746	633,489,418
<b><u>Property Damage</u></b>			
Exposures	7,011,717	7,194,458	7,478,700
Prem at Pres NCRB Rates	1,555,246,244	1,590,392,203	1,647,938,797
B/L Incurred Losses	881,162,442	952,673,696	740,982,000
T/L Incurred Losses	895,444,300	969,644,667	754,777,910
<b><u>Medical Payments</u></b>			
Exposures	4,660,469	4,722,710	4,838,689
Prem at Pres NCRB Rates	159,064,723	160,557,614	163,677,659
Incurred Losses	83,600,986	82,977,171	63,475,960

## **North Carolina Private Passenger Automobile**

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

	<b>CY 2018</b>	<b>CY 2019</b>	<b>CY 2020</b>
<b><u>Comprehensive</u></b>			
Exposures	5,169,595	5,348,970	5,623,645
Prem at Pres NCRB Rates	803,105,498	825,117,932	861,229,258
Paid Losses <sup>1</sup>	389,286,080	446,099,719	441,473,300

### **Collision**

Exposures	4,817,828	4,990,670	5,244,355
Prem at Pres NCRB Rates	2,124,513,266	2,201,323,199	2,314,758,488
Paid Losses	907,165,320	989,147,161	866,820,479

### **Notes:**

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

## **North Carolina Private Passenger Automobile**

### **Voluntary & Ceded Combined**

	<b>AY 2018</b>	<b>AY 2019</b>	<b>AY 2020</b>
<b><u>Uninsured Motorists BI</u></b>			
Exposures	7,011,717	7,194,458	7,478,700
B/L Prem at Pres NCRB Rates	112,187,472	115,111,328	119,659,200
T/L Prem at Pres NCRB Rates	136,296,893	139,849,143	145,374,368
B/L Incurred Losses	55,290,234	60,210,723	55,057,508
T/L Incurred Losses	70,020,989	78,570,220	67,916,623

### **Uninsured Motorists PD**

Exposures	7,011,717	7,194,458	7,478,700
B/L Prem at Pres NCRB Rates	14,023,434	14,388,916	14,957,400
T/L Prem at Pres NCRB Rates	21,035,148	21,583,377	22,436,103
B/L Incurred Losses	16,428,476	17,224,401	17,000,257
T/L Incurred Losses	16,545,541	17,275,524	17,241,724

### **Underinsured Motorists BI**

Exposures	5,120,792	5,254,251	5,461,839
T/L Prem at Pres NCRB Rates	174,899,041	179,457,417	186,547,523
T/L Incurred Losses	86,017,737	84,171,016	55,783,232

### **Motorcycle Liability**

Exposures	286,849	294,959	306,117
T/L Prem at Pres NCRB Rates	50,419,678	51,541,344	56,778,887
T/L Incurred Losses	20,079,625	24,764,449	23,429,102

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.
12/31/91	1,271,154	21,820,454	20,549,300	0.062	0.161	\$ 3,308,437
12/31/92	1,928,913	21,696,593	19,767,680	0.098	0.125	2,470,960
12/31/93	18,640,617	67,247,004	48,606,387	0.384	-0.161	(7,825,628)
12/31/94	3,267,309	54,565,559	51,298,250	0.064	0.159	8,156,422
12/31/95	9,648,334	65,189,949	55,541,615	0.174	0.049	2,721,539
12/31/96	49,270,157	121,767,966	72,497,809	0.680	-0.457	(33,131,499)
12/31/97	8,337,582	74,959,385	66,621,803	0.125	0.098	6,528,937
12/31/98	36,582,228	109,433,029	72,850,801	0.502	-0.279	(20,325,373)
12/31/99	82,839,636	254,543,319	171,703,683	0.482	-0.259	(44,471,254)
12/31/00	26,900,286	219,752,475	192,852,189	0.139	0.084	16,199,584
12/31/01	12,205,306	195,182,807	182,977,501	0.067	0.156	28,544,490
12/31/02	19,987,319	207,651,735	187,664,416	0.107	0.116	21,769,072
12/31/03	71,165,906	270,447,922	199,282,016	0.357	-0.134	(26,703,790)
12/31/04	22,627,816	242,377,216	219,749,400	0.103	0.120	26,369,928
12/31/05	15,400,792	234,388,376	218,987,584	0.070	0.153	33,505,100
12/31/06	35,338,646	273,491,755	238,153,109	0.148	0.075	17,861,483
12/31/07	18,082,928	266,769,682	248,686,754	0.073	0.150	37,303,013
12/31/08	40,583,664	308,375,011	267,791,347	0.152	0.071	19,013,186
12/31/09	26,400,184	283,714,317	257,314,133	0.103	0.120	30,877,696
12/31/10	28,265,837	298,598,932	270,333,095	0.105	0.118	31,899,305
12/31/11	203,657,338	480,977,217	277,319,879	0.734	-0.511	(141,710,458)
12/31/12	62,581,368	321,750,613	259,169,245	0.241	-0.018	(4,665,046)
12/31/13	19,758,670	278,450,013	258,691,343	0.076	0.147	38,027,627
12/31/14	37,932,870	302,875,301	264,942,431	0.143	0.080	21,195,394
12/31/15	39,044,951	329,490,008	290,445,057	0.134	0.089	25,849,610
12/31/16	134,032,466	450,053,876	316,021,410	0.424	-0.201	(63,520,303)
12/31/17	46,380,142	333,331,249	286,951,107	0.162	0.061	17,504,018
12/31/18	113,865,780	432,253,026	318,387,246	0.358	-0.135	(42,982,278)
12/31/19	86,827,676	451,528,898	364,701,222	0.238	-0.015	(5,470,518)
12/31/20	62,754,710	423,773,558	361,018,848	0.174	0.049	17,689,924

Average (4) = 0.223

(a) 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 1997-2020.

(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>
2018	1,810,487,076	1,767,764,953	1.024
2019	1,865,813,260	1,872,828,853	0.996
2020	1,683,907,991	1,674,613,178	1.006

(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 12/31/2020

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	370,129,351	1.00	370,129,351	1.00	370,129,351
50/100	278,016,101	1.18	235,606,865	1.18	278,016,101
100/200	9,944,421	1.39	7,154,260	1.39	9,944,421
100/300	408,895,977	1.40	292,068,555	1.40	408,895,977
250/500	153,684,426	1.66	92,580,980	1.66	153,684,427
300/300	16,777,589	1.62	10,356,536	1.62	16,777,588
500/1000	8,990,189	1.85	4,859,562	1.85	8,990,190
1000/1000	5,088,259	1.96	2,596,051	1.96	5,088,260
All Other	4,674,415	1.233	3,791,091	1.233	4,674,415
	1,256,200,728	1.233	1,019,143,251	1.233	1,256,200,730

Year Ending 12/31/2019

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	356,404,662	1.00	356,404,662	1.00	356,404,662
50/100	275,621,843	1.18	233,577,833	1.18	275,621,843
100/200	8,730,299	1.39	6,280,791	1.39	8,730,299
100/300	414,372,214	1.40	295,980,153	1.40	414,372,214
250/500	149,432,069	1.66	90,019,319	1.66	149,432,070
300/300	18,273,436	1.62	11,279,899	1.62	18,273,436
500/1000	8,150,752	1.85	4,405,812	1.85	8,150,752
1000/1000	4,852,792	1.96	2,475,914	1.96	4,852,791
All Other	4,314,065	1.235	3,493,170	1.235	4,314,065
	1,240,152,132	1.235	1,003,917,553	1.235	1,240,152,132

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	341,424,245	1.00	341,424,245	1.00	341,424,245
50/100	274,415,605	1.18	232,555,597	1.18	274,415,604
100/200	8,690,167	1.39	6,251,919	1.39	8,690,167
100/300	413,489,919	1.40	295,349,942	1.40	413,489,919
250/500	143,426,640	1.66	86,401,590	1.66	143,426,639
300/300	18,633,700	1.62	11,502,284	1.62	18,633,700
500/1000	8,240,668	1.85	4,454,415	1.85	8,240,668
1000/1000	4,423,178	1.96	2,256,723	1.96	4,423,177
All Other	4,381,166	1.237	3,541,767	1.237	4,381,166
	1,217,125,288	1.237	983,738,482	1.237	1,217,125,285

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

Year Ending 12/31/2020

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	415,492,272	1.000	415,492,272	1.000	415,492,272
35,000	486,317	1.005	483,898	1.005	486,317
50,000	551,920,835	1.010	546,456,272	1.010	551,920,835
100,000	341,439,506	1.030	331,494,666	1.030	341,439,506
250,000	7,605,714	1.059	7,181,977	1.059	7,605,714
300,000	178,851	1.071	166,994	1.071	178,851
500,000	3,705,400	1.113	3,329,200	1.113	3,705,400
1,000,000	450,665	1.202	374,929	1.202	450,665
All Other	2,595,182	1.012	2,564,409	1.012	2,595,182
	1,323,874,742	1.012	1,307,544,617	1.012	1,323,874,742

Year Ending 12/31/2019

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	376,161,948	1.000	376,161,948	1.000	376,161,948
35,000	420,156	1.005	418,066	1.005	420,156
50,000	512,578,415	1.010	507,503,381	1.010	512,578,415
100,000	313,822,663	1.030	304,682,197	1.030	313,822,663
250,000	6,390,781	1.059	6,034,732	1.059	6,390,781
300,000	178,695	1.071	166,849	1.071	178,695
500,000	3,276,829	1.113	2,944,141	1.113	3,276,829
1,000,000	417,383	1.202	347,240	1.202	417,382
All Other	2,465,925	1.013	2,434,279	1.013	2,465,925
	1,215,712,795	1.013	1,200,692,833	1.013	1,215,712,794

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	352,491,452	1.000	352,491,452	1.000	352,491,452
35,000	380,822	1.005	378,927	1.005	380,822
50,000	491,125,638	1.010	486,263,008	1.010	491,125,638
100,000	294,429,575	1.030	285,853,956	1.030	294,429,575
250,000	5,354,384	1.059	5,056,076	1.059	5,354,384
300,000	169,660	1.071	158,413	1.071	169,660
500,000	3,021,751	1.113	2,714,960	1.113	3,021,750
1,000,000	392,075	1.202	326,186	1.202	392,076
All Other	3,118,442	1.012	3,081,464	1.012	3,118,442
	1,150,483,799	1.012	1,136,324,442	1.012	1,150,483,799

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

Year Ending 12/31/2020  
Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1) Written Premium	(2) Prior ILF	(3) (1)/(2) B/L Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
\$500	3,133,889	1.00	3,133,889	1.00	3,133,889
750	115,857	1.33	87,111	1.45	126,311
1,000	33,962,984	1.60	21,226,865	1.83	38,845,163
2,000	45,948,144	2.34	19,635,959	2.98	58,515,158
3,000	598,661	2.79	214,574	3.73	800,361
5,000	31,344,852	3.38	9,273,625	4.62	42,844,148
10,000	10,444,875	3.86	2,705,926	5.74	15,532,015
All Other	8,800,092	2.231	3,944,461	2.839	11,198,325
Total	134,349,354	2.231	60,222,410	2.839	170,995,370

Year Ending 12/31/2019  
Voluntary and Ceded Medical Payments - \$500 Base

Limit	(1) Written Premium	(2) Prior ILF	(3) (1)/(2) B/L Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
\$500	2,776,351	1.00	2,776,351	1.00	2,776,351
750	115,791	1.33	87,061	1.45	126,238
1,000	34,382,177	1.60	21,488,861	1.83	39,324,616
2,000	46,539,613	2.34	19,888,724	2.98	59,268,398
3,000	584,991	2.79	209,674	3.73	782,084
5,000	30,690,395	3.38	9,079,999	4.62	41,949,595
10,000	10,017,103	3.86	2,595,104	5.74	14,895,897
All Other	7,971,703	2.229	3,576,358	2.835	10,138,975
Total	133,078,124	2.229	59,702,132	2.835	169,262,154

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

Limit	(1) Written Premium	(2) Prior ILF	(3) (1)/(2) B/L Premium	(4) Current ILF	(5) (3)x(4) T/L Premium
\$500	2,733,611	1.00	2,733,611	1.00	2,733,611
750	102,079	1.33	76,751	1.45	111,289
1,000	34,331,777	1.60	21,457,361	1.83	39,266,971
2,000	46,576,432	2.34	19,904,458	2.98	59,315,285
3,000	557,521	2.79	199,828	3.73	745,358
5,000	29,929,531	3.38	8,854,891	4.62	40,909,596
10,000	9,426,604	3.86	2,442,125	5.74	14,017,798
All Other	7,876,669	2.221	3,546,452	2.822	10,008,088
Total	131,534,224	2.221	59,215,477	2.822	167,107,996

## North Carolina Dividends

LIABILITY			
Year	Vol + Ced Manual Earned Prem.	Amount of Dividend	Dividend as % of Vol+Ced Manual Earned Prem.
2015	3,212,726,380	11,038,054	0.34%
2016	3,312,275,573	9,159,705	0.28%
2017	3,500,381,382	10,265,267	0.29%
2018	3,809,373,209	11,815,554	0.31%
2019	3,931,768,518	18,559,790	0.47%
2020	4,249,820,320	73,239,681	1.72%
		6 year average:	0.57%

## PHYSICAL DAMAGE

Year	Standard Manual Earned Prem.	Non-Standard Manual Earned Prem.	Amount of Dividend	Dividend as % of Manual Earned Prem.*
2015	1,935,815,351	565,355,305	8,120,288	0.32%
2016	2,155,650,143	643,666,211	8,031,384	0.29%
2017	2,324,372,761	736,769,450	9,532,087	0.31%
2018	2,412,969,095	765,853,691	11,422,852	0.36%
2019	2,588,208,501	846,499,432	16,609,272	0.48%
2020	2,578,367,608	889,518,443	71,116,310	2.05%
			6 year average:	0.64%

\* 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)
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	-21.03%	1,991,792,621	(530,421,664)
2019	2,405,907,198	-22.65%	1,860,969,218	(544,937,980)
2020	2,754,663,372	-26.95%	2,012,281,593	(742,381,779)

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)
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
2019	225,691,688	37.70%	310,777,454	85,085,766	433,365,902	433,365,902	0
2020	246,543,493	15.60%	285,004,278	38,460,785	470,698,538	470,698,538	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)
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	2,843,149,722	(434,312,823)	6.27%	211,522,926	-6.80%
2019	3,064,964,788	2,605,112,574	(459,852,214)	6.75%	212,628,412	-8.07%
2020	3,471,905,403	2,767,984,409	(703,920,994)	4.63%	162,529,955	-15.59%

6 year average: -9.50%

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) Std Phy Dam Premium at Rate Bureau Rates	(2) Deviation % From RB Manual Rates	(3) Std Phy Dam Anticipated Premium (1) x (2)	(4) Std Phy Dam Amount of Deviation (3) - (1)
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	-27.78%	1,675,555,177	(644,515,686)
2018	2,514,981,788	-27.30%	1,828,391,760	(686,590,028)
2019	2,384,328,980	-30.06%	1,667,599,689	(716,729,291)
2020	2,447,124,839	-29.45%	1,726,446,574	(720,678,265)

Year	(5) Non-Std Premium at Rate Bureau Rates	(6) Deviation % From RB Manual Rates	(7) Non-Std Phy Dam Anticipated Premium (5) x (6)	(8) Non-Std Phy Dam Amount of Deviation (7) - (5)
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
2019	381,078,041	49.89%	571,197,876	190,119,835
2020	460,015,940	47.40%	678,063,496	218,047,556

Year	(9) Total Phy Dam Premium at Rate Bureau Rates (1) + (5)	(10) Total Anticipated Premium (3) + (7)	(11) Amount of Deviation (10) - (9)	(12) Overall Pct. Deviation (11) / (9)
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	2,282,028,960	(456,155,507)	-16.66%
2018	2,941,927,793	2,462,321,188	(479,606,605)	-16.30%
2019	2,765,407,021	2,238,797,565	(526,609,456)	-19.04%
2020	2,907,140,779	2,404,510,070	(502,630,709)	-17.29%

6 year average: -16.71%

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>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Premium Written (Manual Level)	\$3,365,654,765	\$3,600,869,451	\$3,871,364,891	\$4,021,313,701	\$4,318,762,501
Premiums Earned (Manual Level)	3,312,275,573	3,500,381,382	3,809,373,209	3,931,768,518	4,249,820,320
Premium Written (Collected Level)	2,851,419,638	3,037,842,520	3,262,363,149	3,326,393,184	3,414,972,180
Premiums Earned (Collected Level)	2,813,993,653	2,955,595,178	3,217,916,772	3,280,053,971	3,387,940,957
Commission & Brokerage	245,191,370	267,005,493	279,082,501	282,406,751	296,518,289
Other Acquisition	274,024,393	275,872,153	298,186,071	309,212,961	337,631,933
General Expenses	195,630,434	187,274,686	210,008,699	232,009,386	260,469,797
Taxes, Licenses, and Fees	66,987,592	70,117,023	72,151,020	72,846,577	76,678,788
Bodily Injury Losses Incurred	1,181,757,501	1,352,777,629	1,260,082,758	1,376,909,614	1,177,026,933
BI Allocated Loss Adjustment	34,519,354	37,817,812	33,764,450	50,244,623	37,472,271
BI Unallocated Loss Adjustment	165,777,211	161,129,921	164,473,833	174,194,737	173,193,937
Property Damage Losses Incurred	966,484,264	1,063,347,807	1,074,640,046	1,157,351,638	981,795,414
PD Allocated Loss Adjustment	4,715,056	6,400,022	6,802,407	6,019,250	4,119,623
PD Unallocated Loss Adjustment	107,430,086	109,708,292	128,063,657	133,494,654	135,441,348

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)(b)	.080	.083	.080	.079	.082
Other Acquisition to Earned Premium (b)	.097	.093	.093	.094	.100
General Expenses to Earned Premium (b)	.070	.063	.065	.071	.077
Taxes, Licenses, etc. to Written Premium (b)	.023	.023	.022	.022	.022
	<u>BI</u>	<u>PD</u>	<u>BI</u>	<u>PD</u>	<u>BI</u>
Unallocated Loss Adjustment Expenses to Losses + Allocated	.136	.111	.116	.103	.127
	.118	.122	.115	.143	.137

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>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Premium Written (Collected Level)	\$1,617,970,142	\$1,709,974,738	\$1,789,923,910	\$1,828,939,447	\$1,837,035,790
Premium Earned (Collected Level)	1,570,893,050	1,681,906,896	1,764,379,641	1,816,543,102	1,816,598,943
Commission & Brokerage	136,734,568	145,995,958	148,462,027	154,916,386	150,505,073
Other Acquisition	143,738,502	147,197,360	154,505,596	160,767,200	172,676,405
General Expenses	81,217,891	82,302,957	94,796,110	104,777,275	120,910,408
Taxes, Licenses, and Fees	38,057,553	40,357,673	39,585,338	41,936,481	42,113,457
Losses Incurred	1,062,073,850	989,860,507	1,159,657,381	1,194,081,458	1,020,548,727
All Loss Adjustment Expenses	133,833,108	128,387,269	144,708,876	138,775,230	140,888,797

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.085	.085	.083	.085	.082
Other Acquisition to Earned Premium (a)	.092	.088	.088	.089	.095
General Expenses to Earned Premium (a)	.052	.049	.054	.058	.067
Taxes, Licenses, etc. to Written Premium (a)	.024	.024	.022	.023	.023
All Loss Adjustment Expenses to Incurred Losses	.126	.130	.125	.116	.138

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>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Premium Written (Collected Level)	\$957,983,199	\$1,118,193,520	\$1,185,566,576	\$1,303,185,397	\$1,308,892,411
Premium Earned (Collected Level)	921,295,924	1,079,606,579	1,155,694,300	1,271,882,408	1,302,676,519
Commission & Brokerage	77,732,015	97,914,763	101,522,860	103,399,516	108,759,226
Other Acquisition	82,638,953	86,338,620	98,457,158	102,189,664	113,816,617
General Expenses	58,582,003	60,727,095	83,865,348	93,585,505	105,499,389
Taxes, Licenses, and Fees	27,955,322	26,258,091	26,432,060	27,198,112	27,337,416
Losses Incurred	556,084,763	528,605,495	605,807,600	630,384,747	620,431,040
All Loss Adjustment Expenses	68,544,540	68,200,747	76,498,899	78,834,628	86,746,442

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.081	.088	.086	.079	.083
Other Acquisition to Earned Premium (a)	.090	.080	.085	.080	.087
General Expenses to Earned Premium (a)	.064	.056	.073	.074	.081
Taxes, Licenses, etc. to Written Premium (a)	.029	.023	.022	.021	.021
All Loss Adjustment Expenses to Incurred Losses	.123	.129	.126	.125	.140

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>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Premiums Written at Manual Level	\$43,560,721	\$43,919,825	\$43,262,292	\$43,258,273	\$49,138,923
Premiums Earned at Manual Level	42,087,690	44,348,926	43,768,990	42,959,918	48,086,986
Premiums Written (Collected Lvl)	39,663,017	40,367,385	40,021,185	39,786,835	43,556,265
Premiums Earned (Collected Lvl)	38,398,817	40,544,165	40,358,700	39,706,015	42,715,096
Commission & Brokerage	3,021,504	3,103,937	2,934,608	2,809,444	3,094,620
Other Acquisition	4,383,598	4,725,431	4,173,112	4,529,807	4,811,845
General Expenses	3,702,191	3,382,332	3,306,831	3,374,458	3,983,663
Taxes, Licenses, and Fees	925,113	826,067	752,685	746,067	819,002
Losses Incurred	16,670,219	22,734,786	17,341,185	15,172,984	19,677,307
Allocated Loss Adjustment Exp.	228,166	277,840	360,788	330,335	235,971
Unallocated Loss Adjustment Exp.	2,319,734	3,225,477	1,903,197	1,604,406	2,051,521

COMBINED RATIOS

Commission & Brokerage to Written Premium (a)	.076	.077	.073	.071	.071
Other Acquisition to Earned Premium (a)	.114	.117	.103	.114	.113
General Expenses to Earned Premium (a)	.096	.083	.082	.085	.093
Taxes, Licenses, etc. to Written Premium (a)	.023	.020	.019	.019	.019
Unallocated Loss Adjustment Expenses to Losses + Allocated	.137	.140	.108	.103	.103

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-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	
Oct-19	257.3	263.5	
Nov-19	257.2	263.5	139.6
Dec-19	257.0	263.5	
Jan-20	258.0	264.5	
Feb-20	258.7	265.7	140.6
Mar-20	258.1	265.9	
Apr-20	256.4	265.5	
May-20	256.4	265.5	142.5
Jun-20	257.8	266.1	
Jul-20	259.1	267.1	
Aug-20	259.9	268.1	142.7
Sep-20	260.3	268.3	
Oct-20	260.4	268.7	
Nov-20	260.2	268.7	143.0
Dec-20	260.5	268.6	
Jan-21	261.6	269.2	
Feb-21	263.0	270.1	144.6
Mar-21	264.9	271.0	
Apr-21	267.1	273.1	
May-21	269.2	274.9	145.6
Jun-21	271.7	277.2	
Jul-21	273.0	278.2	
Aug-21	273.6	278.7	146.4
Sep-21	274.3	279.4	

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)	2.20%	2.33%	2.51%	2.39%
(2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters)	2.50%	2.52%	2.55%	2.53%
(3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters)	3.48%	3.02%	2.67%	2.96%
(4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters)	7.03%	5.21%	3.14%	4.63%
(5) Average Annual Index (E)				
Year Ended 3/31/2019	252.12	257.58	136.43	
Year Ended 9/30/2019	254.38	260.33	138.05	
Year Ended 3/31/2020	257.00	263.18	139.73	
Year Ended 9/30/2020	258.02	265.60	141.35	
Year Ended 3/31/2021	260.04	268.08	143.20	
Year Ended 9/30/2021	266.63	273.15	144.90	
(6) Current Cost Factor (Index Value Divided by Average Annual Index)				
Year Ended 3/31/2019	1.09	1.08	1.07	1.08
Year Ended 9/30/2019	1.08	1.07	1.06	1.07
Year Ended 3/31/2020	1.07	1.06	1.05	1.06
Year Ended 9/30/2020	1.06	1.05	1.04	1.05
Year Ended 3/31/2021	1.05	1.04	1.02	1.03
Year Ended 9/30/2021	1.03	1.02	1.01	1.02

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 2021

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	2.10%	2.19%	2.20%
36 points	2.40%	2.48%	2.50%
24 points	3.34%	3.45%	3.48%
12 points	6.60%	6.80%	7.03%

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
48 points	2.22%	2.31%	2.33%
36 points	2.41%	2.49%	2.52%
24 points	2.90%	2.99%	3.02%
12 points	4.94%	5.09%	5.21%

COMPENSATION COST INDEX

	STRAIGHT LINE		<u>EXPONENTIAL</u>
	<u>END POINT</u>	<u>MID POINT</u>	
16 points	2.37%	2.48%	2.51%
12 points	2.43%	2.52%	2.55%
8 points	2.58%	2.64%	2.67%
4 points	3.06%	3.09%	3.14%

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED SEPTEMBER 2021

ALL ITEMS CONSUMER PRICE INDEX

	STRAIGHT LINE	EXPONENTIAL
48 points	0.94	0.94
36 points	0.91	0.91
24 points	0.90	0.90
12 points	0.98	0.98

ALL ITEMS - LESS ENERGY CONSUMER PRICE INDEX

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

COMPENSATION COST INDEX

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

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 LIMIT)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>				
Sep-15	\$710,045,595	103,695	\$6,847	\$7,295.94	\$809,166,822	289,048	\$2,799	\$2,953.34	
Dec-15	714,139,362	105,300	6,782	7,386.54	826,756,305	292,372	2,828	3,000.18	
Mar-16	725,405,911	105,960	6,846	7,478.28	856,600,895	296,572	2,888	3,047.76	
Jun-16	741,137,649	107,756	6,878	7,571.15	887,184,071	303,653	2,922	3,096.10	
Sep-16	761,371,373	108,001	7,050	7,665.17	911,644,593	304,790	2,991	3,145.20	
Dec-16	778,934,885	107,693	7,233	7,760.37	937,693,884	304,271	3,082	3,195.08	
Mar-17	800,127,094	108,932	7,345	7,856.74	957,174,130	303,905	3,150	3,245.76	
Jun-17	803,807,124	108,878	7,383	7,954.31	971,987,427	303,118	3,207	3,297.24	
Sep-17	805,720,885	108,507	7,426	8,053.10	983,364,286	303,208	3,243	3,349.53	
Dec-17	807,856,861	107,357	7,525	8,153.11	990,048,405	301,098	3,288	3,402.65	
Mar-18	805,947,993	105,706	7,624	8,254.36	986,136,692	301,502	3,271	3,456.62	
Jun-18	811,273,731	103,551	7,835	8,356.87	983,240,409	298,272	3,296	3,511.44	
Sep-18	810,249,263	102,268	7,923	8,460.65	973,946,527	295,548	3,295	3,567.14	
Dec-18	808,072,641	101,397	7,969	8,565.72	981,219,405	298,157	3,291	3,623.71	
Mar-19	810,281,806	100,734	8,044	8,672.10	1,008,370,208	302,008	3,339	3,681.18	
Jun-19	819,772,110	100,740	8,138	8,779.80	1,026,848,428	304,263	3,375	3,739.57	
Sep-19	832,154,155	101,100	8,231	8,888.83	1,062,695,794	309,241	3,436	3,798.88	
Dec-19	843,489,082	101,429	8,316	8,999.22	1,089,575,547	312,065	3,492	3,859.13	
Mar-20	856,720,013	102,077	8,393	9,110.98	1,109,846,578	311,964	3,558	3,920.33	
Jun-20	840,933,061	98,247	8,559	9,224.13	1,056,353,836	288,339	3,664	3,982.51	
Sep-20	817,747,092	94,217	8,679	9,338.68	1,004,578,278	273,817	3,669	4,045.67	
Dec-20	784,127,826	89,294	8,781	9,454.66	955,677,511	256,259	3,729	4,109.84	
Mar-21	748,386,035	83,857	8,925	9,572.08	900,710,927	235,579	3,823	4,175.02	
Jun-21	744,114,360	82,329	9,038	9,690.95	934,034,073	241,793	3,863	4,241.23	

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

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH 2Q21	THROUGH 1Q20	THROUGH 2Q21	THROUGH 1Q20
6-points	6.0%	4.3%	6.5%	6.4%
9-points	5.5%	4.5%	7.1%	4.2%
12-points	5.1%	5.0%	6.5%	3.3%
15-points	5.1%	5.0%	5.3%	3.9%
24-points	5.2%	5.2%	5.3%	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-15	\$125,219,711	103,695	\$1,208	\$1,218.22	\$835,265,306	103,695	\$8,055	\$8,490.92	
Dec-15	136,414,769	105,300	1,295	1,254.14	850,554,131	105,300	8,077	8,620.99	
Mar-16	140,935,094	105,960	1,330	1,291.13	866,341,005	105,960	8,176	8,753.05	
Jun-16	144,410,573	107,756	1,340	1,329.20	885,548,222	107,756	8,218	8,887.13	
Sep-16	147,425,361	108,001	1,365	1,368.40	908,796,734	108,001	8,415	9,023.27	
Dec-16	134,388,297	107,693	1,248	1,408.76	913,323,182	107,693	8,481	9,161.50	
Mar-17	140,439,757	108,932	1,289	1,450.30	940,566,851	108,932	8,634	9,301.84	
Jun-17	142,324,221	108,878	1,307	1,493.07	946,131,345	108,878	8,690	9,444.33	
Sep-17	144,116,357	108,507	1,328	1,537.11	949,837,242	108,507	8,754	9,589.01	
Dec-17	147,774,062	107,357	1,376	1,582.44	955,630,923	107,357	8,901	9,735.90	
Mar-18	146,475,562	105,706	1,386	1,629.10	952,423,555	105,706	9,010	9,885.04	
Jun-18	148,494,304	103,551	1,434	1,677.15	959,768,035	103,551	9,269	10,036.46	
Sep-18	151,966,541	102,268	1,486	1,726.61	962,215,804	102,268	9,409	10,190.21	
Dec-18	153,901,281	101,397	1,518	1,777.53	961,973,922	101,397	9,487	10,346.31	
Mar-19	155,420,896	100,734	1,543	1,829.95	965,702,702	100,734	9,587	10,504.80	
Jun-19	157,486,170	100,740	1,563	1,883.92	977,258,280	100,740	9,701	10,665.72	
Sep-19	163,947,844	101,100	1,622	1,939.47	996,101,999	101,100	9,853	10,829.11	
Dec-19	170,457,097	101,429	1,681	1,996.67	1,013,946,179	101,429	9,997	10,995.00	
Mar-20	171,489,250	102,077	1,680	2,055.55	1,028,209,263	102,077	10,073	11,163.42	
Jun-20	169,534,576	98,247	1,726	2,116.17	1,010,467,637	98,247	10,285	11,334.43	
Sep-20	169,002,164	94,217	1,794	2,178.58	986,749,256	94,217	10,473	11,508.06	
Dec-20	163,549,122	89,294	1,832	2,242.83	947,676,948	89,294	10,613	11,684.35	
Mar-21	165,617,675	83,857	1,975	2,308.97	914,003,710	83,857	10,900	11,863.34	
Jun-21	173,894,047	82,329	2,112	2,377.07	918,008,407	82,329	11,150	12,045.07	

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

	30/60 EXCESS		TOTAL LIMITS	
	THROUGH 2Q21	THROUGH 1Q20	THROUGH 2Q21	THROUGH 1Q20
6-points	19.6%	9.6%	8.3%	5.2%
9-points	14.5%	10.2%	7.0%	5.4%
12-points	12.3%	10.1%	6.3%	5.8%
15-points	11.7%	8.7%	6.2%	5.6%
24-points	8.5%	6.8%	5.7%	5.4%

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



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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
Sep-15	\$97,207,169	59,546	\$1,632	\$1,588.13
Dec-15	98,399,455	60,118	1,637	1,604.40
Mar-16	100,335,388	60,348	1,663	1,620.84
Jun-16	102,649,344	62,149	1,652	1,637.44
Sep-16	105,474,057	63,373	1,664	1,654.21
Dec-16	107,524,657	64,022	1,679	1,671.16
Mar-17	109,423,420	64,804	1,689	1,688.28
Jun-17	111,620,075	65,104	1,714	1,705.57
Sep-17	111,050,480	64,775	1,714	1,723.05
Dec-17	108,829,469	63,350	1,718	1,740.70
Mar-18	106,636,574	62,438	1,708	1,758.53
Jun-18	102,599,908	61,055	1,680	1,776.54
Sep-18	99,572,341	59,012	1,687	1,794.74
Dec-18	98,031,480	57,639	1,701	1,813.13
Mar-19	96,749,765	55,909	1,730	1,831.70
Jun-19	97,191,279	55,415	1,754	1,850.47
Sep-19	98,842,430	56,059	1,763	1,869.42
Dec-19	99,263,186	56,181	1,767	1,888.57
Mar-20	99,778,112	56,224	1,775	1,907.92
Jun-20	95,229,377	52,532	1,813	1,927.46
Sep-20	88,941,498	48,710	1,826	1,947.21
Dec-20	85,557,947	45,925	1,863	1,967.16
Mar-21	80,433,929	42,850	1,877	1,987.31
Jun-21	79,946,495	42,413	1,885	2,007.67

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

	MEDICAL PAYMENTS THROUGH	
	2Q21	1Q20
6-points	5.0%	3.3%
9-points	4.2%	2.9%
12-points	4.2%	1.5%
15-points	3.3%	1.5%
24-points	2.3%	1.7%

(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 (3)/(2)	PAID CLAIMS	PAID CLAIM FREQ (5)/(2)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>		
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
Sep-19	8,111,343	101,100	1.2464	309,241	3.8125
Dec-19	8,157,889	101,429	1.2433	312,065	3.8253
Mar-20	8,218,247	102,077	1.2421	311,964	3.7960
Jun-20	8,319,856	98,247	1.1809	288,339	3.4657
Sep-20	8,367,885	94,217	1.1259	273,817	3.2722
Dec-20	8,402,643	89,294	1.0627	256,259	3.0497
Mar-21	8,411,003	83,857	0.9970	235,579	2.8008
Jun-21	8,436,057	82,329	0.9759	241,793	2.8662

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

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH		THROUGH	
	2Q21	1Q20	2Q21	1Q20
6-points	-18.3%	-1.3%	-21.5%	2.0%
9-points	-12.9%	-3.0%	-16.1%	1.1%
12-points	-9.2%	-4.5%	-10.3%	-0.5%
15-points	-7.9%	-4.5%	-7.5%	-1.4%
24-points	-5.5%	-3.5%	-4.4%	-1.2%

(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 (3)/(2)

MEDICAL PAYMENTS

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
Sep-19	5,396,698	56,059	1.0388
Dec-19	5,408,952	56,181	1.0387
Mar-20	5,439,968	56,224	1.0335
Jun-20	5,494,382	52,532	0.9561
Sep-20	5,506,529	48,710	0.8846
Dec-20	5,511,254	45,925	0.8333
Mar-21	5,482,516	42,850	0.7816
Jun-21	5,457,064	42,413	0.7772

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

	MEDICAL PAYMENTS	
	THROUGH	
	<u>2Q21</u>	<u>1Q20</u>
6-points	-21.2%	-1.8%
9-points	-15.8%	-5.3%
12-points	-12.0%	-6.5%
15-points	-10.7%	-5.6%
24-points	-6.4%	-3.3%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2021

ALL CARRIERS

BODILY INJURY 30/60 BASIC

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	4.6%	5.0%	5.1%
12 points	4.6%	5.0%	5.1%
9 points	5.1%	5.4%	5.5%
6 points	5.6%	5.8%	6.0%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-6.5%	-5.4%	-5.5%
15 points	-9.2%	-7.9%	-7.9%
12 points	-10.7%	-9.4%	-9.2%
9 points	-15.6%	-13.3%	-12.9%
6 points	-23.2%	-20.3%	-18.3%

PROPERTY DAMAGE TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	4.8%	5.2%	5.3%
12 points	5.8%	6.3%	6.5%
9 points	6.4%	6.9%	7.1%
6 points	6.1%	6.3%	6.5%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-4.8%	-4.2%	-4.4%
15 points	-8.4%	-7.3%	-7.5%
12 points	-12.1%	-10.4%	-10.3%
9 points	-20.6%	-16.7%	-16.1%
6 points	-28.9%	-24.5%	-21.5%

MEDICAL PAYMENTS TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.1%	3.3%	3.3%
12 points	3.9%	4.1%	4.2%
9 points	3.9%	4.1%	4.2%
6 points	4.7%	4.8%	5.0%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
24 points	-7.6%	-6.2%	-6.4%
15 points	-13.5%	-10.7%	-10.7%
12 points	-14.8%	-12.3%	-12.0%
9 points	-20.1%	-16.4%	-15.8%
6 points	-28.5%	-24.2%	-21.2%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2021

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	9.4%	11.4%	11.7%
12 points	10.2%	11.8%	12.3%
9 points	12.1%	14.0%	14.5%
6 points	16.3%	18.2%	19.6%

BODILY INJURY TOTAL LIMITS

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.4%	6.1%	6.2%
12 points	5.6%	6.1%	6.3%
9 points	6.4%	6.9%	7.0%
6 points	7.6%	8.0%	8.3%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2021

ALL CARRIERS

BODILY INJURY 30/60 BASIC

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

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.93	-0.91
15 points	-0.93	-0.91
12 points	-0.91	-0.90
9 points	-0.95	-0.95
6 points	-0.99	-0.99

PROPERTY DAMAGE TOTAL LIMITS

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

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.79	-0.78
15 points	-0.80	-0.80
12 points	-0.84	-0.84
9 points	-0.94	-0.94
6 points	-0.96	-0.97

MEDICAL PAYMENTS TOTAL LIMITS

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

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.87	-0.86
15 points	-0.95	-0.94
12 points	-0.93	-0.92
9 points	-0.95	-0.95
6 points	-0.98	-0.98

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2021

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

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

BODILY INJURY TOTAL LIMITS

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

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-15	\$9,151,969	20,559	\$445	\$424.78
Dec-15	9,278,583	20,341	456	433.01
Mar-16	9,601,616	21,040	456	441.40
Jun-16	9,581,031	20,549	466	449.95
Sep-16	9,413,965	19,944	472	458.67
Dec-16	9,166,155	19,602	468	467.56
Mar-17	8,771,115	18,611	471	476.62
Jun-17	8,624,605	18,044	478	485.86
Sep-17	8,383,241	17,510	479	495.27
Dec-17	8,569,619	17,760	483	504.87
Mar-18	8,671,287	17,633	492	514.65
Jun-18	8,874,271	18,165	489	524.62
Sep-18	9,104,456	18,728	486	534.79
Dec-18	9,295,271	19,001	489	545.15
Mar-19	9,467,478	19,122	495	555.72
Jun-19	9,618,445	19,034	505	566.48
Sep-19	9,887,950	19,228	514	577.46
Dec-19	9,814,427	18,933	518	588.65
Mar-20	9,699,975	18,672	519	600.06
Jun-20	9,167,984	16,957	541	611.69
Sep-20	8,760,212	16,063	545	623.54
Dec-20	8,984,127	15,620	575	635.62
Mar-21	9,017,833	15,336	588	647.94
Jun-21	9,645,336	16,170	596	660.49

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

	THROUGH	
	<u>2Q21</u>	<u>1Q20</u>
6-points	12.0%	5.3%
9-points	9.2%	3.6%
12-points	8.0%	3.2%
15-points	6.2%	3.0%
24-points	4.4%	3.1%

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



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

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

(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 COMPREHENSIVE

Sep-15	\$851,673	2,424	\$351	\$328.77
Dec-15	863,700	2,379	363	336.23
Mar-16	904,666	2,377	381	343.86
Jun-16	853,025	2,283	374	351.67
Sep-16	866,868	2,233	388	359.65
Dec-16	870,072	2,219	392	367.82
Mar-17	866,547	2,135	406	376.17
Jun-17	891,908	2,068	431	384.71
Sep-17	890,367	2,034	438	393.44
Dec-17	868,248	2,050	424	402.37
Mar-18	857,443	2,014	426	411.51
Jun-18	852,616	2,199	388	420.85
Sep-18	819,484	2,215	370	430.41
Dec-18	880,089	2,244	392	440.18
Mar-19	885,613	2,263	391	450.17
Jun-19	884,871	2,157	410	460.39
Sep-19	902,608	2,155	419	470.84
Dec-19	863,020	2,121	407	481.53
Mar-20	870,267	2,122	410	492.47
Jun-20	870,770	1,916	454	503.65
Sep-20	871,111	1,889	461	515.08
Dec-20	849,619	1,818	467	526.77
Mar-21	823,140	1,757	468	538.73
Jun-21	902,915	1,901	475	550.96

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

	THROUGH <u>2Q21</u>	<u>1Q20</u>
6-points	10.1%	4.3%
9-points	9.1%	1.9%
12-points	9.4%	-1.9%
15-points	5.4%	-0.1%
24-points	3.8%	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)	(2)	(3)	(4)	(5)
YEAR ENDED	PAID LOSSES	PAID CLAIMS	AVERAGE PAID CLAIM COST ACTUAL (2)/(3)	EXPONENTIAL CURVE OF BEST FIT (A)

\$100 DEDUCTIBLE COMPREHENSIVE

Sep-15	\$7,238,858	15,440	\$469	\$400.83
Dec-15	7,377,155	15,360	480	409.86
Mar-16	7,459,421	15,862	470	419.09
Jun-16	7,294,621	15,522	470	428.53
Sep-16	7,301,991	15,384	475	438.18
Dec-16	7,244,730	15,141	478	448.05
Mar-17	7,125,508	14,554	490	458.15
Jun-17	7,175,270	14,293	502	468.47
Sep-17	6,787,698	13,842	490	479.02
Dec-17	6,762,960	13,830	489	489.81
Mar-18	6,910,009	13,665	506	500.84
Jun-18	6,910,303	13,965	495	512.12
Sep-18	6,993,717	14,305	489	523.65
Dec-18	7,194,516	14,858	484	535.45
Mar-19	7,182,196	14,998	479	547.51
Jun-19	7,150,098	15,102	473	559.84
Sep-19	7,390,938	15,369	481	572.45
Dec-19	7,438,311	15,160	491	585.35
Mar-20	7,465,134	15,007	497	598.53
Jun-20	7,343,896	13,934	527	612.01
Sep-20	7,567,209	13,578	557	625.80
Dec-20	7,627,386	13,453	567	639.89
Mar-21	7,815,166	13,390	584	654.30
Jun-21	8,370,337	13,767	608	669.04

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

	THROUGH 2Q21	1Q20
6-points	16.5%	2.6%
9-points	14.2%	-1.0%
12-points	9.3%	-0.9%
15-points	5.8%	0.0%
24-points	3.1%	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)	(2)	(3)	(4)	(5)
YEAR ENDED	PAID LOSSES	PAID CLAIMS	AVERAGE PAID CLAIM COST ACTUAL (2)/(3)	EXPONENTIAL CURVE OF BEST FIT (A)

\$250 DEDUCTIBLE COMPREHENSIVE

Sep-15	\$3,344,294	6,182	\$541	\$487.46
Dec-15	3,314,227	6,196	535	494.02
Mar-16	3,251,150	6,353	512	500.67
Jun-16	3,351,026	6,344	528	507.41
Sep-16	3,592,902	6,390	562	514.24
Dec-16	4,009,329	6,284	638	521.16
Mar-17	4,192,697	6,158	681	528.18
Jun-17	4,052,497	6,072	667	535.29
Sep-17	3,936,410	5,934	663	542.49
Dec-17	3,664,641	6,029	608	549.79
Mar-18	3,519,936	5,800	607	557.19
Jun-18	3,453,960	5,956	580	564.69
Sep-18	3,463,531	6,197	559	572.29
Dec-18	3,587,189	6,602	543	580.00
Mar-19	3,700,016	7,014	528	587.80
Jun-19	3,758,558	7,196	522	595.72
Sep-19	3,888,281	7,506	518	603.73
Dec-19	4,253,086	7,390	576	611.86
Mar-20	4,250,991	7,326	580	620.10
Jun-20	4,136,084	6,876	602	628.44
Sep-20	4,185,448	6,794	616	636.90
Dec-20	3,957,633	6,811	581	645.47
Mar-21	4,072,225	6,899	590	654.16
Jun-21	4,543,498	7,341	619	662.97

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

	THROUGH <u>2Q21</u>	<u>1Q20</u>
6-points	2.4%	6.9%
9-points	8.0%	-2.6%
12-points	5.5%	-6.7%
15-points	1.4%	-5.2%
24-points	0.5%	-0.5%

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

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

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

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

\$500 DEDUCTIBLE COMPREHENSIVE

Sep-15	\$6,263,417	5,297	\$1,182	\$1,258.02
Dec-15	6,647,808	5,297	1,255	1,247.58
Mar-16	6,749,404	5,434	1,242	1,237.23
Jun-16	6,864,017	5,438	1,262	1,226.96
Sep-16	7,099,346	5,413	1,312	1,216.78
Dec-16	7,118,870	5,285	1,347	1,206.69
Mar-17	7,786,415	5,245	1,485	1,196.67
Jun-17	8,074,915	5,283	1,528	1,186.75
Sep-17	7,751,524	5,224	1,484	1,176.90
Dec-17	7,762,782	5,342	1,453	1,167.13
Mar-18	7,369,119	5,233	1,408	1,157.45
Jun-18	7,004,300	5,224	1,341	1,147.85
Sep-18	7,160,981	5,469	1,309	1,138.32
Dec-18	7,023,100	5,718	1,228	1,128.88
Mar-19	7,273,724	6,164	1,180	1,119.51
Jun-19	7,313,603	6,666	1,097	1,110.22
Sep-19	7,638,634	7,127	1,072	1,101.01
Dec-19	8,067,218	7,391	1,091	1,091.87
Mar-20	7,961,607	7,576	1,051	1,082.81
Jun-20	8,372,682	7,183	1,166	1,073.83
Sep-20	8,707,469	7,418	1,174	1,064.92
Dec-20	8,754,431	7,650	1,144	1,056.08
Mar-21	9,122,214	7,862	1,160	1,047.32
Jun-21	9,416,360	8,794	1,071	1,038.63

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

	THROUGH	
	<u>2Q21</u>	<u>1Q20</u>
6-points	0.6%	-11.2%
9-points	2.3%	-14.2%
12-points	-3.3%	-13.9%
15-points	-6.8%	-9.3%
24-points	-3.7%	-3.9%

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

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

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

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

\$1,000 DEDUCTIBLE COMPREHENSIVE

Sep-15	\$523,395	504	\$1,038	\$1,330.30
Dec-15	723,043	505	1,432	1,345.30
Mar-16	654,741	543	1,206	1,360.47
Jun-16	681,611	546	1,248	1,375.81
Sep-16	833,112	574	1,451	1,391.32
Dec-16	784,648	576	1,362	1,407.01
Mar-17	979,733	541	1,811	1,422.87
Jun-17	997,853	567	1,760	1,438.92
Sep-17	987,326	585	1,688	1,455.14
Dec-17	1,077,282	629	1,713	1,471.55
Mar-18	903,816	665	1,359	1,488.14
Jun-18	936,914	672	1,394	1,504.92
Sep-18	955,516	690	1,385	1,521.89
Dec-18	913,359	709	1,288	1,539.04
Mar-19	1,237,618	762	1,624	1,556.40
Jun-19	1,292,547	869	1,487	1,573.95
Sep-19	1,407,116	923	1,525	1,591.69
Dec-19	1,545,853	962	1,607	1,609.64
Mar-20	1,413,198	979	1,444	1,627.79
Jun-20	1,493,443	918	1,627	1,646.14
Sep-20	1,436,549	967	1,486	1,664.70
Dec-20	1,526,692	1,009	1,513	1,683.47
Mar-21	1,690,909	1,035	1,634	1,702.45
Jun-21	1,805,844	1,140	1,584	1,721.64

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

	THROUGH	
	<u>2Q21</u>	<u>1Q20</u>
6-points	5.8%	6.7%
9-points	2.5%	6.9%
12-points	4.6%	-3.6%
15-points	2.6%	-1.8%
24-points	3.2%	3.9%

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

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

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

(1) <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 COMPREHENSIVE

Sep-15	\$27,373,606	50,406	\$543	\$509.04
Dec-15	28,204,516	50,078	563	518.78
Mar-16	28,620,998	51,609	555	528.71
Jun-16	28,625,331	50,682	565	538.82
Sep-16	29,108,184	49,938	583	549.14
Dec-16	29,193,804	49,107	594	559.64
Mar-17	29,722,015	47,244	629	570.35
Jun-17	29,817,048	46,327	644	581.27
Sep-17	28,736,566	45,129	637	592.39
Dec-17	28,705,532	45,640	629	603.72
Mar-18	28,231,610	45,010	627	615.28
Jun-18	28,032,364	46,181	607	627.05
Sep-18	28,497,685	47,604	599	639.05
Dec-18	28,893,524	49,132	588	651.28
Mar-19	29,746,645	50,323	591	663.74
Jun-19	30,018,122	51,024	588	676.44
Sep-19	31,115,527	52,308	595	689.38
Dec-19	31,981,915	51,957	616	702.57
Mar-20	31,661,172	51,682	613	716.02
Jun-20	31,384,859	47,784	657	729.72
Sep-20	31,527,998	46,709	675	743.68
Dec-20	31,699,888	46,361	684	757.91
Mar-21	32,541,487	46,279	703	772.42
Jun-21	34,684,290	49,113	706	787.20

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

	THROUGH	
	<u>2Q21</u>	<u>1Q20</u>
6-points	11.1%	4.0%
9-points	10.8%	-0.4%
12-points	7.9%	-2.3%
15-points	4.4%	-0.7%
24-points	3.2%	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 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>(3)/(2)</u>
FULL COVERAGE COMPREHENSIVE			
Sep-15	422,576	20,559	4.8652
Dec-15	421,663	20,341	4.8240
Mar-16	420,851	21,040	4.9994
Jun-16	417,664	20,549	4.9200
Sep-16	410,304	19,944	4.8608
Dec-16	400,676	19,602	4.8922
Mar-17	391,960	18,611	4.7482
Jun-17	386,911	18,044	4.6636
Sep-17	387,092	17,510	4.5235
Dec-17	389,877	17,760	4.5553
Mar-18	391,863	17,633	4.4998
Jun-18	392,850	18,165	4.6239
Sep-18	392,728	18,728	4.7687
Dec-18	391,480	19,001	4.8536
Mar-19	389,163	19,122	4.9136
Jun-19	387,090	19,034	4.9172
Sep-19	385,951	19,228	4.9820
Dec-19	385,042	18,933	4.9171
Mar-20	385,070	18,672	4.8490
Jun-20	384,628	16,957	4.4087
Sep-20	383,827	16,063	4.1850
Dec-20	382,485	15,620	4.0838
Mar-21	380,448	15,336	4.0310
Jun-21	378,431	16,170	4.2729

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

	THROUGH <u>2Q21</u>	<u>1Q20</u>
6-points	-10.0%	0.1%
9-points	-10.8%	4.0%
12-points	-7.2%	3.5%
15-points	-3.6%	1.3%
24-points	-2.2%	0.1%

(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>(3)/(2)</u>
\$50 DEDUCTIBLE COMPREHENSIVE			
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	42,652	2,014	4.7219
Jun-18	42,236	2,199	5.2065
Sep-18	41,832	2,215	5.2950
Dec-18	41,448	2,244	5.4140
Mar-19	41,061	2,263	5.5113
Jun-19	40,656	2,157	5.3055
Sep-19	40,248	2,155	5.3543
Dec-19	39,849	2,121	5.3226
Mar-20	39,440	2,122	5.3803
Jun-20	38,893	1,916	4.9263
Sep-20	38,264	1,889	4.9368
Dec-20	37,592	1,818	4.8361
Mar-21	36,918	1,757	4.7592
Jun-21	36,454	1,901	5.2148

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

	THROUGH <u>2Q21</u>	<u>1Q20</u>
6-points	-3.2%	-1.4%
9-points	-4.6%	4.0%
12-points	-3.9%	6.1%
15-points	-0.4%	4.2%
24-points	0.7%	2.3%

(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>(3)/(2)</u>
\$100 DEDUCTIBLE COMPREHENSIVE			
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	363,921	15,141	4.1605
Mar-17	360,305	14,554	4.0394
Jun-17	360,493	14,293	3.9648
Sep-17	365,810	13,842	3.7839
Dec-17	372,456	13,830	3.7132
Mar-18	377,056	13,665	3.6241
Jun-18	380,034	13,965	3.6747
Sep-18	381,214	14,305	3.7525
Dec-18	380,742	14,858	3.9024
Mar-19	378,426	14,998	3.9633
Jun-19	376,631	15,102	4.0098
Sep-19	376,681	15,369	4.0801
Dec-19	377,404	15,160	4.0169
Mar-20	379,286	15,007	3.9566
Jun-20	379,990	13,934	3.6669
Sep-20	379,272	13,578	3.5800
Dec-20	377,991	13,453	3.5591
Mar-21	376,381	13,390	3.5576
Jun-21	375,133	13,767	3.6699

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

	THROUGH <u>2Q21</u>	<u>1Q20</u>
6-points	-5.3%	1.5%
9-points	-7.1%	5.6%
12-points	-3.7%	2.8%
15-points	-1.0%	-0.3%
24-points	-2.1%	-1.1%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
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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>(3)/(2)</u>
\$250 DEDUCTIBLE COMPREHENSIVE			
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	229,770	6,390	2.7810
Dec-16	228,288	6,284	2.7527
Mar-17	228,103	6,158	2.6997
Jun-17	229,255	6,072	2.6486
Sep-17	232,655	5,934	2.5506
Dec-17	236,929	6,029	2.5446
Mar-18	240,159	5,800	2.4151
Jun-18	242,594	5,956	2.4551
Sep-18	243,724	6,197	2.5426
Dec-18	243,889	6,602	2.7070
Mar-19	243,427	7,014	2.8814
Jun-19	243,616	7,196	2.9538
Sep-19	245,186	7,506	3.0613
Dec-19	246,971	7,390	2.9923
Mar-20	249,079	7,326	2.9412
Jun-20	250,261	6,876	2.7475
Sep-20	250,468	6,794	2.7125
Dec-20	250,128	6,811	2.7230
Mar-21	249,523	6,899	2.7649
Jun-21	249,045	7,341	2.9477

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

	THROUGH <u>2Q21</u>	<u>1Q20</u>
6-points	0.4%	6.7%
9-points	-3.8%	13.1%
12-points	0.9%	7.9%
15-points	4.0%	3.6%
24-points	1.3%	1.8%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
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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>(3)/(2)</u>
\$500 DEDUCTIBLE COMPREHENSIVE			
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	517,272	5,285	1.0217
Mar-17	523,615	5,245	1.0017
Jun-17	532,575	5,283	0.9920
Sep-17	545,583	5,224	0.9575
Dec-17	559,973	5,342	0.9540
Mar-18	572,263	5,233	0.9144
Jun-18	583,188	5,224	0.8958
Sep-18	591,940	5,469	0.9239
Dec-18	598,882	5,718	0.9548
Mar-19	604,367	6,164	1.0199
Jun-19	611,073	6,666	1.0909
Sep-19	620,340	7,127	1.1489
Dec-19	630,006	7,391	1.1732
Mar-20	640,493	7,576	1.1828
Jun-20	648,752	7,183	1.1072
Sep-20	655,358	7,418	1.1319
Dec-20	660,484	7,650	1.1582
Mar-21	665,082	7,862	1.1821
Jun-21	670,702	8,794	1.3112

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

	THROUGH <u>2Q21</u>	<u>1Q20</u>
6-points	8.8%	19.3%
9-points	5.1%	17.4%
12-points	9.9%	9.3%
15-points	10.0%	4.2%
24-points	2.7%	0.7%

(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>(3)/(2)</u>
\$1,000 DEDUCTIBLE COMPREHENSIVE			
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	87,031	585	0.6722
Dec-17	90,827	629	0.6925
Mar-18	94,529	665	0.7035
Jun-18	98,004	672	0.6857
Sep-18	101,278	690	0.6813
Dec-18	104,400	709	0.6791
Mar-19	107,402	762	0.7095
Jun-19	110,678	869	0.7852
Sep-19	114,066	923	0.8092
Dec-19	117,495	962	0.8188
Mar-20	120,967	979	0.8093
Jun-20	124,087	918	0.7398
Sep-20	126,982	967	0.7615
Dec-20	129,534	1,009	0.7789
Mar-21	131,951	1,035	0.7844
Jun-21	134,446	1,140	0.8479

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

	THROUGH <u>2Q21</u>	<u>1Q20</u>
6-points	5.1%	16.5%
9-points	0.4%	11.1%
12-points	5.6%	7.9%
15-points	5.4%	4.0%
24-points	2.5%	2.2%

(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>(3)/(2)</u>
ALL DEDUCTIBLE COMPREHENSIVE			
Sep-15	1,630,757	50,406	3.0910
Dec-15	1,642,864	50,078	3.0482
Mar-16	1,652,771	51,609	3.1226
Jun-16	1,654,350	50,682	3.0636
Sep-16	1,644,719	49,938	3.0363
Dec-16	1,633,233	49,107	3.0067
Mar-17	1,628,889	47,244	2.9004
Jun-17	1,636,607	46,327	2.8307
Sep-17	1,661,663	45,129	2.7159
Dec-17	1,693,139	45,640	2.6956
Mar-18	1,718,522	45,010	2.6191
Jun-18	1,738,906	46,181	2.6558
Sep-18	1,752,716	47,604	2.7160
Dec-18	1,760,841	49,132	2.7903
Mar-19	1,763,846	50,323	2.8530
Jun-19	1,769,744	51,024	2.8831
Sep-19	1,782,472	52,308	2.9346
Dec-19	1,796,767	51,957	2.8917
Mar-20	1,814,335	51,682	2.8485
Jun-20	1,826,611	47,784	2.6160
Sep-20	1,834,171	46,709	2.5466
Dec-20	1,838,214	46,361	2.5221
Mar-21	1,840,303	46,279	2.5147
Jun-21	1,844,211	49,113	2.6631

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

	THROUGH <u>2Q21</u>	<u>1Q20</u>
6-points	-5.2%	1.9%
9-points	-7.5%	5.3%
12-points	-4.1%	2.8%
15-points	-1.5%	-0.4%
24-points	-2.8%	-2.0%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2021

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

FULL COVERAGE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	5.6%		6.2%	6.2%
12 points	7.0%		7.8%	8.0%
9 points	8.2%		9.0%	9.2%
6 points	10.6%		11.3%	12.0%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-2.3%		-2.1%	-2.2%
15 points	-3.7%		-3.5%	-3.6%
12 points	-8.2%		-7.3%	-7.2%
9 points	-12.9%		-11.3%	-10.8%
6 points	-11.7%		-10.9%	-10.0%

\$50 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	4.9%		5.4%	5.4%
12 points	8.0%		9.0%	9.4%
9 points	8.0%		8.8%	9.1%
6 points	8.8%		9.4%	10.1%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	0.7%		0.7%	0.7%
15 points	-0.4%		-0.4%	-0.4%
12 points	-4.2%		-3.9%	-3.9%
9 points	-4.9%		-4.6%	-4.6%
6 points	-3.3%		-3.3%	-3.2%

\$100 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	5.3%		5.9%	5.8%
12 points	8.1%		9.1%	9.3%
9 points	11.7%		13.5%	14.2%
6 points	13.8%		15.1%	16.5%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	-2.2%		-2.1%	-2.1%
15 points	-1.0%		-1.0%	-1.0%
12 points	-4.0%		-3.8%	-3.7%
9 points	-8.0%		-7.4%	-7.1%
6 points	-5.8%		-5.6%	-5.3%

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2021

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

\$250 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	1.3%		1.4%	1.4%
12 points	5.0%		5.4%	5.5%
9 points	7.0%		7.6%	8.0%
6 points	2.3%		2.4%	2.4%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	1.3%		1.3%	1.3%
15 points	3.5%		3.8%	4.0%
12 points	0.8%		0.8%	0.9%
9 points	-4.1%		-3.9%	-3.8%
6 points	0.4%		0.4%	0.4%

\$500 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	-8.4%		-7.3%	-6.8%
12 points	-3.7%		-3.5%	-3.3%
9 points	2.3%		2.3%	2.3%
6 points	0.5%		0.5%	0.6%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	2.6%		2.8%	2.7%
15 points	8.1%		9.6%	10.0%
12 points	8.2%		9.2%	9.9%
9 points	4.9%		5.2%	5.1%
6 points	8.2%		8.7%	8.8%

\$1,000 DEDUCTIBLE COMPREHENSIVE

		STRAIGHT LINE		
COST	END POINT		MID POINT	EXPONENTIAL
15 points	2.3%		2.4%	2.6%
12 points	4.1%		4.3%	4.6%
9 points	2.4%		2.5%	2.5%
6 points	5.3%		5.5%	5.8%

		STRAIGHT LINE		
FREQ	END POINT		MID POINT	EXPONENTIAL
24 points	2.4%		2.5%	2.5%
15 points	4.8%		5.3%	5.4%
12 points	5.0%		5.3%	5.6%
9 points	0.4%		0.4%	0.4%
6 points	4.8%		5.0%	5.1%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2021

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

FULL COVERAGE COMPREHENSIVE

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

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.60	-0.61
15 points	-0.55	-0.56
12 points	-0.82	-0.82
9 points	-0.90	-0.89
6 points	-0.74	-0.73

\$50 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.76	0.75
12 points	0.96	0.96
9 points	0.91	0.91
6 points	0.85	0.84

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.26	0.25
15 points	-0.09	-0.09
12 points	-0.73	-0.72
9 points	-0.66	-0.66
6 points	-0.32	-0.32

\$100 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.79	0.78
12 points	0.91	0.91
9 points	0.98	0.99
6 points	0.99	0.98

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.67	-0.67
15 points	-0.23	-0.24
12 points	-0.65	-0.66
9 points	-0.87	-0.87
6 points	-0.63	-0.63



NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2021

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

\$250 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.25	0.25
12 points	0.78	0.77
9 points	0.82	0.81
6 points	0.39	0.39

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.39	0.38
15 points	0.57	0.58
12 points	0.14	0.15
9 points	-0.58	-0.57
6 points	0.05	0.05

\$500 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	-0.77	-0.77
12 points	-0.48	-0.47
9 points	0.38	0.37
6 points	0.05	0.06

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.51	0.49
15 points	0.91	0.91
12 points	0.87	0.87
9 points	0.65	0.65
6 points	0.67	0.67

\$1,000 DEDUCTIBLE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.33	0.35
12 points	0.55	0.55
9 points	0.37	0.37
6 points	0.51	0.52

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.63	0.62
15 points	0.78	0.78
12 points	0.68	0.68
9 points	0.07	0.06
6 points	0.49	0.48

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

ALL CARRIERS

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

\$50 DEDUCTIBLE COLLISION

Sep-15	\$9,437,081	3,603	2,619	\$2,564.93
Dec-15	9,594,937	3,635	2,640	2,597.54
Mar-16	9,741,957	3,715	2,622	2,630.56
Jun-16	9,722,710	3,799	2,559	2,664.01
Sep-16	10,104,921	3,970	2,545	2,697.88
Dec-16	10,758,075	4,068	2,645	2,732.18
Mar-17	10,695,354	4,080	2,621	2,766.92
Jun-17	11,176,973	4,171	2,680	2,802.10
Sep-17	11,209,346	4,174	2,686	2,837.72
Dec-17	11,817,802	4,242	2,786	2,873.80
Mar-18	12,150,447	4,314	2,817	2,910.34
Jun-18	12,096,185	4,279	2,827	2,947.34
Sep-18	12,201,750	4,281	2,850	2,984.81
Dec-18	11,773,746	4,333	2,717	3,022.76
Mar-19	12,667,899	4,380	2,892	3,061.20
Jun-19	12,804,692	4,342	2,949	3,100.12
Sep-19	13,035,265	4,409	2,957	3,139.53
Dec-19	13,110,821	4,392	2,985	3,179.45
Mar-20	12,361,638	4,252	2,907	3,219.87
Jun-20	11,509,103	4,080	2,821	3,260.81
Sep-20	11,095,130	3,837	2,892	3,302.27
Dec-20	11,363,259	3,690	3,079	3,344.25
Mar-21	11,266,099	3,549	3,174	3,386.77
Jun-21	12,225,377	3,563	3,431	3,429.83

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

	THROUGH	
	<u>2Q21</u>	<u>1Q20</u>
6-points	15.3%	5.1%
9-points	6.0%	3.0%
12-points	5.2%	3.6%
15-points	4.1%	4.1%
24-points	3.7%	3.4%

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

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$100 DEDUCTIBLE COLLISION				
Sep-15	\$36,916,928	14,050	2,628	\$2,771.22
Dec-15	37,812,146	14,078	2,686	2,790.39
Mar-16	38,852,988	14,191	2,738	2,809.69
Jun-16	39,058,240	14,061	2,778	2,829.12
Sep-16	39,394,471	13,974	2,819	2,848.69
Dec-16	39,708,549	13,786	2,880	2,868.39
Mar-17	38,462,943	13,656	2,817	2,888.23
Jun-17	38,401,211	13,622	2,819	2,908.21
Sep-17	37,744,664	13,499	2,796	2,928.32
Dec-17	36,545,194	13,272	2,754	2,948.57
Mar-18	36,943,441	13,090	2,822	2,968.97
Jun-18	36,362,927	12,953	2,807	2,989.50
Sep-18	35,893,878	12,676	2,832	3,010.18
Dec-18	37,068,786	12,813	2,893	3,031.00
Mar-19	37,842,188	12,814	2,953	3,051.96
Jun-19	37,965,269	12,671	2,996	3,073.07
Sep-19	38,611,028	12,665	3,049	3,094.33
Dec-19	38,408,277	12,465	3,081	3,115.73
Mar-20	38,062,990	12,549	3,033	3,137.28
Jun-20	34,796,976	11,672	2,981	3,158.98
Sep-20	33,022,214	11,401	2,896	3,180.82
Dec-20	31,702,628	10,873	2,916	3,202.82
Mar-21	31,411,055	10,259	3,062	3,224.98
Jun-21	36,207,677	10,853	3,336	3,247.28

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

	THROUGH	
	<u>2Q21</u>	<u>1Q20</u>
6-points	6.7%	4.5%
9-points	1.9%	5.1%
12-points	2.8%	4.1%
15-points	3.3%	2.6%
24-points	2.5%	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)	(2)	(3)	AVERAGE PAID CLAIM COST	
YEAR ENDED	PAID LOSSES	PAID CLAIMS	ACTUAL (2)/(3)	EXPONENTIAL CURVE OF BEST FIT (A)

\$200 DEDUCTIBLE COLLISION

Sep-15	\$5,875,595	2,086	2,817	\$2,972.12
Dec-15	5,837,653	2,080	2,807	2,991.08
Mar-16	6,006,768	2,066	2,907	3,010.15
Jun-16	5,856,257	2,054	2,851	3,029.35
Sep-16	6,275,845	2,084	3,011	3,048.67
Dec-16	6,400,530	2,119	3,021	3,068.11
Mar-17	6,253,468	2,092	2,989	3,087.68
Jun-17	6,371,697	2,101	3,033	3,107.37
Sep-17	6,188,155	2,084	2,969	3,127.19
Dec-17	6,361,445	2,097	3,034	3,147.13
Mar-18	6,282,552	2,084	3,015	3,167.20
Jun-18	6,124,144	2,091	2,929	3,187.40
Sep-18	6,335,809	2,105	3,010	3,207.73
Dec-18	6,486,464	2,130	3,045	3,228.18
Mar-19	6,899,668	2,158	3,197	3,248.77
Jun-19	6,860,232	2,129	3,222	3,269.49
Sep-19	6,825,743	2,148	3,178	3,290.34
Dec-19	6,968,572	2,117	3,292	3,311.32
Mar-20	6,715,038	2,071	3,242	3,332.44
Jun-20	5,888,263	1,838	3,204	3,353.69
Sep-20	5,581,244	1,715	3,254	3,375.08
Dec-20	4,815,561	1,566	3,075	3,396.61
Mar-21	5,117,165	1,597	3,204	3,418.27
Jun-21	6,202,271	1,786	3,473	3,440.07

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

	THROUGH	
	<u>2Q21</u>	<u>1Q20</u>
6-points	3.3%	4.5%
9-points	1.3%	5.5%
12-points	2.6%	3.7%
15-points	3.0%	2.6%
24-points	2.7%	3.0%

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

\$250 DEDUCTIBLE COLLISION

Sep-15	\$231,417,011	81,461	2,841	\$2,995.23
Dec-15	239,236,182	82,712	2,892	3,023.62
Mar-16	249,306,277	84,121	2,964	3,052.27
Jun-16	254,291,099	85,216	2,984	3,081.19
Sep-16	262,311,564	85,442	3,070	3,110.39
Dec-16	261,151,220	83,815	3,116	3,139.86
Mar-17	254,678,870	81,912	3,109	3,169.61
Jun-17	251,993,858	80,960	3,113	3,199.64
Sep-17	241,296,256	78,320	3,081	3,229.96
Dec-17	238,329,210	77,531	3,074	3,260.57
Mar-18	238,126,207	77,352	3,078	3,291.47
Jun-18	235,015,176	75,935	3,095	3,322.65
Sep-18	235,951,254	75,192	3,138	3,354.14
Dec-18	239,777,084	75,306	3,184	3,385.92
Mar-19	242,521,982	74,502	3,255	3,418.00
Jun-19	243,452,331	73,254	3,323	3,450.39
Sep-19	244,257,084	73,356	3,330	3,483.09
Dec-19	240,927,665	72,372	3,329	3,516.09
Mar-20	239,357,863	71,064	3,368	3,549.41
Jun-20	218,036,518	65,348	3,337	3,583.04
Sep-20	205,369,532	61,533	3,338	3,616.99
Dec-20	197,909,488	58,164	3,403	3,651.27
Mar-21	190,795,089	55,809	3,419	3,685.87
Jun-21	213,930,743	58,380	3,664	3,720.79

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

	<u>2Q21</u>	THROUGH	<u>1Q20</u>
6-points	6.0%		4.1%
9-points	3.4%		5.1%
12-points	3.8%		3.8%
15-points	4.1%		2.8%
24-points	3.3%		3.2%

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

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

\$500 DEDUCTIBLE COLLISION

Sep-15	\$467,518,256	138,369	3,379	\$3,413.46
Dec-15	487,513,873	142,596	3,419	3,452.53
Mar-16	505,103,963	145,241	3,478	3,492.04
Jun-16	525,083,383	151,150	3,474	3,532.01
Sep-16	548,354,307	154,048	3,560	3,572.44
Dec-16	567,345,927	156,384	3,628	3,613.32
Mar-17	576,135,836	159,061	3,622	3,654.68
Jun-17	586,262,521	163,117	3,594	3,696.50
Sep-17	583,773,162	164,403	3,551	3,738.81
Dec-17	585,758,902	165,808	3,533	3,781.60
Mar-18	600,330,133	168,899	3,554	3,824.88
Jun-18	605,074,802	168,037	3,601	3,868.66
Sep-18	614,920,726	168,835	3,642	3,912.94
Dec-18	637,652,496	172,358	3,700	3,957.72
Mar-19	659,612,154	174,498	3,780	4,003.02
Jun-19	676,693,919	176,631	3,831	4,048.83
Sep-19	693,924,351	181,197	3,830	4,095.17
Dec-19	704,009,131	182,274	3,862	4,142.04
Mar-20	709,590,091	181,444	3,911	4,189.44
Jun-20	653,384,824	167,634	3,898	4,237.39
Sep-20	627,408,262	160,553	3,908	4,285.89
Dec-20	616,580,256	154,113	4,001	4,334.94
Mar-21	610,693,444	151,173	4,040	4,384.56
Jun-21	698,150,619	161,269	4,329	4,434.74

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

	<u>2Q21</u>	THROUGH	<u>1Q20</u>
6-points	7.6%		4.0%
9-points	4.9%		5.0%
12-points	4.7%		4.0%
15-points	4.7%		2.7%
24-points	3.3%		2.8%

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

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

ALL CARRIERS

(1) YEAR ENDED	(2) PAID LOSSES	(3) PAID CLAIMS	AVERAGE PAID CLAIM COST	
			(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)
\$1,000 DEDUCTIBLE COLLISION				
Sep-15	\$49,215,588	11,079	4,442	\$4,226.54
Dec-15	51,708,288	11,484	4,503	4,275.77
Mar-16	54,786,902	11,987	4,571	4,325.57
Jun-16	56,211,355	12,479	4,504	4,375.95
Sep-16	59,908,234	12,999	4,609	4,426.91
Dec-16	65,061,106	13,575	4,793	4,478.47
Mar-17	68,395,240	14,185	4,822	4,530.63
Jun-17	70,940,285	15,087	4,702	4,583.40
Sep-17	72,416,128	15,617	4,637	4,636.78
Dec-17	73,062,154	16,275	4,489	4,690.78
Mar-18	75,803,146	17,134	4,424	4,745.41
Jun-18	79,870,108	17,581	4,543	4,800.68
Sep-18	82,925,722	18,378	4,512	4,856.60
Dec-18	89,286,989	19,317	4,622	4,913.16
Mar-19	96,719,967	20,260	4,774	4,970.38
Jun-19	101,680,969	21,320	4,769	5,028.27
Sep-19	105,100,460	22,318	4,709	5,086.83
Dec-19	108,544,749	23,110	4,697	5,146.08
Mar-20	112,457,021	23,453	4,795	5,206.01
Jun-20	104,864,598	22,026	4,761	5,266.65
Sep-20	105,992,582	21,687	4,887	5,327.99
Dec-20	106,144,679	21,143	5,020	5,390.04
Mar-21	108,200,146	21,370	5,063	5,452.82
Jun-21	125,803,495	23,324	5,394	5,516.32

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

	THROUGH	
	<u>2Q21</u>	<u>1Q20</u>
6-points	9.6%	1.4%
9-points	5.9%	3.7%
12-points	4.7%	1.7%
15-points	4.4%	0.4%
24-points	1.9%	0.9%

(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) <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-15	\$800,380,459	250,648	\$3,193	\$3,285.67
Dec-15	831,703,079	256,585	3,241	3,325.33
Mar-16	863,798,855	261,321	3,306	3,365.48
Jun-16	890,223,044	268,759	3,312	3,406.11
Sep-16	926,349,342	272,517	3,399	3,447.23
Dec-16	950,425,407	273,747	3,472	3,488.84
Mar-17	954,621,711	274,986	3,472	3,530.96
Jun-17	965,146,545	279,058	3,459	3,573.59
Sep-17	952,627,711	278,097	3,426	3,616.73
Dec-17	951,874,707	279,225	3,409	3,660.39
Mar-18	969,635,926	282,873	3,428	3,704.58
Jun-18	974,543,342	280,876	3,470	3,749.31
Sep-18	988,229,139	281,467	3,511	3,794.57
Dec-18	1,022,045,565	286,257	3,570	3,840.38
Mar-19	1,056,263,858	288,612	3,660	3,886.74
Jun-19	1,079,457,412	290,347	3,718	3,933.67
Sep-19	1,101,753,931	296,093	3,721	3,981.16
Dec-19	1,111,969,215	296,730	3,747	4,029.22
Mar-20	1,118,544,641	294,833	3,794	4,077.86
Jun-20	1,028,480,282	272,598	3,773	4,127.09
Sep-20	988,468,964	260,726	3,791	4,176.91
Dec-20	968,515,871	249,549	3,881	4,227.34
Mar-21	957,482,998	243,757	3,928	4,278.37
Jun-21	1,092,520,182	259,175	4,215	4,330.02

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

	THROUGH	
	<u>2Q21</u>	<u>1Q20</u>
6-points	8.0%	4.4%
9-points	5.0%	5.4%
12-points	4.9%	4.3%
15-points	5.0%	3.2%
24-points	3.7%	3.4%

(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) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$50 DEDUCTIBLE COLLISION			
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	10.2053
Jun-19	43,573	4,342	9.9649
Sep-19	44,033	4,409	10.0129
Dec-19	44,505	4,392	9.8686
Mar-20	44,875	4,252	9.4752
Jun-20	45,198	4,080	9.0269
Sep-20	45,786	3,837	8.3803
Dec-20	46,328	3,690	7.9649
Mar-21	47,009	3,549	7.5496
Jun-21	47,651	3,563	7.4773

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

	<u>2Q21</u>	THROUGH	<u>1Q20</u>
6-points	-18.3%		-5.1%
9-points	-15.6%		-2.9%
12-points	-11.8%		-1.5%
15-points	-8.8%		-0.9%
24-points	-3.4%		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>(3)/(2)</u>
\$100 DEDUCTIBLE COLLISION			
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
Sep-19	218,086	12,665	5.8073
Dec-19	215,709	12,465	5.7786
Mar-20	214,043	12,549	5.8628
Jun-20	212,612	11,672	5.4898
Sep-20	212,301	11,401	5.3702
Dec-20	212,315	10,873	5.1212
Mar-21	211,420	10,259	4.8524
Jun-21	210,490	10,853	5.1561

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

	<u>2Q21</u>	THROUGH	<u>1Q20</u>
6-points	-11.4%		1.6%
9-points	-8.3%		2.1%
12-points	-5.0%		0.9%
15-points	-3.2%		0.5%
24-points	-1.2%		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) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$200 DEDUCTIBLE COLLISION			
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	5.9905
Jun-19	35,823	2,129	5.9431
Sep-19	35,578	2,148	6.0374
Dec-19	35,252	2,117	6.0053
Mar-20	35,057	2,071	5.9075
Jun-20	34,789	1,838	5.2833
Sep-20	34,469	1,715	4.9755
Dec-20	34,166	1,566	4.5835
Mar-21	33,786	1,597	4.7268
Jun-21	33,451	1,786	5.3392

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

	<u>2Q21</u>	THROUGH	<u>1Q20</u>
6-points	-10.0%		0.6%
9-points	-11.7%		3.4%
12-points	-8.0%		3.6%
15-points	-4.6%		3.2%
24-points	-0.4%		3.4%

(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) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$250 DEDUCTIBLE COLLISION			
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
Sep-19	1,419,083	73,356	5.1693
Dec-19	1,408,597	72,372	5.1379
Mar-20	1,404,487	71,064	5.0598
Jun-20	1,400,751	65,348	4.6652
Sep-20	1,393,882	61,533	4.4145
Dec-20	1,389,100	58,164	4.1872
Mar-21	1,379,523	55,809	4.0455
Jun-21	1,371,241	58,380	4.2575

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

	<u>2Q21</u>	THROUGH	<u>1Q20</u>
6-points	-14.2%		-1.5%
9-points	-12.6%		-0.5%
12-points	-9.1%		-0.5%
15-points	-6.6%		-1.0%
24-points	-3.5%		-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) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$500 DEDUCTIBLE COLLISION			
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
Sep-19	3,335,814	181,197	5.4319
Dec-19	3,371,308	182,274	5.4066
Mar-20	3,417,844	181,444	5.3087
Jun-20	3,467,556	167,634	4.8344
Sep-20	3,501,418	160,553	4.5854
Dec-20	3,533,742	154,113	4.3612
Mar-21	3,557,251	151,173	4.2497
Jun-21	3,588,629	161,269	4.4939

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

	<u>2Q21</u>	THROUGH	<u>1Q20</u>
6-points	-13.5%		0.5%
9-points	-12.6%		0.8%
12-points	-8.4%		0.0%
15-points	-6.1%		-0.1%
24-points	-2.4%		0.7%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

(1) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQUENCY(A) <u>(3)/(2)</u>
\$1,000 DEDUCTIBLE COLLISION			
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
Sep-19	493,261	22,318	4.5246
Dec-19	508,511	23,110	4.5446
Mar-20	525,868	23,453	4.4599
Jun-20	543,120	22,026	4.0555
Sep-20	556,208	21,687	3.8991
Dec-20	567,003	21,143	3.7289
Mar-21	575,346	21,370	3.7143
Jun-21	583,113	23,324	3.9999

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

	<u>2Q21</u>	THROUGH	<u>1Q20</u>
6-points	-9.3%		3.9%
9-points	-9.9%		5.3%
12-points	-5.3%		5.0%
15-points	-2.4%		5.4%
24-points	2.1%		5.9%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

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

ALL CARRIERS

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

ALL DEDUCTIBLE COLLISION

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	5,477,415	288,612	5.2691
Jun-19	5,504,449	290,347	5.2748
Sep-19	5,545,855	296,093	5.3390
Dec-19	5,583,882	296,730	5.3140
Mar-20	5,642,174	294,833	5.2255
Jun-20	5,704,026	272,598	4.7790
Sep-20	5,744,064	260,726	4.5391
Dec-20	5,782,654	249,549	4.3155
Mar-21	5,804,335	243,757	4.1996
Jun-21	5,834,575	259,175	4.4421

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

	<u>2Q21</u>	THROUGH	<u>1Q20</u>
6-points	-13.3%		0.1%
9-points	-12.3%		0.6%
12-points	-8.3%		0.1%
15-points	-5.9%		-0.1%
24-points	-2.5%		0.4%

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2021

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	3.8%	4.1%	4.1%
12 points	4.9%	5.2%	5.2%
9 points	5.7%	6.1%	6.0%
6 points	13.3%	14.5%	15.3%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-3.5%	-3.1%	-3.4%
15 points	-10.3%	-8.7%	-8.8%
12 points	-14.6%	-12.2%	-11.8%
9 points	-20.1%	-16.4%	-15.6%
6 points	-23.4%	-20.4%	-18.3%

\$100 DEDUCTIBLE COLLISION

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	3.1%	3.3%	3.3%
12 points	2.7%	2.8%	2.8%
9 points	2.0%	2.0%	1.9%
6 points	6.4%	6.7%	6.7%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-1.1%	-1.1%	-1.2%
15 points	-3.3%	-3.1%	-3.2%
12 points	-5.4%	-5.0%	-5.0%
9 points	-9.4%	-8.5%	-8.3%
6 points	-13.3%	-12.3%	-11.4%

\$200 DEDUCTIBLE COLLISION

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	2.8%	3.0%	3.0%
12 points	2.5%	2.6%	2.6%
9 points	1.3%	1.4%	1.3%
6 points	3.4%	3.4%	3.3%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-0.3%	-0.3%	-0.4%
15 points	-4.9%	-4.4%	-4.6%
12 points	-9.1%	-8.1%	-8.0%
9 points	-14.2%	-12.3%	-11.7%
6 points	-11.7%	-10.9%	-10.0%



NORTH CAROLINA  
TREND SUMMARY  
DATA ENDED JUNE 2021

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	3.7%	4.0%	4.1%
12 points	3.6%	3.8%	3.8%
9 points	3.3%	3.5%	3.4%
6 points	5.8%	6.0%	6.0%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-3.8%	-3.4%	-3.5%
15 points	-7.4%	-6.5%	-6.6%
12 points	-10.6%	-9.3%	-9.1%
9 points	-15.5%	-13.2%	-12.6%
6 points	-17.4%	-15.7%	-14.2%

\$500 DEDUCTIBLE COLLISION

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	4.3%	4.7%	4.7%
12 points	4.3%	4.6%	4.7%
9 points	4.7%	4.9%	4.9%
6 points	7.1%	7.4%	7.6%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	-2.5%	-2.3%	-2.4%
15 points	-6.7%	-5.9%	-6.1%
12 points	-9.7%	-8.6%	-8.4%
9 points	-15.4%	-13.1%	-12.6%
6 points	-16.4%	-14.9%	-13.5%

\$1,000 DEDUCTIBLE COLLISION

STRAIGHT LINE

COST	END POINT	MID POINT	EXPONENTIAL
15 points	4.0%	4.4%	4.4%
12 points	4.4%	4.7%	4.7%
9 points	5.5%	5.9%	5.9%
6 points	8.7%	9.2%	9.6%

STRAIGHT LINE

FREQ	END POINT	MID POINT	EXPONENTIAL
24 points	2.0%	2.1%	2.1%
15 points	-2.4%	-2.3%	-2.4%
12 points	-5.8%	-5.3%	-5.3%
9 points	-11.6%	-10.2%	-9.9%
6 points	-10.7%	-10.0%	-9.3%

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2021

ALL CARRIERS

\$50 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.76	0.76
12 points	0.75	0.75
9 points	0.68	0.67
6 points	0.91	0.91

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.62	-0.63
15 points	-0.89	-0.88
12 points	-0.94	-0.94
9 points	-0.98	-0.98
6 points	-0.98	-0.98

\$100 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.75	0.76
12 points	0.59	0.59
9 points	0.33	0.32
6 points	0.59	0.59

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.45	-0.46
15 points	-0.66	-0.66
12 points	-0.76	-0.76
9 points	-0.89	-0.88
6 points	-0.87	-0.87

\$200 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.75	0.75
12 points	0.60	0.60
9 points	0.28	0.27
6 points	0.40	0.39

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.06	-0.09
15 points	-0.59	-0.59
12 points	-0.76	-0.75
9 points	-0.80	-0.79
6 points	-0.54	-0.53

NORTH CAROLINA  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2021

ALL CARRIERS

\$250 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.93	0.94
12 points	0.87	0.88
9 points	0.74	0.74
6 points	0.78	0.78

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.79	-0.78
15 points	-0.84	-0.84
12 points	-0.89	-0.89
9 points	-0.93	-0.93
6 points	-0.88	-0.88

\$500 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.95	0.96
12 points	0.91	0.92
9 points	0.84	0.85
6 points	0.85	0.85

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	-0.58	-0.59
15 points	-0.80	-0.80
12 points	-0.85	-0.85
9 points	-0.92	-0.92
6 points	-0.84	-0.84

\$1,000 DEDUCTIBLE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.91	0.92
12 points	0.88	0.88
9 points	0.87	0.87
6 points	0.93	0.93

FREQ	STRAIGHT LINE	EXPONENTIAL
24 points	0.48	0.49
15 points	-0.40	-0.41
12 points	-0.67	-0.68
9 points	-0.86	-0.85
6 points	-0.68	-0.68

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>
12/31/2009	42,948,531	6,024	7,129.57
12/31/2010	38,766,911	5,542	6,995.11
12/31/2011	36,837,560	5,180	7,111.50
12/31/2012	38,150,466	5,344	7,138.93
12/31/2013	36,783,613	4,985	7,378.86
12/31/2014	35,736,195	4,901	7,291.61
12/31/2015	40,963,607	5,378	7,616.88
12/31/2016	47,136,224	5,962	7,906.11
12/31/2017	47,685,173	5,536	8,613.65
12/31/2018	52,861,552	5,529	9,560.78
12/31/2019	57,560,540	5,569	10,335.88
12/31/2020	59,037,226	5,333	11,070.17

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

	Through 2020	Through 2019
4 points	8.7%	9.5%
6 points	8.3%	7.4%
9 points	5.9%	4.7%
12 points	4.1%	3.6%

(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>
12/31/2009	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	14,877,008	9,517	1,563.20
12/31/2018	14,749,224	9,816	1,502.57
12/31/2019	15,188,187	9,888	1,536.02
12/31/2020	15,155,772	8,410	1,802.11

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

	Through 2020	Through 2019
4 points	4.6%	-1.1%
6 points	1.7%	0.2%
9 points	3.1%	2.6%
12 points	3.1%	2.8%

(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>
12/31/2009	90,141,234	1,814	49,691.97
12/31/2010	85,253,091	1,741	48,967.89
12/31/2011	88,662,746	1,799	49,284.46
12/31/2012	80,836,813	1,688	47,889.11
12/31/2013	91,334,579	1,786	51,139.18
12/31/2014	79,949,170	1,704	46,918.53
12/31/2015	91,994,184	1,860	49,459.24
12/31/2016	99,189,690	2,177	45,562.56
12/31/2017	103,051,321	2,214	46,545.31
12/31/2018	108,790,945	2,422	44,917.81
12/31/2019	123,837,997	2,630	47,086.69
12/31/2020	123,497,935	2,585	47,774.83

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

	Through 2020	Through 2019
4 points	1.3%	0.6%
6 points	-0.3%	-0.7%
9 points	-0.7%	-1.0%
12 points	-0.7%	-0.8%

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

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
UNINSURED MOTORISTS BODILY INJURY  
CLAIM FREQUENCY TREND

(1) Accident Year Ended	(2) Exposures(A)	(3) Incurred Claims(A)	(4) UM Claim Freq (3) / (2)*100
12/31/2009	6,321,674	6,024	0.0953
12/31/2010	6,258,119	5,542	0.0886
12/31/2011	6,253,049	5,180	0.0828
12/31/2012	6,396,922	5,344	0.0835
12/31/2013	6,238,914	4,985	0.0799
12/31/2014	6,046,751	4,901	0.0811
12/31/2015	6,100,909	5,378	0.0882
12/31/2016	6,294,050	5,962	0.0947
12/31/2017	6,306,632	5,536	0.0878
12/31/2018	6,409,272	5,529	0.0863
12/31/2019	6,507,830	5,569	0.0856
12/31/2020	6,669,681	5,333	0.0800

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

	Through 2020	Through 2019
4 points	-2.8%	-3.2%
6 points	-2.3%	0.4%
9 points	0.3%	1.0%
12 points	-0.4%	-0.1%

(A) Voluntary and ceded business combined.

NORTH CAROLINA

PRIVATE PASSENGER LIABILITY INSURANCE  
UNINSURED MOTORISTS PROPERTY DAMAGE  
CLAIM FREQUENCY TREND

(1) <u>Accident</u> <u>Year Ended</u>	(2) <u>Exposures(A)</u>	(3) <u>Incurred</u> <u>Claims(A)</u>	(4) <u>UM Claim Freq</u> <u>(3) / (2)*100</u>
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	6,306,632	9,517	0.1509
12/31/2018	6,409,272	9,816	0.1532
12/31/2019	6,507,830	9,888	0.1519
12/31/2020	6,669,681	8,410	0.1261

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

	Through 2020	Through 2019
4 points	-5.3%	0.8%
6 points	0.1%	5.9%
9 points	3.5%	5.3%
12 points	3.0%	3.9%

(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>
12/31/2009	1,814	4,614,618	0.0393
12/31/2010	1,741	4,644,504	0.0375
12/31/2011	1,799	4,779,500	0.0376
12/31/2012	1,688	4,926,951	0.0343
12/31/2013	1,786	4,839,404	0.0369
12/31/2014	1,704	4,618,201	0.0369
12/31/2015	1,860	4,526,521	0.0411
12/31/2016	2,177	4,850,954	0.0449
12/31/2017	2,214	4,800,735	0.0461
12/31/2018	2,422	4,680,826	0.0517
12/31/2019	2,630	4,752,807	0.0553
12/31/2020	2,585	4,871,012	0.0531

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

	Through 2020	Through 2019
4 points	5.0%	7.7%
6 points	5.9%	8.1%
9 points	6.5%	5.9%
12 points	4.0%	3.9%

(A) Voluntary and ceded business combined.

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>BODILY INJURY (TOTAL LIMITS)</u>					<u>PROPERTY DAMAGE (TOTAL LIMITS)</u>			
Dec-17	478,568,610	41,761	11,460	12,195.86	542,661,207	149,637	3,627	3,906.44
Mar-18	473,788,017	40,904	11,583	12,392.27	539,428,438	147,460	3,658	3,964.26
Jun-18	477,542,051	40,929	11,668	12,591.85	536,066,516	144,830	3,701	4,022.95
Sep-18	477,040,831	40,512	11,775	12,794.64	530,134,826	141,891	3,736	4,082.50
Dec-18	476,444,362	40,220	11,846	13,000.70	533,052,104	141,266	3,773	4,142.93
Mar-19	479,819,485	39,781	12,062	13,210.07	542,463,503	140,998	3,847	4,204.26
Jun-19	480,194,882	39,195	12,251	13,422.82	546,568,020	140,510	3,890	4,266.50
Sep-19	489,971,248	39,253	12,482	13,639.00	562,048,790	142,054	3,957	4,329.65
Dec-19	493,556,473	39,204	12,589	13,858.65	571,193,942	141,833	4,027	4,393.75
Mar-20	492,787,676	39,450	12,491	14,081.85	579,851,298	141,497	4,098	4,458.79
Jun-20	483,633,483	38,218	12,655	14,308.63	550,327,945	130,376	4,221	4,524.79
Sep-20	466,234,304	36,059	12,930	14,539.07	520,415,986	123,143	4,226	4,591.77
Dec-20	450,630,113	33,911	13,289	14,773.23	493,425,659	115,628	4,267	4,659.75
Mar-21	434,529,406	31,445	13,819	15,011.15	460,188,713	106,669	4,314	4,728.72
Jun-21	440,700,700	30,639	14,384	15,252.90	477,787,006	110,109	4,339	4,798.72

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

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH		THROUGH	
	<u>2Q21</u>	<u>1Q20</u>	<u>2Q21</u>	<u>1Q20</u>
6-points	12.1%	4.8%	4.2%	6.7%
9-points	7.5%	4.6%	5.8%	5.9%
12-points	6.6%	4.5%	6.1%	5.6%
15-points	5.8%		5.8%	

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

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

(1) YEAR ENDED	(2) PAID LOSSES	AVERAGE PAID CLAIM COST			(6) PAID LOSSES	AVERAGE PAID CLAIM COST		
		(3) PAID CLAIMS	(4) ACTUAL (2)/(3)	(5) EXPONENTIAL CURVE OF BEST FIT (A)		(7) PAID CLAIMS	(8) ACTUAL (6)/(7)	(9) EXPONENTIAL CURVE OF BEST FIT (A)
<u>COMPREHENSIVE</u>					<u>COLLISION</u>			
Dec-17	252,111,370	194,557	1,296	1,512.97	597,343,265	182,122	3,280	3,597.35
Mar-18	254,909,346	192,540	1,324	1,520.35	606,994,543	182,435	3,327	3,624.87
Jun-18	257,638,564	196,243	1,313	1,527.77	605,444,124	180,364	3,357	3,652.60
Sep-18	271,893,289	199,789	1,361	1,535.22	615,822,308	179,113	3,438	3,680.54
Dec-18	318,477,846	210,494	1,513	1,542.71	633,385,638	180,384	3,511	3,708.70
Mar-19	328,051,948	213,551	1,536	1,550.24	652,167,655	180,173	3,620	3,737.07
Jun-19	360,571,398	219,510	1,643	1,557.80	664,678,389	180,721	3,678	3,765.66
Sep-19	353,442,302	220,872	1,600	1,565.40	673,061,810	183,881	3,660	3,794.47
Dec-19	315,775,750	211,854	1,491	1,573.04	675,627,068	184,145	3,669	3,823.50
Mar-20	320,311,885	210,128	1,524	1,580.72	677,034,861	182,709	3,706	3,852.75
Jun-20	285,663,592	190,878	1,497	1,588.43	618,651,966	168,331	3,675	3,882.23
Sep-20	285,452,180	185,726	1,537	1,596.18	591,912,813	160,345	3,691	3,911.93
Dec-20	294,064,275	185,477	1,585	1,603.97	580,114,763	154,029	3,766	3,941.86
Mar-21	289,761,784	184,501	1,571	1,611.80	554,426,452	149,110	3,718	3,972.01
Jun-21	304,897,102	198,265	1,538	1,619.66	626,164,583	161,116	3,886	4,002.40

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

	COMPREHENSIVE		COLLISION	
	THROUGH		THROUGH	
	2Q21	1Q20	2Q21	1Q20
6-points	2.6%	-0.9%	3.4%	3.6%
9-points	-1.2%	9.4%	2.1%	6.0%
12-points	2.0%	9.8%	3.1%	6.1%
15-points	5.1%		4.2%	

(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 (3)/(2)	(5) EARNED EXPOSURES	(6) PAID CLAIMS	(7) PAID CLAIM FREQ (6)/(5)
<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>			
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
Sep-19	4,577,180	39,253	0.8576	4,577,180	142,054	3.1035
Dec-19	4,595,829	39,204	0.8530	4,595,829	141,833	3.0861
Mar-20	4,622,845	39,450	0.8534	4,622,845	141,497	3.0608
Jun-20	4,654,216	38,218	0.8211	4,654,216	130,376	2.8012
Sep-20	4,690,415	36,059	0.7688	4,690,415	123,143	2.6254
Dec-20	4,718,173	33,911	0.7187	4,718,173	115,628	2.4507
Mar-21	4,739,215	31,445	0.6635	4,739,215	106,669	2.2508
Jun-21	4,756,313	30,639	0.6442	4,756,313	110,109	2.3150

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

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH		THROUGH	
	2Q21	1Q20	2Q21	1Q20
6-points	-21.5%	-1.6%	-21.5%	0.0%
9-points	-14.6%	-2.4%	-16.5%	-1.0%
12-points	-10.4%	-2.7%	-11.3%	-1.5%
15-points	-7.9%		-8.8%	

(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) YEAR ENDED	(2) EARNED EXPOSURES	(3) PAID CLAIMS	(4) PAID CLAIM FREQ (3)/(2)	(5) EARNED EXPOSURES	(6) PAID CLAIMS	(7) PAID CLAIM FREQ (6)/(5)
<u>COMPREHENSIVE</u>			<u>COLLISION</u>			
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
Sep-19	3,621,134	220,872	6.0995	3,384,205	183,881	5.4335
Dec-19	3,641,531	211,854	5.8177	3,405,072	184,145	5.4080
Mar-20	3,666,679	210,128	5.7307	3,429,974	182,709	5.3268
Jun-20	3,693,283	190,878	5.1682	3,455,749	168,331	4.8710
Sep-20	3,723,134	185,726	4.9884	3,484,691	160,345	4.6014
Dec-20	3,747,746	185,477	4.9490	3,509,189	154,029	4.3893
Mar-21	3,766,851	184,501	4.8980	3,528,978	149,110	4.2253
Jun-21	3,785,075	198,265	5.2381	3,548,788	161,116	4.5400

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

	<u>COMPREHENSIVE</u>		<u>COLLISION</u>	
	<u>THROUGH</u>			
	<u>2Q21</u>	<u>1Q20</u>	<u>2Q21</u>	<u>1Q20</u>
6-points	-6.8%	-0.3%	-13.5%	-0.2%
9-points	-10.9%	5.6%	-12.4%	-0.3%
12-points	-6.9%	5.6%	-8.7%	-0.4%
15-points	-3.1%		-6.5%	

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2021

NORTH CAROLINA BODILY INJURY

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	5.2%	5.8%	5.8%
12 points	5.9%	6.5%	6.6%
9 points	6.9%	7.5%	7.5%
6 points	10.7%	11.5%	12.1%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-9.1%	-7.7%	-7.9%
12 points	-12.3%	-10.5%	-10.4%
9 points	-18.0%	-15.0%	-14.6%
6 points	-28.3%	-24.1%	-21.5%

NORTH CAROLINA PROPERTY DAMAGE

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	5.1%	5.7%	5.8%
12 points	5.4%	5.9%	6.1%
9 points	5.3%	5.6%	5.8%
6 points	4.0%	4.1%	4.2%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-10.3%	-8.6%	-8.8%
12 points	-13.6%	-11.5%	-11.3%
9 points	-21.5%	-17.3%	-16.5%
6 points	-29.0%	-24.6%	-21.5%

NORTH CAROLINA COMPREHENSIVE

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	4.4%	4.8%	5.1%
12 points	1.8%	1.8%	2.0%
9 points	-1.3%	-1.3%	-1.2%
6 points	2.5%	2.5%	2.6%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-3.2%	-3.0%	-3.1%
12 points	-7.7%	-7.0%	-6.9%
9 points	-13.2%	-11.5%	-10.9%
6 points	-7.7%	-7.3%	-6.8%

NORTH CAROLINA COLLISION

	STRAIGHT LINE		
COST	END POINT	MID POINT	EXPONENTIAL
15 points	3.8%	4.1%	4.2%
12 points	2.9%	3.0%	3.1%
9 points	2.1%	2.1%	2.1%
6 points	3.3%	3.4%	3.4%

	STRAIGHT LINE		
FREQ	END POINT	MID POINT	EXPONENTIAL
15 points	-7.3%	-6.4%	-6.5%
12 points	-10.1%	-8.9%	-8.7%
9 points	-15.2%	-13.0%	-12.4%
6 points	-16.5%	-14.9%	-13.5%

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2021

NORTH CAROLINA BODILY INJURY

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.95	0.96
12 points	0.94	0.95
9 points	0.92	0.93
6 points	0.98	0.98

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.87	-0.86
12 points	-0.90	-0.89
9 points	-0.94	-0.93
6 points	-0.99	-0.99

NORTH CAROLINA PROPERTY DAMAGE

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

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.87	-0.86
12 points	-0.88	-0.88
9 points	-0.95	-0.95
6 points	-0.96	-0.96

NORTH CAROLINA COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.72	0.73
12 points	0.36	0.38
9 points	-0.28	-0.27
6 points	0.57	0.57

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.46	-0.47
12 points	-0.76	-0.77
9 points	-0.88	-0.88
6 points	-0.57	-0.57

NORTH CAROLINA COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.94	0.93
12 points	0.88	0.88
9 points	0.76	0.76
6 points	0.76	0.76

  

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.83	-0.83
12 points	-0.87	-0.86
9 points	-0.91	-0.91
6 points	-0.83	-0.83

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-17	15,001,896,166	898,439	16,698	17,809.16	18,941,442,025	5,134,615	3,689	3,972.83
Mar-18	14,948,046,258	888,132	16,831	18,174.14	18,955,485,398	5,091,602	3,723	4,041.23
Jun-18	14,984,181,848	883,528	16,959	18,546.61	18,946,264,539	5,037,073	3,761	4,110.80
Sep-18	15,044,079,664	882,921	17,039	18,926.71	18,967,268,057	4,983,420	3,806	4,181.57
Dec-18	15,134,160,267	880,673	17,185	19,314.60	19,074,600,978	4,944,260	3,858	4,253.56
Mar-19	15,295,921,639	877,296	17,435	19,710.44	19,124,849,328	4,884,319	3,916	4,326.79
Jun-19	15,551,471,710	875,260	17,768	20,114.39	19,066,322,665	4,824,991	3,952	4,401.28
Sep-19	15,882,992,127	874,989	18,152	20,526.62	19,297,036,196	4,819,686	4,004	4,477.05
Dec-19	16,141,266,229	876,354	18,419	20,947.30	19,390,441,724	4,773,724	4,062	4,554.13
Mar-20	16,466,858,970	880,012	18,712	21,376.60	19,564,088,610	4,736,491	4,131	4,632.53
Jun-20	16,241,640,056	852,169	19,059	21,814.70	18,611,744,349	4,346,357	4,282	4,712.29
Sep-20	15,661,901,143	806,971	19,408	22,261.77	17,312,018,775	3,972,834	4,358	4,793.41
Dec-20	15,165,223,782	756,842	20,038	22,718.01	16,080,920,783	3,624,617	4,437	4,875.94
Mar-21	14,500,178,572	699,978	20,715	23,183.60	14,803,447,352	3,268,940	4,529	4,959.88
Jun-21	14,533,043,800	676,854	21,471	23,658.74	15,048,370,617	3,339,277	4,506	5,045.27

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

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH		THROUGH	
	2Q21	1Q20	2Q21	1Q20
6-points	11.7%	7.2%	7.4%	5.5%
9-points	9.5%	5.7%	7.8%	5.3%
12-points	8.5%	5.3%	7.1%	5.1%
15-points	7.2%		6.5%	

(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 - 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>COMPREHENSIVE</u>		<u>COLLISION</u>			
Dec-17	12,272,783,060	7,422,773	1,653	1,528.12	24,777,045,705	6,904,440	3,589	3,843.06
Mar-18	12,103,912,560	7,330,935	1,651	1,553.46	25,030,918,566	6,905,192	3,625	3,880.39
Jun-18	11,463,320,251	7,248,550	1,581	1,579.21	25,197,883,783	6,873,117	3,666	3,918.09
Sep-18	10,724,374,220	7,229,451	1,483	1,605.39	25,507,018,351	6,846,098	3,726	3,956.15
Dec-18	10,949,264,297	7,301,772	1,500	1,632.01	25,696,856,337	6,827,011	3,764	3,994.58
Mar-19	11,133,946,810	7,376,545	1,509	1,659.07	25,965,266,931	6,783,961	3,827	4,033.38
Jun-19	11,452,420,206	7,395,377	1,549	1,686.57	26,130,392,422	6,730,217	3,883	4,072.57
Sep-19	11,445,135,355	7,501,979	1,526	1,714.54	26,452,501,286	6,762,038	3,912	4,112.13
Dec-19	11,478,321,387	7,520,924	1,526	1,742.96	26,729,107,205	6,762,463	3,953	4,152.08
Mar-20	11,584,883,372	7,472,001	1,550	1,771.86	26,509,546,947	6,660,215	3,980	4,192.41
Jun-20	11,296,942,319	7,011,204	1,611	1,801.23	23,533,819,017	6,059,406	3,884	4,233.14
Sep-20	11,323,109,524	6,846,843	1,654	1,831.10	22,361,035,567	5,704,247	3,920	4,274.26
Dec-20	11,587,045,339	6,724,954	1,723	1,861.45	21,616,725,736	5,387,312	4,013	4,315.78
Mar-21	11,798,268,547	6,710,892	1,758	1,892.32	21,081,010,237	5,173,563	4,075	4,357.71
Jun-21	12,516,763,554	7,141,065	1,753	1,923.69	24,537,482,314	5,650,306	4,343	4,400.04

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

	COMPREHENSIVE		COLLISION	
	THROUGH		THROUGH	
	<u>2Q21</u>	<u>1Q20</u>	<u>2Q21</u>	<u>1Q20</u>
6-points	11.1%	2.1%	7.1%	4.5%
9-points	8.5%	-1.8%	4.0%	5.0%
12-points	6.8%	-2.8%	3.9%	5.0%
15-points	2.8%		4.2%	

(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)	(5)	(6)	(7)
YEAR ENDED	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (3)/(2)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (6)/(5)
		<u>BODILY INJURY</u>			<u>PROPERTY DAMAGE</u>	
Dec-17	101,641,789	898,439	0.8839	143,446,076	5,134,615	3.5795
Mar-18	101,719,203	888,132	0.8731	143,531,264	5,091,602	3.5474
Jun-18	101,747,614	883,528	0.8684	143,536,208	5,037,073	3.5093
Sep-18	101,817,492	882,921	0.8672	143,599,009	4,983,420	3.4704
Dec-18	101,919,363	880,673	0.8641	143,702,133	4,944,260	3.4406
Mar-19	101,970,849	877,296	0.8603	143,727,510	4,884,319	3.3983
Jun-19	102,124,956	875,260	0.8570	143,912,518	4,824,991	3.3527
Sep-19	102,365,262	874,989	0.8548	144,208,918	4,819,686	3.3422
Dec-19	102,664,673	876,354	0.8536	144,581,310	4,773,724	3.3018
Mar-20	103,113,242	880,012	0.8534	145,169,802	4,736,491	3.2627
Jun-20	103,572,036	852,169	0.8228	145,727,925	4,346,357	2.9825
Sep-20	104,124,366	806,971	0.7750	146,434,313	3,972,834	2.7130
Dec-20	104,656,132	756,842	0.7232	147,130,402	3,624,617	2.4635
Mar-21	105,077,783	699,978	0.6662	147,652,682	3,268,940	2.2139
Jun-21	105,533,861	676,854	0.6414	148,325,085	3,339,277	2.2513

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

	BODILY INJURY		PROPERTY DAMAGE	
	THROUGH		THROUGH	
	<u>2Q21</u>	<u>1Q20</u>	<u>2Q21</u>	<u>1Q20</u>
6-points	-21.6%	0.8%	-27.8%	-4.0%
9-points	-14.4%	0.5%	-21.3%	-4.0%
12-points	-9.9%	0.5%	-15.9%	-4.0%
15-points	-7.4%		-12.5%	

(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 (3)/(2)	EARNED EXPOSURES	PAID CLAIMS	PAID CLAIM FREQ (6)/(5)
	<u>COMPREHENSIVE</u>			<u>COLLISION</u>		
Dec-17	119,670,164	7,422,773	6.2027	113,497,457	6,904,440	6.0833
Mar-18	119,793,747	7,330,935	6.1196	113,631,402	6,905,192	6.0768
Jun-18	119,879,091	7,248,550	6.0466	113,709,287	6,873,117	6.0445
Sep-18	120,006,510	7,229,451	6.0242	113,835,609	6,846,098	6.0140
Dec-18	120,178,496	7,301,772	6.0758	114,007,041	6,827,011	5.9882
Mar-19	120,293,913	7,376,545	6.1321	114,126,201	6,783,961	5.9443
Jun-19	120,549,567	7,395,377	6.1347	114,374,385	6,730,217	5.8844
Sep-19	120,895,908	7,501,979	6.2053	114,710,327	6,762,038	5.8949
Dec-19	121,320,959	7,520,924	6.1992	115,104,290	6,762,463	5.8751
Mar-20	121,922,597	7,472,001	6.1285	115,666,009	6,660,215	5.7581
Jun-20	122,481,367	7,011,204	5.7243	116,157,586	6,059,406	5.2165
Sep-20	123,164,488	6,846,843	5.5591	116,786,138	5,704,247	4.8844
Dec-20	123,847,949	6,724,954	5.4300	117,454,592	5,387,312	4.5867
Mar-21	124,422,093	6,710,892	5.3936	118,034,317	5,173,563	4.3831
Jun-21	125,194,719	7,141,065	5.7040	118,853,532	5,650,306	4.7540

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

	COMPREHENSIVE		COLLISION	
	THROUGH		THROUGH	
	<u>2Q21</u>	<u>1Q20</u>	<u>2Q21</u>	<u>1Q20</u>
6-points	-6.2%	1.2%	-16.2%	-2.6%
9-points	-6.9%	0.8%	-14.8%	-2.4%
12-points	-4.5%	0.8%	-11.2%	-2.2%
15-points	-3.3%		-8.7%	

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
DATA ENDED JUNE 2021

MULTISTATE BODILY INJURY

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	6.3%	7.1%	7.2%
12 points	7.4%	8.2%	8.5%
9 points	8.4%	9.2%	9.5%
6 points	10.4%	11.1%	11.7%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-8.4%	-7.2%	-7.4%
12 points	-11.6%	-10.0%	-9.9%
9 points	-17.7%	-14.8%	-14.4%
6 points	-28.5%	-24.2%	-21.6%

MULTISTATE PROPERTY DAMAGE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	5.7%	6.4%	6.5%
12 points	6.3%	6.8%	7.1%
9 points	7.0%	7.5%	7.8%
6 points	6.7%	7.0%	7.4%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-16.0%	-12.3%	-12.5%
12 points	-21.1%	-16.4%	-15.9%
9 points	-30.2%	-22.6%	-21.3%
6 points	-41.3%	-32.9%	-27.8%

MULTISTATE COMPREHENSIVE

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	2.7%	2.8%	2.8%
12 points	6.1%	6.7%	6.8%
9 points	7.6%	8.3%	8.5%
6 points	9.8%	10.4%	11.1%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-3.5%	-3.3%	-3.3%
12 points	-4.8%	-4.5%	-4.5%
9 points	-7.7%	-7.1%	-6.9%
6 points	-6.8%	-6.6%	-6.2%

MULTISTATE COLLISION

COST	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	3.9%	4.2%	4.2%
12 points	3.7%	3.9%	3.9%
9 points	3.8%	4.0%	4.0%
6 points	6.7%	7.0%	7.1%

FREQ	STRAIGHT LINE		EXPONENTIAL
	END POINT	MID POINT	
15 points	-10.3%	-8.6%	-8.7%
12 points	-13.8%	-11.6%	-11.2%
9 points	-18.9%	-15.6%	-14.8%
6 points	-20.4%	-18.1%	-16.2%

NORTH CAROLINA  
FAST TRACK TREND SUMMARY  
CORRELATION COEFFICIENTS  
DATA ENDED JUNE 2021

MULTISTATE BODILY INJURY

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.85	-0.83
12 points	-0.88	-0.87
9 points	-0.94	-0.93
6 points	-0.99	-0.99

MULTISTATE PROPERTY DAMAGE

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

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.91	-0.89
12 points	-0.93	-0.92
9 points	-0.96	-0.95
6 points	-0.97	-0.98

MULTISTATE COMPREHENSIVE

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.54	0.53
12 points	0.94	0.94
9 points	0.94	0.94
6 points	0.97	0.97

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.75	-0.75
12 points	-0.77	-0.77
9 points	-0.85	-0.85
6 points	-0.65	-0.64

MULTISTATE COLLISION

COST	STRAIGHT LINE	EXPONENTIAL
15 points	0.93	0.93
12 points	0.86	0.87
9 points	0.75	0.76
6 points	0.80	0.81

FREQ	STRAIGHT LINE	EXPONENTIAL
15 points	-0.89	-0.88
12 points	-0.91	-0.90
9 points	-0.93	-0.92
6 points	-0.85	-0.84

CPI GASOLINE INDEX  
ANNUAL PERCENT CHANGE

<u>Quarter</u>	(1) <u>Index</u>	(2) <u>Annual Percentage Change</u>
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%
2013:2	3.071	-0.5%
2013:1	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%
2019:4	2.322	-0.7%
2020:1	2.159	2.3%
2020:2	1.743	-29.8%
2020:3	1.949	-17.5%
2020:4	1.915	-17.5%
2021:1	2.256	4.5%
2021:2	2.616	50.1%
2021:3	2.771	42.2%

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-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
Nov-19	2.361	2.702	3.004
Dec-19	2.389	2.732	3.028
Jan-20	2.409	2.751	3.045
Feb-20	2.275	2.625	2.928
Mar-20	2.059	2.416	2.729
Apr-20	1.727	2.090	2.410
May-20	1.702	2.056	2.376
Jun-20	1.901	2.247	2.556
Jul-20	2.011	2.363	2.665
Aug-20	2.011	2.359	2.663
Sep-20	2.039	2.384	2.686
Oct-20	2.022	2.369	2.669
Nov-20	1.949	2.300	2.604
Dec-20	2.054	2.401	2.703
Jan-21	2.203	2.539	2.845
Feb-21	2.375	2.718	3.020
Mar-21	2.670	3.005	3.309
Apr-21	2.688	3.030	3.336
May-21	2.810	3.160	3.460
Jun-21	2.871	3.228	3.536
Jul-21	2.918	3.274	3.580
Aug-21	2.926	3.284	3.598
Sep-21	2.965	3.323	3.638
Oct-21	3.106	3.468	3.781

\* 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	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%
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%



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	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%
Oct	2019	12,661.4	3.2%	12,083.5	-1.3%
Nov	2019	12,285.3	1.4%	12,097.3	-0.9%
Dec	2019	11,862.0	2.0%	12,116.4	-0.5%
Jan	2020	11,736.1	4.4%	12,157.8	-0.4%
Feb	2020	11,932.8	4.2%	12,197.4	0.1%
Mar	2020	11,049.4	-6.6%	12,132.6	0.0%
Apr	2020	8,280.5	-31.2%	11,819.5	-2.5%
May	2020	10,182.3	-19.5%	11,613.6	-4.1%
Jun	2020	11,617.0	-5.1%	11,561.4	-4.0%
Jul	2020	12,064.8	-2.4%	11,537.1	-4.2%
Aug	2020	11,649.3	-7.4%	11,459.5	-4.8%
Sep	2020	11,602.4	-4.8%	11,410.3	-5.3%
Oct	2020	11,587.5	-8.5%	11,320.8	-6.3%
Nov	2020	11,074.4	-9.9%	11,219.9	-7.3%
Dec	2020	11,273.2	-5.0%	11,170.8	-7.8%
Jan	2021	10,657.8	-9.2%	11,081.0	-8.9%
Feb	2021	11,074.6	-7.2%	11,009.4	-9.7%
Mar	2021	12,038.2	8.9%	11,091.8	-8.6%
Apr	2021	12,584.0	52.0%	11,450.5	-3.1%
May	2021	12,418.8	22.0%	11,636.8	0.2%
Jun	2021	12,782.3	10.0%	11,733.9	1.5%
Jul	2021	12,915.4	7.1%	11,804.8	2.3%
Aug	2021	12,927.7	11.0%	11,911.4	3.9%
Sep	2021	12,389.1	6.8%	11,976.9	5.0%

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
1/15	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%
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%

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
5/18	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	248.2	3,228.0	0.5%	342.2	374.2	-0.3%
2/19	226.7	3,229.6	0.6%	350.1	373.2	-0.6%
3/19	271.5	3,231.9	0.6%	358.2	371.9	-1.0%
4/19	281.4	3,240.9	0.9%	368.5	371.4	-1.1%
5/19	286.0	3,243.5	1.0%	377.4	370.7	-1.3%
6/19	280.9	3,243.8	1.0%	377.5	369.5	-1.6%
7/19	295.6	3,250.0	1.2%	379.9	369.2	-1.7%
8/19	286.5	3,250.5	1.1%	387.1	368.9	-1.7%
9/19	271.7	3,259.0	1.3%	365.9	368.5	-1.8%
10/19	284.0	3,260.8	1.3%	373.9	368.1	-1.8%
11/19	260.5	3,262.7	1.3%	365.8	367.5	-2.0%
12/19	274.1	3,267.1	1.4%	359.7	367.2	-2.0%
1/20	251.7	3,270.6	1.3%	346.6	367.6	-1.8%
2/20	233.9	3,277.8	1.5%	357.2	368.1	-1.4%
3/20	221.0	3,227.3	-0.1%	309.1	364.1	-2.1%
4/20	165.8	3,111.7	-4.0%	228.2	352.4	-5.1%
5/20	212.4	3,038.1	-6.3%	284.6	344.6	-7.0%
6/20	246.8	3,004.0	-7.4%	332.3	340.9	-7.8%
7/20	260.1	2,968.5	-8.7%	345.0	338.0	-8.5%
8/20	252.8	2,934.8	-9.7%	345.4	334.5	-9.3%
9/20	247.2	2,910.3	-10.7%	340.5	332.4	-9.8%
10/20	259.1	2,885.4	-11.5%	339.6	329.5	-10.5%
11/20	233.6	2,858.5	-12.4%	321.8	325.8	-11.3%
12/20	244.1	2,828.5	-13.4%	319.8	322.5	-12.2%
1/21	223.2	2,800.0	-14.4%	308.9	319.4	-13.1%
2/21	205.6	2,771.7	-15.4%	312.4	315.6	-14.3%
3/21	262.6	2,813.3	-12.8%	343.7	318.5	-12.5%
4/21	257.3	2,904.8	-6.6%	357.0	329.3	-6.6%
5/21	273.7	2,966.1	-2.4%	362.4	335.7	-2.6%
6/21	282.5	3,001.8	-0.1%	371.4	339.0	-0.5%
7/21	290.1	3,031.8	2.1%	371.8	341.2	1.0%
8/21	273.8	3,052.8	4.0%	368.0	343.1	2.6%
9/21	266.7	3,072.3	5.6%	361.5	344.9	3.8%

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 Services</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
1/2017	0.6%	0.5%	0.1%	0.7%	0.5%	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%	0.8%	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%	0.6%	-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%	0.2%	0.2%	0.1%	-0.4%
11/2017	0.0%	0.0%	-0.5%	0.1%	0.5%	0.0%	0.5%	0.0%
12/2017	-0.1%	0.1%	0.2%	0.1%	0.0%	0.1%	0.2%	0.5%
1/2018	0.5%	0.7%	0.4%	1.6%	0.0%	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%	0.3%	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%	-0.2%	0.4%	0.1%	-0.1%
3/2019	0.6%	0.2%	-0.5%	0.1%	0.7%	0.0%	0.8%	0.7%
4/2019	0.5%	0.2%	0.3%	-0.4%	0.2%	1.0%	0.6%	-0.7%
5/2019	0.2%	0.3%	0.1%	0.2%	0.1%	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%	0.2%	-0.2%
8/2019	0.0%	0.6%	0.0%	0.9%	0.7%	0.5%	-0.7%	-0.5%
9/2019	0.1%	0.1%	0.4%	0.0%	0.3%	0.6%	-0.4%	-0.5%
10/2019	0.2%	0.9%	0.1%	1.3%	0.3%	0.3%	0.1%	-0.8%
11/2019	-0.1%	0.3%	0.0%	0.2%	-0.1%	-0.1%	0.2%	-0.3%
12/2019	-0.1%	0.4%	0.0%	-0.1%	0.4%	0.4%	0.0%	0.6%
1/2020	0.4%	0.5%	-0.1%	1.2%	0.2%	-0.2%	0.2%	1.3%
2/2020	0.3%	0.3%	0.4%	0.4%	0.6%	0.2%	-1.3%	-0.6%
3/2020	-0.2%	0.3%	0.1%	0.2%	-0.1%	0.0%	-1.8%	0.3%
4/2020	-0.7%	0.3%	0.1%	0.4%	4.5%	1.4%	-3.9%	-1.5%
5/2020	0.0%	0.4%	0.6%	-0.1%	1.2%	0.4%	1.7%	-0.7%
6/2020	0.5%	0.3%	0.4%	0.1%	-1.5%	0.0%	1.4%	0.5%
7/2020	0.5%	0.4%	0.6%	0.2%	-0.1%	-0.3%	0.9%	0.5%
8/2020	0.3%	0.1%	0.0%	0.0%	0.6%	0.5%	0.7%	1.1%
9/2020	0.1%	-0.1%	-0.1%	0.5%	0.2%	0.7%	0.6%	1.2%
10/2020	0.0%	-0.3%	-0.1%	-0.1%	0.5%	0.1%	0.5%	0.4%
11/2020	-0.1%	-0.2%	0.0%	0.2%	0.4%	-0.1%	0.9%	1.0%
12/2020	0.1%	-0.2%	-0.1%	0.0%	0.9%	-0.1%	1.1%	3.7%
1/2021	0.4%	0.6%	1.6%	1.0%	0.5%	0.4%	2.1%	3.7%
2/2021	0.5%	0.4%	2.0%	0.2%	-0.9%	0.6%	2.8%	2.1%
3/2021	0.7%	0.1%	0.3%	0.5%	1.4%	0.8%	2.1%	5.4%
4/2021	0.8%	0.0%	-0.3%	0.1%	0.4%	0.6%	1.3%	5.2%
5/2021	0.8%	-0.1%	0.0%	-0.1%	0.6%	0.4%	3.2%	3.8%
6/2021	0.9%	-0.2%	0.3%	0.0%	-0.1%	1.3%	1.8%	3.8%
7/2021	0.5%	0.2%	0.4%	0.5%	0.8%	0.1%	1.0%	3.4%
8/2021	0.2%	0.2%	0.0%	0.7%	0.3%	1.5%	0.7%	2.0%
9/2021	0.3%	-0.1%	-0.3%	0.2%	0.9%	0.2%	1.1%	1.8%

COMPONENTS OF THE CPI INDEX  
ANNUAL PERCENT CHANGES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	CPI-U:	CPI-U:	CPI-U:	CPI-U:	Weekly	CPI-U:	PPI:	PPI:
<u>Month</u>	<u>All Items</u>	<u>Med. Care</u>	<u>Phys. Serv.</u>	<u>Hospital &amp; Other Related Services</u>	<u>Income</u>	<u>Auto Bodywork</u>	<u>All Items</u>	<u>Metal/MPR</u>
1/2017	2.5%	3.9%	3.8%	4.0%	2.0%	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%	1.9%	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%	2.6%	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%	2.3%	2.1%	3.9%	5.6%
9/2017	2.2%	1.6%	-0.8%	4.3%	2.6%	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%	3.0%	1.3%	5.2%	7.0%
12/2017	2.1%	1.8%	-1.8%	4.7%	3.1%	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%	3.4%	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%	3.2%	3.2%	3.3%	7.8%
12/2018	1.9%	2.0%	0.6%	3.6%	3.5%	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%	2.9%	2.6%	-0.1%	4.4%
3/2019	1.9%	1.7%	0.1%	1.9%	3.5%	2.4%	0.8%	3.7%
4/2019	2.0%	1.9%	0.3%	1.4%	3.2%	3.2%	0.9%	1.5%
5/2019	1.8%	2.1%	0.3%	1.5%	3.0%	3.0%	-0.7%	-0.9%
6/2019	1.6%	2.0%	0.4%	0.8%	2.9%	3.9%	-1.9%	-3.0%
7/2019	1.8%	2.6%	0.7%	1.0%	2.7%	4.0%	-1.8%	-3.0%
8/2019	1.7%	3.5%	0.7%	2.2%	3.1%	3.9%	-2.1%	-2.8%
9/2019	1.7%	3.5%	0.9%	2.1%	3.4%	4.5%	-2.6%	-3.3%
10/2019	1.8%	4.3%	1.2%	3.4%	3.4%	4.1%	-2.9%	-4.3%
11/2019	2.1%	4.2%	1.4%	3.2%	2.9%	4.0%	-1.6%	-4.9%
12/2019	2.3%	4.6%	1.4%	2.9%	2.9%	4.4%	-1.0%	-4.5%
1/2020	2.5%	4.5%	0.7%	3.7%	2.7%	4.1%	0.1%	-2.8%
2/2020	2.3%	4.6%	0.8%	4.1%	3.6%	3.8%	-1.3%	-3.3%
3/2020	1.5%	4.7%	1.4%	4.2%	2.8%	3.8%	-3.8%	-3.6%
4/2020	0.3%	4.8%	1.2%	5.0%	7.2%	4.3%	-8.2%	-4.5%
5/2020	0.1%	4.9%	1.8%	4.6%	8.4%	4.5%	-6.5%	-4.1%
6/2020	0.6%	5.1%	2.1%	5.0%	6.5%	3.7%	-4.5%	-2.4%
7/2020	1.0%	5.0%	2.6%	4.7%	6.4%	3.3%	-3.8%	-1.7%
8/2020	1.3%	4.5%	2.7%	3.9%	6.2%	3.3%	-2.5%	-0.2%
9/2020	1.4%	4.2%	2.1%	4.5%	6.2%	3.4%	-1.5%	1.6%
10/2020	1.2%	2.9%	1.9%	3.0%	6.4%	3.2%	-1.1%	2.8%
11/2020	1.2%	2.4%	1.9%	3.0%	6.9%	3.1%	-0.4%	4.1%
12/2020	1.4%	1.8%	1.7%	3.1%	7.4%	2.6%	0.8%	7.3%
1/2021	1.4%	1.9%	3.4%	2.9%	7.8%	3.3%	2.8%	9.9%
2/2021	1.7%	2.0%	5.1%	2.7%	6.2%	3.7%	7.1%	12.9%
3/2021	2.6%	1.8%	5.3%	3.0%	7.8%	4.5%	11.3%	18.6%
4/2021	4.2%	1.5%	4.9%	2.8%	3.6%	3.7%	17.5%	26.6%
5/2021	5.0%	0.9%	4.2%	2.8%	3.0%	3.7%	19.2%	32.4%
6/2021	5.4%	0.4%	4.1%	2.7%	4.4%	5.1%	19.7%	36.8%
7/2021	5.4%	0.3%	3.9%	3.0%	5.4%	5.5%	19.8%	40.7%
8/2021	5.3%	0.4%	3.9%	3.7%	5.1%	6.5%	19.9%	41.9%
9/2021	5.4%	0.4%	3.8%	3.3%	5.8%	6.0%	20.4%	42.8%

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

	(1)	(2)		(1)	(2)
		Annual			Annual
<u>Month</u>	<u>Index</u>	<u>Percentage</u>	<u>Month</u>	<u>Index</u>	<u>Percentage</u>
		<u>Change</u>			<u>Change</u>
6/2015	2.423	1.8%	9/2018	2.571	2.1%
7/2015	2.424	1.8%	10/2018	2.577	2.0%
8/2015	2.427	1.8%	11/2018	2.577	2.1%
9/2015	2.435	1.9%	12/2018	2.578	2.1%
10/2015	2.441	1.9%	1/2019	2.589	2.1%
11/2015	2.440	1.9%	2/2019	2.598	2.1%
12/2015	2.437	1.9%	3/2019	2.605	2.0%
1/2016	2.445	2.0%	4/2019	2.609	2.0%
2/2016	2.455	2.1%	5/2019	2.612	2.0%
3/2016	2.459	2.0%	6/2019	2.617	2.1%
4/2016	2.465	2.0%	7/2019	2.621	2.1%
5/2016	2.469	2.0%	8/2019	2.626	2.3%
6/2016	2.471	2.0%	9/2019	2.630	2.3%
7/2016	2.470	1.9%	10/2019	2.635	2.3%
8/2016	2.475	2.0%	11/2019	2.635	2.3%
9/2016	2.479	1.8%	12/2019	2.635	2.2%
10/2016	2.484	1.8%	1/2020	2.645	2.2%
11/2016	2.483	1.7%	2/2020	2.657	2.3%
12/2016	2.482	1.8%	3/2020	2.659	2.1%
1/2017	2.491	1.9%	4/2020	2.655	1.7%
2/2017	2.501	1.9%	5/2020	2.655	1.6%
3/2017	2.503	1.8%	6/2020	2.661	1.7%
4/2017	2.507	1.7%	7/2020	2.671	1.9%
5/2017	2.509	1.6%	8/2020	2.681	2.1%
6/2017	2.510	1.6%	9/2020	2.683	2.0%
7/2017	2.510	1.6%	10/2020	2.687	2.0%
8/2017	2.515	1.6%	11/2020	2.687	1.9%
9/2017	2.520	1.6%	12/2020	2.686	2.0%
10/2017	2.526	1.7%	1/2021	2.692	1.8%
11/2017	2.524	1.7%	2/2021	2.701	1.6%
12/2017	2.525	1.7%	3/2021	2.710	1.9%
1/2018	2.536	1.8%	4/2021	2.731	2.9%
2/2018	2.546	1.8%	5/2021	2.749	3.5%
3/2018	2.553	2.0%	6/2021	2.772	4.2%
4/2018	2.558	2.0%	7/2021	2.782	4.1%
5/2018	2.561	2.1%	8/2021	2.787	4.0%
6/2018	2.563	2.1%	9/2021	2.794	4.1%
7/2018	2.565	2.2%			
8/2018	2.567	2.1%			

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
FOR 2022 BASE  
CALCULATION OF MODEL YEAR RELATIVITY  
BEFORE OCTOBER 1, 2022

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2022	0.038	1.000	0.040	1.000
2021	0.062	0.970	0.066	0.930
2020	0.065	0.930	0.069	0.870
2019	0.075	0.890	0.079	0.810
2018	0.076	0.860	0.081	0.750
2017	0.077	0.820	0.082	0.700
2016	0.069	0.780	0.073	0.660
2015	0.067	0.740	0.071	0.610
2014	0.057	0.710	0.059	0.570
2013 & PRIOR	0.414	0.650	0.380	0.470
(1) Average		0.767		0.647

AFTER OCTOBER 1, 2022 (INTRODUCTION OF 2023 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2023	0.051	1.030	0.052	1.070
2022	0.061	1.000	0.063	1.000
2021	0.059	0.970	0.062	0.930
2020	0.055	0.930	0.059	0.870
2019	0.077	0.890	0.083	0.810
2018	0.077	0.860	0.081	0.750
2017	0.083	0.820	0.087	0.700
2016	0.081	0.780	0.083	0.660
2015	0.079	0.740	0.081	0.610
2014	0.067	0.710	0.068	0.570
2013 & PRIOR	0.310	0.650	0.281	0.470
(2) Average		0.795		0.692

AFTER OCTOBER 1, 2023 (INTRODUCTION OF 2024 MODEL)

Automobile Model Year	Comprehensive Exposure Distribution	Comprehensive Model Year Relativity	Collision Exposure Distribution	Collision Model Year Relativity
2024	0.049	1.050	0.050	1.110
2023	0.060	1.030	0.062	1.070
2022	0.060	1.000	0.064	1.000
2021	0.060	0.970	0.064	0.930
2020	0.054	0.930	0.059	0.870
2019	0.073	0.890	0.079	0.810
2018	0.074	0.860	0.078	0.750
2017	0.078	0.820	0.081	0.700
2016	0.075	0.780	0.076	0.660
2015	0.072	0.740	0.073	0.610
2014	0.061	0.710	0.060	0.570
2013 & PRIOR	0.284	0.650	0.254	0.470
(3) Average		0.814		0.724

(4) Number of months from effective date to 10/1/2023: 12

(5) Average relativity based on an effective date of 10/1/2022:

Comp:  $(0.795 \times 4) + 0.814 \times (12 - 4) / 12 = 0.795$

Coll:  $(0.692 \times 4) + 0.724 \times (12 - 4) / 12 = 0.692$

(6) Model year trend factor:

Comp:  $(5) / 0.767 = 1.037$       Coll:  $(5) / 0.647 = 1.070$

NORTH CAROLINA  
PRIVATE PASSENGER AUTOMOBILE INSURANCE  
CALCULATION OF SYMBOL TREND FACTORS

A. Average Symbol Relativity of Experience Period:

Year ended	Comp	Coll
06/30/2020	2.178	1.520

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

Year ended	Comp	Coll
09/30/2022	2.336	1.566
12/31/2022	2.349	1.570
03/31/2023	2.364	1.574
06/30/2023	2.418	1.587
09/30/2023	2.438	1.593
12/31/2023	2.464	1.600
03/31/2024	2.492	1.606
06/30/2024	2.499	1.607
09/30/2024	2.530	1.617
12/31/2024	2.556	1.624

C. Proposed Projection Date: 7/16/2023

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
06/30/2023	2.418	1.587

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

Year ended	Comp	Coll
09/30/2023	2.438	1.593

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

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

$$\text{COMP } ( 2.47 / 3 ) \quad 2.418 \quad + \quad ( 0.53 / 3 ) \quad 2.438 \quad = \quad 2.422$$

$$\text{COLL: } ( 2.47 / 3 ) \quad 1.587 \quad + \quad ( 0.53 / 3 ) \quad 1.593 \quad = \quad 1.588$$

H. Symbol Trend Factors: (G)/(A) Year-Ended Comp: 2.422 / 2.178 = 1.112  
12/31/2020 Coll: 1.588 / 1.520 = 1.045

I. Annualized Trends: (H)^(1 / 3.04 ) Year-Ended Comp: 3.6%  
12/31/2020 Coll: 1.5%



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
2007					770,562,365
2008				754,898,979	751,043,783
2009			822,808,711	824,559,586	822,482,993
2010		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	934,963,613
2016	873,185,589	964,085,454	994,763,384	1,002,831,167	1,008,257,409
2017	842,233,368	937,896,036	967,659,782	982,160,685	
2018	826,188,078	935,767,785	975,767,618		
2019	869,981,940	1,007,647,027			
2020	735,672,058				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.995
2009			1.002	0.997
2010		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	1.001
2016	1.104	1.032	1.008	1.005
2017	1.114	1.032	1.015	
2018	1.133	1.043		
2019	1.158			
Five Year Average	1.122	1.034	1.010	1.001
Three Year Average	1.135	1.036	1.010	1.002
		Five Year	Three Year	
39 to 63 months:		1.011	1.012	
27 to 63 months:		1.045	1.048	
15 to 63 months:		1.172	1.189	

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
2007					608,562,434
2008				608,308,805	608,233,572
2009			615,294,078	615,667,679	615,821,799
2010		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	870,047,809
2016	917,595,695	956,268,680	960,603,932	959,609,415	961,913,022
2017	946,840,760	981,256,188	982,879,581	987,090,195	
2018	971,332,877	1,015,730,687	1,024,722,586		
2019	1,056,933,540	1,103,513,326			
2020	854,083,083				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	0.998
2016	1.042	1.005	0.999	1.002
2017	1.036	1.002	1.004	
2018	1.046	1.009		
2019	1.044			
Five Year Average	1.041	1.004	1.001	1.000
Three Year Average	1.042	1.005	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.006	
15 to 63 months:		1.046	1.048	

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
2007					93,731,836
2008				93,071,581	93,094,942
2009			100,919,154	101,171,878	101,257,049
2010		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	103,718,138
2016	102,264,187	106,966,826	108,894,516	109,495,909	109,672,412
2017	99,064,485	102,156,647	103,650,319	104,529,756	
2018	93,139,589	96,990,413	98,631,387		
2019	92,638,083	96,527,414			
2020	73,109,003				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.003	1.001
2010		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	1.001
2016	1.046	1.018	1.006	1.002
2017	1.031	1.015	1.008	
2018	1.041	1.017		
2019	1.042			
Five Year Average	1.041	1.018	1.006	1.001
Three Year Average	1.038	1.017	1.007	1.001
		Five Year	Three Year	
39 to 63 months:		1.007	1.008	
27 to 63 months:		1.025	1.025	
15 to 63 months:		1.067	1.064	

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
2009			47,596,661	48,074,928	47,913,020
2010		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	50,503,115
2016	50,187,250	54,598,670	55,357,415	55,682,449	55,696,555
2017	59,216,888	62,694,056	64,088,447	65,295,983	
2018	69,066,743	76,147,813	78,239,661		
2019	73,801,336	85,908,172			
2020	78,481,156				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009			1.010	0.997
2010		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	1.001
2016	1.088	1.014	1.006	1.000
2017	1.059	1.022	1.019	
2018	1.103	1.027		
2019	1.164			
Five Year Average	1.113	1.022	1.012	0.993
Three Year Average	1.109	1.021	1.013	0.999
		Five Year	Three Year	
39 to 63 months:		1.005	1.012	
27 to 63 months:		1.027	1.033	
15 to 63 months:		1.143	1.146	

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
2009			8,757,194	8,630,307	8,551,905
2010		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	11,719,982
2016	14,773,364	14,167,281	13,857,930	13,645,626	13,530,714
2017	17,220,241	16,486,598	16,158,992	16,022,862	
2018	18,815,996	17,983,729	17,678,962		
2019	19,300,960	18,525,292			
2020	19,037,332				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009			0.986	0.991
2010		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	0.984
2016	0.959	0.978	0.985	0.992
2017	0.957	0.980	0.992	
2018	0.956	0.983		
2019	0.960			
Five Year Average	0.961	0.979	0.988	0.987
Three Year Average	0.958	0.980	0.989	0.989
		Five Year	Three Year	
39 to 63 months:		0.975	0.978	
27 to 63 months:		0.955	0.958	
15 to 63 months:		0.918	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
2009			74,013,465	77,507,901	77,428,375
2010		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	85,083,473
2016	53,314,671	72,657,073	84,270,802	90,022,478	91,902,232
2017	51,881,053	78,772,635	91,623,289	97,933,289	
2018	53,460,556	80,831,454	97,795,970		
2019	60,670,672	93,839,819			
2020	61,720,436				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009			1.047	0.999
2010		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	0.994
2016	1.363	1.160	1.068	1.021
2017	1.518	1.163	1.069	
2018	1.512	1.210		
2019	1.547			
Five Year Average	1.461	1.164	1.067	0.996
Three Year Average	1.526	1.178	1.075	0.999
		Five Year	Three Year	
39 to 63 months:		1.063	1.074	
27 to 63 months:		1.237	1.265	
15 to 63 months:		1.807	1.930	

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
2007					630,359,444
2008				617,857,848	617,481,470
2009			675,496,873	677,961,158	678,378,046
2010		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	768,941,328
2016	746,254,527	803,385,854	820,194,385	823,929,639	827,312,520
2017	720,842,437	779,117,099	794,316,931	803,129,554	
2018	703,666,187	773,432,181	794,448,260		
2019	738,594,513	819,436,656			
2020	617,045,585				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.999
2009			1.004	1.001
2010		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	1.002
2016	1.077	1.021	1.005	1.004
2017	1.081	1.020	1.011	
2018	1.099	1.027		
2019	1.109			
Five Year Average	1.087	1.023	1.008	1.002
Three Year Average	1.096	1.023	1.007	1.004
		Five Year	Three Year	
39 to 63 months:		1.010	1.011	
27 to 63 months:		1.033	1.034	
15 to 63 months:		1.123	1.133	

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
2007					604,051,595
2008				603,284,796	603,225,683
2009			610,523,213	610,899,239	611,030,537
2010		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	858,733,663
2016	905,529,154	943,611,862	947,762,013	946,401,199	948,761,500
2017	933,429,513	966,862,089	968,399,526	972,189,159	
2018	956,716,106	999,951,129	1,008,153,385		
2019	1,040,291,321	1,084,570,912			
2020	838,299,340				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	0.998
2016	1.042	1.004	0.999	1.002
2017	1.036	1.002	1.004	
2018	1.045	1.008		
2019	1.043			
Five Year Average	1.041	1.004	1.001	1.000
Three Year Average	1.041	1.005	1.001	1.000
		Five Year	Three Year	
39 to 63 months:		1.001	1.001	
27 to 63 months:		1.005	1.006	
15 to 63 months:		1.046	1.047	

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
2009			37,963,896	38,083,171	37,977,566
2010		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	38,378,145
2016	42,059,845	43,766,184	43,967,090	43,951,039	44,115,901
2017	47,442,452	49,486,229	50,078,212	50,745,820	
2018	57,280,925	62,237,497	63,085,187		
2019	60,165,424	67,727,897			
2020	63,154,133				

Accident Year	Loss Development Factors			
	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009			1.003	0.997
2010		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	0.993
2016	1.041	1.005	1.000	1.004
2017	1.043	1.012	1.013	
2018	1.087	1.014		
2019	1.126			
Five Year Average	1.075	1.014	1.006	0.996
Three Year Average	1.085	1.010	1.007	1.000
		Five Year	Three Year	
39 to 63 months:		1.002	1.007	
27 to 63 months:		1.016	1.017	
15 to 63 months:		1.092	1.103	

(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
2009			8,590,737	8,463,128	8,385,448
2010		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	11,559,456
2016	14,713,589	14,112,082	13,802,573	13,590,269	13,475,357
2017	17,081,106	16,363,322	16,068,232	15,932,318	
2018	18,687,124	17,870,446	17,565,679		
2019	19,218,105	18,481,140			
2020	18,822,162				

Loss Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009			0.985	0.991
2010		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	0.987
2016	0.959	0.978	0.985	0.992
2017	0.958	0.982	0.992	
2018	0.956	0.983		
2019	0.962			
Five Year Average	0.960	0.979	0.987	0.990
Three Year Average	0.959	0.981	0.989	0.990
		Five Year	Three Year	
39 to 63 months:		0.977	0.979	
27 to 63 months:		0.956	0.960	
15 to 63 months:		0.918	0.921	

(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

Bodily Injury Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2007					96,427
2008				94,889	94,709
2009			101,909	101,763	101,663
2010		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	112,430
2016	115,451	114,803	114,710	114,536	114,483
2017	106,244	104,863	105,037	105,231	
2018	99,714	99,072	99,434		
2019	101,155	100,419			
2020	82,575				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				0.998
2009			0.999	0.999
2010		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	0.996
2016	0.994	0.999	0.998	1.000
2017	0.987	1.002	1.002	
2018	0.994	1.004		
2019	0.993			
Five Year Average	0.994	1.003	1.001	0.999
Three Year Average	0.991	1.002	1.000	0.998
		Five Year	Three Year	
39 to 63 months:		1.000	0.998	
27 to 63 months:		1.003	1.000	
15 to 63 months:		0.997	0.991	

NORTH CAROLINA  
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS  
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Incurred Claims as of

Accident Year	15 Months	27 Months	39 Months	51 Months	63 Months
2007					241,865
2008				235,861	235,854
2009			243,130	243,171	243,185
2010		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	281,499
2016	287,326	291,784	292,458	291,953	293,352
2017	276,679	281,213	281,114	282,768	
2018	269,105	274,155	276,528		
2019	274,102	280,062			
2020	217,961				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.000	1.000
2010		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	0.998
2016	1.016	1.002	0.998	1.005
2017	1.016	1.000	1.006	
2018	1.019	1.009		
2019	1.022			
Five Year Average	1.019	1.003	1.001	1.001
Three Year Average	1.019	1.004	1.001	1.001
	Five Year	Three Year		
39 to 63 months:		1.002	1.002	
27 to 63 months:		1.005	1.006	
15 to 63 months:		1.024	1.025	

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
2007					55,407
2008				54,057	54,046
2009			57,760	57,830	57,831
2010		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	55,123
2016	55,321	57,753	58,333	58,485	58,493
2017	51,796	53,642	54,165	54,339	
2018	47,759	49,838	50,366		
2019	46,649	48,416			
2020	37,178				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2008				1.000
2009			1.001	1.000
2010		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	1.000
2016	1.044	1.010	1.003	1.000
2017	1.036	1.010	1.003	
2018	1.044	1.011		
2019	1.038			
Five Year Average	1.043	1.011	1.003	1.000
Three Year Average	1.039	1.010	1.003	1.000
		Five Year	Three Year	
39 to 63 months:		1.003	1.003	
27 to 63 months:		1.014	1.013	
15 to 63 months:		1.058	1.053	

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
2009			6,204	6,201	6,181
2010		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	5,702
2016	6,335	6,402	6,394	6,350	6,339
2017	6,652	6,588	6,556	6,548	
2018	7,836	7,898	7,895		
2019	7,777	7,825			
2020	7,817				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009			1.000	0.997
2010		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	0.992
2016	1.011	0.999	0.993	0.998
2017	0.990	0.995	0.999	
2018	1.008	1.000		
2019	1.006			
Five Year Average	1.010	1.001	1.000	0.998
Three Year Average	1.001	0.998	0.998	0.996
		Five Year	Three Year	
39 to 63 months:		0.998	0.994	
27 to 63 months:		0.999	0.992	
15 to 63 months:		1.009	0.993	

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
2009			7,443	7,478	7,476
2010		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	8,036
2016	9,341	9,586	9,627	9,591	9,590
2017	10,709	11,082	11,072	11,070	
2018	12,163	12,440	12,443		
2019	12,490	12,766			
2020	10,909				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009			1.005	1.000
2010		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	0.993
2016	1.026	1.004	0.996	1.000
2017	1.035	0.999	1.000	
2018	1.023	1.000		
2019	1.022			
Five Year Average	1.028	1.001	1.001	1.001
Three Year Average	1.027	1.001	1.000	0.998
		Five Year	Three Year	
39 to 63 months:		1.002	0.998	
27 to 63 months:		1.003	0.999	
15 to 63 months:		1.031	1.026	

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
2009			1,885	1,907	1,850
2010		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	1,926
2016	1,579	1,946	2,232	2,274	2,233
2017	1,512	2,096	2,327	2,446	
2018	1,665	2,201	2,513		
2019	1,836	2,372			
2020	1,752				

Claim Development Factors

Accident Year	15-27 Mo.	27-39 Mo.	39-51 Mo.	51-63 Mo.
2009			1.012	0.970
2010		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	0.961
2016	1.232	1.147	1.019	0.982
2017	1.386	1.110	1.051	
2018	1.322	1.142		
2019	1.292			
Five Year Average	1.304	1.129	1.040	0.965
Three Year Average	1.333	1.133	1.035	0.966
		Five Year	Three Year	
39 to 63 months:		1.004	1.000	
27 to 63 months:		1.134	1.133	
15 to 63 months:		1.479	1.510	



## CLASSIFICATION PLAN EXPERIENCE REVIEW

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Premium at <u>single rates</u>	Premium at <u>base rates</u>	<u>Losses</u>	Average exp <u>factor</u>	Average use <u>factor</u>	Average multi <u>factor</u>	Average SDIP <u>factor</u>	Loss ratio <u>(3)/(1)</u>
<u>Liability Coverages - Voluntary and Ceded Business combined</u>								
Single	2,928,583,885	2,417,449,066	1,640,814,561	0.070	0.029	0.000	0.113	0.5603
Multi	8,325,280,320	7,371,063,736	2,846,560,646	0.062	0.017	-0.350	0.050	0.3419
<u>Comprehensive Coverages - Standard and Consent To Rate Business combined</u>								
Single	659,749,157	532,368,573	344,505,371	0.004	0.149	0.000	0.094	0.5222
Multi	2,002,843,742	1,732,234,611	963,050,111	0.005	0.107	-0.100	0.051	0.4808
<u>Collision Coverages - Standard and Consent To Rate Business combined</u>								
Single	2,256,119,736	1,842,858,536	956,653,180	0.038	0.090	0.000	0.095	0.4240
Multi	6,269,067,348	5,385,261,541	1,806,433,170	0.045	0.064	-0.350	0.053	0.2882

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Premium at experienced <u>rates</u>	Premium at <u>base rates</u>	<u>Losses</u>	Average exp <u>factor</u>	Average use <u>factor</u>	Average multi <u>factor</u>	Average SDIP <u>factor</u>	Loss ratio <u>(3)/(1)</u>
<u>Liability Coverages - Voluntary and Ceded Business combined</u>								
No inexp	7,727,396,534	9,408,706,683	4,066,210,051	0.000	0.019	-0.265	0.065	0.5262
Prin <1	81,101,589	97,520,595	138,579,596	2.600	0.031	-0.247	0.045	1.7087
Occ <1	35,773,835	44,863,120	49,124,021	1.750	0.026	-0.290	0.060	1.3732
Prin <2	73,007,652	84,960,193	98,115,038	1.600	0.031	-0.255	0.081	1.3439
Occ <2	29,552,759	36,855,967	29,658,113	0.850	0.025	-0.302	0.078	1.0036
Prin <3	76,969,211	85,327,088	86,008,754	1.250	0.031	-0.240	0.108	1.1174
Occ <3	24,522,117	30,279,156	19,679,634	0.650	0.025	-0.303	0.086	0.8025

Comprehensive Coverages - Standard and Consent To Rate Business combined

No inexp	2,402,422,738	2,197,464,364	1,266,841,710	0.000	0.116	-0.075	0.061	0.5273
Prin <1	17,795,139	15,825,741	9,015,373	0.200	0.165	-0.079	0.043	0.5066
Occ <1	9,848,508	8,846,614	5,330,036	0.100	0.137	-0.084	0.064	0.5412
Prin <2	16,400,970	14,112,790	8,881,654	0.200	0.166	-0.078	0.079	0.5415
Occ <2	8,356,028	7,376,973	4,113,565	0.000	0.133	-0.087	0.090	0.4923
Prin <3	17,598,769	14,747,125	9,849,843	0.200	0.167	-0.071	0.103	0.5597
Occ <3	7,125,494	6,229,576	3,523,301	0.000	0.134	-0.087	0.101	0.4945

Collision Coverages - Standard and Consent To Rate Business combined

No inexp	6,133,094,965	7,015,337,181	2,604,112,871	0.000	0.070	-0.262	0.063	0.4246
Prin <1	43,858,004	50,106,766	42,190,515	2.300	0.100	-0.274	0.047	0.9620
Occ <1	25,158,513	29,257,419	22,998,681	1.400	0.083	-0.292	0.068	0.9142
Prin <2	39,995,348	43,487,877	33,483,662	1.500	0.100	-0.269	0.086	0.8372
Occ <2	20,797,992	23,689,011	13,942,495	0.800	0.081	-0.302	0.097	0.6704
Prin <3	44,851,226	46,388,077	36,081,161	1.350	0.101	-0.246	0.109	0.8045
Occ <3	17,664,373	19,853,746	10,276,965	0.600	0.081	-0.303	0.110	0.5818

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Premium at <u>pleasure rates</u>	Premium at <u>base rates</u>	<u>Losses</u>	Average exp <u>factor</u>	Average use <u>factor</u>	Average multi <u>factor</u>	Average SDIP <u>factor</u>	Loss ratio <u>(3)/(1)</u>
<u>Liability Coverages - Voluntary and Ceded Business combined</u>								
Pleasure	4,045,171,811	4,996,250,570	2,031,517,148	0.045	0.000	-0.285	0.049	0.5022
Work < 10	2,808,678,082	2,946,758,320	1,552,325,960	0.102	0.050	-0.240	0.089	0.5527
Work > 10	1,415,173,368	1,579,882,307	816,056,639	0.062	0.050	-0.243	0.075	0.5766
Business	104,586,930	125,589,912	55,849,500	0.025	0.050	-0.263	0.069	0.5340
Farm	102,775,682	140,030,390	31,625,960	0.028	-0.250	-0.323	0.029	0.3077
<u>Comprehensive Coverages - Standard and Consent To Rate Business combined</u>								
Pleasure	1,130,258,062	1,167,199,090	615,162,663	0.003	0.000	-0.081	0.049	0.5443
Work < 10	662,481,134	653,061,228	389,685,305	0.008	0.250	-0.069	0.080	0.5882
Work > 10	376,016,073	375,915,622	270,063,478	0.004	0.250	-0.070	0.070	0.7182
Business	29,317,336	29,620,964	19,106,944	0.002	0.250	-0.075	0.067	0.6517
Farm	36,348,950	38,806,279	13,537,092	0.002	-0.250	-0.092	0.027	0.3724
<u>Collision Coverages - Standard and Consent To Rate Business combined</u>								
Pleasure	2,851,348,561	3,556,777,275	1,250,615,286	0.030	0.000	-0.281	0.051	0.4386
Work < 10	1,998,961,470	2,189,843,843	884,834,320	0.069	0.150	-0.240	0.082	0.4426
Work > 10	1,129,899,951	1,299,708,777	575,118,287	0.040	0.150	-0.243	0.071	0.5090
Business	82,861,583	99,923,938	37,026,100	0.018	0.150	-0.259	0.070	0.4468
Farm	59,319,058	81,866,245	15,492,357	0.016	-0.250	-0.321	0.029	0.2612

# REVIEW OF NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE

## Notes for pages CP-1-3

Column (1) (Class Premium)	<p>The premium at single rates on page CP-1 is the premium at present rates as if all the exposures were on single car policies.</p> <p>The premium at experienced rates on page CP-2 is the premium at present rates as if all the exposures had no inexperienced operators.</p> <p>The premium at pleasure rates on page CP-3 is the premium at present rates as if all the exposures were in the pleasure use class.</p>
Premium at base rates	The premium at present rates as if all the exposures were in the unity class (pleasure use, single car, no inexperienced operators, no SDIP points.)
Losses	Incurred undeveloped basic limit losses for liability and paid losses for physical damage.
Average experience factor	Average inexperienced operator surcharge for all in the class.
Average use factor	Average use surcharge for all in the class.
Average multi factor	Average multi-car discount for all in the class.
Average SDIP factor	Average SDIP surcharge for all in the class.
Loss ratio	Ratio of losses to class premium.

NORTH CAROLINA PRIVATE PASSENGER CLASSIFICATION EXPERIENCE

REVIEW OF SAFE DRIVER INSURANCE PLAN SURCHARGES

Liability and Physical Damage data combined\*

	(1)	(2)	(3)	(4)
	Premium at 0-point rates (Class Premium)	Premium at base rates	Losses	Loss ratio (3)/(1)
0	4,673,305,190	4,193,008,037	2,335,309,079	0.500
1	92,256,747	80,758,642	76,731,204	0.832
2	133,355,063	118,605,759	111,032,481	0.833
3	250,013,707	220,831,322	209,011,276	0.836
4	59,389,714	52,347,575	61,875,212	1.042
5	20,888,611	18,382,174	27,012,535	1.293
6	20,120,206	17,687,315	29,775,539	1.480
7	6,821,876	5,991,424	11,638,820	1.706
8	6,650,504	5,875,828	13,094,238	1.969
9	2,930,310	2,574,741	5,892,176	2.011
10	1,539,923	1,365,513	2,906,148	1.887
11	741,842	657,534	1,929,255	2.601
12	36,701,096	33,394,238	34,829,802	0.949
NE	44,482,054	41,196,072	20,935,347	0.471
Tot	5,349,196,843	4,792,676,174	2,941,973,112	0.550

Notes:

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

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

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

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

\* Single car risks only. Liability data is voluntary and ceded business combined. Physical Damage data is Standard and Consent to Rate business combined.

## DEDUCTIBLE RELATIVITIES EXPERIENCE REVIEW

Pages DR-1 to DR-15 contains the size of loss distributions at various claim size intervals for 2018-2020 for Full Coverage and \$100 Deductible Comprehensive coverage and for \$50 Deductible, \$100 Deductible and \$250 Deductible Collision coverage, and the calculation of the loss and claim amounts remaining for each claim size interval at each subsequent higher deductible level. Data included are for ISO and PCI.

**\$0 Full Coverage Comprehensive  
2018**

Reported	Ground up			Claims	Reported	Converted	Losses Above						Claims Above						
	Reported	Ground up	Claims		Losses	Ground-Up	Losses	0	50	100	250	500	1000	0	50	100	250	500	1000
3	25	3	25	434	9252	9252	9252	0	0	0	0	0	0	434	0	0	0	0	0
26	50	26	50	444	20835	20835	20835	0	0	0	0	0	0	444	0	0	0	0	0
51	75	51	75	6387	432048	432048	432048	112698	0	0	0	0	0	6387	6387	0	0	0	0
76	100	76	100	5865	498825	498825	498825	205575	0	0	0	0	0	5865	5865	0	0	0	0
101	150	101	150	684	102008	102008	102008	67808	33608	0	0	0	0	684	684	684	0	0	0
151	200	151	200	2097	391046	391046	391046	286196	181346	0	0	0	0	2097	2097	2097	0	0	0
201	250	201	250	4754	1114590	1114590	1114590	876890	639190	0	0	0	0	4754	4754	4754	0	0	0
251	300	251	300	10629	2957244	2957244	2957244	2425794	1894344	299994	0	0	0	10629	10629	10629	10629	0	0
301	350	301	350	9795	3206186	3206186	3206186	2716436	2226686	757436	0	0	0	9795	9795	9795	9795	0	0
351	400	351	400	8685	3266794	3266794	3266794	2832544	2398294	1095544	0	0	0	8685	8685	8685	8685	0	0
401	500	401	500	11532	5168257	5168257	5168257	4591657	4015057	2285257	0	0	0	11532	11532	11532	11532	0	0
501	600	501	600	7010	3827684	3827684	3827684	3477184	3126684	2075184	322684	0	0	7010	7010	7010	7010	7010	0
601	700	601	700	4411	2847146	2847146	2847146	2626596	2406046	1744396	641646	0	0	4411	4411	4411	4411	4411	0
701	800	701	800	3483	2590910	2590910	2590910	2416760	2242610	1720160	849410	0	0	3483	3483	3483	3483	3483	0
801	900	801	900	2577	2163518	2163518	2163518	2034668	1905818	1519268	875018	0	0	2577	2577	2577	2577	2577	0
901	950	901	950	1084	1007116	1007116	1007116	952916	898716	736116	465116	0	0	1084	1084	1084	1084	1084	0
951	1000	951	1000	1084	1040111	1040111	1040111	985911	931711	769111	498111	0	0	1084	1084	1084	1084	1084	0
1001	1500	1001	1500	7058	8654300	8654300	8654300	8301400	7948500	6889800	5125300	1596300	0	7058	7058	7058	7058	7058	7058
1501	9999999	1501	1E+07	22010	90321076	90321076	90321076	89220576	88120076	84818576	79316076	68311076	0	22010	22010	22010	22010	22010	22010
				110023	129618946		129618946	124131609	118968686	104710842	88093361	69907376	0	110023	109145	96893	89358	48717	29068
					Ground up losses due to claims below		0	30087	960960	2568604	17167085	30643570							



**\$0 Full Coverage Comprehensive  
2019**

Reported	Ground up	Claims	Reported Losses	Converted Ground-Up Losses	Losses Above						Claims Above								
					0	50	100	250	500	1000	0	50	100	250	500	1000			
3	25	3	25	423	9095	9095	9095	0	0	0	0	0	423	0	0	0	0	0	0
26	50	26	50	385	17787	17787	17787	0	0	0	0	0	385	0	0	0	0	0	0
51	75	51	75	6965	489722	489722	489722	141472	0	0	0	0	6965	6965	0	0	0	0	0
76	100	76	100	6282	531238	531238	531238	217138	0	0	0	0	6282	6282	0	0	0	0	0
101	150	101	150	673	100839	100839	100839	67189	33539	0	0	0	673	673	673	0	0	0	0
151	200	151	200	1848	345043	345043	345043	252643	160243	0	0	0	1848	1848	1848	0	0	0	0
201	250	201	250	3831	902439	902439	902439	710889	519339	0	0	0	3831	3831	3831	0	0	0	0
251	300	251	300	8980	2504856	2504856	2504856	2055856	1606856	259856	0	0	8980	8980	8980	8980	0	0	0
301	350	301	350	8323	2730423	2730423	2730423	2314273	1898123	649673	0	0	8323	8323	8323	8323	0	0	0
351	400	351	400	7874	2973860	2973860	2973860	2580160	2186460	1005360	0	0	7874	7874	7874	7874	0	0	0
401	500	401	500	11460	5150597	5150597	5150597	4577597	4004597	2285597	0	0	11460	11460	11460	11460	0	0	0
501	600	501	600	7082	3890782	3890782	3890782	3536682	3182582	2120282	349782	0	7082	7082	7082	7082	7082	7082	0
601	700	601	700	5073	3310219	3310219	3310219	3056569	2802919	2041969	773719	0	5073	5073	5073	5073	5073	5073	0
701	800	701	800	3789	2841700	2841700	2841700	2652250	2462800	1894450	947200	0	3789	3789	3789	3789	3789	3789	0
801	900	801	900	2737	2313358	2313358	2313358	2176508	2039658	1629108	944858	0	2737	2737	2737	2737	2737	2737	0
901	950	901	950	1132	1051430	1051430	1051430	994830	938230	768430	485430	0	1132	1132	1132	1132	1132	1132	0
951	1000	951	1000	1097	1065097	1065097	1065097	1010247	955397	790847	516597	0	1097	1097	1097	1097	1097	1097	0
1001	1500	1001	1500	7894	9754168	9754168	9754168	9359468	8964768	7780668	5807168	1860168	7894	7894	7894	7894	7894	7894	7894
1501	9999999	1501	1E+07	25564	105944496	105944496	105944496	104666296	103388096	99553496	93162496	80380496	25564	25564	25564	25564	25564	25564	25564
				111412	145927149		145927149	140370067	135143607	120779736	102987250	82240664	111412	110604	97357	91005	54368	33458	
					Ground up losses due to claims below		0	26882	1047842	2396163	15755899	30228485							

**\$0 Full Coverage Comprehensive  
2020**

Reported	Ground up	Claims	Reported	Converted	Losses Above						Claims Above								
			Losses	Ground-Up Losses	0	50	100	250	500	1000	0	50	100	250	500	1000			
3	25	3	25	345	7251	7251	7251	0	0	0	0	0	0	345	0	0	0	0	0
26	50	26	50	137	6924	6924	6924	0	0	0	0	0	0	137	0	0	0	0	0
51	75	51	75	4424	317406	317406	317406	96206	0	0	0	0	0	4424	4424	0	0	0	0
76	100	76	100	5080	448965	448965	448965	194965	0	0	0	0	0	5080	5080	0	0	0	0
101	150	101	150	1949	231346	231346	231346	133896	36446	0	0	0	0	1949	1949	1949	0	0	0
151	200	151	200	1167	224188	224188	224188	165838	107488	0	0	0	0	1167	1167	1167	0	0	0
201	250	201	250	2745	645320	645320	645320	508070	370820	0	0	0	0	2745	2745	2745	0	0	0
251	300	251	300	6103	1726488	1726488	1726488	1421338	1116188	200738	0	0	0	6103	6103	6103	6103	0	0
301	350	301	350	6561	2161135	2161135	2161135	1833085	1505035	520885	0	0	0	6561	6561	6561	6561	0	0
351	400	351	400	6602	2499360	2499360	2499360	2169260	1839160	848860	0	0	0	6602	6602	6602	6602	0	0
401	500	401	500	9707	4376056	4376056	4376056	3890706	3405356	1949306	0	0	0	9707	9707	9707	9707	0	0
501	600	501	600	6479	3558621	3558621	3558621	3234671	2910721	1938871	319121	0	0	6479	6479	6479	6479	6479	0
601	700	601	700	4463	2894185	2894185	2894185	2671035	2447885	1778435	662685	0	0	4463	4463	4463	4463	4463	0
701	800	701	800	3536	2644397	2644397	2644397	2467597	2290797	1760397	876397	0	0	3536	3536	3536	3536	3536	0
801	900	801	900	2519	2143495	2143495	2143495	2017545	1891595	1513745	883995	0	0	2519	2519	2519	2519	2519	0
901	950	901	950	1148	1071336	1071336	1071336	1013936	956536	784336	497336	0	0	1148	1148	1148	1148	1148	0
951	1000	951	1000	1009	984230	984230	984230	933780	883330	731980	479730	0	0	1009	1009	1009	1009	1009	0
1001	1500	1001	1500	7324	9007491	9007491	9007491	8641291	8275091	7176491	5345491	1683491	0	7324	7324	7324	7324	7324	7324
1501	9999999	1501	1E+07	20585	87027427	87027427	87027427	85998177	84968927	81881177	76734927	66442427	0	20585	20585	20585	20585	20585	20585
				91883	121975621		121975621	117391396	113005375	101085221	85799682	68125918	0	91883	91401	81897	76036	47063	27909
					Ground up losses due to claims below		0	14175	780546	1881400	12644439	25940703							

**\$100 deductible Comprehensive  
2018**

Reported	Ground up	Reported Claims	Reported Losses	Converted Ground-Up Losses	Losses Above					Claims Above						
					100	250	250	500	1000	100	250	250	500	1000		
3	25	103	125	279	5695	33595	5695	0	0	0	0	279	0	0	0	0
26	50	126	150	448	20020	64820	20020	0	0	0	0	448	0	0	0	0
51	75	151	175	4858	334335	820135	334335	0	0	0	0	4858	0	0	0	0
76	100	176	200	5440	463507	1007507	463507	0	0	0	0	5440	0	0	0	0
101	150	201	250	2653	348252	613552	348252	0	0	0	0	2653	0	0	0	0
151	200	251	300	4564	805109	1261509	805109	120509	120509	0	0	4564	4564	4564	0	0
201	250	301	350	5638	1279359	1843159	1279359	433659	433659	0	0	5638	5638	5638	0	0
251	300	351	400	7131	1963315	2676415	1963315	893665	893665	0	0	7131	7131	7131	0	0
301	350	401	450	4030	1306437	1709437	1306437	701937	701937	0	0	4030	4030	4030	0	0
351	400	451	500	3273	1229732	1557032	1229732	738782	738782	0	0	3273	3273	3273	0	0
401	500	501	600	4399	1963950	2403850	1963950	1304100	1304100	204350	0	4399	4399	4399	4399	0
501	600	601	700	3084	1696284	2004684	1696284	1233684	1233684	462684	0	3084	3084	3084	3084	0
601	700	701	800	2394	1557764	1797164	1557764	1198664	1198664	600164	0	2394	2394	2394	2394	0
701	800	801	900	1768	1338296	1515096	1338296	1073096	1073096	631096	0	1768	1768	1768	1768	0
801	900	901	1000	1618	1390392	1552192	1390392	1147692	1147692	743192	0	1618	1618	1618	1618	0
901	950	1001	1050	710	666928	737928	666928	560428	560428	382928	27928	710	710	710	710	710
951	1000	1051	1100	607	600420	661120	600420	509370	509370	357620	54120	607	607	607	607	607
1001	1500	1101	1600	4718	5896621	6368421	5896621	5188921	5188921	4009421	1650421	4718	4718	4718	4718	4718
1501	9999999	1601	10000099	17422	76360387	78102587	76360387	73747087	73747087	69391587	60680587	17422	17422	17422	17422	17422
				75034	99226803		99226803	88851594	88851594	76783042	62413056	75034	61356	61356	36720	23457
								0	2539609	2539609	11587161	20860147				

**\$100 deductible Comprehensive  
2019**

Reported	Ground up	Reported Claims	Reported Losses	Converted Ground-Up Losses		Losses Above					Claims Above					
				100	250	250	500	1000	100	250	250	500	1000			
3	25	103	125	242	4838	29038	4838	0	0	0	0	242	0	0	0	0
26	50	126	150	434	19529	62929	19529	0	0	0	0	434	0	0	0	0
51	75	151	175	5197	359378	879078	359378	0	0	0	0	5197	0	0	0	0
76	100	176	200	5371	453350	990450	453350	0	0	0	0	5371	0	0	0	0
101	150	201	250	2036	270192	473792	270192	0	0	0	0	2036	0	0	0	0
151	200	251	300	3668	656206	1023006	656206	106006	106006	0	0	3668	3668	3668	0	0
201	250	301	350	4545	1035629	1490129	1035629	353879	353879	0	0	4545	4545	4545	0	0
251	300	351	400	6523	1797622	2449922	1797622	819172	819172	0	0	6523	6523	6523	0	0
301	350	401	450	3854	1257945	1643345	1257945	679845	679845	0	0	3854	3854	3854	0	0
351	400	451	500	3235	1214935	1538435	1214935	729685	729685	0	0	3235	3235	3235	0	0
401	500	501	600	4398	1972143	2411943	1972143	1312443	1312443	212943	0	4398	4398	4398	4398	0
501	600	601	700	3372	1856511	2193711	1856511	1350711	1350711	507711	0	3372	3372	3372	3372	0
601	700	701	800	2542	1664833	1919033	1664833	1283533	1283533	648033	0	2542	2542	2542	2542	0
701	800	801	900	1856	1406742	1592342	1406742	1128342	1128342	664342	0	1856	1856	1856	1856	0
801	900	901	1000	1601	1392147	1552247	1392147	1151997	1151997	751747	0	1601	1601	1601	1601	0
901	950	1001	1050	743	700704	775004	700704	589254	589254	403504	32004	743	743	743	743	743
951	1000	1051	1100	665	654039	720539	654039	554289	554289	388039	55539	665	665	665	665	665
1001	1500	1101	1600	5071	6364511	6871611	6364511	5603861	5603861	4336111	1800611	5071	5071	5071	5071	5071
1501	9999999	1601	10000099	18970	81061993	82958993	81061993	78216493	78216493	73473993	63988993	18970	18970	18970	18970	18970
				74323	104143247		104143247	93879510	93879510	81386423	65877147	74323	61043	61043	39218	25449
								0	2435287	2435287	10580124	20249400				

**\$100 deductible Comprehensive  
2020**

Reported	Ground up			Reported	Reported	Converted	Losses Above					Claims Above				
	Reported	Ground up	Claims	Losses	Losses	Ground-Up	100	250	250	500	1000	100	250	250	500	1000
3	25	103	125	199	4288	24188	4288	0	0	0	0	199	0	0	0	0
26	50	126	150	195	9009	28509	9009	0	0	0	0	195	0	0	0	0
51	75	151	175	3201	229227	549327	229227	0	0	0	0	3201	0	0	0	0
76	100	176	200	3974	342249	739649	342249	0	0	0	0	3974	0	0	0	0
101	150	201	250	3092	372715	681915	372715	0	0	0	0	3092	0	0	0	0
151	200	251	300	2918	521953	813753	521953	84253	84253	0	0	2918	2918	2918	0	0
201	250	301	350	3823	873519	1255819	873519	300069	300069	0	0	3823	3823	3823	0	0
251	300	351	400	4806	1347312	1827912	1347312	626412	626412	0	0	4806	4806	4806	0	0
301	350	401	450	3651	1187362	1552462	1187362	639712	639712	0	0	3651	3651	3651	0	0
351	400	451	500	3312	1256474	1587674	1256474	759674	759674	0	0	3312	3312	3312	0	0
401	500	501	600	4288	1926407	2355207	1926407	1283207	1283207	211207	0	4288	4288	4288	4288	0
501	600	601	700	3143	1737089	2051389	1737089	1265639	1265639	479889	0	3143	3143	3143	3143	0
601	700	701	800	2504	1627612	1878012	1627612	1252012	1252012	626012	0	2504	2504	2504	2504	0
701	800	801	900	1903	1436753	1627053	1436753	1151303	1151303	675553	0	1903	1903	1903	1903	0
801	900	901	1000	1473	1266066	1413366	1266066	1045116	1045116	676866	0	1473	1473	1473	1473	0
901	950	1001	1050	733	683381	756681	683381	573431	573431	390181	23681	733	733	733	733	733
951	1000	1051	1100	672	661029	728229	661029	560229	560229	392229	56229	672	672	672	672	672
1001	1500	1101	1600	4668	5829451	6296251	5829451	5129251	5129251	3962251	1628251	4668	4668	4668	4668	4668
1501	9999999	1601	10000099	15797	70709063	72288763	70709063	68339513	68339513	64390263	56491763	15797	15797	15797	15797	15797
				64352	92020959		92020959	83009821	83009821	71804451	58199924	64352	53691	53691	35181	21870
Ground up losses due to claims below							0	2023588	2023588	9061208	18386235					

**\$50 deductible Collision  
2018**

Reported	Reported			Converted	Reported	Ground-Up	Losses Above						Claims Above					
	Ground up	Claims	Losses	Losses			50	100	200	250	500	1000	50	100	200	250	500	1000
3	25	53	75	26	269	1569	269	0	0	0	0	0	26	0	0	0	0	0
26	50	76	100	30	1189	2689	1189	0	0	0	0	0	30	0	0	0	0	0
51	75	101	125	24	1529	2729	1529	329	0	0	0	0	24	24	0	0	0	0
76	100	126	150	23	2581	3731	2581	1431	0	0	0	0	23	23	0	0	0	0
101	150	151	200	40	5778	7778	5778	3778	0	0	0	0	40	40	0	0	0	0
151	200	201	250	39	7339	9289	7339	5389	1489	0	0	0	39	39	39	0	0	0
201	250	251	300	25	5530	6780	5530	4280	1780	530	0	0	25	25	25	25	0	0
251	300	301	350	34	10410	12110	10410	8710	5310	3610	0	0	34	34	34	34	0	0
301	350	351	400	30	10416	11916	10416	8916	5916	4416	0	0	30	30	30	30	0	0
351	400	401	450	39	15027	16977	15027	13077	9177	7227	0	0	39	39	39	39	0	0
401	500	451	550	112	51306	56906	51306	45706	34506	28906	1425	0	112	112	112	112	57	0
501	600	551	650	99	55077	60027	55077	50127	40227	35277	10527	0	99	99	99	99	99	0
601	700	651	750	144	96261	103461	96261	89061	74661	67461	31461	0	144	144	144	144	144	0
701	800	751	850	120	90530	96530	90530	84530	72530	66530	36530	0	120	120	120	120	120	0
801	900	851	950	161	137100	145150	137100	129050	112950	104900	64650	0	161	161	161	161	161	0
901	950	951	1000	64	59108	62308	59108	55908	49508	46308	30308	0	64	64	64	64	64	0
951	1000	1001	1050	50	49655	52155	49655	47155	42155	39655	27155	2155	50	50	50	50	50	50
1001	1500	1051	1550	544	679237	706437	679237	652037	597637	570437	434437	162437	544	544	544	544	544	544
1501	9999999	1551	10000049	2302	10875081	10990181	10875081	10759981	10529781	10414681	9839181	8688181	2302	2302	2302	2302	2302	2302
				3906	12153423		12153423	11959465	11577627	11389938	10475674	8852773	3906	3850	3763	3724	3541	2896
					Ground up losses due to claims below		0	4258	18496	27785	102549	599950						

**\$50 deductible Collision  
2019**

Reported	Ground up	Claims	Reported Losses	Converted Ground-Up Losses	Losses Above						Claims Above									
					50	100	200	250	500	1000	50	100	200	250	500	1000				
3	25	53	75	26	189	1489	189	0	0	0	0	0	0	26	0	0	0	0	0	0
26	50	76	100	30	1233	2733	1233	0	0	0	0	0	0	30	0	0	0	0	0	0
51	75	101	125	26	1885	3185	1885	585	0	0	0	0	0	26	26	0	0	0	0	0
76	100	126	150	14	1392	2092	1392	692	0	0	0	0	0	14	14	0	0	0	0	0
101	150	151	200	31	4760	6310	4760	3210	0	0	0	0	0	31	31	0	0	0	0	0
151	200	201	250	37	6888	8738	6888	5038	1338	0	0	0	0	37	37	37	0	0	0	0
201	250	251	300	29	7050	8500	7050	5600	2700	1250	0	0	0	29	29	29	29	0	0	0
251	300	301	350	36	10513	12313	10513	8713	5113	3313	0	0	0	36	36	36	36	0	0	0
301	350	351	400	24	9150	10350	9150	7950	5550	4350	0	0	0	24	24	24	24	0	0	0
351	400	401	450	33	12443	14093	12443	10793	7493	5843	0	0	0	33	33	33	33	0	0	0
401	500	451	550	89	41602	46052	41602	37152	28252	23802	1125	0	0	89	89	89	89	45	0	0
501	600	551	650	125	70401	76651	70401	64151	51651	45401	14151	0	0	125	125	125	125	125	0	0
601	700	651	750	138	93017	99917	93017	86117	72317	65417	30917	0	0	138	138	138	138	138	0	0
701	800	751	850	141	106431	113481	106431	99381	85281	78231	42981	0	0	141	141	141	141	141	0	0
801	900	851	950	118	101448	107348	101448	95548	83748	77848	48348	0	0	118	118	118	118	118	0	0
901	950	951	1000	71	65757	69307	65757	62207	55107	51557	33807	0	0	71	71	71	71	71	0	0
951	1000	1001	1050	68	66263	69663	66263	62863	56063	52663	35663	1663	0	68	68	68	68	68	68	68
1001	1500	1051	1550	581	720417	749467	720417	691367	633267	604217	458967	168467	0	581	581	581	581	581	581	581
1501	9999999	1551	10000049	2280	11319775	11433775	11319775	11205775	10977775	10863775	10293775	9153775	0	2280	2280	2280	2280	2280	2280	2280
				3897	12640614		12640614	12447142	12065655	11877667	10959734	9323905	0	3897	3841	3770	3733	3567	2929	
								Ground up losses due to claims below	0	4222	15809	24547	92230	582559						

**\$50 deductible Collision  
2020**

Reported	Ground up	Claims	Reported		Converted		Losses Above						Claims Above						
			Losses	Losses	Ground-Up	Losses	50	100	200	250	500	1000	50	100	200	250	500	1000	
3	25	53	75	24	188	1388	188	0	0	0	0	0	0	24	0	0	0	0	0
26	50	76	100	17	914	1764	914	0	0	0	0	0	0	17	0	0	0	0	0
51	75	101	125	11	793	1343	793	243	0	0	0	0	0	11	11	0	0	0	0
76	100	126	150	14	1416	2116	1416	716	0	0	0	0	0	14	14	0	0	0	0
101	150	151	200	19	3215	4165	3215	2265	0	0	0	0	0	19	19	0	0	0	0
151	200	201	250	26	5279	6579	5279	3979	1379	0	0	0	0	26	26	26	0	0	0
201	250	251	300	18	4391	5291	4391	3491	1691	791	0	0	0	18	18	18	18	0	0
251	300	301	350	32	9460	11060	9460	7860	4660	3060	0	0	0	32	32	32	32	0	0
301	350	351	400	30	10521	12021	10521	9021	6021	4521	0	0	0	30	30	30	30	0	0
351	400	401	450	21	7846	8896	7846	6796	4696	3646	0	0	0	21	21	21	21	0	0
401	500	451	550	65	32664	35914	32664	29414	22914	19664	825	0	0	65	65	65	65	33	0
501	600	551	650	84	47473	51673	47473	43273	34873	30673	9673	0	0	84	84	84	84	84	0
601	700	651	750	110	74740	80240	74740	69240	58240	52740	25240	0	0	110	110	110	110	110	0
701	800	751	850	101	76753	81803	76753	71703	61603	56553	31303	0	0	101	101	101	101	101	0
801	900	851	950	109	94418	99868	94418	88968	78068	72618	45368	0	0	109	109	109	109	109	0
901	950	951	1000	62	57372	60472	57372	54272	48072	44972	29472	0	0	62	62	62	62	62	0
951	1000	1001	1050	52	50719	53319	50719	48119	42919	40319	27319	1319	0	52	52	52	52	52	52
1001	1500	1051	1550	451	567393	589943	567393	544843	499743	477193	364443	138943	0	451	451	451	451	451	451
1501	9999999	1551	10000049	2017 3263	10644004 11689559	10744854	10644004 11689559	10543154 11527357	10341454 11206333	10240604 11047354	9736354 10269997	8727854 8868116	0	2017 3263	2017 3222	2017 3178	2017 3152	2017 3019	2017 2520
Ground up losses due to claims below							0	3152	10776	17355	73212	464593							



**\$100 deductible Collision  
2018**

Reported	Ground up	Claims	Reported Losses	Converted Ground-Up Losses	Losses Above					Claims Above						
					100	200	250	500	1000	100	200	250	500	1000		
3	25	103	125	87	787	9487	787	0	0	0	0	87	0	0	0	0
26	50	126	150	62	2627	8827	2627	0	0	0	0	62	0	0	0	0
51	75	151	175	51	3187	8287	3187	0	0	0	0	51	0	0	0	0
76	100	176	200	78	8724	16524	8724	0	0	0	0	78	0	0	0	0
101	150	201	250	97	13942	23642	13942	4242	0	0	0	97	97	0	0	0
151	200	251	300	88	16326	25126	16326	7526	3126	0	0	88	88	88	0	0
201	250	301	350	62	16379	22579	16379	10179	7079	0	0	62	62	62	0	0
251	300	351	400	96	28370	37970	28370	18770	13970	0	0	96	96	96	0	0
301	350	401	450	89	32557	41457	32557	23657	19207	0	0	89	89	89	0	0
351	400	451	500	142	59384	73584	59384	45184	38084	0	0	142	142	142	0	0
401	500	501	600	322	155614	187814	155614	123414	107314	26814	0	322	322	322	322	0
501	600	601	700	417	237932	279632	237932	196232	175382	71132	0	417	417	417	417	0
601	700	701	800	471	311955	359055	311955	264855	241305	123555	0	471	471	471	471	0
701	800	801	900	423	322263	364563	322263	279963	258813	153063	0	423	423	423	423	0
801	900	901	1000	415	358996	400496	358996	317496	296746	192996	0	415	415	415	415	0
901	950	1001	1050	171	160105	177205	160105	143005	134455	91705	6205	171	171	171	171	171
951	1000	1051	1100	173	170636	187936	170636	153336	144686	101436	14936	173	173	173	173	173
1001	1500	1101	1600	1672	2106775	2273975	2106775	1939575	1855975	1437975	601975	1672	1672	1672	1672	1672
1501	9999999	1601	10000099	6908	33580288	34271088	33580288	32889488	32544088	30817088	27363088	6908	6908	6908	6908	6908
				11824	37586847		37586847	36416922	35840230	33015764	27986204	11824	11546	11449	10972	8924
					Ground up losses due to claims below		0	43125	66767	267483	1859043					

**\$100 deductible Collision**

**2019**

Reported	Ground up	Claims	Reported		Converted		Losses Above					Claims Above					
			Losses	Ground-Up	Losses	Ground-Up	100	200	250	500	1000	100	200	250	500	1000	
3	25	103	125	71	494	7594	494	0	0	0	0	71	0	0	0	0	
26	50	126	150	50	2057	7057	2057	0	0	0	0	50	0	0	0	0	
51	75	151	175	51	3060	8160	3060	0	0	0	0	51	0	0	0	0	
76	100	176	200	78	7909	15709	7909	0	0	0	0	78	0	0	0	0	
101	150	201	250	103	14503	24803	14503	4203	0	0	0	103	103	0	0	0	
151	200	251	300	107	19164	29864	19164	8464	3114	0	0	107	107	107	0	0	
201	250	301	350	78	20218	28018	20218	12418	8518	0	0	78	78	78	0	0	
251	300	351	400	71	23587	30687	23587	16487	12937	0	0	71	71	71	0	0	
301	350	401	450	90	31797	40797	31797	22797	18297	0	0	90	90	90	0	0	
351	400	451	500	116	45643	57243	45643	34043	28243	0	0	116	116	116	0	0	
401	500	501	600	282	137987	166187	137987	109787	95687	25187	0	282	282	282	282	0	
501	600	601	700	340	194080	228080	194080	160080	143080	58080	0	340	340	340	340	0	
601	700	701	800	365	244572	281072	244572	208072	189822	98572	0	365	365	365	365	0	
701	800	801	900	343	263585	297885	263585	229285	212135	126385	0	343	343	343	343	0	
801	900	901	1000	384	332467	370867	332467	294067	274867	178867	0	384	384	384	384	0	
901	950	1001	1050	193	180142	199442	180142	160842	151192	102942	6442	193	193	193	193	193	
951	1000	1051	1100	169	166643	183543	166643	149743	141293	99043	14543	169	169	169	169	169	
1001	1500	1101	1600	1599	2004943	2164843	2004943	1845043	1765093	1365343	565843	1599	1599	1599	1599	1599	
1501	9999999	1601	10000099	6849	34006798	34691698	34006798	33321898	32979448	31267198	27842698	6849	6849	6849	6849	6849	
							37699649	36577229	36023726	33321617	28429526	11339	11089	10986	10524	8810	

Ground up losses due to claims below	0	38520	63323	249932	1594023
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**\$100 deductible Collision  
2020**

	Reported	Ground up	Claims	Reported Losses	Converted Ground-Up Losses	Losses Above					Claims Above					
						100	200	250	500	1000	100	200	250	500	1000	
3	25	103	125	57	474	6174	474	0	0	0	0	57	0	0	0	0
26	50	126	150	34	1609	5009	1609	0	0	0	0	34	0	0	0	0
51	75	151	175	37	2522	6222	2522	0	0	0	0	37	0	0	0	0
76	100	176	200	48	5505	10305	5505	0	0	0	0	48	0	0	0	0
101	150	201	250	74	11068	18468	11068	3668	0	0	0	74	74	0	0	0
151	200	251	300	64	13367	19767	13367	6967	3767	0	0	64	64	64	0	0
201	250	301	350	60	15995	21995	15995	9995	6995	0	0	60	60	60	0	0
251	300	351	400	61	18903	25003	18903	12803	9753	0	0	61	61	61	0	0
301	350	401	450	56	20861	26461	20861	15261	12461	0	0	56	56	56	0	0
351	400	451	500	61	22919	29019	22919	16819	13769	0	0	61	61	61	0	0
401	500	501	600	193	91185	110485	91185	71885	62235	13985	0	193	193	193	193	0
501	600	601	700	242	142045	166245	142045	117845	105745	45245	0	242	242	242	242	0
601	700	701	800	269	182829	209729	182829	155929	142479	75229	0	269	269	269	269	0
701	800	801	900	279	213584	241484	213584	185684	171734	101984	0	279	279	279	279	0
801	900	901	1000	293	256970	286270	256970	227670	213020	139770	0	293	293	293	293	0
901	950	1001	1050	174	164679	182079	164679	147279	138579	95079	8079	174	174	174	174	174
951	1000	1051	1100	146	145043	159643	145043	130443	123143	86643	13643	146	146	146	146	146
1001	1500	1101	1600	1228	1572290	1695090	1572290	1449490	1388090	1081090	467090	1228	1228	1228	1228	1228
1501	9999999	1601	10000099	5822	30312396	30894596	30312396	29730196	29439096	27983596	25072596	5822	5822	5822	5822	5822
				9198	33194244		33194244	32281934	31830866	29622621	25561408	9198	9022	8948	8646	7370
						Ground up losses due to claims below	0	27710	46178	168423	1182636					

**\$250 deductible Collision**

**2018**

Reported	Ground up	Claims	Reported Losses	Converted Ground-Up Losses	Losses Above			Claims Above				
					250	500	1000	250	500	1000		
3	25	253	275	419	4028	108778	4028	0	0	419	0	0
26	50	276	300	255	11546	75296	11546	0	0	255	0	0
51	75	301	325	258	19512	84012	19512	0	0	258	0	0
76	100	326	350	312	32551	110551	32551	0	0	312	0	0
101	150	351	400	542	80714	216214	80714	0	0	542	0	0
151	200	401	450	510	104035	231535	104035	0	0	510	0	0
201	250	451	500	719	190769	370519	190769	0	0	719	0	0
251	300	501	550	690	215288	387788	215288	42788	0	690	690	0
301	350	551	600	772	273367	466367	273367	80367	0	772	772	0
351	400	601	650	801	328243	528493	328243	127993	0	801	801	0
401	500	651	750	1949	930141	1417391	930141	442891	0	1949	1949	0
501	600	751	850	2094	1220918	1744418	1220918	697418	0	2094	2094	0
601	700	851	950	2023	1376466	1882216	1376466	870716	0	2023	2023	0
701	800	951	1050	2083	1611667	2132417	1611667	1090917	26300	2083	2083	1052
801	900	1051	1150	1988	1741029	2238029	1741029	1244029	250029	1988	1988	1988
901	950	1151	1200	1009	952372	1204622	952372	700122	195622	1009	1009	1009
951	1000	1201	1250	934	932915	1166415	932915	699415	232415	934	934	934
1001	1500	1251	1750	8475	10719172	12837922	10719172	8600422	4362922	8475	8475	8475
1501	9999999	1751	10000249	42426	218890356	229496856	218890356	208283856	187070856	42426	42426	42426
				68259	239635089		239635089	222880934	192138144	68259	65244	55884

Ground up losses due to  
claims below                      0      1196905      8677695

**\$250 deductible Collision  
2019**

	Reported	Ground up	Claims	Reported Losses	Converted Ground-Up Losses	Losses Above			Claims Above			
						250	500	1000	250	500	1000	
3	25	253	275	391	1994	99744	1994	0	0	391	0	0
26	50	276	300	257	11345	75595	11345	0	0	257	0	0
51	75	301	325	246	17371	78871	17371	0	0	246	0	0
76	100	326	350	337	34211	118461	34211	0	0	337	0	0
101	150	351	400	576	85652	229652	85652	0	0	576	0	0
151	200	401	450	519	102109	231859	102109	0	0	519	0	0
201	250	451	500	626	165405	321905	165405	0	0	626	0	0
251	300	501	550	627	190685	347435	190685	33935	0	627	627	0
301	350	551	600	713	248629	426879	248629	70379	0	713	713	0
351	400	601	650	716	296047	475047	296047	117047	0	716	716	0
401	500	651	750	1647	803372	1215122	803372	391622	0	1647	1647	0
501	600	751	850	1805	1051689	1502939	1051689	600439	0	1805	1805	0
601	700	851	950	1789	1211243	1658493	1211243	763993	0	1789	1789	0
701	800	951	1050	1788	1394223	1841223	1394223	947223	22575	1788	1788	903
801	900	1051	1150	1755	1540718	1979468	1540718	1101968	224468	1755	1755	1755
901	950	1151	1200	911	860332	1088082	860332	632582	177082	911	911	911
951	1000	1201	1250	862	865190	1080690	865190	649690	218690	862	862	862
1001	1500	1251	1750	7906	10026858	12003358	10026858	8050358	4097358	7906	7906	7906
1501	9999999	1751	10000249	42086	222166000	232687500	222166000	211644500	190601500	42086	42086	42086
				65557	241073073		241073073	225003736	195341673	65557	62605	54423

Ground up losses due to  
claims below

0      1156087      7697650

**\$250 deductible Collision  
2020**

	Reported	Ground up	Claims	Reported Losses	Converted Ground-Up Losses	Losses Above			Claims Above			
						250	500	1000	250	500	1000	
3	25	253	275	255	2095	65845	2095	0	0	255	0	0
26	50	276	300	198	9115	58615	9115	0	0	198	0	0
51	75	301	325	165	12472	53722	12472	0	0	165	0	0
76	100	326	350	217	24413	78663	24413	0	0	217	0	0
101	150	351	400	386	59010	155510	59010	0	0	386	0	0
151	200	401	450	357	80268	169518	80268	0	0	357	0	0
201	250	451	500	447	125065	236815	125065	0	0	447	0	0
251	300	501	550	450	143641	256141	143641	31141	0	450	450	0
301	350	551	600	469	172549	289799	172549	55299	0	469	469	0
351	400	601	650	505	212825	339075	212825	86575	0	505	505	0
401	500	651	750	1153	580369	868619	580369	292119	0	1153	1153	0
501	600	751	850	1287	767952	1089702	767952	446202	0	1287	1287	0
601	700	851	950	1404	967336	1318336	967336	616336	0	1404	1404	0
701	800	951	1050	1435	1122992	1481742	1122992	764242	18125	1435	1435	725
801	900	1051	1150	1416	1243464	1597464	1243464	889464	181464	1416	1416	1416
901	950	1151	1200	683	668547	839297	668547	497797	156297	683	683	683
951	1000	1201	1250	726	732318	913818	732318	550818	187818	726	726	726
1001	1500	1251	1750	6136	7766954	9300954	7766954	6232954	3164954	6136	6136	6136
1501	9999999	1751	10000249	34797	191063396	199762646	191063396	182364146	164965646	34797	34797	34797
				52486	205754781		205754781	192827093	168674304	52486	50461	44483

Ground up losses due to  
claims below

0      818688      5718977